

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

October 20, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
ASSETS												
1 Bank credit	4,616.3	4,889.5	4,934.8	5,000.2	5,031.2	5,067.6	5,111.6	5,162.1	5,178.8	5,161.1	5,141.7	5,133.5
2 Securities in bank credit	1,244.7	1,280.7	1,291.5	1,309.0	1,306.4	1,311.0	1,314.9	1,325.8	1,323.1	1,320.6	1,314.9	1,308.8
3 U.S. government securities	817.7	815.7	814.3	815.5	817.1	819.2	812.5	807.3	804.0	805.5	800.8	799.0
4 Other securities	426.9	465.0	477.2	493.6	489.3	491.9	502.4	518.5	519.2	515.1	514.1	509.8
5 Loans and leases in bank credit ²	3,371.6	3,608.8	3,643.3	3,691.2	3,724.8	3,756.6	3,796.7	3,836.3	3,855.6	3,840.5	3,826.9	3,824.7
6 Commercial and industrial	976.4	1,027.9	1,037.5	1,057.6	1,066.0	1,072.1	1,081.2	1,082.2	1,084.9	1,083.4	1,080.0	1,080.1
7 Real estate	1,404.6	1,539.0	1,556.0	1,579.0	1,594.1	1,608.8	1,617.7	1,628.8	1,631.8	1,625.2	1,625.4	1,626.5
8 Revolving home equity	100.2	109.1	112.6	115.1	115.7	117.0	118.3	119.9	120.5	120.2	121.2	121.5
9 Other	1,304.4	1,429.9	1,443.4	1,463.9	1,478.4	1,491.8	1,499.5	1,508.9	1,511.3	1,505.0	1,504.2	1,505.0
10 Consumer	482.1	503.3	507.3	510.4	517.2	520.8	530.0	533.7	536.1	534.9	531.5	533.5
11 Security ³	118.4	143.3	144.0	145.0	149.7	151.8	159.7	183.4	193.0	188.6	181.0	177.1
12 Other loans and leases	390.1	395.3	398.5	399.3	397.9	403.1	408.2	408.2	409.8	408.4	408.9	407.5
13 Interbank loans	213.5	223.6	221.8	227.0	227.7	241.0	246.3	238.3	247.3	241.8	236.9	239.2
14 Cash assets ⁴	265.8	272.1	281.3	274.3	269.1	269.3	269.6	267.7	278.5	254.4	263.7	268.6
15 Other assets ⁵	359.1	366.1	368.4	377.9	380.1	399.1	400.2	399.6	398.9	396.6	410.7	441.7
16 TOTAL ASSETS ⁶	5,395.7	5,691.8	5,746.4	5,819.2	5,847.6	5,915.3	5,965.0	6,004.6	6,040.2	5,991.0	5,990.4	6,020.2
LIABILITIES												
17 Deposits	3,413.7	3,575.7	3,626.2	3,631.6	3,660.1	3,717.1	3,744.6	3,762.2	3,762.0	3,746.1	3,771.9	3,788.2
18 Transaction	634.7	626.3	626.1	629.7	617.3	612.8	618.7	611.1	621.8	619.2	596.0	613.2
19 Nontransaction	2,779.0	2,949.4	3,000.1	3,001.9	3,042.7	3,104.4	3,125.8	3,151.1	3,140.2	3,126.9	3,175.9	3,175.0
20 Large time	740.4	851.3	872.1	877.8	894.6	915.2	925.0	914.7	912.6	913.1	909.4	905.2
21 Other	2,038.6	2,098.1	2,127.9	2,124.1	2,148.1	2,189.1	2,200.8	2,236.5	2,227.6	2,213.8	2,266.5	2,269.8
22 Borrowings	1,045.2	1,157.6	1,186.8	1,200.7	1,202.1	1,220.1	1,226.1	1,220.3	1,237.8	1,210.8	1,203.3	1,211.5
23 From banks in the U.S.	335.8	377.5	377.4	383.8	375.8	386.6	386.0	372.5	368.0	368.9	369.2	370.3
24 From others	709.4	780.2	809.4	816.9	826.3	833.5	840.1	847.8	869.9	841.8	834.2	841.2
25 Net due to related foreign offices	220.0	233.7	226.2	253.6	262.6	261.7	269.7	269.0	270.2	261.1	274.6	263.5
26 Other liabilities	283.3	293.8	294.2	316.6	308.5	301.2	317.3	337.1	341.2	335.0	335.6	335.9
27 TOTAL LIABILITIES	4,962.2	5,260.8	5,333.4	5,402.6	5,433.2	5,500.1	5,557.7	5,588.5	5,611.2	5,553.0	5,585.5	5,599.1
28 Residual (assets less liabilities) ⁷	433.4	431.0	413.0	416.5	414.4	415.2	407.3	416.1	429.0	438.0	404.9	421.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	4,603.1	4,883.3	4,935.1	4,992.0	5,014.2	5,036.2	5,082.8	5,148.2	5,168.1	5,151.1	5,142.7	5,136.6
2	Securities in bank credit	1,238.3	1,282.1	1,293.3	1,306.6	1,296.0	1,293.8	1,302.3	1,320.5	1,317.1	1,316.3	1,312.6	1,308.5
3	U.S. government securities	809.3	822.7	823.0	820.8	816.4	810.7	803.6	799.3	795.0	797.0	792.8	790.9
4	Other securities	429.0	459.4	470.3	485.7	479.6	483.1	498.7	521.2	522.1	519.3	519.8	517.6
5	Loans and leases in bank credit ²	3,364.9	3,601.2	3,641.8	3,685.4	3,718.2	3,742.5	3,780.5	3,827.7	3,851.0	3,834.8	3,830.1	3,828.0
6	Commercial and industrial	972.8	1,031.8	1,044.6	1,060.5	1,065.4	1,067.3	1,070.9	1,078.1	1,083.5	1,082.1	1,081.4	1,078.0
7	Real estate	1,405.1	1,534.2	1,551.5	1,576.4	1,590.7	1,605.0	1,617.8	1,629.2	1,631.1	1,625.8	1,628.5	1,632.6
8	Revolving home equity	100.8	108.0	111.8	114.7	115.7	117.1	118.4	120.7	121.4	121.1	121.8	122.0
9	Other	1,304.3	1,426.1	1,439.7	1,461.7	1,475.0	1,487.9	1,499.3	1,508.5	1,509.8	1,504.7	1,506.7	1,510.6
10	Consumer	482.3	501.7	506.2	510.0	515.3	517.3	528.8	534.4	538.4	535.7	528.7	530.2
10a	Credit cards and related plans	--	--	--	--	--	195.8	203.8	207.0	210.8	207.4	201.6	203.5
10b	Other	--	--	--	--	--	321.5	325.0	327.4	327.6	328.3	327.1	326.7
11	Security ³	113.1	142.3	144.5	143.5	149.5	148.9	154.4	176.1	187.7	181.2	179.3	179.0
12	Other loans and leases	391.5	391.1	395.0	395.1	397.4	404.0	408.6	409.9	410.3	410.0	412.1	408.2
13	Interbank loans	208.0	229.0	228.0	226.9	227.4	237.1	236.4	232.1	237.1	229.1	233.8	233.1
14	Cash assets ⁴	261.6	263.7	278.5	272.1	265.2	260.1	257.3	263.4	265.1	247.2	255.4	278.9
15	Other assets ⁵	358.1	369.4	371.9	380.9	381.5	398.5	398.4	398.0	391.7	394.5	409.2	436.7
16	TOTAL ASSETS ⁶	5,371.4	5,686.0	5,754.0	5,811.7	5,827.8	5,870.1	5,912.1	5,978.4	5,998.6	5,959.0	5,978.2	6,022.5
LIABILITIES													
17	Deposits	3,399.4	3,579.5	3,644.2	3,617.0	3,648.2	3,692.6	3,712.4	3,746.2	3,725.1	3,710.6	3,772.8	3,791.5
18	Transaction	628.1	619.2	634.7	620.4	616.3	606.3	603.1	604.8	600.6	602.7	595.1	612.0
19	Nontransaction	2,771.3	2,960.3	3,009.4	2,996.6	3,031.9	3,086.3	3,109.3	3,141.4	3,124.4	3,107.9	3,177.8	3,179.5
20	Large time	731.8	859.7	871.7	874.0	883.8	898.6	908.1	903.8	902.1	904.6	902.5	900.2
21	Other	2,039.5	2,100.6	2,137.8	2,122.6	2,148.1	2,187.7	2,201.2	2,237.6	2,222.4	2,203.3	2,275.3	2,279.3
22	Borrowings	1,039.4	1,153.3	1,185.9	1,210.2	1,205.0	1,206.9	1,198.6	1,215.6	1,254.7	1,226.6	1,194.6	1,201.0
23	From banks in the U.S.	333.5	377.4	378.9	384.4	376.7	383.5	381.6	372.0	374.3	372.5	365.5	367.0
24	From others	705.9	775.9	806.9	825.7	828.4	823.4	817.0	843.6	880.4	854.1	829.1	834.0
25	Net due to related foreign offices	216.1	237.2	215.5	254.2	253.0	253.3	267.0	263.9	266.0	275.7	258.0	258.0
26	Other liabilities	282.8	294.5	293.0	315.1	306.7	298.7	316.8	336.4	340.1	334.9	333.9	334.5
27	TOTAL LIABILITIES	4,937.7	5,264.5	5,338.5	5,396.4	5,412.9	5,451.5	5,494.8	5,562.1	5,585.8	5,547.7	5,559.4	5,585.1
28	Residual (assets less liabilities) ⁷	433.7	421.5	415.5	415.3	414.9	418.6	417.3	416.4	412.8	411.3	418.8	437.5

