

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

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

February 8, 2002

| Account     |                                                 | 2000    | 2001    | 2001    | 2001    | 2001    | 2001    | 2001    | 2001    | Week ending |         |         |         |
|-------------|-------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|-------------|---------|---------|---------|
|             |                                                 | Dec     | Jun     | Jul     | Aug     | Sep     | Oct     | Nov     | Dec     | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS      |                                                 |         |         |         |         |         |         |         |         |             |         |         |         |
| 1           | Bank credit                                     | 5,217.1 | 5,327.0 | 5,330.4 | 5,346.2 | 5,422.0 | 5,397.7 | 5,424.6 | 5,405.2 | 5,400.4     | 5,406.2 | 5,406.9 | 5,406.9 |
| 2           | Securities in bank credit                       | 1,334.3 | 1,379.2 | 1,387.9 | 1,417.8 | 1,437.5 | 1,462.3 | 1,476.0 | 1,471.8 | 1,475.0     | 1,484.5 | 1,476.1 | 1,476.0 |
| 3           | Treasury and Agency securities <sup>2</sup>     | 788.8   | 755.4   | 755.6   | 768.9   | 779.8   | 798.1   | 807.6   | 824.2   | 817.6       | 811.7   | 809.5   | 800.6   |
| 4           | Other securities                                | 545.5   | 623.9   | 632.4   | 649.0   | 657.7   | 664.3   | 668.4   | 647.7   | 657.4       | 672.8   | 666.6   | 675.4   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 3,882.8 | 3,947.8 | 3,942.4 | 3,928.4 | 3,984.6 | 3,935.3 | 3,948.6 | 3,933.3 | 3,925.3     | 3,921.6 | 3,930.7 | 3,930.9 |
| 6           | Commercial and industrial                       | 1,088.4 | 1,080.8 | 1,070.5 | 1,063.8 | 1,067.0 | 1,047.7 | 1,036.5 | 1,021.9 | 1,014.1     | 1,013.5 | 1,016.8 | 1,016.8 |
| 7           | Real estate                                     | 1,658.1 | 1,708.4 | 1,717.6 | 1,716.0 | 1,723.9 | 1,736.0 | 1,751.4 | 1,761.9 | 1,759.1     | 1,760.0 | 1,760.0 | 1,756.1 |
| 8           | Revolving home equity                           | 130.0   | 136.3   | 137.5   | 139.4   | 142.1   | 147.4   | 149.9   | 153.1   | 156.0       | 156.7   | 157.5   | 158.4   |
| 9           | Other                                           | 1,528.0 | 1,572.2 | 1,580.0 | 1,576.6 | 1,581.8 | 1,588.6 | 1,601.4 | 1,608.8 | 1,603.1     | 1,603.3 | 1,602.6 | 1,597.7 |
| 10          | Consumer                                        | 541.2   | 551.8   | 549.9   | 548.1   | 548.7   | 551.3   | 559.7   | 560.0   | 561.7       | 563.4   | 564.4   | 563.2   |
| 11          | Security <sup>4</sup>                           | 171.8   | 172.1   | 170.2   | 171.1   | 181.7   | 150.1   | 150.8   | 141.4   | 145.4       | 147.7   | 150.2   | 156.3   |
| 12          | Other loans and leases                          | 423.3   | 434.7   | 434.3   | 429.3   | 463.2   | 450.2   | 450.2   | 448.2   | 445.0       | 437.0   | 439.3   | 438.6   |
| 13          | Interbank loans                                 | 250.2   | 267.7   | 273.0   | 287.8   | 353.8   | 302.9   | 282.2   | 290.0   | 303.8       | 281.3   | 293.4   | 284.8   |
| 14          | Cash assets <sup>5</sup>                        | 285.5   | 275.5   | 288.8   | 284.1   | 329.5   | 303.6   | 295.1   | 292.2   | 294.9       | 263.0   | 325.1   | 292.9   |
| 15          | Other assets <sup>6</sup>                       | 381.4   | 408.5   | 420.2   | 433.8   | 469.9   | 487.9   | 486.6   | 478.1   | 491.2       | 473.3   | 481.9   | 485.3   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 6,070.3 | 6,212.7 | 6,245.8 | 6,284.5 | 6,507.3 | 6,422.2 | 6,417.9 | 6,393.4 | 6,415.7     | 6,349.0 | 6,432.7 | 6,395.3 |
| LIABILITIES |                                                 |         |         |         |         |         |         |         |         |             |         |         |         |
| 17          | Deposits                                        | 3,848.2 | 4,045.4 | 4,071.4 | 4,083.7 | 4,209.1 | 4,161.3 | 4,177.8 | 4,213.2 | 4,240.5     | 4,224.3 | 4,249.2 | 4,222.9 |
| 18          | Transaction                                     | 601.5   | 601.0   | 606.1   | 611.0   | 689.5   | 638.1   | 631.0   | 632.3   | 616.0       | 603.1   | 653.8   | 649.6   |
| 19          | Nontransaction                                  | 3,246.7 | 3,444.4 | 3,465.3 | 3,472.7 | 3,519.6 | 3,523.3 | 3,546.8 | 3,580.9 | 3,624.5     | 3,621.2 | 3,595.4 | 3,573.4 |
| 20          | Large time                                      | 932.9   | 980.0   | 975.2   | 965.1   | 964.4   | 976.4   | 976.3   | 973.0   | 975.8       | 982.8   | 986.7   | 989.9   |
| 21          | Other                                           | 2,313.8 | 2,464.4 | 2,490.1 | 2,507.6 | 2,555.1 | 2,546.9 | 2,570.5 | 2,607.9 | 2,648.6     | 2,638.4 | 2,608.7 | 2,583.5 |
| 22          | Borrowings                                      | 1,233.6 | 1,209.6 | 1,221.6 | 1,232.5 | 1,286.4 | 1,264.8 | 1,237.6 | 1,239.0 | 1,238.0     | 1,213.7 | 1,230.6 | 1,226.3 |
| 23          | From banks in the U.S.                          | 392.8   | 382.0   | 390.0   | 398.0   | 443.7   | 423.2   | 402.4   | 406.1   | 418.5       | 396.2   | 392.9   | 397.7   |
| 24          | From others                                     | 840.8   | 827.6   | 831.6   | 834.5   | 842.7   | 841.6   | 835.2   | 833.0   | 819.5       | 817.5   | 837.7   | 828.5   |
| 25          | Net due to related foreign offices              | 225.7   | 184.5   | 190.7   | 192.9   | 169.5   | 176.9   | 161.2   | 147.5   | 152.3       | 117.4   | 148.8   | 143.1   |
| 26          | Other liabilities                               | 350.6   | 354.8   | 334.8   | 346.4   | 397.9   | 369.0   | 404.8   | 357.6   | 338.2       | 356.1   | 343.4   | 325.1   |
| 27          | TOTAL LIABILITIES                               | 5,658.1 | 5,794.3 | 5,818.6 | 5,855.5 | 6,062.9 | 5,972.0 | 5,981.4 | 5,957.4 | 5,969.0     | 5,911.5 | 5,972.0 | 5,917.4 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 412.2   | 418.4   | 427.3   | 428.9   | 444.4   | 450.2   | 436.4   | 436.1   | 446.7       | 437.5   | 460.7   | 477.8   |

