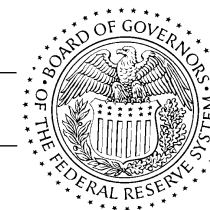


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS												
1 Bank credit	5,271.6	5,333.1	5,348.9	5,424.8	5,400.8	5,427.8	5,408.0	5,402.3	5,408.8	5,406.8	5,396.0	5,409.1
2 Securities in bank credit	1,358.6	1,389.0	1,418.9	1,438.6	1,463.7	1,477.2	1,472.8	1,477.4	1,485.2	1,476.7	1,472.7	1,469.5
3 Treasury and Agency securities ²	786.7	756.4	769.7	780.7	799.2	808.7	824.9	811.4	812.2	810.0	799.9	808.2
4 Other securities	571.9	632.6	649.2	657.9	664.5	668.5	647.9	666.0	673.0	666.8	672.8	661.3
5 Loans and leases in bank credit ³	3,913.0	3,944.1	3,930.0	3,986.2	3,937.2	3,950.6	3,935.1	3,924.9	3,923.6	3,930.1	3,923.3	3,939.6
6 Commercial and industrial	1,102.0	1,070.9	1,064.3	1,067.5	1,048.2	1,036.8	1,022.4	1,014.5	1,015.4	1,015.5	1,011.5	1,019.7
7 Real estate	1,663.7	1,718.3	1,716.7	1,724.6	1,737.2	1,753.3	1,763.3	1,759.6	1,761.1	1,761.1	1,756.3	1,770.6
8 Revolving home equity	129.0	137.6	139.4	142.1	147.3	149.5	152.9	157.1	156.8	157.6	158.4	159.4
9 Other	1,534.7	1,580.8	1,577.3	1,582.6	1,589.9	1,603.9	1,610.4	1,602.5	1,604.3	1,603.5	1,597.9	1,611.2
10 Consumer	546.2	550.3	548.5	549.1	551.5	559.8	560.2	563.2	563.8	564.8	563.1	567.1
11 Security ⁴	170.9	170.2	171.1	181.7	150.1	150.8	141.4	148.5	147.6	150.1	155.0	147.6
12 Other loans and leases	430.2	434.3	429.3	463.3	450.2	449.8	447.8	438.9	435.8	438.6	437.5	434.6
13 Interbank loans	269.7	273.2	287.9	353.9	303.0	282.3	290.2	290.0	281.4	293.5	283.7	272.7
14 Cash assets ⁵	291.7	288.8	284.1	329.5	303.5	295.1	292.2	291.6	263.0	325.1	284.5	295.8
15 Other assets ⁶	398.2	419.5	433.1	469.2	487.0	485.6	477.6	481.5	473.5	482.1	476.0	503.3
16 TOTAL ASSETS ⁷	6,166.4	6,248.1	6,286.7	6,509.5	6,424.5	6,420.1	6,395.8	6,390.8	6,352.0	6,433.0	6,365.4	6,405.9
LIABILITIES												
17 Deposits	3,895.1	4,071.5	4,083.8	4,209.2	4,161.4	4,177.8	4,213.2	4,234.6	4,223.7	4,248.8	4,226.1	4,229.0
18 Transaction	608.1	606.2	611.1	689.6	638.1	631.0	632.3	630.6	603.0	653.8	656.0	631.2
19 Nontransaction	3,287.0	3,465.3	3,472.7	3,519.6	3,523.3	3,546.8	3,580.9	3,604.0	3,620.6	3,595.0	3,570.1	3,597.9
20 Large time	943.3	975.1	965.1	964.4	976.4	976.3	973.0	984.3	982.4	986.3	994.1	1,003.2
21 Other	2,343.7	2,490.2	2,507.7	2,555.2	2,546.9	2,570.5	2,607.9	2,619.7	2,638.2	2,608.7	2,576.0	2,594.7
22 Borrowings	1,257.4	1,222.0	1,232.9	1,286.7	1,265.3	1,237.8	1,239.3	1,228.0	1,213.8	1,230.7	1,228.4	1,225.8
23 From banks in the U.S.	397.0	390.5	398.6	444.2	423.8	402.8	406.5	401.9	396.2	392.9	397.8	396.5
24 From others	860.4	831.4	834.3	842.5	841.5	835.0	832.8	826.2	817.6	837.8	830.6	829.2
25 Net due to related foreign offices	221.3	190.7	192.9	169.5	176.9	161.2	147.5	128.8	117.4	146.4	102.3	105.0
26 Other liabilities	373.0	335.1	346.7	398.2	369.3	405.2	358.0	345.5	356.8	344.1	342.4	338.9
27 TOTAL LIABILITIES	5,746.8	5,819.3	5,856.3	6,063.6	5,972.8	5,982.0	5,958.1	5,936.9	5,911.7	5,969.9	5,899.3	5,898.8
28 Residual (assets less liabilities) ⁸	419.7	428.8	430.5	445.9	451.6	438.1	437.8	453.9	440.3	463.1	466.2	507.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS												
1 Bank credit	5,286.5	5,312.5	5,331.5	5,419.2	5,408.7	5,448.5	5,444.7	5,415.9	5,431.4	5,408.5	5,400.2	5,409.2
2 Securities in bank credit	1,363.7	1,380.0	1,412.1	1,434.8	1,461.4	1,481.1	1,478.8	1,483.0	1,491.1	1,480.3	1,475.2	1,472.9
3 Treasury and Agency securities ²	788.9	752.4	765.1	777.7	794.3	809.1	824.3	813.7	815.0	812.1	802.4	810.8
4 Other securities	574.8	627.6	647.0	657.2	667.2	672.0	654.5	669.3	676.1	668.2	672.7	662.1
5 Loans and leases in bank credit ³	3,922.8	3,932.4	3,919.5	3,984.4	3,947.3	3,967.4	3,965.8	3,933.0	3,940.3	3,928.2	3,925.0	3,936.3
6 Commercial and industrial	1,099.2	1,070.1	1,058.1	1,064.2	1,047.7	1,037.9	1,024.9	1,012.0	1,012.7	1,010.4	1,008.1	1,017.7
7 Real estate	1,662.7	1,717.3	1,719.9	1,728.3	1,740.9	1,759.3	1,768.4	1,758.1	1,762.0	1,758.0	1,752.5	1,765.4
8 Revolving home equity	128.2	137.9	140.2	143.4	148.5	150.2	153.0	156.1	155.7	156.4	157.1	158.0
9 Other	1,534.6	1,579.4	1,579.7	1,584.8	1,592.4	1,609.0	1,615.4	1,601.9	1,606.2	1,601.6	1,595.4	1,607.4
10 Consumer	550.6	547.8	549.6	551.3	551.3	560.3	566.0	567.6	568.4	568.9	567.2	569.0
10a Credit cards and related plans	217.6	216.9	218.1	217.2	216.7	226.0	232.6	229.5	230.5	230.5	227.6	228.0
10b Other	333.0	330.8	331.5	334.1	334.6	334.3	333.5	338.1	337.9	338.4	339.6	341.1
11 Security ⁴	178.8	162.5	162.6	175.5	156.4	157.5	152.2	155.2	158.4	154.6	161.3	151.7
12 Other loans and leases	431.4	434.8	429.2	465.1	451.0	452.4	454.3	440.2	438.8	436.3	435.9	432.5
13 Interbank loans	271.8	265.4	276.6	342.1	297.0	290.6	300.2	292.3	289.1	287.7	282.9	276.2
14 Cash assets ⁵	308.3	279.7	272.3	324.8	303.9	303.9	312.8	307.3	295.1	338.7	287.3	287.9
15 Other assets ⁶	400.0	418.0	430.1	469.2	482.5	485.2	484.8	483.8	477.7	478.4	476.0	504.6
16 TOTAL ASSETS ⁷	6,202.1	6,209.3	6,243.1	6,487.1	6,422.5	6,457.3	6,470.2	6,425.1	6,418.9	6,439.4	6,371.9	6,402.8
LIABILITIES												
17 Deposits	3,909.9	4,039.8	4,043.1	4,183.6	4,148.8	4,201.1	4,264.9	4,253.2	4,264.2	4,236.1	4,223.6	4,247.7
18 Transaction	619.9	599.9	597.2	683.4	632.2	637.2	662.7	642.6	635.2	649.2	651.9	617.3
19 Nontransaction	3,290.0	3,440.0	3,445.9	3,500.2	3,516.6	3,563.9	3,602.2	3,610.6	3,629.0	3,586.9	3,571.7	3,630.3
20 Large time	956.3	961.3	951.5	953.0	970.2	984.2	989.3	1,000.0	997.4	1,002.2	1,010.3	1,018.9
21 Other	2,333.7	2,478.7	2,494.4	2,547.2	2,546.3	2,579.7	2,612.9	2,610.6	2,631.6	2,584.7	2,561.4	2,611.4
22 Borrowings	1,274.5	1,212.7	1,211.2	1,281.4	1,262.9	1,246.1	1,241.5	1,244.3	1,234.9	1,253.2	1,244.5	1,233.3
23 From banks in the U.S.	403.2	387.3	390.3	434.5	418.5	403.6	408.0	407.9	403.8	400.0	403.4	401.4
24 From others	871.3	825.4	820.8	847.0	844.4	842.5	833.5	836.4	831.1	853.2	841.1	831.9
25 Net due to related foreign offices	225.4	184.4	192.0	171.4	177.4	163.1	152.9	132.8	119.9	148.5	109.7	109.7
26 Other liabilities	375.5	330.7	346.6	398.6	369.5	407.6	360.6	347.6	358.0	346.1	347.0	341.6
27 TOTAL LIABILITIES	5,785.4	5,767.5	5,792.9	6,035.1	5,958.6	6,018.0	6,019.9	5,977.9	5,977.0	5,983.9	5,924.7	5,932.2
28 Residual (assets less liabilities) ⁸	416.7	441.8	450.2	452.0	463.9	439.3	450.3	447.2	441.9	455.4	447.1	470.6

