

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

October 5, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	5,101.6	5,269.5	5,281.0	5,316.4	5,322.1	5,315.4	5,311.9	5,324.7	5,336.4	5,462.8	5,406.5	5,375.9
2 Securities in bank credit	1,315.6	1,350.9	1,345.7	1,364.0	1,370.7	1,379.8	1,385.7	1,418.3	1,420.7	1,426.6	1,450.0	1,460.7
3 Treasury and Agency securities <sup>2</sup>	810.2	776.2	757.1	763.4	765.9	763.9	771.3	782.7	788.2	792.4	792.1	794.6
4 Other securities	505.5	574.7	588.6	600.6	604.8	615.9	614.4	635.6	632.4	634.2	657.9	666.1
5 Loans and leases in bank credit <sup>3</sup>	3,786.0	3,918.6	3,935.2	3,952.4	3,951.4	3,935.6	3,926.3	3,906.4	3,915.8	4,036.2	3,956.5	3,915.2
6 Commercial and industrial	1,077.2	1,106.5	1,104.3	1,098.6	1,094.1	1,075.7	1,064.8	1,057.3	1,055.3	1,068.9	1,061.5	1,061.2
7 Real estate	1,623.9	1,670.7	1,679.0	1,689.2	1,700.4	1,703.5	1,709.6	1,704.9	1,710.7	1,713.5	1,718.6	1,708.3
8 Revolving home equity	119.9	133.9	135.8	137.2	138.6	139.7	141.3	142.7	143.9	144.4	145.8	145.3
9 Other	1,504.0	1,536.8	1,543.2	1,552.0	1,561.8	1,563.8	1,568.2	1,562.3	1,566.8	1,569.1	1,572.9	1,562.9
10 Consumer	523.1	541.2	540.1	549.3	553.0	550.8	548.7	546.9	547.7	545.8	548.3	544.4
11 Security <sup>4</sup>	153.3	168.2	174.1	179.5	167.9	171.8	169.7	169.9	177.2	185.6	178.0	164.3
12 Other loans and leases	408.5	432.0	437.7	435.7	436.0	433.8	433.5	427.4	424.9	522.5	450.0	436.9
13 Interbank loans	245.6	267.4	276.1	290.7	285.5	271.6	275.3	290.3	301.7	443.0	356.0	335.3
14 Cash assets <sup>5</sup>	288.3	265.5	270.2	287.8	280.6	272.7	285.1	279.4	301.4	379.0	323.5	286.9
15 Other assets <sup>6</sup>	383.1	413.1	428.1	418.9	413.2	406.8	416.4	426.2	429.6	475.3	447.5	489.7
16 TOTAL ASSETS <sup>7</sup>	<b>5,956.7</b>	<b>6,150.5</b>	<b>6,190.5</b>	<b>6,248.2</b>	<b>6,235.9</b>	<b>6,201.3</b>	<b>6,223.1</b>	<b>6,254.5</b>	<b>6,303.5</b>	<b>6,694.1</b>	<b>6,467.4</b>	<b>6,421.7</b>
<b>LIABILITIES</b>												
17 Deposits	3,755.2	3,891.4	3,925.5	3,991.3	4,005.1	4,038.1	4,061.2	4,069.6	4,125.5	4,359.5	4,180.2	4,136.4
18 Transaction	615.1	607.7	606.8	608.8	612.4	600.2	605.1	609.9	610.8	809.0	697.7	655.6
19 Nontransaction	3,140.1	3,283.6	3,318.7	3,382.5	3,392.7	3,437.9	3,456.1	3,459.6	3,514.8	3,550.5	3,482.6	3,480.8
20 Large time	925.0	937.0	934.8	951.1	965.9	978.7	972.1	959.6	960.7	966.4	941.2	948.5
21 Other	2,215.0	2,346.6	2,383.8	2,431.4	2,426.8	2,459.1	2,484.0	2,500.1	2,554.1	2,584.1	2,541.4	2,532.4
22 Borrowings	1,214.2	1,257.1	1,241.6	1,281.2	1,249.8	1,216.6	1,229.6	1,236.6	1,232.4	1,367.0	1,271.5	1,252.2
23 From banks in the U.S.	390.8	394.8	394.2	405.4	385.0	383.6	391.5	398.6	417.0	507.7	430.0	420.6
24 From others	823.4	862.4	847.4	875.8	864.7	833.0	838.0	838.0	815.4	859.3	841.5	831.5
25 Net due to related foreign offices	267.7	219.4	233.3	190.0	207.4	184.4	190.8	193.9	173.6	159.2	181.0	177.9
26 Other liabilities	318.0	343.4	352.1	349.6	338.8	349.4	328.2	337.8	343.2	373.3	397.7	395.3
27 TOTAL LIABILITIES	<b>5,555.0</b>	<b>5,711.3</b>	<b>5,752.4</b>	<b>5,812.1</b>	<b>5,801.0</b>	<b>5,788.4</b>	<b>5,809.7</b>	<b>5,837.9</b>	<b>5,874.7</b>	<b>6,259.0</b>	<b>6,030.4</b>	<b>5,961.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	401.7	439.2	438.1	436.2	434.9	412.9	413.3	416.6	428.8	435.1	437.0	460.0

