

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 22, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS												
1 Bank credit	4,593.3	4,838.8	4,889.4	4,934.9	5,000.5	5,031.7	5,067.6	5,108.1	5,109.5	5,121.0	5,150.1	5,143.8
2 Securities in bank credit	1,244.3	1,269.6	1,280.7	1,291.6	1,309.4	1,307.1	1,311.3	1,315.0	1,312.2	1,319.0	1,331.2	1,335.7
3 U.S. government securities	818.7	815.2	815.7	814.4	815.6	817.3	819.4	812.7	811.0	813.6	812.1	812.0
4 Other securities	425.6	454.4	465.0	477.2	493.8	489.8	492.0	502.3	501.2	505.4	519.1	523.8
5 Loans and leases in bank credit ²	3,349.0	3,569.2	3,608.8	3,643.3	3,691.1	3,724.7	3,756.2	3,793.1	3,797.3	3,802.0	3,818.9	3,808.1
6 Commercial and industrial	971.0	1,019.7	1,028.2	1,037.9	1,057.9	1,066.5	1,072.8	1,081.8	1,084.2	1,082.2	1,084.5	1,079.1
7 Real estate	1,386.0	1,516.4	1,538.7	1,555.6	1,578.6	1,593.7	1,608.3	1,617.2	1,616.9	1,621.8	1,625.9	1,629.7
8 Revolving home equity	100.2	106.6	109.1	112.6	115.1	115.6	117.0	118.3	118.7	118.3	118.2	118.3
9 Other	1,285.9	1,409.8	1,429.6	1,443.0	1,463.5	1,478.0	1,491.3	1,498.9	1,498.2	1,503.6	1,507.8	1,511.4
10 Consumer	481.6	500.5	503.3	507.3	510.4	517.1	520.7	529.9	533.3	532.2	533.1	532.0
11 Security ³	123.4	143.0	143.3	144.0	145.0	149.7	151.5	156.3	154.3	162.4	164.4	163.1
12 Other loans and leases	386.9	389.7	395.3	398.5	399.3	397.8	402.9	407.9	408.7	403.3	410.9	404.1
13 Interbank loans	218.1	228.1	223.6	221.8	227.0	227.7	241.0	246.4	254.9	249.7	233.6	233.2
14 Cash assets ⁴	254.2	279.9	272.1	281.3	274.3	269.1	269.6	273.6	281.7	263.3	285.6	288.1
15 Other assets ⁵	348.7	366.3	366.0	368.2	377.5	379.9	399.1	400.9	408.6	400.3	395.2	396.3
16 TOTAL ASSETS ⁶	5,355.5	5,654.1	5,691.8	5,746.3	5,819.1	5,847.9	5,915.5	5,966.2	5,991.9	5,971.6	6,001.3	5,998.4
LIABILITIES												
17 Deposits	3,403.9	3,558.6	3,575.7	3,626.1	3,631.7	3,660.0	3,717.2	3,744.5	3,751.7	3,727.0	3,781.8	3,767.6
18 Transaction	636.1	625.4	626.3	626.1	629.7	617.3	612.7	618.7	638.0	627.5	610.2	610.6
19 Nontransaction	2,767.8	2,933.3	2,949.4	3,000.0	3,002.0	3,042.8	3,104.5	3,125.9	3,113.7	3,099.5	3,171.6	3,157.0
20 Large time	729.3	844.8	851.3	872.1	877.9	894.7	915.4	925.0	920.7	920.1	918.3	912.2
21 Other	2,038.5	2,088.5	2,098.1	2,127.9	2,124.1	2,148.1	2,189.0	2,200.9	2,193.0	2,179.4	2,253.3	2,244.8
22 Borrowings	1,028.6	1,136.0	1,157.6	1,186.8	1,200.8	1,201.0	1,218.7	1,225.1	1,226.2	1,226.5	1,211.6	1,213.5
23 From banks in the U.S.	333.2	368.7	377.5	377.4	383.8	375.1	385.8	385.4	387.7	379.6	376.2	377.2
24 From others	695.4	767.3	780.2	809.4	816.9	825.9	833.0	839.8	838.5	846.9	835.4	836.3
25 Net due to related foreign offices	220.7	234.1	233.5	223.9	249.8	259.5	261.1	269.8	268.1	269.2	282.9	276.3
26 Other liabilities	280.2	298.4	294.0	296.4	320.0	311.7	301.9	318.2	320.3	328.6	331.7	336.3
27 TOTAL LIABILITIES	4,933.4	5,227.1	5,260.8	5,333.2	5,402.3	5,432.3	5,499.0	5,557.6	5,566.3	5,551.3	5,608.1	5,593.7
28 Residual (assets less liabilities) ⁷	422.1	427.0	431.0	413.1	416.8	415.6	416.5	408.6	425.6	420.4	393.1	404.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	4,566.3	4,841.6	4,883.3	4,935.2	4,992.3	5,014.8	5,036.2	5,079.2	5,072.6	5,097.5	5,126.4	5,125.0
2	Securities in bank credit	1,232.3	1,273.7	1,282.1	1,293.4	1,306.9	1,296.6	1,294.1	1,302.5	1,298.9	1,310.3	1,325.5	1,329.1
3	U.S. government securities	809.5	819.2	822.7	823.0	820.9	816.6	810.9	803.8	801.5	805.1	805.8	803.8
4	Other securities	422.8	454.5	459.4	470.4	485.9	480.1	483.2	498.7	497.4	505.2	519.6	525.3
5	Loans and leases in bank credit ²	3,334.0	3,567.9	3,601.2	3,641.8	3,685.4	3,718.1	3,742.1	3,776.8	3,773.7	3,787.2	3,800.9	3,795.8
6	Commercial and industrial	961.4	1,020.3	1,032.1	1,045.0	1,060.8	1,065.9	1,068.0	1,071.4	1,071.6	1,071.3	1,074.5	1,072.2
7	Real estate	1,386.3	1,513.2	1,533.9	1,551.1	1,576.0	1,590.3	1,604.6	1,617.3	1,615.3	1,621.5	1,625.3	1,630.9
8	Revolving home equity	100.4	106.3	108.0	111.8	114.7	115.7	117.1	118.4	118.8	118.7	118.7	119.1
9	Other	1,286.0	1,407.0	1,425.8	1,439.4	1,461.3	1,474.6	1,487.5	1,498.8	1,496.5	1,502.8	1,506.6	1,511.7
10	Consumer	480.1	502.5	501.7	506.2	510.0	515.2	517.1	528.8	533.1	533.0	533.2	533.3
10a	Credit cards and related plans	--	--	--	--	--	--	195.8	203.8	206.8	206.6	206.2	206.3
10b	Other	--	--	--	--	--	--	321.4	325.0	326.3	326.4	326.9	326.9
11	Security ³	118.8	144.5	142.3	144.5	143.4	149.5	148.6	151.1	146.5	155.7	153.9	154.3
12	Other loans and leases	387.3	387.2	391.1	395.0	395.1	397.3	403.8	408.3	407.2	405.6	414.1	405.1
13	Interbank loans	209.0	229.6	229.0	228.0	226.9	227.3	237.1	236.4	238.5	239.1	234.9	229.6
14	Cash assets ⁴	242.8	280.5	263.7	278.5	272.1	265.2	260.4	261.2	258.0	261.5	295.6	284.3
15	Other assets ⁵	347.7	368.5	369.4	371.6	380.6	381.4	398.4	399.1	400.4	401.2	400.8	394.6
16	TOTAL ASSETS ⁶	5,306.9	5,661.2	5,686.0	5,753.9	5,811.6	5,828.1	5,870.4	5,913.2	5,906.5	5,936.5	5,994.0	5,970.2
LIABILITIES													
17	Deposits	3,373.9	3,557.5	3,579.5	3,644.1	3,617.0	3,648.1	3,692.7	3,712.4	3,693.2	3,704.1	3,792.6	3,761.7
18	Transaction	619.6	618.4	619.2	634.7	620.4	616.2	606.3	603.0	601.7	621.8	622.4	611.2
19	Nontransaction	2,754.3	2,939.1	2,960.3	3,009.4	2,996.7	3,031.9	3,086.4	3,109.4	3,091.5	3,082.3	3,170.2	3,150.5
20	Large time	716.5	857.4	859.7	871.6	874.1	883.9	898.8	908.1	905.2	905.3	904.1	899.8
21	Other	2,037.9	2,081.7	2,100.6	2,137.8	2,122.6	2,148.1	2,187.6	2,201.2	2,186.3	2,177.0	2,266.1	2,250.7
22	Borrowings	1,002.7	1,140.2	1,153.3	1,185.9	1,210.2	1,203.9	1,205.6	1,197.6	1,196.5	1,203.2	1,183.6	1,188.7
23	From banks in the U.S.	327.4	370.3	377.4	378.9	384.4	375.9	382.7	380.9	383.4	376.3	370.7	371.5
24	From others	675.3	769.9	775.9	806.9	825.7	828.0	822.9	816.7	813.1	826.9	812.8	817.2
25	Net due to related foreign offices	218.3	248.5	237.0	213.3	250.2	250.1	252.7	267.0	276.2	279.5	265.8	265.8
26	Other liabilities	279.9	300.8	294.7	295.1	318.5	309.9	299.5	317.8	319.9	328.7	331.2	335.8
27	TOTAL LIABILITIES	4,874.9	5,246.9	5,264.5	5,338.4	5,395.9	5,412.0	5,450.4	5,494.7	5,485.7	5,515.5	5,573.2	5,552.0
28	Residual (assets less liabilities) ⁷	432.0	414.3	421.5	415.5	415.7	416.1	419.9	418.5	420.8	421.0	420.8	418.2

