

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 26, 2001

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	4,773.9	5,041.7	5,079.7	5,121.5	5,168.9	5,143.1	5,154.7	5,216.4	5,244.3	5,254.7	5,260.2	5,240.9
2 Securities in bank credit	1,272.5	1,313.5	1,318.5	1,321.9	1,332.5	1,310.0	1,302.4	1,334.6	1,351.6	1,358.7	1,364.5	1,352.9
3 U.S. government securities	808.4	818.4	820.3	813.7	808.0	792.8	782.6	784.7	786.6	792.0	787.7	782.7
4 Other securities	464.1	495.1	498.2	508.2	524.5	517.2	519.7	550.0	565.0	566.7	576.9	570.1
5 Loans and leases in bank credit ²	3,501.3	3,728.3	3,761.2	3,799.6	3,836.5	3,833.1	3,852.4	3,881.8	3,892.7	3,896.0	3,895.6	3,888.0
6 Commercial and industrial	1,001.9	1,066.6	1,072.1	1,079.9	1,079.9	1,079.0	1,080.2	1,087.8	1,092.7	1,089.6	1,097.3	1,100.7
7 Real estate	1,475.1	1,598.4	1,614.5	1,624.6	1,635.0	1,632.4	1,643.6	1,650.2	1,648.8	1,646.6	1,648.3	1,643.0
8 Revolving home equity	101.4	115.0	115.1	116.3	118.1	121.3	123.0	124.4	124.5	125.1	125.6	126.0
9 Other	1,373.7	1,483.4	1,499.4	1,508.2	1,516.9	1,511.0	1,520.7	1,525.7	1,524.4	1,521.5	1,522.7	1,517.0
10 Consumer	490.5	516.0	519.6	528.1	531.4	531.2	535.0	536.3	537.8	540.4	536.2	539.9
11 Security ³	153.3	149.4	151.5	158.2	178.9	177.1	178.6	187.0	190.0	193.8	187.7	178.8
12 Other loans and leases	380.6	397.8	403.5	408.9	411.2	413.3	415.0	420.5	423.4	425.4	426.1	425.7
13 Interbank loans	228.9	227.1	240.4	247.5	240.0	250.6	250.1	255.3	260.3	265.8	266.9	259.9
14 Cash assets ⁴	286.9	270.6	271.8	271.5	268.9	267.3	254.9	266.7	277.5	269.7	273.5	274.0
15 Other assets ⁵	374.2	377.6	394.8	395.7	395.1	409.0	399.0	398.7	389.5	405.5	415.6	428.9
16 TOTAL ASSETS ⁶	5,604.2	5,857.1	5,925.5	5,974.1	6,010.5	6,007.9	5,996.3	6,073.6	6,107.9	6,131.4	6,152.0	6,139.3
LIABILITIES												
17 Deposits	3,528.9	3,667.0	3,725.1	3,752.4	3,770.2	3,785.6	3,773.4	3,850.0	3,865.9	3,915.4	3,895.6	3,911.7
18 Transaction	631.3	617.0	611.5	617.0	609.6	613.4	598.7	597.9	624.4	582.1	584.0	600.6
19 Nontransaction	2,897.5	3,050.0	3,113.6	3,135.4	3,160.7	3,172.2	3,174.7	3,252.1	3,241.5	3,333.2	3,311.6	3,311.2
20 Large time	831.6	899.0	921.3	930.9	920.4	915.1	912.2	929.6	926.4	949.7	954.5	951.5
21 Other	2,066.0	2,151.0	2,192.3	2,204.5	2,240.3	2,257.1	2,262.5	2,322.5	2,315.2	2,383.5	2,357.1	2,359.7
22 Borrowings	1,118.1	1,203.8	1,222.0	1,228.0	1,220.2	1,210.4	1,206.5	1,237.4	1,235.9	1,258.8	1,253.9	1,233.0
23 From banks in the U.S.	347.7	378.4	390.2	389.4	373.8	369.3	365.1	391.1	384.9	408.2	404.8	390.1
24 From others	770.4	825.4	831.7	838.6	846.5	841.1	841.4	846.2	851.0	850.6	849.1	842.9
25 Net due to related foreign offices	223.8	263.5	261.9	269.7	269.2	251.9	241.4	224.3	242.3	229.9	229.1	228.3
26 Other liabilities	297.7	300.6	296.6	312.7	331.2	338.9	339.3	337.9	341.5	342.4	369.5	359.0
27 TOTAL LIABILITIES	5,168.4	5,434.8	5,505.5	5,562.8	5,590.9	5,586.8	5,560.6	5,649.6	5,685.6	5,746.4	5,748.1	5,731.9
28 Residual (assets less liabilities) ⁷	435.8	422.3	420.0	411.3	419.6	421.1	435.7	424.0	422.3	384.9	403.9	407.4

