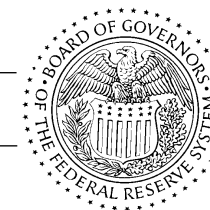


FEDERAL RESERVE statistical release



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

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	4,560.3	4,762.9	4,788.1	4,818.8	4,858.5	4,908.3	4,974.0	5,003.5	5,024.6	5,016.3	5,016.3	5,012.7
2 Securities in bank credit	1,214.4	1,263.7	1,267.1	1,267.3	1,276.5	1,284.7	1,302.7	1,297.1	1,299.6	1,296.5	1,293.6	1,293.4
3 U.S. government securities	811.7	804.1	812.1	813.1	812.7	810.9	812.2	813.9	816.3	816.1	820.5	815.5
4 Other securities	402.7	459.6	455.0	454.2	463.8	473.9	490.5	483.1	483.3	480.5	473.0	477.9
5 Loans and leases in bank credit ²	3,345.9	3,499.2	3,521.0	3,551.5	3,582.0	3,623.6	3,671.3	3,706.4	3,725.0	3,719.8	3,722.8	3,719.4
6 Commercial and industrial	963.8	1,002.1	1,011.8	1,019.1	1,027.6	1,040.9	1,061.4	1,064.4	1,068.7	1,059.3	1,060.3	1,062.6
7 Real estate	1,369.8	1,470.6	1,489.0	1,505.2	1,523.5	1,546.7	1,569.8	1,589.6	1,594.9	1,594.1	1,598.3	1,600.6
8 Revolving home equity	104.3	101.6	103.6	104.7	107.1	112.6	116.0	116.6	116.8	114.9	116.2	115.9
9 Other	1,265.5	1,368.9	1,385.5	1,400.5	1,416.4	1,434.1	1,453.8	1,472.9	1,478.1	1,479.2	1,482.1	1,484.7
10 Consumer	488.9	489.7	496.4	502.6	505.5	505.7	508.4	515.5	519.1	521.3	515.4	513.9
11 Security ³	130.7	153.1	143.2	142.4	142.6	143.5	144.6	149.5	152.4	156.1	154.3	148.6
12 Other loans and leases	392.7	383.7	380.5	382.2	382.8	386.9	387.0	387.3	389.9	389.0	394.5	393.6
13 Interbank loans	223.2	229.5	225.1	236.1	237.4	238.2	242.6	242.8	246.2	250.4	252.7	252.0
14 Cash assets ⁴	261.9	287.5	283.3	281.6	275.1	285.2	277.4	273.0	280.5	265.3	277.6	286.1
15 Other assets ⁵	346.9	377.8	382.7	378.3	376.6	378.0	387.5	389.0	390.1	388.8	389.3	376.7
16 TOTAL ASSETS ⁶	5,333.5	5,597.9	5,620.1	5,655.9	5,688.4	5,750.1	5,821.3	5,848.2	5,881.4	5,860.2	5,875.3	5,866.2
LIABILITIES												
17 Deposits	3,383.5	3,524.5	3,540.2	3,558.4	3,575.4	3,626.3	3,631.8	3,656.0	3,652.5	3,651.0	3,710.0	3,702.8
18 Transaction	651.1	630.2	626.6	625.2	626.2	625.9	629.2	616.6	627.2	624.0	616.7	621.0
19 Nontransaction	2,732.3	2,894.3	2,913.6	2,933.2	2,949.3	3,000.4	3,002.6	3,039.3	3,025.3	3,027.0	3,093.2	3,081.8
20 Large time	723.1	828.1	840.3	845.8	853.0	874.4	880.5	894.8	896.5	897.2	900.2	896.9
21 Other	2,009.3	2,066.2	2,073.3	2,087.4	2,096.2	2,126.0	2,122.1	2,144.6	2,128.8	2,129.8	2,193.1	2,184.9
22 Borrowings	1,023.3	1,116.6	1,133.6	1,130.0	1,150.8	1,184.5	1,196.5	1,196.6	1,204.9	1,208.3	1,205.5	1,196.5
23 From banks in the U.S.	333.7	346.8	359.7	364.8	372.9	373.9	379.9	371.1	366.8	365.3	385.8	376.2
24 From others	689.6	769.8	773.8	765.2	777.9	810.6	816.6	825.5	838.0	843.1	819.8	820.4
25 Net due to related foreign offices	217.4	221.1	229.7	233.9	233.1	223.9	249.5	259.3	258.5	251.1	260.5	257.8
26 Other liabilities	277.5	302.4	290.4	295.6	289.5	289.5	312.4	303.2	306.5	304.9	293.0	293.1
27 TOTAL LIABILITIES	4,901.6	5,164.6	5,193.9	5,217.8	5,248.9	5,324.3	5,390.2	5,415.1	5,422.4	5,415.3	5,469.0	5,450.3
28 Residual (assets less liabilities) ⁷	431.9	433.3	426.2	438.0	439.5	425.8	431.1	433.0	459.0	444.8	406.3	415.9

