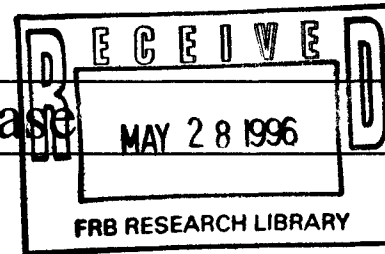


# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>

Seasonally adjusted, billions of dollars

For immediate release  
May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	3,466.0	3,579.1	3,591.0	3,603.1	3,630.5	3,640.4	3,631.7	3,650.1	3,648.1	3,651.6	3,664.3	3,652.2
2 Securities in bank credit	991.8	986.1	987.0	988.7	988.9	993.7	977.7	977.8	976.1	979.4	986.6	981.8
3 U.S. government securities	708.7	713.3	714.5	710.8	702.8	715.7	705.1	704.9	703.1	704.3	707.3	714.1
4 Other securities	283.1	272.9	272.4	277.9	286.1	278.0	272.6	272.9	272.9	275.1	279.3	267.7
5 Loans and leases in bank credit <sup>2</sup>	2,474.2	2,593.0	2,604.1	2,614.4	2,641.5	2,646.7	2,654.0	2,672.3	2,672.0	2,672.2	2,677.7	2,670.3
6 Commercial and industrial	680.8	709.4	713.6	716.6	722.6	725.8	723.5	729.1	728.7	728.3	732.9	731.4
7 Real estate	1,036.5	1,075.9	1,078.0	1,079.1	1,085.9	1,088.7	1,093.5	1,095.2	1,097.0	1,096.3	1,093.2	1,094.3
7a Revolving home equity	76.6	78.5	78.8	79.1	79.7	79.9	79.8	80.0	80.3	80.3	80.4	79.6
7b Other	959.9	997.5	999.2	1,000.0	1,006.3	1,008.9	1,013.7	1,015.2	1,016.7	1,016.0	1,012.8	1,014.7
8 Consumer	470.3	490.0	493.0	495.8	500.6	500.8	504.2	507.7	508.7	507.6	507.8	503.4
9 Security <sup>3</sup>	77.8	86.9	86.9	83.7	84.9	85.6	85.0	85.4	85.1	85.7	89.0	87.6
10 Other	208.8	230.8	232.6	239.3	247.5	245.7	247.9	254.8	252.5	254.4	254.8	253.7
11 Interbank loans <sup>4</sup>	182.4	194.0	196.4	196.8	204.0	194.2	205.4	212.3	206.1	215.4	216.0	213.8
12 Cash assets <sup>5</sup>	210.1	222.3	216.2	223.7	233.1	219.1	215.7	221.7	213.4	235.6	221.2	227.7
13 Other assets <sup>6</sup>	224.8	228.1	231.4	239.8	236.2	242.7	241.6	242.7	243.3	240.6	240.8	239.2
14 <b>Total assets<sup>7</sup></b>	<b>4,026.3</b>	<b>4,166.8</b>	<b>4,178.5</b>	<b>4,207.0</b>	<b>4,247.0</b>	<b>4,239.8</b>	<b>4,237.8</b>	<b>4,269.8</b>	<b>4,254.0</b>	<b>4,286.2</b>	<b>4,285.4</b>	<b>4,276.2</b>
<b>LIABILITIES</b>												
15 Deposits	2,560.0	2,644.2	2,642.1	2,659.2	2,687.1	2,680.9	2,701.4	2,717.2	2,717.7	2,719.9	2,722.0	2,712.1
16 Transaction	792.6	778.6	768.2	773.9	783.4	766.6	768.4	771.9	773.6	770.5	772.4	765.3
17 Nontransaction	1,767.4	1,865.6	1,873.9	1,885.3	1,903.8	1,914.3	1,933.0	1,945.3	1,944.2	1,949.4	1,949.5	1,946.8
18 Large time	387.0	422.8	423.3	421.4	422.2	426.2	428.4	432.4	430.3	436.9	436.6	435.6
19 Other	1,380.4	1,442.8	1,450.6	1,463.9	1,481.6	1,488.1	1,504.5	1,513.0	1,513.9	1,512.5	1,512.9	1,511.2
20 Borrowings	676.7	683.2	674.6	690.4	705.1	691.2	687.1	708.9	694.5	721.3	724.0	726.5
21 From banks in the U.S. <sup>8</sup>	183.9	198.9	198.4	198.3	208.1	195.4	207.6	209.8	203.8	211.8	212.7	212.6
22 From nonbanks in the U.S.	492.8	484.3	476.2	492.2	497.0	495.8	479.5	499.0	490.7	509.6	511.3	514.0
23 Net due to related foreign offices	236.5	257.6	263.8	262.9	270.0	276.4	261.3	254.5	252.9	263.5	245.8	260.0
24 Other liabilities <sup>9</sup>	227.4	222.9	226.6	236.9	229.5	232.8	224.0	231.8	238.0	226.9	228.1	222.5
25 <b>Total liabilities</b>	<b>3,700.6</b>	<b>3,807.9</b>	<b>3,807.1</b>	<b>3,849.4</b>	<b>3,891.8</b>	<b>3,881.3</b>	<b>3,873.7</b>	<b>3,912.3</b>	<b>3,903.1</b>	<b>3,931.6</b>	<b>3,919.9</b>	<b>3,921.1</b>
26 Residual (assets less liabilities) <sup>10</sup>	325.7	358.8	371.4	357.6	355.2	358.5	364.1	357.5	350.9	354.6	365.5	355.1

