

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

January 8, 1999

Account	1997	1998	1998	1998	1998	1998	1998	1998	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	4,073.6	4,249.8	4,262.8	4,282.5	4,344.2	4,400.2	4,496.5	4,533.1	4,570.8	4,565.7	4,549.0	4,530.5
2 Securities in bank credit	1,075.1	1,126.1	1,121.6	1,130.2	1,155.5	1,175.4	1,216.5	1,226.2	1,238.8	1,238.3	1,238.8	1,224.8
3 U.S. government securities	742.8	772.0	756.9	760.4	770.6	766.4	773.2	789.0	789.9	783.7	792.8	799.0
4 Other securities	332.3	354.0	364.7	369.8	384.9	409.1	443.2	437.2	448.9	454.6	446.1	425.8
5 Loans and leases in bank credit ²	2,998.5	3,123.7	3,141.3	3,152.3	3,188.7	3,224.8	3,280.0	3,306.9	3,332.0	3,327.3	3,310.2	3,305.7
6 Commercial and industrial	845.4	882.6	892.8	898.9	908.3	920.6	942.0	950.2	956.1	953.7	946.8	940.9
7 Real estate	1,226.7	1,271.4	1,270.9	1,272.0	1,280.3	1,281.4	1,286.5	1,307.2	1,326.7	1,315.3	1,314.5	1,320.4
8 Revolving home equity	96.8	98.0	97.8	97.5	97.5	97.7	96.8	97.0	97.0	97.2	96.7	96.5
9 Other	1,129.9	1,173.4	1,173.2	1,174.5	1,182.9	1,183.6	1,189.7	1,210.2	1,229.6	1,218.1	1,217.7	1,223.9
10 Consumer	506.9	504.9	501.3	496.4	495.6	498.9	499.3	501.4	502.7	505.6	504.8	508.1
11 Security ³	99.7	123.2	130.3	132.5	139.1	144.5	159.5	154.4	152.0	154.6	157.7	149.8
12 Other loans and leases	319.8	341.7	346.0	352.5	365.3	379.4	392.7	393.6	394.6	398.1	386.4	386.5
13 Interbank loans	200.7	203.1	218.4	214.7	209.3	223.3	222.9	221.9	208.0	217.0	223.8	224.4
14 Cash assets ⁴	273.1	250.7	250.3	243.5	251.9	252.8	243.5	250.2	260.7	241.5	259.2	234.2
15 Other assets ⁵	295.4	312.4	312.4	309.3	311.6	316.2	311.1	316.3	314.5	322.9	323.5	332.3
16 TOTAL ASSETS ⁶	4,786.1	4,958.4	4,986.3	4,992.2	5,059.6	5,134.8	5,215.9	5,263.2	5,295.7	5,288.8	5,297.0	5,262.8
LIABILITIES												
17 Deposits	3,105.4	3,205.5	3,223.2	3,196.5	3,228.1	3,249.6	3,273.0	3,315.1	3,326.0	3,320.6	3,344.1	3,310.9
18 Transaction	693.6	687.8	683.2	667.3	668.0	677.5	668.4	668.3	651.9	655.2	695.1	669.1
19 Nontransaction	2,411.8	2,517.6	2,540.1	2,529.2	2,560.1	2,572.0	2,604.5	2,646.8	2,674.1	2,665.4	2,649.1	2,641.7
20 Large time	633.3	674.9	685.4	667.2	678.9	684.2	696.4	707.0	706.9	703.6	697.3	697.5
21 Other	1,778.5	1,842.7	1,854.7	1,862.0	1,881.1	1,887.8	1,908.1	1,939.8	1,967.2	1,961.8	1,951.8	1,944.3
22 Borrowings	814.1	861.9	858.3	859.8	864.0	892.3	942.4	981.0	998.2	996.0	982.9	993.6
23 From banks in the U.S.	300.7	282.1	287.9	290.0	293.9	303.5	319.5	324.5	326.0	326.1	315.9	321.9
24 From others	513.4	579.8	570.4	569.8	570.0	588.8	622.9	656.5	672.2	669.9	667.1	671.7
25 Net due to related foreign offices	185.0	174.4	170.6	186.3	201.4	200.3	223.7	216.9	226.1	213.4	211.5	206.1
26 Other liabilities	280.3	299.1	307.8	317.4	325.7	334.3	348.4	327.3	323.1	333.0	329.1	328.1
27 TOTAL LIABILITIES	4,384.8	4,540.8	4,560.0	4,560.0	4,619.1	4,676.4	4,787.5	4,840.3	4,873.4	4,863.0	4,867.7	4,838.7
28 Residual (assets less liabilities) ⁷	401.3	417.5	426.3	432.2	440.5	458.4	428.4	423.0	422.4	425.8	429.3	424.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	4,081.2	4,244.8	4,264.3	4,276.4	4,330.6	4,387.1	4,500.0	4,541.5	4,568.1	4,575.2	4,555.9	4,557.5
2 Securities in bank credit	1,074.6	1,130.8	1,124.5	1,124.6	1,147.0	1,163.4	1,212.8	1,225.9	1,236.4	1,231.5	1,227.4	1,222.7
3 U.S. government securities	744.3	776.7	759.4	756.6	765.7	761.2	770.6	790.1	793.0	784.1	788.6	792.6
4 Other securities	330.3	354.1	365.1	368.0	381.3	402.1	442.2	435.7	443.5	447.4	438.8	430.1
5 Loans and leases in bank credit ²	3,006.6	3,114.0	3,139.8	3,151.8	3,183.6	3,223.7	3,287.2	3,315.6	3,331.7	3,343.7	3,328.5	3,334.8
6 Commercial and industrial	844.1	888.1	895.5	898.5	902.3	915.2	939.9	948.8	947.2	949.6	946.9	945.4
7 Real estate	1,232.9	1,265.1	1,268.5	1,274.1	1,283.9	1,286.3	1,293.2	1,313.8	1,332.5	1,319.9	1,316.0	1,322.4
8 Revolving home equity	97.5	97.6	97.5	97.5	97.6	98.4	97.6	97.7	97.4	97.5	96.9	96.9
9 Other	1,135.4	1,167.5	1,171.0	1,176.6	1,186.3	1,187.9	1,195.6	1,216.1	1,235.1	1,222.5	1,219.2	1,225.5
10 Consumer	509.4	499.6	498.5	494.4	497.3	501.7	501.1	503.9	505.4	511.2	512.6	517.5
11 Security ³	100.6	122.6	130.2	130.3	134.5	141.1	160.0	155.7	153.9	160.4	161.2	151.4
12 Other loans and leases	319.6	338.5	347.0	354.5	365.6	379.6	392.9	393.4	392.7	402.5	391.8	398.1
13 Interbank loans	206.0	198.7	215.0	208.3	202.2	217.6	219.0	228.3	218.8	230.7	228.3	233.1
14 Cash assets ⁴	283.0	246.3	245.3	239.1	239.6	250.8	247.3	259.5	254.8	263.0	269.6	279.7
15 Other assets ⁵	296.5	311.8	310.9	310.5	313.6	317.4	310.3	317.4	314.8	323.1	320.6	334.5
16 TOTAL ASSETS ⁶	4,809.9	4,944.1	4,977.8	4,976.6	5,028.3	5,114.9	5,218.5	5,288.3	5,298.1	5,333.5	5,316.0	5,346.5
LIABILITIES												
17 Deposits	3,123.6	3,189.0	3,215.3	3,189.0	3,217.9	3,253.7	3,276.6	3,333.7	3,339.3	3,358.2	3,356.4	3,373.1
18 Transaction	704.5	676.0	678.2	662.4	654.6	672.8	664.4	679.0	655.1	692.9	716.8	741.8
19 Nontransaction	2,419.1	2,513.0	2,537.1	2,526.6	2,563.3	2,580.9	2,612.3	2,654.6	2,684.1	2,665.3	2,639.6	2,631.3
20 Large time	639.0	675.2	683.1	663.9	678.0	685.9	700.4	713.2	714.4	709.1	702.6	700.6
21 Other	1,780.1	1,837.8	1,854.0	1,862.7	1,885.3	1,895.0	1,911.9	1,941.5	1,969.8	1,956.1	1,937.1	1,930.7
22 Borrowings	811.6	867.5	868.1	864.4	857.0	895.8	938.7	976.9	977.1	993.7	986.8	991.3
23 From banks in the U.S.	301.0	283.3	290.9	290.2	290.0	302.4	315.4	324.8	326.1	331.3	323.4	325.6
24 From others	510.6	584.2	577.2	574.1	567.0	593.5	623.3	652.1	651.0	662.4	663.4	665.7
25 Net due to related foreign offices	181.7	183.0	176.6	188.3	201.8	200.4	220.5	213.6	219.9	211.0	212.2	212.2
26 Other liabilities	281.9	298.6	307.0	316.7	325.7	334.0	348.2	328.7	324.4	334.0	329.8	329.1
27 TOTAL LIABILITIES	4,398.8	4,538.0	4,567.0	4,558.4	4,602.5	4,683.9	4,784.1	4,852.8	4,860.7	4,896.9	4,885.3	4,905.7
28 Residual (assets less liabilities) ⁷	411.2	406.1	410.8	418.2	425.8	431.0	434.4	435.5	437.4	436.6	430.7	440.8
MEMO												
29 Reval. gains on off-bal. sheet items ⁸	84.2	85.9	92.7	92.7	95.7	110.0	130.1	110.0	118.7	123.2	113.8	105.4
30 Reval. losses on off-bal. sheet items ⁸	85.4	85.0	90.6	90.6	96.5	110.7	128.1	109.4	116.4	120.2	113.4	105.8

