

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

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	4,694.0	5,005.5	5,041.8	5,079.7	5,121.4	5,168.8	5,143.6	5,155.2	5,188.1	5,198.5	5,216.9	5,248.6
2 Securities in bank credit	1,249.5	1,313.8	1,313.5	1,318.5	1,321.9	1,332.5	1,310.3	1,302.5	1,308.0	1,331.9	1,331.0	1,351.9
3 U.S. government securities	801.9	815.4	818.4	820.3	813.6	808.0	793.0	782.7	780.8	780.6	785.9	786.7
4 Other securities	447.6	498.4	495.1	498.2	508.3	524.5	517.3	519.8	527.2	551.3	545.2	565.2
5 Loans and leases in bank credit ²	3,444.5	3,691.7	3,728.3	3,761.2	3,799.5	3,836.3	3,833.3	3,852.7	3,880.1	3,866.7	3,885.9	3,896.7
6 Commercial and industrial	996.0	1,058.1	1,066.6	1,072.1	1,079.9	1,079.9	1,079.0	1,080.2	1,083.0	1,080.2	1,092.6	1,092.6
7 Real estate	1,436.9	1,580.3	1,598.4	1,614.5	1,624.6	1,634.9	1,632.5	1,643.9	1,656.4	1,650.6	1,651.4	1,649.0
8 Revolving home equity	100.8	114.7	115.7	117.1	118.3	120.2	123.5	125.0	126.4	126.2	126.3	126.5
9 Other	1,336.1	1,465.6	1,482.7	1,497.4	1,506.2	1,514.8	1,509.1	1,518.8	1,530.0	1,524.5	1,525.1	1,522.6
10 Consumer	482.7	509.3	516.0	519.6	528.1	531.4	531.2	535.0	535.0	534.7	537.9	540.4
11 Security ³	133.7	144.8	149.4	151.5	158.2	178.9	177.1	178.6	188.9	180.5	185.0	190.0
12 Other loans and leases	395.2	399.2	397.8	403.5	408.8	411.2	413.3	415.0	416.7	420.6	419.1	424.7
13 Interbank loans	224.2	226.7	227.1	240.4	247.1	240.1	250.6	250.1	248.2	249.0	255.0	258.9
14 Cash assets ⁴	274.5	275.1	270.6	271.1	271.5	269.1	267.4	254.9	260.0	263.3	263.6	272.2
15 Other assets ⁵	367.6	375.9	377.7	395.4	396.2	395.3	408.7	399.0	400.0	401.5	410.1	406.9
16 TOTAL ASSETS ⁶	5,501.0	5,823.4	5,857.1	5,925.4	5,974.0	6,010.9	6,008.2	5,996.9	6,033.0	6,049.0	6,081.8	6,122.9
LIABILITIES												
17 Deposits	3,485.9	3,633.7	3,667.0	3,725.1	3,752.5	3,770.4	3,785.8	3,773.5	3,813.5	3,827.9	3,850.0	3,862.6
18 Transaction	626.4	629.2	617.0	611.5	617.0	609.6	613.4	598.6	582.9	579.7	610.7	613.1
19 Nontransaction	2,859.5	3,004.5	3,050.0	3,113.7	3,135.5	3,160.8	3,172.4	3,174.9	3,230.6	3,248.1	3,239.3	3,249.5
20 Large time	805.1	879.9	899.0	921.3	930.9	920.4	915.2	912.2	918.7	931.6	928.9	927.8
21 Other	2,054.4	2,124.6	2,151.0	2,192.4	2,204.7	2,240.4	2,257.3	2,262.6	2,311.9	2,316.6	2,310.4	2,321.7
22 Borrowings	1,060.1	1,201.3	1,203.8	1,222.0	1,228.0	1,219.9	1,210.4	1,206.5	1,237.3	1,221.7	1,242.2	1,236.9
23 From banks in the U.S.	350.3	385.0	378.4	390.2	389.4	373.5	369.3	365.1	384.2	391.0	393.6	385.0
24 From others	709.8	816.2	825.4	831.7	838.6	846.4	841.1	841.4	853.2	830.7	848.6	851.9
25 Net due to related foreign offices	224.0	254.4	263.5	261.9	269.7	269.2	251.9	241.4	207.1	211.4	231.0	213.7
26 Other liabilities	294.7	310.4	300.6	296.5	312.6	331.6	338.9	339.4	336.0	349.9	334.9	372.4
27 TOTAL LIABILITIES	5,064.7	5,399.7	5,434.8	5,505.5	5,562.9	5,591.2	5,587.0	5,560.8	5,593.9	5,610.9	5,658.1	5,685.7
28 Residual (assets less liabilities) ⁷	436.3	423.7	422.4	419.9	411.2	419.8	421.2	436.1	439.1	438.1	423.7	437.2

