

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

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	4,887.9	5,159.5	5,147.5	5,166.5	5,216.2	5,266.5	5,280.4	5,288.6	5,297.2	5,304.0	5,320.4	5,313.4
2 Securities in bank credit	1,279.0	1,332.4	1,316.8	1,311.4	1,335.2	1,356.5	1,351.2	1,344.6	1,352.2	1,367.2	1,361.5	1,357.4
3 Treasury and Agency securities ²	815.2	804.7	794.4	786.1	788.8	786.8	777.4	758.1	756.4	767.4	768.4	757.7
4 Other securities	463.8	527.7	522.4	525.3	546.4	569.7	573.8	586.5	595.8	599.8	593.1	599.7
5 Loans and leases in bank credit ³	3,608.9	3,827.1	3,830.7	3,855.1	3,880.9	3,910.0	3,929.1	3,944.0	3,945.0	3,936.8	3,958.9	3,956.0
6 Commercial and industrial	1,033.2	1,080.4	1,082.8	1,087.0	1,094.4	1,109.8	1,118.5	1,117.8	1,116.9	1,109.4	1,114.2	1,117.6
7 Real estate	1,533.8	1,635.4	1,638.4	1,651.3	1,658.0	1,661.1	1,671.4	1,679.0	1,677.1	1,680.2	1,689.5	1,687.2
8 Revolving home equity	108.8	121.7	125.0	127.1	129.4	131.2	132.3	133.8	134.1	134.2	134.3	134.9
9 Other	1,425.0	1,513.7	1,513.4	1,524.2	1,528.6	1,529.9	1,539.1	1,545.2	1,543.0	1,546.0	1,555.2	1,552.3
10 Consumer	504.7	531.5	530.1	533.9	537.0	540.8	540.3	538.3	540.2	539.5	539.8	545.3
11 Security ⁴	143.4	168.5	164.1	165.1	168.8	170.3	169.1	173.9	175.0	179.9	185.1	174.6
12 Other loans and leases	393.8	411.3	415.4	417.8	422.8	427.9	429.9	434.9	435.7	427.8	430.2	431.3
13 Interbank loans	225.1	238.5	246.5	245.9	252.2	270.2	266.7	275.0	275.1	281.9	282.2	294.2
14 Cash assets ⁵	272.1	267.7	267.1	256.1	267.2	273.0	265.1	267.9	263.0	266.1	269.0	277.6
15 Other assets ⁶	368.8	401.1	413.6	402.7	397.3	412.8	419.6	430.8	427.1	432.1	423.4	426.7
16 TOTAL ASSETS ⁷	5,694.6	6,004.5	6,012.5	6,008.5	6,069.0	6,157.7	6,166.8	6,197.5	6,197.6	6,219.0	6,229.8	6,246.7
LIABILITIES												
17 Deposits	3,572.6	3,769.1	3,784.4	3,778.7	3,845.9	3,891.4	3,889.2	3,923.5	3,936.4	3,982.3	3,974.5	4,002.1
18 Transaction	626.0	607.5	611.1	601.2	602.0	608.8	607.7	607.3	631.0	587.9	596.4	604.8
19 Nontransaction	2,946.6	3,161.6	3,173.3	3,177.5	3,243.9	3,282.6	3,281.4	3,316.3	3,305.4	3,394.4	3,378.1	3,397.3
20 Large time	855.5	919.6	917.6	917.4	935.3	946.8	941.5	933.5	941.8	954.7	947.2	947.4
21 Other	2,091.1	2,242.1	2,255.7	2,260.1	2,308.6	2,335.8	2,339.9	2,382.8	2,363.6	2,439.7	2,430.9	2,449.9
22 Borrowings	1,148.7	1,213.7	1,208.7	1,202.9	1,242.1	1,262.3	1,258.0	1,243.7	1,244.2	1,270.7	1,282.7	1,276.9
23 From banks in the U.S.	370.8	380.9	374.0	368.7	396.7	397.4	395.9	395.0	398.0	408.8	412.7	406.1
24 From others	777.9	832.8	834.8	834.2	845.4	864.9	862.1	848.7	846.2	861.9	870.1	870.8
25 Net due to related foreign offices	241.0	262.9	252.6	244.3	225.7	221.2	219.3	233.5	222.9	166.6	181.6	182.9
26 Other liabilities	295.2	339.4	347.9	347.2	345.1	362.7	344.0	355.5	356.9	359.6	355.8	366.4
27 TOTAL LIABILITIES	5,257.4	5,585.1	5,593.7	5,573.0	5,658.9	5,737.6	5,710.5	5,756.3	5,760.4	5,779.2	5,794.7	5,828.3
28 Residual (assets less liabilities) ⁸	437.2	419.4	418.8	435.4	410.1	420.2	456.3	441.2	437.2	439.8	435.1	418.4