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS      |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 1           | Bank credit                                     | 5,253.7     | 5,319.8     | 5,309.7     | 5,328.8     | 5,416.4     | 5,405.6     | 5,445.3     | 5,441.9     | 5,418.9     | 5,428.7 | 5,408.6 | 5,411.2 |
| 2           | Securities in bank credit                       | 1,339.8     | 1,378.6     | 1,378.9     | 1,411.0     | 1,433.7     | 1,460.1     | 1,479.9     | 1,477.8     | 1,484.5     | 1,490.4 | 1,479.7 | 1,478.5 |
| 3           | Treasury and Agency securities <sup>2</sup>     | 788.6       | 755.7       | 751.5       | 764.2       | 776.8       | 793.2       | 808.0       | 823.5       | 819.9       | 814.5   | 811.6   | 803.1   |
| 4           | Other securities                                | 551.2       | 622.8       | 627.4       | 646.8       | 656.9       | 667.0       | 671.9       | 654.3       | 664.6       | 675.9   | 668.1   | 675.4   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 3,913.8     | 3,941.2     | 3,930.8     | 3,917.8     | 3,982.7     | 3,945.5     | 3,965.4     | 3,964.0     | 3,934.4     | 3,938.3 | 3,928.9 | 3,932.7 |
| 6           | Commercial and industrial                       | 1,090.6     | 1,083.1     | 1,069.6     | 1,057.7     | 1,063.8     | 1,047.2     | 1,037.6     | 1,024.3     | 1,011.9     | 1,010.8 | 1,011.8 | 1,013.5 |
| 7           | Real estate                                     | 1,662.7     | 1,707.8     | 1,716.6     | 1,719.1     | 1,727.5     | 1,739.7     | 1,757.3     | 1,767.0     | 1,758.0     | 1,760.9 | 1,757.0 | 1,752.3 |
| 8           | Revolving home equity                           | 130.1       | 136.4       | 137.9       | 140.2       | 143.4       | 148.6       | 150.7       | 153.2       | 155.2       | 155.6   | 156.3   | 157.1   |
| 9           | Other                                           | 1,532.6     | 1,571.3     | 1,578.7     | 1,578.9     | 1,584.1     | 1,591.1     | 1,606.6     | 1,613.8     | 1,602.8     | 1,605.2 | 1,600.7 | 1,595.2 |
| 10          | Consumer                                        | 547.0       | 549.1       | 547.4       | 549.2       | 551.0       | 551.1       | 560.2       | 565.7       | 565.9       | 568.0   | 568.5   | 567.3   |
| 10a         | Credit cards and related plans                  | 217.6       | 217.2       | 216.8       | 218.0       | 217.1       | 216.5       | 225.8       | 232.4       | 229.4       | 230.3   | 230.3   | 227.7   |
| 10b         | Other                                           | 329.5       | 331.8       | 330.6       | 331.3       | 333.9       | 334.5       | 334.3       | 333.3       | 336.5       | 337.7   | 338.2   | 339.6   |
| 11          | Security <sup>4</sup>                           | 184.2       | 167.6       | 162.5       | 162.6       | 175.5       | 156.4       | 157.5       | 152.2       | 150.5       | 158.5   | 154.6   | 162.7   |
| 12          | Other loans and leases                          | 429.3       | 433.8       | 434.7       | 429.2       | 465.0       | 451.1       | 452.8       | 454.7       | 448.0       | 440.1   | 437.0   | 436.9   |
| 13          | Interbank loans                                 | 258.9       | 265.5       | 265.3       | 276.4       | 341.9       | 296.9       | 290.5       | 300.1       | 308.5       | 288.9   | 287.6   | 284.0   |
| 14          | Cash assets <sup>5</sup>                        | 305.9       | 271.6       | 279.7       | 272.3       | 324.8       | 303.9       | 303.9       | 312.8       | 301.3       | 295.2   | 338.8   | 295.6   |
| 15          | Other assets <sup>6</sup>                       | 387.7       | 409.4       | 418.7       | 430.8       | 469.9       | 483.5       | 486.1       | 485.3       | 496.7       | 477.5   | 478.2   | 485.3   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 6,142.1     | 6,200.2     | 6,207.1     | 6,240.8     | 6,484.9     | 6,420.3     | 6,455.0     | 6,467.8     | 6,451.2     | 6,415.9 | 6,439.1 | 6,401.7 |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 3,894.8     | 4,026.5     | 4,039.7     | 4,043.1     | 4,183.5     | 4,148.7     | 4,201.1     | 4,264.9     | 4,269.8     | 4,264.8 | 4,236.5 | 4,220.3 |
| 18          | Transaction                                     | 630.7       | 600.7       | 599.8       | 597.2       | 683.4       | 632.2       | 637.2       | 662.7       | 627.1       | 635.2   | 649.2   | 645.5   |
| 19          | Nontransaction                                  | 3,264.1     | 3,425.8     | 3,439.9     | 3,445.9     | 3,500.1     | 3,516.5     | 3,563.9     | 3,602.2     | 3,642.7     | 3,629.6 | 3,587.3 | 3,574.8 |
| 20          | Large time                                      | 946.8       | 970.4       | 961.3       | 951.6       | 953.1       | 970.3       | 984.2       | 989.3       | 991.7       | 997.9   | 1,002.6 | 1,005.9 |
| 21          | Other                                           | 2,317.3     | 2,455.4     | 2,478.6     | 2,494.3     | 2,547.1     | 2,546.3     | 2,579.7     | 2,612.9     | 2,651.0     | 2,631.8 | 2,584.7 | 2,568.8 |
| 22          | Borrowings                                      | 1,236.4     | 1,210.4     | 1,212.4     | 1,210.8     | 1,281.1     | 1,262.5     | 1,245.9     | 1,241.2     | 1,246.4     | 1,234.8 | 1,253.1 | 1,242.4 |
| 23          | From banks in the U.S.                          | 394.7       | 382.8       | 386.7       | 389.8       | 433.9       | 418.0       | 403.2       | 407.5       | 422.9       | 403.7   | 400.0   | 403.3   |
| 24          | From others                                     | 841.8       | 827.6       | 825.6       | 821.0       | 847.2       | 844.5       | 842.7       | 833.7       | 823.5       | 831.1   | 853.1   | 839.1   |
| 25          | Net due to related foreign offices              | 230.6       | 180.7       | 184.4       | 192.0       | 171.4       | 177.4       | 163.1       | 152.9       | 155.8       | 119.9   | 151.0   | 151.0   |
| 26          | Other liabilities                               | 353.0       | 352.7       | 330.4       | 346.3       | 398.3       | 369.2       | 407.2       | 360.2       | 338.8       | 357.3   | 345.5   | 329.5   |
| 27          | TOTAL LIABILITIES                               | 5,714.8     | 5,770.3     | 5,766.8     | 5,792.2     | 6,034.4     | 5,957.8     | 6,017.4     | 6,019.2     | 6,010.7     | 5,976.8 | 5,986.1 | 5,943.1 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 427.3       | 429.9       | 440.3       | 448.6       | 450.5       | 462.5       | 437.7       | 448.6       | 440.5       | 439.1   | 453.1   | 458.6   |

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS      |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 1           | Bank credit                                     | 4,615.7     | 4,723.2     | 4,730.9     | 4,749.4     | 4,829.0     | 4,811.7     | 4,831.8     | 4,819.0     | 4,810.4     | 4,825.6 | 4,816.5 | 4,813.5 |
| 2           | Securities in bank credit                       | 1,127.4     | 1,162.7     | 1,165.1     | 1,196.2     | 1,214.4     | 1,235.9     | 1,246.9     | 1,242.5     | 1,242.8     | 1,256.1 | 1,245.6 | 1,250.8 |
| 3           | Treasury and Agency securities <sup>2</sup>     | 720.0       | 698.6       | 706.2       | 720.2       | 728.4       | 741.9       | 748.3       | 766.8       | 759.8       | 756.7   | 754.3   | 750.9   |
| 4           | Other securities                                | 407.4       | 464.0       | 458.9       | 476.0       | 486.1       | 494.1       | 498.6       | 475.7       | 483.0       | 499.4   | 491.3   | 499.9   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 3,488.3     | 3,560.5     | 3,565.8     | 3,553.2     | 3,614.5     | 3,575.8     | 3,584.9     | 3,576.5     | 3,567.7     | 3,569.5 | 3,570.9 | 3,562.7 |
| 6           | Commercial and industrial                       | 879.4       | 869.7       | 864.6       | 859.1       | 862.1       | 847.7       | 836.4       | 826.4       | 820.2       | 819.8   | 821.4   | 820.8   |
| 7           | Real estate                                     | 1,639.8     | 1,690.3     | 1,699.3     | 1,697.6     | 1,705.2     | 1,717.3     | 1,732.4     | 1,742.8     | 1,740.2     | 1,740.8 | 1,740.8 | 1,737.0 |
| 8           | Revolving home equity                           | 130.0       | 136.3       | 137.5       | 139.4       | 142.1       | 147.4       | 149.9       | 153.1       | 156.0       | 156.7   | 157.5   | 158.4   |
| 9           | Other                                           | 1,509.8     | 1,554.0     | 1,561.8     | 1,558.2     | 1,563.1     | 1,569.9     | 1,582.5     | 1,589.7     | 1,584.2     | 1,584.2 | 1,583.3 | 1,578.6 |
| 10          | Consumer                                        | 541.2       | 551.8       | 549.9       | 548.1       | 548.7       | 551.3       | 559.7       | 560.0       | 561.7       | 563.4   | 564.4   | 563.2   |
| 11          | Security <sup>4</sup>                           | 71.3        | 80.8        | 83.5        | 86.5        | 102.7       | 77.6        | 74.1        | 67.6        | 69.8        | 76.5    | 74.2    | 72.5    |
| 12          | Other loans and leases                          | 356.6       | 368.0       | 368.5       | 362.0       | 395.9       | 381.9       | 382.2       | 379.8       | 375.9       | 368.8   | 370.1   | 369.3   |
| 13          | Interbank loans                                 | 223.8       | 246.4       | 251.8       | 267.6       | 327.8       | 279.0       | 256.7       | 268.9       | 282.8       | 259.6   | 260.8   | 254.1   |
| 14          | Cash assets <sup>5</sup>                        | 245.5       | 239.1       | 252.0       | 246.6       | 284.0       | 264.4       | 257.7       | 255.8       | 259.0       | 227.5   | 286.4   | 257.4   |
| 15          | Other assets <sup>6</sup>                       | 346.9       | 371.4       | 389.8       | 403.6       | 436.4       | 455.6       | 452.3       | 447.2       | 459.1       | 440.0   | 449.4   | 452.1   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 5,368.3     | 5,514.5     | 5,558.2     | 5,600.2     | 5,809.7     | 5,741.1     | 5,728.3     | 5,719.1     | 5,737.2     | 5,678.4 | 5,738.9 | 5,702.8 |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 3,466.1     | 3,626.7     | 3,657.7     | 3,676.8     | 3,799.7     | 3,739.6     | 3,749.4     | 3,777.7     | 3,799.3     | 3,771.4 | 3,787.0 | 3,760.9 |
| 18          | Transaction                                     | 590.8       | 591.6       | 596.9       | 601.5       | 677.2       | 627.3       | 620.3       | 621.2       | 604.7       | 591.9   | 642.5   | 639.2   |
| 19          | Nontransaction                                  | 2,875.3     | 3,035.1     | 3,060.7     | 3,075.3     | 3,122.5     | 3,112.3     | 3,129.1     | 3,156.5     | 3,194.7     | 3,179.5 | 3,144.5 | 3,121.7 |
| 20          | Large time                                      | 563.6       | 573.1       | 573.0       | 570.1       | 569.8       | 568.1       | 561.0       | 550.9       | 548.4       | 543.5   | 538.4   | 540.5   |
| 21          | Other                                           | 2,311.7     | 2,462.1     | 2,487.8     | 2,505.2     | 2,552.7     | 2,544.2     | 2,568.1     | 2,605.6     | 2,646.3     | 2,636.0 | 2,606.1 | 2,581.2 |
| 22          | Borrowings                                      | 993.1       | 993.4       | 1,010.5     | 1,021.9     | 1,064.6     | 1,056.4     | 1,024.6     | 1,035.6     | 1,044.8     | 1,023.2 | 1,047.8 | 1,035.1 |
| 23          | From banks in the U.S.                          | 370.7       | 359.5       | 367.7       | 377.4       | 413.1       | 399.3       | 378.1       | 381.5       | 395.8       | 374.6   | 375.7   | 374.0   |
| 24          | From others                                     | 622.4       | 633.9       | 642.7       | 644.4       | 651.5       | 657.1       | 646.5       | 654.1       | 649.0       | 648.6   | 672.1   | 661.1   |
| 25          | Net due to related foreign offices              | 227.5       | 204.1       | 207.1       | 205.7       | 188.6       | 194.1       | 191.9       | 197.2       | 200.0       | 175.2   | 196.8   | 196.3   |
| 26          | Other liabilities                               | 277.4       | 270.6       | 256.4       | 270.4       | 319.5       | 294.7       | 327.9       | 282.5       | 260.0       | 276.2   | 263.8   | 248.1   |
| 27          | TOTAL LIABILITIES                               | 4,964.1     | 5,094.8     | 5,131.7     | 5,174.8     | 5,372.3     | 5,284.8     | 5,293.8     | 5,293.1     | 5,304.1     | 5,246.1 | 5,295.4 | 5,240.4 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 404.2       | 419.7       | 426.5       | 425.5       | 437.3       | 456.4       | 434.5       | 426.0       | 433.0       | 432.3   | 443.5   | 462.4   |