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	4,721.9	4,997.0	5,024.5	5,048.1	5,092.6	5,155.6	5,157.2	5,186.1	5,212.2	5,223.6	5,253.8	5,291.0
2 Securities in bank credit	1,263.8	1,311.1	1,302.7	1,301.0	1,309.2	1,327.3	1,314.8	1,317.4	1,323.1	1,342.4	1,339.5	1,357.8
3 U.S. government securities	804.7	820.8	817.7	811.9	804.7	800.0	788.0	785.2	787.0	783.8	787.3	784.5
4 Other securities	459.1	490.4	485.1	489.1	504.4	527.3	526.8	532.2	536.1	558.6	552.2	573.3
5 Loans and leases in bank credit ²	3,458.1	3,685.9	3,721.7	3,747.1	3,783.4	3,828.3	3,842.4	3,868.6	3,889.0	3,881.2	3,914.3	3,933.2
6 Commercial and industrial	999.8	1,061.0	1,066.0	1,067.3	1,069.5	1,075.8	1,079.8	1,084.4	1,082.4	1,078.0	1,096.6	1,099.3
7 Real estate	1,443.4	1,577.7	1,595.0	1,610.7	1,624.6	1,635.4	1,638.3	1,651.8	1,662.8	1,657.5	1,654.0	1,655.2
8 Revolving home equity	101.2	114.3	115.8	117.1	118.5	121.0	124.0	125.5	126.8	126.7	126.7	127.1
9 Other	1,342.2	1,463.4	1,479.3	1,493.6	1,506.1	1,514.4	1,514.2	1,526.3	1,536.1	1,530.8	1,527.2	1,528.0
10 Consumer	481.4	508.9	514.1	516.1	526.9	532.1	528.9	534.0	535.5	537.7	545.7	551.2
10a Credit cards and related plans	--	--	--	195.2	202.8	206.0	202.9	206.8	207.6	210.1	220.0	224.7
10b Other	--	--	--	320.9	324.2	326.2	326.1	327.2	327.9	327.6	325.8	326.6
11 Security ³	135.8	143.3	149.3	148.6	153.1	172.0	180.9	180.9	189.7	185.2	192.1	194.5
12 Other loans and leases	397.7	395.0	397.4	404.4	409.3	412.9	414.5	417.5	418.6	422.8	425.9	433.1
13 Interbank loans	228.1	226.6	226.8	236.4	237.0	233.8	244.5	255.2	260.2	258.0	262.6	259.7
14 Cash assets ⁴	283.4	272.9	266.7	261.8	259.1	264.7	268.4	262.9	262.0	273.0	280.8	301.7
15 Other assets ⁵	364.6	379.0	379.2	394.8	394.5	393.8	401.6	396.1	398.8	399.0	406.9	408.3
16 TOTAL ASSETS⁶	5,538.4	5,815.6	5,837.0	5,880.0	5,921.1	5,985.2	6,009.6	6,037.6	6,069.6	6,089.9	6,140.2	6,197.0
LIABILITIES												
17 Deposits	3,513.7	3,619.1	3,655.0	3,700.5	3,720.3	3,754.3	3,778.8	3,802.9	3,849.2	3,863.0	3,883.2	3,905.4
18 Transaction	634.6	619.9	615.9	605.0	601.4	603.3	605.3	606.3	592.2	598.6	638.6	659.2
19 Nontransaction	2,879.1	2,999.2	3,039.1	3,095.5	3,118.9	3,151.0	3,173.5	3,196.7	3,257.0	3,264.3	3,244.6	3,246.2
20 Large time	815.2	876.1	888.1	904.6	913.9	909.5	912.4	923.0	934.3	949.2	945.4	945.4
21 Other	2,063.9	2,123.1	2,151.0	2,191.0	2,205.0	2,241.5	2,261.1	2,273.7	2,322.7	2,315.1	2,299.2	2,300.9
22 Borrowings	1,068.1	1,210.7	1,207.2	1,209.5	1,200.6	1,215.5	1,212.1	1,215.5	1,238.5	1,221.6	1,268.1	1,255.6
23 From banks in the U.S.	353.7	385.7	379.4	387.4	385.0	373.2	368.3	368.6	387.8	393.5	403.8	394.1
24 From others	714.4	825.0	827.8	822.1	815.6	842.4	843.8	846.9	850.8	828.1	864.2	861.5
25 Net due to related foreign offices	228.1	254.9	253.9	253.4	267.0	264.2	253.1	246.7	210.9	221.4	231.2	231.2
26 Other liabilities	295.7	308.8	298.9	294.2	312.2	331.0	338.0	340.4	338.4	352.5	336.5	374.5
27 TOTAL LIABILITIES	5,105.6	5,393.5	5,414.9	5,457.6	5,500.1	5,565.0	5,582.0	5,605.5	5,637.0	5,658.4	5,718.9	5,766.7
28 Residual (assets less liabilities) ⁷	432.8	422.1	422.1	422.3	421.0	420.2	427.6	432.1	432.6	431.5	421.3	430.3

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

Seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	4,152.2	4,417.1	4,460.4	4,497.7	4,534.9	4,575.0	4,563.1	4,580.3	4,603.8	4,612.0	4,615.6	4,637.5
2 Securities in bank credit	1,052.5	1,099.0	1,103.5	1,108.8	1,111.6	1,124.1	1,118.6	1,119.0	1,120.5	1,137.3	1,127.9	1,141.3
3 U.S. government securities	722.2	736.0	740.0	741.2	734.4	731.2	723.9	717.1	715.4	716.6	718.0	717.3
4 Other securities	330.3	363.0	363.5	367.6	377.2	392.8	394.7	401.9	405.1	420.8	409.9	424.0
5 Loans and leases in bank credit ²	3,099.7	3,318.1	3,356.8	3,388.9	3,423.3	3,450.9	3,444.5	3,461.3	3,483.2	3,474.7	3,487.7	3,496.2
6 Commercial and industrial	799.9	851.8	859.9	867.2	873.3	875.5	877.2	878.4	879.7	877.6	885.2	885.8
7 Real estate	1,419.4	1,562.0	1,579.8	1,595.7	1,605.7	1,615.5	1,613.7	1,624.5	1,637.2	1,631.4	1,631.4	1,629.5
8 Revolving home equity	100.8	114.7	115.7	117.1	118.3	120.2	123.5	125.0	126.4	126.2	126.3	126.5
9 Other	1,318.6	1,447.3	1,464.0	1,478.7	1,487.4	1,495.3	1,490.3	1,499.5	1,510.8	1,505.2	1,505.1	1,503.1
10 Consumer	482.7	509.3	516.0	519.6	528.1	531.4	531.2	535.0	535.0	534.7	537.9	540.4
11 Security ³	68.3	64.0	68.6	70.0	76.5	84.6	75.1	75.4	82.3	77.8	79.6	80.5
12 Other loans and leases	329.5	331.1	332.5	336.4	339.8	343.9	347.2	348.0	349.0	353.2	353.6	360.0
13 Interbank loans	200.1	196.3	200.8	216.9	224.6	216.0	222.9	222.5	220.5	223.7	228.3	229.0
14 Cash assets ⁴	226.0	230.6	225.1	225.3	226.2	223.6	224.4	215.5	221.1	221.6	222.8	230.9
15 Other assets ⁵	333.3	335.6	335.2	353.6	355.3	355.9	372.7	364.4	366.1	373.1	379.9	376.5
16 TOTAL ASSETS⁶	4,852.6	5,120.1	5,161.8	5,232.5	5,279.3	5,308.4	5,321.3	5,320.6	5,348.5	5,367.3	5,383.2	5,410.5
LIABILITIES												
17 Deposits	3,128.4	3,250.1	3,281.8	3,334.8	3,357.0	3,382.1	3,401.4	3,390.7	3,432.2	3,438.2	3,469.2	3,477.2
18 Transaction	615.8	618.1	605.6	600.2	606.2	599.9	602.9	588.2	572.7	570.2	600.5	601.5
19 Nontransaction	2,512.6	2,632.0	2,676.2	2,734.6	2,750.8	2,782.2	2,798.5	2,802.5	2,859.5	2,868.0	2,868.6	2,875.7
20 Large time	460.9	510.0	526.0	544.6	548.6	544.5	543.9	542.5	551.0	555.3	561.6	557.7
21 Other	2,051.7	2,122.1	2,150.1	2,190.1	2,202.2	2,237.8	2,254.6	2,260.0	2,308.5	2,312.8	2,307.0	2,318.0
22 Borrowings	877.0	998.4	1,001.2	1,019.4	1,029.1	1,005.7	991.8	984.5	996.7	993.5	1,000.6	989.6
23 From banks in the U.S.	325.3	367.0	359.2	369.2	372.4	354.2	350.4	345.6	359.1	371.1	371.3	359.9
24 From others	551.7	631.4	642.0	650.2	656.7	651.5	641.5	638.9	637.6	622.4	629.3	629.6
25 Net due to related foreign offices	178.9	232.5	243.3	243.7	246.4	244.9	235.2	235.4	213.6	220.7	228.0	216.3
26 Other liabilities	229.9	231.7	228.6	222.8	239.6	255.1	263.1	269.2	265.7	284.0	267.3	303.0
27 TOTAL LIABILITIES	4,414.3	4,712.7	4,754.9	4,820.7	4,872.0	4,887.7	4,891.6	4,879.7	4,908.2	4,936.5	4,965.0	4,986.1
28 Residual (assets less liabilities) ⁷	438.3	407.5	407.0	411.8	407.3	420.6	429.7	440.9	440.3	430.9	418.2	424.4