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	4,806.3	5,024.5	5,048.1	5,092.7	5,155.7	5,156.7	5,185.6	5,249.9	5,286.6	5,295.9	5,285.3	5,271.7
2 Securities in bank credit	1,282.8	1,302.7	1,301.0	1,309.2	1,327.3	1,314.5	1,317.3	1,344.4	1,357.5	1,368.3	1,375.5	1,362.7
3 U.S. government securities	810.5	817.7	811.9	804.8	800.0	787.7	785.2	786.4	784.4	791.7	789.5	784.6
4 Other securities	472.4	485.1	489.1	504.4	527.3	526.7	532.1	558.0	573.1	576.6	586.0	578.1
5 Loans and leases in bank credit ²	3,523.5	3,721.7	3,747.1	3,783.5	3,828.4	3,842.2	3,868.3	3,905.5	3,929.1	3,927.6	3,909.8	3,909.0
6 Commercial and industrial	1,003.8	1,066.0	1,067.3	1,069.5	1,075.8	1,079.8	1,084.4	1,090.4	1,099.5	1,095.4	1,093.4	1,097.8
7 Real estate	1,479.9	1,595.0	1,610.7	1,624.6	1,635.4	1,638.1	1,651.6	1,655.4	1,655.0	1,650.4	1,653.6	1,650.4
8 Revolving home equity	101.8	115.1	115.1	116.5	118.9	121.9	123.5	124.9	125.1	125.5	125.9	126.4
9 Other	1,378.1	1,480.0	1,495.6	1,508.1	1,516.6	1,516.2	1,528.1	1,530.5	1,529.8	1,524.9	1,527.7	1,524.0
10 Consumer	496.0	514.1	516.1	526.9	532.2	528.9	534.0	542.2	548.6	547.7	542.5	546.4
10a Credit cards and related plans	--	--	195.2	202.8	206.0	203.0	206.9	216.1	223.0	221.4	215.6	218.0
10b Other	--	--	320.9	324.2	326.1	325.9	327.1	326.1	325.6	326.3	326.9	328.4
11 Security ³	158.0	149.3	148.6	153.1	172.1	180.9	180.9	191.3	194.5	197.1	191.7	184.5
12 Other loans and leases	385.8	397.4	404.4	409.3	412.9	414.5	417.4	426.2	431.6	436.9	428.5	430.0
13 Interbank loans	234.2	226.8	236.4	237.4	233.7	244.4	255.3	262.8	261.1	275.2	269.8	264.5
14 Cash assets ⁴	306.8	266.8	262.5	259.1	264.6	268.3	262.8	285.6	307.4	313.9	273.9	309.7
15 Other assets ⁵	374.3	379.1	394.2	394.0	393.5	401.9	396.1	398.4	390.9	411.7	410.1	425.8
16 TOTAL ASSETS ⁶	5,661.8	5,836.9	5,880.0	5,921.1	5,984.8	6,009.3	6,037.1	6,133.0	6,182.5	6,232.7	6,175.3	6,207.5
LIABILITIES												
17 Deposits	3,571.4	3,655.0	3,700.5	3,720.1	3,754.1	3,778.6	3,802.8	3,891.1	3,909.3	3,985.0	3,915.9	3,945.6
18 Transaction	664.2	615.9	605.0	601.4	603.3	605.3	606.3	628.9	671.1	645.3	591.7	629.7
19 Nontransaction	2,907.2	3,039.1	3,095.5	3,118.8	3,150.8	3,173.3	3,196.5	3,262.2	3,238.2	3,339.7	3,324.1	3,315.9
20 Large time	846.7	888.1	904.6	913.9	909.5	912.4	923.0	946.0	943.9	962.9	968.9	963.4
21 Other	2,060.5	2,151.0	2,190.9	2,204.9	2,241.4	2,260.9	2,273.5	2,316.1	2,294.4	2,376.8	2,355.2	2,352.5
22 Borrowings	1,127.2	1,207.2	1,209.5	1,200.6	1,215.8	1,212.1	1,215.5	1,248.2	1,254.6	1,263.5	1,248.5	1,257.2
23 From banks in the U.S.	352.6	379.4	387.4	385.0	373.4	368.4	368.6	396.9	393.9	409.3	401.2	395.3
24 From others	774.7	827.8	822.1	815.6	842.5	843.8	846.9	851.4	860.7	854.3	847.3	861.9
25 Net due to related foreign offices	230.0	253.9	253.4	267.0	264.2	253.1	246.7	230.7	260.7	223.5	225.1	225.1
26 Other liabilities	299.9	298.9	294.2	312.2	330.6	338.0	340.3	340.0	343.5	344.3	371.1	359.5
27 TOTAL LIABILITIES	5,228.5	5,414.9	5,457.6	5,500.0	5,564.7	5,581.9	5,605.3	5,710.1	5,768.2	5,816.4	5,760.6	5,787.4
28 Residual (assets less liabilities) ⁷	433.3	422.0	422.4	421.0	420.1	427.4	431.8	422.9	414.3	416.3	414.7	420.1

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

Seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	4,219.8	4,460.4	4,497.7	4,535.0	4,575.1	4,562.6	4,579.8	4,618.3	4,631.6	4,646.7	4,649.1	4,639.1
2 Securities in bank credit	1,063.8	1,103.5	1,108.8	1,111.6	1,124.1	1,118.3	1,118.9	1,133.8	1,140.3	1,149.3	1,155.0	1,152.1
3 U.S. government securities	725.8	740.0	741.2	734.5	731.3	723.7	717.1	717.8	717.0	724.4	720.7	718.8
4 Other securities	338.0	363.5	367.5	377.1	392.8	394.6	401.8	416.0	423.3	424.9	434.4	433.2
5 Loans and leases in bank credit ²	3,156.0	3,356.8	3,389.0	3,423.4	3,451.0	3,444.3	3,461.0	3,484.5	3,491.3	3,497.4	3,494.1	3,487.0
6 Commercial and industrial	808.0	859.9	867.2	873.3	875.5	877.2	878.4	882.6	885.3	884.6	888.5	889.8
7 Real estate	1,457.8	1,579.8	1,595.8	1,605.7	1,615.6	1,613.6	1,624.2	1,630.7	1,629.3	1,627.5	1,629.2	1,623.9
8 Revolving home equity	101.4	115.0	115.1	116.3	118.1	121.3	123.0	124.4	124.5	125.1	125.6	126.0
9 Other	1,356.3	1,464.7	1,480.7	1,489.4	1,497.5	1,492.2	1,501.3	1,506.3	1,504.8	1,502.4	1,503.6	1,497.9
10 Consumer	490.5	516.0	519.6	528.1	531.4	531.2	535.0	536.3	537.8	540.4	536.2	539.9
11 Security ³	86.1	68.6	70.0	76.5	84.6	75.1	75.4	80.5	80.4	83.9	80.6	73.3
12 Other loans and leases	313.7	332.5	336.4	339.9	343.9	347.2	348.0	354.4	358.5	361.0	359.6	360.1
13 Interbank loans	201.1	200.8	216.9	225.0	216.0	222.9	222.5	227.8	230.4	237.7	235.0	232.6
14 Cash assets ⁴	234.1	225.2	225.9	226.3	223.4	224.3	215.4	225.7	236.0	227.1	228.0	230.1
15 Other assets ⁵	338.0	335.0	353.0	354.8	355.7	373.0	364.4	367.9	358.9	373.5	384.0	398.0
16 TOTAL ASSETS⁶	4,933.6	5,161.8	5,232.6	5,279.3	5,308.1	5,321.0	5,320.0	5,376.5	5,393.6	5,421.0	5,432.4	5,435.7
LIABILITIES												
17 Deposits	3,152.2	3,281.8	3,334.8	3,356.8	3,381.9	3,401.2	3,390.6	3,464.6	3,482.5	3,520.2	3,494.7	3,511.9
18 Transaction	620.5	605.6	600.2	606.2	599.9	602.9	588.2	587.7	613.3	572.0	573.5	590.6
19 Nontransaction	2,531.7	2,676.2	2,734.6	2,750.6	2,782.1	2,798.3	2,802.4	2,877.0	2,869.1	2,948.1	2,921.2	2,921.4
20 Large time	469.0	526.0	544.6	548.6	544.4	543.9	542.5	557.9	557.0	567.9	566.2	562.5
21 Other	2,062.6	2,150.1	2,190.0	2,202.1	2,237.6	2,254.4	2,259.8	2,319.1	2,312.2	2,380.3	2,355.0	2,358.9
22 Borrowings	940.1	1,001.2	1,019.4	1,029.1	1,005.7	991.9	984.5	997.8	989.6	1,016.5	1,010.7	1,002.0
23 From banks in the U.S.	325.1	359.2	369.2	372.4	354.2	350.4	345.6	367.1	359.9	377.2	374.5	368.1
24 From others	615.0	642.0	650.2	656.7	651.5	641.5	638.9	630.7	629.7	639.3	636.2	633.8
25 Net due to related foreign offices	182.7	243.3	243.7	246.4	244.9	235.2	235.4	226.3	239.7	229.0	232.1	230.4
26 Other liabilities	230.3	228.6	222.9	239.7	255.0	263.1	269.0	269.5	272.1	272.5	293.9	286.1
27 TOTAL LIABILITIES	4,505.3	4,754.9	4,820.7	4,871.9	4,887.6	4,891.4	4,879.5	4,958.2	4,983.8	5,038.2	5,031.5	5,030.4
28 Residual (assets less liabilities) ⁷	428.4	406.9	411.9	407.4	420.5	429.6	440.6	418.2	409.8	382.8	400.9	405.3

