

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 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	5,031.8	5,215.5	5,263.1	5,272.8	5,282.8	5,306.4	5,313.1	5,307.4	5,299.6	5,282.6	5,286.5	5,287.2
2 Securities in bank credit	1,303.2	1,335.4	1,356.5	1,350.8	1,345.3	1,362.8	1,369.2	1,378.2	1,369.4	1,371.6	1,365.3	1,372.3
3 Treasury and Agency securities ²	817.3	788.5	786.1	777.3	758.5	766.9	769.5	767.7	760.4	766.5	768.2	765.3
4 Other securities	485.9	546.9	570.4	573.4	586.8	595.9	599.8	610.5	609.1	605.1	597.2	607.1
5 Loans and leases in bank credit ³	3,728.6	3,880.1	3,906.5	3,922.0	3,937.4	3,943.7	3,943.9	3,929.2	3,930.1	3,911.0	3,921.2	3,914.8
6 Commercial and industrial	1,064.5	1,089.0	1,101.1	1,105.8	1,103.8	1,100.7	1,097.6	1,080.5	1,076.0	1,065.7	1,067.7	1,068.3
7 Real estate	1,595.5	1,656.1	1,658.7	1,669.6	1,677.6	1,683.8	1,694.1	1,696.5	1,695.5	1,696.5	1,706.5	1,703.7
8 Revolving home equity	115.4	129.9	132.2	133.9	135.8	137.0	138.7	139.8	140.6	140.7	140.5	141.1
9 Other	1,480.2	1,526.2	1,526.5	1,535.7	1,541.8	1,546.7	1,555.5	1,556.7	1,554.9	1,555.8	1,566.0	1,562.6
10 Consumer	517.4	542.3	547.0	546.6	545.0	549.3	553.0	550.9	550.3	547.3	548.4	551.0
11 Security ⁴	153.0	168.7	169.9	168.2	173.5	174.2	163.0	166.9	174.0	166.7	164.0	159.7
12 Other loans and leases	398.0	424.1	429.8	431.9	437.6	435.8	436.2	434.4	434.3	434.7	434.6	432.2
13 Interbank loans	225.6	252.2	270.3	267.0	275.9	293.1	287.1	272.2	270.4	261.2	267.6	276.9
14 Cash assets ⁵	269.9	267.2	273.3	265.3	268.4	270.6	263.7	255.9	259.9	265.7	258.5	258.1
15 Other assets ⁶	378.4	397.1	412.0	413.9	430.9	431.5	425.5	420.1	422.5	427.3	427.3	426.4
16 TOTAL ASSETS ⁷	5,845.6	6,068.0	6,154.0	6,154.1	6,193.2	6,236.5	6,224.3	6,190.6	6,187.4	6,171.9	6,174.7	6,183.2
LIABILITIES												
17 Deposits	3,669.2	3,847.7	3,892.1	3,890.6	3,925.1	3,987.6	4,000.9	4,033.8	4,024.9	4,086.6	4,041.1	4,031.3
18 Transaction	616.4	601.9	608.2	607.7	606.9	610.3	613.9	601.9	629.0	594.3	584.0	597.4
19 Nontransaction	3,052.8	3,245.7	3,283.9	3,282.9	3,318.2	3,377.3	3,387.0	3,431.9	3,395.9	3,492.3	3,457.1	3,433.9
20 Large time	897.1	934.7	941.8	936.9	935.0	947.9	962.2	975.0	970.6	990.1	974.0	962.0
21 Other	2,155.7	2,311.0	2,342.1	2,346.1	2,383.2	2,429.4	2,424.8	2,457.0	2,425.3	2,502.2	2,483.0	2,471.9
22 Borrowings	1,206.5	1,242.4	1,264.2	1,259.2	1,243.2	1,278.9	1,248.0	1,214.8	1,216.0	1,204.0	1,216.1	1,218.3
23 From banks in the U.S.	378.7	396.7	397.2	396.2	395.5	405.1	385.0	383.7	381.0	386.0	391.7	391.8
24 From others	827.8	845.7	866.9	863.0	847.7	873.8	863.0	831.1	835.1	818.1	824.4	826.5
25 Net due to related foreign offices	257.7	225.8	221.2	219.4	233.2	189.7	207.0	184.1	200.9	159.3	195.9	193.8
26 Other liabilities	305.7	345.4	364.8	343.0	351.6	347.3	336.1	347.0	337.1	325.3	316.0	332.0
27 TOTAL LIABILITIES	5,439.1	5,661.4	5,742.3	5,712.2	5,753.1	5,803.5	5,792.1	5,779.7	5,779.0	5,775.2	5,769.0	5,775.4
28 Residual (assets less liabilities) ⁸	406.5	406.7	411.7	441.9	440.1	432.9	432.2	410.9	408.5	396.7	405.7	407.8

