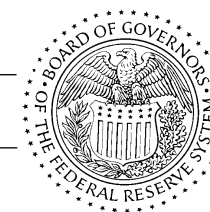


# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

November 9, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	4,634.2	4,936.0	5,003.4	5,034.5	5,070.8	5,114.6	5,164.5	5,138.5	5,135.0	5,129.6	5,143.4	5,144.2
2 Securities in bank credit	1,250.8	1,292.7	1,312.2	1,309.7	1,314.3	1,318.0	1,328.6	1,306.5	1,311.0	1,304.0	1,302.1	1,302.0
3 U.S. government securities	814.1	814.2	815.4	817.0	819.0	812.4	807.1	792.1	798.9	789.4	787.4	787.7
4 Other securities	436.7	478.4	496.8	492.7	495.2	505.6	521.5	514.3	512.2	514.6	514.7	514.3
5 Loans and leases in bank credit <sup>2</sup>	3,383.4	3,643.3	3,691.2	3,724.8	3,756.6	3,796.6	3,836.0	3,832.1	3,824.0	3,825.6	3,841.3	3,842.1
6 Commercial and industrial	980.7	1,037.5	1,057.5	1,065.8	1,071.9	1,081.0	1,081.9	1,081.4	1,079.3	1,079.3	1,085.9	1,082.5
7 Real estate	1,422.0	1,556.0	1,579.0	1,594.2	1,608.3	1,617.2	1,628.1	1,625.3	1,627.5	1,625.5	1,623.1	1,625.5
8 Revolving home equity	100.0	112.6	115.1	115.7	117.0	118.3	120.0	122.1	121.8	122.3	122.4	122.2
9 Other	1,322.0	1,443.4	1,464.0	1,478.5	1,491.3	1,498.9	1,508.1	1,503.3	1,505.7	1,503.3	1,500.7	1,503.3
10 Consumer	481.4	507.3	510.4	517.1	520.8	529.9	533.6	532.9	531.7	533.8	532.8	534.3
11 Security <sup>3</sup>	109.7	144.0	145.0	149.7	151.8	159.7	183.4	181.7	176.7	176.8	187.7	186.7
12 Other loans and leases	389.5	398.5	399.3	397.9	403.8	408.9	409.0	410.8	408.9	410.1	411.8	413.2
13 Interbank loans	225.7	221.8	227.0	227.7	241.0	246.3	238.7	248.0	238.7	249.2	257.0	253.4
14 Cash assets <sup>4</sup>	270.5	281.3	274.3	269.1	269.3	269.8	267.9	264.3	276.1	256.0	266.8	257.8
15 Other assets <sup>5</sup>	362.5	368.4	377.9	380.0	399.1	400.2	399.2	419.5	414.8	411.8	414.0	447.0
16 TOTAL ASSETS <sup>6</sup>	<b>5,433.7</b>	<b>5,747.6</b>	<b>5,822.3</b>	<b>5,850.8</b>	<b>5,918.5</b>	<b>5,968.1</b>	<b>6,007.2</b>	<b>6,007.7</b>	<b>6,001.9</b>	<b>5,983.9</b>	<b>6,018.4</b>	<b>6,039.7</b>
<b>LIABILITIES</b>												
17 Deposits	3,448.8	3,626.2	3,631.6	3,660.1	3,717.1	3,744.5	3,762.1	3,773.7	3,791.8	3,754.2	3,778.6	3,771.0
18 Transaction	631.2	626.1	629.7	617.3	612.8	618.7	610.9	615.3	618.8	602.5	643.2	606.4
19 Nontransaction	2,817.6	3,000.1	3,001.9	3,042.7	3,104.4	3,125.8	3,151.2	3,158.5	3,173.1	3,151.7	3,135.4	3,164.6
20 Large time	772.3	870.6	876.2	893.1	914.2	923.4	913.1	908.4	907.3	909.7	907.6	909.1
21 Other	2,045.3	2,129.4	2,125.7	2,149.6	2,190.2	2,202.5	2,238.1	2,250.1	2,265.8	2,241.9	2,227.8	2,255.4
22 Borrowings	1,050.8	1,186.8	1,200.7	1,202.1	1,220.0	1,226.1	1,220.3	1,211.1	1,210.7	1,214.9	1,205.1	1,219.3
23 From banks in the U.S.	348.4	377.4	383.8	375.8	387.5	386.9	372.9	368.6	368.7	368.5	364.6	373.0
24 From others	702.4	809.4	816.9	826.3	832.6	839.2	847.4	842.5	842.1	846.3	840.5	846.3
25 Net due to related foreign offices	222.8	226.3	253.8	262.8	261.4	269.9	268.9	253.0	262.4	251.9	235.0	249.9
26 Other liabilities	291.3	294.2	316.6	308.5	301.1	317.3	337.1	347.0	331.5	345.4	356.6	363.5
27 TOTAL LIABILITIES	<b>5,013.7</b>	<b>5,333.5</b>	<b>5,402.8</b>	<b>5,433.4</b>	<b>5,499.7</b>	<b>5,557.9</b>	<b>5,588.3</b>	<b>5,584.9</b>	<b>5,596.5</b>	<b>5,566.4</b>	<b>5,575.3</b>	<b>5,603.7</b>
28 Residual (assets less liabilities) <sup>7</sup>	419.9	414.1	419.5	417.4	418.8	410.3	418.9	422.8	405.4	417.5	443.1	436.0

