

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

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	4,941.6	5,147.5	5,166.4	5,216.3	5,267.0	5,281.0	5,289.1	5,310.2	5,303.6	5,311.0	5,307.6	5,329.4
2 Securities in bank credit	1,294.0	1,316.8	1,311.4	1,335.4	1,357.0	1,351.8	1,345.1	1,361.1	1,354.9	1,363.5	1,359.6	1,368.5
3 Treasury and Agency securities ²	816.7	794.3	785.9	788.8	787.1	777.8	758.5	766.7	756.6	772.8	768.8	762.7
4 Other securities	477.3	522.5	525.4	546.6	569.8	574.0	586.7	594.3	598.3	590.8	590.8	605.7
5 Loans and leases in bank credit ³	3,647.6	3,830.7	3,855.1	3,880.9	3,910.0	3,929.2	3,943.9	3,949.1	3,948.7	3,947.4	3,948.0	3,961.0
6 Commercial and industrial	1,040.4	1,082.8	1,087.0	1,094.4	1,109.9	1,118.5	1,117.9	1,114.2	1,115.4	1,115.7	1,114.0	1,115.3
7 Real estate	1,555.1	1,638.4	1,651.3	1,658.0	1,661.1	1,671.4	1,679.0	1,685.3	1,684.9	1,680.6	1,691.0	1,702.2
8 Revolving home equity	112.5	125.0	127.1	129.4	131.2	132.3	133.8	134.8	134.7	135.0	135.8	136.1
9 Other	1,442.6	1,513.4	1,524.2	1,528.6	1,529.9	1,539.1	1,545.2	1,550.6	1,550.2	1,545.6	1,555.2	1,566.1
10 Consumer	507.9	530.1	533.9	537.0	540.8	540.3	538.3	541.8	543.6	542.7	542.6	542.0
11 Security ⁴	147.4	164.1	165.1	168.8	170.3	169.1	173.9	174.7	174.2	168.5	165.3	169.6
12 Other loans and leases	396.9	415.4	417.8	422.8	427.9	429.9	434.9	433.1	430.7	439.8	435.2	431.9
13 Interbank loans	223.8	246.5	245.9	252.2	270.2	266.7	275.0	292.0	293.7	307.9	289.5	290.1
14 Cash assets ⁵	281.2	267.1	256.1	267.2	273.1	265.2	268.0	271.0	278.0	265.3	275.6	269.3
15 Other assets ⁶	370.5	413.6	402.7	397.1	412.1	414.2	430.2	429.6	423.2	440.4	430.8	408.3
16 TOTAL ASSETS ⁷	5,757.6	6,012.5	6,008.4	6,068.9	6,157.7	6,162.1	6,197.4	6,237.6	6,233.2	6,259.3	6,238.4	6,232.2
LIABILITIES												
17 Deposits	3,626.3	3,784.4	3,778.7	3,845.9	3,891.3	3,889.1	3,923.4	3,984.4	3,997.5	3,986.8	3,979.0	3,963.4
18 Transaction	627.3	611.1	601.2	602.0	608.7	607.6	607.0	611.6	613.8	648.4	597.9	593.9
19 Nontransaction	2,999.0	3,173.3	3,177.5	3,243.9	3,282.7	3,281.5	3,316.4	3,372.8	3,383.7	3,338.4	3,381.0	3,369.5
20 Large time	870.6	917.6	917.4	935.3	946.8	941.5	933.5	945.5	946.8	946.4	932.8	937.6
21 Other	2,128.4	2,255.7	2,260.1	2,308.6	2,335.9	2,340.0	2,382.9	2,427.4	2,436.9	2,392.1	2,448.3	2,431.9
22 Borrowings	1,184.7	1,208.7	1,202.9	1,242.2	1,262.3	1,258.0	1,243.7	1,278.1	1,278.4	1,284.1	1,268.6	1,264.5
23 From banks in the U.S.	375.6	374.0	368.7	396.7	397.2	396.0	395.6	405.8	406.0	411.8	385.7	383.1
24 From others	809.2	834.8	834.2	845.5	865.1	861.9	848.2	872.3	872.4	872.3	882.9	881.4
25 Net due to related foreign offices	222.9	252.6	244.3	225.7	221.2	219.3	233.6	193.2	186.1	210.4	215.2	215.7
26 Other liabilities	297.9	347.9	347.2	345.1	362.7	343.5	355.5	351.3	357.1	344.4	340.3	350.7
27 TOTAL LIABILITIES	5,331.8	5,593.7	5,573.0	5,658.9	5,737.5	5,709.9	5,756.3	5,807.1	5,819.0	5,825.7	5,803.1	5,794.2
28 Residual (assets less liabilities) ⁸	425.7	418.8	435.4	410.0	420.2	452.2	441.1	430.4	414.2	433.7	435.3	438.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	4,939.0	5,154.9	5,185.6	5,252.7	5,281.8	5,276.0	5,276.4	5,302.7	5,308.6	5,300.6	5,307.4	5,321.1
2 Securities in bank credit	1,296.8	1,313.7	1,315.4	1,341.0	1,362.2	1,353.6	1,349.2	1,362.7	1,357.6	1,361.5	1,359.1	1,368.5
3 Treasury and Agency securities ²	822.3	789.2	787.0	788.6	789.3	779.5	764.3	771.6	762.4	774.4	769.7	763.7
4 Other securities	474.5	524.4	528.3	552.4	572.8	574.0	584.9	591.1	595.3	587.1	589.4	604.8
5 Loans and leases in bank credit ³	3,642.2	3,841.3	3,870.2	3,911.7	3,919.6	3,922.4	3,927.2	3,940.0	3,951.0	3,939.2	3,948.3	3,952.6
6 Commercial and industrial	1,045.5	1,082.3	1,088.1	1,096.6	1,107.1	1,117.9	1,119.4	1,118.9	1,122.6	1,120.1	1,121.1	1,120.4
7 Real estate	1,551.3	1,641.7	1,656.9	1,662.6	1,660.2	1,664.9	1,671.6	1,681.0	1,680.4	1,676.7	1,688.8	1,702.7
8 Revolving home equity	111.6	126.0	127.7	129.5	130.4	131.2	132.2	133.8	133.7	134.7	135.7	136.1
9 Other	1,439.6	1,515.7	1,529.1	1,533.2	1,529.8	1,533.7	1,539.4	1,547.2	1,546.7	1,542.0	1,553.1	1,566.6
10 Consumer	506.1	529.9	534.3	542.8	545.1	540.9	534.5	538.7	540.3	541.5	541.2	539.8
10a Credit cards and related plans	--	206.7	209.9	218.7	218.8	213.8	209.6	214.7	215.2	217.7	217.9	215.6
10b Other	--	323.2	324.4	324.1	326.3	327.1	324.9	324.0	325.1	323.8	323.3	324.2
11 Security ⁴	144.5	171.2	171.1	181.0	178.1	171.9	170.0	170.4	177.7	166.4	164.2	162.3
12 Other loans and leases	394.9	416.1	419.9	428.7	429.1	426.8	431.7	431.0	430.0	434.5	433.0	427.4
13 Interbank loans	228.1	242.0	252.6	261.0	272.2	268.5	282.3	298.1	305.4	296.5	286.8	285.2
14 Cash assets ⁵	277.5	267.9	263.2	286.5	289.2	266.3	258.1	266.8	280.2	255.8	278.0	258.0
15 Other assets ⁶	370.4	410.0	402.4	403.3	414.0	413.4	429.5	429.4	423.0	436.3	432.2	411.5
16 TOTAL ASSETS⁷	5,755.7	6,012.9	6,041.0	6,139.5	6,192.7	6,159.1	6,181.5	6,232.0	6,252.3	6,224.4	6,239.2	6,210.8
LIABILITIES												
17 Deposits	3,645.0	3,773.0	3,800.7	3,892.4	3,906.1	3,906.0	3,933.8	4,003.7	4,031.5	3,969.6	3,983.4	3,955.7
18 Transaction	634.8	605.1	607.4	631.2	620.4	599.4	601.0	617.8	632.8	636.4	602.0	576.9
19 Nontransaction	3,010.2	3,167.9	3,193.2	3,261.2	3,285.7	3,306.6	3,332.7	3,385.8	3,398.8	3,333.2	3,381.4	3,378.9
20 Large time	872.0	912.6	924.8	949.3	959.9	953.3	936.6	946.8	947.7	948.5	935.8	939.1
21 Other	2,138.2	2,255.3	2,268.5	2,311.9	2,325.8	2,353.3	2,396.1	2,439.1	2,451.0	2,384.7	2,445.7	2,439.8
22 Borrowings	1,186.4	1,206.9	1,211.3	1,245.0	1,279.6	1,261.6	1,242.1	1,278.9	1,279.9	1,293.9	1,284.7	1,276.7
23 From banks in the U.S.	379.3	369.3	369.5	398.6	403.4	400.4	399.2	409.0	409.7	416.5	392.3	388.2
24 From others	807.1	837.6	841.8	846.5	876.2	861.1	842.9	869.8	870.2	877.4	892.4	888.6
25 Net due to related foreign offices	216.2	253.0	246.6	230.6	225.4	225.5	232.5	186.1	176.2	201.3	214.3	214.3
26 Other liabilities	293.7	348.1	349.1	347.5	365.1	347.4	354.3	346.4	348.9	340.9	341.0	350.3
27 TOTAL LIABILITIES	5,341.3	5,581.0	5,607.7	5,715.6	5,776.2	5,740.5	5,762.7	5,815.0	5,836.5	5,805.7	5,823.4	5,797.1
28 Residual (assets less liabilities) ⁸	414.3	431.9	433.3	423.9	416.5	418.6	418.8	416.9	415.8	418.6	415.8	413.8

