

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

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS												
1 Bank credit	4,792.6	5,081.0	5,124.9	5,174.2	5,148.4	5,160.6	5,223.5	5,264.1	5,267.4	5,250.5	5,259.5	5,279.9
2 Securities in bank credit	1,269.1	1,317.9	1,322.2	1,333.8	1,312.0	1,304.5	1,336.9	1,358.0	1,366.6	1,355.7	1,351.8	1,356.5
3 U.S. government securities	812.7	820.7	814.7	809.7	794.8	784.7	786.7	787.6	789.5	785.4	783.5	789.4
4 Other securities	456.5	497.2	507.5	524.1	517.2	519.8	550.2	570.4	577.1	570.4	568.4	567.1
5 Loans and leases in bank credit ²	3,523.4	3,763.1	3,802.7	3,840.4	3,836.5	3,856.2	3,886.6	3,906.1	3,900.7	3,894.7	3,907.6	3,923.5
6 Commercial and industrial	1,010.2	1,073.6	1,081.1	1,080.8	1,080.0	1,081.4	1,090.2	1,106.0	1,100.1	1,104.1	1,112.8	1,112.9
7 Real estate	1,491.3	1,615.1	1,626.5	1,638.1	1,635.8	1,647.2	1,653.9	1,652.5	1,652.4	1,648.1	1,651.9	1,658.4
8 Revolving home equity	104.3	119.2	120.4	122.0	125.1	126.8	128.2	129.5	129.2	129.3	129.6	130.3
9 Other	1,387.0	1,495.9	1,506.1	1,516.1	1,510.7	1,520.4	1,525.6	1,523.0	1,523.2	1,518.8	1,522.3	1,528.1
10 Consumer	496.2	519.6	528.6	532.5	531.4	534.9	536.3	539.3	536.0	539.2	540.9	540.9
11 Security ³	143.2	151.4	157.9	178.4	176.6	178.1	186.5	184.2	187.1	178.5	179.7	187.7
12 Other loans and leases	382.5	403.4	408.5	410.6	412.7	414.7	419.8	424.0	425.1	424.8	422.2	423.7
13 Interbank loans	218.9	239.9	245.9	237.3	247.9	247.2	252.8	270.5	264.4	256.9	286.3	277.5
14 Cash assets ⁴	293.1	271.9	271.7	269.3	267.8	255.3	267.1	273.5	273.8	284.8	264.5	272.5
15 Other assets ⁵	375.6	396.4	400.3	402.7	418.0	407.5	407.4	426.2	425.2	420.2	425.5	439.3
16 TOTAL ASSETS ⁶	5,620.9	5,927.9	5,980.7	6,021.1	6,020.1	6,008.3	6,087.2	6,170.0	6,166.8	6,148.1	6,171.1	6,204.8
LIABILITIES												
17 Deposits	3,492.3	3,725.1	3,752.2	3,769.5	3,784.4	3,772.1	3,848.7	3,888.1	3,895.4	3,911.0	3,858.9	3,875.8
18 Transaction	645.7	611.4	616.6	608.9	612.5	597.8	597.1	605.2	584.1	612.5	611.1	623.1
19 Nontransaction	2,846.6	3,113.7	3,135.5	3,160.6	3,171.8	3,174.3	3,251.7	3,282.9	3,311.3	3,298.5	3,247.8	3,252.7
20 Large time	844.5	921.4	930.9	920.3	914.8	911.8	929.2	942.6	954.1	947.5	936.3	929.7
21 Other	2,002.1	2,192.3	2,204.6	2,240.3	2,257.1	2,262.5	2,322.5	2,340.3	2,357.2	2,351.0	2,311.5	2,323.0
22 Borrowings	1,138.2	1,222.3	1,229.3	1,222.5	1,213.6	1,209.9	1,241.4	1,270.3	1,258.1	1,236.4	1,291.3	1,298.6
23 From banks in the U.S.	359.6	390.3	389.6	374.2	370.2	365.8	392.1	403.2	405.9	390.9	405.8	407.6
24 From others	778.6	832.0	839.7	848.3	843.4	844.1	849.3	867.1	852.1	845.5	885.5	891.0
25 Net due to related foreign offices	227.2	261.9	269.7	269.2	251.9	241.5	224.3	226.9	228.9	219.2	222.7	235.6
26 Other liabilities	291.0	298.6	318.2	340.3	349.8	350.0	348.4	366.1	380.0	377.1	357.8	355.3
27 TOTAL LIABILITIES	5,148.6	5,507.9	5,569.4	5,601.4	5,599.7	5,573.5	5,662.8	5,751.4	5,762.4	5,743.8	5,730.6	5,765.3
28 Residual (assets less liabilities) ⁷	472.3	420.0	411.4	419.7	420.4	434.8	424.4	418.6	404.4	404.3	440.5	439.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS												
1 Bank credit	4,816.8	5,049.4	5,096.1	5,160.8	5,161.9	5,191.4	5,257.0	5,287.9	5,292.4	5,281.3	5,271.0	5,300.4
2 Securities in bank credit	1,277.8	1,300.4	1,309.5	1,328.4	1,316.3	1,319.4	1,346.6	1,367.3	1,377.6	1,365.6	1,358.4	1,366.4
3 U.S. government securities	814.4	812.3	805.8	801.6	789.7	787.2	788.4	789.3	791.3	787.3	783.8	792.8
4 Other securities	463.4	488.1	503.7	526.8	526.7	532.1	558.2	578.1	586.3	578.3	574.6	573.6
5 Loans and leases in bank credit ²	3,539.0	3,749.0	3,786.6	3,832.4	3,845.6	3,872.1	3,910.4	3,920.5	3,914.9	3,915.7	3,912.6	3,934.0
6 Commercial and industrial	1,007.8	1,068.8	1,070.8	1,076.7	1,080.8	1,085.5	1,092.8	1,103.4	1,096.2	1,101.2	1,107.4	1,111.2
7 Real estate	1,495.3	1,611.4	1,626.5	1,638.5	1,641.5	1,655.1	1,659.1	1,656.6	1,657.7	1,655.4	1,654.6	1,659.7
8 Revolving home equity	104.5	119.3	120.6	122.8	125.7	127.3	128.7	129.8	129.5	129.7	129.9	130.4
9 Other	1,390.8	1,492.1	1,506.0	1,515.8	1,515.8	1,527.9	1,530.4	1,526.8	1,528.2	1,525.7	1,524.7	1,529.3
10 Consumer	503.3	516.1	527.5	533.2	529.0	533.9	542.1	545.4	542.3	545.7	546.9	546.1
10a Credit cards and related plans	--	196.5	204.6	208.3	203.8	207.5	216.7	218.0	216.3	218.1	219.1	216.8
10b Other	--	319.6	322.9	324.9	325.3	326.4	325.5	327.4	326.0	327.5	327.9	329.3
11 Security ³	147.3	148.5	152.8	171.6	180.4	180.4	190.7	188.6	191.1	184.3	182.4	193.2
12 Other loans and leases	385.3	404.3	409.0	412.3	413.8	417.1	425.6	426.5	427.6	429.1	421.3	423.8
13 Interbank loans	219.6	235.9	235.9	231.1	241.7	252.1	260.1	271.5	267.2	261.5	279.8	276.9
14 Cash assets ⁴	307.1	262.5	259.4	264.9	268.8	263.3	286.1	287.2	274.2	321.2	269.0	272.9
15 Other assets ⁵	374.2	395.7	398.5	401.1	410.8	404.6	407.3	424.7	419.9	417.8	418.3	444.7
16 TOTAL ASSETS ⁶	5,658.8	5,882.5	5,927.7	5,995.3	6,021.2	6,048.8	6,146.8	6,207.3	6,190.2	6,217.7	6,173.9	6,230.7
LIABILITIES												
17 Deposits	3,506.0	3,700.5	3,719.9	3,753.4	3,777.4	3,801.5	3,889.8	3,900.2	3,915.6	3,945.1	3,835.0	3,869.2
18 Transaction	657.2	604.9	601.0	602.6	604.5	605.5	628.1	615.6	591.8	641.9	597.3	618.9
19 Nontransaction	2,848.8	3,095.6	3,118.9	3,150.8	3,173.0	3,196.1	3,261.7	3,284.6	3,323.8	3,303.2	3,237.7	3,250.2
20 Large time	855.6	904.7	914.0	909.4	912.1	922.6	945.5	955.6	968.4	959.4	949.0	942.6
21 Other	1,993.2	2,190.9	2,205.0	2,241.4	2,260.9	2,273.5	2,316.1	2,329.0	2,355.3	2,343.8	2,288.7	2,307.7
22 Borrowings	1,156.7	1,209.9	1,202.0	1,218.2	1,215.4	1,219.0	1,252.2	1,287.8	1,252.5	1,260.4	1,322.4	1,324.7
23 From banks in the U.S.	363.5	387.4	385.2	373.8	369.3	369.3	397.8	406.1	402.2	396.1	412.4	412.0
24 From others	793.3	822.5	816.8	844.4	846.2	849.7	854.4	881.7	850.3	864.3	910.0	912.6
25 Net due to related foreign offices	230.8	253.4	267.0	264.1	253.0	246.6	230.7	229.5	225.1	216.3	239.6	239.6
26 Other liabilities	292.4	296.2	317.7	339.6	348.8	351.1	350.8	367.6	381.9	377.8	359.0	357.1
27 TOTAL LIABILITIES	5,185.9	5,460.0	5,506.7	5,575.3	5,594.7	5,618.3	5,723.4	5,785.1	5,775.1	5,799.7	5,755.9	5,790.5
28 Residual (assets less liabilities) ⁷	472.9	422.5	421.1	420.0	426.5	430.5	423.4	422.2	415.1	418.0	418.0	440.2