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

January 8, 1999

Account	1997	1998	1998	1998	1998	1998	1998	1998	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	3,525.8	3,685.7	3,694.7	3,709.5	3,753.8	3,793.5	3,868.2	3,909.1	3,951.3	3,949.2	3,953.5	3,942.7
2 Securities in bank credit	883.7	928.9	921.4	929.6	944.2	961.3	996.3	1,003.2	1,017.9	1,021.1	1,024.5	1,011.3
3 U.S. government securities	663.3	682.9	668.4	669.8	677.4	685.1	694.5	709.5	710.6	703.4	711.8	717.0
4 Other securities	220.5	246.0	253.0	259.8	266.8	276.2	301.8	293.7	307.4	317.8	312.7	294.3
5 Loans and leases in bank credit ²	2,642.1	2,756.8	2,773.3	2,779.9	2,809.6	2,832.2	2,871.9	2,905.9	2,933.4	2,928.1	2,929.0	2,931.4
6 Commercial and industrial	624.9	671.9	680.9	684.0	692.4	700.6	714.9	723.4	727.2	728.7	730.1	729.6
7 Real estate	1,200.1	1,247.0	1,246.8	1,248.1	1,256.7	1,258.0	1,263.6	1,285.5	1,305.8	1,294.9	1,294.6	1,300.6
8 Revolving home equity	96.8	98.0	97.8	97.5	97.5	97.7	96.8	97.0	97.0	97.2	96.7	96.5
9 Other	1,103.3	1,149.1	1,149.0	1,150.7	1,159.2	1,160.3	1,166.8	1,188.5	1,208.8	1,197.7	1,197.8	1,204.0
10 Consumer	506.9	504.9	501.3	496.4	495.6	498.9	499.3	501.4	502.7	505.6	504.8	508.1
11 Security ³	57.4	62.0	67.7	69.9	73.6	75.4	87.9	87.6	85.7	85.6	88.7	82.7
12 Other loans and leases	252.7	271.0	276.6	281.5	291.2	299.3	306.2	308.0	311.9	313.2	310.9	310.5
13 Interbank loans	177.1	181.4	194.4	192.6	186.7	191.9	193.0	190.7	184.9	188.7	185.7	187.0
14 Cash assets ⁴	238.2	216.0	215.5	208.5	217.9	218.7	207.8	216.5	226.0	205.9	226.9	200.9
15 Other assets ⁵	249.3	278.3	278.6	275.1	275.8	278.2	271.7	279.6	275.9	281.2	283.8	294.0
16 TOTAL ASSETS ⁶	4,134.0	4,303.9	4,325.8	4,328.2	4,377.2	4,424.9	4,483.0	4,537.9	4,580.2	4,567.0	4,591.6	4,566.1
LIABILITIES												
17 Deposits	2,832.6	2,910.2	2,920.1	2,898.4	2,921.1	2,933.8	2,952.4	2,998.0	3,011.0	3,009.0	3,038.2	3,003.0
18 Transaction	683.4	676.3	672.0	653.7	656.0	662.5	653.7	656.3	641.7	644.6	684.1	659.1
19 Nontransaction	2,149.2	2,233.9	2,248.0	2,244.7	2,265.1	2,271.3	2,298.8	2,341.7	2,369.3	2,364.4	2,354.1	2,344.0
20 Large time	374.1	391.7	393.1	384.1	383.6	382.5	394.7	407.2	406.4	406.2	405.2	403.2
21 Other	1,775.1	1,842.2	1,854.9	1,860.6	1,881.5	1,888.8	1,904.0	1,934.4	1,963.0	1,958.2	1,948.9	1,940.8
22 Borrowings	657.8	698.5	691.2	690.1	694.2	708.2	748.6	787.2	813.5	801.2	794.4	810.1
23 From banks in the U.S.	271.7	259.7	258.4	263.4	270.1	271.2	283.9	287.6	295.6	289.0	284.9	296.1
24 From others	386.1	438.8	432.8	426.7	424.1	436.9	464.7	499.6	517.9	512.2	509.5	514.1
25 Net due to related foreign offices	67.9	73.3	73.4	79.3	92.8	105.1	117.7	117.6	124.1	114.0	114.1	115.4
26 Other liabilities	184.2	211.7	217.9	224.0	226.6	230.5	241.5	225.2	220.1	227.7	231.4	230.5
27 TOTAL LIABILITIES	3,742.5	3,893.6	3,902.5	3,891.7	3,934.7	3,977.6	4,060.2	4,128.0	4,168.7	4,151.9	4,178.1	4,159.1
28 Residual (assets less liabilities) ⁷	391.5	410.2	423.2	436.5	442.5	447.3	422.8	409.9	411.5	415.1	413.5	407.0