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

Not seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	4,242.1	4,453.0	4,477.0	4,516.0	4,562.6	4,567.4	4,596.5	4,640.9	4,659.8	4,672.7	4,664.3	4,659.9
2 Securities in bank credit	1,070.2	1,099.1	1,098.3	1,104.7	1,118.7	1,115.3	1,123.1	1,139.5	1,143.4	1,153.8	1,160.0	1,156.7
3 U.S. government securities	726.4	739.2	733.8	727.2	725.3	719.0	718.3	718.3	713.8	723.0	721.4	719.7
4 Other securities	343.8	359.9	364.5	377.5	393.3	396.3	404.7	421.2	429.6	430.8	438.6	436.9
5 Loans and leases in bank credit ²	3,171.9	3,354.0	3,378.7	3,411.4	3,443.9	3,452.1	3,473.5	3,501.3	3,516.4	3,518.8	3,504.3	3,503.3
6 Commercial and industrial	806.4	862.6	864.9	865.6	871.4	876.6	879.2	881.1	886.2	885.4	882.6	885.5
7 Real estate	1,462.6	1,576.5	1,592.2	1,605.9	1,616.2	1,619.0	1,632.2	1,636.1	1,635.6	1,631.1	1,634.3	1,631.0
8 Revolving home equity	101.8	115.1	115.1	116.5	118.9	121.9	123.5	124.9	125.1	125.5	125.9	126.4
9 Other	1,360.8	1,461.5	1,477.0	1,489.4	1,497.4	1,497.1	1,508.7	1,511.2	1,510.4	1,505.6	1,508.4	1,504.6
10 Consumer	496.0	514.1	516.1	526.9	532.2	528.9	534.0	542.2	548.6	547.7	542.5	546.4
10a Credit cards and related plans	--	--	195.2	202.8	206.0	203.0	206.9	216.1	223.0	221.4	215.6	218.0
10b Other	--	--	320.9	324.2	326.1	325.9	327.1	326.1	325.6	326.3	326.9	328.4
11 Security ³	90.3	68.1	67.3	71.2	77.9	79.5	78.5	84.2	83.0	85.4	84.8	78.0
12 Other loans and leases	316.7	332.6	338.2	341.7	346.2	348.1	349.7	357.7	363.1	369.2	360.1	362.4
13 Interbank loans	206.4	200.5	212.9	215.0	209.6	216.7	227.6	235.3	231.1	247.0	238.0	237.2
14 Cash assets ⁴	249.7	222.1	218.3	215.4	220.0	224.4	220.9	241.2	261.9	267.8	225.9	263.4
15 Other assets ⁵	335.9	338.7	354.3	353.8	354.8	366.6	361.4	365.7	358.8	378.3	376.7	393.6
16 TOTAL ASSETS⁶	4,974.7	5,154.6	5,201.6	5,238.4	5,284.7	5,313.4	5,344.2	5,419.7	5,448.5	5,502.1	5,441.6	5,490.3
LIABILITIES												
17 Deposits	3,186.1	3,274.2	3,319.0	3,336.5	3,372.2	3,398.7	3,416.8	3,496.8	3,512.4	3,581.5	3,507.2	3,538.9
18 Transaction	652.7	605.0	593.8	590.6	593.1	594.7	595.7	618.1	659.2	634.4	581.2	619.4
19 Nontransaction	2,533.4	2,669.3	2,725.1	2,745.9	2,779.1	2,804.0	2,821.1	2,878.7	2,853.2	2,947.1	2,926.0	2,919.5
20 Large time	475.3	520.6	536.4	543.2	540.0	545.3	549.8	564.8	561.0	572.6	573.0	569.2
21 Other	2,058.1	2,148.7	2,188.7	2,202.7	2,239.1	2,258.6	2,271.3	2,313.9	2,292.1	2,374.5	2,353.0	2,350.3
22 Borrowings	949.2	1,004.6	1,006.9	1,001.7	1,001.3	993.6	993.5	1,008.7	1,008.3	1,021.2	1,005.4	1,026.2
23 From banks in the U.S.	330.0	360.2	366.4	368.0	353.8	349.5	349.1	372.9	369.0	378.3	370.8	373.4
24 From others	619.3	644.4	640.6	633.7	647.5	644.1	644.4	635.8	639.3	643.0	634.5	652.8
25 Net due to related foreign offices	183.7	235.1	236.1	243.8	240.6	236.3	239.0	227.7	247.7	216.4	226.0	226.0
26 Other liabilities	230.5	228.4	222.1	239.6	254.8	262.7	269.1	269.7	271.8	272.7	294.2	285.3
27 TOTAL LIABILITIES	4,549.5	4,742.3	4,784.1	4,821.7	4,868.9	4,891.3	4,918.3	5,002.9	5,040.1	5,091.8	5,032.8	5,076.4
28 Residual (assets less liabilities) ⁷	425.2	412.3	417.5	416.7	415.8	422.1	425.8	416.7	408.3	410.3	408.8	413.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	2,382.5	2,501.4	2,511.4	2,528.9	2,551.4	2,527.6	2,526.4	2,545.0	2,558.7	2,557.5	2,562.2	2,550.3
2 Securities in bank credit	555.4	581.7	579.2	577.3	585.4	576.4	572.3	580.2	586.6	588.4	593.8	592.0
3 U.S. government securities	358.2	363.0	363.8	359.7	357.8	351.5	345.0	348.2	349.5	352.3	349.6	349.8
3a Trading account	19.6	22.7	24.3	23.7	23.2	21.1	20.5	29.0	33.9	35.7	36.3	29.6
3b Investment account	338.6	340.3	339.5	336.0	334.6	330.4	324.5	319.1	315.6	316.6	313.2	320.2
4 Other securities	197.2	218.7	215.3	217.6	227.6	224.9	227.4	232.1	237.1	236.1	244.2	242.2
4a Trading account	86.7	100.2	97.2	102.5	114.5	112.7	116.0	122.0	126.3	125.4	133.3	130.0
4b Investment account	110.5	118.5	118.1	115.0	113.2	112.2	111.4	110.1	110.9	110.7	110.9	112.3
4c State and local government	24.1	25.6	26.1	25.9	25.8	26.1	26.3	26.7	27.4	27.1	27.3	27.1
4d Other	86.4	92.9	92.0	89.1	87.4	86.1	85.1	83.4	83.4	83.6	83.6	85.2
5 Loans and leases in bank credit ²	1,827.1	1,919.7	1,932.2	1,951.6	1,966.0	1,951.2	1,954.0	1,964.8	1,972.1	1,969.1	1,968.4	1,958.3
6 Commercial and industrial	554.6	583.1	583.6	586.7	586.9	586.2	584.4	589.3	592.6	588.8	593.0	593.7
6a Bankers acceptances	1.1	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9
6b Other	553.5	582.0	582.6	585.7	586.0	585.4	583.6	588.4	591.8	588.0	592.1	592.9
7 Real estate	746.4	804.1	812.8	818.5	819.5	811.6	814.3	812.8	812.4	808.6	810.3	806.0
8 Revolving home equity	64.7	73.8	73.4	74.4	73.2	75.1	76.2	77.2	77.3	77.3	77.7	78.0
9 Other	681.7	730.3	739.3	744.1	746.3	736.5	738.1	735.6	735.0	731.4	732.7	728.0
10 Consumer	219.0	227.8	229.0	231.2	232.2	233.3	234.9	234.2	234.0	234.5	232.4	233.1
11 Security ³	79.3	62.1	63.1	69.2	77.4	67.6	67.9	72.5	72.8	75.8	72.8	65.5
11a Fed funds and RPs with broker/dealer	60.1	43.9	44.6	50.6	58.1	49.1	50.0	56.1	57.1	60.3	55.9	47.7
11b Other	19.1	18.2	18.6	18.6	19.3	18.5	17.9	16.5	15.7	15.5	16.9	17.9
12a State and local government	11.9	12.3	12.2	12.3	12.4	12.4	12.4	12.2	12.2	12.4	12.4	12.4
12b Agricultural	9.1	9.6	9.5	9.5	9.4	9.4	9.5	9.6	9.6	9.7	9.7	9.7
12c Fed funds and RPs with others	11.7	13.5	12.8	14.0	16.1	16.9	18.9	20.9	23.7	27.3	27.6	26.3
12d All other loans	75.7	84.7	84.2	84.1	85.4	85.3	82.8	84.2	86.0	83.3	82.2	83.4
12e Lease financing receivables	119.5	122.5	125.0	126.1	126.7	128.6	129.0	129.0	128.9	128.7	128.1	128.1
13 Interbank loans	135.6	133.7	141.6	140.2	130.7	136.2	140.0	139.6	142.1	144.3	146.3	142.6
13a Fed funds and RPs with banks	59.0	67.9	73.7	66.0	56.4	57.5	60.6	63.3	67.2	67.4	70.7	64.9
13b Other	76.7	65.8	67.9	74.1	74.3	78.7	79.3	76.3	74.9	76.9	75.6	77.7
14 Cash assets ⁴	148.1	146.1	144.6	144.6	141.5	142.0	136.9	143.7	152.3	142.6	143.2	153.6
15 Other assets ⁵	237.4	223.2	242.2	245.2	247.0	260.4	256.6	254.5	243.1	260.4	259.2	262.9
16 TOTAL ASSETS ⁶	2,868.0	2,969.9	3,004.7	3,023.4	3,035.2	3,031.0	3,024.5	3,046.4	3,059.9	3,067.8	3,074.0	3,072.3