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

Seasonally adjusted, billions of dollars

February 9, 2001

Account		2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	4,243.8	4,498.7	4,537.9	4,579.6	4,566.7	4,584.3	4,624.1	4,649.7	4,655.0	4,645.5	4,643.2	4,653.8
2	Securities in bank credit	1,066.0	1,107.8	1,110.9	1,123.6	1,118.2	1,118.9	1,133.9	1,151.4	1,154.8	1,152.1	1,147.9	1,151.6
3	U.S. government securities	731.6	741.4	734.9	732.0	724.5	718.1	718.7	721.0	721.4	720.3	716.7	723.7
4	Other securities	334.4	366.4	376.0	391.6	393.6	400.8	415.1	430.4	433.4	431.8	431.2	427.9
5	Loans and leases in bank credit ²	3,177.8	3,390.9	3,426.9	3,456.0	3,448.5	3,465.4	3,490.2	3,498.3	3,500.2	3,493.4	3,495.3	3,502.2
6	Commercial and industrial	815.5	868.5	874.6	876.7	878.3	879.5	885.1	893.5	891.4	892.7	896.4	896.2
7	Real estate	1,474.0	1,596.5	1,607.9	1,619.2	1,617.6	1,628.4	1,635.0	1,634.0	1,634.0	1,629.6	1,633.3	1,639.9
8	Revolving home equity	104.3	119.2	120.4	122.0	125.1	126.8	128.2	129.5	129.2	129.3	129.6	130.3
9	Other	1,369.7	1,477.2	1,487.6	1,497.2	1,492.5	1,501.7	1,506.8	1,504.5	1,504.8	1,500.2	1,503.6	1,509.7
10	Consumer	496.2	519.6	528.6	532.5	531.4	534.9	536.3	539.3	536.0	539.2	540.9	540.9
11	Security ³	76.4	70.0	76.4	84.5	75.0	75.3	80.4	73.9	80.5	73.2	69.2	68.6
12	Other loans and leases	315.8	336.3	339.4	343.1	346.2	347.3	353.4	357.6	358.3	358.8	355.6	356.7
13	Interbank loans	190.0	216.4	223.6	213.7	220.9	220.5	225.9	241.2	233.1	230.2	255.7	248.3
14	Cash assets ⁴	241.2	225.9	226.3	223.5	224.4	215.5	225.8	229.1	228.0	240.4	220.7	228.3
15	Other assets ⁵	337.5	353.5	356.6	358.7	376.5	367.6	371.6	389.0	388.7	384.2	388.9	399.5
16	TOTAL ASSETS⁶	4,953.7	5,233.7	5,282.7	5,313.5	5,326.8	5,325.9	5,384.2	5,445.1	5,441.2	5,436.4	5,444.3	5,465.7
LIABILITIES													
17	Deposits	3,113.3	3,335.0	3,357.4	3,382.5	3,401.7	3,391.0	3,465.1	3,496.9	3,496.2	3,514.2	3,472.6	3,494.2
18	Transaction	634.9	600.1	605.8	599.1	602.0	587.2	586.7	594.9	573.5	602.4	600.6	613.3
19	Nontransaction	2,478.3	2,734.9	2,751.6	2,783.4	2,799.7	2,803.8	2,878.4	2,902.0	2,922.8	2,911.8	2,872.1	2,880.9
20	Large time	475.0	544.9	549.5	545.8	545.3	543.9	559.3	562.6	567.7	561.5	560.4	558.0
21	Other	2,003.3	2,190.0	2,202.2	2,237.7	2,254.4	2,259.8	2,319.1	2,339.4	2,355.1	2,350.2	2,311.6	2,322.9
22	Borrowings	960.2	1,019.3	1,028.9	1,005.5	992.0	984.9	998.7	1,025.3	1,011.6	1,003.1	1,048.8	1,040.9
23	From banks in the U.S.	339.8	369.2	372.4	354.2	350.7	345.8	367.4	375.3	374.7	368.4	380.5	376.8
24	From others	620.4	650.1	656.5	651.3	641.3	639.2	631.3	649.9	636.9	634.7	668.4	664.1
25	Net due to related foreign offices	191.4	243.7	246.4	245.0	235.3	235.4	226.3	221.1	232.0	216.9	210.9	221.2
26	Other liabilities	219.1	223.9	242.8	260.4	269.3	275.3	275.7	288.4	300.2	300.0	282.9	274.9
27	TOTAL LIABILITIES	4,483.9	4,821.9	4,875.5	4,893.3	4,898.3	4,886.6	4,965.8	5,031.6	5,040.0	5,034.1	5,015.2	5,031.2
28	Residual (assets less liabilities) ⁷	469.8	411.9	407.2	420.2	428.5	439.2	418.5	413.5	401.2	402.3	429.1	434.5