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	3,538.7	3,679.1	3,693.0	3,700.6	3,737.8	3,785.5	3,872.5	3,925.0	3,955.6	3,960.7	3,960.9	3,964.1
2 Securities in bank credit	886.9	929.7	921.2	921.2	931.4	952.5	992.3	1,008.2	1,018.9	1,016.9	1,018.7	1,013.4
3 U.S. government securities	663.7	687.0	670.8	666.3	671.7	680.0	691.4	709.7	712.6	703.7	709.0	711.8
4 Other securities	223.2	242.7	250.4	254.9	259.7	272.5	300.9	298.4	306.3	313.2	309.7	301.6
5 Loans and leases in bank credit ²	2,651.8	2,749.4	2,771.9	2,779.4	2,806.4	2,833.0	2,880.2	2,916.9	2,936.6	2,943.8	2,942.2	2,950.7
6 Commercial and industrial	623.9	678.0	683.7	683.8	687.5	696.2	713.0	722.3	720.6	725.1	728.1	729.7
7 Real estate	1,206.0	1,240.9	1,244.5	1,250.5	1,260.4	1,263.0	1,270.0	1,291.9	1,311.5	1,299.5	1,296.1	1,302.5
8 Revolving home equity	97.5	97.6	97.5	97.5	97.6	98.4	97.6	97.7	97.4	97.5	96.9	96.9
9 Other	1,108.5	1,143.2	1,147.1	1,153.0	1,162.8	1,164.6	1,172.4	1,194.2	1,214.1	1,202.0	1,199.3	1,205.6
10 Consumer	509.4	499.6	498.5	494.4	497.3	501.7	501.1	503.9	505.4	511.2	512.6	517.5
11 Security ³	58.4	62.0	67.8	68.4	69.9	72.3	88.3	89.1	87.9	90.1	90.6	81.7
12 Other loans and leases	254.0	268.8	277.3	282.3	291.3	299.9	307.8	309.7	311.3	317.9	314.9	319.3
13 Interbank loans	182.4	177.0	191.1	186.2	179.6	186.3	189.1	197.1	195.7	202.5	190.2	195.7
14 Cash assets ⁴	247.3	211.9	209.5	204.2	205.6	216.5	211.4	224.9	219.1	225.6	235.2	244.6
15 Other assets ⁵	249.8	277.3	277.9	276.8	276.9	279.4	271.9	280.2	274.5	280.3	280.9	296.3
16 TOTAL ASSETS⁶	4,161.6	4,288.0	4,314.1	4,310.2	4,342.5	4,410.0	4,486.9	4,569.2	4,586.6	4,610.8	4,609.0	4,642.5
LIABILITIES												
17 Deposits	2,851.3	2,890.9	2,910.3	2,892.7	2,912.2	2,936.4	2,956.6	3,017.5	3,023.0	3,044.2	3,044.8	3,060.2
18 Transaction	694.2	664.7	667.0	648.7	642.6	657.1	649.6	667.1	645.0	681.6	705.2	730.9
19 Nontransaction	2,157.0	2,226.2	2,243.3	2,244.0	2,269.6	2,279.3	2,307.0	2,350.5	2,378.0	2,362.6	2,339.6	2,329.4
20 Large time	378.5	389.9	390.7	383.0	386.0	385.9	398.1	412.3	410.4	407.7	403.8	400.0
21 Other	1,778.5	1,836.3	1,852.6	1,861.0	1,883.6	1,893.3	1,908.9	1,938.2	1,967.6	1,954.8	1,935.8	1,929.4
22 Borrowings	655.3	704.1	700.9	694.6	687.2	711.7	744.9	783.1	792.4	798.9	798.3	807.9
23 From banks in the U.S.	272.0	260.9	261.3	263.6	266.2	270.1	279.9	287.9	295.6	294.2	292.4	299.8
24 From others	383.3	443.2	439.6	431.0	421.0	441.6	465.1	495.2	496.7	504.8	505.9	508.1
25 Net due to related foreign offices	64.0	80.9	80.1	84.9	96.7	106.8	115.5	113.7	119.6	108.7	108.9	108.9
26 Other liabilities	184.2	211.7	217.9	224.0	226.6	230.5	241.5	225.2	220.1	227.7	231.4	230.5
27 TOTAL LIABILITIES	3,754.7	3,887.6	3,909.2	3,896.1	3,922.7	3,985.4	4,058.5	4,139.5	4,155.0	4,179.5	4,183.4	4,207.6
28 Residual (assets less liabilities) ⁷	406.9	400.4	404.9	414.1	419.8	424.6	428.4	429.7	431.6	431.3	425.6	434.9
MEMO												
29 Reval. gains on off-bal. sheet items ⁸	41.2	45.6	50.5	51.0	51.9	61.7	78.7	62.7	68.3	73.0	69.5	60.5
30 Reval. losses on off-bal. sheet items ⁸	43.3	46.3	50.1	50.4	54.2	65.1	80.5	65.1	69.1	73.2	71.9	63.5
31 Mortgage-backed securities ⁹	275.1	298.0	291.2	294.4	301.9	314.0	337.2	346.4	347.7	343.1	343.9	347.4

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, adjusted for mergers, billions of dollars