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	5,025.5	5,251.9	5,278.0	5,267.8	5,270.0	5,298.8	5,302.4	5,300.3	5,291.3	5,286.6	5,265.3	5,267.3
2 Securities in bank credit	1,302.2	1,341.0	1,361.7	1,352.6	1,349.4	1,364.4	1,368.4	1,377.5	1,365.4	1,367.9	1,357.9	1,362.0
3 Treasury and Agency securities ²	817.0	788.3	788.3	779.1	764.4	771.8	770.3	768.1	758.5	765.8	765.6	760.4
4 Other securities	485.2	552.7	573.4	573.5	585.0	592.6	598.1	609.4	607.0	602.1	592.3	601.6
5 Loans and leases in bank credit ³	3,723.3	3,910.9	3,916.2	3,915.2	3,920.6	3,934.5	3,933.9	3,922.8	3,925.9	3,918.7	3,907.4	3,905.3
6 Commercial and industrial	1,066.6	1,091.2	1,098.4	1,105.1	1,105.3	1,105.3	1,099.8	1,082.8	1,080.1	1,074.1	1,067.8	1,068.1
7 Real estate	1,594.9	1,660.7	1,657.7	1,663.1	1,670.2	1,679.4	1,694.5	1,695.8	1,696.3	1,697.0	1,705.7	1,702.6
8 Revolving home equity	115.5	130.0	131.3	132.7	134.1	136.0	138.7	139.9	141.1	141.0	140.9	141.5
9 Other	1,479.4	1,530.7	1,526.4	1,530.3	1,536.0	1,543.4	1,555.8	1,555.9	1,555.2	1,556.1	1,564.9	1,561.1
10 Consumer	515.2	548.2	551.4	547.2	541.2	546.2	550.8	548.2	551.0	545.6	544.4	548.2
10a Credit cards and related plans	--	218.2	218.3	213.3	209.1	214.2	218.8	216.7	218.8	215.2	213.5	216.8
10b Other	--	330.0	333.1	333.9	332.1	332.0	332.0	331.5	332.2	330.5	330.9	331.5
11 Security ⁴	149.3	180.8	177.7	171.0	169.6	169.9	157.0	162.4	166.3	159.9	154.1	153.7
12 Other loans and leases	397.4	430.0	431.0	428.8	434.3	433.7	431.8	433.5	432.2	442.0	435.4	432.7
13 Interbank loans	226.8	260.9	272.3	268.8	283.2	299.2	280.3	269.8	256.9	271.3	263.5	268.5
14 Cash assets ⁵	265.8	286.5	289.4	266.4	258.5	266.4	261.7	252.3	248.8	282.7	248.3	249.9
15 Other assets ⁶	378.8	403.3	413.9	413.1	430.2	431.3	425.8	420.9	421.0	433.0	427.1	424.7
16 TOTAL ASSETS⁷	5,836.8	6,138.6	6,189.1	6,151.2	6,177.1	6,230.8	6,205.0	6,178.1	6,153.1	6,208.7	6,139.1	6,145.2
LIABILITIES												
17 Deposits	3,653.8	3,894.2	3,906.9	3,907.6	3,935.4	4,006.8	3,988.9	4,014.9	3,976.0	4,103.1	4,016.7	3,999.3
18 Transaction	615.8	631.1	620.0	599.5	600.9	616.5	604.2	601.5	616.6	627.5	577.4	589.0
19 Nontransaction	3,038.0	3,263.1	3,287.0	3,308.1	3,334.6	3,390.3	3,384.7	3,413.4	3,359.4	3,475.6	3,439.2	3,410.2
20 Large time	888.7	948.7	954.8	948.5	938.2	949.2	960.9	965.4	957.3	970.8	959.1	948.8
21 Other	2,149.4	2,314.4	2,332.2	2,359.5	2,396.4	2,441.1	2,423.8	2,448.0	2,402.1	2,504.8	2,480.2	2,461.4
22 Borrowings	1,207.6	1,245.3	1,281.4	1,262.8	1,241.6	1,279.6	1,253.1	1,215.7	1,217.3	1,204.3	1,208.5	1,212.2
23 From banks in the U.S.	379.5	398.6	403.4	400.6	399.1	408.3	388.2	384.5	380.6	387.1	389.9	389.1
24 From others	828.1	846.7	878.0	862.3	842.5	871.3	864.9	831.1	836.7	817.2	818.6	823.1
25 Net due to related foreign offices	253.5	230.6	225.4	225.5	232.2	182.7	206.2	180.3	199.6	155.0	186.7	186.4
26 Other liabilities	303.6	347.9	367.2	347.0	350.3	342.5	336.7	344.9	337.5	322.2	309.5	326.5
27 TOTAL LIABILITIES	5,418.6	5,718.0	5,781.0	5,742.8	5,759.6	5,811.5	5,784.9	5,755.7	5,730.4	5,784.7	5,721.4	5,724.4
28 Residual (assets less liabilities) ⁸	418.2	420.6	408.2	408.3	417.6	419.3	420.0	422.4	422.7	424.0	417.8	420.8

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

Seasonally adjusted, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	4,455.8	4,616.0	4,649.5	4,665.7	4,662.3	4,688.1	4,710.6	4,713.6	4,704.5	4,698.2	4,706.8	4,713.0
2 Securities in bank credit	1,098.5	1,130.3	1,148.1	1,151.9	1,139.7	1,146.3	1,158.9	1,165.9	1,156.2	1,156.0	1,153.3	1,160.6
3 Treasury and Agency securities ²	738.8	719.4	719.6	713.0	690.6	691.8	699.7	699.8	692.5	696.5	701.2	698.2
4 Other securities	359.7	411.0	428.5	438.9	449.2	454.5	459.3	466.0	463.7	459.5	452.1	462.4
5 Loans and leases in bank credit ³	3,357.3	3,485.7	3,501.4	3,513.7	3,522.5	3,541.8	3,551.7	3,547.8	3,548.3	3,542.2	3,553.5	3,552.4
6 Commercial and industrial	859.7	880.0	886.7	889.0	883.9	880.1	879.0	869.8	866.3	861.5	864.4	865.0
7 Real estate	1,577.6	1,637.6	1,640.2	1,651.0	1,659.1	1,665.8	1,676.1	1,678.6	1,677.6	1,678.7	1,688.6	1,685.8
8 Revolving home equity	115.4	129.9	132.2	133.9	135.8	137.0	138.7	139.8	140.6	140.7	140.5	141.1
9 Other	1,462.2	1,507.7	1,508.1	1,517.1	1,523.3	1,528.8	1,537.4	1,538.9	1,537.1	1,538.0	1,548.1	1,544.8
10 Consumer	517.4	542.3	547.0	546.6	545.0	549.3	553.0	550.9	550.3	547.3	548.4	551.0
11 Security ⁴	70.3	68.6	64.8	62.9	66.9	78.8	75.2	80.7	86.5	85.4	82.5	82.0
12 Other loans and leases	332.3	357.4	362.6	364.3	367.6	367.8	368.4	367.7	367.5	369.4	369.7	368.6
13 Interbank loans	199.3	225.1	241.1	238.6	245.2	263.6	255.2	247.5	249.2	237.0	241.9	250.7
14 Cash assets ⁵	225.3	227.3	231.8	223.7	227.7	231.3	226.2	219.9	223.9	231.2	222.1	221.4
15 Other assets ⁶	336.6	360.9	375.0	377.5	392.5	390.3	386.6	381.1	377.6	392.9	393.5	391.5
16 TOTAL ASSETS⁷	5,157.3	5,365.9	5,433.1	5,440.8	5,463.3	5,508.6	5,513.9	5,497.5	5,490.6	5,494.8	5,499.4	5,511.8
LIABILITIES												
17 Deposits	3,283.4	3,467.7	3,505.5	3,510.0	3,546.4	3,595.0	3,594.2	3,616.6	3,610.9	3,659.7	3,624.8	3,624.5
18 Transaction	605.2	591.3	598.0	597.4	597.4	599.8	603.4	592.3	620.1	584.0	574.3	588.2
19 Nontransaction	2,678.1	2,876.4	2,907.4	2,912.7	2,949.0	2,995.1	2,990.7	3,024.3	2,990.7	3,075.7	3,050.5	3,036.3
20 Large time	523.1	563.9	567.5	568.8	567.9	568.0	568.2	569.6	567.7	575.8	569.8	566.7
21 Other	2,155.0	2,312.5	2,340.0	2,343.9	2,381.0	2,427.2	2,422.6	2,454.7	2,423.1	2,499.9	2,480.7	2,469.6
22 Borrowings	1,003.6	1,002.8	1,020.7	1,020.8	1,010.2	1,042.1	1,031.7	1,001.4	1,000.5	986.3	1,016.1	1,015.7
23 From banks in the U.S.	359.5	374.5	372.1	373.7	371.3	381.5	365.5	361.5	359.9	358.4	372.5	372.6
24 From others	644.1	628.3	648.6	647.1	638.9	660.6	666.1	639.9	640.6	627.9	643.6	643.1
25 Net due to related foreign offices	236.0	227.6	217.7	214.6	211.5	185.5	211.7	204.1	213.7	198.4	208.8	206.8
26 Other liabilities	229.2	272.8	285.2	266.1	268.8	257.7	249.8	262.4	254.8	245.7	237.8	249.9
27 TOTAL LIABILITIES	4,752.2	4,970.8	5,029.0	5,011.5	5,036.8	5,080.3	5,087.4	5,084.6	5,079.8	5,090.1	5,087.4	5,097.0
28 Residual (assets less liabilities) ⁸	405.1	395.1	404.0	429.3	426.5	428.3	426.5	412.9	410.8	404.7	412.0	414.8

