

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

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	5,311.5	5,429.2	5,459.5	5,452.4	5,439.4	5,440.7	5,429.6	5,446.5	5,431.3	5,459.7	5,447.1	5,439.6
2 Securities in bank credit	1,363.7	1,472.7	1,488.3	1,491.6	1,492.8	1,485.6	1,482.2	1,498.5	1,493.0	1,504.3	1,510.8	1,498.0
3 Treasury and Agency securities ²	764.1	808.5	816.3	832.9	821.5	813.4	829.7	850.5	845.9	855.9	860.0	853.0
4 Other securities	599.6	664.2	672.0	658.7	671.3	672.2	652.5	648.0	647.1	648.4	650.8	645.0
5 Loans and leases in bank credit ³	3,947.8	3,956.6	3,971.2	3,960.9	3,946.5	3,955.1	3,947.4	3,948.0	3,938.3	3,955.4	3,936.4	3,941.6
6 Commercial and industrial	1,097.9	1,053.6	1,042.5	1,033.5	1,025.1	1,032.7	1,030.6	1,019.5	1,018.4	1,019.2	1,014.3	1,011.6
7 Real estate	1,693.8	1,753.7	1,774.0	1,787.1	1,784.2	1,789.9	1,787.1	1,789.0	1,786.7	1,789.4	1,785.7	1,790.8
8 Revolving home equity	133.6	149.2	151.1	154.2	157.5	160.8	166.2	170.9	170.7	171.3	172.8	173.9
9 Other	1,560.2	1,604.4	1,622.9	1,632.9	1,626.7	1,629.0	1,620.9	1,618.1	1,616.0	1,618.0	1,612.9	1,616.9
10 Consumer	549.0	552.1	559.6	558.5	561.9	564.5	562.3	566.2	570.0	569.8	563.3	562.8
11 Security ⁴	174.7	154.2	154.1	145.6	150.1	149.7	155.7	162.3	153.5	165.8	160.8	167.6
12 Other loans and leases	432.5	443.0	441.1	436.1	425.2	418.4	411.6	410.9	409.7	411.2	412.2	408.8
13 Interbank loans	285.1	301.9	286.1	292.7	292.9	276.9	268.7	268.9	268.6	266.0	282.4	279.3
14 Cash assets ⁵	283.5	302.5	296.7	297.5	299.3	295.6	296.0	293.8	289.5	289.5	308.0	294.4
15 Other assets ⁶	429.7	488.4	485.9	480.3	481.9	482.7	462.8	475.2	470.0	472.1	482.6	465.2
16 TOTAL ASSETS ⁷	6,244.1	6,452.0	6,457.3	6,450.5	6,439.1	6,421.4	6,382.5	6,410.5	6,385.4	6,413.5	6,445.8	6,404.4
LIABILITIES												
17 Deposits	4,005.6	4,181.6	4,200.2	4,243.1	4,257.3	4,270.0	4,305.1	4,322.6	4,329.2	4,297.7	4,345.5	4,317.6
18 Transaction	607.1	641.0	635.5	640.8	636.3	625.7	622.2	604.3	606.2	633.6	596.0	592.5
19 Nontransaction	3,398.5	3,540.6	3,564.7	3,602.4	3,621.0	3,644.3	3,682.9	3,718.3	3,723.0	3,664.1	3,749.4	3,725.1
20 Large time	956.9	982.1	984.7	983.6	996.7	1,008.5	1,020.4	1,031.3	1,029.4	1,021.0	1,035.3	1,036.1
21 Other	2,441.6	2,558.5	2,579.9	2,618.8	2,624.3	2,635.8	2,662.5	2,687.0	2,693.6	2,643.1	2,714.1	2,689.1
22 Borrowings	1,278.8	1,269.8	1,255.8	1,250.7	1,238.7	1,234.0	1,204.0	1,219.3	1,201.3	1,216.3	1,241.2	1,211.9
23 From banks in the U.S.	408.6	425.1	413.6	415.7	412.7	406.2	393.4	393.4	394.0	383.4	393.2	386.3
24 From others	870.2	844.6	842.3	835.1	826.0	827.7	810.6	825.9	807.3	832.9	848.0	825.6
25 Net due to related foreign offices	173.3	178.1	160.0	146.5	125.7	106.5	108.8	102.4	102.3	118.1	84.5	87.2
26 Other liabilities	365.9	371.2	401.7	354.8	338.6	333.4	305.9	318.9	326.5	323.8	316.4	326.6
27 TOTAL LIABILITIES	5,823.5	6,000.6	6,017.8	5,995.2	5,960.2	5,943.9	5,923.8	5,963.2	5,959.2	5,956.0	5,987.5	5,943.3
28 Residual (assets less liabilities) ⁸	420.5	451.4	439.6	455.3	478.9	477.5	458.7	447.3	426.1	457.5	458.4	461.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	5,308.8	5,431.9	5,475.0	5,485.3	5,456.7	5,445.7	5,423.9	5,443.3	5,438.4	5,455.4	5,449.0	5,438.2