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 8, 2002

| Account                                            | 2000           | 2001           | 2001           | 2001           | 2001           | 2001           | 2001           | 2001           | Week ending    |                |                |                |
|----------------------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                                                    | Dec            | Jun            | Jul            | Aug            | Sep            | Oct            | Nov            | Dec            | Jan 9          | Jan 16         | Jan 23         | Jan 30         |
| <b>ASSETS</b>                                      |                |                |                |                |                |                |                |                |                |                |                |                |
| 1 Bank credit                                      | 4,641.6        | 4,719.7        | 4,714.7        | 4,738.5        | 4,825.1        | 4,816.7        | 4,849.7        | 4,846.0        | 4,823.9        | 4,839.0        | 4,813.4        | 4,812.6        |
| 2 Securities in bank credit                        | 1,132.9        | 1,162.0        | 1,156.1        | 1,189.4        | 1,210.6        | 1,233.7        | 1,250.8        | 1,248.5        | 1,252.3        | 1,262.1        | 1,249.2        | 1,253.3        |
| 3 Treasury and Agency securities <sup>2</sup>      | 719.8          | 699.0          | 702.2          | 715.6          | 725.3          | 736.9          | 748.7          | 766.1          | 762.1          | 759.6          | 756.4          | 753.4          |
| 4 Other securities                                 | 413.2          | 463.0          | 453.9          | 473.8          | 485.3          | 496.8          | 502.1          | 482.3          | 490.1          | 502.5          | 492.8          | 499.8          |
| 5 Loans and leases in bank credit <sup>3</sup>     | 3,508.6        | 3,557.7        | 3,558.7        | 3,549.1        | 3,614.5        | 3,583.0        | 3,598.9        | 3,597.6        | 3,571.7        | 3,577.0        | 3,564.2        | 3,559.3        |
| 6 Commercial and industrial                        | 879.2          | 873.1          | 864.5          | 854.2          | 859.2          | 846.9          | 836.8          | 826.5          | 816.1          | 815.5          | 815.4          | 816.5          |
| 7 Real estate                                      | 1,644.4        | 1,689.7        | 1,698.3        | 1,700.7        | 1,708.8        | 1,721.0        | 1,738.4        | 1,747.9        | 1,739.1        | 1,741.7        | 1,737.8        | 1,733.2        |
| 8 Revolving home equity                            | 130.1          | 136.4          | 137.9          | 140.2          | 143.4          | 148.6          | 150.7          | 153.2          | 155.2          | 155.6          | 156.3          | 157.1          |
| 9 Other                                            | 1,514.3        | 1,553.2        | 1,560.4        | 1,560.5        | 1,565.4        | 1,572.4        | 1,587.7        | 1,594.7        | 1,583.9        | 1,586.1        | 1,581.5        | 1,576.0        |
| 10 Consumer                                        | 547.0          | 549.1          | 547.4          | 549.2          | 551.0          | 551.1          | 560.2          | 565.7          | 565.9          | 568.0          | 568.5          | 567.3          |
| 10a Credit cards and related plans                 | 217.6          | 217.2          | 216.8          | 218.0          | 217.1          | 216.5          | 225.8          | 232.4          | 229.4          | 230.3          | 230.3          | 227.7          |
| 10b Other                                          | 329.5          | 331.8          | 330.6          | 331.3          | 333.9          | 334.5          | 334.3          | 333.3          | 336.5          | 337.7          | 338.2          | 339.6          |
| 11 Security <sup>4</sup>                           | 77.6           | 78.2           | 78.6           | 81.8           | 97.6           | 80.8           | 79.3           | 73.7           | 73.1           | 81.2           | 75.2           | 75.2           |
| 12 Other loans and leases                          | 360.3          | 367.7          | 369.9          | 363.1          | 397.9          | 383.3          | 384.2          | 383.8          | 377.4          | 370.5          | 367.3          | 367.1          |
| 13 Interbank loans                                 | 232.5          | 244.2          | 244.0          | 256.2          | 315.9          | 273.0          | 265.0          | 279.0          | 287.6          | 267.3          | 255.0          | 253.3          |
| 14 Cash assets <sup>5</sup>                        | 263.1          | 236.4          | 244.2          | 236.0          | 280.3          | 264.0          | 264.4          | 273.8          | 262.9          | 256.9          | 297.5          | 258.3          |
| 15 Other assets <sup>6</sup>                       | 351.4          | 373.6          | 389.1          | 400.9          | 436.6          | 451.6          | 451.8          | 452.8          | 463.1          | 442.9          | 445.0          | 451.0          |
| 16 TOTAL ASSETS <sup>7</sup>                       | <b>5,424.9</b> | <b>5,508.2</b> | <b>5,526.0</b> | <b>5,564.5</b> | <b>5,790.3</b> | <b>5,736.0</b> | <b>5,760.5</b> | <b>5,779.7</b> | <b>5,763.6</b> | <b>5,732.1</b> | <b>5,737.2</b> | <b>5,701.1</b> |
| <b>LIABILITIES</b>                                 |                |                |                |                |                |                |                |                |                |                |                |                |
| 17 Deposits                                        | 3,501.9        | 3,614.8        | 3,636.2        | 3,647.9        | 3,782.2        | 3,734.4        | 3,769.4        | 3,816.3        | 3,816.5        | 3,800.3        | 3,761.3        | 3,744.8        |
| 18 Transaction                                     | 619.3          | 591.3          | 590.5          | 587.6          | 670.7          | 621.3          | 626.3          | 650.9          | 615.6          | 623.7          | 637.8          | 635.2          |
| 19 Nontransaction                                  | 2,882.6        | 3,023.5        | 3,045.7        | 3,060.3        | 3,111.4        | 3,113.1        | 3,143.1        | 3,165.4        | 3,200.9        | 3,176.6        | 3,123.4        | 3,109.6        |
| 20 Large time                                      | 567.5          | 570.4          | 569.3          | 568.3          | 566.7          | 569.5          | 565.8          | 555.0          | 552.3          | 547.3          | 541.4          | 543.2          |
| 21 Other                                           | 2,315.1        | 2,453.1        | 2,476.3        | 2,492.0        | 2,544.7        | 2,543.7        | 2,577.3        | 2,610.5        | 2,648.6        | 2,629.4        | 2,582.1        | 2,566.4        |
| 22 Borrowings                                      | 996.0          | 994.3          | 1,001.2        | 1,000.2        | 1,059.3        | 1,054.1        | 1,033.0        | 1,037.8        | 1,053.2        | 1,044.3        | 1,070.3        | 1,051.3        |
| 23 From banks in the U.S.                          | 372.6          | 360.3          | 364.5          | 369.2          | 403.3          | 394.0          | 379.0          | 383.0          | 400.3          | 382.1          | 382.8          | 379.6          |
| 24 From others                                     | 623.4          | 634.0          | 636.7          | 631.0          | 655.9          | 660.0          | 654.0          | 654.8          | 652.9          | 662.2          | 687.5          | 671.7          |
| 25 Net due to related foreign offices              | 227.6          | 203.4          | 204.0          | 206.1          | 188.0          | 194.2          | 193.7          | 197.6          | 198.2          | 175.3          | 199.0          | 198.9          |
| 26 Other liabilities                               | 277.7          | 270.0          | 253.4          | 270.8          | 318.8          | 294.7          | 330.2          | 283.1          | 258.3          | 276.4          | 265.8          | 250.4          |
| 27 TOTAL LIABILITIES                               | <b>5,003.2</b> | <b>5,082.6</b> | <b>5,094.8</b> | <b>5,125.0</b> | <b>5,348.2</b> | <b>5,277.4</b> | <b>5,326.3</b> | <b>5,334.8</b> | <b>5,326.2</b> | <b>5,296.3</b> | <b>5,296.4</b> | <b>5,245.4</b> |
| 28 Residual (assets less liabilities) <sup>8</sup> | 421.7          | 425.6          | 431.2          | 439.5          | 442.0          | 458.6          | 434.2          | 445.0          | 437.4          | 435.7          | 440.8          | 455.6          |