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	4,881.3	5,154.4	5,155.0	5,185.6	5,252.5	5,281.3	5,275.4	5,276.0	5,274.9	5,287.9	5,302.9	5,318.4
2 Securities in bank credit	1,284.7	1,328.2	1,313.7	1,315.4	1,340.8	1,361.6	1,353.0	1,348.7	1,353.8	1,371.7	1,365.5	1,360.1
3 Treasury and Agency securities ²	822.3	801.2	789.3	787.1	788.6	789.0	779.2	764.0	761.3	775.9	776.3	763.5
4 Other securities	462.4	527.0	524.4	528.3	552.2	572.6	573.9	584.7	592.5	595.8	589.2	596.6
5 Loans and leases in bank credit ³	3,596.7	3,826.2	3,841.3	3,870.2	3,911.7	3,919.6	3,922.3	3,927.2	3,921.0	3,916.2	3,937.4	3,958.3
6 Commercial and industrial	1,034.9	1,077.2	1,082.3	1,088.1	1,096.6	1,107.1	1,117.8	1,119.4	1,118.5	1,114.1	1,115.1	1,124.8
7 Real estate	1,527.1	1,638.2	1,641.7	1,656.9	1,662.6	1,660.2	1,664.9	1,671.7	1,668.8	1,673.7	1,684.6	1,682.7
8 Revolving home equity	107.4	122.9	126.0	127.7	129.5	130.4	131.2	132.3	132.4	132.4	132.6	133.9
9 Other	1,419.6	1,515.4	1,515.7	1,529.1	1,533.2	1,529.8	1,533.7	1,539.4	1,536.4	1,541.3	1,552.0	1,548.8
10 Consumer	501.8	534.0	529.9	534.3	542.8	545.1	540.9	534.5	535.9	534.1	535.0	542.0
10a Credit cards and related plans	--	210.0	206.7	209.9	218.7	218.8	213.8	209.6	212.0	210.9	211.2	216.6
10b Other	--	324.0	323.2	324.4	324.1	326.3	327.1	324.9	323.9	323.2	323.8	325.4
11 Security ⁴	142.2	163.6	171.2	171.1	181.0	178.1	171.9	170.0	166.3	165.2	174.4	178.2
12 Other loans and leases	390.7	413.1	416.1	419.9	428.7	429.1	426.8	431.7	431.6	429.0	428.3	430.6
13 Interbank loans	229.0	231.1	242.0	252.6	261.0	272.2	268.5	282.3	274.9	300.9	298.9	305.9
14 Cash assets ⁵	262.4	263.8	267.9	263.2	286.5	289.1	266.2	258.0	251.9	261.6	259.0	279.8
15 Other assets ⁶	368.2	401.0	410.0	402.4	403.5	414.6	418.8	430.1	423.0	436.0	423.7	426.6
16 TOTAL ASSETS ⁷	5,681.6	5,987.7	6,012.9	6,041.0	6,139.5	6,192.7	6,163.8	6,181.5	6,160.0	6,221.6	6,219.7	6,265.8
LIABILITIES												
17 Deposits	3,580.2	3,747.1	3,773.0	3,800.7	3,892.4	3,906.2	3,906.1	3,933.9	3,932.1	4,023.1	4,013.6	4,036.1
18 Transaction	619.6	602.6	605.1	607.4	631.2	620.6	599.6	601.3	622.8	601.8	605.3	623.6
19 Nontransaction	2,960.6	3,144.5	3,167.9	3,193.2	3,261.2	3,285.6	3,306.5	3,332.6	3,309.3	3,421.2	3,408.3	3,412.4
20 Large time	858.9	909.0	912.6	924.8	949.3	959.9	953.3	936.6	944.2	955.0	947.4	948.3
21 Other	2,101.7	2,235.5	2,255.3	2,268.5	2,311.9	2,325.7	2,353.2	2,395.9	2,365.0	2,466.2	2,460.9	2,464.1
22 Borrowings	1,148.2	1,210.6	1,206.9	1,211.3	1,245.0	1,279.6	1,261.6	1,242.1	1,233.3	1,261.9	1,267.9	1,278.4
23 From banks in the U.S.	375.2	373.8	369.3	369.5	398.6	403.6	400.3	398.6	399.0	411.1	412.0	409.9
24 From others	773.0	836.7	837.6	841.8	846.4	876.0	861.3	843.4	834.3	850.9	855.9	868.6
25 Net due to related foreign offices	239.6	264.1	253.0	246.6	230.6	225.4	225.5	232.5	222.1	162.7	173.2	173.2
26 Other liabilities	294.0	339.5	348.1	349.1	347.5	365.1	348.0	354.3	356.9	356.0	347.8	358.0
27 TOTAL LIABILITIES	5,262.0	5,561.3	5,581.0	5,607.7	5,715.6	5,776.2	5,741.1	5,762.7	5,744.3	5,803.6	5,802.6	5,845.7
28 Residual (assets less liabilities) ⁸	419.5	426.4	431.9	433.3	423.9	416.5	422.7	418.8	415.7	417.9	417.2	420.1

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

Seasonally adjusted, billions of dollars

April 27, 2001

Account	2000 Mar	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	Week ending			
									Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	4,339.4	4,562.9	4,560.2	4,578.3	4,616.7	4,651.7	4,670.0	4,668.3	4,668.1	4,678.4	4,689.8	4,699.3
2 Securities in bank credit	1,082.9	1,121.0	1,115.0	1,115.8	1,130.2	1,147.6	1,151.4	1,139.2	1,143.7	1,152.6	1,146.3	1,144.2
3 Treasury and Agency securities ²	737.3	729.1	724.4	718.0	719.5	719.5	712.9	690.3	687.4	693.1	693.9	684.7
4 Other securities	345.5	391.9	390.7	397.9	410.6	428.1	438.5	448.9	456.2	459.5	452.4	459.5
5 Loans and leases in bank credit ³	3,256.5	3,441.8	3,445.1	3,462.5	3,486.5	3,504.1	3,518.6	3,529.1	3,524.4	3,525.9	3,543.5	3,555.1
6 Commercial and industrial	835.1	875.6	879.1	881.0	885.4	895.3	900.3	897.7	897.5	890.6	892.5	896.0
7 Real estate	1,516.6	1,617.2	1,620.3	1,632.8	1,639.4	1,642.2	1,652.7	1,660.6	1,658.4	1,662.2	1,671.2	1,669.0
8 Revolving home equity	108.8	121.7	125.0	127.1	129.4	131.2	132.3	133.8	134.1	134.2	134.3	134.9
9 Other	1,407.8	1,495.5	1,495.3	1,505.7	1,510.0	1,510.9	1,520.4	1,526.8	1,524.3	1,528.0	1,536.9	1,534.1
10 Consumer	504.7	531.5	530.1	533.9	537.0	540.8	540.3	538.3	540.2	539.5	539.8	545.3
11 Security ⁴	72.9	73.6	67.4	64.7	68.7	65.1	63.3	67.4	62.2	73.7	78.2	81.3
12 Other loans and leases	327.3	344.0	348.2	350.1	356.0	360.7	362.0	365.1	366.0	359.9	361.8	363.4
13 Interbank loans	196.5	214.9	219.4	219.1	225.2	240.9	238.1	244.4	247.4	253.8	253.9	263.4
14 Cash assets ⁵	225.1	223.1	225.0	217.5	227.3	231.5	223.2	227.2	222.6	224.2	229.1	238.4
15 Other assets ⁶	329.7	357.6	372.3	362.7	361.1	375.7	383.0	392.5	388.2	389.7	382.7	383.3
16 TOTAL ASSETS⁷	5,031.8	5,296.4	5,315.1	5,315.4	5,366.8	5,435.4	5,449.7	5,468.0	5,461.8	5,481.5	5,490.6	5,519.5
LIABILITIES												
17 Deposits	3,193.2	3,387.5	3,405.5	3,401.5	3,467.6	3,505.4	3,510.1	3,546.1	3,551.1	3,588.8	3,583.3	3,607.9
18 Transaction	614.8	597.5	600.4	590.4	591.3	598.1	597.5	597.8	621.5	578.1	585.4	594.6
19 Nontransaction	2,578.3	2,790.0	2,805.1	2,811.1	2,876.3	2,907.3	2,912.6	2,948.3	2,929.6	3,010.7	2,997.9	3,013.4
20 Large time	489.7	544.1	545.6	547.2	563.9	567.5	568.8	567.7	568.2	573.3	569.2	565.7
21 Other	2,088.7	2,245.9	2,259.5	2,263.9	2,312.5	2,339.8	2,343.8	2,380.6	2,361.4	2,437.4	2,428.6	2,447.6
22 Borrowings	971.5	996.3	987.7	979.9	1,002.8	1,020.7	1,020.8	1,010.1	1,009.4	1,031.9	1,038.5	1,033.4
23 From banks in the U.S.	351.0	361.0	355.0	350.1	374.5	372.3	373.5	370.9	376.2	383.3	391.1	379.8
24 From others	620.4	635.4	632.7	629.8	628.3	648.4	647.3	639.2	633.2	648.6	647.4	653.5
25 Net due to related foreign offices	219.8	241.4	236.1	237.1	227.6	217.7	214.6	211.8	206.5	167.8	179.2	178.6
26 Other liabilities	222.1	260.8	268.2	271.8	272.8	285.2	266.6	272.7	274.1	271.9	268.6	279.0
27 TOTAL LIABILITIES	4,606.6	4,886.1	4,897.5	4,890.2	4,970.8	5,029.0	5,012.1	5,040.7	5,041.2	5,060.3	5,069.7	5,098.9
28 Residual (assets less liabilities) ⁸	425.2	410.3	417.6	425.2	396.0	406.5	437.7	427.3	420.6	421.1	421.0	420.6

