

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

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS												
1 Bank credit	4,842.7	5,098.7	5,151.8	5,141.6	5,160.6	5,210.8	5,261.5	5,279.2	5,291.5	5,269.6	5,287.4	5,314.2
2 Securities in bank credit	1,273.4	1,316.5	1,332.4	1,316.8	1,311.4	1,335.2	1,356.5	1,351.6	1,338.9	1,334.2	1,344.1	1,358.5
3 Treasury and Agency securities ²	815.6	810.6	804.7	794.4	786.0	788.8	786.8	777.6	764.6	751.6	754.2	758.1
4 Other securities	457.8	505.9	527.7	522.4	525.3	546.5	569.7	574.0	574.3	582.6	589.9	600.4
5 Loans and leases in bank credit ³	3,569.4	3,782.2	3,819.4	3,824.8	3,849.3	3,875.6	3,905.0	3,927.7	3,952.6	3,935.4	3,943.3	3,955.7
6 Commercial and industrial	1,025.1	1,077.7	1,080.4	1,082.8	1,087.0	1,094.4	1,109.6	1,118.2	1,119.3	1,117.6	1,118.8	1,118.8
7 Real estate	1,512.6	1,623.5	1,635.4	1,638.4	1,651.3	1,658.0	1,661.2	1,671.6	1,684.1	1,674.7	1,680.5	1,681.4
8 Revolving home equity	106.6	119.9	121.7	125.0	127.1	129.4	131.2	132.3	133.1	133.3	134.6	134.4
9 Other	1,406.1	1,503.6	1,513.7	1,513.4	1,524.2	1,528.6	1,530.0	1,539.2	1,551.0	1,541.4	1,545.9	1,547.0
10 Consumer	501.3	527.5	531.5	530.1	533.9	537.0	540.8	540.4	537.9	537.2	537.6	540.8
11 Security ⁴	141.3	144.6	160.7	158.2	159.3	163.3	165.0	167.0	178.7	172.4	165.7	176.6
12 Other loans and leases	389.0	408.8	411.3	415.4	417.8	422.8	428.4	430.5	432.7	433.5	440.7	438.1
13 Interbank loans	229.0	245.4	238.5	246.5	245.9	252.2	270.3	266.3	260.6	277.1	285.7	282.3
14 Cash assets ⁵	278.7	270.0	267.7	267.1	256.1	267.2	273.1	265.1	266.3	257.5	284.6	263.0
15 Other assets ⁶	368.2	400.9	401.1	413.6	402.7	397.2	413.2	419.8	424.2	433.8	439.0	433.0
16 TOTAL ASSETS ⁷	5,659.6	5,952.9	5,996.8	6,006.5	6,002.7	6,063.6	6,153.5	6,165.5	6,177.9	6,173.2	6,231.9	6,227.7
LIABILITIES												
17 Deposits	3,546.3	3,750.6	3,769.1	3,784.4	3,778.7	3,846.0	3,892.1	3,889.6	3,904.6	3,925.0	3,901.4	3,926.7
18 Transaction	627.5	615.1	607.5	611.1	601.2	602.0	609.0	607.9	588.0	604.4	613.6	616.1
19 Nontransaction	2,918.8	3,135.6	3,161.6	3,173.3	3,177.4	3,244.0	3,283.1	3,281.7	3,316.6	3,320.6	3,287.8	3,310.7
20 Large time	845.4	926.7	919.6	917.6	917.4	935.4	946.8	941.6	930.7	931.6	920.3	932.1
21 Other	2,073.4	2,208.8	2,242.1	2,255.7	2,260.1	2,308.7	2,336.2	2,340.2	2,385.9	2,389.1	2,367.6	2,378.6
22 Borrowings	1,132.9	1,207.2	1,205.2	1,201.2	1,195.4	1,234.9	1,257.4	1,255.8	1,237.8	1,228.7	1,251.0	1,247.1
23 From banks in the U.S.	364.3	392.6	380.9	374.0	368.7	397.2	401.7	399.5	393.7	390.0	404.8	404.3
24 From others	768.6	814.6	824.3	827.2	826.7	837.7	855.7	856.3	844.1	838.7	846.2	842.9
25 Net due to related foreign offices	244.6	267.7	262.9	252.6	244.3	225.7	221.3	219.4	242.2	224.1	274.0	269.4
26 Other liabilities	296.5	318.0	339.4	347.9	347.2	345.1	362.4	343.6	341.7	355.1	364.6	334.7
27 TOTAL LIABILITIES	5,220.2	5,543.4	5,576.7	5,586.1	5,565.6	5,651.7	5,733.2	5,708.5	5,726.3	5,732.9	5,791.0	5,777.9
28 Residual (assets less liabilities) ⁸	439.4	409.5	420.1	420.4	437.1	411.9	420.3	457.0	451.6	440.3	440.9	449.8

