

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

August 10, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	5,063.5	5,264.7	5,278.2	5,291.5	5,315.6	5,321.9	5,315.9	5,312.5	5,294.4	5,297.3	5,318.5	5,359.0
2 Securities in bank credit	1,307.2	1,356.7	1,351.0	1,345.6	1,362.6	1,369.2	1,378.3	1,384.3	1,365.5	1,372.6	1,386.2	1,426.0
3 Treasury and Agency securities ²	814.1	785.6	775.9	756.1	763.5	766.1	764.4	771.8	764.7	762.3	775.3	792.7
4 Other securities	493.1	571.1	575.2	589.6	599.1	603.1	613.9	612.5	600.8	610.3	610.9	633.3
5 Loans and leases in bank credit ³	3,756.3	3,908.0	3,927.2	3,945.9	3,952.9	3,952.7	3,937.6	3,928.1	3,928.9	3,924.7	3,932.3	3,933.0
6 Commercial and industrial	1,068.9	1,101.0	1,105.5	1,103.2	1,099.2	1,096.2	1,079.2	1,069.1	1,067.9	1,070.5	1,071.4	1,068.7
7 Real estate	1,610.5	1,659.1	1,671.8	1,681.1	1,688.3	1,698.6	1,700.8	1,705.6	1,710.0	1,707.6	1,703.1	1,704.8
8 Revolving home equity	119.0	132.2	134.0	135.9	137.3	138.9	140.0	141.3	140.7	141.2	141.5	142.2
9 Other	1,491.5	1,526.9	1,537.8	1,545.2	1,551.0	1,559.7	1,560.8	1,564.4	1,569.3	1,566.5	1,561.6	1,562.6
10 Consumer	520.4	547.3	547.2	545.8	550.1	553.7	551.5	549.0	548.3	549.6	552.2	546.3
11 Security ⁴	153.6	170.8	170.9	178.1	179.5	167.9	171.6	169.6	168.5	164.8	171.3	173.3
12 Other loans and leases	403.0	429.8	431.9	437.6	435.9	436.3	434.5	434.9	434.1	432.3	434.4	439.9
13 Interbank loans	240.3	269.8	265.6	273.6	290.3	284.3	270.1	274.0	265.8	274.7	287.7	276.4
14 Cash assets ⁵	285.4	291.6	283.4	286.0	287.8	280.6	272.7	284.2	276.0	274.3	305.0	282.5
15 Other assets ⁶	389.3	391.3	388.5	400.2	397.7	391.0	386.6	399.1	392.8	393.6	390.2	427.8
16 TOTAL ASSETS ⁷	5,917.3	6,152.6	6,150.6	6,186.2	6,225.7	6,212.3	6,180.0	6,204.1	6,163.5	6,174.4	6,235.5	6,279.9
LIABILITIES												
17 Deposits	3,728.1	3,893.6	3,893.4	3,928.1	3,991.2	4,005.0	4,038.0	4,058.6	4,046.1	4,030.2	4,060.2	4,082.9
18 Transaction	611.0	608.0	606.9	605.6	608.8	612.4	600.2	607.1	582.2	601.9	642.3	610.8
19 Nontransaction	3,117.1	3,285.6	3,286.5	3,322.6	3,382.4	3,392.6	3,437.8	3,451.5	3,463.9	3,428.3	3,417.9	3,472.1
20 Large time	917.0	943.0	939.0	937.4	950.8	965.5	978.4	971.7	977.8	963.6	965.6	966.6
21 Other	2,200.1	2,342.7	2,347.5	2,385.2	2,431.7	2,427.2	2,459.4	2,479.8	2,486.1	2,464.7	2,452.2	2,505.5
22 Borrowings	1,216.0	1,265.0	1,261.7	1,247.4	1,283.6	1,252.2	1,218.9	1,229.4	1,219.3	1,220.8	1,249.3	1,242.4
23 From banks in the U.S.	387.9	397.5	397.1	397.0	407.0	386.8	385.5	393.5	392.6	392.4	398.3	394.2
24 From others	828.1	867.5	864.6	850.4	876.6	865.4	833.4	835.9	826.7	828.5	851.0	848.2
25 Net due to related foreign offices	237.1	221.2	219.3	233.5	190.4	207.2	184.7	192.0	196.8	204.1	195.8	188.8
26 Other liabilities	300.2	362.4	335.7	338.7	329.5	317.7	329.7	305.2	296.8	310.1	303.0	310.6
27 TOTAL LIABILITIES	5,481.3	5,742.1	5,710.1	5,747.7	5,794.8	5,782.1	5,771.3	5,785.1	5,759.0	5,765.2	5,808.3	5,824.6
28 Residual (assets less liabilities) ⁸	436.0	410.5	440.5	438.5	431.0	430.1	408.7	419.0	404.5	409.1	427.2	455.3