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	3,468.4	3,580.8	3,597.4	3,611.1	3,621.3	3,632.1	3,626.1	3,651.2	3,657.7	3,647.8	3,666.4	3,654.9
2 Securities in bank credit	997.3	987.9	985.9	979.1	976.7	988.8	982.2	983.1	982.1	980.6	989.1	991.7
3 U.S. government securities	714.6	711.5	712.9	706.2	697.5	711.2	709.5	711.0	710.6	708.7	711.9	717.1
4 Other securities	282.7	276.4	273.0	272.9	279.2	277.6	272.8	272.1	271.5	271.9	277.2	274.6
5 Loans and leases in bank credit <sup>2</sup>	2,471.1	2,592.9	2,611.5	2,632.0	2,644.6	2,643.3	2,643.8	2,668.1	2,675.6	2,667.3	2,677.3	2,663.2
6 Commercial and industrial	686.1	705.5	711.9	714.7	719.6	723.9	727.4	735.0	735.8	734.2	741.0	738.9
7 Real estate	1,032.9	1,079.1	1,083.6	1,083.9	1,085.7	1,085.6	1,087.9	1,091.4	1,093.4	1,092.3	1,090.3	1,091.2
7a Revolving home equity	76.1	79.1	79.3	79.2	79.5	79.4	79.1	79.4	79.7	80.0	80.1	79.5
7b Other	956.8	1,000.0	1,004.4	1,004.7	1,006.2	1,006.3	1,008.8	1,012.0	1,013.7	1,012.3	1,010.2	1,011.7
8 Consumer	467.7	490.6	493.8	501.6	505.2	501.4	499.9	505.0	505.9	506.1	506.5	501.4
9 Security <sup>3</sup>	79.0	85.5	88.2	87.6	86.7	88.5	84.8	86.2	90.9	86.4	89.5	82.9
10 Other	205.4	232.3	233.9	244.1	247.4	243.8	243.8	250.5	249.6	248.3	250.1	248.7
11 Interbank loans <sup>4</sup>	180.4	193.3	199.6	209.2	213.0	196.1	203.2	209.3	205.9	202.9	209.8	207.4
12 Cash assets <sup>5</sup>	205.2	223.3	220.3	238.4	240.6	219.9	208.5	216.2	214.7	222.2	218.7	216.9
13 Other assets <sup>6</sup>	222.4	228.5	230.9	239.5	236.9	242.0	240.1	240.2	240.1	235.5	242.6	242.7
14 Total assets <sup>7</sup>	4,019.7	4,169.3	4,191.5	4,241.4	4,255.3	4,233.6	4,221.1	4,260.2	4,261.7	4,251.8	4,280.7	4,267.1
<b>LIABILITIES</b>												
15 Deposits	2,559.2	2,644.2	2,658.0	2,690.4	2,693.9	2,671.9	2,687.6	2,714.1	2,726.3	2,685.2	2,717.6	2,700.0
16 Transaction	793.6	778.9	781.7	809.1	795.1	759.4	753.6	770.8	786.0	744.9	772.9	750.9
17 Nontransaction	1,765.6	1,865.3	1,876.3	1,881.2	1,898.8	1,912.5	1,934.1	1,943.2	1,940.4	1,940.3	1,944.8	1,949.1
18 Large time	386.9	421.3	424.3	420.4	419.3	426.8	429.9	432.3	429.7	437.4	438.1	440.6
19 Other	1,378.7	1,444.1	1,452.0	1,460.9	1,479.5	1,485.7	1,504.1	1,511.0	1,510.7	1,502.9	1,506.6	1,508.5
20 Borrowings	665.0	688.8	683.6	695.1	692.1	685.3	678.6	694.5	688.7	701.8	714.6	719.0
21 From banks in the U.S. <sup>8</sup>	183.3	194.0	200.6	211.3	215.1	197.1	202.6	208.6	205.3	202.3	209.1	208.7
22 From nonbanks in the U.S.	481.7	494.8	483.1	483.7	476.9	488.1	476.0	485.9	483.5	499.5	505.5	510.3
23 Net due to related foreign offices	236.5	258.7	262.8	264.0	277.2	278.1	262.1	254.8	245.6	274.0	255.5	255.5
24 Other liabilities <sup>9</sup>	223.6	222.2	228.7	232.1	231.2	233.2	225.5	228.1	232.0	221.7	226.6	227.1
25 Total liabilities	3,684.3	3,814.0	3,833.2	3,881.5	3,894.3	3,868.4	3,853.8	3,891.5	3,892.7	3,882.8	3,914.3	3,901.5
26 Residual (assets less liabilities) <sup>10</sup>	335.3	355.3	358.4	359.9	360.9	365.1	367.4	368.7	369.1	369.1	366.4	365.6

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	3,058.7	3,149.9	3,162.6	3,176.4	3,197.8	3,196.4	3,197.8	3,210.9	3,208.3	3,215.5	3,218.3	3,213.3
2 Securities in bank credit	865.1	852.7	854.5	855.0	854.6	853.3	843.7	842.2	840.1	843.4	847.0	845.6
3 U.S. government securities	645.1	646.9	647.4	643.9	640.0	643.3	635.4	635.0	634.6	636.1	635.5	638.7
4 Other securities	220.0	205.8	207.0	211.1	214.6	210.0	208.3	207.2	205.5	207.3	211.5	206.9
5 Loans and leases in bank credit <sup>2</sup>	2,193.5	2,297.1	2,308.1	2,321.4	2,343.2	2,343.1	2,354.1	2,368.7	2,368.2	2,372.1	2,371.3	2,367.7
6 Commercial and industrial	509.5	531.6	534.9	535.2	540.2	540.8	541.0	545.4	545.5	545.4	548.6	549.5
7 Real estate	997.2	1,038.5	1,041.0	1,042.8	1,050.7	1,054.4	1,060.3	1,062.1	1,063.8	1,063.1	1,060.1	1,061.5
7a Revolving home equity	76.6	78.4	78.8	79.1	79.6	79.8	79.8	80.0	80.3	80.3	80.4	79.6
7b Other	920.6	960.0	962.1	963.7	971.0	974.6	980.4	982.1	983.5	982.8	979.7	981.9
8 Consumer	470.3	490.0	493.0	495.8	500.6	500.8	504.2	507.7	508.7	507.6	507.8	503.4
9 Security <sup>3</sup>	46.0	51.6	53.5	56.2	55.6	52.3	51.5	53.2	51.6	56.3	54.8	54.4
10 Other	170.5	185.5	185.8	191.3	196.1	194.7	197.2	200.3	198.6	199.7	200.1	198.9
11 Interbank loans <sup>4</sup>	159.9	167.3	169.1	173.7	182.2	173.5	184.6	191.3	185.2	192.3	196.8	194.4
12 Cash assets <sup>5</sup>	183.9	194.2	186.2	193.6	202.0	189.8	188.3	195.5	187.6	209.5	195.6	201.3
13 Other assets <sup>6</sup>	171.5	174.5	177.7	184.4	182.6	186.1	186.6	188.3	188.8	186.4	187.5	187.3
14 Total assets <sup>7</sup>	3,517.1	3,629.2	3,639.1	3,671.7	3,707.8	3,689.2	3,700.8	3,729.1	3,713.1	3,746.8	3,741.4	3,739.7
<b>LIABILITIES</b>												
15 Deposits	2,402.4	2,470.8	2,473.6	2,491.8	2,523.3	2,516.2	2,533.5	2,547.8	2,548.5	2,548.9	2,549.7	2,540.6
16 Transaction	782.7	769.4	758.3	763.4	772.6	755.9	758.5	761.3	762.9	759.8	761.9	754.1
17 Nontransaction	1,619.7	1,701.3	1,715.3	1,728.4	1,750.7	1,760.2	1,775.0	1,786.5	1,785.6	1,789.1	1,787.9	1,786.5
18 Large time	242.8	261.0	267.7	270.1	272.0	273.9	272.5	274.8	273.5	277.6	275.8	276.6
19 Other	1,376.9	1,440.3	1,447.6	1,458.3	1,478.6	1,486.4	1,502.5	1,511.7	1,512.1	1,511.5	1,512.1	1,510.0
20 Borrowings	559.5	567.3	565.6	577.5	590.9	573.6	575.3	589.6	573.4	606.1	591.8	601.2
21 From banks in the U.S. <sup>8</sup>	163.2	179.2	178.6	179.8	186.7	176.0	187.1	186.7	181.2	190.5	183.0	191.2
22 From nonbanks in the U.S.	396.2	388.1	387.0	397.6	404.3	397.6	388.3	402.9	392.2	415.6	408.8	410.0
23 Net due to related foreign offices	83.8	92.6	89.6	91.0	93.0	90.4	81.2	84.6	81.5	95.7	92.1	94.2
24 Other liabilities <sup>9</sup>	150.7	143.5	148.2	155.4	153.7	155.8	149.9	157.2	160.9	154.1	155.7	153.5
25 Total liabilities	3,196.3	3,274.1	3,277.0	3,315.7	3,360.9	3,336.0	3,339.9	3,379.2	3,364.3	3,404.8	3,389.3	3,389.5
26 Residual (assets less liabilities) <sup>10</sup>	320.7	355.1	362.1	356.0	346.9	353.2	360.8	349.8	348.8	342.0	352.1	350.2