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	4,546.9	4,795.3	4,812.3	4,821.8	4,852.7	4,908.9	4,966.0	4,987.5	4,998.0	4,997.5	5,003.3	4,985.2
2 Securities in bank credit	1,206.9	1,273.8	1,275.6	1,271.4	1,277.9	1,286.6	1,300.3	1,286.9	1,284.6	1,283.5	1,279.6	1,276.6
3 U.S. government securities	811.2	806.1	813.9	817.0	819.6	819.5	817.5	813.2	812.6	811.9	815.5	807.9
4 Other securities	395.7	467.7	461.8	454.3	458.3	467.1	482.8	473.7	471.9	471.6	464.1	468.7
5 Loans and leases in bank credit ²	3,340.0	3,521.4	3,536.6	3,550.4	3,574.8	3,622.3	3,665.8	3,700.7	3,713.4	3,713.9	3,723.6	3,708.6
6 Commercial and industrial	963.2	1,004.1	1,009.3	1,019.8	1,031.6	1,047.9	1,064.3	1,063.8	1,068.3	1,059.0	1,061.8	1,057.6
7 Real estate	1,367.6	1,475.4	1,493.1	1,502.2	1,518.7	1,542.2	1,567.2	1,586.2	1,587.4	1,589.9	1,594.2	1,597.8
8 Revolving home equity	104.4	102.0	103.8	104.4	106.1	111.7	115.6	116.7	117.2	115.1	116.0	116.0
9 Other	1,263.3	1,373.4	1,389.2	1,397.7	1,412.7	1,430.5	1,451.6	1,469.5	1,470.2	1,474.8	1,478.2	1,481.8
10 Consumer	487.0	495.1	503.5	504.7	503.9	504.6	508.0	514.5	518.0	521.3	515.4	513.9
10a Credit cards and related plans	--	--	--	--	--	--	--	--	--	196.1	194.2	193.0
10b Other	--	--	--	--	--	--	--	--	--	325.2	321.2	320.9
11 Security ³	130.2	157.8	147.3	143.9	141.6	144.0	143.1	149.4	152.2	153.5	151.8	145.5
12 Other loans and leases	392.0	389.0	383.4	379.8	378.9	383.6	383.2	386.9	387.4	390.2	400.5	393.8
13 Interbank loans	222.7	234.9	226.0	237.6	243.2	245.0	242.4	242.2	239.6	245.8	261.4	248.5
14 Cash assets ⁴	258.0	307.4	297.4	282.2	266.7	282.3	275.2	269.1	270.3	264.2	290.0	274.4
15 Other assets ⁵	349.2	377.8	381.2	380.6	380.0	381.6	390.8	390.8	387.0	391.9	396.9	375.9
16 TOTAL ASSETS ⁶	5,317.8	5,655.5	5,658.1	5,663.3	5,683.4	5,758.5	5,814.4	5,829.3	5,834.8	5,838.8	5,890.9	5,822.8
LIABILITIES												
17 Deposits	3,373.6	3,566.8	3,553.5	3,557.3	3,579.3	3,644.3	3,617.1	3,644.0	3,614.7	3,627.4	3,726.2	3,681.0
18 Transaction	649.9	662.9	638.1	618.2	619.1	634.6	619.8	615.6	610.2	625.8	644.9	612.7
19 Nontransaction	2,723.6	2,903.9	2,915.4	2,939.0	2,960.2	3,009.7	2,997.3	3,028.5	3,004.5	3,001.7	3,081.3	3,068.3
20 Large time	715.1	843.1	851.3	858.4	861.5	874.0	876.7	883.9	884.1	881.7	880.4	881.4
21 Other	2,008.5	2,060.8	2,064.1	2,080.6	2,098.7	2,135.8	2,120.6	2,144.6	2,120.4	2,119.9	2,200.8	2,186.9
22 Borrowings	1,025.2	1,125.8	1,152.1	1,133.9	1,145.8	1,182.7	1,206.0	1,200.5	1,231.9	1,224.4	1,197.6	1,182.8
23 From banks in the U.S.	334.0	351.8	363.6	366.4	372.8	375.2	380.6	372.3	373.8	372.5	385.6	373.2
24 From others	691.1	774.0	788.5	767.5	773.0	807.5	825.4	828.2	858.2	851.9	812.0	809.6
25 Net due to related foreign offices	211.0	227.3	233.3	248.3	236.7	213.2	249.9	249.8	247.7	256.4	243.0	243.0
26 Other liabilities	276.1	304.6	291.8	297.9	290.2	288.4	311.0	301.6	304.3	303.3	290.0	290.9
27 TOTAL LIABILITIES	4,885.8	5,224.5	5,230.7	5,237.3	5,252.0	5,328.6	5,384.0	5,395.9	5,398.6	5,411.5	5,456.8	5,397.7
28 Residual (assets less liabilities) ⁷	432.0	431.0	427.4	426.0	431.5	430.0	430.4	433.4	436.2	427.3	434.1	425.1

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

Seasonally adjusted, billions of dollars

July 21, 2000

Account		1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS													
1	Bank credit	4,021.6	4,214.6	4,239.8	4,277.9	4,314.3	4,340.1	4,392.3	4,430.0	4,448.0	4,444.7	4,445.2	4,444.1
2	Securities in bank credit	1,015.2	1,061.3	1,066.0	1,075.4	1,081.7	1,083.5	1,095.4	1,095.8	1,096.9	1,098.2	1,096.1	1,096.8
3	U.S. government securities	724.3	723.4	731.1	737.3	734.8	731.6	732.9	735.5	737.5	737.3	740.9	737.9
4	Other securities	290.9	338.0	334.9	338.1	346.8	351.9	362.5	360.4	359.4	361.0	355.2	359.0
5	Loans and leases in bank credit ²	3,006.4	3,153.2	3,173.8	3,202.5	3,232.6	3,256.6	3,296.9	3,334.2	3,351.1	3,346.4	3,349.1	3,347.3
6	Commercial and industrial	764.8	808.7	816.8	822.4	829.5	839.2	853.9	856.7	859.7	853.6	854.9	857.6
7	Real estate	1,350.8	1,453.6	1,471.6	1,487.5	1,505.4	1,528.2	1,551.0	1,570.5	1,575.7	1,574.9	1,579.3	1,581.8
8	Revolving home equity	104.3	101.6	103.6	104.7	107.1	112.6	116.0	116.6	116.8	114.9	116.2	115.9
9	Other	1,246.4	1,351.9	1,368.0	1,382.7	1,398.3	1,415.6	1,435.0	1,453.9	1,458.9	1,459.9	1,463.1	1,465.9
10	Consumer	488.9	489.7	496.4	502.6	505.5	505.7	508.4	515.5	519.1	521.3	515.4	513.9
11	Security ³	78.9	86.1	76.5	75.7	76.2	65.7	63.9	68.7	71.8	71.3	70.1	66.2
12	Other loans and leases	323.1	315.3	312.6	314.4	316.1	317.8	319.6	322.7	324.8	325.3	329.4	327.9
13	Interbank loans	198.4	199.9	196.2	203.5	209.0	208.9	210.9	214.4	216.5	218.9	225.4	225.4
14	Cash assets ⁴	225.7	234.1	231.0	230.3	226.3	236.3	232.1	227.0	234.2	219.2	231.4	240.0
15	Other assets ⁵	313.1	341.2	344.1	340.0	337.5	338.2	346.6	345.8	345.2	344.8	344.2	335.2
16	TOTAL ASSETS⁶	4,700.3	4,930.3	4,952.2	4,993.1	5,028.2	5,064.3	5,122.3	5,157.4	5,184.1	5,167.2	5,185.9	5,183.8
LIABILITIES													
17	Deposits	3,075.2	3,150.4	3,160.5	3,178.9	3,193.6	3,233.9	3,244.6	3,268.6	3,262.2	3,262.4	3,320.7	3,316.3
18	Transaction	640.3	619.6	615.8	614.2	614.9	614.9	617.7	605.0	615.5	613.5	604.4	609.6
19	Nontransaction	2,434.9	2,530.8	2,544.7	2,564.8	2,578.7	2,619.0	2,626.8	2,663.6	2,646.7	2,648.9	2,716.4	2,706.7
20	Large time	426.8	467.8	473.3	479.0	485.3	496.0	507.3	520.0	518.2	520.3	525.5	524.5
21	Other	2,008.1	2,063.0	2,071.4	2,085.8	2,093.4	2,123.0	2,119.5	2,143.6	2,128.5	2,128.6	2,190.8	2,182.2
22	Borrowings	839.9	935.2	954.1	954.4	973.3	984.2	991.2	990.8	998.9	1,001.1	992.2	992.5
23	From banks in the U.S.	307.4	322.4	340.0	346.6	353.4	353.3	362.2	352.5	347.4	346.9	359.8	356.5
24	From others	532.5	612.7	614.1	607.8	619.8	630.9	629.0	638.4	651.5	654.2	632.4	636.0
25	Net due to related foreign offices	146.2	182.0	194.2	207.1	213.2	208.9	229.4	240.9	241.7	231.6	242.6	241.2
26	Other liabilities	213.8	232.9	220.3	224.1	220.3	218.9	235.2	233.2	234.3	238.4	225.2	226.6
27	TOTAL LIABILITIES	4,275.1	4,500.4	4,529.2	4,564.5	4,600.3	4,645.9	4,700.3	4,733.5	4,737.1	4,733.5	4,780.7	4,776.6
28	Residual (assets less liabilities) ⁷	425.1	429.9	423.0	428.6	427.9	418.4	421.9	423.9	447.0	433.7	405.2	407.2