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	5,043.8	5,279.6	5,273.2	5,278.5	5,307.9	5,311.1	5,308.7	5,291.8	5,272.9	5,277.3	5,281.6	5,341.3
2 Securities in bank credit	1,297.8	1,361.9	1,352.8	1,349.7	1,364.2	1,368.4	1,377.6	1,375.2	1,358.0	1,362.3	1,373.4	1,417.1
3 Treasury and Agency securities ²	808.9	787.8	777.6	761.9	768.4	766.9	764.7	767.7	762.2	757.4	768.7	788.3
4 Other securities	488.9	574.1	575.2	587.8	595.8	601.4	612.8	607.5	595.9	604.8	604.7	628.8
5 Loans and leases in bank credit ³	3,745.9	3,917.8	3,920.4	3,928.8	3,943.7	3,942.7	3,931.1	3,916.6	3,914.9	3,915.0	3,908.1	3,924.2
6 Commercial and industrial	1,067.8	1,098.3	1,104.8	1,104.7	1,103.9	1,098.4	1,081.5	1,068.3	1,068.0	1,070.2	1,065.9	1,065.6
7 Real estate	1,609.7	1,658.1	1,665.2	1,673.7	1,683.9	1,699.0	1,700.2	1,704.7	1,709.3	1,706.6	1,700.6	1,704.6
8 Revolving home equity	119.4	131.3	132.8	134.3	136.3	139.0	140.2	141.7	141.1	141.6	141.9	142.8
9 Other	1,490.3	1,526.7	1,532.4	1,539.4	1,547.6	1,560.1	1,560.0	1,563.0	1,568.2	1,565.0	1,558.6	1,561.8
10 Consumer	517.8	551.7	547.8	542.0	546.9	551.5	548.8	546.4	544.4	546.9	549.8	544.9
10a Credit cards and related plans	197.3	218.2	213.1	208.8	213.8	218.4	216.3	215.5	213.0	215.3	219.1	214.9
10b Other	320.5	333.5	334.7	333.3	333.2	333.1	332.5	331.0	331.4	331.6	330.6	330.0
11 Security ⁴	146.9	178.7	173.7	173.9	175.1	161.8	167.1	161.9	158.3	158.7	161.7	168.3
12 Other loans and leases	403.8	431.0	428.9	434.3	433.8	431.9	433.6	435.3	434.9	432.6	430.2	440.6
13 Interbank loans	235.2	271.8	267.4	280.8	296.3	277.6	267.7	266.2	261.8	266.4	265.9	269.2
14 Cash assets ⁵	276.3	308.2	284.3	275.4	283.0	278.3	268.9	275.2	265.6	265.7	277.4	278.2
15 Other assets ⁶	387.7	393.2	387.8	399.6	397.4	391.2	387.2	397.6	392.6	391.9	384.1	425.9
16 TOTAL ASSETS ⁷	5,881.8	6,188.3	6,147.5	6,169.1	6,219.3	6,192.7	6,167.0	6,165.4	6,127.5	6,135.9	6,143.3	6,249.0
LIABILITIES												
17 Deposits	3,700.6	3,908.4	3,910.4	3,938.5	4,010.5	3,993.0	4,019.1	4,027.0	4,021.6	3,998.2	3,990.6	4,056.1
18 Transaction	605.0	619.7	598.7	599.6	615.0	602.7	599.8	600.8	575.7	593.5	610.3	611.0
19 Nontransaction	3,095.7	3,288.7	3,311.7	3,339.0	3,395.5	3,390.3	3,419.3	3,426.2	3,445.9	3,404.7	3,380.3	3,445.1
20 Large time	904.8	956.0	950.7	940.6	952.1	964.2	968.8	957.8	962.8	950.4	953.4	955.0
21 Other	2,190.9	2,332.7	2,361.0	2,398.3	2,443.4	2,426.2	2,450.4	2,468.4	2,483.2	2,454.3	2,426.9	2,490.1
22 Borrowings	1,206.2	1,282.2	1,265.3	1,245.7	1,284.3	1,257.3	1,219.7	1,220.0	1,211.6	1,214.7	1,233.8	1,227.9
23 From banks in the U.S.	384.7	403.7	401.5	400.6	410.2	389.9	386.3	390.2	390.8	389.7	391.8	389.5
24 From others	821.5	878.5	863.9	845.2	874.1	867.4	833.4	829.8	820.9	825.0	842.0	838.4
25 Net due to related foreign offices	231.0	225.4	225.6	232.4	183.0	206.5	180.6	185.2	187.0	196.1	187.6	187.6
26 Other liabilities	296.5	364.8	339.5	337.6	324.9	318.1	327.7	301.2	291.0	305.2	298.6	309.5
27 TOTAL LIABILITIES	5,434.3	5,780.8	5,740.9	5,754.2	5,802.7	5,775.0	5,747.1	5,733.5	5,711.3	5,714.2	5,710.6	5,781.1
28 Residual (assets less liabilities) ⁸	447.5	407.5	406.6	414.9	416.6	417.7	420.0	431.9	416.2	421.7	432.7	467.9

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

Seasonally adjusted, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	4,487.4	4,649.6	4,667.4	4,665.0	4,691.0	4,713.3	4,716.3	4,722.4	4,708.5	4,712.6	4,728.9	4,757.7
2 Securities in bank credit	1,103.6	1,147.5	1,150.6	1,137.6	1,143.1	1,155.8	1,162.9	1,167.6	1,150.3	1,156.9	1,170.8	1,206.1
3 Treasury and Agency securities ²	736.1	719.2	712.0	688.9	689.3	697.1	697.3	704.9	698.6	695.7	709.0	725.8
4 Other securities	367.5	428.4	438.7	448.7	453.8	458.7	465.6	462.6	451.7	461.2	461.9	480.2
5 Loans and leases in bank credit ³	3,383.8	3,502.1	3,516.7	3,527.4	3,547.9	3,557.6	3,553.5	3,554.9	3,558.2	3,555.7	3,558.1	3,551.6
6 Commercial and industrial	865.3	886.7	889.2	884.4	880.8	879.5	870.5	865.5	866.0	866.4	867.0	863.8
7 Real estate	1,592.4	1,640.6	1,653.2	1,662.8	1,670.5	1,680.8	1,683.2	1,687.9	1,692.4	1,690.0	1,685.2	1,686.8
8 Revolving home equity	119.0	132.2	134.0	135.9	137.3	138.9	140.0	141.3	140.7	141.2	141.5	142.2
9 Other	1,473.4	1,508.4	1,519.2	1,526.8	1,533.3	1,541.9	1,543.2	1,546.6	1,551.7	1,548.8	1,543.7	1,544.6
10 Consumer	520.4	547.3	547.2	545.8	550.1	553.7	551.5	549.0	548.3	549.6	552.2	546.3
11 Security ⁴	70.0	64.8	62.9	66.9	78.8	75.2	80.8	83.4	82.5	82.1	85.8	81.7
12 Other loans and leases	335.7	362.6	364.2	367.4	367.7	368.3	367.5	369.1	368.9	367.7	367.9	372.9
13 Interbank loans	216.8	240.8	237.8	243.9	262.2	253.7	246.5	251.0	241.3	249.7	264.7	257.5
14 Cash assets ⁵	240.9	250.2	242.1	246.0	249.3	243.8	237.5	248.7	240.3	238.3	268.3	248.0
15 Other assets ⁶	347.3	354.0	351.4	361.3	356.0	351.6	347.0	365.0	358.5	358.1	356.4	395.7
16 TOTAL ASSETS⁷	5,231.5	5,430.1	5,433.9	5,451.5	5,493.2	5,497.4	5,482.3	5,521.9	5,483.5	5,493.6	5,552.8	5,593.5
LIABILITIES												
17 Deposits	3,338.0	3,506.1	3,511.5	3,548.2	3,597.2	3,596.4	3,618.9	3,645.6	3,627.5	3,622.7	3,651.1	3,676.2
18 Transaction	599.9	597.7	596.4	595.9	598.0	601.6	590.3	597.4	572.3	592.5	633.4	600.9
19 Nontransaction	2,738.1	2,908.3	2,915.1	2,952.4	2,999.2	2,994.8	3,028.5	3,048.2	3,055.3	3,030.2	3,017.7	3,075.3
20 Large time	540.3	567.9	569.8	569.5	569.8	569.9	571.5	570.8	571.6	567.8	567.8	572.2
21 Other	2,197.8	2,340.5	2,345.3	2,382.9	2,429.3	2,424.8	2,457.1	2,477.4	2,483.7	2,462.4	2,449.9	2,503.1
22 Borrowings	1,012.5	1,020.9	1,021.4	1,011.1	1,043.1	1,032.8	1,002.5	1,017.4	1,016.5	1,016.2	1,036.2	1,018.4
23 From banks in the U.S.	366.8	371.9	373.6	371.0	381.2	365.4	361.3	369.4	371.7	371.6	373.3	367.7
24 From others	645.8	649.0	647.8	640.1	661.9	667.4	641.2	648.0	644.9	644.5	662.9	650.7
25 Net due to related foreign offices	216.8	217.6	214.4	211.5	185.8	211.6	204.3	208.0	209.4	209.5	208.9	209.1
26 Other liabilities	225.6	282.6	258.5	256.0	240.9	232.3	246.2	226.5	219.6	229.0	222.9	234.7
27 TOTAL LIABILITIES	4,793.0	5,027.2	5,005.9	5,026.8	5,067.0	5,073.1	5,071.8	5,097.5	5,073.1	5,077.4	5,119.1	5,138.4
28 Residual (assets less liabilities) ⁸	438.5	402.9	428.0	424.7	426.2	424.3	410.5	424.4	410.4	416.2	433.7	455.1