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	5,084.4	5,264.5	5,268.2	5,308.7	5,311.3	5,308.2	5,291.2	5,307.3	5,325.6	5,453.2	5,407.0	5,368.5
2 Securities in bank credit	1,308.8	1,352.7	1,349.8	1,365.6	1,370.0	1,379.1	1,376.6	1,411.4	1,420.3	1,423.9	1,445.2	1,454.1
3 Treasury and Agency securities <sup>2</sup>	805.0	778.0	763.0	768.2	766.8	764.2	767.2	778.0	787.8	790.7	788.5	789.8
4 Other securities	503.8	574.7	586.8	597.4	603.2	614.9	609.3	633.4	632.5	633.3	656.7	664.2
5 Loans and leases in bank credit <sup>3</sup>	3,775.7	3,911.8	3,918.3	3,943.1	3,941.4	3,929.1	3,914.7	3,895.9	3,905.3	4,029.3	3,961.8	3,914.5
6 Commercial and industrial	1,070.5	1,105.8	1,105.9	1,103.2	1,096.4	1,078.0	1,064.0	1,051.1	1,048.9	1,062.0	1,060.3	1,059.0
7 Real estate	1,626.6	1,664.2	1,671.6	1,684.9	1,700.8	1,702.9	1,708.6	1,708.1	1,713.2	1,718.3	1,722.3	1,711.8
8 Revolving home equity	120.5	132.8	134.2	136.3	138.6	139.9	141.8	143.5	145.0	145.8	147.2	146.9
9 Other	1,506.1	1,531.4	1,537.4	1,548.6	1,562.2	1,563.0	1,566.9	1,564.6	1,568.2	1,572.5	1,575.1	1,564.9
10 Consumer	524.1	541.9	536.4	546.2	550.8	548.1	546.2	547.9	549.7	548.1	551.9	547.0
10a Credit cards and related plans	205.2	213.3	209.1	214.5	219.1	217.0	215.9	216.1	215.9	213.9	217.6	211.9
10b Other	318.9	328.6	327.3	331.7	331.6	331.1	330.3	331.9	333.8	334.2	334.3	335.1
11 Security <sup>4</sup>	145.8	171.0	170.1	175.1	161.9	167.2	162.0	161.4	164.4	176.5	176.8	160.3
12 Other loans and leases	408.7	428.9	434.4	433.7	431.6	432.9	433.9	427.3	429.1	524.5	450.5	436.3
13 Interbank loans	236.1	269.2	283.5	296.8	278.8	269.3	267.5	278.9	303.2	430.6	341.7	312.3
14 Cash assets <sup>5</sup>	276.1	266.6	260.2	283.0	278.3	268.9	276.1	267.8	316.3	376.4	311.1	275.6
15 Other assets <sup>6</sup>	380.6	412.2	427.3	418.7	413.5	407.7	414.9	423.3	431.6	476.3	445.9	486.6
16 TOTAL ASSETS <sup>7</sup>	<b>5,915.2</b>	<b>6,147.5</b>	<b>6,174.3</b>	<b>6,241.9</b>	<b>6,216.4</b>	<b>6,188.7</b>	<b>6,184.2</b>	<b>6,211.1</b>	<b>6,310.5</b>	<b>6,670.0</b>	<b>6,439.3</b>	<b>6,377.1</b>
<b>LIABILITIES</b>												
17 Deposits	3,718.4	3,908.3	3,935.8	4,010.6	3,993.1	4,019.2	4,029.6	4,029.1	4,130.4	4,346.2	4,139.2	4,081.8
18 Transaction	601.1	599.6	600.8	615.0	602.7	599.8	598.8	596.1	626.6	809.1	680.8	633.7
19 Nontransaction	3,117.3	3,308.7	3,335.0	3,395.6	3,390.4	3,419.3	3,430.8	3,433.0	3,503.8	3,537.1	3,458.4	3,448.1
20 Large time	912.3	948.7	938.0	952.4	964.6	969.2	958.2	946.2	947.8	954.0	929.7	938.5
21 Other	2,205.0	2,360.1	2,397.0	2,443.2	2,425.8	2,450.2	2,472.6	2,486.8	2,556.0	2,583.1	2,528.7	2,509.6
22 Borrowings	1,192.1	1,260.8	1,240.0	1,281.9	1,254.9	1,217.4	1,220.2	1,214.7	1,220.7	1,347.5	1,276.9	1,253.7
23 From banks in the U.S.	383.4	399.2	397.9	408.6	388.2	384.4	388.3	390.4	408.5	492.7	423.3	411.2
24 From others	808.7	861.6	842.1	873.3	866.7	833.0	831.9	824.3	812.2	854.8	853.6	842.5
25 Net due to related foreign offices	267.0	225.5	232.2	183.0	206.5	180.6	184.4	193.0	177.2	161.2	181.6	181.6
26 Other liabilities	317.7	347.4	350.8	344.7	339.5	347.3	323.8	337.7	344.6	373.6	396.8	398.2
27 TOTAL LIABILITIES	<b>5,495.2</b>	<b>5,741.9</b>	<b>5,758.9</b>	<b>5,820.1</b>	<b>5,793.9</b>	<b>5,764.4</b>	<b>5,758.0</b>	<b>5,774.5</b>	<b>5,872.9</b>	<b>6,228.5</b>	<b>5,994.4</b>	<b>5,915.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	419.9	405.5	415.5	421.8	422.5	424.2	426.3	436.6	437.6	441.4	444.9	461.8

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	4,517.8	4,661.1	4,658.3	4,690.2	4,711.8	4,714.1	4,719.4	4,733.5	4,745.3	4,882.4	4,815.6	4,787.2
2 Securities in bank credit	1,109.5	1,150.8	1,138.4	1,143.0	1,155.6	1,162.7	1,166.9	1,197.2	1,198.5	1,208.6	1,228.4	1,236.1
3 Treasury and Agency securities <sup>2</sup>	732.3	711.8	689.1	689.2	696.9	696.8	704.5	717.2	720.8	725.9	724.3	724.4
4 Other securities	377.2	439.0	449.3	453.8	458.7	465.9	462.5	480.0	477.6	482.7	504.1	511.7
5 Loans and leases in bank credit <sup>3</sup>	3,408.3	3,510.3	3,519.9	3,547.2	3,556.2	3,551.4	3,552.5	3,536.3	3,546.8	3,673.8	3,587.2	3,551.1
6 Commercial and industrial	871.6	889.7	884.6	880.1	877.4	867.0	860.7	854.8	854.6	868.1	856.2	857.2
7 Real estate	1,605.9	1,652.1	1,660.5	1,671.5	1,682.6	1,685.9	1,691.8	1,686.8	1,692.0	1,695.2	1,699.9	1,689.4
8 Revolving home equity	119.9	133.9	135.8	137.2	138.6	139.7	141.3	142.7	143.9	144.4	145.8	145.3
9 Other	1,486.0	1,518.1	1,524.7	1,534.3	1,544.0	1,546.2	1,550.4	1,544.1	1,548.1	1,550.8	1,554.1	1,544.0
10 Consumer	523.1	541.2	540.1	549.3	553.0	550.8	548.7	546.9	547.7	545.8	548.3	544.4
11 Security <sup>4</sup>	68.1	62.9	67.0	78.7	75.2	80.9	83.5	86.5	91.7	108.2	99.3	87.9
12 Other loans and leases	339.6	364.4	367.7	367.5	368.0	366.8	367.8	361.4	360.8	456.4	383.5	372.2
13 Interbank loans	223.3	239.0	245.6	262.7	255.0	248.1	253.0	268.8	275.4	419.9	325.7	308.0
14 Cash assets <sup>5</sup>	244.4	223.9	229.6	249.3	243.8	237.5	249.6	243.4	264.1	330.9	276.0	249.8
15 Other assets <sup>6</sup>	340.0	377.9	391.7	379.1	375.8	369.5	384.4	396.9	403.3	445.3	414.9	455.2
16 TOTAL ASSETS <sup>7</sup>	<b>5,263.8</b>	<b>5,437.2</b>	<b>5,460.8</b>	<b>5,516.1</b>	<b>5,521.3</b>	<b>5,504.3</b>	<b>5,541.1</b>	<b>5,576.9</b>	<b>5,622.6</b>	<b>6,012.8</b>	<b>5,766.5</b>	<b>5,734.5</b>
<b>LIABILITIES</b>												
17 Deposits	3,363.0	3,510.8	3,547.2	3,597.2	3,596.4	3,618.9	3,648.1	3,665.3	3,721.7	3,951.2	3,781.3	3,733.6
18 Transaction	604.3	597.4	597.3	598.0	601.6	590.4	595.4	599.6	598.0	793.7	684.6	643.7
19 Nontransaction	2,758.7	2,913.4	2,949.9	2,999.2	2,994.8	3,028.5	3,052.7	3,065.7	3,123.6	3,157.5	3,096.7	3,089.8
20 Large time	545.9	568.9	568.2	570.1	570.3	571.7	571.1	568.1	571.9	575.8	557.7	564.5
21 Other	2,212.7	2,344.5	2,381.6	2,429.1	2,424.5	2,456.8	2,481.6	2,497.7	2,551.7	2,581.7	2,539.0	2,525.4
22 Borrowings	1,013.4	1,018.7	1,008.2	1,040.6	1,030.3	1,000.2	1,017.5	1,026.4	1,025.5	1,137.9	1,043.6	1,040.5
23 From banks in the U.S.	373.6	372.3	369.8	379.5	363.6	359.4	367.5	376.4	397.6	459.8	399.3	395.3
24 From others	639.9	646.4	638.4	661.0	666.7	640.8	650.1	650.0	627.9	678.0	644.2	645.2
25 Net due to related foreign offices	243.4	214.6	211.4	185.5	211.8	204.1	207.1	205.7	184.6	196.5	189.8	186.6
26 Other liabilities	242.5	266.3	269.3	261.0	253.4	265.9	249.5	260.2	269.2	295.6	314.2	314.5
27 TOTAL LIABILITIES	<b>4,862.3</b>	<b>5,010.4</b>	<b>5,036.2</b>	<b>5,084.3</b>	<b>5,091.9</b>	<b>5,089.1</b>	<b>5,122.2</b>	<b>5,157.6</b>	<b>5,201.0</b>	<b>5,581.3</b>	<b>5,328.8</b>	<b>5,275.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	401.5	426.8	424.6	431.8	429.4	415.2	418.9	419.3	421.7	431.5	437.7	459.3

