

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

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	5,326.9	5,458.9	5,450.3	5,430.3	5,434.4	5,429.9	5,452.1	5,510.6	5,524.9	5,523.2	5,541.1	5,532.6
2 Securities in bank credit	1,371.4	1,488.5	1,490.6	1,484.9	1,478.2	1,477.0	1,497.9	1,532.3	1,546.6	1,543.6	1,555.3	1,543.1
3 Treasury and Agency securities ²	758.7	812.0	830.1	817.4	809.1	825.5	848.0	870.2	874.3	875.3	890.5	885.8
4 Other securities	612.7	676.5	660.5	667.5	669.1	651.5	649.9	662.1	672.3	668.2	664.8	657.4
5 Loans and leases in bank credit ³	3,955.4	3,970.5	3,959.7	3,945.4	3,956.2	3,952.8	3,954.1	3,978.3	3,978.3	3,979.6	3,985.9	3,989.4
6 Commercial and industrial	1,095.9	1,043.1	1,034.3	1,026.3	1,033.8	1,030.7	1,017.5	1,015.7	1,020.2	1,019.0	1,016.2	1,012.6
7 Real estate	1,704.3	1,774.8	1,787.2	1,783.4	1,790.3	1,790.2	1,792.7	1,811.8	1,811.2	1,812.1	1,820.8	1,829.1
8 Revolving home equity	135.3	152.9	155.8	159.0	162.6	168.0	172.3	179.4	179.6	180.9	183.1	184.3
9 Other	1,569.0	1,621.9	1,631.3	1,624.4	1,627.7	1,622.1	1,620.4	1,632.5	1,631.6	1,631.2	1,637.7	1,644.8
10 Consumer	552.5	557.9	557.0	559.2	561.4	559.1	563.3	566.2	565.3	569.2	564.8	565.4
11 Security ⁴	167.6	154.0	145.6	151.1	152.3	160.5	168.3	171.0	168.4	166.9	170.0	168.3
12 Other loans and leases	435.2	440.7	435.6	425.3	418.5	412.3	412.4	413.5	413.2	412.4	414.2	414.1
13 Interbank loans	281.4	286.2	293.1	292.6	276.4	267.6	268.4	285.9	283.1	281.9	285.6	274.0
14 Cash assets ⁵	282.2	296.9	297.4	300.2	298.8	301.7	301.0	299.5	294.3	312.3	287.6	315.1
15 Other assets ⁶	423.7	487.9	481.9	482.3	485.3	465.5	478.4	485.0	490.7	492.7	485.1	485.2
16 TOTAL ASSETS ⁷	6,248.2	6,459.1	6,450.1	6,431.1	6,420.4	6,389.9	6,425.7	6,506.4	6,518.4	6,535.5	6,524.9	6,532.1
LIABILITIES												
17 Deposits	4,015.9	4,201.0	4,243.7	4,257.3	4,274.4	4,314.2	4,334.1	4,367.1	4,357.6	4,363.2	4,365.8	4,366.5
18 Transaction	611.5	635.6	640.7	635.8	625.0	621.1	603.0	615.3	626.0	645.4	583.5	587.6
19 Nontransaction	3,404.4	3,565.4	3,603.0	3,621.6	3,649.4	3,693.0	3,731.0	3,751.7	3,731.5	3,717.8	3,782.3	3,778.9
20 Large time	964.7	984.8	983.7	998.3	1,012.3	1,027.2	1,042.5	1,049.7	1,046.1	1,046.1	1,034.0	1,032.5
21 Other	2,439.6	2,580.5	2,619.4	2,623.3	2,637.1	2,665.8	2,688.5	2,702.0	2,685.4	2,671.7	2,748.4	2,746.4
22 Borrowings	1,249.2	1,253.0	1,248.0	1,235.2	1,233.9	1,204.6	1,220.3	1,247.8	1,252.0	1,268.8	1,274.3	1,272.3
23 From banks in the U.S.	391.8	413.1	415.5	412.5	406.2	393.5	393.0	393.6	395.1	391.1	407.1	385.1
24 From others	857.5	839.9	832.5	822.7	827.7	811.1	827.4	854.2	856.8	877.8	867.2	887.2
25 Net due to related foreign offices	202.2	160.0	144.2	115.9	97.9	102.0	104.7	93.0	100.4	106.2	87.4	88.0
26 Other liabilities	352.5	403.3	356.7	342.5	336.1	309.4	318.5	330.7	337.7	325.1	334.0	347.3
27 TOTAL LIABILITIES	5,819.8	6,017.3	5,992.6	5,950.8	5,942.2	5,930.2	5,977.6	6,038.6	6,047.6	6,063.4	6,061.5	6,074.1
28 Residual (assets less liabilities) ⁸	428.3	441.8	457.5	480.3	478.2	459.7	448.1	467.8	470.7	472.1	463.4	457.9