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

Not seasonally adjusted, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	4,471.9	4,656.4	4,659.1	4,657.1	4,686.2	4,707.3	4,712.8	4,706.3	4,693.0	4,694.8	4,698.4	4,744.3
2 Securities in bank credit	1,094.2	1,152.7	1,152.4	1,141.7	1,144.7	1,155.0	1,162.2	1,158.5	1,142.9	1,146.6	1,158.1	1,197.2
3 Treasury and Agency securities ²	730.9	721.4	713.7	694.7	694.2	697.9	697.6	700.9	696.0	690.9	702.4	721.5
4 Other securities	363.4	431.4	438.7	447.0	450.5	457.0	464.6	457.6	446.8	455.7	455.7	475.7
5 Loans and leases in bank credit ³	3,377.6	3,503.7	3,506.7	3,515.4	3,541.5	3,552.3	3,550.7	3,547.8	3,550.2	3,548.3	3,540.3	3,547.1
6 Commercial and industrial	864.9	882.3	886.4	884.8	887.2	884.9	873.9	865.4	867.0	866.4	862.8	861.8
7 Real estate	1,591.6	1,639.6	1,646.6	1,655.4	1,666.2	1,681.2	1,682.6	1,686.9	1,691.7	1,689.0	1,682.7	1,686.6
8 Revolving home equity	119.4	131.3	132.8	134.3	136.3	139.0	140.2	141.7	141.1	141.6	141.9	142.8
9 Other	1,472.2	1,508.3	1,513.8	1,521.1	1,529.9	1,542.2	1,542.4	1,545.2	1,550.6	1,547.3	1,540.7	1,543.8
10 Consumer	517.8	551.7	547.8	542.0	546.9	551.5	548.8	546.4	544.4	546.9	549.8	544.9
10a Credit cards and related plans	197.3	218.2	213.1	208.8	213.8	218.4	216.3	215.5	213.0	215.3	219.1	214.9
10b Other	320.5	333.5	334.7	333.3	333.2	333.1	332.5	331.0	331.4	331.6	330.6	330.0
11 Security ⁴	66.0	67.4	64.7	68.9	75.8	70.0	78.1	78.5	76.7	77.3	79.6	78.7
12 Other loans and leases	337.4	362.7	361.1	364.3	365.4	364.7	367.2	370.5	370.4	368.7	365.5	375.0
13 Interbank loans	211.7	242.8	239.6	251.2	268.2	247.1	244.1	243.2	237.2	241.4	243.0	250.3
14 Cash assets ⁵	233.3	264.1	242.8	236.8	246.0	242.5	234.8	240.9	231.3	231.1	242.1	244.5
15 Other assets ⁶	346.7	354.6	349.7	360.1	356.6	352.4	349.0	364.4	359.1	357.4	351.3	394.3
16 TOTAL ASSETS ⁷	5,202.7	5,453.8	5,426.4	5,440.3	5,492.2	5,484.0	5,475.6	5,489.7	5,455.7	5,459.6	5,469.6	5,568.2
LIABILITIES												
17 Deposits	3,319.2	3,510.9	3,520.3	3,554.1	3,613.6	3,583.2	3,607.1	3,624.3	3,615.1	3,600.2	3,589.7	3,657.9
18 Transaction	593.7	609.3	588.5	590.2	604.7	592.2	590.1	591.0	565.7	584.0	601.4	601.0
19 Nontransaction	2,725.5	2,901.7	2,931.8	2,964.0	3,008.8	2,990.9	3,017.0	3,033.2	3,049.5	3,016.2	2,988.2	3,056.9
20 Large time	536.8	571.2	573.1	567.9	567.7	567.1	568.8	567.1	568.6	564.2	563.7	569.1
21 Other	2,188.6	2,330.5	2,358.7	2,396.0	2,441.1	2,423.9	2,448.1	2,466.1	2,480.8	2,452.0	2,424.6	2,487.7
22 Borrowings	1,002.8	1,038.2	1,025.0	1,009.5	1,043.8	1,037.9	1,003.3	1,008.0	1,008.9	1,010.0	1,020.7	1,003.9
23 From banks in the U.S.	363.6	378.2	378.0	374.6	384.4	368.5	362.1	366.2	369.8	369.0	366.7	363.0
24 From others	639.2	660.0	647.0	634.9	659.4	669.4	641.2	641.9	639.1	641.1	654.0	640.9
25 Net due to related foreign offices	213.7	218.6	217.4	210.3	183.1	214.1	203.4	204.5	203.1	204.9	207.9	207.9
26 Other liabilities	223.2	283.5	261.0	254.8	238.4	234.3	245.7	224.0	215.2	225.7	221.7	233.6
27 TOTAL LIABILITIES	4,758.9	5,051.3	5,023.7	5,028.7	5,078.8	5,069.5	5,059.4	5,060.8	5,042.3	5,040.8	5,040.0	5,103.3
28 Residual (assets less liabilities) ⁸	443.8	402.6	402.7	411.6	413.3	414.5	416.2	429.0	413.4	418.8	429.7	464.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	2,538.8	2,586.8	2,596.0	2,601.7	2,623.5	2,636.3	2,635.1	2,626.5	2,619.2	2,620.2	2,625.4	2,648.4
2 Securities in bank credit	586.7	598.0	601.0	596.7	603.3	613.4	617.1	614.3	600.4	606.7	614.6	645.4
3 Treasury and Agency securities ²	370.6	359.1	355.0	344.3	347.5	355.6	353.8	354.2	351.6	347.9	354.6	368.9
3a Trading account	22.9	34.2	37.5	35.4	33.7	35.3	35.1	38.3	38.6	39.4	38.1	39.7
3b Investment account	347.6	324.9	317.6	308.9	313.8	320.3	318.7	315.9	313.1	308.6	316.5	329.2
4 Other securities	216.1	238.9	245.9	252.3	255.8	257.8	263.3	260.1	248.8	258.7	260.0	276.5
4a Trading account	99.1	126.0	129.3	132.5	135.9	137.0	143.5	140.8	130.6	139.0	140.4	155.5
4b Investment account	117.0	112.9	116.6	119.9	119.9	120.8	119.9	119.3	118.1	119.7	119.7	121.0
4c State and local government	26.1	27.1	27.6	28.1	28.4	28.1	27.9	27.8	27.8	27.8	28.0	27.8
4d Other	90.9	85.8	89.0	91.8	91.5	92.7	92.0	91.5	90.4	91.9	91.7	93.2
5 Loans and leases in bank credit ³	1,952.1	1,988.8	1,995.1	2,005.0	2,020.2	2,022.9	2,018.0	2,012.2	2,018.7	2,013.6	2,010.8	2,003.0
6 Commercial and industrial	589.2	594.9	595.2	589.4	586.2	585.1	574.6	566.0	566.9	566.2	567.1	563.5
6a Bankers acceptances	1.0	0.8	0.8	0.8	0.8	0.8	0.7	--	--	--	--	--
6b Other	588.2	594.1	594.5	588.5	585.3	584.3	573.8	566.0	566.9	566.2	567.1	563.5
7 Real estate	821.7	825.1	831.4	839.7	846.5	852.3	850.9	849.4	856.1	852.3	844.6	843.9
8 Revolving home equity	78.3	86.3	87.6	89.5	90.5	91.2	91.4	91.7	91.4	91.7	91.6	92.0
9 Other	743.4	738.9	743.8	750.1	755.9	761.1	759.5	757.8	764.7	760.6	753.0	752.0
10 Consumer	231.8	244.2	246.3	247.7	249.4	251.8	253.7	253.4	253.9	255.4	254.1	249.3
11 Security ⁴	63.5	57.8	55.4	59.0	70.3	66.6	72.3	74.8	74.0	73.3	77.1	73.3
11a Fed funds and RPs with broker/dealer	43.3	41.7	39.5	43.7	53.8	49.4	54.7	59.6	57.6	57.9	62.6	60.1
11b Other	20.2	16.1	16.0	15.3	16.5	17.3	17.6	15.2	16.4	15.4	14.5	13.2
12a State and local government	12.4	12.8	12.9	13.0	13.0	13.0	13.3	14.3	14.2	14.3	14.2	14.3
12b Agricultural	9.5	10.1	10.3	10.4	10.4	10.7	10.5	10.2	10.2	10.2	10.2	10.1
12c Fed funds and RPs with others	13.0	25.9	26.3	26.1	23.0	23.6	25.5	30.8	32.0	29.7	30.4	33.0
12d All other loans	84.4	86.7	85.8	86.8	87.8	85.5	84.8	82.0	80.2	80.8	81.4	84.2
12e Lease financing receivables	126.5	131.2	131.6	133.0	133.7	134.3	132.5	131.4	131.2	131.4	131.6	131.4
13 Interbank loans	144.6	155.2	142.4	138.7	146.8	132.7	128.8	133.6	127.9	130.6	142.1	141.0
13a Fed funds and RPs with banks	75.8	80.3	71.6	71.6	83.2	72.3	71.6	70.6	65.0	68.7	75.8	75.8
13b Other	68.8	74.9	70.7	67.0	63.5	60.4	57.2	63.0	62.8	62.0	66.3	65.2
14 Cash assets ⁵	146.2	147.0	138.2	142.6	145.4	139.8	135.5	146.1	139.2	137.6	161.0	147.9
15 Other assets ⁶	245.0	258.5	254.5	257.9	248.1	244.4	234.6	239.1	238.5	239.7	239.2	241.7
16 TOTAL ASSETS ⁷	3,039.2	3,110.0	3,093.2	3,103.1	3,125.9	3,115.5	3,096.3	3,107.3	3,086.6	3,090.0	3,129.6	3,141.1

