

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

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	5,005.8	5,166.5	5,216.3	5,265.2	5,275.8	5,287.1	5,309.0	5,317.6	5,330.3	5,312.6	5,314.5	5,308.2
2 Securities in bank credit	1,311.1	1,311.4	1,335.4	1,356.6	1,350.8	1,345.3	1,360.9	1,369.2	1,388.5	1,383.2	1,376.1	1,370.1
3 Treasury and Agency securities ²	819.0	785.9	788.7	786.3	777.6	758.7	767.1	769.7	776.6	772.4	764.1	760.5
4 Other securities	492.1	525.4	546.7	570.3	573.2	586.6	593.8	599.5	612.0	610.9	612.0	609.6
5 Loans and leases in bank credit ³	3,694.7	3,855.1	3,880.9	3,908.6	3,925.0	3,941.7	3,948.1	3,948.4	3,941.8	3,929.4	3,938.5	3,938.1
6 Commercial and industrial	1,058.7	1,084.1	1,089.7	1,103.2	1,109.1	1,108.5	1,105.1	1,101.9	1,092.0	1,087.2	1,088.0	1,081.7
7 Real estate	1,577.2	1,650.4	1,656.2	1,658.7	1,669.5	1,677.5	1,684.1	1,694.5	1,699.1	1,696.3	1,696.3	1,696.1
8 Revolving home equity	114.2	126.8	129.9	132.3	134.0	135.9	137.2	138.7	139.2	139.1	139.6	140.5
9 Other	1,463.0	1,523.6	1,526.2	1,526.4	1,535.5	1,541.6	1,546.9	1,555.8	1,559.9	1,557.2	1,556.7	1,555.6
10 Consumer	511.1	537.2	542.3	547.0	546.6	544.9	549.2	553.0	551.9	550.2	552.7	551.2
11 Security ⁴	148.7	165.0	168.7	169.9	168.2	173.5	174.1	163.0	163.3	164.6	165.3	174.1
12 Other loans and leases	398.9	418.5	424.1	429.8	431.7	437.3	435.5	436.0	435.6	431.1	436.2	435.0
13 Interbank loans	227.8	245.9	252.2	270.3	267.0	275.9	293.1	287.1	267.3	272.0	283.1	270.3
14 Cash assets ⁵	273.7	256.1	267.2	273.4	265.4	268.4	270.6	263.7	247.7	253.3	256.4	256.4
15 Other assets ⁶	378.9	402.7	397.1	412.0	414.0	430.2	429.8	423.8	418.1	417.0	412.9	423.7
16 TOTAL ASSETS ⁷	5,826.3	6,008.5	6,068.9	6,156.1	6,157.2	6,196.8	6,237.3	6,227.0	6,198.4	6,190.0	6,202.0	6,193.6
LIABILITIES												
17 Deposits	3,630.8	3,781.1	3,847.6	3,892.0	3,890.5	3,925.0	3,987.5	4,000.9	4,023.4	4,035.9	4,026.5	4,026.1
18 Transaction	629.8	601.2	601.9	608.2	607.7	606.9	610.3	613.9	576.7	593.3	608.1	620.7
19 Nontransaction	3,001.0	3,179.8	3,245.7	3,283.8	3,282.9	3,318.1	3,377.2	3,387.0	3,446.7	3,442.7	3,418.4	3,405.5
20 Large time	877.6	917.4	934.7	941.8	936.8	935.0	947.8	962.2	975.1	974.7	972.8	968.9
21 Other	2,123.5	2,262.5	2,311.0	2,342.1	2,346.0	2,383.2	2,429.4	2,424.8	2,471.6	2,467.9	2,445.6	2,436.6
22 Borrowings	1,204.6	1,202.9	1,242.4	1,264.2	1,259.2	1,243.5	1,278.1	1,247.7	1,220.8	1,206.1	1,199.9	1,215.7
23 From banks in the U.S.	382.0	368.7	396.7	397.3	396.2	395.5	405.4	385.2	382.9	383.5	385.1	380.8
24 From others	822.6	834.2	845.7	866.9	863.0	848.0	872.7	862.4	837.9	822.6	814.8	834.9
25 Net due to related foreign offices	254.8	244.3	225.8	221.2	219.4	233.2	189.7	207.0	179.0	172.3	194.2	186.4
26 Other liabilities	313.5	347.2	345.5	365.0	343.2	355.1	349.2	339.2	351.4	367.7	370.5	354.2
27 TOTAL LIABILITIES	5,403.7	5,575.4	5,661.4	5,742.4	5,712.3	5,756.8	5,804.4	5,794.7	5,774.7	5,782.1	5,791.1	5,782.5
28 Residual (assets less liabilities) ⁸	422.5	433.1	407.5	413.7	444.9	440.0	432.9	432.3	423.7	408.0	410.9	411.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	4,998.0	5,185.6	5,252.7	5,280.1	5,270.8	5,274.4	5,301.4	5,306.9	5,325.4	5,307.6	5,299.8	5,299.9
2 Securities in bank credit	1,311.0	1,315.4	1,341.0	1,361.8	1,352.6	1,349.4	1,362.5	1,368.4	1,393.1	1,384.8	1,373.3	1,366.1
3 Treasury and Agency securities ²	820.3	787.0	788.5	788.5	779.3	764.6	772.0	770.5	780.9	773.7	762.8	758.6
4 Other securities	490.6	528.3	552.5	573.3	573.3	584.8	590.5	597.9	612.2	611.1	610.4	607.5
5 Loans and leases in bank credit ³	3,687.0	3,870.2	3,911.7	3,918.3	3,918.2	3,924.9	3,938.9	3,938.5	3,932.3	3,922.8	3,926.6	3,933.9
6 Commercial and industrial	1,061.3	1,085.1	1,091.9	1,100.4	1,108.4	1,110.0	1,109.8	1,104.2	1,093.5	1,086.7	1,089.3	1,085.9
7 Real estate	1,577.5	1,656.0	1,660.8	1,657.7	1,662.9	1,670.1	1,679.7	1,694.9	1,700.0	1,697.2	1,690.9	1,696.8
8 Revolving home equity	114.2	127.5	130.0	131.5	132.8	134.3	136.2	138.8	139.0	139.2	139.8	141.0
9 Other	1,463.3	1,528.5	1,530.8	1,526.2	1,530.1	1,535.8	1,543.5	1,556.2	1,560.9	1,557.9	1,551.1	1,555.8
10 Consumer	510.0	537.6	548.2	551.4	547.2	541.2	546.1	550.8	548.2	546.1	548.4	551.9
10a Credit cards and related plans	--	209.3	218.2	218.3	213.3	209.1	214.2	218.8	217.1	215.0	216.6	219.8
10b Other	--	328.2	329.9	333.1	333.9	332.0	331.9	332.0	331.1	331.1	331.8	332.2
11 Security ⁴	143.3	171.0	180.8	177.7	171.0	169.6	169.8	157.0	155.4	163.6	164.5	166.4
12 Other loans and leases	394.9	420.6	430.0	431.0	428.7	434.1	433.5	431.6	435.2	429.2	433.4	432.9
13 Interbank loans	226.7	252.6	260.9	272.3	268.8	283.2	299.2	280.3	272.9	274.3	274.8	256.8
14 Cash assets ⁵	271.8	263.1	286.5	289.4	266.4	258.5	266.4	261.7	246.6	246.4	252.6	245.5
15 Other assets ⁶	379.0	402.4	403.3	413.9	413.1	429.5	429.7	424.0	420.1	418.2	412.3	422.2
16 TOTAL ASSETS ⁷	5,815.5	6,041.0	6,139.5	6,191.3	6,154.2	6,180.8	6,231.7	6,207.7	6,199.7	6,181.4	6,174.5	6,159.4
LIABILITIES												
17 Deposits	3,619.1	3,803.1	3,894.2	3,906.8	3,907.5	3,935.4	4,006.7	3,988.9	4,030.4	4,028.9	3,988.6	3,977.3
18 Transaction	619.9	607.4	631.1	620.0	599.5	600.9	616.5	604.2	579.5	594.0	601.4	608.5
19 Nontransaction	2,999.2	3,195.6	3,263.0	3,286.9	3,308.0	3,334.5	3,390.2	3,384.7	3,450.9	3,434.9	3,387.2	3,368.9
20 Large time	876.5	924.8	948.6	954.8	948.5	938.1	949.1	960.9	971.5	968.9	962.4	955.6
21 Other	2,122.7	2,270.9	2,314.4	2,332.1	2,359.5	2,396.3	2,441.1	2,423.8	2,479.3	2,466.0	2,424.8	2,413.2
22 Borrowings	1,211.2	1,211.3	1,245.3	1,281.4	1,262.8	1,241.8	1,278.8	1,252.7	1,218.7	1,195.4	1,214.6	1,217.0
23 From banks in the U.S.	385.7	369.5	398.6	403.5	400.6	399.1	408.6	388.4	384.4	381.5	389.1	380.4
24 From others	825.5	841.8	846.7	877.9	862.2	842.7	870.2	864.4	834.3	813.9	825.5	836.6
25 Net due to related foreign offices	254.6	246.6	230.6	225.4	225.5	232.2	182.7	206.2	179.5	167.5	185.0	185.0
26 Other liabilities	314.3	349.1	347.9	367.4	347.2	353.9	344.2	339.9	351.9	364.9	364.9	354.8
27 TOTAL LIABILITIES	5,399.2	5,610.1	5,718.0	5,781.1	5,742.9	5,763.3	5,812.4	5,787.7	5,780.4	5,756.8	5,753.1	5,734.1
28 Residual (assets less liabilities) ⁸	416.3	430.9	421.5	410.2	411.3	417.6	419.3	420.1	419.3	424.6	421.4	425.4