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

Not seasonally adjusted, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	4,335.7	4,559.5	4,563.5	4,594.8	4,642.3	4,658.4	4,661.7	4,660.5	4,652.7	4,673.5	4,682.2	4,700.1
2 Securities in bank credit	1,088.5	1,116.8	1,111.9	1,119.9	1,135.8	1,152.8	1,153.2	1,143.3	1,145.3	1,157.0	1,150.3	1,146.9
3 Treasury and Agency securities ²	744.4	725.6	719.4	719.1	719.3	721.7	714.6	696.2	692.4	701.6	701.8	690.5
4 Other securities	344.1	391.2	392.6	400.8	416.4	431.1	438.5	447.2	452.9	455.5	448.5	456.4
5 Loans and leases in bank credit ³	3,247.2	3,442.7	3,451.6	3,475.0	3,506.6	3,505.6	3,508.5	3,517.2	3,507.4	3,516.4	3,531.9	3,553.2
6 Commercial and industrial	836.0	872.7	878.4	881.4	885.2	890.9	897.4	898.1	898.2	895.1	895.6	904.2
7 Real estate	1,509.9	1,620.1	1,623.6	1,638.3	1,644.0	1,641.2	1,646.2	1,653.2	1,650.1	1,655.7	1,666.3	1,664.5
8 Revolving home equity	107.4	122.9	126.0	127.7	129.5	130.4	131.2	132.3	132.4	132.4	132.6	133.9
9 Other	1,402.4	1,497.2	1,497.6	1,510.6	1,514.6	1,510.8	1,515.0	1,520.9	1,517.7	1,523.3	1,533.7	1,530.6
10 Consumer	501.8	534.0	529.9	534.3	542.8	545.1	540.9	534.5	535.9	534.1	535.0	542.0
10a Credit cards and related plans	--	210.0	206.7	209.9	218.7	218.8	213.8	209.6	212.0	210.9	211.2	216.6
10b Other	--	324.0	323.2	324.4	324.1	326.3	327.1	324.9	323.9	323.2	323.8	325.4
11 Security ⁴	75.5	69.9	70.3	69.2	74.7	67.6	65.1	69.4	61.4	70.4	75.1	80.4
12 Other loans and leases	324.1	346.0	349.4	351.7	359.7	360.8	358.9	361.9	361.9	361.1	359.9	362.0
13 Interbank loans	200.4	207.4	215.0	225.8	233.9	242.9	239.9	251.7	247.2	272.8	270.7	275.1
14 Cash assets ⁵	217.0	220.1	225.0	222.5	243.8	244.9	224.1	218.7	212.6	221.4	221.1	242.1
15 Other assets ⁶	328.3	357.8	369.3	362.4	365.6	376.3	381.2	391.2	384.2	394.1	383.7	384.3
16 TOTAL ASSETS ⁷	5,022.5	5,282.5	5,311.2	5,343.2	5,422.1	5,458.5	5,442.4	5,457.6	5,432.4	5,497.4	5,493.2	5,537.0
LIABILITIES												
17 Deposits	3,196.1	3,372.8	3,400.3	3,420.8	3,503.5	3,510.3	3,518.8	3,552.0	3,539.5	3,626.8	3,621.5	3,640.0
18 Transaction	608.8	592.3	594.3	596.4	619.8	609.7	589.5	592.1	613.4	592.2	595.0	614.0
19 Nontransaction	2,587.3	2,780.5	2,806.0	2,824.4	2,883.7	2,900.6	2,929.3	2,959.9	2,926.1	3,034.6	3,026.5	3,026.0
20 Large time	488.1	541.2	546.9	552.1	567.7	570.8	572.1	566.2	563.3	570.6	567.9	564.2
21 Other	2,099.2	2,239.2	2,259.0	2,272.3	2,315.9	2,329.8	2,357.2	2,393.7	2,362.8	2,464.0	2,458.7	2,461.8
22 Borrowings	971.0	993.2	985.9	988.3	1,005.7	1,038.0	1,024.4	1,008.5	998.5	1,023.1	1,023.7	1,034.9
23 From banks in the U.S.	355.5	353.9	350.3	350.9	376.4	378.5	377.9	374.5	377.2	385.6	390.5	383.6
24 From others	615.5	639.3	635.5	637.4	629.3	659.5	646.5	634.0	621.2	637.5	633.3	651.3
25 Net due to related foreign offices	218.4	240.6	236.3	239.0	227.7	218.6	217.4	210.6	207.6	164.7	173.0	173.0
26 Other liabilities	220.8	260.1	268.3	273.5	273.1	286.2	269.2	271.4	274.9	268.6	261.6	272.4
27 TOTAL LIABILITIES	4,606.3	4,866.7	4,890.7	4,921.6	5,010.0	5,053.1	5,029.8	5,042.4	5,020.4	5,083.2	5,079.8	5,120.4
28 Residual (assets less liabilities) ⁸	416.2	415.9	420.5	421.5	412.1	405.4	412.6	415.2	412.0	414.2	413.4	416.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 27, 2001