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

Seasonally adjusted, billions of dollars

February 15, 2002

Account		2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS													
1	Bank credit	4,652.1	4,733.6	4,752.1	4,831.7	4,814.8	4,834.9	4,821.8	4,818.0	4,828.5	4,819.1	4,813.8	4,837.9
2	Securities in bank credit	1,145.5	1,166.1	1,197.3	1,215.5	1,237.2	1,248.1	1,243.5	1,248.9	1,256.9	1,246.3	1,250.8	1,251.2
3	Treasury and Agency securities ²	720.6	707.1	721.1	729.3	743.0	749.5	767.5	756.9	757.2	754.7	750.9	759.8
4	Other securities	424.8	459.0	476.2	486.3	494.2	498.7	475.9	492.1	499.7	491.6	499.9	491.4
5	Loans and leases in bank credit ³	3,506.6	3,567.4	3,554.9	3,616.2	3,577.6	3,586.8	3,578.3	3,569.1	3,571.6	3,572.8	3,563.0	3,586.7
6	Commercial and industrial	887.1	865.0	859.5	862.5	848.2	836.7	826.9	821.9	821.8	822.5	820.8	824.8
7	Real estate	1,645.6	1,700.1	1,698.3	1,705.9	1,718.4	1,734.4	1,744.2	1,740.6	1,741.9	1,741.9	1,737.4	1,751.9
8	Revolving home equity	129.0	137.6	139.4	142.1	147.3	149.5	152.9	157.1	156.8	157.6	158.4	159.4
9	Other	1,516.6	1,562.5	1,558.9	1,563.8	1,571.2	1,584.9	1,591.4	1,583.5	1,585.2	1,584.3	1,579.0	1,592.5
10	Consumer	546.2	550.3	548.5	549.1	551.5	559.8	560.2	563.2	563.8	564.8	563.1	567.1
11	Security ⁴	64.8	83.5	86.4	102.7	77.6	74.1	67.6	73.1	76.5	74.2	72.4	77.3
12	Other loans and leases	362.8	368.6	362.1	396.0	381.9	381.8	379.4	370.2	367.6	369.4	369.3	365.6
13	Interbank loans	240.7	251.9	267.7	328.0	279.1	256.8	269.1	264.2	259.8	260.9	253.4	246.6
14	Cash assets ⁵	250.2	252.0	246.6	284.0	264.3	257.7	255.7	255.2	227.5	286.3	249.5	258.4
15	Other assets ⁶	362.0	389.1	403.0	435.7	454.6	451.4	446.7	449.0	440.2	449.6	443.3	470.6
16	TOTAL ASSETS ⁷	5,440.6	5,560.5	5,602.5	5,811.9	5,743.3	5,730.5	5,721.5	5,712.3	5,681.7	5,741.8	5,685.6	5,738.9
LIABILITIES													
17	Deposits	3,507.4	3,657.8	3,676.8	3,799.8	3,739.6	3,749.4	3,777.7	3,780.1	3,771.3	3,787.0	3,758.7	3,762.9
18	Transaction	597.9	597.0	601.5	677.3	627.3	620.3	621.2	619.6	591.9	642.5	645.6	620.9
19	Nontransaction	2,909.5	3,060.8	3,075.3	3,122.5	3,112.3	3,129.1	3,156.5	3,160.5	3,179.4	3,144.5	3,113.1	3,142.0
20	Large time	568.0	572.9	570.1	569.7	568.1	561.0	550.9	543.2	543.5	538.4	539.4	549.6
21	Other	2,341.5	2,487.8	2,505.2	2,552.8	2,544.3	2,568.1	2,605.6	2,617.3	2,635.9	2,606.1	2,573.7	2,592.4
22	Borrowings	1,013.0	1,010.8	1,022.2	1,064.9	1,056.9	1,024.8	1,035.9	1,037.3	1,023.2	1,047.8	1,035.0	1,044.4
23	From banks in the U.S.	371.3	368.3	378.0	413.7	399.9	378.6	382.0	379.9	374.6	375.7	373.8	377.6
24	From others	641.8	642.5	644.2	651.3	657.0	646.3	653.9	657.5	648.6	672.1	661.2	666.8
25	Net due to related foreign offices	217.7	207.1	205.7	188.6	194.1	191.9	197.2	187.0	175.3	196.8	176.9	178.2
26	Other liabilities	290.2	256.7	270.7	319.8	295.0	328.2	282.9	267.0	276.9	264.4	265.3	260.6
27	TOTAL LIABILITIES	5,028.3	5,132.4	5,175.5	5,373.1	5,285.5	5,294.4	5,293.8	5,271.4	5,246.6	5,296.0	5,235.9	5,246.1
28	Residual (assets less liabilities) ⁸	412.4	428.0	427.0	438.8	457.8	436.2	427.7	440.9	435.1	445.9	449.8	492.8