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

Seasonally adjusted, billions of dollars

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
1	Bank credit	4,096.9	4,346.0	4,365.2	4,417.1	4,455.4	4,491.3	4,529.6	4,572.4	4,581.8	4,576.8	4,566.8	4,558.9
2	Securities in bank credit	1,055.3	1,085.1	1,087.1	1,098.5	1,101.1	1,105.9	1,108.7	1,121.3	1,121.5	1,120.5	1,122.2	1,120.9
3	U.S. government securities	735.0	737.6	734.7	735.8	738.3	739.5	732.6	729.9	729.5	727.8	727.7	726.4
4	Other securities	320.4	347.4	352.4	362.7	362.8	366.4	376.2	391.4	392.1	392.6	394.6	394.6
5	Loans and leases in bank credit ²	3,041.6	3,260.9	3,278.1	3,318.5	3,354.3	3,385.4	3,420.9	3,451.1	3,460.3	3,456.4	3,444.5	3,438.0
6	Commercial and industrial	781.6	831.6	838.3	852.6	860.9	868.5	875.4	878.5	880.0	880.6	879.3	878.5
7	Real estate	1,386.8	1,521.0	1,537.5	1,560.3	1,575.0	1,589.9	1,598.9	1,609.4	1,612.2	1,605.9	1,606.2	1,607.5
8	Revolving home equity	100.2	109.1	112.6	115.1	115.7	117.0	118.3	119.9	120.5	120.2	121.2	121.5
9	Other	1,286.6	1,411.9	1,424.9	1,445.2	1,459.4	1,472.9	1,480.7	1,489.5	1,491.7	1,485.7	1,485.0	1,486.0
10	Consumer	482.1	503.3	507.3	510.4	517.2	520.8	530.0	533.7	536.1	534.9	531.5	533.5
11	Security ³	66.4	76.8	66.0	64.0	68.6	70.0	77.4	88.5	90.3	92.2	84.2	77.5
12	Other loans and leases	324.6	328.2	328.9	331.2	332.6	336.2	339.1	340.9	341.7	342.7	343.3	340.9
13	Interbank loans	188.5	195.0	192.4	195.2	199.1	214.8	222.1	212.6	219.6	217.5	211.2	212.1
14	Cash assets ⁴	222.5	224.4	233.9	230.3	224.5	224.4	225.2	223.1	233.2	211.8	219.6	224.4
15	Other assets ⁵	328.6	326.8	328.3	336.7	336.5	356.2	358.1	358.9	358.1	359.2	372.9	403.7
16	TOTAL ASSETS ⁶	4,777.8	5,033.2	5,060.4	5,119.4	5,155.3	5,225.2	5,272.7	5,304.3	5,329.9	5,302.7	5,308.3	5,336.6
LIABILITIES													
17	Deposits	3,098.8	3,197.7	3,238.6	3,249.6	3,277.6	3,330.5	3,353.0	3,377.8	3,377.2	3,364.0	3,392.3	3,409.6
18	Transaction	624.4	615.2	615.2	618.5	605.9	601.4	607.9	601.3	611.6	610.0	585.5	602.6
19	Nontransaction	2,474.4	2,582.5	2,623.4	2,631.1	2,671.7	2,729.1	2,745.1	2,776.5	2,765.6	2,754.0	2,806.8	2,807.0
20	Large time	438.6	487.3	498.5	509.6	524.6	542.5	547.0	542.9	541.0	543.2	543.0	540.6
21	Other	2,035.8	2,095.2	2,124.9	2,121.5	2,147.1	2,186.6	2,198.1	2,233.6	2,224.6	2,210.8	2,263.8	2,266.5
22	Borrowings	873.1	980.5	987.2	996.3	996.8	1,014.4	1,024.1	1,002.8	1,005.4	998.3	990.4	995.7
23	From banks in the U.S.	311.6	357.7	356.5	365.9	356.9	365.7	369.1	353.3	346.8	352.5	352.0	352.6
24	From others	561.5	622.8	630.6	630.4	640.0	648.6	654.9	649.5	658.7	645.8	638.4	643.0
25	Net due to related foreign offices	152.7	213.4	211.0	232.3	243.1	243.9	246.2	244.8	251.6	241.1	249.7	240.3
26	Other liabilities	219.3	222.5	218.6	234.5	233.3	228.8	245.7	261.9	265.5	264.1	264.6	263.2
27	TOTAL LIABILITIES	4,343.9	4,614.1	4,655.4	4,712.7	4,750.8	4,817.6	4,868.9	4,887.3	4,899.7	4,867.5	4,897.1	4,908.8
28	Residual (assets less liabilities) ⁷	433.9	419.2	405.0	406.7	404.5	407.7	403.7	417.1	430.2	435.2	411.3	427.8

