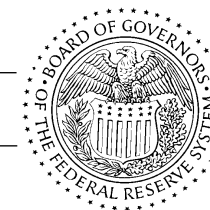


FEDERAL RESERVE statistical release



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

September 1, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	4,563.7	4,792.3	4,839.2	4,889.8	4,934.9	5,000.7	5,028.7	5,063.9	5,092.9	5,097.9	5,096.8	5,106.8
2 Securities in bank credit	1,232.5	1,267.8	1,269.6	1,280.7	1,291.6	1,309.3	1,304.5	1,310.9	1,326.6	1,314.9	1,307.9	1,310.7
3 U.S. government securities	815.3	812.7	815.2	815.7	814.4	815.5	817.1	819.5	820.3	812.4	808.9	809.8
4 Other securities	417.2	455.1	454.4	465.0	477.2	493.8	487.4	491.5	506.4	502.5	499.1	501.0
5 Loans and leases in bank credit ²	3,331.1	3,524.5	3,569.6	3,609.1	3,643.3	3,691.3	3,724.2	3,753.0	3,766.3	3,782.9	3,788.9	3,796.1
6 Commercial and industrial	964.9	1,009.9	1,022.4	1,031.0	1,039.2	1,059.0	1,067.1	1,073.5	1,078.7	1,082.0	1,081.2	1,083.3
7 Real estate	1,373.9	1,492.9	1,515.1	1,537.4	1,554.6	1,577.7	1,593.2	1,608.0	1,614.3	1,614.0	1,613.7	1,615.2
8 Revolving home equity	99.1	104.4	106.4	108.9	112.6	115.1	115.6	116.9	117.6	117.8	118.4	118.5
9 Other	1,274.7	1,388.5	1,408.7	1,428.5	1,442.0	1,462.6	1,477.6	1,491.0	1,496.7	1,496.2	1,495.3	1,496.6
10 Consumer	482.0	495.7	500.0	502.8	507.2	510.4	516.3	517.2	519.4	522.4	529.4	534.6
11 Security ³	123.5	143.4	143.0	143.3	144.0	145.0	149.7	151.5	148.4	156.5	153.0	154.5
12 Other loans and leases	386.9	382.6	389.1	394.7	398.4	399.3	397.9	402.8	405.4	408.0	411.6	408.4
13 Interbank loans	222.6	222.7	228.1	223.6	221.9	227.0	227.6	240.9	234.4	240.2	245.6	254.8
14 Cash assets ⁴	259.9	282.8	279.9	272.1	281.3	274.3	269.1	269.9	268.5	281.3	268.6	282.2
15 Other assets ⁵	348.7	380.4	366.3	366.0	368.2	377.5	379.9	399.6	397.2	400.6	394.2	413.3
16 TOTAL ASSETS ⁶	5,336.4	5,618.9	5,654.5	5,692.1	5,746.5	5,819.1	5,844.9	5,912.6	5,930.6	5,957.4	5,942.6	5,994.3
LIABILITIES												
17 Deposits	3,396.9	3,540.4	3,558.6	3,575.7	3,626.1	3,631.7	3,660.0	3,717.7	3,739.2	3,744.9	3,750.6	3,759.7
18 Transaction	644.7	626.7	625.4	626.3	626.1	629.7	617.2	613.2	595.8	605.8	611.1	636.7
19 Nontransaction	2,752.2	2,913.6	2,933.3	2,949.4	3,000.0	3,002.0	3,042.8	3,104.5	3,143.4	3,139.1	3,139.5	3,123.0
20 Large time	727.7	841.0	844.8	851.3	872.1	877.9	894.7	915.4	926.3	929.0	930.8	919.3
21 Other	2,024.5	2,072.7	2,088.5	2,098.1	2,127.9	2,124.1	2,148.1	2,189.0	2,217.2	2,210.1	2,208.7	2,203.7
22 Borrowings	1,023.6	1,133.9	1,136.0	1,157.7	1,186.8	1,200.8	1,201.4	1,219.1	1,213.6	1,232.3	1,219.5	1,225.7
23 From banks in the U.S.	335.8	360.3	368.7	377.5	377.4	383.8	375.3	386.5	388.4	392.1	384.0	388.3
24 From others	687.8	773.6	767.3	780.2	809.4	817.0	826.1	832.6	825.2	840.3	835.5	837.3
25 Net due to related foreign offices	215.4	229.8	234.1	233.5	223.9	249.8	259.5	261.1	275.9	274.5	263.6	242.2
26 Other liabilities	274.5	290.4	298.4	294.0	296.4	320.0	309.4	301.7	309.4	311.3	314.6	336.4
27 TOTAL LIABILITIES	4,910.5	5,194.5	5,227.1	5,260.8	5,333.2	5,402.3	5,430.3	5,499.6	5,538.1	5,563.1	5,548.3	5,563.9
28 Residual (assets less liabilities) ⁷	426.0	424.4	427.3	431.3	413.3	416.8	414.6	413.0	392.5	394.4	394.3	430.4