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

Not seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	4,167.1	4,417.3	4,453.1	4,477.0	4,515.9	4,562.5	4,567.9	4,597.0	4,618.8	4,629.1	4,642.6	4,665.8
2 Securities in bank credit	1,056.9	1,099.6	1,099.1	1,098.3	1,104.7	1,118.7	1,115.6	1,123.2	1,128.8	1,143.9	1,133.9	1,144.4
3 U.S. government securities	723.5	740.4	739.2	733.8	727.2	725.3	719.2	718.4	719.9	718.5	718.7	714.1
4 Other securities	333.4	359.2	359.9	364.5	377.5	393.4	396.3	404.8	408.9	425.5	415.2	430.3
5 Loans and leases in bank credit ²	3,110.2	3,317.7	3,354.0	3,378.7	3,411.3	3,443.8	3,452.4	3,473.8	3,490.1	3,485.2	3,508.7	3,521.4
6 Commercial and industrial	800.7	858.9	862.6	864.9	865.6	871.4	876.6	879.2	876.6	872.8	884.9	886.7
7 Real estate	1,425.8	1,559.5	1,576.5	1,592.2	1,605.9	1,616.2	1,619.1	1,632.4	1,643.7	1,638.4	1,634.2	1,635.8
8 Revolving home equity	101.2	114.3	115.8	117.1	118.5	121.0	124.0	125.5	126.8	126.7	126.7	127.1
9 Other	1,324.6	1,445.1	1,460.8	1,475.0	1,487.4	1,495.2	1,495.1	1,506.9	1,516.9	1,511.7	1,507.5	1,508.7
10 Consumer	481.4	508.9	514.1	516.1	526.9	532.1	528.9	534.0	535.5	537.7	545.7	551.2
10a Credit cards and related plans	--	--	--	195.2	202.8	206.0	202.9	206.8	207.6	210.1	220.0	224.7
10b Other	--	--	--	320.9	324.2	326.2	326.1	327.2	327.9	327.6	325.8	326.6
11 Security ³	71.0	62.6	68.1	67.3	71.1	77.9	79.5	78.5	84.8	82.6	85.9	83.0
12 Other loans and leases	331.4	327.8	332.6	338.2	341.7	346.2	348.1	349.7	349.5	353.7	358.0	364.7
13 Interbank loans	204.0	196.2	200.5	212.9	214.6	209.6	216.7	227.6	232.5	232.6	235.9	229.8
14 Cash assets ⁴	232.0	229.6	222.0	217.6	215.4	220.1	224.5	221.0	220.3	228.3	236.1	256.4
15 Other assets ⁵	330.2	339.3	338.9	354.9	354.3	355.0	366.3	361.4	362.9	368.3	374.9	376.3
16 TOTAL ASSETS⁶	4,874.1	5,122.8	5,154.6	5,201.6	5,238.4	5,285.0	5,313.7	5,344.7	5,371.2	5,395.1	5,426.0	5,465.0
LIABILITIES												
17 Deposits	3,153.5	3,234.6	3,274.2	3,319.0	3,336.6	3,372.3	3,398.9	3,416.9	3,462.8	3,465.5	3,493.2	3,506.4
18 Transaction	623.9	609.2	605.0	593.8	590.6	593.1	594.7	595.7	581.8	588.7	627.7	646.8
19 Nontransaction	2,529.7	2,625.4	2,669.3	2,725.2	2,746.0	2,779.3	2,804.2	2,821.2	2,880.9	2,876.9	2,865.6	2,859.7
20 Large time	468.2	504.7	520.6	536.4	543.2	540.0	545.3	549.8	560.5	563.9	568.5	561.7
21 Other	2,061.5	2,120.7	2,148.7	2,188.7	2,202.8	2,239.3	2,258.8	2,271.4	2,320.4	2,312.9	2,297.0	2,297.9
22 Borrowings	885.0	1,007.9	1,004.6	1,006.9	1,001.7	1,001.3	993.5	993.5	997.9	993.4	1,026.4	1,008.3
23 From banks in the U.S.	328.8	367.6	360.2	366.4	368.0	353.8	349.4	349.1	362.7	373.6	381.5	369.0
24 From others	556.3	640.3	644.4	640.6	633.7	647.5	644.1	644.4	635.2	619.8	644.9	639.3
25 Net due to related foreign offices	181.2	237.2	235.1	236.1	243.8	240.6	236.3	239.0	218.1	226.5	223.5	223.5
26 Other liabilities	229.9	231.7	228.4	222.1	239.6	254.8	262.8	269.2	266.5	284.7	267.3	302.7
27 TOTAL LIABILITIES	4,449.7	4,711.4	4,742.3	4,784.1	4,821.8	4,869.0	4,891.5	4,918.6	4,945.3	4,970.1	5,010.4	5,041.0
28 Residual (assets less liabilities) ⁷	424.4	411.5	412.4	417.5	416.6	416.0	422.3	426.2	425.9	424.9	415.6	424.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	2,334.3	2,485.6	2,501.3	2,511.3	2,528.7	2,551.3	2,527.5	2,526.3	2,533.5	2,542.5	2,538.6	2,560.2
2 Securities in bank credit	544.6	580.2	581.6	579.1	577.2	585.4	576.4	572.3	567.5	585.3	574.7	586.2
3 U.S. government securities	353.2	360.1	362.9	363.8	359.7	357.8	351.5	344.9	343.2	347.2	349.3	349.1
3a Trading account	18.2	23.5	22.7	24.3	23.7	23.2	21.1	20.5	22.4	25.9	29.2	33.9
3b Investment account	334.9	336.6	340.2	339.5	336.0	334.6	330.4	324.5	320.8	321.3	320.1	315.2
4 Other securities	191.4	220.1	218.7	215.3	217.6	227.6	224.9	227.4	224.3	238.2	225.4	237.1
4a Trading account	82.1	101.2	100.2	97.2	102.5	114.5	112.7	116.0	113.8	128.2	116.4	126.2
4b Investment account	109.4	118.9	118.5	118.1	115.0	113.2	112.2	111.4	110.4	109.9	108.9	111.0
4c State and local government	24.0	25.4	25.6	26.1	25.9	25.8	26.1	26.3	26.4	26.2	26.4	27.5
4d Other	85.4	93.5	92.9	92.0	89.1	87.4	86.1	85.1	84.0	83.7	82.5	83.5
5 Loans and leases in bank credit ²	1,789.6	1,905.4	1,919.6	1,932.1	1,951.5	1,965.9	1,951.1	1,954.0	1,966.1	1,957.1	1,963.9	1,974.0
6 Commercial and industrial	548.6	579.7	583.0	583.5	586.6	586.9	586.2	584.3	586.2	584.6	592.6	592.6
6a Bankers acceptances	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.9	0.8
6b Other	547.5	578.6	582.0	582.6	585.7	586.0	585.4	583.5	585.3	583.7	591.7	591.8
7 Real estate	717.7	797.8	804.1	812.7	818.4	819.4	811.5	814.3	819.3	812.8	812.1	812.8
8 Revolving home equity	64.7	74.2	74.5	75.4	76.3	75.2	77.1	78.3	79.2	78.9	79.1	79.2
9 Other	653.0	723.6	729.5	737.3	742.0	744.3	734.4	736.1	740.1	733.8	733.0	733.6
10 Consumer	217.7	227.0	227.8	229.0	231.2	232.2	233.3	234.9	235.5	234.5	232.9	234.1
11 Security ³	61.6	57.8	62.1	63.1	69.2	77.4	67.6	67.9	74.3	69.9	71.6	72.8
11a Fed funds and RPs with broker/dealer	43.9	38.9	43.9	44.6	50.6	58.1	49.1	50.0	57.2	53.2	54.7	57.1
11b Other	17.6	18.9	18.2	18.6	18.6	19.3	18.5	17.9	17.1	16.7	17.0	15.7
12a State and local government	11.8	12.4	12.3	12.2	12.3	12.4	12.4	12.4	12.3	12.2	12.2	12.2
12b Agricultural	8.9	9.6	9.6	9.5	9.5	9.4	9.4	9.5	9.6	9.6	9.6	9.6
12c Fed funds and RPs with others	12.2	13.2	13.5	12.8	14.0	16.1	16.9	18.9	18.0	19.1	18.6	23.7
12d All other loans	92.6	87.7	84.7	84.2	84.1	85.4	85.3	82.8	81.6	85.7	85.4	87.4
12e Lease financing receivables	118.5	120.4	122.5	125.0	126.1	126.7	128.6	129.0	129.3	129.0	129.0	128.8
13 Interbank loans	134.5	130.8	133.7	141.6	140.2	130.7	136.2	140.0	135.4	137.5	138.9	140.7
13a Fed funds and RPs with banks	61.1	66.9	67.9	73.7	66.0	56.4	57.5	60.6	58.4	60.5	64.3	67.0
13b Other	73.4	63.9	65.8	67.9	74.1	74.3	78.7	79.3	77.0	77.0	74.6	73.7
14 Cash assets ⁴	144.3	149.9	146.1	144.0	144.6	141.5	142.0	136.9	141.3	140.4	141.1	151.7
15 Other assets ⁵	234.4	222.8	223.4	242.8	245.2	247.0	260.4	256.7	257.0	259.3	265.8	246.6
16 TOTAL ASSETS ⁶	2,812.1	2,954.2	2,969.9	3,004.5	3,023.3	3,035.0	3,030.9	3,024.4	3,031.1	3,043.4	3,048.1	3,062.8