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

Seasonally adjusted, billions of dollars

July 6, 2001

Account		2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS													
1	Bank credit	4,421.0	4,578.4	4,616.9	4,651.6	4,668.6	4,666.6	4,692.7	4,715.1	4,731.8	4,722.3	4,718.3	4,712.5
2	Securities in bank credit	1,098.7	1,115.8	1,130.3	1,148.1	1,151.9	1,139.7	1,146.3	1,158.9	1,175.8	1,173.5	1,163.6	1,156.6
3	Treasury and Agency securities ²	738.6	717.9	719.5	719.8	713.2	690.7	692.0	699.9	708.7	704.6	696.9	692.5
4	Other securities	360.1	398.0	410.8	428.3	438.7	449.0	454.2	459.0	467.1	468.9	466.7	464.1
5	Loans and leases in bank credit ³	3,322.3	3,462.5	3,486.5	3,503.4	3,516.7	3,526.9	3,546.5	3,556.2	3,556.0	3,548.8	3,554.7	3,555.9
6	Commercial and industrial	853.4	878.0	880.7	888.7	892.0	888.2	884.7	883.4	878.5	876.2	876.4	871.5
7	Real estate	1,559.5	1,631.9	1,637.6	1,640.2	1,651.2	1,659.4	1,666.2	1,676.5	1,681.4	1,678.4	1,678.4	1,678.2
8	Revolving home equity	114.2	126.8	129.9	132.3	134.0	135.9	137.2	138.7	139.2	139.1	139.6	140.5
9	Other	1,445.3	1,505.1	1,507.7	1,507.9	1,517.2	1,523.5	1,529.0	1,537.8	1,542.3	1,539.3	1,538.8	1,537.7
10	Consumer	511.1	537.2	542.3	547.0	546.6	544.9	549.2	553.0	551.9	550.2	552.7	551.2
11	Security ⁴	67.2	64.6	68.6	64.8	62.9	66.9	78.8	75.2	75.2	79.4	79.0	86.5
12	Other loans and leases	331.0	350.8	357.4	362.6	364.1	367.4	367.6	368.2	369.0	364.6	368.2	368.5
13	Interbank loans	197.3	219.0	225.1	241.1	238.6	245.2	263.6	255.2	244.8	248.2	251.8	249.0
14	Cash assets ⁵	230.5	217.5	227.3	231.9	223.7	227.7	231.3	226.2	212.5	217.6	219.7	221.2
15	Other assets ⁶	338.4	362.7	360.9	374.9	377.5	391.8	388.7	384.8	380.4	379.6	374.9	378.7
16	TOTAL ASSETS⁷	5,127.7	5,315.4	5,366.7	5,435.1	5,443.8	5,466.9	5,511.6	5,516.6	5,504.9	5,503.2	5,500.2	5,496.9
LIABILITIES													
17	Deposits	3,247.5	3,401.5	3,467.6	3,505.4	3,510.0	3,546.3	3,594.9	3,594.1	3,608.6	3,619.2	3,608.0	3,612.5
18	Transaction	618.7	590.4	591.3	598.0	597.4	597.4	599.8	603.4	567.3	583.8	597.8	611.8
19	Nontransaction	2,628.8	2,811.1	2,876.3	2,907.4	2,912.6	2,948.9	2,995.1	2,990.7	3,041.3	3,035.4	3,010.2	3,000.7
20	Large time	507.3	547.2	563.9	567.5	568.8	567.9	568.0	568.2	571.9	569.7	566.9	566.4
21	Other	2,121.5	2,263.9	2,312.5	2,339.9	2,343.8	2,381.0	2,427.1	2,422.6	2,469.4	2,465.7	2,443.4	2,434.3
22	Borrowings	1,001.6	979.9	1,002.8	1,020.7	1,020.8	1,010.2	1,042.1	1,031.3	1,011.6	995.0	984.7	1,000.4
23	From banks in the U.S.	364.0	350.1	374.5	372.1	373.7	371.3	381.8	365.7	364.0	362.3	360.2	359.7
24	From others	637.6	629.8	628.3	648.6	647.1	638.9	660.3	665.6	647.6	632.7	624.5	640.6
25	Net due to related foreign offices	234.2	237.1	227.6	217.7	214.6	211.5	185.5	211.7	203.4	198.8	202.9	198.6
26	Other liabilities	229.3	271.8	272.8	285.2	266.1	272.5	260.9	252.9	266.7	280.9	284.3	272.0
27	TOTAL LIABILITIES	4,712.5	4,890.2	4,970.8	5,029.0	5,011.4	5,040.5	5,083.4	5,090.1	5,090.3	5,093.9	5,079.9	5,083.4
28	Residual (assets less liabilities) ⁸	415.2	425.2	395.9	406.1	432.4	426.4	428.2	426.6	414.6	409.3	420.3	413.5

