

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

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	4,632.6	4,936.1	5,004.9	5,041.4	5,079.4	5,121.2	5,170.7	5,145.0	5,152.2	5,136.3	5,139.9	5,167.5
2	Securities in bank credit	1,250.3	1,292.9	1,313.3	1,313.2	1,318.3	1,321.7	1,332.3	1,310.4	1,305.7	1,296.9	1,297.6	1,308.2
3	U.S. government securities	814.3	814.1	815.4	818.5	820.7	814.0	808.8	793.9	789.7	785.0	783.6	783.6
4	Other securities	436.0	478.7	497.8	494.6	497.6	507.7	523.5	516.5	516.0	511.9	513.9	524.7
5	Loans and leases in bank credit ²	3,382.3	3,643.2	3,691.7	3,728.3	3,761.1	3,799.6	3,838.4	3,834.6	3,846.5	3,839.4	3,842.3	3,859.3
6	Commercial and industrial	980.1	1,037.4	1,057.6	1,066.1	1,071.9	1,079.9	1,080.0	1,079.2	1,079.3	1,074.8	1,081.1	1,082.3
7	Real estate	1,422.3	1,556.8	1,580.8	1,598.9	1,614.7	1,624.5	1,636.5	1,634.5	1,639.2	1,641.8	1,642.8	1,646.7
8	Revolving home equity	100.0	112.3	114.7	115.7	117.1	118.3	120.5	123.8	124.5	125.0	125.0	125.2
9	Other	1,322.3	1,444.5	1,466.1	1,483.2	1,497.6	1,506.1	1,516.0	1,510.7	1,514.7	1,516.9	1,517.8	1,521.5
10	Consumer	481.4	506.6	509.2	516.0	519.6	528.0	531.4	530.9	532.0	529.4	535.2	537.9
11	Security ³	109.7	144.0	144.8	149.4	151.4	159.1	182.7	180.5	183.6	180.0	174.1	180.9
12	Other loans and leases	388.8	398.6	399.2	397.8	403.5	408.1	407.8	409.6	412.4	413.3	409.1	411.5
13	Interbank loans	225.7	221.7	226.7	227.1	240.4	247.1	240.1	250.6	256.5	253.2	252.3	244.9
14	Cash assets ⁴	271.8	281.5	275.1	270.6	271.1	271.5	269.3	267.7	271.0	257.2	253.7	269.6
15	Other assets ⁵	361.8	367.1	375.9	377.7	396.0	397.1	396.2	409.8	406.5	400.9	397.6	413.8
16	TOTAL ASSETS ⁶	5,432.8	5,746.8	5,822.8	5,856.8	5,925.6	5,974.8	6,013.9	6,011.0	6,024.0	5,985.5	5,981.2	6,033.6
LIABILITIES													
17	Deposits	3,448.9	3,626.7	3,633.7	3,666.9	3,725.3	3,753.1	3,770.9	3,786.3	3,797.5	3,768.0	3,782.3	3,799.9
18	Transaction	631.2	625.9	629.2	617.0	612.1	618.0	610.5	614.4	601.5	582.9	596.9	620.1
19	Nontransaction	2,817.6	3,000.8	3,004.5	3,049.9	3,113.3	3,135.1	3,160.3	3,171.9	3,195.9	3,185.1	3,185.4	3,179.8
20	Large time	773.2	872.4	879.9	899.0	920.8	930.4	920.0	914.7	915.6	913.8	913.0	910.1
21	Other	2,044.4	2,128.4	2,124.6	2,151.0	2,192.4	2,204.7	2,240.3	2,257.2	2,280.3	2,271.3	2,272.4	2,269.7
22	Borrowings	1,050.5	1,187.0	1,201.3	1,203.8	1,221.7	1,227.7	1,221.5	1,212.1	1,220.4	1,216.1	1,189.8	1,196.6
23	From banks in the U.S.	348.4	377.8	385.0	378.4	390.1	389.3	375.3	371.2	377.1	374.3	368.8	354.8
24	From others	702.1	809.2	816.2	825.4	831.6	838.4	846.2	840.9	843.3	841.7	821.0	841.8
25	Net due to related foreign offices	222.8	226.4	254.0	263.2	261.9	269.7	269.1	251.7	243.1	230.4	243.0	232.9
26	Other liabilities	290.7	291.6	310.2	299.6	290.9	307.0	326.1	335.0	347.9	340.1	339.2	352.4
27	TOTAL LIABILITIES	5,012.9	5,331.7	5,399.1	5,433.5	5,499.8	5,557.5	5,587.5	5,585.1	5,608.8	5,554.6	5,554.3	5,581.7
28	Residual (assets less liabilities) ⁷	419.9	415.1	423.6	423.3	425.9	417.3	426.3	425.9	415.2	430.9	427.0	451.8