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

Seasonally adjusted, billions of dollars

September 22, 2000

Account		1999 Aug	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	Week ending			
										Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	4,064.7	4,298.5	4,346.0	4,365.3	4,417.4	4,455.9	4,491.6	4,529.9	4,536.5	4,542.2	4,565.5	4,567.4
2	Securities in bank credit	1,050.4	1,077.4	1,085.1	1,087.2	1,098.9	1,101.7	1,106.2	1,109.1	1,107.8	1,110.0	1,119.3	1,125.1
3	U.S. government securities	734.2	739.3	737.6	734.7	735.9	738.4	739.7	732.8	732.6	730.9	731.3	732.8
4	Other securities	316.2	338.2	347.4	352.4	362.9	363.3	366.5	376.2	375.2	379.1	388.1	392.3
5	Loans and leases in bank credit ²	3,014.3	3,221.0	3,260.9	3,278.1	3,318.5	3,354.3	3,385.4	3,420.8	3,428.7	3,432.2	3,446.2	3,442.2
6	Commercial and industrial	775.2	824.0	831.9	838.7	853.0	861.4	869.3	876.1	879.0	877.4	879.1	875.5
7	Real estate	1,368.5	1,498.7	1,520.7	1,537.2	1,559.9	1,574.6	1,589.5	1,598.4	1,598.2	1,602.9	1,606.9	1,610.3
8	Revolving home equity	100.2	106.6	109.1	112.6	115.1	115.6	117.0	118.3	118.7	118.3	118.2	118.3
9	Other	1,268.3	1,392.1	1,411.6	1,424.6	1,444.8	1,459.0	1,472.5	1,480.2	1,479.5	1,484.7	1,488.7	1,492.0
10	Consumer	481.6	500.5	503.3	507.3	510.4	517.1	520.7	529.9	533.3	532.2	533.1	532.0
11	Security ³	68.4	76.2	76.8	66.0	64.0	68.6	70.0	77.4	78.2	83.3	85.7	87.5
12	Other loans and leases	320.5	321.7	328.2	328.9	331.2	332.6	336.0	338.9	340.0	336.3	341.3	336.9
13	Interbank loans	191.6	195.4	195.0	192.4	195.2	199.0	214.8	222.2	228.7	221.0	209.3	206.5
14	Cash assets ⁴	214.4	229.2	224.4	233.9	230.3	224.5	224.4	225.1	232.2	214.9	233.3	226.6
15	Other assets ⁵	318.7	328.0	326.8	328.1	336.4	336.4	356.1	358.9	366.8	357.9	352.3	350.3
16	TOTAL ASSETS ⁶	4,730.8	4,992.3	5,033.2	5,060.2	5,119.5	5,155.7	5,225.5	5,273.7	5,301.7	5,273.7	5,297.6	5,287.9
LIABILITIES													
17	Deposits	3,089.1	3,181.5	3,197.7	3,238.6	3,249.6	3,277.5	3,330.4	3,353.0	3,362.3	3,338.9	3,396.2	3,383.2
18	Transaction	625.4	614.4	615.2	615.2	618.5	605.8	601.4	607.8	627.4	616.9	600.3	600.8
19	Nontransaction	2,463.7	2,567.1	2,582.5	2,623.4	2,631.1	2,671.7	2,729.0	2,745.2	2,734.8	2,722.0	2,795.9	2,782.4
20	Large time	427.8	480.2	487.3	498.5	509.6	524.6	542.5	547.1	544.3	545.4	545.3	540.5
21	Other	2,035.9	2,086.9	2,095.2	2,124.9	2,121.5	2,147.1	2,186.5	2,198.2	2,190.5	2,176.6	2,250.7	2,241.9
22	Borrowings	853.8	960.6	980.5	987.2	996.3	995.8	1,013.2	1,023.3	1,024.5	1,021.4	1,004.7	1,002.9
23	From banks in the U.S.	310.1	350.3	357.7	356.5	365.9	356.1	364.9	368.5	368.6	366.3	356.7	357.1
24	From others	543.7	610.3	622.8	630.6	630.4	639.7	648.3	654.9	656.0	655.1	648.0	645.8
25	Net due to related foreign offices	149.6	207.1	213.2	208.6	228.7	240.1	243.4	246.2	244.6	243.6	248.1	242.6
26	Other liabilities	218.7	225.7	222.6	220.8	237.9	236.6	229.5	246.3	250.0	254.2	253.2	253.8
27	TOTAL LIABILITIES	4,311.1	4,574.9	4,614.0	4,655.1	4,712.5	4,749.9	4,816.6	4,868.8	4,881.4	4,858.1	4,902.2	4,882.4
28	Residual (assets less liabilities) ⁷	419.7	417.4	419.1	405.1	407.0	405.7	409.0	404.9	420.3	415.6	395.4	405.5