January 8, 1999

Account	1997	1998	1998	1998	1998	1998	1998	1998	1998	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov	Dec 9	Dec 16	Dec 23	Dec 30
ASSETS													
1 Bank credit	2,157.2	2,276.7	2,274.6	2,274.3	2,305.1	2,336.1	2,394.9	2,411.6	2,438.6	2,433.4	2,436.9	2,421.2	
2 Securities in bank credit	485.9	528.2	519.8	521.8	532.5	547.3	572.8	569.3	578.1	580.3	582.1	567.2	
3 U.S. government securities	350.2	371.2	357.2	355.7	361.6	368.1	372.0	380.0	377.9	369.2	376.6	380.7	
3a Trading account	26.7	23.3	23.4	20.4	21.3	22.0	20.9	23.4	22.6	21.3	25.8	26.8	
3b Investment account	323.5	347.9	333.8	335.3	340.3	346.1	351.1	356.6	355.3	348.0	350.8	353.9	
4 Other securities	135.7	157.0	162.7	166.1	170.9	179.2	200.8	189.3	200.2	211.0	205.5	186.4	
4a Trading account	63.4	75.6	79.5	81.1	83.1	89.5	109.1	92.5	99.7	109.4	103.8	84.9	
4b Investment account	72.4	81.4	83.2	85.0	87.7	89.8	91.7	96.8	100.6	101.7	101.7	101.5	
4c State and local government	22.3	22.8	22.2	22.4	22.6	23.2	23.9	24.6	24.8	25.0	25.0	25.1	
4d Other	50.1	58.6	60.9	62.6	65.1	66.6	67.8	72.2	75.8	76.7	76.8	76.4	
5 Loans and leases in bank credit ²	1,671.3	1,748.5	1,754.8	1,752.5	1,772.6	1,788.8	1,822.0	1,842.2	1,860.5	1,853.1	1,854.8	1,854.1	
6 Commercial and industrial	450.2	488.8	495.9	497.4	502.7	508.7	521.2	527.9	530.1	531.4	532.5	531.9	
6a Bankers acceptances	1.3	1.3	1.2	1.3	1.3	1.3	1.2	1.2	1.2	1.3	1.3	1.2	
6b Other	448.9	487.6	494.6	496.1	501.5	507.4	520.0	526.7	528.9	530.2	531.2	530.6	
7 Real estate	677.4	697.6	691.0	686.2	687.4	685.1	685.8	697.9	712.2	700.6	698.6	702.7	
8 Revolving home equity	68.8	69.7	69.2	68.7	68.6	68.8	68.0	67.7	67.6	67.7	67.4	67.2	
9 Other	608.7	627.9	621.8	617.5	618.8	616.3	617.8	630.2	644.6	632.8	631.1	635.4	
10 Consumer	304.9	304.5	300.5	295.1	296.2	299.2	300.2	300.8	301.0	301.4	301.4	303.6	
11 Security ³	52.2	56.3	61.7	63.9	67.4	68.9	81.3	80.8	78.9	79.1	82.5	76.5	
11a Fed funds and RPs with broker/dealer	35.9	37.7	42.9	44.9	48.0	50.1	63.3	63.5	62.1	63.6	66.5	59.7	
11b Other	16.4	18.6	18.9	19.0	19.4	18.8	18.0	17.3	16.8	15.5	16.0	16.9	
12a State and local government	12.0	11.3	11.3	11.1	11.5	11.6	11.6	11.9	11.6	11.6	11.5	11.6	
12b Agricultural	10.0	10.1	10.1	9.9	9.9	9.9	9.9	10.0	10.1	10.1	10.2	10.2	
12c Fed funds and RPs with others	9.3	5.8	5.6	8.9	9.9	12.3	12.9	12.3	14.5	17.8	15.2	17.8	
12d All other loans	74.6	79.9	83.6	83.7	88.8	93.0	97.8	97.8	97.9	96.5	96.3	93.1	
12e Lease financing receivables	80.7	94.2	95.1	96.3	98.7	100.0	101.4	102.8	104.1	104.7	106.6	106.7	
13 Interbank loans	126.1	118.6	128.4	123.6	115.4	117.2	118.5	118.7	118.3	123.4	119.7	122.2	
13a Fed funds and RPs with banks	86.6	67.1	76.9	69.8	62.2	63.9	73.2	74.9	73.4	77.4	70.7	71.9	
13b Other	39.6	51.5	51.6	53.8	53.2	53.3	45.3	43.9	44.9	46.0	49.0	50.3	
14 Cash assets ⁴	169.8	150.4	149.1	143.6	151.0	151.1	140.8	147.8	156.6	138.6	154.8	137.4	
15 Other assets ⁵	190.9	217.8	214.8	212.3	211.4	210.8	202.1	205.7	200.6	206.1	206.2	210.4	
16 TOTAL ASSETS ⁶	2,606.6	2,725.3	2,729.0	2,716.0	2,745.5	2,777.8	2,818.4	2,845.9	2,876.5	2,863.8	2,879.8	2,853.2	

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, adjusted for mergers, billions of dollars (continued)

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
LIABILITIES												
17 Deposits	1,612.7	1,648.7	1,645.8	1,621.6	1,629.3	1,629.7	1,641.0	1,666.1	1,670.4	1,667.9	1,687.5	1,659.0
18 Transaction	396.4	390.0	383.9	368.4	370.0	373.7	367.2	368.3	357.5	358.4	383.7	371.8
19 Nontransaction	1,216.2	1,258.7	1,261.9	1,253.2	1,259.4	1,256.0	1,273.8	1,297.8	1,312.9	1,309.5	1,303.7	1,287.2
20 Large time	214.0	221.6	223.0	216.6	215.4	210.3	221.3	230.3	230.2	230.8	229.5	227.5
21 Other	1,002.2	1,037.2	1,039.0	1,036.6	1,044.0	1,045.7	1,052.5	1,067.5	1,082.7	1,078.7	1,074.2	1,059.7
22 Borrowings	510.1	541.2	531.7	525.4	530.3	543.1	576.7	609.5	630.5	620.3	613.0	624.8
23 From banks in the U.S.	203.6	190.9	188.5	190.2	197.1	198.0	207.0	208.1	212.9	207.4	203.8	213.2
24 From others	306.5	350.3	343.2	335.2	333.2	345.1	369.7	401.4	417.6	412.9	409.2	411.6
25 Net due to related foreign offices	62.9	69.4	69.5	75.6	89.1	101.3	113.0	114.0	120.4	110.8	110.3	111.7
26 Other liabilities	156.8	182.3	188.8	194.9	196.8	200.5	210.6	193.6	188.8	196.1	200.1	198.1
27 TOTAL LIABILITIES	2,342.5	2,441.7	2,435.9	2,417.5	2,445.6	2,474.7	2,541.2	2,583.2	2,610.1	2,595.2	2,610.9	2,593.7
28 Residual (assets less liabilities) ⁷	264.1	283.6	293.1	298.4	299.9	303.1	277.1	262.7	266.4	268.6	268.8	259.5