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

Not seasonally adjusted, billions of dollars

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS												
1 Bank credit	4,658.9	4,717.4	4,741.2	4,827.9	4,819.8	4,852.8	4,848.8	4,825.2	4,842.0	4,816.0	4,812.9	4,833.7
2 Securities in bank credit	1,150.6	1,157.1	1,190.5	1,211.8	1,235.0	1,252.0	1,249.5	1,254.5	1,262.8	1,249.9	1,253.3	1,254.6
3 Treasury and Agency securities ²	722.8	703.0	716.5	726.2	738.1	749.8	766.9	759.1	760.1	756.8	753.5	762.5
4 Other securities	427.8	454.1	474.0	485.5	496.9	502.2	482.6	495.4	502.8	493.1	499.8	492.2
5 Loans and leases in bank credit ³	3,508.3	3,560.3	3,550.7	3,616.1	3,584.8	3,600.8	3,599.4	3,570.7	3,579.1	3,566.1	3,559.5	3,579.1
6 Commercial and industrial	882.7	864.9	854.7	859.6	847.5	837.1	827.0	817.8	817.4	816.6	816.5	821.6
7 Real estate	1,644.7	1,699.1	1,701.5	1,709.6	1,722.1	1,740.3	1,749.4	1,739.0	1,742.8	1,738.8	1,733.6	1,746.8
8 Revolving home equity	128.2	137.9	140.2	143.4	148.5	150.2	153.0	156.1	155.7	156.4	157.1	158.0
9 Other	1,516.5	1,561.1	1,561.3	1,566.1	1,573.7	1,590.1	1,596.4	1,582.9	1,587.1	1,582.4	1,576.5	1,588.8
10 Consumer	550.6	547.8	549.6	551.3	551.3	560.3	566.0	567.6	568.4	568.9	567.2	569.0
10a Credit cards and related plans	217.6	216.9	218.1	217.2	216.7	226.0	232.6	229.5	230.5	230.5	227.6	228.0
10b Other	333.0	330.8	331.5	334.1	334.6	334.3	333.5	338.1	337.9	338.4	339.6	341.1
11 Security ⁴	67.4	78.6	81.8	97.6	80.8	79.3	73.7	76.0	81.1	75.2	75.2	78.8
12 Other loans and leases	362.9	369.9	363.2	398.0	383.2	383.8	383.4	370.4	369.3	366.7	367.1	362.9
13 Interbank loans	242.7	244.2	256.4	316.1	273.1	265.1	279.1	266.5	267.4	255.2	252.6	250.1
14 Cash assets ⁵	264.1	244.2	236.0	280.3	263.9	264.4	273.8	268.5	256.9	297.4	250.4	249.4
15 Other assets ⁶	362.7	388.4	400.3	436.0	450.6	450.9	452.3	450.1	443.1	445.2	442.2	470.6
16 TOTAL ASSETS ⁷	5,464.3	5,528.2	5,566.8	5,792.5	5,738.2	5,762.8	5,782.1	5,736.5	5,735.4	5,740.1	5,684.1	5,729.2
LIABILITIES												
17 Deposits	3,512.3	3,636.3	3,648.0	3,782.3	3,734.4	3,769.4	3,816.3	3,786.0	3,800.1	3,761.3	3,742.5	3,769.7
18 Transaction	609.5	590.6	587.7	670.8	621.3	626.3	650.9	631.4	623.6	637.8	641.4	607.2
19 Nontransaction	2,902.8	3,045.7	3,060.3	3,111.5	3,113.2	3,143.1	3,165.4	3,154.6	3,176.5	3,123.4	3,101.1	3,162.4
20 Large time	571.3	569.3	568.3	566.7	569.4	565.8	555.0	546.4	547.3	541.4	542.0	553.4
21 Other	2,331.5	2,476.4	2,492.0	2,544.8	2,543.7	2,577.3	2,610.5	2,608.1	2,629.2	2,582.1	2,559.0	2,609.0
22 Borrowings	1,030.1	1,001.5	1,000.5	1,059.6	1,054.5	1,033.2	1,038.1	1,053.6	1,044.3	1,070.3	1,051.1	1,052.0
23 From banks in the U.S.	377.5	365.0	369.7	403.9	394.6	379.4	383.4	385.9	382.1	382.8	379.4	382.5
24 From others	652.7	636.5	630.8	655.7	659.9	653.8	654.6	667.7	662.2	687.5	671.8	669.5
25 Net due to related foreign offices	218.6	204.0	206.1	188.0	194.2	193.8	197.6	187.5	175.3	199.0	179.3	179.3
26 Other liabilities	291.2	253.7	271.1	319.1	295.0	330.6	283.5	267.7	277.1	266.4	268.0	261.8
27 TOTAL LIABILITIES	5,052.2	5,095.5	5,125.7	5,349.0	5,278.2	5,326.9	5,335.4	5,294.8	5,296.9	5,297.0	5,240.8	5,262.7
28 Residual (assets less liabilities) ⁸	412.1	432.7	441.0	443.5	460.0	435.9	446.7	441.7	438.5	443.1	443.2	466.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 15, 2002

