

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

October 26, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	5,161.9	5,294.0	5,317.8	5,326.9	5,323.4	5,321.0	5,335.7	5,411.7	5,382.1	5,359.0	5,383.8	5,361.6
2 Securities in bank credit	1,333.1	1,346.2	1,363.9	1,371.5	1,381.3	1,386.3	1,420.2	1,445.3	1,460.8	1,467.3	1,460.6	1,452.8
3 Treasury and Agency securities ²	804.3	755.3	763.3	767.2	766.6	773.7	786.8	797.6	797.7	809.8	810.3	800.5
4 Other securities	528.8	590.9	600.7	604.3	614.7	612.6	633.4	647.7	663.2	657.5	650.3	652.3
5 Loans and leases in bank credit ³	3,828.7	3,947.8	3,953.9	3,955.4	3,942.1	3,934.7	3,915.5	3,966.4	3,921.2	3,891.7	3,923.2	3,908.9
6 Commercial and industrial	1,079.6	1,103.4	1,099.1	1,096.2	1,079.2	1,068.4	1,061.4	1,064.0	1,063.8	1,052.8	1,052.1	1,047.6
7 Real estate	1,639.1	1,684.0	1,690.8	1,701.9	1,705.3	1,713.6	1,708.8	1,714.6	1,710.0	1,711.4	1,727.3	1,721.0
8 Revolving home equity	123.3	137.1	138.4	139.7	140.9	142.6	143.9	146.3	146.7	147.4	149.0	149.5
9 Other	1,515.8	1,546.9	1,552.5	1,562.2	1,564.4	1,571.0	1,564.8	1,568.2	1,563.3	1,563.9	1,578.3	1,571.5
10 Consumer	530.3	544.6	548.4	552.6	551.1	548.9	547.3	547.5	546.1	547.8	546.3	549.8
11 Security ⁴	168.5	178.1	179.6	168.1	172.0	169.9	170.2	182.1	164.6	151.6	152.3	146.2
12 Other loans and leases	411.3	437.7	435.9	436.5	434.6	433.9	427.9	458.2	436.8	428.2	445.1	444.2
13 Interbank loans	238.8	273.5	289.9	283.3	268.0	272.7	288.0	356.0	335.6	311.0	312.4	324.2
14 Cash assets ⁵	286.1	286.1	288.3	282.0	275.2	288.1	282.4	326.2	294.4	301.3	318.2	280.0
15 Other assets ⁶	379.0	416.8	418.2	411.3	403.7	412.6	422.2	456.3	471.0	485.5	489.5	495.8
16 TOTAL ASSETS ⁷	6,003.3	6,205.2	6,248.5	6,237.7	6,204.4	6,228.1	6,261.6	6,483.4	6,416.4	6,389.0	6,435.7	6,393.0
LIABILITIES												
17 Deposits	3,773.3	3,929.2	3,992.6	4,007.3	4,041.3	4,065.2	4,073.3	4,201.5	4,145.8	4,157.6	4,171.9	4,147.2
18 Transaction	607.6	605.7	609.0	612.7	600.6	605.7	610.5	688.0	668.7	621.1	635.7	617.5
19 Nontransaction	3,165.7	3,323.6	3,383.7	3,394.6	3,440.6	3,459.5	3,462.8	3,513.5	3,477.1	3,536.5	3,536.2	3,529.7
20 Large time	917.5	937.9	951.3	966.1	979.1	972.8	960.0	957.4	952.0	967.2	970.2	968.6
21 Other	2,248.1	2,385.6	2,432.3	2,428.5	2,461.5	2,486.7	2,502.7	2,556.1	2,525.1	2,569.3	2,566.0	2,561.1
22 Borrowings	1,212.1	1,244.7	1,280.6	1,248.7	1,214.8	1,225.3	1,233.6	1,284.3	1,250.7	1,255.0	1,251.5	1,257.5
23 From banks in the U.S.	379.6	395.2	404.8	383.7	381.5	389.3	396.9	439.9	419.2	417.2	417.2	425.9
24 From others	832.5	849.5	875.8	865.0	833.2	836.0	836.7	844.4	831.4	837.8	834.3	831.7
25 Net due to related foreign offices	262.9	233.5	190.0	207.4	184.5	190.9	194.0	169.7	168.2	155.3	171.4	167.8
26 Other liabilities	337.4	353.9	349.9	339.9	351.3	330.5	340.2	388.4	405.4	386.4	388.3	371.9
27 TOTAL LIABILITIES	5,585.6	5,761.4	5,813.2	5,803.4	5,791.8	5,811.8	5,841.0	6,043.9	5,970.0	5,954.3	5,983.1	5,944.4