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

Not seasonally adjusted, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	4,417.4	4,594.8	4,642.5	4,658.4	4,660.4	4,658.7	4,688.0	4,709.1	4,733.6	4,720.5	4,706.0	4,707.4
2 Securities in bank credit	1,098.6	1,119.8	1,135.9	1,153.3	1,153.7	1,143.8	1,147.9	1,158.1	1,180.4	1,175.1	1,160.8	1,152.6
3 Treasury and Agency securities ²	739.9	718.9	719.3	722.0	715.0	696.6	696.9	700.8	713.0	705.9	695.6	690.6
4 Other securities	358.6	400.9	416.6	431.3	438.8	447.2	451.0	457.4	467.4	469.2	465.2	462.0
5 Loans and leases in bank credit ³	3,318.8	3,475.0	3,506.6	3,505.1	3,506.7	3,514.9	3,540.1	3,550.9	3,553.2	3,545.4	3,545.3	3,554.8
6 Commercial and industrial	858.7	878.4	880.5	884.3	889.2	888.7	891.1	888.7	881.6	877.6	879.0	875.9
7 Real estate	1,559.7	1,637.4	1,642.2	1,639.3	1,644.6	1,652.0	1,661.8	1,676.9	1,682.3	1,679.3	1,673.0	1,678.9
8 Revolving home equity	114.2	127.5	130.0	131.5	132.8	134.3	136.2	138.8	139.0	139.2	139.8	141.0
9 Other	1,445.5	1,510.0	1,512.3	1,507.8	1,511.8	1,517.7	1,525.6	1,538.1	1,543.3	1,540.0	1,533.2	1,537.9
10 Consumer	510.0	537.6	548.2	551.4	547.2	541.2	546.1	550.8	548.2	546.1	548.4	551.9
10a Credit cards and related plans	--	209.3	218.2	218.3	213.3	209.1	214.2	218.8	217.1	215.0	216.6	219.8
10b Other	--	328.2	329.9	333.1	333.9	332.0	331.9	332.0	331.1	331.1	331.8	332.2
11 Security ⁴	62.6	69.1	74.6	67.4	64.7	68.9	75.8	70.0	72.1	79.2	78.3	80.7
12 Other loans and leases	327.7	352.4	361.1	362.7	361.0	364.2	365.3	364.6	369.0	363.2	366.6	367.3
13 Interbank loans	196.2	225.8	233.9	243.1	240.4	252.6	269.7	248.4	250.5	250.5	243.5	235.5
14 Cash assets ⁵	229.6	222.5	243.8	245.3	224.6	219.2	228.7	225.1	212.1	212.0	217.2	211.5
15 Other assets ⁶	339.1	362.4	365.4	375.5	375.7	390.5	389.4	385.7	383.2	381.6	375.9	379.5
16 TOTAL ASSETS ⁷	5,122.8	5,343.1	5,422.1	5,458.3	5,436.5	5,456.5	5,511.3	5,503.5	5,514.5	5,499.8	5,477.9	5,469.3
LIABILITIES												
17 Deposits	3,234.6	3,420.8	3,503.5	3,510.3	3,518.7	3,552.2	3,611.3	3,580.9	3,619.1	3,617.4	3,578.5	3,571.3
18 Transaction	609.2	596.4	619.8	609.6	589.4	591.7	606.6	594.1	570.5	584.9	591.3	599.5
19 Nontransaction	2,625.4	2,824.4	2,883.7	2,900.7	2,929.3	2,960.5	3,004.7	2,986.9	3,048.6	3,032.5	2,987.1	2,971.8
20 Large time	504.7	552.1	567.7	570.8	572.1	566.4	565.9	565.3	571.5	568.8	564.6	560.8
21 Other	2,120.7	2,272.3	2,315.9	2,329.9	2,357.2	2,394.1	2,438.8	2,421.6	2,477.1	2,463.7	2,422.5	2,411.0
22 Borrowings	1,008.1	988.3	1,005.7	1,038.0	1,024.4	1,008.6	1,042.8	1,036.4	1,009.4	984.4	999.5	1,001.6
23 From banks in the U.S.	367.7	350.9	376.4	378.3	378.1	374.9	385.1	368.8	365.5	360.4	364.2	359.3
24 From others	640.5	637.4	629.3	659.7	646.3	633.6	657.7	667.6	643.9	624.0	635.2	642.3
25 Net due to related foreign offices	237.2	239.0	227.7	218.6	217.4	210.3	183.1	214.1	203.4	197.7	200.5	200.5
26 Other liabilities	231.7	273.5	273.2	286.2	268.6	271.2	258.0	255.0	266.8	279.9	281.8	274.0
27 TOTAL LIABILITIES	4,711.6	4,921.6	5,010.0	5,053.1	5,029.2	5,042.2	5,095.2	5,086.5	5,098.8	5,079.4	5,060.2	5,047.4
28 Residual (assets less liabilities) ⁸	411.2	421.5	412.1	405.2	407.3	414.3	416.1	417.0	415.8	420.4	417.7	421.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 6, 2001