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

Not seasonally adjusted, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	4,016.0	4,236.9	4,256.2	4,276.7	4,309.8	4,347.0	4,392.8	4,423.5	4,433.2	4,433.9	4,440.7	4,427.9
2 Securities in bank credit	1,012.1	1,067.7	1,070.6	1,078.2	1,086.0	1,089.0	1,096.0	1,091.4	1,089.3	1,090.9	1,088.1	1,087.1
3 U.S. government securities	723.7	724.0	732.2	741.1	742.0	739.5	737.2	734.7	734.4	733.1	735.9	731.5
4 Other securities	288.3	343.7	338.3	337.1	344.0	349.5	358.8	356.7	354.9	357.8	352.2	355.7
5 Loans and leases in bank credit ²	3,003.9	3,169.2	3,185.6	3,198.4	3,223.8	3,258.0	3,296.8	3,332.2	3,344.0	3,343.1	3,352.6	3,340.8
6 Commercial and industrial	767.0	807.1	812.9	820.6	831.8	848.0	861.1	859.4	862.5	856.0	858.8	855.5
7 Real estate	1,348.7	1,458.5	1,475.4	1,484.1	1,500.5	1,523.9	1,548.5	1,567.3	1,568.3	1,570.9	1,575.4	1,579.1
8 Revolving home equity	104.4	102.0	103.8	104.4	106.1	111.7	115.6	116.7	117.2	115.1	116.0	116.0
9 Other	1,244.4	1,356.4	1,371.6	1,379.7	1,394.4	1,412.2	1,432.9	1,450.6	1,451.1	1,455.9	1,459.3	1,463.1
10 Consumer	487.0	495.1	503.5	504.7	503.9	504.6	508.0	514.5	518.0	521.3	515.4	513.9
10a Credit cards and related plans	--	--	--	--	--	--	--	--	--	196.1	194.2	193.0
10b Other	--	--	--	--	--	--	--	--	--	325.2	321.2	320.9
11 Security ³	78.2	90.3	80.1	77.4	74.9	66.2	62.5	68.3	71.7	67.8	67.6	63.7
12 Other loans and leases	323.0	318.2	313.7	311.6	312.7	315.3	316.7	322.7	323.4	327.0	335.4	328.6
13 Interbank loans	197.9	205.4	197.0	205.0	214.9	215.7	210.7	213.9	209.9	214.3	234.1	221.9
14 Cash assets ⁴	222.1	249.7	242.9	231.5	218.9	235.6	231.1	223.9	224.8	218.9	244.9	230.1
15 Other assets ⁵	317.0	339.1	341.2	340.5	339.7	342.6	350.6	349.8	345.1	351.0	354.5	336.2
16 TOTAL ASSETS ⁶	4,694.5	4,971.4	4,978.7	4,995.0	5,024.4	5,081.9	5,125.5	5,151.1	5,153.2	5,157.8	5,213.9	5,155.3
LIABILITIES												
17 Deposits	3,068.3	3,184.2	3,167.0	3,170.8	3,191.3	3,250.8	3,229.1	3,261.0	3,229.4	3,244.5	3,348.3	3,303.1
18 Transaction	639.4	651.8	627.2	607.3	608.0	623.9	608.9	604.3	598.9	615.1	632.3	601.5
19 Nontransaction	2,428.8	2,532.4	2,539.8	2,563.5	2,583.3	2,626.9	2,620.2	2,656.7	2,630.5	2,629.4	2,716.0	2,701.7
20 Large time	422.6	474.0	478.9	485.6	487.0	493.6	502.0	514.5	512.5	511.8	517.6	517.1
21 Other	2,006.3	2,058.4	2,060.9	2,077.9	2,096.3	2,133.4	2,118.2	2,142.2	2,118.0	2,117.5	2,198.4	2,184.5
22 Borrowings	841.8	944.3	972.6	958.3	968.2	982.4	1,000.7	994.7	1,026.0	1,017.2	984.2	978.7
23 From banks in the U.S.	307.8	327.4	343.9	348.1	353.3	354.6	362.9	353.6	354.3	354.1	359.6	353.5
24 From others	534.0	617.0	628.7	610.2	614.9	627.8	637.8	641.1	671.6	663.0	624.6	625.2
25 Net due to related foreign offices	141.4	183.0	195.5	219.1	216.2	202.9	234.0	232.8	231.5	234.9	227.1	227.1
26 Other liabilities	213.6	233.1	220.1	224.4	220.7	219.5	235.2	233.0	233.8	238.0	224.2	225.8
27 TOTAL LIABILITIES	4,265.2	4,544.7	4,555.1	4,572.6	4,596.4	4,655.6	4,699.0	4,721.5	4,720.8	4,734.6	4,783.7	4,734.7
28 Residual (assets less liabilities) ⁷	429.3	426.8	423.6	422.3	428.0	426.3	426.5	429.5	432.5	423.2	430.2	420.5