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

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

January 5, 2001

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 6	Dec 13	Dec 20	Dec 27
LIABILITIES												
17 Deposits	1,598.3	1,646.1	1,639.6	1,639.4	1,634.6	1,634.3	1,637.2	1,621.0	1,639.2	1,636.3	1,654.0	1,658.6
18 Transaction	318.3	316.8	309.6	302.4	304.5	300.6	302.8	292.6	285.1	281.5	301.7	307.5
19 Nontransaction	1,280.0	1,329.3	1,330.0	1,337.0	1,330.1	1,333.7	1,334.4	1,328.3	1,354.1	1,354.8	1,352.3	1,351.1
20 Large time	224.7	251.9	258.7	266.9	265.3	257.3	254.1	250.0	255.3	257.5	263.0	259.1
21 Other	1,055.3	1,077.3	1,071.3	1,070.1	1,064.8	1,076.4	1,080.2	1,078.4	1,098.7	1,097.4	1,089.3	1,092.0
22 Borrowings	581.7	652.2	656.6	678.7	689.4	671.4	664.2	661.2	667.6	666.2	676.5	663.3
23 From banks in the U.S.	178.6	203.3	197.0	205.1	207.5	192.2	196.4	193.7	202.9	216.2	218.1	206.3
24 From others	403.1	449.0	459.6	473.7	481.9	479.3	467.8	467.5	464.7	450.1	458.4	457.0
25 Net due to related foreign offices	174.4	226.5	234.2	221.3	222.7	224.4	211.7	211.7	195.0	201.3	204.6	193.0
26 Other liabilities	169.9	172.8	173.8	177.3	193.4	207.5	214.0	218.7	215.2	232.9	216.1	249.9
27 TOTAL LIABILITIES	2,524.4	2,697.5	2,704.2	2,716.8	2,740.0	2,737.6	2,727.1	2,712.6	2,716.9	2,736.7	2,751.2	2,764.8
28 Residual (assets less liabilities) ⁷	287.7	256.7	265.7	287.7	283.2	297.5	303.7	311.8	314.1	306.7	296.9	298.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	2,349.5	2,478.9	2,488.6	2,489.8	2,506.4	2,534.4	2,530.3	2,542.6	2,552.9	2,560.6	2,562.4	2,578.0
2 Securities in bank credit	550.7	577.0	575.3	569.6	570.7	581.4	575.9	578.1	578.1	592.6	580.2	586.7
3 U.S. government securities	356.2	361.1	359.9	356.5	353.0	352.7	349.3	347.9	349.4	349.8	350.2	344.9
3a Trading account	19.4	22.0	22.5	22.6	23.0	22.5	21.0	21.7	25.4	26.7	29.2	30.2
3b Investment account	336.8	339.1	337.4	334.0	330.1	330.2	328.3	326.2	324.1	323.1	321.0	314.7
3c Mortgage-backed	218.8	219.3	217.9	212.4	208.0	208.3	210.4	210.7	210.6	213.2	211.3	212.4
3d Other	118.1	119.8	119.6	121.6	122.1	121.9	118.0	115.5	113.5	109.9	109.7	102.3
3e 1 year or less	21.8	31.0	30.8	30.8	31.8	32.6	31.3	31.9	31.9	31.0	32.8	27.5
3f Between 1 and 5 years	57.6	52.4	53.2	54.1	53.1	52.6	50.5	48.8	46.0	45.3	44.1	42.3
3g More than 5 years	38.7	36.4	35.5	36.7	37.2	36.7	36.2	34.8	35.5	33.6	32.9	32.5
4 Other securities	194.5	215.9	215.4	213.1	217.7	228.7	226.6	230.2	228.6	242.8	230.0	241.9
4a Trading account	82.1	101.2	100.2	97.2	102.5	114.5	112.7	116.0	113.8	128.2	116.4	126.2
4b Investment account	112.4	114.7	115.2	115.8	115.2	114.2	113.9	114.2	114.8	114.6	113.5	115.7
4c State and local government	24.3	25.3	25.5	25.6	25.6	25.7	26.1	26.6	26.6	26.4	26.6	27.9
4d Other	88.1	89.3	89.7	90.3	89.6	88.5	87.8	87.6	88.2	88.1	87.0	87.8
5 Loans and leases in bank credit ²	1,798.7	1,901.9	1,913.3	1,920.2	1,935.6	1,953.0	1,954.4	1,964.4	1,974.8	1,968.0	1,982.3	1,991.3
6 Commercial and industrial	550.5	584.1	583.7	581.2	580.9	584.5	585.9	586.6	584.8	581.3	592.5	592.6
6a Bankers acceptances	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.9	0.8
6b Other	549.4	583.1	582.6	580.2	580.0	583.7	585.1	585.8	583.9	580.4	591.6	591.8
7 Real estate	722.2	794.9	799.8	808.1	815.9	817.0	813.5	819.5	826.9	820.5	816.1	817.7
8 Revolving home equity	64.9	73.8	74.7	75.7	76.6	75.5	77.3	78.4	79.3	79.1	79.2	79.4
9a Other residential	395.3	440.2	444.2	452.1	457.3	459.8	453.9	457.1	461.4	456.2	452.7	454.6
9b Commercial	261.9	280.9	280.9	280.3	281.9	281.7	282.3	284.1	286.1	285.2	284.2	283.7
10 Consumer	215.8	226.5	226.3	226.5	229.4	231.2	231.3	233.3	234.6	235.2	236.0	239.3
10a Credit cards and related plans	--	--	--	72.0	73.1	74.2	74.3	75.7	76.6	77.6	80.3	83.0
10b Other	--	--	--	154.5	156.2	157.0	157.0	157.6	158.1	157.6	155.7	156.3
11 Security ³	64.3	56.4	61.7	60.5	63.9	70.7	72.0	70.9	76.7	74.8	78.0	75.3
11a Fed funds and RPs with broker/dealer	47.1	36.8	42.5	41.8	45.7	51.7	53.7	53.5	60.7	57.9	59.8	58.9
11b Other	17.2	19.6	19.1	18.6	18.3	18.9	18.3	17.4	16.0	16.8	18.2	16.4
12a State and local government	11.9	12.3	12.1	12.2	12.5	12.6	12.6	12.5	12.4	12.3	12.2	12.2
12b Agricultural	9.0	9.4	9.5	9.6	9.6	9.6	9.5	9.6	9.6	9.5	9.6	9.7
12c Fed funds and RPs with others	12.2	13.2	13.5	12.8	14.0	16.1	16.9	18.9	18.0	19.1	18.6	23.7
12d All other loans	95.5	84.6	84.3	85.0	84.3	86.2	85.2	85.4	83.8	87.5	90.9	91.9
12e Lease financing receivables	117.2	120.4	122.4	124.3	125.1	125.1	127.5	127.7	128.0	127.9	128.3	128.9
13 Interbank loans	133.5	134.3	136.7	141.7	134.2	127.2	130.3	138.3	134.0	137.7	140.8	140.8
13a Fed funds and RPs with banks	62.2	67.4	68.4	73.0	62.2	54.7	55.7	61.3	58.6	62.0	65.9	66.3
13b Other	71.4	66.9	68.2	68.7	72.0	72.5	74.6	77.0	75.4	75.7	74.9	74.5
14 Cash assets ⁴	147.3	149.1	143.6	137.7	136.6	138.4	142.4	139.2	139.4	144.8	151.0	170.8
15 Other assets ⁵	230.1	227.3	227.2	242.2	242.4	246.6	254.1	252.2	253.4	255.7	263.2	247.0
16 TOTAL ASSETS ⁶	2,824.8	2,954.8	2,961.3	2,976.4	2,984.1	3,010.9	3,021.9	3,036.6	3,043.1	3,062.2	3,081.0	3,100.4

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)