Account	2000 Mar	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	Week ending			
									Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	2,454.8	2,552.3	2,537.3	2,535.8	2,553.5	2,571.3	2,582.7	2,590.1	2,590.1	2,601.5	2,610.0	2,605.9
2 Securities in bank credit	570.1	587.4	577.9	573.6	580.8	592.2	595.3	591.1	597.8	606.0	598.1	592.7
3 Treasury and Agency securities ²	364.0	359.2	355.4	348.6	352.1	353.3	349.4	338.8	339.4	344.0	344.0	333.1
3a Trading account	21.2	22.8	21.2	21.6	28.8	34.2	37.5	35.4	32.8	41.1	41.7	32.5
3b Investment account	342.8	336.4	334.2	327.0	323.2	319.1	311.9	303.3	306.6	302.9	302.3	300.6
4 Other securities	206.1	228.2	222.5	225.0	228.7	238.9	245.9	252.3	258.4	262.0	254.1	259.5
4a Trading account	91.7	114.8	111.7	114.5	119.0	126.0	129.3	132.5	137.3	141.5	133.8	140.2
4b Investment account	114.4	113.4	110.7	110.6	109.8	112.9	116.6	119.9	121.1	120.5	120.2	119.3
4c State and local government	25.0	25.7	25.9	26.3	26.3	27.1	27.6	28.1	28.3	28.4	28.4	28.5
4d Other	89.4	87.6	84.8	84.3	83.5	85.8	89.0	91.8	92.8	92.1	91.9	90.8
5 Loans and leases in bank credit ³	1,884.7	1,965.0	1,959.4	1,962.2	1,972.7	1,979.1	1,987.4	1,999.0	1,992.2	1,995.4	2,012.0	2,013.2
6 Commercial and industrial	571.5	590.8	591.5	590.8	594.6	599.9	602.9	599.5	596.8	592.5	594.7	596.6
6a Bankers acceptances	1.0	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	570.5	589.9	590.7	590.0	593.8	599.1	602.1	598.8	596.0	591.7	594.0	595.8
7 Real estate	777.6	822.4	817.8	821.1	820.9	821.7	827.7	835.7	835.2	838.5	846.1	841.4
8 Revolving home equity	70.2	77.3	79.5	81.0	82.4	83.6	84.3	85.8	86.1	85.9	86.1	86.3
9 Other	707.4	745.1	738.4	740.1	738.5	738.1	743.4	749.9	749.1	752.6	760.0	755.1
10 Consumer	228.1	234.0	235.0	236.4	236.3	236.8	238.8	239.7	240.1	239.7	239.9	241.4
11 Security ⁴	66.8	66.6	60.5	58.1	61.6	57.9	55.7	59.3	54.0	65.4	70.0	72.7
11a Fed funds and RPs with broker/dealer	45.7	46.4	42.8	41.7	46.2	41.7	39.4	43.6	37.8	48.9	53.4	57.2
11b Other	21.1	20.2	17.7	16.4	15.3	16.2	16.2	15.7	16.2	16.5	16.5	15.5
12a State and local government	12.5	12.8	12.8	12.7	12.5	12.6	12.6	12.7	12.6	12.6	12.6	12.6
12b Agricultural	9.5	9.5	9.5	9.6	9.7	9.8	10.0	10.1	10.1	10.1	10.1	10.0
12c Fed funds and RPs with others	14.6	16.2	17.0	19.0	21.0	25.7	26.1	26.0	26.9	21.9	24.8	22.0
12d All other loans	85.4	86.1	87.5	86.4	87.7	86.2	84.8	85.6	86.0	84.1	83.0	85.4
12e Lease financing receivables	118.8	126.5	127.8	128.1	128.4	128.4	128.8	130.3	130.5	130.6	130.8	131.2
13 Interbank loans	135.8	132.7	137.0	138.6	137.7	153.6	140.6	136.6	134.6	141.7	144.4	146.1
13a Fed funds and RPs with banks	67.1	57.7	59.1	62.1	63.8	78.9	70.3	70.3	68.7	79.8	79.9	82.7
13b Other	68.8	75.0	77.8	76.6	73.9	74.8	70.3	66.2	65.9	62.0	64.5	63.5
14 Cash assets ⁵	147.6	142.8	143.8	139.0	144.1	146.0	137.3	141.6	137.3	137.5	143.6	153.8
15 Other assets ⁶	225.1	249.2	259.8	254.1	248.5	260.2	262.5	271.4	267.7	263.4	258.5	257.0
16 TOTAL ASSETS ⁷	2,928.6	3,041.4	3,042.3	3,031.8	3,047.1	3,093.8	3,085.4	3,102.1	3,092.1	3,106.3	3,118.7	3,125.1