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	4,507.0	4,652.8	4,650.4	4,685.4	4,705.7	4,710.6	4,703.2	4,722.5	4,743.4	4,876.2	4,815.9	4,778.3
2 Securities in bank credit	1,102.6	1,152.6	1,142.4	1,144.6	1,154.8	1,162.0	1,157.8	1,190.3	1,198.1	1,205.9	1,223.6	1,229.4
3 Treasury and Agency securities <sup>2</sup>	727.1	713.5	694.9	694.0	697.8	697.1	700.4	712.5	720.4	724.2	720.7	719.6
4 Other securities	375.5	439.1	447.5	450.5	457.1	464.9	457.5	477.8	477.7	481.8	502.9	509.8
5 Loans and leases in bank credit <sup>3</sup>	3,404.4	3,500.2	3,507.9	3,540.9	3,550.9	3,548.6	3,545.4	3,532.2	3,545.3	3,670.3	3,592.2	3,548.9
6 Commercial and industrial	866.2	886.9	885.0	886.5	882.8	870.4	860.7	849.9	849.8	862.6	855.3	854.4
7 Real estate	1,608.6	1,645.5	1,653.1	1,667.1	1,682.9	1,685.3	1,690.8	1,690.0	1,694.5	1,700.1	1,703.5	1,692.9
8 Revolving home equity	120.5	132.8	134.2	136.3	138.6	139.9	141.8	143.5	145.0	145.8	147.2	146.9
9 Other	1,488.1	1,512.7	1,518.9	1,530.9	1,544.3	1,545.4	1,549.1	1,546.4	1,549.6	1,554.3	1,556.3	1,545.9
10 Consumer	524.1	541.9	536.4	546.2	550.8	548.1	546.2	547.9	549.7	548.1	551.9	547.0
10a Credit cards and related plans	205.2	213.3	209.1	214.5	219.1	217.0	215.9	216.1	215.9	213.9	217.6	211.9
10b Other	318.9	328.6	327.3	331.7	331.6	331.1	330.3	331.9	333.8	334.2	334.3	335.1
11 Security <sup>4</sup>	64.4	64.7	68.9	75.8	70.0	78.3	78.6	81.9	85.9	100.9	97.1	82.9
12 Other loans and leases	341.1	361.3	364.5	365.3	364.4	366.5	369.1	362.6	365.3	458.7	384.4	371.7
13 Interbank loans	213.8	240.8	252.9	268.7	248.3	245.8	245.2	257.3	276.8	407.5	311.3	285.0
14 Cash assets <sup>5</sup>	233.5	224.8	221.1	246.0	242.5	234.8	241.9	232.9	280.2	330.2	265.3	238.1
15 Other assets <sup>6</sup>	337.9	376.1	390.4	379.9	376.7	371.7	383.8	394.3	405.0	446.2	413.8	452.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,230.5</b>	<b>5,429.8</b>	<b>5,450.3</b>	<b>5,515.1</b>	<b>5,508.0</b>	<b>5,497.8</b>	<b>5,508.9</b>	<b>5,541.2</b>	<b>5,639.7</b>	<b>5,994.0</b>	<b>5,740.2</b>	<b>5,688.4</b>
<b>LIABILITIES</b>												
17 Deposits	3,337.1	3,519.6	3,553.1	3,613.6	3,583.2	3,607.1	3,626.7	3,636.5	3,738.2	3,948.3	3,748.8	3,682.4
18 Transaction	590.2	589.5	591.6	604.8	592.3	590.1	589.0	585.7	613.8	793.7	667.6	621.1
19 Nontransaction	2,746.9	2,930.1	2,961.5	3,008.8	2,991.0	3,017.0	3,037.7	3,050.8	3,124.4	3,154.5	3,081.2	3,061.3
20 Large time	544.1	572.2	566.7	568.0	567.4	569.1	567.4	566.3	570.8	573.8	554.9	558.6
21 Other	2,202.8	2,357.9	2,394.8	2,440.8	2,423.5	2,447.9	2,470.3	2,484.5	2,553.6	2,580.8	2,526.3	2,502.6
22 Borrowings	991.4	1,022.3	1,006.6	1,041.3	1,035.4	1,001.0	1,008.1	1,004.5	1,013.8	1,118.4	1,049.0	1,042.0
23 From banks in the U.S.	366.2	376.7	373.4	382.8	366.7	360.2	364.2	368.1	389.1	444.9	392.7	385.9
24 From others	625.2	645.6	633.2	658.5	668.7	640.9	643.9	636.4	624.7	673.5	656.3	656.1
25 Net due to related foreign offices	243.8	217.4	210.3	183.1	214.1	203.4	204.0	206.1	184.3	195.4	188.4	188.4
26 Other liabilities	242.7	268.8	268.0	258.2	255.6	265.3	246.6	260.6	269.0	294.4	312.3	316.7
27 <b>TOTAL LIABILITIES</b>	<b>4,815.1</b>	<b>5,028.1</b>	<b>5,037.9</b>	<b>5,096.1</b>	<b>5,088.4</b>	<b>5,076.9</b>	<b>5,085.4</b>	<b>5,107.7</b>	<b>5,205.3</b>	<b>5,556.5</b>	<b>5,298.5</b>	<b>5,229.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	415.4	401.7	412.4	418.9	419.6	420.9	423.5	433.5	434.4	437.5	441.7	458.9