Account		2000 May	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	Week ending			
										Jun 6	Jun 13	Jun 20	Jun 27
ASSETS													
1	Bank credit	2,502.5	2,536.7	2,554.2	2,571.3	2,581.6	2,588.7	2,610.4	2,622.8	2,636.6	2,626.8	2,614.7	2,620.4
2	Securities in bank credit	582.4	573.8	580.9	592.3	595.4	591.2	597.6	607.6	622.4	618.4	608.4	603.0
3	Treasury and Agency securities ²	365.1	348.7	352.2	353.4	349.5	338.9	341.8	349.8	358.0	353.1	344.2	341.0
3a	Trading account	22.1	21.6	28.8	34.2	37.5	35.4	33.7	35.3	41.8	38.8	32.9	28.2
3b	Investment account	343.0	327.1	323.4	319.2	312.0	303.4	308.1	314.5	316.2	314.3	311.3	312.8
4	Other securities	217.4	225.0	228.7	238.9	245.9	252.3	255.8	257.8	264.4	265.3	264.2	261.9
4a	Trading account	101.9	114.5	119.0	126.0	129.3	132.5	135.9	137.0	144.5	144.7	143.0	143.2
4b	Investment account	115.5	110.6	109.8	112.9	116.6	119.9	119.9	120.8	120.0	120.6	121.2	118.8
4c	State and local government	25.5	26.3	26.3	27.1	27.6	28.1	28.4	28.1	27.9	27.9	28.3	27.6
4d	Other	90.0	84.3	83.5	85.8	89.0	91.8	91.5	92.7	92.1	92.6	93.0	91.1
5	Loans and leases in bank credit ³	1,920.0	1,962.9	1,973.3	1,979.0	1,986.2	1,997.5	2,012.8	2,015.2	2,014.2	2,008.4	2,006.3	2,017.4
6	Commercial and industrial	583.9	588.0	590.0	593.4	594.7	590.2	587.3	586.1	580.4	577.9	576.5	573.4
6a	Bankers acceptances	1.1	1.0	1.0	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b	Other	582.9	587.0	589.0	592.5	593.9	589.4	586.4	585.3	579.5	577.0	575.7	572.6
7	Real estate	803.0	820.7	819.7	820.3	826.6	835.0	841.7	847.4	850.5	847.0	842.4	846.0
8	Revolving home equity	74.3	81.7	84.0	85.8	87.0	88.9	89.9	90.6	90.6	90.5	90.4	91.5
9	Other	728.7	739.0	735.7	734.5	739.6	746.1	751.7	756.9	759.9	756.5	752.0	754.5
10	Consumer	229.1	239.6	241.5	243.0	245.0	246.4	248.0	250.5	250.8	251.3	253.0	253.8
11	Security ⁴	61.1	58.0	61.4	57.7	55.3	58.8	70.2	66.4	66.6	70.8	70.2	77.9
11a	Fed funds and RPs with broker/dealer	39.7	41.7	46.3	41.7	39.4	43.6	53.8	49.3	49.9	53.4	52.3	60.1
11b	Other	21.3	16.3	15.2	16.0	15.9	15.2	16.4	17.1	16.7	17.4	17.9	17.8
12a	State and local government	12.5	12.8	12.6	12.8	13.0	13.2	13.1	13.1	13.0	13.0	12.9	14.5
12b	Agricultural	9.5	9.7	10.0	10.1	10.3	10.4	10.4	10.7	10.6	10.5	10.5	10.4
12c	Fed funds and RPs with others	13.3	19.0	21.0	25.8	26.1	26.0	22.9	23.5	24.9	24.6	25.1	25.6
12d	All other loans	86.5	86.4	87.7	86.6	85.4	86.3	87.3	85.0	84.6	82.8	85.0	85.9
12e	Lease financing receivables	121.1	128.7	129.4	129.5	129.8	131.2	132.0	132.5	132.9	130.5	130.6	130.0
13	Interbank loans	133.1	138.7	137.7	153.9	141.1	137.4	145.3	131.5	127.8	131.0	128.4	126.0
13a	Fed funds and RPs with banks	67.5	62.1	63.8	79.0	70.4	70.4	81.8	71.0	67.5	73.4	73.4	69.1
13b	Other	65.7	76.5	73.9	74.9	70.7	67.0	63.5	60.4	60.2	57.6	55.0	56.8
14	Cash assets ⁵	150.1	139.0	144.1	146.3	137.6	142.0	144.7	139.1	129.7	133.7	135.3	136.0
15	Other assets ⁶	227.7	254.1	248.6	260.2	262.6	271.5	264.9	262.2	253.6	249.7	249.4	248.7
16	TOTAL ASSETS ⁷	2,978.4	3,032.7	3,048.0	3,094.4	3,085.2	3,102.0	3,127.6	3,118.1	3,110.2	3,103.7	3,090.3	3,093.5