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	4,643.4	4,936.2	4,995.0	5,017.3	5,039.3	5,085.7	5,150.7	5,152.4	5,138.3	5,145.0	5,153.4	5,181.5
2 Securities in bank credit	1,253.6	1,294.4	1,309.6	1,299.0	1,296.8	1,305.3	1,323.3	1,310.9	1,310.9	1,306.5	1,307.6	1,317.0
3 U.S. government securities	809.2	822.9	820.7	816.3	810.6	803.5	799.0	787.1	790.7	783.2	783.1	788.4
4 Other securities	444.4	471.5	488.8	482.7	486.2	501.8	524.3	523.8	520.2	523.4	524.5	528.6
5 Loans and leases in bank credit <sup>2</sup>	3,389.8	3,641.8	3,685.4	3,718.2	3,742.5	3,780.4	3,827.4	3,841.5	3,827.4	3,838.5	3,845.8	3,864.5
6 Commercial and industrial	981.4	1,044.6	1,060.4	1,065.2	1,067.1	1,070.7	1,077.8	1,082.2	1,077.2	1,080.2	1,084.9	1,088.2
7 Real estate	1,426.8	1,551.5	1,576.4	1,590.8	1,604.5	1,617.3	1,628.6	1,631.0	1,633.6	1,631.3	1,628.1	1,633.1
8 Revolving home equity	100.5	111.8	114.7	115.7	117.1	118.5	120.8	122.6	122.4	122.9	122.9	122.7
9 Other	1,326.3	1,439.7	1,461.8	1,475.1	1,487.4	1,498.8	1,507.8	1,508.4	1,511.3	1,508.5	1,505.2	1,510.4
10 Consumer	479.0	506.2	510.0	515.2	517.2	528.7	534.3	530.6	528.3	531.5	531.4	532.5
10a Credit cards and related plans	--	--	--	--	195.8	203.7	207.0	203.1	201.4	203.8	203.5	204.7
10b Other	--	--	--	--	321.4	325.0	327.3	327.5	326.9	327.7	327.8	327.7
11 Security <sup>3</sup>	112.2	144.5	143.5	149.5	148.9	154.4	176.1	185.8	178.6	183.2	192.3	194.2
12 Other loans and leases	390.5	395.0	395.1	397.4	404.7	409.3	410.6	411.9	409.6	412.3	409.3	416.6
13 Interbank loans	219.7	228.0	226.9	227.4	237.1	236.4	232.4	242.0	232.6	242.3	243.9	255.0
14 Cash assets <sup>4</sup>	271.7	278.5	272.1	265.2	260.1	257.5	263.5	265.2	286.7	263.7	252.1	264.0
15 Other assets <sup>5</sup>	355.9	371.9	380.9	381.5	398.4	398.4	397.6	412.5	409.4	402.5	398.8	446.5
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>5,431.7</b>	<b>5,755.1</b>	<b>5,814.7</b>	<b>5,830.8</b>	<b>5,873.1</b>	<b>5,915.1</b>	<b>5,981.0</b>	<b>6,009.5</b>	<b>6,004.3</b>	<b>5,990.9</b>	<b>5,985.7</b>	<b>6,084.3</b>
<b>LIABILITIES</b>												
17 Deposits	3,441.2	3,644.2	3,617.0	3,648.2	3,692.6	3,712.3	3,746.0	3,766.8	3,795.1	3,752.0	3,736.2	3,782.6
18 Transaction	622.8	634.7	620.4	616.3	606.3	603.0	604.6	607.2	617.6	601.2	608.0	609.2
19 Nontransaction	2,818.5	3,009.4	2,996.6	3,031.9	3,086.3	3,109.3	3,141.4	3,159.6	3,177.5	3,150.8	3,128.2	3,173.3
20 Large time	770.6	870.2	872.5	882.3	897.5	906.5	902.2	905.7	902.2	904.3	908.0	911.7
21 Other	2,047.9	2,139.3	2,124.1	2,149.6	2,188.8	2,202.8	2,239.2	2,253.9	2,275.3	2,246.5	2,220.2	2,261.6
22 Borrowings	1,050.4	1,185.9	1,210.2	1,205.0	1,206.9	1,198.6	1,215.6	1,212.6	1,200.2	1,217.1	1,213.7	1,232.3
23 From banks in the U.S.	345.4	378.9	384.4	376.7	384.4	382.4	372.3	367.6	365.3	367.2	365.0	374.9
24 From others	705.0	806.9	825.7	828.3	822.5	816.1	843.3	845.0	834.8	849.9	848.7	857.4
25 Net due to related foreign offices	224.0	215.6	254.3	253.2	253.0	267.2	263.8	254.1	257.0	250.1	253.6	253.4
26 Other liabilities	290.5	293.0	315.1	306.7	298.7	316.9	336.4	346.1	330.1	344.1	356.0	363.3
27 <b>TOTAL LIABILITIES</b>	<b>5,006.1</b>	<b>5,338.6</b>	<b>5,396.5</b>	<b>5,413.1</b>	<b>5,451.2</b>	<b>5,495.0</b>	<b>5,561.8</b>	<b>5,579.5</b>	<b>5,582.4</b>	<b>5,563.3</b>	<b>5,559.5</b>	<b>5,631.6</b>
28 Residual (assets less liabilities) <sup>7</sup>	425.6	416.5	418.1	417.7	421.9	420.2	419.2	430.0	421.8	427.6	426.2	452.7

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	4,109.1	4,365.2	4,417.0	4,455.4	4,491.3	4,529.5	4,571.9	4,558.6	4,559.9	4,557.1	4,559.3	4,553.2
2 Securities in bank credit	1,058.5	1,087.1	1,098.5	1,101.0	1,105.9	1,108.7	1,121.1	1,115.3	1,121.1	1,115.7	1,111.1	1,109.1
3 U.S. government securities	731.2	734.6	735.7	738.1	739.4	732.4	729.6	722.3	726.5	721.3	719.5	718.7
4 Other securities	327.3	352.5	362.8	362.9	366.5	376.2	391.5	393.0	394.6	394.4	391.6	390.4
5 Loans and leases in bank credit <sup>2</sup>	3,050.6	3,278.1	3,318.5	3,354.4	3,385.5	3,420.8	3,450.8	3,443.2	3,438.8	3,441.3	3,448.2	3,444.1
6 Commercial and industrial	785.4	838.3	852.6	860.7	868.4	875.2	878.2	880.2	878.5	878.1	884.0	880.9
7 Real estate	1,404.3	1,537.5	1,560.3	1,575.2	1,589.4	1,598.4	1,608.8	1,606.6	1,608.6	1,607.0	1,604.7	1,606.7
8 Revolving home equity	100.0	112.6	115.1	115.7	117.0	118.3	120.0	122.1	121.8	122.3	122.4	122.2
9 Other	1,304.3	1,424.9	1,445.2	1,459.5	1,472.4	1,480.2	1,488.8	1,484.5	1,486.7	1,484.7	1,482.3	1,484.5
10 Consumer	481.4	507.3	510.4	517.1	520.8	529.9	533.6	532.9	531.7	533.8	532.8	534.3
11 Security <sup>3</sup>	54.5	66.0	64.0	68.6	70.0	77.4	88.5	78.9	77.5	77.4	81.0	76.3
12 Other loans and leases	324.9	328.9	331.2	332.7	336.9	339.8	341.7	344.7	342.5	345.0	345.7	346.0
13 Interbank loans	200.3	192.4	195.2	199.1	214.8	222.1	213.0	219.0	211.7	219.9	225.9	222.6
14 Cash assets <sup>4</sup>	224.6	233.9	230.3	224.5	224.4	225.4	223.3	221.9	232.1	214.1	224.9	217.4
15 Other assets <sup>5</sup>	329.6	328.3	336.7	336.5	356.1	358.1	358.6	382.3	376.9	374.6	376.2	411.6
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>4,804.9</b>	<b>5,060.4</b>	<b>5,119.4</b>	<b>5,155.3</b>	<b>5,225.2</b>	<b>5,272.7</b>	<b>5,304.0</b>	<b>5,319.5</b>	<b>5,318.2</b>	<b>5,303.3</b>	<b>5,323.8</b>	<b>5,342.4</b>
<b>LIABILITIES</b>												
17 Deposits	3,113.5	3,238.6	3,249.6	3,277.6	3,330.5	3,352.9	3,377.6	3,393.5	3,411.3	3,373.2	3,399.0	3,390.6
18 Transaction	620.6	615.2	618.5	605.9	601.4	607.8	601.1	604.7	608.1	592.6	632.1	596.0
19 Nontransaction	2,493.0	2,623.4	2,631.1	2,671.7	2,729.1	2,745.1	2,776.5	2,788.7	2,803.2	2,780.7	2,766.9	2,794.5
20 Large time	450.5	497.0	508.1	523.1	541.4	545.3	541.3	541.5	540.8	541.7	541.7	541.8
21 Other	2,042.5	2,126.4	2,123.0	2,148.6	2,187.7	2,199.8	2,235.2	2,247.3	2,262.4	2,239.0	2,225.2	2,252.7
22 Borrowings	872.9	987.2	996.3	996.8	1,014.3	1,024.1	1,002.8	989.5	993.8	993.8	984.9	984.2
23 From banks in the U.S.	326.6	356.5	365.9	356.9	366.6	370.0	353.7	349.9	350.9	350.2	346.1	351.4
24 From others	546.3	630.6	630.4	639.9	647.7	654.1	649.1	639.6	642.9	643.6	638.7	632.8
25 Net due to related foreign offices	165.4	211.1	232.5	243.3	243.6	246.4	244.8	235.8	245.4	240.7	217.7	230.7
26 Other liabilities	225.3	218.6	234.5	233.3	228.8	245.7	261.8	271.5	258.8	269.2	278.3	285.7
27 <b>TOTAL LIABILITIES</b>	<b>4,377.1</b>	<b>4,655.5</b>	<b>4,712.9</b>	<b>4,751.0</b>	<b>4,817.2</b>	<b>4,869.1</b>	<b>4,887.1</b>	<b>4,890.2</b>	<b>4,909.3</b>	<b>4,876.9</b>	<b>4,879.8</b>	<b>4,891.2</b>
28 Residual (assets less liabilities) <sup>7</sup>	427.8	404.9	406.5	404.3	408.0	403.6	416.9	429.2	408.9	426.4	444.0	451.2