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

Not seasonally adjusted, billions of dollars

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS												
1 Bank credit	4,260.1	4,478.0	4,518.9	4,567.1	4,571.4	4,601.0	4,646.6	4,664.4	4,670.2	4,666.4	4,649.5	4,665.4
2 Securities in bank credit	1,070.6	1,097.4	1,104.0	1,118.2	1,115.1	1,123.1	1,139.6	1,155.7	1,159.8	1,156.7	1,150.9	1,156.2
3 U.S. government securities	732.8	734.0	727.7	726.1	719.8	719.3	719.3	722.0	722.1	721.1	717.3	726.8
4 Other securities	337.8	363.4	376.3	392.1	395.3	403.8	420.3	433.7	437.7	435.6	433.6	429.4
5 Loans and leases in bank credit ²	3,189.6	3,380.6	3,414.9	3,448.9	3,456.3	3,477.9	3,507.0	3,508.6	3,510.3	3,509.7	3,498.5	3,509.1
6 Commercial and industrial	811.5	866.2	866.9	872.7	877.7	880.3	883.6	889.3	885.4	888.3	890.5	893.5
7 Real estate	1,477.9	1,592.9	1,608.2	1,619.9	1,623.0	1,636.3	1,640.3	1,637.9	1,639.0	1,636.6	1,635.7	1,641.1
8 Revolving home equity	104.5	119.3	120.6	122.8	125.7	127.3	128.7	129.8	129.5	129.7	129.9	130.4
9 Other	1,373.3	1,473.6	1,487.6	1,497.1	1,497.3	1,509.1	1,511.6	1,508.0	1,509.4	1,506.9	1,505.8	1,510.7
10 Consumer	503.3	516.1	527.5	533.2	529.0	533.9	542.1	545.4	542.3	545.7	546.9	546.1
10a Credit cards and related plans	--	196.5	204.6	208.3	203.8	207.5	216.7	218.0	216.3	218.1	219.1	216.8
10b Other	--	319.6	322.9	324.9	325.3	326.4	325.5	327.4	326.0	327.5	327.9	329.3
11 Security ³	80.1	67.3	71.1	77.8	79.4	78.4	84.2	77.7	84.8	78.0	71.8	73.1
12 Other loans and leases	316.8	338.1	341.2	345.3	347.1	349.0	356.7	358.3	358.9	361.1	353.5	355.4
13 Interbank loans	190.7	212.5	213.7	207.4	214.7	225.4	233.3	242.2	235.9	234.7	249.3	247.8
14 Cash assets ⁴	253.1	218.3	215.5	220.0	224.5	221.0	241.3	240.8	225.9	274.4	223.6	227.9
15 Other assets ⁵	334.7	354.8	355.6	357.8	370.1	364.6	369.4	385.9	381.3	380.2	380.6	403.2
16 TOTAL ASSETS ⁶	4,980.1	5,202.8	5,241.9	5,290.1	5,319.1	5,349.8	5,427.2	5,469.7	5,450.2	5,492.1	5,439.1	5,480.3
LIABILITIES												
17 Deposits	3,120.1	3,319.2	3,337.1	3,372.7	3,399.2	3,417.2	3,497.3	3,500.9	3,508.7	3,541.5	3,439.6	3,478.7
18 Transaction	646.3	593.7	590.2	592.3	593.8	594.7	617.2	605.2	581.1	631.6	586.9	609.1
19 Nontransaction	2,473.8	2,725.5	2,746.9	2,780.5	2,805.4	2,822.5	2,880.1	2,895.6	2,927.6	2,909.9	2,852.7	2,869.7
20 Large time	480.6	536.8	544.1	541.3	546.8	551.2	566.1	568.8	574.4	568.3	566.2	564.2
21 Other	1,993.2	2,188.7	2,202.8	2,239.2	2,258.7	2,271.3	2,314.0	2,326.8	2,353.1	2,341.6	2,286.5	2,305.5
22 Borrowings	978.8	1,006.9	1,001.7	1,001.3	993.9	994.0	1,009.4	1,042.8	1,006.0	1,027.1	1,079.9	1,067.0
23 From banks in the U.S.	343.7	366.4	368.0	353.9	349.8	349.3	373.1	378.3	371.0	373.6	387.1	381.3
24 From others	635.1	640.5	633.7	647.4	644.1	644.8	636.4	664.5	635.0	653.5	692.9	685.8
25 Net due to related foreign offices	192.7	236.1	243.8	240.6	236.3	239.0	227.7	221.6	226.1	212.8	224.9	224.9
26 Other liabilities	218.8	223.1	242.8	260.1	268.9	275.3	276.0	288.0	300.4	299.1	282.1	274.5
27 TOTAL LIABILITIES	4,510.4	4,785.3	4,825.4	4,874.7	4,898.2	4,925.5	5,010.4	5,053.2	5,041.3	5,080.4	5,026.6	5,045.1
28 Residual (assets less liabilities) ⁷	469.7	417.5	416.5	415.4	420.9	424.2	416.9	416.4	408.8	411.7	412.6	435.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 9, 2001

