

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

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	5,287.8	5,430.5	5,430.3	5,460.8	5,453.0	5,437.0	5,438.6	5,427.6	5,411.4	5,427.2	5,441.3	5,440.1
2 Securities in bank credit	1,345.6	1,444.6	1,473.1	1,489.2	1,492.1	1,491.8	1,485.2	1,482.0	1,470.5	1,488.5	1,481.3	1,486.2
3 Treasury and Agency securities ²	756.3	776.5	807.5	815.4	832.1	820.5	812.7	829.2	816.9	832.2	839.6	842.0
4 Other securities	589.4	668.2	665.6	673.8	660.0	671.3	672.5	652.8	653.6	656.3	641.7	644.2
5 Loans and leases in bank credit ³	3,942.2	3,985.9	3,957.2	3,971.6	3,961.0	3,945.1	3,953.4	3,945.6	3,940.9	3,938.7	3,960.0	3,953.9
6 Commercial and industrial	1,102.2	1,063.7	1,044.8	1,033.6	1,024.4	1,015.6	1,022.9	1,020.5	1,019.1	1,023.0	1,021.4	1,016.1
7 Real estate	1,687.5	1,726.1	1,752.6	1,773.1	1,786.4	1,783.1	1,788.7	1,785.8	1,786.4	1,785.2	1,786.4	1,785.3
8 Revolving home equity	132.4	142.7	148.9	150.7	154.0	157.3	160.5	167.1	165.0	167.8	169.4	170.6
9 Other	1,555.1	1,583.4	1,603.7	1,622.4	1,632.4	1,625.8	1,628.2	1,618.7	1,621.4	1,617.3	1,616.9	1,614.7
10 Consumer	543.9	551.6	550.6	558.1	557.1	559.6	562.3	560.1	557.0	561.5	562.1	560.3
11 Security ⁴	175.7	177.0	154.2	154.1	145.6	150.2	149.8	155.8	153.5	148.3	164.6	166.0
12 Other loans and leases	432.8	467.4	455.1	452.8	447.5	436.7	429.8	423.4	424.9	420.7	425.5	426.2
13 Interbank loans	275.3	346.6	301.9	286.1	292.6	292.4	276.4	268.3	266.8	264.8	277.7	264.6
14 Cash assets ⁵	284.7	327.2	302.5	296.7	297.4	299.2	295.5	295.8	286.7	296.9	298.0	293.7
15 Other assets ⁶	426.3	469.4	487.0	484.5	479.1	480.8	481.8	462.8	464.0	462.6	454.8	479.6
16 TOTAL ASSETS ⁷	6,208.9	6,505.7	6,451.8	6,457.3	6,449.7	6,435.1	6,417.9	6,379.8	6,354.3	6,376.7	6,396.9	6,403.5
LIABILITIES												
17 Deposits	3,950.8	4,219.6	4,181.6	4,200.2	4,242.6	4,254.0	4,266.8	4,300.3	4,291.5	4,291.3	4,324.7	4,312.3
18 Transaction	604.9	690.7	641.0	635.5	640.7	635.9	625.4	625.1	611.4	632.8	656.0	612.2
19 Nontransaction	3,345.9	3,528.9	3,540.6	3,564.7	3,601.9	3,618.1	3,641.4	3,675.2	3,680.0	3,658.5	3,668.7	3,700.2
20 Large time	946.4	965.3	982.0	984.7	983.6	996.6	1,008.5	1,019.9	1,009.5	1,017.5	1,033.1	1,036.9
21 Other	2,399.4	2,563.6	2,558.6	2,579.9	2,618.3	2,621.5	2,632.9	2,655.3	2,670.5	2,641.0	2,635.6	2,663.3
22 Borrowings	1,251.6	1,291.4	1,269.8	1,255.8	1,250.6	1,237.8	1,233.3	1,203.4	1,185.7	1,203.0	1,212.2	1,207.8
23 From banks in the U.S.	395.3	450.8	425.4	413.8	416.0	413.4	407.2	394.5	391.6	391.9	394.0	398.6
24 From others	856.3	840.6	844.4	841.9	834.6	824.4	826.1	808.9	794.2	811.2	818.2	809.2
25 Net due to related foreign offices	214.4	172.8	178.1	160.0	146.5	125.6	106.4	109.9	107.4	123.7	98.1	106.4
26 Other liabilities	363.3	399.4	371.2	401.7	354.7	338.6	333.4	306.2	311.2	297.8	300.7	314.7
27 TOTAL LIABILITIES	5,780.0	6,083.3	6,000.6	6,017.7	5,994.4	5,956.0	5,939.9	5,919.7	5,895.8	5,915.8	5,935.7	5,941.3
28 Residual (assets less liabilities) ⁸	428.9	422.5	451.1	439.6	455.3	479.1	478.0	460.0	458.5	460.9	461.2	462.2