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

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

January 26, 2001

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
LIABILITIES												
17 Deposits	1,608.1	1,639.7	1,639.6	1,634.7	1,634.4	1,637.3	1,621.1	1,651.4	1,659.3	1,676.2	1,656.2	1,670.3
18 Transaction	322.5	309.6	302.5	304.5	300.7	302.9	292.7	293.5	308.3	285.8	284.1	303.2
19 Nontransaction	1,285.6	1,330.1	1,337.1	1,330.2	1,333.7	1,334.4	1,328.4	1,357.9	1,351.0	1,390.4	1,372.1	1,367.1
20 Large time	229.8	258.8	266.9	265.3	257.3	254.2	250.0	260.0	259.2	267.8	265.5	262.0
21 Other	1,055.9	1,071.4	1,070.2	1,064.9	1,076.4	1,080.3	1,078.4	1,097.9	1,091.8	1,122.7	1,106.5	1,105.0
22 Borrowings	633.5	656.6	678.7	689.4	671.4	664.2	661.2	669.6	663.4	677.8	667.3	664.3
23 From banks in the U.S.	178.9	197.0	205.1	207.5	192.2	196.4	193.7	212.1	206.3	218.8	213.2	211.1
24 From others	454.5	459.6	473.7	481.9	479.3	467.8	467.5	457.5	457.1	459.0	454.1	453.2
25 Net due to related foreign offices	178.2	234.2	221.3	222.7	224.4	211.7	211.7	205.4	216.2	211.0	212.4	210.7
26 Other liabilities	170.5	173.8	177.4	193.4	207.5	214.0	218.7	219.2	222.1	222.4	244.2	234.9
27 TOTAL LIABILITIES	2,590.2	2,704.3	2,716.9	2,740.1	2,737.7	2,727.2	2,712.6	2,745.7	2,761.0	2,787.5	2,780.2	2,780.2
28 Residual (assets less liabilities) ⁷	277.8	265.6	287.8	283.3	297.5	303.8	311.8	300.8	298.9	280.3	293.8	292.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	2,404.4	2,488.7	2,489.9	2,506.5	2,534.5	2,530.4	2,542.6	2,565.9	2,576.5	2,585.9	2,585.0	2,576.6
2 Securities in bank credit	562.3	575.3	569.6	570.8	581.4	576.0	578.1	586.0	587.1	593.6	599.7	597.5
3 U.S. government securities	359.5	360.0	356.6	353.1	352.8	349.4	348.0	349.2	345.2	352.6	351.4	352.0
3a Trading account	19.5	22.5	22.6	23.0	22.5	21.0	21.7	28.8	30.2	34.3	36.6	31.5
3b Investment account	340.0	337.5	334.0	330.1	330.3	328.4	326.2	320.5	315.0	318.3	314.8	320.5
3c Mortgage-backed	218.6	217.9	212.4	208.0	208.3	210.4	210.7	212.5	212.7	215.4	217.8	220.3
3d Other	121.4	119.6	121.6	122.1	121.9	118.0	115.6	108.0	102.4	102.9	97.0	100.2
3e 1 year or less	23.0	30.8	30.8	31.8	32.6	31.3	31.9	30.6	27.6	29.7	29.1	30.7
3f Between 1 and 5 years	58.5	53.2	54.1	53.1	52.7	50.5	48.8	44.0	42.3	41.3	36.4	38.0
3g More than 5 years	39.9	35.5	36.7	37.2	36.7	36.2	34.8	33.3	32.5	32.0	31.5	31.5
4 Other securities	202.8	215.4	213.1	217.7	228.7	226.6	230.2	236.7	241.8	241.0	248.4	245.5
4a Trading account	86.7	100.2	97.2	102.5	114.5	112.7	116.0	122.0	126.3	125.4	133.3	130.0
4b Investment account	116.1	115.2	115.8	115.2	114.2	113.9	114.2	114.7	115.6	115.6	115.0	115.5
4c State and local government	24.3	25.5	25.6	25.6	25.7	26.1	26.6	26.9	27.8	27.5	27.6	27.3
4d Other	91.8	89.7	90.3	89.6	88.5	87.8	87.6	87.8	87.8	88.1	87.4	88.2
5 Loans and leases in bank credit ²	1,842.1	1,913.3	1,920.2	1,935.7	1,953.1	1,954.4	1,964.5	1,979.9	1,989.4	1,992.3	1,985.2	1,979.1
6 Commercial and industrial	553.4	583.7	581.2	580.9	584.5	585.9	586.7	588.3	592.6	589.6	588.3	590.7
6a Bankers acceptances	1.1	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9
6b Other	552.3	582.6	580.2	580.0	583.7	585.1	585.8	587.5	591.8	588.7	587.5	589.8
7 Real estate	751.9	799.9	808.1	815.9	817.1	813.5	819.5	818.8	817.2	814.8	819.1	814.9
8 Revolving home equity	64.8	74.0	73.7	74.6	73.5	75.3	76.4	77.3	77.5	77.7	78.1	78.4
9a Other residential	420.4	445.0	454.1	459.3	461.8	455.9	459.1	457.5	456.1	455.5	459.0	455.1
9b Commercial	266.6	280.9	280.3	281.9	281.7	282.3	284.1	284.0	283.6	281.6	281.9	281.4
10 Consumer	222.1	226.3	226.5	229.4	231.2	231.3	233.3	236.9	239.2	240.6	238.2	238.7
10a Credit cards and related plans	--	--	72.0	73.1	74.2	74.3	75.7	80.1	83.0	84.1	81.3	81.2
10b Other	--	--	154.5	156.2	157.0	157.0	157.6	156.8	156.2	156.5	156.9	157.5
11 Security ³	83.5	61.6	60.5	63.9	70.7	72.0	70.9	76.3	75.3	77.3	77.0	70.3
11a Fed funds and RPs with broker/dealer	64.1	42.5	41.8	45.7	51.7	53.7	53.5	59.7	58.9	62.3	60.8	52.7
11b Other	19.4	19.1	18.6	18.3	18.9	18.3	17.4	16.6	16.4	15.0	16.2	17.6
12a State and local government	12.0	12.1	12.2	12.5	12.6	12.6	12.5	12.3	12.2	12.3	12.3	12.3
12b Agricultural	9.1	9.6	9.6	9.6	9.6	9.5	9.6	9.6	9.7	10.0	9.8	9.7
12c Fed funds and RPs with others	11.7	13.5	12.8	14.0	16.1	16.9	18.9	20.9	23.7	27.3	27.6	26.3
12d All other loans	79.3	84.3	85.0	84.3	86.2	85.2	85.3	88.2	90.4	89.9	82.6	85.8
12e Lease financing receivables	119.1	122.4	124.3	125.1	125.1	127.5	127.7	128.6	129.0	130.5	130.4	130.5
13 Interbank loans	136.6	136.7	141.7	134.2	127.2	130.3	138.3	140.4	142.2	148.4	144.5	146.1
13a Fed funds and RPs with banks	60.4	68.4	73.0	62.2	54.7	55.7	61.3	64.4	66.5	71.5	70.4	68.8
13b Other	76.2	68.2	68.7	72.0	72.5	74.6	77.0	76.0	75.8	76.9	74.1	77.3
14 Cash assets ⁴	159.4	143.6	138.4	136.6	138.4	142.4	139.2	154.5	171.4	170.2	142.3	181.3
15 Other assets ⁵	235.8	227.1	241.6	242.4	246.6	254.1	252.2	252.7	243.5	261.7	255.7	262.0
16 TOTAL ASSETS ⁶	2,900.5	2,961.4	2,976.5	2,984.2	3,011.0	3,022.0	3,036.7	3,076.9	3,097.5	3,129.6	3,090.9	3,129.2