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

Not seasonally adjusted, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	4,452.9	4,641.7	4,656.4	4,657.4	4,654.4	4,683.4	4,704.6	4,710.2	4,699.4	4,704.6	4,691.4	4,695.2
2 Securities in bank credit	1,097.5	1,135.9	1,153.3	1,153.7	1,143.8	1,147.9	1,158.2	1,165.2	1,152.2	1,152.3	1,145.8	1,150.2
3 Treasury and Agency securities ²	738.5	719.1	721.8	714.8	696.4	696.7	700.5	700.2	690.6	695.7	698.7	693.4
4 Other securities	359.0	416.8	431.5	439.0	447.4	451.2	457.6	465.0	461.6	456.5	447.2	456.9
5 Loans and leases in bank credit ³	3,355.3	3,505.8	3,503.0	3,503.7	3,510.5	3,535.5	3,546.4	3,545.0	3,547.2	3,552.4	3,545.5	3,545.0
6 Commercial and industrial	862.9	879.8	882.3	886.2	884.3	886.5	884.4	873.2	870.8	869.6	865.4	865.0
7 Real estate	1,576.9	1,642.2	1,639.3	1,644.4	1,651.7	1,661.5	1,676.5	1,678.0	1,678.4	1,679.2	1,687.9	1,684.8
8 Revolving home equity	115.5	130.0	131.3	132.7	134.1	136.0	138.7	139.9	141.1	141.0	140.9	141.5
9 Other	1,461.4	1,512.2	1,507.9	1,511.7	1,517.6	1,525.4	1,537.8	1,538.1	1,537.3	1,538.2	1,547.0	1,543.3
10 Consumer	515.2	548.2	551.4	547.2	541.2	546.2	550.8	548.2	551.0	545.6	544.4	548.2
10a Credit cards and related plans	--	218.2	218.3	213.3	209.1	214.2	218.8	216.7	218.8	215.2	213.5	216.8
10b Other	--	330.0	333.1	333.9	332.1	332.0	332.0	331.5	332.2	330.5	330.9	331.5
11 Security ⁴	68.1	74.6	67.4	64.7	68.9	75.8	70.0	78.1	80.7	81.3	76.7	77.3
12 Other loans and leases	332.2	361.1	362.7	361.2	364.4	365.5	364.8	367.4	366.3	376.7	371.1	369.6
13 Interbank loans	200.5	233.9	243.1	240.4	252.6	269.7	248.4	245.1	235.6	247.2	237.8	242.3
14 Cash assets ⁵	222.3	243.8	245.3	224.6	219.2	228.7	225.1	217.4	214.1	249.1	213.3	214.7
15 Other assets ⁶	338.5	365.4	375.6	375.7	391.2	391.0	387.4	383.2	378.4	400.0	394.0	390.7
16 TOTAL ASSETS ⁷	5,154.4	5,421.2	5,456.3	5,433.5	5,452.9	5,508.2	5,500.7	5,491.1	5,462.9	5,536.3	5,471.8	5,478.2
LIABILITIES												
17 Deposits	3,274.0	3,503.5	3,510.4	3,518.8	3,552.3	3,611.3	3,581.0	3,604.8	3,569.6	3,690.2	3,612.4	3,602.1
18 Transaction	604.8	619.8	609.6	589.4	591.7	606.6	594.1	592.0	607.7	616.7	567.7	579.8
19 Nontransaction	2,669.3	2,883.7	2,900.8	2,929.4	2,960.5	3,004.7	2,986.9	3,012.8	2,961.9	3,073.5	3,044.7	3,022.3
20 Large time	520.6	567.7	570.8	572.1	566.4	565.9	565.3	567.0	562.1	570.9	566.8	563.1
21 Other	2,148.6	2,315.9	2,330.0	2,357.3	2,394.2	2,438.9	2,421.6	2,445.8	2,399.9	2,502.6	2,477.9	2,459.2
22 Borrowings	1,004.7	1,005.7	1,038.0	1,024.4	1,008.6	1,042.8	1,036.8	1,002.3	1,001.7	986.6	1,008.5	1,009.6
23 From banks in the U.S.	360.2	376.4	378.3	378.1	374.9	384.8	368.6	362.3	359.5	359.6	370.6	369.9
24 From others	644.5	629.3	659.7	646.3	633.7	658.1	668.1	639.9	642.2	627.0	637.8	639.7
25 Net due to related foreign offices	235.1	227.7	218.6	217.4	210.3	183.1	214.1	203.4	215.7	195.1	203.1	202.7
26 Other liabilities	228.6	273.1	286.2	268.6	267.5	255.0	251.9	261.9	256.7	243.0	232.8	246.0
27 TOTAL LIABILITIES	4,742.4	5,010.0	5,053.1	5,029.2	5,038.6	5,092.2	5,083.8	5,072.4	5,043.8	5,114.9	5,056.7	5,060.4
28 Residual (assets less liabilities) ⁸	412.0	411.2	403.2	404.3	414.3	416.1	417.0	418.7	419.1	421.4	415.1	417.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	2,530.8	2,571.9	2,587.8	2,597.0	2,602.7	2,624.2	2,637.0	2,635.9	2,632.3	2,621.6	2,621.1	2,621.6
2 Securities in bank credit	587.6	587.0	598.5	601.5	597.2	603.7	613.8	617.6	609.1	605.7	601.5	607.4
3 Treasury and Agency securities ²	371.9	358.3	359.6	355.6	344.8	347.9	356.0	354.2	347.2	347.3	352.0	347.9
3a Trading account	22.7	28.8	34.2	37.5	35.4	33.7	35.3	35.1	28.2	34.1	38.6	39.4
3b Investment account	349.2	329.5	325.4	318.1	309.4	314.2	320.7	319.1	319.0	313.2	313.4	308.6
4 Other securities	215.7	228.7	238.9	245.9	252.3	255.8	257.8	263.4	261.9	258.4	249.5	259.5
4a Trading account	100.5	119.0	126.0	129.3	132.5	135.9	137.0	143.5	143.2	140.3	130.6	139.0
4b Investment account	115.3	109.8	112.9	116.6	119.9	119.9	120.8	119.9	118.8	118.1	118.9	120.5
4c State and local government	25.6	26.3	27.1	27.6	28.1	28.4	28.1	27.9	27.6	27.5	27.8	27.8
4d Other	89.7	83.5	85.8	89.0	91.8	91.5	92.7	92.0	91.1	90.6	91.1	92.7
5 Loans and leases in bank credit ³	1,943.2	1,984.9	1,989.3	1,995.6	2,005.5	2,020.5	2,023.2	2,018.4	2,023.2	2,015.9	2,019.6	2,014.2
6 Commercial and industrial	589.2	592.8	594.9	595.2	589.3	586.1	585.1	574.5	571.9	565.6	566.8	566.2
6a Bankers acceptances	1.0	1.0	0.8	0.8	0.8	0.8	0.8	0.7	0.8	--	--	--
6b Other	588.2	591.8	594.0	594.4	588.5	585.3	584.3	573.8	571.1	565.6	566.8	566.2
7 Real estate	814.3	825.2	825.8	832.1	840.4	847.1	852.9	851.5	850.9	850.0	856.7	852.3
8 Revolving home equity	75.1	84.4	86.3	87.6	89.5	90.5	91.2	91.4	92.1	91.7	91.4	91.7
9 Other	739.2	740.8	739.6	744.5	750.8	756.5	761.7	760.1	758.9	758.3	765.3	760.6
10 Consumer	231.0	242.6	244.1	246.1	247.5	249.1	251.6	253.4	254.9	253.7	253.6	255.4
11 Security ⁴	64.2	61.7	57.8	55.5	59.0	70.4	66.6	72.3	78.1	77.1	74.0	73.3
11a Fed funds and RPs with broker/dealer	44.1	46.3	41.7	39.5	43.7	53.8	49.4	54.7	60.1	59.8	57.6	57.9
11b Other	20.1	15.3	16.1	16.0	15.3	16.5	17.3	17.6	18.0	17.4	16.4	15.4
12a State and local government	12.4	12.6	12.8	12.9	13.0	13.0	13.0	13.3	14.3	14.3	14.2	14.3
12b Agricultural	9.6	10.0	10.1	10.3	10.4	10.4	10.7	10.5	10.4	10.2	10.2	10.2
12c Fed funds and RPs with others	13.7	21.1	25.9	26.3	26.1	23.0	23.6	25.5	25.8	28.2	32.0	29.7
12d All other loans	84.4	87.9	86.7	85.8	86.8	87.8	85.5	84.8	85.2	85.6	80.7	81.4
12e Lease financing receivables	124.5	131.0	131.2	131.5	133.0	133.7	134.3	132.5	131.7	131.3	131.2	131.4
13 Interbank loans	134.6	138.8	155.2	142.4	138.7	146.7	132.7	128.9	127.1	122.7	127.9	130.6
13a Fed funds and RPs with banks	68.6	65.0	80.3	71.6	71.6	83.2	72.3	71.7	70.3	66.5	65.1	68.7
13b Other	66.1	73.9	74.9	70.7	67.0	63.5	60.4	57.2	56.8	56.2	62.8	62.0
14 Cash assets ⁵	147.8	145.0	147.2	138.4	142.8	145.5	139.9	135.6	137.2	143.6	138.7	136.9
15 Other assets ⁶	227.1	249.6	261.3	263.6	273.2	267.6	265.0	253.5	252.1	254.2	258.2	259.0
16 TOTAL ASSETS ⁷	3,005.5	3,068.5	3,114.0	3,103.5	3,119.5	3,146.2	3,136.9	3,116.2	3,111.1	3,104.5	3,107.9	3,110.1