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	2,545.9	2,592.5	2,598.7	2,625.3	2,637.3	2,635.4	2,626.8	2,627.0	2,626.9	2,771.8	2,697.6	2,666.7
2 Securities in bank credit	584.9	600.1	595.9	603.4	613.6	617.2	614.3	634.6	627.2	640.6	658.6	667.0
3 Treasury and Agency securities <sup>2</sup>	366.6	354.2	343.6	347.6	355.7	353.9	354.4	361.1	357.9	365.5	366.3	365.2
3a Trading account	23.3	37.5	35.4	33.7	35.3	35.1	38.3	36.3	35.8	44.3	42.1	34.0
3b Investment account	343.3	316.7	308.1	313.9	320.5	318.8	316.1	324.8	322.1	321.3	324.1	331.2
4 Other securities	218.3	245.9	252.3	255.8	257.8	263.3	259.9	273.5	269.3	275.1	292.4	301.8
4a Trading account	103.3	129.3	132.5	135.9	137.0	143.5	140.8	153.1	149.2	154.8	171.8	181.2
4b Investment account	115.0	116.6	119.9	119.9	120.8	119.8	119.2	120.4	120.1	120.3	120.6	120.6
4c State and local government	25.8	27.6	28.1	28.4	28.1	27.9	27.8	27.6	27.5	27.7	27.5	27.5
4d Other	89.2	89.0	91.8	91.5	92.7	92.0	91.4	92.8	92.6	92.5	93.1	93.1
5 Loans and leases in bank credit <sup>3</sup>	1,961.0	1,992.4	2,002.8	2,021.9	2,023.7	2,018.2	2,012.6	1,992.5	1,999.6	2,131.2	2,039.0	1,999.7
6 Commercial and industrial	592.5	595.4	589.5	585.3	582.8	570.9	561.6	556.5	556.3	571.7	559.1	559.3
6a Bankers acceptances	0.9	0.8	0.8	0.8	0.8	0.7	--	--	--	--	--	--
6b Other	591.5	594.6	588.7	584.5	582.0	570.1	561.6	556.5	556.3	571.7	559.1	559.3
7 Real estate	829.1	833.0	841.3	848.7	855.3	854.6	853.5	844.0	844.9	852.0	850.5	835.0
8 Revolving home equity	78.9	87.6	89.5	90.6	91.2	91.5	91.7	91.9	92.6	93.2	93.9	93.3
9 Other	750.1	745.4	751.8	758.1	764.0	763.1	761.8	752.1	752.3	758.8	756.6	741.7
10 Consumer	229.8	241.8	243.7	249.8	252.2	254.1	254.1	252.1	253.3	254.4	254.0	253.1
11 Security <sup>4</sup>	61.2	55.4	59.0	70.4	66.8	72.5	75.1	78.0	83.3	98.5	90.7	79.2
11a Fed funds and RPs with broker/dealer	41.6	39.5	43.7	53.9	49.4	54.7	59.6	63.5	68.7	80.1	69.1	60.3
11b Other	19.7	16.0	15.3	16.6	17.4	17.8	15.5	14.5	14.6	18.4	21.7	18.9
12a State and local government	12.7	12.9	13.0	13.0	12.9	13.3	14.2	14.1	14.1	14.2	14.2	14.4
12b Agricultural	9.6	10.3	10.4	10.4	10.6	10.3	10.0	9.4	9.2	9.2	9.2	9.1
12c Fed funds and RPs with others	14.2	26.3	26.2	23.0	23.6	25.5	30.8	31.8	30.9	36.7	36.1	29.0
12d All other loans	84.5	85.8	86.8	87.7	85.3	84.4	81.5	75.5	76.4	163.0	93.4	89.0
12e Lease financing receivables	127.5	131.6	133.0	133.7	134.3	132.6	131.7	131.0	131.2	131.5	131.8	131.6
13 Interbank loans	142.0	142.5	138.9	147.4	133.9	130.6	135.7	150.1	159.4	281.6	205.5	186.4
13a Fed funds and RPs with banks	67.2	71.8	71.8	83.5	72.5	71.8	70.7	79.7	88.5	199.5	126.1	113.9
13b Other	74.8	70.7	67.0	63.9	61.5	58.7	64.9	70.4	70.8	82.1	79.5	72.6
14 Cash assets <sup>5</sup>	146.3	138.3	142.7	145.5	139.9	135.6	146.2	140.1	158.1	224.7	171.7	146.9
15 Other assets <sup>6</sup>	248.3	264.4	274.3	271.6	269.1	257.5	263.6	272.6	273.3	306.6	278.0	317.7
16 TOTAL ASSETS <sup>7</sup>	<b>3,046.8</b>	<b>3,099.8</b>	<b>3,116.8</b>	<b>3,151.9</b>	<b>3,142.5</b>	<b>3,121.4</b>	<b>3,134.2</b>	<b>3,151.7</b>	<b>3,180.0</b>	<b>3,546.8</b>	<b>3,315.1</b>	<b>3,279.7</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

October 5, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 5	Sep 12	Sep 19	Sep 26
<b>LIABILITIES</b>												
17 Deposits	1,665.8	1,690.6	1,717.2	1,742.2	1,733.1	1,737.7	1,749.3	1,751.3	1,789.7	2,007.9	1,855.2	1,812.7
18 Transaction	309.1	300.7	304.0	303.9	304.7	300.3	306.2	303.6	309.2	490.6	386.9	343.4
19 Nontransaction	1,356.7	1,389.9	1,413.2	1,438.3	1,428.4	1,437.4	1,443.1	1,447.6	1,480.5	1,517.3	1,468.3	1,469.3
20 Large time	268.3	267.1	269.4	269.3	271.6	275.1	271.5	264.5	266.6	271.7	254.9	261.7
21 Other	1,088.5	1,122.8	1,143.8	1,169.0	1,156.8	1,162.3	1,171.6	1,183.2	1,213.9	1,245.6	1,213.4	1,207.6
22 Borrowings	679.0	683.5	680.9	709.6	695.5	667.1	680.9	686.1	680.4	786.0	694.5	691.5
23 From banks in the U.S.	209.3	216.9	220.9	231.2	213.9	211.3	219.0	226.4	245.4	302.4	247.3	242.7
24 From others	469.7	466.6	459.9	478.4	481.7	455.7	461.9	459.7	435.0	483.6	447.2	448.8
25 Net due to related foreign offices	219.7	197.9	196.1	172.7	195.2	190.9	192.4	190.2	171.8	187.5	179.1	175.9
26 Other liabilities	195.3	212.8	213.5	205.0	196.6	208.7	191.6	201.9	210.2	235.1	253.1	258.2
27 <b>TOTAL LIABILITIES</b>	<b>2,759.8</b>	<b>2,784.9</b>	<b>2,807.6</b>	<b>2,829.5</b>	<b>2,820.4</b>	<b>2,804.3</b>	<b>2,814.2</b>	<b>2,829.5</b>	<b>2,852.2</b>	<b>3,216.5</b>	<b>2,981.9</b>	<b>2,938.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	287.0	315.0	309.2	322.4	322.1	317.0	320.1	322.2	327.8	330.3	333.2	341.3

