

Table 15.06-- CHARACTERISTICS OF BANKS: JUNE 30, 1995

[Preliminary data, covering 15 banks with 8,270 employees]

| Subject | Million dollars | Subject | Percent of loans |
|------------------------|-----------------|---|------------------|
| ASSETS AND LIABILITIES | | ASSET QUALITY OF LARGE COMMERCIAL BANKS | |
| Assets | 22,237 | Loan loss reserve | 1.74 |
| Loans | 14,511 | Net chargeoffs | 0.24 |
| Investment securities | 4,717 | Past due and non-accrual | 2.65 |
| Liabilities | 20,354 | Real estate | 2.62 |
| Deposits | 13,892 | Commercial | 3.19 |
| Other borrowings | 3,547 | Consumer | 2.74 |
| Equity capital | 1,883 | Agricultural | 22.48 |
| Loan loss reserve | 252 | | |
| Loan commitments | 8,093 | | |

Source: Federal Reserve Bank of San Francisco, *FRBSF Weekly Letter*, October 27, 1995.