2 Securities in bank credit	1,362.9	1,472.3	1,492.0	1,499.0	1,500.9	1,493.1	1,487.9	1,497.9	1,493.9	1,499.7	1,506.7	1,496.2
3 Treasury and Agency securities ²	765.7	805.2	817.0	837.8	826.7	820.4	835.9	852.3	848.9	854.4	856.9	850.4
4 Other securities	597.3	667.1	674.9	661.2	674.2	672.6	652.0	645.6	645.0	645.4	649.8	645.8
5 Loans and leases in bank credit ³	3,945.9	3,959.6	3,983.0	3,986.3	3,955.9	3,952.6	3,935.9	3,945.4	3,944.5	3,955.7	3,942.4	3,942.0
6 Commercial and industrial	1,102.4	1,055.0	1,044.1	1,033.3	1,020.6	1,031.5	1,032.0	1,023.7	1,024.1	1,024.0	1,020.7	1,018.2
7 Real estate	1,690.8	1,755.5	1,778.4	1,791.5	1,783.4	1,784.7	1,779.6	1,785.7	1,783.3	1,786.5	1,785.1	1,793.2
8 Revolving home equity	133.1	149.7	151.6	154.3	157.3	160.8	164.7	170.2	170.0	171.5	173.2	174.4
9 Other	1,557.7	1,605.8	1,626.8	1,637.2	1,626.1	1,623.9	1,614.9	1,615.5	1,613.4	1,615.0	1,611.8	1,618.8
10 Consumer	545.8	552.6	562.0	568.0	569.7	566.8	559.6	562.8	565.9	567.9	561.9	560.8
10a Credit cards and related plans	214.0	216.8	225.8	232.2	229.0	225.1	221.9	225.8	228.9	230.4	224.9	223.9
10b Other	331.8	335.7	336.1	335.7	340.7	341.7	337.7	337.0	337.0	337.5	337.0	337.0
11 Security ⁴	174.0	156.3	157.3	152.0	154.1	151.3	153.6	161.4	159.3	166.8	161.9	161.7
12 Other loans and leases	432.9	440.2	441.2	441.6	428.1	418.3	411.2	411.9	411.8	410.5	412.8	408.1
13 Interbank loans	295.8	297.0	289.7	299.0	291.0	275.6	273.6	278.7	285.5	264.8	284.4	278.4
14 Cash assets ⁵	283.2	304.4	306.0	317.3	312.2	296.9	286.3	293.2	296.2	283.1	314.6	286.4
15 Other assets ⁶	430.0	487.1	487.1	483.4	483.4	481.7	462.2	475.7	470.8	469.3	483.6	469.2
16 TOTAL ASSETS ⁷	6,252.3	6,450.6	6,486.7	6,512.3	6,469.3	6,425.2	6,371.2	6,417.2	6,417.0	6,399.0	6,457.5	6,398.1
LIABILITIES												
17 Deposits	4,028.2	4,166.8	4,219.5	4,293.8	4,283.2	4,286.0	4,310.4	4,346.6	4,374.4	4,290.0	4,351.7	4,318.0
18 Transaction	615.8	635.3	641.6	669.4	649.3	620.5	617.2	612.7	629.4	628.0	601.7	580.1
19 Nontransaction	3,412.4	3,531.6	3,577.8	3,624.4	3,633.9	3,665.5	3,693.1	3,733.9	3,745.0	3,662.0	3,750.0	3,737.9
20 Large time	958.4	976.5	991.5	998.0	1,009.4	1,015.6	1,021.2	1,033.8	1,031.1	1,024.9	1,040.8	1,040.4
21 Other	2,454.0	2,555.0	2,586.3	2,626.4	2,624.4	2,649.9	2,671.9	2,700.1	2,713.9	2,637.1	2,709.2	2,697.5
22 Borrowings	1,286.1	1,271.4	1,258.6	1,250.7	1,252.1	1,237.2	1,202.4	1,225.7	1,206.2	1,231.7	1,261.1	1,228.5
23 From banks in the U.S.	414.6	423.1	410.7	417.3	418.0	411.5	397.9	398.6	399.5	389.7	399.9	391.3
24 From others	871.5	848.3	847.9	833.4	834.2	825.8	804.6	827.1	806.7	842.0	861.2	837.2
25 Net due to related foreign offices	164.3	177.4	163.3	153.1	133.1	113.0	110.4	93.9	88.2	112.9	83.3	83.3
26 Other liabilities	356.7	371.5	407.4	360.4	344.3	338.5	305.6	311.5	314.2	319.1	314.7	323.1
27 TOTAL LIABILITIES	5,835.3	5,987.2	6,048.8	6,058.1	6,012.7	5,974.7	5,928.9	5,977.7	5,983.0	5,953.7	6,010.7	5,952.9
28 Residual (assets less liabilities) ⁸	417.0	463.5	437.9	454.3	456.6	450.6	442.4	439.5	434.0	445.3	446.8	445.2