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	2,532.2	2,595.3	2,595.2	2,620.8	2,630.8	2,630.0	2,610.5	2,612.8	2,621.2	2,759.8	2,690.5	2,650.9
2 Securities in bank credit	578.8	603.8	597.7	602.4	611.2	614.9	605.3	628.4	627.8	637.8	653.5	659.5
3 Treasury and Agency securities <sup>2</sup>	362.2	357.9	347.2	349.8	355.1	352.6	350.4	357.1	358.4	363.7	362.3	359.7
3a Trading account	23.1	37.9	35.8	34.0	35.2	35.0	37.9	35.9	35.9	44.1	41.7	33.5
3b Investment account	339.2	320.0	311.4	315.8	319.9	317.6	312.5	321.2	322.5	319.7	320.7	326.1
3c Mortgage-backed	213.5	221.7	220.1	227.6	234.3	230.6	230.8	243.7	247.2	245.2	244.0	252.6
3d Other	125.7	98.3	91.3	88.3	85.6	87.0	81.8	77.5	75.3	74.5	76.7	73.6
3e 1 year or less	32.8	31.8	31.6	30.9	27.8	26.2	21.8	20.0	22.4	20.3	21.8	18.4
3f Between 1 and 5 years	54.7	37.3	34.3	31.4	31.2	34.3	34.2	33.7	32.1	33.8	34.2	36.2
3g More than 5 years	38.3	29.2	25.4	25.9	26.6	26.5	25.8	23.9	20.8	20.3	20.7	18.9
4 Other securities	216.6	246.0	250.5	252.5	256.2	262.3	254.9	271.3	269.4	274.1	291.2	299.9
4a Trading account	102.5	129.3	131.5	134.2	136.1	142.9	138.1	151.9	149.3	154.3	171.1	180.0
4b Investment account	114.1	116.6	119.0	118.4	120.0	119.4	116.9	119.4	120.1	119.8	120.1	119.9
4c State and local government	25.6	27.6	27.9	28.0	28.0	27.8	27.3	27.3	27.5	27.6	27.4	27.3
4d Other	88.5	89.0	91.1	90.3	92.1	91.6	89.6	92.0	92.6	92.2	92.7	92.5
5 Loans and leases in bank credit <sup>3</sup>	1,953.3	1,991.4	1,997.4	2,018.5	2,019.5	2,015.1	2,005.2	1,984.5	1,993.4	2,121.9	2,037.0	1,991.4
6 Commercial and industrial	588.9	594.3	590.2	589.6	585.6	572.5	561.7	553.4	553.6	568.4	559.2	557.5
6a Bankers acceptances	0.9	0.8	0.8	0.8	0.8	0.7	--	--	--	--	--	--
6b Other	587.9	593.5	589.4	588.7	584.8	571.7	561.7	553.4	553.6	568.4	559.2	557.5
7 Real estate	830.1	829.7	835.5	844.7	854.9	853.3	852.1	845.4	846.9	855.0	852.2	835.7
8 Revolving home equity	79.8	86.6	88.1	89.6	91.1	91.7	92.4	93.0	93.9	94.5	95.0	94.5
9a Other residential	459.4	446.7	450.8	457.9	465.1	461.9	460.0	453.3	454.8	461.3	457.8	442.6
9b Commercial	290.8	296.4	296.6	297.1	298.6	299.7	299.6	299.0	298.2	299.3	299.3	298.7
10 Consumer	228.7	243.9	243.4	250.4	252.7	253.6	252.3	250.9	252.4	253.2	253.0	251.7
10a Credit cards and related plans	74.7	83.5	83.1	85.0	87.3	88.3	87.7	85.3	85.3	85.0	85.4	84.0
10b Other	154.1	160.4	160.3	165.4	165.3	165.2	164.6	165.5	167.1	168.2	167.6	167.8
11 Security <sup>4</sup>	57.7	57.2	60.7	67.3	61.9	70.1	70.4	73.5	77.2	91.0	88.9	74.8
11a Fed funds and RPs with broker/dealer	39.1	40.8	45.0	51.5	45.8	52.9	55.9	59.8	63.7	74.1	67.7	56.9
11b Other	18.6	16.5	15.7	15.8	16.1	17.2	14.5	13.7	13.5	17.0	21.2	17.9
12a State and local government	12.7	12.9	13.0	13.0	12.9	13.3	14.2	14.1	14.1	14.2	14.2	14.4
12b Agricultural	9.7	10.1	10.2	10.2	10.5	10.4	10.1	9.6	9.3	9.3	9.3	9.3
12c Fed funds and RPs with others	14.2	26.3	26.2	23.0	23.6	25.5	30.8	31.8	30.9	36.7	36.1	29.0
12d All other loans	84.6	84.1	84.8	86.5	83.8	84.5	82.4	75.6	79.0	164.2	94.1	88.9
12e Lease financing receivables	126.8	132.9	133.4	133.8	133.7	132.1	131.2	130.2	130.0	130.0	130.0	130.1
13 Interbank loans	136.8	141.4	140.0	149.5	136.3	135.0	135.5	144.6	155.9	268.0	199.3	177.8
13a Fed funds and RPs with banks	64.8	71.3	72.4	84.6	73.7	74.2	70.7	76.8	86.6	189.9	122.3	108.6
13b Other	72.0	70.2	67.6	64.9	62.6	60.8	64.8	67.8	69.3	78.1	77.1	69.2
14 Cash assets <sup>5</sup>	138.3	140.2	137.8	145.8	140.0	134.1	139.8	132.3	165.0	221.7	163.5	138.1
15 Other assets <sup>6</sup>	246.2	262.6	273.0	272.3	270.0	259.7	262.9	270.0	275.0	307.6	276.9	315.2
16 TOTAL ASSETS <sup>7</sup>	<b>3,017.5</b>	<b>3,101.6</b>	<b>3,108.1</b>	<b>3,150.8</b>	<b>3,139.2</b>	<b>3,120.9</b>	<b>3,110.8</b>	<b>3,121.5</b>	<b>3,179.0</b>	<b>3,518.6</b>	<b>3,292.1</b>	<b>3,244.0</b>

Footnotes appear on page 14.

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars (continued)

October 5, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 5	Sep 12	Sep 19	Sep 26
<b>LIABILITIES</b>												
17 Deposits	1,650.3	1,698.3	1,715.7	1,751.3	1,726.3	1,737.2	1,741.0	1,735.3	1,799.2	2,005.1	1,835.1	1,780.6
18 Transaction	298.0	297.6	300.3	311.1	300.5	300.4	301.4	292.6	314.7	486.8	374.3	328.6
19 Nontransaction	1,352.3	1,400.7	1,415.4	1,440.2	1,425.8	1,436.8	1,439.7	1,442.8	1,484.5	1,518.3	1,460.8	1,452.0
20 Large time	266.5	270.4	267.8	267.2	268.8	272.4	267.9	262.7	265.4	269.7	252.0	255.9
21 Other	1,085.8	1,130.4	1,147.5	1,173.0	1,157.1	1,164.4	1,171.8	1,180.1	1,219.1	1,248.6	1,208.8	1,196.1
22 Borrowings	657.0	687.1	679.2	710.3	700.6	667.9	671.5	664.2	668.7	766.5	699.9	693.0
23 From banks in the U.S.	201.9	221.3	224.6	234.4	217.0	212.2	215.7	218.1	236.9	287.4	240.7	233.3
24 From others	455.0	465.8	454.7	475.9	483.7	455.7	455.8	446.1	431.8	479.1	459.2	459.8
25 Net due to related foreign offices	220.1	200.8	194.9	170.3	197.5	190.3	189.2	190.6	171.5	186.4	177.7	177.7
26 Other liabilities	195.5	215.4	212.2	202.2	198.8	208.1	188.7	202.2	210.0	233.9	251.3	260.3
27 <b>TOTAL LIABILITIES</b>	<b>2,722.9</b>	<b>2,801.6</b>	<b>2,802.0</b>	<b>2,834.1</b>	<b>2,823.3</b>	<b>2,803.5</b>	<b>2,790.5</b>	<b>2,792.4</b>	<b>2,849.4</b>	<b>3,191.9</b>	<b>2,964.0</b>	<b>2,911.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	294.6	300.0	306.1	316.6	315.9	317.4	320.3	329.1	329.5	326.8	328.0	332.3