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS												
1 Bank credit	4,841.9	5,081.9	5,147.1	5,148.7	5,179.4	5,246.7	5,276.1	5,274.1	5,289.4	5,261.1	5,270.9	5,291.8
2 Securities in bank credit	1,276.5	1,309.6	1,328.2	1,313.7	1,315.4	1,340.8	1,361.7	1,353.4	1,345.7	1,340.5	1,345.5	1,360.1
3 Treasury and Agency securities ²	818.6	805.4	801.2	789.3	787.1	788.6	789.0	779.3	771.1	757.6	759.1	763.0
4 Other securities	457.9	504.2	527.0	524.4	528.3	552.3	572.7	574.0	574.7	582.9	586.4	597.1
5 Loans and leases in bank credit ³	3,565.4	3,772.3	3,818.9	3,835.1	3,864.0	3,905.8	3,914.4	3,920.8	3,943.7	3,920.6	3,925.4	3,931.6
6 Commercial and industrial	1,024.9	1,071.0	1,077.2	1,082.3	1,088.1	1,096.6	1,106.8	1,117.6	1,119.8	1,117.3	1,121.8	1,120.5
7 Real estate	1,507.1	1,626.3	1,638.2	1,641.7	1,656.9	1,662.7	1,660.3	1,665.0	1,677.4	1,668.6	1,671.7	1,673.0
8 Revolving home equity	105.7	120.6	122.9	126.0	127.7	129.5	130.4	131.2	131.8	131.9	132.9	132.7
9 Other	1,401.4	1,505.7	1,515.4	1,515.7	1,529.1	1,533.2	1,529.9	1,533.8	1,545.6	1,536.7	1,538.8	1,540.4
10 Consumer	502.5	528.5	534.0	529.9	534.3	542.8	545.1	541.0	534.9	533.7	533.9	536.4
10a Credit cards and related plans	--	205.7	210.0	206.7	209.9	218.7	218.8	213.9	208.9	208.2	208.8	211.9
10b Other	--	322.7	324.0	323.2	324.4	324.1	326.3	327.1	326.0	325.5	325.1	324.5
11 Security ⁴	144.5	137.6	156.3	165.0	164.8	175.0	172.6	169.8	180.6	172.0	161.8	167.7
12 Other loans and leases	386.5	409.0	413.1	416.1	419.9	428.8	429.5	427.5	431.0	429.0	436.0	434.0
13 Interbank loans	229.4	235.9	231.1	242.0	252.6	261.0	272.4	268.1	275.2	285.4	287.3	282.1
14 Cash assets ⁵	279.2	258.3	263.8	267.9	263.2	286.5	289.2	266.1	257.7	251.0	269.1	251.9
15 Other assets ⁶	367.4	398.4	401.0	410.0	402.4	403.5	415.0	419.0	426.7	433.5	436.2	428.9
16 TOTAL ASSETS ⁷	5,659.0	5,912.4	5,980.4	6,006.7	6,034.8	6,133.7	6,188.3	6,162.4	6,184.1	6,166.1	6,198.6	6,190.0
LIABILITIES												
17 Deposits	3,558.5	3,713.9	3,747.1	3,773.0	3,800.7	3,892.5	3,906.9	3,906.5	3,931.6	3,937.8	3,894.1	3,922.5
18 Transaction	619.0	601.0	602.6	605.1	607.4	631.2	620.8	599.7	583.9	599.8	597.9	608.1
19 Nontransaction	2,939.5	3,112.9	3,144.5	3,167.9	3,193.2	3,261.3	3,286.1	3,306.8	3,347.8	3,338.0	3,296.2	3,314.5
20 Large time	856.4	914.0	909.0	912.6	924.8	949.3	960.0	953.3	937.0	934.8	922.2	934.4
21 Other	2,083.1	2,198.9	2,235.5	2,255.3	2,268.5	2,312.0	2,326.1	2,353.5	2,410.8	2,403.2	2,373.9	2,380.0
22 Borrowings	1,137.0	1,185.4	1,202.1	1,199.3	1,203.7	1,237.8	1,274.5	1,259.4	1,241.9	1,228.2	1,255.0	1,236.2
23 From banks in the U.S.	368.9	385.2	373.8	369.3	369.5	399.1	407.9	403.8	399.4	393.9	409.3	405.3
24 From others	768.1	800.2	828.2	830.0	834.2	838.7	866.6	855.5	842.5	834.3	845.7	830.9
25 Net due to related foreign offices	251.0	267.0	264.1	253.0	246.6	230.6	225.5	225.6	247.3	222.2	268.5	268.5
26 Other liabilities	300.2	317.7	339.5	348.1	349.1	347.5	364.8	347.6	343.6	353.4	360.5	334.6
27 TOTAL LIABILITIES	5,246.7	5,484.1	5,552.8	5,573.4	5,600.1	5,708.4	5,771.7	5,739.1	5,764.4	5,741.7	5,778.1	5,761.9
28 Residual (assets less liabilities) ⁸	412.3	428.3	427.6	433.3	434.7	425.2	416.6	423.3	419.7	424.4	420.5	428.1

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

Seasonally adjusted, billions of dollars

April 6, 2001

Account		2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	4,298.0	4,514.0	4,555.1	4,554.2	4,572.5	4,611.3	4,646.9	4,668.8	4,680.5	4,652.4	4,665.5	4,676.9
2	Securities in bank credit	1,076.4	1,109.9	1,121.0	1,115.0	1,115.8	1,130.2	1,147.6	1,151.7	1,137.6	1,132.3	1,138.1	1,147.2
3	Treasury and Agency securities ²	739.5	732.4	729.1	724.4	717.9	719.5	719.5	713.0	699.0	685.7	685.7	687.8
4	Other securities	336.9	377.4	391.9	390.7	397.9	410.7	428.2	438.7	438.6	446.6	452.4	459.4
5	Loans and leases in bank credit ³	3,221.7	3,404.1	3,434.1	3,439.2	3,456.7	3,481.2	3,499.3	3,517.1	3,542.9	3,520.1	3,527.4	3,529.7
6	Commercial and industrial	828.2	872.1	875.6	879.1	881.0	885.4	895.1	900.0	899.3	897.4	897.2	896.5
7	Real estate	1,495.4	1,605.6	1,617.2	1,620.3	1,632.8	1,639.4	1,642.3	1,652.9	1,665.7	1,656.3	1,662.1	1,662.7
8	Revolving home equity	106.6	119.9	121.7	125.0	127.1	129.4	131.2	132.3	133.1	133.3	134.6	134.4
9	Other	1,388.9	1,485.7	1,495.5	1,495.3	1,505.7	1,510.0	1,511.1	1,520.5	1,532.6	1,523.0	1,527.5	1,528.3
10	Consumer	501.3	527.5	531.5	530.1	533.9	537.0	540.8	540.4	537.9	537.2	537.6	540.8
11	Security ⁴	75.8	59.1	65.8	61.5	58.9	63.2	59.9	61.2	75.7	65.2	62.6	62.3
12	Other loans and leases	320.9	339.8	344.0	348.2	350.1	356.1	361.2	362.7	364.3	364.1	367.9	367.5
13	Interbank loans	196.2	223.1	214.9	219.4	219.1	225.2	240.9	237.8	227.8	247.0	252.8	254.2
14	Cash assets ⁵	229.7	225.9	223.1	225.0	217.5	227.3	231.6	223.2	225.1	218.5	243.1	222.1
15	Other assets ⁶	329.7	357.6	357.6	372.3	362.7	361.1	376.1	383.2	389.0	394.6	401.0	393.5
16	TOTAL ASSETS⁷	4,995.0	5,259.0	5,288.7	5,309.1	5,309.6	5,361.4	5,431.2	5,448.4	5,458.0	5,448.1	5,498.0	5,482.3
LIABILITIES													
17	Deposits	3,169.4	3,362.9	3,387.5	3,405.5	3,401.5	3,467.7	3,506.2	3,510.5	3,531.3	3,549.5	3,532.8	3,547.0
18	Transaction	616.4	604.3	597.5	600.4	590.4	591.3	598.3	597.6	578.5	595.2	604.0	606.7
19	Nontransaction	2,553.0	2,758.7	2,790.0	2,805.1	2,811.1	2,876.4	2,907.8	2,912.9	2,952.7	2,954.3	2,928.8	2,940.3
20	Large time	482.3	545.9	544.1	545.6	547.2	563.9	567.6	568.8	569.1	567.4	563.4	566.0
21	Other	2,070.7	2,212.7	2,245.9	2,259.5	2,263.9	2,312.5	2,340.2	2,344.1	2,383.6	2,386.8	2,365.3	2,374.2
22	Borrowings	957.4	1,006.8	987.9	980.1	972.4	995.5	1,015.8	1,018.6	1,006.6	996.4	1,017.3	1,015.7
23	From banks in the U.S.	345.8	375.4	361.0	355.0	350.1	374.9	376.4	377.1	371.5	364.0	377.5	382.8
24	From others	611.6	631.5	627.0	625.2	622.4	620.6	639.4	641.5	635.1	632.3	639.8	632.9
25	Net due to related foreign offices	218.7	243.4	241.4	236.1	237.1	227.6	217.8	214.7	222.6	199.8	237.5	233.3
26	Other liabilities	221.9	242.6	260.8	268.2	271.8	272.8	284.8	266.2	263.8	271.8	279.3	251.9
27	TOTAL LIABILITIES	4,567.3	4,855.8	4,877.7	4,890.0	4,882.7	4,963.7	5,024.6	5,010.1	5,024.2	5,017.5	5,066.9	5,047.8
28	Residual (assets less liabilities) ⁸	427.6	403.2	411.0	419.2	426.9	397.8	406.6	438.3	433.8	430.6	431.2	434.4