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

Seasonally adjusted, billions of dollars

May 17, 2002

Account		2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS													
1	Bank credit	4,694.9	4,837.7	4,861.6	4,858.1	4,850.9	4,852.0	4,838.4	4,854.2	4,848.2	4,865.3	4,856.8	4,852.0
2	Securities in bank credit	1,145.0	1,242.6	1,252.8	1,254.5	1,258.5	1,254.1	1,255.0	1,276.1	1,272.1	1,281.8	1,288.6	1,275.9
3	Treasury and Agency securities ²	694.5	751.3	756.1	774.9	768.6	765.1	779.9	802.0	797.9	807.3	812.1	805.1
4	Other securities	450.4	491.3	496.8	479.6	489.8	489.1	475.1	474.1	474.2	474.5	476.5	470.8
5	Loans and leases in bank credit ³	3,549.9	3,595.1	3,608.7	3,603.7	3,592.4	3,597.9	3,583.4	3,578.1	3,576.1	3,583.5	3,568.2	3,576.1
6	Commercial and industrial	882.3	857.0	846.4	838.8	832.0	835.4	829.1	818.0	817.4	816.8	814.4	813.3
7	Real estate	1,676.0	1,734.9	1,755.0	1,768.1	1,765.3	1,771.3	1,768.4	1,769.9	1,767.6	1,770.4	1,766.8	1,771.8
8	Revolving home equity	133.6	149.2	151.1	154.2	157.5	160.8	166.2	170.9	170.7	171.3	172.8	173.9
9	Other	1,542.5	1,585.7	1,604.0	1,613.9	1,607.7	1,610.4	1,602.1	1,599.1	1,596.9	1,599.0	1,594.0	1,597.9
10	Consumer	549.0	552.1	559.6	558.5	561.9	564.5	562.3	566.2	570.0	569.8	563.3	562.8
11	Security ⁴	77.1	78.8	77.1	71.4	76.3	78.4	82.2	83.9	81.6	85.6	82.1	89.1
12	Other loans and leases	365.5	372.2	370.6	366.9	356.9	348.4	341.3	340.0	339.4	340.8	341.6	339.0
13	Interbank loans	257.9	278.2	261.1	272.2	267.7	256.9	247.6	246.5	246.9	246.2	254.5	252.1
14	Cash assets ⁵	245.2	263.5	258.6	258.6	259.9	256.1	256.0	252.5	246.5	248.4	268.4	255.2
15	Other assets ⁶	391.2	455.9	451.8	449.8	450.5	452.7	436.0	448.8	444.2	444.9	456.5	439.0
16	TOTAL ASSETS⁷	5,523.8	5,765.6	5,762.6	5,766.6	5,755.0	5,743.7	5,703.8	5,728.4	5,712.2	5,731.2	5,762.2	5,724.5
LIABILITIES													
17	Deposits	3,606.2	3,758.2	3,766.7	3,798.4	3,791.4	3,799.0	3,823.6	3,825.9	3,831.3	3,805.8	3,845.0	3,815.7
18	Transaction	596.3	630.1	624.7	629.5	625.1	615.2	611.7	593.2	594.3	622.2	585.3	581.6
19	Nontransaction	3,009.9	3,128.1	3,142.0	3,168.9	3,166.2	3,183.9	3,211.8	3,232.7	3,237.0	3,183.7	3,259.7	3,234.1
20	Large time	570.6	572.5	565.1	553.6	544.9	552.8	551.9	548.3	545.9	543.2	548.2	547.6
21	Other	2,439.3	2,555.6	2,576.9	2,615.3	2,621.3	2,631.1	2,659.9	2,684.4	2,691.0	2,640.5	2,711.6	2,686.5
22	Borrowings	1,035.2	1,061.5	1,042.7	1,047.8	1,050.9	1,044.1	1,018.6	1,030.6	1,017.2	1,026.8	1,042.3	1,019.5
23	From banks in the U.S.	382.9	401.2	389.1	390.9	390.5	383.3	371.9	370.4	373.8	362.7	364.7	365.6
24	From others	652.3	660.3	653.6	656.9	660.4	660.8	646.7	660.2	643.3	664.2	677.6	653.9
25	Net due to related foreign offices	190.3	193.4	189.1	193.6	183.2	173.0	175.6	180.2	177.3	193.8	181.5	182.7
26	Other liabilities	277.1	295.4	323.9	279.3	262.9	259.0	240.7	251.9	258.7	255.8	250.9	260.1
27	TOTAL LIABILITIES	5,108.7	5,308.5	5,322.4	5,319.1	5,288.4	5,275.1	5,258.4	5,288.6	5,284.5	5,282.2	5,319.7	5,278.0
28	Residual (assets less liabilities) ⁸	415.0	457.1	440.2	447.5	466.6	468.5	445.4	439.8	427.6	449.0	442.5	446.5