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	5,282.7	5,425.3	5,433.1	5,476.5	5,486.2	5,454.4	5,443.5	5,421.7	5,409.9	5,418.9	5,423.1	5,430.2
2 Securities in bank credit	1,350.7	1,441.4	1,472.8	1,492.9	1,499.5	1,499.9	1,492.6	1,487.6	1,479.9	1,491.5	1,482.7	1,490.4
3 Treasury and Agency securities ²	761.9	773.5	804.3	816.1	836.9	825.7	819.7	835.4	824.4	837.1	843.0	848.4
4 Other securities	588.8	667.9	668.5	676.8	662.5	674.2	672.9	652.2	655.5	654.4	639.7	642.0
5 Loans and leases in bank credit ³	3,932.0	3,983.9	3,960.3	3,983.6	3,986.7	3,954.5	3,950.8	3,934.1	3,930.0	3,927.4	3,940.4	3,939.8
6 Commercial and industrial	1,103.8	1,061.6	1,046.3	1,035.1	1,024.2	1,011.2	1,021.8	1,021.9	1,018.2	1,026.0	1,022.6	1,019.9
7 Real estate	1,680.4	1,727.8	1,754.4	1,777.5	1,790.7	1,782.3	1,783.6	1,778.2	1,780.1	1,776.3	1,777.2	1,778.5
8 Revolving home equity	131.1	143.4	149.3	151.3	154.1	157.1	160.5	165.5	163.6	166.1	167.5	168.7
9 Other	1,549.3	1,584.4	1,605.0	1,626.3	1,636.6	1,625.2	1,623.1	1,612.7	1,616.4	1,610.2	1,609.7	1,609.9
10 Consumer	541.3	550.8	551.0	560.5	566.5	567.4	564.6	557.4	554.8	559.0	558.6	555.2
10a Credit cards and related plans	208.5	217.2	216.6	225.6	232.1	228.7	224.9	221.9	218.8	222.8	223.7	221.1
10b Other	332.9	333.7	334.4	334.9	334.5	338.7	339.7	335.5	336.0	336.2	334.9	334.1
11 Security ⁴	172.9	175.8	156.3	157.3	152.0	154.1	151.3	153.6	154.0	146.7	158.5	156.6
12 Other loans and leases	433.6	467.8	452.3	453.1	453.3	439.5	429.5	422.9	423.0	419.3	423.5	429.7
13 Interbank loans	280.6	338.7	297.0	289.7	298.9	290.6	275.2	273.2	272.0	265.9	274.5	281.5
14 Cash assets ⁵	275.2	323.8	304.4	306.0	317.2	312.1	296.7	286.0	278.2	284.0	283.7	293.0
15 Other assets ⁶	425.9	471.9	485.7	485.7	482.2	482.4	480.8	462.2	463.3	461.2	449.6	484.0
16 TOTAL ASSETS ⁷	6,199.2	6,491.6	6,450.3	6,486.9	6,511.8	6,465.3	6,421.6	6,368.4	6,348.4	6,355.1	6,356.3	6,414.6
LIABILITIES												
17 Deposits	3,955.3	4,190.0	4,166.8	4,219.5	4,293.3	4,279.9	4,282.7	4,305.6	4,299.1	4,280.6	4,309.1	4,352.4
18 Transaction	600.3	683.7	635.3	641.6	669.3	649.0	620.2	620.2	606.8	620.9	644.3	627.4
19 Nontransaction	3,355.0	3,506.3	3,531.6	3,577.8	3,624.0	3,631.0	3,662.6	3,685.4	3,692.4	3,659.7	3,664.8	3,725.0
20 Large time	946.7	952.8	976.5	991.5	998.0	1,009.3	1,015.6	1,020.7	1,009.8	1,016.3	1,035.1	1,037.7
21 Other	2,408.3	2,553.5	2,555.1	2,586.3	2,625.9	2,621.6	2,646.9	2,664.7	2,682.6	2,643.5	2,629.7	2,687.3
22 Borrowings	1,250.1	1,286.5	1,271.4	1,258.5	1,250.5	1,251.3	1,236.6	1,201.8	1,183.4	1,207.2	1,203.5	1,202.9
23 From banks in the U.S.	400.1	441.8	423.4	411.0	417.6	418.6	412.5	398.9	395.7	397.1	396.4	403.1
24 From others	849.9	844.6	848.0	847.6	832.9	832.6	824.1	802.9	787.7	810.1	807.1	799.8
25 Net due to related foreign offices	215.9	173.5	177.4	163.3	153.1	133.0	112.8	111.5	109.1	125.2	103.6	100.7
26 Other liabilities	362.8	399.5	371.5	407.4	360.3	344.3	338.5	305.9	311.3	296.9	302.2	309.5
27 TOTAL LIABILITIES	5,784.1	6,049.5	5,987.2	6,048.7	6,057.3	6,008.5	5,970.7	5,924.8	5,902.9	5,910.0	5,918.3	5,965.5
28 Residual (assets less liabilities) ⁸	415.2	442.1	463.2	438.2	454.5	456.8	450.9	443.5	445.6	445.2	438.0	449.1

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

Seasonally adjusted, billions of dollars

April 12, 2002

Account		2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
		Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS													
1	Bank credit	4,666.3	4,835.0	4,839.0	4,862.8	4,858.6	4,848.5	4,850.1	4,836.9	4,823.2	4,839.3	4,844.9	4,845.7
2	Securities in bank credit	1,134.3	1,218.6	1,243.3	1,253.6	1,254.9	1,257.8	1,254.1	1,255.7	1,243.3	1,264.2	1,256.8	1,259.4
3	Treasury and Agency securities ²	689.9	732.9	750.6	755.4	774.0	766.4	763.2	778.2	765.9	781.8	788.9	790.2
4	Other securities	444.4	485.7	492.7	498.2	480.8	491.4	490.9	477.5	477.4	482.3	467.9	469.2
5	Loans and leases in bank credit ³	3,532.0	3,616.4	3,595.7	3,609.2	3,603.7	3,590.7	3,595.9	3,581.2	3,579.8	3,575.2	3,588.2	3,586.3
6	Commercial and industrial	885.5	863.0	848.3	837.5	829.7	822.3	825.5	818.8	819.7	818.4	817.5	813.6
7	Real estate	1,669.6	1,707.5	1,733.9	1,754.2	1,767.3	1,764.1	1,770.1	1,767.0	1,768.1	1,766.2	1,767.1	1,766.0
8	Revolving home equity	132.4	142.7	148.9	150.7	154.0	157.3	160.5	167.1	165.0	167.8	169.4	170.6
9	Other	1,537.3	1,564.8	1,584.9	1,603.4	1,613.3	1,606.8	1,609.5	1,599.9	1,603.1	1,598.4	1,597.7	1,595.4
10	Consumer	543.9	551.6	550.6	558.1	557.1	559.6	562.3	560.1	557.0	561.5	562.1	560.3
11	Security ⁴	68.7	97.0	78.8	77.1	71.4	76.3	78.4	82.2	79.5	78.6	86.9	91.6
12	Other loans and leases	364.2	397.3	384.2	382.4	378.3	368.3	359.7	353.1	355.5	350.4	354.6	354.8
13	Interbank loans	246.0	320.9	278.2	261.1	272.1	267.2	256.5	247.2	248.2	246.7	255.7	242.9
14	Cash assets ⁵	245.4	283.5	263.5	258.6	258.5	259.8	255.9	255.7	247.7	255.5	258.2	253.3
15	Other assets ⁶	390.0	435.7	454.5	450.4	448.6	449.5	451.8	436.0	437.3	435.6	428.5	452.0
16	TOTAL ASSETS⁷	5,482.8	5,807.5	5,765.6	5,762.4	5,765.7	5,751.0	5,740.2	5,701.5	5,682.1	5,702.6	5,712.9	5,719.8
LIABILITIES													
17	Deposits	3,562.6	3,808.8	3,758.2	3,766.7	3,797.9	3,788.1	3,795.8	3,819.1	3,816.0	3,812.6	3,830.6	3,819.0
18	Transaction	595.3	678.2	630.1	624.7	629.5	624.8	614.8	614.7	601.5	622.7	645.0	602.0
19	Nontransaction	2,967.4	3,130.6	3,128.1	3,142.0	3,168.4	3,163.4	3,181.0	3,204.4	3,214.5	3,189.9	3,185.6	3,217.0
20	Large time	570.2	569.4	572.4	565.1	553.6	544.7	552.6	551.7	546.6	551.5	552.6	556.3
21	Other	2,397.1	2,561.2	2,555.7	2,576.9	2,614.9	2,618.6	2,628.4	2,652.8	2,667.9	2,638.4	2,633.1	2,660.7
22	Borrowings	1,012.3	1,071.2	1,061.5	1,042.7	1,047.6	1,050.0	1,043.4	1,018.1	1,002.5	1,020.1	1,031.2	1,025.1
23	From banks in the U.S.	369.2	420.1	401.4	389.4	391.2	391.1	384.3	372.9	371.7	371.0	372.7	376.5
24	From others	643.1	651.0	660.1	653.2	656.4	658.9	659.2	645.1	630.8	649.1	658.5	648.6
25	Net due to related foreign offices	211.9	189.2	193.4	189.1	193.6	183.2	172.9	175.8	168.9	186.9	175.0	177.0
26	Other liabilities	277.8	317.8	295.4	323.9	279.2	262.9	259.1	240.9	245.3	233.8	236.7	249.2
27	TOTAL LIABILITIES	5,064.6	5,387.0	5,308.5	5,322.3	5,318.4	5,284.2	5,271.2	5,253.8	5,232.7	5,253.3	5,273.5	5,270.3
28	Residual (assets less liabilities) ⁸	418.2	420.5	457.1	440.1	447.3	466.8	469.0	447.7	449.5	449.3	439.3	449.5