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	5,320.3	5,474.4	5,483.1	5,447.7	5,439.5	5,423.9	5,449.0	5,504.4	5,512.8	5,514.1	5,541.0	5,530.1
2 Securities in bank credit	1,369.0	1,492.1	1,498.0	1,493.0	1,485.7	1,482.7	1,497.3	1,529.6	1,542.5	1,539.8	1,557.9	1,543.0
3 Treasury and Agency securities ²	756.7	812.7	834.9	822.6	816.1	831.8	849.8	867.9	871.7	872.4	892.6	885.2
4 Other securities	612.3	679.4	663.0	670.4	669.6	650.9	647.5	661.7	670.9	667.4	665.3	657.7
5 Loans and leases in bank credit ³	3,951.3	3,982.3	3,985.1	3,954.7	3,953.8	3,941.2	3,951.7	3,974.9	3,970.3	3,974.3	3,983.1	3,987.1
6 Commercial and industrial	1,099.7	1,044.7	1,034.0	1,021.8	1,032.6	1,032.1	1,021.7	1,019.3	1,022.7	1,020.2	1,018.7	1,012.2
7 Real estate	1,707.0	1,779.2	1,791.5	1,782.6	1,785.2	1,782.6	1,789.4	1,814.4	1,813.7	1,814.2	1,822.9	1,832.3
8 Revolving home equity	135.5	153.4	155.9	158.8	162.5	166.5	171.7	179.7	180.0	181.1	183.0	184.5
9 Other	1,571.5	1,625.8	1,635.5	1,623.8	1,622.7	1,616.1	1,617.7	1,634.7	1,633.7	1,633.1	1,639.8	1,647.8
10 Consumer	550.9	560.3	566.5	567.0	563.7	556.4	559.9	564.4	564.0	567.2	561.0	560.4
10a Credit cards and related plans	219.2	225.7	232.4	228.3	223.8	220.1	223.8	223.3	222.5	225.7	219.6	220.1
10b Other	331.7	334.6	334.1	338.7	339.9	336.2	336.1	341.1	341.6	341.4	341.4	340.3
11 Security ⁴	161.9	157.3	152.0	155.0	153.9	158.2	167.4	164.5	160.1	161.3	164.1	168.4
12 Other loans and leases	431.7	440.8	441.1	428.2	418.4	412.0	413.3	412.2	409.8	411.4	416.4	413.9
13 Interbank loans	276.7	289.8	299.4	290.8	275.1	272.5	278.1	282.4	273.5	278.4	293.6	279.5
14 Cash assets ⁵	279.8	306.1	317.2	313.2	300.1	291.8	300.2	296.8	277.2	328.9	290.5	297.2
15 Other assets ⁶	423.4	489.2	484.9	483.9	484.4	465.0	478.9	484.7	486.5	489.1	484.8	482.6
16 TOTAL ASSETS ⁷	6,234.3	6,488.5	6,511.9	6,461.3	6,424.3	6,378.4	6,432.2	6,493.7	6,475.7	6,536.0	6,535.2	6,514.4
LIABILITIES												
17 Deposits	4,008.2	4,220.2	4,294.4	4,283.2	4,290.4	4,319.5	4,358.2	4,360.0	4,327.5	4,362.6	4,384.8	4,366.5
18 Transaction	603.6	641.7	669.3	648.8	619.7	616.2	611.5	607.2	602.3	651.8	589.1	580.7
19 Nontransaction	3,404.6	3,578.5	3,625.1	3,634.5	3,670.6	3,703.3	3,746.7	3,752.7	3,725.2	3,710.8	3,795.7	3,785.8
20 Large time	967.1	991.6	998.1	1,011.1	1,019.5	1,028.0	1,045.1	1,053.3	1,049.2	1,051.1	1,037.7	1,035.4
21 Other	2,437.5	2,587.0	2,627.0	2,623.4	2,651.2	2,675.3	2,701.7	2,699.4	2,676.0	2,659.8	2,758.0	2,750.4
22 Borrowings	1,256.0	1,255.8	1,248.0	1,248.6	1,237.1	1,203.0	1,226.7	1,254.2	1,250.4	1,269.7	1,275.0	1,257.1
23 From banks in the U.S.	393.2	410.3	417.1	417.7	411.4	397.9	398.2	394.9	393.8	389.9	406.2	379.2
24 From others	862.9	845.6	830.9	830.9	825.8	805.1	828.5	859.3	856.6	879.8	868.8	877.9
25 Net due to related foreign offices	201.6	163.4	150.8	123.2	104.3	103.6	96.0	92.6	100.5	109.6	84.5	84.5
26 Other liabilities	351.9	408.9	362.3	348.3	341.3	309.1	311.2	330.2	337.9	327.9	332.4	344.8
27 TOTAL LIABILITIES	5,817.9	6,048.3	6,055.6	6,003.4	5,973.1	5,935.4	5,992.2	6,036.9	6,016.3	6,069.9	6,076.6	6,052.9
28 Residual (assets less liabilities) ⁸	416.4	440.2	456.4	457.9	451.2	443.0	440.0	456.8	459.4	466.1	458.6	461.5

