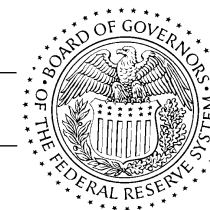


FEDERAL RESERVE statistical release



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

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS												
1 Bank credit	5,285.0	5,349.8	5,425.6	5,400.4	5,427.4	5,405.8	5,395.3	5,408.2	5,403.2	5,412.4	5,410.5	5,392.8
2 Securities in bank credit	1,353.6	1,420.5	1,440.1	1,464.4	1,478.0	1,471.6	1,470.3	1,469.6	1,465.3	1,467.7	1,476.9	1,469.9
3 Treasury and Agency securities ²	776.2	768.4	779.1	797.3	806.9	823.0	809.6	807.7	805.4	805.6	810.0	814.9
4 Other securities	577.4	652.0	661.0	667.1	671.0	648.7	660.6	662.0	659.9	662.0	666.9	655.0
5 Loans and leases in bank credit ³	3,931.4	3,929.3	3,985.5	3,936.0	3,949.5	3,934.2	3,925.0	3,938.6	3,937.9	3,944.7	3,933.6	3,922.9
6 Commercial and industrial	1,107.0	1,065.1	1,068.2	1,048.6	1,037.3	1,023.0	1,014.1	1,023.2	1,019.8	1,027.6	1,025.3	1,020.9
7 Real estate	1,677.1	1,716.6	1,724.6	1,737.2	1,753.3	1,763.3	1,761.8	1,769.8	1,773.2	1,770.6	1,763.9	1,765.4
8 Revolving home equity	130.8	139.4	142.1	147.3	149.5	152.9	157.2	161.1	160.6	161.4	162.0	163.5
9 Other	1,546.3	1,577.2	1,582.5	1,589.9	1,603.8	1,610.4	1,604.5	1,608.8	1,612.7	1,609.1	1,601.9	1,601.9
10 Consumer	546.6	548.6	549.2	551.7	560.0	560.4	563.2	563.8	559.5	564.9	564.9	559.9
11 Security ⁴	169.3	171.1	181.7	149.9	150.7	141.3	147.6	149.3	149.7	150.1	149.8	149.9
12 Other loans and leases	431.4	427.9	461.9	448.6	448.2	446.2	438.4	432.4	435.7	431.4	429.7	426.7
13 Interbank loans	265.7	287.9	354.0	303.1	282.3	290.1	290.6	274.4	274.9	277.8	273.3	262.9
14 Cash assets ⁵	283.5	283.4	328.8	302.8	294.5	292.2	291.7	290.9	276.6	302.5	289.6	300.2
15 Other assets ⁶	402.4	433.6	469.7	487.6	486.1	475.4	480.9	484.2	496.3	480.1	470.0	477.4
16 TOTAL ASSETS ⁷	6,171.4	6,287.4	6,510.2	6,424.0	6,419.7	6,391.3	6,383.9	6,383.0	6,376.1	6,398.2	6,369.1	6,358.7
LIABILITIES												
17 Deposits	3,896.6	4,083.8	4,209.2	4,161.5	4,177.9	4,213.2	4,235.0	4,234.9	4,234.1	4,240.1	4,225.5	4,231.7
18 Transaction	607.2	611.1	689.6	638.1	631.0	632.3	630.0	622.2	611.0	636.0	636.8	613.9
19 Nontransaction	3,289.3	3,472.7	3,519.6	3,523.4	3,546.9	3,580.9	3,605.0	3,612.7	3,623.1	3,604.2	3,588.7	3,617.8
20 Large time	939.8	965.1	964.6	976.9	976.8	973.3	984.3	994.6	995.0	988.5	994.8	992.4
21 Other	2,349.5	2,507.7	2,555.0	2,546.5	2,570.1	2,607.6	2,620.7	2,618.0	2,628.1	2,615.7	2,593.9	2,625.3
22 Borrowings	1,251.6	1,232.9	1,286.7	1,265.3	1,237.8	1,233.4	1,219.8	1,218.7	1,219.3	1,216.9	1,218.6	1,195.6
23 From banks in the U.S.	396.3	398.6	444.2	423.8	402.8	406.5	401.9	397.4	406.0	392.7	394.4	387.3
24 From others	855.3	834.3	842.5	841.5	835.0	826.9	818.0	821.3	813.3	824.2	824.2	808.3
25 Net due to related foreign offices	219.5	192.9	169.5	176.9	161.2	147.6	128.8	107.2	97.2	119.7	108.0	107.1
26 Other liabilities	353.7	347.8	399.4	370.5	406.4	360.9	347.0	339.6	345.0	334.5	340.1	321.8
27 TOTAL LIABILITIES	5,721.3	5,857.3	6,064.8	5,974.1	5,983.3	5,955.1	5,930.6	5,900.4	5,895.5	5,911.2	5,892.2	5,856.2
28 Residual (assets less liabilities) ⁸	450.0	430.1	445.4	449.9	436.4	436.2	453.3	482.5	480.5	487.0	476.9	502.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS												
1 Bank credit	5,280.0	5,332.4	5,420.0	5,408.3	5,448.1	5,442.5	5,408.9	5,401.9	5,398.9	5,398.2	5,403.5	5,392.8
2 Securities in bank credit	1,355.4	1,413.6	1,436.3	1,462.2	1,481.9	1,477.6	1,475.8	1,471.1	1,465.8	1,468.5	1,477.7	1,476.3
3 Treasury and Agency securities ²	778.0	763.8	776.1	792.3	807.3	822.3	811.9	809.2	806.3	806.2	811.7	821.3
4 Other securities	577.4	649.8	660.2	669.8	674.6	655.3	663.9	661.9	659.5	662.3	666.1	655.1
5 Loans and leases in bank credit ³	3,924.6	3,918.8	3,983.7	3,946.2	3,966.2	3,964.9	3,933.1	3,930.7	3,933.1	3,929.8	3,925.8	3,916.4
6 Commercial and industrial	1,106.3	1,058.9	1,064.9	1,048.1	1,038.3	1,025.5	1,011.5	1,022.3	1,019.0	1,026.3	1,025.5	1,021.9
7 Real estate	1,670.5	1,719.8	1,728.2	1,740.9	1,759.3	1,768.5	1,760.2	1,762.5	1,768.2	1,760.9	1,754.7	1,758.0
8 Revolving home equity	129.7	140.2	143.5	148.5	150.3	153.0	156.2	159.6	159.3	159.9	160.5	161.9
9 Other	1,540.9	1,579.6	1,584.7	1,592.4	1,609.0	1,615.5	1,604.0	1,602.9	1,608.9	1,601.0	1,594.2	1,596.1
10 Consumer	547.3	549.6	551.4	551.4	560.4	566.1	567.5	564.7	560.9	565.8	564.8	557.1
10a Credit cards and related plans	212.7	218.1	217.2	216.7	226.0	232.6	229.4	225.4	220.3	226.6	227.6	223.4
10b Other	334.6	331.5	334.2	334.7	334.5	333.6	338.1	339.2	340.6	339.2	337.2	333.7
11 Security ⁴	172.1	162.6	175.5	156.2	157.3	152.1	154.3	151.6	152.2	148.5	154.3	153.7
12 Other loans and leases	428.4	427.8	463.7	449.5	450.8	452.7	439.6	429.6	432.9	428.2	426.5	425.8
13 Interbank loans	267.5	276.6	342.1	297.1	290.6	300.1	292.9	276.7	278.9	276.5	274.9	278.0
14 Cash assets ⁵	284.4	271.6	324.1	303.1	303.3	312.7	307.4	292.0	273.6	318.0	289.6	291.6
15 Other assets ⁶	401.5	430.7	469.7	483.1	485.7	482.5	483.2	483.3	496.5	476.0	468.7	480.3
16 TOTAL ASSETS ⁷	6,168.1	6,243.8	6,487.8	6,422.1	6,456.8	6,465.6	6,418.1	6,379.2	6,372.9	6,394.2	6,362.3	6,367.8
LIABILITIES												
17 Deposits	3,913.6	4,043.1	4,183.6	4,148.9	4,201.2	4,264.9	4,253.6	4,256.4	4,257.9	4,263.3	4,243.5	4,264.1
18 Transaction	599.1	597.2	683.4	632.2	637.3	662.7	642.0	613.8	599.6	633.7	629.0	610.8
19 Nontransaction	3,314.5	3,445.9	3,500.2	3,516.6	3,563.9	3,602.2	3,611.6	3,642.6	3,658.2	3,629.7	3,614.5	3,653.4
20 Large time	951.5	951.5	953.2	970.7	984.6	989.7	1,000.0	1,007.8	1,010.1	999.3	1,007.1	1,000.1
21 Other	2,363.0	2,494.4	2,547.0	2,545.9	2,579.3	2,612.5	2,611.6	2,634.7	2,648.1	2,630.4	2,607.4	2,653.3
22 Borrowings	1,255.2	1,211.2	1,281.5	1,262.9	1,246.1	1,235.5	1,236.0	1,221.8	1,222.8	1,221.3	1,216.2	1,199.8
23 From banks in the U.S.	400.7	390.3	434.5	418.5	403.6	407.9	407.9	401.7	410.7	397.4	397.4	392.8
24 From others	854.5	820.8	847.0	844.4	842.5	827.6	828.1	820.1	812.2	823.9	818.7	807.0
25 Net due to related foreign offices	225.6	192.0	171.4	177.4	163.1	152.9	132.8	112.5	101.7	127.0	112.6	112.6
26 Other liabilities	357.8	347.6	399.8	370.7	408.8	363.5	349.1	343.2	347.7	339.4	344.3	323.6
27 TOTAL LIABILITIES	5,752.2	5,794.0	6,036.3	5,959.8	6,019.3	6,016.8	5,971.5	5,934.0	5,930.1	5,951.0	5,916.6	5,900.2
28 Residual (assets less liabilities) ⁸	415.9	449.8	451.5	462.2	437.6	448.7	446.6	445.2	442.9	443.2	445.8	467.7