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

Not seasonally adjusted, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	4,662.0	4,832.7	4,841.7	4,875.8	4,884.2	4,860.3	4,851.1	4,830.9	4,821.1	4,829.9	4,827.8	4,839.5
2 Securities in bank credit	1,139.4	1,215.4	1,243.0	1,257.3	1,262.2	1,265.9	1,261.6	1,261.4	1,252.7	1,267.2	1,258.2	1,263.6
3 Treasury and Agency securities ²	695.6	730.0	747.4	756.1	778.9	771.5	770.3	784.5	773.4	786.8	792.3	796.7
4 Other securities	443.8	485.5	495.6	501.2	483.4	494.3	491.4	476.9	479.3	480.4	465.9	466.9
5 Loans and leases in bank credit ³	3,522.6	3,617.3	3,598.7	3,618.5	3,621.9	3,594.4	3,589.4	3,569.6	3,568.4	3,562.7	3,569.6	3,575.9
6 Commercial and industrial	885.7	860.9	849.0	837.4	827.7	817.2	822.8	818.9	817.8	819.3	817.4	816.6
7 Real estate	1,662.5	1,709.2	1,735.7	1,758.6	1,771.7	1,763.4	1,765.0	1,759.4	1,761.8	1,757.4	1,758.0	1,759.2
8 Revolving home equity	131.1	143.4	149.3	151.3	154.1	157.1	160.5	165.5	163.6	166.1	167.5	168.7
9 Other	1,531.4	1,565.8	1,586.3	1,607.3	1,617.6	1,606.3	1,604.4	1,593.9	1,598.2	1,591.3	1,590.5	1,590.6
10 Consumer	541.3	550.8	551.0	560.5	566.5	567.4	564.6	557.4	554.8	559.0	558.6	555.2
10a Credit cards and related plans	208.5	217.2	216.6	225.6	232.1	228.7	224.9	221.9	218.8	222.8	223.7	221.1
10b Other	332.9	333.7	334.4	334.9	334.5	338.7	339.7	335.5	336.0	336.2	334.9	334.1
11 Security ⁴	68.9	98.2	80.8	79.3	73.8	76.2	77.7	82.2	81.0	78.8	84.1	87.5
12 Other loans and leases	364.2	398.1	382.2	382.6	382.2	370.3	359.4	351.7	353.0	348.2	351.5	357.4
13 Interbank loans	251.3	312.9	273.2	264.7	278.4	265.3	255.2	252.1	253.4	247.8	252.5	259.8
14 Cash assets ⁵	236.9	280.2	264.5	265.5	275.8	270.6	256.3	247.0	240.3	243.9	245.0	253.9
15 Other assets ⁶	388.6	437.7	453.8	451.8	450.9	450.3	450.3	434.6	435.2	433.6	423.0	456.2
16 TOTAL ASSETS ⁷	5,473.9	5,795.7	5,763.9	5,787.2	5,817.0	5,772.7	5,738.5	5,690.3	5,675.4	5,680.6	5,674.0	5,735.7
LIABILITIES												
17 Deposits	3,565.5	3,789.1	3,750.1	3,782.3	3,836.2	3,803.4	3,806.3	3,822.3	3,823.2	3,801.3	3,808.7	3,856.0
18 Transaction	590.8	671.0	624.3	630.6	657.3	637.5	609.4	610.0	597.0	610.9	633.4	617.4
19 Nontransaction	2,974.7	3,118.1	3,125.8	3,151.8	3,178.9	3,165.8	3,196.8	3,212.3	3,226.2	3,190.3	3,175.4	3,238.6
20 Large time	568.7	566.9	573.6	568.5	556.5	547.2	554.5	550.2	546.2	549.4	548.2	553.9
21 Other	2,406.0	2,551.1	2,552.2	2,583.3	2,622.4	2,618.7	2,642.3	2,662.1	2,680.0	2,640.9	2,627.1	2,684.7
22 Borrowings	1,010.8	1,066.2	1,063.1	1,045.4	1,047.6	1,063.5	1,046.7	1,016.5	1,000.2	1,024.3	1,022.4	1,020.1
23 From banks in the U.S.	374.0	411.2	399.4	386.6	392.9	396.4	389.5	377.4	375.8	376.2	375.1	381.0
24 From others	636.8	655.0	663.7	658.9	654.7	667.1	657.2	639.1	624.3	648.1	647.4	639.2
25 Net due to related foreign offices	210.3	188.7	194.2	193.8	197.6	187.4	176.7	174.3	168.4	184.2	174.5	171.7
26 Other liabilities	275.9	317.4	296.3	330.2	283.7	267.4	263.0	239.5	244.6	231.4	236.0	244.2
27 TOTAL LIABILITIES	5,062.4	5,361.4	5,303.8	5,351.7	5,365.1	5,321.6	5,292.7	5,252.6	5,236.4	5,241.2	5,241.6	5,292.0
28 Residual (assets less liabilities) ⁸	411.5	434.3	460.1	435.5	451.9	451.1	445.9	437.6	439.0	439.4	432.4	443.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 12, 2002