28 Residual (assets less liabilities) ⁸	417.7	443.9	435.4	434.3	412.6	416.3	420.6	439.5	446.4	434.7	452.6	448.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	5,156.7	5,281.0	5,310.2	5,316.1	5,316.2	5,300.3	5,318.4	5,405.9	5,374.8	5,362.2	5,382.0	5,372.2
2 Securities in bank credit	1,328.9	1,350.3	1,365.5	1,370.8	1,380.6	1,377.2	1,413.3	1,441.5	1,454.2	1,463.8	1,457.1	1,448.7
3 Treasury and Agency securities ²	800.8	761.2	768.1	768.1	767.0	769.6	782.1	794.6	792.9	805.1	804.2	794.4
4 Other securities	528.1	589.1	597.4	602.6	613.7	607.6	631.2	647.0	661.3	658.8	652.9	654.3
5 Loans and leases in bank credit ³	3,827.8	3,930.7	3,944.6	3,945.4	3,935.6	3,923.1	3,905.1	3,964.4	3,920.6	3,898.3	3,924.9	3,923.5
6 Commercial and industrial	1,076.3	1,105.0	1,103.8	1,098.5	1,081.5	1,067.5	1,055.2	1,060.8	1,061.6	1,054.4	1,050.1	1,047.3
7 Real estate	1,642.0	1,676.6	1,686.5	1,702.3	1,704.6	1,712.7	1,711.9	1,718.2	1,713.5	1,714.6	1,731.0	1,725.4
8 Revolving home equity	124.5	135.5	137.4	139.7	141.1	143.0	144.8	147.8	148.3	148.8	150.2	150.9
9 Other	1,517.5	1,541.1	1,549.1	1,562.6	1,563.6	1,569.7	1,567.1	1,570.5	1,565.3	1,565.8	1,580.8	1,574.5
10 Consumer	532.8	540.8	545.3	550.4	548.4	546.4	548.3	549.7	548.6	547.3	544.9	549.5
10a Credit cards and related plans	207.8	208.6	213.9	218.8	216.9	216.3	217.0	215.7	214.2	213.5	211.3	218.3
10b Other	325.1	332.2	331.4	331.7	331.4	330.0	331.4	334.0	334.5	333.9	333.6	331.2
11 Security ⁴	163.6	173.9	175.2	162.1	167.4	162.2	161.8	175.8	160.6	149.8	153.4	154.6
12 Other loans and leases	413.0	434.4	433.9	432.1	433.7	434.3	427.9	459.9	436.2	432.2	445.5	446.7
13 Interbank loans	231.3	280.7	296.0	276.7	265.8	265.0	276.6	344.1	312.6	306.8	304.3	317.8
14 Cash assets ⁵	282.2	275.4	283.5	279.8	271.3	279.0	270.7	321.6	283.0	294.6	321.1	295.5
15 Other assets ⁶	378.9	416.1	418.0	411.6	404.5	411.1	419.3	456.3	468.0	489.3	486.9	491.1
16 TOTAL ASSETS ⁷	5,986.6	6,188.1	6,242.2	6,218.3	6,191.9	6,189.4	6,218.2	6,460.8	6,371.7	6,385.1	6,426.3	6,408.2
LIABILITIES												
17 Deposits	3,751.1	3,939.6	4,011.9	3,995.3	4,022.3	4,033.6	4,032.8	4,176.0	4,091.0	4,151.0	4,170.1	4,147.9
18 Transaction	602.7	599.7	615.2	603.0	600.3	599.4	596.7	681.8	646.7	622.7	633.2	625.0
19 Nontransaction	3,148.4	3,339.9	3,396.7	3,392.3	3,422.0	3,434.2	3,436.1	3,494.1	3,444.3	3,528.3	3,536.9	3,522.9
20 Large time	907.0	941.1	952.6	964.8	969.5	959.0	946.6	946.1	942.0	958.0	962.2	959.1
21 Other	2,241.4	2,398.8	2,444.1	2,427.5	2,452.5	2,475.2	2,489.5	2,548.0	2,502.4	2,570.3	2,574.7	2,563.8
22 Borrowings	1,209.0	1,243.1	1,281.3	1,253.8	1,215.6	1,215.9	1,211.7	1,279.1	1,252.1	1,252.0	1,244.6	1,257.1
23 From banks in the U.S.	372.5	398.9	408.0	386.8	382.3	386.0	388.6	430.1	409.7	409.1	410.9	421.2
24 From others	836.4	844.2	873.3	867.0	833.3	829.9	823.1	849.0	842.4	842.9	833.7	835.9
25 Net due to related foreign offices	264.1	232.4	183.0	206.6	180.7	184.6	193.2	171.6	171.8	154.1	168.3	168.3