Account		2001 Jan	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	Week ending			
										Jan 16	Jan 23	Jan 30	Feb 6
ASSETS													
1	Bank credit	2,589.6	2,624.7	2,624.8	2,691.7	2,632.9	2,634.3	2,600.0	2,573.4	2,584.0	2,576.6	2,568.3	2,588.8
2	Securities in bank credit	594.7	608.7	629.9	641.2	648.7	653.4	636.3	636.8	644.6	637.4	636.9	637.3
3	Treasury and Agency securities ²	358.8	352.1	359.5	362.5	363.2	366.0	377.1	363.9	365.1	364.7	356.2	362.9
3a	Trading account	34.2	38.3	36.3	37.9	35.8	40.4	34.1	32.7	33.5	34.9	32.5	34.7
3b	Investment account	324.6	313.8	323.2	324.6	327.4	325.6	343.0	331.2	331.6	329.8	323.7	328.2
4	Other securities	235.9	256.6	270.4	278.6	285.5	287.4	259.1	272.9	279.5	272.6	280.7	274.4
4a	Trading account	126.0	140.8	153.1	161.0	165.8	165.1	128.0	128.3	135.8	126.4	132.6	128.2
4b	Investment account	109.9	115.9	117.3	117.7	119.7	122.3	131.2	144.6	143.7	146.2	148.1	146.1
4c	State and local government	27.1	27.8	27.6	27.5	26.8	27.1	26.9	27.5	27.4	27.7	28.1	27.9
4d	Other	82.8	88.1	89.7	90.2	92.9	95.2	104.3	117.2	116.3	118.5	120.0	118.2
5	Loans and leases in bank credit ³	1,994.9	2,015.9	1,994.9	2,050.6	1,984.2	1,980.9	1,963.8	1,936.7	1,939.4	1,939.2	1,931.4	1,951.5
6	Commercial and industrial	595.7	562.3	557.2	561.2	545.5	534.9	523.8	517.2	517.1	518.7	517.2	519.0
7	Real estate	829.2	855.7	846.0	845.9	842.8	852.8	855.8	844.4	846.2	846.3	840.9	851.0
8	Revolving home equity	82.4	87.1	87.6	89.4	92.3	93.9	95.9	98.8	98.5	99.2	99.7	100.3
9	Other	746.8	768.7	758.4	756.5	750.5	758.9	759.9	745.6	747.7	747.1	741.2	750.7
10	Consumer	245.1	254.2	251.4	253.2	242.8	245.2	245.7	238.5	238.2	238.3	237.6	245.4
11	Security ⁴	57.9	75.2	78.1	94.0	69.8	66.3	59.6	65.4	68.7	66.4	64.8	69.6
11a	Fed funds and RPs with broker/dealer	41.8	59.6	63.5	66.2	56.4	52.3	45.6	52.5	56.4	53.9	52.1	57.4
11b	Other	16.1	15.5	14.5	27.8	13.4	14.0	14.0	12.8	12.3	12.5	12.7	12.2
12a	State and local government	12.8	14.2	14.2	14.4	15.3	15.7	14.9	14.6	14.6	14.6	14.6	14.5
12b	Agricultural	10.2	10.1	9.5	9.2	9.2	9.4	9.3	9.4	9.5	9.4	9.4	9.3
12c	Fed funds and RPs with others	26.0	31.0	31.9	32.6	28.8	30.6	29.3	27.9	28.6	28.6	29.5	25.2
12d	All other loans	86.8	81.6	75.6	109.1	104.3	100.4	94.1	85.6	82.8	83.1	83.7	83.6
12e	Lease financing receivables	131.3	131.7	131.0	131.0	125.7	125.7	131.2	133.7	133.6	133.8	133.8	133.8
13	Interbank loans	156.8	136.5	150.9	207.3	175.8	152.8	165.8	165.9	161.1	160.6	156.9	150.5
13a	Fed funds and RPs with banks	81.9	71.6	80.5	131.5	94.3	90.1	96.3	90.6	88.0	83.8	83.3	75.3
13b	Other	74.9	64.9	70.4	75.8	81.5	62.7	69.5	75.2	73.1	76.8	73.6	75.2
14	Cash assets ⁵	147.9	146.8	140.7	174.8	155.3	151.2	146.8	143.9	125.4	167.6	135.8	142.5
15	Other assets ⁶	267.8	270.8	282.7	308.2	323.6	321.5	313.4	315.1	309.4	317.9	310.6	320.6
16	TOTAL ASSETS ⁷	3,124.6	3,140.7	3,160.9	3,343.9	3,248.2	3,220.1	3,184.7	3,155.0	3,136.5	3,179.5	3,128.1	3,158.2