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

Not seasonally adjusted, billions of dollars

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS												
1 Bank credit	4,293.9	4,503.7	4,552.2	4,557.3	4,588.6	4,636.4	4,653.4	4,660.5	4,680.9	4,647.1	4,653.3	4,661.5
2 Securities in bank credit	1,079.5	1,103.0	1,116.8	1,111.9	1,119.9	1,135.8	1,152.8	1,153.5	1,144.5	1,138.6	1,139.5	1,148.9
3 Treasury and Agency securities ²	742.5	727.3	725.6	719.4	719.0	719.3	721.7	714.8	705.5	691.7	690.7	692.7
4 Other securities	337.0	375.7	391.2	392.6	400.8	416.5	431.2	438.7	439.0	447.0	448.8	456.1
5 Loans and leases in bank credit ³	3,214.4	3,400.7	3,435.4	3,445.4	3,468.8	3,500.7	3,500.5	3,507.0	3,536.5	3,508.4	3,513.8	3,512.7
6 Commercial and industrial	826.0	866.7	872.7	878.4	881.4	885.3	890.6	897.2	898.5	896.0	898.6	897.2
7 Real estate	1,489.9	1,608.4	1,620.1	1,623.6	1,638.3	1,644.1	1,641.4	1,646.3	1,659.0	1,650.2	1,653.3	1,654.3
8 Revolving home equity	105.7	120.6	122.9	126.0	127.7	129.5	130.4	131.2	131.8	131.9	132.9	132.7
9 Other	1,384.2	1,487.8	1,497.2	1,497.6	1,510.6	1,514.6	1,510.9	1,515.1	1,527.2	1,518.3	1,520.4	1,521.6
10 Consumer	502.5	528.5	534.0	529.9	534.3	542.8	545.1	541.0	534.9	533.7	533.9	536.4
10a Credit cards and related plans	--	205.7	210.0	206.7	209.9	218.7	218.8	213.9	208.9	208.2	208.8	211.9
10b Other	--	322.7	324.0	323.2	324.4	324.1	326.3	327.1	326.0	325.5	325.1	324.5
11 Security ⁴	77.9	55.9	62.6	64.1	63.0	68.7	62.2	63.0	81.7	68.5	64.5	61.4
12 Other loans and leases	318.2	341.2	346.0	349.4	351.7	359.8	361.2	359.6	362.4	359.9	363.5	363.3
13 Interbank loans	196.7	213.7	207.4	215.0	225.8	233.9	243.0	239.6	242.3	255.4	254.4	254.0
14 Cash assets ⁵	230.3	215.6	220.1	225.0	222.5	243.8	245.0	224.1	217.8	213.3	229.2	212.1
15 Other assets ⁶	327.8	355.5	357.8	369.3	362.4	365.6	376.7	381.4	389.9	392.8	398.0	389.5
16 TOTAL ASSETS ⁷	4,990.1	5,226.7	5,275.2	5,305.0	5,336.9	5,416.2	5,454.0	5,441.0	5,466.4	5,444.1	5,470.5	5,452.8
LIABILITIES												
17 Deposits	3,174.3	3,337.1	3,372.8	3,400.3	3,420.8	3,503.6	3,511.1	3,519.2	3,554.7	3,558.7	3,521.5	3,535.6
18 Transaction	608.1	590.2	592.3	594.3	596.4	619.9	609.9	589.7	574.8	591.0	588.7	598.8
19 Nontransaction	2,566.2	2,746.9	2,780.5	2,806.0	2,824.4	2,883.7	2,901.2	2,929.6	2,979.9	2,967.7	2,932.8	2,936.8
20 Large time	485.8	544.1	541.2	546.9	552.1	567.8	570.9	572.1	571.3	566.7	561.1	561.2
21 Other	2,080.4	2,202.8	2,239.2	2,259.0	2,272.3	2,316.0	2,330.2	2,357.5	2,408.6	2,401.0	2,371.7	2,375.6
22 Borrowings	961.5	985.1	984.7	978.3	980.7	998.4	1,032.9	1,022.2	1,010.6	995.9	1,021.3	1,004.8
23 From banks in the U.S.	350.4	368.0	353.9	350.3	350.9	376.8	382.6	381.5	377.1	368.0	382.0	383.8
24 From others	611.1	617.1	630.9	628.0	629.8	621.6	650.3	640.7	633.5	628.0	639.3	621.0
25 Net due to related foreign offices	221.3	243.8	240.6	236.3	239.0	227.7	218.7	217.6	221.9	198.5	234.3	234.3
26 Other liabilities	224.0	242.8	260.1	268.3	273.5	273.1	285.8	268.8	263.3	270.3	276.2	252.6
27 TOTAL LIABILITIES	4,581.1	4,808.8	4,858.2	4,883.1	4,914.0	5,002.8	5,048.5	5,027.8	5,050.5	5,023.5	5,053.3	5,027.3
28 Residual (assets less liabilities) ⁸	409.0	417.9	417.1	421.9	422.9	413.4	405.5	413.2	415.8	420.6	417.2	425.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 6, 2001