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

September 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	4,535.5	4,816.5	4,841.9	4,883.6	4,935.2	4,992.4	5,012.6	5,036.1	5,069.9	5,069.6	5,073.5	5,070.1
2	Securities in bank credit	1,217.5	1,276.3	1,273.7	1,282.1	1,293.4	1,306.9	1,294.1	1,293.7	1,311.5	1,299.6	1,295.0	1,297.4
3	U.S. government securities	807.1	814.4	819.2	822.7	823.0	820.9	816.3	811.0	811.6	803.3	800.1	800.2
4	Other securities	410.4	461.8	454.5	459.4	470.4	486.0	477.8	482.7	499.9	496.4	494.9	497.2
5	Loans and leases in bank credit ²	3,318.1	3,540.2	3,568.2	3,601.5	3,641.8	3,685.6	3,718.5	3,742.4	3,758.3	3,770.0	3,778.5	3,772.7
6	Commercial and industrial	960.5	1,007.4	1,023.1	1,034.9	1,046.3	1,061.9	1,066.5	1,068.7	1,072.3	1,072.1	1,071.9	1,070.7
7	Real estate	1,371.0	1,496.9	1,512.0	1,532.6	1,550.1	1,575.1	1,589.9	1,604.2	1,611.9	1,615.6	1,615.1	1,613.6
8	Revolving home equity	99.2	104.7	106.1	107.8	111.7	114.7	115.7	117.0	117.7	117.8	118.6	118.7
9	Other	1,271.8	1,392.2	1,405.9	1,424.7	1,438.4	1,460.4	1,474.2	1,487.2	1,494.2	1,497.7	1,496.5	1,494.9
10	Consumer	478.2	502.9	502.0	501.2	506.1	510.0	515.3	517.2	519.4	522.4	529.4	534.6
10a	Credit cards and related plans	--	--	--	--	--	--	--	195.8	196.9	199.6	203.9	208.7
10b	Other	--	--	--	--	--	--	--	321.4	322.6	322.8	325.4	326.0
11	Security ³	120.4	147.5	144.5	142.3	144.6	143.4	149.5	148.6	147.3	153.0	149.5	146.8
12	Other loans and leases	388.0	385.5	386.6	390.6	394.8	395.1	397.4	403.6	407.4	406.8	412.7	407.0
13	Interbank loans	218.6	223.4	229.6	229.0	228.2	226.9	227.3	237.0	231.7	231.1	238.4	238.4
14	Cash assets ⁴	251.2	296.9	280.5	263.7	278.5	272.1	265.2	260.6	265.1	260.4	259.6	258.5
15	Other assets ⁵	348.8	378.9	368.5	369.4	371.6	380.5	381.4	398.9	400.5	399.4	393.1	405.0
16	TOTAL ASSETS ⁶	5,295.9	5,656.7	5,661.5	5,686.4	5,754.1	5,811.7	5,826.0	5,871.0	5,904.8	5,897.9	5,902.0	5,909.2
LIABILITIES													
17	Deposits	3,375.1	3,553.6	3,557.5	3,579.5	3,644.1	3,617.0	3,648.1	3,693.2	3,725.7	3,712.5	3,724.3	3,701.1
18	Transaction	637.9	638.2	618.4	619.2	634.7	620.4	616.2	606.8	598.0	584.6	602.6	600.4
19	Nontransaction	2,737.2	2,915.4	2,939.1	2,960.3	3,009.4	2,996.7	3,031.9	3,086.4	3,127.7	3,127.9	3,121.7	3,100.7
20	Large time	715.0	852.0	857.4	859.7	871.6	874.1	883.9	898.8	909.9	910.5	911.4	903.9
21	Other	2,022.3	2,063.4	2,081.7	2,100.6	2,137.7	2,122.6	2,148.1	2,187.6	2,217.8	2,217.4	2,210.3	2,196.9
22	Borrowings	1,011.2	1,152.5	1,140.2	1,153.3	1,185.8	1,210.2	1,204.3	1,205.9	1,193.9	1,196.2	1,196.3	1,196.0
23	From banks in the U.S.	331.8	364.2	370.3	377.4	378.9	384.4	376.1	383.4	384.5	384.3	381.3	384.1
24	From others	679.4	788.3	769.9	775.9	806.9	825.8	828.1	822.5	809.4	811.9	815.0	812.0
25	Net due to related foreign offices	209.2	233.4	248.5	237.0	213.3	250.2	250.1	252.7	261.1	264.4	249.9	249.9
26	Other liabilities	272.8	291.9	300.8	294.7	295.1	318.5	307.6	299.3	307.4	310.5	314.4	335.9
27	TOTAL LIABILITIES	4,868.3	5,231.4	5,246.9	5,264.5	5,338.3	5,396.0	5,410.1	5,451.1	5,488.2	5,483.6	5,484.8	5,483.0
28	Residual (assets less liabilities) ⁷	427.6	425.3	414.6	421.9	415.8	415.7	415.9	419.9	416.6	414.3	417.2	426.2

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

Seasonally adjusted, billions of dollars

September 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
										Jul	Jan	Feb	Mar
ASSETS													
1	Bank credit	4,036.2	4,244.2	4,298.8	4,346.3	4,365.3	4,417.6	4,452.9	4,488.0	4,510.2	4,512.7	4,523.5	4,534.6
2	Securities in bank credit	1,038.7	1,066.6	1,077.4	1,085.1	1,087.1	1,098.8	1,099.1	1,105.8	1,113.5	1,109.6	1,105.9	1,106.6
3	U.S. government securities	728.9	731.6	739.3	737.6	734.7	735.9	738.2	739.8	737.7	733.3	730.6	731.5
4	Other securities	309.8	335.0	338.2	347.4	352.4	363.0	360.9	366.0	375.8	376.3	375.3	375.1
5	Loans and leases in bank credit ²	2,997.5	3,177.6	3,221.4	3,261.2	3,278.1	3,318.7	3,353.8	3,382.2	3,396.7	3,403.1	3,417.6	3,428.0
6	Commercial and industrial	770.4	815.2	826.7	834.6	840.0	853.9	861.9	869.9	873.2	875.4	875.1	878.4
7	Real estate	1,355.4	1,475.5	1,497.4	1,519.4	1,536.3	1,559.1	1,574.4	1,589.3	1,595.5	1,595.3	1,595.0	1,596.4
8	Revolving home equity	99.1	104.4	106.4	108.9	112.6	115.1	115.6	116.9	117.6	117.8	118.4	118.5
9	Other	1,256.3	1,371.1	1,391.1	1,410.5	1,423.7	1,444.1	1,458.7	1,472.3	1,477.9	1,477.5	1,476.6	1,477.9
10	Consumer	482.0	495.7	500.0	502.8	507.2	510.4	516.3	517.2	519.4	522.4	529.4	534.6
11	Security ³	70.8	76.6	76.2	76.8	66.1	64.0	68.6	70.0	71.2	72.4	76.4	78.6
12	Other loans and leases	318.9	314.6	321.1	327.6	328.6	331.3	332.6	335.8	337.3	337.5	341.7	339.9
13	Interbank loans	194.7	193.7	195.4	195.0	192.5	195.2	199.0	214.7	215.1	218.9	223.9	228.7
14	Cash assets ⁴	222.3	230.6	229.2	224.4	233.9	230.3	224.5	224.7	220.7	233.0	221.3	232.8
15	Other assets ⁵	315.7	341.7	328.0	326.8	328.1	336.3	336.4	356.6	354.9	358.7	352.4	371.6
16	TOTAL ASSETS ⁶	4,710.8	4,951.3	4,992.7	5,033.5	5,060.4	5,119.5	5,152.7	5,222.6	5,238.8	5,261.1	5,258.8	5,305.2
LIABILITIES													
17	Deposits	3,084.0	3,161.4	3,181.5	3,197.7	3,238.6	3,249.6	3,277.5	3,330.9	3,349.1	3,350.7	3,355.1	3,369.6
18	Transaction	633.9	616.0	614.4	615.2	615.2	618.5	605.8	601.8	584.9	594.6	599.8	626.2
19	Nontransaction	2,450.1	2,545.4	2,567.1	2,582.5	2,623.4	2,631.1	2,671.7	2,729.0	2,764.2	2,756.1	2,755.3	2,743.4
20	Large time	427.9	474.7	480.2	487.3	498.5	509.6	524.6	542.6	549.7	548.7	549.3	542.3
21	Other	2,022.1	2,070.7	2,086.9	2,095.2	2,124.9	2,121.4	2,147.1	2,186.5	2,214.5	2,207.4	2,206.0	2,201.1
22	Borrowings	848.8	954.6	960.6	980.5	987.1	996.4	996.2	1,013.6	1,014.1	1,028.3	1,023.3	1,023.7
23	From banks in the U.S.	311.5	340.6	350.3	357.7	356.5	365.9	356.3	365.7	371.5	373.4	367.9	369.2
24	From others	537.2	614.0	610.3	622.8	630.6	630.5	639.8	647.9	642.6	654.9	655.5	654.5
25	Net due to related foreign offices	144.7	194.2	207.1	213.2	208.6	228.7	240.1	243.4	250.3	252.7	242.4	220.9
26	Other liabilities	211.5	220.0	225.7	222.6	220.8	237.9	234.2	229.3	236.1	239.9	244.3	266.0
27	TOTAL LIABILITIES	4,288.9	4,530.1	4,574.9	4,614.0	4,655.1	4,712.5	4,748.0	4,817.2	4,849.6	4,871.5	4,865.1	4,880.2
28	Residual (assets less liabilities) ⁷	421.9	421.2	417.7	419.5	405.3	407.0	404.7	405.4	389.3	389.7	393.7	425.0