Footnotes appear on page 13.



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,408.1	1,467.3	1,474.7	1,482.7	1,491.5	1,495.6	1,506.6	1,515.9	1,517.6	1,516.6	1,518.7	1,514.6
2 Securities in bank credit	428.7	433.1	433.4	434.1	434.8	434.9	438.2	440.3	440.6	441.3	441.0	441.1
3 U.S. government securities	346.0	348.6	348.8	349.6	349.4	349.1	351.7	354.0	354.4	354.9	354.5	354.6
4 Other securities	82.7	84.5	84.7	84.5	85.4	85.8	86.6	86.3	86.2	86.3	86.4	86.5
5 Loans and leases in bank credit <sup>2</sup>	979.4	1,034.2	1,041.2	1,048.6	1,056.7	1,060.7	1,068.4	1,075.6	1,077.0	1,075.4	1,077.7	1,073.5
6 Commercial and industrial	171.1	182.5	183.9	185.4	187.4	188.3	188.3	189.9	189.9	189.6	191.1	193.5
7 Real estate	512.7	535.5	537.9	540.6	543.5	545.3	549.0	552.6	553.3	553.1	553.0	553.2
7a Revolving home equity	29.4	30.7	31.0	31.2	31.4	31.5	31.5	31.7	31.9	31.9	31.4	31.4
7b Other	483.3	504.8	507.0	509.4	512.1	513.8	517.5	520.9	521.4	521.3	521.6	521.8
8 Consumer	226.6	243.9	246.8	248.5	250.9	251.9	255.1	256.9	257.7	256.8	256.8	251.5
9 Security <sup>3</sup>	5.3	5.5	5.6	5.8	6.0	5.9	6.1	6.0	6.1	5.9	5.9	5.7
10 Other	63.7	66.7	67.0	68.3	69.0	69.2	69.8	70.2	69.9	69.9	70.8	69.6
11 Interbank loans <sup>4</sup>	53.0	58.3	60.8	66.4	69.6	68.5	71.2	68.0	69.0	67.1	66.6	62.8
12 Cash assets <sup>5</sup>	68.9	71.3	69.9	72.2	73.9	71.3	73.0	74.2	73.1	73.6	76.5	77.5
13 Other assets <sup>6</sup>	51.2	55.4	56.2	57.6	56.0	58.0	56.5	57.7	57.9	58.1	56.7	55.4
14 <b>Total assets<sup>7</sup></b>	<b>1,561.0</b>	<b>1,631.1</b>	<b>1,640.2</b>	<b>1,657.5</b>	<b>1,669.7</b>	<b>1,672.1</b>	<b>1,685.8</b>	<b>1,694.1</b>	<b>1,695.9</b>	<b>1,693.8</b>	<b>1,696.6</b>	<b>1,688.6</b>
<b>LIABILITIES</b>												
15 Deposits	1,225.1	1,274.3	1,280.6	1,290.8	1,300.6	1,302.8	1,313.0	1,316.7	1,319.1	1,314.9	1,317.4	1,313.0
16 Transaction	357.4	360.2	358.2	361.8	364.5	361.6	364.3	362.4	366.0	359.0	361.0	360.1
17 Nontransaction	867.8	914.1	922.4	929.0	936.1	941.1	948.7	954.3	953.1	955.9	956.4	952.9
18 Large time	132.7	146.1	149.8	152.2	153.3	155.0	154.0	155.1	154.9	155.7	155.5	155.4
19 Other	735.1	768.0	772.6	776.8	782.7	786.1	794.6	799.2	798.2	800.2	800.9	797.5
20 Borrowings	154.7	160.0	160.2	164.2	167.8	167.4	168.4	172.2	171.2	174.3	176.2	172.8
21 From banks in the U.S. <sup>8</sup>	45.3	51.0	51.0	51.4	54.1	51.7	54.8	55.1	54.3	54.6	54.6	56.2
22 From nonbanks in the U.S.	109.3	109.0	109.2	112.8	113.7	115.7	113.6	117.2	116.9	119.7	121.6	116.6
23 Net due to related foreign offices	4.2	5.4	5.2	5.9	5.7	5.9	5.0	4.6	4.5	5.4	4.8	4.9
24 Other liabilities <sup>9</sup>	30.6	32.5	34.0	35.1	35.2	35.1	35.1	36.4	36.7	36.6	36.1	36.1
25 <b>Total liabilities</b>	<b>1,414.5</b>	<b>1,472.3</b>	<b>1,480.0</b>	<b>1,496.0</b>	<b>1,509.4</b>	<b>1,511.2</b>	<b>1,521.5</b>	<b>1,530.0</b>	<b>1,531.6</b>	<b>1,531.1</b>	<b>1,534.5</b>	<b>1,526.8</b>
26 Residual (assets less liabilities) <sup>10</sup>	146.5	158.8	160.2	161.5	160.3	161.0	164.3	164.2	164.3	162.7	162.1	161.8