Account		1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS													
1	Bank credit	2,265.8	2,368.5	2,367.3	2,386.0	2,408.1	2,424.2	2,460.2	2,475.2	2,493.0	2,471.2	2,471.4	2,473.0
2	Securities in bank credit	514.5	551.8	550.4	555.6	563.4	566.1	576.5	575.9	577.2	576.7	571.6	571.0
3	U.S. government securities	355.2	354.7	355.5	356.6	356.2	354.7	356.4	359.3	362.3	359.5	361.6	361.0
3a	Trading account	23.4	19.5	20.4	21.5	20.4	21.2	23.4	22.7	22.9	22.7	23.9	22.5
3b	Investment account	331.7	335.1	335.1	335.1	335.8	333.4	333.0	336.7	339.4	336.7	337.8	338.5
4	Other securities	159.3	197.2	194.8	199.0	207.2	211.5	220.1	216.6	215.0	217.2	209.9	210.0
4a	Trading account	69.0	86.7	81.5	85.9	91.1	92.9	101.2	98.0	96.0	99.7	92.3	91.9
4b	Investment account	90.3	110.5	113.3	113.1	116.1	118.6	118.9	118.5	119.0	117.5	117.6	118.1
4c	State and local government	23.0	24.1	24.4	24.5	24.7	25.1	25.4	25.7	25.5	26.1	26.1	26.2
4d	Other	67.2	86.3	88.9	88.6	91.4	93.4	93.5	92.9	93.5	91.5	91.4	91.9
5	Loans and leases in bank credit ²	1,751.3	1,816.6	1,816.9	1,830.4	1,844.8	1,858.0	1,883.7	1,899.3	1,915.8	1,894.6	1,899.8	1,902.0
6	Commercial and industrial	526.7	552.1	555.6	557.7	560.4	567.8	579.1	578.2	581.6	571.5	571.1	573.9
6a	Bankers acceptances	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	0.9
6b	Other	525.7	551.0	554.6	556.8	559.5	566.8	578.1	577.2	580.6	570.5	570.1	573.0
7	Real estate	684.0	737.5	744.9	750.3	759.1	774.9	787.8	797.5	802.5	795.5	801.2	806.6
8	Revolving home equity	69.1	64.2	65.5	66.0	67.6	72.4	75.0	75.4	76.0	73.7	74.8	74.5
9	Other	615.0	673.2	679.4	684.3	691.4	702.5	712.8	722.1	726.5	721.8	726.4	732.1
10	Consumer	226.9	220.2	221.6	226.9	228.9	228.0	228.5	229.6	231.9	228.6	228.3	227.7
11	Security ³	72.7	79.1	69.8	68.9	69.3	58.6	57.3	61.8	64.9	64.6	62.8	58.9
11a	Fed funds and RPs with broker/dealer	55.1	59.9	49.5	46.5	48.2	37.7	38.8	43.8	47.2	45.7	43.8	40.8
11b	Other	17.6	19.2	20.3	22.4	21.1	20.9	18.6	18.0	17.7	18.9	18.9	18.1
12a	State and local government	11.1	11.7	11.8	11.9	12.1	12.1	12.1	12.2	12.1	12.3	12.3	12.2
12b	Agricultural	7.9	9.0	9.1	9.3	9.3	9.4	9.4	9.5	9.5	9.5	9.5	9.4
12c	Fed funds and RPs with others	16.1	11.7	11.1	11.2	11.2	11.5	11.6	12.5	12.0	14.2	13.1	12.7
12d	All other loans	96.2	76.0	75.3	76.5	76.8	76.7	77.9	75.1	76.8	73.1	77.1	74.3
12e	Lease financing receivables	109.7	119.3	117.6	117.7	117.7	119.0	120.1	123.0	124.6	125.3	124.3	126.2
13	Interbank loans	134.5	135.6	132.9	137.9	142.8	136.3	141.3	142.4	142.7	144.9	150.3	146.1
13a	Fed funds and RPs with banks	77.7	64.2	59.0	65.5	68.5	65.7	71.4	70.5	68.2	71.3	76.6	71.9
13b	Other	56.9	71.4	73.9	72.4	74.3	70.6	69.8	71.9	74.4	73.6	73.8	74.2
14	Cash assets ⁴	145.0	146.8	147.2	148.3	145.3	153.9	147.6	144.7	150.6	139.3	147.2	149.2
15	Other assets ⁵	222.6	241.1	240.4	236.6	234.5	233.5	237.8	238.0	238.4	239.0	234.8	239.8
16	TOTAL ASSETS ⁶	2,732.8	2,856.7	2,853.1	2,874.5	2,896.3	2,913.4	2,952.4	2,966.0	2,990.4	2,960.3	2,969.5	2,973.3

Footnotes appear on page 14.