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

Not seasonally adjusted, billions of dollars

September 1, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	4,016.4	4,260.6	4,297.4	4,341.5	4,372.0	4,417.8	4,446.5	4,470.7	4,497.2	4,496.9	4,509.0	4,508.3
2 Securities in bank credit	1,028.7	1,071.1	1,080.2	1,089.4	1,092.6	1,099.4	1,094.7	1,095.3	1,105.1	1,101.5	1,098.5	1,099.2
3 U.S. government securities	721.6	732.8	743.1	744.8	742.7	740.2	737.4	732.3	731.0	725.7	722.8	723.5
4 Other securities	307.1	338.4	337.2	344.6	350.0	359.2	357.3	363.0	374.1	375.8	375.7	375.7
5 Loans and leases in bank credit ²	2,987.7	3,189.4	3,217.1	3,252.1	3,279.3	3,318.3	3,351.8	3,375.4	3,392.1	3,395.4	3,410.4	3,409.1
6 Commercial and industrial	768.2	811.3	824.9	836.9	848.8	861.0	864.5	867.6	869.4	868.7	867.9	868.6
7 Real estate	1,352.7	1,479.3	1,494.0	1,514.4	1,532.0	1,556.6	1,571.1	1,585.7	1,593.4	1,597.1	1,596.6	1,595.0
8 Revolving home equity	99.2	104.7	106.1	107.8	111.7	114.7	115.7	117.0	117.7	117.8	118.6	118.7
9 Other	1,253.5	1,374.6	1,388.0	1,406.6	1,420.2	1,441.9	1,455.5	1,468.7	1,475.7	1,479.2	1,478.0	1,476.3
10 Consumer	478.2	502.9	502.0	501.2	506.1	510.0	515.3	517.2	519.4	522.4	529.4	534.6
10a Credit cards and related plans	--	--	--	--	--	--	--	195.8	196.9	199.6	203.9	208.7
10b Other	--	--	--	--	--	--	--	321.4	322.6	322.8	325.4	326.0
11 Security ³	68.0	80.3	77.9	75.5	66.6	62.6	68.2	67.4	69.4	69.1	72.3	70.8
12 Other loans and leases	320.6	315.7	318.3	324.0	325.9	328.0	332.7	337.6	340.5	338.1	344.4	340.1
13 Interbank loans	190.8	194.4	196.8	200.5	198.8	195.1	198.7	210.8	212.4	209.8	216.6	212.3
14 Cash assets ⁴	214.9	242.5	230.4	217.1	233.2	229.4	221.4	217.0	218.7	214.1	213.8	210.7
15 Other assets ⁵	317.3	338.8	328.3	328.9	332.3	340.0	340.2	357.9	359.3	358.5	352.1	364.0
16 TOTAL ASSETS ⁶	4,681.3	4,977.7	4,994.2	5,028.9	5,077.1	5,122.2	5,146.4	5,195.2	5,225.7	5,217.1	5,229.2	5,232.9
LIABILITIES												
17 Deposits	3,068.4	3,167.8	3,173.3	3,195.4	3,255.5	3,234.1	3,270.0	3,315.1	3,344.7	3,331.0	3,342.9	3,322.2
18 Transaction	627.1	627.3	607.5	608.3	624.2	609.6	605.1	595.5	587.2	573.6	591.3	590.0
19 Nontransaction	2,441.3	2,540.5	2,565.8	2,587.0	2,631.3	2,624.5	2,664.8	2,719.6	2,757.4	2,757.4	2,751.6	2,732.3
20 Large time	421.3	480.3	486.8	488.9	496.0	504.3	519.2	534.4	542.1	542.4	543.7	537.8
21 Other	2,020.0	2,060.2	2,079.0	2,098.1	2,135.3	2,120.1	2,145.6	2,185.2	2,215.4	2,215.0	2,207.8	2,194.5
22 Borrowings	836.3	973.2	964.9	976.2	986.2	1,005.8	999.1	1,000.4	994.4	992.2	1,000.1	994.0
23 From banks in the U.S.	307.5	344.5	351.9	357.7	358.0	366.5	357.2	362.6	367.6	365.6	365.2	364.9
24 From others	528.8	628.7	613.0	618.5	628.2	639.3	641.9	637.8	626.8	626.6	634.9	629.1
25 Net due to related foreign offices	139.9	195.5	219.1	216.2	202.5	233.3	232.0	235.9	238.9	244.0	228.5	228.5
26 Other liabilities	211.1	219.8	226.1	223.0	221.4	237.9	234.0	228.5	235.5	239.9	244.3	266.0
27 TOTAL LIABILITIES	4,255.7	4,556.2	4,583.4	4,610.8	4,665.7	4,711.0	4,735.0	4,779.9	4,813.5	4,807.0	4,815.8	4,810.7
28 Residual (assets less liabilities) ⁷	425.5	421.5	410.8	418.1	411.5	411.2	411.4	415.3	412.3	410.0	413.4	422.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 1, 2000