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 8, 2002

| Account |                                              | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|---------|----------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|         |                                              |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS  |                                              |             |             |             |             |             |             |             |             |             |         |         |         |
| 1       | Bank credit                                  | 2,576.0     | 2,633.6     | 2,624.7     | 2,624.8     | 2,691.7     | 2,632.9     | 2,634.2     | 2,600.0     | 2,564.8     | 2,584.0 | 2,576.6 | 2,568.3 |
| 2       | Securities in bank credit                    | 583.7       | 613.3       | 608.7       | 629.9       | 641.2       | 648.7       | 653.4       | 636.3       | 630.6       | 644.6   | 637.4   | 636.9   |
| 3       | Treasury and Agency securities <sup>2</sup>  | 357.9       | 352.5       | 352.1       | 359.5       | 362.5       | 363.2       | 366.0       | 377.1       | 366.4       | 365.1   | 364.7   | 356.2   |
| 3a      | Trading account                              | 28.8        | 35.1        | 38.3        | 36.3        | 37.9        | 35.8        | 40.4        | 34.1        | 30.2        | 33.5    | 34.9    | 32.5    |
| 3b      | Investment account                           | 329.0       | 317.4       | 313.8       | 323.2       | 324.6       | 327.4       | 325.6       | 343.0       | 336.2       | 331.6   | 329.8   | 323.7   |
| 4       | Other securities                             | 225.8       | 260.8       | 256.6       | 270.4       | 278.6       | 285.5       | 287.4       | 259.1       | 264.1       | 279.5   | 272.6   | 280.7   |
| 4a      | Trading account                              | 119.0       | 143.5       | 140.8       | 153.1       | 161.0       | 165.8       | 165.1       | 128.0       | 122.7       | 135.8   | 126.4   | 132.6   |
| 4b      | Investment account                           | 106.8       | 117.3       | 115.9       | 117.3       | 117.7       | 119.7       | 122.3       | 131.2       | 141.4       | 143.7   | 146.2   | 148.1   |
| 4c      | State and local government                   | 26.3        | 27.9        | 27.8        | 27.6        | 27.5        | 26.8        | 27.1        | 26.9        | 26.9        | 27.4    | 27.7    | 28.1    |
| 4d      | Other                                        | 80.6        | 89.4        | 88.1        | 89.7        | 90.2        | 92.9        | 95.2        | 104.3       | 114.6       | 116.3   | 118.5   | 120.0   |
| 5       | Loans and leases in bank credit <sup>3</sup> | 1,992.3     | 2,020.3     | 2,015.9     | 1,994.9     | 2,050.6     | 1,984.2     | 1,980.9     | 1,963.7     | 1,934.3     | 1,939.4 | 1,939.2 | 1,931.4 |
| 6       | Commercial and industrial                    | 593.6       | 571.4       | 562.3       | 557.2       | 561.2       | 545.7       | 535.4       | 524.1       | 515.8       | 517.1   | 518.7   | 517.2   |
| 7       | Real estate                                  | 827.8       | 855.1       | 855.7       | 846.0       | 845.9       | 842.4       | 851.7       | 855.1       | 843.7       | 846.2   | 846.3   | 840.9   |
| 8       | Revolving home equity                        | 84.2        | 87.1        | 87.1        | 87.6        | 89.4        | 92.5        | 94.4        | 96.2        | 97.9        | 98.5    | 99.2    | 99.7    |
| 9       | Other                                        | 743.7       | 768.0       | 768.7       | 758.4       | 756.5       | 749.9       | 757.3       | 759.0       | 745.7       | 747.7   | 747.1   | 741.2   |
| 10      | Consumer                                     | 243.4       | 254.4       | 254.2       | 251.4       | 253.2       | 242.8       | 245.3       | 245.7       | 237.3       | 238.2   | 238.3   | 237.6   |
| 11      | Security <sup>4</sup>                        | 64.6        | 72.6        | 75.2        | 78.1        | 94.0        | 69.8        | 66.3        | 59.6        | 62.0        | 68.7    | 66.4    | 64.8    |
| 11a     | Fed funds and RPs with broker/dealer         | 49.2        | 54.8        | 59.6        | 63.5        | 66.2        | 56.4        | 52.3        | 45.6        | 48.7        | 56.4    | 53.9    | 52.1    |
| 11b     | Other                                        | 15.3        | 17.8        | 15.5        | 14.5        | 27.8        | 13.4        | 14.0        | 14.0        | 13.3        | 12.3    | 12.5    | 12.7    |
| 12a     | State and local government                   | 12.6        | 13.4        | 14.2        | 14.2        | 14.4        | 15.3        | 15.6        | 14.9        | 14.6        | 14.6    | 14.6    | 14.6    |
| 12b     | Agricultural                                 | 10.1        | 10.4        | 10.1        | 9.5         | 9.2         | 9.2         | 9.4         | 9.3         | 9.5         | 9.5     | 9.4     | 9.4     |
| 12c     | Fed funds and RPs with others                | 21.2        | 25.6        | 31.0        | 31.9        | 32.6        | 28.8        | 30.6        | 29.3        | 25.1        | 28.6    | 28.6    | 29.5    |
| 12d     | All other loans                              | 87.9        | 84.8        | 81.6        | 75.6        | 109.1       | 104.5       | 100.8       | 94.4        | 92.9        | 82.8    | 83.1    | 83.7    |
| 12e     | Lease financing receivables                  | 131.1       | 132.6       | 131.7       | 131.0       | 131.0       | 125.7       | 125.7       | 131.3       | 133.4       | 133.6   | 133.8   | 133.8   |
| 13      | Interbank loans                              | 140.2       | 131.8       | 136.5       | 150.9       | 207.3       | 175.8       | 152.8       | 165.8       | 184.5       | 161.1   | 160.6   | 156.9   |
| 13a     | Fed funds and RPs with banks                 | 66.3        | 73.1        | 71.6        | 80.5        | 131.5       | 94.3        | 90.1        | 96.3        | 105.8       | 88.0    | 83.8    | 83.3    |
| 13b     | Other                                        | 73.9        | 58.7        | 64.9        | 70.4        | 75.8        | 81.5        | 62.7        | 69.5        | 78.7        | 73.1    | 76.8    | 73.6    |
| 14      | Cash assets <sup>5</sup>                     | 145.7       | 136.3       | 146.8       | 140.7       | 174.8       | 155.3       | 151.2       | 146.8       | 147.7       | 125.4   | 167.6   | 135.8   |
| 15      | Other assets <sup>6</sup>                    | 255.4       | 261.7       | 270.8       | 282.7       | 308.2       | 323.6       | 321.5       | 313.4       | 322.8       | 309.4   | 317.9   | 314.3   |
| 16      | TOTAL ASSETS <sup>7</sup>                    | 3,080.4     | 3,125.6     | 3,140.7     | 3,160.9     | 3,343.9     | 3,248.2     | 3,220.1     | 3,184.6     | 3,176.6     | 3,136.5 | 3,179.5 | 3,131.7 |

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 1,691.9     | 1,740.3     | 1,752.4     | 1,754.8     | 1,860.1     | 1,792.3     | 1,792.5     | 1,798.3     | 1,803.9     | 1,781.9 | 1,789.5 | 1,771.8 |
| 18          | Transaction                                     | 300.0       | 300.5       | 306.8       | 304.4       | 376.1       | 323.5       | 320.8       | 321.5       | 312.6       | 297.9   | 327.4   | 324.9   |
| 19          | Nontransaction                                  | 1,391.9     | 1,439.8     | 1,445.6     | 1,450.3     | 1,483.9     | 1,468.8     | 1,471.7     | 1,476.9     | 1,491.3     | 1,484.0 | 1,462.1 | 1,446.9 |
| 20          | Large time                                      | 269.3       | 274.6       | 271.6       | 264.9       | 264.7       | 260.3       | 251.4       | 246.6       | 244.6       | 241.1   | 235.9   | 238.1   |
| 21          | Other                                           | 1,122.6     | 1,165.2     | 1,174.0     | 1,185.5     | 1,219.2     | 1,208.6     | 1,220.3     | 1,230.3     | 1,246.7     | 1,242.9 | 1,226.3 | 1,208.7 |
| 22          | Borrowings                                      | 666.1       | 659.4       | 672.9       | 678.3       | 709.6       | 692.1       | 658.2       | 662.4       | 668.7       | 647.4   | 661.3   | 650.6   |
| 23          | From banks in the U.S.                          | 214.9       | 211.1       | 218.9       | 226.5       | 257.6       | 233.6       | 212.6       | 215.0       | 225.0       | 205.3   | 200.8   | 202.1   |
| 24          | From others                                     | 451.2       | 448.3       | 454.0       | 451.7       | 452.0       | 458.5       | 445.7       | 447.3       | 443.6       | 442.1   | 460.5   | 448.5   |
| 25          | Net due to related foreign offices              | 206.7       | 190.9       | 192.4       | 190.3       | 178.0       | 184.6       | 181.7       | 187.3       | 189.1       | 166.0   | 189.5   | 189.0   |
| 26          | Other liabilities                               | 226.2       | 214.4       | 197.6       | 210.2       | 257.5       | 230.8       | 263.0       | 217.0       | 190.2       | 207.6   | 194.7   | 178.0   |
| 27          | TOTAL LIABILITIES                               | 2,790.8     | 2,805.0     | 2,815.4     | 2,833.5     | 3,005.1     | 2,899.8     | 2,895.4     | 2,865.0     | 2,851.8     | 2,802.9 | 2,835.0 | 2,789.5 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 289.5       | 320.7       | 325.3       | 327.4       | 338.8       | 348.4       | 324.7       | 319.6       | 324.8       | 333.5   | 344.4   | 342.3   |