Account		2000 Feb	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	Week ending			
										Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	2,431.6	2,520.9	2,544.1	2,530.9	2,529.5	2,547.5	2,565.6	2,580.2	2,597.1	2,576.2	2,587.2	2,590.0
2	Securities in bank credit	563.3	579.0	587.3	577.8	573.6	580.7	592.1	595.3	584.0	584.1	591.8	597.6
3	Treasury and Agency securities ²	364.6	360.7	359.1	355.3	348.5	352.0	353.2	349.3	340.5	335.4	337.3	339.3
3a	Trading account	22.3	23.3	22.8	21.2	21.6	28.8	34.2	37.5	37.4	36.5	32.7	32.8
3b	Investment account	342.3	337.4	336.3	334.1	326.9	323.2	319.0	311.8	303.1	298.9	304.6	306.5
4	Other securities	198.7	218.3	228.2	222.5	225.0	228.7	238.9	246.0	243.5	248.7	254.5	258.3
4a	Trading account	85.8	103.3	114.8	111.7	114.5	119.0	126.0	129.3	127.8	128.8	132.2	137.2
4b	Investment account	112.9	115.0	113.4	110.7	110.6	109.8	112.9	116.6	115.7	119.9	122.3	121.1
4c	State and local government	24.7	25.8	25.7	25.9	26.3	26.3	27.1	27.6	27.7	27.8	28.4	28.3
4d	Other	88.2	89.2	87.6	84.8	84.3	83.5	85.8	89.0	88.0	92.2	93.9	92.8
5	Loans and leases in bank credit ³	1,868.3	1,941.9	1,956.8	1,953.1	1,956.0	1,966.8	1,973.5	1,984.9	2,013.1	1,992.1	1,995.4	1,992.4
6	Commercial and industrial	568.8	588.9	590.6	591.3	590.6	594.4	599.7	602.7	602.5	601.0	600.3	596.9
6a	Bankers acceptances	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8
6b	Other	567.8	587.9	589.7	590.5	589.8	593.6	598.9	601.9	601.7	600.3	599.5	596.1
7	Real estate	768.6	821.6	822.3	817.7	821.0	820.8	821.7	827.6	839.5	830.7	835.7	835.4
8	Revolving home equity	68.8	78.5	77.3	79.5	81.0	82.4	83.6	84.3	85.1	85.4	86.5	86.1
9	Other	699.8	743.1	745.0	738.3	740.0	738.4	738.0	743.3	754.4	745.3	749.2	749.3
10	Consumer	226.2	232.8	233.9	234.9	236.3	236.2	236.7	238.7	239.8	239.8	238.9	240.1
11	Security ⁴	69.6	52.0	58.8	54.5	52.3	56.1	52.7	53.6	68.0	57.2	54.2	54.0
11a	Fed funds and RPs with broker/dealer	48.3	32.4	38.6	36.8	35.8	40.7	36.5	37.4	53.2	42.1	37.8	37.8
11b	Other	21.3	19.6	20.2	17.7	16.4	15.3	16.2	16.2	14.8	15.1	16.4	16.2
12a	State and local government	12.3	12.7	12.8	12.8	12.7	12.5	12.6	12.6	12.7	12.7	12.7	12.6
12b	Agricultural	9.4	9.6	9.5	9.5	9.6	9.7	9.8	10.0	10.1	10.2	10.2	10.1
12c	Fed funds and RPs with others	13.4	14.1	16.2	17.0	19.0	21.0	25.7	26.1	25.1	27.0	26.8	26.9
12d	All other loans	81.6	84.4	86.1	87.5	86.4	87.7	86.2	84.8	86.3	84.9	85.9	85.8
12e	Lease financing receivables	118.5	125.9	126.5	127.8	128.1	128.4	128.4	128.8	129.2	128.7	130.8	130.6
13	Interbank loans	134.4	140.7	132.7	136.9	138.6	137.7	153.6	140.8	128.4	139.6	141.4	141.0
13a	Fed funds and RPs with banks	62.4	65.8	57.6	59.1	62.1	63.8	78.8	70.5	62.0	74.0	72.6	74.7
13b	Other	72.0	74.8	75.0	77.8	76.6	73.9	74.8	70.3	66.5	65.6	68.8	66.4
14	Cash assets ⁵	150.9	145.4	142.7	143.8	138.9	144.0	146.0	137.1	139.2	134.9	156.7	137.2
15	Other assets ⁶	227.1	246.6	249.2	259.7	254.0	248.5	260.2	262.4	266.1	274.2	281.2	270.5
16	TOTAL ASSETS ⁷	2,909.3	3,018.1	3,033.1	3,035.7	3,025.4	3,041.1	3,088.0	3,082.8	3,093.2	3,087.4	3,128.9	3,101.2

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

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

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
LIABILITIES												
17 Deposits	1,619.4	1,648.7	1,650.0	1,652.4	1,641.7	1,671.6	1,679.4	1,672.9	1,691.2	1,708.5	1,688.0	1,697.8
18 Transaction	317.2	306.3	303.0	304.4	296.1	296.8	300.0	297.9	291.5	305.4	304.1	308.3
19 Nontransaction	1,302.2	1,342.3	1,347.1	1,348.1	1,345.6	1,374.8	1,379.4	1,374.9	1,399.6	1,403.1	1,383.9	1,389.5
20 Large time	237.2	263.5	257.4	256.1	254.2	264.9	266.8	262.3	265.9	266.0	260.3	262.9
21 Other	1,065.0	1,078.8	1,089.6	1,092.0	1,091.5	1,109.8	1,112.6	1,112.6	1,133.8	1,137.2	1,123.6	1,126.6
22 Borrowings	638.3	665.7	649.5	650.2	645.1	658.8	670.1	675.9	670.6	665.6	680.0	681.6
23 From banks in the U.S.	193.0	208.1	195.7	198.1	195.9	213.9	213.9	215.6	215.5	212.6	221.1	228.3
24 From others	445.3	457.7	453.8	452.1	449.2	444.8	456.2	460.4	455.1	453.1	458.8	453.4
25 Net due to related foreign offices	213.4	219.7	220.9	212.7	213.4	206.7	201.0	198.0	206.1	184.8	220.2	216.0
26 Other liabilities	161.8	194.8	210.6	216.1	217.9	218.6	231.7	212.1	208.1	215.5	223.3	194.4
27 TOTAL LIABILITIES	2,632.8	2,728.9	2,731.0	2,731.4	2,718.1	2,755.8	2,782.3	2,758.9	2,776.0	2,774.5	2,811.4	2,789.8
28 Residual (assets less liabilities) ⁸	276.5	289.2	302.0	304.3	307.3	285.3	305.7	323.9	317.1	312.9	317.5	311.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 6, 2001