January 5, 2001

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 6	Dec 13	Dec 20	Dec 27
LIABILITIES												
17 Deposits	1,612.5	1,631.3	1,634.7	1,628.9	1,619.0	1,626.6	1,631.8	1,634.2	1,655.9	1,655.0	1,672.8	1,682.2
18 Transaction	322.8	310.4	308.4	298.7	293.4	296.0	297.0	296.4	287.9	292.5	319.4	337.9
19 Nontransaction	1,289.7	1,320.9	1,326.3	1,330.3	1,325.6	1,330.6	1,334.8	1,337.8	1,368.0	1,362.5	1,353.3	1,344.3
20 Large time	231.9	246.6	253.3	258.8	259.9	252.8	255.6	257.2	264.8	266.1	270.0	263.2
21 Other	1,057.7	1,074.3	1,073.0	1,071.5	1,065.7	1,077.8	1,079.2	1,080.6	1,103.2	1,096.3	1,083.4	1,081.1
22 Borrowings	588.4	660.3	658.1	663.8	658.9	661.3	663.0	668.1	669.0	663.8	692.7	672.2
23 From banks in the U.S.	181.6	204.5	196.3	199.8	200.2	188.2	192.9	196.2	206.4	217.2	223.3	209.1
24 From others	406.8	455.8	461.8	464.0	458.7	473.1	470.2	471.9	462.6	446.6	469.5	463.0
25 Net due to related foreign offices	176.7	231.2	225.9	213.7	220.1	220.0	212.8	215.4	199.4	207.1	200.2	200.2
26 Other liabilities	169.9	172.8	173.8	177.3	193.4	207.5	214.0	218.7	215.2	232.9	216.1	249.9
27 TOTAL LIABILITIES	2,547.5	2,695.6	2,692.6	2,683.8	2,691.4	2,715.3	2,721.6	2,736.4	2,739.5	2,758.7	2,781.9	2,804.5
28 Residual (assets less liabilities) ⁷	277.2	259.2	268.7	292.6	292.8	295.6	300.3	300.3	303.6	303.5	299.1	295.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	1,817.9	1,931.5	1,959.1	1,986.4	2,006.1	2,023.7	2,035.6	2,054.0	2,070.3	2,069.5	2,077.0	2,077.3
2 Securities in bank credit	507.8	518.8	521.9	529.6	534.3	538.7	542.2	546.7	553.1	552.0	553.2	555.0
3 U.S. government securities	369.0	376.0	377.1	377.4	374.7	373.5	372.4	372.2	372.2	369.4	368.7	368.2
4 Other securities	138.9	142.8	144.8	152.2	159.6	165.2	169.8	174.5	180.9	182.6	184.5	186.8
5 Loans and leases in bank credit ²	1,310.1	1,412.7	1,437.2	1,456.8	1,471.8	1,485.0	1,493.4	1,507.3	1,517.2	1,517.5	1,523.8	1,522.3
6 Commercial and industrial	251.2	272.1	276.9	283.6	286.6	288.6	291.1	294.0	293.5	293.0	292.6	293.1
7 Real estate	701.7	764.2	775.7	783.0	787.3	796.1	802.3	810.2	817.9	818.7	819.4	816.7
8 Revolving home equity	36.0	40.5	41.2	41.6	42.0	45.0	46.3	46.8	47.2	47.2	47.2	47.2
9 Other	665.7	723.7	734.5	741.4	745.3	751.1	755.9	763.4	770.7	771.4	772.2	769.5
10 Consumer	265.0	282.3	288.2	290.6	296.9	299.2	298.0	300.1	299.6	300.2	305.0	306.3
11 Security ³	6.7	6.2	6.5	6.8	7.2	7.2	7.5	7.5	8.1	7.9	7.9	7.7
12 Other loans and leases	85.4	87.9	89.9	92.7	93.8	93.9	94.6	95.4	98.1	97.8	98.8	98.4
13 Interbank loans	65.6	65.5	67.1	75.3	84.4	85.3	86.7	82.5	85.1	86.1	89.4	88.4
14 Cash assets ⁴	81.7	80.7	79.1	81.3	81.6	82.1	82.4	78.6	79.7	81.2	81.6	79.2
15 Other assets ⁵	98.9	112.8	111.8	110.8	110.1	108.9	112.3	107.8	109.1	113.8	114.2	129.9
16 TOTAL ASSETS⁶	2,040.5	2,165.9	2,192.0	2,228.0	2,256.0	2,273.4	2,290.4	2,296.2	2,317.4	2,324.0	2,335.1	2,347.7
LIABILITIES												
17 Deposits	1,530.1	1,604.1	1,642.2	1,695.4	1,722.3	1,747.8	1,764.2	1,769.7	1,793.0	1,801.9	1,815.2	1,818.6
18 Transaction	297.5	301.3	296.1	297.8	301.7	299.2	300.1	295.5	287.6	288.7	298.9	294.1
19 Nontransaction	1,232.6	1,302.8	1,346.1	1,397.6	1,420.6	1,448.6	1,464.1	1,474.2	1,505.4	1,513.2	1,516.3	1,524.5
20 Large time	236.2	258.1	267.3	277.6	283.3	287.2	289.7	292.6	295.7	297.8	298.6	298.5
21 Other	996.4	1,044.7	1,078.8	1,120.0	1,137.4	1,161.4	1,174.4	1,181.6	1,209.7	1,215.4	1,217.8	1,226.0
22 Borrowings	295.3	346.2	344.6	340.7	339.7	334.2	327.6	323.3	329.1	327.3	324.1	326.3