Account		2000 Jan	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	2,384.1	2,510.9	2,528.4	2,551.0	2,527.4	2,526.2	2,545.0	2,552.9	2,562.3	2,550.1	2,545.3	2,551.9
2	Securities in bank credit	553.4	577.6	575.7	583.9	575.1	571.1	579.1	589.5	592.7	590.9	586.1	589.2
3	U.S. government securities	358.6	363.3	359.2	357.3	351.3	344.8	348.1	349.9	349.6	349.8	347.1	352.3
3a	Trading account	20.5	24.3	23.7	23.2	21.1	20.5	29.0	33.2	36.3	29.6	29.7	36.2
3b	Investment account	338.1	339.0	335.5	334.1	330.2	324.3	319.1	316.7	313.2	320.2	317.4	316.1
4	Other securities	194.8	214.2	216.5	226.5	223.8	226.3	231.0	239.6	243.2	241.2	239.0	236.9
4a	Trading account	81.5	97.2	102.5	114.5	112.7	116.0	122.0	127.6	133.3	130.0	125.8	122.3
4b	Investment account	113.3	117.0	113.9	112.1	111.1	110.3	109.1	112.0	109.8	111.2	113.2	114.6
4c	State and local government	24.4	26.1	25.9	25.8	26.1	26.3	26.7	27.2	27.3	27.1	27.2	27.2
4d	Other	89.0	90.9	88.1	86.3	85.0	84.0	82.4	84.8	82.6	84.2	86.0	87.4
5	Loans and leases in bank credit ²	1,830.6	1,933.3	1,952.7	1,967.1	1,952.4	1,955.1	1,965.9	1,963.4	1,969.6	1,959.2	1,959.2	1,962.7
6	Commercial and industrial	557.7	584.9	588.0	588.3	587.6	585.8	590.7	595.6	594.4	595.1	598.3	596.9
6a	Bankers acceptances	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.8
6b	Other	556.7	583.9	587.1	587.4	586.8	584.9	589.8	594.8	593.5	594.3	597.5	596.1
7	Real estate	755.7	812.8	818.5	819.5	811.6	814.3	812.8	809.2	810.4	805.8	808.2	812.7
8	Revolving home equity	66.6	77.7	78.6	77.4	79.3	80.5	81.4	81.9	81.7	81.8	82.0	82.2
9	Other	689.1	735.1	739.9	742.1	732.2	733.8	731.4	727.3	728.7	724.1	726.2	730.5
10	Consumer	219.3	228.8	230.9	231.9	233.0	234.6	233.9	233.5	232.1	232.8	234.1	234.9
11	Security ³	70.2	63.1	69.2	77.4	67.6	67.9	72.6	66.3	72.8	65.5	61.9	60.9
11a	Fed funds and RPs with broker/dealer	49.9	44.6	50.6	58.1	49.1	50.0	56.1	48.9	55.9	47.7	44.0	43.4
11b	Other	20.3	18.6	18.6	19.3	18.5	17.9	16.5	17.3	16.9	17.9	17.8	17.5
12a	State and local government	12.0	12.2	12.3	12.4	12.4	12.4	12.2	12.4	12.4	12.4	12.4	12.5
12b	Agricultural	9.2	9.5	9.5	9.4	9.4	9.5	9.6	9.7	9.7	9.7	9.8	9.8
12c	Fed funds and RPs with others	11.8	12.9	14.0	16.2	16.9	18.9	20.9	25.6	27.6	26.3	23.5	24.4
12d	All other loans	76.6	84.2	84.1	85.4	85.3	82.8	84.2	82.8	82.2	83.4	83.0	82.4
12e	Lease financing receivables	118.1	125.0	126.1	126.7	128.6	129.0	129.0	128.2	128.1	128.1	128.1	128.3
13	Interbank loans	130.8	141.7	140.3	130.8	136.3	140.1	139.7	152.7	146.3	142.6	167.4	158.0
13a	Fed funds and RPs with banks	54.2	73.8	66.2	56.6	57.6	60.7	63.3	76.3	70.7	64.9	93.8	79.6
13b	Other	76.5	67.9	74.1	74.3	78.7	79.3	76.3	76.4	75.6	77.7	73.6	78.4
14	Cash assets ⁴	148.8	144.6	144.6	141.5	142.0	136.9	143.7	145.6	143.2	153.6	139.8	147.3
15	Other assets ⁵	237.6	242.6	246.3	248.9	262.7	258.9	256.6	263.8	262.4	265.8	264.5	263.2
16	TOTAL ASSETS ⁶	2,866.2	3,004.8	3,024.2	3,036.6	3,033.2	3,026.6	3,048.6	3,077.9	3,077.3	3,075.0	3,079.6	3,083.1

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

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

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
LIABILITIES												
17 Deposits	1,604.5	1,639.1	1,634.3	1,633.9	1,637.1	1,620.9	1,651.4	1,659.7	1,657.2	1,671.2	1,640.7	1,662.4
18 Transaction	316.3	302.3	304.4	300.5	302.8	292.6	293.5	298.2	285.1	304.1	296.7	312.1
19 Nontransaction	1,288.2	1,336.8	1,329.9	1,333.4	1,334.3	1,328.4	1,357.9	1,361.4	1,372.1	1,367.1	1,344.0	1,350.2
20 Large time	232.2	266.9	265.3	257.3	254.2	250.0	260.0	262.1	265.5	262.0	260.4	257.9
21 Other	1,056.0	1,069.9	1,064.6	1,076.1	1,080.1	1,078.4	1,097.9	1,099.4	1,106.5	1,105.0	1,083.6	1,092.4
22 Borrowings	633.9	678.5	689.1	671.1	664.1	661.1	669.7	681.7	667.5	664.5	699.6	696.6
23 From banks in the U.S.	188.4	205.0	207.4	192.1	196.4	193.7	212.2	215.3	213.3	211.1	217.7	217.5
24 From others	445.5	473.5	481.7	479.0	467.7	467.4	457.5	466.4	454.3	453.4	481.9	479.2
25 Net due to related foreign offices	191.4	221.3	222.7	224.4	211.9	211.8	205.4	204.4	212.4	201.9	195.1	205.4
26 Other liabilities	159.8	177.7	194.5	209.3	216.1	220.8	221.3	232.9	246.3	245.3	227.7	215.9
27 TOTAL LIABILITIES	2,589.6	2,716.6	2,740.5	2,738.8	2,729.2	2,714.6	2,747.8	2,778.6	2,783.4	2,782.9	2,763.2	2,780.3
28 Residual (assets less liabilities) ⁷	276.6	288.2	283.7	297.9	304.0	312.0	300.8	299.2	293.9	292.1	316.4	302.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 9, 2001