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	4,641.8	4,936.3	4,996.4	5,024.2	5,047.8	5,092.4	5,157.0	5,159.0	5,189.3	5,170.5	5,171.4	5,193.3
2	Securities in bank credit	1,253.2	1,294.6	1,310.6	1,302.4	1,300.8	1,309.0	1,327.1	1,314.9	1,320.6	1,311.8	1,312.5	1,322.3
3	U.S. government securities	809.4	822.8	820.8	817.8	812.3	805.1	800.8	788.8	790.4	787.8	786.0	784.5
4	Other securities	443.8	471.8	489.8	484.7	488.5	503.9	526.3	526.1	530.3	524.0	526.5	537.8
5	Loans and leases in bank credit ²	3,388.7	3,641.7	3,685.9	3,721.7	3,747.0	3,783.4	3,829.9	3,844.1	3,868.7	3,858.7	3,858.8	3,871.0
6	Commercial and industrial	980.7	1,044.4	1,060.5	1,065.5	1,067.1	1,069.6	1,075.9	1,080.0	1,085.0	1,079.4	1,085.4	1,086.5
7	Real estate	1,427.1	1,552.3	1,578.2	1,595.5	1,610.9	1,624.5	1,636.9	1,640.2	1,646.9	1,653.6	1,651.7	1,652.0
8	Revolving home equity	100.5	111.5	114.3	115.8	117.1	118.5	121.2	124.3	125.1	125.5	125.6	125.7
9	Other	1,326.6	1,440.9	1,463.9	1,479.7	1,493.8	1,506.0	1,515.7	1,515.9	1,521.8	1,528.1	1,526.2	1,526.3
10	Consumer	479.0	505.5	508.9	514.1	516.1	526.9	532.1	528.6	530.2	527.1	533.5	537.5
10a	Credit cards and related plans	--	--	--	--	195.2	202.8	206.0	202.5	203.4	200.2	206.7	210.3
10b	Other	--	--	--	--	320.9	324.1	326.1	326.1	326.8	326.9	326.8	327.2
11	Security ³	112.1	144.5	143.3	149.3	148.5	153.9	175.5	184.6	190.8	184.3	176.0	182.7
12	Other loans and leases	389.7	395.0	395.0	397.4	404.4	408.6	409.5	410.8	415.8	414.4	412.2	412.4
13	Interbank loans	219.7	228.0	226.6	226.8	236.4	237.0	233.8	244.4	257.8	258.0	259.8	246.5
14	Cash assets ⁴	273.1	278.7	272.9	266.7	261.8	259.1	265.0	268.6	277.4	253.8	271.8	268.4
15	Other assets ⁵	355.3	370.6	379.0	379.2	395.3	395.4	394.6	402.6	405.1	399.7	395.6	404.4
16	TOTAL ASSETS ⁶	5,430.8	5,754.3	5,815.0	5,836.7	5,880.2	5,921.7	5,987.7	6,012.7	6,067.6	6,019.7	6,036.1	6,050.2
LIABILITIES													
17	Deposits	3,441.3	3,644.7	3,619.1	3,655.0	3,700.7	3,720.8	3,754.7	3,779.3	3,809.1	3,794.9	3,822.7	3,813.1
18	Transaction	622.8	634.5	619.9	615.9	605.6	602.3	604.2	606.3	604.3	580.0	613.1	616.8
19	Nontransaction	2,818.5	3,010.1	2,999.2	3,039.0	3,095.1	3,118.5	3,150.5	3,173.0	3,204.8	3,214.9	3,209.6	3,196.3
20	Large time	771.5	871.9	876.1	888.1	904.1	913.4	909.0	912.0	918.2	921.9	921.9	921.9
21	Other	2,047.0	2,138.2	2,123.1	2,151.0	2,191.0	2,205.0	2,241.4	2,261.0	2,286.6	2,293.0	2,287.7	2,274.3
22	Borrowings	1,050.2	1,186.1	1,210.7	1,207.2	1,209.2	1,200.3	1,217.1	1,213.8	1,233.5	1,219.5	1,201.0	1,201.8
23	From banks in the U.S.	345.4	379.3	385.7	379.4	387.3	384.9	374.9	370.2	379.1	375.4	372.7	357.4
24	From others	704.8	806.7	825.0	827.8	821.9	815.5	842.2	843.6	854.5	844.1	828.3	844.4
25	Net due to related foreign offices	223.9	215.7	254.5	253.5	253.4	267.0	264.1	253.0	246.8	231.4	241.2	241.2
26	Other liabilities	289.9	290.4	308.6	297.9	288.6	306.5	325.4	334.0	347.7	340.4	340.2	353.4
27	TOTAL LIABILITIES	5,005.3	5,336.8	5,393.0	5,413.6	5,451.8	5,494.7	5,561.3	5,580.1	5,637.1	5,586.1	5,605.0	5,609.4