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

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

August 10, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
LIABILITIES												
17 Deposits	1,666.2	1,694.9	1,688.3	1,714.9	1,739.9	1,730.8	1,735.4	1,747.0	1,736.1	1,729.3	1,747.1	1,771.0
18 Transaction	307.3	302.5	300.2	303.5	303.4	304.3	299.8	305.8	293.3	304.2	326.9	302.7
19 Nontransaction	1,358.9	1,392.4	1,388.1	1,411.4	1,436.5	1,426.5	1,435.5	1,441.2	1,442.8	1,425.1	1,420.2	1,468.3
20 Large time	268.5	271.4	266.8	269.1	269.0	271.3	274.8	271.2	273.0	267.9	267.8	272.0
21 Other	1,090.4	1,121.1	1,121.3	1,142.3	1,167.5	1,155.2	1,160.8	1,170.0	1,169.8	1,157.2	1,152.4	1,196.3
22 Borrowings	680.3	683.2	685.8	683.1	712.0	697.9	669.3	681.5	684.7	680.1	695.2	680.1
23 From banks in the U.S.	205.4	216.0	217.7	221.7	232.0	214.6	212.1	219.2	224.2	222.1	219.2	215.4
24 From others	474.9	467.3	468.2	461.5	480.0	483.3	457.2	462.3	460.6	457.9	476.1	464.7
25 Net due to related foreign offices	216.8	200.9	197.8	196.1	173.0	195.0	191.2	194.6	192.4	195.7	196.9	197.2
26 Other liabilities	180.6	228.6	202.9	196.9	181.1	172.1	185.4	165.4	159.8	168.3	161.1	172.2
27 TOTAL LIABILITIES	2,744.0	2,807.6	2,774.8	2,791.1	2,806.0	2,795.7	2,781.3	2,788.4	2,772.9	2,773.4	2,800.4	2,820.4
28 Residual (assets less liabilities) ⁸	295.2	302.4	318.4	312.0	319.9	319.8	315.0	318.9	313.7	316.6	329.2	320.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	2,523.3	2,597.9	2,598.8	2,598.2	2,619.1	2,629.7	2,629.7	2,610.3	2,603.3	2,602.9	2,598.7	2,635.4
2 Securities in bank credit	577.6	603.7	604.7	598.5	602.2	611.1	614.8	605.3	592.3	596.6	602.6	637.7
3 Treasury and Agency securities ²	365.7	361.9	358.7	348.0	349.7	354.9	352.5	350.3	348.4	343.3	348.7	365.8
3a Trading account	22.6	34.5	37.9	35.8	34.0	35.2	35.0	37.9	38.2	38.9	37.5	39.4
3b Investment account	343.0	327.4	320.9	312.1	315.7	319.7	317.5	312.4	310.2	304.5	311.2	326.4
3c Mortgage-backed	217.9	224.7	220.5	218.9	226.4	233.1	229.5	229.8	227.3	221.9	229.9	243.6
3d Other	125.2	102.7	100.4	93.2	89.3	86.6	88.0	82.6	82.9	82.5	81.3	82.9
3e 1 year or less	31.7	31.7	33.8	33.5	31.9	28.8	27.3	22.7	23.1	22.0	21.6	23.4
3f Between 1 and 5 years	55.7	38.7	37.3	34.3	31.4	31.2	34.3	34.2	33.4	34.1	34.6	35.1
3g More than 5 years	37.8	32.3	29.2	25.4	25.9	26.6	26.5	25.8	26.4	26.5	25.1	24.4
4 Other securities	212.0	241.9	246.0	250.5	252.5	256.2	262.3	255.1	243.9	253.3	253.8	271.9
4a Trading account	97.2	127.6	129.3	131.5	134.2	136.1	142.9	138.1	128.0	136.0	137.0	152.9
4b Investment account	114.7	114.3	116.6	119.0	118.4	120.0	119.4	117.0	115.8	117.2	116.8	119.0
4c State and local government	25.6	27.5	27.6	27.9	28.0	28.0	27.8	27.3	27.2	27.2	27.4	27.3
4d Other	89.2	86.8	89.0	91.1	90.3	92.1	91.6	89.7	88.6	90.0	89.5	91.7
5 Loans and leases in bank credit ³	1,945.6	1,994.2	1,994.1	1,999.6	2,016.9	2,018.7	2,015.0	2,004.9	2,011.0	2,006.3	1,996.1	1,997.7
6 Commercial and industrial	589.0	591.4	594.1	590.1	590.4	587.9	576.2	566.0	567.2	566.4	564.5	562.9
6a Bankers acceptances	1.0	0.8	0.8	0.8	0.8	0.8	0.7	--	--	--	--	--
6b Other	588.0	590.6	593.3	589.3	589.6	587.1	575.4	566.0	567.2	566.4	564.5	562.9
7 Real estate	820.5	825.8	828.1	833.9	842.5	851.9	849.5	848.0	855.2	851.0	842.1	843.0
8 Revolving home equity	78.9	85.4	86.6	88.1	89.6	91.1	91.6	92.4	92.0	92.4	92.4	92.9
9a Other residential	453.2	446.2	445.7	449.8	456.1	462.1	457.7	455.3	462.8	458.3	449.1	450.4
9b Commercial	288.4	294.1	295.8	296.0	296.8	298.7	300.2	300.3	300.5	300.3	300.5	299.7
10 Consumer	230.1	247.8	248.4	247.4	250.0	252.3	253.2	251.7	251.9	253.5	252.5	247.8
10a Credit cards and related plans	73.3	83.5	83.2	82.7	84.7	87.0	88.0	87.3	87.1	88.5	88.5	84.6
10b Other	156.9	164.3	165.3	164.7	165.3	165.3	165.2	164.3	164.9	165.0	164.0	163.1
11 Security ⁴	59.7	60.4	57.2	60.7	67.3	61.8	69.9	70.1	68.3	68.8	71.5	70.5
11a Fed funds and RPs with broker/dealer	40.7	43.6	40.8	45.0	51.5	45.7	52.9	55.9	53.2	54.4	58.1	57.8
11b Other	19.0	16.8	16.5	15.7	15.8	16.0	17.0	14.3	15.1	14.4	13.5	12.7
12a State and local government	12.4	12.8	12.9	13.0	13.0	13.0	13.3	14.3	14.2	14.3	14.2	14.3
12b Agricultural	9.7	10.1	10.1	10.2	10.3	10.6	10.5	10.3	10.4	10.3	10.3	10.2
12c Fed funds and RPs with others	13.0	25.9	26.3	26.1	23.0	23.6	25.5	30.8	32.0	29.7	30.4	33.0
12d All other loans	85.3	86.7	84.0	84.8	86.6	84.0	84.8	82.8	80.9	81.5	79.7	85.2
12e Lease financing receivables	126.0	133.3	132.9	133.4	133.8	133.7	132.1	130.9	130.9	130.8	130.8	130.9
13 Interbank loans	144.5	156.7	141.2	139.8	148.9	135.0	133.2	133.4	127.1	131.2	135.9	140.4
13a Fed funds and RPs with banks	75.8	81.0	71.1	72.2	84.4	73.5	74.0	70.5	64.7	68.9	72.5	75.5
13b Other	68.7	75.7	70.2	67.6	64.4	61.5	59.2	62.9	62.5	62.2	63.4	64.9
14 Cash assets ⁵	140.0	157.8	140.1	137.7	145.7	139.9	134.0	139.6	131.5	133.1	141.9	144.5
15 Other assets ⁶	244.4	259.1	252.8	256.7	248.8	245.2	236.6	238.5	239.1	238.9	234.2	240.3
16 TOTAL ASSETS ⁷	3,016.8	3,134.4	3,095.1	3,094.5	3,124.7	3,112.1	3,095.6	3,083.9	3,063.1	3,068.2	3,072.9	3,122.7

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)