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

Not seasonally adjusted, billions of dollars

September 22, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS												
1 Bank credit	4,046.0	4,297.0	4,341.2	4,371.9	4,417.6	4,448.6	4,470.8	4,510.7	4,510.0	4,526.0	4,548.3	4,552.6
2 Securities in bank credit	1,042.9	1,080.2	1,089.5	1,092.6	1,099.5	1,097.3	1,095.7	1,102.1	1,100.4	1,105.0	1,116.2	1,120.1
3 U.S. government securities	726.5	743.1	744.8	742.7	740.3	737.6	732.2	725.6	724.7	724.6	727.4	727.0
4 Other securities	316.5	337.2	344.6	350.0	359.2	359.6	363.5	376.6	375.7	380.4	388.8	393.1
5 Loans and leases in bank credit ²	3,003.0	3,216.8	3,251.7	3,279.3	3,318.1	3,351.4	3,375.1	3,408.6	3,409.6	3,421.0	3,432.2	3,432.5
6 Commercial and industrial	768.1	822.2	834.2	847.5	860.1	864.0	867.0	868.4	869.2	869.2	871.4	869.7
7 Real estate	1,368.9	1,495.3	1,515.7	1,532.8	1,557.3	1,571.4	1,585.9	1,598.7	1,596.7	1,602.9	1,606.5	1,611.9
8 Revolving home equity	100.4	106.3	108.0	111.8	114.7	115.7	117.1	118.4	118.8	118.7	118.7	119.1
9 Other	1,268.5	1,389.0	1,407.7	1,421.1	1,442.7	1,455.7	1,468.8	1,480.2	1,477.9	1,484.2	1,487.8	1,492.7
10 Consumer	480.1	502.5	501.7	506.2	510.0	515.2	517.1	528.8	533.1	533.0	533.2	533.3
10a Credit cards and related plans	--	--	--	--	--	--	195.8	203.8	206.8	206.6	206.2	206.3
10b Other	--	--	--	--	--	--	321.4	325.0	326.3	326.4	326.9	326.9
11 Security ³	63.7	77.9	75.5	66.6	62.6	68.2	67.4	72.0	70.4	76.4	75.8	79.1
12 Other loans and leases	322.2	318.8	324.6	326.1	328.0	332.6	337.7	340.7	340.2	339.5	345.3	338.7
13 Interbank loans	182.4	196.8	200.5	198.7	195.1	198.7	210.9	212.3	212.3	210.4	210.6	202.9
14 Cash assets ⁴	204.2	230.4	217.1	233.2	229.3	221.4	216.8	214.4	210.2	214.6	245.2	225.4
15 Other assets ⁵	318.1	328.3	328.9	332.3	340.0	340.1	357.4	357.8	359.2	359.1	358.1	349.2
16 TOTAL ASSETS ⁶	4,692.0	4,993.9	5,028.5	5,076.9	5,122.2	5,148.5	5,194.6	5,232.8	5,229.2	5,247.6	5,299.0	5,267.1
LIABILITIES												
17 Deposits	3,068.1	3,173.3	3,195.4	3,255.6	3,234.1	3,270.0	3,314.6	3,332.7	3,315.0	3,326.2	3,417.6	3,386.1
18 Transaction	609.0	607.5	608.3	624.3	609.6	605.1	595.0	592.2	591.3	611.0	612.2	600.9
19 Nontransaction	2,459.1	2,565.8	2,587.0	2,631.3	2,624.5	2,664.8	2,719.6	2,740.5	2,723.7	2,715.2	2,805.4	2,785.1
20 Large time	423.5	486.8	488.9	496.0	504.3	519.2	534.4	541.7	539.8	540.6	541.8	536.9
21 Other	2,035.5	2,079.0	2,098.1	2,135.3	2,120.1	2,145.6	2,185.2	2,198.8	2,183.8	2,174.6	2,263.6	2,248.2
22 Borrowings	827.8	964.9	976.2	986.2	1,005.8	998.7	1,000.1	995.8	994.8	998.1	976.6	978.1
23 From banks in the U.S.	304.3	351.9	357.7	358.0	366.5	357.0	361.9	364.0	364.3	363.0	351.1	351.3
24 From others	523.5	613.0	618.5	628.2	639.2	641.7	638.2	631.8	630.5	635.1	625.5	626.7
25 Net due to related foreign offices	147.5	219.1	216.2	202.5	233.3	232.0	235.9	243.6	252.7	251.8	234.8	234.8
26 Other liabilities	218.7	226.1	223.0	221.4	237.9	236.3	228.7	246.3	249.9	254.4	253.0	253.5
27 TOTAL LIABILITIES	4,262.1	4,583.4	4,610.8	4,665.7	4,711.0	4,737.0	4,779.2	4,818.3	4,812.4	4,830.5	4,882.0	4,852.4
28 Residual (assets less liabilities) ⁷	429.9	410.5	417.8	411.2	411.2	411.5	415.3	414.5	416.8	417.1	417.0	414.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	2,277.6	2,394.5	2,421.0	2,435.4	2,472.1	2,488.8	2,498.9	2,517.2	2,519.5	2,522.8	2,540.5	2,540.7
2	Securities in bank credit	541.1	556.2	564.0	566.9	577.3	579.0	576.2	574.3	571.8	573.2	580.6	585.9
3	U.S. government securities	361.3	357.2	356.8	355.4	357.2	360.1	360.8	356.6	356.3	353.1	352.9	355.9
3a	Trading account	22.3	21.5	20.5	21.3	23.5	22.7	24.3	23.7	22.4	22.0	22.9	24.3
3b	Investment account	339.0	335.7	336.4	334.1	333.7	337.4	336.5	332.9	333.9	331.1	330.0	331.6
4	Other securities	179.8	199.0	207.2	211.5	220.1	219.0	215.4	217.6	215.5	220.1	227.7	230.0
4a	Trading account	77.1	85.9	91.1	92.9	101.2	100.4	97.2	102.5	101.0	107.1	114.4	115.6
4b	Investment account	102.6	113.1	116.1	118.6	118.9	118.5	118.1	115.1	114.5	113.1	113.4	114.3
4c	State and local government	23.5	24.5	24.7	25.1	25.4	25.6	26.1	25.9	25.9	25.7	25.8	25.8
4d	Other	79.1	88.6	91.4	93.5	93.5	92.9	92.0	89.2	88.6	87.3	87.6	88.5
5	Loans and leases in bank credit ²	1,736.5	1,838.3	1,857.0	1,868.5	1,894.8	1,909.7	1,922.7	1,942.9	1,947.7	1,949.6	1,959.9	1,954.8
6	Commercial and industrial	533.5	559.9	562.8	567.2	578.5	582.7	583.9	587.7	589.8	588.1	589.0	586.1
6a	Bankers acceptances	1.0	1.0	1.0	1.1	1.1	1.0	0.9	0.9	0.9	1.0	0.9	0.8
6b	Other	532.5	558.9	561.8	566.2	577.5	581.7	582.9	586.8	588.9	587.1	588.1	585.3
7	Real estate	685.6	752.7	760.8	775.4	788.5	793.9	801.8	806.7	805.9	809.5	811.8	813.1
8	Revolving home equity	64.6	67.8	69.4	72.2	74.0	74.3	75.2	76.1	76.5	76.0	76.1	73.9
9	Other	620.9	684.8	691.4	703.1	714.5	719.6	726.6	730.5	729.4	733.4	735.7	739.2
10	Consumer	218.6	221.7	223.4	226.3	227.0	228.2	229.6	232.2	233.9	232.2	233.0	232.0
11	Security ³	62.4	69.6	70.2	59.3	57.8	62.1	63.2	70.2	71.0	76.1	78.2	80.0
11a	Fed funds and RPs with broker/dealer	45.9	47.0	48.9	38.2	38.9	43.9	44.6	51.5	53.6	58.3	59.0	61.7
11b	Other	16.6	22.6	21.4	21.1	18.9	18.2	18.6	18.7	17.4	17.8	19.2	18.2
12a	State and local government	11.4	12.1	12.2	12.3	12.3	12.2	12.2	12.3	12.3	12.5	12.7	12.4
12b	Agricultural	8.2	9.4	9.4	9.5	9.6	9.6	9.5	9.6	9.6	9.6	9.6	9.4
12c	Fed funds and RPs with others	7.8	13.3	14.5	13.5	13.2	13.5	12.8	13.2	13.4	13.5	13.4	11.9
12d	All other loans	96.4	81.7	85.6	85.7	87.6	84.7	84.3	84.2	84.9	81.3	84.8	82.6
12e	Lease financing receivables	112.5	118.0	117.9	119.1	120.4	122.8	125.5	126.9	126.9	126.8	127.4	127.3
13	Interbank loans	126.8	131.6	132.4	124.3	129.6	132.1	139.4	137.5	139.8	133.1	125.9	119.4
13a	Fed funds and RPs with banks	74.9	60.6	63.7	61.5	66.4	67.5	73.2	65.7	67.8	60.1	54.0	48.8
13b	Other	51.9	71.0	68.7	62.8	63.2	64.6	66.2	71.8	72.0	73.1	71.9	70.6
14	Cash assets ⁴	134.9	148.9	145.8	154.5	149.0	145.2	143.3	143.8	148.4	135.9	147.3	135.4
15	Other assets ⁵	223.9	222.3	219.9	219.0	223.0	224.2	245.0	248.5	254.8	249.0	243.4	247.6
16	TOTAL ASSETS ⁶	2,728.0	2,862.9	2,884.7	2,898.6	2,939.0	2,955.9	2,991.7	3,011.7	3,027.3	3,005.8	3,021.5	3,007.8