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

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

July 21, 2000

Account		1999	1999	2000	2000	2000	2000	2000	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun 21	Jun 28	Jul 5	Jul 12
LIABILITIES												
17	Deposits	1,584.3	1,593.5	1,589.2	1,596.6	1,601.5	1,623.9	1,629.1	1,622.9	1,620.2	1,601.3	1,639.9
18	Transaction	337.9	320.6	313.7	312.1	311.6	310.0	313.4	305.9	313.7	306.4	305.1
19	Nontransaction	1,246.4	1,272.9	1,275.6	1,284.5	1,289.9	1,313.8	1,315.8	1,317.0	1,306.5	1,294.9	1,334.8
20	Large time	205.9	227.8	230.2	231.4	234.7	243.1	250.8	257.6	255.4	256.7	262.8
21	Other	1,040.5	1,045.1	1,045.4	1,053.2	1,055.2	1,070.7	1,065.0	1,059.4	1,051.0	1,038.2	1,072.0
22	Borrowings	562.8	629.0	629.4	627.8	638.7	646.2	645.9	651.4	657.3	665.6	662.8
23	From banks in the U.S.	164.9	176.8	186.2	190.6	193.2	195.9	200.6	194.8	189.5	188.9	203.4
24	From others	397.9	452.1	443.2	437.2	445.5	450.2	445.3	456.7	467.8	476.7	459.4
25	Net due to related foreign offices	142.1	177.5	189.1	201.9	207.8	203.6	223.4	231.7	236.7	214.0	220.9
26	Other liabilities	161.0	176.8	164.6	166.4	164.7	164.3	177.8	177.4	174.8	188.7	175.5
27	TOTAL LIABILITIES	2,450.2	2,576.8	2,572.3	2,592.6	2,612.8	2,638.0	2,676.2	2,683.6	2,689.0	2,669.7	2,699.1
28	Residual (assets less liabilities) ⁷	282.5	279.9	280.7	281.8	283.6	275.4	276.1	282.4	301.4	290.6	270.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	2,255.0	2,390.4	2,390.0	2,397.4	2,409.8	2,427.7	2,453.9	2,463.2	2,473.1	2,453.8	2,465.6	2,453.9
2 Securities in bank credit	509.2	558.7	556.7	561.7	566.7	567.2	573.3	569.6	567.5	567.8	564.8	561.4
3 U.S. government securities	352.2	355.9	358.3	362.9	362.1	359.3	357.4	356.3	356.6	353.2	357.1	353.9
3a Trading account	22.9	19.4	21.1	22.5	21.4	21.5	22.0	22.5	22.4	20.4	22.7	20.7
3b Investment account	329.3	336.5	337.2	340.4	340.7	337.8	335.5	333.9	334.2	332.7	334.4	333.2
3c Mortgage-backed	213.7	217.3	217.1	221.2	222.1	220.5	217.9	216.5	215.6	215.4	217.0	216.3
3d Other	115.6	119.2	120.0	119.2	118.6	117.3	117.6	117.4	118.6	117.3	117.3	116.9
3e 1 year or less	22.8	22.5	23.3	27.1	28.8	28.6	30.3	30.2	31.4	30.4	30.2	29.4
3f Between 1 and 5 years	54.7	57.6	57.3	54.4	52.6	51.4	51.6	52.3	52.1	52.4	52.4	52.2
3g More than 5 years	38.1	39.2	39.5	37.7	37.3	37.3	35.7	34.9	35.1	34.6	34.7	35.3
4 Other securities	157.0	202.8	198.4	198.8	204.6	207.9	215.9	213.3	210.9	214.7	207.7	207.4
4a Trading account	69.0	86.7	81.5	85.9	91.1	92.9	101.2	98.0	96.0	99.7	92.3	91.9
4b Investment account	88.0	116.1	116.9	112.9	113.5	115.0	114.6	115.2	114.9	115.0	115.4	115.5
4c State and local government	23.0	24.4	24.7	24.7	24.8	25.2	25.3	25.5	25.5	25.8	25.4	25.6
4d Other	65.0	91.7	92.2	88.2	88.7	89.8	89.3	89.7	89.4	89.2	89.9	90.0
5 Loans and leases in bank credit ²	1,745.8	1,831.7	1,833.4	1,835.8	1,843.1	1,860.5	1,880.6	1,893.6	1,905.6	1,886.0	1,900.8	1,892.5
6 Commercial and industrial	527.2	550.9	552.6	557.0	562.7	574.5	583.6	578.8	582.4	571.8	573.4	571.1
6a Bankers acceptances	1.0	1.1	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.0	0.9
6b Other	526.2	549.9	551.5	556.1	561.7	573.4	582.6	577.8	581.4	570.7	572.4	570.1
7 Real estate	680.9	743.0	751.1	751.6	757.4	772.0	784.9	793.2	794.9	789.8	797.7	802.9
8 Revolving home equity	69.2	64.4	65.8	65.9	66.9	71.7	74.6	75.5	76.4	73.8	74.9	74.7
9a Other residential	371.4	416.8	419.4	417.0	420.2	429.3	437.3	442.1	443.0	438.6	445.6	449.9
9b Commercial	240.3	261.8	265.9	268.7	270.3	271.0	273.0	275.6	275.5	277.4	277.2	278.3
10 Consumer	225.4	223.3	228.1	229.9	229.1	227.9	228.0	228.7	230.7	228.6	228.3	227.7
10a Credit cards and related plans	--	--	--	--	--	--	--	--	--	72.0	73.2	72.6
10b Other	--	--	--	--	--	--	--	--	--	156.6	155.2	155.1
11 Security ³	72.0	83.3	73.5	70.6	68.0	59.1	55.9	61.4	64.8	61.0	60.3	56.4
11a Fed funds and RPs with broker/dealer	53.6	63.9	53.9	49.0	46.6	37.7	36.7	42.5	45.6	40.6	40.8	38.2
11b Other	18.5	19.4	19.6	21.6	21.4	21.3	19.2	18.9	19.2	20.4	19.5	18.2
12a State and local government	10.9	11.8	11.8	11.8	12.0	12.0	12.0	12.0	11.9	12.1	12.2	12.2
12b Agricultural	7.9	9.0	9.1	9.1	9.0	9.1	9.3	9.4	9.5	9.6	9.6	9.6
12c Fed funds and RPs with others	16.1	11.7	11.1	11.2	11.2	11.5	11.6	12.5	12.0	14.2	13.1	12.7
12d All other loans	95.7	79.8	76.2	74.8	74.5	74.7	75.1	74.8	75.2	73.9	81.9	74.2
12e Lease financing receivables	109.6	118.9	119.8	119.6	119.2	119.7	120.1	122.8	124.2	125.0	124.2	125.7
13 Interbank loans	137.3	136.7	133.5	138.2	145.6	141.5	145.1	145.5	143.6	149.5	158.3	145.9
13a Fed funds and RPs with banks	78.3	65.8	60.5	65.2	70.5	68.4	72.1	71.0	67.0	74.3	82.1	70.7
13b Other	58.9	70.9	73.0	73.0	75.0	73.1	73.0	74.5	76.6	75.2	76.2	75.2
14 Cash assets ⁴	142.2	158.1	157.8	150.0	139.9	153.8	146.9	142.2	144.1	139.0	154.5	141.4
15 Other assets ⁵	226.8	239.5	239.5	237.9	236.8	237.0	242.6	242.1	240.3	243.5	239.2	239.9
16 TOTAL ASSETS ⁶	2,726.0	2,889.2	2,886.5	2,889.3	2,897.7	2,925.8	2,953.8	2,958.5	2,966.5	2,951.8	2,983.4	2,946.5

Footnotes appear on page 14.

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

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

July 21, 2000

Account		1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
LIABILITIES													
17	Deposits	1,579.5	1,618.5	1,600.6	1,597.0	1,601.2	1,633.6	1,614.3	1,618.0	1,599.0	1,593.1	1,658.3	1,619.7
18	Transaction	336.7	341.9	323.4	308.6	307.0	317.2	307.0	304.7	302.5	309.2	322.6	294.1
19	Nontransaction	1,242.8	1,276.5	1,277.2	1,288.4	1,294.3	1,316.4	1,307.4	1,313.3	1,296.6	1,283.9	1,335.7	1,325.7
20	Large time	201.6	234.0	235.8	238.0	236.4	240.6	245.5	252.1	249.7	248.3	254.9	254.5
21	Other	1,041.2	1,042.5	1,041.4	1,050.4	1,057.9	1,075.8	1,061.9	1,061.2	1,046.9	1,035.7	1,080.8	1,071.1
22	Borrowings	563.7	635.6	649.5	635.9	639.7	648.0	654.0	653.5	678.8	671.5	653.6	647.9
23	From banks in the U.S.	164.4	180.3	190.6	194.7	196.6	199.6	201.9	194.3	193.5	189.7	201.1	196.4
24	From others	399.3	455.3	458.9	441.2	443.2	448.4	452.1	459.2	485.3	481.8	452.5	451.5
25	Net due to related foreign offices	137.3	178.6	190.4	213.9	210.8	197.6	228.0	223.6	226.4	217.3	205.4	205.4
26	Other liabilities	161.0	176.8	164.6	166.4	164.7	164.3	177.8	177.4	174.8	188.7	175.5	180.7
27	TOTAL LIABILITIES	2,441.5	2,609.5	2,605.1	2,613.2	2,616.5	2,643.5	2,674.2	2,672.7	2,679.1	2,670.7	2,692.8	2,653.7
28	Residual (assets less liabilities) ⁷	284.4	279.8	281.4	276.1	281.2	282.3	279.6	285.8	287.5	281.1	290.6	292.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 21, 2000