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

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

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
LIABILITIES												
17 Deposits	1,666.3	1,688.2	1,696.0	1,689.4	1,716.1	1,740.7	1,731.7	1,736.3	1,730.8	1,761.6	1,737.0	1,729.3
18 Transaction	313.2	299.7	302.8	300.6	303.9	303.7	304.5	300.1	314.8	298.2	293.5	304.2
19 Nontransaction	1,353.1	1,388.5	1,393.2	1,388.8	1,412.2	1,437.1	1,427.2	1,436.2	1,416.0	1,463.3	1,443.5	1,425.1
20 Large time	262.1	269.6	271.5	266.9	269.2	269.1	271.4	274.9	271.7	278.8	273.1	267.9
21 Other	1,091.0	1,119.0	1,121.7	1,121.9	1,143.0	1,168.0	1,155.7	1,161.3	1,144.2	1,184.6	1,170.4	1,157.2
22 Borrowings	662.3	669.8	680.4	683.1	680.4	709.1	695.1	666.7	661.9	653.8	682.0	680.1
23 From banks in the U.S.	197.1	215.1	215.1	216.8	220.8	231.1	213.7	211.3	206.3	210.0	223.3	222.1
24 From others	465.1	454.7	465.3	466.3	459.6	478.1	481.4	455.4	455.6	443.8	458.7	457.9
25 Net due to related foreign offices	226.9	206.7	200.9	197.9	196.1	172.7	195.1	191.0	200.4	187.3	191.7	190.1
26 Other liabilities	175.5	219.2	232.4	212.7	213.1	201.8	193.2	205.5	197.7	188.7	181.6	194.1
27 TOTAL LIABILITIES	2,730.9	2,783.9	2,809.7	2,783.2	2,805.7	2,824.4	2,815.1	2,799.4	2,790.8	2,791.4	2,792.3	2,793.6
28 Residual (assets less liabilities) ⁸	274.6	284.6	304.3	320.3	313.9	321.9	321.8	316.8	320.4	313.1	315.6	316.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	2,524.7	2,593.1	2,599.0	2,599.9	2,599.1	2,619.8	2,630.5	2,630.6	2,616.8	2,620.0	2,605.3	2,604.2
2 Securities in bank credit	584.8	593.4	604.3	605.2	599.0	602.6	611.5	615.2	601.9	600.8	593.4	597.3
3 Treasury and Agency securities ²	369.8	358.9	362.4	359.3	348.5	350.1	355.3	352.9	342.1	345.4	348.8	343.3
3a Trading account	22.6	28.9	34.5	37.9	35.8	34.0	35.2	35.0	27.8	33.9	38.2	38.9
3b Investment account	347.2	330.1	327.9	321.4	312.6	316.1	320.1	317.9	314.3	311.5	310.6	304.5
3c Mortgage-backed	223.6	218.3	224.8	220.6	219.0	226.5	233.2	229.6	227.9	227.2	227.4	222.0
3d Other	123.6	111.7	103.1	100.8	93.6	89.6	86.9	88.3	86.4	84.3	83.2	82.4
3e 1 year or less	31.9	31.7	31.8	34.0	33.7	32.0	28.9	27.4	25.0	24.1	23.2	22.0
3f Between 1 and 5 years	55.0	45.5	38.9	37.5	34.5	31.5	31.3	34.4	34.8	33.5	33.6	33.9
3g More than 5 years	36.7	34.5	32.4	29.3	25.5	26.0	26.7	26.6	26.6	26.6	26.5	26.5
4 Other securities	215.0	234.5	241.9	246.0	250.5	252.5	256.2	262.4	259.8	255.4	244.6	254.0
4a Trading account	100.2	122.0	127.6	129.3	131.5	134.2	136.1	142.9	142.0	138.6	128.0	136.0
4b Investment account	114.9	112.5	114.3	116.6	119.0	118.4	120.0	119.5	117.8	116.7	116.6	117.9
4c State and local government	25.5	26.9	27.5	27.6	27.9	28.0	28.0	27.8	27.4	27.2	27.2	27.2
4d Other	89.4	85.6	86.8	89.0	91.1	90.3	92.1	91.7	90.4	89.6	89.3	90.7
5 Loans and leases in bank credit ³	1,939.9	1,999.6	1,994.7	1,994.6	2,000.1	2,017.2	2,019.0	2,015.3	2,014.9	2,019.2	2,011.9	2,006.9
6 Commercial and industrial	590.7	591.9	591.4	594.1	590.0	590.4	587.8	576.1	573.2	570.6	567.1	566.4
6a Bankers acceptances	1.0	1.0	0.8	0.8	0.8	0.8	0.8	0.7	0.8	--	--	--
6b Other	589.7	590.9	590.5	593.3	589.2	589.6	587.0	575.4	572.4	570.6	567.1	566.4
7 Real estate	812.8	829.8	826.5	828.8	834.6	843.1	852.5	850.1	848.0	848.7	855.8	851.0
8 Revolving home equity	75.3	84.3	85.4	86.6	88.1	89.6	91.1	91.6	92.4	92.0	92.0	92.4
9a Other residential	448.1	449.6	446.7	446.2	450.2	456.6	462.5	458.2	455.0	456.0	463.2	458.3
9b Commercial	289.4	295.8	294.4	296.0	296.3	296.9	298.8	300.3	300.6	300.7	300.6	300.3
10 Consumer	230.2	244.7	247.6	248.3	247.2	249.8	252.0	252.9	254.4	252.3	251.7	253.5
10a Credit cards and related plans	--	82.4	83.5	83.1	82.7	84.7	87.0	88.0	88.5	87.8	87.1	88.5
10b Other	--	162.2	164.2	165.1	164.5	165.1	165.1	164.9	165.9	164.5	164.6	165.0
11 Security ⁴	62.1	67.4	60.5	57.2	60.7	67.3	61.8	69.9	72.9	72.8	68.3	68.8
11a Fed funds and RPs with broker/dealer	42.7	50.7	43.6	40.8	45.0	51.5	45.8	52.9	56.1	56.4	53.2	54.4
11b Other	19.5	16.8	16.8	16.5	15.7	15.8	16.0	17.0	16.8	16.4	15.1	14.4
12a State and local government	12.4	12.6	12.8	12.9	13.0	13.0	13.0	13.3	14.3	14.3	14.2	14.3
12b Agricultural	9.6	10.0	10.1	10.1	10.2	10.3	10.7	10.5	10.5	10.4	10.4	10.3
12c Fed funds and RPs with others	13.7	21.1	25.9	26.3	26.1	23.0	23.6	25.5	25.8	28.2	32.0	29.7
12d All other loans	84.4	90.8	86.7	84.1	84.8	86.6	84.0	84.9	84.5	90.9	81.5	82.1
12e Lease financing receivables	124.0	131.3	133.2	132.9	133.4	133.8	133.7	132.0	131.3	131.2	130.9	130.8
13 Interbank loans	139.3	142.7	156.7	141.2	139.8	148.8	135.0	133.2	130.4	133.2	127.2	131.2
13a Fed funds and RPs with banks	71.1	66.8	81.0	71.1	72.2	84.4	73.5	74.1	72.1	72.1	64.7	68.9
13b Other	68.2	75.9	75.7	70.2	67.5	64.4	61.5	59.2	58.3	61.1	62.5	62.2
14 Cash assets ⁵	145.6	156.4	158.0	140.3	137.9	145.8	140.0	134.0	130.6	153.7	131.0	132.5
15 Other assets ⁶	229.1	254.0	261.9	261.8	271.9	268.3	265.8	255.7	252.9	261.3	258.8	258.2
16 TOTAL ASSETS ⁷	3,003.5	3,109.3	3,138.4	3,105.3	3,110.9	3,145.1	3,133.5	3,115.7	3,093.0	3,130.4	3,084.4	3,088.2