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

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

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
LIABILITIES												
17 Deposits	1,633.5	1,650.5	1,652.9	1,642.2	1,672.1	1,679.9	1,673.3	1,699.5	1,697.9	1,724.6	1,719.5	1,729.0
18 Transaction	316.0	303.1	304.5	296.2	297.0	300.1	298.0	301.4	309.1	290.1	294.6	303.0
19 Nontransaction	1,317.5	1,347.4	1,348.4	1,346.0	1,375.1	1,379.8	1,375.3	1,398.0	1,388.8	1,434.5	1,425.0	1,426.0
20 Large time	241.0	257.6	256.2	254.4	265.1	267.0	262.5	264.6	263.8	269.4	265.3	261.9
21 Other	1,076.5	1,089.8	1,092.2	1,091.6	1,110.0	1,112.7	1,112.8	1,133.4	1,125.0	1,165.1	1,159.7	1,164.1
22 Borrowings	645.9	658.0	657.8	652.6	666.2	676.8	679.5	676.8	676.3	698.6	708.4	696.3
23 From banks in the U.S.	194.2	195.7	198.1	196.0	214.0	213.9	215.6	219.6	223.2	233.8	242.5	225.5
24 From others	451.8	462.3	459.7	456.7	452.3	462.9	463.9	457.2	453.2	464.7	465.9	470.8
25 Net due to related foreign offices	214.5	220.9	212.7	213.4	206.7	200.9	197.9	196.4	191.2	157.8	166.7	166.1
26 Other liabilities	163.9	210.6	216.1	217.9	218.7	231.8	212.2	216.6	218.0	215.2	212.1	222.6
27 TOTAL LIABILITIES	2,657.8	2,740.0	2,739.5	2,726.1	2,763.7	2,789.4	2,763.0	2,789.3	2,783.4	2,796.2	2,806.7	2,814.0
28 Residual (assets less liabilities) ⁸	270.8	301.4	302.8	305.7	283.5	304.4	322.4	312.8	308.7	310.1	312.0	311.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	2,454.2	2,543.9	2,539.3	2,551.6	2,574.6	2,582.3	2,585.5	2,586.6	2,577.2	2,597.9	2,603.1	2,606.1
2 Securities in bank credit	573.6	583.5	577.2	579.4	587.2	598.0	599.0	593.0	595.5	607.3	599.1	592.7
3 Treasury and Agency securities ²	368.9	356.1	352.8	351.4	352.7	356.1	353.1	342.4	340.4	349.3	348.9	336.2
3a Trading account	21.5	22.6	21.1	21.8	28.9	34.5	37.9	35.8	32.9	41.7	42.3	32.8
3b Investment account	347.5	333.5	331.8	329.6	323.8	321.6	315.2	306.6	307.5	307.6	306.6	303.4
3c Mortgage-backed	224.1	209.0	211.1	211.4	213.4	219.7	215.6	214.0	216.4	215.7	215.4	214.1
3d Other	123.3	124.5	120.7	118.2	110.4	101.9	99.6	92.5	91.2	91.9	91.2	89.3
3e 1 year or less	30.0	33.3	32.0	32.7	31.3	31.4	33.6	33.3	32.6	34.0	32.8	31.2
3f Between 1 and 5 years	54.6	53.8	51.6	49.9	45.0	38.4	37.0	34.1	33.2	33.3	33.9	32.1
3g More than 5 years	38.7	37.5	37.0	35.6	34.1	32.0	29.0	25.2	25.3	24.7	24.5	26.0
4 Other securities	204.6	227.5	224.4	228.0	234.5	241.9	246.0	250.5	255.1	258.0	250.2	256.5
4a Trading account	91.1	114.5	112.7	116.0	122.0	127.6	129.3	131.5	135.6	139.3	131.8	138.6
4b Investment account	113.6	113.0	111.7	112.0	112.5	114.3	116.6	119.0	119.5	118.7	118.4	117.9
4c State and local government	24.8	25.7	26.1	26.6	26.9	27.5	27.6	27.9	27.9	28.0	27.9	28.1
4d Other	88.8	87.3	85.6	85.4	85.6	86.8	89.0	91.1	91.6	90.7	90.5	89.8
5 Loans and leases in bank credit ³	1,880.6	1,960.3	1,962.1	1,972.2	1,987.4	1,984.3	1,986.4	1,993.7	1,981.7	1,990.6	2,004.0	2,013.4
6 Commercial and industrial	572.4	589.3	591.3	592.0	593.7	596.4	601.7	600.3	597.4	596.6	596.7	602.3
6a Bankers acceptances	1.0	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	571.4	588.5	590.4	591.1	592.8	595.6	601.0	599.5	596.6	595.8	595.9	601.5
7 Real estate	772.4	823.8	820.2	826.3	825.5	822.4	824.5	829.9	827.6	832.9	841.8	837.2
8 Revolving home equity	69.0	78.3	80.3	81.4	82.3	82.8	83.3	84.4	84.6	84.4	84.6	85.4
9a Other residential	425.2	460.4	454.3	457.5	455.9	454.5	454.6	459.0	456.1	462.5	471.0	464.7
9b Commercial	278.2	285.1	285.6	287.4	287.3	285.1	286.5	286.6	286.9	286.0	286.2	287.1
10 Consumer	227.5	233.1	232.8	234.9	238.3	240.3	240.9	239.4	239.5	239.1	239.8	242.1
10a Credit cards and related plans	--	75.4	76.5	78.0	82.3	83.3	83.0	82.5	82.7	82.9	83.4	84.9
10b Other	--	157.7	156.3	156.9	156.1	157.0	157.9	156.9	156.8	156.2	156.4	157.2
11 Security ⁴	69.2	63.0	63.3	62.2	67.4	60.5	57.5	61.1	53.2	61.4	66.2	71.6
11a Fed funds and RPs with broker/dealer	47.4	43.9	44.8	44.6	50.6	43.6	40.7	44.9	37.2	45.9	50.5	56.3
11b Other	21.8	19.1	18.5	17.6	16.8	16.9	16.8	16.1	15.9	15.5	15.7	15.3
12a State and local government	12.5	12.8	12.8	12.7	12.5	12.6	12.6	12.7	12.6	12.6	12.6	12.6
12b Agricultural	9.2	9.6	9.6	9.6	9.7	9.8	9.8	9.9	9.8	9.9	9.9	9.9
12c Fed funds and RPs with others	14.6	16.2	17.0	19.0	21.0	25.7	26.1	26.0	26.9	21.9	24.8	22.0
12d All other loans	83.4	87.1	87.6	87.7	90.6	86.2	83.1	83.7	83.9	85.2	81.2	84.6
12e Lease financing receivables	119.3	125.2	127.5	127.8	128.7	130.4	130.2	130.8	130.8	131.1	131.1	131.2
13 Interbank loans	136.5	128.3	131.4	139.5	141.5	155.1	139.5	137.7	134.4	145.3	144.4	150.0
13a Fed funds and RPs with banks	67.5	55.8	56.8	62.5	65.6	79.6	69.8	70.9	68.6	81.8	79.9	84.8
13b Other	69.1	72.5	74.6	77.0	76.0	75.6	69.7	66.8	65.8	63.5	64.5	65.1
14 Cash assets ⁵	142.2	139.3	143.3	140.1	155.4	156.9	139.1	136.8	131.4	136.3	138.9	159.5
15 Other assets ⁶	223.8	249.4	256.8	253.7	253.0	260.8	260.7	270.1	263.7	267.8	259.6	258.0
16 TOTAL ASSETS ⁷	2,921.8	3,024.9	3,035.4	3,049.0	3,087.9	3,118.0	3,087.1	3,093.5	3,069.3	3,109.8	3,108.4	3,136.0

Footnotes appear on page 14.

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

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

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
LIABILITIES												
17 Deposits	1,631.6	1,641.3	1,646.8	1,649.4	1,689.9	1,686.1	1,681.1	1,697.9	1,685.1	1,741.9	1,737.3	1,749.9
18 Transaction	311.8	298.0	299.0	298.5	314.8	309.1	294.9	297.7	305.3	299.4	300.9	319.2
19 Nontransaction	1,319.7	1,343.3	1,347.8	1,350.8	1,375.1	1,377.0	1,386.2	1,400.2	1,379.8	1,442.5	1,436.5	1,430.7
20 Large time	239.4	254.8	257.6	259.2	269.0	270.4	265.8	263.1	258.9	266.7	263.9	260.3
21 Other	1,080.4	1,088.5	1,090.1	1,091.6	1,106.1	1,106.7	1,120.4	1,137.1	1,120.9	1,175.8	1,172.5	1,170.4
22 Borrowings	645.5	654.9	656.0	661.1	669.1	694.0	683.1	675.2	665.4	689.8	693.5	697.9
23 From banks in the U.S.	198.6	188.7	193.4	196.8	215.8	220.1	220.0	223.2	224.2	236.1	241.8	229.3
24 From others	446.9	466.2	462.6	464.3	453.3	473.9	463.1	452.0	441.2	453.7	451.7	468.6
25 Net due to related foreign offices	213.1	220.0	212.8	215.4	206.8	201.8	200.8	195.2	192.2	154.7	160.5	160.5
26 Other liabilities	162.6	209.8	216.1	219.7	219.0	232.8	214.8	215.3	218.8	212.0	205.1	216.0
27 TOTAL LIABILITIES	2,652.7	2,726.0	2,731.7	2,745.4	2,784.8	2,814.8	2,779.8	2,783.6	2,761.4	2,798.4	2,796.5	2,824.3
28 Residual (assets less liabilities) ⁸	269.1	298.9	303.7	303.6	303.1	303.2	307.4	309.9	307.9	311.4	311.9	311.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 27, 2001