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

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

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
LIABILITIES													
17	Deposits	1,580.7	1,600.0	1,605.0	1,627.7	1,633.5	1,627.0	1,627.5	1,623.0	1,625.1	1,607.2	1,644.4	1,621.9
18	Transaction	324.6	312.4	311.9	310.5	314.3	307.0	300.6	303.0	313.9	305.9	301.1	294.3
19	Nontransaction	1,256.1	1,287.7	1,293.1	1,317.2	1,319.2	1,319.9	1,326.8	1,319.9	1,311.2	1,301.2	1,343.3	1,327.6
20	Large time	205.0	231.9	235.2	243.7	251.3	258.0	265.9	264.7	260.7	261.9	260.2	255.7
21	Other	1,051.1	1,055.8	1,057.9	1,073.5	1,067.9	1,061.9	1,060.9	1,055.3	1,050.5	1,039.3	1,083.1	1,071.9
22	Borrowings	572.1	629.2	638.9	648.0	649.4	654.2	676.7	686.9	687.5	684.2	669.3	670.0
23	From banks in the U.S.	167.6	191.9	193.5	197.2	202.4	196.3	204.4	206.7	206.5	204.4	196.7	197.4
24	From others	404.5	437.4	445.4	450.8	447.0	458.0	472.2	480.1	481.0	479.8	472.6	472.7
25	Net due to related foreign offices	146.1	201.9	207.8	203.2	222.7	230.9	221.0	222.5	219.4	220.0	228.7	223.2
26	Other liabilities	163.0	165.7	164.5	163.4	177.2	178.6	180.1	196.2	198.9	202.9	202.0	203.9
27	TOTAL LIABILITIES	2,461.9	2,596.9	2,616.2	2,642.4	2,682.8	2,690.8	2,705.3	2,728.5	2,730.9	2,714.2	2,744.4	2,719.1
28	Residual (assets less liabilities) ⁷	266.1	266.0	268.5	256.2	256.2	265.1	286.4	283.2	296.3	291.5	277.1	288.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 22, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS												
1 Bank credit	2,256.0	2,405.8	2,422.4	2,438.7	2,465.5	2,476.1	2,477.4	2,494.6	2,489.3	2,502.0	2,522.4	2,521.5
2 Securities in bank credit	534.0	562.3	567.4	568.0	574.1	572.7	566.6	567.8	564.7	568.6	579.4	581.8
3 U.S. government securities	354.2	363.5	362.7	360.1	358.2	357.0	353.6	350.0	348.9	347.5	350.6	350.8
3a Trading account	21.6	22.5	21.4	21.5	22.0	22.5	22.6	23.0	21.7	20.8	23.5	24.1
3b Investment account	332.6	341.0	341.3	338.5	336.2	334.5	331.0	327.0	327.2	326.7	327.1	326.7
3c Mortgage-backed	216.3	221.5	222.4	220.9	218.2	216.8	211.3	206.8	207.1	206.7	207.6	207.0
3d Other	116.3	119.5	118.9	117.7	118.0	117.7	119.7	120.2	120.1	119.9	119.5	119.8
3e 1 year or less	22.6	27.2	29.0	28.8	30.5	30.4	30.3	31.3	31.7	32.1	32.1	32.5
3f Between 1 and 5 years	56.0	54.5	52.6	51.5	51.6	52.4	53.2	52.3	52.3	52.1	51.8	51.8
3g More than 5 years	37.7	37.8	37.4	37.4	35.8	35.0	36.1	36.6	36.2	35.7	35.5	35.5
4 Other securities	179.8	198.8	204.6	207.9	215.9	215.7	213.1	217.8	215.8	221.1	228.8	231.0
4a Trading account	77.1	85.9	91.1	92.9	101.2	100.4	97.2	102.5	101.0	107.1	114.4	115.6
4b Investment account	102.7	112.9	113.6	115.0	114.7	115.2	115.8	115.2	114.8	114.0	114.5	115.4
4c State and local government	23.2	24.7	24.8	25.1	25.3	25.5	25.6	25.6	25.6	25.6	25.6	25.6
4d Other	79.4	88.2	88.8	89.8	89.3	89.7	90.3	89.7	89.2	88.4	88.9	89.8
5 Loans and leases in bank credit ²	1,722.0	1,843.5	1,855.1	1,870.8	1,891.4	1,903.4	1,910.7	1,926.9	1,924.6	1,933.4	1,943.0	1,939.7
6 Commercial and industrial	527.9	559.2	565.1	573.9	583.0	583.3	581.5	582.0	582.3	582.3	583.8	582.6
6a Bankers acceptances	1.0	1.0	1.0	1.1	1.1	1.0	0.9	0.9	0.9	1.0	0.9	0.8
6b Other	526.9	558.2	564.1	572.8	582.0	582.3	580.5	581.1	581.4	581.4	583.0	581.8
7 Real estate	683.6	754.0	759.1	772.5	785.6	789.7	797.2	804.1	801.6	806.3	809.6	811.5
8 Revolving home equity	64.9	67.7	68.6	71.5	73.6	74.4	75.5	76.4	76.7	76.4	76.5	74.4
9a Other residential	375.7	417.1	419.0	425.3	433.7	436.4	443.2	446.9	443.4	449.3	452.4	455.9
9b Commercial	243.1	269.2	271.4	275.6	278.3	278.8	278.6	280.8	281.4	280.5	280.7	281.2
10 Consumer	216.7	224.7	223.6	226.2	226.5	226.7	227.1	230.3	232.4	231.3	231.9	231.1
10a Credit cards and related plans	--	--	--	--	--	--	72.2	73.4	74.6	73.7	73.8	73.5
10b Other	--	--	--	--	--	--	154.9	157.0	157.7	157.7	158.1	157.6
11 Security ³	57.7	71.4	69.0	59.8	56.4	61.7	60.5	64.8	63.3	69.2	68.2	71.6
11a Fed funds and RPs with broker/dealer	41.5	49.6	47.3	38.2	36.8	42.5	41.8	46.4	46.2	51.1	50.0	53.5
11b Other	16.2	21.8	21.7	21.6	19.6	19.1	18.7	18.3	17.1	18.0	18.2	18.1
12a State and local government	11.6	12.0	12.1	12.2	12.2	12.1	12.2	12.5	12.5	12.7	12.9	12.5
12b Agricultural	8.3	9.2	9.2	9.3	9.4	9.6	9.6	9.7	9.7	9.7	9.8	9.6
12c Fed funds and RPs with others	7.8	13.3	14.5	13.5	13.2	13.5	12.8	13.2	13.4	13.5	13.4	11.9
12d All other loans	96.7	79.9	83.1	83.6	84.5	84.3	85.0	84.4	83.6	82.6	87.4	83.2
12e Lease financing receivables	111.6	119.9	119.4	119.8	120.5	122.7	124.8	125.9	125.8	125.7	126.0	125.6
13 Interbank loans	120.6	131.9	135.0	129.1	133.1	135.0	139.5	131.6	131.3	128.3	123.2	116.0
13a Fed funds and RPs with banks	70.2	60.3	65.6	64.0	67.0	68.0	72.5	61.9	61.4	57.3	52.1	47.0
13b Other	50.5	71.7	69.4	65.0	66.1	67.0	67.0	69.7	69.9	71.0	71.1	69.0
14 Cash assets ⁴	127.2	150.5	140.5	154.4	148.2	142.7	137.0	135.8	132.9	134.9	153.5	134.0
15 Other assets ⁵	221.9	223.5	222.0	222.4	227.5	228.1	244.4	245.7	248.8	248.0	245.2	247.0
16 TOTAL ASSETS ⁶	2,690.3	2,877.5	2,885.5	2,910.2	2,939.5	2,947.4	2,963.5	2,972.4	2,966.9	2,978.0	3,008.3	2,982.8