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	4,111.3	4,371.9	4,417.2	4,448.1	4,470.6	4,510.3	4,558.9	4,563.6	4,558.2	4,564.0	4,561.2	4,573.4
2 Securities in bank credit	1,055.7	1,092.6	1,099.1	1,096.6	1,095.4	1,101.7	1,115.7	1,112.3	1,115.6	1,111.4	1,108.3	1,111.1
3 U.S. government securities	726.7	742.5	740.0	737.4	731.9	725.2	723.7	717.6	719.7	715.4	715.1	718.4
4 Other securities	329.0	350.0	359.1	359.2	363.5	376.6	392.0	394.7	396.0	396.0	393.2	392.7
5 Loans and leases in bank credit <sup>2</sup>	3,055.6	3,279.3	3,318.1	3,351.5	3,375.1	3,408.6	3,443.2	3,451.3	3,442.6	3,452.6	3,452.9	3,462.3
6 Commercial and industrial	784.8	847.1	859.7	863.4	866.0	867.5	874.1	879.6	876.2	878.1	881.8	883.3
7 Real estate	1,408.8	1,533.2	1,557.8	1,571.9	1,585.9	1,598.6	1,609.5	1,611.9	1,614.3	1,612.4	1,609.3	1,613.9
8 Revolving home equity	100.5	111.8	114.7	115.7	117.1	118.5	120.8	122.6	122.4	122.9	122.9	122.7
9 Other	1,308.3	1,421.5	1,443.1	1,456.2	1,468.8	1,480.2	1,488.7	1,489.3	1,492.0	1,489.6	1,486.4	1,491.2
10 Consumer	479.0	506.2	510.0	515.2	517.2	528.7	534.3	530.6	528.3	531.5	531.4	532.5
10a Credit cards and related plans	--	--	--	--	195.8	203.7	207.0	203.1	201.4	203.8	203.5	204.7
10b Other	--	--	--	--	321.4	325.0	327.3	327.5	326.9	327.7	327.8	327.7
11 Security <sup>3</sup>	57.4	66.6	62.6	68.2	67.4	72.0	81.4	83.7	80.0	84.1	87.3	84.1
12 Other loans and leases	325.7	326.1	328.0	332.7	338.6	341.7	343.9	345.6	343.7	346.5	343.1	348.6
13 Interbank loans	194.4	198.7	195.1	198.7	210.9	212.2	206.7	213.0	205.6	212.9	212.8	224.2
14 Cash assets <sup>4</sup>	225.0	233.2	229.3	221.4	216.8	214.6	219.8	222.0	242.9	220.9	208.9	221.5
15 Other assets <sup>5</sup>	323.7	332.6	340.4	340.3	357.4	357.0	357.7	376.0	372.1	366.0	362.1	411.6
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>4,795.6</b>	<b>5,077.1</b>	<b>5,122.1</b>	<b>5,148.2</b>	<b>5,194.3</b>	<b>5,231.7</b>	<b>5,280.2</b>	<b>5,312.4</b>	<b>5,316.5</b>	<b>5,301.6</b>	<b>5,282.7</b>	<b>5,368.3</b>
<b>LIABILITIES</b>												
17 Deposits	3,109.4	3,255.6	3,234.1	3,270.1	3,314.7	3,332.6	3,367.8	3,390.9	3,420.9	3,377.8	3,359.1	3,404.2
18 Transaction	612.0	624.3	609.6	605.2	595.0	592.2	594.3	596.5	607.1	591.0	597.0	598.5
19 Nontransaction	2,497.4	2,631.3	2,624.5	2,664.8	2,719.7	2,740.4	2,773.5	2,794.4	2,813.8	2,786.8	2,762.1	2,805.8
20 Large time	451.9	494.5	502.8	517.7	533.3	540.0	536.8	542.9	541.0	542.8	544.3	546.6
21 Other	2,045.5	2,136.8	2,121.7	2,147.1	2,186.3	2,200.4	2,236.7	2,251.5	2,272.8	2,244.1	2,217.7	2,259.1
22 Borrowings	872.5	986.2	1,005.8	999.8	1,001.2	996.5	998.1	990.9	983.2	996.0	993.4	997.2
23 From banks in the U.S.	323.6	358.0	366.5	357.8	363.6	365.5	353.2	348.8	347.6	348.8	346.5	353.4
24 From others	548.9	628.2	639.2	642.0	637.6	631.0	645.0	642.1	635.6	647.1	646.9	643.8
25 Net due to related foreign offices	166.2	205.0	237.2	235.1	236.1	243.8	240.4	236.7	240.0	239.5	234.0	233.8
26 Other liabilities	225.0	219.3	234.5	233.1	228.0	245.7	261.6	271.1	258.3	268.8	278.0	285.6
27 <b>TOTAL LIABILITIES</b>	<b>4,373.1</b>	<b>4,666.0</b>	<b>4,711.5</b>	<b>4,738.0</b>	<b>4,779.9</b>	<b>4,818.6</b>	<b>4,868.0</b>	<b>4,889.6</b>	<b>4,902.4</b>	<b>4,882.1</b>	<b>4,864.4</b>	<b>4,920.9</b>
28 Residual (assets less liabilities) <sup>7</sup>	422.4	411.1	410.6	410.2	414.3	413.1	412.2	422.7	414.1	419.6	418.3	447.4