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

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

July 6, 2001

Account		2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
LIABILITIES													
17	Deposits	1,654.8	1,642.9	1,672.9	1,680.7	1,674.1	1,700.6	1,725.0	1,716.1	1,719.9	1,726.1	1,710.3	1,715.4
18	Transaction	317.8	296.4	297.2	300.4	298.3	301.5	301.2	302.2	283.2	294.6	299.5	312.3
19	Nontransaction	1,337.0	1,346.5	1,375.7	1,380.3	1,375.8	1,399.0	1,423.8	1,414.0	1,436.7	1,431.5	1,410.8	1,403.1
20	Large time	251.3	254.5	265.3	267.2	262.7	265.0	264.9	267.2	274.0	271.8	267.9	267.5
21	Other	1,085.7	1,092.0	1,110.4	1,113.1	1,113.2	1,134.0	1,158.8	1,146.7	1,162.7	1,159.6	1,143.0	1,135.6
22	Borrowings	655.6	652.7	666.3	676.8	679.5	676.9	705.5	691.1	674.5	662.1	643.2	658.3
23	From banks in the U.S.	201.4	196.0	214.0	213.9	215.6	219.6	229.8	212.5	213.7	213.1	207.8	204.6
24	From others	454.2	456.7	452.3	462.9	463.9	457.3	475.6	478.6	460.8	449.0	435.3	453.7
25	Net due to related foreign offices	228.2	213.4	206.7	200.9	197.9	196.1	172.7	195.1	189.7	183.8	191.3	187.1
26	Other liabilities	170.9	217.9	218.7	231.8	212.2	216.4	204.4	195.9	210.1	223.2	226.8	214.2
27	TOTAL LIABILITIES	2,709.4	2,726.9	2,764.5	2,790.3	2,763.8	2,789.9	2,807.6	2,798.2	2,794.1	2,795.2	2,771.6	2,774.9
28	Residual (assets less liabilities) ⁸	269.0	305.8	283.5	304.1	321.3	312.0	320.0	319.8	316.1	308.5	318.7	318.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	2,496.7	2,552.3	2,575.4	2,582.4	2,584.4	2,585.2	2,606.0	2,616.3	2,637.6	2,624.8	2,609.2	2,604.9
2 Securities in bank credit	580.5	579.5	587.3	598.1	599.2	593.1	596.5	605.3	626.0	618.5	604.7	595.8
3 Treasury and Agency securities ²	364.6	351.6	352.8	356.2	353.2	342.5	344.0	349.1	361.3	352.9	342.0	335.9
3a Trading account	22.1	21.8	28.9	34.5	37.9	35.8	34.0	35.2	42.2	38.8	32.7	27.8
3b Investment account	342.5	329.8	323.9	321.7	315.3	306.7	310.0	313.9	319.1	314.1	309.2	308.1
3c Mortgage-backed	220.0	211.4	213.4	219.7	215.6	214.0	221.4	227.9	231.0	224.1	221.4	222.7
3d Other	122.5	118.3	110.6	102.0	99.7	92.6	88.7	86.0	88.1	90.1	87.8	85.5
3e 1 year or less	31.7	32.7	31.4	31.5	33.6	33.3	31.7	28.6	28.7	29.6	26.8	24.7
3f Between 1 and 5 years	53.6	50.0	45.0	38.5	37.1	34.1	31.2	30.9	33.5	34.4	34.2	34.4
3g More than 5 years	37.2	35.7	34.1	32.1	29.0	25.2	25.8	26.4	25.9	26.1	26.8	26.3
4 Other securities	215.9	228.0	234.5	241.9	246.0	250.5	252.5	256.2	264.7	265.5	262.7	259.8
4a Trading account	101.2	116.0	122.0	127.6	129.3	131.5	134.2	136.1	144.6	144.9	142.1	142.0
4b Investment account	114.7	112.0	112.5	114.3	116.6	119.0	118.4	120.0	120.1	120.7	120.5	117.8
4c State and local government	25.3	26.6	26.9	27.5	27.6	27.9	28.0	28.0	27.9	27.9	28.1	27.4
4d Other	89.3	85.4	85.6	86.8	89.0	91.1	90.3	92.1	92.2	92.7	92.4	90.4
5 Loans and leases in bank credit ³	1,916.2	1,972.8	1,988.1	1,984.4	1,985.2	1,992.1	2,009.5	2,011.1	2,011.6	2,006.3	2,004.6	2,009.1
6 Commercial and industrial	587.1	589.1	589.1	589.9	593.6	590.9	591.6	588.9	581.7	578.0	578.6	574.7
6a Bankers acceptances	1.1	1.0	1.0	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	586.1	588.2	588.1	589.1	592.8	590.1	590.8	588.1	580.8	577.1	577.8	573.9
7 Real estate	802.4	825.9	824.2	820.9	823.4	829.2	837.7	847.0	850.6	847.2	839.8	843.0
8 Revolving home equity	74.2	82.1	83.9	85.0	86.1	87.5	89.0	90.5	90.5	90.6	90.9	91.8
9a Other residential	443.4	453.7	449.0	446.1	445.8	449.9	456.2	462.2	465.0	460.9	452.7	455.2
9b Commercial	284.8	290.1	291.3	289.8	291.5	291.8	292.4	294.3	295.1	295.6	296.2	296.0
10 Consumer	229.5	238.1	243.7	246.6	247.2	246.1	248.7	250.9	250.5	250.7	252.7	253.3
10a Credit cards and related plans	--	78.1	82.4	83.4	83.1	82.6	84.6	86.9	87.6	87.5	88.2	88.5
10b Other	--	160.0	161.3	163.2	164.1	163.5	164.0	164.0	162.9	163.2	164.5	164.8
11 Security ⁴	56.7	62.1	67.2	60.3	57.1	60.5	67.1	61.6	63.3	70.7	70.0	72.7
11a Fed funds and RPs with broker/dealer	36.9	44.6	50.6	43.6	40.7	44.9	51.4	45.7	47.5	53.3	52.1	56.1
11b Other	19.8	17.5	16.6	16.7	16.4	15.6	15.7	15.9	15.9	17.3	17.9	16.6
12a State and local government	12.5	12.8	12.6	12.8	13.0	13.2	13.1	13.1	13.0	13.0	12.9	14.5
12b Agricultural	9.5	9.8	10.0	10.1	10.1	10.1	10.2	10.6	10.6	10.6	10.6	10.5
12c Fed funds and RPs with others	13.3	19.0	21.0	25.8	26.1	26.0	22.9	23.5	24.9	24.6	25.1	25.6
12d All other loans	84.8	87.7	90.7	86.5	83.7	84.3	86.2	83.5	84.7	81.7	84.8	85.2
12e Lease financing receivables	120.5	128.4	129.7	131.6	131.2	131.7	132.0	131.9	132.3	130.0	130.1	129.6
13 Interbank loans	135.8	139.5	141.6	155.3	140.0	138.5	147.4	133.8	130.8	135.2	132.7	129.2
13a Fed funds and RPs with banks	68.9	62.6	65.6	79.7	69.9	71.0	83.0	72.3	69.1	75.8	75.9	70.9
13b Other	66.9	77.0	75.9	75.7	70.2	67.5	64.4	61.5	61.7	59.4	56.8	58.3
14 Cash assets ⁵	150.1	140.2	155.5	157.2	139.5	137.1	145.0	139.3	128.7	130.5	135.1	129.4
15 Other assets ⁶	228.4	253.7	253.0	260.8	260.8	270.2	265.6	263.0	256.4	251.7	250.3	249.4
16 TOTAL ASSETS ⁷	2,975.8	3,049.9	3,088.8	3,118.7	3,087.0	3,093.3	3,126.5	3,114.8	3,115.7	3,104.4	3,089.6	3,075.4

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)

July 6, 2001

Account		2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
LIABILITIES													
17	Deposits	1,646.8	1,650.1	1,690.7	1,686.9	1,681.9	1,699.0	1,734.1	1,709.3	1,729.5	1,732.3	1,703.5	1,695.2
18	Transaction	312.7	298.8	315.0	309.3	295.2	297.8	308.5	298.0	283.1	295.5	297.1	305.3
19	Nontransaction	1,334.0	1,351.4	1,375.6	1,377.6	1,386.7	1,401.2	1,425.6	1,411.4	1,446.4	1,436.8	1,406.5	1,389.9
20	Large time	248.7	259.4	269.1	270.5	266.0	263.5	262.8	264.4	273.6	271.0	265.6	261.9
21	Other	1,085.3	1,092.0	1,106.5	1,107.0	1,120.8	1,137.7	1,162.8	1,147.0	1,172.9	1,165.8	1,140.9	1,128.0
22	Borrowings	662.1	661.1	669.2	694.1	683.1	675.3	706.2	696.2	672.3	651.5	657.9	659.5
23	From banks in the U.S.	205.1	196.8	215.9	220.2	220.0	223.2	233.1	215.6	215.2	211.1	211.8	204.2
24	From others	457.1	464.3	453.3	473.9	463.1	452.0	473.1	480.6	457.1	440.4	446.0	455.3
25	Net due to related foreign offices	231.2	215.4	206.8	201.8	200.8	194.9	170.3	197.5	189.6	182.7	189.0	189.0
26	Other liabilities	173.2	219.7	219.0	232.8	214.8	215.1	201.6	198.1	210.2	222.2	224.3	216.3
27	TOTAL LIABILITIES	2,713.3	2,746.3	2,785.7	2,815.7	2,780.6	2,784.3	2,812.2	2,801.2	2,801.7	2,788.8	2,774.7	2,760.0
28	Residual (assets less liabilities) ⁸	262.5	303.6	303.2	303.1	306.4	309.0	314.3	313.6	314.0	315.6	315.0	315.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 6, 2001