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

Seasonally adjusted, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	4,372.2	4,560.2	4,578.3	4,616.9	4,652.2	4,670.6	4,668.7	4,693.4	4,692.0	4,696.5	4,707.5	4,720.6
2 Securities in bank credit	1,089.3	1,115.0	1,115.8	1,130.3	1,148.1	1,151.9	1,139.7	1,146.4	1,142.6	1,145.4	1,147.5	1,155.6
3 Treasury and Agency securities ²	736.4	724.3	717.9	719.5	719.8	713.2	690.6	691.7	683.9	692.4	696.6	691.4
4 Other securities	352.8	390.7	398.0	410.8	428.3	438.7	449.1	454.7	458.7	452.9	450.9	464.2
5 Loans and leases in bank credit ³	3,282.9	3,445.1	3,462.5	3,486.5	3,504.1	3,518.7	3,529.0	3,547.0	3,549.4	3,551.1	3,560.0	3,565.0
6 Commercial and industrial	840.1	879.1	881.0	885.4	895.3	900.3	897.7	893.5	894.8	894.2	894.4	894.5
7 Real estate	1,537.8	1,620.3	1,632.8	1,639.4	1,642.2	1,652.7	1,660.5	1,667.3	1,666.7	1,662.7	1,673.0	1,684.0
8 Revolving home equity	112.5	125.0	127.1	129.4	131.2	132.3	133.8	134.8	134.7	135.0	135.8	136.1
9 Other	1,425.3	1,495.3	1,505.7	1,510.0	1,510.9	1,520.4	1,526.7	1,532.5	1,532.0	1,527.7	1,537.2	1,547.9
10 Consumer	507.9	530.1	533.9	537.0	540.8	540.3	538.3	541.8	543.6	542.7	542.6	542.0
11 Security ⁴	68.8	67.4	64.7	68.7	65.1	63.3	67.4	79.3	81.3	79.4	82.6	81.8
12 Other loans and leases	328.2	348.2	350.1	356.0	360.7	362.0	365.1	365.1	363.1	372.0	367.4	362.7
13 Interbank loans	194.9	219.4	219.1	225.2	240.9	238.1	244.4	262.6	263.0	277.9	259.9	262.1
14 Cash assets ⁵	235.0	225.0	217.5	227.3	231.5	223.3	227.3	231.7	239.0	226.3	238.5	230.2
15 Other assets ⁶	331.0	372.3	362.7	360.9	375.0	377.6	391.9	388.7	379.9	400.0	393.7	369.7
16 TOTAL ASSETS⁷	5,073.9	5,315.1	5,315.4	5,366.8	5,435.4	5,445.0	5,467.9	5,511.5	5,509.0	5,535.8	5,534.8	5,518.0
LIABILITIES												
17 Deposits	3,240.0	3,405.5	3,401.5	3,467.6	3,505.4	3,510.0	3,546.0	3,591.9	3,601.8	3,588.7	3,597.3	3,578.5
18 Transaction	616.3	600.4	590.4	591.3	598.0	597.4	597.6	601.1	603.6	637.7	587.5	583.0
19 Nontransaction	2,623.7	2,805.1	2,811.1	2,876.3	2,907.4	2,912.6	2,948.5	2,990.8	2,998.2	2,951.0	3,009.8	2,995.5
20 Large time	497.8	545.6	547.2	563.9	567.5	568.8	567.7	565.7	563.6	561.1	563.8	565.8
21 Other	2,126.0	2,259.5	2,263.9	2,312.5	2,339.9	2,343.9	2,380.7	2,425.1	2,434.6	2,389.9	2,446.1	2,429.7
22 Borrowings	985.5	987.7	979.9	1,002.8	1,020.7	1,020.8	1,010.2	1,042.1	1,033.9	1,052.7	1,051.4	1,042.7
23 From banks in the U.S.	354.6	355.0	350.1	374.5	372.1	373.7	371.4	382.3	379.6	386.7	367.0	362.3
24 From others	630.9	632.7	629.8	628.3	648.6	647.1	638.9	659.9	654.3	666.0	684.3	680.5
25 Net due to related foreign offices	207.3	236.1	237.1	227.6	217.7	214.6	211.8	189.0	187.7	201.8	203.7	205.8
26 Other liabilities	220.6	268.2	271.8	272.8	285.2	266.1	272.6	263.1	269.6	252.7	253.9	263.2
27 TOTAL LIABILITIES	4,653.4	4,897.5	4,890.2	4,970.8	5,029.0	5,011.4	5,040.7	5,086.2	5,093.0	5,096.0	5,106.3	5,090.2
28 Residual (assets less liabilities) ⁸	420.4	417.5	425.2	395.9	406.5	433.5	427.2	425.4	416.0	439.8	428.5	427.8