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

Not seasonally adjusted, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	4,692.3	4,840.3	4,874.4	4,883.4	4,862.6	4,853.1	4,832.6	4,851.0	4,850.4	4,858.4	4,858.1	4,853.7
2 Securities in bank credit	1,144.2	1,242.2	1,256.5	1,261.8	1,266.5	1,261.6	1,260.7	1,275.5	1,273.0	1,277.3	1,284.6	1,274.1
3 Treasury and Agency securities ²	696.1	748.1	756.8	779.7	773.8	772.1	786.2	803.8	800.9	805.8	809.1	802.5
4 Other securities	448.1	494.1	499.7	482.1	492.7	489.5	474.5	471.7	472.1	471.5	475.5	471.6
5 Loans and leases in bank credit ³	3,548.1	3,598.1	3,617.9	3,621.6	3,596.1	3,591.5	3,571.9	3,575.5	3,577.4	3,581.2	3,573.5	3,579.6
6 Commercial and industrial	888.1	857.8	846.4	836.9	826.8	832.7	829.2	823.4	823.8	823.2	822.9	821.9
7 Real estate	1,673.0	1,736.7	1,759.5	1,772.5	1,764.5	1,766.1	1,760.8	1,766.6	1,764.3	1,767.4	1,766.1	1,774.2
8 Revolving home equity	133.1	149.7	151.6	154.3	157.3	160.8	164.7	170.2	170.0	171.5	173.2	174.4
9 Other	1,539.9	1,587.1	1,607.9	1,618.1	1,607.2	1,605.3	1,596.1	1,596.4	1,594.3	1,596.0	1,592.9	1,599.8
10 Consumer	545.8	552.6	562.0	568.0	569.7	566.8	559.6	562.8	565.9	567.9	561.9	560.8
10a Credit cards and related plans	214.0	216.8	225.8	232.2	229.0	225.1	221.9	225.8	228.9	230.4	224.9	223.9
10b Other	331.8	335.7	336.1	335.7	340.7	341.7	337.7	337.0	337.0	337.5	337.0	337.0
11 Security ⁴	75.8	80.8	79.3	73.8	76.2	77.7	82.2	82.4	83.0	83.3	80.6	83.9
12 Other loans and leases	365.3	370.2	370.7	370.5	359.0	348.2	340.1	340.3	340.5	339.3	342.0	338.7
13 Interbank loans	268.5	273.2	264.7	278.5	265.8	255.6	252.6	256.3	263.8	245.0	256.5	251.3
14 Cash assets ⁵	246.5	264.5	265.5	275.9	270.7	256.5	247.3	253.6	254.9	243.8	276.3	248.4
15 Other assets ⁶	391.8	455.2	453.2	452.1	451.3	451.2	434.6	449.4	445.2	442.5	457.7	442.5
16 TOTAL ASSETS ⁷	5,534.0	5,763.9	5,787.2	5,817.7	5,776.6	5,742.1	5,692.7	5,737.0	5,740.8	5,716.5	5,774.7	5,722.1
LIABILITIES												
17 Deposits	3,625.9	3,750.1	3,782.3	3,836.8	3,806.6	3,809.5	3,826.7	3,846.3	3,874.2	3,792.8	3,843.5	3,810.7
18 Transaction	605.5	624.3	630.6	657.4	637.9	609.8	607.0	602.1	618.1	617.2	591.3	569.8
19 Nontransaction	3,020.4	3,125.8	3,151.8	3,179.4	3,168.7	3,199.7	3,219.8	3,244.1	3,256.0	3,175.5	3,252.3	3,240.9
20 Large time	568.8	573.6	568.5	556.5	547.4	554.7	550.5	546.6	544.7	541.0	545.7	546.0
21 Other	2,451.7	2,552.2	2,583.3	2,622.9	2,621.4	2,645.1	2,669.3	2,697.5	2,711.3	2,634.5	2,706.6	2,694.9
22 Borrowings	1,042.5	1,063.1	1,045.5	1,047.8	1,064.4	1,047.4	1,017.0	1,037.0	1,022.1	1,042.2	1,062.2	1,036.1
23 From banks in the U.S.	388.9	399.1	386.3	392.5	395.7	388.5	376.3	375.7	379.4	369.0	371.4	370.6
24 From others	653.6	664.0	659.2	655.2	668.6	658.8	640.7	661.3	642.7	673.2	690.8	665.5
25 Net due to related foreign offices	183.1	194.2	193.8	197.6	187.5	176.7	174.1	173.5	166.9	189.1	179.3	179.3
26 Other liabilities	268.8	296.3	330.2	283.7	267.4	263.0	239.3	245.2	247.9	251.2	248.8	256.7
27 TOTAL LIABILITIES	5,120.3	5,303.8	5,351.8	5,365.8	5,325.8	5,296.6	5,257.2	5,302.0	5,311.1	5,275.3	5,333.8	5,282.8
28 Residual (assets less liabilities) ⁸	413.6	460.1	435.4	451.9	450.8	445.5	435.6	435.0	429.8	441.2	440.9	439.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	2,622.6	2,641.0	2,641.9	2,608.7	2,575.9	2,574.1	2,555.0	2,558.9	2,550.7	2,562.2	2,558.6	2,556.0
2 Securities in bank credit	601.6	651.5	654.5	638.5	635.9	631.1	629.0	646.6	642.7	649.8	656.5	644.4
3 Treasury and Agency securities ²	349.8	370.4	370.9	379.4	366.7	359.5	367.2	383.2	380.4	385.2	389.0	381.7
3a Trading account	33.9	35.8	40.5	33.9	32.6	33.6	32.7	38.1	37.6	39.8	35.5	37.2
3b Investment account	316.0	334.7	330.3	345.5	334.1	325.8	334.5	345.1	342.8	345.3	353.5	344.5
4 Other securities	251.8	281.0	283.6	259.1	269.2	271.6	261.8	263.4	262.3	264.7	267.5	262.8
4a Trading account	135.5	165.7	165.4	130.0	128.4	130.0	122.5	128.2	126.8	129.0	132.7	128.8
4b Investment account	116.3	115.3	118.2	129.1	140.8	141.6	139.3	135.3	135.5	135.7	134.8	133.9
4c State and local government	28.3	26.8	27.1	27.3	27.3	27.8	27.7	27.2	27.2	27.2	26.9	26.7
4d Other	88.0	88.5	91.1	101.8	113.5	113.8	111.7	108.1	108.3	108.5	107.8	107.2
5 Loans and leases in bank credit ³	2,021.0	1,989.5	1,987.4	1,970.2	1,940.0	1,943.1	1,926.0	1,912.3	1,908.0	1,912.3	1,902.1	1,911.5
6 Commercial and industrial	586.9	554.1	545.1	535.2	528.5	529.7	524.6	514.4	514.2	513.1	510.6	509.4
7 Real estate	848.5	846.7	856.6	858.7	845.9	846.8	840.2	837.3	835.1	835.2	833.6	837.0
8 Revolving home equity	85.9	93.6	94.6	96.2	98.2	99.9	103.8	107.3	107.2	107.5	108.6	109.4
9 Other	762.5	753.1	762.0	762.4	747.7	746.9	736.4	730.0	727.8	727.8	725.1	727.7
10 Consumer	250.3	244.8	246.3	246.2	239.6	247.2	244.5	242.0	242.5	242.6	240.2	241.6
11 Security ⁴	68.9	70.8	69.1	63.3	68.3	70.3	74.3	76.3	74.1	78.0	74.2	81.6
11a Fed funds and RPs with broker/dealer	52.7	57.2	54.5	48.4	54.9	57.4	61.1	63.2	61.7	63.7	61.5	68.2
11b Other	16.2	13.6	14.6	14.9	13.4	12.9	13.1	13.0	12.4	14.3	12.8	13.4
12a State and local government	13.0	15.3	15.7	15.0	14.6	14.6	14.6	14.6	14.6	14.7	14.8	14.6
12b Agricultural	10.4	9.6	9.6	9.5	9.6	9.7	9.6	9.6	9.5	9.6	9.5	9.5
12c Fed funds and RPs with others	23.7	29.9	30.3	28.4	26.2	22.6	20.9	21.9	23.1	21.1	22.5	20.4
12d All other loans	86.8	82.2	78.7	79.9	75.3	70.3	65.9	65.3	64.1	66.8	65.4	66.3
12e Lease financing receivables	132.6	136.3	135.9	134.1	132.1	131.9	131.4	131.0	130.8	131.1	131.1	131.1
13 Interbank loans	147.7	173.1	152.4	166.6	168.4	153.0	145.8	154.0	157.1	153.7	156.4	158.8
13a Fed funds and RPs with banks	84.3	93.0	90.0	96.8	92.0	79.6	75.0	81.5	85.9	79.1	84.2	80.0
13b Other	63.3	80.1	62.4	69.8	76.4	73.3	70.8	72.6	71.2	74.6	72.1	78.8
14 Cash assets ⁵	143.8	153.6	149.5	147.2	146.2	143.2	143.0	140.6	136.3	137.3	152.6	136.7
15 Other assets ⁶	284.9	322.8	321.0	314.5	312.7	307.8	288.2	296.2	294.6	297.7	301.2	297.2
16 TOTAL ASSETS ⁷	3,161.0	3,251.0	3,225.1	3,195.8	3,160.0	3,134.4	3,088.2	3,106.9	3,095.9	3,108.2	3,125.6	3,105.7