Account		2001 Mar	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	2002 Mar	Week ending			
										Mar 13	Mar 20	Mar 27	Apr 3
ASSETS													
1	Bank credit	2,601.6	2,691.9	2,642.3	2,643.1	2,609.9	2,577.8	2,576.5	2,557.8	2,546.1	2,559.2	2,565.8	2,567.0
2	Securities in bank credit	592.1	643.8	652.2	655.3	639.3	637.0	632.6	631.3	618.0	639.2	634.2	636.5
3	Treasury and Agency securities ²	344.2	367.1	369.7	370.2	378.9	366.7	359.8	367.6	355.6	370.2	379.1	378.5
3a	Trading account	35.4	37.9	35.8	40.5	33.9	32.6	33.6	32.7	29.6	32.1	34.6	36.9
3b	Investment account	308.7	329.3	334.0	329.7	345.0	334.2	326.2	334.9	325.9	338.1	344.6	341.7
4	Other securities	247.9	276.6	282.5	285.1	260.4	270.3	272.8	263.7	262.4	269.0	255.1	258.0
4a	Trading account	131.9	160.8	165.7	165.4	130.0	128.4	130.0	122.5	120.0	124.1	117.5	120.8
4b	Investment account	116.0	115.9	116.8	119.7	130.4	141.9	142.8	141.2	142.5	144.9	137.6	137.2
4c	State and local government	28.0	27.4	26.8	27.1	27.3	27.5	28.0	28.0	27.7	28.2	28.2	27.7
4d	Other	88.1	88.5	90.0	92.6	103.1	114.4	114.8	113.3	114.8	116.7	109.4	109.5
5	Loans and leases in bank credit ³	2,009.5	2,048.1	1,990.1	1,987.8	1,970.6	1,940.8	1,943.9	1,926.5	1,928.0	1,920.0	1,931.6	1,930.5
6	Commercial and industrial	590.5	561.1	545.2	536.0	525.9	519.1	520.4	514.7	515.2	515.0	514.0	509.7
7	Real estate	843.1	846.7	845.6	855.8	858.2	845.9	846.9	840.2	842.1	838.9	840.0	839.0
8	Revolving home equity	84.9	90.2	93.2	94.3	96.0	98.2	99.9	103.8	103.3	103.8	104.6	105.7
9	Other	758.2	756.6	752.4	761.5	762.2	747.8	747.0	736.5	738.7	735.2	735.4	733.3
10	Consumer	248.6	254.5	243.2	244.8	244.7	238.0	245.6	242.9	242.8	243.6	243.1	240.9
11	Security ⁴	60.8	88.2	70.8	69.1	63.2	68.3	70.3	74.3	71.5	70.6	78.7	83.9
11a	Fed funds and RPs with broker/dealer	45.1	61.7	57.2	54.5	48.4	54.9	57.4	61.1	58.6	56.2	65.5	70.8
11b	Other	15.8	26.6	13.6	14.6	14.9	13.4	12.9	13.1	12.9	14.4	13.2	13.1
12a	State and local government	13.1	14.4	15.3	15.7	15.0	14.6	14.6	14.6	14.7	14.6	14.5	14.6
12b	Agricultural	10.4	9.5	9.6	9.6	9.5	9.6	9.6	9.6	9.6	9.7	9.6	9.6
12c	Fed funds and RPs with others	24.9	31.8	29.8	30.3	28.4	26.3	22.6	20.9	21.1	20.6	21.3	21.6
12d	All other loans	86.2	111.1	105.1	101.4	95.2	86.1	81.3	77.1	78.9	74.9	78.2	79.5
12e	Lease financing receivables	131.9	130.8	125.5	125.1	130.4	132.8	132.6	132.1	132.2	132.1	132.1	131.7
13	Interbank loans	141.2	201.7	173.0	152.3	166.5	168.2	152.9	145.7	146.4	143.1	150.8	148.5
13a	Fed funds and RPs with banks	73.6	126.5	92.9	89.9	96.7	92.0	79.6	74.9	76.5	73.8	77.7	77.3
13b	Other	67.5	75.1	80.1	62.4	69.7	76.2	73.3	70.8	70.0	69.2	73.2	71.2
14	Cash assets ⁵	143.6	173.4	153.6	149.5	147.2	146.2	143.2	143.0	136.3	141.9	144.0	143.1
15	Other assets ⁶	287.7	307.7	321.4	319.7	313.3	312.0	307.1	287.7	289.1	289.3	284.2	290.8
16	TOTAL ASSETS ⁷	3,136.1	3,336.5	3,250.8	3,224.8	3,195.6	3,161.0	3,135.9	3,090.3	3,073.8	3,089.5	3,100.7	3,105.8

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

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

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
LIABILITIES												
17 Deposits	1,720.9	1,858.6	1,790.2	1,791.5	1,800.5	1,790.2	1,788.3	1,800.0	1,795.3	1,793.7	1,808.3	1,810.6
18 Transaction	303.7	375.4	322.6	320.0	322.8	315.8	307.9	303.7	301.0	310.3	318.5	283.7
19 Nontransaction	1,417.2	1,483.2	1,467.6	1,471.5	1,477.7	1,474.4	1,480.4	1,496.3	1,494.2	1,483.5	1,489.8	1,526.8
20 Large time	269.2	264.4	261.0	253.4	248.2	241.9	249.7	248.7	243.3	249.2	249.8	253.1
21 Other	1,148.0	1,218.9	1,206.6	1,218.1	1,229.5	1,232.5	1,230.8	1,247.6	1,251.0	1,234.3	1,240.0	1,273.8
22 Borrowings	682.5	715.7	688.2	663.8	659.7	655.1	655.3	636.8	623.3	636.4	647.8	646.2
23 From banks in the U.S.	220.0	264.3	233.5	219.7	218.8	213.7	209.1	203.0	202.1	198.9	203.0	211.6
24 From others	462.6	451.4	454.6	444.1	440.9	441.4	446.2	433.8	421.2	437.5	444.8	434.6
25 Net due to related foreign offices	196.5	178.7	184.0	178.8	183.6	174.3	162.1	166.8	161.0	176.7	166.1	169.1
26 Other liabilities	224.7	255.4	230.4	258.5	213.9	194.0	188.4	170.0	174.4	162.8	166.4	176.6
27 TOTAL LIABILITIES	2,824.6	3,008.4	2,892.7	2,892.7	2,857.7	2,813.6	2,794.0	2,773.5	2,753.9	2,769.7	2,788.6	2,802.6
28 Residual (assets less liabilities) ⁸	311.5	328.1	358.1	332.1	337.9	347.4	341.9	316.7	319.9	319.8	312.1	303.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 12, 2002