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

Seasonally adjusted, billions of dollars

June 21, 2002

Account		2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS													
1	Bank credit	4,717.9	4,859.7	4,855.7	4,845.4	4,847.4	4,836.1	4,853.4	4,911.4	4,917.3	4,924.3	4,937.6	4,926.4
2	Securities in bank credit	1,158.4	1,251.1	1,252.9	1,255.1	1,250.7	1,251.6	1,273.3	1,304.4	1,314.4	1,313.9	1,321.9	1,312.8
3	Treasury and Agency securities ²	703.0	756.3	775.1	766.6	762.4	776.7	798.4	820.5	824.2	825.5	838.0	834.2
4	Other securities	455.4	494.9	477.8	488.5	488.3	474.9	474.9	483.9	490.2	488.4	483.9	478.6
5	Loans and leases in bank credit ³	3,559.5	3,608.6	3,602.8	3,590.4	3,596.7	3,584.5	3,580.1	3,607.1	3,602.9	3,610.4	3,615.8	3,613.6
6	Commercial and industrial	878.9	847.2	839.6	833.3	836.6	830.4	819.0	816.7	817.4	818.4	818.2	816.7
7	Real estate	1,686.1	1,755.9	1,768.2	1,764.6	1,771.9	1,771.3	1,773.5	1,792.6	1,791.8	1,792.9	1,801.4	1,809.9
8	Revolving home equity	135.3	152.9	155.8	159.0	162.6	168.0	172.3	179.4	179.6	180.9	183.1	184.3
9	Other	1,550.9	1,603.0	1,612.4	1,605.6	1,609.3	1,603.3	1,601.1	1,613.2	1,612.2	1,612.0	1,618.3	1,625.6
10	Consumer	552.5	557.9	557.0	559.2	561.4	559.1	563.3	566.2	565.3	569.2	564.8	565.4
11	Security ⁴	74.3	77.1	71.4	76.3	78.3	82.1	83.7	89.8	88.1	89.3	89.3	79.5
12	Other loans and leases	367.7	370.5	366.6	356.9	348.5	341.6	340.6	341.8	340.3	340.5	342.1	342.0
13	Interbank loans	252.3	261.2	272.7	267.4	256.5	247.1	246.3	262.2	261.8	257.3	262.1	254.4
14	Cash assets ⁵	244.6	258.8	258.5	260.1	257.0	257.8	254.8	255.3	249.7	268.4	244.1	270.5
15	Other assets ⁶	387.3	453.2	450.9	451.3	453.6	435.6	447.2	453.3	459.3	459.0	452.4	451.0
16	TOTAL ASSETS⁷	5,536.6	5,762.4	5,765.6	5,750.3	5,740.4	5,702.2	5,727.8	5,807.9	5,813.9	5,834.9	5,822.2	5,827.8
LIABILITIES													
17	Deposits	3,608.7	3,767.2	3,798.8	3,789.2	3,797.9	3,823.6	3,826.8	3,858.6	3,852.5	3,857.5	3,859.8	3,862.0
18	Transaction	600.8	624.7	629.4	624.7	614.6	611.1	592.5	604.4	614.7	634.6	571.9	577.0
19	Nontransaction	3,007.9	3,142.5	3,169.3	3,164.5	3,183.2	3,212.5	3,234.3	3,254.1	3,237.8	3,223.0	3,287.9	3,285.0
20	Large time	570.5	565.2	553.8	544.9	552.6	552.0	548.5	554.1	554.4	553.2	541.6	540.6
21	Other	2,437.4	2,577.3	2,615.6	2,619.6	2,630.6	2,660.5	2,685.8	2,700.0	2,683.5	2,669.8	2,746.4	2,744.4
22	Borrowings	1,029.2	1,043.0	1,048.2	1,049.9	1,042.8	1,017.1	1,028.9	1,055.1	1,060.4	1,077.6	1,077.6	1,074.0
23	From banks in the U.S.	371.4	388.7	390.7	390.2	383.1	371.7	369.8	371.4	371.3	371.3	380.5	365.8
24	From others	657.8	654.2	657.5	659.7	659.7	645.4	659.1	683.8	689.2	706.4	697.1	708.2
25	Net due to related foreign offices	214.6	189.1	192.9	181.2	171.0	173.6	178.3	180.6	180.5	194.2	173.4	173.9
26	Other liabilities	267.1	322.9	278.1	262.4	258.7	240.3	251.2	259.9	264.3	250.5	258.8	269.5
27	TOTAL LIABILITIES	5,119.5	5,322.2	5,318.0	5,282.7	5,270.3	5,254.6	5,285.2	5,354.2	5,357.8	5,379.8	5,369.6	5,379.5
28	Residual (assets less liabilities) ⁸	417.0	440.2	447.6	467.6	470.1	447.6	442.7	453.8	456.1	455.1	452.6	448.3