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

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

May 17, 2002

Account		2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
LIABILITIES													
17	Deposits	1,747.7	1,790.4	1,791.7	1,800.7	1,790.4	1,788.5	1,799.7	1,804.0	1,807.6	1,789.8	1,811.1	1,794.2
18	Transaction	304.2	322.7	320.1	322.9	315.8	308.0	303.3	286.6	289.7	301.0	277.9	273.0
19	Nontransaction	1,443.5	1,467.7	1,471.6	1,477.8	1,474.5	1,480.5	1,496.3	1,517.3	1,517.9	1,488.8	1,533.2	1,521.2
20	Large time	268.9	261.0	253.4	248.3	242.0	249.7	248.8	245.2	241.7	240.3	246.3	245.6
21	Other	1,174.6	1,206.7	1,218.2	1,229.6	1,232.6	1,230.8	1,247.6	1,272.1	1,276.3	1,248.4	1,286.9	1,275.6
22	Borrowings	702.3	688.2	663.8	659.7	654.3	654.2	635.6	645.1	636.1	634.9	654.1	637.8
23	From banks in the U.S.	233.8	233.5	219.7	218.8	212.9	207.9	201.7	203.0	207.4	190.0	198.3	201.3
24	From others	468.4	454.7	444.1	440.9	441.4	446.2	433.8	442.2	428.7	444.9	455.8	436.4
25	Net due to related foreign offices	177.5	184.0	178.8	183.6	174.3	162.1	166.6	170.6	167.5	182.4	172.0	173.2
26	Other liabilities	223.5	230.4	258.5	213.9	194.0	188.4	170.1	180.9	188.3	184.4	178.8	188.2
27	TOTAL LIABILITIES	2,851.0	2,892.9	2,892.9	2,857.9	2,813.0	2,793.1	2,771.9	2,800.7	2,799.5	2,791.6	2,815.9	2,793.3
28	Residual (assets less liabilities) ⁸	310.0	358.1	332.2	337.9	347.1	341.3	316.3	306.2	296.3	316.7	309.6	312.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	2,622.5	2,638.7	2,649.5	2,621.9	2,585.7	2,579.0	2,554.0	2,558.5	2,554.9	2,557.2	2,562.6	2,559.2
2 Securities in bank credit	599.8	652.1	658.3	643.5	642.9	636.8	632.4	644.7	642.1	643.9	652.4	642.8
3 Treasury and Agency securities ²	350.3	368.2	371.7	381.8	370.8	364.8	371.2	383.7	381.8	382.4	386.0	379.2
3a Trading account	34.0	35.5	40.6	34.1	32.9	34.1	33.1	38.2	37.7	39.5	35.2	36.9
3b Investment account	316.3	332.7	331.1	347.7	337.9	330.7	338.1	345.5	344.1	342.8	350.8	342.2
3c Mortgage-backed	227.6	272.6	270.7	284.7	273.9	258.7	263.3	271.0	269.8	269.0	278.6	273.0
3d Other	88.8	60.1	60.4	63.0	63.9	71.9	74.8	74.5	74.3	73.8	72.2	69.2
3e 1 year or less	30.2	10.3	15.2	14.8	13.8	16.8	19.7	18.3	18.5	18.1	17.4	17.4
3f Between 1 and 5 years	31.6	32.0	30.4	35.3	36.7	43.1	42.9	43.4	43.2	43.0	42.1	39.3
3g More than 5 years	26.9	17.8	14.8	12.9	13.4	12.1	12.2	12.7	12.6	12.7	12.6	12.5
4 Other securities	249.4	283.9	286.6	261.6	272.1	272.0	261.2	261.0	260.3	261.6	266.4	263.6
4a Trading account	134.2	167.4	167.1	131.2	129.8	130.2	122.2	127.0	125.8	127.5	132.2	129.2
4b Investment account	115.2	116.5	119.4	130.4	142.3	141.9	139.0	134.0	134.4	134.1	134.2	134.4
4c State and local government	28.0	27.1	27.4	27.6	27.6	27.8	27.6	27.0	27.0	26.9	26.8	26.8
4d Other	87.2	89.4	92.0	102.8	114.7	114.0	111.4	107.1	107.4	107.2	107.4	107.6
5 Loans and leases in bank credit ³	2,022.7	1,986.6	1,991.3	1,978.4	1,942.8	1,942.2	1,921.6	1,913.8	1,912.8	1,913.3	1,910.2	1,916.4
6 Commercial and industrial	590.8	555.0	546.1	533.1	524.2	528.5	525.0	517.8	518.3	516.7	516.3	515.3
7 Real estate	847.3	845.6	858.4	860.4	845.4	843.6	835.5	836.0	833.6	834.2	834.8	840.8
8 Revolving home equity	85.6	93.6	94.7	95.9	97.8	100.0	102.8	106.9	106.8	107.6	109.0	109.9
9a Other residential	462.6	440.8	451.5	453.7	440.1	436.1	425.8	421.4	418.8	418.7	417.9	422.7
9b Commercial	299.1	311.3	312.1	310.8	307.6	307.4	306.9	307.7	308.0	307.8	307.8	308.2
10 Consumer	250.7	241.9	245.1	249.3	243.5	249.7	244.7	242.4	242.8	243.4	241.5	242.3
10a Credit cards and related plans	84.7	74.3	76.5	80.1	71.5	76.6	74.8	72.8	73.0	73.5	72.1	72.7
10b Other	166.0	167.7	168.6	169.2	172.1	173.1	169.9	169.6	169.8	170.0	169.4	169.6
11 Security ⁴	67.5	72.9	71.0	65.5	68.4	69.6	74.0	74.6	75.1	76.0	73.1	76.4
11a Fed funds and RPs with broker/dealer	51.6	58.9	56.0	50.0	55.0	56.8	60.9	61.8	62.5	62.1	60.5	63.9
11b Other	15.9	14.0	15.0	15.4	13.4	12.8	13.1	12.8	12.6	13.9	12.6	12.6
12a State and local government	13.0	15.3	15.7	15.0	14.6	14.6	14.6	14.6	14.6	14.7	14.8	14.6
12b Agricultural	10.3	9.5	9.6	9.5	9.6	9.5	9.5	9.5	9.5	9.6	9.5	9.5
12c Fed funds and RPs with others	23.1	28.8	30.6	29.2	27.8	24.0	20.9	21.9	23.2	21.2	22.6	20.4
12d All other loans	86.9	82.0	79.2	81.9	75.0	69.3	65.1	65.4	64.4	66.1	66.1	65.7
12e Lease financing receivables	133.2	135.6	135.6	134.6	134.2	133.4	132.3	131.6	131.4	131.4	131.6	131.5
13 Interbank loans	151.2	168.9	154.0	170.4	167.8	151.2	146.0	157.9	163.6	155.1	162.7	158.2
13a Fed funds and RPs with banks	86.3	90.7	90.9	99.0	91.7	78.7	75.1	83.5	89.4	79.8	87.6	79.7
13b Other	64.9	78.2	63.1	71.4	76.1	72.5	70.9	74.3	74.2	75.3	75.1	78.5
14 Cash assets ⁵	146.6	154.2	152.6	158.3	154.4	143.9	138.1	143.2	144.4	137.6	159.6	132.7
15 Other assets ⁶	285.5	322.1	322.4	316.8	313.5	306.2	286.8	296.8	295.5	295.2	302.4	300.7
16 TOTAL ASSETS ⁷	3,167.9	3,244.6	3,238.7	3,226.0	3,178.5	3,136.4	3,080.9	3,113.8	3,115.8	3,103.0	3,144.2	3,107.7

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

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

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
LIABILITIES												
17 Deposits	1,755.5	1,786.6	1,800.7	1,818.4	1,795.3	1,795.0	1,798.3	1,811.4	1,829.4	1,778.4	1,810.3	1,788.4
18 Transaction	311.8	318.1	323.6	340.8	324.5	304.6	300.3	293.9	306.4	301.1	285.8	266.0
19 Nontransaction	1,443.7	1,468.5	1,477.1	1,477.6	1,470.8	1,490.4	1,497.9	1,517.5	1,523.0	1,477.3	1,524.4	1,522.5
20 Large time	267.0	262.2	256.8	251.2	244.4	251.6	247.3	243.5	240.5	238.1	243.8	244.0
21 Other	1,176.6	1,206.3	1,220.2	1,226.4	1,226.4	1,238.8	1,250.6	1,274.0	1,282.5	1,239.2	1,280.6	1,278.5
22 Borrowings	709.6	689.8	666.6	659.7	667.8	657.4	634.0	651.5	641.0	650.3	674.0	654.4
23 From banks in the U.S.	239.8	231.5	216.9	220.4	218.2	213.2	206.2	208.2	212.9	196.3	205.0	206.4
24 From others	469.7	458.3	449.7	439.2	449.6	444.3	427.8	443.3	428.1	454.0	469.0	448.0
25 Net due to related foreign offices	170.3	184.8	183.5	187.6	178.5	165.8	165.1	163.9	157.1	177.8	169.8	169.8
26 Other liabilities	215.2	231.3	264.8	218.3	198.5	192.3	168.7	174.2	177.5	179.9	176.7	184.8
27 TOTAL LIABILITIES	2,850.6	2,892.5	2,915.6	2,884.0	2,840.1	2,810.5	2,766.1	2,801.1	2,804.9	2,786.3	2,830.7	2,797.4
28 Residual (assets less liabilities) ⁸	317.3	352.1	323.2	342.0	338.4	325.9	314.8	312.7	310.9	316.6	313.5	310.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 2002