Account		2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS													
1	Bank credit	1,918.5	2,041.7	2,062.6	2,080.2	2,087.1	2,077.9	2,082.3	2,092.3	2,095.1	2,095.5	2,103.6	2,092.1
2	Securities in bank credit	516.3	542.1	549.4	555.8	556.5	548.5	548.6	551.3	553.4	555.1	555.2	553.6
3	Treasury and Agency securities ²	373.5	369.1	367.4	366.4	363.7	351.9	350.2	350.1	350.7	351.5	352.6	351.5
4	Other securities	142.7	172.9	182.1	189.4	192.8	196.7	198.4	201.2	202.7	203.6	202.5	202.2
5	Loans and leases in bank credit ³	1,402.2	1,499.6	1,513.2	1,524.4	1,530.5	1,529.4	1,533.7	1,540.9	1,541.7	1,540.4	1,548.4	1,538.5
6	Commercial and industrial	269.5	290.0	290.7	295.3	297.3	298.0	297.4	297.3	298.1	298.3	299.9	298.1
7	Real estate	756.5	811.2	818.0	820.0	824.5	824.4	824.5	829.1	830.9	831.4	836.0	832.2
8	Revolving home equity	39.9	45.1	45.9	46.5	47.0	47.0	47.2	48.2	48.5	48.7	49.2	49.0
9	Other	716.6	766.1	772.1	773.4	777.5	777.4	777.3	780.9	782.4	782.8	786.8	783.2
10	Consumer	282.0	297.6	300.8	304.0	301.6	298.5	301.2	302.5	301.1	298.9	299.7	297.4
11	Security ⁴	6.1	6.6	7.1	7.2	7.6	8.1	8.6	8.7	8.6	8.6	8.8	8.7
12	Other loans and leases	88.1	94.2	96.7	97.9	99.5	100.3	102.0	103.4	103.1	103.2	104.1	102.2
13	Interbank loans	64.2	80.4	87.4	87.2	97.5	107.8	118.3	123.7	117.1	117.3	123.4	123.1
14	Cash assets ⁵	80.4	78.5	83.2	85.5	86.1	85.7	86.6	87.1	82.8	83.9	84.4	85.2
15	Other assets ⁶	110.7	108.6	112.4	114.7	114.9	120.4	123.8	122.7	126.8	129.9	125.6	130.1
16	TOTAL ASSETS⁷	2,149.3	2,282.7	2,318.7	2,340.7	2,358.6	2,365.0	2,384.0	2,398.6	2,394.7	2,399.5	2,409.9	2,403.4
LIABILITIES													
17	Deposits	1,592.7	1,758.6	1,794.8	1,824.7	1,835.9	1,845.8	1,869.9	1,878.0	1,888.7	1,893.1	1,897.7	1,897.1
18	Transaction	301.0	294.0	294.1	297.6	299.1	295.9	298.6	301.3	284.1	289.2	298.3	299.5
19	Nontransaction	1,291.8	1,464.6	1,500.7	1,527.1	1,536.8	1,549.9	1,571.4	1,576.8	1,604.6	1,603.9	1,599.4	1,597.6
20	Large time	256.0	292.7	298.6	300.3	306.1	302.9	303.0	300.9	297.9	297.8	299.0	298.9
21	Other	1,035.8	1,171.9	1,202.1	1,226.8	1,230.7	1,246.9	1,268.3	1,275.8	1,306.6	1,306.1	1,300.4	1,298.7
22	Borrowings	346.0	327.2	336.5	343.9	341.2	333.3	336.6	340.2	337.1	332.9	341.6	342.1
23	From banks in the U.S.	162.6	154.1	160.5	158.1	158.1	151.7	152.0	153.3	150.3	149.3	152.4	155.1
24	From others	183.4	173.1	176.0	185.7	183.2	181.6	184.7	187.0	186.8	183.7	189.2	187.0
25	Net due to related foreign offices	6.0	23.7	20.9	16.8	16.7	15.4	12.8	16.6	13.7	15.0	11.5	11.5
26	Other liabilities	58.4	53.9	54.1	53.4	53.8	56.1	56.4	57.0	56.6	57.7	57.5	57.7
27	TOTAL LIABILITIES	2,003.1	2,163.3	2,206.3	2,238.7	2,247.6	2,250.6	2,275.8	2,291.8	2,296.1	2,298.7	2,308.3	2,308.5
28	Residual (assets less liabilities) ⁸	146.2	119.4	112.4	102.0	111.0	114.4	108.2	106.8	98.6	100.8	101.6	94.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	1,920.7	2,042.5	2,067.1	2,075.9	2,076.0	2,073.5	2,082.0	2,092.7	2,096.0	2,095.7	2,096.8	2,102.5
2 Securities in bank credit	518.1	540.3	548.6	555.2	554.6	550.8	551.3	552.9	554.4	556.6	556.1	556.8
3 Treasury and Agency securities ²	375.4	367.4	366.5	365.8	361.8	354.1	352.9	351.7	351.7	353.0	353.6	354.7
4 Other securities	142.7	172.9	182.1	189.4	192.8	196.7	198.4	201.2	202.7	203.6	202.5	202.2
5 Loans and leases in bank credit ³	1,402.6	1,502.2	1,518.5	1,520.7	1,521.4	1,522.8	1,530.7	1,539.9	1,541.6	1,539.1	1,540.7	1,545.7
6 Commercial and industrial	271.6	289.3	291.4	294.4	295.6	297.7	299.5	299.9	299.9	299.7	300.3	301.2
7 Real estate	757.3	811.6	818.0	818.4	821.2	822.8	824.2	829.9	831.7	832.1	833.2	835.9
8 Revolving home equity	40.0	45.3	46.1	46.5	46.8	46.8	47.2	48.3	48.5	48.7	48.9	49.3
9 Other	717.3	766.2	771.9	771.8	774.4	776.0	777.0	781.6	783.2	783.5	784.4	786.6
10 Consumer	280.6	299.5	304.5	304.8	300.0	295.0	297.5	299.8	297.8	295.4	295.7	298.7
10a Credit cards and related plans	--	131.3	135.8	134.9	130.3	126.5	129.6	131.9	129.6	127.5	128.4	131.3
10b Other	--	168.2	168.7	169.9	169.8	168.6	167.9	168.0	168.2	167.9	167.3	167.4
11 Security ⁴	5.9	7.0	7.3	7.1	7.6	8.4	8.7	8.4	8.7	8.5	8.3	8.0
12 Other loans and leases	87.2	94.8	97.2	96.0	96.9	98.9	100.9	102.0	103.5	103.4	103.2	101.9
13 Interbank loans	60.4	86.2	92.3	87.7	100.4	114.0	122.3	114.7	119.7	115.4	110.9	106.3
14 Cash assets ⁵	79.6	82.4	88.3	88.1	85.1	82.1	83.7	85.9	83.4	81.5	82.1	82.1
15 Other assets ⁶	110.7	108.6	112.4	114.7	114.9	120.4	123.8	122.7	126.8	129.9	125.6	130.1
16 TOTAL ASSETS ⁷	2,146.9	2,293.2	2,333.2	2,339.6	2,349.5	2,363.2	2,384.7	2,388.8	2,398.8	2,395.5	2,388.3	2,393.9
LIABILITIES												
17 Deposits	1,587.8	1,770.6	1,812.8	1,823.4	1,836.8	1,853.2	1,877.2	1,871.6	1,889.6	1,885.1	1,874.9	1,876.1
18 Transaction	296.5	297.6	304.8	300.3	294.2	293.9	298.0	296.1	287.4	289.3	294.3	294.2
19 Nontransaction	1,291.4	1,473.0	1,508.0	1,523.2	1,542.6	1,559.3	1,579.1	1,575.5	1,602.2	1,595.7	1,580.7	1,581.9
20 Large time	256.0	292.7	298.6	300.3	306.1	302.9	303.0	300.9	297.9	297.8	299.0	298.9
21 Other	1,035.4	1,180.3	1,209.4	1,222.8	1,236.5	1,256.4	1,276.1	1,274.5	1,304.2	1,297.9	1,281.6	1,283.0
22 Borrowings	346.0	327.2	336.5	343.9	341.2	333.3	336.6	340.2	337.1	332.9	341.6	342.1
23 From banks in the U.S.	162.6	154.1	160.5	158.1	158.1	151.7	152.0	153.3	150.3	149.3	152.4	155.1
24 From others	183.4	173.1	176.0	185.7	183.2	181.6	184.7	187.0	186.8	183.7	189.2	187.0
25 Net due to related foreign offices	6.0	23.7	20.9	16.8	16.7	15.4	12.8	16.6	13.7	15.0	11.5	11.5
26 Other liabilities	58.4	53.9	54.1	53.4	53.8	56.1	56.4	57.0	56.6	57.7	57.5	57.7
27 TOTAL LIABILITIES	1,998.2	2,175.3	2,224.3	2,237.4	2,248.6	2,258.0	2,283.0	2,285.4	2,297.1	2,290.7	2,285.5	2,287.5
28 Residual (assets less liabilities) ⁸	148.7	117.9	108.9	102.1	101.0	105.2	101.8	103.4	101.8	104.8	102.8	106.5