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	1,971.9	2,068.6	2,059.6	2,064.9	2,074.5	2,078.7	2,092.6	2,106.5	2,118.4	2,110.6	2,118.0	2,120.5
2 Securities in bank credit	524.6	550.7	542.5	539.5	542.1	545.5	552.7	562.6	571.3	568.0	569.8	569.1
3 Treasury and Agency securities <sup>2</sup>	365.7	357.6	345.5	341.5	341.2	342.8	350.1	356.1	362.9	360.4	358.1	359.1
4 Other securities	158.9	193.1	197.0	198.0	200.9	202.6	202.6	206.5	208.3	207.6	211.8	209.9
5 Loans and leases in bank credit <sup>3</sup>	1,447.3	1,517.9	1,517.1	1,525.4	1,532.4	1,533.2	1,539.9	1,543.9	1,547.1	1,542.6	1,548.2	1,551.4
6 Commercial and industrial	279.1	294.3	295.1	294.8	294.6	296.1	299.1	298.2	298.3	296.4	297.1	297.9
7 Real estate	776.8	819.1	819.2	822.8	827.3	831.3	838.3	842.8	847.1	843.2	849.4	854.4
8 Revolving home equity	40.9	46.3	46.3	46.7	47.4	48.2	49.6	50.8	51.3	51.2	51.9	52.0
9 Other	735.8	772.8	773.0	776.2	779.9	783.0	788.7	792.0	795.8	792.1	797.5	802.3
10 Consumer	293.3	299.4	296.5	299.6	300.8	296.7	294.6	294.8	294.4	291.4	294.3	291.4
11 Security <sup>4</sup>	6.9	7.5	8.0	8.3	8.5	8.4	8.4	8.5	8.4	9.7	8.6	8.7
12 Other loans and leases	91.2	97.6	98.3	99.8	101.3	100.7	99.5	99.5	98.9	101.8	98.8	99.0
13 Interbank loans	81.2	96.4	106.7	115.3	121.0	117.6	117.3	118.6	116.0	138.3	120.1	121.5
14 Cash assets <sup>5</sup>	98.1	85.5	86.9	103.7	104.0	101.9	103.4	103.3	105.9	106.2	104.3	103.0
15 Other assets <sup>6</sup>	91.7	113.5	117.4	107.6	106.7	112.1	120.9	124.3	130.0	138.6	136.9	137.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,217.0</b>	<b>2,337.3</b>	<b>2,343.9</b>	<b>2,364.2</b>	<b>2,378.8</b>	<b>2,382.9</b>	<b>2,406.9</b>	<b>2,425.2</b>	<b>2,442.6</b>	<b>2,466.0</b>	<b>2,451.4</b>	<b>2,454.8</b>
<b>LIABILITIES</b>												
17 Deposits	1,697.1	1,820.2	1,830.0	1,855.0	1,863.3	1,881.2	1,898.9	1,914.0	1,931.9	1,943.3	1,926.1	1,920.9
18 Transaction	295.2	296.7	293.4	294.2	296.9	290.1	289.2	295.9	288.8	303.1	297.7	300.3
19 Nontransaction	1,401.9	1,523.5	1,536.6	1,560.9	1,566.4	1,591.1	1,609.7	1,618.1	1,643.1	1,640.2	1,628.4	1,620.6
20 Large time	277.7	301.8	298.9	300.8	298.7	296.7	299.6	303.6	305.4	304.1	302.9	302.7
21 Other	1,124.3	1,221.7	1,237.8	1,260.1	1,267.7	1,294.4	1,310.1	1,314.5	1,337.8	1,336.1	1,325.5	1,317.8
22 Borrowings	334.4	335.2	327.3	331.0	334.8	333.1	336.6	340.3	345.1	351.9	349.1	349.0
23 From banks in the U.S.	164.3	155.4	148.8	148.3	149.7	148.0	148.5	150.0	152.2	157.5	152.0	152.6
24 From others	170.2	179.8	178.5	182.7	185.0	185.1	188.1	190.3	192.8	194.4	197.1	196.4
25 Net due to related foreign offices	23.7	16.7	15.4	12.8	16.6	13.1	14.7	15.5	12.8	9.1	10.7	10.7
26 Other liabilities	47.2	53.5	55.8	56.0	56.8	57.2	57.8	58.3	59.0	60.5	61.0	56.4
27 <b>TOTAL LIABILITIES</b>	<b>2,102.5</b>	<b>2,225.5</b>	<b>2,228.5</b>	<b>2,254.8</b>	<b>2,271.5</b>	<b>2,284.7</b>	<b>2,308.1</b>	<b>2,328.1</b>	<b>2,348.8</b>	<b>2,364.8</b>	<b>2,346.9</b>	<b>2,336.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	114.5	111.8	115.4	109.4	107.3	98.2	98.8	97.1	93.8	101.2	104.5	118.0