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 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
LIABILITIES													
17	Deposits	1,564.3	1,600.4	1,604.7	1,637.5	1,618.7	1,622.1	1,616.9	1,607.3	1,592.2	1,598.1	1,652.3	1,622.3
18	Transaction	312.4	308.9	307.3	317.7	307.9	305.8	296.8	291.9	289.5	301.7	304.4	293.6
19	Nontransaction	1,251.9	1,291.5	1,297.4	1,319.8	1,310.8	1,316.2	1,320.1	1,315.4	1,302.7	1,296.4	1,348.0	1,328.7
20	Large time	200.8	238.5	236.9	241.3	246.0	252.6	257.8	259.3	256.2	257.2	256.8	252.1
21	Other	1,051.1	1,053.0	1,060.5	1,078.5	1,064.8	1,063.7	1,062.3	1,056.1	1,046.5	1,039.2	1,091.2	1,076.6
22	Borrowings	544.2	637.8	640.9	650.7	657.5	655.3	661.1	656.2	654.4	656.2	643.0	645.9
23	From banks in the U.S.	160.2	196.1	197.1	201.1	203.6	195.4	199.0	199.4	199.0	197.7	190.9	190.9
24	From others	384.1	441.7	443.7	449.6	453.9	459.8	462.1	456.8	455.3	458.5	452.1	455.1
25	Net due to related foreign offices	144.0	213.9	210.8	197.2	227.3	222.9	213.5	219.9	227.4	228.2	215.4	215.4
26	Other liabilities	163.0	165.7	164.5	163.4	177.2	178.6	180.1	196.2	198.9	202.9	202.0	203.9
27	TOTAL LIABILITIES	2,415.6	2,617.8	2,620.9	2,648.9	2,680.7	2,678.9	2,671.7	2,679.5	2,672.9	2,685.5	2,712.8	2,687.6
28	Residual (assets less liabilities) ⁷	274.8	259.6	264.6	261.3	258.8	268.5	291.8	292.8	294.0	292.6	295.5	295.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	1,787.1	1,904.0	1,924.9	1,929.9	1,945.3	1,967.2	1,992.7	2,012.7	2,017.0	2,019.4	2,025.0	2,026.6
2	Securities in bank credit	509.3	521.2	521.0	520.2	521.6	522.7	530.0	534.8	536.0	536.8	538.7	539.2
3	U.S. government securities	372.9	382.0	380.8	379.3	378.8	378.3	378.9	376.2	376.3	377.8	378.3	376.9
4	Other securities	136.4	139.2	140.3	140.9	142.8	144.3	151.2	158.6	159.7	159.0	160.4	162.4
5	Loans and leases in bank credit ²	1,277.8	1,382.8	1,403.9	1,409.6	1,423.7	1,444.5	1,462.7	1,477.9	1,481.0	1,482.6	1,486.3	1,487.4
6	Commercial and industrial	241.7	264.1	269.1	271.5	274.5	278.7	285.4	288.4	289.2	289.2	290.2	289.4
7	Real estate	682.9	746.0	759.9	761.8	771.4	780.7	787.6	791.8	792.3	793.5	795.0	797.2
8	Revolving home equity	35.5	38.8	39.7	40.4	41.1	41.3	41.8	42.1	42.2	42.2	42.0	44.4
9	Other	647.4	707.3	720.2	721.4	730.3	739.4	745.8	749.6	750.1	751.3	753.0	752.8
10	Consumer	263.0	278.8	279.9	281.0	283.4	288.8	291.1	297.7	299.5	300.0	300.1	300.1
11	Security ³	6.0	6.5	6.5	6.8	6.2	6.5	6.9	7.3	7.2	7.2	7.6	7.5
12	Other loans and leases	84.1	87.3	88.5	88.6	88.2	89.7	91.7	92.8	92.9	92.6	93.5	93.3
13	Interbank loans	64.8	63.8	62.6	68.1	65.6	67.0	75.4	84.7	88.9	87.8	83.4	87.1
14	Cash assets ⁴	79.5	80.3	78.6	79.4	81.3	79.2	81.2	81.3	83.8	79.1	86.1	91.2
15	Other assets ⁵	94.8	105.7	106.9	109.1	113.4	112.1	111.1	110.4	112.0	108.9	109.0	102.6
16	TOTAL ASSETS ⁶	2,002.8	2,129.4	2,148.5	2,161.6	2,180.5	2,199.7	2,233.8	2,262.1	2,274.4	2,267.9	2,276.1	2,280.1
LIABILITIES													
17	Deposits	1,508.4	1,581.5	1,592.7	1,610.9	1,616.1	1,650.5	1,702.9	1,730.0	1,737.2	1,731.7	1,751.8	1,761.2
18	Transaction	300.8	302.1	303.3	304.7	304.2	298.8	300.7	304.7	313.5	311.0	299.2	306.4
19	Nontransaction	1,207.6	1,279.4	1,289.4	1,306.2	1,311.9	1,351.8	1,402.2	1,425.3	1,423.6	1,420.7	1,452.6	1,454.8
20	Large time	222.8	248.3	252.0	254.8	258.3	266.6	276.7	282.4	283.6	283.4	285.0	284.8
21	Other	984.8	1,031.1	1,037.3	1,051.5	1,053.5	1,085.1	1,125.6	1,142.9	1,140.0	1,137.3	1,167.6	1,170.0
22	Borrowings	281.7	331.4	341.6	339.2	347.0	341.5	336.6	336.5	337.0	337.2	335.4	332.9