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 8, 2002

| Account |                                              | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|---------|----------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|         |                                              |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS  |                                              |             |             |             |             |             |             |             |             |             |         |         |         |
| 1       | Bank credit                                  | 2,597.4     | 2,628.2     | 2,608.4     | 2,610.6     | 2,682.3     | 2,636.1     | 2,650.9     | 2,622.4     | 2,582.8     | 2,599.3 | 2,579.0 | 2,573.8 |
| 2       | Securities in bank credit                    | 590.0       | 611.0       | 599.9       | 623.8       | 637.6       | 648.9       | 659.1       | 643.2       | 640.6       | 650.4   | 641.4   | 640.7   |
| 3       | Treasury and Agency securities <sup>2</sup>  | 358.5       | 351.2       | 348.2       | 355.5       | 359.7       | 360.7       | 368.2       | 377.5       | 369.2       | 367.8   | 367.2   | 360.1   |
| 3a      | Trading account                              | 28.9        | 35.0        | 37.9        | 35.9        | 37.7        | 35.5        | 40.6        | 34.1        | 30.5        | 33.8    | 35.1    | 32.9    |
| 3b      | Investment account                           | 329.6       | 316.2       | 310.3       | 319.7       | 322.0       | 325.1       | 327.6       | 343.3       | 338.8       | 334.1   | 332.1   | 327.2   |
| 3c      | Mortgage-backed                              | 219.0       | 229.7       | 229.1       | 241.8       | 247.3       | 257.9       | 256.1       | 269.3       | 266.7       | 260.0   | 258.7   | 250.7   |
| 3d      | Other                                        | 110.6       | 86.5        | 81.3        | 77.9        | 74.8        | 67.3        | 71.5        | 74.0        | 72.0        | 74.1    | 73.4    | 76.5    |
| 3e      | 1 year or less                               | 30.6        | 25.5        | 21.1        | 20.1        | 20.1        | 18.2        | 27.0        | 26.4        | 25.3        | 24.3    | 23.7    | 25.0    |
| 3f      | Between 1 and 5 years                        | 45.5        | 34.4        | 34.3        | 33.8        | 34.6        | 31.9        | 30.3        | 35.2        | 34.3        | 36.2    | 36.7    | 39.0    |
| 3g      | More than 5 years                            | 34.5        | 26.6        | 25.9        | 24.0        | 20.1        | 17.1        | 14.2        | 12.3        | 12.4        | 13.6    | 13.0    | 12.6    |
| 4       | Other securities                             | 231.5       | 259.8       | 251.7       | 268.3       | 277.9       | 288.2       | 290.9       | 265.8       | 271.3       | 282.6   | 274.1   | 280.6   |
| 4a      | Trading account                              | 122.0       | 142.9       | 138.1       | 151.9       | 160.5       | 167.4       | 167.1       | 131.2       | 126.0       | 137.3   | 127.1   | 132.6   |
| 4b      | Investment account                           | 109.5       | 116.9       | 113.6       | 116.4       | 117.4       | 120.8       | 123.8       | 134.5       | 145.3       | 145.3   | 147.0   | 148.1   |
| 4c      | State and local government                   | 26.9        | 27.8        | 27.3        | 27.3        | 27.4        | 27.1        | 27.4        | 27.6        | 27.6        | 27.7    | 27.9    | 28.0    |
| 4d      | Other                                        | 82.6        | 89.1        | 86.4        | 89.0        | 89.9        | 93.8        | 96.4        | 107.0       | 117.7       | 117.5   | 119.1   | 120.0   |
| 5       | Loans and leases in bank credit <sup>3</sup> | 2,007.4     | 2,017.2     | 2,008.5     | 1,986.8     | 2,044.7     | 1,987.2     | 1,991.8     | 1,979.1     | 1,942.2     | 1,948.9 | 1,937.6 | 1,933.0 |
| 6       | Commercial and industrial                    | 592.7       | 573.0       | 562.3       | 554.0       | 559.7       | 545.3       | 536.5       | 523.3       | 512.3       | 513.7   | 514.0   | 514.5   |
| 7       | Real estate                                  | 832.4       | 853.8       | 854.3       | 847.4       | 847.8       | 845.0       | 857.2       | 860.1       | 845.9       | 848.1   | 844.6   | 838.5   |
| 8       | Revolving home equity                        | 84.1        | 87.4        | 87.7        | 88.7        | 90.5        | 93.4        | 94.9        | 96.0        | 97.3        | 97.4    | 97.9    | 98.4    |
| 9a      | Other residential                            | 450.4       | 464.8       | 465.0       | 457.7       | 454.8       | 440.1       | 449.5       | 452.4       | 439.1       | 442.2   | 438.2   | 431.7   |
| 9b      | Commercial                                   | 298.0       | 301.6       | 301.5       | 301.0       | 302.4       | 311.5       | 312.8       | 311.7       | 309.5       | 308.5   | 308.5   | 308.5   |
| 10      | Consumer                                     | 245.5       | 253.8       | 252.4       | 250.2       | 251.9       | 240.4       | 243.6       | 247.8       | 241.0       | 241.5   | 241.4   | 240.8   |
| 10a     | Credit cards and related plans               | 82.5        | 88.0        | 87.3        | 85.1        | 84.6        | 74.3        | 76.5        | 80.1        | 71.4        | 71.1    | 70.8    | 69.5    |
| 10b     | Other                                        | 163.0       | 165.9       | 165.1       | 165.1       | 167.3       | 166.1       | 167.2       | 167.6       | 169.6       | 170.4   | 170.7   | 171.3   |
| 11      | Security <sup>4</sup>                        | 70.6        | 70.2        | 70.5        | 73.6        | 89.1        | 72.9        | 71.0        | 65.5        | 65.2        | 73.3    | 67.7    | 67.8    |
| 11a     | Fed funds and RPs with broker/dealer         | 53.8        | 53.0        | 55.9        | 59.9        | 62.8        | 58.9        | 56.0        | 50.0        | 51.2        | 60.2    | 55.0    | 54.5    |
| 11b     | Other                                        | 16.8        | 17.3        | 14.6        | 13.7        | 26.3        | 14.0        | 15.1        | 15.4        | 14.0        | 13.1    | 12.7    | 13.3    |
| 12a     | State and local government                   | 12.6        | 13.4        | 14.2        | 14.2        | 14.4        | 15.3        | 15.6        | 14.9        | 14.6        | 14.6    | 14.6    | 14.6    |
| 12b     | Agricultural                                 | 10.1        | 10.4        | 10.2        | 9.6         | 9.3         | 9.3         | 9.4         | 9.3         | 9.6         | 9.5     | 9.4     | 9.3     |
| 12c     | Fed funds and RPs with others                | 21.2        | 25.6        | 31.0        | 31.9        | 32.6        | 28.8        | 30.6        | 29.3        | 25.1        | 28.6    | 28.6    | 29.5    |
| 12d     | All other loans                              | 90.9        | 84.8        | 82.4        | 75.7        | 110.3       | 104.8       | 102.2       | 97.4        | 92.8        | 83.6    | 81.6    | 82.5    |
| 12e     | Lease financing receivables                  | 131.4       | 132.2       | 131.2       | 130.2       | 129.6       | 125.5       | 125.6       | 131.6       | 135.8       | 135.8   | 135.7   | 135.5   |
| 13      | Interbank loans                              | 144.0       | 136.2       | 136.4       | 145.4       | 199.5       | 168.7       | 153.8       | 170.2       | 183.0       | 165.7   | 159.9   | 159.2   |
| 13a     | Fed funds and RPs with banks                 | 68.1        | 75.5        | 71.5        | 77.6        | 126.5       | 90.5        | 90.7        | 98.8        | 105.0       | 90.5    | 83.4    | 84.5    |
| 13b     | Other                                        | 76.0        | 60.7        | 64.8        | 67.8        | 73.0        | 78.2        | 63.1        | 71.4        | 78.0        | 75.2    | 76.5    | 74.7    |
| 14      | Cash assets <sup>5</sup>                     | 157.1       | 134.7       | 140.4       | 132.9       | 170.5       | 154.2       | 152.6       | 158.3       | 150.6       | 146.3   | 177.4   | 138.7   |
| 15      | Other assets <sup>6</sup>                    | 259.9       | 264.0       | 270.0       | 280.1       | 308.4       | 319.6       | 321.0       | 319.0       | 326.8       | 312.3   | 313.5   | 313.2   |
| 16      | TOTAL ASSETS <sup>7</sup>                    | 3,121.5     | 3,125.2     | 3,117.3     | 3,130.6     | 3,322.3     | 3,239.4     | 3,238.6     | 3,228.5     | 3,200.3     | 3,180.5 | 3,187.0 | 3,141.6 |

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 1,709.7     | 1,739.8     | 1,744.2     | 1,738.8     | 1,848.8     | 1,785.7     | 1,799.7     | 1,817.5     | 1,813.3     | 1,804.3 | 1,776.9 | 1,765.9 |
| 18          | Transaction                                     | 317.9       | 300.6       | 302.0       | 293.4       | 369.7       | 317.8       | 323.3       | 340.5       | 317.5       | 321.0   | 327.3   | 325.8   |
| 19          | Nontransaction                                  | 1,391.9     | 1,439.2     | 1,442.2     | 1,445.4     | 1,479.1     | 1,467.9     | 1,476.5     | 1,477.0     | 1,495.8     | 1,483.3 | 1,449.6 | 1,440.2 |
| 20          | Large time                                      | 273.1       | 272.0       | 267.9       | 263.1       | 261.7       | 261.6       | 256.2       | 250.7       | 248.6       | 244.9   | 238.8   | 240.8   |
| 21          | Other                                           | 1,118.7     | 1,167.3     | 1,174.3     | 1,182.3     | 1,217.5     | 1,206.3     | 1,220.2     | 1,226.3     | 1,247.2     | 1,238.4 | 1,210.8 | 1,199.4 |
| 22          | Borrowings                                      | 668.9       | 660.2       | 663.6       | 656.6       | 704.3       | 689.8       | 666.6       | 664.5       | 677.1       | 668.5   | 683.9   | 666.8   |
| 23          | From banks in the U.S.                          | 216.8       | 211.9       | 215.6       | 218.3       | 247.8       | 228.4       | 213.4       | 216.5       | 229.5       | 212.8   | 207.9   | 207.7   |
| 24          | From others                                     | 452.1       | 448.3       | 448.0       | 438.3       | 456.5       | 461.4       | 453.2       | 448.0       | 447.5       | 455.7   | 475.9   | 459.1   |
| 25          | Net due to related foreign offices              | 206.7       | 190.3       | 189.2       | 190.6       | 177.5       | 184.8       | 183.5       | 187.6       | 187.2       | 166.1   | 191.7   | 191.7   |
| 26          | Other liabilities                               | 226.6       | 213.8       | 194.7       | 210.6       | 256.7       | 230.8       | 265.3       | 217.6       | 188.5       | 207.9   | 196.7   | 180.4   |
| 27          | TOTAL LIABILITIES                               | 2,811.9     | 2,804.1     | 2,791.7     | 2,796.6     | 2,987.3     | 2,891.1     | 2,915.1     | 2,887.2     | 2,866.1     | 2,846.8 | 2,849.1 | 2,804.8 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 309.5       | 321.1       | 325.6       | 334.0       | 334.9       | 348.3       | 323.4       | 341.3       | 334.2       | 333.7   | 337.8   | 336.8   |