Account		2000 Feb	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	Week ending			
										Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	2,436.8	2,507.7	2,536.1	2,532.6	2,544.9	2,568.1	2,576.4	2,582.9	2,605.0	2,575.3	2,579.4	2,577.1
2	Securities in bank credit	568.5	572.9	583.4	577.1	579.3	587.1	597.9	599.0	591.1	588.3	590.5	595.3
3	Treasury and Agency securities ²	369.7	356.3	356.0	352.8	351.4	352.6	356.0	353.0	347.2	339.3	339.6	340.3
3a	Trading account	22.6	23.1	22.6	21.1	21.8	28.9	34.5	37.9	38.1	36.9	33.0	32.9
3b	Investment account	347.1	333.2	333.4	331.7	329.6	323.7	321.5	315.2	309.1	302.4	306.6	307.4
3c	Mortgage-backed	223.2	208.6	209.0	211.1	211.4	213.3	219.7	215.6	211.6	210.5	216.9	216.3
3d	Other	123.9	124.6	124.5	120.6	118.2	110.4	101.9	99.6	97.5	91.9	89.7	91.2
3e	1 year or less	28.2	32.5	33.3	32.0	32.7	31.3	31.4	33.6	35.0	32.9	32.2	32.6
3f	Between 1 and 5 years	56.5	54.2	53.7	51.6	49.9	45.0	38.4	37.0	35.7	34.2	33.4	33.2
3g	More than 5 years	39.2	37.9	37.5	37.0	35.6	34.1	32.0	29.0	26.8	24.7	24.1	25.3
4	Other securities	198.8	216.6	227.5	224.4	228.0	234.5	241.9	246.0	243.9	249.0	251.0	254.9
4a	Trading account	85.9	102.5	114.5	112.7	116.0	122.0	127.6	129.3	128.0	128.9	130.3	135.4
4b	Investment account	112.9	114.1	113.0	111.7	112.0	112.5	114.3	116.7	115.9	120.1	120.6	119.5
4c	State and local government	24.7	25.6	25.7	26.1	26.6	26.9	27.5	27.6	27.8	27.8	28.0	27.9
4d	Other	88.2	88.5	87.3	85.6	85.4	85.6	86.8	89.1	88.1	92.3	92.6	91.6
5	Loans and leases in bank credit ³	1,868.3	1,934.8	1,952.6	1,955.5	1,965.5	1,981.0	1,978.5	1,983.9	2,013.9	1,987.0	1,988.9	1,981.8
6	Commercial and industrial	567.7	585.3	589.1	591.1	591.8	593.5	596.2	601.5	602.8	600.4	601.6	597.5
6a	Bankers acceptances	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8
6b	Other	566.8	584.3	588.3	590.2	590.9	592.6	595.4	600.8	602.0	599.6	600.8	596.7
7	Real estate	765.9	822.6	823.7	820.1	826.2	825.4	822.3	824.3	835.2	826.2	829.1	827.8
8	Revolving home equity	68.1	79.4	78.3	80.3	81.4	82.3	82.8	83.3	83.9	84.0	85.0	84.6
9a	Other residential	423.1	457.9	460.4	454.3	457.5	455.8	454.4	454.4	465.1	455.6	457.2	456.2
9b	Commercial	274.7	285.2	285.0	285.5	287.3	287.2	285.1	286.5	286.2	286.6	286.8	287.0
10	Consumer	228.4	231.8	233.0	232.7	234.8	238.3	240.2	240.8	240.1	239.4	238.4	239.5
10a	Credit cards and related plans	--	74.3	75.4	76.5	78.0	82.3	83.3	83.0	82.7	82.7	81.9	82.7
10b	Other	--	157.5	157.6	156.2	156.8	156.0	156.9	157.8	157.4	156.7	156.6	156.8
11	Security ⁴	71.6	49.0	55.7	57.1	56.0	61.4	55.1	55.4	73.4	60.2	56.0	53.1
11a	Fed funds and RPs with broker/dealer	49.7	30.5	36.6	38.6	38.4	44.6	38.2	38.6	57.4	44.3	39.0	37.2
11b	Other	21.9	18.4	19.1	18.5	17.6	16.8	16.9	16.8	16.0	15.9	16.9	15.9
12a	State and local government	12.3	12.7	12.8	12.8	12.7	12.5	12.6	12.6	12.7	12.7	12.7	12.6
12b	Agricultural	9.2	9.7	9.6	9.6	9.6	9.7	9.8	9.8	9.9	9.9	9.9	9.9
12c	Fed funds and RPs with others	13.4	14.1	16.2	17.0	19.0	21.0	25.7	26.1	25.1	27.0	26.8	26.9
12d	All other loans	79.9	84.5	87.1	87.6	87.7	90.6	86.2	83.1	84.7	82.0	83.5	83.7
12e	Lease financing receivables	119.9	125.2	125.2	127.5	127.8	128.7	130.4	130.2	130.0	129.1	131.0	130.9
13	Interbank loans	133.3	135.4	128.2	131.4	139.5	141.5	155.1	139.7	130.7	141.2	141.0	140.8
13a	Fed funds and RPs with banks	61.9	63.4	55.7	56.8	62.5	65.5	79.5	70.0	63.1	74.9	72.4	74.5
13b	Other	71.4	72.0	72.5	74.6	77.0	76.0	75.6	69.7	67.7	66.4	68.6	66.2
14	Cash assets ⁵	152.3	137.4	139.2	143.2	140.1	155.4	156.8	139.0	134.3	132.9	148.5	131.3
15	Other assets ⁶	225.2	244.5	249.4	256.8	253.7	253.0	260.8	260.6	266.9	272.5	278.2	266.5
16	TOTAL ASSETS ⁷	2,912.9	2,989.3	3,017.0	3,028.6	3,042.2	3,081.3	3,112.0	3,084.5	3,099.1	3,084.1	3,109.5	3,078.4

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)

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
LIABILITIES												
17 Deposits	1,626.7	1,633.2	1,640.8	1,646.3	1,648.9	1,689.4	1,685.6	1,680.6	1,700.8	1,709.3	1,676.1	1,685.0
18 Transaction	313.3	295.3	297.9	298.9	298.4	314.7	309.0	294.8	287.3	302.4	294.8	304.5
19 Nontransaction	1,313.4	1,337.9	1,342.9	1,347.4	1,350.5	1,374.7	1,376.7	1,385.8	1,413.5	1,406.9	1,381.2	1,380.5
20 Large time	240.8	261.8	254.6	257.4	259.0	268.8	270.2	265.6	268.1	265.3	258.0	258.0
21 Other	1,072.6	1,076.1	1,088.3	1,090.0	1,091.4	1,105.9	1,106.5	1,120.2	1,145.4	1,141.7	1,123.2	1,122.5
22 Borrowings	642.4	644.0	646.4	648.3	653.4	661.7	687.2	679.6	674.6	665.2	683.9	670.7
23 From banks in the U.S.	197.6	200.7	188.7	193.4	196.8	215.8	220.1	220.0	221.2	216.5	225.6	229.3
24 From others	444.8	443.3	457.7	454.9	456.6	445.8	467.1	459.6	453.5	448.7	458.3	441.4
25 Net due to related foreign offices	216.1	220.1	220.0	212.8	215.4	206.8	201.9	200.8	205.5	183.6	217.0	217.0
26 Other liabilities	163.9	195.0	209.8	216.1	219.6	219.0	232.7	214.6	207.5	214.1	220.1	195.1
27 TOTAL LIABILITIES	2,649.0	2,692.2	2,717.0	2,723.6	2,737.3	2,776.9	2,807.5	2,775.7	2,788.5	2,772.1	2,797.2	2,767.8
28 Residual (assets less liabilities) ⁸	263.9	297.1	300.0	305.0	304.9	304.4	304.5	308.9	310.6	312.0	312.3	310.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 6, 2001