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,650.6	1,682.6	1,687.9	1,693.8	1,706.2	1,700.8	1,691.3	1,695.0	1,690.7	1,698.8	1,699.7	1,698.7
2 Securities in bank credit	436.5	419.7	421.0	420.9	419.8	418.4	405.5	401.8	399.5	402.1	406.0	404.5
3 U.S. government securities	299.1	298.3	298.6	294.3	290.6	294.2	283.8	281.0	280.2	281.1	280.9	284.1
4 Other securities	137.4	121.3	122.4	126.6	129.1	124.2	121.7	120.8	119.3	121.0	125.1	120.4
5 Loans and leases in bank credit <sup>2</sup>	1,214.1	1,263.0	1,266.9	1,272.8	1,286.5	1,282.4	1,285.8	1,293.2	1,291.2	1,296.7	1,293.7	1,294.2
6 Commercial and industrial	338.4	349.1	351.0	349.8	352.8	352.5	352.7	355.6	355.5	355.8	357.6	356.0
7 Real estate	484.6	503.0	503.0	502.3	507.2	509.1	511.3	509.5	510.4	510.0	507.1	508.4
7a Revolving home equity	47.2	47.7	47.9	47.9	48.2	48.3	48.3	48.3	48.4	48.4	49.0	48.2
7b Other	437.3	455.3	455.2	454.4	458.9	460.8	462.9	461.2	462.1	461.6	458.2	460.1
8 Consumer	243.7	246.0	246.2	247.3	249.7	248.9	249.1	250.8	251.0	250.8	251.0	251.9
9 Security <sup>3</sup>	40.7	46.0	47.9	50.4	49.6	46.4	45.4	47.1	45.5	50.4	48.8	48.7
10 Other	106.8	118.8	118.7	123.0	127.2	125.5	127.3	130.1	128.7	129.8	129.2	129.3
11 Interbank loans <sup>4</sup>	106.9	109.0	108.3	107.3	112.7	104.9	113.4	123.3	116.2	125.2	130.3	131.6
12 Cash assets <sup>5</sup>	115.0	122.8	116.4	121.4	128.1	118.5	115.3	121.3	114.6	135.9	119.1	123.9
13 Other assets <sup>6</sup>	120.2	119.2	121.5	126.8	126.6	128.0	130.1	130.6	130.9	128.3	130.8	131.9
14 Total assets <sup>7</sup>	1,956.1	1,998.1	1,998.8	2,014.2	2,038.1	2,017.1	2,015.0	2,034.9	2,017.2	2,053.0	2,044.7	2,051.1
<b>LIABILITIES</b>												
15 Deposits	1,177.3	1,196.4	1,193.0	1,201.0	1,222.7	1,213.4	1,220.6	1,231.1	1,229.4	1,234.0	1,232.4	1,227.6
16 Transaction	425.4	409.2	400.1	401.6	408.1	394.3	394.2	398.9	396.9	400.8	400.9	394.0
17 Nontransaction	752.0	787.2	792.9	799.4	814.6	819.1	826.4	832.2	832.5	833.2	831.5	833.6
18 Large time	110.1	114.9	117.9	117.9	118.7	118.9	118.5	119.7	118.6	121.9	120.3	121.2
19 Other	641.8	672.3	675.0	681.5	695.9	700.2	707.8	712.5	713.9	711.3	711.2	712.5
20 Borrowings	404.8	407.3	405.4	413.2	423.1	406.2	407.0	417.4	402.1	431.9	415.6	428.4
21 From banks in the U.S. <sup>8</sup>	117.9	128.2	127.6	128.4	132.6	124.3	132.3	131.6	126.9	135.9	128.4	135.0
22 From nonbanks in the U.S.	286.9	279.1	277.8	284.8	290.5	281.9	274.7	285.7	275.3	295.9	287.1	293.4
23 Net due to related foreign offices	79.6	87.2	84.4	85.1	87.3	84.6	76.2	80.0	77.0	90.2	87.3	89.2
24 Other liabilities <sup>9</sup>	120.1	111.0	114.2	120.3	118.4	120.7	114.8	120.8	124.1	117.5	119.6	117.4
25 Total liabilities	1,781.8	1,801.9	1,797.0	1,819.7	1,851.5	1,824.8	1,818.5	1,849.3	1,832.7	1,873.7	1,854.8	1,862.6
26 Residual (assets less liabilities) <sup>10</sup>	174.3	196.3	201.8	194.5	186.6	192.2	196.5	185.7	184.5	179.4	190.0	188.4

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, not adjusted for mergers, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,429.3	1,474.0	1,480.3	1,487.6	1,495.5	1,499.4	1,507.2	1,515.9	1,517.6	1,516.7	1,518.7	1,514.6
2 Securities in bank credit	435.3	434.9	435.2	435.6	435.9	436.0	438.4	440.3	440.6	441.3	441.0	441.1
3 U.S. government securities	351.9	350.2	350.4	350.9	350.3	350.0	351.8	354.0	354.4	355.0	354.5	354.6
4 Other securities	83.5	84.7	84.9	84.7	85.6	86.0	86.6	86.3	86.2	86.3	86.4	86.5
5 Loans and leases in bank credit <sup>2</sup>	994.0	1,039.1	1,045.1	1,052.0	1,059.6	1,063.4	1,068.8	1,075.6	1,077.0	1,075.4	1,077.7	1,073.5
6 Commercial and industrial	173.0	183.1	184.4	185.8	187.7	188.6	188.3	189.9	189.9	189.6	191.1	193.5
7 Real estate	521.6	539.0	540.8	543.1	545.7	547.4	549.4	552.6	553.4	553.2	553.0	553.2
7a Revolving home equity	30.4	31.0	31.2	31.4	31.6	31.7	31.6	31.7	31.9	31.9	31.4	31.4
7b Other	491.2	508.0	509.7	511.7	514.1	515.7	517.8	520.9	521.4	521.3	521.6	521.8
8 Consumer	229.4	244.5	247.0	248.8	251.1	252.1	255.1	256.9	257.7	256.8	256.8	251.5
9 Security <sup>3</sup>	5.4	5.6	5.6	5.9	6.0	6.0	6.2	6.0	6.1	5.9	5.9	5.7
10 Other	64.6	66.9	67.2	68.4	69.1	69.3	69.9	70.2	69.9	69.9	70.8	69.6
11 Interbank loans <sup>4</sup>	54.3	58.9	61.4	66.9	70.1	69.0	71.3	68.0	69.1	67.1	66.6	62.8
12 Cash assets <sup>5</sup>	70.0	71.9	70.2	72.5	74.2	71.5	73.0	74.2	73.1	73.6	76.5	77.5
13 Other assets <sup>6</sup>	52.2	55.7	56.5	57.9	56.2	58.2	56.6	57.8	57.9	58.1	56.7	55.4
14 Total assets <sup>7</sup>	1,585.3	1,639.3	1,647.0	1,663.5	1,674.6	1,676.7	1,686.6	1,694.2	1,695.9	1,693.8	1,696.6	1,688.6
<b>LIABILITIES</b>												
15 Deposits	1,244.7	1,281.0	1,286.2	1,295.8	1,304.6	1,306.5	1,313.7	1,316.8	1,319.1	1,314.9	1,317.4	1,313.0
16 Transaction	363.3	362.4	360.0	363.4	365.8	362.7	364.5	362.4	366.0	359.0	361.0	360.1
17 Nontransaction	881.4	918.6	926.2	932.4	938.9	943.8	949.1	954.3	953.1	955.9	956.4	952.9
18 Large time	134.7	146.9	150.5	152.8	153.8	155.5	154.1	155.1	154.9	155.7	155.5	155.4
19 Other	746.7	771.7	775.7	779.5	785.0	788.3	795.0	799.2	798.2	800.2	800.9	797.5
20 Borrowings	157.2	160.4	160.6	164.5	168.1	167.7	168.4	172.2	171.2	174.3	176.2	172.8
21 From banks in the U.S. <sup>8</sup>	46.4	51.2	51.1	51.5	54.2	51.8	54.8	55.1	54.3	54.6	54.6	56.2
22 From nonbanks in the U.S.	110.8	109.3	109.4	113.0	113.9	115.9	113.6	117.2	116.9	119.7	121.6	116.6
23 Net due to related foreign offices	4.2	5.4	5.2	5.9	5.7	5.9	5.0	4.6	4.5	5.4	4.8	4.9
24 Other liabilities <sup>9</sup>	30.9	32.6	34.1	35.1	35.3	35.2	35.2	36.4	36.7	36.6	36.1	36.1
25 Total liabilities	1,437.0	1,479.5	1,486.1	1,501.3	1,513.7	1,515.3	1,522.2	1,530.0	1,531.6	1,531.2	1,534.5	1,526.8
26 Residual (assets less liabilities) <sup>10</sup>	148.4	159.8	161.0	162.2	160.9	161.5	164.4	164.2	164.3	162.7	162.1	161.8