Account		1999 Jul	2000 Jan	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	Week ending			
										Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	2,264.2	2,368.7	2,393.8	2,420.3	2,434.3	2,471.0	2,484.6	2,494.8	2,507.5	2,505.6	2,511.9	2,516.6
2	Securities in bank credit	532.4	550.6	555.9	563.7	566.6	576.9	576.3	575.4	581.4	577.0	571.3	571.4
3	U.S. government securities	356.8	355.8	356.9	356.5	355.1	356.8	359.7	360.7	362.0	358.5	354.8	356.0
3a	Trading account	22.0	20.5	21.5	20.5	21.3	23.5	22.7	24.3	27.8	25.4	23.9	22.4
3b	Investment account	334.8	335.3	335.4	336.0	333.8	333.4	337.0	336.3	334.3	333.1	330.8	333.6
4	Other securities	175.6	194.8	199.0	207.2	211.5	220.1	216.6	214.7	219.4	218.5	216.5	215.4
4a	Trading account	73.3	81.5	85.9	91.1	92.9	101.2	98.0	96.6	101.5	101.3	99.4	100.9
4b	Investment account	102.3	113.3	113.1	116.1	118.6	118.9	118.5	118.1	117.8	117.2	117.0	114.5
4c	State and local government	23.3	24.4	24.5	24.7	25.1	25.4	25.6	26.1	26.0	26.0	25.9	25.9
4d	Other	79.0	89.0	88.6	91.4	93.5	93.5	92.9	92.0	91.8	91.3	91.2	88.6
5	Loans and leases in bank credit ²	1,731.8	1,818.0	1,837.9	1,856.6	1,867.7	1,894.0	1,908.4	1,919.4	1,926.1	1,928.6	1,940.6	1,945.2
6	Commercial and industrial	530.9	555.0	562.2	565.2	568.1	578.9	582.8	584.4	586.0	587.8	587.3	589.5
6a	Bankers acceptances	0.9	1.0	1.0	1.0	1.1	1.1	1.0	0.9	1.0	0.9	0.9	0.9
6b	Other	530.0	554.0	561.3	564.2	567.1	577.9	581.8	583.4	585.0	586.9	586.4	588.6
7	Real estate	681.3	747.6	751.3	759.5	774.5	787.7	793.3	801.1	804.3	804.1	804.1	805.3
8	Revolving home equity	64.0	66.4	67.6	69.2	72.2	74.0	74.3	75.2	75.5	75.7	76.3	76.4
9	Other	617.3	681.2	683.8	690.3	702.3	713.7	719.1	726.0	728.7	728.4	727.8	728.8
10	Consumer	218.8	217.9	220.9	222.6	225.8	226.7	227.4	226.8	227.2	226.9	231.6	232.1
11	Security ³	64.7	70.1	69.6	70.2	59.3	57.8	62.1	63.2	64.1	65.2	69.0	71.4
11a	Fed funds and RPs with broker/dealer	47.9	49.8	47.0	48.9	38.2	38.9	43.9	44.6	45.8	45.2	49.5	53.6
11b	Other	16.8	20.3	22.6	21.4	21.2	18.9	18.2	18.6	18.3	20.0	19.5	17.8
12a	State and local government	11.3	11.9	12.0	12.2	12.3	12.3	12.2	12.2	12.0	12.1	12.5	12.3
12b	Agricultural	7.8	9.1	9.3	9.3	9.4	9.5	9.5	9.4	9.3	9.3	9.4	9.4
12c	Fed funds and RPs with others	9.9	11.8	13.3	14.5	13.5	13.2	13.5	12.8	12.0	12.4	13.7	13.4
12d	All other loans	96.0	76.8	81.7	85.6	85.6	87.6	84.7	84.0	84.3	83.9	86.5	84.9
12e	Lease financing receivables	111.2	117.8	117.5	117.4	119.1	120.4	122.8	125.5	126.9	127.0	126.7	126.9
13	Interbank loans	128.6	130.3	131.6	132.3	124.4	129.6	132.0	139.4	138.2	140.4	137.9	139.9
13a	Fed funds and RPs with banks	76.9	53.7	60.6	63.7	61.5	66.4	67.4	73.2	69.2	68.9	66.6	67.8
13b	Other	51.7	76.6	71.0	68.7	62.9	63.2	64.6	66.2	69.0	71.5	71.4	72.1
14	Cash assets ⁴	141.8	147.8	148.8	145.7	154.4	148.9	145.1	143.4	138.8	151.8	140.7	147.3
15	Other assets ⁵	223.1	236.6	222.2	219.9	219.0	222.9	224.3	245.5	244.2	246.4	243.7	251.9
16	TOTAL ASSETS ⁶	2,722.5	2,848.5	2,862.0	2,883.8	2,897.5	2,937.7	2,951.7	2,988.3	2,993.5	3,008.9	2,999.0	3,020.4

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

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

September 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
LIABILITIES													
17	Deposits	1,585.1	1,591.5	1,599.0	1,604.0	1,626.7	1,632.5	1,625.9	1,626.9	1,629.5	1,627.0	1,625.3	1,626.0
18	Transaction	332.2	313.6	312.1	311.6	310.3	314.1	306.8	300.8	291.1	297.5	297.9	315.6
19	Nontransaction	1,252.9	1,277.9	1,286.9	1,292.3	1,316.4	1,318.4	1,319.1	1,326.0	1,338.4	1,329.5	1,327.3	1,310.4
20	Large time	208.7	231.5	231.8	235.2	243.7	251.2	258.0	265.8	270.2	267.5	267.5	260.6
21	Other	1,044.2	1,046.4	1,055.1	1,057.2	1,072.7	1,067.2	1,061.2	1,060.2	1,068.2	1,062.0	1,059.9	1,049.8
22	Borrowings	566.4	631.0	629.1	638.8	647.9	649.2	654.1	676.5	675.7	692.2	687.7	686.3
23	From banks in the U.S.	166.4	187.4	191.8	193.4	197.1	202.3	196.2	204.5	207.1	209.8	207.5	206.4
24	From others	399.9	443.6	437.3	445.3	450.7	446.9	457.9	472.0	468.6	482.4	480.2	479.9
25	Net due to related foreign offices	140.4	189.1	201.9	207.8	203.2	222.7	230.9	221.0	228.5	226.0	222.0	200.5
26	Other liabilities	157.3	162.1	165.7	164.5	163.4	177.2	176.3	179.9	187.1	191.5	194.3	213.7
27	TOTAL LIABILITIES	2,449.1	2,573.7	2,595.7	2,615.1	2,641.2	2,681.6	2,687.3	2,704.4	2,720.8	2,736.6	2,729.3	2,726.6
28	Residual (assets less liabilities) ⁷	273.4	274.8	266.3	268.7	256.3	256.1	264.4	283.9	272.7	272.3	269.7	293.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 1, 2000