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

Not seasonally adjusted, billions of dollars

October 20, 2000

Account		1999 Sep	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	4,085.6	4,341.2	4,371.9	4,417.2	4,448.1	4,470.6	4,510.5	4,559.4	4,571.2	4,562.9	4,563.1	4,557.2
2	Securities in bank credit	1,049.7	1,089.5	1,092.6	1,099.1	1,096.6	1,095.4	1,101.8	1,115.9	1,114.9	1,113.8	1,117.4	1,115.5
3	U.S. government securities	728.6	744.8	742.6	740.1	737.5	732.0	725.3	723.9	722.4	721.2	721.7	719.6
4	Other securities	321.1	344.7	349.9	359.0	359.2	363.4	376.5	392.0	392.5	392.6	395.7	395.9
5	Loans and leases in bank credit ²	3,035.9	3,251.7	3,279.3	3,318.1	3,351.5	3,375.1	3,408.7	3,443.5	3,456.3	3,449.0	3,445.7	3,441.8
6	Commercial and industrial	778.1	833.8	847.1	859.8	863.5	866.2	867.7	874.4	878.2	877.6	879.0	876.2
7	Real estate	1,387.5	1,516.0	1,533.2	1,557.7	1,571.8	1,586.4	1,599.2	1,610.1	1,611.8	1,606.6	1,609.2	1,613.3
8	Revolving home equity	100.8	108.0	111.8	114.7	115.7	117.1	118.4	120.7	121.4	121.1	121.8	122.0
9	Other	1,286.7	1,408.0	1,421.5	1,443.1	1,456.1	1,469.3	1,480.7	1,489.4	1,490.4	1,485.5	1,487.3	1,491.3
10	Consumer	482.3	501.7	506.2	510.0	515.3	517.3	528.8	534.4	538.4	535.7	528.7	530.2
10a	Credit cards and related plans	--	--	--	--	--	195.8	203.8	207.0	210.8	207.4	201.6	203.5
10b	Other	--	--	--	--	--	321.5	325.0	327.4	327.6	328.3	327.1	326.7
11	Security ³	61.3	75.5	66.6	62.6	68.2	67.4	72.0	81.4	84.8	84.8	82.5	80.0
12	Other loans and leases	326.6	324.6	326.1	328.0	332.7	337.9	341.0	343.1	343.1	344.3	346.2	342.0
13	Interbank loans	183.0	200.5	198.7	195.1	198.7	210.9	212.2	206.4	209.4	204.9	208.1	206.0
14	Cash assets ⁴	219.0	217.1	233.2	229.3	221.4	216.8	214.5	219.6	221.0	203.7	211.4	235.0
15	Other assets ⁵	328.1	328.9	332.6	340.4	340.3	357.4	357.0	358.1	352.1	357.9	372.2	399.3
16	TOTAL ASSETS ⁶	4,756.6	5,028.5	5,077.1	5,122.2	5,148.2	5,194.3	5,231.7	5,280.6	5,290.6	5,266.8	5,292.3	5,335.1
LIABILITIES													
17	Deposits	3,089.3	3,195.4	3,255.6	3,234.1	3,270.1	3,314.7	3,332.6	3,368.0	3,346.2	3,329.8	3,397.3	3,419.2
18	Transaction	617.3	608.3	624.3	609.6	605.2	595.0	592.2	594.5	589.9	592.6	584.3	601.5
19	Nontransaction	2,472.0	2,587.0	2,631.3	2,624.5	2,664.8	2,719.6	2,740.4	2,773.5	2,756.3	2,737.2	2,813.0	2,817.6
20	Large time	434.8	488.9	496.0	504.3	519.2	534.4	541.6	538.4	536.4	536.3	540.2	540.7
21	Other	2,037.2	2,098.1	2,135.3	2,120.1	2,145.7	2,185.3	2,198.7	2,235.1	2,219.9	2,200.9	2,272.8	2,276.9
22	Borrowings	867.3	976.2	986.2	1,005.8	999.8	1,001.2	996.5	998.1	1,022.3	1,014.1	981.7	985.1
23	From banks in the U.S.	309.3	357.7	358.0	366.5	357.7	362.6	364.7	352.8	353.1	356.1	348.3	349.3
24	From others	558.0	618.5	628.2	639.2	642.0	638.5	631.9	645.3	669.2	658.1	633.4	635.8
25	Net due to related foreign offices	149.8	216.4	204.9	237.0	234.9	236.4	243.6	240.4	247.8	251.4	235.0	235.0
26	Other liabilities	219.1	222.9	219.3	234.5	233.1	228.0	245.7	261.6	265.3	264.0	263.7	262.7
27	TOTAL LIABILITIES	4,325.5	4,610.8	4,665.9	4,711.3	4,737.8	4,780.2	4,818.4	4,868.2	4,881.5	4,859.4	4,877.7	4,901.9
28	Residual (assets less liabilities) ⁷	431.1	417.8	411.2	410.8	410.4	414.1	413.3	412.4	409.1	407.5	414.6	433.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 20, 2000