28	Residual (assets less liabilities) ⁷	425.6	417.5	422.1	423.1	428.3	427.0	426.4	432.6	430.5	433.6	431.1	440.8

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

Seasonally adjusted, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	4,109.1	4,364.9	4,417.1	4,460.4	4,497.7	4,535.0	4,577.1	4,564.6	4,561.8	4,562.3	4,574.4	4,590.9
2	Securities in bank credit	1,058.5	1,087.2	1,099.0	1,103.5	1,108.8	1,111.6	1,124.1	1,118.7	1,112.3	1,112.7	1,116.7	1,122.6
3	U.S. government securities	731.2	734.6	736.0	740.1	741.6	734.8	732.0	724.7	721.4	718.0	718.1	718.1
4	Other securities	327.3	352.6	363.0	363.4	367.1	376.8	392.0	393.9	390.9	394.7	398.6	404.4
5	Loans and leases in bank credit ²	3,050.6	3,277.7	3,318.1	3,356.8	3,389.0	3,423.4	3,453.0	3,446.0	3,449.5	3,449.6	3,457.6	3,468.3
6	Commercial and industrial	785.1	837.9	851.8	860.0	867.3	873.4	875.6	877.4	877.5	873.2	879.3	880.7
7	Real estate	1,404.6	1,538.3	1,562.0	1,579.7	1,595.7	1,605.6	1,617.0	1,615.7	1,620.4	1,622.6	1,623.4	1,627.1
8	Revolving home equity	100.0	112.3	114.7	115.7	117.1	118.3	120.5	123.8	124.5	125.0	125.0	125.2
9	Other	1,304.6	1,426.0	1,447.2	1,464.0	1,478.6	1,487.3	1,496.6	1,491.9	1,495.9	1,497.6	1,498.5	1,501.9
10	Consumer	481.4	506.6	509.2	516.0	519.6	528.0	531.4	530.9	532.0	529.4	535.2	537.9
11	Security ³	54.5	66.0	64.0	68.6	70.0	77.4	88.4	78.4	74.2	77.0	76.1	78.6
12	Other loans and leases	324.9	328.9	331.1	332.5	336.5	339.1	340.6	343.6	345.3	347.5	343.7	344.0
13	Interbank loans	200.3	192.8	196.3	200.8	216.9	224.6	215.9	222.9	227.0	226.2	225.7	219.6
14	Cash assets ⁴	224.6	234.0	230.6	225.1	225.3	226.3	223.9	224.5	229.9	216.8	212.5	229.9
15	Other assets ⁵	329.6	327.8	335.6	335.2	354.1	356.2	356.8	373.7	372.2	365.5	364.1	379.8
16	TOTAL ASSETS ⁶	4,804.9	5,060.2	5,120.2	5,161.8	5,233.1	5,280.4	5,311.6	5,324.0	5,329.1	5,309.1	5,314.8	5,358.3
LIABILITIES													
17	Deposits	3,113.5	3,238.7	3,250.1	3,281.8	3,335.4	3,358.0	3,383.0	3,402.4	3,412.3	3,383.9	3,399.3	3,416.2
18	Transaction	620.6	615.1	618.1	605.6	600.8	607.2	600.9	604.0	591.2	572.2	586.5	609.5
19	Nontransaction	2,493.0	2,623.6	2,632.0	2,676.2	2,734.6	2,750.8	2,782.1	2,798.4	2,821.1	2,811.6	2,812.7	2,806.7
20	Large time	451.4	498.2	510.0	526.0	544.5	548.6	544.4	543.9	543.4	542.4	542.6	539.5
21	Other	2,041.6	2,125.4	2,122.1	2,150.1	2,190.1	2,202.2	2,237.7	2,254.5	2,277.8	2,269.2	2,270.1	2,267.2
22	Borrowings	872.9	987.9	998.4	1,001.2	1,019.4	1,029.0	1,007.5	993.8	988.1	989.8	975.3	980.5
23	From banks in the U.S.	326.6	356.9	367.0	359.2	369.2	372.3	356.0	352.3	355.1	350.1	349.3	340.1
24	From others	546.3	631.0	631.4	642.0	650.2	656.7	651.5	641.5	632.9	639.7	626.0	640.4
25	Net due to related foreign offices	165.4	211.1	232.5	243.3	243.7	246.3	244.8	235.0	227.4	226.2	235.0	226.5
26	Other liabilities	225.3	217.8	231.7	228.6	222.8	239.6	255.1	263.1	271.3	268.6	271.1	280.9
27	TOTAL LIABILITIES	4,377.1	4,655.4	4,712.7	4,754.9	4,821.2	4,872.9	4,890.3	4,894.3	4,899.2	4,868.5	4,880.7	4,904.2
28	Residual (assets less liabilities) ⁷	427.8	404.8	407.5	407.0	411.9	407.5	421.3	429.6	429.9	440.6	434.0	454.1