23	From banks in the U.S.	142.5	158.4	164.3	159.3	163.5	159.8	160.5	161.7	162.1	161.9	160.0	159.7
24	From others	139.2	173.0	177.4	179.8	183.4	181.7	176.1	174.8	174.9	175.3	175.4	173.2
25	Net due to related foreign offices	3.5	5.3	5.4	5.3	6.0	9.1	22.4	23.7	25.3	23.6	19.4	19.4
26	Other liabilities	55.7	60.0	58.2	57.3	60.7	57.9	49.4	50.1	51.0	51.3	51.2	49.9
27	TOTAL LIABILITIES	1,849.2	1,978.1	1,997.8	2,012.7	2,029.7	2,059.2	2,111.3	2,140.3	2,150.5	2,143.9	2,157.7	2,163.4
28	Residual (assets less liabilities) ⁷	153.5	151.4	150.7	148.9	150.8	140.6	122.6	121.8	124.0	124.0	118.4	116.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	1,790.0	1,891.2	1,918.7	1,933.2	1,952.1	1,972.6	1,993.5	2,016.1	2,020.7	2,024.0	2,025.9	2,031.1
2	Securities in bank credit	509.0	517.9	522.1	524.7	525.4	524.6	529.1	534.4	535.7	536.5	536.7	538.3
3	U.S. government securities	372.3	379.5	382.1	382.6	382.1	380.6	378.7	375.6	375.8	377.2	376.7	376.1
4	Other securities	136.7	138.4	140.0	142.1	143.3	144.0	150.4	158.8	159.9	159.3	160.0	162.1
5	Loans and leases in bank credit ²	1,281.0	1,373.3	1,396.6	1,408.5	1,426.8	1,448.0	1,464.4	1,481.7	1,485.0	1,487.5	1,489.2	1,492.9
6	Commercial and industrial	240.2	263.0	269.1	273.7	277.1	280.7	285.5	286.5	286.9	286.9	287.5	287.1
7	Real estate	685.3	741.3	756.6	760.4	771.7	781.8	788.7	794.5	795.2	796.6	796.9	800.4
8	Revolving home equity	35.5	38.6	39.4	40.2	41.1	41.3	41.6	42.1	42.1	42.2	42.2	44.7
9	Other	649.8	702.7	717.2	720.2	730.7	740.5	747.1	752.5	753.1	754.4	754.7	755.6
10	Consumer	263.4	277.8	278.1	280.0	283.5	288.5	290.1	298.4	300.7	301.7	301.3	302.2
10a	Credit cards and related plans	--	--	--	--	--	--	123.6	130.4	132.1	132.9	132.5	132.8
10b	Other	--	--	--	--	--	--	166.5	168.0	168.6	168.7	168.8	169.4
11	Security ³	6.0	6.5	6.5	6.8	6.2	6.5	6.9	7.3	7.2	7.2	7.6	7.5
12	Other loans and leases	86.2	84.6	86.3	87.7	88.2	90.5	93.3	95.1	95.1	95.1	95.9	95.8
13	Interbank loans	61.8	64.9	65.5	69.6	62.1	63.7	71.4	80.7	81.1	82.1	87.4	86.9
14	Cash assets ⁴	77.0	79.8	76.6	78.8	81.1	78.6	79.8	78.6	77.3	79.6	91.8	91.4
15	Other assets ⁵	96.2	104.8	106.8	110.0	112.6	112.0	113.0	112.1	110.5	111.1	112.9	102.2
16	TOTAL ASSETS ⁶	2,001.7	2,116.4	2,143.0	2,166.8	2,182.7	2,201.1	2,231.1	2,260.4	2,262.3	2,269.6	2,290.7	2,284.2
LIABILITIES													
17	Deposits	1,503.8	1,572.9	1,590.7	1,618.1	1,615.4	1,647.9	1,697.7	1,725.4	1,722.8	1,728.0	1,765.3	1,763.7
18	Transaction	296.6	298.6	301.1	306.5	301.7	299.3	298.1	300.3	301.8	309.3	307.8	307.3
19	Nontransaction	1,207.2	1,274.3	1,289.6	1,311.5	1,313.6	1,348.6	1,399.5	1,425.1	1,421.0	1,418.7	1,457.5	1,456.4
20	Large time	222.8	248.3	252.0	254.8	258.3	266.6	276.7	282.4	283.6	283.4	285.0	284.8
21	Other	984.4	1,026.0	1,037.6	1,056.8	1,055.3	1,082.0	1,122.9	1,142.7	1,137.3	1,135.3	1,172.4	1,171.6
22	Borrowings	283.6	327.1	335.3	335.5	348.3	343.4	339.0	339.6	340.5	341.9	333.6	332.1
23	From banks in the U.S.	144.1	155.7	160.6	156.9	163.0	161.5	162.9	164.6	165.3	165.3	160.2	160.5
24	From others	139.5	171.3	174.7	178.6	185.4	181.9	176.1	175.0	175.2	176.6	173.4	171.7
25	Net due to related foreign offices	3.5	5.3	5.4	5.3	6.0	9.1	22.4	23.7	25.3	23.6	19.4	19.4
26	Other liabilities	55.7	60.3	58.5	58.0	60.7	57.7	48.6	50.1	51.0	51.4	51.0	49.7
27	TOTAL LIABILITIES	1,846.5	1,965.6	1,989.9	2,016.9	2,030.3	2,058.1	2,107.6	2,138.8	2,139.5	2,145.0	2,169.2	2,164.9
28	Residual (assets less liabilities) ⁷	155.2	150.8	153.2	149.9	152.4	143.0	123.5	121.6	122.8	124.6	121.4	119.3