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	1,974.9	2,057.5	2,055.2	2,064.6	2,075.0	2,080.5	2,092.7	2,109.7	2,122.2	2,116.4	2,125.4	2,127.4
2 Securities in bank credit	523.8	548.7	544.7	542.2	543.6	547.1	552.5	561.9	570.4	568.1	570.1	569.9
3 Treasury and Agency securities <sup>2</sup>	364.9	355.6	347.7	344.2	342.7	344.5	350.0	355.4	362.0	360.5	358.4	360.0
4 Other securities	158.9	193.1	197.0	198.0	200.9	202.6	202.6	206.5	208.3	207.6	211.8	209.9
5 Loans and leases in bank credit <sup>3</sup>	1,451.1	1,508.8	1,510.5	1,522.4	1,531.4	1,533.4	1,540.2	1,547.8	1,551.9	1,548.3	1,555.2	1,557.5
6 Commercial and industrial	277.4	292.6	294.8	296.9	297.2	297.9	299.0	296.6	296.2	294.2	296.1	296.9
7 Real estate	778.6	815.8	817.6	822.5	828.1	832.0	838.8	844.6	847.6	845.0	851.4	857.1
8 Revolving home equity	40.7	46.2	46.1	46.6	47.5	48.2	49.3	50.5	51.1	51.3	52.2	52.5
9 Other	737.8	769.7	771.5	775.9	780.6	783.8	789.4	794.1	796.6	793.7	799.1	804.7
10 Consumer	295.4	297.9	293.0	295.8	298.1	294.6	293.8	297.1	297.3	294.9	298.9	295.3
10a Credit cards and related plans	130.6	129.8	126.0	129.5	131.8	128.7	128.2	130.7	130.7	128.9	132.2	127.9
10b Other	164.8	168.2	166.9	166.4	166.3	165.9	165.6	166.3	166.7	166.0	166.7	167.4
11 Security <sup>4</sup>	6.7	7.5	8.2	8.4	8.2	8.2	8.2	8.3	8.7	9.8	8.2	8.1
12 Other loans and leases	93.1	95.0	96.9	98.7	99.8	100.8	100.4	101.2	102.0	104.4	100.6	100.0
13 Interbank loans	77.0	99.3	113.0	119.2	112.1	110.8	109.7	112.7	120.9	139.5	112.0	107.1
14 Cash assets <sup>5</sup>	95.3	84.6	83.3	100.2	102.5	100.7	102.1	100.6	115.3	108.5	101.8	100.1
15 Other assets <sup>6</sup>	91.7	113.5	117.4	107.6	106.7	112.1	120.9	124.3	130.0	138.6	136.9	137.5
16 TOTAL ASSETS <sup>7</sup>	<b>2,212.9</b>	<b>2,328.2</b>	<b>2,342.2</b>	<b>2,364.3</b>	<b>2,368.8</b>	<b>2,376.9</b>	<b>2,398.1</b>	<b>2,419.8</b>	<b>2,460.7</b>	<b>2,475.4</b>	<b>2,448.2</b>	<b>2,444.4</b>
<b>LIABILITIES</b>												
17 Deposits	1,686.8	1,821.2	1,837.4	1,862.3	1,856.9	1,869.8	1,885.7	1,901.2	1,939.0	1,943.2	1,913.6	1,901.8
18 Transaction	292.2	291.9	291.3	293.6	291.8	289.7	287.7	293.2	299.1	307.0	293.3	292.5
19 Nontransaction	1,394.6	1,529.3	1,546.1	1,568.7	1,565.1	1,580.1	1,598.0	1,608.1	1,639.9	1,636.2	1,620.4	1,609.3
20 Large time	277.7	301.8	298.9	300.8	298.7	296.7	299.6	303.6	305.4	304.1	302.9	302.7
21 Other	1,116.9	1,227.5	1,247.2	1,267.9	1,266.5	1,283.4	1,298.4	1,304.5	1,334.5	1,332.1	1,317.5	1,306.5
22 Borrowings	334.4	335.2	327.3	331.0	334.8	333.1	336.6	340.3	345.1	351.9	349.1	349.0
23 From banks in the U.S.	164.3	155.4	148.8	148.3	149.7	148.0	148.5	150.0	152.2	157.5	152.0	152.6
24 From others	170.2	179.8	178.5	182.7	185.0	185.1	188.1	190.3	192.8	194.4	197.1	196.4
25 Net due to related foreign offices	23.7	16.7	15.4	12.8	16.6	13.1	14.7	15.5	12.8	9.1	10.7	10.7
26 Other liabilities	47.2	53.5	55.8	56.0	56.8	57.2	57.8	58.3	59.0	60.5	61.0	56.4
27 TOTAL LIABILITIES	<b>2,092.2</b>	<b>2,226.5</b>	<b>2,235.9</b>	<b>2,262.0</b>	<b>2,265.1</b>	<b>2,273.4</b>	<b>2,294.9</b>	<b>2,315.3</b>	<b>2,355.8</b>	<b>2,364.7</b>	<b>2,334.5</b>	<b>2,317.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	120.8	101.7	106.2	102.3	103.7	103.5	103.2	104.5	104.9	110.7	113.7	126.6

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	583.8	608.5	622.7	626.2	610.3	601.4	592.5	591.2	591.2	580.4	590.8	588.7
2 Securities in bank credit	206.1	200.1	207.4	221.0	215.1	217.2	218.7	221.1	222.2	218.0	221.5	224.6
3 Treasury and Agency securities <sup>2</sup>	77.9	64.5	68.1	74.2	69.0	67.1	66.9	65.5	67.4	66.5	67.7	70.2
4 Other securities	128.2	135.7	139.3	146.8	146.1	150.0	151.9	155.6	154.8	151.5	153.8	154.4
5 Loans and leases in bank credit <sup>3</sup>	377.7	408.3	415.3	405.1	395.2	384.2	373.8	370.0	369.0	362.4	369.3	364.1
6 Commercial and industrial	205.6	216.8	219.7	218.5	216.7	208.7	204.0	202.5	200.8	200.7	205.2	204.0
7 Real estate	18.0	18.6	18.5	17.7	17.8	17.6	17.8	18.1	18.7	18.2	18.8	18.9
11 Security <sup>4</sup>	85.2	105.3	107.1	100.7	92.7	90.9	86.2	83.4	85.4	77.4	78.7	76.4
12 Other loans and leases	68.9	67.6	70.0	68.2	68.0	67.0	65.7	66.0	64.1	66.1	66.5	64.7
13 Interbank loans	22.4	28.4	30.5	28.0	30.5	23.5	22.3	21.6	26.4	23.0	30.4	27.3
14 Cash assets <sup>5</sup>	43.9	41.6	40.5	38.5	36.7	35.2	35.5	36.0	37.4	48.1	47.4	37.0
15 Other assets <sup>6</sup>	43.1	35.2	36.3	39.8	37.4	37.3	31.9	29.3	26.3	30.1	32.6	34.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>692.8</b>	<b>713.3</b>	<b>729.7</b>	<b>732.2</b>	<b>714.6</b>	<b>697.0</b>	<b>681.9</b>	<b>677.7</b>	<b>680.9</b>	<b>681.3</b>	<b>700.9</b>	<b>687.2</b>
<b>LIABILITIES</b>												
17 Deposits	392.2	380.6	378.2	394.1	408.7	419.2	413.1	404.3	403.8	408.3	398.9	402.8
18 Transaction	10.8	10.3	9.5	10.8	10.8	9.9	9.7	10.3	12.7	15.3	13.1	11.8
19 Nontransaction	381.4	370.3	368.8	383.3	397.9	409.4	403.4	393.9	391.1	393.0	385.9	391.0
22 Borrowings	200.8	238.4	233.4	240.6	219.4	216.4	212.1	210.2	206.9	229.1	227.9	211.7
23 From banks in the U.S.	17.2	22.5	24.5	25.9	21.4	24.2	24.1	22.3	19.4	47.8	30.6	25.3
24 From others	183.5	216.0	208.9	214.7	198.0	192.1	188.0	188.0	187.5	181.3	197.3	186.4
25 Net due to related foreign offices	24.2	4.8	21.8	4.5	-4.4	-19.7	-16.3	-11.9	-11.0	-37.3	-8.8	-8.7
26 Other liabilities	75.5	77.2	82.8	88.6	85.4	83.4	78.7	77.6	74.0	77.7	83.5	80.7
27 <b>TOTAL LIABILITIES</b>	<b>692.7</b>	<b>700.9</b>	<b>716.2</b>	<b>727.8</b>	<b>709.1</b>	<b>699.4</b>	<b>687.5</b>	<b>680.3</b>	<b>673.7</b>	<b>677.8</b>	<b>701.5</b>	<b>686.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	0.2	12.4	13.5	4.3	5.4	-2.3	-5.6	-2.7	7.2	3.5	-0.7	0.7