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 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
LIABILITIES												
17 Deposits	1,665.0	1,706.1	1,702.2	1,697.2	1,714.5	1,749.9	1,724.9	1,735.8	1,710.6	1,786.2	1,733.5	1,721.9
18 Transaction	312.9	317.5	311.8	297.5	300.2	310.9	300.3	300.2	307.9	319.3	287.3	299.0
19 Nontransaction	1,352.1	1,388.5	1,390.5	1,399.7	1,414.3	1,438.9	1,424.6	1,435.6	1,402.8	1,466.9	1,446.2	1,422.9
20 Large time	259.5	273.4	274.8	270.2	267.7	267.0	268.6	272.3	266.1	273.9	270.1	264.3
21 Other	1,092.6	1,115.1	1,115.6	1,129.5	1,146.6	1,171.9	1,156.0	1,163.4	1,136.6	1,193.0	1,176.1	1,158.6
22 Borrowings	663.4	672.7	697.7	686.7	678.8	709.8	700.2	667.5	663.1	654.0	674.4	674.0
23 From banks in the U.S.	197.9	217.0	221.3	221.2	224.4	234.3	216.8	212.1	205.9	211.1	221.4	219.5
24 From others	465.5	455.7	476.4	465.5	454.4	475.5	483.3	455.4	457.2	442.9	453.0	454.5
25 Net due to related foreign offices	225.9	206.8	201.8	200.8	194.9	170.3	197.5	190.3	202.5	184.0	186.0	186.0
26 Other liabilities	174.9	219.5	233.4	215.3	211.9	199.0	195.4	204.9	199.6	186.0	176.6	190.2
27 TOTAL LIABILITIES	2,729.2	2,805.0	2,835.1	2,800.0	2,800.0	2,829.0	2,818.0	2,798.5	2,775.8	2,810.3	2,770.5	2,772.0
28 Residual (assets less liabilities) ⁸	274.3	304.3	303.3	305.4	310.9	316.1	315.6	317.2	317.2	320.1	313.9	316.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	1,925.0	2,044.1	2,061.7	2,068.6	2,059.6	2,063.9	2,073.6	2,077.7	2,072.2	2,076.6	2,085.6	2,091.4
2 Securities in bank credit	510.9	543.3	549.6	550.5	542.6	542.6	545.1	548.3	547.0	550.3	551.8	553.1
3 Treasury and Agency securities ²	367.0	361.0	360.0	357.5	345.7	343.9	343.7	345.7	345.3	349.1	349.2	350.3
4 Other securities	143.9	182.3	189.6	193.0	196.9	198.7	201.4	202.6	201.8	201.2	202.6	202.9
5 Loans and leases in bank credit ³	1,414.1	1,500.9	1,512.1	1,518.2	1,517.0	1,521.3	1,528.5	1,529.4	1,525.2	1,526.3	1,533.9	1,538.3
6 Commercial and industrial	270.5	287.1	291.8	293.8	294.6	294.0	293.9	295.3	294.5	295.9	297.5	298.8
7 Real estate	763.2	812.4	814.4	818.9	818.8	818.7	823.2	827.2	826.7	828.7	831.9	833.5
8 Revolving home equity	40.2	45.5	45.9	46.3	46.2	46.5	47.5	48.4	48.5	49.0	49.1	49.4
9 Other	723.0	766.9	768.5	772.6	772.5	772.2	775.7	778.8	778.2	779.7	782.8	784.1
10 Consumer	286.4	299.7	303.0	300.5	297.5	300.2	301.5	297.5	295.3	293.7	294.7	295.5
11 Security ⁴	6.2	6.9	7.0	7.4	7.9	8.4	8.5	8.4	8.5	8.3	8.5	8.7
12 Other loans and leases	87.8	94.7	95.9	97.5	98.3	100.0	101.4	101.0	100.2	99.8	101.3	101.7
13 Interbank loans	64.7	86.3	85.8	96.2	106.6	116.9	122.5	118.6	122.0	114.3	114.0	120.1
14 Cash assets ⁵	77.4	82.3	84.6	85.3	84.9	85.8	86.3	84.3	86.7	87.6	83.4	84.5
15 Other assets ⁶	109.4	111.4	113.7	113.8	119.3	122.7	121.6	127.5	125.5	138.7	135.2	132.5
16 TOTAL ASSETS⁷	2,151.8	2,297.4	2,319.1	2,337.3	2,343.8	2,362.3	2,377.0	2,381.3	2,379.5	2,390.3	2,391.5	2,401.7
LIABILITIES												
17 Deposits	1,617.1	1,779.4	1,809.4	1,820.6	1,830.3	1,854.2	1,862.5	1,880.3	1,880.1	1,898.1	1,887.8	1,895.3
18 Transaction	292.1	291.6	295.2	296.8	293.6	296.2	298.9	292.2	305.3	285.7	280.8	284.0
19 Nontransaction	1,325.0	1,487.8	1,514.2	1,523.8	1,536.8	1,558.1	1,563.6	1,588.1	1,574.8	1,612.4	1,607.0	1,611.3
20 Large time	261.1	294.3	296.0	301.9	298.7	298.9	296.7	294.7	296.0	297.0	296.7	298.9
21 Other	1,064.0	1,193.5	1,218.3	1,222.0	1,238.1	1,259.2	1,266.8	1,293.4	1,278.8	1,315.3	1,310.3	1,312.4
22 Borrowings	341.4	333.0	340.3	337.7	329.8	333.0	336.6	334.8	338.6	332.6	334.1	335.7