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

Not seasonally adjusted, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	4,715.6	4,872.5	4,880.9	4,857.1	4,848.5	4,830.2	4,850.2	4,909.2	4,911.4	4,918.9	4,942.5	4,927.5
2 Securities in bank credit	1,156.0	1,254.8	1,260.2	1,263.1	1,258.2	1,257.3	1,272.7	1,301.6	1,310.4	1,310.2	1,324.5	1,312.7
3 Treasury and Agency securities ²	701.0	757.0	780.0	771.7	769.4	783.0	800.2	818.1	821.6	822.6	840.1	833.7
4 Other securities	455.0	497.8	480.3	491.4	488.8	474.3	472.5	483.4	488.7	487.6	484.4	479.0
5 Loans and leases in bank credit ³	3,559.7	3,617.7	3,620.7	3,594.0	3,590.3	3,572.9	3,577.6	3,607.7	3,601.1	3,608.7	3,618.1	3,614.9
6 Commercial and industrial	885.2	847.2	837.7	828.1	833.9	830.5	824.4	822.6	822.6	822.4	822.1	818.1
7 Real estate	1,688.9	1,760.3	1,772.5	1,763.9	1,766.8	1,763.8	1,770.2	1,795.2	1,794.3	1,795.0	1,803.5	1,813.1
8 Revolving home equity	135.5	153.4	155.9	158.8	162.5	166.5	171.7	179.7	180.0	181.1	183.0	184.5
9 Other	1,553.3	1,606.9	1,616.6	1,605.1	1,604.2	1,597.3	1,598.5	1,615.5	1,614.3	1,613.9	1,620.5	1,628.6
10 Consumer	550.9	560.3	566.5	567.0	563.7	556.4	559.9	564.4	564.0	567.2	561.0	560.4
10a Credit cards and related plans	219.2	225.7	232.4	228.3	223.8	220.1	223.8	223.3	222.5	225.7	219.6	220.1
10b Other	331.7	334.6	334.1	338.7	339.9	336.2	336.1	341.1	341.6	341.4	341.4	340.3
11 Security ⁴	70.0	79.3	73.8	76.1	77.6	82.0	82.2	84.5	82.1	84.3	87.4	81.3
12 Other loans and leases	364.7	370.6	370.2	359.0	348.3	340.3	340.9	340.9	338.1	339.9	344.0	342.0
13 Interbank loans	247.7	264.8	279.0	265.5	255.2	252.0	256.1	258.7	252.3	253.8	270.2	259.9
14 Cash assets ⁵	243.5	265.7	275.8	270.9	257.4	249.0	255.9	254.0	234.6	286.3	248.4	254.8
15 Other assets ⁶	387.0	454.6	453.2	452.1	452.0	434.2	447.8	452.9	455.3	455.8	452.9	449.4
16 TOTAL ASSETS ⁷	5,528.2	5,787.0	5,816.7	5,771.8	5,738.8	5,691.0	5,736.4	5,800.6	5,779.5	5,840.6	5,839.6	5,817.0
LIABILITIES												
17 Deposits	3,597.1	3,782.9	3,837.1	3,804.4	3,808.4	3,826.8	3,847.2	3,846.4	3,817.9	3,850.2	3,876.4	3,860.8
18 Transaction	593.4	630.6	657.3	637.4	609.3	606.3	601.5	596.7	591.5	641.1	578.0	570.6
19 Nontransaction	3,003.7	3,152.3	3,179.8	3,167.0	3,199.1	3,220.4	3,245.7	3,249.6	3,226.4	3,209.2	3,298.4	3,290.1
20 Large time	568.5	568.7	556.7	547.4	554.6	550.5	546.8	552.3	552.4	551.4	542.4	541.7
21 Other	2,435.2	2,583.7	2,623.1	2,619.6	2,644.6	2,669.9	2,698.9	2,697.4	2,674.0	2,657.8	2,756.0	2,748.4
22 Borrowings	1,036.0	1,045.7	1,048.1	1,063.4	1,046.0	1,015.5	1,035.3	1,061.5	1,058.9	1,078.5	1,078.2	1,058.8
23 From banks in the U.S.	372.7	385.8	392.3	395.5	388.3	376.1	375.0	372.6	369.9	370.1	379.6	359.9
24 From others	663.2	659.9	655.8	667.9	657.7	639.4	660.3	688.9	688.9	708.4	698.7	698.9
25 Net due to related foreign offices	214.1	193.8	196.9	185.5	174.7	172.1	171.5	180.2	181.3	197.3	172.8	172.8
26 Other liabilities	266.5	329.1	282.5	266.8	262.6	239.0	244.5	259.4	264.9	253.1	258.2	268.2
27 TOTAL LIABILITIES	5,113.7	5,351.6	5,364.7	5,320.1	5,291.8	5,253.4	5,298.5	5,347.5	5,323.0	5,379.1	5,385.6	5,360.5
28 Residual (assets less liabilities) ⁸	414.5	435.4	452.0	451.7	447.0	437.7	437.9	453.2	456.5	461.5	454.0	456.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	2,633.0	2,640.2	2,607.0	2,575.0	2,573.1	2,554.1	2,558.8	2,576.4	2,581.0	2,583.0	2,590.8	2,578.3
2 Securities in bank credit	610.6	652.6	636.8	634.4	629.5	627.6	645.9	665.0	674.5	672.7	677.4	669.7
3 Treasury and Agency securities ²	357.0	370.8	379.4	366.7	359.4	367.2	383.3	390.5	393.1	393.3	401.7	399.9
3a Trading account	35.3	40.5	33.9	32.6	33.6	32.7	38.1	43.0	45.4	43.2	42.9	50.2
3b Investment account	321.7	330.3	345.5	334.1	325.8	334.4	345.1	347.5	347.7	350.1	358.8	349.7
4 Other securities	253.5	281.8	257.5	267.7	270.1	260.4	262.7	274.5	281.3	279.4	275.7	269.8
4a Trading account	136.4	165.4	130.0	128.4	130.0	122.5	128.2	140.5	146.5	146.3	142.0	134.4
4b Investment account	117.2	116.4	127.5	139.3	140.1	137.9	134.5	134.0	134.9	133.1	133.7	135.3
4c State and local government	28.0	27.1	27.3	27.3	27.8	27.7	27.2	26.9	27.0	27.2	27.1	27.0
4d Other	89.2	89.3	100.2	112.0	112.3	110.2	107.3	107.0	107.9	105.9	106.5	108.3
5 Loans and leases in bank credit ³	2,022.4	1,987.6	1,970.2	1,940.6	1,943.7	1,926.6	1,912.9	1,911.5	1,906.6	1,910.3	1,913.5	1,908.6
6 Commercial and industrial	583.0	545.8	535.6	528.6	529.9	524.7	514.5	510.7	510.6	512.0	511.5	510.2
7 Real estate	853.8	858.0	860.2	847.9	848.8	842.1	838.7	837.0	835.0	836.0	841.8	848.6
8 Revolving home equity	86.8	96.5	98.0	99.8	101.5	105.3	108.4	111.8	111.8	112.7	114.4	115.4
9 Other	767.0	761.5	762.1	748.1	747.3	736.8	730.3	725.2	723.2	723.3	727.4	733.2
10 Consumer	252.3	244.7	244.7	238.1	245.7	243.0	240.9	240.9	241.4	241.7	238.2	237.5
11 Security ⁴	66.1	69.1	63.3	68.3	70.3	74.3	76.3	82.2	80.5	81.6	81.5	71.8
11a Fed funds and RPs with broker/dealer	48.9	54.5	48.4	54.9	57.4	61.1	63.3	69.1	67.7	68.4	68.7	59.6
11b Other	17.2	14.6	14.9	13.4	12.9	13.1	13.0	13.1	12.8	13.2	12.7	12.2
12a State and local government	13.0	15.7	15.0	14.6	14.6	14.6	14.6	14.6	14.5	14.6	14.5	14.5
12b Agricultural	10.6	9.8	9.7	9.6	9.7	9.6	9.6	9.6	9.7	9.6	9.6	9.6
12c Fed funds and RPs with others	25.7	30.3	28.1	26.2	22.6	20.9	21.9	18.6	17.6	17.4	18.4	18.5
12d All other loans	84.9	78.2	79.6	75.3	70.3	65.9	65.3	67.0	67.0	66.3	67.0	67.0
12e Lease financing receivables	133.0	135.9	134.1	132.1	131.9	131.4	131.0	131.0	130.4	131.0	131.0	130.9
13 Interbank loans	136.8	152.5	167.0	168.5	153.0	145.8	154.1	163.5	163.7	157.0	162.4	156.6
13a Fed funds and RPs with banks	74.7	90.0	96.9	92.1	79.7	75.0	81.5	81.4	78.6	74.8	79.3	73.8
13b Other	62.1	62.5	70.1	76.4	73.3	70.8	72.6	82.1	85.1	82.3	83.1	82.8
14 Cash assets ⁵	141.3	149.6	147.3	146.2	143.3	143.1	140.7	141.4	135.7	153.7	133.8	152.0
15 Other assets ⁶	283.0	322.4	315.1	312.3	306.9	286.5	293.4	297.1	302.4	301.9	292.3	295.2
16 TOTAL ASSETS ⁷	3,156.2	3,224.9	3,195.1	3,158.7	3,132.5	3,085.7	3,104.1	3,135.4	3,139.8	3,152.8	3,136.4	3,139.0