Account		1999 Jul	2000 Jan	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	Week ending			
										Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	2,243.7	2,391.5	2,405.0	2,421.7	2,437.6	2,464.3	2,472.5	2,475.8	2,493.3	2,486.8	2,494.5	2,487.8
2	Securities in bank credit	523.1	556.9	561.9	567.0	567.6	573.7	569.9	565.9	574.4	568.7	564.7	564.2
3	U.S. government securities	349.7	358.5	363.2	362.4	359.7	357.9	356.7	353.4	356.3	350.8	348.1	348.5
3a	Trading account	20.4	21.1	22.5	21.4	21.5	22.0	22.5	22.6	27.0	24.1	24.1	21.7
3b	Investment account	329.3	337.4	340.6	340.9	338.2	335.9	334.2	330.8	329.2	326.7	324.0	326.9
3c	Mortgage-backed	212.6	217.1	221.2	222.1	220.6	217.9	216.5	211.2	206.7	206.0	204.9	206.9
3d	Other	116.7	120.2	119.4	118.9	117.6	117.9	117.7	119.7	122.6	120.6	119.1	120.0
3e	1 year or less	22.9	23.4	27.2	29.0	28.8	30.5	30.3	30.2	31.3	30.4	30.8	31.6
3f	Between 1 and 5 years	55.9	57.3	54.4	52.6	51.5	51.6	52.4	53.2	53.5	52.1	52.2	52.2
3g	More than 5 years	38.0	39.5	37.8	37.3	37.4	35.8	35.0	36.2	37.8	38.1	36.1	36.2
4	Other securities	173.4	198.4	198.8	204.6	207.9	215.9	213.3	212.5	218.1	217.9	216.6	215.7
4a	Trading account	73.3	81.5	85.9	91.1	92.9	101.2	98.0	96.6	101.5	101.3	99.4	100.9
4b	Investment account	100.1	116.9	112.9	113.6	115.0	114.7	115.2	115.8	116.6	116.7	117.2	114.8
4c	State and local government	22.8	24.6	24.7	24.8	25.1	25.3	25.5	25.6	25.5	25.6	25.5	25.6
4d	Other	77.3	92.3	88.2	88.8	89.8	89.3	89.7	90.3	91.0	91.1	91.7	89.2
5	Loans and leases in bank credit ²	1,720.6	1,834.5	1,843.1	1,854.7	1,870.0	1,890.6	1,902.6	1,909.9	1,918.9	1,918.1	1,929.7	1,923.5
6	Commercial and industrial	528.7	552.0	561.6	567.5	574.8	583.4	583.4	582.0	583.2	582.6	581.8	582.0
6a	Bankers acceptances	0.9	1.0	1.0	1.0	1.1	1.1	1.0	0.9	1.0	0.9	0.9	0.9
6b	Other	527.8	551.0	560.6	566.5	573.7	582.4	582.4	581.0	582.3	581.7	580.9	581.1
7	Real estate	677.6	753.8	752.6	757.8	771.6	784.8	789.1	796.5	800.6	803.5	802.6	800.9
8	Revolving home equity	64.2	66.8	67.4	68.4	71.5	73.6	74.4	75.4	75.9	75.9	76.6	76.7
9a	Other residential	371.7	420.3	416.1	418.1	425.0	433.4	436.2	443.0	446.0	448.5	445.3	443.5
9b	Commercial	241.7	266.7	269.1	271.3	275.1	277.8	278.5	278.1	278.7	279.1	280.7	280.8
10	Consumer	215.9	224.4	223.9	222.8	225.7	226.2	226.4	226.8	227.2	226.9	231.6	232.1
10a	Credit cards and related plans	--	--	--	--	--	--	--	72.2	71.9	71.5	74.0	74.6
10b	Other	--	--	--	--	--	--	--	154.6	155.3	155.4	157.6	157.5
11	Security ³	61.9	73.8	71.4	69.0	59.8	56.4	61.7	60.5	62.3	61.9	64.9	63.7
11a	Fed funds and RPs with broker/dealer	45.0	54.2	49.6	47.3	38.2	36.8	42.5	41.8	43.8	42.9	45.8	46.2
11b	Other	16.9	19.6	21.8	21.7	21.7	19.6	19.1	18.7	18.5	19.0	19.1	17.5
12a	State and local government	11.3	11.8	11.9	12.1	12.2	12.2	12.1	12.1	12.1	12.2	12.6	12.5
12b	Agricultural	7.9	9.1	9.1	9.1	9.2	9.4	9.5	9.6	9.5	9.5	9.5	9.5
12c	Fed funds and RPs with others	9.9	11.8	13.3	14.5	13.5	13.2	13.5	12.8	12.0	12.4	13.7	13.4
12d	All other loans	96.8	77.8	79.9	83.1	83.4	84.5	84.3	84.8	86.0	83.2	87.3	83.6
12e	Lease financing receivables	110.5	120.0	119.4	118.9	119.7	120.5	122.7	124.8	126.0	126.1	125.8	125.8
13	Interbank loans	128.3	130.8	131.9	135.0	129.2	133.0	135.0	139.5	137.0	132.2	134.3	131.3
13a	Fed funds and RPs with banks	75.9	55.1	60.2	65.6	64.0	66.9	68.0	72.5	68.4	63.0	65.3	61.4
13b	Other	52.3	75.7	71.7	69.4	65.2	66.1	67.0	67.0	68.6	69.2	69.0	69.9
14	Cash assets ⁴	135.5	158.3	150.4	140.4	154.3	148.1	142.6	137.1	137.1	137.5	135.4	131.9
15	Other assets ⁵	223.2	235.7	223.5	222.0	222.3	227.4	228.2	244.9	243.8	243.2	241.5	245.9
16	TOTAL ASSETS ⁶	2,695.7	2,881.8	2,876.5	2,884.6	2,909.1	2,938.2	2,943.8	2,962.6	2,975.9	2,964.4	2,970.3	2,961.7

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)

September 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending				
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23	
LIABILITIES														
17	Deposits	1,574.5	1,602.9	1,599.4	1,603.7	1,636.4	1,617.7	1,621.0	1,616.3	1,624.6	1,609.1	1,616.0	1,592.9	
18	Transaction	328.1	323.3	308.6	307.0	317.5	307.6	305.6	297.1	292.2	281.4	292.6	291.0	
19	Nontransaction	1,246.4	1,279.6	1,290.7	1,296.6	1,319.0	1,310.0	1,315.4	1,319.3	1,332.4	1,327.6	1,323.4	1,301.9	
20	Large time	202.0	237.1	238.4	236.8	241.2	246.0	252.5	257.7	262.6	261.2	261.9	256.1	
21	Other	1,044.4	1,042.5	1,052.3	1,059.8	1,077.8	1,064.1	1,062.9	1,061.6	1,069.8	1,066.5	1,061.5	1,045.8	
22	Borrowings	552.5	651.2	637.7	640.7	650.6	657.3	655.2	660.9	654.5	655.1	659.9	653.2	
23	From banks in the U.S.	161.1	191.9	196.1	197.1	201.1	203.5	195.4	199.1	201.4	200.2	201.1	199.0	
24	From others	391.4	459.3	441.6	443.6	449.5	453.8	459.8	461.9	453.1	454.9	458.8	454.2	
25	Net due to related foreign offices	135.7	190.4	213.9	210.8	197.2	227.3	222.9	213.5	217.2	217.4	208.2	208.2	
26	Other liabilities	157.3	162.1	165.7	164.5	163.4	177.2	176.3	179.9	187.1	191.5	194.3	213.7	
27	TOTAL LIABILITIES	2,419.9	2,606.6	2,616.7	2,619.7	2,647.7	2,679.5	2,675.4	2,670.7	2,683.3	2,672.9	2,678.3	2,668.0	
28	Residual (assets less liabilities) ⁷	275.7	275.2	259.9	264.8	261.4	258.7	268.4	291.9	292.6	291.5	292.0	293.7	