Account		2000 Jan	2000 Jul	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	Week ending			
										Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	2,406.9	2,489.4	2,506.0	2,534.1	2,530.2	2,542.5	2,565.8	2,574.5	2,585.0	2,576.4	2,558.8	2,573.1
2	Securities in bank credit	559.7	568.1	569.2	579.9	574.6	576.9	584.8	595.2	598.6	596.4	590.4	596.6
3	U.S. government securities	361.3	356.1	352.6	352.3	349.1	347.8	349.2	352.8	351.4	352.0	349.4	358.3
3a	Trading account	21.1	22.6	23.0	22.5	21.0	21.7	28.8	34.4	36.6	31.5	31.1	38.4
3b	Investment account	340.2	333.5	329.6	329.8	328.1	326.1	320.4	318.4	314.8	320.5	318.3	319.9
3c	Mortgage-backed	218.2	212.1	207.7	208.1	210.2	210.5	212.4	218.7	217.8	220.3	218.4	219.8
3d	Other	122.0	121.4	121.9	121.7	118.0	115.6	108.0	99.6	97.0	100.2	99.9	100.0
3e	1 year or less	23.7	30.8	31.8	32.5	31.3	32.0	30.6	30.7	29.1	30.7	31.7	31.9
3f	Between 1 and 5 years	58.2	54.0	53.0	52.6	50.5	48.8	44.0	37.6	36.4	38.0	37.2	37.0
3g	More than 5 years	40.1	36.7	37.1	36.6	36.2	34.8	33.3	31.3	31.5	31.5	31.0	31.1
4	Other securities	198.4	212.0	216.6	227.6	225.5	229.1	235.6	242.5	247.3	244.4	241.0	238.3
4a	Trading account	81.5	97.2	102.5	114.5	112.7	116.0	122.0	127.6	133.3	130.0	125.8	122.3
4b	Investment account	116.9	114.7	114.1	113.1	112.8	113.1	113.6	114.9	113.9	114.4	115.3	116.0
4c	State and local government	24.6	25.6	25.6	25.7	26.1	26.6	26.9	27.5	27.6	27.3	27.5	27.4
4d	Other	92.3	89.2	88.5	87.4	86.7	86.5	86.7	87.4	86.3	87.1	87.8	88.6
5	Loans and leases in bank credit ²	1,847.1	1,921.4	1,936.8	1,954.2	1,955.6	1,965.6	1,981.0	1,979.3	1,986.3	1,980.0	1,968.4	1,976.5
6	Commercial and industrial	554.7	582.5	582.3	585.9	587.3	588.1	589.7	592.7	589.7	592.1	593.9	595.6
6a	Bankers acceptances	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.9	0.8	0.8
6b	Other	553.6	581.6	581.4	585.0	586.5	587.2	588.9	591.8	588.9	591.2	593.1	594.8
7	Real estate	761.9	808.2	816.0	817.1	813.5	819.5	818.8	815.7	819.1	814.7	812.7	816.8
8	Revolving home equity	66.9	78.0	78.9	77.7	79.5	80.6	81.6	82.3	82.2	82.2	82.3	82.5
9a	Other residential	424.6	449.9	455.1	457.6	451.7	454.8	453.2	451.6	455.0	451.0	448.7	451.8
9b	Commercial	270.3	280.3	282.0	281.8	282.3	284.0	284.0	281.8	281.9	281.4	281.7	282.4
10	Consumer	225.8	226.3	229.1	230.9	231.0	233.0	236.5	238.9	237.9	238.4	239.4	239.7
10a	Credit cards and related plans	--	73.1	74.2	75.3	75.4	76.8	81.1	82.6	82.4	82.3	82.8	82.1
10b	Other	--	153.1	154.9	155.7	155.6	156.2	155.4	156.3	155.5	156.1	156.6	157.7
11	Security ³	73.9	60.5	63.9	70.7	72.0	70.9	76.3	70.1	77.0	70.3	64.5	65.4
11a	Fed funds and RPs with broker/dealer	54.2	41.8	45.7	51.7	53.7	53.5	59.7	53.3	60.8	52.7	47.3	48.6
11b	Other	19.6	18.6	18.3	18.9	18.3	17.4	16.6	16.8	16.2	17.6	17.2	16.8
12a	State and local government	12.0	12.2	12.4	12.6	12.6	12.5	12.3	12.3	12.3	12.3	12.3	12.4
12b	Agricultural	9.2	9.6	9.7	9.6	9.5	9.6	9.6	9.7	9.8	9.7	9.7	9.7
12c	Fed funds and RPs with others	11.8	12.9	14.0	16.2	16.9	18.9	20.9	25.6	27.6	26.3	23.5	24.4
12d	All other loans	77.6	85.0	84.3	86.2	85.2	85.3	88.2	83.8	82.6	85.8	82.1	82.3
12e	Lease financing receivables	120.3	124.3	125.1	125.1	127.5	127.7	128.6	130.4	130.4	130.5	130.2	130.3
13	Interbank loans	131.3	141.8	134.4	127.3	130.5	138.4	140.4	153.8	144.5	146.1	166.7	160.0
13a	Fed funds and RPs with banks	55.6	73.2	62.4	54.8	55.8	61.4	64.4	78.2	70.4	68.8	93.6	82.9
13b	Other	75.6	68.7	72.0	72.5	74.6	77.0	76.0	75.5	74.1	77.3	73.1	77.2
14	Cash assets ⁴	159.3	138.3	136.6	138.4	142.4	139.2	154.4	155.7	142.3	181.3	144.4	148.7
15	Other assets ⁵	236.7	242.0	243.6	248.4	256.3	254.3	254.8	263.5	258.9	264.8	262.3	268.2
16	TOTAL ASSETS ⁶	2,899.5	2,976.6	2,985.0	3,012.5	3,024.2	3,038.8	3,079.0	3,110.7	3,094.1	3,131.8	3,095.3	3,112.8

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)

February 9, 2001

Account		2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
LIABILITIES													
17	Deposits	1,615.9	1,628.6	1,618.6	1,626.2	1,631.7	1,634.2	1,674.4	1,670.6	1,671.3	1,698.9	1,628.7	1,661.3
18	Transaction	326.0	298.5	293.3	295.9	296.9	296.4	312.5	306.9	288.9	326.5	291.6	312.4
19	Nontransaction	1,289.9	1,330.1	1,325.3	1,330.3	1,334.8	1,337.8	1,361.8	1,363.7	1,382.4	1,372.4	1,337.1	1,348.9
20	Large time	237.8	258.8	259.9	252.8	255.6	257.2	266.9	268.3	272.3	268.8	266.2	264.1
21	Other	1,052.1	1,071.2	1,065.4	1,077.5	1,079.1	1,080.6	1,094.9	1,095.5	1,110.1	1,103.7	1,070.9	1,084.8
22	Borrowings	654.1	663.6	658.7	661.1	663.0	668.1	676.3	701.8	671.0	689.4	729.4	723.4
23	From banks in the U.S.	192.8	199.8	200.1	188.1	192.9	196.2	215.2	219.5	213.7	216.6	223.7	223.1
24	From others	461.3	463.9	458.6	472.9	470.2	471.9	461.1	482.3	457.3	472.8	505.7	500.3
25	Net due to related foreign offices	192.7	213.7	220.1	220.0	212.8	215.3	206.8	204.9	206.4	197.8	209.1	209.1
26	Other liabilities	159.8	177.7	194.5	209.3	216.1	220.8	221.3	232.9	246.3	245.3	227.7	215.9
27	TOTAL LIABILITIES	2,622.5	2,683.6	2,691.9	2,716.6	2,723.6	2,738.4	2,778.8	2,810.2	2,795.0	2,831.5	2,794.9	2,809.7
28	Residual (assets less liabilities) ⁷	277.0	293.0	293.1	295.9	300.5	300.4	300.2	300.5	299.1	300.3	300.3	303.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 9, 2001