Account		2001 Mar	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	2002 Mar	Week ending			
										Mar 13	Mar 20	Mar 27	Apr 3
ASSETS													
1	Bank credit	2,601.9	2,687.9	2,640.0	2,651.0	2,623.3	2,587.6	2,581.2	2,556.6	2,548.2	2,555.5	2,553.6	2,565.1
2	Securities in bank credit	595.2	641.5	652.9	659.2	644.2	644.0	638.4	634.7	624.9	640.1	632.7	638.5
3	Treasury and Agency securities ²	347.9	365.1	367.5	371.1	381.3	370.8	365.1	371.6	360.6	373.1	379.6	382.8
3a	Trading account	35.8	37.7	35.5	40.6	34.1	32.9	34.1	33.1	30.1	32.4	34.6	37.3
3b	Investment account	312.0	327.4	332.0	330.5	347.1	337.9	331.0	338.5	330.5	340.7	345.0	345.5
3c	Mortgage-backed	220.1	252.3	272.6	270.7	284.6	274.5	259.6	264.2	257.6	265.4	269.4	269.8
3d	Other	91.9	75.1	59.4	59.8	62.5	63.4	71.4	74.3	72.9	75.3	75.6	75.7
3e	1 year or less	31.9	19.0	10.3	15.2	14.8	13.8	16.8	19.7	19.8	20.1	19.2	19.1
3f	Between 1 and 5 years	34.5	34.6	32.0	30.4	35.3	36.7	43.1	42.9	42.0	43.2	44.2	44.3
3g	More than 5 years	25.6	21.4	17.1	14.2	12.3	12.8	11.6	11.7	11.1	12.0	12.2	12.3
4	Other securities	247.3	276.4	285.4	288.1	263.0	273.2	273.3	263.1	264.3	267.1	253.1	255.7
4a	Trading account	131.6	160.6	167.4	167.1	131.2	129.8	130.2	122.2	120.8	123.2	116.5	119.7
4b	Investment account	115.8	115.8	118.0	121.0	131.7	143.4	143.1	140.9	143.5	143.8	136.5	136.0
4c	State and local government	27.9	27.4	27.1	27.4	27.6	27.8	28.1	27.9	27.9	28.0	28.0	27.4
4d	Other	87.9	88.4	90.9	93.5	104.1	115.6	115.0	113.0	115.6	115.8	108.6	108.6
5	Loans and leases in bank credit ³	2,006.7	2,046.4	1,987.1	1,991.8	1,979.1	1,943.6	1,942.8	1,921.9	1,923.4	1,915.3	1,921.0	1,926.6
6	Commercial and industrial	591.0	560.7	546.1	536.9	523.9	514.9	519.2	515.1	514.1	515.9	513.8	512.5
7	Real estate	838.6	847.0	844.5	857.6	860.0	845.5	843.7	835.6	838.3	833.8	833.7	834.9
8	Revolving home equity	84.1	90.5	93.2	94.4	95.7	97.8	100.0	102.8	102.4	102.6	103.3	104.5
9a	Other residential	455.9	455.1	440.9	451.6	453.8	440.1	436.1	425.9	428.9	424.3	423.4	423.5
9b	Commercial	298.6	301.4	310.4	311.6	310.5	307.6	307.5	307.0	306.9	306.9	307.0	307.0
10	Consumer	248.7	251.9	240.4	243.6	247.7	241.9	248.0	243.1	243.1	243.7	242.9	240.4
10a	Credit cards and related plans	82.7	84.7	74.3	76.5	80.1	71.5	76.6	74.8	74.5	75.0	75.1	72.9
10b	Other	166.0	167.3	166.1	167.1	167.6	170.5	171.4	168.3	168.6	168.7	167.8	167.4
11	Security ⁴	60.8	89.7	72.9	71.0	65.5	68.4	69.6	74.0	72.7	70.7	76.0	79.2
11a	Fed funds and RPs with broker/dealer	45.1	62.6	58.9	56.0	50.0	54.9	56.8	60.9	59.6	56.3	63.3	66.9
11b	Other	15.7	27.1	14.0	15.0	15.4	13.4	12.8	13.1	13.1	14.4	12.7	12.4
12a	State and local government	13.1	14.4	15.3	15.7	15.0	14.6	14.6	14.6	14.7	14.6	14.5	14.6
12b	Agricultural	10.3	9.5	9.5	9.6	9.5	9.6	9.5	9.5	9.5	9.5	9.5	9.5
12c	Fed funds and RPs with others	26.3	32.6	28.8	30.6	29.3	28.0	24.0	20.9	21.2	20.4	21.0	21.5
12d	All other loans	85.1	111.7	104.9	102.0	97.4	85.8	80.1	76.2	76.7	73.7	76.7	81.5
12e	Lease financing receivables	132.8	128.9	124.8	124.8	130.8	134.9	134.1	133.0	133.1	132.9	132.8	132.6
13	Interbank loans	141.3	196.2	168.8	153.9	170.3	167.6	151.1	145.9	146.3	142.5	148.4	153.1
13a	Fed funds and RPs with banks	73.7	123.2	90.6	90.8	98.9	91.7	78.7	75.0	76.4	73.6	76.4	79.7
13b	Other	67.6	73.0	78.2	63.1	71.3	75.9	72.5	70.9	69.9	69.0	72.0	73.4
14	Cash assets ⁵	138.6	170.4	154.2	152.6	158.3	154.4	143.9	138.1	132.3	136.2	136.3	143.9
15	Other assets ⁶	286.3	309.6	320.7	321.1	315.6	312.8	305.5	286.3	287.0	287.3	278.7	295.0
16	TOTAL ASSETS ⁷	3,130.1	3,325.8	3,244.5	3,238.6	3,226.1	3,179.4	3,137.8	3,082.9	3,069.6	3,077.4	3,073.1	3,113.8