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

Seasonally adjusted, billions of dollars

March 15, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	4,670.9	4,750.8	4,830.4	4,813.4	4,833.8	4,820.8	4,818.1	4,828.6	4,827.1	4,828.3	4,825.0	4,813.8
2	Securities in bank credit	1,148.5	1,196.6	1,214.8	1,236.2	1,247.4	1,242.9	1,247.6	1,250.4	1,246.7	1,250.4	1,254.4	1,252.9
3	Treasury and Agency securities ²	713.2	719.3	727.4	741.0	747.6	765.5	756.1	758.9	756.7	758.2	759.9	764.3
4	Other securities	435.3	477.3	487.4	495.2	499.8	477.4	491.5	491.5	490.0	492.2	494.5	488.6
5	Loans and leases in bank credit ³	3,522.4	3,554.2	3,615.6	3,577.2	3,586.4	3,578.0	3,570.5	3,578.2	3,580.4	3,577.9	3,570.7	3,560.9
6	Commercial and industrial	890.3	860.3	863.3	849.0	837.6	827.8	821.7	826.1	825.2	828.9	825.9	823.3
7	Real estate	1,658.9	1,698.2	1,705.8	1,718.5	1,734.4	1,744.3	1,742.8	1,751.1	1,754.5	1,751.9	1,745.1	1,746.8
8	Revolving home equity	130.8	139.4	142.1	147.3	149.5	152.9	157.2	161.1	160.6	161.4	162.0	163.5
9	Other	1,528.1	1,558.8	1,563.7	1,571.2	1,584.9	1,591.4	1,585.5	1,590.1	1,593.9	1,590.4	1,583.1	1,583.4
10	Consumer	546.6	548.6	549.2	551.7	560.0	560.4	563.2	563.8	559.5	564.9	564.9	559.9
11	Security ⁴	62.9	86.4	102.7	77.6	74.1	67.6	73.1	75.4	75.7	72.1	76.8	75.3
12	Other loans and leases	363.7	360.6	394.6	380.4	380.3	377.9	369.8	361.8	365.6	360.1	358.0	355.6
13	Interbank loans	237.9	267.7	328.0	279.2	256.9	269.0	264.1	253.3	254.4	259.3	254.7	235.6
14	Cash assets ⁵	242.2	246.6	284.0	264.3	257.7	255.8	255.4	253.5	240.5	264.4	251.6	262.6
15	Other assets ⁶	366.8	403.5	436.3	455.3	451.9	444.5	448.4	452.8	464.1	449.9	438.9	449.0
16	TOTAL ASSETS⁷	5,452.8	5,601.7	5,811.2	5,742.8	5,730.0	5,718.3	5,711.9	5,713.9	5,711.6	5,727.8	5,696.3	5,686.9
LIABILITIES													
17	Deposits	3,514.2	3,676.8	3,799.8	3,739.7	3,749.5	3,777.8	3,780.9	3,778.2	3,775.0	3,788.5	3,773.2	3,777.8
18	Transaction	596.8	601.5	677.3	627.3	620.3	621.2	619.0	611.4	600.0	625.5	625.7	603.2
19	Nontransaction	2,917.5	3,075.3	3,122.5	3,112.4	3,129.1	3,156.6	3,161.8	3,166.7	3,175.1	3,162.9	3,147.4	3,174.6
20	Large time	570.1	570.1	570.0	568.6	561.4	551.3	543.5	551.0	549.3	549.6	555.9	551.6
21	Other	2,347.3	2,505.2	2,552.6	2,543.8	2,567.7	2,605.3	2,618.3	2,615.7	2,625.8	2,613.4	2,591.6	2,623.0
22	Borrowings	1,013.6	1,022.2	1,065.0	1,056.9	1,024.8	1,030.8	1,032.8	1,029.6	1,026.0	1,028.1	1,027.6	998.8
23	From banks in the U.S.	372.9	378.0	413.7	399.9	378.6	382.0	379.9	374.7	376.9	372.9	372.3	363.4
24	From others	640.7	644.2	651.3	657.0	646.3	648.8	652.9	654.9	649.1	655.2	655.3	635.5
25	Net due to related foreign offices	214.7	205.7	188.6	194.1	191.9	197.3	186.8	174.5	175.2	181.0	167.9	171.4
26	Other liabilities	272.5	271.8	321.0	296.2	329.4	286.3	271.0	264.9	268.6	262.1	266.5	255.6
27	TOTAL LIABILITIES	5,015.0	5,176.6	5,374.3	5,286.8	5,295.6	5,292.1	5,271.5	5,247.2	5,244.8	5,259.6	5,235.2	5,203.7
28	Residual (assets less liabilities) ⁸	437.8	425.1	436.9	456.0	434.4	426.2	440.3	466.7	466.8	468.2	461.1	483.3