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

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

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
LIABILITIES												
17 Deposits	1,699.7	1,752.4	1,754.8	1,860.1	1,792.3	1,792.5	1,798.3	1,787.9	1,781.9	1,789.5	1,771.8	1,786.4
18 Transaction	303.2	306.8	304.4	376.1	323.5	320.8	321.5	314.7	297.9	327.4	324.9	299.0
19 Nontransaction	1,396.6	1,445.6	1,450.3	1,483.9	1,468.8	1,471.7	1,476.9	1,473.3	1,484.0	1,462.1	1,446.9	1,487.4
20 Large time	271.2	271.6	264.9	264.7	260.3	251.4	246.6	240.7	241.1	235.9	238.1	248.1
21 Other	1,125.4	1,174.0	1,185.5	1,219.2	1,208.6	1,220.3	1,230.3	1,232.6	1,242.9	1,226.3	1,208.7	1,239.3
22 Borrowings	673.5	672.9	678.3	709.6	692.1	658.2	662.4	657.1	647.4	661.3	650.6	668.3
23 From banks in the U.S.	214.9	218.9	226.5	257.6	233.6	212.6	215.0	208.7	205.3	200.8	202.1	210.9
24 From others	458.6	454.0	451.7	452.0	458.5	445.7	447.3	448.4	442.1	460.5	448.5	457.4
25 Net due to related foreign offices	200.9	192.4	190.3	178.0	184.6	181.7	187.3	178.1	166.0	189.5	168.6	170.0
26 Other liabilities	240.6	197.6	210.2	257.5	230.8	263.0	217.0	197.1	207.6	194.7	194.6	187.9
27 TOTAL LIABILITIES	2,814.7	2,815.4	2,833.5	3,005.1	2,899.8	2,895.4	2,865.0	2,820.3	2,802.9	2,835.0	2,785.6	2,812.5
28 Residual (assets less liabilities) ⁸	309.9	325.3	327.4	338.8	348.3	324.7	319.6	334.7	333.5	344.4	342.5	345.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS												
1 Bank credit	2,600.7	2,608.4	2,610.6	2,682.3	2,636.1	2,651.0	2,622.4	2,584.9	2,599.3	2,579.0	2,573.8	2,594.6
2 Securities in bank credit	600.4	599.9	623.8	637.6	648.9	659.1	643.2	642.9	650.4	641.4	640.7	642.5
3 Treasury and Agency securities ²	361.6	348.2	355.5	359.7	360.7	368.2	377.5	366.7	367.8	367.2	360.1	367.3
3a Trading account	34.5	37.9	35.9	37.7	35.5	40.6	34.1	32.9	33.8	35.1	32.9	35.1
3b Investment account	327.1	310.3	319.7	322.0	325.1	327.6	343.3	333.8	334.1	332.1	327.2	332.2
3c Mortgage-backed	225.9	229.1	241.8	247.3	257.9	256.1	269.3	259.6	260.0	258.7	250.7	251.7
3d Other	101.2	81.3	77.9	74.8	67.3	71.5	74.0	74.2	74.1	73.4	76.5	80.4
3e 1 year or less	29.9	21.1	20.1	20.1	18.2	27.0	26.4	24.7	24.3	23.7	25.0	26.6
3f Between 1 and 5 years	38.9	34.3	33.8	34.6	31.9	30.3	35.2	36.7	36.2	36.7	39.0	42.2
3g More than 5 years	32.4	25.9	24.0	20.1	17.1	14.2	12.3	12.8	13.6	13.0	12.6	11.6
4 Other securities	238.8	251.7	268.3	277.9	288.2	290.9	265.8	276.2	282.6	274.1	280.6	275.2
4a Trading account	127.6	138.1	151.9	160.5	167.4	167.1	131.2	129.8	137.3	127.1	132.6	128.6
4b Investment account	111.2	113.6	116.4	117.4	120.8	123.8	134.5	146.4	145.3	147.0	148.1	146.6
4c State and local government	27.5	27.3	27.3	27.4	27.1	27.4	27.6	27.8	27.7	27.9	28.0	28.0
4d Other	83.8	86.4	89.0	89.9	93.8	96.4	107.0	118.6	117.5	119.1	120.0	118.6
5 Loans and leases in bank credit ³	2,000.3	2,008.5	1,986.8	2,044.7	1,987.2	1,991.9	1,979.2	1,942.0	1,948.9	1,937.6	1,933.0	1,952.1
6 Commercial and industrial	592.2	562.3	554.0	559.7	545.2	536.0	523.0	514.0	513.7	514.0	514.5	517.6
7 Real estate	829.8	854.3	847.4	847.8	845.4	858.4	860.8	844.6	848.1	844.6	838.5	849.2
8 Revolving home equity	81.6	87.7	88.7	90.5	93.2	94.4	95.7	97.7	97.4	97.9	98.4	99.0
9a Other residential	451.7	465.0	457.7	454.8	440.7	451.4	453.5	438.0	442.2	438.2	431.7	441.5
9b Commercial	296.6	301.5	301.0	302.4	311.4	312.6	311.6	308.8	308.5	308.5	308.5	308.7
10 Consumer	248.6	252.4	250.2	251.9	240.4	243.5	247.7	241.9	241.5	241.4	240.8	248.3
10a Credit cards and related plans	83.5	87.3	85.1	84.6	74.3	76.5	80.1	71.5	71.1	70.8	69.5	76.5
10b Other	165.1	165.1	165.1	167.3	166.1	167.0	167.6	170.4	170.4	170.7	171.3	171.8
11 Security ⁴	60.5	70.5	73.6	89.1	72.9	71.0	65.5	68.4	73.3	67.7	67.8	71.0
11a Fed funds and RPs with broker/dealer	43.7	55.9	59.9	62.8	58.9	56.0	50.0	54.9	60.2	55.0	54.5	58.5
11b Other	16.8	14.6	13.7	26.3	14.0	15.0	15.4	13.4	13.1	12.7	13.3	12.5
12a State and local government	12.8	14.2	14.2	14.4	15.3	15.7	14.9	14.6	14.6	14.6	14.6	14.5
12b Agricultural	10.2	10.2	9.6	9.3	9.3	9.4	9.3	9.5	9.5	9.4	9.3	9.3
12c Fed funds and RPs with others	26.0	31.0	31.9	32.6	28.8	30.6	29.3	27.9	28.6	28.6	29.5	25.2
12d All other loans	86.7	82.4	75.7	110.3	104.6	101.7	97.1	85.5	83.6	81.6	82.5	81.5
12e Lease financing receivables	133.3	131.2	130.2	129.6	125.5	125.5	131.6	135.7	135.8	135.7	135.5	135.4
13 Interbank loans	158.3	136.4	145.4	199.5	168.7	153.8	170.1	167.5	165.7	159.9	159.2	149.1
13a Fed funds and RPs with banks	82.6	71.5	77.6	126.5	90.5	90.7	98.8	91.6	90.5	83.4	84.5	74.6
13b Other	75.7	64.8	67.8	73.0	78.2	63.1	71.3	75.9	75.2	76.5	74.7	74.5
14 Cash assets ⁵	158.8	140.4	132.9	170.5	154.2	152.6	158.3	154.1	146.3	177.4	138.7	137.8
15 Other assets ⁶	268.5	270.0	280.1	308.4	319.6	321.0	319.0	316.2	312.3	313.5	309.6	320.5
16 TOTAL ASSETS ⁷	3,149.0	3,117.3	3,130.6	3,322.3	3,239.4	3,238.5	3,228.5	3,179.7	3,180.5	3,187.0	3,137.9	3,157.8

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

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

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
LIABILITIES												
17 Deposits	1,705.9	1,744.2	1,738.8	1,848.8	1,785.7	1,799.7	1,817.5	1,794.1	1,804.3	1,776.9	1,765.9	1,791.0
18 Transaction	312.1	302.0	293.4	369.7	317.8	323.3	340.5	323.9	321.0	327.3	325.8	290.6
19 Nontransaction	1,393.8	1,442.2	1,445.4	1,479.1	1,467.9	1,476.5	1,477.0	1,470.2	1,483.3	1,449.6	1,440.2	1,500.3
20 Large time	274.5	267.9	263.1	261.7	261.6	256.2	250.7	244.0	244.9	238.8	240.8	251.9
21 Other	1,119.3	1,174.3	1,182.3	1,217.5	1,206.3	1,220.2	1,226.3	1,226.2	1,238.4	1,210.8	1,199.4	1,248.4
22 Borrowings	690.6	663.6	656.6	704.3	689.8	666.6	664.5	673.4	668.5	683.9	666.8	675.9
23 From banks in the U.S.	221.1	215.6	218.3	247.8	228.4	213.4	216.5	214.7	212.8	207.9	207.7	215.8
24 From others	469.5	448.0	438.3	456.5	461.4	453.2	448.0	458.7	455.7	475.9	459.1	460.1
25 Net due to related foreign offices	201.8	189.2	190.6	177.5	184.8	183.5	187.6	178.7	166.1	191.7	171.0	171.0
26 Other liabilities	241.7	194.7	210.6	256.7	230.8	265.3	217.6	197.8	207.9	196.7	197.2	189.0
27 TOTAL LIABILITIES	2,840.0	2,791.7	2,796.6	2,987.3	2,891.1	2,915.1	2,887.2	2,844.0	2,846.8	2,849.1	2,800.9	2,826.9
28 Residual (assets less liabilities) ⁸	309.0	325.6	334.0	334.9	348.3	323.4	341.3	335.8	333.7	337.8	337.0	330.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 15, 2002