Account		2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	1,866.4	1,993.1	2,011.0	2,023.4	2,043.0	2,063.8	2,081.3	2,088.6	2,083.4	2,076.2	2,078.3	2,087.0
2	Securities in bank credit	513.0	530.9	533.7	537.2	542.3	549.5	555.5	556.4	553.6	548.2	546.3	549.6
3	Treasury and Agency securities ²	374.8	371.7	370.0	369.0	369.4	367.5	366.2	363.7	358.5	350.3	348.4	348.5
4	Other securities	138.2	159.1	163.7	168.2	172.8	182.0	189.3	192.7	195.1	197.9	197.9	201.2
5	Loans and leases in bank credit ³	1,353.4	1,462.2	1,477.3	1,486.1	1,500.7	1,514.4	1,525.8	1,532.2	1,529.8	1,528.0	1,532.1	1,537.3
6	Commercial and industrial	259.4	283.2	285.0	287.7	290.3	291.0	295.3	297.3	296.8	296.3	296.9	299.6
7	Real estate	726.8	784.1	794.9	802.5	811.8	818.6	820.6	825.3	826.2	825.6	826.4	827.3
8	Revolving home equity	37.8	41.4	44.3	45.5	46.1	47.0	47.6	48.0	48.0	48.0	48.1	48.3
9	Other	689.0	742.7	750.6	757.1	765.7	771.6	773.0	777.3	778.2	777.6	778.3	779.0
10	Consumer	275.1	294.7	297.5	295.2	297.6	300.8	304.2	301.7	298.1	297.4	298.7	300.7
11	Security ⁴	6.2	7.1	7.0	7.0	6.7	7.1	7.2	7.6	7.7	8.0	8.4	8.3
12	Other loans and leases	85.8	93.1	92.9	93.7	94.3	96.8	98.5	100.3	100.9	100.6	101.6	101.5
13	Interbank loans	61.8	82.5	82.2	82.5	80.5	87.5	87.4	97.0	99.4	107.4	111.4	113.2
14	Cash assets ⁵	78.8	80.5	80.4	81.3	78.6	83.3	85.6	86.1	85.9	83.6	86.4	84.9
15	Other assets ⁶	102.6	111.0	108.4	112.6	108.7	112.6	115.9	120.8	123.0	120.3	119.8	123.0
16	TOTAL ASSETS⁷	2,085.6	2,240.9	2,255.6	2,273.4	2,284.2	2,320.4	2,343.2	2,365.6	2,364.8	2,360.7	2,369.1	2,381.1
LIABILITIES													
17	Deposits	1,550.0	1,714.2	1,737.4	1,753.0	1,759.8	1,796.1	1,826.7	1,837.6	1,840.1	1,841.0	1,844.8	1,849.2
18	Transaction	299.2	297.9	294.5	296.0	294.4	294.5	298.3	299.7	287.0	289.9	299.9	298.4
19	Nontransaction	1,250.8	1,416.3	1,442.9	1,457.0	1,465.4	1,501.7	1,528.4	1,537.9	1,553.1	1,551.2	1,544.9	1,550.8
20	Large time	245.0	282.4	286.7	289.5	293.0	299.0	300.8	306.5	303.2	301.5	303.1	303.2
21	Other	1,005.8	1,134.0	1,156.3	1,167.5	1,172.4	1,202.7	1,227.7	1,231.4	1,249.9	1,249.7	1,241.8	1,247.6
22	Borrowings	319.2	341.1	338.4	329.9	327.3	336.7	345.7	342.7	336.0	330.8	337.4	334.0
23	From banks in the U.S.	152.8	167.3	165.2	156.9	154.1	161.0	162.5	161.5	156.0	151.5	156.3	154.5
24	From others	166.3	173.8	173.2	173.0	173.2	175.7	183.2	181.1	180.0	179.3	181.0	179.5
25	Net due to related foreign offices	5.3	23.7	20.6	23.4	23.7	20.9	16.8	16.7	16.4	15.0	17.3	17.3
26	Other liabilities	60.1	47.8	50.3	52.2	53.9	54.1	53.1	54.2	55.7	56.3	56.0	57.5
27	TOTAL LIABILITIES	1,934.5	2,126.9	2,146.6	2,158.6	2,164.7	2,207.9	2,242.3	2,251.2	2,248.2	2,243.0	2,255.5	2,258.0
28	Residual (assets less liabilities) ⁸	151.1	114.1	109.0	114.8	119.5	112.5	100.9	114.4	116.6	117.7	113.6	123.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 6, 2001