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

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

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,430.7	1,475.2	1,481.8	1,490.3	1,490.5	1,493.7	1,503.0	1,517.2	1,520.2	1,519.0	1,519.5	1,517.0
2 Securities in bank credit	439.3	432.6	433.1	434.5	433.9	435.0	440.2	444.2	444.9	445.9	444.3	444.6
3 U.S. government securities	355.7	347.9	348.0	349.8	348.5	349.2	353.6	357.8	358.5	359.6	357.7	358.0
4 Other securities	83.6	84.7	85.1	84.7	85.4	85.8	86.6	86.4	86.4	86.4	86.6	86.7
5 Loans and leases in bank credit <sup>2</sup>	991.4	1,042.6	1,048.7	1,055.9	1,056.6	1,058.7	1,062.8	1,073.0	1,075.3	1,073.1	1,075.2	1,072.3
6 Commercial and industrial	174.5	182.4	183.7	185.2	186.9	187.9	189.1	191.6	191.8	191.9	193.1	195.4
7 Real estate	519.9	540.9	543.4	545.1	544.1	545.1	546.7	550.8	551.6	551.5	551.6	552.0
7a Revolving home equity	30.2	31.2	31.3	31.4	31.5	31.5	31.3	31.5	31.7	31.8	31.4	31.4
7b Other	489.6	509.7	512.2	513.7	512.6	513.6	515.4	519.3	519.9	519.7	520.3	520.6
8 Consumer	228.3	245.1	247.6	250.4	251.6	252.1	252.5	255.8	256.7	256.5	256.4	250.9
9 Security <sup>3</sup>	5.3	5.6	5.9	6.2	6.1	6.1	6.2	6.0	6.1	5.4	5.5	5.6
10 Other	63.4	68.5	68.0	69.0	68.0	67.5	68.3	68.9	69.1	67.8	68.5	68.4
11 Interbank loans <sup>4</sup>	54.1	59.9	66.1	70.6	70.9	70.5	71.7	67.8	70.4	58.8	60.1	61.9
12 Cash assets <sup>5</sup>	68.2	72.7	72.5	76.8	76.2	71.7	70.5	72.3	72.2	69.2	76.0	75.5
13 Other assets <sup>6</sup>	52.1	56.3	56.0	57.4	56.8	58.5	56.7	57.6	57.2	56.4	58.5	56.4
14 Total assets <sup>7</sup>	1,584.5	1,642.8	1,655.2	1,673.6	1,673.1	1,673.1	1,680.5	1,693.2	1,698.3	1,681.6	1,692.2	1,689.2
<b>LIABILITIES</b>												
15 Deposits	1,246.1	1,283.6	1,292.4	1,305.1	1,304.4	1,302.4	1,309.4	1,318.0	1,324.0	1,303.3	1,313.9	1,312.3
16 Transaction	363.6	363.6	365.4	375.5	369.4	359.1	359.1	362.4	369.7	349.2	359.1	359.2
17 Nontransaction	882.5	920.0	927.0	929.6	935.0	943.3	950.3	955.6	954.2	954.1	954.8	953.2
18 Large time	135.4	147.2	150.5	151.2	152.2	155.9	155.1	156.0	155.6	156.4	156.0	156.0
19 Other	747.1	772.7	776.5	778.4	782.7	787.4	795.2	799.6	798.6	797.7	798.7	797.1
20 Borrowings	153.3	162.4	163.2	166.2	167.8	166.9	165.5	167.3	166.3	170.2	172.1	172.2
21 From banks in the U.S. <sup>8</sup>	46.6	50.0	51.3	55.2	56.9	52.8	53.1	55.0	54.6	54.6	54.8	56.4
22 From nonbanks in the U.S.	106.8	112.4	111.9	111.0	110.9	114.0	112.4	112.3	111.7	115.6	117.3	115.8
23 Net due to related foreign offices	4.1	5.5	5.1	6.0	5.8	5.9	5.3	4.5	4.3	5.4	4.7	4.7
24 Other liabilities <sup>9</sup>	30.9	32.6	33.9	35.0	35.0	35.5	35.8	36.5	36.6	36.4	36.2	35.6
25 Total liabilities	1,434.5	1,484.1	1,494.7	1,512.3	1,513.1	1,510.6	1,515.9	1,526.3	1,531.2	1,515.2	1,526.8	1,524.8
26 Residual (assets less liabilities) <sup>10</sup>	150.0	158.7	160.5	161.3	160.0	162.5	164.5	166.9	167.1	166.4	165.4	164.4

Footnotes appear on page 13.