Account		2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS													
1	Bank credit	2,062.5	2,108.9	2,127.4	2,140.0	2,181.9	2,200.7	2,221.8	2,244.6	2,244.5	2,242.5	2,245.5	2,249.1
2	Securities in bank credit	550.8	557.4	567.4	574.3	588.5	594.7	607.2	612.2	612.3	608.9	614.0	613.9
3	Treasury and Agency securities ²	361.8	355.0	361.6	366.7	379.8	383.5	390.4	393.0	392.1	390.0	394.7	396.9
4	Other securities	189.0	202.4	205.7	207.6	208.7	211.3	216.8	219.2	220.2	218.9	219.2	217.0
5	Loans and leases in bank credit ³	1,511.7	1,551.5	1,560.0	1,565.6	1,593.4	1,605.9	1,614.6	1,632.4	1,632.3	1,633.6	1,631.5	1,635.2
6	Commercial and industrial	291.5	302.7	302.3	301.4	302.7	301.8	303.1	304.7	304.7	303.9	303.5	305.8
7	Real estate	816.4	844.3	852.3	860.0	875.7	881.6	888.5	896.2	895.7	895.5	896.5	900.9
8	Revolving home equity	46.6	50.5	51.8	52.7	55.0	55.6	57.0	58.4	58.3	58.4	58.7	59.1
9	Other	769.9	793.9	800.5	807.3	820.7	826.0	831.4	837.8	837.4	837.1	837.8	841.8
10	Consumer	301.2	296.1	297.1	295.9	308.7	314.7	314.5	324.7	325.7	326.5	325.5	321.7
11	Security ⁴	6.9	8.3	8.4	8.7	7.8	7.8	8.0	7.7	7.8	7.8	7.6	7.7
12	Other loans and leases	95.8	100.0	99.9	99.7	98.5	100.1	100.5	99.0	98.5	99.9	98.4	99.1
13	Interbank loans	83.9	115.4	116.9	120.7	103.3	104.0	103.3	98.4	98.7	100.3	96.5	96.1
14	Cash assets ⁵	102.3	105.1	105.9	109.2	109.1	106.5	108.9	111.3	102.1	118.7	113.7	115.9
15	Other assets ⁶	94.2	118.4	120.2	127.5	131.0	129.8	133.3	133.8	130.8	131.7	132.7	150.0
16	TOTAL ASSETS⁷	2,316.0	2,419.7	2,441.6	2,468.0	2,495.2	2,510.5	2,536.8	2,557.3	2,545.3	2,562.4	2,557.6	2,580.7
LIABILITIES													
17	Deposits	1,807.6	1,905.3	1,922.1	1,939.7	1,947.3	1,956.8	1,979.4	1,992.2	1,989.4	1,997.5	1,986.9	1,976.5
18	Transaction	294.7	290.2	297.1	301.1	303.8	299.5	299.7	305.0	294.0	315.1	320.6	321.9
19	Nontransaction	1,512.9	1,615.2	1,625.0	1,638.6	1,643.5	1,657.4	1,679.6	1,687.2	1,695.4	1,682.4	1,666.2	1,654.6
20	Large time	296.8	301.4	305.2	305.0	307.8	309.5	304.3	302.5	302.4	302.5	301.2	301.6
21	Other	1,216.1	1,313.8	1,319.8	1,333.6	1,335.7	1,347.9	1,375.3	1,384.7	1,393.0	1,379.8	1,365.0	1,353.1
22	Borrowings	339.6	337.9	343.9	355.3	364.7	366.6	373.5	380.2	375.8	386.5	384.4	376.1
23	From banks in the U.S.	156.4	149.4	151.5	156.1	166.3	166.0	166.9	171.2	169.3	174.9	171.7	166.7
24	From others	183.2	188.5	192.5	199.2	198.5	200.6	206.6	209.0	206.5	211.6	212.7	209.4
25	Net due to related foreign offices	16.8	14.7	15.5	10.5	9.5	10.2	10.0	8.9	9.2	7.3	8.2	8.2
26	Other liabilities	49.6	59.1	60.5	62.4	64.2	65.3	65.9	69.9	69.2	69.7	70.8	72.8
27	TOTAL LIABILITIES	2,213.5	2,317.0	2,342.0	2,368.0	2,385.7	2,399.0	2,428.7	2,451.1	2,443.7	2,461.0	2,450.2	2,433.6
28	Residual (assets less liabilities) ⁸	102.5	102.7	99.6	100.0	109.5	111.5	108.1	106.1	101.6	101.4	107.3	147.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 15, 2002