Account		2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	1,857.1	1,996.1	2,016.2	2,024.7	2,043.8	2,068.3	2,077.0	2,077.5	2,075.9	2,071.8	2,073.8	2,084.4
2	Securities in bank credit	511.0	530.1	533.4	534.8	540.5	548.6	554.9	554.5	553.3	550.3	549.0	553.6
3	Treasury and Agency securities ²	372.8	371.0	369.6	366.6	367.7	366.7	365.6	361.8	358.3	352.4	351.1	352.4
4	Other securities	138.2	159.1	163.7	168.2	172.8	182.0	189.3	192.7	195.1	197.9	197.9	201.2
5	Loans and leases in bank credit ³	1,346.1	1,466.0	1,482.8	1,489.9	1,503.2	1,519.7	1,522.1	1,523.1	1,522.6	1,521.4	1,524.9	1,530.8
6	Commercial and industrial	258.3	281.5	283.5	287.3	289.6	291.8	294.4	295.6	295.7	295.6	297.0	299.7
7	Real estate	724.0	785.8	796.4	803.4	812.2	818.6	819.1	822.0	823.8	824.0	824.2	826.6
8	Revolving home equity	37.6	41.2	44.5	45.7	46.4	47.1	47.6	47.8	47.9	47.9	47.9	48.1
9	Other	686.4	744.7	751.8	757.7	765.8	771.5	771.5	774.2	775.9	776.2	776.3	778.5
10	Consumer	274.1	296.7	301.0	297.2	299.5	304.6	305.0	300.2	294.8	294.3	295.5	297.0
10a	Credit cards and related plans	--	131.4	134.6	130.2	131.9	136.4	135.5	130.9	126.2	125.6	127.0	129.2
10b	Other	--	165.3	166.4	167.0	167.7	168.1	169.5	169.3	168.6	168.7	168.6	167.7
11	Security ⁴	6.2	6.9	6.9	7.0	7.0	7.4	7.1	7.6	8.3	8.3	8.5	8.2
12	Other loans and leases	83.5	95.0	95.0	94.9	94.8	97.3	96.5	97.7	100.0	99.1	99.6	99.4
13	Interbank loans	63.4	78.2	79.2	83.6	86.3	92.4	87.9	99.9	111.6	114.2	113.4	113.2
14	Cash assets ⁵	78.0	78.2	80.8	81.8	82.5	88.4	88.2	85.1	83.5	80.5	80.7	80.8
15	Other assets ⁶	102.6	111.0	108.4	112.6	108.7	112.6	115.9	120.8	123.0	120.3	119.8	123.0
16	TOTAL ASSETS ⁷	2,077.2	2,237.4	2,258.2	2,276.4	2,294.7	2,334.9	2,342.0	2,356.5	2,367.3	2,360.0	2,361.0	2,374.5
LIABILITIES													
17	Deposits	1,547.6	1,703.9	1,731.9	1,754.0	1,771.9	1,814.2	1,825.4	1,838.6	1,853.9	1,849.3	1,845.4	1,850.6
18	Transaction	294.8	294.9	294.4	295.4	298.0	305.2	300.9	294.8	287.5	288.6	293.9	294.3
19	Nontransaction	1,252.8	1,409.0	1,437.5	1,458.6	1,473.9	1,509.0	1,524.5	1,543.8	1,566.4	1,560.8	1,551.6	1,556.3
20	Large time	245.0	282.4	286.7	289.5	293.0	299.0	300.8	306.5	303.2	301.5	303.1	303.2
21	Other	1,007.7	1,126.6	1,150.9	1,169.1	1,180.9	1,210.0	1,223.7	1,237.3	1,263.2	1,259.3	1,248.4	1,253.1
22	Borrowings	319.2	341.1	338.4	329.9	327.3	336.7	345.7	342.7	336.0	330.8	337.4	334.0
23	From banks in the U.S.	152.8	167.3	165.2	156.9	154.1	161.0	162.5	161.5	156.0	151.5	156.3	154.5
24	From others	166.3	173.8	173.2	173.0	173.2	175.7	183.2	181.1	180.0	179.3	181.0	179.5
25	Net due to related foreign offices	5.3	23.7	20.6	23.4	23.7	20.9	16.8	16.7	16.4	15.0	17.3	17.3
26	Other liabilities	60.1	47.8	50.3	52.2	53.9	54.1	53.1	54.2	55.7	56.3	56.0	57.5
27	TOTAL LIABILITIES	1,932.1	2,116.6	2,141.1	2,159.5	2,176.7	2,225.9	2,241.0	2,252.2	2,262.0	2,251.3	2,256.1	2,259.5
28	Residual (assets less liabilities) ⁸	145.1	120.8	117.0	116.9	118.0	108.9	101.0	104.3	105.2	108.6	104.9	115.0

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

Seasonally adjusted, billions of dollars

April 6, 2001

Account		2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	544.7	584.7	596.7	587.4	588.1	599.5	614.6	610.4	611.0	617.1	621.9	637.2
2	Securities in bank credit	197.0	206.6	211.4	201.8	195.5	205.1	208.9	199.9	201.3	201.8	206.0	211.3
3	Treasury and Agency securities ²	76.1	78.1	75.6	70.0	68.1	69.3	67.3	64.5	65.6	65.9	68.4	70.3
4	Other securities	120.9	128.5	135.8	131.8	127.5	135.8	141.6	135.3	135.7	136.0	137.6	141.0
5	Loans and leases in bank credit ³	347.7	378.1	385.3	385.6	392.6	394.4	405.8	410.6	409.7	415.3	415.8	426.0
6	Commercial and industrial	196.9	205.6	204.9	203.7	206.1	209.0	214.5	218.2	220.0	220.2	221.6	222.4
7	Real estate	17.2	17.9	18.2	18.1	18.5	18.6	18.9	18.7	18.4	18.4	18.4	18.7
11	Security ⁴	65.5	85.5	94.9	96.7	100.3	100.1	105.1	105.8	103.0	107.2	103.0	114.3
12	Other loans and leases	68.1	69.0	67.3	67.1	67.7	66.7	67.2	67.8	68.3	69.4	72.8	70.5
13	Interbank loans	32.7	22.2	23.7	27.0	26.8	27.0	29.4	28.5	32.9	30.0	32.9	28.1
14	Cash assets ⁵	49.0	44.1	44.6	42.1	38.5	39.9	41.6	41.9	41.2	39.1	41.5	41.0
15	Other assets ⁶	38.5	43.3	43.5	41.3	40.0	36.1	37.1	36.6	35.2	39.2	38.0	39.5
16	TOTAL ASSETS ⁷	664.6	693.9	708.1	697.4	693.1	702.2	722.3	717.1	719.9	725.1	733.9	745.4
LIABILITIES													
17	Deposits	376.9	387.7	381.6	378.9	377.2	378.3	385.9	379.1	373.3	375.5	368.6	379.8
18	Transaction	11.1	10.8	10.0	10.7	10.8	10.7	10.7	10.3	9.4	9.2	9.5	9.4
19	Nontransaction	365.8	376.9	371.6	368.2	366.4	367.6	375.3	368.9	363.9	366.3	359.0	370.4
22	Borrowings	175.5	200.3	217.3	221.0	223.0	239.4	241.6	237.2	231.2	232.3	233.7	231.4
23	From banks in the U.S.	18.4	17.2	20.0	19.0	18.6	22.3	25.3	22.3	22.3	25.9	27.3	21.5
24	From others	157.0	183.1	197.4	202.1	204.4	217.1	216.3	214.8	209.0	206.4	206.4	210.0
25	Net due to related foreign offices	25.9	24.2	21.5	16.5	7.3	-1.9	3.5	4.7	19.6	24.3	36.5	36.1
26	Other liabilities	74.6	75.4	78.5	79.7	75.4	72.3	77.5	77.4	77.9	83.3	85.3	82.8
27	TOTAL LIABILITIES	652.9	687.7	699.0	696.1	682.8	688.1	708.6	698.4	702.0	715.4	724.1	730.1
28	Residual (assets less liabilities) ⁸	11.8	6.2	9.1	1.3	10.2	14.1	13.7	18.7	17.8	9.7	9.7	15.3