August 10, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
LIABILITIES												
17 Deposits	1,658.3	1,701.1	1,696.1	1,713.4	1,749.0	1,724.0	1,734.9	1,738.7	1,732.6	1,721.9	1,713.1	1,764.5
18 Transaction	302.9	311.4	297.2	299.8	310.7	300.0	299.9	300.9	287.0	299.0	305.3	302.1
19 Nontransaction	1,355.4	1,389.7	1,398.9	1,413.5	1,438.3	1,424.0	1,435.0	1,437.8	1,445.5	1,422.9	1,407.8	1,462.4
20 Large time	265.1	274.7	270.1	267.5	266.9	268.5	272.1	267.6	270.0	264.3	263.7	268.9
21 Other	1,090.3	1,115.0	1,128.9	1,146.0	1,171.4	1,155.5	1,162.8	1,170.3	1,175.6	1,158.6	1,144.1	1,193.4
22 Borrowings	670.6	700.5	689.4	681.5	712.7	703.0	670.2	672.1	677.1	674.0	679.7	665.6
23 From banks in the U.S.	202.3	222.2	222.0	225.3	235.2	217.7	212.9	215.9	222.3	219.5	212.6	210.7
24 From others	468.3	478.3	467.4	456.2	477.4	485.3	457.3	456.2	454.8	454.5	467.1	454.9
25 Net due to related foreign offices	213.7	201.8	200.8	194.9	170.3	197.5	190.3	191.1	186.0	191.2	196.0	196.0
26 Other liabilities	178.2	229.6	205.3	195.7	178.6	174.0	184.9	162.9	155.4	164.9	159.9	171.2
27 TOTAL LIABILITIES	2,720.8	2,833.0	2,791.6	2,785.5	2,810.6	2,798.5	2,780.3	2,764.8	2,751.1	2,751.9	2,748.7	2,797.2
28 Residual (assets less liabilities) ⁸	296.0	301.4	303.5	309.0	314.1	313.6	315.3	319.1	312.0	316.2	324.2	325.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	1,948.6	2,062.8	2,071.3	2,063.3	2,067.5	2,077.1	2,081.2	2,095.9	2,089.4	2,092.4	2,103.5	2,109.3
2 Securities in bank credit	516.9	549.6	549.7	540.9	539.8	542.4	545.8	553.3	549.9	550.2	556.2	560.7
3 Treasury and Agency securities ²	365.5	360.1	357.0	344.5	341.8	341.5	343.5	350.7	346.9	347.8	354.4	356.9
4 Other securities	151.4	189.5	192.7	196.4	198.0	200.9	202.3	202.6	203.0	202.4	201.8	203.8
5 Loans and leases in bank credit ³	1,431.7	1,513.2	1,521.7	1,522.4	1,527.6	1,534.7	1,535.5	1,542.6	1,539.5	1,542.2	1,547.3	1,548.6
6 Commercial and industrial	276.1	291.8	294.0	295.1	294.6	294.4	296.0	299.6	299.1	300.2	300.0	300.3
7 Real estate	770.7	815.5	821.8	823.1	824.1	828.6	832.3	838.4	836.3	837.7	840.6	842.9
8 Revolving home equity	40.7	45.9	46.4	46.4	46.7	47.8	48.6	49.6	49.3	49.5	49.9	50.2
9 Other	729.9	769.5	775.4	776.7	777.4	780.8	783.8	788.8	787.0	788.2	790.7	792.7
10 Consumer	288.6	303.1	300.9	298.1	300.7	301.9	297.8	295.6	294.4	294.2	298.0	297.0
11 Security ⁴	6.5	7.0	7.5	8.0	8.4	8.6	8.5	8.6	8.5	8.8	8.7	8.4
12 Other loans and leases	89.9	95.8	97.4	98.1	99.8	101.3	100.9	100.5	101.1	101.4	100.0	100.0
13 Interbank loans	72.2	85.5	95.5	105.3	115.4	121.0	117.6	117.4	113.5	119.1	122.6	116.4
14 Cash assets ⁵	94.7	103.2	103.9	103.4	103.9	104.1	102.0	102.6	101.2	100.7	107.3	100.1
15 Other assets ⁶	102.2	95.5	96.9	103.4	107.8	107.2	112.4	125.9	120.0	118.5	117.1	154.0
16 TOTAL ASSETS⁷	2,192.3	2,320.1	2,340.7	2,348.4	2,367.3	2,381.9	2,386.0	2,414.6	2,396.9	2,403.6	2,423.2	2,452.4
LIABILITIES												
17 Deposits	1,671.8	1,811.2	1,823.2	1,833.3	1,857.3	1,865.6	1,883.5	1,898.7	1,891.5	1,893.4	1,904.0	1,905.2
18 Transaction	292.6	295.3	296.2	292.4	294.6	297.3	290.5	291.6	279.0	288.2	306.5	298.2
19 Nontransaction	1,379.2	1,515.9	1,527.0	1,541.0	1,562.7	1,568.2	1,593.0	1,607.0	1,612.5	1,605.1	1,597.5	1,607.0
20 Large time	271.8	296.5	303.0	300.4	300.8	298.6	296.7	299.6	298.7	300.0	300.0	300.2
21 Other	1,107.4	1,219.4	1,224.0	1,240.6	1,261.9	1,269.6	1,296.3	1,307.4	1,313.8	1,305.2	1,297.5	1,306.8
22 Borrowings	332.2	337.7	335.5	328.0	331.1	334.9	333.1	335.9	331.8	336.1	341.0	338.3