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

Not seasonally adjusted, billions of dollars

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	4,111.3	4,371.5	4,417.3	4,453.1	4,477.0	4,516.0	4,564.2	4,569.7	4,581.7	4,581.8	4,591.4	4,603.1
2	Securities in bank credit	1,055.7	1,092.7	1,099.6	1,099.1	1,098.3	1,104.6	1,118.7	1,115.6	1,114.3	1,116.1	1,120.2	1,126.1
3	U.S. government securities	726.7	742.6	740.4	739.3	734.2	727.6	726.1	720.1	721.1	719.1	719.1	718.4
4	Other securities	329.0	350.1	359.2	359.7	364.1	377.1	392.6	395.6	393.2	397.1	401.1	407.7
5	Loans and leases in bank credit ²	3,055.6	3,278.8	3,317.7	3,354.0	3,378.7	3,411.3	3,445.5	3,454.1	3,467.4	3,465.7	3,471.2	3,476.9
6	Commercial and industrial	784.5	846.7	858.9	862.7	865.0	865.7	871.6	876.8	879.9	874.7	880.2	881.4
7	Real estate	1,409.1	1,534.0	1,559.4	1,576.5	1,592.1	1,605.8	1,617.7	1,621.0	1,627.7	1,634.2	1,632.3	1,632.5
8	Revolving home equity	100.5	111.5	114.3	115.8	117.1	118.5	121.2	124.3	125.1	125.5	125.6	125.7
9	Other	1,308.6	1,422.5	1,445.1	1,460.7	1,475.0	1,487.3	1,496.5	1,496.7	1,502.6	1,508.7	1,506.8	1,506.8
10	Consumer	479.0	505.5	508.9	514.1	516.1	526.9	532.1	528.6	530.2	527.1	533.5	537.5
10a	Credit cards and related plans	--	--	--	--	195.2	202.8	206.0	202.5	203.4	200.2	206.7	210.3
10b	Other	--	--	--	--	320.9	324.1	326.1	326.1	326.8	326.9	326.8	327.2
11	Security ³	57.4	66.6	62.6	68.1	67.3	71.9	81.3	83.1	81.7	81.8	79.1	81.2
12	Other loans and leases	325.7	326.1	327.8	332.6	338.3	341.0	342.8	344.5	348.0	347.9	346.0	344.4
13	Interbank loans	194.4	199.1	196.2	200.5	212.9	214.6	209.6	216.7	228.3	231.0	233.3	221.2
14	Cash assets ⁴	225.0	233.2	229.6	222.0	217.6	215.4	220.4	224.6	234.2	211.6	227.7	226.6
15	Other assets ⁵	323.7	332.1	339.3	338.9	355.4	355.2	355.9	367.3	371.4	364.5	362.4	370.3
16	TOTAL ASSETS ⁶	4,795.6	5,076.9	5,122.8	5,154.6	5,202.1	5,239.4	5,287.8	5,316.7	5,353.9	5,327.0	5,352.7	5,359.0
LIABILITIES													
17	Deposits	3,109.4	3,255.6	3,234.6	3,274.2	3,319.6	3,337.6	3,373.2	3,399.9	3,426.1	3,409.4	3,437.3	3,425.4
18	Transaction	612.0	624.1	609.2	605.0	594.4	591.6	594.0	595.8	593.6	569.4	602.4	606.1
19	Nontransaction	2,497.4	2,631.5	2,625.4	2,669.3	2,725.2	2,746.0	2,779.2	2,804.1	2,832.5	2,840.0	2,834.8	2,819.3
20	Large time	452.8	495.8	504.7	520.6	536.4	543.2	540.0	545.3	548.2	549.2	549.4	547.2
21	Other	2,044.7	2,135.8	2,120.7	2,148.7	2,188.8	2,202.8	2,239.2	2,258.7	2,284.3	2,290.8	2,285.4	2,272.1
22	Borrowings	872.5	986.9	1,007.9	1,004.6	1,006.9	1,001.7	1,003.1	995.5	1,001.3	993.2	986.6	985.7
23	From banks in the U.S.	323.6	358.4	367.6	360.2	366.3	367.9	355.5	351.3	357.2	351.1	353.2	342.7
24	From others	548.9	628.5	640.3	644.4	640.6	633.8	647.5	644.2	644.1	642.1	633.4	643.0
25	Net due to related foreign offices	166.2	205.0	237.2	235.1	236.1	243.8	240.4	236.1	230.7	227.8	232.3	232.3
26	Other liabilities	225.0	218.4	231.7	228.4	222.1	239.6	254.8	262.7	271.3	268.6	271.2	280.8
27	TOTAL LIABILITIES	4,373.1	4,665.9	4,711.4	4,742.3	4,784.6	4,822.6	4,871.5	4,894.2	4,929.4	4,899.0	4,927.3	4,924.2
28	Residual (assets less liabilities) ⁷	422.5	411.0	411.5	412.4	417.5	416.8	416.2	422.5	424.6	427.9	425.4	434.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	2,300.0	2,448.4	2,484.5	2,500.1	2,510.1	2,527.7	2,552.2	2,528.0	2,517.7	2,520.2	2,520.8	2,529.7
2	Securities in bank credit	546.6	569.5	579.9	581.3	578.8	576.9	585.1	576.0	568.6	568.2	571.2	574.5
3	U.S. government securities	357.5	358.0	359.8	362.7	363.5	359.3	357.3	351.0	346.6	344.4	344.8	344.7
3a	Trading account	20.2	21.3	23.5	22.7	24.3	23.7	23.2	21.1	20.7	19.9	20.1	20.9
3b	Investment account	337.3	336.7	336.3	339.9	339.1	335.6	334.1	329.9	325.9	324.5	324.7	323.8
4	Other securities	189.1	211.5	220.1	218.7	215.4	217.6	227.7	225.0	222.0	223.8	226.4	229.8
4a	Trading account	81.4	92.9	101.2	100.2	97.2	102.5	114.5	112.7	110.3	111.9	114.4	118.8
4b	Investment account	107.7	118.6	118.9	118.5	118.1	115.1	113.3	112.4	111.7	111.9	112.0	111.0
4c	State and local government	23.6	25.1	25.4	25.6	26.1	25.9	25.8	26.1	26.0	26.1	26.4	26.5
4d	Other	84.1	93.5	93.5	92.9	92.0	89.2	87.5	86.2	85.7	85.8	85.6	84.5
5	Loans and leases in bank credit ²	1,753.4	1,878.9	1,904.6	1,918.8	1,931.3	1,950.8	1,967.1	1,952.0	1,949.1	1,952.0	1,949.6	1,955.2
6	Commercial and industrial	537.9	568.9	579.5	582.9	583.4	586.5	586.7	586.0	584.7	580.2	584.7	585.3
6a	Bankers acceptances	1.1	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.8	0.8	0.9	0.9
6b	Other	536.8	567.9	578.4	581.8	582.4	585.5	585.9	585.2	583.9	579.4	583.8	584.5
7	Real estate	710.3	783.2	797.2	803.5	812.1	817.8	820.5	812.9	814.6	816.2	813.9	815.7
8	Revolving home equity	64.4	72.4	74.2	74.5	75.4	76.3	75.4	77.4	78.0	78.4	78.5	78.6
9	Other	645.9	710.8	723.0	729.0	736.7	741.5	745.0	735.5	736.6	737.8	735.4	737.0
10	Consumer	216.4	226.8	227.0	227.8	229.0	231.2	232.1	233.3	233.8	234.2	234.2	234.5
11	Security ³	48.6	59.3	57.8	62.1	63.1	70.1	81.2	70.9	66.4	69.2	68.4	71.2
11a	Fed funds and RPs with broker/dealer	32.0	38.2	38.9	43.9	44.6	51.5	61.9	52.4	49.3	50.3	49.2	54.3
11b	Other	16.5	21.1	18.9	18.2	18.6	18.6	19.3	18.5	17.1	18.9	19.2	17.0
12a	State and local government	11.8	12.4	12.4	12.3	12.2	12.3	12.4	12.4	12.5	12.4	12.4	12.4
12b	Agricultural	8.8	9.5	9.6	9.6	9.5	9.5	9.4	9.4	9.4	9.4	9.4	9.5
12c	Fed funds and RPs with others	9.9	13.6	13.2	13.5	12.8	13.2	12.7	13.2	14.7	15.0	15.0	15.4
12d	All other loans	93.6	85.9	87.7	84.7	84.2	84.1	85.4	85.3	84.1	86.3	82.9	82.2
12e	Lease financing receivables	116.2	119.2	120.3	122.5	125.0	126.1	126.7	128.6	129.1	128.9	128.7	129.1
13	Interbank loans	138.8	125.0	130.7	133.6	141.5	140.1	130.6	136.2	141.0	141.3	141.5	138.4
13a	Fed funds and RPs with banks	75.5	61.9	66.8	67.8	73.6	66.0	56.4	57.5	59.4	58.5	63.1	60.3
13b	Other	63.3	63.1	63.9	65.8	67.9	74.1	74.3	78.7	81.6	82.8	78.4	78.2
14	Cash assets ⁴	144.3	155.3	149.8	146.0	143.9	144.6	141.7	141.9	145.6	139.5	134.5	147.4
15	Other assets ⁵	230.9	219.3	222.7	223.3	243.3	246.0	247.9	261.3	262.1	258.5	258.3	255.4
16	TOTAL ASSETS ⁶	2,778.6	2,913.3	2,952.9	2,968.5	3,003.7	3,023.0	3,036.9	3,032.2	3,031.3	3,024.2	3,019.9	3,035.9