26 Other liabilities	337.6	352.7	345.0	340.6	349.2	326.1	340.0	388.8	408.4	384.0	383.8	370.9
27 TOTAL LIABILITIES	5,561.7	5,767.9	5,821.2	5,796.3	5,767.8	5,760.1	5,777.6	6,015.5	5,923.3	5,941.1	5,966.8	5,944.1
28 Residual (assets less liabilities) ⁸	424.8	420.2	421.0	422.0	424.1	429.2	440.6	445.3	448.4	444.0	459.5	464.1

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

Seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	4,564.6	4,665.9	4,691.1	4,715.4	4,720.5	4,728.5	4,743.5	4,825.5	4,795.0	4,783.0	4,811.3	4,796.2
2 Securities in bank credit	1,120.9	1,136.7	1,143.0	1,157.0	1,165.3	1,169.8	1,200.7	1,225.4	1,238.9	1,245.3	1,244.5	1,240.1
3 Treasury and Agency securities ²	728.9	688.1	688.9	697.6	698.5	706.5	720.0	728.0	726.5	737.7	741.1	731.4
4 Other securities	392.0	448.6	454.1	459.4	466.7	463.2	480.7	497.4	512.4	507.5	503.3	508.7
5 Loans and leases in bank credit ³	3,443.7	3,529.2	3,548.1	3,558.4	3,555.2	3,558.7	3,542.9	3,600.0	3,556.1	3,537.8	3,566.8	3,556.1
6 Commercial and industrial	874.6	884.2	879.8	877.8	868.0	862.1	856.4	859.4	858.3	851.2	850.8	846.7
7 Real estate	1,620.8	1,666.0	1,673.4	1,684.2	1,687.6	1,695.7	1,690.5	1,695.9	1,691.1	1,692.5	1,708.5	1,702.3
8 Revolving home equity	123.3	137.1	138.4	139.7	140.9	142.6	143.9	146.3	146.7	147.4	149.0	149.5
9 Other	1,497.5	1,528.9	1,535.0	1,544.5	1,546.8	1,553.2	1,546.6	1,549.5	1,544.4	1,545.1	1,559.5	1,552.8
10 Consumer	530.3	544.6	548.4	552.6	551.1	548.9	547.3	547.5	546.1	547.8	546.3	549.8
11 Security ⁴	73.9	66.9	78.8	75.2	80.8	83.5	86.4	104.0	87.9	81.5	81.4	77.0
12 Other loans and leases	344.1	367.5	367.8	368.6	367.7	368.5	362.2	393.2	372.7	364.8	379.7	380.3
13 Interbank loans	215.0	243.9	262.2	253.7	246.1	251.4	267.6	330.2	307.7	289.6	289.5	293.6
14 Cash assets ⁵	241.6	246.0	249.6	244.7	238.9	251.3	245.2	281.5	254.9	261.0	279.3	239.0
15 Other assets ⁶	339.6	379.6	378.5	374.0	366.5	380.9	393.0	424.8	436.8	452.5	458.5	467.3
16 TOTAL ASSETS⁷	5,298.7	5,470.7	5,516.0	5,522.4	5,506.6	5,546.2	5,583.0	5,795.6	5,728.2	5,718.8	5,770.7	5,727.7
LIABILITIES												
17 Deposits	3,387.5	3,549.0	3,598.3	3,598.8	3,622.6	3,652.7	3,670.1	3,797.4	3,740.7	3,749.3	3,759.9	3,726.3
18 Transaction	597.5	596.0	598.2	602.2	591.2	596.4	600.6	675.1	655.7	610.5	624.4	605.7
19 Nontransaction	2,790.0	2,952.9	3,000.1	2,996.7	3,031.4	3,056.3	3,069.4	3,122.3	3,085.0	3,138.8	3,135.5	3,120.6
20 Large time	544.1	569.6	570.0	570.4	572.2	572.0	569.0	568.5	562.2	571.9	571.9	564.6
21 Other	2,245.9	2,383.4	2,430.0	2,426.2	2,459.2	2,484.3	2,500.4	2,553.7	2,522.8	2,567.0	2,563.6	2,555.9
22 Borrowings	994.3	1,008.7	1,040.4	1,029.7	999.0	1,014.6	1,023.3	1,065.7	1,037.9	1,044.4	1,050.4	1,056.2
23 From banks in the U.S.	359.6	369.5	379.5	363.4	359.1	366.9	376.0	410.7	396.4	387.8	395.4	400.7
24 From others	634.6	639.3	660.9	666.3	640.0	647.6	647.3	655.0	641.5	656.6	655.0	655.5