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	2,170.7	2,263.0	2,268.2	2,267.3	2,289.5	2,326.0	2,399.3	2,428.3	2,445.6	2,445.4	2,440.0	2,439.8
2 Securities in bank credit	492.2	524.8	516.5	514.8	520.8	539.3	571.8	577.6	582.5	578.4	576.7	570.2
3 U.S. government securities	353.3	372.0	356.9	353.4	356.8	363.4	371.1	383.1	382.4	371.5	374.1	376.6
3a Trading account	28.0	22.5	22.5	19.9	21.2	21.9	21.9	24.6	24.5	21.9	24.2	23.4
3b Investment account	325.3	349.4	334.4	333.6	335.6	341.5	349.2	358.6	357.9	349.5	349.9	353.2
3c Mortgage-backed	212.2	226.3	217.7	219.1	225.9	236.5	255.3	258.0	256.6	250.6	251.4	252.9
3d Other	113.1	123.1	116.7	114.5	109.7	105.0	93.9	100.5	101.3	98.9	98.5	100.3
3e 1 year or less	31.4	31.6	31.6	30.4	29.0	27.7	26.1	27.2	27.0	25.7	26.2	26.9
3f Between 1 and 5 years	57.2	52.5	49.2	52.1	48.9	44.2	37.2	38.2	38.7	38.3	38.4	38.2
3g More than 5 years	24.5	39.0	35.9	31.9	31.8	33.0	30.6	35.2	35.6	34.9	33.8	35.3
4 Other securities	138.8	152.8	159.6	161.3	164.0	175.9	200.7	194.5	200.1	207.0	202.6	193.7
4a Trading account	65.6	72.1	76.7	77.0	76.8	86.4	108.8	96.4	98.2	104.3	100.1	91.2
4b Investment account	73.2	80.7	82.9	84.3	87.2	89.4	91.9	98.0	101.9	102.7	102.5	102.4
4c State and local government	22.3	22.7	22.4	22.3	22.7	23.2	24.0	24.6	24.8	25.0	25.0	25.1
4d Other	50.9	58.0	60.6	62.1	64.6	66.2	67.9	73.4	77.1	77.8	77.5	77.3
5 Loans and leases in bank credit ²	1,678.5	1,738.2	1,751.7	1,752.6	1,768.7	1,786.8	1,827.5	1,850.7	1,863.1	1,867.0	1,863.3	1,869.5
6 Commercial and industrial	450.3	492.4	497.0	497.5	499.3	505.7	521.0	528.0	524.8	528.8	530.5	531.7
6a Bankers acceptances	1.4	1.2	1.2	1.2	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
6b Other	448.9	491.2	495.7	496.2	498.1	504.4	519.7	526.7	523.4	527.4	529.1	530.4
7 Real estate	681.4	689.8	688.2	688.5	690.7	688.4	689.8	702.1	716.9	704.1	698.7	703.8
8 Revolving home equity	69.4	69.2	69.0	68.9	68.9	69.4	68.6	68.4	68.0	68.1	67.5	67.6
9a Other residential	373.5	382.5	382.2	382.8	384.5	380.6	382.6	393.6	409.7	395.9	390.4	395.0
9b Commercial	238.5	238.1	237.0	236.8	237.3	238.4	238.6	240.1	239.1	240.1	240.7	241.2
10 Consumer	305.8	300.5	299.3	294.8	297.8	301.2	301.1	301.7	302.3	305.0	305.6	310.5
11 Security ³	53.2	56.3	61.9	62.3	63.7	65.8	81.7	82.3	81.1	83.6	84.4	75.6
11a Fed funds and RPs with broker/dealer	36.7	37.7	42.6	43.9	45.1	47.6	63.7	64.9	64.7	66.5	66.7	57.8
11b Other	16.5	18.7	19.3	18.5	18.6	18.3	18.0	17.3	16.4	17.0	17.7	17.8
12a State and local government	12.1	11.2	11.2	11.1	11.5	11.6	11.7	12.0	11.8	11.7	11.7	11.7
12b Agricultural	10.1	9.9	10.1	10.3	10.3	10.2	10.1	10.1	10.0	10.0	10.1	10.4
12c Fed funds and RPs with others	9.3	5.8	5.6	8.9	9.9	12.3	12.9	12.3	14.5	17.8	15.2	17.8
12d All other loans	75.7	78.7	83.8	83.4	88.1	92.5	98.3	99.3	97.9	101.4	100.5	100.2
12e Lease financing receivables	80.7	93.5	94.7	95.8	97.5	98.9	101.0	102.8	104.0	104.6	106.7	107.9
13 Interbank loans	128.0	118.0	128.9	122.6	112.9	116.0	115.7	120.8	119.4	131.7	122.4	129.8
13a Fed funds and RPs with banks	88.2	66.8	77.2	69.1	60.4	63.4	70.6	76.6	74.1	84.7	71.9	77.3
13b Other	39.8	51.2	51.7	53.5	52.4	52.7	45.1	44.3	45.3	47.1	50.5	52.6
14 Cash assets ⁴	176.5	146.4	144.0	140.0	140.9	149.6	144.4	153.9	151.3	154.8	162.5	171.7
15 Other assets ⁵	190.9	217.8	214.8	212.3	211.4	210.8	202.1	205.7	200.6	206.1	206.2	210.4
16 TOTAL ASSETS ⁶	2,628.5	2,707.2	2,717.9	2,704.3	2,717.0	2,764.6	2,823.5	2,870.6	2,879.0	2,900.0	2,893.2	2,913.8

ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, adjusted for mergers, billions of dollars (continued)