Account		2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	1,859.7	1,987.8	2,009.5	2,028.7	2,039.3	2,058.0	2,079.1	2,096.8	2,092.7	2,095.4	2,097.9	2,101.9
2	Securities in bank credit	512.5	530.3	535.2	539.8	543.1	547.8	554.7	561.9	562.1	561.2	561.8	562.4
3	U.S. government securities	373.0	378.1	375.7	374.7	373.3	373.3	370.6	371.0	371.9	370.5	369.6	371.3
4	Other securities	139.5	152.2	159.5	165.1	169.8	174.5	184.1	190.8	190.3	190.6	192.2	191.1
5	Loans and leases in bank credit ²	1,347.2	1,457.5	1,474.2	1,488.9	1,496.1	1,510.2	1,524.4	1,534.9	1,530.6	1,534.2	1,536.1	1,539.5
6	Commercial and industrial	257.8	283.6	286.6	288.4	290.7	293.7	294.4	297.9	297.0	297.6	298.1	299.3
7	Real estate	718.3	783.7	789.4	799.7	806.0	814.1	822.2	824.8	823.6	823.7	825.1	827.2
8	Revolving home equity	37.6	41.5	41.8	44.6	45.8	46.2	46.8	47.7	47.5	47.5	47.7	48.0
9	Other	680.6	742.2	747.7	755.1	760.2	767.9	775.4	777.1	776.1	776.2	777.4	779.2
10	Consumer	276.9	290.8	297.7	300.5	298.3	300.3	302.4	305.8	303.9	306.4	306.8	306.0
11	Security ³	6.3	6.8	7.2	7.1	7.4	7.5	7.8	7.6	7.8	7.7	7.3	7.7
12	Other loans and leases	88.0	92.5	93.4	93.1	93.7	94.7	97.5	98.8	98.3	98.9	98.9	99.3
13	Interbank loans	59.2	74.7	83.4	82.9	84.5	80.4	86.3	88.5	86.8	87.6	88.3	90.3
14	Cash assets ⁴	92.5	81.3	81.7	82.0	82.4	78.6	82.1	83.5	84.8	86.8	80.8	81.0
15	Other assets ⁵	99.9	110.9	110.3	109.9	113.9	108.7	115.0	125.2	126.3	118.4	124.4	136.3
16	TOTAL ASSETS⁶	2,087.5	2,229.0	2,258.6	2,276.9	2,293.6	2,299.2	2,335.7	2,367.2	2,363.9	2,361.3	2,364.7	2,382.7
LIABILITIES													
17	Deposits	1,508.7	1,695.9	1,723.1	1,748.5	1,764.6	1,770.1	1,813.8	1,837.2	1,839.0	1,843.0	1,831.9	1,831.9
18	Transaction	318.6	297.8	301.4	298.6	299.2	294.6	293.2	296.7	288.3	298.3	303.8	301.2
19	Nontransaction	1,190.1	1,398.1	1,421.7	1,450.0	1,465.4	1,475.4	1,520.5	1,540.5	1,550.7	1,544.7	1,528.1	1,530.7
20	Large time	242.8	278.0	284.2	288.5	291.1	294.0	299.2	300.6	302.1	299.5	300.1	300.2
21	Other	947.3	1,120.1	1,137.5	1,161.5	1,174.3	1,181.5	1,221.3	1,240.0	1,248.5	1,245.2	1,228.0	1,230.5
22	Borrowings	326.3	340.9	339.9	334.4	327.9	323.8	328.9	343.6	344.1	338.5	349.2	344.3
23	From banks in the U.S.	151.4	164.2	165.0	162.1	154.4	152.1	155.2	160.1	161.5	157.3	162.7	159.4
24	From others	174.9	176.6	174.9	172.3	173.6	171.8	173.7	183.5	182.6	181.3	186.5	184.9
25	Net due to related foreign offices	0.0	22.4	23.7	20.6	23.4	23.7	20.9	16.7	19.7	15.0	15.7	15.7
26	Other liabilities	59.3	46.1	48.3	51.1	53.1	54.5	54.4	55.5	53.8	54.6	55.2	59.0
27	TOTAL LIABILITIES	1,894.3	2,105.3	2,135.0	2,154.6	2,169.2	2,172.0	2,218.0	2,253.0	2,256.6	2,251.1	2,252.0	2,250.9
28	Residual (assets less liabilities) ⁷	193.1	123.7	123.5	122.3	124.5	127.2	117.7	114.2	107.2	110.2	112.7	131.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 9, 2001