23 From banks in the U.S.	161.4	156.0	155.9	149.3	149.2	150.8	149.1	150.3	147.5	149.5	154.1	152.3
24 From others	170.8	181.7	179.6	178.7	181.9	184.1	184.0	185.6	184.3	186.6	186.9	186.0
25 Net due to related foreign offices	0.0	16.8	16.7	15.4	12.8	16.6	13.1	13.4	17.1	13.7	12.0	12.0
26 Other liabilities	45.0	54.0	55.6	59.1	59.8	60.3	60.7	61.1	59.8	60.7	61.8	62.4
27 TOTAL LIABILITIES	2,049.0	2,219.6	2,231.1	2,235.7	2,261.0	2,277.4	2,290.5	2,309.1	2,300.2	2,304.0	2,318.7	2,318.0
28 Residual (assets less liabilities) ⁸	143.3	100.5	109.6	112.7	106.3	104.5	95.5	105.5	96.7	99.6	104.5	134.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	1,948.6	2,058.5	2,060.3	2,058.9	2,067.2	2,077.5	2,083.1	2,096.0	2,089.8	2,091.9	2,099.8	2,108.9
2 Securities in bank credit	516.6	549.0	547.7	543.2	542.5	543.9	547.4	553.1	550.6	550.0	555.5	559.4
3 Treasury and Agency securities ²	365.2	359.5	355.0	346.7	344.5	343.0	345.1	350.6	347.6	347.5	353.7	355.6
4 Other securities	151.4	189.5	192.7	196.4	198.0	200.9	202.3	202.6	203.0	202.4	201.8	203.8
5 Loans and leases in bank credit ³	1,432.0	1,509.5	1,512.6	1,515.8	1,524.6	1,533.6	1,535.7	1,542.9	1,539.2	1,541.9	1,544.2	1,549.4
6 Commercial and industrial	275.9	290.9	292.3	294.7	296.7	297.0	297.8	299.4	299.8	300.0	298.3	298.9
7 Real estate	771.1	813.9	818.6	821.5	823.7	829.4	833.1	838.9	836.5	838.0	840.6	843.7
8 Revolving home equity	40.5	45.9	46.2	46.2	46.7	47.9	48.6	49.3	49.1	49.2	49.5	49.9
9 Other	730.6	768.0	772.3	775.3	777.1	781.5	784.5	789.6	787.4	788.7	791.1	793.7
10 Consumer	287.6	303.9	299.4	294.7	296.9	299.2	295.6	294.8	292.5	293.4	297.3	297.2
10a Credit cards and related plans	124.0	134.7	130.0	126.1	129.1	131.4	128.3	128.2	126.0	126.8	130.7	130.3
10b Other	163.6	169.2	169.4	168.6	167.8	167.8	167.3	166.6	166.5	166.6	166.6	166.9
11 Security ⁴	6.3	6.9	7.5	8.2	8.5	8.2	8.3	8.3	8.5	8.5	8.1	8.3
12 Other loans and leases	91.0	93.9	94.8	96.7	98.7	99.8	100.9	101.4	102.0	102.1	99.9	101.5
13 Interbank loans	67.2	86.1	98.4	111.4	119.4	112.1	110.9	109.8	110.1	110.2	107.1	109.9
14 Cash assets ⁵	93.3	106.2	102.7	99.0	100.4	102.6	100.8	101.3	99.9	98.0	100.2	100.1
15 Other assets ⁶	102.2	95.5	96.9	103.4	107.8	107.2	112.4	125.9	120.0	118.5	117.1	154.0
16 TOTAL ASSETS ⁷	2,185.8	2,319.5	2,331.4	2,345.8	2,367.5	2,371.9	2,380.0	2,405.8	2,392.6	2,391.5	2,396.7	2,445.5
LIABILITIES												
17 Deposits	1,660.9	1,809.9	1,824.2	1,840.8	1,864.6	1,859.2	1,872.1	1,885.5	1,882.5	1,878.4	1,876.6	1,893.4
18 Transaction	290.8	297.9	291.3	290.3	294.1	292.2	290.2	290.1	278.6	285.0	296.1	298.9
19 Nontransaction	1,370.1	1,512.0	1,532.9	1,550.4	1,570.5	1,567.0	1,582.0	1,595.4	1,603.9	1,593.3	1,580.5	1,594.5
20 Large time	271.8	296.5	303.0	300.4	300.8	298.6	296.7	299.6	298.7	300.0	300.0	300.2
21 Other	1,098.3	1,215.5	1,229.9	1,250.1	1,269.7	1,268.3	1,285.3	1,295.8	1,305.3	1,293.4	1,280.5	1,294.3
22 Borrowings	332.2	337.7	335.5	328.0	331.1	334.9	333.1	335.9	331.8	336.1	341.0	338.3
23 From banks in the U.S.	161.4	156.0	155.9	149.3	149.2	150.8	149.1	150.3	147.5	149.5	154.1	152.3
24 From others	170.8	181.7	179.6	178.7	181.9	184.1	184.0	185.6	184.3	186.6	186.9	186.0
25 Net due to related foreign offices	0.0	16.8	16.7	15.4	12.8	16.6	13.1	13.4	17.1	13.7	12.0	12.0
26 Other liabilities	45.0	54.0	55.6	59.1	59.8	60.3	60.7	61.1	59.8	60.7	61.8	62.4
27 TOTAL LIABILITIES	2,038.1	2,218.3	2,232.1	2,243.2	2,268.3	2,271.0	2,279.1	2,296.0	2,291.2	2,288.9	2,291.3	2,306.1
28 Residual (assets less liabilities) ⁸	147.7	101.2	99.3	102.6	99.2	100.9	100.9	109.8	101.4	102.6	105.4	139.4