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

Seasonally adjusted, billions of dollars

July 6, 2001

Account		2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS													
1	Bank credit	584.8	588.1	599.4	613.6	607.2	620.5	616.2	602.5	598.5	590.3	596.2	595.7
2	Securities in bank credit	212.4	195.5	205.1	208.4	198.8	205.6	214.6	210.3	212.7	209.7	212.5	213.4
3	Treasury and Agency securities ²	80.4	68.1	69.2	66.5	64.3	68.0	75.1	69.8	67.9	67.7	67.2	68.0
4	Other securities	132.0	127.5	135.9	142.0	134.5	137.6	139.6	140.5	144.8	142.0	145.2	145.5
5	Loans and leases in bank credit ³	372.4	392.6	394.4	405.2	408.3	414.9	401.6	392.2	385.8	380.6	383.8	382.2
6	Commercial and industrial	205.3	206.1	209.0	214.5	217.1	220.2	220.4	218.6	213.5	211.0	211.6	210.3
7	Real estate	17.7	18.5	18.5	18.5	18.3	18.2	17.9	18.0	17.7	17.9	17.9	17.9
11	Security ⁴	81.5	100.3	100.1	105.1	105.3	106.6	95.3	87.8	88.1	85.2	86.3	87.6
12	Other loans and leases	67.9	67.7	66.7	67.2	67.6	70.0	67.9	67.8	66.5	66.5	68.0	66.5
13	Interbank loans	30.4	26.8	27.0	29.2	28.4	30.7	29.5	31.9	22.4	23.8	31.3	21.3
14	Cash assets ⁵	43.1	38.5	39.9	41.5	41.7	40.7	39.3	37.5	35.2	35.7	36.7	35.2
15	Other assets ⁶	40.5	40.0	36.1	37.1	36.5	38.4	41.1	38.9	37.7	37.4	38.0	45.0
16	TOTAL ASSETS ⁷	698.5	693.1	702.1	721.0	713.4	729.9	725.8	710.4	693.5	686.8	701.8	696.7
LIABILITIES													
17	Deposits	383.3	379.6	380.0	386.6	380.5	378.7	392.5	406.8	414.8	416.8	418.5	413.7
18	Transaction	11.1	10.8	10.6	10.2	10.3	9.4	10.5	10.5	9.4	9.5	10.3	8.9
19	Nontransaction	372.2	368.8	369.4	376.4	370.2	369.2	382.0	396.3	405.4	407.3	408.2	404.8
22	Borrowings	203.1	223.0	239.6	243.5	238.4	233.3	236.0	216.3	209.2	211.0	215.2	215.4
23	From banks in the U.S.	18.1	18.6	22.2	25.2	22.5	24.2	23.5	19.5	18.9	21.1	24.9	21.1
24	From others	185.0	204.4	217.4	218.3	215.9	209.1	212.5	196.8	190.4	189.9	190.3	194.3
25	Net due to related foreign offices	20.6	7.3	-1.8	3.5	4.8	21.8	4.2	-4.7	-24.4	-26.5	-8.7	-12.2
26	Other liabilities	84.2	75.4	72.7	79.8	77.1	82.6	88.3	86.3	84.8	86.8	86.3	82.3
27	TOTAL LIABILITIES	691.2	685.2	690.5	713.4	700.8	716.3	721.1	704.7	684.4	688.1	711.2	699.1
28	Residual (assets less liabilities) ⁸	7.4	7.9	11.6	7.6	12.5	13.6	4.7	5.7	9.1	-1.3	-9.4	-2.4