Account		2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
		Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS													
1	Bank credit	2,072.3	2,196.7	2,219.7	2,249.4	2,275.0	2,277.9	2,283.4	2,295.3	2,297.5	2,303.1	2,298.2	2,296.0
2	Securities in bank credit	543.4	591.1	598.4	615.9	622.6	623.1	626.0	629.5	629.4	632.0	632.2	631.4
3	Treasury and Agency securities ²	344.7	380.9	385.2	395.4	401.9	405.6	412.7	418.8	417.6	422.1	423.1	423.4
4	Other securities	198.7	210.2	213.2	220.5	220.7	217.5	213.3	210.7	211.9	209.9	209.0	208.0
5	Loans and leases in bank credit ³	1,528.9	1,605.5	1,621.3	1,633.5	1,652.4	1,654.8	1,657.4	1,665.8	1,668.1	1,671.1	1,666.1	1,664.6
6	Commercial and industrial	295.4	302.9	301.3	303.6	303.5	305.7	304.6	303.7	303.3	303.7	303.8	303.9
7	Real estate	827.6	888.3	898.4	909.5	919.4	924.4	928.2	932.7	932.6	935.1	933.1	934.7
8	Revolving home equity	47.7	55.7	56.4	58.0	59.4	60.9	62.5	63.6	63.5	63.9	64.3	64.5
9	Other	779.9	832.6	842.0	851.5	860.0	863.5	865.7	869.1	869.1	871.2	868.9	870.2
10	Consumer	298.8	307.3	313.2	312.2	322.3	317.2	317.8	324.2	327.5	327.3	323.1	321.2
11	Security ⁴	8.2	8.0	7.9	8.2	8.0	8.2	8.0	7.6	7.5	7.6	7.9	7.5
12	Other loans and leases	99.0	99.0	100.4	100.0	99.1	99.3	98.9	97.7	97.2	97.4	98.2	97.2
13	Interbank loans	110.2	105.1	108.7	105.6	99.3	103.9	101.8	92.5	89.8	92.5	98.1	93.3
14	Cash assets ⁵	101.4	109.9	109.1	111.3	113.7	112.9	113.0	111.9	110.2	111.1	115.8	118.4
15	Other assets ⁶	106.3	133.1	130.8	135.3	137.8	145.0	147.8	152.6	149.6	147.2	155.3	141.8
16	TOTAL ASSETS⁷	2,362.8	2,514.6	2,537.5	2,570.8	2,595.0	2,609.3	2,615.6	2,621.5	2,616.3	2,623.0	2,636.7	2,618.8
LIABILITIES													
17	Deposits	1,858.4	1,967.8	1,974.9	1,997.8	2,001.0	2,010.5	2,023.9	2,021.9	2,023.7	2,016.0	2,033.9	2,021.5
18	Transaction	292.1	307.4	304.5	306.7	309.3	307.2	308.4	306.5	304.6	321.1	307.4	308.6
19	Nontransaction	1,566.3	1,660.4	1,670.4	1,691.1	1,691.7	1,703.3	1,715.5	1,715.4	1,719.0	1,694.9	1,726.5	1,712.9
20	Large time	301.7	311.4	311.7	305.3	303.0	303.1	303.2	303.1	304.3	302.8	301.9	302.0
21	Other	1,264.6	1,349.0	1,358.7	1,385.8	1,388.8	1,400.3	1,412.3	1,412.3	1,414.7	1,392.0	1,424.6	1,410.9
22	Borrowings	332.9	373.3	378.9	388.1	396.6	389.9	383.0	385.5	381.1	391.9	388.2	381.7
23	From banks in the U.S.	149.1	167.6	169.4	172.1	177.6	175.4	170.1	167.5	166.5	172.7	166.4	164.2
24	From others	183.8	205.7	209.5	216.0	219.0	214.6	212.9	218.0	214.6	219.2	221.9	217.5
25	Net due to related foreign offices	12.8	9.5	10.2	10.0	9.0	10.9	9.0	9.6	9.9	11.4	9.5	9.5
26	Other liabilities	53.6	65.0	65.4	65.4	68.9	70.7	70.6	71.0	70.4	71.3	72.1	71.9
27	TOTAL LIABILITIES	2,257.7	2,415.6	2,429.5	2,461.3	2,475.4	2,482.1	2,486.5	2,488.0	2,485.0	2,490.7	2,503.8	2,484.6
28	Residual (assets less liabilities) ⁸	105.0	99.0	108.0	109.5	119.5	127.2	129.1	133.6	131.3	132.4	132.9	134.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	2,069.8	2,201.6	2,224.8	2,261.5	2,276.9	2,274.2	2,278.6	2,292.5	2,295.5	2,301.2	2,295.4	2,294.5
2 Securities in bank credit	544.4	590.1	598.2	618.4	623.6	624.8	628.2	630.8	630.9	633.3	632.1	631.3
3 Treasury and Agency securities ²	345.8	379.9	385.1	397.9	403.0	407.3	415.0	420.1	419.1	423.4	423.1	423.3
4 Other securities	198.7	210.2	213.2	220.5	220.7	217.5	213.3	210.7	211.9	209.9	209.0	208.0
5 Loans and leases in bank credit ³	1,525.4	1,611.5	1,626.6	1,643.1	1,653.3	1,649.4	1,650.3	1,661.7	1,664.6	1,667.9	1,663.3	1,663.2
6 Commercial and industrial	297.4	302.8	300.3	303.7	302.6	304.2	304.2	305.6	305.5	306.5	306.5	306.7
7 Real estate	825.7	891.1	901.1	912.0	919.1	922.5	925.2	930.6	930.7	933.3	931.4	933.4
8 Revolving home equity	47.5	56.1	56.9	58.4	59.5	60.8	61.9	63.3	63.2	63.9	64.2	64.5
9 Other	778.3	835.0	844.2	853.6	859.5	861.8	863.3	867.3	867.5	869.4	867.1	868.9
10 Consumer	295.2	310.6	316.9	318.7	326.1	317.2	314.9	320.3	323.0	324.5	320.5	318.5
10a Credit cards and related plans	129.3	142.6	149.3	152.1	157.5	148.5	147.1	152.9	155.8	157.0	152.9	151.2
10b Other	165.8	168.1	167.5	166.6	168.6	168.6	167.8	167.4	167.2	167.5	167.6	167.4
11 Security ⁴	8.4	7.9	8.3	8.3	7.8	8.2	8.2	7.8	7.9	7.3	7.6	7.5
12 Other loans and leases	98.8	99.1	100.0	100.4	97.7	97.4	97.8	97.4	97.5	96.2	97.4	97.1
13 Interbank loans	117.3	104.3	110.7	108.1	98.0	104.4	106.6	98.5	100.3	89.9	93.8	93.1
14 Cash assets ⁵	99.9	110.3	112.9	117.6	116.3	112.5	109.3	110.4	110.4	106.2	116.7	115.7
15 Other assets ⁶	106.3	133.1	130.8	135.3	137.8	145.0	147.8	152.6	149.6	147.2	155.3	141.8
16 TOTAL ASSETS ⁷	2,366.0	2,519.2	2,548.5	2,591.7	2,598.2	2,605.7	2,611.8	2,623.2	2,625.0	2,613.5	2,630.5	2,614.4
LIABILITIES												
17 Deposits	1,870.4	1,963.5	1,981.7	2,018.4	2,011.3	2,014.5	2,028.5	2,034.8	2,044.8	2,014.3	2,033.3	2,022.2
18 Transaction	293.7	306.2	307.0	316.6	313.4	305.2	306.6	308.2	311.8	316.1	305.4	303.8
19 Nontransaction	1,576.7	1,657.3	1,674.7	1,701.8	1,697.9	1,709.3	1,721.8	1,726.6	1,733.0	1,698.2	1,727.8	1,718.4
20 Large time	301.7	311.4	311.7	305.3	303.0	303.1	303.2	303.1	304.3	302.8	301.9	302.0
21 Other	1,275.0	1,345.9	1,363.0	1,396.5	1,395.0	1,406.3	1,418.7	1,423.6	1,428.7	1,395.4	1,425.9	1,416.4
22 Borrowings	332.9	373.3	378.9	388.1	396.6	389.9	383.0	385.5	381.1	391.9	388.2	381.7
23 From banks in the U.S.	149.1	167.6	169.4	172.1	177.6	175.4	170.1	167.5	166.5	172.7	166.4	164.2
24 From others	183.8	205.7	209.5	216.0	219.0	214.6	212.9	218.0	214.6	219.2	221.9	217.5
25 Net due to related foreign offices	12.8	9.5	10.2	10.0	9.0	10.9	9.0	9.6	9.9	11.4	9.5	9.5
26 Other liabilities	53.6	65.0	65.4	65.4	68.9	70.7	70.6	71.0	70.4	71.3	72.1	71.9
27 TOTAL LIABILITIES	2,269.7	2,411.2	2,436.2	2,481.9	2,485.8	2,486.1	2,491.1	2,500.9	2,506.1	2,489.0	2,503.1	2,485.4
28 Residual (assets less liabilities) ⁸	96.3	108.0	112.3	109.9	112.4	119.6	120.7	122.3	118.9	124.6	127.4	129.0