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

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

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
LIABILITIES												
17 Deposits	1,736.4	1,792.4	1,801.4	1,791.1	1,789.2	1,800.4	1,804.7	1,800.2	1,794.3	1,794.0	1,791.6	1,787.5
18 Transaction	304.2	320.4	323.2	316.1	308.2	303.6	286.9	288.5	293.4	304.9	270.6	270.6
19 Nontransaction	1,432.2	1,472.0	1,478.2	1,474.9	1,481.0	1,496.8	1,517.8	1,511.7	1,501.0	1,489.1	1,521.0	1,516.9
20 Large time	270.7	253.5	248.3	242.1	249.8	248.9	245.3	246.7	247.5	245.6	234.5	233.5
21 Other	1,161.5	1,218.5	1,229.9	1,232.9	1,231.2	1,247.9	1,272.5	1,264.9	1,253.5	1,243.5	1,286.5	1,283.4
22 Borrowings	692.8	663.8	659.7	654.3	654.2	635.6	645.1	663.5	666.8	680.9	686.6	686.6
23 From banks in the U.S.	221.4	219.7	218.8	212.9	207.9	201.7	203.0	204.0	202.0	201.0	216.4	202.9
24 From others	471.5	444.1	440.9	441.4	446.2	433.8	442.2	459.5	464.8	480.0	470.1	483.8
25 Net due to related foreign offices	198.0	178.8	182.9	172.3	160.0	164.6	168.7	169.1	170.0	180.9	160.8	161.4
26 Other liabilities	211.8	257.8	213.3	193.8	187.7	168.7	179.2	185.6	189.6	176.0	183.6	194.1
27 TOTAL LIABILITIES	2,839.0	2,892.9	2,857.3	2,811.5	2,791.1	2,769.3	2,797.8	2,818.4	2,820.7	2,831.8	2,822.6	2,829.6
28 Residual (assets less liabilities) ⁸	317.2	331.9	337.8	347.3	341.5	316.4	306.3	317.0	319.1	321.1	313.8	309.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	2,632.5	2,647.8	2,620.1	2,584.7	2,578.0	2,553.1	2,558.4	2,576.3	2,576.9	2,581.1	2,599.9	2,582.7
2 Securities in bank credit	608.8	656.4	641.8	641.3	635.2	631.0	644.0	663.0	671.5	670.2	681.6	670.1
3 Treasury and Agency securities ²	355.7	371.7	381.8	370.7	364.7	371.2	383.8	389.0	391.5	391.6	405.4	399.9
3a Trading account	35.2	40.6	34.1	32.9	34.1	33.1	38.2	42.8	45.2	43.0	43.3	50.2
3b Investment account	320.5	331.0	347.6	337.8	330.6	338.1	345.6	346.2	346.3	348.6	362.1	349.7
3c Mortgage-backed	234.3	270.8	284.7	273.9	258.8	263.3	271.0	275.2	275.1	277.7	282.9	272.7
3d Other	86.2	60.3	62.9	63.9	71.8	74.7	74.6	71.0	71.2	70.9	79.2	77.0
3e 1 year or less	27.1	15.0	14.7	13.7	16.6	19.6	18.3	16.0	15.7	14.3	14.6	14.2
3f Between 1 and 5 years	31.4	30.4	35.3	36.8	43.1	42.9	43.5	42.3	42.4	43.9	51.1	49.4
3g More than 5 years	27.6	14.8	12.9	13.4	12.1	12.2	12.7	12.7	13.1	12.7	13.4	13.4
4 Other securities	253.1	284.8	260.0	270.6	270.5	259.8	260.2	274.0	279.9	278.6	276.2	270.2
4a Trading account	136.2	167.1	131.2	129.8	130.2	122.2	127.0	140.2	145.7	145.9	142.3	134.6
4b Investment account	117.0	117.6	128.7	140.8	140.4	137.6	133.3	133.8	134.2	132.7	133.9	135.5
4c State and local government	28.0	27.4	27.6	27.6	27.8	27.6	27.0	26.9	26.8	27.1	27.2	27.0
4d Other	89.0	90.2	101.2	113.2	112.5	110.0	106.3	106.9	107.4	105.6	106.7	108.5
5 Loans and leases in bank credit ³	2,023.7	1,991.4	1,978.4	1,943.4	1,942.7	1,922.1	1,914.4	1,913.4	1,905.4	1,910.9	1,918.2	1,912.6
6 Commercial and industrial	586.9	546.7	533.6	524.4	528.7	525.2	518.0	514.2	513.4	513.9	513.5	509.9
7 Real estate	857.3	859.8	861.9	847.4	845.6	837.5	837.5	840.4	837.7	838.9	845.5	852.4
8 Revolving home equity	87.2	96.6	97.7	99.4	101.7	104.3	108.0	112.3	112.4	113.2	114.7	115.7
9a Other residential	469.2	451.2	453.5	440.2	436.3	426.0	421.6	419.4	416.9	416.4	421.3	426.3
9b Commercial	300.9	312.0	310.7	307.8	307.7	307.1	307.9	308.8	308.4	309.3	309.5	310.3
10 Consumer	253.0	243.5	247.7	242.0	248.1	243.2	241.3	241.5	241.9	242.4	238.4	237.2
10a Credit cards and related plans	87.0	76.5	80.1	71.5	76.6	74.8	72.8	72.8	73.1	73.6	70.1	70.2
10b Other	166.0	167.0	167.6	170.5	171.5	168.4	168.5	168.7	168.9	168.8	168.4	167.0
11 Security ⁴	62.0	71.0	65.5	68.4	69.6	74.0	74.6	77.0	74.8	76.8	79.3	73.5
11a Fed funds and RPs with broker/dealer	45.8	56.0	50.0	55.0	56.8	60.9	61.8	64.8	62.9	64.4	66.9	61.0
11b Other	16.2	15.1	15.4	13.4	12.8	13.1	12.8	12.3	11.9	12.4	12.4	12.4
12a State and local government	13.0	15.7	15.0	14.6	14.6	14.6	14.6	14.6	14.5	14.6	14.5	14.5
12b Agricultural	10.6	9.7	9.6	9.6	9.5	9.5	9.5	9.6	9.7	9.7	9.7	9.7
12c Fed funds and RPs with others	23.8	30.6	28.9	27.8	24.0	20.9	21.9	18.6	17.6	17.4	18.4	18.5
12d All other loans	84.1	78.7	81.6	75.0	69.3	65.1	65.4	66.4	65.4	66.4	68.1	66.2
12e Lease financing receivables	133.0	135.6	134.6	134.2	133.4	132.3	131.6	131.0	130.3	130.7	130.8	130.5
13 Interbank loans	137.7	154.1	170.8	167.9	151.2	146.0	157.9	164.6	161.8	161.5	166.6	159.8
13a Fed funds and RPs with banks	75.2	90.9	99.1	91.8	78.8	75.1	83.6	81.9	77.7	76.9	81.4	75.3
13b Other	62.5	63.1	71.7	76.1	72.5	70.9	74.3	82.7	84.1	84.6	85.2	84.4
14 Cash assets ⁵	140.8	152.7	158.4	154.5	144.0	138.1	143.3	140.9	126.0	165.0	134.9	141.5
15 Other assets ⁶	282.7	323.8	317.4	313.1	305.3	285.1	294.1	296.7	298.4	298.7	292.7	293.6
16 TOTAL ASSETS ⁷	3,155.8	3,238.5	3,225.2	3,177.1	3,134.6	3,078.4	3,111.0	3,135.6	3,120.3	3,163.5	3,150.9	3,134.3

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

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

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
LIABILITIES												
17 Deposits	1,731.1	1,801.4	1,819.1	1,796.0	1,795.7	1,799.0	1,812.2	1,794.7	1,776.0	1,795.1	1,805.1	1,791.2
18 Transaction	301.4	323.9	341.1	324.8	304.9	300.6	294.2	285.6	281.2	311.6	273.1	266.3
19 Nontransaction	1,429.7	1,477.5	1,478.0	1,471.2	1,490.8	1,498.4	1,518.0	1,509.1	1,494.7	1,483.5	1,532.0	1,524.9
20 Large time	268.7	256.9	251.3	244.5	251.7	247.4	243.6	244.9	245.5	243.8	235.3	234.6
21 Other	1,161.0	1,220.6	1,226.7	1,226.7	1,239.1	1,251.0	1,274.3	1,264.2	1,249.2	1,239.7	1,296.7	1,290.3
22 Borrowings	699.6	666.6	659.7	667.8	657.4	634.0	651.5	669.9	665.3	681.8	687.2	671.4
23 From banks in the U.S.	222.8	216.9	220.4	218.2	213.2	206.2	208.2	205.3	200.7	199.8	215.6	197.0
24 From others	476.9	449.7	439.2	449.6	444.3	427.8	443.3	464.6	464.6	482.0	471.7	474.4
25 Net due to related foreign offices	197.5	183.5	186.8	176.5	163.8	163.1	161.9	168.7	170.8	183.9	160.2	160.2
26 Other liabilities	211.2	264.1	217.8	198.3	191.6	167.4	172.5	185.1	190.2	178.6	183.0	192.8
27 TOTAL LIABILITIES	2,839.5	2,915.6	2,883.4	2,838.6	2,808.5	2,763.5	2,798.2	2,818.5	2,802.2	2,839.5	2,835.5	2,815.6
28 Residual (assets less liabilities) ⁸	316.3	322.9	341.8	338.5	326.0	314.9	312.9	317.1	318.1	324.0	315.3	318.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 21, 2002