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS      |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 1           | Bank credit                                     | 2,039.8     | 2,089.6     | 2,106.2     | 2,124.6     | 2,137.2     | 2,178.8     | 2,197.6     | 2,219.0     | 2,245.6     | 2,241.6 | 2,239.9 | 2,245.2 |
| 2           | Securities in bank credit                       | 543.8       | 549.4       | 556.3       | 566.3       | 573.2       | 587.2       | 593.5       | 606.2       | 612.2       | 611.5   | 608.2   | 613.9   |
| 3           | Treasury and Agency securities <sup>2</sup>     | 362.1       | 346.1       | 354.1       | 360.7       | 365.8       | 378.7       | 382.3       | 389.6       | 393.4       | 391.6   | 389.5   | 394.7   |
| 4           | Other securities                                | 181.7       | 203.2       | 202.2       | 205.5       | 207.4       | 208.6       | 211.2       | 216.6       | 218.8       | 219.9   | 218.7   | 219.2   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 1,496.0     | 1,540.2     | 1,549.9     | 1,558.4     | 1,564.0     | 1,591.6     | 1,604.0     | 1,612.8     | 1,633.4     | 1,630.1 | 1,631.7 | 1,631.3 |
| 6           | Commercial and industrial                       | 285.8       | 298.2       | 302.3       | 301.9       | 300.9       | 302.0       | 301.0       | 302.3       | 304.3       | 302.7   | 302.7   | 303.5   |
| 7           | Real estate                                     | 812.0       | 835.2       | 843.6       | 851.6       | 859.3       | 874.9       | 880.7       | 887.7       | 896.5       | 894.6   | 894.5   | 896.0   |
| 8           | Revolving home equity                           | 45.9        | 49.1        | 50.5        | 51.8        | 52.7        | 54.9        | 55.5        | 57.0        | 58.1        | 58.2    | 58.3    | 58.7    |
| 9           | Other                                           | 766.1       | 786.1       | 793.1       | 799.8       | 806.6       | 820.0       | 825.2       | 830.7       | 838.4       | 836.4   | 836.2   | 837.3   |
| 10          | Consumer                                        | 297.8       | 297.4       | 295.8       | 296.7       | 295.5       | 308.5       | 314.4       | 314.2       | 324.4       | 325.3   | 326.1   | 325.6   |
| 11          | Security <sup>4</sup>                           | 6.8         | 8.2         | 8.3         | 8.4         | 8.7         | 7.8         | 7.8         | 8.0         | 7.8         | 7.8     | 7.9     | 7.7     |
| 12          | Other loans and leases                          | 93.7        | 101.2       | 99.9        | 99.8        | 99.6        | 98.4        | 100.1       | 100.6       | 100.4       | 99.7    | 100.6   | 98.4    |
| 13          | Interbank loans                                 | 83.6        | 114.6       | 115.2       | 116.7       | 120.5       | 103.1       | 103.9       | 103.1       | 98.3        | 98.6    | 100.2   | 97.2    |
| 14          | Cash assets <sup>5</sup>                        | 99.7        | 102.8       | 105.1       | 105.9       | 109.2       | 109.1       | 106.5       | 108.9       | 111.3       | 102.1   | 118.8   | 121.6   |
| 15          | Other assets <sup>6</sup>                       | 91.5        | 109.7       | 119.0       | 120.9       | 128.2       | 132.0       | 130.8       | 133.8       | 136.3       | 130.6   | 131.5   | 137.8   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 2,288.0     | 2,388.9     | 2,417.5     | 2,439.3     | 2,465.7     | 2,492.9     | 2,508.2     | 2,534.5     | 2,560.5     | 2,542.0 | 2,559.4 | 2,571.0 |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 1,774.2     | 1,886.4     | 1,905.2     | 1,922.0     | 1,939.6     | 1,947.3     | 1,956.8     | 1,979.4     | 1,995.4     | 1,989.6 | 1,997.5 | 1,989.1 |
| 18          | Transaction                                     | 290.8       | 291.1       | 290.1       | 297.0       | 301.1       | 303.8       | 299.5       | 299.7       | 292.1       | 294.1   | 315.1   | 314.3   |
| 19          | Nontransaction                                  | 1,483.4     | 1,595.3     | 1,615.1     | 1,625.0     | 1,638.5     | 1,643.5     | 1,657.4     | 1,679.6     | 1,703.4     | 1,695.5 | 1,682.4 | 1,674.8 |
| 20          | Large time                                      | 294.3       | 298.5       | 301.4       | 305.2       | 305.1       | 307.8       | 309.5       | 304.3       | 303.7       | 302.4   | 302.5   | 302.4   |
| 21          | Other                                           | 1,189.1     | 1,296.9     | 1,313.7     | 1,319.7     | 1,333.5     | 1,335.7     | 1,347.9     | 1,375.3     | 1,399.6     | 1,393.2 | 1,379.8 | 1,372.4 |
| 22          | Borrowings                                      | 327.0       | 334.1       | 337.6       | 343.6       | 355.0       | 364.3       | 366.4       | 373.2       | 376.2       | 375.8   | 386.5   | 384.5   |
| 23          | From banks in the U.S.                          | 155.8       | 148.4       | 148.8       | 150.9       | 155.6       | 165.7       | 165.6       | 166.5       | 170.8       | 169.3   | 174.9   | 171.9   |
| 24          | From others                                     | 171.2       | 185.7       | 188.7       | 192.7       | 199.4       | 198.6       | 200.8       | 206.7       | 205.4       | 206.5   | 211.6   | 212.6   |
| 25          | Net due to related foreign offices              | 20.9        | 13.1        | 14.7        | 15.5        | 10.5        | 9.5         | 10.2        | 10.0        | 10.9        | 9.2     | 7.3     | 7.3     |
| 26          | Other liabilities                               | 51.2        | 56.2        | 58.8        | 60.2        | 62.0        | 63.9        | 64.9        | 65.5        | 69.8        | 68.5    | 69.1    | 70.0    |
| 27          | TOTAL LIABILITIES                               | 2,173.3     | 2,289.8     | 2,316.3     | 2,341.3     | 2,367.2     | 2,384.9     | 2,398.4     | 2,428.1     | 2,452.3     | 2,443.2 | 2,460.4 | 2,450.9 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 114.7       | 99.0        | 101.2       | 98.1        | 98.5        | 108.0       | 109.8       | 106.4       | 108.2       | 98.8    | 99.1    | 120.1   |

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |         |         |         |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------|---------|---------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16  | Jan 23  | Jan 30  |
| ASSETS      |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 1           | Bank credit                                     | 2,044.2     | 2,091.5     | 2,106.3     | 2,127.9     | 2,142.8     | 2,180.6     | 2,198.7     | 2,223.6     | 2,241.1     | 2,239.7 | 2,234.4 | 2,238.8 |
| 2           | Securities in bank credit                       | 542.9       | 551.0       | 556.2       | 565.6       | 573.1       | 584.8       | 591.7       | 605.2       | 611.7       | 611.6   | 607.8   | 612.6   |
| 3           | Treasury and Agency securities <sup>2</sup>     | 361.3       | 347.8       | 354.0       | 360.1       | 365.7       | 376.3       | 380.5       | 388.7       | 392.9       | 391.7   | 389.1   | 393.3   |
| 4           | Other securities                                | 181.7       | 203.2       | 202.2       | 205.5       | 207.4       | 208.6       | 211.2       | 216.6       | 218.8       | 219.9   | 218.7   | 219.2   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 1,501.3     | 1,540.5     | 1,550.1     | 1,562.3     | 1,569.7     | 1,595.8     | 1,607.0     | 1,618.4     | 1,629.4     | 1,628.1 | 1,626.6 | 1,626.2 |
| 6           | Commercial and industrial                       | 286.6       | 300.0       | 302.1       | 300.2       | 299.4       | 301.6       | 300.3       | 303.2       | 303.7       | 301.8   | 301.3   | 302.1   |
| 7           | Real estate                                     | 812.0       | 835.9       | 844.1       | 853.4       | 861.0       | 876.0       | 881.1       | 887.8       | 893.2       | 893.6   | 893.2   | 894.6   |
| 8           | Revolving home equity                           | 46.0        | 49.1        | 50.2        | 51.5        | 52.9        | 55.2        | 55.8        | 57.2        | 57.9        | 58.2    | 58.4    | 58.7    |
| 9           | Other                                           | 766.0       | 786.8       | 793.9       | 801.9       | 808.2       | 820.8       | 825.3       | 830.6       | 835.3       | 835.4   | 834.8   | 835.9   |
| 10          | Consumer                                        | 301.5       | 295.2       | 295.0       | 299.0       | 299.1       | 310.7       | 316.5       | 318.0       | 324.9       | 326.5   | 327.1   | 326.5   |
| 10a         | Credit cards and related plans                  | 135.1       | 129.3       | 129.5       | 132.9       | 132.5       | 142.3       | 149.3       | 152.3       | 158.0       | 159.2   | 159.5   | 158.2   |
| 10b         | Other                                           | 166.5       | 166.0       | 165.5       | 166.1       | 166.6       | 168.4       | 167.2       | 165.7       | 166.9       | 167.3   | 167.5   | 168.3   |
| 11          | Security <sup>4</sup>                           | 7.0         | 8.0         | 8.1         | 8.2         | 8.5         | 7.9         | 8.2         | 8.2         | 7.9         | 7.9     | 7.4     | 7.4     |
| 12          | Other loans and leases                          | 94.1        | 101.3       | 100.8       | 101.5       | 101.7       | 99.6        | 100.8       | 101.3       | 99.6        | 98.4    | 97.5    | 95.7    |
| 13          | Interbank loans                                 | 88.5        | 108.0       | 107.7       | 110.8       | 116.5       | 104.3       | 111.2       | 108.8       | 104.6       | 101.5   | 95.1    | 94.0    |
| 14          | Cash assets <sup>5</sup>                        | 106.0       | 101.7       | 103.8       | 103.1       | 109.9       | 109.8       | 111.8       | 115.5       | 112.3       | 110.6   | 120.1   | 119.6   |
| 15          | Other assets <sup>6</sup>                       | 91.5        | 109.7       | 119.0       | 120.9       | 128.2       | 132.0       | 130.8       | 133.8       | 136.3       | 130.6   | 131.5   | 137.8   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 2,303.4     | 2,383.0     | 2,408.7     | 2,433.9     | 2,468.0     | 2,496.6     | 2,522.0     | 2,551.3     | 2,563.3     | 2,551.6 | 2,550.2 | 2,559.5 |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |         |         |         |
| 17          | Deposits                                        | 1,792.2     | 1,875.0     | 1,892.0     | 1,909.1     | 1,933.3     | 1,948.7     | 1,969.7     | 1,998.9     | 2,003.2     | 1,996.0 | 1,984.4 | 1,978.8 |
| 18          | Transaction                                     | 301.5       | 290.7       | 288.6       | 294.3       | 301.0       | 303.5       | 303.0       | 310.4       | 298.1       | 302.7   | 310.5   | 309.4   |
| 19          | Nontransaction                                  | 1,490.7     | 1,584.3     | 1,603.4     | 1,614.9     | 1,632.3     | 1,645.2     | 1,666.6     | 1,688.5     | 1,705.1     | 1,693.3 | 1,673.9 | 1,669.4 |
| 20          | Large time                                      | 294.3       | 298.5       | 301.4       | 305.2       | 305.1       | 307.8       | 309.5       | 304.3       | 303.7       | 302.4   | 302.5   | 302.4   |
| 21          | Other                                           | 1,196.4     | 1,285.8     | 1,302.0     | 1,309.6     | 1,327.2     | 1,337.4     | 1,357.1     | 1,384.2     | 1,401.4     | 1,390.9 | 1,371.3 | 1,367.1 |
| 22          | Borrowings                                      | 327.0       | 334.1       | 337.6       | 343.6       | 355.0       | 364.3       | 366.4       | 373.2       | 376.2       | 375.8   | 386.5   | 384.5   |
| 23          | From banks in the U.S.                          | 155.8       | 148.4       | 148.8       | 150.9       | 155.6       | 165.7       | 165.6       | 166.5       | 170.8       | 169.3   | 174.9   | 171.9   |
| 24          | From others                                     | 171.2       | 185.7       | 188.7       | 192.7       | 199.4       | 198.6       | 200.8       | 206.7       | 205.4       | 206.5   | 211.6   | 212.6   |
| 25          | Net due to related foreign offices              | 20.9        | 13.1        | 14.7        | 15.5        | 10.5        | 9.5         | 10.2        | 10.0        | 10.9        | 9.2     | 7.3     | 7.3     |
| 26          | Other liabilities                               | 51.2        | 56.2        | 58.8        | 60.2        | 62.0        | 63.9        | 64.9        | 65.5        | 69.8        | 68.5    | 69.1    | 70.0    |
| 27          | TOTAL LIABILITIES                               | 2,191.3     | 2,278.4     | 2,303.1     | 2,328.4     | 2,360.9     | 2,386.3     | 2,411.2     | 2,447.6     | 2,460.1     | 2,449.6 | 2,447.2 | 2,440.7 |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 112.1       | 104.6       | 105.7       | 105.5       | 107.1       | 110.2       | 110.8       | 103.7       | 103.2       | 102.0   | 103.0   | 118.8   |