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

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

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
LIABILITIES													
17	Deposits	1,595.1	1,639.2	1,644.9	1,638.4	1,638.9	1,634.5	1,634.1	1,637.1	1,638.0	1,623.9	1,628.2	1,630.2
18	Transaction	322.5	313.0	316.6	309.4	302.9	305.4	301.5	303.8	294.1	286.2	292.5	309.1
19	Nontransaction	1,272.6	1,326.2	1,328.2	1,329.0	1,336.0	1,329.1	1,332.6	1,333.3	1,344.0	1,337.7	1,335.7	1,321.2
20	Large time	220.6	244.2	251.8	258.6	266.8	265.2	257.2	254.0	252.8	250.9	250.5	247.5
21	Other	1,052.0	1,082.0	1,076.4	1,070.3	1,069.1	1,063.9	1,075.4	1,079.3	1,091.1	1,086.8	1,085.2	1,073.7
22	Borrowings	580.0	650.9	652.2	656.6	678.7	689.3	673.3	666.2	664.1	664.7	652.7	659.3
23	From banks in the U.S.	180.9	198.1	203.2	197.0	205.1	207.5	194.0	198.4	203.1	197.7	196.8	190.2
24	From others	399.1	452.8	448.9	459.6	473.6	481.8	479.2	467.8	461.0	467.0	455.9	469.1
25	Net due to related foreign offices	161.1	205.7	226.5	234.2	221.3	222.7	224.4	211.7	205.3	204.5	211.8	203.3
26	Other liabilities	166.2	160.7	172.8	173.8	177.3	193.3	207.4	213.9	221.4	218.5	221.2	229.1
27	TOTAL LIABILITIES	2,502.4	2,656.5	2,696.3	2,702.9	2,716.1	2,739.8	2,739.2	2,728.9	2,728.8	2,711.6	2,714.0	2,722.0
28	Residual (assets less liabilities) ⁷	276.2	256.8	256.6	265.6	287.6	283.2	297.7	303.3	302.5	312.7	306.0	313.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	2,300.9	2,451.8	2,477.8	2,487.4	2,488.6	2,505.2	2,534.9	2,531.1	2,536.1	2,537.7	2,537.6	2,541.9
2	Securities in bank credit	546.2	570.5	576.7	575.0	569.3	570.4	581.1	575.6	573.3	573.1	576.6	579.6
3	U.S. government securities	355.3	362.6	360.8	359.6	356.2	352.7	352.3	348.9	349.1	347.2	347.9	346.7
3a	Trading account	20.3	21.5	22.0	22.5	22.6	23.0	22.5	21.0	21.7	20.8	21.6	22.0
3b	Investment account	335.0	341.1	338.8	337.1	333.7	329.7	329.8	327.9	327.4	326.4	326.3	324.6
3c	Mortgage-backed	218.2	221.7	219.0	217.6	212.1	207.7	208.0	210.0	210.2	210.2	210.5	210.2
3d	Other	116.8	119.4	119.8	119.5	121.5	122.0	121.8	117.9	117.2	116.2	115.9	114.5
3e	1 year or less	23.3	29.2	31.0	30.8	30.8	31.8	32.6	31.1	31.1	31.2	31.3	30.0
3f	Between 1 and 5 years	56.9	52.3	52.4	53.2	54.0	53.0	52.6	50.4	49.4	49.5	49.3	48.0
3g	More than 5 years	36.6	37.9	36.4	35.5	36.7	37.1	36.7	36.4	36.7	35.5	35.3	36.5
4	Other securities	190.9	207.9	215.9	215.4	213.1	217.8	228.8	226.7	224.1	225.9	228.7	233.0
4a	Trading account	81.4	92.9	101.2	100.2	97.2	102.5	114.5	112.7	110.3	111.9	114.4	118.8
4b	Investment account	109.5	115.0	114.7	115.2	115.8	115.2	114.3	114.1	113.9	114.0	114.3	114.2
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	26.6	26.9
4d	Other	85.8	89.8	89.3	89.7	90.3	89.7	88.6	87.9	87.7	87.7	87.7	87.3
5	Loans and leases in bank credit ²	1,754.7	1,881.2	1,901.1	1,912.4	1,919.3	1,934.8	1,953.8	1,955.5	1,962.8	1,964.6	1,961.0	1,962.3
6	Commercial and industrial	537.7	575.6	583.9	583.5	581.0	580.7	584.3	585.7	587.5	582.5	587.3	587.9
6a	Bankers acceptances	1.1	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.8	0.8	0.9	0.9
6b	Other	536.6	574.5	582.9	582.4	580.0	579.8	583.5	584.9	586.7	581.7	586.4	587.0
7	Real estate	712.0	780.3	794.4	799.2	807.5	815.3	818.1	814.9	818.3	823.7	819.6	818.7
8	Revolving home equity	64.7	71.7	73.8	74.6	75.7	76.6	75.8	77.6	78.2	78.5	78.7	78.8
9a	Other residential	389.5	430.3	440.2	444.2	452.1	457.3	461.1	455.6	457.9	462.6	457.5	456.4
9b	Commercial	257.9	278.3	280.4	280.4	279.7	281.4	281.2	281.7	282.2	282.6	283.4	283.6
10	Consumer	214.1	226.7	226.5	226.3	226.5	229.3	231.1	231.2	232.1	232.3	232.4	232.8
10a	Credit cards and related plans	--	--	--	--	72.0	73.1	74.2	74.2	74.8	74.9	75.1	75.4
10b	Other	--	--	--	--	154.5	156.2	157.0	157.0	157.2	157.4	157.3	157.4
11	Security ³	51.4	59.8	56.4	61.6	60.5	64.7	74.1	75.7	73.9	74.1	71.4	73.9
11a	Fed funds and RPs with broker/dealer	35.0	38.2	36.8	42.5	41.8	46.5	55.1	57.3	56.7	56.2	53.1	57.0
11b	Other	16.4	21.6	19.6	19.1	18.6	18.3	18.9	18.3	17.2	17.9	18.3	16.9
12a	State and local government	11.9	12.3	12.3	12.1	12.2	12.5	12.6	12.6	12.6	12.5	12.5	12.5
12b	Agricultural	9.0	9.3	9.4	9.5	9.6	9.6	9.6	9.5	9.5	9.5	9.5	9.6
12c	Fed funds and RPs with others	9.9	13.6	13.2	13.5	12.8	13.2	12.7	13.2	14.7	15.0	15.0	15.4
12d	All other loans	93.6	83.7	84.6	84.3	85.0	84.3	86.2	85.2	86.5	87.1	85.9	83.9
12e	Lease financing receivables	115.1	119.9	120.4	122.4	124.3	125.1	125.0	127.4	127.8	127.8	127.4	127.6
13	Interbank loans	132.8	129.7	134.2	136.6	141.6	134.1	127.1	130.3	138.5	137.0	141.8	135.2
13a	Fed funds and RPs with banks	72.3	64.4	67.4	68.4	72.9	62.2	54.6	55.6	61.8	58.2	65.0	58.6
13b	Other	60.4	65.3	66.9	68.2	68.7	72.0	72.5	74.6	76.6	78.9	76.8	76.5
14	Cash assets ⁴	144.8	155.2	149.0	143.5	137.7	136.5	138.6	142.3	148.6	133.9	144.3	142.9
15	Other assets ⁵	225.1	222.7	227.2	227.1	242.7	243.3	247.4	255.0	258.9	254.5	254.3	247.8
16	TOTAL ASSETS ⁶	2,768.2	2,924.9	2,953.4	2,960.0	2,975.6	2,983.7	3,012.3	3,023.6	3,046.9	3,027.7	3,042.5	3,032.6

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)