Account		2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS													
1	Bank credit	2,085.0	2,219.5	2,248.7	2,270.5	2,274.3	2,281.9	2,294.6	2,335.0	2,336.3	2,341.3	2,346.8	2,348.1
2	Securities in bank credit	547.8	598.5	616.0	620.7	621.3	624.1	627.4	639.4	639.9	641.2	644.5	643.1
3	Treasury and Agency securities ²	346.0	385.5	395.7	399.9	403.0	409.6	415.1	430.0	431.1	432.2	436.3	434.3
4	Other securities	201.8	213.1	220.3	220.8	218.3	214.5	212.3	209.4	208.8	209.0	208.2	208.8
5	Loans and leases in bank credit ³	1,537.1	1,621.0	1,632.6	1,649.8	1,653.0	1,657.9	1,667.2	1,695.6	1,696.3	1,700.1	1,702.3	1,704.9
6	Commercial and industrial	295.9	301.4	304.0	304.7	306.8	305.6	304.5	306.0	306.8	306.4	306.8	306.5
7	Real estate	832.3	897.9	908.0	916.8	923.1	929.2	934.7	955.6	956.8	956.9	959.6	961.3
8	Revolving home equity	48.4	56.4	57.8	59.2	61.0	62.7	63.9	67.6	67.8	68.2	68.7	68.9
9	Other	783.9	841.5	850.2	857.6	862.0	866.6	870.8	888.0	889.0	888.7	890.9	892.4
10	Consumer	300.1	313.1	312.4	321.2	315.7	316.1	322.4	325.3	323.9	327.5	326.5	327.9
11	Security ⁴	8.2	7.9	8.2	8.0	8.1	7.8	7.4	7.7	7.6	7.7	7.9	7.8
12	Other loans and leases	100.6	100.6	100.1	99.2	99.4	99.1	98.2	101.1	101.1	101.6	101.5	101.5
13	Interbank loans	115.5	108.7	105.7	98.9	103.5	101.3	92.2	98.7	98.1	100.3	99.7	97.8
14	Cash assets ⁵	103.3	109.2	111.2	113.9	113.7	114.7	114.2	113.8	114.0	114.7	110.3	118.5
15	Other assets ⁶	104.3	130.8	135.8	139.1	146.7	149.1	153.7	156.2	156.9	157.1	160.2	155.7
16	TOTAL ASSETS⁷	2,380.4	2,537.6	2,570.5	2,591.5	2,607.8	2,616.5	2,623.7	2,672.5	2,674.1	2,682.1	2,685.8	2,688.8
LIABILITIES													
17	Deposits	1,872.3	1,974.8	1,997.4	1,998.1	2,008.7	2,023.2	2,022.1	2,058.4	2,058.2	2,063.5	2,068.2	2,074.6
18	Transaction	296.6	304.3	306.3	308.6	306.4	307.5	305.6	315.9	321.3	329.7	301.3	306.4
19	Nontransaction	1,575.7	1,670.5	1,691.1	1,689.6	1,702.3	1,715.7	1,716.5	1,742.4	1,736.9	1,733.8	1,767.0	1,768.2
20	Large time	299.9	311.8	305.4	302.9	302.9	303.2	303.2	307.4	306.9	307.6	307.1	307.1
21	Other	1,275.9	1,358.8	1,385.7	1,386.7	1,399.4	1,412.6	1,413.3	1,435.1	1,430.0	1,426.2	1,459.9	1,461.1
22	Borrowings	336.3	379.1	388.5	395.6	388.6	381.5	383.7	391.6	393.6	396.7	391.0	387.3
23	From banks in the U.S.	150.0	169.0	171.9	177.3	175.1	170.0	166.8	167.4	169.2	170.3	164.0	162.9
24	From others	186.3	210.1	216.5	218.3	213.5	211.6	216.9	224.3	224.4	226.4	227.0	224.4
25	Net due to related foreign offices	16.6	10.3	10.0	9.0	10.9	9.0	9.6	11.5	10.6	13.3	12.6	12.6
26	Other liabilities	55.3	65.0	64.8	68.6	71.0	71.6	72.0	74.2	74.7	74.5	75.2	75.4
27	TOTAL LIABILITIES	2,280.5	2,429.3	2,460.7	2,471.2	2,479.2	2,485.3	2,487.4	2,535.7	2,537.1	2,548.0	2,547.0	2,549.9
28	Residual (assets less liabilities) ⁸	99.9	108.3	109.8	120.3	128.6	131.2	136.3	136.8	136.9	134.1	138.9	138.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	2,083.1	2,224.7	2,260.8	2,272.4	2,270.6	2,277.1	2,291.8	2,332.9	2,334.5	2,337.8	2,342.7	2,344.8
2 Securities in bank credit	547.2	598.4	618.5	621.8	623.0	626.3	628.6	638.6	638.9	640.0	642.8	642.6
3 Treasury and Agency securities ²	345.3	385.3	398.2	401.0	404.7	411.8	416.4	429.2	430.1	431.0	434.6	433.7
4 Other securities	201.8	213.1	220.3	220.8	218.3	214.5	212.3	209.4	208.8	209.0	208.2	208.8
5 Loans and leases in bank credit ³	1,536.0	1,626.3	1,642.3	1,650.7	1,647.6	1,650.8	1,663.2	1,694.3	1,695.7	1,697.8	1,699.9	1,702.3
6 Commercial and industrial	298.3	300.4	304.1	303.7	305.3	305.3	306.4	308.4	309.2	308.5	308.6	308.2
7 Real estate	831.6	900.6	910.6	916.4	921.2	926.3	932.6	954.8	956.6	956.1	958.0	960.7
8 Revolving home equity	48.3	56.8	58.2	59.4	60.9	62.1	63.7	67.4	67.6	67.9	68.3	68.8
9 Other	783.3	843.7	852.4	857.1	860.3	864.2	869.0	887.3	889.0	888.2	889.7	892.0
10 Consumer	297.9	316.8	318.8	325.0	315.6	313.2	318.6	322.9	322.1	324.8	322.6	323.1
10a Credit cards and related plans	132.2	149.2	152.3	156.8	147.2	145.3	150.9	150.5	149.4	152.1	149.6	149.9
10b Other	165.7	167.6	166.5	168.2	168.5	167.8	167.6	172.4	172.7	172.7	173.0	173.3
11 Security ⁴	8.0	8.3	8.3	7.8	8.0	8.0	7.6	7.5	7.3	7.4	8.1	7.9
12 Other loans and leases	100.2	100.2	100.5	97.7	97.5	98.0	97.9	100.7	100.5	101.0	102.6	102.4
13 Interbank loans	110.0	110.7	108.2	97.6	104.0	106.0	98.2	94.0	90.5	92.3	103.6	100.1
14 Cash assets ⁵	102.7	113.0	117.5	116.4	113.4	110.9	112.6	113.2	108.5	121.2	113.5	113.4
15 Other assets ⁶	104.3	130.8	135.8	139.1	146.7	149.1	153.7	156.2	156.9	157.1	160.2	155.7
16 TOTAL ASSETS ⁷	2,372.4	2,548.5	2,591.5	2,594.7	2,604.3	2,612.6	2,625.3	2,665.1	2,659.2	2,677.1	2,688.8	2,682.7
LIABILITIES												
17 Deposits	1,866.0	1,981.5	2,018.0	2,008.4	2,012.7	2,027.8	2,035.1	2,051.6	2,042.0	2,055.1	2,071.3	2,069.6
18 Transaction	292.0	306.7	316.2	312.7	304.4	305.7	307.3	311.1	310.3	329.5	304.9	304.4
19 Nontransaction	1,574.0	1,674.8	1,701.8	1,695.8	1,708.3	1,722.1	1,727.8	1,740.5	1,731.7	1,725.6	1,766.4	1,765.2
20 Large time	299.9	311.8	305.4	302.9	302.9	303.2	303.2	307.4	306.9	307.6	307.1	307.1
21 Other	1,274.2	1,363.1	1,396.4	1,392.9	1,405.4	1,418.9	1,424.5	1,433.2	1,424.8	1,418.1	1,459.3	1,458.1
22 Borrowings	336.3	379.1	388.5	395.6	388.6	381.5	383.7	391.6	393.6	396.7	391.0	387.3
23 From banks in the U.S.	150.0	169.0	171.9	177.3	175.1	170.0	166.8	167.4	169.2	170.3	164.0	162.9
24 From others	186.3	210.1	216.5	218.3	213.5	211.6	216.9	224.3	224.4	226.4	227.0	224.4
25 Net due to related foreign offices	16.6	10.3	10.0	9.0	10.9	9.0	9.6	11.5	10.6	13.3	12.6	12.6
26 Other liabilities	55.3	65.0	64.8	68.6	71.0	71.6	72.0	74.2	74.7	74.5	75.2	75.4
27 TOTAL LIABILITIES	2,274.2	2,436.0	2,481.3	2,481.5	2,483.2	2,489.9	2,500.3	2,529.0	2,520.9	2,539.6	2,550.1	2,544.9
28 Residual (assets less liabilities) ⁸	98.2	112.5	110.2	113.2	121.0	122.7	125.0	136.1	138.4	137.5	138.7	137.8