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	2,295.6	2,444.4	2,481.2	2,497.6	2,508.0	2,526.3	2,551.1	2,527.9	2,529.6	2,525.4	2,530.4	2,520.0
2 Securities in bank credit	545.8	568.7	579.1	580.5	577.9	576.0	584.1	575.6	580.5	574.6	573.4	570.4
3 U.S. government securities	356.7	357.2	358.9	361.8	362.5	358.4	356.3	350.2	353.1	349.2	349.4	346.4
3a Trading account	20.2	21.3	23.5	22.7	24.3	23.7	23.2	21.2	21.2	19.4	23.3	21.1
3b Investment account	336.5	335.9	335.5	339.1	338.2	334.7	333.1	329.0	331.9	329.8	326.1	325.3
4 Other securities	189.1	211.5	220.1	218.7	215.4	217.6	227.7	225.4	227.5	225.4	224.0	224.1
4a Trading account	81.4	92.9	101.2	100.2	97.2	102.5	114.5	113.1	114.1	113.3	111.9	112.3
4b Investment account	107.7	118.6	118.9	118.5	118.1	115.1	113.3	112.4	113.4	112.1	112.2	111.7
4c State and local government	23.6	25.1	25.4	25.6	26.1	25.9	25.8	26.1	26.2	26.2	26.0	26.0
4d Other	84.1	93.5	93.5	92.9	92.0	89.2	87.5	86.3	87.1	85.9	86.1	85.7
5 Loans and leases in bank credit <sup>2</sup>	1,749.8	1,875.7	1,902.1	1,917.1	1,930.1	1,950.3	1,967.0	1,952.2	1,949.1	1,950.8	1,956.9	1,949.6
6 Commercial and industrial	537.4	568.9	580.2	584.4	585.5	589.4	590.5	590.1	589.0	588.5	593.7	589.9
6a Bankers acceptances	1.1	1.1	1.1	1.0	1.0	0.9	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	536.3	567.8	579.1	583.3	584.6	588.5	589.6	589.3	588.1	587.7	592.9	589.1
7 Real estate	707.8	779.9	793.0	798.5	806.4	811.3	812.9	805.0	807.8	805.1	802.3	804.5
8 Revolving home equity	64.3	72.5	74.3	74.6	75.5	76.4	75.0	75.8	75.7	75.9	76.0	75.8
9 Other	643.5	707.3	718.7	723.9	731.0	734.9	737.9	729.2	732.2	729.2	726.3	728.7
10 Consumer	215.8	226.9	227.6	228.8	230.2	232.8	234.2	235.2	234.0	236.3	235.4	235.5
11 Security <sup>3</sup>	48.6	59.3	57.8	62.1	63.2	70.2	81.3	71.4	70.1	70.0	73.5	68.6
11a Fed funds and RPs with broker/dealer	32.0	38.2	38.9	43.9	44.6	51.5	61.9	52.8	51.2	51.1	55.2	51.3
11b Other	16.5	21.1	18.9	18.2	18.6	18.7	19.3	18.6	18.9	18.8	18.3	17.2
12a State and local government	11.7	12.4	12.4	12.3	12.3	12.4	12.6	12.6	12.6	12.7	12.5	12.6
12b Agricultural	8.8	9.5	9.6	9.6	9.5	9.6	9.5	9.5	9.4	9.5	9.5	9.4
12c Fed funds and RPs with others	9.9	13.6	13.2	13.6	12.9	13.2	12.7	13.3	12.4	12.8	13.1	15.1
12d All other loans	93.5	85.8	87.6	84.7	84.3	84.2	85.5	85.4	84.0	86.3	87.0	84.1
12e Lease financing receivables	116.2	119.4	120.7	123.1	125.8	127.1	127.9	129.8	129.7	129.7	129.8	129.9
13 Interbank loans	139.1	124.9	130.2	132.7	140.1	137.9	127.8	132.0	127.3	132.4	134.7	136.5
13a Fed funds and RPs with banks	75.8	62.1	67.0	68.1	73.9	66.1	56.4	57.4	54.9	57.5	59.2	59.3
13b Other	63.3	62.8	63.2	64.6	66.2	71.8	71.4	74.6	72.3	74.9	75.6	77.1
14 Cash assets <sup>4</sup>	144.0	155.1	149.6	145.8	143.8	144.5	141.6	140.9	146.5	135.4	142.6	141.1
15 Other assets <sup>5</sup>	230.8	219.7	223.8	225.0	245.6	248.3	250.0	262.9	266.0	264.7	261.0	261.6
16 TOTAL ASSETS <sup>6</sup>	<b>2,774.2</b>	<b>2,909.4</b>	<b>2,950.0</b>	<b>2,966.6</b>	<b>3,002.4</b>	<b>3,021.5</b>	<b>3,035.0</b>	<b>3,028.5</b>	<b>3,034.2</b>	<b>3,022.9</b>	<b>3,033.5</b>	<b>3,024.0</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

November 9, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1
<b>LIABILITIES</b>												
17 Deposits	1,592.2	1,636.2	1,641.9	1,635.4	1,635.8	1,631.2	1,630.7	1,631.2	1,647.3	1,619.0	1,631.6	1,624.9
18 Transaction	321.8	312.3	316.0	308.8	302.3	304.7	300.8	302.4	308.6	296.1	317.8	292.5
19 Nontransaction	1,270.3	1,323.9	1,325.9	1,326.6	1,333.5	1,326.5	1,329.9	1,328.8	1,338.7	1,322.9	1,313.9	1,332.4
20 Large time	219.4	242.9	250.5	257.3	265.7	264.0	256.0	253.4	253.9	253.1	252.4	252.4
21 Other	1,050.9	1,081.0	1,075.4	1,069.3	1,067.8	1,062.5	1,073.9	1,075.4	1,084.8	1,069.8	1,061.5	1,080.0
22 Borrowings	578.8	649.5	650.9	655.8	678.2	688.4	672.4	665.6	666.8	668.1	664.7	664.3
23 From banks in the U.S.	180.5	197.7	202.9	196.8	204.9	207.2	193.8	197.9	197.6	197.2	197.5	201.7
24 From others	398.3	451.9	448.1	459.0	473.3	481.2	478.6	467.7	469.2	470.9	467.1	462.6
25 Net due to related foreign offices	161.1	205.7	226.5	234.1	221.2	222.7	224.4	212.3	219.9	217.7	194.0	207.3
26 Other liabilities	166.5	161.3	174.0	175.7	179.7	195.8	209.8	216.9	206.9	215.4	224.4	225.4
27 TOTAL LIABILITIES	<b>2,498.5</b>	<b>2,652.7</b>	<b>2,693.3</b>	<b>2,701.1</b>	<b>2,715.0</b>	<b>2,738.1</b>	<b>2,737.3</b>	<b>2,725.9</b>	<b>2,740.9</b>	<b>2,720.2</b>	<b>2,714.7</b>	<b>2,721.9</b>
28 Residual (assets less liabilities) <sup>7</sup>	275.6	256.7	256.7	265.5	287.4	283.4	297.7	302.6	293.3	302.7	318.7	302.2