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

Not seasonally adjusted, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	4,371.4	4,563.5	4,594.8	4,642.5	4,658.9	4,662.3	4,660.9	4,688.7	4,692.9	4,685.9	4,707.7	4,717.0
2 Securities in bank credit	1,092.0	1,111.9	1,119.8	1,135.9	1,153.3	1,153.7	1,143.8	1,148.0	1,145.3	1,143.3	1,147.0	1,155.7
3 Treasury and Agency securities ²	742.1	719.2	718.9	719.3	722.0	715.0	696.5	696.6	689.7	694.1	697.5	692.4
4 Other securities	350.0	392.7	400.9	416.6	431.3	438.7	447.3	451.4	455.6	449.2	449.5	463.3
5 Loans and leases in bank credit ³	3,279.4	3,451.6	3,475.0	3,506.6	3,505.7	3,508.6	3,517.1	3,540.8	3,547.6	3,542.6	3,560.7	3,561.3
6 Commercial and industrial	846.8	878.4	881.4	885.2	890.9	897.5	898.1	900.0	903.0	901.2	904.1	902.6
7 Real estate	1,534.0	1,623.6	1,638.3	1,644.1	1,641.2	1,646.2	1,653.2	1,662.9	1,662.2	1,658.8	1,670.8	1,684.5
8 Revolving home equity	111.6	126.0	127.7	129.5	130.4	131.2	132.2	133.8	133.7	134.7	135.7	136.1
9 Other	1,422.3	1,497.6	1,510.6	1,514.6	1,510.8	1,515.0	1,520.9	1,529.1	1,528.5	1,524.1	1,535.1	1,548.4
10 Consumer	506.1	529.9	534.3	542.8	545.1	540.9	534.5	538.7	540.3	541.5	541.2	539.8
10a Credit cards and related plans	--	206.7	209.9	218.7	218.8	213.8	209.6	214.7	215.2	217.7	217.9	215.6
10b Other	--	323.2	324.4	324.1	326.3	327.1	324.9	324.0	325.1	323.8	323.3	324.2
11 Security ⁴	66.6	70.3	69.2	74.7	67.6	65.1	69.4	76.4	80.4	74.9	79.2	75.3
12 Other loans and leases	326.1	349.4	351.7	359.7	360.8	358.9	361.9	362.9	361.7	366.2	365.5	359.0
13 Interbank loans	199.1	215.0	225.8	233.9	242.9	239.9	251.7	268.7	274.7	266.5	257.3	257.1
14 Cash assets ⁵	233.2	225.0	222.5	243.8	245.0	224.2	218.8	229.0	242.7	218.6	241.8	220.1
15 Other assets ⁶	331.8	369.3	362.4	365.4	375.6	375.8	390.6	389.4	380.9	397.0	395.7	372.9
16 TOTAL ASSETS ⁷	5,076.5	5,311.2	5,343.1	5,422.1	5,458.5	5,437.7	5,457.5	5,511.3	5,526.5	5,503.3	5,537.8	5,502.4
LIABILITIES												
17 Deposits	3,255.9	3,400.3	3,420.8	3,503.5	3,510.3	3,518.8	3,551.9	3,608.3	3,633.9	3,567.4	3,596.5	3,567.6
18 Transaction	624.3	594.3	596.4	619.8	609.6	589.4	591.8	607.9	623.1	626.5	591.9	566.6
19 Nontransaction	2,631.5	2,806.0	2,824.4	2,883.7	2,900.7	2,929.3	2,960.1	3,000.4	3,010.8	2,940.9	3,004.6	3,001.0
20 Large time	495.7	546.9	552.1	567.7	570.8	572.1	566.2	563.6	562.1	558.5	561.2	563.5
21 Other	2,135.8	2,259.0	2,272.3	2,315.9	2,329.9	2,357.3	2,393.9	2,436.8	2,448.8	2,382.4	2,443.4	2,437.5
22 Borrowings	987.2	985.9	988.3	1,005.7	1,038.0	1,024.4	1,008.6	1,042.8	1,035.5	1,062.6	1,067.4	1,055.0
23 From banks in the U.S.	358.4	350.3	350.9	376.4	378.3	378.1	375.0	385.5	383.4	391.4	373.6	367.4
24 From others	628.8	635.5	637.4	629.3	659.7	646.3	633.6	657.3	652.1	671.1	693.8	687.6
25 Net due to related foreign offices	205.0	236.3	239.0	227.7	218.6	217.4	210.6	186.5	181.8	203.6	205.7	205.7
26 Other liabilities	218.3	268.3	273.5	273.2	286.2	268.6	271.3	260.3	263.3	254.2	256.0	263.4
27 TOTAL LIABILITIES	4,666.4	4,890.7	4,921.6	5,010.0	5,053.0	5,029.2	5,042.4	5,098.0	5,114.6	5,087.8	5,125.6	5,091.8
28 Residual (assets less liabilities) ⁸	410.2	420.5	421.5	412.1	405.4	408.5	415.1	413.3	411.9	415.5	412.1	410.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 18, 2001