Account		2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	1,853.3	1,988.6	2,012.8	2,033.0	2,041.2	2,058.5	2,080.8	2,089.8	2,085.2	2,090.0	2,090.7	2,092.3
2	Securities in bank credit	510.8	529.3	534.8	538.3	540.5	546.2	554.8	560.5	561.2	560.3	560.5	559.7
3	U.S. government securities	371.4	377.9	375.1	373.8	370.7	371.5	370.1	369.3	370.7	369.1	367.9	368.5
4	Other securities	139.4	151.4	159.7	164.5	169.8	174.7	184.6	191.2	190.5	191.2	192.6	191.2
5	Loans and leases in bank credit ²	1,342.4	1,459.3	1,478.1	1,494.7	1,500.7	1,512.3	1,526.0	1,529.3	1,524.0	1,529.7	1,530.1	1,532.6
6	Commercial and industrial	256.9	283.7	284.7	286.8	290.4	292.2	293.9	296.7	295.7	296.3	296.6	297.9
7	Real estate	715.9	784.8	792.2	802.8	809.5	816.8	821.5	822.2	819.9	821.9	823.0	824.3
8	Revolving home equity	37.6	41.4	41.7	45.0	46.1	46.6	47.1	47.6	47.4	47.5	47.6	47.9
9	Other	678.3	743.4	750.5	757.7	763.3	770.2	774.4	774.6	772.5	774.4	775.4	776.4
10	Consumer	277.5	289.8	298.4	302.3	298.1	300.9	305.6	306.5	304.4	307.3	307.5	306.3
10a	Credit cards and related plans	--	123.4	130.4	133.1	128.4	130.7	135.6	135.3	133.9	135.9	136.3	134.7
10b	Other	--	166.5	168.0	169.2	169.6	170.2	170.1	171.1	170.6	171.4	171.3	171.6
11	Security ³	6.3	6.8	7.2	7.1	7.4	7.5	7.8	7.6	7.8	7.7	7.3	7.7
12	Other loans and leases	85.9	94.1	95.7	95.7	95.5	94.9	97.1	96.4	96.2	96.5	95.8	96.3
13	Interbank loans	59.4	70.6	79.3	80.1	84.2	87.0	92.9	88.5	91.4	88.6	82.6	87.8
14	Cash assets ⁴	93.8	79.9	78.9	81.6	82.1	81.8	86.8	85.1	83.7	93.1	79.2	79.2
15	Other assets ⁵	98.0	112.8	112.0	109.4	113.8	110.2	114.6	122.3	122.5	115.4	118.3	135.0
16	TOTAL ASSETS ⁶	2,080.6	2,226.2	2,256.9	2,277.6	2,294.9	2,311.0	2,348.3	2,358.9	2,356.0	2,360.3	2,343.9	2,367.5
LIABILITIES													
17	Deposits	1,504.2	1,690.6	1,718.5	1,746.5	1,767.6	1,783.0	1,822.9	1,830.2	1,837.4	1,842.5	1,811.0	1,817.5
18	Transaction	320.3	295.2	296.9	296.4	296.9	298.3	304.6	298.4	292.2	305.1	295.4	296.6
19	Nontransaction	1,183.9	1,395.4	1,421.6	1,450.1	1,470.7	1,484.7	1,518.3	1,531.9	1,545.2	1,537.5	1,515.6	1,520.8
20	Large time	242.8	278.0	284.2	288.5	291.1	294.0	299.2	300.6	302.1	299.5	300.1	300.2
21	Other	941.1	1,117.4	1,137.4	1,161.7	1,179.5	1,190.7	1,219.0	1,231.3	1,243.1	1,238.0	1,215.5	1,220.7
22	Borrowings	324.7	343.3	343.0	340.2	330.8	325.9	333.1	341.0	335.1	337.6	350.5	343.6
23	From banks in the U.S.	150.9	166.6	167.9	165.7	156.9	153.1	157.9	158.8	157.3	157.0	163.3	158.2
24	From others	173.8	176.7	175.1	174.5	173.9	172.9	175.3	182.2	177.8	180.6	187.2	185.4
25	Net due to related foreign offices	0.0	22.4	23.7	20.6	23.4	23.7	20.9	16.7	19.7	15.0	15.7	15.7
26	Other liabilities	59.0	45.4	48.3	50.8	52.7	54.5	54.7	55.1	54.1	53.8	54.4	58.6
27	TOTAL LIABILITIES	1,887.9	2,101.7	2,133.5	2,158.1	2,174.6	2,187.1	2,231.6	2,243.0	2,246.3	2,248.9	2,231.6	2,235.4
28	Residual (assets less liabilities) ⁷	192.7	124.5	123.4	119.5	120.4	123.9	116.7	115.9	109.7	111.4	112.2	132.1

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

Seasonally adjusted, billions of dollars

February 9, 2001

Account		2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
		Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS													
1	Bank credit	548.7	582.3	587.0	594.5	581.7	576.3	599.4	614.4	612.4	605.0	616.2	626.1
2	Securities in bank credit	203.2	210.1	211.3	210.1	193.8	185.6	203.0	206.6	211.8	203.6	203.9	204.8
3	U.S. government securities	81.1	79.3	79.7	77.7	70.2	66.6	67.9	66.6	68.1	65.1	66.8	65.7
4	Other securities	122.1	130.8	131.5	132.5	123.5	119.0	135.1	139.9	143.7	138.5	137.1	139.1
5	Loans and leases in bank credit ²	345.6	372.3	375.7	384.4	388.0	390.8	396.4	407.8	400.6	401.3	412.3	421.3
6	Commercial and industrial	194.7	205.1	206.5	204.1	201.7	201.9	205.1	212.5	208.7	211.4	216.4	216.7
7	Real estate	17.3	18.7	18.6	18.9	18.2	18.8	18.8	18.5	18.5	18.6	18.7	18.4
11	Security ³	66.8	81.4	81.5	93.9	101.6	102.8	106.0	110.3	106.6	105.3	110.6	119.1
12	Other loans and leases	66.8	67.1	69.1	67.5	66.5	67.4	66.4	66.5	66.8	66.1	66.7	67.0
13	Interbank loans	29.0	23.5	22.2	23.6	27.0	26.7	26.8	29.3	31.3	26.7	30.6	29.1
14	Cash assets ⁴	51.8	45.9	45.4	45.8	43.4	39.8	41.3	44.4	45.8	44.4	43.8	44.2
15	Other assets ⁵	38.0	42.8	43.7	44.0	41.5	39.9	35.8	37.2	36.6	36.0	36.5	39.9
16	TOTAL ASSETS ⁶	667.2	694.2	698.0	707.6	693.3	682.4	703.0	724.9	725.6	711.7	726.8	739.0
LIABILITIES													
17	Deposits	379.0	390.1	394.8	387.0	382.7	381.1	383.6	391.2	399.2	396.8	386.3	381.5
18	Transaction	10.7	11.3	10.9	9.8	10.6	10.6	10.3	10.3	10.7	10.1	10.5	9.8
19	Nontransaction	368.3	378.8	383.9	377.2	372.1	370.5	373.3	380.9	388.5	386.7	375.7	371.7
22	Borrowings	177.9	203.0	200.3	217.0	221.6	225.0	242.7	245.0	246.5	233.4	242.4	257.7
23	From banks in the U.S.	19.8	21.1	17.2	20.0	19.5	20.0	24.7	27.9	31.2	22.5	25.3	30.8
24	From others	158.2	181.9	183.1	197.0	202.1	204.9	218.0	217.2	215.2	210.9	217.1	226.9
25	Net due to related foreign offices	35.8	18.2	23.3	24.2	16.6	6.0	-2.0	5.9	-3.1	2.3	11.8	14.5
26	Other liabilities	71.9	74.7	75.4	79.9	80.6	74.7	72.7	77.7	79.9	77.1	74.9	80.4
27	TOTAL LIABILITIES	664.7	686.0	693.8	708.0	701.4	686.8	697.1	719.8	722.4	709.7	715.4	734.1
28	Residual (assets less liabilities) ⁷	2.5	8.2	4.2	-0.5	-8.1	-4.4	5.9	5.1	3.2	2.0	11.4	5.0