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

Seasonally adjusted, billions of dollars

September 22, 2000

Account		1999	2000	2000	2000	2000	2000	2000	Week ending				
		Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	528.6	540.3	543.5	569.6	583.1	575.8	575.9	578.2	573.0	578.8	584.6	576.5
2	Securities in bank credit	193.9	192.2	195.6	204.4	210.5	205.4	205.1	205.9	204.4	209.0	211.9	210.6
3	U.S. government securities	84.5	76.0	78.1	79.6	79.7	78.9	79.7	79.8	78.4	82.7	80.9	79.2
4	Other securities	109.4	116.2	117.5	124.8	130.8	126.5	125.4	126.1	126.0	126.3	131.0	131.5
5	Loans and leases in bank credit ²	334.7	348.2	347.9	365.2	372.6	370.4	370.8	372.2	368.6	369.8	372.7	365.8
6	Commercial and industrial	195.8	195.7	196.3	199.2	204.9	205.1	203.5	205.6	205.2	204.8	205.4	203.6
7	Real estate	17.6	17.7	18.0	18.4	18.7	19.0	18.9	18.8	18.7	18.9	19.0	19.4
11	Security ³	55.0	66.8	66.5	77.9	80.9	81.0	81.5	78.9	76.0	79.1	78.7	75.6
12	Other loans and leases	66.3	68.0	67.1	69.7	68.0	65.2	66.9	68.9	68.6	67.0	69.6	67.2
13	Interbank loans	26.5	32.7	28.6	29.4	31.8	28.6	26.2	24.1	26.1	28.7	24.3	26.7
14	Cash assets ⁴	39.9	50.7	47.6	47.4	43.9	44.6	45.2	48.4	49.5	48.4	52.3	61.5
15	Other assets ⁵	30.0	38.4	39.2	40.0	41.1	43.5	43.0	42.0	41.8	42.4	42.8	46.0
16	TOTAL ASSETS ⁶	624.7	661.8	658.6	686.1	699.6	692.2	690.0	692.5	690.1	698.0	703.7	710.4
LIABILITIES													
17	Deposits	314.7	377.2	378.0	387.5	382.1	382.5	386.8	391.5	389.4	388.1	385.6	384.5
18	Transaction	10.7	11.0	11.1	10.9	11.2	11.4	11.4	10.9	10.5	10.6	9.9	9.9
19	Nontransaction	304.1	366.2	366.9	376.6	370.9	371.1	375.4	380.6	378.9	377.6	375.7	374.6
22	Borrowings	174.9	175.4	177.1	199.6	204.4	205.2	205.5	201.8	201.6	205.1	207.0	210.6
23	From banks in the U.S.	23.1	18.4	19.7	20.9	17.9	18.9	20.8	16.9	19.1	13.3	19.6	20.1
24	From others	151.8	156.9	157.4	178.7	186.5	186.3	184.7	184.9	182.5	191.8	187.4	190.5
25	Net due to related foreign offices	71.2	27.0	20.3	15.4	21.1	19.5	17.7	23.6	23.4	25.6	34.9	33.7
26	Other liabilities	61.5	72.7	71.3	75.6	82.2	75.1	72.4	71.9	70.3	74.3	78.5	82.5
27	TOTAL LIABILITIES	622.3	652.2	646.8	678.1	689.8	682.3	682.5	688.8	684.8	693.2	706.0	711.3
28	Residual (assets less liabilities) ⁷	2.4	9.6	11.8	8.0	9.8	9.9	7.6	3.6	5.3	4.8	-2.3	-0.9