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
<b>ASSETS</b>												
1 Bank credit	577.4	611.7	617.8	623.3	605.6	597.6	588.0	584.8	582.2	577.0	591.1	590.3
2 Securities in bank credit	206.1	200.1	207.4	221.0	215.1	217.2	218.7	221.1	222.2	218.0	221.5	224.6
3 Treasury and Agency securities <sup>2</sup>	77.9	64.5	68.1	74.2	69.0	67.1	66.9	65.5	67.4	66.5	67.7	70.2
3a Trading account	13.8	10.4	9.5	14.8	13.8	13.8	13.6	12.4	12.5	12.1	13.7	15.8
3b Investment account	64.1	54.0	58.5	59.4	55.2	53.3	53.2	53.2	54.9	54.4	54.0	54.4
4 Other securities	128.2	135.7	139.3	146.8	146.1	150.0	151.9	155.6	154.8	151.5	153.8	154.4
4a Trading account	82.9	90.8	94.6	99.6	99.3	105.6	107.7	111.0	110.9	107.3	110.0	111.0
4b Investment account	45.3	44.9	44.7	47.3	46.8	44.4	44.2	44.6	43.9	44.2	43.8	43.4
5 Loans and leases in bank credit <sup>3</sup>	371.3	411.6	410.4	402.3	390.5	380.5	369.3	363.7	360.0	359.0	369.5	365.6
6 Commercial and industrial	204.3	219.0	220.9	216.8	213.6	207.6	203.3	201.2	199.1	199.4	205.0	204.6
7 Real estate	18.0	18.6	18.5	17.7	17.8	17.6	17.8	18.1	18.7	18.2	18.8	18.9
11 Security <sup>4</sup>	81.3	106.3	101.1	99.3	91.9	88.9	83.4	79.6	78.4	75.6	79.7	77.4
12 Other loans and leases	67.6	67.7	69.9	68.4	67.2	66.3	64.8	64.7	63.8	65.7	66.1	64.7
13 Interbank loans	22.4	28.4	30.5	28.0	30.5	23.5	22.3	21.6	26.4	23.0	30.4	27.3
14 Cash assets <sup>5</sup>	42.6	41.8	39.1	37.0	35.8	34.1	34.3	34.8	36.0	46.1	45.9	37.4
15 Other assets <sup>6</sup>	42.7	36.1	36.9	38.9	36.8	36.0	31.1	29.0	26.6	30.1	32.1	33.9
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>684.7</b>	<b>717.6</b>	<b>724.0</b>	<b>726.9</b>	<b>708.4</b>	<b>690.9</b>	<b>675.4</b>	<b>669.9</b>	<b>670.8</b>	<b>675.9</b>	<b>699.1</b>	<b>688.6</b>
<b>LIABILITIES</b>												
17 Deposits	381.2	388.8	382.7	397.0	409.9	412.1	402.9	392.6	392.2	398.0	390.4	399.4
18 Transaction	10.8	10.1	9.2	10.2	10.4	9.7	9.8	10.3	12.8	15.4	13.2	12.6
19 Nontransaction	370.4	378.7	373.5	386.7	399.4	402.4	393.1	382.2	379.4	382.6	377.2	386.8
22 Borrowings	200.8	238.4	233.4	240.6	219.4	216.4	212.1	210.2	206.9	229.1	227.9	211.7
23 From banks in the U.S.	17.2	22.5	24.5	25.9	21.4	24.2	24.1	22.3	19.4	47.8	30.6	25.3
24 From others	183.5	216.0	208.9	214.7	198.0	192.1	188.0	188.0	187.5	181.3	197.3	186.4
25 Net due to related foreign offices	23.2	8.0	22.0	-0.1	-7.6	-22.9	-19.6	-13.1	-7.1	-34.3	-6.9	-6.9
26 Other liabilities	75.0	78.6	82.8	86.5	83.9	82.0	77.2	77.1	75.6	79.2	84.4	81.6
27 <b>TOTAL LIABILITIES</b>	<b>680.2</b>	<b>713.8</b>	<b>720.9</b>	<b>724.0</b>	<b>705.6</b>	<b>687.6</b>	<b>672.6</b>	<b>666.8</b>	<b>667.6</b>	<b>672.0</b>	<b>695.9</b>	<b>685.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	4.6	3.8	3.1	2.9	2.9	3.4	2.8	3.1	3.2	3.9	3.2	2.8

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

October 5, 2001

Account	2000 Aug	2001 Feb	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	Week ending			
									Sep 5	Sep 12	Sep 19	Sep 26
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	66.6	77.7	80.8	79.9	82.0	87.3	77.6	87.7	84.9	95.3	104.9	113.8
30 Reval. losses on off-bal. sheet items <sup>9</sup>	67.3	81.0	79.8	74.9	74.7	81.5	70.3	76.7	72.4	83.2	91.3	98.1
31 Mortgage-backed securities <sup>10</sup>	243.7	251.6	251.8	258.5	265.4	261.7	261.0	273.9	277.3	275.9	275.4	283.6
31a Pass-through	173.9	184.6	186.5	194.7	200.2	200.2	199.4	212.2	215.5	214.2	213.9	223.0
31b CMO, REMIC, and other	69.8	67.1	65.3	63.9	65.2	61.4	61.7	61.7	61.8	61.8	61.5	60.7
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	-8.6	2.8	3.6	3.6	2.0	1.7	-0.4	0.7	1.4	1.5	2.2	2.8
33 Offshore credit to U.S. residents <sup>12</sup>	22.1	22.7	22.6	21.7	21.0	20.6	20.2	19.6	19.4	20.6	20.5	20.5
34 Securitized consumer loans <sup>13</sup>	81.8	75.9	75.9	79.5	77.9	79.3	93.6	93.5	94.6	94.5	94.3	93.9
34a Credit cards and related plans	72.0	67.3	67.8	71.8	70.4	72.2	86.1	85.6	86.7	86.7	86.6	86.2
34b Other	9.8	8.6	8.1	7.7	7.4	7.1	7.5	8.0	7.8	7.8	7.7	7.7
35 Securitized business loans <sup>13</sup>	27.0	29.3	28.5	20.0	20.0	20.5	19.9	20.1	20.1	20.0	20.1	20.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities <sup>10</sup>	203.0	216.3	222.7	230.7	235.1	238.3	245.0	251.3	258.1	258.9	255.6	255.4
34 Securitized consumer loans <sup>13</sup>	221.8	235.6	236.8	235.3	236.3	240.7	230.1	232.7	235.2	235.6	232.9	236.5
34a Credit cards and related plans	213.0	226.8	228.1	226.7	227.9	232.1	221.5	224.3	226.9	227.4	224.7	228.3
34b Other	8.7	8.9	8.7	8.6	8.4	8.5	8.6	8.4	8.3	8.2	8.2	8.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	42.8	49.4	52.7	56.5	56.3	57.2	54.9	57.2	56.6	54.5	57.3	56.7
30 Reval. losses on off-bal. sheet items <sup>9</sup>	40.2	47.0	49.7	52.1	51.8	52.0	49.8	52.0	51.4	49.8	52.4	51.8
35 Securitized business loans <sup>13</sup>	33.9	32.7	31.9	30.2	28.4	27.7	27.1	26.6	26.4	26.6	26.6	26.6

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.

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

OFFICIAL BUSINESS

**First Class**