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	2,296.5	2,447.7	2,474.5	2,484.9	2,486.5	2,503.8	2,533.8	2,531.0	2,526.4	2,529.8	2,528.6	2,538.7
2 Securities in bank credit	545.4	569.7	575.9	574.2	568.4	569.5	580.1	575.2	577.6	573.2	572.5	575.2
3 U.S. government securities	354.5	361.8	360.0	358.8	355.3	351.7	351.3	348.1	348.6	346.1	347.1	348.9
3a Trading account	20.3	21.5	22.0	22.5	22.6	23.0	22.5	21.1	20.5	19.7	22.8	22.1
3b Investment account	334.2	340.3	338.0	336.3	332.7	328.7	328.8	327.0	328.1	326.4	324.2	326.9
3c Mortgage-backed	218.3	221.8	219.1	217.7	212.2	207.7	208.0	210.0	209.9	210.0	209.4	210.3
3d Other	115.9	118.5	118.8	118.6	120.6	121.0	120.9	117.0	118.2	116.4	114.9	116.5
3e 1 year or less	23.1	29.0	30.7	30.6	30.6	31.6	32.3	30.8	31.2	30.5	30.4	30.9
3f Between 1 and 5 years	56.5	51.9	52.0	52.8	53.6	52.6	52.2	50.1	50.5	49.9	49.7	49.3
3g More than 5 years	36.3	37.7	36.1	35.2	36.4	36.9	36.4	36.1	36.6	36.0	34.8	36.4
4 Other securities	190.9	207.9	215.9	215.4	213.1	217.8	228.8	227.1	229.0	227.1	225.4	226.2
4a Trading account	81.4	92.9	101.2	100.2	97.2	102.5	114.5	113.1	114.1	113.3	111.9	112.3
4b Investment account	109.5	115.0	114.7	115.2	115.8	115.2	114.3	114.1	114.9	113.7	113.6	113.9
4c State and local government	23.7	25.1	25.3	25.5	25.6	25.6	25.7	26.1	26.2	26.3	26.2	26.1
4d Other	85.8	89.8	89.3	89.7	90.3	89.7	88.6	87.9	88.8	87.5	87.4	87.8
5 Loans and leases in bank credit <sup>2</sup>	1,751.1	1,878.0	1,898.7	1,910.7	1,918.1	1,934.3	1,953.7	1,955.8	1,948.8	1,956.7	1,956.1	1,963.6
6 Commercial and industrial	537.3	575.5	584.7	585.0	583.1	583.7	588.1	589.8	587.1	588.3	591.7	592.8
6a Bankers acceptances	1.1	1.1	1.1	1.0	1.0	0.9	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	536.2	574.4	583.6	584.0	582.2	582.7	587.2	589.0	586.2	587.5	590.9	592.0
7 Real estate	709.5	776.9	790.2	794.2	801.8	808.8	810.5	807.0	810.4	807.0	803.0	808.2
8 Revolving home equity	64.5	71.8	73.9	74.7	75.8	76.7	75.3	76.0	75.8	76.2	76.1	76.0
9a Other residential	388.1	427.5	435.9	438.7	445.4	449.3	452.0	447.2	451.0	446.7	443.0	448.4
9b Commercial	256.9	277.6	280.3	280.8	280.6	282.9	283.1	283.8	283.5	284.2	283.9	283.8
10 Consumer	213.5	226.8	227.1	227.3	227.7	230.9	233.2	233.1	231.7	234.1	233.5	233.7
10a Credit cards and related plans	--	--	--	--	72.3	73.4	74.5	74.6	73.4	75.5	74.9	75.1
10b Other	--	--	--	--	155.4	157.5	158.7	158.5	158.3	158.6	158.6	158.6
11 Security <sup>3</sup>	51.4	59.9	56.4	61.7	60.5	64.8	74.1	76.2	72.6	76.7	79.8	76.4
11a Fed funds and RPs with broker/dealer	35.0	38.2	36.8	42.6	41.8	46.5	55.1	57.8	54.3	57.8	61.5	59.1
11b Other	16.4	21.6	19.6	19.1	18.7	18.3	19.0	18.4	18.3	18.9	18.3	17.3
12a State and local government	11.8	12.3	12.3	12.2	12.3	12.6	12.8	12.8	12.8	12.8	12.7	12.7
12b Agricultural	9.0	9.3	9.4	9.6	9.7	9.7	9.7	9.6	9.6	9.6	9.6	9.6
12c Fed funds and RPs with others	9.9	13.6	13.2	13.6	12.9	13.2	12.7	13.3	12.4	12.8	13.1	15.1
12d All other loans	93.5	83.6	84.5	84.3	85.0	84.4	86.3	85.4	83.6	86.7	84.4	86.4
12e Lease financing receivables	115.1	120.1	120.7	122.9	125.1	126.1	126.3	128.6	128.7	128.6	128.3	128.7
13 Interbank loans	133.1	129.7	133.7	135.6	140.2	132.0	124.3	126.3	120.9	126.2	126.4	134.2
13a Fed funds and RPs with banks	72.6	64.7	67.6	68.6	73.2	62.3	54.7	55.6	51.6	55.1	55.6	61.8
13b Other	60.4	65.0	66.1	67.0	67.0	69.7	69.7	70.7	69.3	71.1	70.8	72.4
14 Cash assets <sup>4</sup>	144.6	155.0	148.8	143.3	137.5	136.4	138.5	141.3	154.4	141.0	132.0	143.9
15 Other assets <sup>5</sup>	225.0	223.1	228.3	228.9	245.0	245.5	249.5	256.6	259.6	256.7	251.2	258.4
16 TOTAL ASSETS <sup>6</sup>	<b>2,763.8</b>	<b>2,921.0</b>	<b>2,950.6</b>	<b>2,958.0</b>	<b>2,974.2</b>	<b>2,982.3</b>	<b>3,010.5</b>	<b>3,020.0</b>	<b>3,026.1</b>	<b>3,018.7</b>	<b>3,003.2</b>	<b>3,040.1</b>

Footnotes appear on page 14.

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>LIABILITIES</b>												
17 Deposits	1,586.8	1,645.9	1,627.1	1,630.5	1,625.3	1,615.5	1,622.9	1,625.8	1,647.7	1,618.6	1,602.4	1,630.6
18 Transaction	315.5	319.5	309.6	307.6	298.5	293.6	296.2	296.6	306.1	295.2	295.0	293.8
19 Nontransaction	1,271.2	1,326.5	1,317.5	1,322.9	1,326.8	1,321.9	1,326.8	1,329.2	1,341.6	1,323.4	1,307.4	1,336.8
20 Large time	220.8	240.5	245.2	251.9	257.6	258.6	251.5	254.8	254.1	254.2	255.0	257.2
21 Other	1,050.4	1,086.0	1,072.3	1,071.0	1,069.2	1,063.3	1,075.3	1,074.4	1,087.4	1,069.2	1,052.4	1,079.6
22 Borrowings	576.6	652.3	659.0	656.8	662.6	657.7	662.0	664.2	657.4	667.0	666.5	673.7
23 From banks in the U.S.	176.0	201.6	204.1	195.9	199.5	199.8	189.7	194.3	193.3	192.9	193.4	201.3
24 From others	400.6	450.7	454.9	460.9	463.2	457.9	472.3	469.8	464.0	474.0	473.1	472.3
25 Net due to related foreign offices	161.9	199.6	231.2	225.9	213.7	220.1	220.0	213.2	214.5	216.4	210.4	210.4
26 Other liabilities	166.5	161.3	174.0	175.7	179.7	195.8	209.8	216.9	206.9	215.4	224.4	225.4
27 TOTAL LIABILITIES	<b>2,491.7</b>	<b>2,659.1</b>	<b>2,691.3</b>	<b>2,689.0</b>	<b>2,681.3</b>	<b>2,689.2</b>	<b>2,714.8</b>	<b>2,720.0</b>	<b>2,726.4</b>	<b>2,717.4</b>	<b>2,703.6</b>	<b>2,740.1</b>
28 Residual (assets less liabilities) <sup>7</sup>	272.0	261.9	259.2	269.0	292.9	293.1	295.7	300.0	299.7	301.4	299.6	300.0