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

Seasonally adjusted, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	576.1	615.1	610.8	626.5	624.6	608.5	599.6	590.0	585.9	584.7	589.6	601.3
2 Securities in bank credit	203.6	209.1	200.4	208.0	219.5	213.4	215.4	216.7	215.2	215.7	215.4	219.9
3 Treasury and Agency securities ²	78.1	66.4	63.9	67.2	74.2	69.0	67.1	66.8	66.1	66.6	66.3	66.9
4 Other securities	125.5	142.7	136.5	140.8	145.3	144.4	148.3	149.9	149.0	149.1	149.1	153.1
5 Loans and leases in bank credit ³	372.5	406.0	410.4	418.5	405.1	395.1	384.2	373.3	370.7	369.0	374.2	381.4
6 Commercial and industrial	203.6	214.3	216.2	218.8	218.5	216.6	208.7	203.6	202.0	204.1	204.3	204.9
7 Real estate	18.1	18.4	18.6	18.4	17.7	17.8	17.6	17.8	17.6	17.7	17.9	18.0
11 Security ⁴	83.6	106.0	108.0	111.2	100.7	92.7	90.9	86.2	86.0	82.7	85.5	91.6
12 Other loans and leases	67.3	67.2	67.7	70.1	68.2	68.0	67.0	65.7	65.2	64.6	66.5	66.9
13 Interbank loans	23.6	29.0	27.8	29.6	28.1	30.5	23.6	22.9	24.5	25.0	22.9	18.9
14 Cash assets ⁵	44.5	41.4	41.3	40.0	38.5	36.7	35.2	35.5	35.7	36.0	36.7	34.5
15 Other assets ⁶	42.1	37.3	37.1	38.9	41.7	39.4	39.6	34.1	34.3	35.4	33.8	32.1
16 TOTAL ASSETS ⁷	685.8	722.5	716.7	734.7	732.5	714.9	697.6	682.2	680.0	680.8	682.7	686.4
LIABILITIES												
17 Deposits	390.0	387.5	381.9	379.9	394.1	408.7	419.2	412.9	418.6	407.6	409.1	406.6
18 Transaction	11.1	10.2	10.5	9.7	10.8	10.8	9.9	9.7	10.0	9.5	9.0	9.9
19 Nontransaction	378.9	377.3	371.5	370.2	383.3	397.9	409.3	403.2	408.6	398.1	400.2	396.7
22 Borrowings	203.4	244.0	240.3	236.3	240.6	219.4	216.4	212.0	202.7	204.7	213.1	224.0
23 From banks in the U.S.	21.1	25.5	23.5	26.0	25.9	21.4	24.2	24.0	20.9	20.7	25.1	26.5
24 From others	182.3	218.5	216.8	210.3	214.7	198.0	192.2	187.9	181.8	183.9	188.0	197.5
25 Net due to related foreign offices	20.3	3.6	4.9	22.0	4.5	-4.4	-19.7	-16.0	-12.6	-5.4	-13.1	-20.4
26 Other liabilities	74.6	79.8	77.1	82.7	88.6	85.4	83.6	78.7	77.2	81.1	80.1	75.9
27 TOTAL LIABILITIES	688.4	715.0	704.3	720.9	727.8	709.1	699.4	687.6	685.9	687.9	689.2	686.2
28 Residual (assets less liabilities) ⁸	-2.5	7.5	12.4	13.8	4.7	5.8	-1.8	-5.4	-6.0	-7.1	-6.5	0.2