Account	2000 Mar	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	Week ending			
									Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	1,884.6	2,010.5	2,022.9	2,042.5	2,063.2	2,080.4	2,087.3	2,078.2	2,078.0	2,077.0	2,079.7	2,093.4
2 Securities in bank credit	512.8	533.7	537.2	542.2	549.4	555.4	556.1	548.1	545.9	546.5	548.2	551.5
3 Treasury and Agency securities ²	373.3	369.9	369.0	369.4	367.5	366.2	363.5	351.5	348.0	349.0	349.9	351.6
4 Other securities	139.5	163.7	168.2	172.8	181.9	189.2	192.6	196.6	197.9	197.5	198.3	199.9
5 Loans and leases in bank credit ³	1,371.8	1,476.9	1,485.7	1,500.3	1,513.8	1,525.1	1,531.2	1,530.1	1,532.1	1,530.5	1,531.5	1,541.9
6 Commercial and industrial	263.7	284.8	287.6	290.1	290.8	295.4	297.4	298.2	300.7	298.1	297.8	299.5
7 Real estate	739.0	794.8	802.4	811.7	818.5	820.4	825.0	824.9	823.2	823.7	825.1	827.6
8 Revolving home equity	38.5	44.3	45.5	46.1	47.0	47.6	48.0	48.1	48.1	48.2	48.2	48.6
9 Other	700.4	750.5	757.0	765.6	771.5	772.8	777.0	776.9	775.2	775.4	776.8	779.0
10 Consumer	276.6	297.4	295.1	297.5	300.7	304.0	301.6	298.6	300.1	299.8	300.0	304.0
11 Security ⁴	6.0	7.0	6.9	6.7	7.1	7.2	7.6	8.1	8.2	8.3	8.2	8.6
12 Other loans and leases	86.5	92.9	93.7	94.3	96.8	98.0	99.6	100.3	99.9	100.6	100.5	102.3
13 Interbank loans	60.7	82.2	82.5	80.4	87.5	87.3	97.5	107.8	112.8	112.1	109.5	117.2
14 Cash assets ⁵	77.5	80.3	81.2	78.6	83.2	85.4	85.9	85.6	85.3	86.7	85.5	84.6
15 Other assets ⁶	104.6	108.4	112.5	108.7	112.6	115.5	120.5	121.1	120.5	126.3	124.1	126.3
16 TOTAL ASSETS⁷	2,103.2	2,255.0	2,272.8	2,283.6	2,319.7	2,341.7	2,364.4	2,365.9	2,369.7	2,375.2	2,371.9	2,394.4
LIABILITIES												
17 Deposits	1,559.6	1,737.0	1,752.6	1,759.3	1,795.6	1,825.5	1,836.7	1,846.7	1,853.2	1,864.2	1,863.8	1,879.0
18 Transaction	298.8	294.4	295.9	294.2	294.3	298.0	299.5	296.4	312.4	287.9	290.9	291.6
19 Nontransaction	1,260.8	1,442.6	1,456.7	1,465.1	1,501.2	1,527.6	1,537.3	1,550.3	1,540.8	1,576.2	1,572.9	1,587.4
20 Large time	248.7	286.5	289.3	292.8	298.7	300.5	306.3	303.1	304.4	303.9	303.9	303.9
21 Other	1,012.1	1,156.1	1,167.3	1,172.3	1,202.5	1,227.1	1,231.0	1,247.2	1,236.4	1,272.3	1,269.0	1,283.5
22 Borrowings	325.6	338.3	329.9	327.3	336.6	343.9	341.3	333.3	333.1	333.4	330.2	337.1
23 From banks in the U.S.	156.9	165.2	156.9	154.1	160.5	158.3	157.9	151.3	153.1	149.5	148.7	154.3
24 From others	168.7	173.1	173.0	173.2	176.0	185.6	183.4	182.0	180.0	183.9	181.5	182.7
25 Net due to related foreign offices	5.4	20.6	23.4	23.7	20.9	16.8	16.7	15.4	15.4	9.9	12.5	12.5
26 Other liabilities	58.2	50.3	52.1	53.9	54.1	53.4	54.4	56.1	56.1	56.6	56.5	56.4
27 TOTAL LIABILITIES	1,948.8	2,146.1	2,158.0	2,164.1	2,207.2	2,239.6	2,249.1	2,251.4	2,257.8	2,264.1	2,262.9	2,284.9
28 Residual (assets less liabilities) ⁸	154.4	108.9	114.8	119.5	112.5	102.1	115.3	114.4	111.9	111.0	109.0	109.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	1,881.6	2,015.7	2,024.3	2,043.3	2,067.7	2,076.1	2,076.2	2,073.9	2,075.5	2,075.5	2,079.1	2,094.0
2 Securities in bank credit	514.9	533.3	534.7	540.5	548.6	554.8	554.1	550.4	549.8	549.7	551.2	554.2
3 Treasury and Agency securities ²	375.5	369.6	366.5	367.6	366.7	365.6	361.5	353.8	352.0	352.3	352.9	354.3
4 Other securities	139.5	163.7	168.2	172.8	181.9	189.2	192.6	196.6	197.9	197.5	198.3	199.9
5 Loans and leases in bank credit ³	1,366.6	1,482.4	1,489.5	1,502.8	1,519.1	1,521.4	1,522.1	1,523.5	1,525.7	1,525.8	1,527.9	1,539.8
6 Commercial and industrial	263.6	283.3	287.2	289.4	291.6	294.5	295.7	297.8	300.9	298.5	299.0	301.9
7 Real estate	737.5	796.3	803.3	812.1	818.5	818.9	821.7	823.3	822.5	822.8	824.5	827.3
8 Revolving home equity	38.4	44.5	45.7	46.4	47.1	47.6	47.8	47.9	47.8	48.0	48.0	48.5
9 Other	699.1	751.7	757.6	765.7	771.4	771.3	773.9	775.4	774.7	774.8	776.5	778.8
10 Consumer	274.3	300.9	297.1	299.5	304.5	304.8	300.0	295.1	296.3	295.0	295.2	299.9
10a Credit cards and related plans	--	134.6	130.2	131.9	136.4	135.5	130.9	127.1	129.2	128.0	127.7	131.7
10b Other	--	166.3	166.9	167.6	168.0	169.3	169.2	168.0	167.1	167.0	167.4	168.2
11 Security ⁴	6.2	6.9	7.0	7.0	7.3	7.1	7.6	8.4	8.2	9.0	8.9	8.9
12 Other loans and leases	85.1	95.0	94.9	94.8	97.2	96.1	97.0	98.9	97.8	100.5	100.4	101.7
13 Interbank loans	63.9	79.1	83.6	86.3	92.4	87.8	100.4	114.0	112.8	127.5	126.3	125.1
14 Cash assets ⁵	74.8	80.8	81.7	82.4	88.4	88.0	85.0	82.0	81.2	85.1	82.2	82.7
15 Other assets ⁶	104.6	108.4	112.5	108.7	112.6	115.5	120.5	121.1	120.5	126.3	124.1	126.3
16 TOTAL ASSETS ⁷	2,100.6	2,257.6	2,275.8	2,294.2	2,334.2	2,340.5	2,355.3	2,364.1	2,363.1	2,387.6	2,384.8	2,401.0
LIABILITIES												
17 Deposits	1,564.5	1,731.5	1,753.5	1,771.4	1,813.6	1,824.2	1,837.7	1,854.1	1,854.4	1,884.9	1,884.1	1,890.2
18 Transaction	296.9	294.3	295.3	297.9	305.1	300.6	294.6	294.4	308.1	292.8	294.1	294.8
19 Nontransaction	1,267.5	1,437.2	1,458.2	1,473.5	1,508.6	1,523.6	1,543.1	1,559.7	1,546.3	1,592.1	1,590.0	1,595.3
20 Large time	248.7	286.5	289.3	292.8	298.7	300.5	306.3	303.1	304.4	303.9	303.9	303.9
21 Other	1,018.8	1,150.7	1,168.9	1,180.7	1,209.8	1,223.1	1,236.8	1,256.6	1,241.9	1,288.2	1,286.1	1,291.5
22 Borrowings	325.6	338.3	329.9	327.3	336.6	343.9	341.3	333.3	333.1	333.4	330.2	337.1
23 From banks in the U.S.	156.9	165.2	156.9	154.1	160.5	158.3	157.9	151.3	153.1	149.5	148.7	154.3
24 From others	168.7	173.1	173.0	173.2	176.0	185.6	183.4	182.0	180.0	183.9	181.5	182.7
25 Net due to related foreign offices	5.4	20.6	23.4	23.7	20.9	16.8	16.7	15.4	15.4	9.9	12.5	12.5
26 Other liabilities	58.2	50.3	52.1	53.9	54.1	53.4	54.4	56.1	56.1	56.6	56.5	56.4
27 TOTAL LIABILITIES	1,953.6	2,140.6	2,159.0	2,176.2	2,225.2	2,238.3	2,250.0	2,258.8	2,259.0	2,284.8	2,283.3	2,296.1
28 Residual (assets less liabilities) ⁸	147.0	117.0	116.8	118.0	109.0	102.2	105.2	105.3	104.1	102.8	101.5	104.9