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

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

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
LIABILITIES												
17 Deposits	1,719.6	1,849.3	1,786.5	1,800.5	1,818.2	1,795.1	1,794.8	1,798.6	1,797.7	1,784.8	1,789.8	1,826.0
18 Transaction	300.8	370.0	318.1	323.5	340.8	324.4	304.5	300.7	298.0	303.9	312.0	293.3
19 Nontransaction	1,418.7	1,479.3	1,468.4	1,476.9	1,477.5	1,470.7	1,490.3	1,497.9	1,499.7	1,481.0	1,477.8	1,532.7
20 Large time	267.6	261.9	262.2	256.8	251.1	244.4	251.6	247.2	243.0	247.1	245.4	250.7
21 Other	1,151.1	1,217.4	1,206.3	1,220.2	1,226.3	1,226.3	1,238.7	1,250.6	1,256.8	1,233.8	1,232.3	1,281.9
22 Borrowings	681.0	710.8	689.8	666.6	659.7	668.6	658.6	635.3	620.9	640.6	639.0	641.3
23 From banks in the U.S.	224.8	255.4	231.5	216.9	220.4	219.0	214.3	207.4	206.2	204.2	205.4	216.1
24 From others	456.2	455.4	458.3	449.7	439.2	449.6	444.3	427.8	414.8	436.5	433.6	425.3
25 Net due to related foreign offices	194.9	178.2	184.8	183.5	187.6	178.5	165.8	165.3	160.4	174.0	165.6	163.8
26 Other liabilities	222.8	254.9	231.3	264.8	218.3	198.5	192.3	168.6	173.7	160.5	165.7	171.6
27 TOTAL LIABILITIES	2,818.3	2,993.2	2,892.4	2,915.4	2,883.8	2,840.7	2,811.5	2,767.7	2,752.8	2,760.0	2,760.1	2,802.7
28 Residual (assets less liabilities) ⁸	311.8	332.6	352.1	323.3	342.3	338.7	326.3	315.1	316.8	317.4	313.0	311.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	2,064.7	2,143.1	2,196.7	2,219.7	2,248.7	2,270.7	2,273.6	2,279.1	2,277.1	2,280.1	2,279.1	2,278.7
2 Securities in bank credit	542.2	574.9	591.1	598.2	615.6	620.8	621.5	624.4	625.3	625.0	622.6	622.9
3 Treasury and Agency securities ²	345.7	365.8	380.9	385.2	395.2	399.7	403.4	410.6	410.3	411.6	409.7	411.7
4 Other securities	196.5	209.1	210.2	213.1	220.4	221.1	218.1	213.8	215.0	213.4	212.8	211.2
5 Loans and leases in bank credit ³	1,522.5	1,568.3	1,605.7	1,621.4	1,633.1	1,650.0	1,652.1	1,654.7	1,651.8	1,655.1	1,656.6	1,655.8
6 Commercial and industrial	295.0	301.9	303.1	301.5	303.7	303.2	305.1	304.1	304.5	303.4	303.4	303.9
7 Real estate	826.5	860.8	888.3	898.4	909.1	918.2	923.1	926.7	926.0	927.3	927.2	927.0
8 Revolving home equity	47.5	52.5	55.7	56.4	58.0	59.2	60.6	63.3	61.6	64.1	64.8	64.9
9 Other	779.1	808.2	832.6	841.9	851.1	859.0	862.5	863.4	864.4	863.2	862.3	862.1
10 Consumer	295.4	297.1	307.4	313.3	312.4	321.6	316.7	317.2	314.2	317.9	319.0	319.4
11 Security ⁴	7.8	8.7	8.0	7.9	8.2	8.0	8.2	7.9	7.9	7.9	8.1	7.6
12 Other loans and leases	97.7	99.8	99.0	100.3	99.8	98.9	99.0	98.7	99.1	98.6	98.9	97.9
13 Interbank loans	104.9	119.2	105.2	108.8	105.7	99.0	103.6	101.5	101.7	103.6	104.9	94.3
14 Cash assets ⁵	101.8	110.1	109.9	109.1	111.2	113.6	112.7	112.7	111.5	113.6	114.2	110.2
15 Other assets ⁶	102.3	128.0	133.1	130.8	135.3	137.5	144.7	148.3	148.3	146.3	144.3	161.2
16 TOTAL ASSETS ⁷	2,346.7	2,471.0	2,514.8	2,537.6	2,570.1	2,590.1	2,604.3	2,611.2	2,608.3	2,613.1	2,612.1	2,614.0
LIABILITIES												
17 Deposits	1,841.7	1,950.2	1,968.0	1,975.1	1,997.4	1,997.9	2,007.4	2,019.1	2,020.7	2,018.9	2,022.3	2,008.4
18 Transaction	291.6	302.8	307.5	304.6	306.7	309.0	306.9	311.0	300.4	312.4	326.5	318.3
19 Nontransaction	1,550.2	1,647.4	1,660.5	1,670.5	1,690.7	1,688.9	1,700.5	1,708.1	1,720.2	1,706.5	1,695.8	1,690.1
20 Large time	301.1	305.0	311.5	311.7	305.3	302.8	302.9	303.0	303.3	302.3	302.8	303.2
21 Other	1,249.1	1,342.3	1,349.1	1,358.8	1,385.4	1,386.1	1,397.6	1,405.2	1,417.0	1,404.1	1,393.0	1,386.9
22 Borrowings	329.8	355.4	373.3	378.8	387.9	394.9	388.1	381.3	379.2	383.7	383.4	378.8
23 From banks in the U.S.	149.3	155.8	167.9	169.7	172.4	177.4	175.2	170.0	169.7	172.1	169.7	164.9
24 From others	180.5	199.6	205.4	209.1	215.5	217.4	212.9	211.3	209.6	211.6	213.8	213.9
25 Net due to related foreign offices	15.4	10.5	9.5	10.2	10.0	8.9	10.9	9.0	7.9	10.2	8.9	7.8
26 Other liabilities	53.1	62.5	65.0	65.4	65.4	68.9	70.7	70.9	70.9	70.9	70.3	72.6
27 TOTAL LIABILITIES	2,240.0	2,378.6	2,415.8	2,429.6	2,460.7	2,470.6	2,477.1	2,480.3	2,478.8	2,483.7	2,484.9	2,467.7
28 Residual (assets less liabilities) ⁸	106.7	92.4	99.0	108.0	109.4	119.4	127.1	130.9	129.5	129.5	127.2	146.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	2,060.1	2,144.9	2,201.7	2,224.8	2,260.8	2,272.7	2,269.9	2,274.3	2,272.8	2,274.5	2,274.2	2,274.4
2 Securities in bank credit	544.2	574.0	590.1	598.1	618.0	621.8	623.2	626.7	627.8	627.1	625.5	625.0
3 Treasury and Agency securities ²	347.7	364.9	379.9	385.0	397.6	400.7	405.1	412.8	412.8	413.7	412.7	413.9
4 Other securities	196.5	209.1	210.2	213.1	220.4	221.1	218.1	213.8	215.0	213.4	212.8	211.2
5 Loans and leases in bank credit ³	1,516.0	1,570.9	1,611.6	1,626.7	1,642.8	1,650.9	1,646.6	1,647.6	1,645.0	1,647.4	1,648.7	1,649.3
6 Commercial and industrial	294.7	300.3	303.0	300.5	303.8	302.3	303.6	303.8	303.7	303.4	303.6	304.2
7 Real estate	824.0	862.2	891.1	901.0	911.7	917.9	921.2	923.8	923.5	923.5	924.2	924.3
8 Revolving home equity	47.1	52.9	56.1	56.9	58.4	59.3	60.5	62.8	61.2	63.4	64.1	64.2
9 Other	776.9	809.3	835.0	844.1	853.3	858.5	860.8	861.0	862.3	860.1	860.1	860.1
10 Consumer	292.6	298.9	310.7	316.9	318.8	325.5	316.6	314.3	311.7	315.3	315.7	314.8
10a Credit cards and related plans	125.8	132.5	142.4	149.1	152.0	157.2	148.3	147.1	144.4	147.9	148.6	148.1
10b Other	166.9	166.4	168.3	167.8	166.8	168.3	168.3	167.2	167.3	167.5	167.1	166.7
11 Security ⁴	8.1	8.6	7.9	8.3	8.3	7.8	8.1	8.2	8.2	8.1	8.1	8.2
12 Other loans and leases	96.6	101.0	99.0	99.9	100.1	97.5	97.1	97.6	97.9	97.0	97.0	97.8
13 Interbank loans	109.9	116.7	104.4	110.8	108.2	97.7	104.1	106.2	107.0	105.2	104.1	106.7
14 Cash assets ⁵	98.4	109.8	110.3	112.9	117.5	116.2	112.3	108.9	107.9	107.8	108.8	110.0
15 Other assets ⁶	102.3	128.0	133.1	130.8	135.3	137.5	144.7	148.3	148.3	146.3	144.3	161.2
16 TOTAL ASSETS ⁷	2,343.8	2,469.9	2,519.4	2,548.6	2,591.0	2,593.3	2,600.7	2,607.4	2,605.8	2,603.2	2,601.0	2,621.9
LIABILITIES												
17 Deposits	1,845.9	1,939.8	1,963.6	1,981.9	2,018.0	2,008.2	2,011.5	2,023.7	2,025.5	2,016.4	2,019.0	2,030.0
18 Transaction	289.9	301.0	306.2	307.0	316.6	313.1	304.9	309.3	299.0	307.1	321.4	324.1
19 Nontransaction	1,556.0	1,638.8	1,657.4	1,674.8	1,701.4	1,695.1	1,706.5	1,714.4	1,726.5	1,709.4	1,697.6	1,705.9
20 Large time	301.1	305.0	311.5	311.7	305.3	302.8	302.9	303.0	303.3	302.3	302.8	303.2
21 Other	1,254.9	1,333.8	1,345.9	1,363.1	1,396.1	1,392.3	1,403.6	1,411.5	1,423.2	1,407.0	1,394.8	1,402.7
22 Borrowings	329.8	355.4	373.3	378.8	387.9	394.9	388.1	381.3	379.2	383.7	383.4	378.8
23 From banks in the U.S.	149.3	155.8	167.9	169.7	172.4	177.4	175.2	170.0	169.7	172.1	169.7	164.9
24 From others	180.5	199.6	205.4	209.1	215.5	217.4	212.9	211.3	209.6	211.6	213.8	213.9
25 Net due to related foreign offices	15.4	10.5	9.5	10.2	10.0	8.9	10.9	9.0	7.9	10.2	8.9	7.8
26 Other liabilities	53.1	62.5	65.0	65.4	65.4	68.9	70.7	70.9	70.9	70.9	70.3	72.6
27 TOTAL LIABILITIES	2,244.2	2,368.2	2,411.4	2,436.3	2,481.3	2,480.9	2,481.2	2,484.9	2,483.6	2,481.2	2,481.5	2,489.3
28 Residual (assets less liabilities) ⁸	99.6	101.7	108.0	112.2	109.7	112.3	119.6	122.5	122.2	122.0	119.4	132.6