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									Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	2,471.5	2,537.3	2,535.8	2,553.5	2,571.3	2,582.7	2,590.1	2,610.3	2,606.3	2,613.7	2,618.5	2,629.1
2 Securities in bank credit	574.1	577.9	573.6	580.8	592.2	595.3	591.1	597.5	592.7	596.8	597.7	605.5
3 Treasury and Agency securities ²	363.4	355.4	348.6	352.1	353.3	349.4	338.8	341.7	333.1	342.9	347.0	342.0
3a Trading account	21.4	21.2	21.6	28.8	34.2	37.5	35.4	33.7	32.5	26.8	28.0	28.4
3b Investment account	341.9	334.2	327.0	323.2	319.1	311.9	303.3	308.0	300.6	316.1	318.9	313.6
4 Other securities	210.8	222.5	225.0	228.7	238.9	245.9	252.3	255.8	259.5	253.9	250.7	263.4
4a Trading account	94.1	111.7	114.5	119.0	126.0	129.3	132.5	135.9	140.2	134.9	129.8	142.9
4b Investment account	116.7	110.7	110.6	109.8	112.9	116.6	119.9	119.9	119.3	119.0	120.9	120.5
4c State and local government	25.5	25.9	26.3	26.3	27.1	27.6	28.1	28.4	28.5	28.5	28.1	28.0
4d Other	91.2	84.8	84.3	83.5	85.8	89.0	91.8	91.5	90.8	90.5	92.8	92.5
5 Loans and leases in bank credit ³	1,897.4	1,959.4	1,962.2	1,972.7	1,979.1	1,987.4	1,999.0	2,012.8	2,013.7	2,016.9	2,020.8	2,023.7
6 Commercial and industrial	573.9	591.5	590.8	594.6	599.9	602.9	599.5	596.1	596.6	598.2	597.0	596.8
6a Bankers acceptances	1.1	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	572.8	590.7	590.0	593.8	599.1	602.1	598.8	595.3	595.8	597.4	596.2	596.1
7 Real estate	791.1	817.8	821.1	820.9	821.7	827.7	835.7	842.2	841.8	838.4	845.5	853.1
8 Revolving home equity	73.3	79.5	81.0	82.4	83.6	84.3	85.8	86.4	86.3	86.8	86.8	86.9
9 Other	717.8	738.4	740.1	738.5	738.1	743.4	749.9	755.8	755.5	751.6	758.7	766.2
10 Consumer	229.2	235.0	236.4	236.3	236.8	238.8	239.7	240.5	241.4	241.0	240.2	241.0
11 Security ⁴	62.5	60.5	58.1	61.6	57.9	55.7	59.3	70.8	72.7	70.4	73.9	73.1
11a Fed funds and RPs with broker/dealer	39.8	42.8	41.7	46.2	41.7	39.4	43.6	53.8	57.2	52.6	55.1	55.5
11b Other	22.7	17.7	16.4	15.3	16.2	16.2	15.7	17.0	15.5	17.8	18.8	17.7
12a State and local government	12.5	12.8	12.7	12.5	12.6	12.6	12.7	12.6	12.6	12.6	12.6	12.6
12b Agricultural	9.5	9.5	9.6	9.7	9.8	10.0	10.1	10.2	10.0	10.2	10.4	10.5
12c Fed funds and RPs with others	13.7	17.0	19.0	21.0	25.7	26.1	26.0	22.8	22.0	21.1	24.5	22.8
12d All other loans	85.0	87.5	86.4	87.7	86.2	84.8	85.6	86.6	85.4	93.6	85.3	82.0
12e Lease financing receivables	119.9	127.8	128.1	128.4	128.4	128.8	130.3	131.1	131.2	131.4	131.4	131.6
13 Interbank loans	129.0	137.0	138.6	137.7	153.6	140.6	136.6	144.4	146.1	149.3	136.9	141.3
13a Fed funds and RPs with banks	64.7	59.1	62.1	63.8	78.9	70.3	70.3	81.7	82.7	88.0	75.7	80.3
13b Other	64.3	77.8	76.6	73.9	74.8	70.3	66.2	62.6	63.5	61.3	61.3	61.1
14 Cash assets ⁵	156.0	143.8	139.0	144.1	146.0	137.3	141.6	145.1	153.8	139.2	149.2	138.2
15 Other assets ⁶	223.0	259.8	254.1	248.5	260.2	262.5	271.4	264.9	258.1	275.8	269.0	267.8
16 TOTAL ASSETS ⁷	2,944.6	3,042.3	3,031.8	3,047.1	3,093.8	3,085.4	3,102.1	3,126.9	3,126.7	3,140.2	3,136.1	3,139.0