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 26, 2001

Account	1999	2000	2000	2000	2000	2000	2000	2000	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 27	Jan 3	Jan 10	Jan 17
LIABILITIES												
17 Deposits	1,633.1	1,634.8	1,629.0	1,619.1	1,626.7	1,631.9	1,634.3	1,674.4	1,682.9	1,722.3	1,670.3	1,697.9
18 Transaction	343.8	308.4	298.7	293.4	296.0	297.0	296.5	312.5	338.8	325.4	287.9	325.5
19 Nontransaction	1,289.3	1,326.4	1,330.3	1,325.6	1,330.6	1,334.9	1,337.9	1,361.8	1,344.1	1,396.9	1,382.4	1,372.4
20 Large time	236.0	253.3	258.8	259.9	252.8	255.6	257.2	266.9	263.2	272.5	272.3	268.8
21 Other	1,053.3	1,073.1	1,071.5	1,065.7	1,077.8	1,079.3	1,080.6	1,094.9	1,080.9	1,124.5	1,110.1	1,103.7
22 Borrowings	640.0	658.1	663.8	658.9	661.3	663.0	668.1	676.3	672.3	687.7	671.0	689.4
23 From banks in the U.S.	182.3	196.3	199.8	200.2	188.2	192.9	196.2	215.2	209.2	221.4	213.7	216.6
24 From others	457.7	461.8	464.0	458.7	473.1	470.2	471.9	461.1	463.1	466.3	457.3	472.8
25 Net due to related foreign offices	179.2	225.9	213.7	220.1	220.0	212.8	215.4	206.8	224.3	198.3	206.4	206.4
26 Other liabilities	170.5	173.8	177.4	193.4	207.5	214.0	218.7	219.2	222.1	222.4	244.2	234.9
27 TOTAL LIABILITIES	2,622.8	2,692.7	2,683.9	2,691.5	2,715.4	2,721.7	2,736.4	2,776.7	2,801.6	2,830.8	2,791.8	2,828.6
28 Residual (assets less liabilities) ⁷	277.7	268.7	292.6	292.8	295.6	300.3	300.3	300.2	295.9	298.8	299.1	300.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	1,837.3	1,959.0	1,986.3	2,006.1	2,023.7	2,035.0	2,053.4	2,073.3	2,072.9	2,089.2	2,086.9	2,088.8
2 Securities in bank credit	508.4	521.9	529.6	534.3	538.6	541.9	546.5	553.6	553.7	560.9	561.3	560.0
3 U.S. government securities	367.6	377.0	377.4	374.8	373.5	372.2	372.1	369.6	367.5	372.1	371.1	369.1
4 Other securities	140.8	144.8	152.2	159.6	165.2	169.7	174.4	184.0	186.2	188.9	190.2	191.0
5 Loans and leases in bank credit ²	1,328.9	1,437.1	1,456.7	1,471.8	1,485.0	1,493.1	1,506.9	1,519.7	1,519.2	1,528.3	1,525.7	1,528.8
6 Commercial and industrial	253.4	276.9	283.6	286.6	288.6	291.0	294.0	293.3	292.7	295.7	295.5	296.1
7 Real estate	711.4	775.7	783.0	787.2	796.1	802.0	809.9	818.0	816.9	818.9	818.9	817.9
8 Revolving home equity	36.8	41.2	41.6	42.0	44.9	46.3	46.7	47.3	47.1	47.8	47.9	48.0
9 Other	674.6	734.5	741.4	745.3	751.1	755.8	763.2	770.7	769.8	771.1	771.0	769.9
10 Consumer	271.5	288.2	290.6	296.9	299.2	297.9	300.1	302.1	303.8	305.9	303.8	306.8
11 Security ³	6.8	6.5	6.8	7.2	7.2	7.5	7.5	7.9	7.7	8.1	7.8	7.8
12 Other loans and leases	85.8	89.9	92.7	93.8	93.9	94.6	95.4	98.4	98.1	99.6	99.6	100.2
13 Interbank loans	65.4	67.1	75.3	84.8	85.3	86.6	82.5	88.2	88.2	93.3	88.7	90.0
14 Cash assets ⁴	86.0	79.1	81.3	81.6	81.9	82.3	78.5	82.0	83.7	84.5	84.8	76.5
15 Other assets ⁵	100.6	111.8	110.8	109.6	108.6	112.6	107.8	113.4	115.9	113.1	124.8	135.1
16 TOTAL ASSETS⁶	2,065.6	2,191.9	2,227.9	2,255.9	2,272.9	2,290.0	2,295.6	2,330.1	2,333.6	2,353.2	2,358.4	2,363.4
LIABILITIES												
17 Deposits	1,544.1	1,642.1	1,695.2	1,722.1	1,747.5	1,763.9	1,769.5	1,813.3	1,823.2	1,843.9	1,838.4	1,841.7
18 Transaction	298.0	296.1	297.7	301.7	299.2	300.1	295.5	294.2	305.1	286.2	289.4	287.4
19 Nontransaction	1,246.0	1,346.1	1,397.5	1,420.5	1,448.3	1,463.8	1,474.0	1,519.1	1,518.2	1,557.7	1,549.1	1,554.3
20 Large time	239.3	267.3	277.6	283.3	287.2	289.7	292.6	297.8	297.8	300.1	300.7	300.4
21 Other	1,006.8	1,078.8	1,119.9	1,137.2	1,161.2	1,174.1	1,181.4	1,221.3	1,220.4	1,257.6	1,248.4	1,253.9
22 Borrowings	306.6	344.6	340.7	339.7	334.2	327.6	323.3	328.2	326.1	338.7	343.4	337.7