Account		1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS													
1	Bank credit	1,755.8	1,846.1	1,872.5	1,891.9	1,906.2	1,915.9	1,932.1	1,954.8	1,954.9	1,973.4	1,973.9	1,971.1
2	Securities in bank credit	500.7	509.5	515.6	519.8	518.3	517.4	518.9	519.9	519.7	521.6	524.5	525.9
3	U.S. government securities	369.1	368.7	375.5	380.7	378.6	377.0	376.5	376.1	375.2	377.8	379.3	376.9
4	Other securities	131.6	140.8	140.1	139.1	139.7	140.4	142.4	143.8	144.5	143.8	145.3	149.0
5	Loans and leases in bank credit ²	1,255.0	1,336.6	1,356.9	1,372.1	1,387.9	1,398.6	1,413.2	1,434.8	1,435.3	1,451.9	1,449.3	1,445.2
6	Commercial and industrial	238.1	256.5	261.2	264.7	269.0	271.4	274.8	278.6	278.2	282.1	283.8	283.6
7	Real estate	666.7	716.1	726.7	737.1	746.3	753.3	763.3	773.0	773.2	779.4	778.1	775.2
8	Revolving home equity	35.3	37.4	38.0	38.7	39.5	40.2	41.0	41.2	40.9	41.3	41.4	41.4
9	Other	631.5	678.7	688.6	698.4	706.9	713.1	722.3	731.8	732.4	738.1	736.7	733.8
10	Consumer	262.0	269.5	274.8	275.7	276.6	277.7	279.9	285.9	287.2	292.7	287.1	286.2
11	Security ³	6.2	7.0	6.6	6.8	6.9	7.1	6.6	6.9	6.8	6.8	7.3	7.3
12	Other loans and leases	82.1	87.5	87.6	87.8	89.0	89.1	88.6	90.4	89.9	90.9	93.0	92.9
13	Interbank loans	63.8	64.3	63.3	65.6	66.2	72.6	69.6	72.1	73.8	74.0	75.1	79.3
14	Cash assets ⁴	80.7	87.3	83.7	81.9	81.1	82.4	84.5	82.3	83.6	80.0	84.2	90.9
15	Other assets ⁵	90.6	100.1	103.7	103.5	103.0	104.7	108.8	107.8	106.8	105.8	109.4	95.4
16	TOTAL ASSETS⁶	1,967.5	2,073.7	2,099.1	2,118.6	2,131.9	2,150.9	2,169.9	2,191.4	2,193.7	2,206.9	2,216.4	2,210.5
LIABILITIES													
17	Deposits	1,490.8	1,556.9	1,571.3	1,582.4	1,592.0	1,610.0	1,615.5	1,645.6	1,642.1	1,661.1	1,680.8	1,687.7
18	Transaction	302.3	299.0	302.2	302.1	303.3	304.8	304.4	299.0	301.8	307.1	299.2	310.0
19	Nontransaction	1,188.5	1,257.9	1,269.1	1,280.2	1,288.7	1,305.2	1,311.1	1,346.6	1,340.2	1,354.0	1,381.6	1,377.7
20	Large time	220.9	240.0	243.1	247.6	250.5	252.9	256.6	262.4	262.8	263.6	262.7	262.6
21	Other	967.6	1,017.9	1,026.0	1,032.6	1,038.2	1,052.3	1,054.5	1,084.2	1,077.5	1,090.4	1,118.9	1,115.1
22	Borrowings	277.1	306.2	324.7	326.6	334.6	338.0	345.3	339.4	341.6	335.5	329.4	330.1
23	From banks in the U.S.	142.5	145.6	153.9	156.0	160.2	157.4	161.6	157.7	157.9	158.0	156.4	155.6
24	From others	134.6	160.6	170.8	170.6	174.3	180.7	183.7	181.7	183.7	177.5	172.9	174.5
25	Net due to related foreign offices	4.1	4.5	5.1	5.3	5.4	5.3	6.0	9.1	5.1	17.6	21.7	21.7
26	Other liabilities	52.8	56.1	55.8	57.6	55.6	54.5	57.4	55.8	59.4	49.6	49.7	46.0
27	TOTAL LIABILITIES	1,824.9	1,923.7	1,956.8	1,971.8	1,987.6	2,007.9	2,024.1	2,049.9	2,048.2	2,063.8	2,081.5	2,085.4
28	Residual (assets less liabilities) ⁷	142.6	150.0	142.3	146.7	144.3	143.0	145.8	141.5	145.6	143.1	134.9	125.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	1,761.0	1,846.5	1,866.1	1,879.2	1,900.0	1,919.3	1,938.9	1,960.4	1,960.2	1,980.1	1,975.2	1,974.0
2 Securities in bank credit	502.8	509.0	513.9	516.5	519.3	521.8	522.7	521.8	521.8	523.0	523.3	525.7
3 U.S. government securities	371.5	368.1	374.0	378.2	379.9	380.2	379.8	378.4	377.8	379.9	378.9	377.5
4 Other securities	131.3	140.9	139.9	138.3	139.4	141.6	142.9	143.5	144.0	143.1	144.5	148.2
5 Loans and leases in bank credit ²	1,258.2	1,337.5	1,352.2	1,362.7	1,380.7	1,397.5	1,416.2	1,438.6	1,438.4	1,457.1	1,451.8	1,448.3
6 Commercial and industrial	239.8	256.1	260.3	263.6	269.1	273.6	277.4	280.6	280.1	284.2	285.4	284.5
7 Real estate	667.8	715.5	724.3	732.5	743.1	751.9	763.6	774.1	773.4	781.1	777.6	776.2
8 Revolving home equity	35.2	37.6	38.0	38.5	39.2	40.0	40.9	41.2	40.8	41.2	41.2	41.3
9 Other	632.6	677.9	686.3	694.0	703.9	711.8	722.6	732.9	732.6	739.9	736.5	734.9
10 Consumer	261.5	271.8	275.4	274.7	274.8	276.7	280.0	285.8	287.3	292.7	287.1	286.2
10a Credit cards and related plans	--	--	--	--	--	--	--	--	--	124.1	121.1	120.4
10b Other	--	--	--	--	--	--	--	--	--	168.6	166.0	165.8
11 Security ³	6.2	7.0	6.6	6.8	6.9	7.1	6.6	6.9	6.8	6.8	7.3	7.3
12 Other loans and leases	82.9	87.1	85.6	85.1	86.8	88.2	88.6	91.2	90.6	92.2	94.4	94.1
13 Interbank loans	60.7	68.7	63.5	66.8	69.3	74.2	65.7	68.4	66.4	64.8	75.8	75.9
14 Cash assets ⁴	79.9	91.6	85.1	81.5	79.0	81.8	84.3	81.7	80.8	79.9	90.4	88.7
15 Other assets ⁵	90.3	99.6	101.7	102.5	102.9	105.6	108.0	107.7	104.8	107.4	115.3	96.3
16 TOTAL ASSETS ⁶	1,968.5	2,082.2	2,092.3	2,105.7	2,126.7	2,156.1	2,171.7	2,192.6	2,186.7	2,206.0	2,230.5	2,208.7
LIABILITIES												
17 Deposits	1,488.7	1,565.7	1,566.3	1,573.8	1,590.1	1,617.2	1,614.7	1,643.0	1,630.4	1,651.4	1,690.0	1,683.4
18 Transaction	302.7	309.9	303.8	298.7	301.1	306.7	301.9	299.6	296.4	305.9	309.7	307.4
19 Nontransaction	1,186.0	1,255.9	1,262.5	1,275.1	1,289.0	1,310.5	1,312.8	1,343.4	1,334.0	1,345.5	1,380.3	1,376.0
20 Large time	220.9	240.0	243.1	247.6	250.5	252.9	256.6	262.4	262.8	263.6	262.7	262.6
21 Other	965.1	1,015.9	1,019.4	1,027.5	1,038.4	1,057.6	1,056.3	1,081.0	1,071.2	1,081.9	1,117.6	1,113.4
22 Borrowings	278.2	308.7	323.1	322.4	328.5	334.4	346.7	341.2	347.2	345.6	330.6	330.8
23 From banks in the U.S.	143.4	147.1	153.3	153.4	156.7	155.0	161.0	159.4	160.8	164.4	158.5	157.1
24 From others	134.8	161.6	169.8	169.0	171.8	179.4	185.7	181.8	186.4	181.2	172.1	173.7
25 Net due to related foreign offices	4.1	4.5	5.1	5.3	5.4	5.3	6.0	9.1	5.1	17.6	21.7	21.7
26 Other liabilities	52.6	56.2	55.5	58.0	56.0	55.2	57.4	55.5	59.0	49.3	48.7	45.1
27 TOTAL LIABILITIES	1,823.6	1,935.2	1,950.0	1,959.5	1,979.9	2,012.1	2,024.8	2,048.9	2,041.7	2,063.9	2,090.9	2,081.1
28 Residual (assets less liabilities) ⁷	144.9	147.0	142.2	146.2	146.8	144.0	146.9	143.7	145.0	142.1	139.6	127.7