23 From banks in the U.S.	146.7	163.7	162.2	164.2	164.9	162.0	154.0	151.9	156.2	155.0	153.2	153.7
24 From others	148.6	182.5	182.4	176.5	174.8	172.2	173.6	171.4	172.9	172.3	170.9	172.6
25 Net due to related foreign offices	4.5	6.0	9.1	22.4	23.7	20.6	23.4	23.7	18.7	19.5	23.3	23.3
26 Other liabilities	60.0	58.9	54.8	45.5	46.2	47.6	49.2	50.4	50.5	51.1	51.2	53.1
27 TOTAL LIABILITIES	1,889.9	2,015.1	2,050.7	2,103.9	2,132.0	2,150.2	2,164.4	2,167.1	2,191.3	2,199.8	2,213.8	2,221.3
28 Residual (assets less liabilities) ⁷	150.7	150.8	141.3	124.1	124.0	123.2	126.0	129.1	126.1	124.2	121.3	126.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	1,817.7	1,938.3	1,964.5	1,987.2	2,009.5	2,028.1	2,037.6	2,054.5	2,066.0	2,068.5	2,080.2	2,087.8
2 Securities in bank credit	506.2	522.6	523.8	528.7	533.9	537.3	539.6	545.1	550.7	551.3	553.7	557.7
3 U.S. government securities	367.2	379.3	379.3	377.2	374.1	372.6	369.9	370.4	370.4	368.7	368.5	369.3
4 Other securities	138.9	143.3	144.5	151.5	159.8	164.7	169.8	174.7	180.3	182.7	185.2	188.4
5 Loans and leases in bank credit ²	1,311.5	1,415.7	1,440.7	1,458.5	1,475.6	1,490.8	1,498.0	1,509.3	1,515.2	1,517.2	1,526.5	1,530.1
6 Commercial and industrial	250.2	274.8	278.9	283.7	284.7	286.9	290.7	292.6	291.8	291.5	292.4	294.0
7 Real estate	703.6	764.5	776.7	784.1	790.0	799.2	805.7	812.9	816.8	817.9	818.1	818.1
8 Revolving home equity	36.3	40.5	41.1	41.4	41.9	45.4	46.7	47.1	47.5	47.6	47.5	47.7
9 Other	667.3	724.0	735.6	742.7	748.2	753.7	759.0	765.7	769.4	770.3	770.5	770.4
10 Consumer	265.5	282.4	287.8	289.6	297.6	301.0	297.7	300.7	300.8	302.5	309.7	311.9
10a Credit cards and related plans	--	--	--	123.1	129.6	131.8	128.6	131.1	131.1	132.5	139.6	141.7
10b Other	--	--	--	166.5	168.0	169.2	169.1	169.6	169.8	170.0	170.1	170.3
11 Security ³	6.7	6.2	6.5	6.8	7.2	7.2	7.5	7.5	8.1	7.9	7.9	7.7
12 Other loans and leases	85.5	87.9	90.7	94.3	96.1	96.5	96.5	95.6	97.7	97.4	98.4	98.3
13 Interbank loans	70.5	61.9	63.8	71.2	80.3	82.4	86.4	89.3	98.4	95.0	95.2	89.0
14 Cash assets ⁴	84.6	80.6	78.5	79.9	78.8	81.7	82.1	81.8	80.9	83.5	85.1	85.6
15 Other assets ⁵	100.1	111.9	111.6	112.7	111.9	108.5	112.2	109.2	109.5	112.6	111.7	129.3
16 TOTAL ASSETS ⁶	2,049.3	2,168.0	2,193.3	2,225.2	2,254.3	2,274.1	2,291.8	2,308.1	2,328.1	2,332.8	2,345.1	2,364.6
LIABILITIES												
17 Deposits	1,541.0	1,603.4	1,639.5	1,690.1	1,717.7	1,745.8	1,767.1	1,782.7	1,806.9	1,810.6	1,820.4	1,824.3
18 Transaction	301.1	298.8	296.6	295.2	297.2	297.1	297.8	299.2	293.9	296.2	308.2	308.9
19 Nontransaction	1,240.0	1,304.5	1,342.9	1,394.9	1,420.5	1,448.7	1,469.4	1,483.4	1,512.9	1,514.4	1,512.2	1,515.4
20 Large time	236.2	258.1	267.3	277.6	283.3	287.2	289.7	292.6	295.7	297.8	298.6	298.5
21 Other	1,003.8	1,046.5	1,075.7	1,117.3	1,137.2	1,161.5	1,179.6	1,190.9	1,217.3	1,216.6	1,213.6	1,216.9
22 Borrowings	296.6	347.6	346.5	343.1	342.9	340.0	330.5	325.4	328.9	329.6	333.7	336.1
23 From banks in the U.S.	147.2	163.1	163.9	166.6	167.8	165.6	156.5	152.9	156.3	156.4	158.3	159.9
24 From others	149.4	184.4	182.6	176.6	175.0	174.4	173.9	172.5	172.5	173.2	175.4	176.2
25 Net due to related foreign offices	4.5	6.0	9.1	22.4	23.7	20.6	23.4	23.7	18.7	19.5	23.3	23.3
26 Other liabilities	60.0	58.9	54.5	44.8	46.2	47.4	48.8	50.4	51.3	51.8	51.2	52.8
27 TOTAL LIABILITIES	1,902.2	2,015.8	2,049.7	2,100.3	2,130.4	2,153.7	2,169.8	2,182.2	2,205.8	2,211.4	2,228.6	2,236.5
28 Residual (assets less liabilities) ⁷	147.1	152.3	143.6	124.9	123.9	120.4	121.9	125.9	122.3	121.4	116.5	128.1