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

Not seasonally adjusted, billions of dollars

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS												
1 Bank credit	4,662.6	4,739.9	4,826.6	4,818.4	4,851.7	4,847.9	4,825.3	4,820.0	4,819.1	4,815.4	4,815.4	4,814.5
2 Securities in bank credit	1,150.3	1,189.8	1,211.1	1,234.0	1,251.3	1,248.9	1,253.2	1,251.9	1,247.2	1,251.3	1,255.2	1,259.3
3 Treasury and Agency securities ²	715.0	714.7	724.4	736.1	748.0	764.9	758.4	760.5	757.6	758.7	761.6	770.7
4 Other securities	435.3	475.1	486.6	497.9	503.3	484.0	494.8	491.5	489.6	492.5	493.7	488.6
5 Loans and leases in bank credit ³	3,512.4	3,550.1	3,615.5	3,584.4	3,600.4	3,599.0	3,572.1	3,568.1	3,571.9	3,564.1	3,560.2	3,555.2
6 Commercial and industrial	887.4	855.5	860.4	848.3	838.0	827.9	817.6	823.2	821.8	825.5	824.1	822.8
7 Real estate	1,652.3	1,701.4	1,709.5	1,722.2	1,740.4	1,749.4	1,741.2	1,743.8	1,749.4	1,742.2	1,735.9	1,739.5
8 Revolving home equity	129.7	140.2	143.5	148.5	150.3	153.0	156.2	159.6	159.3	159.9	160.5	161.9
9 Other	1,522.7	1,561.2	1,566.0	1,573.7	1,590.1	1,596.4	1,585.0	1,584.1	1,590.2	1,582.3	1,575.4	1,577.6
10 Consumer	547.3	549.6	551.4	551.4	560.4	566.1	567.5	564.7	560.9	565.8	564.8	557.1
10a Credit cards and related plans	212.7	218.1	217.2	216.7	226.0	232.6	229.4	225.4	220.3	226.6	227.6	223.4
10b Other	334.6	331.5	334.2	334.7	334.5	333.6	338.1	339.2	340.6	339.2	337.2	333.7
11 Security ⁴	64.7	81.8	97.6	80.8	79.3	73.7	76.0	77.5	77.1	73.4	80.3	81.5
12 Other loans and leases	360.6	361.7	396.6	381.8	382.3	381.8	369.9	359.0	362.6	357.3	355.1	354.4
13 Interbank loans	239.7	256.4	316.1	273.2	265.1	279.1	266.4	255.7	258.4	258.0	256.2	250.7
14 Cash assets ⁵	242.9	236.0	280.3	263.9	264.4	273.8	268.7	254.3	236.6	279.7	252.1	255.1
15 Other assets ⁶	364.9	400.8	436.5	451.3	451.4	450.1	449.5	451.0	463.4	445.4	436.9	450.7
16 TOTAL ASSETS ⁷	5,445.3	5,565.9	5,791.8	5,737.6	5,762.2	5,778.9	5,736.1	5,706.7	5,702.9	5,724.5	5,686.6	5,696.5
LIABILITIES												
17 Deposits	3,523.0	3,648.0	3,782.3	3,734.6	3,769.5	3,816.4	3,786.8	3,789.6	3,788.1	3,803.4	3,780.6	3,805.3
18 Transaction	588.8	587.7	670.8	621.3	626.3	650.9	630.8	603.3	588.8	623.3	618.2	600.5
19 Nontransaction	2,934.2	3,060.3	3,111.5	3,113.2	3,143.2	3,165.5	3,156.0	3,186.3	3,199.3	3,180.1	3,162.4	3,204.8
20 Large time	573.5	568.3	566.9	570.0	566.2	555.4	546.8	554.0	553.6	552.2	557.4	553.9
21 Other	2,360.7	2,492.0	2,544.6	2,543.3	2,576.9	2,610.1	2,609.2	2,632.3	2,645.7	2,628.0	2,605.0	2,650.9
22 Borrowings	1,017.3	1,000.5	1,059.7	1,054.5	1,033.2	1,032.9	1,049.0	1,032.7	1,029.4	1,032.5	1,025.2	1,003.0
23 From banks in the U.S.	377.3	369.7	403.9	394.6	379.4	383.4	385.9	379.1	381.5	377.7	375.4	368.8
24 From others	640.0	630.8	655.8	659.9	653.8	649.5	663.1	653.7	647.9	654.8	649.8	634.2
25 Net due to related foreign offices	217.4	206.1	188.0	194.2	193.8	197.6	187.4	176.6	176.4	184.2	171.1	171.1
26 Other liabilities	275.1	272.2	320.3	296.2	331.8	286.9	271.7	267.3	270.0	265.4	270.2	255.3
27 TOTAL LIABILITIES	5,032.8	5,126.8	5,350.2	5,279.5	5,328.2	5,333.8	5,294.9	5,266.2	5,264.0	5,285.5	5,247.0	5,234.7
28 Residual (assets less liabilities) ⁸	412.4	439.1	441.6	458.2	434.0	445.1	441.2	440.5	438.9	439.0	439.5	461.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 15, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	2,598.5	2,623.7	2,690.6	2,631.8	2,633.2	2,598.9	2,573.9	2,579.1	2,582.0	2,573.9	2,575.8	2,562.6
2	Securities in bank credit	597.6	629.4	640.7	648.2	652.9	635.7	636.2	636.0	630.9	635.5	641.9	636.2
3	Treasury and Agency securities ²	354.8	359.5	362.6	363.2	366.0	377.1	363.9	360.8	358.2	360.1	362.2	361.6
3a	Trading account	37.5	36.3	37.9	35.8	40.4	34.1	32.7	33.8	34.1	34.7	31.9	32.2
3b	Investment account	317.3	323.3	324.6	327.4	325.6	343.1	331.2	327.0	324.0	325.4	330.3	329.4
4	Other securities	242.8	269.9	278.1	284.9	286.8	258.6	272.3	275.2	272.7	275.4	279.6	274.6
4a	Trading account	129.3	153.1	161.0	165.8	165.1	128.0	128.2	130.2	126.7	130.1	136.3	130.8
4b	Investment account	113.5	116.8	117.1	119.1	121.7	130.6	144.1	145.0	146.0	145.3	143.3	143.8
4c	State and local government	27.6	27.6	27.5	26.8	27.1	26.9	27.5	28.1	28.1	28.1	28.3	28.0
4d	Other	85.9	89.2	89.6	92.3	94.6	103.7	116.6	116.9	117.9	117.2	115.0	115.8
5	Loans and leases in bank credit ³	2,001.0	1,994.2	2,050.0	1,983.7	1,980.3	1,963.2	1,937.7	1,943.1	1,951.1	1,938.4	1,933.9	1,926.4
6	Commercial and industrial	596.1	557.2	561.2	545.6	535.0	523.8	517.2	519.4	518.9	520.9	518.9	516.9
7	Real estate	835.4	846.1	845.9	842.8	852.9	855.8	846.2	848.3	852.9	847.5	841.5	842.7
8	Revolving home equity	83.6	87.6	89.4	92.3	93.9	95.9	98.8	101.2	101.1	101.3	101.7	102.9
9	Other	751.8	758.4	756.6	750.5	759.0	760.0	747.4	747.1	751.8	746.2	739.7	739.8
10	Consumer	247.5	251.5	253.2	242.8	245.2	245.7	238.5	245.6	245.3	246.2	246.0	242.6
11	Security ⁴	55.5	78.1	94.0	69.8	66.3	59.6	65.4	67.5	67.8	64.1	68.6	67.6
11a	Fed funds and RPs with broker/dealer	39.5	63.5	66.2	56.4	52.3	45.6	52.5	55.1	55.5	52.1	55.5	56.1
11b	Other	16.0	14.5	27.8	13.4	14.0	14.0	12.8	12.4	12.3	11.9	13.2	11.5
12a	State and local government	12.9	14.2	14.4	15.3	15.7	14.9	14.6	14.6	14.6	14.6	14.6	14.6
12b	Agricultural	10.3	9.5	9.2	9.2	9.4	9.3	9.4	9.5	9.6	9.6	9.5	9.6
12c	Fed funds and RPs with others	26.4	31.9	32.6	28.8	30.6	29.3	27.9	24.0	24.9	22.5	24.0	20.5
12d	All other loans	85.8	75.6	109.1	104.3	100.4	94.1	85.6	81.5	84.0	80.7	78.4	79.2
12e	Lease financing receivables	130.9	130.3	130.2	125.0	125.0	130.5	132.9	132.7	133.1	132.3	132.5	132.6
13	Interbank loans	143.8	150.9	207.3	175.8	152.8	165.8	165.9	151.9	154.1	156.2	148.6	138.3
13a	Fed funds and RPs with banks	73.0	80.5	131.5	94.3	90.1	96.3	90.7	79.0	80.9	84.5	76.4	68.5
13b	Other	70.8	70.4	75.8	81.5	62.7	69.5	75.2	72.9	73.1	71.7	72.2	69.8
14	Cash assets ⁵	139.0	140.7	174.8	155.3	151.2	146.9	144.2	141.8	131.2	149.5	141.6	150.5
15	Other assets ⁶	271.1	283.3	308.8	324.2	322.1	311.5	313.8	310.0	319.8	308.7	297.4	286.2
16	TOTAL ASSETS ⁷	3,114.5	3,160.4	3,343.4	3,247.7	3,219.6	3,181.7	3,154.6	3,138.9	3,142.7	3,144.6	3,119.9	3,093.7