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

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

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
LIABILITIES												
17 Deposits	1,655.0	1,652.9	1,642.2	1,672.1	1,679.9	1,673.3	1,699.5	1,721.1	1,728.9	1,713.7	1,720.1	1,710.1
18 Transaction	314.4	304.5	296.2	297.0	300.1	298.0	301.4	302.2	302.9	320.8	295.7	289.3
19 Nontransaction	1,340.6	1,348.4	1,346.0	1,375.1	1,379.8	1,375.3	1,398.0	1,418.9	1,426.0	1,392.9	1,424.4	1,420.9
20 Large time	245.8	256.2	254.4	265.1	267.0	262.5	264.6	262.5	261.8	257.7	260.7	262.6
21 Other	1,094.8	1,092.2	1,091.6	1,110.0	1,112.7	1,112.8	1,133.4	1,156.4	1,164.2	1,135.2	1,163.6	1,158.2
22 Borrowings	653.7	657.8	652.6	666.2	676.8	679.5	676.8	705.3	696.3	713.3	708.0	703.8
23 From banks in the U.S.	198.8	198.1	196.0	214.0	213.9	215.6	219.6	229.8	225.5	231.2	213.2	210.6
24 From others	454.9	459.7	456.7	452.3	462.9	463.9	457.2	475.5	470.8	482.2	494.8	493.1
25 Net due to related foreign offices	202.0	212.7	213.4	206.7	200.9	197.9	196.4	176.2	177.1	186.0	189.4	191.5
26 Other liabilities	163.4	216.1	217.9	218.7	231.8	212.2	216.6	206.8	213.3	196.4	197.9	209.1
27 TOTAL LIABILITIES	2,674.1	2,739.5	2,726.1	2,763.7	2,789.4	2,763.0	2,789.3	2,809.5	2,815.6	2,809.4	2,815.4	2,814.4
28 Residual (assets less liabilities) ⁸	270.5	302.8	305.7	283.5	304.4	322.4	312.8	317.4	311.1	330.8	320.7	324.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	2,469.7	2,539.3	2,551.6	2,574.6	2,582.3	2,585.5	2,586.6	2,605.9	2,606.6	2,603.1	2,619.4	2,624.1
2 Securities in bank credit	574.2	577.2	579.4	587.2	598.0	599.0	593.0	596.4	592.7	592.0	595.5	603.4
3 Treasury and Agency securities ²	366.3	352.8	351.4	352.7	356.1	353.1	342.4	343.9	336.2	341.9	346.1	340.9
3a Trading account	21.6	21.1	21.8	28.9	34.5	37.9	35.8	34.0	32.8	26.7	28.0	28.3
3b Investment account	344.6	331.8	329.6	323.8	321.6	315.2	306.6	309.9	303.4	315.2	318.2	312.6
3c Mortgage-backed	222.6	211.1	211.4	213.4	219.7	215.6	214.0	221.4	214.1	229.8	232.6	231.2
3d Other	122.0	120.7	118.2	110.4	101.9	99.6	92.5	88.6	89.3	85.3	85.6	81.3
3e 1 year or less	29.9	32.0	32.7	31.3	31.4	33.6	33.3	31.7	31.2	29.8	31.3	27.9
3f Between 1 and 5 years	53.4	51.6	49.9	45.0	38.4	37.0	34.1	31.2	32.1	29.2	27.1	27.5
3g More than 5 years	38.8	37.0	35.6	34.1	32.0	29.0	25.2	25.7	26.0	26.3	27.2	25.9
4 Other securities	207.9	224.4	228.0	234.5	241.9	246.0	250.5	252.5	256.5	250.1	249.4	262.5
4a Trading account	92.9	112.7	116.0	122.0	127.6	129.3	131.5	134.2	138.6	132.9	129.1	142.4
4b Investment account	115.0	111.7	112.0	112.5	114.3	116.6	119.0	118.4	117.9	117.3	120.2	120.1
4c State and local government	25.1	26.1	26.6	26.9	27.5	27.6	27.9	28.0	28.1	28.1	27.9	27.9
4d Other	89.8	85.6	85.4	85.6	86.8	89.0	91.1	90.3	89.8	89.1	92.3	92.2
5 Loans and leases in bank credit ³	1,895.5	1,962.1	1,972.2	1,987.4	1,984.3	1,986.4	1,993.7	2,009.5	2,013.9	2,011.1	2,023.9	2,020.7
6 Commercial and industrial	578.8	591.3	592.0	593.7	596.4	601.7	600.3	600.4	602.3	602.1	603.8	601.9
6a Bankers acceptances	1.1	0.8	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
6b Other	577.7	590.4	591.1	592.8	595.6	601.0	599.5	599.7	601.5	601.3	603.1	601.1
7 Real estate	787.4	820.2	826.3	825.5	822.4	824.5	829.9	838.2	837.6	834.5	843.5	853.1
8 Revolving home equity	72.4	80.3	81.4	82.3	82.8	83.3	84.4	85.5	85.5	86.3	86.6	86.8
9a Other residential	432.9	454.3	457.5	455.9	454.5	454.6	459.0	465.6	465.1	460.3	468.8	478.0
9b Commercial	282.1	285.6	287.4	287.3	285.1	286.5	286.6	287.1	287.1	287.9	288.1	288.3
10 Consumer	229.8	232.8	234.9	238.3	240.3	240.9	239.4	241.1	242.1	242.3	241.7	241.7
10a Credit cards and related plans	--	76.5	78.0	82.3	83.3	83.0	82.5	84.5	84.9	85.5	85.7	85.3
10b Other	--	156.3	156.9	156.1	157.0	157.9	156.9	156.6	157.2	156.8	156.0	156.4
11 Security ⁴	60.1	63.3	62.2	67.4	60.5	57.5	61.1	67.7	71.6	66.5	70.9	66.9
11a Fed funds and RPs with broker/dealer	38.3	44.8	44.6	50.6	43.6	40.7	44.9	51.4	56.3	49.6	52.9	50.7
11b Other	21.9	18.5	17.6	16.8	16.9	16.8	16.1	16.2	15.3	16.8	18.1	16.2
12a State and local government	12.5	12.8	12.7	12.5	12.6	12.6	12.7	12.6	12.6	12.6	12.6	12.6
12b Agricultural	9.4	9.6	9.6	9.7	9.8	9.8	9.9	10.0	9.9	10.1	10.3	10.4
12c Fed funds and RPs with others	13.7	17.0	19.0	21.0	25.7	26.1	26.0	22.8	22.0	21.1	24.5	22.8
12d All other loans	83.9	87.6	87.7	90.6	86.2	83.1	83.7	85.4	84.6	90.8	85.3	80.2
12e Lease financing receivables	120.0	127.5	127.8	128.7	130.4	130.2	130.8	131.2	131.2	131.1	131.3	131.1
13 Interbank loans	131.2	131.4	139.5	141.5	155.1	139.5	137.7	146.5	150.0	148.8	142.1	140.4
13a Fed funds and RPs with banks	65.8	56.8	62.5	65.6	79.6	69.8	70.9	82.9	84.8	87.7	78.5	79.7
13b Other	65.3	74.6	77.0	76.0	75.6	69.7	66.8	63.6	65.1	61.1	63.6	60.6
14 Cash assets ⁵	156.2	143.3	140.1	155.4	156.9	139.1	136.8	145.3	159.5	137.1	153.4	132.2
15 Other assets ⁶	223.8	256.8	253.7	253.0	260.8	260.7	270.1	265.6	259.1	272.9	271.0	271.0
16 TOTAL ASSETS ⁷	2,946.2	3,035.4	3,049.0	3,087.9	3,118.0	3,087.1	3,093.5	3,125.8	3,137.6	3,124.4	3,148.3	3,130.1

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)