Account		1999 Sep	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	2,299.0	2,428.5	2,443.0	2,479.8	2,496.2	2,506.6	2,524.9	2,549.7	2,558.5	2,550.1	2,535.1	2,527.3
2	Securities in bank credit	544.0	565.4	568.2	578.6	580.1	577.5	575.5	583.6	585.9	581.4	580.0	580.1
3	U.S. government securities	360.7	358.2	356.7	358.5	361.4	362.1	357.9	355.9	357.1	355.9	353.6	352.6
3a	Trading account	20.8	20.5	21.3	23.5	22.7	24.3	23.7	23.2	22.9	23.7	20.6	21.2
3b	Investment account	339.9	337.7	335.4	335.0	338.7	337.8	334.2	332.7	334.2	332.1	333.0	331.5
4	Other securities	183.3	207.2	211.5	220.1	218.7	215.4	217.6	227.7	228.9	225.5	226.4	227.5
4a	Trading account	77.7	91.1	92.9	101.2	100.2	97.2	102.5	114.5	115.2	112.9	114.0	114.1
4b	Investment account	105.5	116.1	118.6	118.9	118.5	118.1	115.1	113.3	113.7	112.6	112.3	113.4
4c	State and local government	23.5	24.7	25.1	25.4	25.6	26.1	25.9	25.8	25.8	25.8	26.0	26.2
4d	Other	82.0	91.4	93.5	93.5	92.9	92.0	89.2	87.5	87.9	86.8	86.4	87.1
5	Loans and leases in bank credit ²	1,755.1	1,863.2	1,874.8	1,901.2	1,916.1	1,929.1	1,949.3	1,966.0	1,972.6	1,968.7	1,955.1	1,947.3
6	Commercial and industrial	537.7	564.3	568.7	580.0	584.2	585.3	589.2	590.3	592.6	591.4	588.9	588.9
6a	Bankers acceptances	1.1	1.0	1.1	1.1	1.0	1.0	0.9	0.8	0.9	0.8	0.8	0.8
6b	Other	536.6	563.3	567.6	579.0	583.2	584.4	588.3	589.5	591.8	590.5	588.1	588.1
7	Real estate	699.2	764.6	779.2	792.3	797.8	805.8	810.6	812.2	813.3	805.9	804.7	807.1
8	Revolving home equity	64.7	69.7	72.5	74.2	74.6	75.5	76.4	74.8	74.7	74.3	75.0	75.3
9	Other	634.5	694.9	706.7	718.1	723.2	730.3	734.3	737.3	738.7	731.6	729.7	731.8
10	Consumer	217.7	224.0	226.9	227.6	228.8	230.1	232.8	234.1	234.3	235.9	234.4	234.0
11	Security ³	60.4	70.3	59.3	57.8	62.1	63.2	70.2	81.3	83.2	85.2	76.8	70.1
11a	Fed funds and RPs with broker/dealer	43.4	48.9	38.2	38.9	43.9	44.6	51.5	61.9	63.1	65.8	56.4	51.2
11b	Other	17.0	21.4	21.1	18.9	18.2	18.6	18.7	19.3	20.1	19.3	20.4	18.8
12a	State and local government	11.6	12.4	12.4	12.4	12.3	12.3	12.4	12.6	12.6	12.6	12.6	12.6
12b	Agricultural	8.4	9.5	9.5	9.6	9.6	9.5	9.6	9.5	9.4	9.4	9.4	9.4
12c	Fed funds and RPs with others	11.2	14.5	13.6	13.2	13.6	12.9	13.2	12.7	12.9	12.5	13.5	12.4
12d	All other loans	94.9	85.6	85.7	87.6	84.7	84.3	84.2	85.4	86.3	88.1	85.2	83.0
12e	Lease financing receivables	114.1	118.1	119.4	120.7	123.0	125.8	127.1	127.9	127.9	127.8	129.6	129.7
13	Interbank loans	125.8	133.0	124.9	130.2	132.7	140.0	137.9	127.8	133.3	131.8	127.8	127.2
13a	Fed funds and RPs with banks	73.0	64.3	62.1	67.0	68.1	73.8	66.1	56.4	61.2	61.2	55.5	54.9
13b	Other	52.8	68.7	62.8	63.2	64.6	66.2	71.8	71.4	72.1	70.6	72.3	72.3
14	Cash assets ⁴	142.3	146.2	154.9	149.4	145.6	143.6	144.3	141.4	151.1	131.0	137.6	146.4
15	Other assets ⁵	232.2	220.4	219.7	223.7	225.0	245.5	248.2	249.9	251.3	251.8	259.6	265.9
16	TOTAL ASSETS ⁶	2,763.9	2,893.6	2,907.8	2,948.4	2,964.9	3,000.8	3,019.9	3,033.4	3,058.7	3,029.3	3,025.0	3,031.7

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

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

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
LIABILITIES													
17	Deposits	1,590.1	1,611.8	1,634.8	1,640.5	1,634.0	1,634.4	1,629.8	1,629.3	1,627.8	1,612.8	1,631.7	1,644.9
18	Transaction	325.3	313.1	311.8	315.6	308.3	301.8	304.3	300.4	308.4	301.2	290.3	307.1
19	Nontransaction	1,264.7	1,298.7	1,322.9	1,324.9	1,325.7	1,332.6	1,325.5	1,328.9	1,319.4	1,311.7	1,341.4	1,337.8
20	Large time	213.1	235.7	244.2	251.8	258.5	266.4	265.2	257.1	255.6	256.5	257.3	255.1
21	Other	1,051.6	1,063.0	1,078.7	1,073.1	1,067.1	1,066.1	1,060.3	1,071.8	1,063.8	1,055.2	1,084.1	1,082.7
22	Borrowings	584.6	640.4	649.5	650.9	655.8	678.2	688.4	672.4	676.2	670.6	662.5	667.0
23	From banks in the U.S.	168.0	194.0	197.7	202.9	196.7	204.9	207.2	193.8	187.2	192.7	194.7	197.8
24	From others	416.7	446.5	451.8	448.1	459.0	473.3	481.2	478.6	489.0	477.9	467.8	469.2
25	Net due to related foreign offices	149.3	208.0	205.6	226.3	233.9	221.5	222.5	224.4	231.4	220.0	228.8	219.4
26	Other liabilities	161.7	164.0	161.3	174.0	175.7	179.7	195.8	209.8	213.2	211.8	211.0	207.3
27	TOTAL LIABILITIES	2,485.6	2,624.2	2,651.2	2,691.7	2,699.4	2,713.9	2,736.5	2,735.9	2,748.6	2,715.3	2,734.0	2,738.6
28	Residual (assets less liabilities) ⁷	278.3	269.3	256.6	256.6	265.5	286.9	283.4	297.5	310.1	314.0	291.0	293.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 20, 2000