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

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

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
LIABILITIES												
17 Deposits	1,693.3	1,754.9	1,860.2	1,792.5	1,792.7	1,798.5	1,788.4	1,786.5	1,783.9	1,791.2	1,783.0	1,794.1
18 Transaction	301.0	304.5	376.2	323.6	320.9	321.6	315.0	307.5	303.1	315.2	312.6	294.5
19 Nontransaction	1,392.3	1,450.4	1,484.1	1,468.9	1,471.8	1,477.0	1,473.3	1,479.0	1,480.7	1,476.0	1,470.3	1,499.6
20 Large time	266.6	264.9	265.0	260.7	251.9	246.9	241.0	248.5	245.1	248.0	254.3	249.8
21 Other	1,125.7	1,185.5	1,219.1	1,208.2	1,220.0	1,230.1	1,232.4	1,230.5	1,235.6	1,228.0	1,216.0	1,249.8
22 Borrowings	676.1	678.3	709.6	692.1	658.2	657.5	652.3	655.4	651.1	654.6	652.6	633.2
23 From banks in the U.S.	216.6	226.5	257.6	233.6	212.6	215.0	208.7	205.4	208.2	201.7	202.4	199.2
24 From others	459.5	451.7	452.0	458.5	445.7	442.4	443.7	450.0	442.9	452.9	450.2	434.0
25 Net due to related foreign offices	198.0	190.3	178.0	184.6	181.7	187.3	177.9	163.6	165.6	168.2	156.7	160.2
26 Other liabilities	222.1	211.3	258.6	231.9	264.1	220.5	201.2	193.2	198.1	190.1	194.4	180.9
27 TOTAL LIABILITIES	2,789.5	2,834.7	3,006.5	2,901.2	2,896.7	2,863.8	2,819.9	2,798.7	2,798.7	2,804.0	2,786.6	2,768.4
28 Residual (assets less liabilities) ⁸	325.1	325.6	336.9	346.5	322.8	318.0	334.7	340.2	344.0	340.6	333.3	325.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 15, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	2,601.4	2,609.5	2,681.1	2,635.0	2,649.9	2,621.3	2,585.4	2,581.9	2,585.0	2,575.0	2,576.9	2,571.5
2	Securities in bank credit	601.3	623.3	637.0	648.4	658.6	642.7	642.4	639.6	633.4	639.3	644.4	643.3
3	Treasury and Agency securities ²	358.5	355.6	359.7	360.7	368.2	377.5	366.8	364.4	361.1	363.5	365.6	368.6
3a	Trading account	37.9	35.9	37.7	35.5	40.6	34.1	32.9	34.1	34.4	35.0	32.2	32.9
3b	Investment account	320.6	319.7	322.0	325.2	327.6	343.3	333.8	330.3	326.7	328.6	333.4	335.8
3c	Mortgage-backed	221.7	241.8	247.3	257.9	256.1	269.4	259.6	245.7	244.8	243.6	243.7	245.2
3d	Other	98.9	77.9	74.8	67.3	71.5	74.0	74.2	84.6	82.0	85.0	89.6	90.6
3e	1 year or less	32.1	20.1	20.1	18.2	27.0	26.5	24.7	29.9	27.5	30.3	34.2	35.5
3f	Between 1 and 5 years	37.5	33.8	34.6	31.9	30.3	35.2	36.7	43.0	42.9	43.4	43.6	41.2
3g	More than 5 years	29.3	24.0	20.1	17.1	14.2	12.3	12.8	11.7	11.6	11.2	11.9	13.9
4	Other securities	242.8	267.7	277.3	287.6	290.4	265.2	275.6	275.1	272.3	275.7	278.9	274.6
4a	Trading account	129.3	151.9	160.5	167.4	167.1	131.2	129.8	130.2	126.5	130.3	136.0	130.8
4b	Investment account	113.5	115.8	116.8	120.3	123.2	134.0	145.8	145.0	145.8	145.5	142.9	143.8
4c	State and local government	27.6	27.3	27.4	27.1	27.4	27.6	27.8	28.1	28.0	28.1	28.2	28.0
4d	Other	85.9	88.5	89.4	93.2	95.8	106.4	118.0	116.9	117.7	117.3	114.7	115.8
5	Loans and leases in bank credit ³	2,000.1	1,986.2	2,044.1	1,986.6	1,991.3	1,978.6	1,943.0	1,942.3	1,951.5	1,935.7	1,932.4	1,928.2
6	Commercial and industrial	595.0	554.1	559.8	545.2	536.0	523.1	514.0	518.4	517.6	519.6	518.6	517.6
7	Real estate	832.2	847.4	847.8	845.4	858.4	860.9	846.3	844.5	851.1	842.3	835.3	838.0
8	Revolving home equity	82.7	88.7	90.5	93.2	94.4	95.7	97.7	100.0	99.9	100.2	100.4	101.5
9a	Other residential	451.2	457.7	454.9	440.8	451.5	453.7	440.0	436.0	442.4	433.8	426.4	428.9
9b	Commercial	298.3	301.0	302.4	311.4	312.6	311.5	308.6	308.5	308.8	308.3	308.5	307.6
10	Consumer	249.7	250.2	251.9	240.4	243.6	247.7	241.9	248.0	248.0	248.6	247.8	243.2
10a	Credit cards and related plans	83.1	85.1	84.6	74.3	76.5	80.1	71.5	76.6	76.3	76.8	76.9	75.9
10b	Other	166.6	165.1	167.3	166.1	167.1	167.6	170.4	171.4	171.7	171.8	170.8	167.4
11	Security ⁴	57.3	73.6	89.1	72.9	71.0	65.5	68.4	69.6	69.2	65.5	72.2	73.3
11a	Fed funds and RPs with broker/dealer	40.8	59.9	62.8	58.9	56.0	50.0	54.9	56.8	56.7	53.3	58.4	60.9
11b	Other	16.5	13.7	26.3	14.0	15.0	15.4	13.4	12.8	12.5	12.2	13.8	12.4
12a	State and local government	12.9	14.2	14.4	15.3	15.7	14.9	14.6	14.6	14.6	14.6	14.6	14.6
12b	Agricultural	10.2	9.6	9.3	9.3	9.4	9.3	9.5	9.4	9.5	9.4	9.4	9.4
12c	Fed funds and RPs with others	26.4	31.9	32.6	28.8	30.6	29.3	27.9	24.0	24.9	22.5	24.0	20.5
12d	All other loans	84.1	75.7	110.3	104.6	101.7	97.1	85.5	79.9	82.1	79.6	76.9	78.1
12e	Lease financing receivables	132.3	129.5	128.9	124.8	124.8	130.8	134.9	134.1	134.5	133.7	133.6	133.4
13	Interbank loans	142.7	145.4	199.5	168.7	153.8	170.2	167.5	151.1	154.2	154.0	148.0	141.4
13a	Fed funds and RPs with banks	72.5	77.6	126.5	90.5	90.7	98.8	91.6	78.6	81.0	83.3	76.1	70.1
13b	Other	70.2	67.8	73.0	78.2	63.1	71.3	75.9	72.5	73.2	70.7	71.9	71.4
14	Cash assets ⁵	140.9	132.9	170.5	154.2	152.6	158.3	154.4	143.9	131.2	161.5	142.8	145.8
15	Other assets ⁶	269.3	280.6	309.0	320.2	321.6	317.1	314.9	308.2	319.0	304.2	295.4	287.9
16	TOTAL ASSETS ⁷	3,116.3	3,130.1	3,321.7	3,238.8	3,238.0	3,225.5	3,179.3	3,141.2	3,145.1	3,151.2	3,119.5	3,102.4