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

Seasonally adjusted, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	538.7	548.3	548.3	540.9	544.2	568.2	581.6	573.5	576.7	571.7	571.1	568.7
2 Securities in bank credit	199.2	202.4	201.1	191.9	194.8	201.2	207.3	201.3	202.7	198.3	197.4	196.6
3 U.S. government securities	87.4	80.7	81.0	75.8	77.8	79.2	79.3	78.5	78.8	78.8	79.6	77.6
4 Other securities	111.8	121.6	120.1	116.1	117.0	121.9	128.0	122.8	123.9	119.5	117.8	118.9
5 Loans and leases in bank credit ²	339.6	346.0	347.2	349.0	349.4	367.0	374.4	372.2	374.0	373.4	373.7	372.1
6 Commercial and industrial	199.1	193.4	195.0	196.7	198.2	201.7	207.5	207.7	209.0	205.7	205.5	205.0
7 Real estate	19.0	17.0	17.4	17.8	18.1	18.5	18.7	19.0	19.2	19.3	19.0	18.9
11 Security ³	51.8	67.1	66.8	66.7	66.4	77.7	80.7	80.8	80.6	84.8	84.1	82.5
12 Other loans and leases	69.6	68.5	68.0	67.8	66.7	69.1	67.4	64.7	65.1	63.7	65.0	65.8
13 Interbank loans	24.8	29.5	28.9	32.6	28.4	29.3	31.7	28.4	29.7	31.5	27.3	26.6
14 Cash assets ⁴	36.3	53.4	52.4	51.4	48.8	48.9	45.3	46.0	46.3	46.0	46.2	46.1
15 Other assets ⁵	33.7	36.6	38.6	38.2	39.1	39.8	40.8	43.2	44.9	44.0	45.1	41.5
16 TOTAL ASSETS ⁶	633.3	667.6	667.9	662.8	660.2	685.8	699.1	690.8	697.3	692.9	689.4	682.4
LIABILITIES												
17 Deposits	308.3	374.1	379.7	379.4	381.9	392.4	387.2	387.4	390.3	388.6	389.2	386.6
18 Transaction	10.8	10.5	10.8	11.1	11.3	11.1	11.4	11.7	11.7	10.5	12.4	11.5
19 Nontransaction	297.5	363.6	368.9	368.4	370.6	381.3	375.8	375.7	378.6	378.1	376.8	375.1
22 Borrowings	183.3	181.5	179.5	175.6	177.5	200.3	205.3	205.8	206.0	207.2	213.4	204.0
23 From banks in the U.S.	26.3	24.4	19.7	18.3	19.5	20.6	17.7	18.7	19.4	18.4	26.0	19.6
24 From others	157.1	157.1	159.8	157.4	158.1	179.7	187.7	187.1	186.5	188.9	187.4	184.4
25 Net due to related foreign offices	71.2	39.1	35.6	26.8	19.9	15.0	20.1	18.5	16.8	19.5	17.9	16.6
26 Other liabilities	63.7	69.4	70.0	71.5	69.2	70.7	77.2	70.0	72.2	66.6	67.8	66.5
27 TOTAL LIABILITIES	626.5	664.1	664.7	653.4	648.6	678.4	689.9	681.7	685.2	681.8	688.3	673.7
28 Residual (assets less liabilities) ⁷	6.7	3.5	3.2	9.4	11.6	7.4	9.2	9.1	12.0	11.1	1.1	8.8