Account		2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS													
1	Bank credit	2,058.2	2,109.0	2,130.6	2,145.6	2,183.7	2,201.8	2,226.4	2,240.3	2,242.7	2,237.0	2,239.1	2,239.1
2	Securities in bank credit	550.2	557.3	566.7	574.2	586.1	592.9	606.2	611.6	612.4	608.5	612.6	612.2
3	Treasury and Agency securities ²	361.2	354.8	360.9	366.6	377.4	381.6	389.5	392.4	392.2	389.6	393.4	395.2
4	Other securities	189.0	202.4	205.7	207.6	208.7	211.3	216.8	219.2	220.2	218.9	219.2	217.0
5	Loans and leases in bank credit ³	1,508.0	1,551.8	1,563.9	1,571.4	1,597.6	1,608.9	1,620.2	1,628.7	1,630.3	1,628.5	1,626.5	1,627.0
6	Commercial and industrial	290.5	302.6	300.6	299.9	302.3	301.1	303.9	303.7	303.7	302.5	302.1	304.0
7	Real estate	814.8	844.8	854.1	861.8	876.8	882.0	888.5	894.5	894.7	894.2	895.1	897.5
8	Revolving home equity	46.6	50.2	51.5	52.9	55.2	55.8	57.2	58.4	58.3	58.5	58.8	59.0
9	Other	768.3	794.6	802.6	808.9	821.6	826.1	831.3	836.1	836.4	835.8	836.3	838.6
10	Consumer	302.0	295.4	299.3	299.4	310.9	316.8	318.3	325.7	326.9	327.5	326.3	320.7
10a	Credit cards and related plans	134.1	129.6	133.0	132.6	142.4	149.5	152.4	158.0	159.4	159.7	158.1	151.5
10b	Other	167.9	165.7	166.3	166.8	168.5	167.3	165.9	167.6	167.5	167.7	168.3	169.2
11	Security ⁴	6.8	8.1	8.2	8.5	7.9	8.2	8.2	7.6	7.8	7.4	7.3	7.8
12	Other loans and leases	93.8	100.9	101.6	101.8	99.7	100.9	101.1	97.2	97.1	96.9	95.7	96.9
13	Interbank loans	84.4	107.8	111.0	116.6	104.4	111.3	109.0	99.0	101.7	95.3	93.4	101.0
14	Cash assets ⁵	105.3	103.8	103.1	109.9	109.8	111.8	115.4	114.4	110.6	120.1	111.8	111.6
15	Other assets ⁶	94.2	118.4	120.2	127.5	131.0	129.8	133.3	133.8	130.8	131.7	132.7	150.0
16	TOTAL ASSETS ⁷	2,315.3	2,411.0	2,436.1	2,470.3	2,498.8	2,524.3	2,553.7	2,556.8	2,554.9	2,553.1	2,546.2	2,571.4
LIABILITIES													
17	Deposits	1,806.3	1,892.1	1,909.2	1,933.4	1,948.7	1,969.7	1,998.9	1,991.9	1,995.8	1,984.4	1,976.5	1,978.7
18	Transaction	297.4	288.6	294.3	301.1	303.5	303.0	310.4	307.5	302.7	310.5	315.6	316.6
19	Nontransaction	1,509.0	1,603.5	1,614.9	1,632.3	1,645.2	1,666.7	1,688.5	1,684.4	1,693.1	1,673.9	1,660.9	1,662.1
20	Large time	296.8	301.4	305.2	305.0	307.8	309.5	304.3	302.5	302.4	302.5	301.2	301.6
21	Other	1,212.2	1,302.1	1,309.7	1,327.3	1,337.4	1,357.1	1,384.2	1,381.9	1,390.8	1,371.3	1,359.7	1,360.6
22	Borrowings	339.6	337.9	343.9	355.3	364.7	366.6	373.5	380.2	375.8	386.5	384.4	376.1
23	From banks in the U.S.	156.4	149.4	151.5	156.1	166.3	166.0	166.9	171.2	169.3	174.9	171.7	166.7
24	From others	183.2	188.5	192.5	199.2	198.5	200.6	206.6	209.0	206.5	211.6	212.7	209.4
25	Net due to related foreign offices	16.8	14.7	15.5	10.5	9.5	10.2	10.0	8.9	9.2	7.3	8.2	8.2
26	Other liabilities	49.6	59.1	60.5	62.4	64.2	65.3	65.9	69.9	69.2	69.7	70.8	72.8
27	TOTAL LIABILITIES	2,212.2	2,303.8	2,329.1	2,361.6	2,387.1	2,411.8	2,448.2	2,450.8	2,450.1	2,447.8	2,439.9	2,435.8
28	Residual (assets less liabilities) ⁸	103.1	107.2	107.0	108.6	111.7	112.5	105.4	105.9	104.8	105.3	106.3	135.6

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

Seasonally adjusted, billions of dollars

February 15, 2002

Account		2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS													
1	Bank credit	619.5	599.5	596.8	593.1	586.0	592.8	586.2	584.3	580.3	587.7	582.2	571.2
2	Securities in bank credit	213.1	222.9	221.6	223.1	226.4	229.1	229.4	228.5	228.3	230.4	221.8	218.3
3	Treasury and Agency securities ²	66.1	49.3	48.6	51.4	56.2	59.3	57.4	54.6	54.9	55.2	49.0	48.4
4	Other securities	147.0	173.5	173.0	171.6	170.2	169.8	172.0	173.9	173.3	175.2	172.9	169.9
5	Loans and leases in bank credit ³	406.4	376.6	375.2	370.0	359.5	363.8	356.8	355.8	352.0	357.3	360.4	352.9
6	Commercial and industrial	214.8	205.9	204.8	205.0	200.0	200.1	195.6	192.7	193.6	193.0	190.7	195.0
7	Real estate	18.1	18.2	18.4	18.7	18.7	18.9	19.1	19.0	19.2	19.2	18.9	18.7
11	Security ⁴	106.1	86.7	84.7	79.0	72.5	76.7	73.8	75.4	71.1	75.9	82.6	70.2
12	Other loans and leases	67.4	65.8	67.3	67.3	68.3	68.0	68.4	68.7	68.1	69.2	68.2	69.0
13	Interbank loans	29.0	21.2	20.2	26.0	24.0	25.5	21.1	25.8	21.6	32.6	30.3	26.1
14	Cash assets ⁵	41.6	36.8	37.5	45.5	39.2	37.4	36.5	36.3	35.4	38.7	35.0	37.4
15	Other assets ⁶	36.1	30.4	30.1	33.5	32.4	34.3	31.0	32.5	33.3	32.5	32.7	32.7
16	TOTAL ASSETS ⁷	725.8	687.6	684.2	697.6	681.1	689.6	674.3	678.5	670.3	691.1	679.8	667.0
LIABILITIES													
17	Deposits	387.7	413.7	407.0	409.4	421.7	428.4	435.5	454.5	452.4	461.8	467.5	466.2
18	Transaction	10.2	9.2	9.5	12.3	10.8	10.7	11.1	11.0	11.2	11.3	10.4	10.3
19	Nontransaction	377.5	404.6	397.4	397.1	411.0	417.7	424.4	443.5	441.3	450.4	457.0	455.9
22	Borrowings	244.4	211.2	210.6	221.8	208.4	213.0	203.4	190.7	190.6	182.9	193.4	181.4
23	From banks in the U.S.	25.8	22.3	20.6	30.5	23.9	24.2	24.5	22.0	21.6	17.2	24.0	19.0
24	From others	218.7	188.9	190.0	191.2	184.5	188.8	178.9	168.7	169.0	165.7	169.4	162.4
25	Net due to related foreign offices	3.6	-16.4	-12.8	-19.1	-17.2	-30.7	-49.7	-58.2	-57.8	-50.4	-74.5	-73.2
26	Other liabilities	82.8	78.4	76.0	78.4	74.3	77.0	75.1	78.5	79.9	79.7	77.0	78.3
27	TOTAL LIABILITIES	718.5	686.9	680.8	690.5	687.3	687.7	664.3	665.5	665.1	673.9	663.4	652.7
28	Residual (assets less liabilities) ⁸	7.3	0.8	3.4	7.1	-6.2	1.9	10.1	13.0	5.2	17.2	16.4	14.3