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
LIABILITIES												
17 Deposits	1,665.0	1,646.8	1,649.4	1,689.9	1,686.1	1,681.1	1,697.9	1,730.3	1,749.8	1,702.6	1,722.6	1,700.8
18 Transaction	322.4	299.0	298.5	314.8	309.1	294.9	297.7	309.5	319.1	319.1	303.0	279.0
19 Nontransaction	1,342.6	1,347.8	1,350.8	1,375.1	1,377.0	1,386.2	1,400.2	1,420.7	1,430.7	1,383.5	1,419.6	1,421.8
20 Large time	243.8	257.6	259.2	269.0	270.4	265.8	263.1	260.4	260.2	255.1	258.2	260.4
21 Other	1,098.8	1,090.1	1,091.6	1,106.1	1,106.7	1,120.4	1,137.1	1,160.3	1,170.4	1,128.4	1,161.4	1,161.5
22 Borrowings	655.4	656.0	661.1	669.1	694.0	683.1	675.2	706.0	697.9	723.2	724.0	716.0
23 From banks in the U.S.	202.6	193.4	196.8	215.8	220.1	220.0	223.2	233.1	229.3	235.9	219.7	215.8
24 From others	452.8	462.6	464.3	453.3	473.9	463.1	452.0	473.0	468.6	487.3	504.3	500.2
25 Net due to related foreign offices	199.6	212.8	215.4	206.8	201.8	200.8	195.2	173.8	171.2	187.8	191.4	191.4
26 Other liabilities	161.2	216.1	219.7	219.0	232.8	214.8	215.3	203.9	207.0	197.8	200.0	209.3
27 TOTAL LIABILITIES	2,681.1	2,731.7	2,745.4	2,784.8	2,814.8	2,779.8	2,783.6	2,814.0	2,825.9	2,811.4	2,838.0	2,817.5
28 Residual (assets less liabilities) ⁸	265.1	303.7	303.6	303.1	303.2	307.4	309.9	311.8	311.7	313.0	310.4	312.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	1,900.7	2,022.8	2,042.5	2,063.4	2,081.0	2,087.9	2,078.7	2,083.1	2,085.7	2,082.8	2,088.9	2,091.5
2 Securities in bank credit	515.1	537.1	542.2	549.6	555.9	556.6	548.6	548.8	549.9	548.6	549.8	550.2
3 Treasury and Agency securities ²	373.1	368.9	369.3	367.5	366.5	363.9	351.8	350.0	350.8	349.5	349.7	349.4
4 Other securities	142.1	168.3	172.9	182.1	189.4	192.8	196.8	198.9	199.2	199.1	200.1	200.8
5 Loans and leases in bank credit ³	1,385.5	1,485.7	1,500.3	1,513.8	1,525.1	1,531.3	1,530.1	1,534.3	1,535.8	1,534.2	1,539.1	1,541.3
6 Commercial and industrial	266.3	287.6	290.1	290.8	295.4	297.4	298.2	297.4	298.2	296.0	297.4	297.7
7 Real estate	746.7	802.4	811.7	818.5	820.4	825.0	824.9	825.1	824.9	824.4	827.5	830.9
8 Revolving home equity	39.3	45.5	46.1	47.0	47.6	48.0	48.0	48.3	48.3	48.2	49.0	49.2
9 Other	707.5	757.0	765.6	771.5	772.8	777.0	776.9	776.7	776.5	776.1	778.5	781.7
10 Consumer	278.7	295.1	297.5	300.7	304.0	301.6	298.6	301.3	302.2	301.7	302.4	301.0
11 Security ⁴	6.4	6.9	6.7	7.1	7.2	7.6	8.1	8.6	8.6	9.0	8.7	8.6
12 Other loans and leases	87.5	93.7	94.3	96.8	98.0	99.6	100.3	101.9	101.9	103.1	103.2	103.1
13 Interbank loans	65.9	82.5	80.4	87.5	87.3	97.5	107.8	118.3	116.8	128.6	123.0	120.7
14 Cash assets ⁵	79.1	81.2	78.6	83.2	85.5	86.1	85.7	86.6	85.1	87.2	89.2	92.0
15 Other assets ⁶	108.0	112.5	108.7	112.4	114.8	115.0	120.4	123.8	121.7	124.2	124.8	101.9
16 TOTAL ASSETS⁷	2,129.3	2,272.8	2,283.6	2,319.6	2,341.7	2,359.6	2,365.8	2,384.7	2,382.3	2,395.6	2,398.7	2,379.0
LIABILITIES												
17 Deposits	1,585.0	1,752.6	1,759.3	1,795.6	1,825.5	1,836.7	1,846.6	1,870.8	1,872.9	1,875.0	1,877.2	1,868.3
18 Transaction	301.9	295.9	294.2	294.3	297.9	299.3	296.1	298.9	300.7	316.9	291.7	293.7
19 Nontransaction	1,283.1	1,456.7	1,465.1	1,501.2	1,527.6	1,537.3	1,550.4	1,571.9	1,572.2	1,558.1	1,585.5	1,574.6
20 Large time	252.0	289.3	292.8	298.7	300.5	306.3	303.1	303.2	301.8	303.4	303.0	303.2
21 Other	1,031.1	1,167.3	1,172.3	1,202.5	1,227.1	1,231.1	1,247.3	1,268.7	1,270.4	1,254.7	1,282.4	1,271.4
22 Borrowings	331.8	329.9	327.3	336.6	343.9	341.3	333.4	336.8	337.6	339.4	343.4	339.0
23 From banks in the U.S.	155.8	156.9	154.1	160.5	158.2	158.1	151.8	152.4	154.1	155.5	153.9	151.6
24 From others	176.0	173.0	173.2	176.0	185.8	183.2	181.6	184.4	183.5	183.9	189.5	187.4
25 Net due to related foreign offices	5.3	23.4	23.7	20.9	16.8	16.7	15.4	12.8	10.6	15.8	14.3	14.3
26 Other liabilities	57.2	52.1	53.9	54.1	53.4	53.8	56.0	56.3	56.3	56.4	56.0	54.2
27 TOTAL LIABILITIES	1,979.4	2,158.0	2,164.1	2,207.2	2,239.6	2,248.5	2,251.4	2,276.7	2,277.5	2,286.6	2,291.0	2,275.8
28 Residual (assets less liabilities) ⁸	149.9	114.8	119.5	112.5	102.1	111.1	114.4	108.0	104.8	109.0	107.7	103.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	1,901.7	2,024.2	2,043.2	2,067.9	2,076.7	2,076.8	2,074.3	2,082.8	2,086.3	2,082.7	2,088.3	2,092.9
2 Securities in bank credit	517.9	534.7	540.4	548.7	555.3	554.7	550.9	551.5	552.6	551.3	551.5	552.3
3 Treasury and Agency securities ²	375.8	366.4	367.5	366.7	365.9	361.9	354.1	352.7	353.5	352.2	351.4	351.6
4 Other securities	142.1	168.3	172.9	182.1	189.4	192.8	196.8	198.9	199.2	199.1	200.1	200.8
5 Loans and leases in bank credit ³	1,383.8	1,489.5	1,502.8	1,519.1	1,521.4	1,522.2	1,523.5	1,531.3	1,533.7	1,531.5	1,536.8	1,540.6
6 Commercial and industrial	267.9	287.2	289.4	291.6	294.5	295.7	297.8	299.5	300.7	299.1	300.3	300.7
7 Real estate	746.6	803.3	812.1	818.5	818.9	821.7	823.3	824.7	824.6	824.3	827.3	831.4
8 Revolving home equity	39.2	45.7	46.4	47.1	47.6	47.8	47.9	48.3	48.3	48.4	49.1	49.4
9 Other	707.3	757.6	765.7	771.4	771.3	773.9	775.4	776.4	776.4	775.9	778.2	782.0
10 Consumer	276.3	297.1	299.5	304.5	304.8	300.0	295.1	297.6	298.2	299.2	299.5	298.1
10a Credit cards and related plans	--	130.2	131.9	136.4	135.5	130.9	127.1	130.2	130.3	132.2	132.2	130.3
10b Other	--	166.9	167.6	168.0	169.3	169.2	168.0	167.4	167.9	167.0	167.3	167.8
11 Security ⁴	6.4	7.0	7.0	7.3	7.1	7.6	8.4	8.7	8.8	8.4	8.3	8.4
12 Other loans and leases	86.6	94.9	94.8	97.2	96.1	97.0	98.9	100.8	101.3	100.4	101.5	101.9
13 Interbank loans	68.0	83.6	86.3	92.4	87.8	100.4	114.0	122.2	124.7	117.7	115.1	116.8
14 Cash assets ⁵	77.0	81.7	82.4	88.4	88.1	85.1	82.1	83.7	83.2	81.5	88.4	87.9
15 Other assets ⁶	108.0	112.5	108.7	112.4	114.8	115.0	120.4	123.8	121.7	124.2	124.8	101.9
16 TOTAL ASSETS ⁷	2,130.3	2,275.8	2,294.1	2,334.1	2,340.5	2,350.5	2,364.0	2,385.5	2,388.8	2,379.0	2,389.4	2,372.3
LIABILITIES												
17 Deposits	1,590.9	1,753.5	1,771.4	1,813.6	1,824.2	1,837.6	1,854.0	1,878.0	1,884.1	1,864.9	1,873.9	1,866.8
18 Transaction	301.9	295.3	297.9	305.1	300.5	294.5	294.1	298.4	304.0	307.4	288.9	287.6
19 Nontransaction	1,289.0	1,458.2	1,473.5	1,508.6	1,523.7	1,543.2	1,559.9	1,579.7	1,580.2	1,557.5	1,585.0	1,579.2
20 Large time	252.0	289.3	292.8	298.7	300.5	306.3	303.1	303.2	301.8	303.4	303.0	303.2
21 Other	1,037.0	1,168.9	1,180.7	1,209.8	1,223.2	1,236.9	1,256.8	1,276.5	1,278.3	1,254.1	1,282.0	1,276.0
22 Borrowings	331.8	329.9	327.3	336.6	343.9	341.3	333.4	336.8	337.6	339.4	343.4	339.0
23 From banks in the U.S.	155.8	156.9	154.1	160.5	158.2	158.1	151.8	152.4	154.1	155.5	153.9	151.6
24 From others	176.0	173.0	173.2	176.0	185.8	183.2	181.6	184.4	183.5	183.9	189.5	187.4
25 Net due to related foreign offices	5.3	23.4	23.7	20.9	16.8	16.7	15.4	12.8	10.6	15.8	14.3	14.3
26 Other liabilities	57.2	52.1	53.9	54.1	53.4	53.8	56.0	56.3	56.3	56.4	56.0	54.2
27 TOTAL LIABILITIES	1,985.2	2,159.0	2,176.2	2,225.2	2,238.3	2,249.4	2,258.8	2,284.0	2,288.7	2,276.5	2,287.7	2,274.2
28 Residual (assets less liabilities) ⁸	145.1	116.8	117.9	108.9	102.2	101.1	105.2	101.5	100.1	102.5	101.8	98.1