**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, not adjusted for mergers, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,629.4	1,675.8	1,682.2	1,688.9	1,702.3	1,697.0	1,690.6	1,695.0	1,690.7	1,698.8	1,699.7	1,698.7
2 Securities in bank credit	429.8	417.8	419.2	419.4	418.7	417.3	405.4	401.8	399.5	402.1	406.0	404.5
3 U.S. government securities	293.2	296.7	297.1	293.0	289.7	293.3	283.6	281.0	280.2	281.1	280.9	284.1
3a Trading account	21.7	21.3	21.9	24.5	22.6	24.9	25.7	20.7	20.2	19.9	19.4	22.6
3b Investment account	271.5	275.4	275.2	268.5	267.1	268.4	258.0	260.3	259.9	261.2	261.6	261.5
3c Mortgage-backed pass-through	92.5	105.5	107.0	106.9	112.5	113.0	110.8	112.9	112.1	113.6	115.6	116.5
3d Other (including CMOs)	179.0	169.8	168.2	161.7	154.6	155.4	147.2	147.3	147.8	147.6	145.9	145.0
3e 1 year or less	46.1	44.4	44.7	44.7	39.0	38.9	36.0	35.3	35.2	34.6	35.2	36.3
3f Between 1 and 5 years	72.1	69.6	69.0	66.7	66.8	66.2	61.5	63.5	64.1	64.3	63.0	61.1
3g More than 5 years	60.8	55.9	54.5	50.2	48.8	50.2	49.8	48.4	48.5	48.6	47.8	47.6
4 Other securities	136.6	121.1	122.2	126.4	129.0	124.1	121.7	120.8	119.3	121.0	125.1	120.4
4a Trading account	74.6	58.6	58.3	61.7	63.2	59.6	57.0	56.8	55.4	56.9	61.2	56.6
4b Investment account	62.0	62.6	63.8	64.8	65.8	64.5	64.7	64.1	63.9	64.1	63.9	63.8
4c State and local government	20.9	19.6	19.4	19.2	19.2	19.0	19.0	18.9	19.0	19.0	18.9	18.8
4d Other	41.0	43.0	44.4	45.5	46.6	45.4	45.7	45.1	44.9	45.2	45.0	45.0
5 Loans and leases in bank credit <sup>2</sup>	1,199.6	1,258.0	1,263.0	1,269.4	1,283.6	1,279.7	1,285.3	1,293.1	1,291.2	1,296.7	1,293.7	1,294.2
6 Commercial and industrial	336.5	348.5	350.5	349.4	352.5	352.2	352.7	355.6	355.5	355.8	357.6	356.0
7 Real estate	475.6	499.5	500.1	499.7	505.0	507.0	510.9	509.5	510.4	510.0	507.1	508.4
7a Revolving home equity	46.2	47.4	47.6	47.7	48.0	48.1	48.3	48.3	48.4	48.4	49.0	48.2
7b Other	429.5	452.1	452.5	452.0	456.9	458.9	462.6	461.2	462.1	461.5	458.2	460.1
8 Consumer	240.9	245.5	246.0	247.1	249.5	248.7	249.0	250.8	251.0	250.8	251.0	251.9
9 Security <sup>3</sup>	40.6	46.0	47.9	50.4	49.6	46.3	45.4	47.1	45.5	50.4	48.8	48.7
10 Other	105.9	118.6	118.6	122.9	127.0	125.4	127.3	130.1	128.7	129.8	129.2	129.3
10a Nonbank financial	19.6	23.6	23.9	24.9	25.9	27.0	29.0	29.6	29.9	30.2	27.7	28.5
10b State and local government	11.2	10.8	10.8	10.8	10.8	10.6	10.6	10.4	10.5	10.3	10.2	10.3
10c All other	75.2	84.2	83.8	87.1	90.4	87.9	87.7	90.1	88.3	89.2	91.3	90.5
11 Interbank loans <sup>4</sup>	105.5	108.4	107.7	106.7	112.1	104.5	113.3	123.3	116.2	125.2	130.3	131.6
12 Cash assets <sup>5</sup>	113.9	122.3	116.0	121.1	127.8	118.3	115.3	121.3	114.6	135.9	119.1	123.9
13 Other assets <sup>6</sup>	119.3	118.8	121.2	126.6	126.4	127.9	130.1	130.6	130.9	128.3	130.8	131.9
<b>14 Total assets<sup>7</sup></b>	<b>1,931.8</b>	<b>1,989.9</b>	<b>1,992.0</b>	<b>2,008.2</b>	<b>2,033.2</b>	<b>2,012.5</b>	<b>2,014.2</b>	<b>2,034.9</b>	<b>2,017.2</b>	<b>2,053.0</b>	<b>2,044.7</b>	<b>2,051.1</b>
<b>LIABILITIES</b>												
15 Deposits	1,157.7	1,189.7	1,187.4	1,196.1	1,218.7	1,209.6	1,219.9	1,231.1	1,229.4	1,234.0	1,232.4	1,227.6
16 Transaction	419.4	407.0	398.3	400.0	406.9	393.2	394.0	398.9	396.9	400.8	400.9	394.0
17 Nontransaction	738.3	782.7	789.1	796.1	811.8	816.4	825.9	832.2	832.5	833.2	831.5	833.6
18 Large time	108.1	114.1	117.2	117.3	118.2	118.4	118.5	119.7	118.6	121.9	120.3	121.2
19 Other	630.2	668.6	671.9	678.8	693.6	698.0	707.4	712.4	713.9	711.3	711.2	712.5
20 Borrowings	402.3	406.8	405.1	412.9	422.8	405.9	407.0	417.4	402.1	431.9	415.6	428.4
21 From banks in the U.S. <sup>8</sup>	116.8	128.0	127.5	128.3	132.5	124.2	132.3	131.6	126.9	135.9	128.4	135.0
22 From nonbanks in the U.S.	285.5	278.8	277.6	284.6	290.4	281.8	274.7	285.7	275.3	295.9	287.1	293.4
23 Net due to related foreign offices	79.6	87.2	84.4	85.1	87.3	84.6	76.2	80.0	77.0	90.2	87.3	89.2
24 Other liabilities <sup>9</sup>	119.8	110.9	114.1	120.3	118.4	120.6	114.7	120.8	124.1	117.5	119.6	117.4
<b>25 Total liabilities</b>	<b>1,759.4</b>	<b>1,794.6</b>	<b>1,791.0</b>	<b>1,814.4</b>	<b>1,847.2</b>	<b>1,820.7</b>	<b>1,817.8</b>	<b>1,849.2</b>	<b>1,832.7</b>	<b>1,873.6</b>	<b>1,854.8</b>	<b>1,862.6</b>
26 Residual (assets less liabilities) <sup>10</sup>	172.4	195.3	201.1	193.8	186.0	191.7	196.4	185.6	184.5	179.4	190.0	188.4