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

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

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
LIABILITIES												
17 Deposits	1,701.1	1,739.0	1,849.0	1,785.9	1,799.9	1,817.6	1,794.5	1,795.0	1,795.1	1,803.3	1,788.1	1,806.5
18 Transaction	297.9	293.4	369.8	317.9	323.4	340.6	324.3	304.4	298.9	317.3	310.0	291.3
19 Nontransaction	1,403.2	1,445.5	1,479.2	1,468.0	1,476.6	1,477.1	1,470.3	1,490.6	1,496.2	1,486.0	1,478.1	1,515.3
20 Large time	269.9	263.1	261.9	262.1	256.7	251.0	244.3	251.5	249.3	250.6	255.8	252.1
21 Other	1,133.3	1,182.4	1,217.4	1,205.9	1,219.9	1,226.0	1,226.0	1,239.2	1,246.9	1,235.5	1,222.3	1,263.2
22 Borrowings	679.8	656.6	704.3	689.8	666.6	659.6	668.5	658.5	654.6	659.0	650.2	637.3
23 From banks in the U.S.	221.0	218.3	247.8	228.4	213.4	216.5	214.7	209.7	212.9	206.4	205.4	204.7
24 From others	458.8	438.3	456.5	461.4	453.2	443.1	453.9	448.8	441.7	452.6	444.7	432.7
25 Net due to related foreign offices	200.8	190.6	177.5	184.8	183.5	187.6	178.5	165.7	166.9	171.4	159.9	159.9
26 Other liabilities	224.7	211.6	257.9	231.9	266.5	221.0	201.9	195.5	199.5	193.3	198.1	180.6
27 TOTAL LIABILITIES	2,806.3	2,797.8	2,988.7	2,892.4	2,916.5	2,885.9	2,843.5	2,814.8	2,816.1	2,827.1	2,796.2	2,784.4
28 Residual (assets less liabilities) ⁸	310.0	332.2	333.1	346.4	321.5	339.6	335.8	326.4	329.0	324.1	323.3	318.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 15, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	2,072.3	2,127.1	2,139.8	2,181.6	2,200.6	2,221.9	2,244.2	2,249.5	2,245.2	2,254.4	2,249.2	2,251.3
2	Securities in bank credit	550.9	567.2	574.2	588.0	594.5	607.1	611.4	614.4	615.8	614.9	612.5	616.7
3	Treasury and Agency securities ²	358.4	359.8	364.9	377.8	381.5	388.4	392.2	398.1	398.5	398.1	397.7	402.7
4	Other securities	192.5	207.4	209.3	210.2	213.0	218.8	219.2	216.3	217.3	216.8	214.8	214.0
5	Loans and leases in bank credit ³	1,521.4	1,559.9	1,565.6	1,593.6	1,606.1	1,614.8	1,632.8	1,635.1	1,629.4	1,639.5	1,636.7	1,634.5
6	Commercial and industrial	294.2	303.1	302.1	303.4	302.6	304.0	304.5	306.7	306.3	308.0	307.0	306.4
7	Real estate	823.4	852.2	859.9	875.7	881.5	888.5	896.6	902.8	901.6	904.3	903.6	904.1
8	Revolving home equity	47.1	51.8	52.7	55.0	55.6	57.1	58.4	59.8	59.5	60.1	60.3	60.6
9	Other	776.3	800.4	807.2	820.7	825.9	831.4	838.1	842.9	842.1	844.2	843.3	843.6
10	Consumer	299.1	297.1	295.9	308.9	314.8	314.7	324.7	318.2	314.2	318.7	319.0	317.3
11	Security ⁴	7.4	8.4	8.7	7.8	7.8	8.0	7.7	7.9	7.9	8.0	8.1	7.7
12	Other loans and leases	97.4	99.2	99.0	97.8	99.3	99.7	99.3	99.5	99.4	100.4	99.0	99.1
13	Interbank loans	94.1	116.8	120.7	103.4	104.0	103.3	98.3	101.4	100.4	103.1	106.1	97.3
14	Cash assets ⁵	103.1	105.9	109.2	109.0	106.4	108.9	111.1	111.6	109.3	114.9	110.0	112.2
15	Other assets ⁶	95.6	120.2	127.5	131.1	129.9	132.9	134.6	142.8	144.3	141.2	141.5	162.8
16	TOTAL ASSETS⁷	2,338.3	2,441.3	2,467.8	2,495.1	2,510.4	2,536.6	2,557.3	2,575.0	2,568.9	2,583.1	2,576.4	2,593.2
LIABILITIES													
17	Deposits	1,820.9	1,921.9	1,939.6	1,947.2	1,956.7	1,979.3	1,992.5	1,991.7	1,991.1	1,997.3	1,990.2	1,983.7
18	Transaction	295.8	297.0	301.1	303.7	299.4	299.7	304.0	304.0	296.8	310.3	313.1	308.7
19	Nontransaction	1,525.2	1,624.9	1,638.5	1,643.5	1,657.3	1,679.6	1,688.5	1,687.7	1,694.3	1,686.9	1,677.1	1,675.0
20	Large time	303.5	305.2	305.0	307.9	309.6	304.3	302.5	302.5	304.2	301.6	301.6	301.9
21	Other	1,221.6	1,319.7	1,333.5	1,335.6	1,347.8	1,375.2	1,385.9	1,385.2	1,390.1	1,385.3	1,375.5	1,373.2
22	Borrowings	337.5	343.9	355.4	364.7	366.6	373.3	380.5	374.2	374.8	373.5	375.0	365.6