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

Not seasonally adjusted, billions of dollars

April 6, 2001

Account		2000 Feb	2000 Aug	2000 Sep	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	Week ending			
										Mar 7	Mar 14	Mar 21	Mar 28
ASSETS													
1	Bank credit	548.0	578.2	594.9	591.4	590.8	610.2	622.7	613.7	608.5	614.0	617.6	630.2
2	Securities in bank credit	197.0	206.6	211.4	201.8	195.5	205.1	208.9	199.9	201.3	201.8	206.0	211.3
3	Treasury and Agency securities ²	76.1	78.1	75.6	70.0	68.1	69.3	67.3	64.5	65.6	65.9	68.4	70.3
3a	Trading account	7.3	13.8	14.1	11.8	10.9	11.8	11.2	10.5	9.1	9.0	9.1	9.6
3b	Investment account	68.8	64.3	61.5	58.2	57.2	57.5	56.1	54.1	56.5	56.9	59.3	60.6
4	Other securities	120.9	128.5	135.8	131.8	127.5	135.8	141.6	135.3	135.7	136.0	137.6	141.0
4a	Trading account	77.7	83.1	91.6	90.5	88.0	90.6	95.7	91.2	92.1	93.0	95.0	97.4
4b	Investment account	43.2	45.4	44.2	41.3	39.4	45.2	45.8	44.1	43.6	43.0	42.6	43.6
5	Loans and leases in bank credit ³	351.0	371.6	383.5	389.7	395.3	405.1	413.8	413.8	407.2	412.2	411.6	419.0
6	Commercial and industrial	198.9	204.3	204.6	203.9	206.7	211.3	216.2	220.4	221.3	221.2	223.3	223.3
7	Real estate	17.2	17.9	18.2	18.1	18.5	18.6	18.9	18.7	18.4	18.4	18.4	18.7
11	Security ⁴	66.6	81.7	93.7	100.9	101.8	106.2	110.4	106.8	98.9	103.5	97.4	106.3
12	Other loans and leases	68.3	67.8	67.0	66.7	68.2	69.0	68.3	67.9	68.6	69.1	72.5	70.6
13	Interbank loans	32.7	22.2	23.7	27.0	26.8	27.0	29.4	28.5	32.9	30.0	32.9	28.1
14	Cash assets ⁵	48.8	42.7	43.7	42.9	40.6	42.7	44.2	42.0	39.9	37.7	39.9	39.8
15	Other assets ⁶	39.6	42.9	43.2	40.7	40.0	37.9	38.3	37.6	36.8	40.7	38.2	39.3
16	TOTAL ASSETS ⁷	668.9	685.8	705.1	701.7	697.9	717.5	734.2	721.4	717.7	722.1	728.2	737.1
LIABILITIES													
17	Deposits	384.2	376.8	374.3	372.7	379.9	388.9	395.8	387.3	376.9	379.2	372.6	387.0
18	Transaction	10.8	10.8	10.3	10.8	11.0	11.4	10.9	10.0	9.0	8.9	9.2	9.3
19	Nontransaction	373.3	366.0	364.0	361.9	368.9	377.6	385.0	377.2	367.9	370.3	363.4	377.7
22	Borrowings	175.5	200.3	217.3	221.0	223.0	239.4	241.6	237.2	231.2	232.3	233.7	231.4
23	From banks in the U.S.	18.4	17.2	20.0	19.0	18.6	22.3	25.3	22.3	22.3	25.9	27.3	21.5
24	From others	157.0	183.1	197.4	202.1	204.4	217.1	216.3	214.8	209.0	206.4	206.4	210.0
25	Net due to related foreign offices	29.7	23.2	23.5	16.7	7.6	2.9	6.8	8.0	25.4	23.7	34.2	34.2
26	Other liabilities	76.2	74.9	79.5	79.8	75.6	74.4	78.9	78.8	80.3	83.1	84.4	82.0
27	TOTAL LIABILITIES	665.5	675.3	694.6	690.3	686.0	705.6	723.1	711.3	713.8	718.2	724.8	734.6
28	Residual (assets less liabilities) ⁸	3.3	10.4	10.5	11.4	11.8	11.8	11.1	10.1	3.9	3.8	3.3	2.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 6, 2001

Account	2000	2000	2000	2000	2000	2000	2001	2001	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 7	Mar 14	Mar 21	Mar 28
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	64.5	66.5	74.4	70.9	68.0	77.8	79.5	77.6	76.6	77.3	82.2	83.4
30 Reval. losses on off-bal. sheet items ⁹	64.3	67.3	73.9	72.8	72.6	83.1	82.5	81.0	76.4	76.6	80.8	81.9
31 Mortgage-backed securities ¹⁰	253.4	238.8	238.9	240.4	240.6	242.5	247.9	244.4	239.7	242.4	249.3	246.9
31a Pass-through	175.7	170.3	170.9	173.8	174.2	177.5	182.7	179.4	175.2	178.0	185.5	185.1
31b CMO, REMIC, and other	77.7	68.5	68.0	66.6	66.4	65.0	65.2	65.0	64.5	64.4	63.8	61.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-10.8	-8.6	-6.9	-4.2	-1.2	1.4	-2.5	-0.5	-0.2	-0.5	-0.2	-0.2
33 Offshore credit to U.S. residents ¹²	23.6	22.1	22.1	22.3	23.1	23.4	23.0	22.7	22.5	22.3	23.2	23.2
34 Securitized consumer loans ¹³	--	86.6	85.9	80.8	80.5	82.2	82.4	80.8	80.6	80.0	80.4	80.3
34a Credit cards and related plans	--	72.0	71.8	67.2	67.3	68.6	68.5	67.3	67.5	67.0	67.5	67.5
34b Other	--	14.6	14.1	13.6	13.2	13.6	13.9	13.4	13.1	13.0	12.9	12.8
35 Securitized business loans ¹³	--	16.2	15.3	15.2	17.8	18.6	18.4	18.6	18.7	18.6	18.6	18.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	202.1	209.4	210.8	211.6	213.1	214.6	218.0	222.2	226.1	227.0	227.5	230.9
34 Securitized consumer loans ¹³	--	221.8	222.3	224.5	225.6	231.1	231.4	235.6	238.6	238.1	237.7	238.7
34a Credit cards and related plans	--	213.0	214.0	215.2	216.1	221.9	222.4	226.8	230.0	229.5	229.2	230.2
34b Other	--	8.7	8.3	9.3	9.5	9.1	9.0	8.8	8.6	8.6	8.6	8.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	42.8	42.9	48.4	47.3	44.6	45.5	50.8	49.6	50.5	52.2	53.8	52.7
30 Reval. losses on off-bal. sheet items ⁹	42.3	40.2	45.1	44.7	40.8	41.3	46.9	47.4	48.6	50.0	51.2	49.0
35 Securitized business loans ¹³	--	23.7	23.1	23.0	22.8	23.1	23.2	22.4	22.3	21.5	21.4	21.3

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. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. 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.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. 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.
9. 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.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. 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.
12. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to other than nonfinancial businesses.
13. Total amount outstanding.

Note: Domestically chartered commercial banks acquired \$0.2 billion in assets and liabilities of nonbank institutions in the week ending March 28, 2001. The major asset item affected was (in billions): real estate loans, other, \$0.2. The major liability item affected was: nontransactions deposits, other, \$0.2.

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

OFFICIAL BUSINESS

First Class