Account		1999 Sep	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	2,284.0	2,429.9	2,446.3	2,473.1	2,483.5	2,485.1	2,502.4	2,532.4	2,540.3	2,530.0	2,532.1	2,524.1
2	Securities in bank credit	539.4	568.7	569.3	575.4	573.7	567.9	569.0	579.7	579.8	575.9	579.0	577.1
3	U.S. government securities	355.2	364.0	361.4	359.5	358.3	354.9	351.3	350.9	350.0	349.7	350.8	348.1
3a	Trading account	20.2	21.4	21.5	22.0	22.5	22.6	23.0	22.5	22.0	21.5	20.0	20.5
3b	Investment account	335.0	342.6	339.8	337.5	335.9	332.3	328.3	328.4	328.0	328.1	330.7	327.7
3c	Mortgage-backed	219.7	223.0	221.5	218.8	217.4	211.9	207.4	207.7	206.4	207.4	210.4	209.3
3d	Other	115.3	119.6	118.4	118.7	118.4	120.4	120.9	120.7	121.6	120.7	120.3	118.3
3e	1 year or less	22.3	29.1	29.0	30.7	30.5	30.5	31.5	32.3	32.9	31.5	31.5	31.4
3f	Between 1 and 5 years	55.6	52.9	51.8	51.9	52.7	53.6	52.6	52.1	52.3	52.2	51.6	50.5
3g	More than 5 years	37.3	37.6	37.6	36.1	35.2	36.4	36.8	36.3	36.4	37.0	37.2	36.5
4	Other securities	184.2	204.6	207.9	215.9	215.4	213.1	217.8	228.8	229.8	226.2	228.2	229.0
4a	Trading account	77.7	91.1	92.9	101.2	100.2	97.2	102.5	114.5	115.2	112.9	114.0	114.1
4b	Investment account	106.5	113.6	115.0	114.7	115.2	115.8	115.2	114.3	114.6	113.4	114.2	114.9
4c	State and local government	23.4	24.8	25.1	25.3	25.5	25.6	25.6	25.7	25.6	25.7	25.8	26.2
4d	Other	83.1	88.8	89.8	89.3	89.7	90.3	89.7	88.6	89.0	87.7	88.4	88.8
5	Loans and leases in bank credit ²	1,744.7	1,861.2	1,877.0	1,897.7	1,909.8	1,917.1	1,933.3	1,952.7	1,960.5	1,954.0	1,953.1	1,947.0
6	Commercial and industrial	535.5	566.5	575.3	584.5	584.8	583.0	583.5	587.9	591.8	589.5	589.6	587.0
6a	Bankers acceptances	1.1	1.0	1.1	1.1	1.0	1.0	0.9	0.8	0.9	0.8	0.8	0.8
6b	Other	534.4	565.5	574.3	583.4	583.8	582.0	582.6	587.1	591.0	588.7	588.8	586.2
7	Real estate	697.3	762.8	776.3	789.5	793.6	801.2	808.1	809.8	809.6	802.6	805.2	809.7
8	Revolving home equity	65.1	68.9	71.8	73.9	74.7	75.7	76.7	75.2	75.0	74.5	75.2	75.5
9a	Other residential	381.8	420.9	427.2	435.6	438.3	445.1	448.9	451.8	451.9	445.0	447.1	451.0
9b	Commercial	250.4	273.1	277.3	280.0	280.5	280.3	282.5	282.8	282.7	283.1	282.9	283.2
10	Consumer	216.8	224.2	226.8	227.1	227.3	227.6	230.9	233.1	233.7	234.9	232.3	231.6
10a	Credit cards and related plans	--	--	--	--	--	72.3	73.4	74.5	75.0	75.7	73.7	73.4
10b	Other	--	--	--	--	--	155.4	157.5	158.6	158.7	159.2	158.6	158.2
11	Security ³	55.3	69.0	59.8	56.4	61.7	60.5	64.8	74.1	77.6	77.8	75.1	72.6
11a	Fed funds and RPs with broker/dealer	38.6	47.3	38.2	36.8	42.6	41.8	46.5	55.1	57.2	58.8	55.7	54.3
11b	Other	16.7	21.7	21.6	19.6	19.1	18.7	18.3	19.0	20.5	19.0	19.5	18.3
12a	State and local government	11.8	12.2	12.3	12.3	12.2	12.3	12.6	12.8	12.8	12.8	12.8	12.8
12b	Agricultural	8.6	9.2	9.3	9.4	9.6	9.7	9.7	9.7	9.6	9.6	9.6	9.6
12c	Fed funds and RPs with others	11.2	14.5	13.6	13.2	13.6	12.9	13.2	12.7	12.9	12.5	13.5	12.4
12d	All other loans	95.8	83.1	83.6	84.5	84.3	85.0	84.4	86.3	86.6	88.2	86.2	82.5
12e	Lease financing receivables	112.5	119.6	120.1	120.7	122.9	125.1	126.1	126.3	125.9	126.1	128.8	128.7
13	Interbank loans	122.2	135.6	129.7	133.7	135.6	140.1	132.0	124.3	129.6	128.0	124.1	120.9
13a	Fed funds and RPs with banks	70.7	66.2	64.7	67.6	68.6	73.2	62.3	54.7	59.3	59.6	54.3	51.5
13b	Other	51.5	69.4	65.0	66.1	67.0	67.0	69.7	69.7	70.3	68.4	69.8	69.3
14	Cash assets ⁴	139.1	140.8	154.8	148.6	143.1	137.4	136.3	138.3	142.4	125.5	130.8	154.2
15	Other assets ⁵	232.0	222.5	223.0	228.2	228.8	244.9	245.4	249.5	249.2	251.9	257.7	259.5
16	TOTAL ASSETS ⁶	2,741.6	2,894.4	2,919.4	2,948.9	2,956.4	2,972.6	2,980.6	3,008.9	3,025.9	3,000.1	3,009.5	3,023.6

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)

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
LIABILITIES													
17	Deposits	1,582.2	1,611.6	1,644.5	1,625.7	1,629.1	1,623.9	1,614.1	1,621.6	1,607.7	1,592.3	1,632.3	1,645.2
18	Transaction	320.2	308.5	319.0	309.2	307.2	298.1	293.2	295.8	295.4	292.8	288.6	304.7
19	Nontransaction	1,262.0	1,303.0	1,325.5	1,316.5	1,322.0	1,325.8	1,320.9	1,325.8	1,312.2	1,299.5	1,343.7	1,340.6
20	Large time	209.3	237.4	241.8	246.5	253.1	258.3	259.8	252.6	251.0	249.6	254.5	255.3
21	Other	1,052.7	1,065.6	1,083.7	1,070.0	1,068.9	1,067.5	1,061.1	1,073.2	1,061.3	1,049.9	1,089.2	1,085.3
22	Borrowings	575.3	642.4	652.3	659.0	656.8	662.6	657.7	662.0	681.4	671.7	652.9	657.5
23	From banks in the U.S.	163.7	197.6	201.6	204.1	195.9	199.5	199.8	189.7	187.3	188.8	189.7	193.5
24	From others	411.5	444.8	450.7	454.9	460.9	463.2	457.9	472.3	494.1	482.9	463.2	464.0
25	Net due to related foreign offices	146.4	211.0	199.6	231.0	225.8	214.0	219.9	220.0	227.6	230.3	214.1	214.1
26	Other liabilities	161.7	164.0	161.3	174.0	175.7	179.7	195.8	209.8	213.2	211.8	211.0	207.3
27	TOTAL LIABILITIES	2,465.5	2,628.9	2,657.6	2,689.7	2,687.4	2,680.3	2,687.5	2,713.4	2,729.9	2,706.2	2,710.4	2,724.1
28	Residual (assets less liabilities) ⁷	276.2	265.5	261.8	259.2	269.0	292.3	293.1	295.5	295.9	293.9	299.1	299.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 20, 2000