23	From banks in the U.S.	156.3	151.5	156.1	166.3	166.0	166.9	171.2	169.3	168.6	171.3	170.0	164.1
24	From others	181.2	192.5	199.2	198.5	200.6	206.4	209.3	204.9	206.2	202.3	205.1	201.5
25	Net due to related foreign offices	16.7	15.5	10.5	9.5	10.2	10.0	8.9	10.9	9.6	12.8	11.2	11.2
26	Other liabilities	50.4	60.5	62.4	64.2	65.3	65.9	69.8	71.7	70.5	72.0	72.1	74.6
27	TOTAL LIABILITIES	2,225.6	2,341.8	2,367.8	2,385.6	2,398.9	2,428.4	2,451.7	2,448.5	2,446.0	2,455.6	2,448.6	2,435.2
28	Residual (assets less liabilities) ⁸	112.8	99.5	100.0	109.5	111.6	108.2	105.6	126.5	122.8	127.6	127.8	158.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 15, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	2,061.2	2,130.4	2,145.5	2,183.5	2,201.8	2,226.5	2,239.9	2,238.1	2,234.1	2,240.4	2,238.5	2,243.0
2	Securities in bank credit	549.0	566.5	574.0	585.7	592.7	606.2	610.8	612.3	613.8	612.0	610.8	616.1
3	Treasury and Agency securities ²	356.5	359.2	364.7	375.4	379.7	387.4	391.6	396.0	396.4	395.2	396.0	402.1
4	Other securities	192.5	207.4	209.3	210.2	213.0	218.8	219.2	216.3	217.3	216.8	214.8	214.0
5	Loans and leases in bank credit ³	1,512.3	1,563.8	1,571.4	1,597.8	1,609.1	1,620.4	1,629.1	1,625.8	1,620.3	1,628.4	1,627.7	1,627.0
6	Commercial and industrial	292.5	301.4	300.6	303.1	301.9	304.8	303.5	304.9	304.2	305.8	305.5	305.1
7	Real estate	820.1	853.9	861.7	876.8	881.9	888.6	894.8	899.3	898.3	900.0	900.5	901.4
8	Revolving home equity	47.0	51.5	52.9	55.3	55.9	57.3	58.4	59.7	59.4	59.8	60.1	60.4
9	Other	773.2	802.4	808.8	821.5	826.1	831.3	836.4	839.6	839.0	840.2	840.4	841.0
10	Consumer	297.5	299.4	299.5	311.1	316.9	318.4	325.6	316.7	313.0	317.1	317.0	313.8
10a	Credit cards and related plans	129.6	133.0	132.6	142.5	149.5	152.5	157.9	148.8	144.1	149.7	150.7	147.5
10b	Other	168.0	166.4	166.9	168.6	167.4	166.0	167.7	167.9	168.9	167.4	166.3	166.3
11	Security ⁴	7.4	8.2	8.5	7.9	8.2	8.2	7.6	7.9	7.9	7.9	8.1	8.2
12	Other loans and leases	94.8	100.9	101.1	99.0	100.1	100.3	97.5	97.0	96.9	97.6	96.6	98.3
13	Interbank loans	97.0	111.0	116.6	104.5	111.3	108.9	98.9	104.6	104.2	104.0	108.2	109.3
14	Cash assets ⁵	102.0	103.1	109.9	109.7	111.8	115.4	114.3	110.3	105.5	118.2	109.3	109.3
15	Other assets ⁶	95.6	120.2	127.5	131.1	129.9	132.9	134.6	142.8	144.3	141.2	141.5	162.8
16	TOTAL ASSETS ⁷	2,328.9	2,435.9	2,470.0	2,498.8	2,524.2	2,553.4	2,556.8	2,565.5	2,557.8	2,573.3	2,567.1	2,594.1
LIABILITIES													
17	Deposits	1,821.9	1,909.0	1,933.3	1,948.6	1,969.6	1,998.8	1,992.2	1,994.6	1,993.0	2,000.1	1,992.5	1,998.8
18	Transaction	290.9	294.2	301.0	303.4	303.0	310.3	306.6	298.9	290.0	306.0	308.2	309.2
19	Nontransaction	1,531.0	1,614.8	1,632.2	1,645.2	1,666.6	1,688.4	1,685.7	1,695.7	1,703.1	1,694.1	1,684.3	1,689.6
20	Large time	303.5	305.2	305.0	307.9	309.6	304.3	302.5	302.5	304.2	301.6	301.6	301.9
21	Other	1,227.5	1,309.6	1,327.2	1,337.3	1,357.0	1,384.1	1,383.1	1,393.2	1,398.9	1,392.5	1,382.7	1,387.7
22	Borrowings	337.5	343.9	355.4	364.7	366.6	373.3	380.5	374.2	374.8	373.5	375.0	365.6
23	From banks in the U.S.	156.3	151.5	156.1	166.3	166.0	166.9	171.2	169.3	168.6	171.3	170.0	164.1
24	From others	181.2	192.5	199.2	198.5	200.6	206.4	209.3	204.9	206.2	202.3	205.1	201.5
25	Net due to related foreign offices	16.7	15.5	10.5	9.5	10.2	10.0	8.9	10.9	9.6	12.8	11.2	11.2
26	Other liabilities	50.4	60.5	62.4	64.2	65.3	65.9	69.8	71.7	70.5	72.0	72.1	74.6
27	TOTAL LIABILITIES	2,226.5	2,328.9	2,361.5	2,387.1	2,411.7	2,447.9	2,451.4	2,451.4	2,447.9	2,458.4	2,450.9	2,450.3
28	Residual (assets less liabilities) ⁸	102.4	106.9	108.6	111.7	112.5	105.5	105.4	114.1	109.9	114.9	116.2	143.8