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES<sup>1</sup>**

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

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	1,631.0	1,679.3	1,690.5	1,692.0	1,695.6	1,694.7	1,687.8	1,696.5	1,697.0	1,695.0	1,703.8	1,700.2
2 Securities in bank credit	431.1	421.2	422.2	414.0	409.7	414.4	406.9	403.2	402.3	400.0	405.3	407.1
3 U.S. government securities	295.1	298.0	298.6	290.4	284.4	290.0	285.0	283.0	283.4	281.0	281.3	283.3
3a Trading account	22.3	22.0	22.9	23.0	21.2	24.8	26.0	21.4	21.7	19.4	19.2	22.0
3b Investment account	272.8	276.0	275.6	267.4	263.2	265.2	258.9	261.6	261.7	261.6	262.1	261.3
3c Mortgage-backed pass-through	93.3	105.7	107.9	108.1	110.5	111.8	111.4	114.0	113.3	114.3	116.0	115.6
3d Other (including CMOs)	179.5	170.3	167.7	159.2	152.7	153.4	147.5	147.7	148.4	147.3	146.0	145.6
3e 1 year or less	47.1	43.2	43.4	43.5	39.0	38.3	36.1	36.2	36.1	35.3	35.8	37.1
3f Between 1 and 5 years	71.4	70.8	69.8	66.2	65.5	65.2	61.9	63.0	63.7	63.7	62.2	60.6
3g More than 5 years	60.9	56.2	54.6	49.5	48.2	49.9	49.5	48.5	48.6	48.2	48.0	47.9
4 Other securities	135.9	123.2	123.6	123.7	125.3	124.4	121.9	120.2	119.0	119.0	124.0	123.8
4a Trading account	74.4	60.1	58.9	58.7	59.2	60.0	57.6	56.6	55.6	55.6	60.6	60.4
4b Investment account	61.6	63.1	64.7	64.9	66.0	64.4	64.4	63.6	63.4	63.4	63.4	63.4
4c State and local government	21.0	19.6	19.6	19.3	19.1	19.0	19.0	19.0	19.0	19.1	18.9	18.8
4d Other	40.6	43.4	45.2	45.6	46.9	45.4	45.3	44.6	44.4	44.3	44.5	44.6
5 Loans and leases in bank credit <sup>2</sup>	1,200.0	1,258.2	1,268.3	1,278.0	1,285.9	1,280.3	1,280.9	1,293.3	1,294.7	1,295.0	1,298.6	1,293.2
6 Commercial and industrial	340.4	346.7	350.1	348.0	350.2	352.2	355.1	359.8	360.2	359.8	363.7	361.4
7 Real estate	474.2	500.7	503.0	502.5	506.5	506.1	507.8	507.9	508.9	508.1	505.9	506.4
7a Revolving home equity	45.8	47.8	48.0	47.8	48.0	47.9	47.8	47.9	48.0	48.2	48.8	48.1
7b Other	428.4	452.8	455.0	454.8	458.4	458.2	460.0	460.0	460.9	459.9	457.2	458.3
8 Consumer	239.4	245.5	246.2	251.2	253.6	249.3	247.4	249.2	249.2	249.6	250.1	250.5
9 Security <sup>3</sup>	41.5	46.3	49.5	50.7	47.9	47.2	45.4	48.2	48.9	50.8	50.4	47.5
10 Other	104.5	119.1	119.5	125.5	127.8	125.5	125.2	128.4	127.4	126.7	128.4	127.4
10a Nonbank financial	19.0	24.5	25.4	26.3	26.1	26.1	27.8	28.8	29.1	28.8	27.2	28.0
10b State and local government	11.1	10.9	10.8	10.8	10.6	10.5	10.6	10.4	10.5	10.3	10.2	10.3
10c All other	74.3	83.7	83.3	88.5	91.1	88.9	86.9	89.2	87.8	87.6	91.1	89.2
11 Interbank loans <sup>4</sup>	104.1	104.8	107.0	114.1	119.0	106.7	111.5	121.2	116.4	120.5	129.9	126.2
12 Cash assets <sup>5</sup>	111.4	122.0	118.2	131.8	133.6	119.9	110.9	118.3	117.0	127.4	117.8	117.7
13 Other assets <sup>6</sup>	118.6	118.9	120.3	126.4	126.7	126.4	129.2	129.9	130.2	126.8	131.2	133.0
<b>14 Total assets<sup>7</sup></b>	<b>1,929.0</b>	<b>1,989.9</b>	<b>2,000.7</b>	<b>2,029.0</b>	<b>2,039.8</b>	<b>2,012.5</b>	<b>2,004.2</b>	<b>2,031.1</b>	<b>2,025.7</b>	<b>2,035.0</b>	<b>2,047.8</b>	<b>2,042.0</b>
<b>LIABILITIES</b>												
15 Deposits	1,157.4	1,188.8	1,196.1	1,217.0	1,224.7	1,205.0	1,210.0	1,229.0	1,236.6	1,212.1	1,231.9	1,215.8
16 Transaction	420.5	405.8	406.4	422.8	414.8	389.7	384.8	398.4	406.3	385.4	403.5	381.4
17 Nontransaction	736.9	783.0	789.7	794.2	809.9	815.4	825.3	830.6	830.3	826.7	828.4	834.4
18 Large time	108.5	113.5	116.9	114.6	117.2	119.4	117.9	120.2	119.1	122.4	121.5	123.9
19 Other	628.4	669.4	672.8	679.6	692.8	696.0	707.4	710.4	711.2	704.2	706.9	710.4
20 Borrowings	393.7	412.6	413.4	417.8	413.8	405.6	402.0	407.0	398.6	416.9	411.3	419.7
21 From banks in the U.S. <sup>8</sup>	116.9	125.7	129.8	136.6	136.7	125.6	128.9	131.4	127.5	129.2	127.4	132.2
22 From nonbanks in the U.S.	276.8	286.9	283.7	281.2	277.1	279.9	273.1	275.6	271.1	287.7	283.9	287.6
23 Net due to related foreign offices	80.0	86.5	83.3	83.3	87.1	86.4	79.2	80.5	73.4	95.2	91.2	91.2
24 Other liabilities <sup>9</sup>	117.7	111.2	115.9	118.4	119.3	118.8	115.9	118.8	121.1	114.4	118.4	120.1
<b>25 Total liabilities</b>	<b>1,748.8</b>	<b>1,799.1</b>	<b>1,808.7</b>	<b>1,836.5</b>	<b>1,844.9</b>	<b>1,815.8</b>	<b>1,807.2</b>	<b>1,835.3</b>	<b>1,829.7</b>	<b>1,838.6</b>	<b>1,852.8</b>	<b>1,846.8</b>
26 Residual (assets less liabilities) <sup>10</sup>	180.2	190.8	191.9	192.5	194.9	196.7	197.0	195.7	196.0	196.5	195.0	195.2