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

Not seasonally adjusted, billions of dollars

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
ASSETS												
1 Bank credit	556.6	571.4	577.2	593.7	590.5	590.4	610.4	623.5	622.2	614.9	621.5	635.0
2 Securities in bank credit	207.2	203.0	205.5	210.2	201.2	196.3	207.1	211.6	217.7	208.9	207.5	210.2
3 U.S. government securities	81.6	78.2	78.1	75.6	69.8	68.0	69.1	67.2	69.2	66.1	66.5	66.0
3a Trading account	7.9	12.0	13.8	14.1	11.8	10.8	11.7	11.1	10.3	10.6	11.4	12.1
3b Investment account	73.8	66.2	64.3	61.4	58.1	57.1	57.4	56.1	58.9	55.5	55.1	53.9
4 Other securities	125.6	124.8	127.4	134.7	131.4	128.3	138.0	144.4	148.5	142.7	141.0	144.2
4a Trading account	81.1	80.6	82.0	90.4	89.3	86.7	89.2	94.5	96.7	93.0	92.7	95.7
4b Investment account	44.5	44.2	45.4	44.2	42.2	41.6	48.8	49.9	51.8	49.7	48.3	48.5
5 Loans and leases in bank credit ²	349.4	368.4	371.7	383.5	389.3	394.2	403.3	411.9	404.5	406.0	414.1	424.9
6 Commercial and industrial	196.2	202.6	203.8	204.1	203.1	205.2	209.2	214.1	210.7	212.9	216.9	217.6
7 Real estate	17.5	18.4	18.4	18.7	18.5	18.8	18.7	18.8	18.7	18.8	18.9	18.6
11 Security ³	67.2	81.2	81.7	93.7	101.0	102.0	106.5	110.9	106.4	106.3	110.6	120.1
12 Other loans and leases	68.5	66.2	67.8	67.0	66.7	68.1	68.9	68.2	68.7	68.0	67.7	68.4
13 Interbank loans	29.0	23.5	22.2	23.6	27.0	26.7	26.8	29.3	31.3	26.7	30.6	29.1
14 Cash assets ⁴	54.0	44.3	43.9	44.9	44.2	42.3	44.8	46.4	48.3	46.8	45.4	45.0
15 Other assets ⁵	39.5	40.9	42.9	43.2	40.7	40.0	37.9	38.8	38.6	37.6	37.6	41.5
16 TOTAL ASSETS ⁶	678.7	679.6	685.8	705.1	702.1	699.1	719.6	737.6	740.1	725.6	734.8	750.4
LIABILITIES												
17 Deposits	385.9	381.3	382.9	380.6	378.2	384.3	392.5	399.3	406.9	403.7	395.4	390.4
18 Transaction	10.9	11.2	10.8	10.3	10.7	10.8	10.9	10.4	10.7	10.4	10.4	9.9
19 Nontransaction	375.0	370.1	372.0	370.3	367.5	373.6	381.6	388.9	396.2	393.3	385.0	380.6
22 Borrowings	177.9	203.0	200.3	217.0	221.6	225.0	242.7	245.0	246.5	233.4	242.4	257.7
23 From banks in the U.S.	19.8	21.1	17.2	20.0	19.5	20.0	24.7	27.9	31.2	22.5	25.3	30.8
24 From others	158.2	181.9	183.1	197.0	202.1	204.9	218.0	217.2	215.2	210.9	217.1	226.9
25 Net due to related foreign offices	38.1	17.3	23.2	23.5	16.7	7.6	3.0	7.9	-1.0	3.5	14.7	14.7
26 Other liabilities	73.6	73.1	74.9	79.5	79.9	75.9	74.8	79.5	81.5	78.7	76.8	82.6
27 TOTAL LIABILITIES	675.5	674.7	681.3	700.6	696.5	692.8	713.0	731.8	733.8	719.3	729.4	745.4
28 Residual (assets less liabilities) ⁷	3.2	5.0	4.5	4.5	5.6	6.3	6.5	5.8	6.2	6.3	5.5	5.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

February 9, 2001

Account	2000	2000	2000	2000	2000	2000	2000	2001	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁸	62.4	63.1	66.5	74.4	70.9	68.0	78.4	80.6	88.4	83.1	77.8	71.9
30 Reval. losses on off-bal. sheet items ⁸	61.7	62.9	67.3	73.9	72.8	72.6	83.1	82.5	91.0	85.1	79.0	73.5
31 Mortgage-backed securities ⁹	253.1	242.2	237.8	237.9	239.4	239.6	241.5	246.9	246.1	248.4	246.4	248.0
31a Pass-through	175.5	173.0	169.7	170.3	173.2	173.6	176.9	182.1	181.4	183.7	181.6	182.9
31b CMO, REMIC, and other	77.6	69.2	68.0	67.6	66.2	66.0	64.6	64.8	64.7	64.7	64.8	65.1
32 Net unrealized gains (losses) on available-for-sale securities ¹⁰	-13.2	-12.4	-6.0	-4.2	-8.4	-7.5	-5.3	-3.0	-3.4	-3.4	-3.1	-2.1
33 Offshore credit to U.S. residents ¹¹	23.2	22.2	22.1	22.1	22.3	23.1	23.4	23.0	23.2	22.9	23.0	23.0
34 Securitized consumer loans ¹²	--	87.3	86.6	85.9	80.8	80.5	82.2	82.4	82.6	83.0	82.1	82.3
34a Credit cards and related plans	--	72.4	72.0	71.8	67.2	67.3	68.6	68.5	68.5	69.0	68.2	68.5
34b Other	--	15.0	14.6	14.1	13.6	13.2	13.6	13.9	14.1	14.0	13.9	13.8
35 Securitized business loans ¹²	--	17.0	16.2	15.3	15.2	17.8	18.6	18.4	18.5	18.3	18.2	18.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ⁹	200.1	207.5	210.4	211.9	212.6	214.0	215.2	218.3	218.5	217.0	217.4	220.4
34 Securitized consumer loans ¹²	--	221.4	221.8	222.4	224.6	225.5	230.9	231.1	231.9	229.9	230.3	231.8
34a Credit cards and related plans	--	212.5	213.0	214.0	215.2	215.9	221.6	222.1	222.8	220.7	221.3	222.9
34b Other	--	8.9	8.7	8.4	9.4	9.6	9.3	9.1	9.2	9.2	9.0	8.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁸	42.4	41.3	42.9	48.4	47.3	44.7	45.6	51.1	51.8	51.1	50.6	52.4
30 Reval. losses on off-bal. sheet items ⁸	41.2	38.2	40.2	45.1	44.7	41.0	41.7	47.5	48.3	47.5	46.3	49.9
35 Securitized business loans ¹²	--	23.9	23.7	23.1	23.0	22.8	23.1	23.2	23.3	23.4	23.2	22.9

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