23 From banks in the U.S.	162.4	159.4	157.0	156.9	150.5	150.5	151.8	150.2	153.6	148.5	149.2	150.5
24 From others	179.0	173.6	183.3	180.8	179.3	182.5	184.8	184.5	185.0	184.1	184.9	185.2
25 Net due to related foreign offices	9.1	20.9	16.8	16.7	15.4	12.8	16.6	13.1	13.3	11.1	17.1	16.7
26 Other liabilities	53.7	53.6	52.8	53.3	55.6	56.0	56.5	57.0	57.1	57.0	56.2	55.8
27 TOTAL LIABILITIES	2,021.3	2,186.9	2,219.3	2,228.3	2,231.2	2,256.0	2,272.3	2,285.2	2,289.1	2,298.7	2,295.1	2,303.4
28 Residual (assets less liabilities) ⁸	130.5	110.4	99.7	109.0	112.6	106.4	104.8	96.1	90.4	91.6	96.4	98.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	1,928.2	2,048.6	2,057.4	2,057.6	2,055.2	2,063.6	2,074.1	2,079.6	2,082.6	2,084.6	2,086.1	2,091.0
2 Securities in bank credit	512.7	542.5	549.0	548.5	544.8	545.3	546.7	550.0	550.3	551.5	552.4	552.9
3 Treasury and Agency securities ²	368.8	360.2	359.4	355.5	348.0	346.6	345.2	347.3	348.5	350.3	349.9	350.0
4 Other securities	143.9	182.3	189.6	193.0	196.9	198.7	201.4	202.6	201.8	201.2	202.6	202.9
5 Loans and leases in bank credit ³	1,415.5	1,506.1	1,508.4	1,509.1	1,510.4	1,518.3	1,527.4	1,529.6	1,532.3	1,533.1	1,533.6	1,538.0
6 Commercial and industrial	272.1	287.9	290.9	292.1	294.3	296.1	296.5	297.1	297.6	299.0	298.3	298.6
7 Real estate	764.1	812.4	812.8	815.6	817.1	818.4	824.0	827.9	830.4	830.5	832.1	833.8
8 Revolving home equity	40.2	45.6	45.9	46.1	46.1	46.4	47.6	48.3	48.7	49.0	48.9	49.1
9 Other	723.9	766.8	766.9	769.5	771.1	771.9	776.4	779.5	781.7	781.5	783.2	784.7
10 Consumer	285.0	303.5	303.8	299.0	294.0	296.4	298.8	295.3	296.6	293.3	292.8	294.8
10a Credit cards and related plans	--	135.8	134.8	130.2	126.4	129.5	131.8	128.7	130.3	127.4	126.5	128.3
10b Other	--	167.7	169.0	168.8	167.6	166.9	167.0	166.6	166.3	166.0	166.3	166.5
11 Security ⁴	6.0	7.1	6.9	7.4	8.2	8.5	8.2	8.2	7.8	8.4	8.4	8.5
12 Other loans and leases	88.2	95.2	94.0	94.9	96.8	98.9	100.0	101.1	99.9	101.9	102.2	102.4
13 Interbank loans	61.2	91.2	86.3	99.2	112.8	120.9	113.4	111.8	105.3	114.0	110.6	111.2
14 Cash assets ⁵	76.7	87.4	87.2	84.4	81.3	82.9	85.1	83.4	83.5	95.4	82.3	82.2
15 Other assets ⁶	109.4	111.4	113.7	113.8	119.3	122.7	121.6	127.5	125.5	138.7	135.2	132.5
16 TOTAL ASSETS ⁷	2,150.8	2,311.9	2,317.9	2,328.2	2,342.0	2,363.1	2,367.2	2,375.4	2,369.9	2,405.9	2,387.5	2,390.0
LIABILITIES												
17 Deposits	1,609.0	1,797.5	1,808.1	1,821.6	1,837.8	1,861.4	1,856.1	1,869.0	1,859.0	1,904.0	1,878.9	1,880.2
18 Transaction	291.8	302.3	297.8	291.9	291.5	295.6	293.8	291.9	299.8	297.5	280.4	280.8
19 Nontransaction	1,317.2	1,495.1	1,510.3	1,529.7	1,546.2	1,565.8	1,562.3	1,577.1	1,559.2	1,606.6	1,598.5	1,599.5
20 Large time	261.1	294.3	296.0	301.9	298.7	298.9	296.7	294.7	296.0	297.0	296.7	298.9
21 Other	1,056.1	1,200.8	1,214.3	1,227.8	1,247.5	1,266.9	1,265.6	1,282.4	1,263.2	1,309.6	1,301.8	1,300.6
22 Borrowings	341.4	333.0	340.3	337.7	329.8	333.0	336.6	334.8	338.6	332.6	334.1	335.7
23 From banks in the U.S.	162.4	159.4	157.0	156.9	150.5	150.5	151.8	150.2	153.6	148.5	149.2	150.5
24 From others	179.0	173.6	183.3	180.8	179.3	182.5	184.8	184.5	185.0	184.1	184.9	185.2
25 Net due to related foreign offices	9.1	20.9	16.8	16.7	15.4	12.8	16.6	13.1	13.3	11.1	17.1	16.7
26 Other liabilities	53.7	53.6	52.8	53.3	55.6	56.0	56.5	57.0	57.1	57.0	56.2	55.8
27 TOTAL LIABILITIES	2,013.2	2,205.0	2,218.0	2,229.3	2,238.6	2,263.2	2,265.8	2,273.9	2,268.0	2,304.7	2,286.2	2,288.4
28 Residual (assets less liabilities) ⁸	137.7	106.9	99.9	98.9	103.4	99.9	101.4	101.6	101.9	101.2	101.3	101.6