December 1, 2000

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
LIABILITIES												
17 Deposits	1,589.7	1,648.9	1,630.1	1,633.5	1,628.4	1,618.8	1,626.4	1,631.6	1,643.8	1,632.1	1,649.6	1,633.2
18 Transaction	316.2	320.1	310.2	308.2	299.1	294.3	296.9	297.9	295.3	280.8	302.8	306.2
19 Nontransaction	1,273.5	1,328.8	1,319.8	1,325.3	1,329.2	1,324.5	1,329.5	1,333.8	1,348.4	1,351.3	1,346.8	1,327.0
20 Large time	222.0	241.8	246.5	253.2	258.7	259.8	252.7	255.5	257.6	257.7	257.3	255.2
21 Other	1,051.5	1,087.0	1,073.3	1,072.1	1,070.5	1,064.7	1,076.8	1,078.2	1,090.8	1,093.6	1,089.6	1,071.8
22 Borrowings	577.8	653.6	660.3	658.1	663.8	658.8	663.1	665.0	673.6	669.9	662.7	661.1
23 From banks in the U.S.	176.4	202.0	204.5	196.3	199.8	200.2	190.0	194.9	202.8	199.4	200.2	191.3
24 From others	401.4	451.6	455.8	461.8	464.0	458.7	473.0	470.1	470.8	470.5	462.5	469.8
25 Net due to related foreign offices	161.9	199.6	231.2	225.9	213.7	220.1	220.0	212.8	208.5	206.1	209.1	209.1
26 Other liabilities	166.2	160.7	172.8	173.8	177.3	193.3	207.4	213.9	221.4	218.5	221.2	229.1
27 TOTAL LIABILITIES	2,495.6	2,662.9	2,694.3	2,691.3	2,683.1	2,691.1	2,716.9	2,723.3	2,747.3	2,726.5	2,742.6	2,732.5
28 Residual (assets less liabilities) ⁷	272.6	262.0	259.1	268.6	292.5	292.6	295.4	300.2	299.6	301.2	299.8	300.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	1,809.1	1,916.4	1,932.6	1,960.2	1,987.6	2,007.3	2,024.9	2,036.6	2,044.1	2,042.2	2,053.5	2,061.2
2	Securities in bank credit	511.9	517.7	519.1	522.2	529.9	534.6	539.0	542.6	543.8	544.5	545.5	548.1
3	U.S. government securities	373.8	376.6	376.3	377.5	378.2	375.5	374.7	373.7	374.8	373.5	373.3	373.4
4	Other securities	138.2	141.0	142.8	144.7	151.8	159.1	164.3	168.9	169.0	171.0	172.3	174.7
5	Loans and leases in bank credit ²	1,297.2	1,398.7	1,413.5	1,438.0	1,457.6	1,472.7	1,485.9	1,494.0	1,500.3	1,497.7	1,508.0	1,513.1
6	Commercial and industrial	247.2	268.9	272.3	277.1	283.9	286.9	288.9	291.4	292.9	293.0	294.6	295.4
7	Real estate	694.3	755.1	764.8	776.3	783.6	787.8	796.6	802.7	805.8	806.3	809.5	811.4
8	Revolving home equity	35.6	39.9	40.6	41.2	41.6	42.0	45.0	46.3	46.6	46.6	46.5	46.6
9	Other	658.7	715.3	724.2	735.1	741.9	745.8	751.6	756.4	759.3	759.8	763.0	764.9
10	Consumer	265.0	279.8	282.3	288.2	290.6	296.9	299.2	297.7	298.2	295.2	300.9	303.4
11	Security ³	6.0	6.7	6.2	6.5	6.8	7.2	7.2	7.5	7.8	7.7	7.7	7.4
12	Other loans and leases	84.6	88.2	87.9	89.9	92.8	93.9	94.0	94.7	95.6	95.4	95.3	95.4
13	Interbank loans	61.5	67.8	65.6	67.2	75.4	84.5	85.3	86.7	85.9	84.9	84.2	81.1
14	Cash assets ⁴	80.3	78.7	80.8	79.1	81.3	81.7	82.2	82.5	84.2	77.3	77.9	82.6
15	Other assets ⁵	98.8	108.5	112.9	111.9	110.9	110.2	108.9	112.4	110.1	107.0	105.7	124.3
16	TOTAL ASSETS ⁶	2,026.3	2,146.8	2,167.3	2,193.3	2,229.4	2,257.4	2,274.7	2,291.7	2,297.8	2,284.9	2,294.8	2,322.5
LIABILITIES													
17	Deposits	1,518.4	1,599.5	1,605.2	1,643.4	1,696.5	1,723.5	1,748.9	1,765.3	1,774.3	1,759.9	1,771.1	1,786.0
18	Transaction	298.1	302.1	301.4	296.2	297.9	301.8	299.3	300.2	297.1	286.0	294.0	300.5
19	Nontransaction	1,220.4	1,297.4	1,303.8	1,347.2	1,398.7	1,421.7	1,449.5	1,465.1	1,477.2	1,473.9	1,477.1	1,485.5
20	Large time	230.8	254.0	258.2	267.4	277.7	283.4	287.3	289.8	290.5	291.5	292.1	292.0
21	Other	989.6	1,043.4	1,045.7	1,079.8	1,120.9	1,138.3	1,162.3	1,175.3	1,186.7	1,182.4	1,184.9	1,193.5
22	Borrowings	292.9	337.0	346.3	344.6	340.7	339.7	334.2	327.6	324.0	325.1	322.6	321.2
23	From banks in the U.S.	145.7	158.8	163.7	162.2	164.1	164.8	161.9	153.9	152.0	152.4	152.5	149.9
24	From others	147.2	178.2	182.5	182.4	176.6	174.9	172.3	173.7	172.0	172.7	170.1	171.3
25	Net due to related foreign offices	4.3	5.3	6.0	9.1	22.4	23.7	20.4	23.3	22.1	21.8	23.2	23.2
26	Other liabilities	59.1	57.0	58.9	54.8	45.5	46.3	47.7	49.2	49.9	50.1	49.9	51.8
27	TOTAL LIABILITIES	1,874.7	1,998.8	2,016.4	2,051.9	2,105.1	2,133.1	2,151.1	2,165.4	2,170.4	2,157.0	2,166.8	2,182.2
28	Residual (assets less liabilities) ⁷	151.6	148.0	150.9	141.4	124.3	124.3	123.6	126.4	127.4	127.9	128.0	140.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