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

Seasonally adjusted, billions of dollars

April 27, 2001

Account	2000 Mar	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	Week ending			
									Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	548.5	596.7	587.4	588.1	599.5	614.8	610.4	620.3	629.1	625.5	630.6	614.1
2 Securities in bank credit	196.2	211.4	201.8	195.5	205.1	208.9	199.9	205.4	208.5	214.6	215.2	213.2
3 Treasury and Agency securities ²	77.9	75.6	70.0	68.1	69.3	67.3	64.5	67.8	68.9	74.3	74.5	72.9
4 Other securities	118.3	135.8	131.8	127.5	135.8	141.6	135.3	137.6	139.6	140.3	140.7	140.2
5 Loans and leases in bank credit ³	352.3	385.3	385.6	392.6	394.4	405.9	410.5	414.9	420.6	410.9	415.4	400.9
6 Commercial and industrial	198.0	204.9	203.7	206.1	209.0	214.5	218.2	220.2	219.4	218.8	221.7	221.5
7 Real estate	17.2	18.2	18.1	18.5	18.6	18.9	18.7	18.4	18.7	18.0	18.3	18.2
11 Security ⁴	70.5	94.9	96.7	100.3	100.1	105.2	105.8	106.4	112.8	106.2	106.9	93.3
12 Other loans and leases	66.6	67.3	67.1	67.7	66.7	67.2	67.8	69.8	69.6	67.9	68.4	67.9
13 Interbank loans	28.6	23.7	27.0	26.8	27.0	29.2	28.5	30.6	27.7	28.0	28.3	30.8
14 Cash assets ⁵	47.0	44.6	42.1	38.5	39.9	41.6	41.9	40.7	40.4	41.9	39.9	39.2
15 Other assets ⁶	39.1	43.5	41.3	40.0	36.1	37.1	36.6	38.3	39.0	42.4	40.8	43.5
16 TOTAL ASSETS ⁷	662.8	708.1	697.4	693.1	702.2	722.3	717.1	729.5	735.8	737.5	739.2	727.2
LIABILITIES												
17 Deposits	379.4	381.6	378.9	377.2	378.3	385.9	379.1	377.4	385.3	393.5	391.2	394.1
18 Transaction	11.1	10.0	10.7	10.8	10.7	10.7	10.3	9.4	9.5	9.9	11.0	10.2
19 Nontransaction	368.3	371.6	368.2	366.4	367.6	375.3	368.9	368.0	375.8	383.6	380.2	383.9
22 Borrowings	177.2	217.3	221.0	223.0	239.4	241.6	237.2	233.6	234.8	238.8	244.2	243.5
23 From banks in the U.S.	19.7	20.0	19.0	18.6	22.2	25.1	22.3	24.1	21.8	25.5	21.5	26.3
24 From others	157.5	197.4	202.1	204.4	217.2	216.5	214.8	209.5	213.0	213.3	222.7	217.2
25 Net due to related foreign offices	21.1	21.5	16.5	7.3	-1.9	3.5	4.7	21.7	16.3	-1.2	2.4	4.4
26 Other liabilities	73.1	78.5	79.7	75.4	72.3	77.5	77.4	82.9	82.8	87.7	87.2	87.5
27 TOTAL LIABILITIES	650.8	699.0	696.1	682.8	688.1	708.6	698.4	715.6	719.2	718.8	725.0	729.4
28 Residual (assets less liabilities) ⁸	12.0	9.1	1.3	10.2	14.1	13.7	18.7	13.9	16.6	18.7	14.2	-2.2