Account		1999 Sep	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	1,797.9	1,917.5	1,922.2	1,937.3	1,959.2	1,984.8	2,004.7	2,022.7	2,023.3	2,026.8	2,031.7	2,031.6
2	Securities in bank credit	511.4	519.7	518.9	519.9	521.0	528.4	533.2	537.7	535.6	539.1	542.2	540.8
3	U.S. government securities	374.3	379.5	378.0	377.3	376.9	377.4	374.7	374.0	372.4	372.0	374.0	373.7
4	Other securities	137.1	140.3	140.9	142.6	144.1	151.1	158.5	163.7	163.2	167.1	168.2	167.1
5	Loans and leases in bank credit ²	1,286.5	1,397.7	1,403.4	1,417.4	1,438.2	1,456.3	1,471.5	1,485.0	1,487.7	1,487.7	1,489.5	1,490.7
6	Commercial and industrial	243.9	267.3	269.6	272.6	276.7	283.2	286.2	288.2	287.4	289.3	290.4	289.6
7	Real estate	687.6	756.5	758.4	767.9	777.2	784.1	788.3	797.3	798.8	800.0	801.5	800.4
8	Revolving home equity	35.5	39.4	40.1	40.8	41.1	41.5	41.9	45.1	45.9	45.9	46.2	46.2
9	Other	652.2	717.1	718.2	727.1	736.2	742.6	746.4	752.2	753.0	754.1	755.3	754.2
10	Consumer	264.4	279.4	280.4	282.8	288.4	290.6	297.2	299.6	301.8	299.1	297.1	299.5
11	Security ³	6.0	6.5	6.7	6.2	6.5	6.9	7.2	7.3	7.1	7.0	7.4	7.4
12	Other loans and leases	84.5	88.1	88.2	87.8	89.4	91.5	92.6	92.8	92.6	92.3	93.0	93.7
13	Interbank loans	62.7	62.0	67.5	65.0	66.4	74.8	84.2	84.9	86.3	85.7	83.4	84.9
14	Cash assets ⁴	80.3	78.3	79.0	80.9	78.8	80.8	80.9	81.7	82.1	80.8	82.0	78.1
15	Other assets ⁵	96.5	106.4	108.7	113.0	111.6	110.6	109.9	109.0	106.8	107.4	113.4	137.8
16	TOTAL ASSETS ⁶	2,013.9	2,139.6	2,152.6	2,171.1	2,190.4	2,224.5	2,252.8	2,271.0	2,271.2	2,273.4	2,283.3	2,305.0
LIABILITIES													
17	Deposits	1,508.8	1,585.8	1,603.9	1,609.1	1,643.6	1,696.1	1,723.2	1,748.5	1,749.4	1,751.2	1,760.6	1,764.7
18	Transaction	299.1	302.0	303.4	302.9	297.5	299.5	303.6	300.9	303.2	308.9	295.3	295.5
19	Nontransaction	1,209.7	1,283.8	1,300.5	1,306.2	1,346.1	1,396.5	1,419.6	1,447.5	1,446.2	1,442.3	1,465.4	1,469.3
20	Large time	225.5	251.6	254.3	257.8	266.1	276.1	281.8	285.7	285.4	286.7	285.7	285.4
21	Other	984.2	1,032.2	1,046.2	1,048.4	1,080.0	1,120.4	1,137.8	1,161.8	1,160.8	1,155.6	1,179.7	1,183.8
22	Borrowings	288.5	340.1	337.6	345.4	341.1	336.1	335.7	330.5	329.2	327.6	327.9	328.7
23	From banks in the U.S.	143.7	163.8	158.9	163.1	160.1	160.8	161.9	159.6	159.5	159.8	157.3	154.8
24	From others	144.8	176.3	178.8	182.4	180.9	175.3	173.7	170.9	169.7	167.9	170.6	173.9
25	Net due to related foreign offices	3.4	5.4	5.3	6.0	9.1	22.4	23.7	20.4	20.2	21.1	20.9	20.9
26	Other liabilities	57.6	58.5	57.3	60.5	57.6	49.1	49.9	52.1	52.3	52.3	53.6	55.9
27	TOTAL LIABILITIES	1,858.3	1,989.8	2,004.2	2,021.0	2,051.4	2,103.7	2,132.5	2,151.4	2,151.1	2,152.2	2,163.1	2,170.2
28	Residual (assets less liabilities) ⁷	155.6	149.8	148.4	150.1	139.0	120.8	120.3	119.6	120.1	121.2	120.2	134.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	1,801.5	1,911.2	1,925.6	1,944.1	1,964.6	1,985.5	2,008.1	2,027.0	2,030.8	2,032.9	2,031.0	2,033.1
2	Securities in bank credit	510.3	520.8	523.3	523.7	522.9	527.5	532.7	536.3	535.1	537.9	538.4	538.4
3	U.S. government securities	373.4	380.8	381.3	380.6	379.1	377.2	374.0	373.1	372.4	371.5	370.9	371.5
4	Other securities	136.9	140.0	142.1	143.1	143.8	150.3	158.7	163.2	162.7	166.4	167.5	166.9
5	Loans and leases in bank credit ²	1,291.2	1,390.5	1,402.2	1,420.4	1,441.7	1,458.0	1,475.3	1,490.8	1,495.7	1,495.0	1,492.6	1,494.7
6	Commercial and industrial	242.6	267.4	271.8	275.3	278.7	283.3	284.2	286.5	286.4	288.1	289.4	289.2
7	Real estate	690.2	753.2	757.0	768.2	778.3	785.2	791.0	800.4	802.2	804.0	803.9	803.6
8	Revolving home equity	35.7	39.2	40.0	40.8	41.0	41.3	41.8	45.5	46.4	46.5	46.6	46.5
9	Other	654.5	714.0	717.0	727.4	737.3	743.8	749.2	754.9	755.8	757.4	757.4	757.1
10	Consumer	265.5	277.5	279.4	282.9	288.0	289.6	297.9	301.3	304.7	300.8	296.4	298.5
10a	Credit cards and related plans	--	--	--	--	--	123.5	130.4	132.6	135.8	131.7	127.9	130.1
10b	Other	--	--	--	--	--	166.1	167.5	168.7	168.9	169.1	168.5	168.5
11	Security ³	6.0	6.5	6.7	6.2	6.5	6.9	7.2	7.3	7.1	7.0	7.4	7.4
12	Other loans and leases	86.8	85.9	87.3	87.8	90.2	93.1	94.9	95.4	95.4	95.1	95.4	96.0
13	Interbank loans	60.7	64.9	69.0	61.4	63.2	70.7	80.2	82.1	79.7	76.9	83.9	85.2
14	Cash assets ⁴	79.9	76.2	78.4	80.7	78.2	79.4	78.2	81.3	78.7	78.2	80.5	80.7
15	Other assets ⁵	96.1	106.4	109.5	112.1	111.4	112.5	111.6	108.6	103.0	106.0	114.6	139.8
16	TOTAL ASSETS ⁶	2,014.9	2,134.2	2,157.8	2,173.3	2,191.8	2,221.7	2,251.1	2,271.7	2,264.7	2,266.7	2,282.8	2,311.5
LIABILITIES													
17	Deposits	1,507.2	1,583.8	1,611.1	1,608.4	1,640.9	1,690.8	1,718.5	1,746.4	1,738.6	1,737.5	1,765.0	1,773.9
18	Transaction	297.2	299.8	305.2	300.5	298.1	296.9	299.1	298.7	294.5	299.8	295.7	296.9
19	Nontransaction	1,210.0	1,284.0	1,305.8	1,307.9	1,342.9	1,393.8	1,419.4	1,447.7	1,444.0	1,437.7	1,469.3	1,477.0
20	Large time	225.5	251.6	254.3	257.8	266.1	276.1	281.8	285.7	285.4	286.7	285.7	285.4
21	Other	984.5	1,032.5	1,051.6	1,050.1	1,076.8	1,117.7	1,137.6	1,162.0	1,158.6	1,151.0	1,183.6	1,191.6
22	Borrowings	292.0	333.8	334.0	346.8	342.9	338.5	338.8	336.2	340.8	342.4	328.8	327.6
23	From banks in the U.S.	145.6	160.1	156.4	162.5	161.8	163.2	164.8	163.1	165.8	167.2	158.6	155.8
24	From others	146.5	173.7	177.5	184.3	181.1	175.4	174.0	173.0	175.0	175.2	170.2	171.8
25	Net due to related foreign offices	3.4	5.4	5.3	6.0	9.1	22.4	23.7	20.4	20.2	21.1	20.9	20.9
26	Other liabilities	57.4	58.9	58.0	60.5	57.4	48.3	49.9	51.8	52.0	52.2	52.7	55.4
27	TOTAL LIABILITIES	1,860.0	1,981.9	2,008.3	2,021.6	2,050.4	2,100.0	2,130.9	2,154.8	2,151.6	2,153.2	2,167.3	2,177.8
28	Residual (assets less liabilities) ⁷	154.9	152.3	149.4	151.6	141.4	121.7	120.2	116.9	113.2	113.6	115.5	133.7