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 8, 2002

| Account     |                                                 | 2000  | 2001  | 2001  | 2001  | 2001  | 2001  | 2001  | 2001  | Week ending |        |        |        |
|-------------|-------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------|--------|--------|
|             |                                                 | Dec   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan 9       | Jan 16 | Jan 23 | Jan 30 |
| ASSETS      |                                                 |       |       |       |       |       |       |       |       |             |        |        |        |
| 1           | Bank credit                                     | 601.3 | 603.8 | 599.5 | 596.8 | 593.1 | 586.0 | 592.8 | 586.2 | 589.9       | 580.5  | 590.4  | 593.4  |
| 2           | Securities in bank credit                       | 206.9 | 216.6 | 222.9 | 221.6 | 223.1 | 226.4 | 229.1 | 229.4 | 232.3       | 228.4  | 230.5  | 225.2  |
| 3           | Treasury and Agency securities <sup>2</sup>     | 68.9  | 56.7  | 49.3  | 48.6  | 51.4  | 56.2  | 59.3  | 57.4  | 57.8        | 55.0   | 55.3   | 49.7   |
| 4           | Other securities                                | 138.1 | 159.8 | 173.5 | 173.0 | 171.6 | 170.2 | 169.8 | 172.0 | 174.5       | 173.4  | 175.2  | 175.5  |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 394.4 | 387.3 | 376.6 | 375.2 | 370.0 | 359.5 | 363.7 | 356.8 | 357.6       | 352.2  | 359.9  | 368.2  |
| 6           | Commercial and industrial                       | 209.0 | 211.1 | 205.9 | 204.8 | 205.0 | 200.0 | 200.1 | 195.6 | 193.9       | 193.7  | 195.5  | 196.0  |
| 7           | Real estate                                     | 18.3  | 18.1  | 18.2  | 18.4  | 18.7  | 18.7  | 18.9  | 19.1  | 18.9        | 19.2   | 19.2   | 19.2   |
| 11          | Security <sup>4</sup>                           | 100.4 | 91.3  | 86.7  | 84.7  | 79.0  | 72.5  | 76.7  | 73.8  | 75.7        | 71.1   | 76.0   | 83.8   |
| 12          | Other loans and leases                          | 66.7  | 66.7  | 65.8  | 67.3  | 67.3  | 68.3  | 68.0  | 68.4  | 69.1        | 68.2   | 69.2   | 69.2   |
| 13          | Interbank loans                                 | 26.4  | 21.3  | 21.2  | 20.2  | 26.0  | 24.0  | 25.5  | 21.1  | 21.0        | 21.7   | 32.6   | 30.7   |
| 14          | Cash assets <sup>5</sup>                        | 40.0  | 36.3  | 36.8  | 37.5  | 45.5  | 39.2  | 37.4  | 36.5  | 35.9        | 35.5   | 38.8   | 35.5   |
| 15          | Other assets <sup>6</sup>                       | 34.6  | 37.1  | 30.4  | 30.1  | 33.5  | 32.4  | 34.3  | 31.0  | 32.1        | 33.3   | 32.5   | 33.2   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 701.9 | 698.2 | 687.6 | 684.2 | 697.6 | 681.1 | 689.6 | 674.3 | 678.5       | 670.6  | 693.8  | 692.5  |
| LIABILITIES |                                                 |       |       |       |       |       |       |       |       |             |        |        |        |
| 17          | Deposits                                        | 382.1 | 418.8 | 413.7 | 407.0 | 409.4 | 421.7 | 428.4 | 435.5 | 441.1       | 452.8  | 462.2  | 462.0  |
| 18          | Transaction                                     | 10.7  | 9.5   | 9.2   | 9.5   | 12.3  | 10.8  | 10.7  | 11.1  | 11.3        | 11.2   | 11.3   | 10.3   |
| 19          | Nontransaction                                  | 371.5 | 409.3 | 404.6 | 397.4 | 397.1 | 411.0 | 417.7 | 424.4 | 429.8       | 441.7  | 450.9  | 451.7  |
| 22          | Borrowings                                      | 240.5 | 216.1 | 211.2 | 210.6 | 221.8 | 208.4 | 213.0 | 203.4 | 193.2       | 190.5  | 182.8  | 191.1  |
| 23          | From banks in the U.S.                          | 22.1  | 22.5  | 22.3  | 20.6  | 30.5  | 23.9  | 24.2  | 24.5  | 22.6        | 21.6   | 17.2   | 23.8   |
| 24          | From others                                     | 218.4 | 193.7 | 188.9 | 190.0 | 191.2 | 184.5 | 188.8 | 178.9 | 170.6       | 168.9  | 165.6  | 167.4  |
| 25          | Net due to related foreign offices              | -1.8  | -19.6 | -16.4 | -12.8 | -19.1 | -17.2 | -30.8 | -49.7 | -47.7       | -57.8  | -48.0  | -53.2  |
| 26          | Other liabilities                               | 73.2  | 84.2  | 78.4  | 76.0  | 78.4  | 74.3  | 77.0  | 75.1  | 78.3        | 79.9   | 79.7   | 77.0   |
| 27          | TOTAL LIABILITIES                               | 694.0 | 699.5 | 686.9 | 680.8 | 690.5 | 687.3 | 687.6 | 664.3 | 664.8       | 665.4  | 676.7  | 677.0  |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 8.0   | -1.3  | 0.8   | 3.4   | 7.1   | -6.2  | 1.9   | 10.1  | 13.7        | 5.2    | 17.2   | 15.4   |