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

Seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	541.8	588.4	581.4	582.0	586.5	593.8	580.4	574.9	584.3	586.5	601.3	611.1
2 Securities in bank credit	197.0	214.8	209.9	209.8	210.3	208.4	191.7	183.5	187.5	194.5	203.2	210.6
3 U.S. government securities	79.7	79.4	78.4	79.1	79.2	76.8	69.1	65.5	65.4	64.0	67.9	69.4
4 Other securities	117.3	135.4	131.5	130.7	131.1	131.7	122.6	118.0	122.1	130.5	135.3	141.2
5 Loans and leases in bank credit ²	344.8	373.6	371.4	372.2	376.2	385.4	388.8	391.4	396.8	392.0	398.1	400.5
6 Commercial and industrial	196.2	206.4	206.7	205.0	206.6	204.4	201.8	201.9	203.3	202.6	207.3	206.8
7 Real estate	17.5	18.3	18.6	18.7	18.9	19.4	18.8	19.4	19.2	19.2	19.9	19.5
11 Security ³	65.4	80.8	80.8	81.5	81.8	94.3	102.0	103.2	106.6	102.7	105.4	109.5
12 Other loans and leases	65.7	68.1	65.3	67.0	69.0	67.3	66.1	67.0	67.7	67.4	65.4	64.7
13 Interbank loans	24.1	30.4	26.3	23.5	22.5	24.2	27.8	27.7	27.7	25.3	26.7	29.9
14 Cash assets ⁴	48.5	44.4	45.4	45.9	45.2	45.5	43.0	39.5	38.9	41.7	40.8	41.3
15 Other assets ⁵	34.3	40.3	42.6	41.8	40.9	39.4	36.0	34.6	34.0	28.4	30.2	30.4
16 TOTAL ASSETS ⁶	648.4	703.2	695.3	692.9	694.7	702.6	686.9	676.3	684.5	681.6	698.6	712.4
LIABILITIES												
17 Deposits	357.5	383.6	385.1	390.3	395.6	388.3	384.4	382.8	381.3	389.6	380.9	385.4
18 Transaction	10.6	11.1	11.3	11.3	10.8	9.7	10.4	10.5	10.2	9.5	10.1	11.6
19 Nontransaction	346.9	372.5	373.8	379.1	384.8	378.6	374.0	372.4	371.2	380.1	370.7	373.9
22 Borrowings	183.1	202.8	202.6	202.5	198.9	214.3	218.6	222.0	240.6	228.2	241.6	247.4
23 From banks in the U.S.	25.0	18.1	19.2	21.0	17.0	19.3	18.9	19.5	25.0	19.9	22.3	25.1
24 From others	158.1	184.8	183.4	181.5	181.9	194.9	199.7	202.5	215.6	208.3	219.4	222.3
25 Net due to related foreign offices	45.1	21.9	20.2	18.2	23.4	24.3	16.7	6.1	-6.6	-9.4	3.0	-2.6
26 Other liabilities	64.8	78.7	72.0	73.7	73.0	76.6	75.8	70.2	70.3	65.9	67.5	69.4
27 TOTAL LIABILITIES	650.4	687.0	679.9	684.8	690.8	703.4	695.4	681.1	685.7	674.4	693.1	699.6
28 Residual (assets less liabilities) ⁷	-2.0	16.2	15.4	8.1	3.9	-0.9	-8.5	-4.8	-1.2	7.3	5.5	12.8