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 1, 2000

Account		1999 Jul	2000 Jan	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	Week ending			
										Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	1,772.0	1,875.5	1,905.1	1,926.1	1,931.0	1,946.6	1,968.3	1,993.2	2,002.6	2,007.1	2,011.6	2,018.0
2	Securities in bank credit	506.3	515.9	521.6	521.4	520.6	521.9	522.8	530.4	532.1	532.6	534.6	535.2
3	U.S. government securities	372.1	375.8	382.4	381.1	379.7	379.1	378.5	379.1	375.7	374.9	375.8	375.5
4	Other securities	134.2	140.1	139.2	140.3	140.9	142.8	144.4	151.3	156.4	157.7	158.8	159.7
5	Loans and leases in bank credit ²	1,265.7	1,359.6	1,383.5	1,404.6	1,410.4	1,424.7	1,445.4	1,462.8	1,470.6	1,474.5	1,477.0	1,482.8
6	Commercial and industrial	239.5	260.2	264.5	269.4	271.8	275.0	279.1	285.5	287.2	287.6	287.8	288.9
7	Real estate	674.1	727.8	746.1	759.9	761.7	771.5	781.0	788.1	791.2	791.3	790.9	791.2
8	Revolving home equity	35.1	38.0	38.8	39.7	40.4	41.1	41.3	41.8	42.0	42.1	42.1	42.1
9	Other	639.0	689.9	707.3	720.3	721.3	730.3	739.7	746.4	749.2	749.1	748.8	749.1
10	Consumer	263.2	277.8	279.1	280.2	281.3	283.7	288.9	290.4	292.2	295.6	297.8	302.5
11	Security ³	6.1	6.5	6.5	6.5	6.8	6.2	6.5	6.9	7.1	7.2	7.4	7.2
12	Other loans and leases	82.8	87.2	87.4	88.6	88.7	88.3	89.9	91.9	92.8	92.8	93.1	93.0
13	Interbank loans	66.1	63.4	63.8	62.6	68.1	65.6	67.0	75.3	76.9	78.5	85.9	88.8
14	Cash assets ⁴	80.5	82.9	80.4	78.7	79.5	81.4	79.3	81.3	81.8	81.3	80.6	85.5
15	Other assets ⁵	92.6	105.1	105.8	107.0	109.1	113.4	112.1	111.2	110.7	112.3	108.7	119.7
16	TOTAL ASSETS ⁶	1,988.3	2,102.8	2,130.7	2,149.7	2,162.9	2,181.8	2,200.9	2,234.3	2,245.3	2,252.2	2,259.8	2,284.8
LIABILITIES													
17	Deposits	1,498.9	1,569.9	1,582.5	1,593.7	1,611.9	1,617.1	1,651.6	1,704.0	1,719.6	1,723.7	1,729.8	1,743.6
18	Transaction	301.7	302.3	302.3	303.5	304.9	304.4	299.0	301.0	293.9	297.0	301.8	310.6
19	Nontransaction	1,197.2	1,267.5	1,280.2	1,290.2	1,307.0	1,312.7	1,352.6	1,403.0	1,425.8	1,426.6	1,428.0	1,433.0
20	Large time	219.3	243.2	248.4	252.1	254.8	258.4	266.7	276.7	279.5	281.2	281.8	281.7
21	Other	977.9	1,024.3	1,031.8	1,038.1	1,052.2	1,054.3	1,085.9	1,126.3	1,146.3	1,145.4	1,146.2	1,151.3
22	Borrowings	282.4	323.6	331.5	341.7	339.3	347.1	342.0	337.1	338.4	336.1	335.6	337.4
23	From banks in the U.S.	145.1	153.2	158.4	164.3	159.4	163.5	160.1	161.2	164.4	163.5	160.3	162.8
24	From others	137.3	170.4	173.0	177.5	179.9	183.6	182.0	175.9	174.0	172.6	175.3	174.6
25	Net due to related foreign offices	4.3	5.1	5.3	5.4	5.3	6.0	9.1	22.4	21.7	26.7	20.4	20.4
26	Other liabilities	54.3	57.9	60.0	58.2	57.3	60.7	57.9	49.3	49.0	48.4	50.0	52.3
27	TOTAL LIABILITIES	1,839.8	1,956.4	1,979.2	1,999.0	2,013.9	2,030.9	2,060.7	2,112.8	2,128.8	2,134.9	2,135.8	2,153.6
28	Residual (assets less liabilities) ⁷	148.5	146.4	151.5	150.8	149.0	150.9	140.3	121.5	116.5	117.3	124.0	131.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	1,772.7	1,869.1	1,892.3	1,919.9	1,934.3	1,953.4	1,973.9	1,994.9	2,003.9	2,010.1	2,014.5	2,020.5
2	Securities in bank credit	505.6	514.2	518.3	522.5	525.0	525.7	524.7	529.5	530.7	532.8	533.8	534.9
3	U.S. government securities	371.9	374.3	379.9	382.4	383.0	382.4	380.7	378.9	374.7	374.9	374.7	375.0
4	Other securities	133.7	140.0	138.4	140.0	142.1	143.4	144.0	150.6	156.0	157.9	159.1	160.0
5	Loans and leases in bank credit ²	1,267.1	1,354.9	1,374.0	1,397.4	1,409.3	1,427.7	1,449.2	1,465.5	1,473.2	1,477.3	1,480.7	1,485.6
6	Commercial and industrial	239.5	259.3	263.3	269.5	274.0	277.6	281.1	285.6	286.1	286.1	286.1	286.6
7	Real estate	675.1	725.5	741.4	756.7	760.3	771.8	782.0	789.2	792.8	793.6	793.9	794.1
8	Revolving home equity	35.0	37.9	38.6	39.4	40.3	41.1	41.3	41.6	41.8	41.9	42.0	42.0
9	Other	640.1	687.6	702.8	717.2	720.1	730.7	740.8	747.6	751.0	751.7	752.0	752.1
10	Consumer	262.2	278.4	278.1	278.4	280.3	283.8	288.8	290.4	292.2	295.6	297.8	302.5
10a	Credit cards and related plans	--	--	--	--	--	--	--	123.6	125.0	128.2	130.0	134.0
10b	Other	--	--	--	--	--	--	--	166.7	167.3	167.4	167.8	168.5
11	Security ³	6.1	6.5	6.5	6.5	6.8	6.2	6.5	6.9	7.1	7.2	7.4	7.2
12	Other loans and leases	84.2	85.2	84.7	86.3	87.8	88.3	90.7	93.4	94.9	94.9	95.5	95.2
13	Interbank loans	62.5	63.6	64.9	65.5	69.6	62.0	63.7	71.3	75.5	77.6	82.4	81.0
14	Cash assets ⁴	79.3	84.2	79.9	76.7	78.9	81.2	78.7	79.9	81.7	76.6	78.4	78.8
15	Other assets ⁵	94.0	103.1	104.8	106.9	110.0	112.5	112.0	113.0	115.5	115.3	110.7	118.1
16	TOTAL ASSETS ⁶	1,985.6	2,095.9	2,117.7	2,144.3	2,168.0	2,184.0	2,202.6	2,232.6	2,249.8	2,252.7	2,258.8	2,271.2
LIABILITIES													
17	Deposits	1,493.9	1,564.9	1,573.9	1,591.7	1,619.1	1,616.4	1,648.9	1,698.7	1,720.1	1,721.9	1,726.9	1,729.3
18	Transaction	299.1	304.0	298.9	301.3	306.8	302.0	299.5	298.4	295.1	292.2	298.7	298.9
19	Nontransaction	1,194.9	1,260.9	1,275.1	1,290.4	1,312.3	1,314.4	1,349.4	1,400.3	1,425.0	1,429.7	1,428.2	1,430.3
20	Large time	219.3	243.2	248.4	252.1	254.8	258.4	266.7	276.7	279.5	281.2	281.8	281.7
21	Other	975.6	1,017.8	1,026.7	1,038.3	1,057.5	1,056.0	1,082.7	1,123.6	1,145.6	1,148.5	1,146.4	1,148.7
22	Borrowings	283.8	322.0	327.2	335.4	335.6	348.5	343.9	339.5	339.9	337.1	340.2	340.8
23	From banks in the U.S.	146.4	152.6	155.8	160.6	156.9	162.9	161.8	163.5	166.2	165.4	164.1	166.0
24	From others	137.4	169.4	171.4	174.8	178.7	185.5	182.1	176.0	173.7	171.7	176.1	174.9
25	Net due to related foreign offices	4.3	5.1	5.3	5.4	5.3	6.0	9.1	22.4	21.7	26.7	20.4	20.4
26	Other liabilities	53.8	57.6	60.3	58.5	58.0	60.7	57.7	48.5	48.4	48.4	50.0	52.2
27	TOTAL LIABILITIES	1,835.8	1,949.6	1,966.7	1,991.0	2,018.0	2,031.5	2,059.6	2,109.1	2,130.2	2,134.1	2,137.5	2,142.7
28	Residual (assets less liabilities) ⁷	149.8	146.3	150.9	153.3	150.0	152.5	143.0	123.4	119.6	118.6	121.4	128.5