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	1,813.5	1,920.8	1,935.8	1,957.8	1,983.4	2,003.2	2,020.8	2,030.7	2,030.3	2,031.6	2,028.9	2,033.2
2 Securities in bank credit	512.7	518.4	519.4	520.5	528.0	532.7	537.0	539.7	540.6	541.1	537.6	538.6
3 U.S. government securities	374.6	377.4	376.7	376.3	376.8	374.1	373.3	372.1	373.4	372.1	370.1	372.3
4 Other securities	138.2	141.0	142.7	144.2	151.2	158.6	163.8	167.6	167.2	169.0	167.5	166.4
5 Loans and leases in bank credit <sup>2</sup>	1,300.8	1,402.4	1,416.4	1,437.3	1,455.4	1,470.5	1,483.8	1,491.0	1,489.7	1,490.6	1,491.3	1,494.5
6 Commercial and industrial	247.9	269.5	272.4	276.4	282.8	285.8	287.7	290.1	289.6	289.7	290.3	291.0
7 Real estate	696.5	757.7	767.3	776.7	783.0	787.1	795.9	801.6	800.8	801.9	802.4	802.2
8 Revolving home equity	35.8	40.1	40.8	41.1	41.5	41.9	45.0	46.3	46.2	46.4	46.4	46.4
9 Other	660.8	717.6	726.5	735.6	741.4	745.2	750.9	755.3	754.6	755.6	756.0	755.8
10 Consumer	265.6	280.4	282.8	288.3	290.6	297.1	299.4	297.7	297.6	297.5	297.4	298.8
11 Security <sup>3</sup>	6.0	6.7	6.2	6.5	6.8	7.2	7.3	7.5	7.4	7.5	7.5	7.8
12 Other loans and leases	84.7	88.2	87.7	89.4	92.2	93.3	93.4	94.1	94.3	94.0	93.7	94.8
13 Interbank loans	61.2	67.5	65.0	66.4	74.7	84.2	85.2	87.0	84.4	87.5	91.2	86.1
14 Cash assets <sup>4</sup>	80.6	78.8	80.7	78.7	80.6	80.9	81.7	81.0	85.5	78.7	82.3	76.3
15 Other assets <sup>5</sup>	98.9	108.6	112.9	111.5	110.6	109.8	108.6	119.4	110.9	109.9	115.2	150.0
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>2,030.7</b>	<b>2,150.9</b>	<b>2,169.4</b>	<b>2,188.7</b>	<b>2,222.8</b>	<b>2,251.1</b>	<b>2,269.0</b>	<b>2,290.9</b>	<b>2,284.0</b>	<b>2,280.5</b>	<b>2,290.3</b>	<b>2,318.3</b>
<b>LIABILITIES</b>												
17 Deposits	1,521.3	1,602.5	1,607.7	1,642.2	1,694.7	1,721.8	1,746.9	1,762.3	1,764.0	1,754.2	1,767.4	1,765.7
18 Transaction	298.7	302.9	302.5	297.1	299.1	303.1	300.3	302.3	299.6	296.4	314.4	303.5
19 Nontransaction	1,222.6	1,299.5	1,305.2	1,345.1	1,395.6	1,418.6	1,446.6	1,459.9	1,464.5	1,457.8	1,453.0	1,462.2
20 Large time	231.1	254.0	257.6	265.8	275.7	281.4	285.3	288.1	286.8	288.6	289.3	289.5
21 Other	991.5	1,045.5	1,047.6	1,079.3	1,119.8	1,137.3	1,161.3	1,171.9	1,177.6	1,169.3	1,163.7	1,172.7
22 Borrowings	294.1	337.6	345.4	341.0	336.1	335.6	330.4	323.9	327.0	325.6	320.2	319.9
23 From banks in the U.S.	146.1	158.9	163.1	160.2	161.7	162.8	159.9	152.0	153.3	152.9	148.6	149.7
24 From others	147.9	178.8	182.3	180.9	174.4	172.9	170.5	171.9	173.7	172.7	171.6	170.2
25 Net due to related foreign offices	4.3	5.3	6.0	9.1	22.4	23.7	20.4	23.5	25.5	23.1	23.6	23.4
26 Other liabilities	58.8	57.3	60.4	57.6	49.0	49.9	52.0	54.6	51.9	53.8	53.9	60.3
27 <b>TOTAL LIABILITIES</b>	<b>1,878.6</b>	<b>2,002.8</b>	<b>2,019.6</b>	<b>2,050.0</b>	<b>2,102.2</b>	<b>2,131.0</b>	<b>2,149.8</b>	<b>2,164.3</b>	<b>2,168.4</b>	<b>2,156.7</b>	<b>2,165.0</b>	<b>2,169.3</b>
28 Residual (assets less liabilities) <sup>7</sup>	152.1	148.2	149.8	138.7	120.6	120.1	119.2	126.6	115.6	123.7	125.3	149.0