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

Seasonally adjusted, billions of dollars

June 21, 2002

Account		2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
		May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS													
1	Bank credit	609.0	599.3	594.6	584.9	587.0	593.8	598.7	599.2	607.6	598.8	603.5	606.2
2	Securities in bank credit	213.1	237.3	237.7	229.9	227.5	225.4	224.6	228.0	232.2	229.6	233.4	230.3
3	Treasury and Agency securities ²	55.7	55.7	55.0	50.9	46.7	48.8	49.6	49.8	50.1	49.8	52.5	51.6
4	Other securities	157.4	181.6	182.8	179.0	180.8	176.6	175.0	178.2	182.1	179.8	180.9	178.8
5	Loans and leases in bank credit ³	395.9	361.9	356.9	355.0	359.5	368.4	374.0	371.2	375.4	369.2	370.1	375.9
6	Commercial and industrial	217.0	195.9	194.7	193.0	197.1	200.3	198.5	199.0	202.8	200.5	198.0	195.9
7	Real estate	18.1	18.9	19.0	18.8	18.4	18.8	19.2	19.2	19.4	19.2	19.4	19.2
11	Security ⁴	93.3	76.9	74.2	74.8	73.9	78.5	84.5	81.2	80.3	77.6	80.7	88.8
12	Other loans and leases	67.4	70.2	69.0	68.4	70.0	70.8	71.8	71.8	72.9	71.8	72.1	72.0
13	Interbank loans	29.0	25.0	20.4	25.2	19.9	20.5	22.1	23.7	21.3	24.6	23.4	19.6
14	Cash assets ⁵	37.6	38.1	39.0	40.2	41.8	43.9	46.2	44.2	44.7	43.8	43.5	44.6
15	Other assets ⁶	36.4	34.8	30.9	31.0	31.7	29.9	31.3	31.8	31.3	33.7	32.7	34.2
16	TOTAL ASSETS ⁷	711.6	696.7	684.5	680.8	680.0	687.7	697.8	698.5	704.5	700.6	702.7	704.3
LIABILITIES													
17	Deposits	407.2	433.7	444.9	468.1	476.5	490.6	507.2	508.5	505.0	505.7	506.0	504.5
18	Transaction	10.7	10.9	11.2	11.1	10.3	10.1	10.5	10.9	11.3	10.8	11.6	10.7
19	Nontransaction	396.5	422.9	433.7	457.0	466.2	480.5	496.7	497.6	493.7	494.9	494.4	493.8
22	Borrowings	220.1	210.1	199.9	185.2	191.1	187.5	191.4	192.6	191.5	191.2	196.7	198.3
23	From banks in the U.S.	20.4	24.4	24.8	22.3	23.1	21.8	23.2	22.2	23.9	19.8	26.6	19.3
24	From others	199.7	185.7	175.1	163.0	168.0	165.7	168.3	170.4	167.6	171.4	170.1	179.0
25	Net due to related foreign offices	-12.4	-29.1	-48.7	-65.4	-73.1	-71.5	-73.6	-87.6	-80.1	-88.0	-86.0	-85.9
26	Other liabilities	85.4	80.4	78.5	80.1	77.5	69.0	67.4	70.9	73.4	74.7	75.2	77.7
27	TOTAL LIABILITIES	700.3	695.2	674.6	668.1	672.0	675.6	692.4	684.4	689.8	683.6	692.0	694.7
28	Residual (assets less liabilities) ⁸	11.3	1.6	9.9	12.7	8.1	12.1	5.5	14.0	14.7	17.0	10.8	9.6