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
LIABILITIES												
17 Deposits	1,624.8	1,629.0	1,639.5	1,621.6	1,626.9	1,635.8	1,647.2	1,679.3	1,676.9	1,696.1	1,692.3	1,702.4
18 Transaction	403.0	380.6	380.5	366.2	360.8	370.6	364.9	375.0	356.7	385.5	398.8	423.8
19 Nontransaction	1,221.9	1,248.4	1,259.0	1,255.4	1,266.1	1,265.2	1,282.3	1,304.4	1,320.2	1,310.7	1,293.5	1,278.6
20 Large time	218.5	219.8	220.6	215.5	217.8	213.7	224.7	235.4	234.2	232.4	228.1	224.4
21 Other	1,003.4	1,028.6	1,038.4	1,039.9	1,048.4	1,051.5	1,057.6	1,069.0	1,086.0	1,078.3	1,065.4	1,054.2
22 Borrowings	508.0	546.4	541.1	529.9	522.1	543.2	572.4	605.8	612.2	617.2	612.4	621.1
23 From banks in the U.S.	204.8	191.5	190.9	190.2	192.4	195.7	203.5	209.5	214.6	212.6	209.5	216.3
24 From others	303.2	355.0	350.1	339.7	329.7	347.5	369.0	396.3	397.6	404.5	402.8	404.8
25 Net due to related foreign offices	59.0	77.1	76.2	81.2	92.9	103.0	110.9	110.1	116.0	105.5	105.2	105.2
26 Other liabilities	156.8	182.3	188.8	194.9	196.8	200.5	210.6	193.6	188.8	196.1	200.1	198.1
27 TOTAL LIABILITIES	2,348.6	2,434.9	2,445.6	2,427.6	2,438.8	2,482.5	2,541.1	2,588.8	2,593.8	2,614.9	2,610.0	2,626.7
28 Residual (assets less liabilities) ⁷	279.8	272.3	272.3	276.7	278.2	282.1	282.4	281.9	285.2	285.2	283.2	287.1
MEMO												
29 Reval. gains on off-bal. sheet items ⁸	41.2	45.6	50.5	51.0	51.9	61.7	78.7	62.7	68.3	73.0	69.5	60.5
30 Reval. losses on off-bal. sheet items ⁸	43.3	46.3	50.1	50.4	54.2	65.1	80.5	65.1	69.1	73.2	71.9	63.5
31 Mortgage-backed securities ⁹	230.6	247.9	239.9	242.6	249.3	260.1	280.4	287.1	287.4	281.6	281.9	285.4
31a Pass-through	155.6	165.6	157.7	157.8	161.1	167.1	189.3	196.6	197.2	193.1	194.2	194.8
31b CMO, REMIC, and other	75.0	82.3	82.2	84.8	88.2	93.0	91.1	90.5	90.2	88.5	87.7	90.5
32 Net unrealized gains (losses) on available-for-sale securities ¹⁰	2.3	2.8	3.2	3.5	3.1	3.7	4.4	3.1	3.1	3.0	3.0	2.9
33 Offshore credit to U.S. residents ¹¹	34.4	36.0	36.1	35.3	35.6	36.8	38.5	39.1	37.3	37.6	39.8	39.8

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, adjusted for mergers, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	1,368.6	1,409.0	1,420.0	1,435.2	1,448.7	1,457.4	1,473.4	1,497.5	1,512.7	1,515.8	1,516.6	1,521.5
2 Securities in bank credit	397.8	400.7	401.6	407.8	411.7	414.0	423.5	433.9	439.8	440.9	442.4	444.1
3 U.S. government securities	313.1	311.8	311.2	314.1	315.8	317.0	322.5	329.4	332.7	334.1	335.2	336.3
4 Other securities	84.7	89.0	90.4	93.6	95.9	97.0	101.0	104.4	107.1	106.8	107.2	107.8
5 Loans and leases in bank credit ²	970.8	1,008.3	1,018.5	1,027.4	1,037.1	1,043.4	1,049.9	1,063.7	1,072.9	1,074.9	1,074.2	1,077.4
6 Commercial and industrial	174.8	183.0	185.0	186.6	189.7	191.9	193.7	195.5	197.1	197.3	197.6	197.8
7 Real estate	522.7	549.4	555.7	562.0	569.3	572.9	577.8	587.6	593.7	594.4	596.0	597.9
8 Revolving home equity	28.0	28.3	28.6	28.8	28.9	28.9	28.8	29.3	29.5	29.5	29.3	29.3
9 Other	494.7	521.1	527.2	533.2	540.4	544.0	549.0	558.4	564.2	564.9	566.7	568.6
10 Consumer	202.0	200.4	200.8	201.3	199.4	199.6	199.1	200.7	201.7	204.2	203.3	204.5
11 Security ³	5.2	5.7	6.0	6.0	6.2	6.4	6.6	6.8	6.8	6.5	6.2	6.1
12 Other loans and leases	66.2	69.8	71.0	71.5	72.4	72.4	72.7	73.1	73.6	72.6	71.1	71.1
13 Interbank loans	51.0	62.7	66.0	68.9	71.3	74.7	74.5	72.0	66.7	65.3	66.0	64.8
14 Cash assets ⁴	68.4	65.6	66.4	64.9	67.0	67.6	67.0	68.7	69.3	67.3	72.0	63.4
15 Other assets ⁵	58.4	60.5	63.7	62.8	64.5	67.4	69.7	73.9	75.3	75.1	77.6	83.6
16 TOTAL ASSETS⁶	1,527.4	1,578.6	1,596.8	1,612.2	1,631.7	1,647.1	1,664.6	1,692.0	1,703.7	1,703.2	1,711.8	1,712.9
LIABILITIES												
17 Deposits	1,219.9	1,261.4	1,274.2	1,276.7	1,291.8	1,304.1	1,311.5	1,331.8	1,340.7	1,341.0	1,350.7	1,344.0
18 Transaction	286.9	286.3	288.1	285.2	286.1	288.8	286.5	288.0	284.3	286.1	300.3	287.2
19 Nontransaction	933.0	975.2	986.1	991.5	1,005.8	1,015.3	1,025.0	1,043.9	1,056.4	1,054.9	1,050.4	1,056.8
20 Large time	160.1	170.1	170.1	167.5	168.2	172.2	173.4	176.9	176.2	175.4	175.7	175.6
21 Other	772.9	805.0	816.0	824.0	837.6	843.1	851.5	867.0	880.2	879.5	874.7	881.1
22 Borrowings	147.7	157.3	159.4	164.7	163.8	165.1	171.9	177.8	183.0	180.9	181.4	185.3
23 From banks in the U.S.	68.2	68.7	69.9	73.2	73.0	73.3	76.9	79.5	82.7	81.6	81.1	82.9
24 From others	79.5	88.6	89.6	91.4	90.8	91.8	95.0	98.3	100.3	99.3	100.3	102.5
25 Net due to related foreign offices	5.0	3.8	3.9	3.7	3.7	3.7	4.7	3.6	3.6	3.2	3.7	3.7
26 Other liabilities	27.4	29.3	29.1	29.1	29.7	30.0	30.9	31.6	31.4	31.6	31.3	32.4
27 TOTAL LIABILITIES	1,400.0	1,451.9	1,466.6	1,474.2	1,489.1	1,502.9	1,518.9	1,544.8	1,558.7	1,556.7	1,567.2	1,565.5
28 Residual (assets less liabilities) ⁷	127.4	126.6	130.2	138.0	142.6	144.2	145.7	147.2	145.0	146.5	144.7	147.5

ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 8, 1999

Account	1997	1998	1998	1998	1998	1998	1998	1998	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	1,368.0	1,416.1	1,424.8	1,433.3	1,448.3	1,459.5	1,473.2	1,496.8	1,510.0	1,515.3	1,521.0	1,524.4
2 Securities in bank credit	394.7	404.9	404.7	406.4	410.6	413.3	420.5	430.6	436.5	438.5	442.0	443.2
3 U.S. government securities	310.3	315.0	313.9	312.8	315.0	316.6	320.2	326.6	330.2	332.3	334.9	335.2
4 Other securities	84.4	89.9	90.8	93.6	95.7	96.7	100.2	104.0	106.2	106.2	107.1	107.9
5 Loans and leases in bank credit ²	973.3	1,011.2	1,020.1	1,026.9	1,037.7	1,046.3	1,052.7	1,066.2	1,073.5	1,076.8	1,079.0	1,081.2
6 Commercial and industrial	173.6	185.6	186.7	186.4	188.2	190.5	192.0	194.2	195.8	196.4	197.6	198.1
7 Real estate	524.6	551.1	556.4	562.0	569.7	574.6	580.2	589.8	594.6	595.4	597.4	598.7
8 Revolving home equity	28.1	28.4	28.5	28.6	28.7	29.0	29.0	29.3	29.4	29.4	29.3	29.3
9 Other	496.5	522.6	527.9	533.4	541.0	545.5	551.2	560.4	565.2	566.1	568.1	569.4
10 Consumer	203.6	199.1	199.2	199.6	199.5	200.5	200.0	202.3	203.2	206.1	206.9	207.0
11 Security ³	5.2	5.7	6.0	6.0	6.2	6.4	6.6	6.8	6.8	6.5	6.2	6.1
12 Other loans and leases	66.2	69.7	71.9	72.8	74.0	74.3	73.8	73.2	73.1	72.3	70.8	71.3
13 Interbank loans	54.4	59.0	62.2	63.6	66.8	70.2	73.5	76.3	76.3	70.7	67.8	65.8
14 Cash assets ⁴	70.9	65.5	65.5	64.2	64.7	66.9	66.9	71.0	67.7	70.8	72.7	72.9
15 Other assets ⁵	58.9	59.6	63.0	64.5	65.6	68.6	69.8	74.5	73.9	74.3	74.7	85.9
16 TOTAL ASSETS ⁶	1,533.2	1,580.8	1,596.2	1,605.9	1,625.5	1,645.3	1,663.4	1,698.5	1,707.6	1,710.8	1,715.8	1,728.6
LIABILITIES												
17 Deposits	1,226.4	1,261.9	1,270.9	1,271.1	1,285.3	1,300.6	1,309.4	1,338.2	1,346.1	1,348.1	1,352.5	1,357.9
18 Transaction	291.3	284.2	286.6	282.5	281.8	286.6	284.7	292.1	288.3	296.2	306.4	307.1
19 Nontransaction	935.2	977.8	984.3	988.6	1,003.5	1,014.1	1,024.8	1,046.1	1,057.8	1,051.9	1,046.1	1,050.8
20 Large time	160.1	170.1	170.1	167.5	168.2	172.2	173.4	176.9	176.2	175.4	175.7	175.6
21 Other	775.1	807.7	814.2	821.1	835.3	841.8	851.4	869.2	881.6	876.5	870.4	875.1
22 Borrowings	147.3	157.6	159.9	164.7	165.1	168.5	172.5	177.3	180.2	181.8	185.9	186.8
23 From banks in the U.S.	67.2	69.4	70.4	73.4	73.8	74.4	76.4	78.4	81.1	81.6	82.9	83.5
24 From others	80.0	88.2	89.5	91.3	91.4	94.2	96.1	98.9	99.1	100.2	103.0	103.3
25 Net due to related foreign offices	5.0	3.8	3.9	3.7	3.7	3.7	4.7	3.6	3.6	3.2	3.7	3.7
26 Other liabilities	27.4	29.3	29.1	29.1	29.7	30.0	30.9	31.6	31.4	31.6	31.3	32.4
27 TOTAL LIABILITIES	1,406.1	1,452.7	1,463.7	1,468.6	1,483.9	1,502.9	1,517.5	1,550.7	1,561.2	1,564.6	1,573.4	1,580.8
28 Residual (assets less liabilities) ⁷	127.1	128.1	132.6	137.4	141.7	142.5	146.0	147.8	146.4	146.2	142.4	147.8
MEMO												
31 Mortgage-backed securities ⁹	44.5	50.1	51.3	51.8	52.6	53.9	56.8	59.3	60.3	61.5	62.0	62.0