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	1,814.8	1,924.2	1,942.7	1,963.2	1,984.1	2,006.5	2,025.2	2,032.7	2,031.8	2,034.2	2,032.5	2,034.7
2 Securities in bank credit	510.3	522.9	523.2	522.4	527.0	532.3	535.6	537.1	538.1	538.3	535.8	535.9
3 U.S. government securities	372.2	380.7	380.0	378.6	376.6	373.5	372.4	369.5	371.1	369.3	368.0	369.4
4 Other securities	138.1	142.1	143.2	143.9	150.4	158.8	163.3	167.6	167.0	169.0	167.8	166.5
5 Loans and leases in bank credit <sup>2</sup>	1,304.5	1,401.3	1,419.5	1,440.7	1,457.1	1,474.3	1,489.5	1,495.6	1,493.8	1,495.9	1,496.7	1,498.8
6 Commercial and industrial	247.5	271.6	275.0	278.4	282.9	283.9	286.0	289.7	289.2	289.7	290.1	290.5
7 Real estate	699.2	756.3	767.6	777.7	784.0	789.8	799.0	805.0	804.0	805.4	806.3	805.7
8 Revolving home equity	36.0	39.9	40.8	41.0	41.3	41.8	45.5	46.7	46.5	46.7	46.8	46.7
9 Other	663.2	716.3	726.8	736.7	742.7	748.1	753.5	758.3	757.4	758.7	759.5	759.0
10 Consumer	265.5	279.4	282.9	287.9	289.6	297.8	301.2	297.4	296.6	297.4	297.8	298.7
10a Credit cards and related plans	--	--	--	--	123.5	130.3	132.6	128.5	128.0	128.3	128.6	129.6
10b Other	--	--	--	--	166.0	167.5	168.6	168.9	168.6	169.1	169.2	169.1
11 Security <sup>3</sup>	6.0	6.7	6.2	6.5	6.8	7.2	7.3	7.5	7.4	7.5	7.5	7.8
12 Other loans and leases	86.3	87.3	87.7	90.2	93.8	95.6	96.0	95.9	96.6	96.0	95.0	96.0
13 Interbank loans	61.3	69.0	61.4	63.1	70.7	80.2	82.4	86.7	84.7	86.7	86.4	90.0
14 Cash assets <sup>4</sup>	80.4	78.2	80.5	78.1	79.3	78.2	81.3	80.8	88.5	79.8	76.8	77.6
15 Other assets <sup>5</sup>	98.8	109.5	112.1	111.4	112.4	111.5	108.2	119.5	112.5	109.3	110.9	153.2
16 TOTAL ASSETS <sup>6</sup>	<b>2,031.8</b>	<b>2,156.1</b>	<b>2,171.6</b>	<b>2,190.1</b>	<b>2,220.0</b>	<b>2,249.5</b>	<b>2,269.7</b>	<b>2,292.3</b>	<b>2,290.4</b>	<b>2,282.9</b>	<b>2,279.5</b>	<b>2,328.2</b>
<b>LIABILITIES</b>												
17 Deposits	1,522.7	1,609.6	1,607.0	1,639.6	1,689.4	1,717.1	1,744.9	1,765.2	1,773.2	1,759.2	1,756.7	1,773.6
18 Transaction	296.4	304.8	300.0	297.6	296.5	298.6	298.2	300.0	301.0	295.8	302.0	304.6
19 Nontransaction	1,226.2	1,304.8	1,307.0	1,341.9	1,392.9	1,418.5	1,446.7	1,465.2	1,472.2	1,463.4	1,454.7	1,469.0
20 Large time	231.1	254.0	257.6	265.8	275.7	281.4	285.3	288.1	286.8	288.6	289.3	289.5
21 Other	995.1	1,050.8	1,049.4	1,076.1	1,117.1	1,137.1	1,161.4	1,177.1	1,185.4	1,174.9	1,165.4	1,179.5
22 Borrowings	295.9	333.9	346.8	342.9	338.5	338.8	336.2	326.7	325.9	329.0	327.0	323.5
23 From banks in the U.S.	147.6	156.4	162.5	161.9	164.1	165.7	163.5	154.5	154.2	155.9	153.1	152.1
24 From others	148.3	177.5	184.3	181.1	174.4	173.1	172.7	172.2	171.6	173.1	173.8	171.5
25 Net due to related foreign offices	4.3	5.3	6.0	9.1	22.4	23.7	20.4	23.5	25.5	23.1	23.6	23.4
26 Other liabilities	58.6	58.0	60.4	57.3	48.2	49.9	51.7	54.2	51.4	53.4	53.6	60.2
27 TOTAL LIABILITIES	<b>1,881.4</b>	<b>2,006.9</b>	<b>2,020.2</b>	<b>2,049.0</b>	<b>2,098.6</b>	<b>2,129.4</b>	<b>2,153.2</b>	<b>2,169.6</b>	<b>2,176.0</b>	<b>2,164.7</b>	<b>2,160.8</b>	<b>2,180.7</b>
28 Residual (assets less liabilities) <sup>7</sup>	150.4	149.2	151.4	141.2	121.5	120.0	116.5	122.7	114.4	118.2	118.7	147.4

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	525.1	570.8	586.3	579.1	579.5	585.2	592.6	580.0	575.1	572.5	584.1	591.0
2 Securities in bank credit	192.2	205.6	213.7	208.6	208.4	209.3	207.4	191.1	189.9	188.3	191.0	193.0
3 U.S. government securities	82.9	79.6	79.7	78.9	79.7	79.9	77.4	69.9	72.4	68.1	67.9	69.0
4 Other securities	109.4	126.0	134.0	129.8	128.7	129.4	130.0	121.3	117.5	120.2	123.2	123.9
5 Loans and leases in bank credit <sup>2</sup>	332.8	365.2	372.7	370.4	371.1	375.9	385.2	388.9	385.2	384.2	393.1	398.0
6 Commercial and industrial	195.3	199.2	204.9	205.1	203.5	205.8	203.7	201.3	200.7	201.2	201.9	201.6
7 Real estate	17.7	18.4	18.7	19.0	18.9	18.8	19.3	18.7	18.9	18.5	18.4	18.8
11 Security <sup>3</sup>	55.2	77.9	81.0	81.0	81.8	82.2	94.8	102.7	99.2	99.3	106.7	110.3
12 Other loans and leases	64.6	69.7	68.0	65.2	66.9	69.0	67.3	66.1	66.4	65.2	66.1	67.2
13 Interbank loans	25.3	29.4	31.8	28.6	26.2	24.2	25.7	29.0	27.0	29.4	31.1	30.9
14 Cash assets <sup>4</sup>	45.9	47.4	43.9	44.6	44.9	44.4	44.6	42.4	44.0	41.9	41.9	40.4
15 Other assets <sup>5</sup>	32.9	40.0	41.1	43.5	43.0	42.1	40.6	37.2	37.9	37.1	37.8	35.4
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>628.8</b>	<b>687.2</b>	<b>702.9</b>	<b>695.5</b>	<b>693.3</b>	<b>695.5</b>	<b>703.2</b>	<b>688.2</b>	<b>683.7</b>	<b>680.6</b>	<b>694.6</b>	<b>697.4</b>
<b>LIABILITIES</b>												
17 Deposits	335.3	387.5	382.0	382.4	386.7	391.6	384.5	380.3	380.5	380.9	379.6	380.4
18 Transaction	10.7	10.9	11.2	11.4	11.4	10.9	9.8	10.5	10.6	10.0	11.1	10.4
19 Nontransaction	324.6	376.7	370.8	371.0	375.3	380.7	374.7	369.8	369.9	371.0	368.6	370.0
22 Borrowings	177.9	199.6	204.4	205.3	205.7	202.0	217.5	221.7	217.0	221.1	220.3	235.1
23 From banks in the U.S.	21.8	20.9	17.9	18.9	20.8	16.9	19.2	18.7	17.8	18.3	18.5	21.6
24 From others	156.1	178.7	186.5	186.3	184.9	185.1	198.3	202.9	199.2	202.8	201.8	213.6
25 Net due to related foreign offices	57.4	15.3	21.3	19.5	17.8	23.6	24.0	17.2	17.1	11.2	17.3	19.2
26 Other liabilities	66.0	75.6	82.2	75.1	72.4	71.6	75.2	75.5	72.7	76.2	78.3	77.8
27 <b>TOTAL LIABILITIES</b>	<b>636.6</b>	<b>678.1</b>	<b>689.9</b>	<b>682.4</b>	<b>682.5</b>	<b>688.8</b>	<b>701.2</b>	<b>694.6</b>	<b>687.2</b>	<b>689.5</b>	<b>695.6</b>	<b>712.5</b>
28 Residual (assets less liabilities) <sup>7</sup>	-7.8	9.2	13.0	13.1	10.8	6.7	1.9	-6.4	-3.6	-8.9	-0.9	-15.2