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

Not seasonally adjusted, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
ASSETS												
1 Bank credit	580.6	590.8	610.2	621.7	610.4	615.7	613.4	597.8	591.8	587.1	593.8	592.5
2 Securities in bank credit	212.4	195.5	205.1	208.4	198.8	205.6	214.6	210.3	212.7	209.7	212.5	213.4
3 Treasury and Agency securities ²	80.4	68.1	69.2	66.5	64.3	68.0	75.1	69.8	67.9	67.7	67.2	68.0
3a Trading account	12.4	10.9	11.8	11.4	10.4	9.5	14.2	13.4	13.3	13.3	13.1	13.3
3b Investment account	68.0	57.2	57.3	55.1	53.9	58.5	60.9	56.4	54.6	54.4	54.2	54.6
4 Other securities	132.0	127.5	135.9	142.0	134.5	137.6	139.6	140.5	144.8	142.0	145.2	145.5
4a Trading account	87.7	88.0	90.8	96.4	90.8	94.5	96.6	98.2	102.6	101.9	105.6	106.4
4b Investment account	44.2	39.4	45.1	45.6	43.7	43.1	43.0	42.3	42.3	40.1	39.6	39.0
5 Loans and leases in bank credit ³	368.2	395.3	405.1	413.2	411.5	410.0	398.8	387.5	379.0	377.4	381.3	379.1
6 Commercial and industrial	202.6	206.7	211.4	216.1	219.3	221.4	218.7	215.5	211.9	209.1	210.3	210.0
7 Real estate	17.7	18.5	18.5	18.5	18.3	18.2	17.9	18.0	17.7	17.9	17.9	17.9
11 Security ⁴	80.7	101.8	106.2	110.4	106.3	100.6	94.0	87.0	83.3	84.4	86.3	85.7
12 Other loans and leases	67.2	68.2	69.0	68.3	67.7	69.9	68.2	67.0	66.2	66.0	66.9	65.6
13 Interbank loans	30.4	26.8	27.0	29.2	28.4	30.7	29.5	31.9	22.4	23.8	31.3	21.3
14 Cash assets ⁵	42.1	40.6	42.7	44.1	41.8	39.3	37.7	36.6	34.5	34.4	35.4	34.0
15 Other assets ⁶	39.9	40.0	37.9	38.3	37.5	39.0	40.2	38.4	36.9	36.6	36.4	42.7
16 TOTAL ASSETS ⁷	692.7	697.9	717.4	733.0	717.7	724.3	720.4	704.2	685.2	681.5	696.6	690.2
LIABILITIES												
17 Deposits	384.5	382.3	390.7	396.5	388.7	383.2	395.4	407.9	411.3	411.5	410.1	406.0
18 Transaction	10.7	11.0	11.3	10.4	10.1	9.2	10.0	10.1	9.0	9.1	10.1	8.9
19 Nontransaction	373.8	371.3	379.4	386.1	378.6	374.0	385.5	397.8	402.3	402.3	400.1	397.1
22 Borrowings	203.1	223.0	239.6	243.5	238.4	233.3	236.0	216.3	209.2	211.0	215.2	215.4
23 From banks in the U.S.	18.1	18.6	22.2	25.2	22.5	24.2	23.5	19.5	18.9	21.1	24.9	21.1
24 From others	185.0	204.4	217.4	218.3	215.9	209.1	212.5	196.8	190.4	189.9	190.3	194.3
25 Net due to related foreign offices	17.4	7.6	2.9	6.8	8.0	21.9	-0.4	-7.9	-23.9	-30.2	-15.5	-15.5
26 Other liabilities	82.7	75.6	74.7	81.2	78.5	82.7	86.2	84.8	85.0	85.0	83.1	80.7
27 TOTAL LIABILITIES	687.6	688.4	708.0	728.0	713.7	721.0	717.2	701.1	681.7	677.3	692.9	686.6
28 Residual (assets less liabilities) ⁸	5.1	9.4	9.4	5.0	4.0	3.3	3.2	3.1	3.5	4.2	3.6	3.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 6, 2001

Account	2000	2000	2000	2001	2001	2001	2001	2001	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 6	Jun 13	Jun 20	Jun 27
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	72.4	68.0	77.8	79.5	77.6	80.6	79.6	81.7	87.6	92.3	87.1	83.9
30 Reval. losses on off-bal. sheet items ⁹	72.9	72.6	83.1	82.5	81.0	79.8	74.9	74.7	83.7	86.0	83.5	76.9
31 Mortgage-backed securities ¹⁰	253.7	240.6	242.6	248.0	244.5	244.8	252.2	258.9	262.6	255.7	253.2	251.8
31a Pass-through	178.6	174.3	177.5	182.6	178.9	180.9	189.8	195.2	199.8	194.2	194.6	194.1
31b CMO, REMIC, and other	75.1	66.4	65.0	65.3	65.6	63.9	62.4	63.7	62.7	61.5	58.6	57.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-10.3	-1.2	1.4	-2.5	-0.6	-0.3	-0.3	-1.7	-2.0	-1.9	-1.7	-2.0
33 Offshore credit to U.S. residents ¹²	23.5	23.1	23.4	23.0	22.7	22.6	21.7	21.0	20.8	20.6	20.7	20.7
34 Securitized consumer loans ¹³	--	80.5	82.2	82.4	80.8	80.2	78.8	77.0	76.6	76.5	76.5	77.2
34a Credit cards and related plans	--	67.3	68.6	68.5	67.3	67.3	66.4	65.0	64.9	64.9	65.1	65.8
34b Other	--	13.2	13.6	13.9	13.4	12.9	12.4	12.0	11.7	11.6	11.4	11.4
35 Securitized business loans ¹³	--	17.8	18.6	18.4	18.6	18.7	18.8	19.8	20.0	20.4	20.3	20.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	205.7	213.0	214.5	218.2	222.6	229.2	238.1	242.6	244.2	245.6	245.4	245.8
34 Securitized consumer loans ¹³	--	225.6	231.1	231.5	235.6	238.6	241.2	242.2	245.2	247.1	249.1	249.3
34a Credit cards and related plans	--	216.1	221.9	222.4	226.8	229.9	232.6	233.8	236.9	238.9	240.3	240.6
34b Other	--	9.5	9.2	9.1	8.9	8.7	8.6	8.4	8.3	8.2	8.8	8.7
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	50.4	44.6	45.7	52.0	49.4	52.5	54.2	56.3	59.3	58.6	56.7	55.1
30 Reval. losses on off-bal. sheet items ⁹	47.0	40.8	41.7	49.1	47.1	49.5	50.7	51.6	53.9	53.6	51.5	49.7
35 Securitized business loans ¹³	--	22.8	23.1	23.2	22.4	21.5	19.8	18.0	17.4	17.2	17.0	17.1

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 1-800-782-8872 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. 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