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

Seasonally adjusted, billions of dollars

July 27, 2001

Account	2000 Jun	2000 Dec	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	Week ending			
									Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	575.9	599.4	613.5	607.1	620.5	618.3	602.5	593.8	595.1	584.3	579.7	574.2
2 Securities in bank credit	204.7	205.1	208.4	198.8	205.6	216.5	210.3	212.3	213.2	215.6	212.0	211.8
3 Treasury and Agency securities ²	78.5	69.2	66.5	64.3	68.0	75.1	69.8	67.9	67.9	70.0	66.9	67.1
4 Other securities	126.2	135.9	141.9	134.5	137.6	141.4	140.5	144.4	145.3	145.6	145.1	144.7
5 Loans and leases in bank credit ³	371.3	394.4	405.1	408.3	414.9	401.8	392.2	381.4	381.8	368.7	367.7	362.4
6 Commercial and industrial	204.8	209.0	214.4	216.8	219.9	220.5	218.6	210.6	209.7	204.2	203.3	203.3
7 Real estate	18.0	18.5	18.5	18.6	18.5	18.0	18.0	17.8	17.9	17.8	17.8	17.8
11 Security ⁴	82.7	100.1	105.1	105.3	106.5	95.4	87.8	86.2	87.5	81.3	81.5	77.6
12 Other loans and leases	65.8	66.7	67.2	67.6	69.9	68.0	67.8	66.8	66.8	65.4	65.0	63.7
13 Interbank loans	26.3	27.0	29.2	28.4	30.7	29.5	31.9	24.7	21.3	24.1	25.7	26.1
14 Cash assets ⁵	44.6	39.9	41.5	41.7	40.7	39.3	37.5	35.9	36.0	34.6	36.4	36.6
15 Other assets ⁶	41.8	36.1	37.0	36.5	38.4	41.2	38.9	39.1	44.9	34.4	33.8	34.8
16 TOTAL ASSETS ⁷	688.3	702.1	720.9	713.3	729.9	727.9	710.4	693.1	696.8	677.1	675.3	671.4
LIABILITIES												
17 Deposits	385.9	380.0	386.7	380.6	378.7	392.6	406.7	417.2	414.0	426.9	416.3	406.8
18 Transaction	11.2	10.6	10.2	10.3	9.4	10.5	10.5	9.6	8.9	10.3	9.7	9.2
19 Nontransaction	374.7	369.4	376.5	370.3	369.3	382.1	396.3	407.6	405.2	416.6	406.6	397.6
22 Borrowings	202.9	239.6	243.5	238.4	233.0	236.8	216.3	213.4	215.6	217.7	200.0	202.6
23 From banks in the U.S.	19.2	22.2	25.1	22.5	24.2	23.5	19.5	22.2	21.1	27.5	19.3	19.2
24 From others	183.6	217.4	218.3	216.0	208.8	213.3	196.8	191.2	194.5	190.2	180.8	183.4
25 Net due to related foreign offices	21.7	-1.8	3.5	4.8	21.8	4.2	-4.7	-20.0	-12.8	-39.2	-12.9	-13.0
26 Other liabilities	76.5	72.6	79.6	77.0	82.8	89.6	86.3	84.5	82.3	79.6	78.2	82.0
27 TOTAL LIABILITIES	686.9	690.5	713.3	700.7	716.3	723.2	704.7	695.1	699.1	685.1	681.6	678.4
28 Residual (assets less liabilities) ⁸	1.4	11.6	7.6	12.6	13.6	4.7	5.7	-2.0	-2.3	-8.0	-6.3	-7.0