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

Seasonally adjusted, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	616.6	591.6	597.9	594.3	588.5	588.7	591.2	592.3	583.1	594.5	590.3	587.6
2 Securities in bank credit	218.7	230.1	235.5	237.1	234.4	231.4	227.2	222.4	220.9	222.5	222.1	222.1
3 Treasury and Agency securities ²	69.6	57.2	60.3	58.1	52.9	48.3	49.8	48.5	48.0	48.6	47.8	47.9
4 Other securities	149.1	173.0	175.2	179.0	181.4	183.1	177.5	173.9	172.9	173.9	174.3	174.2
5 Loans and leases in bank credit ³	397.9	361.5	362.5	357.2	354.1	357.2	363.9	369.9	362.2	372.0	368.2	365.5
6 Commercial and industrial	215.6	196.6	196.1	194.7	193.1	197.3	201.4	201.5	201.0	202.4	199.9	198.3
7 Real estate	17.7	18.7	18.9	19.0	18.9	18.6	18.8	19.1	19.1	19.0	18.9	19.0
11 Security ⁴	97.6	75.4	77.0	74.2	73.8	71.3	73.5	78.4	71.9	80.2	78.8	78.4
12 Other loans and leases	67.0	70.8	70.4	69.3	68.3	70.0	70.2	70.9	70.3	70.4	70.6	69.8
13 Interbank loans	27.3	23.8	25.0	20.5	25.2	20.0	21.1	22.4	21.7	19.8	28.0	27.1
14 Cash assets ⁵	38.3	39.0	38.1	39.0	39.4	39.6	40.0	41.3	43.0	41.1	39.6	39.3
15 Other assets ⁶	38.5	32.4	34.1	30.5	31.3	30.0	26.8	26.5	25.8	27.2	26.1	26.3
16 TOTAL ASSETS ⁷	720.3	686.4	694.8	683.9	684.1	677.8	678.7	682.0	673.2	682.2	683.6	679.9
LIABILITIES												
17 Deposits	399.4	423.4	433.6	444.7	465.9	471.0	481.5	496.7	497.9	491.9	500.4	501.9
18 Transaction	10.8	10.9	10.9	11.2	11.2	10.6	10.4	11.1	11.9	11.5	10.7	10.8
19 Nontransaction	388.6	412.5	422.7	433.5	454.8	460.5	471.1	485.6	486.0	480.4	489.7	491.0
22 Borrowings	243.6	208.3	213.1	203.0	187.8	189.9	185.4	188.7	184.1	189.5	198.9	192.4
23 From banks in the U.S.	25.6	24.0	24.4	24.8	22.2	22.9	21.6	22.9	20.2	20.7	28.5	20.7
24 From others	218.0	184.3	188.7	178.2	165.6	166.9	163.8	165.8	164.0	168.8	170.3	171.7
25 Net due to related foreign offices	-17.0	-15.3	-29.1	-47.2	-57.5	-66.5	-66.7	-77.8	-75.1	-75.7	-97.0	-95.5
26 Other liabilities	88.8	75.8	77.8	75.5	75.6	74.4	65.3	66.9	67.8	68.1	65.5	66.6
27 TOTAL LIABILITIES	714.8	692.1	695.4	676.0	671.8	668.7	665.4	674.5	674.7	673.8	667.8	665.4
28 Residual (assets less liabilities) ⁸	5.5	-5.7	-0.6	7.9	12.3	9.0	13.3	7.5	-1.5	8.5	15.8	14.6