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

Seasonally adjusted, billions of dollars

March 15, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS													
1	Bank credit	614.1	599.0	595.2	587.0	593.6	585.0	577.1	579.6	576.1	584.1	585.5	579.0
2	Securities in bank credit	205.1	223.8	225.3	228.2	230.6	228.8	222.6	219.2	218.6	217.2	222.5	217.0
3	Treasury and Agency securities ²	63.0	49.1	51.7	56.2	59.4	57.5	53.5	48.8	48.8	47.4	50.1	50.5
4	Other securities	142.1	174.7	173.6	172.0	171.2	171.3	169.1	170.5	169.9	169.8	172.4	166.5
5	Loans and leases in bank credit ³	409.0	375.2	369.9	358.8	363.0	356.2	354.5	360.4	357.5	366.9	363.0	362.0
6	Commercial and industrial	216.7	204.8	204.9	199.6	199.7	195.3	192.4	197.1	194.6	198.8	199.4	197.6
7	Real estate	18.2	18.4	18.7	18.7	18.9	19.0	19.0	18.7	18.7	18.7	18.8	18.6
11	Security ⁴	106.4	84.7	79.0	72.3	76.5	73.7	74.5	73.9	74.1	78.0	73.1	74.6
12	Other loans and leases	67.7	67.3	67.3	68.2	67.9	68.3	68.6	70.6	70.0	71.3	71.7	71.2
13	Interbank loans	27.8	20.2	26.0	23.9	25.4	21.0	26.5	21.0	20.5	18.5	18.6	27.3
14	Cash assets ⁵	41.4	36.8	44.8	38.5	36.8	36.4	36.3	37.4	36.2	38.1	37.9	37.6
15	Other assets ⁶	35.6	30.1	33.5	32.3	34.2	30.9	32.5	31.4	32.2	30.2	31.2	28.4
16	TOTAL ASSETS ⁷	718.5	685.7	699.0	681.3	689.7	673.0	672.0	669.1	664.5	670.4	672.8	671.8
LIABILITIES													
17	Deposits	382.3	407.0	409.4	421.7	428.4	435.4	454.2	456.7	459.1	451.7	452.4	453.8
18	Transaction	10.5	9.5	12.3	10.8	10.7	11.1	11.0	10.7	11.1	10.4	11.1	10.7
19	Nontransaction	371.9	397.4	397.1	411.0	417.7	424.3	443.2	446.0	448.0	441.2	441.3	443.1
22	Borrowings	238.0	210.6	221.8	208.4	213.0	202.6	187.0	189.1	193.4	188.8	191.0	196.8
23	From banks in the U.S.	23.4	20.6	30.5	23.9	24.2	24.5	22.0	22.6	29.1	19.7	22.1	24.0
24	From others	214.6	190.0	191.2	184.5	188.7	178.1	165.0	166.5	164.3	169.0	168.9	172.8
25	Net due to related foreign offices	4.9	-12.8	-19.1	-17.2	-30.7	-49.7	-58.1	-67.2	-78.0	-61.2	-59.9	-64.3
26	Other liabilities	81.2	76.0	78.4	74.3	77.0	74.6	76.0	74.7	76.3	72.4	73.5	66.2
27	TOTAL LIABILITIES	706.3	680.8	690.5	687.3	687.7	662.9	659.0	653.3	650.8	651.6	657.0	652.6
28	Residual (assets less liabilities) ⁸	12.2	4.9	8.5	-6.0	2.0	10.1	12.9	15.8	13.7	18.8	15.8	19.2