23 From banks in the U.S.	146.1	162.2	164.2	164.9	162.0	154.0	151.9	155.0	153.6	158.4	161.3	157.1
24 From others	160.5	182.4	176.5	174.8	172.2	173.6	171.4	173.2	172.5	180.3	182.1	180.6
25 Net due to related foreign offices	4.5	9.1	22.4	23.7	20.6	23.4	23.7	20.9	23.5	18.0	19.7	19.7
26 Other liabilities	59.9	54.8	45.5	46.3	47.6	49.1	50.4	50.3	50.0	50.1	49.7	51.2
27 TOTAL LIABILITIES	1,915.1	2,050.6	2,103.8	2,131.8	2,149.9	2,164.1	2,166.9	2,212.6	2,222.8	2,250.7	2,251.2	2,250.2
28 Residual (assets less liabilities) ⁷	150.6	141.3	124.1	124.1	123.0	125.8	128.7	117.5	110.9	102.5	107.1	113.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	1,837.8	1,964.4	1,987.1	2,009.5	2,028.1	2,037.0	2,053.9	2,075.0	2,083.3	2,086.7	2,079.3	2,083.3
2 Securities in bank credit	507.9	523.8	528.7	533.9	537.3	539.3	544.9	553.6	556.3	560.2	560.3	559.1
3 U.S. government securities	367.0	379.3	377.2	374.1	372.6	369.6	370.4	369.1	368.5	370.5	370.0	367.7
4 Other securities	141.0	144.5	151.4	159.8	164.7	169.7	174.6	184.5	187.8	189.8	190.3	191.4
5 Loans and leases in bank credit ²	1,329.8	1,440.6	1,458.4	1,475.6	1,490.8	1,497.7	1,509.0	1,521.4	1,527.0	1,526.5	1,519.1	1,524.2
6 Commercial and industrial	253.0	278.9	283.7	284.7	286.9	290.7	292.5	292.8	293.6	295.8	294.2	294.8
7 Real estate	710.7	776.7	784.0	790.0	799.2	805.4	812.6	817.3	818.3	816.3	815.2	816.1
8 Revolving home equity	37.0	41.1	41.4	41.9	45.4	46.6	47.1	47.6	47.6	47.8	47.8	47.9
9 Other	673.8	735.6	742.6	748.1	753.8	758.8	765.5	769.7	770.7	768.5	767.5	768.1
10 Consumer	273.9	287.8	289.6	297.6	301.0	297.6	300.7	305.4	309.3	307.1	304.4	307.7
10a Credit cards and related plans	--	--	123.1	129.6	131.8	128.7	131.2	136.0	140.0	137.3	134.3	136.8
10b Other	--	--	166.4	167.9	169.1	168.9	169.5	169.3	169.3	169.8	170.1	170.9
11 Security ³	6.8	6.5	6.8	7.2	7.2	7.5	7.5	7.9	7.7	8.1	7.8	7.8
12 Other loans and leases	85.4	90.7	94.3	96.2	96.6	96.5	95.6	98.1	98.1	99.2	97.4	97.9
13 Interbank loans	69.8	63.8	71.2	80.7	82.4	86.3	89.3	94.9	88.9	98.6	93.4	91.1
14 Cash assets ⁴	90.3	78.5	79.9	78.8	81.5	82.1	81.7	86.7	90.5	97.6	83.7	82.1
15 Other assets ⁵	100.2	111.6	112.7	111.4	108.2	112.4	109.2	113.0	115.3	116.5	121.0	131.6
16 TOTAL ASSETS ⁶	2,074.3	2,193.2	2,225.1	2,254.2	2,273.7	2,291.3	2,307.5	2,342.8	2,350.9	2,372.4	2,350.6	2,361.2
LIABILITIES												
17 Deposits	1,553.0	1,639.4	1,689.9	1,717.5	1,745.5	1,766.8	1,782.5	1,822.5	1,829.5	1,859.2	1,836.9	1,840.9
18 Transaction	308.9	296.6	295.1	297.2	297.0	297.8	299.2	305.6	320.4	309.0	293.3	293.9
19 Nontransaction	1,244.1	1,342.9	1,394.8	1,420.3	1,448.5	1,469.1	1,483.2	1,516.9	1,509.0	1,550.2	1,543.6	1,547.0
20 Large time	239.3	267.3	277.6	283.3	287.2	289.7	292.6	297.8	297.8	300.1	300.7	300.4
21 Other	1,004.8	1,075.6	1,117.2	1,137.0	1,161.3	1,179.4	1,190.7	1,219.0	1,211.2	1,250.1	1,243.0	1,246.6
22 Borrowings	309.3	346.5	343.1	342.9	340.0	330.5	325.4	332.4	335.9	333.5	334.4	336.8
23 From banks in the U.S.	147.7	163.9	166.6	167.8	165.6	156.6	152.9	157.7	159.7	156.9	157.1	156.8
24 From others	161.6	182.6	176.5	175.0	174.4	173.9	172.5	174.7	176.2	176.6	177.3	180.0
25 Net due to related foreign offices	4.5	9.1	22.4	23.7	20.6	23.4	23.7	20.9	23.5	18.0	19.7	19.7
26 Other liabilities	60.0	54.5	44.8	46.3	47.3	48.8	50.4	50.5	49.7	50.3	50.0	50.4
27 TOTAL LIABILITIES	1,926.7	2,049.6	2,100.2	2,130.3	2,153.5	2,169.6	2,181.9	2,226.3	2,238.6	2,261.0	2,240.9	2,247.8
28 Residual (assets less liabilities) ⁷	147.5	143.6	124.9	123.9	120.2	121.8	125.5	116.5	112.4	111.4	109.7	113.4