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

Not seasonally adjusted, billions of dollars

February 15, 2002

Account	2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
ASSETS												
1 Bank credit	627.6	595.0	590.3	591.3	588.9	595.6	595.8	590.7	589.4	592.5	587.3	575.5
2 Securities in bank credit	213.1	222.9	221.6	223.1	226.4	229.1	229.4	228.5	228.3	230.4	221.8	218.3
3 Treasury and Agency securities ²	66.1	49.3	48.6	51.4	56.2	59.3	57.4	54.6	54.9	55.2	49.0	48.4
3a Trading account	11.4	12.4	11.7	13.1	14.3	13.4	12.7	13.2	12.9	13.9	10.5	11.2
3b Investment account	54.7	36.9	36.9	38.3	41.9	45.9	44.7	41.4	42.1	41.3	38.5	37.2
4 Other securities	147.0	173.5	173.0	171.6	170.2	169.8	172.0	173.9	173.3	175.2	172.9	169.9
4a Trading account	99.8	107.9	109.4	108.5	107.7	108.4	108.8	106.1	106.5	107.5	102.9	100.4
4b Investment account	47.2	65.7	63.6	63.1	62.6	61.5	63.1	67.8	66.8	67.6	69.9	69.5
5 Loans and leases in bank credit ³	414.5	372.1	368.7	368.3	362.5	366.6	366.5	362.3	361.1	362.1	365.5	357.2
6 Commercial and industrial	216.5	205.2	203.5	204.6	200.2	200.8	197.9	194.2	195.2	193.9	191.6	196.1
7 Real estate	18.1	18.2	18.4	18.7	18.7	18.9	19.1	19.0	19.2	19.2	18.9	18.7
11 Security ⁴	111.4	83.9	80.8	77.9	75.6	78.2	78.6	79.2	77.2	79.4	86.2	72.9
12 Other loans and leases	68.5	64.8	66.0	67.1	67.9	68.6	71.0	69.8	69.5	69.6	68.8	69.6
13 Interbank loans	29.0	21.2	20.2	26.0	24.0	25.5	21.1	25.8	21.6	32.6	30.3	26.1
14 Cash assets ⁵	44.2	35.5	36.3	44.5	39.9	39.5	39.0	38.8	38.2	41.3	36.8	38.4
15 Other assets ⁶	37.4	29.6	29.8	33.2	31.9	34.3	32.5	33.7	34.6	33.3	33.7	34.0
16 TOTAL ASSETS ⁷	737.8	681.1	676.3	694.6	684.3	694.5	688.0	688.6	683.5	699.2	687.8	673.7
LIABILITIES												
17 Deposits	397.7	403.5	395.1	401.4	414.3	431.7	448.5	467.2	464.1	474.8	481.1	478.0
18 Transaction	10.4	9.3	9.5	12.6	10.9	10.9	11.8	11.2	11.5	11.3	10.4	10.1
19 Nontransaction	387.3	394.3	385.6	388.7	403.4	420.8	436.7	456.0	452.5	463.4	470.6	467.9
22 Borrowings	244.4	211.2	210.6	221.8	208.4	213.0	203.4	190.7	190.6	182.9	193.4	181.4
23 From banks in the U.S.	25.8	22.3	20.6	30.5	23.9	24.2	24.5	22.0	21.6	17.2	24.0	19.0
24 From others	218.7	188.9	190.0	191.2	184.5	188.8	178.9	168.7	169.0	165.7	169.4	162.4
25 Net due to related foreign offices	6.8	-19.6	-14.1	-16.6	-16.9	-30.6	-44.7	-54.7	-55.4	-50.4	-69.6	-69.6
26 Other liabilities	84.3	76.9	75.5	79.5	74.5	77.0	77.2	79.9	80.9	79.7	79.0	79.8
27 TOTAL LIABILITIES	733.2	672.0	667.2	686.1	680.4	691.1	684.4	683.1	680.1	686.9	683.9	669.5
28 Residual (assets less liabilities) ⁸	4.6	9.0	9.1	8.5	3.9	3.5	3.6	5.5	3.4	12.3	3.9	4.1

MEMO ITEMS

Not seasonally adjusted, billions of dollars

February 15, 2002

Account		2001	2001	2001	2001	2001	2001	2001	2002	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
29	Reval. gains on off-bal. sheet items ⁹	79.6	79.8	89.8	98.0	100.8	104.3	80.6	86.3	93.9	86.4	89.0	82.9
30	Reval. losses on off-bal. sheet items ⁹	82.5	71.8	78.4	84.8	86.0	86.5	68.4	66.6	73.8	66.4	68.1	61.2
31	Mortgage-backed securities ¹⁰	254.8	262.1	274.6	280.5	290.3	290.7	311.8	308.8	309.5	307.6	298.7	299.8
31a	Pass-through	186.8	199.8	211.3	217.1	221.4	205.4	209.3	209.9	211.1	210.0	201.2	202.0
31b	CMO, REMIC, and other	68.0	62.3	63.4	63.4	68.9	85.3	102.6	98.9	98.4	97.6	97.5	97.9
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	3.7	2.6	5.1	7.1	9.2	10.0	5.2	3.1	3.5	3.1	3.5	4.3
33	Offshore credit to U.S. residents ¹²	23.0	20.2	19.6	20.2	20.0	19.2	19.1	19.4	19.1	19.4	19.5	19.5
34	Securitized consumer loans ¹³	80.1	96.8	96.7	97.5	98.1	99.6	99.8	95.0	94.4	94.4	95.3	93.3
34a	Credit cards and related plans	69.7	86.7	86.2	87.2	87.8	88.3	88.7	84.3	83.7	83.7	84.7	82.7
34b	Other	10.4	10.1	10.5	10.3	10.3	11.3	11.0	10.8	10.7	10.7	10.7	10.6
35	Securitized business loans ¹³	13.5	20.6	20.8	20.9	21.1	20.6	19.7	19.4	19.4	19.3	19.8	19.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
31	Mortgage-backed securities ¹⁰	206.5	240.4	245.5	251.4	256.6	262.0	266.8	268.9	270.0	267.5	269.2	270.4
34	Securitized consumer loans ¹³	229.9	225.6	228.5	231.6	235.1	238.0	243.5	251.0	251.6	251.1	251.4	246.3
34a	Credit cards and related plans	221.0	216.9	219.9	223.0	226.9	229.5	235.2	242.8	243.4	242.9	243.3	238.4
34b	Other	8.9	8.7	8.6	8.5	8.2	8.6	8.4	8.2	8.2	8.2	8.1	7.8
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	55.2	53.8	55.1	54.9	56.5	55.7	56.3	56.8	58.5	58.3	52.5	53.9
30	Reval. losses on off-bal. sheet items ⁹	52.1	49.0	51.1	50.5	48.8	48.7	49.9	52.0	53.1	53.0	49.6	50.8
35	Securitized business loans ¹³	36.5	27.4	26.6	26.5	26.6	25.2	24.0	23.3	23.5	23.3	22.9	23.2

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