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES<sup>1</sup>**

Seasonally adjusted, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	407.4	429.3	428.5	426.7	432.7	444.0	433.9	439.2	439.8	436.1	446.0	438.9
2 Securities in bank credit	126.6	133.4	132.5	133.7	134.3	140.4	134.0	135.7	136.0	136.0	139.6	136.3
3 U.S. government securities	63.6	66.3	67.1	66.9	62.8	72.5	69.6	69.9	68.6	68.3	71.8	75.5
4 Other securities	63.1	67.1	65.4	66.8	71.5	68.0	64.3	65.8	67.4	67.7	67.8	60.8
5 Loans and leases in bank credit <sup>2</sup>	280.7	295.8	296.0	293.0	298.3	303.6	299.9	303.5	303.8	300.1	306.4	302.6
6 Commercial and industrial	171.3	177.8	178.7	181.3	182.4	185.0	182.5	183.7	183.3	182.8	184.3	181.9
7 Real estate	39.3	37.4	37.0	36.3	35.3	34.3	33.3	33.1	33.2	33.2	33.1	32.8
9 Security <sup>3</sup>	31.8	35.3	33.4	27.4	29.3	33.3	33.4	32.3	33.5	29.4	34.2	33.2
10 Other	38.4	45.3	46.8	48.0	51.4	51.0	50.8	54.5	53.9	54.7	54.7	54.8
10a Nonbank financial	25.2	28.6	29.6	30.4	32.6	31.8	31.8	34.4	33.9	34.1	34.9	35.3
10c All other	13.2	16.6	17.2	17.6	18.8	19.2	19.0	20.1	20.0	20.6	19.8	19.5
11 Interbank loans <sup>4</sup>	22.5	26.7	27.3	23.1	21.8	20.7	20.8	21.0	20.9	23.1	19.2	19.4
12 Cash assets <sup>5</sup>	26.2	28.1	30.0	30.2	31.1	29.3	27.4	26.2	25.8	26.1	25.6	26.3
13 Other assets <sup>6</sup>	53.3	53.6	53.7	55.4	53.6	56.6	55.0	54.4	54.5	54.1	53.3	51.9
14 Total assets <sup>7</sup>	509.3	537.6	539.4	535.3	539.2	550.6	537.0	540.7	540.9	539.4	544.0	536.5
<b>LIABILITIES</b>												
15 Deposits	157.6	173.5	168.5	167.3	163.8	164.7	167.8	169.4	169.2	171.0	172.2	171.5
16 Transaction	9.9	9.2	9.9	10.5	10.7	10.7	9.8	10.5	10.7	10.7	10.5	11.2
17 Nontransaction	147.7	164.3	158.6	156.8	153.1	154.0	158.0	158.9	158.5	160.2	161.7	160.3
18 Large time	144.1	161.8	155.6	151.3	150.2	152.3	155.9	157.5	156.7	159.3	160.8	159.1
19 Other	3.5	2.5	3.0	5.6	2.9	1.7	2.1	1.3	1.8	0.9	0.8	1.2
20 Borrowings	117.2	115.9	109.0	113.0	114.2	117.6	111.7	119.2	121.2	115.2	132.2	125.3
21 From banks in the U.S. <sup>8</sup>	20.7	19.8	19.8	18.5	21.4	19.4	20.5	23.1	22.6	21.3	29.7	21.3
22 From nonbanks in the U.S.	96.5	96.2	89.2	94.5	92.8	98.2	91.2	96.1	98.5	93.9	102.5	104.0
23 Net due to related foreign offices	152.8	165.0	174.2	171.9	177.0	186.0	180.2	169.9	171.3	167.9	153.7	165.8
24 Other liabilities <sup>9</sup>	76.7	79.4	78.4	81.5	75.8	76.9	74.1	74.6	77.1	72.8	72.5	69.0
25 Total liabilities	504.3	533.8	530.1	533.7	530.8	545.3	533.8	533.1	538.8	526.8	530.6	531.6
26 Residual (assets less liabilities) <sup>10</sup>	5.0	3.8	9.3	1.6	8.4	5.3	3.2	7.6	2.1	12.6	13.4	4.9

Footnotes appear on page 13.

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES<sup>1</sup>**

Not seasonally adjusted, billions of dollars

May 17, 1996

Account	1995	1995	1995	1995	1996	1996	1996	1996	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
<b>ASSETS</b>												
1 Bank credit	406.7	426.3	425.1	428.7	435.2	443.7	435.3	437.5	440.5	433.8	443.1	437.7
2 Securities in bank credit	127.0	134.1	130.6	130.6	133.1	139.4	135.1	135.7	134.8	134.6	139.5	140.0
3 U.S. government securities	63.8	65.6	66.4	66.1	64.6	71.9	70.9	70.2	68.7	68.1	73.0	75.9
4 Other securities	63.2	68.5	64.2	64.5	68.5	67.5	64.2	65.5	66.2	66.5	66.6	64.2
5 Loans and leases in bank credit <sup>2</sup>	279.7	292.2	294.5	298.1	302.1	304.3	300.2	301.8	305.7	299.2	303.6	297.7
6 Commercial and industrial	171.3	176.4	178.1	181.6	182.5	183.9	183.3	183.7	183.8	182.5	184.1	182.2
7 Real estate	38.8	37.5	37.2	36.3	35.2	34.5	33.4	32.8	32.8	32.7	32.8	32.8
9 Security <sup>3</sup>	32.1	33.6	32.8	30.7	32.8	35.2	33.3	32.1	35.9	30.1	33.6	29.8
10 Other	37.5	44.7	46.4	49.6	51.6	50.8	50.2	53.3	53.1	53.8	53.1	52.9
10a Nonbank financial	24.9	27.6	28.7	31.5	32.7	32.0	31.6	33.9	33.6	34.1	34.1	34.4
10c All other	12.6	17.2	17.7	18.0	18.9	18.8	18.6	19.3	19.5	19.7	19.0	18.5
11 Interbank loans <sup>4</sup>	22.2	28.5	26.5	24.6	23.1	18.9	20.0	20.2	19.1	23.7	19.7	19.3
12 Cash assets <sup>5</sup>	25.6	28.5	29.6	29.9	30.7	28.2	27.0	25.6	25.5	25.5	24.9	25.7
13 Other assets <sup>6</sup>	51.7	53.3	54.6	55.7	53.4	57.1	54.2	52.7	52.7	52.2	53.0	53.4
14 Total assets <sup>7</sup>	506.1	536.6	535.7	538.8	542.4	547.9	536.5	535.9	537.7	535.2	540.7	535.9
<b>LIABILITIES</b>												
15 Deposits	155.7	171.8	169.5	168.2	164.7	164.4	168.2	167.1	165.8	169.8	171.8	171.9
16 Transaction	9.5	9.4	10.0	10.8	10.8	10.6	9.7	10.0	10.0	10.2	10.3	10.3
17 Nontransaction	146.2	162.4	159.5	157.4	153.9	153.8	158.5	157.0	155.9	159.6	161.6	161.6
18 Large time	143.1	160.5	156.9	154.6	149.9	151.5	157.0	156.1	154.9	158.6	160.6	160.6
19 Other	3.2	1.9	2.6	2.8	4.0	2.3	1.6	0.9	1.0	0.9	0.9	0.9
20 Borrowings	118.0	113.9	107.0	111.1	110.5	112.9	111.1	120.1	123.8	114.8	131.2	127.1
21 From banks in the U.S. <sup>8</sup>	19.8	18.4	19.5	19.6	21.5	18.7	20.6	22.2	23.1	18.5	26.9	20.1
22 From nonbanks in the U.S.	98.2	95.5	87.5	91.5	89.0	94.2	90.5	97.9	100.7	96.2	104.3	107.0
23 Net due to related foreign offices	152.4	166.8	174.5	174.7	184.3	185.8	177.6	169.7	167.8	173.4	159.6	159.6
24 Other liabilities <sup>9</sup>	75.0	78.3	78.8	78.6	76.9	78.9	73.8	72.9	74.3	71.0	72.1	71.3
25 Total liabilities	501.0	530.8	529.8	532.7	536.3	542.0	530.7	529.8	531.7	529.0	534.7	529.9
26 Residual (assets less liabilities) <sup>10</sup>	5.1	5.8	5.9	6.1	6.1	5.9	5.8	6.0	6.0	6.2	6.0	6.0

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.**