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

Not seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	554.8	579.7	571.4	571.1	576.7	593.1	589.3	589.0	593.3	594.5	611.2	625.2
2 Securities in bank credit	206.9	211.5	203.7	202.7	204.5	208.6	199.2	194.2	194.3	198.4	205.6	213.4
3 U.S. government securities	81.2	80.4	78.5	78.1	77.6	74.7	68.7	66.9	67.2	65.3	68.6	70.4
3a Trading account	8.5	12.4	12.0	12.0	13.9	14.2	11.9	11.0	11.2	10.8	12.2	13.1
3b Investment account	72.8	68.0	66.5	66.1	63.7	60.4	56.9	55.9	55.9	54.6	56.4	57.3
4 Other securities	125.6	131.1	125.2	124.6	126.9	133.9	130.5	127.4	127.2	133.1	137.0	143.0
4a Trading account	84.4	86.9	81.4	80.7	82.4	91.0	89.9	87.3	86.8	87.1	89.0	92.8
4b Investment account	41.3	44.2	43.8	43.9	44.6	42.9	40.6	40.0	40.4	46.1	48.1	50.2
5 Loans and leases in bank credit ²	347.9	368.2	367.8	368.4	372.1	384.5	390.1	394.8	399.0	396.0	405.6	411.8
6 Commercial and industrial	199.1	202.1	203.4	202.5	203.9	204.4	203.2	205.2	205.8	205.3	211.7	212.6
7 Real estate	17.6	18.2	18.5	18.5	18.7	19.2	19.1	19.4	19.2	19.1	19.8	19.3
11 Security ³	64.8	80.7	81.1	81.3	81.9	94.1	101.4	102.4	104.9	102.6	106.2	111.4
12 Other loans and leases	66.3	67.2	64.8	66.2	67.6	66.8	66.4	67.8	69.1	69.1	67.9	68.4
13 Interbank loans	24.1	30.4	26.3	23.5	22.5	24.2	27.8	27.7	27.7	25.3	26.7	29.9
14 Cash assets ⁴	51.4	43.3	44.7	44.2	43.7	44.6	43.9	41.9	41.7	44.7	44.6	45.3
15 Other assets ⁵	34.4	39.7	40.4	39.9	40.2	38.7	35.3	34.7	36.0	30.7	32.0	32.0
16 TOTAL ASSETS⁶	664.3	692.8	682.4	678.4	682.7	700.2	695.9	692.9	698.4	694.8	714.2	732.0
LIABILITIES												
17 Deposits	360.2	384.4	380.8	381.5	383.6	381.9	379.9	386.1	386.4	397.4	390.0	399.0
18 Transaction	10.7	10.7	11.0	11.2	10.7	10.2	10.6	10.6	10.3	10.0	10.9	12.4
19 Nontransaction	349.4	373.8	369.8	370.4	372.9	371.8	369.4	375.5	376.1	387.5	379.1	386.6
22 Borrowings	183.1	202.8	202.6	202.5	198.9	214.3	218.6	222.0	240.6	228.2	241.6	247.4
23 From banks in the U.S.	25.0	18.1	19.2	21.0	17.0	19.3	18.9	19.5	25.0	19.9	22.3	25.1
24 From others	158.1	184.8	183.4	181.5	181.9	194.9	199.7	202.5	215.6	208.3	219.4	222.3
25 Net due to related foreign offices	46.9	17.7	18.8	17.3	23.2	23.6	16.9	7.7	-7.2	-5.2	7.6	7.6
26 Other liabilities	65.8	77.2	70.5	72.1	72.6	76.2	75.2	71.2	71.8	67.8	69.2	71.8
27 TOTAL LIABILITIES	655.9	682.2	672.6	673.5	678.3	696.0	690.6	687.0	691.7	688.3	708.5	725.7
28 Residual (assets less liabilities) ⁷	8.4	10.6	9.7	4.9	4.3	4.3	5.3	5.9	6.7	6.5	5.7	6.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 5, 2001

Account	1999 Nov	2000 May	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁸	59.6	72.4	68.3	63.1	66.5	74.4	70.9	68.0	73.1	74.5	77.4	85.4
30 Reval. losses on off-bal. sheet items ⁸	59.7	72.9	68.5	62.9	67.3	73.9	72.8	72.6	78.5	79.2	82.6	90.0
31 Mortgage-backed securities ⁹	251.2	252.9	250.2	242.5	238.0	238.2	239.6	239.8	240.1	242.1	240.5	241.6
31a Pass-through	173.1	178.1	177.9	173.2	169.9	170.4	173.4	173.7	174.9	176.8	176.1	177.8
31b CMO, REMIC, and other	78.1	74.7	72.3	69.3	68.2	67.7	66.3	66.0	65.2	65.4	64.4	63.7
32 Net unrealized gains (losses) on available-for-sale securities ¹⁰	-11.0	-10.3	-8.7	-11.5	-10.8	-9.7	-8.7	-8.0	-6.7	-6.4	-5.8	-5.6
33 Offshore credit to U.S. residents ¹¹	24.8	23.5	22.4	22.2	22.1	22.1	22.3	23.1	23.3	23.5	23.8	23.8
34 Securitized consumer loans ¹²	--	--	--	87.4	86.6	85.9	80.8	80.5	82.0	81.9	82.7	82.6
34a Credit cards and related plans	--	--	--	72.4	72.0	71.8	67.2	67.3	69.0	69.0	68.6	68.6
34b Other	--	--	--	15.0	14.6	14.1	13.6	13.2	13.0	12.9	14.1	14.1
35 Securitized business loans ¹²	--	--	--	17.0	16.2	15.3	15.2	17.8	18.4	18.5	18.5	18.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ⁹	196.8	206.5	207.4	207.2	210.1	211.6	212.9	214.1	214.9	214.8	214.0	215.2
34 Securitized consumer loans ¹²	--	--	--	220.5	220.8	221.5	223.7	224.6	224.5	227.0	226.7	228.8
34a Credit cards and related plans	--	--	--	211.5	212.0	212.9	214.0	214.7	214.8	217.3	217.4	219.2
34b Other	--	--	--	9.0	8.8	8.6	9.7	9.9	9.7	9.7	9.3	9.6
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁸	44.8	51.2	44.7	41.4	43.0	48.6	47.5	44.8	44.1	45.2	45.8	47.0
30 Reval. losses on off-bal. sheet items ⁸	42.9	47.7	40.7	38.2	40.1	45.3	44.6	40.8	40.2	41.4	40.8	42.9
35 Securitized business loans ¹²	--	--	--	23.9	23.7	23.1	23.0	22.8	23.4	22.9	22.9	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.

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

OFFICIAL BUSINESS

First Class