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

Not seasonally adjusted, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
ASSETS												
1 Bank credit	545.6	594.9	591.4	590.8	610.2	622.9	613.6	615.5	622.2	614.4	620.7	618.3
2 Securities in bank credit	196.2	211.4	201.8	195.5	205.1	208.9	199.9	205.4	208.5	214.6	215.2	213.2
3 Treasury and Agency securities ²	77.9	75.6	70.0	68.1	69.3	67.3	64.5	67.8	68.9	74.3	74.5	72.9
3a Trading account	9.3	14.1	11.8	10.9	11.8	11.2	10.5	9.6	9.5	13.5	14.0	13.3
3b Investment account	68.6	61.5	58.2	57.2	57.5	56.1	54.1	58.2	59.4	60.9	60.4	59.6
4 Other securities	118.3	135.8	131.8	127.5	135.8	141.6	135.3	137.6	139.6	140.3	140.7	140.2
4a Trading account	75.1	91.6	90.5	88.0	90.6	95.8	91.2	94.4	96.1	97.5	97.7	96.7
4b Investment account	43.1	44.2	41.3	39.4	45.2	45.8	44.1	43.2	43.6	42.8	43.0	43.6
5 Loans and leases in bank credit ³	349.4	383.5	389.7	395.3	405.1	414.0	413.8	410.0	413.7	399.7	405.5	405.1
6 Commercial and industrial	198.9	204.6	203.9	206.7	211.3	216.2	220.4	221.3	220.3	219.0	219.5	220.6
7 Real estate	17.2	18.2	18.1	18.5	18.6	18.9	18.7	18.4	18.7	18.0	18.3	18.2
11 Security ⁴	66.8	93.7	100.9	101.8	106.2	110.5	106.8	100.5	104.9	94.8	99.3	97.7
12 Other loans and leases	66.6	67.0	66.7	68.2	69.0	68.3	67.9	69.8	69.7	67.9	68.4	68.6
13 Interbank loans	28.6	23.7	27.0	26.8	27.0	29.2	28.5	30.6	27.7	28.0	28.3	30.8
14 Cash assets ⁵	45.4	43.7	42.9	40.6	42.7	44.2	42.0	39.3	39.3	40.3	37.9	37.7
15 Other assets ⁶	39.8	43.2	40.7	40.0	37.9	38.3	37.6	38.9	38.8	41.8	40.0	42.4
16 TOTAL ASSETS ⁷	659.1	705.1	701.7	697.9	717.5	734.2	721.4	723.9	727.6	724.2	726.5	728.8
LIABILITIES												
17 Deposits	384.1	374.3	372.7	379.9	388.9	395.8	387.3	381.9	392.6	396.3	392.1	396.0
18 Transaction	10.9	10.3	10.8	11.0	11.4	10.9	10.0	9.2	9.4	9.6	10.3	9.6
19 Nontransaction	373.3	364.0	361.9	368.9	377.6	385.0	377.2	372.7	383.2	386.6	381.8	386.4
22 Borrowings	177.2	217.3	221.0	223.0	239.4	241.6	237.2	233.6	234.8	238.8	244.2	243.5
23 From banks in the U.S.	19.7	20.0	19.0	18.6	22.2	25.1	22.3	24.1	21.8	25.5	21.5	26.3
24 From others	157.5	197.4	202.1	204.4	217.2	216.5	214.8	209.5	213.0	213.3	222.7	217.2
25 Net due to related foreign offices	21.2	23.5	16.7	7.6	2.9	6.8	8.0	21.9	14.5	-2.0	0.2	0.2
26 Other liabilities	73.1	79.5	79.8	75.6	74.4	78.9	78.8	82.9	82.0	87.3	86.2	85.6
27 TOTAL LIABILITIES	655.7	694.6	690.3	686.0	705.6	723.1	711.3	720.3	723.9	720.4	722.7	725.3
28 Residual (assets less liabilities) ⁸	3.4	10.5	11.4	11.8	11.8	11.1	10.1	3.7	3.7	3.7	3.8	3.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 27, 2001

Account	2000	2000	2000	2000	2000	2001	2001	2001	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 28	Apr 4	Apr 11	Apr 18
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	65.7	74.4	70.9	68.0	77.8	79.5	77.6	80.6	83.5	87.7	76.8	84.3
30 Reval. losses on off-bal. sheet items ⁹	64.0	73.9	72.8	72.6	83.1	82.5	81.0	79.8	81.9	87.6	75.8	77.3
31 Mortgage-backed securities ¹⁰	254.7	239.0	240.5	240.6	242.6	248.0	244.5	244.8	246.9	246.6	246.1	244.7
31a Pass-through	177.3	170.9	173.9	174.3	177.5	182.8	179.5	181.5	185.2	186.3	185.1	184.1
31b CMO, REMIC, and other	77.4	68.0	66.6	66.4	65.0	65.2	65.0	63.3	61.8	60.3	61.0	60.6
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-9.6	-6.9	-4.2	-1.2	1.4	-2.5	-0.6	-0.3	-0.2	-0.0	0.0	-0.0
33 Offshore credit to U.S. residents ¹²	24.1	22.1	22.3	23.1	23.4	23.0	22.7	22.6	22.7	21.6	21.8	21.8
34 Securitized consumer loans ¹³	--	85.9	80.8	80.5	82.2	82.4	80.8	80.2	80.3	79.5	79.5	78.6
34a Credit cards and related plans	--	71.8	67.2	67.3	68.6	68.5	67.3	67.3	67.5	67.0	66.9	66.1
34b Other	--	14.1	13.6	13.2	13.6	13.9	13.4	12.9	12.8	12.6	12.5	12.4
35 Securitized business loans ¹³	--	15.3	15.2	17.8	18.6	18.4	18.6	18.7	18.8	18.7	18.6	18.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	203.8	210.8	211.6	213.0	214.5	218.0	222.3	228.9	230.9	234.9	236.7	236.8
34 Securitized consumer loans ¹³	--	222.3	224.5	225.6	231.1	231.4	235.6	238.5	238.8	240.0	241.3	240.4
34a Credit cards and related plans	--	214.0	215.2	216.1	221.9	222.4	226.8	229.9	230.3	231.6	232.7	231.9
34b Other	--	8.3	9.3	9.5	9.1	9.0	8.8	8.5	8.5	8.4	8.6	8.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	42.0	48.4	47.3	44.6	45.5	50.8	49.6	52.4	52.0	54.5	54.0	54.5
30 Reval. losses on off-bal. sheet items ⁹	40.5	45.1	44.7	40.8	41.3	46.9	47.4	49.9	49.0	51.7	51.0	51.2
35 Securitized business loans ¹³	--	23.1	23.0	22.8	23.1	23.2	22.4	21.5	21.3	20.6	20.3	20.2

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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. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. 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.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. 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.
9. 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.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. 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.
12. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to other than nonfinancial businesses.
13. Total amount outstanding.

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001

OFFICIAL BUSINESS

First Class