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

Not seasonally adjusted, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS												
1 Bank credit	572.7	610.2	621.6	610.4	615.6	615.5	597.8	590.1	591.9	582.0	573.9	572.1
2 Securities in bank credit	204.7	205.1	208.4	198.8	205.6	216.5	210.3	212.3	213.2	215.6	212.0	211.8
3 Treasury and Agency securities ²	78.5	69.2	66.5	64.3	68.0	75.1	69.8	67.9	67.9	70.0	66.9	67.1
3a Trading account	12.0	11.8	11.4	10.4	9.5	14.5	13.4	13.5	13.3	15.6	12.9	13.3
3b Investment account	66.5	57.3	55.1	53.9	58.5	60.6	56.4	54.4	54.6	54.4	54.1	53.7
4 Other securities	126.2	135.9	141.9	134.5	137.6	141.4	140.5	144.4	145.3	145.6	145.1	144.7
4a Trading account	82.4	90.8	96.4	90.8	94.5	98.4	98.2	104.4	106.3	106.4	105.8	105.4
4b Investment account	43.8	45.1	45.6	43.7	43.1	43.0	42.3	40.1	39.0	39.2	39.3	39.3
5 Loans and leases in bank credit ³	368.0	405.1	413.2	411.5	410.0	399.0	387.5	377.8	378.7	366.4	361.9	360.3
6 Commercial and industrial	203.7	211.4	216.1	219.0	221.0	218.8	215.5	209.5	209.4	204.5	202.4	203.1
7 Real estate	18.0	18.5	18.5	18.6	18.5	18.0	18.0	17.8	17.9	17.8	17.8	17.8
11 Security ⁴	81.1	106.2	110.3	106.3	100.6	94.1	87.1	84.3	85.6	78.7	77.4	76.4
12 Other loans and leases	65.2	69.0	68.3	67.7	69.9	68.2	67.0	66.1	65.8	65.3	64.3	63.0
13 Interbank loans	26.3	27.0	29.2	28.4	30.7	29.5	31.9	24.7	21.3	24.1	25.7	26.1
14 Cash assets ⁵	43.5	42.7	44.1	41.8	39.3	37.7	36.6	34.9	34.8	33.6	35.0	35.1
15 Other assets ⁶	40.3	37.9	38.3	37.4	39.0	40.3	38.4	37.7	42.7	33.1	33.1	34.0
16 TOTAL ASSETS ⁷	682.4	717.4	732.8	717.6	724.2	722.6	704.2	687.0	690.2	672.4	667.3	666.9
LIABILITIES												
17 Deposits	379.8	390.7	396.6	388.8	383.2	395.5	407.9	410.1	406.4	412.9	404.2	397.2
18 Transaction	11.0	11.3	10.4	10.1	9.2	10.0	10.1	9.4	8.9	10.8	9.7	9.3
19 Nontransaction	368.8	379.4	386.2	378.7	374.0	385.5	397.8	400.7	397.5	402.1	394.5	387.9
22 Borrowings	202.9	239.6	243.5	238.4	233.0	236.8	216.3	213.4	215.6	217.7	200.0	202.6
23 From banks in the U.S.	19.2	22.2	25.1	22.5	24.2	23.5	19.5	22.2	21.1	27.5	19.3	19.2
24 From others	183.6	217.4	218.3	216.0	208.8	213.3	196.8	191.2	194.5	190.2	180.8	183.4
25 Net due to related foreign offices	18.4	2.9	6.8	8.0	21.9	-0.4	-7.9	-23.2	-16.1	-40.0	-16.3	-16.3
26 Other liabilities	75.1	74.7	81.0	78.4	82.8	87.5	84.8	83.0	80.8	79.2	76.7	80.5
27 TOTAL LIABILITIES	676.2	708.0	727.8	713.6	721.0	719.3	701.2	683.3	686.6	669.8	664.7	663.9
28 Residual (assets less liabilities) ⁸	6.2	9.4	5.0	4.0	3.3	3.2	3.1	3.6	3.6	2.7	2.6	3.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 27, 2001

Account	2000	2000	2001	2001	2001	2001	2001	2001	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	68.4	77.9	79.6	77.7	80.8	79.9	82.0	87.2	84.2	80.5	69.0	77.1
30 Reval. losses on off-bal. sheet items ⁹	68.5	83.1	82.5	81.0	79.8	74.9	74.7	81.5	76.9	72.3	63.5	71.1
31 Mortgage-backed securities ¹⁰	256.3	247.6	253.1	249.6	249.9	257.3	264.2	260.4	256.9	257.2	257.2	252.4
31a Pass-through	181.9	180.9	186.1	182.2	184.3	193.2	198.7	198.8	197.6	196.3	196.2	192.4
31b CMO, REMIC, and other	74.4	66.7	67.0	67.3	65.6	64.1	65.5	61.7	59.4	60.9	61.0	60.0
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-8.7	1.4	0.4	2.9	3.6	0.4	-1.5	-1.7	-1.8	-2.1	-1.8	-1.1
33 Offshore credit to U.S. residents ¹²	22.4	23.4	23.0	22.7	22.6	21.7	21.0	20.6	20.5	20.5	20.1	20.1
34 Securitized consumer loans ¹³	--	82.2	82.4	80.8	80.2	78.8	77.0	76.7	77.2	76.9	76.8	75.5
34a Credit cards and related plans	--	68.6	68.5	67.3	67.3	66.4	65.0	65.3	65.8	65.7	65.7	64.5
34b Other	--	13.6	13.9	13.4	12.9	12.4	12.0	11.5	11.4	11.2	11.0	10.9
35 Securitized business loans ¹³	--	18.6	18.4	18.6	18.7	18.8	19.8	20.4	20.7	20.4	20.2	20.1
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	201.3	209.6	213.2	217.7	224.3	232.9	237.3	240.6	240.7	245.0	245.6	244.8
34 Securitized consumer loans ¹³	--	231.1	231.5	235.6	238.6	241.2	242.2	248.1	249.3	251.5	251.2	251.2
34a Credit cards and related plans	--	221.9	222.4	226.8	229.9	232.6	233.8	239.6	240.6	242.8	242.5	242.6
34b Other	--	9.2	9.1	8.9	8.7	8.6	8.4	8.5	8.7	8.7	8.6	8.6
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	44.4	45.7	52.0	49.4	52.7	56.4	56.3	57.1	55.1	55.1	53.6	55.4
30 Reval. losses on off-bal. sheet items ⁹	40.5	41.7	49.0	47.0	49.7	51.9	51.6	51.9	49.7	49.8	48.5	50.6
35 Securitized business loans ¹³	--	23.1	23.2	22.4	21.5	19.8	18.0	17.2	17.1	17.3	17.3	17.2

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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