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

Not seasonally adjusted, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
ASSETS												
1 Bank credit	530.9	558.4	556.1	545.1	542.8	561.9	573.2	564.0	564.7	563.5	562.5	557.3
2 Securities in bank credit	194.8	206.1	205.0	193.2	191.9	197.6	204.3	195.5	195.3	192.6	191.5	189.4
3 U.S. government securities	87.5	82.1	81.6	75.9	77.7	80.0	80.3	78.5	78.2	78.9	79.5	76.4
3a Trading account	21.1	6.7	7.9	7.4	9.5	12.0	12.5	12.0	11.3	12.6	13.1	10.1
3b Investment account	66.4	75.4	73.7	68.5	68.2	67.9	67.7	66.5	66.9	66.2	66.4	66.3
4 Other securities	107.4	124.0	123.4	117.3	114.2	117.7	124.0	116.9	117.1	113.8	112.0	113.0
4a Trading account	63.7	80.8	78.3	74.4	71.9	74.9	81.4	75.1	74.7	72.0	70.4	71.9
4b Investment account	43.7	43.2	45.1	42.9	42.3	42.8	42.6	41.9	42.3	41.8	41.6	41.2
5 Loans and leases in bank credit ²	336.1	352.3	351.0	352.0	350.9	364.3	369.0	368.5	369.4	370.9	371.0	367.8
6 Commercial and industrial	196.2	197.0	196.5	199.2	199.8	199.9	203.2	204.4	205.8	203.0	203.0	202.1
7 Real estate	18.9	16.9	17.6	18.0	18.3	18.3	18.7	18.9	19.1	19.0	18.8	18.7
11 Security ³	52.0	67.5	67.2	66.5	66.6	77.8	80.6	81.1	80.5	85.6	84.2	81.8
12 Other loans and leases	69.0	70.8	69.7	68.2	66.2	68.3	66.5	64.2	63.9	63.2	65.0	65.2
13 Interbank loans	24.8	29.5	28.9	32.6	28.4	29.3	31.7	28.4	29.7	31.5	27.3	26.6
14 Cash assets ⁴	35.8	57.7	54.6	50.8	47.8	46.7	44.1	45.2	45.5	45.3	45.1	44.3
15 Other assets ⁵	32.1	38.7	40.1	40.1	40.4	39.0	40.3	41.0	42.0	40.9	42.4	39.7
16 TOTAL ASSETS ⁶	623.4	684.0	679.3	668.3	659.0	676.6	688.9	678.3	681.6	681.0	677.0	667.5
LIABILITIES												
17 Deposits	305.3	382.6	386.5	386.5	388.0	393.5	388.1	383.0	385.2	382.9	377.9	377.9
18 Transaction	10.5	11.1	10.9	11.0	11.0	10.7	11.0	11.3	11.3	10.6	12.6	11.3
19 Nontransaction	294.8	371.4	375.6	375.5	377.0	382.8	377.1	371.7	374.0	372.3	365.3	366.6
22 Borrowings	183.3	181.5	179.5	175.6	177.5	200.3	205.3	205.8	206.0	207.2	213.4	204.0
23 From banks in the U.S.	26.3	24.4	19.7	18.3	19.5	20.6	17.7	18.7	19.4	18.4	26.0	19.6
24 From others	157.1	157.1	159.8	157.4	158.1	179.7	187.7	187.1	186.5	188.9	187.4	184.4
25 Net due to related foreign offices	69.6	44.3	37.9	29.1	20.5	10.2	15.8	17.0	16.2	21.5	16.0	16.0
26 Other liabilities	62.5	71.5	71.7	73.5	69.5	68.9	75.8	68.6	70.4	65.2	65.8	65.1
27 TOTAL LIABILITIES	620.7	679.9	675.6	664.7	655.6	673.0	685.0	674.4	677.8	676.9	673.1	663.0
28 Residual (assets less liabilities) ⁷	2.7	4.2	3.8	3.6	3.5	3.7	3.9	3.9	3.7	4.1	3.9	4.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 21, 2000

Account	1999	1999	2000	2000	2000	2000	2000	2000	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 21	Jun 28	Jul 5	Jul 12
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁸	52.5	64.2	62.4	64.5	65.7	65.1	72.4	66.2	65.4	68.1	58.8	59.9
30 Reval. losses on off-bal. sheet items ⁸	55.1	63.7	61.7	64.2	64.0	65.0	72.9	66.4	65.9	68.4	58.2	59.3
31 Mortgage-backed securities ⁹	237.6	249.4	251.6	250.9	252.2	253.9	251.1	248.5	248.0	245.4	246.6	246.0
31a Pass-through	161.8	172.7	175.3	174.5	175.8	178.6	177.0	176.8	176.6	175.3	176.8	176.1
31b CMO, REMIC, and other	75.8	76.7	76.4	76.4	76.4	75.2	74.0	71.7	71.5	70.1	69.9	69.8
32 Net unrealized gains (losses) on available-for-sale securities ¹⁰	-0.8	-11.3	-13.8	-14.6	-13.6	-15.6	-17.2	-15.6	-16.8	-12.7	-10.6	-10.7
33 Offshore credit to U.S. residents ¹¹	37.0	24.0	23.2	23.6	24.1	24.4	23.5	22.4	22.5	22.5	22.3	22.3
34 Securitized consumer loans ¹²	--	--	--	--	--	--	--	--	--	87.8	86.5	86.4
34a Credit cards and related plans	--	--	--	--	--	--	--	--	--	72.5	71.4	71.4
34b Other	--	--	--	--	--	--	--	--	--	15.3	15.1	15.0
35 Securitized business loans ¹²	--	--	--	--	--	--	--	--	--	n.a.	n.a.	n.a.
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ⁹	195.7	198.1	202.0	204.7	206.3	207.4	207.0	205.4	204.9	205.5	205.1	205.8
34 Securitized consumer loans ¹²	--	--	--	--	--	--	--	--	--	202.5	205.7	206.3
34a Credit cards and related plans	--	--	--	--	--	--	--	--	--	196.2	197.4	196.9
34b Other	--	--	--	--	--	--	--	--	--	6.3	8.4	9.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁸	37.8	39.6	39.8	40.2	39.3	39.4	44.8	38.7	39.4	35.8	35.0	35.0
30 Reval. losses on off-bal. sheet items ⁸	36.7	38.6	39.0	40.0	38.2	38.4	44.3	37.6	38.4	34.8	33.9	34.9
35 Securitized business loans ¹²	--	--	--	--	--	--	--	--	--	n.a.	n.a.	n.a.

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-728-8872 or 202-482-1986.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. 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.
3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
5. Excludes the due-from position with related foreign offices, which is included in line 25.
6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
7. 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.
8. 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.
9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
10. 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.
11. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to other than nonfinancial businesses.
12. Total amount outstanding.

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001

OFFICIAL BUSINESS

First Class