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

Not seasonally adjusted, billions of dollars

September 22, 2000

Account		1999 Aug	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	Week ending			
										Aug 23	Aug 30	Sep 6	Sep 13
ASSETS													
1	Bank credit	520.3	544.6	542.1	563.3	574.7	566.1	565.3	568.5	562.6	571.5	578.0	572.3
2	Securities in bank credit	189.4	193.4	192.7	200.7	207.4	199.4	198.3	200.3	198.5	205.3	209.3	209.0
3	U.S. government securities	83.0	76.1	77.9	80.3	80.7	78.9	78.7	78.2	76.8	80.5	78.5	76.8
3a	Trading account	16.6	7.3	9.3	11.8	12.3	11.8	11.8	13.7	13.1	17.0	14.7	12.8
3b	Investment account	66.5	68.8	68.6	68.6	68.4	67.1	66.8	64.6	63.7	63.4	63.8	64.0
4	Other securities	106.3	117.3	114.7	120.4	126.7	120.5	119.7	122.1	121.7	124.8	130.8	132.2
4a	Trading account	64.9	74.0	71.5	76.5	83.0	77.5	76.8	78.6	78.5	81.3	87.7	89.4
4b	Investment account	41.5	43.4	43.2	43.9	43.7	42.9	42.8	43.5	43.2	43.5	43.1	42.8
5	Loans and leases in bank credit ²	331.0	351.1	349.4	362.5	367.2	366.8	367.0	368.2	364.1	366.2	368.7	363.3
6	Commercial and industrial	193.3	198.2	198.0	197.5	200.7	201.8	201.0	203.0	202.4	202.1	203.1	202.6
7	Real estate	17.4	18.0	18.1	18.3	18.7	18.9	18.7	18.6	18.6	18.7	18.7	19.0
11	Security ³	55.1	66.6	66.8	78.0	80.8	81.3	81.3	79.1	76.1	79.3	78.1	75.3
12	Other loans and leases	65.1	68.4	66.6	68.8	67.1	64.7	66.1	67.6	67.1	66.2	68.7	66.4
13	Interbank loans	26.5	32.7	28.6	29.4	31.8	28.6	26.2	24.1	26.1	28.7	24.3	26.7
14	Cash assets ⁴	38.7	50.1	46.6	45.3	42.8	43.9	43.5	46.8	47.8	46.9	50.4	59.0
15	Other assets ⁵	29.6	40.2	40.5	39.3	40.5	41.3	41.0	41.3	41.1	42.1	42.7	45.4
16	TOTAL ASSETS ⁶	614.8	667.3	657.5	676.9	689.4	679.6	675.8	680.4	677.3	688.9	695.1	703.1
LIABILITIES													
17	Deposits	305.9	384.1	384.1	388.6	382.9	378.2	378.1	379.7	378.2	377.9	375.0	375.6
18	Transaction	10.6	10.9	10.9	10.5	10.7	11.1	11.3	10.8	10.4	10.8	10.2	10.3
19	Nontransaction	295.2	373.3	373.2	378.1	372.2	367.1	366.8	368.9	367.8	367.2	364.8	365.4
22	Borrowings	174.9	175.4	177.1	199.6	204.4	205.2	205.5	201.8	201.6	205.1	207.0	210.6
23	From banks in the U.S.	23.1	18.4	19.7	20.9	17.9	18.9	20.8	16.9	19.1	13.3	19.6	20.1
24	From others	151.8	156.9	157.4	178.7	186.5	186.3	184.7	184.9	182.5	191.8	187.4	190.5
25	Net due to related foreign offices	70.8	29.3	20.8	10.7	17.0	18.1	16.8	23.4	23.5	27.7	31.0	31.0
26	Other liabilities	61.3	74.7	71.7	73.7	80.6	73.6	70.8	71.5	70.0	74.3	78.2	82.3
27	TOTAL LIABILITIES	612.8	663.5	653.7	672.6	684.9	675.1	671.2	676.4	673.4	685.0	691.2	699.5
28	Residual (assets less liabilities) ⁷	2.0	3.8	3.8	4.3	4.5	4.5	4.6	4.0	4.0	3.8	3.9	3.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

September 22, 2000

Account		1999 Aug	2000 Feb	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	Week ending			
										Aug 23	Aug 30	Sep 6	Sep 13
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
29	Reval. gains on off-bal. sheet items ⁸	58.1	64.5	65.7	65.1	72.4	68.6	63.1	66.5	65.4	69.1	75.3	74.9
30	Reval. losses on off-bal. sheet items ⁸	62.3	64.3	64.0	65.0	72.9	68.8	62.9	67.3	66.4	69.7	73.2	73.9
31	Mortgage-backed securities ⁹	246.7	251.6	252.9	254.6	251.8	249.2	241.4	237.0	236.8	236.5	237.7	237.1
31a	Pass-through	171.0	174.6	176.1	179.0	177.4	177.2	172.5	169.2	169.1	169.3	169.8	169.1
31b	CMO, REMIC, and other	75.7	77.0	76.7	75.6	74.4	72.0	69.0	67.8	67.7	67.2	67.9	68.0
32	Net unrealized gains (losses) on available-for-sale securities ¹⁰	-8.2	-10.8	-9.6	-16.3	-16.5	-15.0	-10.8	-11.2	-11.1	-11.1	-10.3	-10.1
33	Offshore credit to U.S. residents ¹¹	32.2	23.6	24.1	24.4	23.5	22.4	22.2	22.1	22.2	22.1	22.1	22.1
34	Securitized consumer loans ¹²	--	--	--	--	--	--	87.3	86.5	85.1	86.7	86.6	86.5
34a	Credit cards and related plans	--	--	--	--	--	--	72.4	72.0	71.1	72.4	72.3	72.4
34b	Other	--	--	--	--	--	--	15.0	14.5	14.0	14.4	14.3	14.1
35	Securitized business loans ¹²	--	--	--	--	--	--	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
31	Mortgage-backed securities ⁹	199.1	204.3	206.1	206.8	206.3	205.1	204.5	207.3	208.2	209.5	210.4	210.0
34	Securitized consumer loans ¹²	--	--	--	--	--	--	220.9	221.4	221.4	222.9	222.6	222.8
34a	Credit cards and related plans	--	--	--	--	--	--	211.2	211.9	211.6	213.2	212.9	213.2
34b	Other	--	--	--	--	--	--	9.7	9.5	9.8	9.7	9.6	9.6
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁸	37.9	40.1	39.3	41.7	47.1	41.1	38.1	39.8	39.8	41.0	44.6	47.6
30	Reval. losses on off-bal. sheet items ⁸	36.1	40.1	38.3	38.6	44.5	38.0	35.7	37.7	37.9	39.5	42.5	45.9
35	Securitized business loans ¹²	--	--	--	--	--	--	n.a.	n.a.	n.a.	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