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

Seasonally adjusted, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	621.5	595.5	591.3	598.0	594.5	588.4	588.5	590.7	588.3	587.9	596.4	594.4
2 Securities in bank credit	211.3	226.0	229.8	235.6	237.2	234.0	231.0	226.2	227.2	224.3	224.6	226.8
3 Treasury and Agency securities ²	66.4	43.5	56.9	60.0	58.0	54.1	49.5	51.0	51.0	50.3	50.7	51.7
4 Other securities	144.9	182.5	172.9	175.6	179.2	179.9	181.6	175.3	176.2	173.9	173.8	175.1
5 Loans and leases in bank credit ³	410.2	369.5	361.5	362.5	357.3	354.4	357.5	364.4	361.1	363.6	371.8	367.6
6 Commercial and industrial	216.7	200.7	196.6	196.1	194.7	193.2	197.5	201.7	199.4	204.6	203.9	202.5
7 Real estate	17.9	18.7	18.7	18.9	19.0	19.0	18.6	18.8	18.3	19.0	19.2	19.3
11 Security ⁴	107.1	80.0	75.4	77.0	74.2	73.9	71.3	73.6	74.0	69.7	77.7	74.4
12 Other loans and leases	68.6	70.1	70.8	70.4	69.3	68.4	70.1	70.3	69.4	70.3	70.9	71.4
13 Interbank loans	29.3	25.8	23.8	25.0	20.5	25.3	20.0	21.1	18.6	18.2	22.0	21.7
14 Cash assets ⁵	39.3	43.6	39.0	38.1	39.0	39.4	39.6	40.0	39.0	41.4	39.8	40.4
15 Other assets ⁶	36.3	33.6	32.4	34.1	30.5	31.3	30.0	26.8	26.7	27.0	26.3	27.6
16 TOTAL ASSETS ⁷	726.1	698.2	686.2	694.9	684.0	684.1	677.7	678.3	672.2	674.1	684.1	683.7
LIABILITIES												
17 Deposits	388.1	410.8	423.4	433.6	444.7	465.9	471.0	481.2	475.5	478.7	494.1	493.3
18 Transaction	9.7	12.5	10.9	10.9	11.2	11.2	10.6	10.4	10.0	10.1	11.0	10.1
19 Nontransaction	378.5	398.3	412.5	422.7	433.5	454.8	460.5	470.8	465.5	468.6	483.1	483.2
22 Borrowings	239.3	220.2	208.3	213.1	202.9	187.8	189.9	185.3	183.2	182.9	181.0	182.7
23 From banks in the U.S.	26.1	30.6	24.0	24.4	24.8	22.2	22.9	21.6	19.9	20.8	21.3	22.1
24 From others	213.2	189.6	184.3	188.7	178.2	165.6	166.9	163.7	163.4	162.1	159.7	160.6
25 Net due to related foreign offices	2.5	-16.4	-15.3	-29.1	-47.2	-57.5	-66.5	-65.9	-61.5	-63.2	-77.0	-70.5
26 Other liabilities	85.5	81.6	75.8	77.8	75.5	75.6	74.4	65.3	65.9	64.0	64.0	65.5
27 TOTAL LIABILITIES	715.4	696.3	692.1	695.4	676.0	671.8	668.7	665.9	663.1	662.5	662.2	671.0
28 Residual (assets less liabilities) ⁸	10.7	1.9	-5.9	-0.5	8.0	12.3	9.0	12.4	9.0	11.6	21.8	12.7