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

Seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	554.1	581.4	582.0	586.5	593.8	580.4	574.9	598.1	612.7	608.0	611.1	601.9
2 Securities in bank credit	208.7	209.9	209.8	210.3	208.4	191.7	183.5	200.8	211.3	209.4	209.5	200.8
3 U.S. government securities	82.6	78.4	79.1	79.2	76.8	69.1	65.5	66.9	69.6	67.7	67.0	63.9
4 Other securities	126.1	131.5	130.7	131.1	131.7	122.6	118.0	133.9	141.7	141.8	142.5	136.9
5 Loans and leases in bank credit ²	345.3	371.4	372.2	376.2	385.4	388.8	391.4	397.3	401.4	398.5	401.5	401.0
6 Commercial and industrial	193.9	206.7	205.0	206.6	204.4	201.8	201.9	205.2	207.4	205.1	208.8	210.8
7 Real estate	17.3	18.6	18.7	18.9	19.4	18.8	19.4	19.4	19.5	19.1	19.1	19.1
11 Security ³	67.2	80.8	81.5	81.8	94.3	102.0	103.2	106.5	109.5	109.9	107.1	105.5
12 Other loans and leases	66.9	65.3	67.0	69.0	67.3	66.1	67.0	66.1	64.9	64.5	66.5	65.6
13 Interbank loans	27.8	26.3	23.5	22.5	24.0	27.8	27.7	27.5	30.0	28.2	31.9	27.3
14 Cash assets ⁴	52.8	45.4	45.9	45.2	45.5	43.0	39.5	41.0	41.5	42.6	45.4	43.9
15 Other assets ⁵	36.2	42.6	41.8	40.9	39.4	36.0	34.6	30.8	30.6	32.0	31.6	30.9
16 TOTAL ASSETS ⁶	670.6	695.3	692.9	694.7	702.4	686.9	676.3	697.1	714.3	710.4	719.6	703.6
LIABILITIES												
17 Deposits	376.7	385.1	390.3	395.6	388.3	384.4	382.8	385.4	383.4	395.2	401.0	399.8
18 Transaction	10.8	11.3	11.3	10.8	9.7	10.4	10.5	10.2	11.0	10.1	10.5	10.0
19 Nontransaction	365.9	373.8	379.1	384.8	378.6	374.0	372.4	375.1	372.4	385.1	390.5	389.8
22 Borrowings	178.0	202.6	202.5	198.9	214.5	218.6	222.0	239.6	246.4	242.3	243.2	231.0
23 From banks in the U.S.	22.6	19.2	21.0	17.0	19.5	18.9	19.5	24.0	25.0	31.0	30.4	22.0
24 From others	155.4	183.4	181.5	181.9	195.0	199.7	202.5	215.5	221.4	211.3	212.8	209.1
25 Net due to related foreign offices	41.1	20.2	18.2	23.4	24.3	16.7	6.1	-2.0	2.6	0.9	-3.1	-2.1
26 Other liabilities	67.4	72.0	73.7	73.0	76.2	75.8	70.2	68.4	69.4	69.9	75.5	72.9
27 TOTAL LIABILITIES	663.2	679.9	684.8	690.8	703.3	695.4	681.1	691.4	701.8	708.3	716.6	701.6
28 Residual (assets less liabilities) ⁷	7.4	15.4	8.1	3.9	-0.9	-8.5	-4.8	5.8	12.5	2.2	3.0	2.0