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

May 18, 2001

Account	2000 Apr	2000 Oct	2000 Nov	2000 Dec	2001 Jan	2001 Feb	2001 Mar	2001 Apr	Week ending			
									Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	569.5	587.4	588.1	599.5	614.8	610.4	620.3	616.8	611.6	614.5	600.2	608.8
2 Securities in bank credit	204.7	201.8	195.5	205.1	208.9	199.9	205.4	214.7	212.3	218.2	212.1	212.8
3 Treasury and Agency securities ²	80.2	70.0	68.1	69.3	67.3	64.5	67.8	75.0	72.7	80.3	72.2	71.3
4 Other securities	124.5	131.8	127.5	135.8	141.6	135.3	137.6	139.7	139.6	137.9	140.0	141.5
5 Loans and leases in bank credit ³	364.7	385.6	392.6	394.4	405.9	410.5	414.9	402.1	399.3	396.3	388.0	396.0
6 Commercial and industrial	200.2	203.7	206.1	209.0	214.5	218.2	220.2	220.7	220.6	221.5	219.6	220.8
7 Real estate	17.3	18.1	18.5	18.6	18.9	18.7	18.4	18.1	18.2	17.9	18.0	18.2
11 Security ⁴	78.5	96.7	100.3	100.1	105.2	105.8	106.4	95.4	92.9	89.1	82.7	87.8
12 Other loans and leases	68.6	67.1	67.7	66.7	67.2	67.8	69.8	67.9	67.6	67.8	67.8	69.2
13 Interbank loans	28.9	27.0	26.8	27.0	29.2	28.5	30.6	29.4	30.7	30.0	29.5	28.1
14 Cash assets ⁵	46.1	42.1	38.5	39.9	41.6	41.9	40.7	39.3	39.0	38.9	37.2	39.1
15 Other assets ⁶	39.5	41.3	40.0	36.1	37.1	36.6	38.3	40.9	43.3	40.5	37.1	38.6
16 TOTAL ASSETS⁷	683.7	697.4	693.1	702.2	722.3	717.1	729.6	726.0	724.2	723.5	703.5	714.2
LIABILITIES												
17 Deposits	386.3	378.9	377.2	378.3	385.9	379.1	377.4	392.5	395.7	398.1	381.6	384.9
18 Transaction	11.0	10.7	10.8	10.7	10.7	10.3	9.4	10.5	10.2	10.6	10.4	10.9
19 Nontransaction	375.3	368.2	366.4	367.6	375.3	368.9	368.0	382.0	385.4	387.5	371.2	374.0
22 Borrowings	199.2	221.0	223.0	239.4	241.6	237.2	233.5	236.0	244.5	231.3	217.3	221.8
23 From banks in the U.S.	21.0	19.0	18.6	22.2	25.1	22.3	24.2	23.5	26.4	25.1	18.7	20.8
24 From others	178.3	202.1	204.4	217.2	216.5	214.8	209.3	212.5	218.1	206.3	198.6	201.0
25 Net due to related foreign offices	15.6	16.5	7.3	-1.9	3.5	4.7	21.8	4.2	-1.6	8.6	11.5	9.9
26 Other liabilities	77.3	79.7	75.4	72.3	77.5	77.4	82.9	88.2	87.5	91.6	86.3	87.4
27 TOTAL LIABILITIES	678.4	696.1	682.8	688.1	708.6	698.4	715.6	720.9	726.0	729.7	696.7	704.0
28 Residual (assets less liabilities) ⁸	5.3	1.3	10.2	14.1	13.7	18.7	14.0	5.1	-1.8	-6.2	6.8	10.2