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

Not seasonally adjusted, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
ASSETS												
1 Bank credit	604.6	601.9	602.1	590.5	591.0	593.7	598.7	595.2	601.4	595.2	598.4	602.6
2 Securities in bank credit	213.1	237.3	237.7	229.9	227.5	225.4	224.6	228.0	232.2	229.6	233.4	230.3
3 Treasury and Agency securities ²	55.7	55.7	55.0	50.9	46.7	48.8	49.6	49.8	50.1	49.8	52.5	51.6
3a Trading account	13.0	13.0	11.7	9.0	8.6	8.5	9.0	9.7	9.7	9.8	10.6	10.3
3b Investment account	42.7	42.7	43.2	41.9	38.1	40.2	40.6	40.1	40.3	40.0	41.9	41.3
4 Other securities	157.4	181.6	182.8	179.0	180.8	176.6	175.0	178.2	182.1	179.8	180.9	178.8
4a Trading account	101.0	108.2	107.9	102.9	101.4	97.4	96.9	99.1	102.5	101.0	101.7	100.3
4b Investment account	56.3	73.5	74.8	76.1	79.4	79.3	78.2	79.1	79.6	78.8	79.2	78.5
5 Loans and leases in bank credit ³	391.6	364.6	364.4	360.6	363.5	368.3	374.1	367.2	369.2	365.6	365.0	372.3
6 Commercial and industrial	214.5	197.5	196.4	193.8	198.7	201.7	197.2	196.7	200.1	197.9	196.6	194.1
7 Real estate	18.1	18.9	19.0	18.8	18.4	18.8	19.2	19.2	19.4	19.2	19.4	19.2
11 Security ⁴	91.9	77.9	78.1	78.9	76.3	76.2	85.2	80.0	78.0	77.0	76.7	87.0
12 Other loans and leases	67.0	70.2	70.9	69.2	70.1	71.6	72.5	71.3	71.7	71.5	72.3	72.0
13 Interbank loans	29.0	25.0	20.4	25.2	19.9	20.5	22.1	23.7	21.3	24.6	23.4	19.6
14 Cash assets ⁵	36.3	40.4	41.4	42.3	42.7	42.8	44.3	42.7	42.7	42.6	42.2	42.4
15 Other assets ⁶	36.5	34.6	31.7	31.8	32.3	30.7	31.1	31.8	31.2	33.3	31.9	33.2
16 TOTAL ASSETS ⁷	706.1	701.5	695.3	689.5	685.5	687.3	695.8	693.1	696.2	695.4	695.6	697.4
LIABILITIES												
17 Deposits	411.2	437.3	457.3	478.8	482.0	492.8	511.0	513.6	509.6	512.4	508.4	505.7
18 Transaction	10.3	11.1	12.0	11.3	10.5	9.9	10.0	10.5	10.8	10.7	11.1	10.0
19 Nontransaction	400.9	426.2	445.3	467.5	471.5	482.9	501.0	503.1	498.8	501.7	497.3	495.7
22 Borrowings	220.1	210.1	199.9	185.2	191.1	187.5	191.4	192.6	191.5	191.2	196.7	198.3
23 From banks in the U.S.	20.4	24.4	24.8	22.3	23.1	21.8	23.2	22.2	23.9	19.8	26.6	19.3
24 From others	199.7	185.7	175.1	163.0	168.0	165.7	168.3	170.4	167.6	171.4	170.1	179.0
25 Net due to related foreign offices	-12.5	-30.5	-46.1	-62.3	-70.4	-68.5	-75.5	-87.7	-80.9	-87.6	-88.2	-88.2
26 Other liabilities	85.4	79.8	79.7	81.5	78.6	70.2	66.7	70.8	73.0	74.8	74.2	76.6
27 TOTAL LIABILITIES	704.2	696.7	690.9	683.3	681.3	682.0	693.7	689.4	693.2	690.8	691.0	692.3
28 Residual (assets less liabilities) ⁸	1.9	4.7	4.4	6.2	4.2	5.4	2.1	3.6	2.9	4.5	4.5	5.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

June 21, 2002

Account	2001	2001	2001	2002	2002	2002	2002	2002	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 22	May 29	Jun 5	Jun 12
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	83.9	106.0	80.6	86.3	81.7	73.2	73.3	80.8	86.1	87.6	81.9	84.7
30 Reval. losses on off-bal. sheet items ⁹	74.7	86.5	68.4	66.5	59.4	52.5	57.5	61.7	67.3	65.4	61.4	66.5
31 Mortgage-backed securities ¹⁰	256.6	296.2	317.4	314.6	298.2	300.2	306.7	310.9	311.0	313.2	319.2	310.0
31a Pass-through	191.5	212.5	216.8	217.7	203.4	203.2	206.4	213.8	215.1	217.3	219.2	217.5
31b CMO, REMIC, and other	65.1	83.7	100.6	96.9	94.9	97.0	100.3	97.1	95.9	95.9	100.0	92.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	2.1	9.7	4.6	2.3	3.5	3.3	2.3	5.0	5.2	5.2	6.6	6.6
33 Offshore credit to U.S. residents ¹²	21.0	19.2	19.1	19.4	19.7	19.6	19.5	19.5	19.6	19.5	19.7	19.7
34 Securitized consumer loans ¹³	80.7	99.3	99.4	94.7	92.8	94.2	94.6	94.7	94.2	95.2	97.9	99.2
34a Credit cards and related plans	71.8	88.3	88.7	84.3	82.6	82.4	82.7	83.2	82.7	83.8	86.6	86.6
34b Other	8.9	11.0	10.7	10.4	10.3	11.9	11.9	11.5	11.4	11.4	11.3	12.5
35 Securitized business loans ¹³	12.7	20.6	19.7	19.4	19.4	17.7	17.1	16.7	16.8	16.1	16.6	16.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	228.6	267.9	279.4	280.7	283.9	287.0	289.9	303.1	303.9	302.7	307.1	306.7
34 Securitized consumer loans ¹³	237.3	246.1	251.2	258.3	252.5	249.3	248.7	250.6	252.8	250.1	251.5	252.9
34a Credit cards and related plans	229.7	237.4	242.9	250.5	244.9	241.9	241.6	243.8	246.0	243.3	245.2	246.6
34b Other	7.6	8.7	8.4	7.8	7.6	7.4	7.2	6.8	6.8	6.8	6.3	6.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	57.5	61.1	60.2	54.8	52.2	46.8	46.2	49.6	52.0	51.8	52.1	51.8
30 Reval. losses on off-bal. sheet items ⁹	52.8	54.1	54.2	51.5	48.0	40.6	39.8	42.4	44.3	45.2	45.6	46.3
35 Securitized business loans ¹³	30.8	26.4	25.2	25.5	25.1	24.1	23.8	22.5	22.4	22.3	22.1	22.2

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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