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

Not seasonally adjusted, billions of dollars

August 10, 2001

Account	2000 Jul	2001 Jan	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	Week ending			
									Jul 11	Jul 18	Jul 25	Aug 1
ASSETS												
1 Bank credit	571.9	623.2	614.1	621.4	621.7	603.8	595.8	585.5	579.9	582.5	583.2	597.0
2 Securities in bank credit	203.6	209.1	200.4	208.0	219.5	213.4	215.4	216.7	215.2	215.7	215.4	219.9
3 Treasury and Agency securities ²	78.1	66.4	63.9	67.2	74.2	69.0	67.1	66.8	66.1	66.6	66.3	66.9
3a Trading account	12.0	11.4	10.6	9.8	14.8	13.8	13.8	13.6	13.2	13.7	13.5	12.4
3b Investment account	66.1	55.0	53.3	57.4	59.4	55.2	53.3	53.2	53.0	52.9	52.8	54.4
4 Other securities	125.5	142.7	136.5	140.8	145.3	144.4	148.3	149.9	149.0	149.1	149.1	153.1
4a Trading account	81.4	96.6	91.4	95.4	99.6	99.3	105.6	107.7	107.2	107.1	106.7	109.8
4b Investment account	44.1	46.1	45.1	45.4	45.7	45.1	42.6	42.2	41.8	42.0	42.4	43.2
5 Loans and leases in bank credit ³	368.3	414.1	413.7	413.4	402.2	390.4	380.4	368.8	364.7	366.8	367.8	377.0
6 Commercial and industrial	202.9	216.0	218.4	219.9	216.7	213.5	207.6	202.9	201.0	203.8	203.1	203.8
7 Real estate	18.1	18.4	18.6	18.4	17.7	17.8	17.6	17.8	17.6	17.7	17.9	18.0
11 Security ⁴	80.9	111.3	108.9	105.0	99.3	91.9	88.9	83.4	81.6	81.3	82.1	89.6
12 Other loans and leases	66.4	68.3	67.8	70.1	68.4	67.2	66.4	64.8	64.5	63.9	64.7	65.6
13 Interbank loans	23.6	29.0	27.8	29.6	28.1	30.5	23.6	22.9	24.5	25.0	22.9	18.9
14 Cash assets ⁵	43.0	44.1	41.5	38.7	37.0	35.8	34.1	34.3	34.3	34.6	35.2	33.7
15 Other assets ⁶	41.0	38.5	38.1	39.5	40.8	38.9	38.2	33.2	33.5	34.6	32.8	31.6
16 TOTAL ASSETS⁷	679.1	734.5	721.1	728.8	727.2	708.7	691.4	675.6	671.8	676.3	673.7	680.8
LIABILITIES												
17 Deposits	381.4	397.5	390.1	384.4	396.9	409.8	412.0	402.8	406.5	398.0	401.0	398.2
18 Transaction	11.2	10.4	10.2	9.4	10.2	10.4	9.7	9.8	10.0	9.5	8.9	10.0
19 Nontransaction	370.2	387.0	379.9	375.0	386.7	399.4	402.3	393.0	396.5	388.5	392.1	388.2
22 Borrowings	203.4	244.0	240.3	236.3	240.6	219.4	216.4	212.0	202.7	204.7	213.1	224.0
23 From banks in the U.S.	21.1	25.5	23.5	26.0	25.9	21.4	24.2	24.0	20.9	20.7	25.1	26.5
24 From others	182.3	218.5	216.8	210.3	214.7	198.0	192.2	187.9	181.8	183.9	188.0	197.5
25 Net due to related foreign offices	17.3	6.8	8.1	22.2	-0.1	-7.6	-22.9	-19.3	-16.0	-8.8	-20.3	-20.3
26 Other liabilities	73.3	81.3	78.5	82.8	86.5	83.9	82.1	77.2	75.8	79.5	76.9	75.9
27 TOTAL LIABILITIES	675.4	729.6	717.2	725.6	723.9	705.5	687.6	672.7	669.0	673.4	670.6	677.8
28 Residual (assets less liabilities) ⁸	3.7	4.9	3.9	3.3	3.3	3.2	3.8	2.9	2.8	2.9	3.1	3.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 10, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 11	Jul 18	Jul 25	Aug 1
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	63.2	79.6	77.7	80.8	79.9	82.0	87.2	77.6	69.0	77.1	75.1	88.9
30 Reval. losses on off-bal. sheet items ⁹	62.9	82.5	81.0	79.8	74.9	74.7	81.5	70.3	63.5	71.1	67.9	78.9
31 Mortgage-backed securities ¹⁰	248.1	252.9	249.4	249.7	257.3	264.2	260.4	260.0	257.1	252.4	260.3	273.6
31a Pass-through	177.3	186.3	182.5	184.5	193.5	199.0	199.1	198.4	196.5	192.4	197.4	210.1
31b CMO, REMIC, and other	70.8	66.6	66.9	65.2	63.7	65.1	61.3	61.6	60.6	60.0	62.9	63.6
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-12.4	0.9	2.7	3.5	0.4	-1.5	-1.7	-1.0	-1.8	-1.1	-1.2	1.0
33 Offshore credit to U.S. residents ¹²	22.2	23.0	22.7	22.6	21.7	21.0	20.6	20.2	20.1	20.1	20.1	20.1
34 Securitized consumer loans ¹³	87.3	82.4	80.8	80.2	78.8	77.0	76.7	76.3	76.8	75.5	77.1	75.5
34a Credit cards and related plans	72.4	68.5	67.3	67.3	66.4	65.0	65.3	64.9	65.7	64.5	65.1	63.5
34b Other	15.0	13.9	13.4	12.9	12.4	12.0	11.5	11.4	11.0	10.9	12.0	12.0
35 Securitized business loans ¹³	17.0	18.4	18.6	18.7	18.8	19.8	20.4	20.2	20.2	20.1	20.1	20.3
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	202.5	213.3	217.6	224.0	232.3	236.7	239.8	246.8	244.7	243.8	249.3	251.6
34 Securitized consumer loans ¹³	221.4	231.4	235.4	238.2	240.7	241.7	247.6	251.4	250.7	250.7	250.8	253.9
34a Credit cards and related plans	212.5	222.3	226.5	229.5	232.1	233.3	239.1	242.8	242.1	242.1	242.2	245.4
34b Other	8.9	9.1	8.9	8.7	8.6	8.4	8.5	8.6	8.6	8.6	8.5	8.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	41.2	52.0	49.5	52.8	56.5	56.3	57.2	54.9	53.7	55.7	54.6	55.5
30 Reval. losses on off-bal. sheet items ⁹	38.2	49.0	47.1	49.9	52.1	51.7	52.0	49.8	48.6	50.7	50.0	50.0
35 Securitized business loans ¹³	23.9	23.2	22.4	21.5	19.8	18.0	17.2	17.1	17.3	17.2	16.7	17.1

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 1-800-782-8872 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 \$0.7 billion in assets and liabilities of nonbank institutions in the week ending August 1, 2001. The major asset items affected were (in billions): U.S. government securities, \$0.1; real estate loans, other, \$0.2; and other loans, \$0.1. The major liability item affected was: nontransaction deposits, other, \$0.7.

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

OFFICIAL BUSINESS

First Class