December 1, 2000

Account		1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
		Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	1,810.4	1,919.7	1,939.5	1,965.6	1,988.4	2,010.7	2,029.3	2,038.6	2,045.6	2,044.1	2,053.8	2,061.1
2	Securities in bank credit	509.5	522.1	522.9	524.1	529.0	534.2	537.6	540.0	541.0	543.0	543.6	546.5
3	U.S. government securities	371.4	379.9	379.5	379.7	378.0	374.9	373.8	371.2	372.0	371.9	371.2	371.7
4	Other securities	138.1	142.2	143.3	144.4	151.0	159.3	163.8	168.8	169.1	171.2	172.4	174.8
5	Loans and leases in bank credit ²	1,300.9	1,397.6	1,416.6	1,441.5	1,459.4	1,476.5	1,491.7	1,498.6	1,504.6	1,501.1	1,510.2	1,514.6
6	Commercial and industrial	246.9	271.1	275.0	279.2	284.0	285.0	287.2	291.0	292.4	292.1	292.9	293.6
7	Real estate	697.0	753.7	765.1	777.3	784.6	790.6	799.7	806.1	809.4	810.5	812.7	813.8
8	Revolving home equity	35.8	39.7	40.5	41.1	41.4	41.9	45.5	46.7	46.9	47.0	46.9	46.9
9	Other	661.2	714.0	724.6	736.2	743.2	748.7	754.2	759.5	762.5	763.5	765.8	766.8
10	Consumer	264.9	278.8	282.4	287.8	289.6	297.6	301.0	297.4	298.1	294.8	301.1	304.6
10a	Credit cards and related plans	--	--	--	--	123.1	129.6	131.8	128.3	128.6	125.3	131.6	134.8
10b	Other	--	--	--	--	166.4	167.9	169.1	169.1	169.5	169.5	169.5	169.8
11	Security ³	6.0	6.7	6.2	6.5	6.8	7.2	7.2	7.5	7.8	7.7	7.7	7.4
12	Other loans and leases	86.2	87.3	87.9	90.7	94.4	96.2	96.6	96.6	96.9	95.9	95.7	95.3
13	Interbank loans	61.6	69.4	62.0	63.9	71.3	80.4	82.5	86.4	89.9	93.9	91.5	86.0
14	Cash assets ⁴	80.2	78.0	80.6	78.5	79.9	78.9	81.8	82.3	85.6	77.7	83.4	83.6
15	Other assets ⁵	98.6	109.4	112.0	111.7	112.8	111.9	108.5	112.3	112.5	110.0	108.1	122.5
16	TOTAL ASSETS ⁶	2,027.4	2,151.9	2,169.4	2,194.7	2,226.6	2,255.7	2,275.5	2,293.1	2,307.1	2,299.3	2,310.2	2,326.5
LIABILITIES													
17	Deposits	1,519.8	1,606.7	1,604.5	1,640.7	1,691.2	1,718.8	1,746.8	1,768.2	1,782.3	1,777.3	1,787.6	1,792.2
18	Transaction	295.8	304.0	299.0	296.7	295.3	297.3	297.2	297.9	298.3	288.6	299.6	300.0
19	Nontransaction	1,224.0	1,302.7	1,305.6	1,344.0	1,396.0	1,421.5	1,449.7	1,470.3	1,484.1	1,488.7	1,488.0	1,492.3
20	Large time	230.8	254.0	258.2	267.4	277.7	283.4	287.3	289.8	290.5	291.5	292.1	292.0
21	Other	993.2	1,048.7	1,047.4	1,076.6	1,118.2	1,138.1	1,162.4	1,180.5	1,193.5	1,197.2	1,195.9	1,200.3
22	Borrowings	294.7	333.3	347.6	346.5	343.1	342.8	340.0	330.5	327.7	323.4	323.9	324.6
23	From banks in the U.S.	147.2	156.3	163.1	163.9	166.5	167.7	165.5	156.5	154.4	151.7	153.0	151.3
24	From others	147.5	176.9	184.5	182.6	176.6	175.1	174.5	174.0	173.3	171.6	170.9	173.2
25	Net due to related foreign offices	4.3	5.3	6.0	9.1	22.4	23.7	20.4	23.3	22.1	21.8	23.2	23.2
26	Other liabilities	58.9	57.7	58.9	54.5	44.8	46.2	47.4	48.9	49.9	50.1	50.0	51.7
27	TOTAL LIABILITIES	1,877.6	2,003.0	2,017.0	2,050.9	2,101.5	2,131.6	2,154.7	2,170.8	2,182.0	2,172.5	2,184.7	2,191.6
28	Residual (assets less liabilities) ⁷	149.8	149.0	152.4	143.8	125.1	124.1	120.8	122.3	125.0	126.8	125.5	134.8

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

Seasonally adjusted, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	523.5	571.3	587.8	581.1	581.7	586.2	593.6	580.4	590.4	573.9	565.5	576.6
2	Securities in bank credit	191.8	205.7	214.2	209.6	209.5	210.1	208.2	191.7	193.3	184.2	180.9	185.7
3	U.S. government securities	83.1	79.5	79.4	78.4	79.1	79.2	76.7	69.1	68.3	67.0	65.5	65.5
4	Other securities	108.7	126.2	134.8	131.2	130.5	130.9	131.5	122.6	125.1	117.2	115.3	120.2
5	Loans and leases in bank credit ²	331.7	365.6	373.6	371.4	372.1	376.1	385.3	388.7	397.1	389.7	384.6	391.0
6	Commercial and industrial	195.0	199.5	205.8	206.1	204.7	206.5	204.4	201.8	201.8	201.6	201.8	201.6
7	Real estate	17.7	18.5	18.8	19.2	19.0	18.9	19.4	18.8	18.8	19.3	19.4	19.6
11	Security ³	55.1	77.9	80.8	80.8	81.5	81.7	94.3	102.1	109.4	103.0	98.0	102.3
12	Other loans and leases	63.9	69.7	68.1	65.3	67.0	69.0	67.2	66.0	67.0	65.8	65.4	67.5
13	Interbank loans	25.3	28.9	30.4	26.3	23.5	22.5	24.2	27.8	29.5	27.1	26.5	25.3
14	Cash assets ⁴	47.2	47.5	44.4	45.4	45.9	45.2	45.5	43.2	41.1	40.4	41.2	39.6
15	Other assets ⁵	32.2	39.2	40.3	42.5	41.8	40.9	39.4	36.0	34.2	35.3	33.6	34.0
16	TOTAL ASSETS ⁶	627.9	686.6	702.6	694.9	692.5	694.4	702.3	687.0	694.9	676.4	666.5	675.3
LIABILITIES													
17	Deposits	335.3	388.0	383.6	385.1	389.9	395.1	387.9	383.9	385.1	384.1	383.0	383.7
18	Transaction	10.7	10.8	11.1	11.3	11.3	10.8	9.7	10.4	10.3	10.7	10.3	10.6
19	Nontransaction	324.7	377.1	372.5	373.8	378.6	384.3	378.2	373.5	374.8	373.5	372.7	373.1
22	Borrowings	177.7	199.2	202.8	202.6	202.3	198.7	214.0	218.3	232.3	226.2	214.5	216.1
23	From banks in the U.S.	21.8	21.0	18.1	19.2	21.0	17.0	19.3	18.9	21.9	24.2	19.5	14.7
24	From others	155.9	178.2	184.8	183.4	181.3	181.7	194.7	199.4	210.3	202.0	195.0	201.4
25	Net due to related foreign offices	57.4	15.3	21.6	19.9	18.2	23.4	24.3	16.7	15.7	4.2	8.0	6.3
26	Other liabilities	65.4	73.8	78.5	71.0	68.1	67.4	71.0	71.9	76.5	71.4	68.1	71.4
27	TOTAL LIABILITIES	635.8	676.4	686.5	678.6	678.5	684.6	697.2	690.8	709.6	686.0	673.6	677.5
28	Residual (assets less liabilities) ⁷	-7.9	10.3	16.1	16.3	14.0	9.9	5.1	-3.8	-14.7	-9.7	-7.1	-2.3