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

Seasonally adjusted, billions of dollars

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	519.4	543.5	569.6	583.2	575.8	576.3	582.0	589.7	596.9	584.3	575.0	574.6
2	Securities in bank credit	189.3	195.6	204.4	210.5	205.4	205.1	206.1	204.5	201.6	200.1	192.7	187.9
3	U.S. government securities	82.8	78.1	79.6	79.7	78.9	79.7	79.9	77.4	74.5	77.6	73.1	72.7
4	Other securities	106.5	117.5	124.8	130.8	126.5	125.4	126.2	127.1	127.1	122.5	119.5	115.2
5	Loans and leases in bank credit ²	330.0	347.9	365.2	372.7	370.4	371.1	375.9	385.2	395.3	384.1	382.3	386.7
6	Commercial and industrial	194.8	196.3	199.2	204.9	205.1	203.5	205.8	203.7	204.9	202.7	200.7	201.5
7	Real estate	17.8	18.0	18.4	18.7	19.0	18.9	18.8	19.3	19.6	19.3	19.2	19.0
11	Security ³	52.0	66.5	77.9	81.0	81.0	81.8	82.2	94.8	102.7	96.4	96.7	99.6
12	Other loans and leases	65.5	67.1	69.7	68.0	65.2	66.9	69.0	67.3	68.1	65.7	65.7	66.6
13	Interbank loans	25.0	28.6	29.4	31.8	28.6	26.2	24.2	25.7	27.7	24.3	25.7	27.1
14	Cash assets ⁴	43.3	47.6	47.4	43.9	44.6	44.9	44.4	44.6	45.2	42.6	44.1	44.2
15	Other assets ⁵	30.5	39.2	40.0	41.1	43.5	43.0	42.1	40.6	40.7	37.4	37.7	38.0
16	TOTAL ASSETS ⁶	617.9	658.6	686.0	699.7	692.2	690.0	692.3	700.3	710.3	688.2	682.1	683.6
LIABILITIES													
17	Deposits	314.8	378.0	387.5	382.0	382.4	386.7	391.6	384.5	384.8	382.0	379.6	378.6
18	Transaction	10.2	11.1	10.9	11.2	11.4	11.4	10.9	9.8	10.2	9.1	10.5	10.6
19	Nontransaction	304.6	366.9	376.7	370.8	371.0	375.3	380.7	374.7	374.6	372.9	369.1	368.0
22	Borrowings	172.1	177.1	199.6	204.4	205.3	205.7	202.0	217.4	232.4	212.5	212.9	215.9
23	From banks in the U.S.	24.2	19.7	20.9	17.9	18.9	20.8	16.9	19.2	21.2	16.4	17.2	17.7
24	From others	147.9	157.4	178.7	186.5	186.3	184.9	185.1	198.3	211.2	196.1	195.7	198.2
25	Net due to related foreign offices	67.3	20.3	15.3	21.3	19.5	17.8	23.6	24.1	18.6	20.0	25.0	23.2
26	Other liabilities	64.1	71.3	75.6	82.2	75.1	72.4	71.6	75.2	75.7	70.9	71.0	72.7
27	TOTAL LIABILITIES	618.3	646.8	678.1	689.9	682.4	682.5	688.8	701.3	711.5	685.4	688.4	690.3
28	Residual (assets less liabilities) ⁷	-0.4	11.8	8.0	9.8	9.9	7.5	3.5	-1.0	-1.2	2.8	-6.3	-6.7