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

Not seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
ASSETS												
1 Bank credit	564.2	571.4	571.1	576.7	593.1	589.3	589.0	609.0	626.8	623.2	621.0	611.8
2 Securities in bank credit	212.6	203.7	202.7	204.5	208.6	199.2	194.2	204.9	214.0	214.5	215.5	206.0
3 U.S. government securities	84.0	78.5	78.1	77.6	74.7	68.7	66.9	68.0	70.6	68.7	68.1	64.9
3a Trading account	6.8	12.0	12.0	13.9	14.2	11.9	11.0	11.8	13.1	11.7	10.4	10.7
3b Investment account	77.2	66.5	66.1	63.7	60.4	56.9	55.9	56.2	57.5	57.0	57.7	54.2
4 Other securities	128.6	125.2	124.6	126.9	133.9	130.5	127.4	136.8	143.4	145.8	147.4	141.1
4a Trading account	85.2	81.4	80.7	82.4	91.0	89.9	87.3	89.9	93.1	95.5	97.4	93.4
4b Investment account	43.4	43.8	43.9	44.6	42.9	40.6	40.0	46.9	50.3	50.3	49.9	47.7
5 Loans and leases in bank credit ²	351.6	367.8	368.4	372.1	384.5	390.1	394.8	404.2	412.8	408.7	405.5	405.7
6 Commercial and industrial	197.5	203.4	202.5	203.9	204.4	203.2	205.2	209.3	213.3	210.1	210.9	212.3
7 Real estate	17.3	18.5	18.5	18.7	19.2	19.1	19.4	19.4	19.4	19.3	19.3	19.4
11 Security ³	67.7	81.1	81.3	81.9	94.1	101.4	102.4	107.0	111.5	111.7	106.9	106.5
12 Other loans and leases	69.2	64.8	66.2	67.6	66.8	66.4	67.8	68.5	68.6	67.7	68.4	67.5
13 Interbank loans	27.8	26.3	23.5	22.5	24.0	27.8	27.7	27.5	30.0	28.2	31.9	27.3
14 Cash assets ⁴	57.0	44.7	44.2	43.7	44.6	43.9	41.9	44.5	45.5	46.1	47.9	46.3
15 Other assets ⁵	38.3	40.4	39.9	40.2	38.7	35.3	34.7	32.7	32.1	33.5	33.3	32.3
16 TOTAL ASSETS⁶	687.1	682.4	678.4	682.7	700.1	695.9	692.9	713.4	734.0	730.6	733.8	717.2
LIABILITIES												
17 Deposits	385.3	380.8	381.5	383.6	381.9	379.9	386.1	394.3	396.9	403.5	408.7	406.7
18 Transaction	11.5	11.0	11.2	10.7	10.2	10.6	10.6	10.8	11.9	10.9	10.6	10.3
19 Nontransaction	373.8	369.8	370.4	372.9	371.7	369.4	375.5	383.5	385.0	392.6	398.2	396.4
22 Borrowings	178.0	202.6	202.5	198.9	214.5	218.6	222.0	239.6	246.4	242.3	243.2	231.0
23 From banks in the U.S.	22.6	19.2	21.0	17.0	19.5	18.9	19.5	24.0	25.0	31.0	30.4	22.0
24 From others	155.4	183.4	181.5	181.9	195.0	199.7	202.5	215.5	221.4	211.3	212.8	209.1
25 Net due to related foreign offices	46.3	18.8	17.3	23.2	23.6	16.9	7.7	3.0	13.0	7.2	-0.9	-0.9
26 Other liabilities	69.5	70.5	72.1	72.6	75.8	75.2	71.2	70.3	71.8	71.6	76.9	74.3
27 TOTAL LIABILITIES	679.0	672.6	673.5	678.3	695.9	690.6	687.0	707.2	728.0	724.5	727.9	711.0
28 Residual (assets less liabilities) ⁷	8.0	9.7	4.9	4.3	4.2	5.3	5.9	6.2	6.0	6.0	5.9	6.2

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 26, 2001

Account	1999 Dec	2000 Jun	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	Week ending			
									Dec 27	Jan 3	Jan 10	Jan 17
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁸	64.2	68.3	63.1	66.5	74.4	70.9	68.0	78.4	85.5	82.6	88.4	83.1
30 Reval. losses on off-bal. sheet items ⁸	63.7	68.5	62.9	67.3	73.9	72.8	72.6	83.1	90.0	85.5	91.0	85.1
31 Mortgage-backed securities ⁹	251.5	250.2	242.5	238.0	238.2	239.6	239.8	241.6	241.9	243.8	246.1	248.4
31a Pass-through	174.1	177.9	173.2	169.9	170.4	173.4	173.7	176.9	178.1	179.1	181.4	183.7
31b CMO, REMIC, and other	77.4	72.3	69.3	68.2	67.7	66.3	66.0	64.7	63.7	64.7	64.7	64.7
32 Net unrealized gains (losses) on available-for-sale securities ¹⁰	-11.3	-8.7	-15.1	-11.9	-7.4	-7.8	-7.5	-5.3	-5.2	-3.1	-3.4	-3.4
33 Offshore credit to U.S. residents ¹¹	24.0	22.4	22.2	22.1	22.1	22.3	23.1	23.4	23.6	22.6	23.2	23.2
34 Securitized consumer loans ¹²	--	--	87.4	86.6	85.9	80.8	80.5	82.2	82.6	81.5	82.6	83.0
34a Credit cards and related plans	--	--	72.4	72.0	71.8	67.2	67.3	68.6	68.6	67.5	68.5	69.0
34b Other	--	--	15.0	14.6	14.1	13.6	13.2	13.6	14.0	13.9	14.1	14.0
35 Securitized business loans ¹²	--	--	17.0	16.2	15.3	15.2	17.8	18.6	18.7	18.6	18.5	18.3
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ⁹	196.5	207.4	207.2	210.0	211.6	212.6	214.0	215.2	215.0	218.5	218.8	217.3
34 Securitized consumer loans ¹²	--	--	220.5	220.8	221.5	223.7	224.7	230.1	231.6	231.5	231.0	229.0
34a Credit cards and related plans	--	--	211.5	212.0	212.9	214.0	214.8	220.5	222.1	222.0	221.6	219.6
34b Other	--	--	9.0	8.8	8.6	9.7	9.9	9.6	9.6	9.5	9.4	9.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁸	43.6	44.7	41.4	43.0	48.6	47.5	44.8	45.8	47.2	47.2	52.0	51.2
30 Reval. losses on off-bal. sheet items ⁸	41.5	40.7	38.2	40.1	45.0	44.6	40.8	41.5	42.9	42.6	48.1	47.3
35 Securitized business loans ¹²	--	--	23.9	23.7	23.1	23.0	22.8	23.1	23.0	23.4	23.3	23.4

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 \$0.5 billion in assets and liabilities of nonbank institutions in the week ending January 17, 2001. The major items affected were (in billions): U.S. government securities, \$0.1; and real estate loans, other, \$0.3. The major liability item affected was: nontransaction deposits, other, \$0.5.

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

OFFICIAL BUSINESS

First Class