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

Not seasonally adjusted, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
ASSETS												
1 Bank credit	620.7	592.6	591.4	600.7	602.0	594.1	592.4	590.8	588.8	589.0	595.3	590.7
2 Securities in bank credit	211.3	226.0	229.8	235.6	237.2	234.0	231.0	226.2	227.2	224.3	224.6	226.8
3 Treasury and Agency securities ²	66.4	43.5	56.9	60.0	58.0	54.1	49.5	51.0	51.0	50.3	50.7	51.7
3a Trading account	9.7	12.0	14.4	13.5	12.5	11.7	11.1	10.6	10.4	10.3	10.5	10.4
3b Investment account	56.6	31.5	42.5	46.5	45.5	42.5	38.4	40.4	40.6	40.1	40.2	41.4
4 Other securities	144.9	182.5	172.9	175.6	179.2	179.9	181.6	175.3	176.2	173.9	173.8	175.1
4a Trading account	98.8	108.1	107.0	107.5	107.6	103.8	101.3	95.0	95.6	94.3	93.5	93.5
4b Investment account	46.1	74.4	66.0	68.1	71.6	76.1	80.2	80.3	80.6	79.6	80.3	81.5
5 Loans and leases in bank credit ³	409.4	366.6	361.5	365.1	364.8	360.0	361.4	364.5	361.6	364.7	370.8	363.9
6 Commercial and industrial	218.2	200.6	197.3	197.7	196.4	194.0	199.0	203.0	200.4	206.6	205.2	203.2
7 Real estate	17.9	18.7	18.7	18.9	19.0	19.0	18.6	18.8	18.3	19.0	19.2	19.3
11 Security ⁴	104.0	77.6	75.5	78.0	78.2	77.9	73.6	71.5	73.0	67.9	74.4	69.1
12 Other loans and leases	69.4	69.7	70.0	70.5	71.2	69.2	70.2	71.2	69.9	71.2	72.0	72.2
13 Interbank loans	29.3	25.8	23.8	25.0	20.5	25.3	20.0	21.1	18.6	18.2	22.0	21.7
14 Cash assets ⁵	38.3	43.6	39.8	40.4	41.4	41.5	40.4	39.0	37.9	40.1	38.7	39.1
15 Other assets ⁶	37.4	34.3	31.9	33.9	31.3	32.2	30.6	27.6	28.1	27.6	26.6	27.8
16 TOTAL ASSETS ⁷	725.3	695.9	686.5	699.6	694.8	692.6	683.0	678.1	673.1	674.5	682.3	678.9
LIABILITIES												
17 Deposits	389.8	400.9	416.7	437.1	457.1	476.6	476.5	483.3	475.9	479.3	500.4	496.4
18 Transaction	9.5	12.7	11.0	11.1	12.0	11.4	10.7	10.2	9.8	9.9	10.9	10.0
19 Nontransaction	380.3	388.2	405.7	426.1	445.1	465.1	465.7	473.1	466.1	469.4	489.5	486.4
22 Borrowings	239.3	220.2	208.3	213.1	202.9	187.8	189.9	185.3	183.2	182.9	181.0	182.7
23 From banks in the U.S.	26.1	30.6	24.0	24.4	24.8	22.2	22.9	21.6	19.9	20.8	21.3	22.1
24 From others	213.2	189.6	184.3	188.7	178.2	165.6	166.9	163.7	163.4	162.1	159.7	160.6
25 Net due to related foreign offices	5.6	-15.2	-16.8	-30.5	-44.5	-54.4	-63.8	-62.8	-59.3	-59.0	-70.9	-71.0
26 Other liabilities	86.9	82.2	75.2	77.3	76.7	76.9	75.5	66.4	66.7	65.5	66.2	65.3
27 TOTAL LIABILITIES	721.6	688.1	683.4	697.0	692.2	686.9	678.0	672.2	666.5	668.8	676.7	673.5
28 Residual (assets less liabilities) ⁸	3.7	7.8	3.1	2.7	2.5	5.7	5.0	5.9	6.5	5.7	5.5	5.4

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 12, 2002

Account	2001	2001	2001	2001	2001	2002	2002	2002	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 13	Mar 20	Mar 27	Apr 3
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	80.8	98.1	100.8	104.3	80.6	86.3	81.7	73.2	74.5	73.0	68.6	66.8
30 Reval. losses on off-bal. sheet items ⁹	79.8	84.9	86.0	86.5	68.4	66.5	59.4	53.7	53.5	51.3	54.4	51.3
31 Mortgage-backed securities ¹⁰	242.0	275.7	299.6	298.8	320.3	318.0	301.1	301.9	298.5	306.4	301.3	303.4
31a Pass-through	176.7	212.4	230.9	213.7	217.9	219.3	205.4	205.3	201.2	210.3	205.6	206.3
31b CMO, REMIC, and other	65.3	63.3	68.7	85.1	102.4	98.7	95.7	96.6	97.3	96.1	95.8	97.1
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.6	7.1	9.2	9.7	4.6	2.9	4.4	4.3	5.1	4.5	4.4	0.8
33 Offshore credit to U.S. residents ¹²	22.6	20.3	20.0	19.2	19.1	19.4	19.7	19.6	19.7	19.8	19.3	19.3
34 Securitized consumer loans ¹³	79.9	97.1	97.8	99.3	99.4	94.7	92.8	94.2	95.1	94.4	93.4	94.6
34a Credit cards and related plans	70.4	87.2	87.8	88.3	88.7	84.3	82.6	82.4	83.1	82.6	81.6	82.9
34b Other	9.5	10.0	9.9	11.0	10.7	10.4	10.3	11.9	11.9	11.8	11.8	11.7
35 Securitized business loans ¹³	12.7	20.0	21.1	20.6	19.7	19.4	19.4	17.7	18.6	17.3	16.9	16.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	216.8	251.3	261.3	268.8	280.7	281.1	283.6	286.0	286.9	286.5	285.1	285.5
34 Securitized consumer loans ¹³	235.1	240.1	243.7	246.5	251.9	259.3	253.8	250.8	252.3	248.4	250.2	251.3
34a Credit cards and related plans	227.1	232.4	236.3	238.7	244.3	251.9	246.6	243.7	245.1	241.3	243.1	244.3
34b Other	8.1	7.7	7.5	7.8	7.6	7.4	7.2	7.1	7.1	7.1	7.0	7.0
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	56.0	54.8	56.8	55.5	55.1	52.3	52.8	47.0	47.9	45.9	45.9	45.6
30 Reval. losses on off-bal. sheet items ⁹	54.2	50.5	49.1	48.7	49.3	49.3	49.2	41.7	42.3	41.0	40.8	40.3
35 Securitized business loans ¹³	34.8	26.6	27.1	26.4	25.2	25.5	25.1	24.1	24.3	24.1	23.8	23.9

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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