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

Not seasonally adjusted, billions of dollars

October 20, 2000

Account		1999 Sep	2000 Mar	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	Week ending			
										Sep 20	Sep 27	Oct 4	Oct 11
ASSETS													
1	Bank credit	517.5	542.1	563.2	574.7	566.2	565.7	572.3	588.8	597.0	588.2	579.6	579.3
2	Securities in bank credit	188.5	192.7	200.7	207.4	199.4	198.3	200.5	204.5	202.2	202.4	195.2	193.0
3	U.S. government securities	80.7	77.9	80.3	80.7	78.9	78.7	78.3	75.3	72.6	75.8	71.2	71.3
3a	Trading account	14.9	9.3	11.8	12.3	11.8	11.8	13.7	14.1	12.8	16.5	13.0	12.4
3b	Investment account	65.8	68.6	68.6	68.4	67.1	66.8	64.6	61.3	59.8	59.3	58.2	58.9
4	Other securities	107.8	114.7	120.4	126.7	120.5	119.7	122.2	129.2	129.6	126.7	124.1	121.7
4a	Trading account	69.2	71.5	76.5	83.0	77.5	76.8	78.7	87.3	88.3	85.5	83.1	81.7
4b	Investment account	38.6	43.2	43.9	43.7	42.9	42.9	43.6	41.9	41.3	41.2	40.9	40.0
5	Loans and leases in bank credit ²	329.0	349.4	362.5	367.3	366.8	367.3	371.8	384.3	394.8	385.8	384.4	386.3
6	Commercial and industrial	194.7	198.0	197.4	200.7	201.8	201.1	203.1	203.7	205.3	204.5	202.4	201.7
7	Real estate	17.6	18.1	18.3	18.7	18.9	18.7	18.6	19.1	19.4	19.2	19.3	19.3
11	Security ³	51.8	66.8	77.9	80.8	81.3	81.5	82.4	94.7	102.9	96.4	96.7	99.0
12	Other loans and leases	64.9	66.6	68.8	67.1	64.7	66.1	67.7	66.8	67.2	65.7	65.9	66.2
13	Interbank loans	25.0	28.6	29.4	31.8	28.6	26.2	24.2	25.7	27.7	24.3	25.7	27.1
14	Cash assets ⁴	42.6	46.6	45.3	42.8	43.9	43.3	42.9	43.8	44.1	43.5	44.0	43.9
15	Other assets ⁵	30.0	40.5	39.3	40.6	41.3	41.0	41.4	39.9	39.6	36.6	36.9	37.4
16	TOTAL ASSETS ⁶	614.9	657.5	676.9	689.5	679.6	675.8	680.4	697.8	708.0	692.2	685.9	687.5
LIABILITIES													
17	Deposits	310.1	384.1	388.6	382.9	378.1	378.0	379.8	378.2	378.8	380.8	375.5	372.4
18	Transaction	10.8	10.9	10.5	10.7	11.1	11.3	10.8	10.3	10.7	10.1	10.8	10.5
19	Nontransaction	299.3	373.2	378.1	372.1	367.0	366.7	368.9	367.9	368.1	370.7	364.7	361.9
22	Borrowings	172.1	177.1	199.6	204.4	205.3	205.7	202.0	217.4	232.4	212.5	212.9	215.9
23	From banks in the U.S.	24.2	19.7	20.9	17.9	18.9	20.8	16.9	19.2	21.2	16.4	17.2	17.7
24	From others	147.9	157.4	178.7	186.5	186.3	184.9	185.1	198.3	211.2	196.1	195.7	198.2
25	Net due to related foreign offices	66.3	20.8	10.6	17.1	18.1	16.9	23.4	23.5	18.2	24.2	23.1	23.1
26	Other liabilities	63.7	71.7	73.7	80.6	73.6	70.7	71.2	74.8	74.8	70.9	70.2	71.8
27	TOTAL LIABILITIES	612.2	653.7	672.6	685.0	675.1	671.2	676.4	693.9	704.3	688.4	681.7	683.1
28	Residual (assets less liabilities) ⁷	2.7	3.8	4.3	4.5	4.5	4.6	4.0	3.9	3.7	3.8	4.2	4.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 20, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 20	Sep 27	Oct 4	Oct 11
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
29	Reval. gains on off-bal. sheet items ⁸	59.9	65.7	65.1	72.4	68.3	63.1	66.5	74.4	74.2	72.8	76.1	71.1
30	Reval. losses on off-bal. sheet items ⁸	59.7	64.0	65.0	72.9	68.5	62.9	67.3	73.9	74.1	72.8	77.3	70.6
31	Mortgage-backed securities ⁹	249.2	253.5	255.2	252.4	249.8	242.0	237.5	237.7	236.5	237.1	240.5	239.2
31a	Pass-through	170.1	176.5	179.4	177.8	177.6	172.8	169.5	170.1	168.6	170.6	173.6	173.2
31b	CMO, REMIC, and other	79.1	77.0	75.8	74.6	72.2	69.2	68.0	67.6	67.9	66.5	66.9	66.0
32	Net unrealized gains (losses) on available-for-sale securities ¹⁰	-7.5	-9.6	-16.3	-16.5	-15.0	-10.8	-11.2	-10.2	-10.4	-10.3	-9.3	-9.3
33	Offshore credit to U.S. residents ¹¹	27.8	24.1	24.4	23.5	22.4	22.2	22.1	22.1	22.2	22.3	22.2	22.2
34	Securitized consumer loans ¹²	--	--	--	--	--	87.4	86.7	85.9	86.2	86.1	81.8	81.7
34a	Credit cards and related plans	--	--	--	--	--	72.4	72.0	71.8	71.9	71.9	67.9	67.9
34b	Other	--	--	--	--	--	15.0	14.7	14.2	14.2	14.2	13.9	13.8
35	Securitized business loans ¹²	--	--	--	--	--	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
31	Mortgage-backed securities ⁹	199.6	205.5	206.2	205.7	204.5	204.0	206.8	208.9	207.5	208.1	210.5	210.7
34	Securitized consumer loans ¹²	--	--	--	--	--	220.2	220.6	221.2	220.5	221.1	221.6	219.4
34a	Credit cards and related plans	--	--	--	--	--	211.2	211.7	212.6	211.9	212.6	212.6	209.9
34b	Other	--	--	--	--	--	9.0	8.8	8.6	8.6	8.5	9.0	9.5
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁸	37.8	39.3	41.7	47.1	41.1	38.1	39.9	45.4	46.0	45.0	41.3	41.2
30	Reval. losses on off-bal. sheet items ⁸	36.9	38.3	38.6	44.5	38.0	35.7	37.7	43.0	43.6	41.3	39.5	40.0
35	Securitized business loans ¹²	--	--	--	--	--	n.a.	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.

NOTE: Domestically chartered commercial banks acquired \$1.7 billion in assets and liabilities of nonbank institutions in the week ending October 11, 2000. The major asset items affected were (in billions): U.S. government securities, \$0.2; other securities, \$0.1; real estate loans, other, \$1.2; commercial and industrial loans; \$0.1; and other assets, \$0.1. The major liability item affected was: nontransaction deposits, other, \$1.7.

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

OFFICIAL BUSINESS

First Class