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

Not seasonally adjusted, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
ASSETS												
1 Bank credit	567.6	591.4	590.8	610.2	622.9	613.6	615.5	613.9	615.7	614.8	599.7	604.1
2 Securities in bank credit	204.7	201.8	195.5	205.1	208.9	199.9	205.4	214.7	212.3	218.2	212.1	212.8
3 Treasury and Agency securities ²	80.2	70.0	68.1	69.3	67.3	64.5	67.8	75.0	72.7	80.3	72.2	71.3
3a Trading account	11.8	11.8	10.9	11.8	11.2	10.5	9.5	14.2	12.4	19.1	12.7	13.8
3b Investment account	68.4	58.2	57.2	57.5	56.1	54.1	58.3	60.8	60.3	61.2	59.5	57.5
4 Other securities	124.5	131.8	127.5	135.8	141.6	135.3	137.6	139.7	139.6	137.9	140.0	141.5
4a Trading account	80.5	90.5	88.0	90.6	95.8	91.2	94.4	96.6	96.3	94.9	96.8	98.5
4b Investment account	44.0	41.3	39.4	45.2	45.8	44.1	43.2	43.1	43.4	43.0	43.1	43.1
5 Loans and leases in bank credit ³	362.8	389.7	395.3	405.1	414.0	413.8	410.1	399.2	403.4	396.6	387.5	391.3
6 Commercial and industrial	198.7	203.9	206.7	211.3	216.2	220.4	221.3	219.0	219.7	218.9	217.0	217.8
7 Real estate	17.3	18.1	18.5	18.6	18.9	18.7	18.4	18.1	18.2	17.9	18.0	18.2
11 Security ⁴	77.9	100.9	101.8	106.2	110.5	106.8	100.5	94.0	97.3	91.5	85.0	87.0
12 Other loans and leases	68.9	66.7	68.2	69.0	68.3	67.9	69.8	68.2	68.3	68.3	67.6	68.3
13 Interbank loans	28.9	27.0	26.8	27.0	29.2	28.5	30.6	29.4	30.7	30.0	29.5	28.1
14 Cash assets ⁵	44.3	42.9	40.6	42.7	44.2	42.0	39.3	37.7	37.5	37.3	36.2	38.0
15 Other assets ⁶	38.6	40.7	40.0	37.9	38.3	37.6	38.9	40.0	42.2	39.3	36.4	38.7
16 TOTAL ASSETS ⁷	679.1	701.7	697.9	717.5	734.2	721.5	724.0	720.7	725.8	721.0	701.4	708.5
LIABILITIES												
17 Deposits	389.1	372.7	379.9	388.9	395.8	387.3	381.9	395.4	397.6	402.2	386.9	388.1
18 Transaction	10.5	10.8	11.0	11.4	10.9	10.0	9.2	10.0	9.6	10.0	10.1	10.3
19 Nontransaction	378.7	361.9	368.9	377.6	385.0	377.2	372.7	385.4	387.9	392.2	376.8	377.8
22 Borrowings	199.2	221.0	223.0	239.4	241.6	237.2	233.5	236.0	244.5	231.3	217.3	221.8
23 From banks in the U.S.	21.0	19.0	18.6	22.2	25.1	22.3	24.2	23.5	26.4	25.1	18.7	20.8
24 From others	178.3	202.1	204.4	217.2	216.5	214.8	209.3	212.5	218.1	206.3	198.6	201.0
25 Net due to related foreign offices	11.3	16.7	7.6	2.9	6.8	8.0	22.0	-0.4	-5.7	-2.3	8.6	8.6
26 Other liabilities	75.4	79.8	75.6	74.4	78.9	78.8	82.9	86.1	85.6	86.7	85.0	86.8
27 TOTAL LIABILITIES	675.0	690.3	686.0	705.6	723.2	711.3	720.3	717.1	721.9	717.9	697.8	705.3
28 Residual (assets less liabilities) ⁸	4.1	11.4	11.8	11.8	11.1	10.1	3.7	3.6	3.9	3.1	3.6	3.2

MEMO ITEMS

Not seasonally adjusted, billions of dollars

May 18, 2001

Account	2000	2000	2000	2000	2001	2001	2001	2001	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 18	Apr 25	May 2	May 9
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	65.1	70.9	68.0	77.8	79.5	77.6	80.6	79.6	84.3	76.2	75.4	88.3
30 Reval. losses on off-bal. sheet items ⁹	65.0	72.8	72.6	83.1	82.5	81.0	79.8	74.9	77.4	68.9	68.2	79.8
31 Mortgage-backed securities ¹⁰	256.5	240.5	240.6	242.6	248.0	244.5	244.8	252.2	244.7	260.5	263.9	262.4
31a Pass-through	180.2	173.9	174.3	177.5	182.8	179.5	181.5	190.3	184.1	198.0	198.7	197.2
31b CMO, REMIC, and other	76.3	66.6	66.4	65.0	65.2	65.0	63.3	61.8	60.6	62.4	65.2	65.2
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-16.3	-4.2	-1.2	1.4	-2.5	-0.6	-0.3	-0.3	-0.0	-0.3	-1.2	-1.0
33 Offshore credit to U.S. residents ¹²	24.4	22.3	23.1	23.4	23.0	22.7	22.6	21.7	21.5	21.9	21.7	21.7
34 Securitized consumer loans ¹³	--	80.8	80.5	82.2	82.4	80.8	80.2	79.0	78.6	78.4	79.4	78.1
34a Credit cards and related plans	--	67.2	67.3	68.6	68.5	67.3	67.3	66.6	66.1	66.0	67.2	65.9
34b Other	--	13.6	13.2	13.6	13.9	13.4	12.9	12.4	12.4	12.4	12.3	12.2
35 Securitized business loans ¹³	--	15.2	17.8	18.6	18.4	18.6	18.7	18.8	18.6	18.6	19.9	19.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	205.3	211.6	213.0	214.5	218.0	222.3	228.7	237.3	236.9	237.6	240.3	240.5
34 Securitized consumer loans ¹³	--	224.5	225.6	231.1	231.4	235.6	238.5	239.9	240.4	238.7	238.8	239.6
34a Credit cards and related plans	--	215.2	216.1	221.9	222.4	226.8	229.9	232.6	231.9	233.2	233.3	234.1
34b Other	--	9.3	9.5	9.1	9.0	8.8	8.5	7.3	8.5	5.5	5.5	5.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	44.5	47.3	44.6	45.5	50.8	49.6	52.4	54.1	54.3	53.3	55.0	55.9
30 Reval. losses on off-bal. sheet items ⁹	40.8	44.7	40.8	41.3	46.9	47.4	49.9	50.9	51.2	50.2	50.9	51.3
35 Securitized business loans ¹³	--	23.0	22.8	23.1	23.2	22.4	21.5	19.8	20.2	19.4	18.7	18.4

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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.

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

OFFICIAL BUSINESS

First Class