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

Not seasonally adjusted, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
ASSETS												
1 Bank credit	616.5	591.6	600.6	601.9	594.1	592.6	591.3	592.3	588.0	597.0	590.9	584.6
2 Securities in bank credit	218.7	230.1	235.5	237.1	234.4	231.4	227.2	222.4	220.9	222.5	222.1	222.1
3 Treasury and Agency securities ²	69.6	57.2	60.3	58.1	52.9	48.3	49.8	48.5	48.0	48.6	47.8	47.9
3a Trading account	14.6	14.4	13.5	12.5	11.4	10.7	10.1	8.2	8.1	8.3	7.9	8.8
3b Investment account	54.9	42.8	46.8	45.6	41.6	37.6	39.7	40.2	40.0	40.3	39.9	39.2
4 Other securities	149.1	173.0	175.2	179.0	181.4	183.1	177.5	173.9	172.9	173.9	174.3	174.2
4a Trading account	100.0	107.3	107.5	107.5	104.0	101.6	95.6	93.0	92.3	93.4	92.8	92.3
4b Investment account	49.1	65.7	67.7	71.5	77.4	81.5	81.8	80.9	80.6	80.5	81.5	81.9
5 Loans and leases in bank credit ³	397.7	361.5	365.1	364.7	359.7	361.1	364.0	369.9	367.1	374.5	368.8	362.4
6 Commercial and industrial	214.2	197.3	197.7	196.4	193.8	198.8	202.8	200.3	200.4	200.7	197.8	196.3
7 Real estate	17.7	18.7	18.9	19.0	18.9	18.6	18.8	19.1	19.1	19.0	18.9	19.0
11 Security ⁴	98.2	75.5	78.0	78.2	77.9	73.6	71.4	79.1	76.3	83.5	81.3	77.8
12 Other loans and leases	67.6	70.0	70.5	71.1	69.1	70.1	71.1	71.5	71.3	71.2	70.8	69.4
13 Interbank loans	27.3	23.8	25.0	20.5	25.2	20.0	21.1	22.4	21.7	19.8	28.0	27.1
14 Cash assets ⁵	36.7	39.8	40.4	41.4	41.5	40.4	38.9	39.6	41.3	39.3	38.3	38.0
15 Other assets ⁶	38.3	31.9	33.9	31.3	32.1	30.6	27.6	26.3	25.6	26.8	25.9	26.7
16 TOTAL ASSETS ⁷	718.3	686.8	699.5	694.6	692.6	683.1	678.5	680.2	676.2	682.5	682.8	676.0
LIABILITIES												
17 Deposits	402.3	416.7	437.1	457.1	476.6	476.4	483.6	500.4	500.2	497.3	508.1	507.3
18 Transaction	10.3	11.0	11.1	12.0	11.4	10.7	10.3	10.6	11.2	10.8	10.4	10.3
19 Nontransaction	392.0	405.7	426.1	445.1	465.1	465.7	473.3	489.8	489.0	486.5	497.7	497.0
22 Borrowings	243.6	208.3	213.1	203.0	187.8	189.9	185.4	188.7	184.1	189.5	198.9	192.4
23 From banks in the U.S.	25.6	24.0	24.4	24.8	22.2	22.9	21.6	22.9	20.2	20.7	28.5	20.7
24 From others	218.0	184.3	188.7	178.2	165.6	166.9	163.8	165.8	164.0	168.8	170.3	171.7
25 Net due to related foreign offices	-18.8	-16.8	-30.5	-44.5	-54.4	-63.8	-63.7	-79.6	-78.8	-76.2	-96.0	-96.0
26 Other liabilities	87.9	75.2	77.3	76.7	76.9	75.5	66.4	66.2	66.3	67.9	65.9	66.3
27 TOTAL LIABILITIES	715.0	683.4	697.0	692.2	686.9	678.0	671.7	675.7	671.9	678.4	676.9	670.1
28 Residual (assets less liabilities) ⁸	3.4	3.4	2.5	2.4	5.7	5.1	6.8	4.5	4.2	4.1	5.9	5.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

May 17, 2002

Account	2001	2001	2001	2001	2002	2002	2002	2002	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 17	Apr 24	May 1	May 8
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	81.8	100.9	104.0	80.6	86.3	81.7	73.2	73.3	71.9	77.2	76.1	72.5
30 Reval. losses on off-bal. sheet items ⁹	74.9	86.0	86.5	68.4	66.5	59.4	52.5	57.5	54.9	62.7	61.0	56.6
31 Mortgage-backed securities ¹⁰	249.7	299.6	298.9	320.3	317.4	300.8	301.7	306.3	305.0	304.6	314.2	308.1
31a Pass-through	186.0	231.0	213.7	218.0	219.1	205.2	205.1	208.2	208.0	207.0	214.2	212.0
31b CMO, REMIC, and other	63.8	68.7	85.1	102.4	98.3	95.6	96.6	98.1	97.1	97.7	100.0	96.2
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.3	9.2	9.7	4.6	2.9	4.4	4.3	2.4	1.5	1.9	5.7	4.5
33 Offshore credit to U.S. residents ¹²	21.7	20.0	19.2	19.1	19.4	19.7	19.6	19.5	19.2	20.1	19.5	19.5
34 Securitized consumer loans ¹³	82.3	97.8	99.3	99.4	94.7	92.8	94.2	94.6	94.3	94.2	95.3	94.2
34a Credit cards and related plans	73.1	87.8	88.3	88.7	84.3	82.6	82.4	82.7	82.4	82.4	83.6	82.6
34b Other	9.2	9.9	11.0	10.7	10.4	10.3	11.9	11.9	11.9	11.8	11.7	11.6
35 Securitized business loans ¹³	12.6	21.1	20.6	19.7	19.4	19.4	17.7	17.1	17.2	17.2	17.0	17.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	224.0	260.6	268.1	279.7	282.3	284.8	287.3	289.9	289.3	291.6	292.9	294.0
34 Securitized consumer loans ¹³	233.1	243.7	246.5	251.9	259.3	253.8	251.0	250.6	249.0	249.7	251.6	251.6
34a Credit cards and related plans	225.2	235.8	238.3	243.8	251.4	246.2	243.6	243.4	241.8	242.6	244.7	244.7
34b Other	7.9	7.9	8.2	8.0	7.8	7.6	7.4	7.2	7.2	7.2	6.9	6.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	57.2	57.1	55.5	55.1	52.3	52.8	46.9	46.1	45.6	46.9	46.9	46.0
30 Reval. losses on off-bal. sheet items ⁹	53.4	49.1	48.7	49.3	49.3	49.2	41.7	40.7	40.9	41.7	40.5	39.9
35 Securitized business loans ¹³	32.7	27.1	26.4	25.2	25.5	25.1	24.1	23.8	23.9	23.7	23.3	22.7

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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