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

Not seasonally adjusted, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
ASSETS													
1	Bank credit	530.5	564.8	579.2	571.1	570.8	576.4	592.8	589.2	607.6	588.7	580.0	590.2
2	Securities in bank credit	197.5	201.9	211.0	203.4	202.5	204.3	208.4	199.2	206.3	195.7	192.4	196.2
3	U.S. government securities	82.7	80.2	80.4	78.5	78.1	77.6	74.7	68.7	69.3	68.7	66.9	66.1
3a	Trading account	14.3	11.8	12.4	12.0	12.0	13.9	14.2	11.9	13.3	12.1	11.1	10.1
3b	Investment account	68.5	68.4	68.0	66.5	66.0	63.7	60.4	56.9	56.0	56.6	55.9	56.0
4	Other securities	114.8	121.7	130.6	124.9	124.4	126.8	133.7	130.5	137.1	126.9	125.4	130.1
4a	Trading account	75.6	77.7	86.4	81.1	80.5	82.2	90.8	89.9	96.5	86.3	85.2	90.8
4b	Investment account	39.2	44.0	44.2	43.8	43.9	44.6	42.9	40.6	40.6	40.7	40.2	39.2
5	Loans and leases in bank credit ²	333.0	362.9	368.2	367.8	368.3	372.0	384.4	390.0	401.3	393.0	387.6	394.1
6	Commercial and industrial	196.2	197.8	201.6	202.9	202.2	203.9	204.4	203.2	205.1	204.7	205.2	205.1
7	Real estate	18.0	18.3	18.8	19.0	18.8	18.7	19.2	19.1	19.2	19.4	19.4	19.5
11	Security ³	54.8	77.9	80.7	81.1	81.2	81.9	94.2	101.4	109.2	102.5	96.9	101.4
12	Other loans and leases	64.1	68.9	67.2	64.8	66.1	67.6	66.7	66.2	67.8	66.4	66.2	68.0
13	Interbank loans	25.3	28.9	30.4	26.3	23.5	22.5	24.2	27.8	29.5	27.1	26.5	25.3
14	Cash assets ⁴	48.1	45.5	43.3	44.7	44.2	43.7	44.6	44.0	43.2	42.2	44.1	41.8
15	Other assets ⁵	31.5	38.5	39.7	40.3	39.9	40.2	38.7	35.3	33.7	35.2	33.1	34.1
16	TOTAL ASSETS ⁶	635.2	677.4	692.2	682.0	678.1	682.3	700.0	696.0	713.7	692.8	683.4	691.1
LIABILITIES													
17	Deposits	331.9	389.1	384.4	380.8	381.1	383.2	381.5	379.4	383.0	385.5	385.4	387.6
18	Transaction	10.8	10.5	10.7	11.0	11.2	10.7	10.2	10.5	10.7	10.6	10.6	10.6
19	Nontransaction	321.1	378.6	373.8	369.8	369.9	372.5	371.3	368.9	372.3	374.9	374.8	377.0
22	Borrowings	177.7	199.2	202.8	202.6	202.3	198.7	214.0	218.3	232.3	226.2	214.5	216.1
23	From banks in the U.S.	21.8	21.0	18.1	19.2	21.0	17.0	19.3	18.9	21.9	24.2	19.5	14.7
24	From others	155.9	178.2	184.8	183.4	181.3	181.7	194.7	199.4	210.3	202.0	195.0	201.4
25	Net due to related foreign offices	57.7	10.7	17.4	18.5	17.3	23.2	23.6	16.9	16.1	3.6	8.8	8.8
26	Other liabilities	64.9	72.0	77.0	69.6	66.5	67.0	70.6	71.3	76.4	71.7	69.0	72.6
27	TOTAL LIABILITIES	632.1	670.9	681.6	671.3	667.2	672.1	689.8	685.9	707.8	687.1	677.7	685.2
28	Residual (assets less liabilities) ⁷	3.1	6.5	10.6	10.7	10.8	10.3	10.2	10.1	5.9	5.6	5.7	5.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

December 1, 2000

Account		1999 Oct	2000 Apr	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	Week ending			
										Nov 1	Nov 8	Nov 15	Nov 22
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
29	Reval. gains on off-bal. sheet items ⁸	60.6	65.1	72.4	68.3	63.1	66.5	74.4	70.9	65.2	67.7	66.6	68.1
30	Reval. losses on off-bal. sheet items ⁸	59.9	65.0	72.9	68.5	62.9	67.3	73.9	72.8	70.2	72.0	71.1	73.0
31	Mortgage-backed securities ⁹	248.4	255.4	252.6	250.0	242.2	237.8	238.0	239.4	239.7	239.6	239.5	239.6
31a	Pass-through	170.1	179.6	178.0	177.7	173.0	169.8	170.3	173.2	173.1	173.0	173.7	173.9
31b	CMO, REMIC, and other	78.3	75.9	74.6	72.2	69.2	68.1	67.6	66.2	66.6	66.5	65.8	65.8
32	Net unrealized gains (losses) on available-for-sale securities ¹⁰	-10.6	-16.3	-10.3	-8.7	-11.5	-10.8	-9.7	-8.7	-8.5	-8.3	-8.1	-8.1
33	Offshore credit to U.S. residents ¹¹	26.7	24.4	23.5	22.4	22.2	22.1	22.1	22.3	22.2	23.0	23.6	23.6
34	Securitized consumer loans ¹²	--	--	--	--	87.4	86.6	85.9	80.8	80.6	80.4	80.1	80.6
34a	Credit cards and related plans	--	--	--	--	72.4	72.0	71.8	67.2	67.1	67.1	66.9	67.5
34b	Other	--	--	--	--	15.0	14.6	14.1	13.6	13.5	13.4	13.2	13.1
35	Securitized business loans ¹²	--	--	--	--	13.8	13.0	12.1	11.9	12.4	12.4	12.4	12.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers													
31	Mortgage-backed securities ⁹	199.4	206.4	206.8	207.7	207.7	210.5	212.5	213.7	214.5	214.4	214.3	216.4
34	Securitized consumer loans ¹²	--	--	--	--	220.5	220.8	221.5	223.7	224.1	226.4	223.1	223.5
34a	Credit cards and related plans	--	--	--	--	211.5	212.0	212.9	214.0	214.1	216.5	213.2	213.6
34b	Other	--	--	--	--	9.0	8.8	8.6	9.7	10.0	9.9	9.9	9.9
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁸	39.2	41.7	47.1	41.1	38.2	39.8	45.4	45.1	49.2	45.3	44.0	46.3
30	Reval. losses on off-bal. sheet items ⁸	37.8	38.6	44.5	37.9	35.6	37.5	42.8	43.0	45.8	41.2	40.1	42.2
35	Securitized business loans ¹²	--	--	--	--	23.9	23.7	23.1	23.0	22.5	22.8	22.8	23.0

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 \$0.4 billion in assets and liabilities of nonbank institutions in the week ending November 22, 2000. The major asset items affected were (in billions): U.S. government securities, \$0.1; mortgage-backed securities, \$0.1; and real estate loans, other, \$0.2. The major liability item affected was: non-transaction deposits, other, \$0.4.

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

OFFICIAL BUSINESS

First Class