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

Seasonally adjusted, billions of dollars

September 1, 2000

Account		1999 Jul	2000 Jan	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	Week ending			
										Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	527.5	548.1	540.3	543.5	569.6	583.1	575.8	575.9	582.7	585.2	573.3	572.2
2	Securities in bank credit	193.8	201.2	192.2	195.6	204.4	210.5	205.4	205.1	213.1	205.3	202.1	204.1
3	U.S. government securities	86.4	81.1	76.0	78.1	79.6	79.7	78.9	79.7	82.6	79.1	78.3	78.3
4	Other securities	107.4	120.1	116.2	117.5	124.8	130.8	126.5	125.4	130.6	126.3	123.8	125.8
5	Loans and leases in bank credit ²	333.7	346.9	348.2	347.9	365.2	372.6	370.4	370.8	369.6	379.8	371.2	368.1
6	Commercial and industrial	194.5	194.6	195.7	196.3	199.2	205.1	205.2	203.6	205.6	206.6	206.1	204.9
7	Real estate	18.4	17.4	17.7	18.0	18.3	18.6	18.9	18.7	18.8	18.7	18.7	18.7
11	Security ³	52.7	66.8	66.8	66.5	78.0	81.0	81.0	81.5	77.2	84.1	76.6	75.9
12	Other loans and leases	68.0	68.0	68.0	67.1	69.7	68.0	65.3	66.9	68.0	70.5	69.9	68.5
13	Interbank loans	27.9	29.0	32.7	28.6	29.4	31.8	28.6	26.2	19.3	21.3	21.8	26.1
14	Cash assets ⁴	37.6	52.2	50.7	47.6	47.4	43.9	44.6	45.2	47.8	48.3	47.3	49.4
15	Other assets ⁵	33.0	38.7	38.4	39.2	40.0	41.1	43.5	43.0	42.3	41.9	41.9	41.8
16	TOTAL ASSETS ⁶	625.6	667.6	661.8	658.6	686.1	699.6	692.2	690.0	691.8	696.3	683.9	689.1
LIABILITIES													
17	Deposits	312.9	379.0	377.2	378.0	387.5	382.1	382.5	386.8	390.1	394.3	395.5	390.1
18	Transaction	10.8	10.8	11.0	11.1	10.9	11.2	11.4	11.4	10.8	11.3	11.3	10.6
19	Nontransaction	302.1	368.2	366.2	366.9	376.6	370.9	371.1	375.4	379.3	383.0	384.1	379.6
22	Borrowings	174.8	179.4	175.4	177.1	199.6	204.4	205.2	205.5	199.5	204.0	196.2	202.0
23	From banks in the U.S.	24.3	19.7	18.4	19.7	20.9	17.9	18.9	20.8	16.9	18.7	16.1	19.1
24	From others	150.6	159.6	156.9	157.4	178.7	186.5	186.3	184.7	182.6	185.3	180.1	182.9
25	Net due to related foreign offices	70.8	35.6	27.0	20.3	15.4	21.1	19.5	17.7	25.7	21.8	21.2	21.3
26	Other liabilities	63.0	70.4	72.7	71.3	75.6	82.2	75.1	72.4	73.3	71.4	70.4	70.3
27	TOTAL LIABILITIES	621.5	664.4	652.2	646.8	678.1	689.8	682.3	682.5	688.6	691.6	683.2	683.7
28	Residual (assets less liabilities) ⁷	4.1	3.2	9.6	11.8	8.0	9.8	9.9	7.6	3.3	4.7	0.7	5.4