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	547.7	564.1	568.2	573.0	590.4	606.7	628.2	624.0	619.4	616.4	595.5	587.8
2 Securities in bank credit	191.3	197.1	200.2	200.7	211.3	214.1	220.2	223.0	220.8	217.2	214.3	213.5
3 U.S. government securities	79.5	89.1	88.5	90.6	93.2	81.3	78.7	79.5	79.3	80.4	80.9	82.0
4 Other securities	111.8	108.0	111.6	110.0	118.1	132.8	141.4	143.5	141.5	136.8	133.4	131.6
5 Loans and leases in bank credit ²	356.4	366.9	368.0	372.4	379.1	392.6	408.0	401.0	398.6	399.2	381.1	374.3
6 Commercial and industrial	220.5	210.7	211.9	214.9	215.9	220.0	227.0	226.8	228.9	225.0	216.7	211.3
7 Real estate	26.6	24.4	24.2	23.8	23.7	23.3	22.9	21.7	20.8	20.4	19.9	19.8
11 Security ³	42.3	61.2	62.5	62.6	65.5	69.1	71.6	66.8	66.2	69.0	69.0	67.2
12 Other loans and leases	67.0	70.7	69.4	71.0	74.0	80.2	86.4	85.6	82.7	84.9	75.5	75.9
13 Interbank loans	23.6	21.8	24.0	22.1	22.6	31.4	29.9	31.2	23.1	28.3	38.1	37.5
14 Cash assets ⁴	34.9	34.8	34.8	35.0	33.9	34.2	35.6	33.7	34.7	35.6	32.4	33.3
15 Other assets ⁵	46.1	34.1	33.8	34.1	35.8	38.0	39.4	36.7	38.6	41.8	39.7	38.3
16 TOTAL ASSETS⁶	652.1	654.5	660.5	664.1	682.4	710.0	732.9	725.3	715.6	721.8	705.4	696.7
LIABILITIES												
17 Deposits	272.8	295.3	303.2	298.1	307.0	315.7	320.5	317.1	314.9	311.7	305.9	307.8
18 Transaction	10.3	11.5	11.1	13.6	12.0	15.0	14.8	12.0	10.2	10.7	11.0	10.1
19 Nontransaction	262.6	283.7	292.0	284.5	295.0	300.7	305.8	305.1	304.8	301.0	295.0	297.8
22 Borrowings	156.3	163.4	167.2	169.8	169.8	184.1	193.8	193.8	184.7	194.7	188.5	183.5
23 From banks in the U.S.	29.0	22.4	29.6	26.6	23.8	32.3	35.5	36.9	30.4	37.1	31.0	25.8
24 From others	127.3	141.0	137.6	143.2	146.0	151.8	158.2	156.9	154.3	157.7	157.5	157.6
25 Net due to related foreign offices	117.1	101.1	97.2	107.0	108.5	95.2	106.0	99.2	102.0	99.4	97.4	90.7
26 Other liabilities	96.1	87.4	89.9	93.4	99.1	103.8	107.0	102.1	103.0	105.3	97.7	97.5
27 TOTAL LIABILITIES	642.3	647.2	657.5	668.3	684.5	698.8	727.3	712.3	704.7	711.1	689.6	679.5
28 Residual (assets less liabilities) ⁷	9.8	7.3	3.0	-4.2	-2.0	11.1	5.5	13.0	10.9	10.7	15.8	17.1

ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 8, 1999

Account	1997 Nov	1998 May	1998 Jun	1998 Jul	1998 Aug	1998 Sep	1998 Oct	1998 Nov	Week ending			
									Dec 9	Dec 16	Dec 23	Dec 30
ASSETS												
1 Bank credit	542.5	565.7	571.2	575.8	592.8	601.6	627.6	616.4	612.5	614.5	595.0	593.4
2 Securities in bank credit	187.7	201.1	203.3	203.4	215.6	210.8	220.5	217.7	217.5	214.6	208.7	209.3
3 U.S. government securities	80.6	89.7	88.6	90.3	94.0	81.2	79.3	80.4	80.3	80.3	79.6	80.8
3a Trading account	16.0	20.8	20.0	25.1	30.7	20.2	16.0	13.8	13.8	14.9	15.0	16.2
3b Investment account	64.6	68.9	68.6	65.2	63.3	61.1	63.3	66.6	66.5	65.4	64.6	64.6
4 Other securities	107.1	111.4	114.8	113.1	121.6	129.6	141.3	137.3	137.2	134.2	129.1	128.5
4a Trading account	62.6	66.7	70.1	70.1	75.3	83.4	89.6	82.3	81.9	78.7	74.5	74.8
4b Investment account	44.4	44.7	44.6	43.0	46.3	46.2	51.7	55.0	55.3	55.5	54.6	53.8
5 Loans and leases in bank credit ²	354.8	364.6	367.9	372.4	377.3	390.7	407.0	398.7	395.0	399.9	386.3	384.1
6 Commercial and industrial	220.2	210.1	211.8	214.7	214.8	218.9	226.9	226.5	226.6	224.5	218.8	215.7
7 Real estate	26.9	24.3	24.0	23.6	23.5	23.3	23.2	21.9	21.0	20.4	19.9	19.9
11 Security ³	42.2	60.6	62.4	61.9	64.6	68.8	71.8	66.6	66.0	70.4	70.6	69.6
12 Other loans and leases	65.5	69.6	69.7	72.2	74.3	79.7	85.2	83.7	81.4	84.7	76.9	78.9
13 Interbank loans	23.6	21.8	24.0	22.1	22.6	31.4	29.9	31.2	23.1	28.3	38.1	37.5
14 Cash assets ⁴	35.7	34.4	35.7	34.9	34.0	34.3	35.9	34.6	35.8	37.4	34.4	35.2
15 Other assets ⁵	46.8	34.5	33.0	33.7	36.6	38.0	38.4	37.2	40.3	42.8	39.7	38.2
16 TOTAL ASSETS⁶	648.3	656.1	663.7	666.4	685.8	704.9	731.5	719.1	711.5	722.7	707.0	704.0
LIABILITIES												
17 Deposits	272.3	298.0	304.9	296.3	305.7	317.3	320.0	316.1	316.3	314.0	311.6	312.9
18 Transaction	10.2	11.2	11.2	13.7	12.0	15.7	14.8	11.9	10.2	11.3	11.6	10.9
19 Nontransaction	262.1	286.8	293.8	282.6	293.7	301.6	305.2	304.2	306.2	302.7	300.1	301.9
22 Borrowings	156.3	163.4	167.2	169.8	169.8	184.1	193.8	193.8	184.7	194.7	188.5	183.5
23 From banks in the U.S.	29.0	22.4	29.6	26.6	23.8	32.3	35.5	36.9	30.4	37.1	31.0	25.8
24 From others	127.3	141.0	137.6	143.2	146.0	151.8	158.2	156.9	154.3	157.7	157.5	157.6
25 Net due to related foreign offices	117.7	102.1	96.5	103.5	105.2	93.6	105.0	99.9	100.3	102.4	103.3	103.3
26 Other liabilities	97.7	86.9	89.1	92.7	99.1	103.5	106.7	103.5	104.3	106.2	98.3	98.5
27 TOTAL LIABILITIES	644.1	650.4	657.7	662.2	679.8	698.5	725.5	713.3	705.6	717.4	701.8	698.2
28 Residual (assets less liabilities) ⁷	4.2	5.7	5.9	4.1	6.0	6.4	6.0	5.8	5.8	5.3	5.1	5.8
MEMO												
29 Reval. gains on off-bal. sheet items ⁸	43.0	40.3	42.2	41.7	43.8	48.3	51.4	47.3	50.4	50.2	44.3	44.9
30 Reval. losses on off-bal. sheet items ⁸	42.1	38.7	40.6	40.2	42.3	45.5	47.7	44.3	47.3	47.0	41.5	42.3

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-728-8872 or 202-482-1986.

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, 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 large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. 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 made to commercial banks in the United States, all of which are included in line 13.
3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
5. Excludes the due-from position with related foreign offices, which is included in line 25.
6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
7. 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.
8. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39.
9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
10. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
11. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to other than nonfinancial businesses.