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 8, 2002

| Account     |                                                 | 2000<br>Dec | 2001<br>Jun | 2001<br>Jul | 2001<br>Aug | 2001<br>Sep | 2001<br>Oct | 2001<br>Nov | 2001<br>Dec | Week ending |        |        |        |
|-------------|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------|--------|--------|
|             |                                                 |             |             |             |             |             |             |             |             | Jan 9       | Jan 16 | Jan 23 | Jan 30 |
| ASSETS      |                                                 |             |             |             |             |             |             |             |             |             |        |        |        |
| 1           | Bank credit                                     | 612.1       | 600.1       | 595.0       | 590.3       | 591.3       | 588.9       | 595.6       | 595.8       | 595.0       | 589.7  | 595.2  | 598.7  |
| 2           | Securities in bank credit                       | 206.9       | 216.6       | 222.9       | 221.6       | 223.1       | 226.4       | 229.1       | 229.4       | 232.3       | 228.4  | 230.5  | 225.2  |
| 3           | Treasury and Agency securities <sup>2</sup>     | 68.9        | 56.7        | 49.3        | 48.6        | 51.4        | 56.2        | 59.3        | 57.4        | 57.8        | 55.0   | 55.3   | 49.7   |
| 3a          | Trading account                                 | 11.8        | 13.3        | 12.4        | 11.7        | 13.1        | 14.3        | 13.4        | 12.7        | 15.3        | 12.9   | 13.9   | 10.6   |
| 3b          | Investment account                              | 57.0        | 43.4        | 36.9        | 36.9        | 38.3        | 41.9        | 45.9        | 44.7        | 42.5        | 42.1   | 41.3   | 39.1   |
| 4           | Other securities                                | 138.1       | 159.8       | 173.5       | 173.0       | 171.6       | 170.2       | 169.8       | 172.0       | 174.5       | 173.4  | 175.2  | 175.5  |
| 4a          | Trading account                                 | 92.3        | 106.4       | 107.9       | 109.4       | 108.5       | 107.7       | 108.3       | 108.8       | 107.8       | 106.6  | 107.6  | 104.5  |
| 4b          | Investment account                              | 45.8        | 53.5        | 65.7        | 63.6        | 63.1        | 62.6        | 61.5        | 63.1        | 66.7        | 66.8   | 67.7   | 71.0   |
| 5           | Loans and leases in bank credit <sup>3</sup>    | 405.2       | 383.5       | 372.1       | 368.7       | 368.3       | 362.5       | 366.6       | 366.5       | 362.7       | 361.3  | 364.7  | 373.5  |
| 6           | Commercial and industrial                       | 211.4       | 210.0       | 205.2       | 203.5       | 204.6       | 200.2       | 200.8       | 197.9       | 195.9       | 195.3  | 196.4  | 197.0  |
| 7           | Real estate                                     | 18.3        | 18.1        | 18.2        | 18.4        | 18.7        | 18.7        | 18.9        | 19.1        | 18.9        | 19.2   | 19.2   | 19.2   |
| 11          | Security <sup>4</sup>                           | 106.6       | 89.4        | 83.9        | 80.8        | 77.9        | 75.6        | 78.2        | 78.6        | 77.3        | 77.3   | 79.4   | 87.5   |
| 12          | Other loans and leases                          | 69.0        | 66.1        | 64.8        | 66.0        | 67.1        | 67.9        | 68.6        | 71.0        | 70.6        | 69.5   | 69.6   | 69.8   |
| 13          | Interbank loans                                 | 26.4        | 21.3        | 21.2        | 20.2        | 26.0        | 24.0        | 25.5        | 21.1        | 21.0        | 21.7   | 32.6   | 30.7   |
| 14          | Cash assets <sup>5</sup>                        | 42.8        | 35.2        | 35.5        | 36.3        | 44.5        | 39.9        | 39.5        | 39.0        | 38.4        | 38.2   | 41.3   | 37.4   |
| 15          | Other assets <sup>6</sup>                       | 36.3        | 35.8        | 29.6        | 29.8        | 33.2        | 31.9        | 34.3        | 32.5        | 33.7        | 34.7   | 33.3   | 34.2   |
| 16          | TOTAL ASSETS <sup>7</sup>                       | 717.2       | 692.0       | 681.1       | 676.3       | 694.6       | 684.3       | 694.5       | 688.0       | 687.6       | 683.8  | 702.0  | 700.6  |
| LIABILITIES |                                                 |             |             |             |             |             |             |             |             |             |        |        |        |
| 17          | Deposits                                        | 392.9       | 411.6       | 403.5       | 395.1       | 401.4       | 414.3       | 431.7       | 448.5       | 453.3       | 464.5  | 475.2  | 475.5  |
| 18          | Transaction                                     | 11.3        | 9.4         | 9.3         | 9.5         | 12.6        | 10.9        | 10.9        | 11.8        | 11.5        | 11.5   | 11.3   | 10.3   |
| 19          | Nontransaction                                  | 381.5       | 402.3       | 394.3       | 385.6       | 388.7       | 403.4       | 420.8       | 436.7       | 441.7       | 453.0  | 463.9  | 465.1  |
| 22          | Borrowings                                      | 240.5       | 216.1       | 211.2       | 210.6       | 221.8       | 208.4       | 213.0       | 203.4       | 193.2       | 190.5  | 182.8  | 191.1  |
| 23          | From banks in the U.S.                          | 22.1        | 22.5        | 22.3        | 20.6        | 30.5        | 23.9        | 24.2        | 24.5        | 22.6        | 21.6   | 17.2   | 23.8   |
| 24          | From others                                     | 218.4       | 193.7       | 188.9       | 190.0       | 191.2       | 184.5       | 188.8       | 178.9       | 170.6       | 168.9  | 165.6  | 167.4  |
| 25          | Net due to related foreign offices              | 3.0         | -22.8       | -19.6       | -14.1       | -16.6       | -16.9       | -30.7       | -44.7       | -42.4       | -55.4  | -48.0  | -48.0  |
| 26          | Other liabilities                               | 75.3        | 82.7        | 76.9        | 75.5        | 79.5        | 74.5        | 77.0        | 77.2        | 80.5        | 80.9   | 79.7   | 79.0   |
| 27          | TOTAL LIABILITIES                               | 711.6       | 687.7       | 672.0       | 667.2       | 686.1       | 680.4       | 691.0       | 684.4       | 684.5       | 680.5  | 689.7  | 697.7  |
| 28          | Residual (assets less liabilities) <sup>8</sup> | 5.6         | 4.3         | 9.0         | 9.1         | 8.5         | 3.9         | 3.5         | 3.6         | 3.1         | 3.3    | 12.3   | 3.0    |

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

February 8, 2002

| Account                                                  |                                                                              | 2000  | 2001  | 2001  | 2001  | 2001  | 2001  | 2001  | 2001  | Week ending |        |        |        |
|----------------------------------------------------------|------------------------------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------------|--------|--------|--------|
|                                                          |                                                                              | Dec   | Jun   | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | Jan 9       | Jan 16 | Jan 23 | Jan 30 |
| LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers |                                                                              |       |       |       |       |       |       |       |       |             |        |        |        |
| 29                                                       | Reval. gains on off-bal. sheet items <sup>9</sup>                            | 77.9  | 87.5  | 79.8  | 89.8  | 98.0  | 100.8 | 104.3 | 80.6  | 80.8        | 93.9   | 86.4   | 89.0   |
| 30                                                       | Reval. losses on off-bal. sheet items <sup>9</sup>                           | 83.1  | 81.9  | 71.8  | 78.4  | 84.8  | 86.0  | 86.5  | 68.4  | 60.4        | 73.8   | 66.4   | 68.1   |
| 31                                                       | Mortgage-backed securities <sup>10</sup>                                     | 248.5 | 262.2 | 262.1 | 274.6 | 280.5 | 290.3 | 290.7 | 311.8 | 316.6       | 309.5  | 307.6  | 298.7  |
| 31a                                                      | Pass-through                                                                 | 181.4 | 200.6 | 199.8 | 211.3 | 217.1 | 221.4 | 205.4 | 209.3 | 215.6       | 211.1  | 210.0  | 201.2  |
| 31b                                                      | CMO, REMIC, and other                                                        | 67.1  | 61.6  | 62.3  | 63.4  | 63.4  | 68.9  | 85.3  | 102.6 | 100.9       | 98.4   | 97.6   | 97.5   |
| 32                                                       | Net unrealized gains (losses) on available-for-sale securities <sup>11</sup> | 4.1   | 4.2   | 2.6   | 5.1   | 7.1   | 9.2   | 10.0  | 5.2   | 2.1         | 3.5    | 3.1    | 3.2    |
| 33                                                       | Offshore credit to U.S. residents <sup>12</sup>                              | 23.4  | 20.6  | 20.2  | 19.6  | 20.2  | 20.0  | 19.2  | 19.1  | 19.5        | 19.1   | 19.4   | 19.4   |
| 34                                                       | Securitized consumer loans <sup>13</sup>                                     | 79.8  | 82.3  | 96.8  | 96.7  | 97.5  | 98.1  | 99.6  | 99.8  | 94.5        | 94.4   | 94.4   | 95.3   |
| 34a                                                      | Credit cards and related plans                                               | 69.9  | 73.3  | 86.7  | 86.2  | 87.2  | 87.8  | 88.3  | 88.7  | 83.7        | 83.7   | 83.7   | 84.7   |
| 34b                                                      | Other                                                                        | 9.9   | 9.0   | 10.1  | 10.5  | 10.3  | 10.3  | 11.3  | 11.0  | 10.8        | 10.7   | 10.7   | 10.7   |
| 35                                                       | Securitized business loans <sup>13</sup>                                     | 13.7  | 20.4  | 20.6  | 20.8  | 20.9  | 21.1  | 20.6  | 19.7  | 19.3        | 19.4   | 19.3   | 19.8   |
| SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers |                                                                              |       |       |       |       |       |       |       |       |             |        |        |        |
| 31                                                       | Mortgage-backed securities <sup>10</sup>                                     | 207.5 | 232.7 | 239.9 | 245.0 | 250.8 | 256.0 | 261.4 | 266.2 | 268.9       | 269.7  | 267.5  | 269.2  |
| 34                                                       | Securitized consumer loans <sup>13</sup>                                     | 229.6 | 236.9 | 225.6 | 228.5 | 231.6 | 235.1 | 238.0 | 243.5 | 251.6       | 251.6  | 251.1  | 251.4  |
| 34a                                                      | Credit cards and related plans                                               | 220.5 | 228.6 | 216.9 | 219.9 | 223.0 | 226.9 | 229.5 | 235.2 | 243.3       | 243.4  | 242.9  | 243.3  |
| 34b                                                      | Other                                                                        | 9.1   | 8.3   | 8.7   | 8.6   | 8.5   | 8.2   | 8.6   | 8.4   | 8.2         | 8.2    | 8.2    | 8.1    |
| FOREIGN-RELATED INSTITUTIONS                             |                                                                              |       |       |       |       |       |       |       |       |             |        |        |        |
| 29                                                       | Reval. gains on off-bal. sheet items <sup>9</sup>                            | 47.2  | 57.0  | 53.8  | 55.1  | 54.9  | 56.5  | 55.7  | 56.3  | 58.2        | 58.5   | 58.3   | 53.3   |
| 30                                                       | Reval. losses on off-bal. sheet items <sup>9</sup>                           | 43.0  | 51.7  | 49.0  | 51.1  | 50.5  | 48.8  | 48.7  | 49.9  | 52.7        | 53.1   | 53.0   | 49.6   |
| 35                                                       | Securitized business loans <sup>13</sup>                                     | 34.8  | 29.6  | 27.4  | 26.6  | 26.5  | 26.6  | 25.2  | 24.0  | 23.4        | 23.5   | 23.3   | 22.9   |

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. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
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 entities other than nonfinancial businesses.
13. Total amount outstanding.

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

OFFICIAL BUSINESS

First Class