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

Not seasonally adjusted, billions of dollars

September 1, 2000

Account		1999 Jul	2000 Jan	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	Week ending			
										Aug 2	Aug 9	Aug 16	Aug 23
ASSETS													
1	Bank credit	519.2	555.9	544.6	542.1	563.3	574.6	566.1	565.3	572.6	572.7	564.6	561.8
2	Securities in bank credit	188.8	205.1	193.4	192.7	200.8	207.4	199.4	198.3	206.4	198.1	196.5	198.2
3	U.S. government securities	85.5	81.7	76.1	77.9	80.3	80.7	78.9	78.7	80.6	77.6	77.3	76.7
3a	Trading account	19.0	7.9	7.3	9.3	11.8	12.3	11.8	11.8	13.7	12.3	12.0	13.1
3b	Investment account	66.5	73.8	68.8	68.6	68.6	68.4	67.1	66.8	66.9	65.3	65.3	63.6
4	Other securities	103.3	123.5	117.3	114.7	120.4	126.7	120.5	119.7	125.8	120.5	119.2	121.5
4a	Trading account	60.8	78.2	74.0	71.5	76.5	83.0	77.5	76.8	82.6	76.8	75.4	78.4
4b	Investment account	42.4	45.3	43.4	43.2	43.9	43.7	42.9	42.9	43.2	43.8	43.8	43.2
5	Loans and leases in bank credit ²	330.4	350.8	351.1	349.4	362.5	367.2	366.7	367.0	366.2	374.6	368.1	363.6
6	Commercial and industrial	192.3	196.1	198.2	198.0	197.5	200.8	201.9	201.2	203.0	203.4	204.0	202.1
7	Real estate	18.2	17.6	18.0	18.1	18.2	18.5	18.7	18.5	18.5	18.5	18.5	18.6
11	Security ³	52.4	67.2	66.6	66.8	78.0	80.8	81.3	81.3	77.9	84.0	77.2	76.0
12	Other loans and leases	67.4	69.8	68.4	66.6	68.9	67.1	64.7	66.1	66.8	68.7	68.4	67.0
13	Interbank loans	27.9	29.0	32.7	28.6	29.4	31.8	28.6	26.2	19.3	21.3	21.8	26.1
14	Cash assets ⁴	36.3	54.3	50.1	46.6	45.3	42.8	43.9	43.6	46.3	46.3	45.9	47.7
15	Other assets ⁵	31.5	40.1	40.2	40.5	39.3	40.5	41.3	41.0	41.2	40.9	41.0	41.1
16	TOTAL ASSETS ⁶	614.6	679.0	667.3	657.5	676.9	689.4	679.6	675.8	679.1	680.8	672.9	676.3
LIABILITIES													
17	Deposits	306.7	385.8	384.1	384.1	388.6	382.9	378.2	378.1	381.1	381.5	381.4	378.9
18	Transaction	10.7	10.9	10.9	10.9	10.5	10.7	11.1	11.3	10.7	11.0	11.3	10.4
19	Nontransaction	296.0	374.9	373.3	373.2	378.1	372.2	367.1	366.8	370.3	370.6	370.1	368.5
22	Borrowings	174.8	179.4	175.4	177.1	199.6	204.4	205.2	205.5	199.5	204.0	196.2	202.0
23	From banks in the U.S.	24.3	19.7	18.4	19.7	20.9	17.9	18.9	20.8	16.9	18.7	16.1	19.1
24	From others	150.6	159.6	156.9	157.4	178.7	186.5	186.3	184.7	182.6	185.3	180.1	182.9
25	Net due to related foreign offices	69.3	37.9	29.3	20.8	10.7	17.0	18.1	16.8	22.2	20.4	21.4	21.4
26	Other liabilities	61.7	72.1	74.7	71.7	73.7	80.6	73.6	70.8	71.9	70.6	70.1	70.0
27	TOTAL LIABILITIES	612.5	675.2	663.5	653.7	672.6	684.9	675.1	671.2	674.7	676.5	669.0	672.3
28	Residual (assets less liabilities) ⁷	2.0	3.8	3.8	3.8	4.3	4.5	4.5	4.6	4.4	4.3	3.8	4.1

MEMO ITEMS

Not seasonally adjusted, billions of dollars

September 1, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23	
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
29	Reval. gains on off-bal. sheet items ⁸	54.2	62.4	64.5	65.7	65.1	72.4	66.2	62.6	65.5	64.9	64.3	64.7
30	Reval. losses on off-bal. sheet items ⁸	56.2	61.7	64.2	64.0	65.0	72.9	66.4	62.4	66.7	65.7	65.4	65.8
31	Mortgage-backed securities ⁹	242.5	252.1	251.3	252.6	254.4	251.6	248.9	241.4	237.5	236.9	236.0	236.7
31a	Pass-through	167.5	174.8	174.4	175.9	178.8	177.2	177.0	172.4	169.3	168.8	168.9	169.0
31b	CMO, REMIC, and other	75.0	77.3	76.9	76.7	75.6	74.4	72.0	68.9	68.2	68.1	67.1	67.7
32	Net unrealized gains (losses) on available-for-sale securities ¹⁰	-6.7	-13.2	-10.8	-9.6	-16.3	-16.5	-15.0	-10.8	-11.9	-11.4	-11.3	-11.1
33	Offshore credit to U.S. residents ¹¹	36.3	23.2	23.6	24.1	24.4	23.5	22.4	22.2	22.2	22.1	22.0	22.0
34	Securitized consumer loans ¹²	--	--	--	--	--	--	--	87.3	87.8	87.9	85.9	85.1
34a	Credit cards and related plans	--	--	--	--	--	--	--	72.4	73.0	73.0	71.1	71.1
34b	Other	--	--	--	--	--	--	--	15.0	14.7	14.9	14.8	14.0
35	Securitized business loans ¹²	--	--	--	--	--	--	--	n.a.	n.a.	n.a.	n.a.	n.a.
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
31	Mortgage-backed securities ⁹	199.0	201.6	204.6	206.3	207.2	206.6	205.3	204.9	205.8	205.6	206.3	208.3
34	Securitized consumer loans ¹²	--	--	--	--	--	--	--	220.9	222.1	220.2	220.7	221.5
34a	Credit cards and related plans	--	--	--	--	--	--	--	211.2	212.1	211.5	211.0	211.6
34b	Other	--	--	--	--	--	--	--	9.7	10.1	8.7	9.8	9.8
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁸	37.5	39.8	40.1	39.3	41.7	47.1	41.1	38.1	40.0	39.6	38.1	39.7
30	Reval. losses on off-bal. sheet items ⁸	36.2	39.1	40.1	38.3	38.6	44.5	38.0	35.7	37.4	36.1	36.5	37.9
35	Securitized business loans ¹²	--	--	--	--	--	--	--	n.a.	n.a.	n.a.	n.a.	n.a.

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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. 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