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

Not seasonally adjusted, billions of dollars

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
ASSETS												
1 Bank credit	617.3	592.6	593.4	589.9	596.5	594.6	583.6	581.8	579.9	582.8	588.1	578.3
2 Securities in bank credit	205.1	223.8	225.3	228.2	230.6	228.8	222.6	219.2	218.6	217.2	222.5	217.0
3 Treasury and Agency securities ²	63.0	49.1	51.7	56.2	59.4	57.5	53.5	48.8	48.8	47.4	50.1	50.5
3a Trading account	10.0	11.7	13.1	14.3	13.4	12.4	11.5	10.9	11.5	10.6	10.5	11.1
3b Investment account	53.0	37.4	38.6	41.9	46.0	45.1	42.0	37.8	37.3	36.8	39.6	39.4
4 Other securities	142.1	174.7	173.6	172.0	171.2	171.3	169.1	170.5	169.9	169.8	172.4	166.5
4a Trading account	95.6	109.4	108.5	107.4	108.1	108.1	103.4	100.9	99.7	100.3	103.5	97.3
4b Investment account	46.4	65.4	65.1	64.5	63.1	63.2	65.8	69.5	70.2	69.5	68.9	69.1
5 Loans and leases in bank credit ³	412.2	368.7	368.2	361.7	365.8	365.9	360.9	362.6	361.2	365.6	365.6	361.3
6 Commercial and industrial	218.9	203.5	204.5	199.8	200.4	197.6	194.0	199.1	197.2	200.9	201.4	199.1
7 Real estate	18.2	18.4	18.7	18.7	18.9	19.0	19.0	18.7	18.7	18.7	18.8	18.6
11 Security ⁴	107.4	80.8	77.8	75.5	78.1	78.4	78.3	74.1	75.0	75.2	73.9	72.2
12 Other loans and leases	67.8	66.0	67.1	67.7	68.5	70.8	69.7	70.7	70.3	70.9	71.4	71.5
13 Interbank loans	27.8	20.2	26.0	23.9	25.4	21.0	26.5	21.0	20.5	18.5	18.6	27.3
14 Cash assets ⁵	41.5	35.6	43.8	39.2	38.9	39.0	38.7	37.7	36.9	38.2	37.5	36.6
15 Other assets ⁶	36.6	29.8	33.2	31.8	34.2	32.4	33.7	32.2	33.2	30.5	31.8	29.6
16 TOTAL ASSETS ⁷	722.8	677.8	696.0	684.4	694.6	686.7	682.0	672.4	670.0	669.7	675.7	671.3
LIABILITIES												
17 Deposits	390.5	395.1	401.4	414.3	431.7	448.5	466.8	466.8	469.7	459.9	462.9	458.8
18 Transaction	10.2	9.5	12.6	10.9	10.9	11.8	11.2	10.5	10.8	10.4	10.8	10.3
19 Nontransaction	380.3	385.6	388.7	403.4	420.8	436.7	455.6	456.2	458.9	449.5	452.1	448.6
22 Borrowings	238.0	210.6	221.8	208.4	213.0	202.6	187.0	189.1	193.4	188.8	191.0	196.8
23 From banks in the U.S.	23.4	20.6	30.5	23.9	24.2	24.5	22.0	22.6	29.1	19.7	22.1	24.0
24 From others	214.6	190.0	191.2	184.5	188.7	178.1	165.0	166.5	164.3	169.0	168.9	172.8
25 Net due to related foreign offices	8.1	-14.1	-16.6	-16.8	-30.6	-44.6	-54.6	-64.1	-74.7	-57.2	-58.5	-58.5
26 Other liabilities	82.7	75.5	79.5	74.5	77.0	76.6	77.4	76.0	77.7	74.0	74.1	68.3
27 TOTAL LIABILITIES	719.3	667.2	686.1	680.4	691.1	683.1	676.6	667.8	666.1	665.5	669.5	665.5
28 Residual (assets less liabilities) ⁸	3.5	10.7	9.9	4.1	3.5	3.6	5.4	4.6	4.0	4.2	6.2	5.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

March 15, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 13	Feb 20	Feb 27	Mar 6
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	77.8	89.8	98.0	100.8	104.3	80.6	86.3	81.7	77.3	81.7	85.9	81.7
30 Reval. losses on off-bal. sheet items ⁹	81.0	78.4	84.8	86.0	86.5	68.4	66.5	59.4	56.0	58.8	63.2	57.8
31 Mortgage-backed securities ¹⁰	244.3	266.6	272.2	281.7	282.2	303.4	300.9	285.0	284.9	283.8	280.5	282.2
31a Pass-through	176.6	203.2	208.8	212.9	196.9	200.8	202.0	189.2	188.7	188.2	186.5	188.9
31b CMO, REMIC, and other	67.7	63.4	63.4	68.9	85.4	102.6	98.9	95.8	96.2	95.5	94.0	93.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	5.6	5.1	7.3	9.0	9.6	4.6	2.8	4.3	3.8	4.4	4.8	5.4
33 Offshore credit to U.S. residents ¹²	22.7	19.6	20.2	20.0	19.2	19.1	19.4	19.7	19.7	19.7	19.9	19.9
34 Securitized consumer loans ¹³	78.3	96.3	97.1	97.8	99.3	99.4	94.7	92.8	92.9	92.8	92.6	93.8
34a Credit cards and related plans	68.6	86.2	87.2	87.8	88.3	88.7	84.3	82.6	82.7	82.7	82.4	81.8
34b Other	9.8	10.2	10.0	9.9	11.0	10.7	10.4	10.3	10.2	10.2	10.1	12.0
35 Securitized business loans ¹³	13.7	20.8	20.9	21.1	20.6	19.7	19.4	19.4	19.8	19.2	18.8	18.9
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	211.1	245.5	251.4	256.7	262.1	267.0	268.7	271.2	272.5	270.8	270.3	273.4
34 Securitized consumer loans ¹³	233.8	228.2	231.3	234.9	237.8	243.3	250.7	245.1	246.4	243.7	244.7	243.6
34a Credit cards and related plans	225.6	220.4	223.6	227.4	229.9	235.6	243.3	238.0	239.3	236.6	237.6	236.6
34b Other	8.2	7.8	7.7	7.5	7.9	7.7	7.5	7.1	7.2	7.1	7.1	7.0
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	53.8	55.1	54.9	56.4	55.6	55.3	52.6	53.0	53.2	52.3	53.2	49.6
30 Reval. losses on off-bal. sheet items ⁹	51.4	51.1	50.5	48.8	48.7	49.4	49.5	49.3	49.6	48.7	49.0	43.9
35 Securitized business loans ¹³	35.7	26.6	26.6	27.1	26.4	25.1	25.2	24.8	25.4	24.3	24.2	24.3

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1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39. 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