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
<b>ASSETS</b>												
1 Bank credit	532.1	564.3	577.8	569.2	568.7	575.4	591.8	588.8	580.1	581.0	592.3	608.1
2 Securities in bank credit	198.0	201.8	210.5	202.4	201.4	203.6	207.6	198.6	195.3	195.1	199.3	205.9
3 U.S. government securities	82.5	80.3	80.7	78.9	78.7	78.3	75.3	69.4	71.0	67.7	68.0	70.1
3a Trading account	14.3	11.8	12.3	11.8	11.8	13.7	14.1	11.7	12.4	10.1	10.8	13.1
3b Investment account	68.2	68.6	68.4	67.1	66.8	64.6	61.3	57.7	58.7	57.6	57.2	56.9
4 Other securities	115.5	121.5	129.8	123.5	122.7	125.3	132.2	129.1	124.2	127.3	131.3	135.9
4a Trading account	75.6	77.6	86.0	80.6	79.9	81.7	90.3	89.4	84.4	88.0	92.1	96.1
4b Investment account	39.8	43.9	43.7	42.9	42.9	43.6	41.9	39.7	39.9	39.3	39.2	39.8
5 Loans and leases in bank credit <sup>2</sup>	334.2	362.5	367.3	366.8	367.3	371.8	384.2	390.2	384.8	385.9	393.0	402.2
6 Commercial and industrial	196.5	197.4	200.7	201.8	201.1	203.1	203.7	202.6	201.0	202.1	203.0	204.9
7 Real estate	18.0	18.3	18.7	18.9	18.7	18.6	19.1	19.1	19.3	18.9	18.8	19.2
11 Security <sup>3</sup>	54.8	77.9	80.8	81.3	81.5	82.4	94.7	102.1	98.6	99.1	105.0	110.1
12 Other loans and leases	64.8	68.8	67.1	64.7	66.1	67.7	66.8	66.4	65.9	65.7	66.2	68.0
13 Interbank loans	25.3	29.4	31.8	28.6	26.2	24.2	25.7	29.0	27.0	29.4	31.1	30.9
14 Cash assets <sup>4</sup>	46.7	45.3	42.8	43.9	43.3	42.9	43.8	43.2	43.8	42.8	43.2	42.5
15 Other assets <sup>5</sup>	32.2	39.3	40.6	41.3	41.0	41.4	39.9	36.5	37.2	36.5	36.7	34.9
16 <b>TOTAL ASSETS<sup>6</sup></b>	<b>636.1</b>	<b>678.0</b>	<b>692.5</b>	<b>682.6</b>	<b>678.8</b>	<b>683.4</b>	<b>700.8</b>	<b>697.1</b>	<b>687.8</b>	<b>689.2</b>	<b>703.0</b>	<b>716.1</b>
<b>LIABILITIES</b>												
17 Deposits	331.8	388.6	382.9	378.1	378.0	379.8	378.2	375.9	374.2	374.2	377.2	378.3
18 Transaction	10.8	10.5	10.7	11.1	11.3	10.8	10.3	10.6	10.5	10.2	11.0	10.8
19 Nontransaction	321.0	378.1	372.1	367.0	366.7	368.9	367.9	365.2	363.7	364.0	366.2	367.5
22 Borrowings	177.9	199.6	204.4	205.3	205.7	202.0	217.5	221.7	217.0	221.1	220.3	235.1
23 From banks in the U.S.	21.8	20.9	17.9	18.9	20.8	16.9	19.2	18.7	17.8	18.3	18.5	21.6
24 From others	156.1	178.7	186.5	186.3	184.9	185.1	198.3	202.9	199.2	202.8	201.8	213.6
25 Net due to related foreign offices	57.8	10.6	17.1	18.1	16.9	23.4	23.4	17.4	17.0	10.6	19.6	19.6
26 Other liabilities	65.4	73.7	80.6	73.6	70.7	71.2	74.8	74.9	71.8	75.4	78.1	77.6
27 <b>TOTAL LIABILITIES</b>	<b>632.9</b>	<b>672.6</b>	<b>685.0</b>	<b>675.1</b>	<b>671.2</b>	<b>676.4</b>	<b>693.9</b>	<b>689.8</b>	<b>680.0</b>	<b>681.2</b>	<b>695.1</b>	<b>710.7</b>
28 Residual (assets less liabilities) <sup>7</sup>	3.2	5.4	7.5	7.5	7.6	7.0	7.0	7.3	7.8	8.0	7.9	5.3

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

November 9, 2000

Account	1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items <sup>8</sup>	60.6	65.1	72.4	68.3	63.1	66.5	74.4	71.1	71.1	72.6	70.8	66.3
30 Reval. losses on off-bal. sheet items <sup>8</sup>	59.9	65.0	72.9	68.5	62.9	67.3	73.9	73.0	70.6	73.7	73.8	71.4
31 Mortgage-backed securities <sup>9</sup>	248.5	255.5	252.7	250.0	242.3	237.8	237.9	239.4	239.5	239.3	238.4	239.7
31a Pass-through	170.2	179.7	178.1	177.8	173.1	169.8	170.3	173.2	173.5	173.2	172.7	173.1
31b CMO, REMIC, and other	78.3	75.9	74.6	72.2	69.2	68.1	67.6	66.2	66.1	66.1	65.7	66.6
32 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup>	-10.6	-16.3	-16.5	-15.0	-10.8	-11.2	-10.2	-9.2	-9.3	-9.3	-9.1	-9.0
33 Offshore credit to U.S. residents <sup>11</sup>	26.7	24.4	23.5	22.4	22.2	22.1	22.1	22.4	22.4	22.2	22.5	22.5
34 Securitized consumer loans <sup>12</sup>	--	--	--	--	87.4	86.6	85.9	80.8	81.5	79.8	80.8	80.5
34a Credit cards and related plans	--	--	--	--	72.4	72.0	71.8	67.2	67.9	66.3	67.1	67.1
34b Other	--	--	--	--	15.0	14.6	14.1	13.6	13.6	13.5	13.7	13.4
35 Securitized business loans <sup>12</sup>	--	--	--	--	n.a.	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 <sup>9</sup>	199.3	205.9	205.4	204.2	203.7	206.7	208.8	209.9	210.9	209.6	208.5	210.5
34 Securitized consumer loans <sup>12</sup>	--	--	--	--	220.2	220.6	221.2	223.7	223.0	224.5	224.2	224.1
34a Credit cards and related plans	--	--	--	--	211.2	211.7	212.6	214.0	213.8	214.4	214.2	214.2
34b Other	--	--	--	--	9.0	8.8	8.6	9.7	9.2	10.1	10.0	10.0
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items <sup>8</sup>	39.3	41.7	47.1	41.1	38.1	39.9	45.4	45.1	41.0	45.6	47.4	49.4
30 Reval. losses on off-bal. sheet items <sup>8</sup>	37.8	38.6	44.5	38.0	35.7	37.7	43.0	43.2	40.0	43.9	45.4	45.9
35 Securitized business loans <sup>12</sup>	--	--	--	--	n.a.	n.a.	n.a.	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.

NOTE: Domestically chartered commercial banks acquired \$0.7 billion in assets and liabilities of nonbank institutions in the week ending November 1, 2000. The major item affected was (in Billions): real estate loans other, \$0.5. the major liability item affected was: nontransaction deposits other, \$0.7.

Board of Governors of the  
Federal Reserve System  
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