25 Net due to related foreign offices	241.4	211.5	185.5	211.8	204.1	207.1	205.7	188.1	181.8	183.7	193.8	191.1
26 Other liabilities	261.0	271.3	261.1	253.8	266.7	250.9	261.5	307.8	323.2	306.3	311.4	298.2
27 TOTAL LIABILITIES	4,884.1	5,040.5	5,085.3	5,094.1	5,092.4	5,125.3	5,160.5	5,359.0	5,283.7	5,283.8	5,315.5	5,271.8
28 Residual (assets less liabilities) ⁸	414.6	430.2	430.8	428.3	414.1	420.9	422.4	436.6	444.5	435.0	455.1	455.9

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

Not seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	4,561.2	4,658.0	4,686.4	4,709.4	4,717.0	4,712.3	4,732.6	4,821.4	4,786.2	4,785.0	4,809.9	4,803.2
2 Securities in bank credit	1,116.7	1,140.8	1,144.6	1,156.2	1,164.6	1,160.7	1,193.8	1,221.6	1,232.3	1,241.9	1,240.9	1,236.0
3 Treasury and Agency securities ²	725.4	693.9	693.7	698.5	698.9	702.5	715.3	725.0	721.8	733.1	735.1	725.3
4 Other securities	391.3	446.8	450.9	457.7	465.7	458.2	478.5	496.6	510.5	508.8	505.9	510.7
5 Loans and leases in bank credit ³	3,444.6	3,517.3	3,541.8	3,553.2	3,552.5	3,551.6	3,538.8	3,599.8	3,554.0	3,543.1	3,569.0	3,567.2
6 Commercial and industrial	871.7	884.6	886.2	883.1	871.4	862.0	851.5	856.5	855.6	851.6	849.3	846.5
7 Real estate	1,623.7	1,658.6	1,669.0	1,684.6	1,687.0	1,694.8	1,693.7	1,699.5	1,694.6	1,695.8	1,712.2	1,706.6
8 Revolving home equity	124.5	135.5	137.4	139.7	141.1	143.0	144.8	147.8	148.3	148.8	150.2	150.9
9 Other	1,499.2	1,523.1	1,531.6	1,544.9	1,546.0	1,551.8	1,548.9	1,551.8	1,546.4	1,546.9	1,562.1	1,555.7
10 Consumer	532.8	540.8	545.3	550.4	548.4	546.4	548.3	549.7	548.6	547.3	544.9	549.5
10a Credit cards and related plans	207.8	208.6	213.9	218.8	216.9	216.3	217.0	215.7	214.2	213.5	211.3	218.3
10b Other	325.1	332.2	331.4	331.7	331.4	330.0	331.4	334.0	334.5	333.9	333.6	331.2
11 Security ⁴	70.2	68.9	75.8	70.0	78.2	78.6	81.8	98.8	82.9	79.8	81.4	81.5
12 Other loans and leases	346.1	364.4	365.5	365.0	367.5	369.9	363.4	395.1	372.2	368.6	381.1	383.1
13 Interbank loans	207.5	251.1	268.2	247.2	243.9	243.7	256.2	318.3	284.7	285.4	281.4	287.2
14 Cash assets ⁵	238.6	236.8	246.3	243.3	236.2	243.5	234.6	277.9	243.1	254.2	282.6	253.9
15 Other assets ⁶	339.8	378.3	379.2	374.8	368.7	380.2	390.4	425.0	434.3	456.8	456.2	462.9
16 TOTAL ASSETS ⁷	5,284.9	5,459.4	5,515.0	5,509.1	5,500.2	5,514.0	5,547.4	5,776.0	5,682.1	5,714.0	5,762.4	5,739.1
LIABILITIES												
17 Deposits	3,372.8	3,554.8	3,614.7	3,585.6	3,610.8	3,631.3	3,641.3	3,779.8	3,689.3	3,748.7	3,767.2	3,737.2
18 Transaction	592.3	590.3	605.0	592.8	590.9	590.0	586.8	668.6	632.8	611.7	622.1	612.9
19 Nontransaction	2,780.5	2,964.5	3,009.7	2,992.8	3,019.8	3,041.3	3,054.5	3,111.2	3,056.5	3,137.0	3,145.0	3,124.4
20 Large time	541.2	568.0	567.9	567.6	569.6	568.3	567.3	565.4	556.4	569.0	572.6	565.7
21 Other	2,239.2	2,396.5	2,441.8	2,425.2	2,450.2	2,472.9	2,487.2	2,545.7	2,500.1	2,568.0	2,572.4	2,558.7
22 Borrowings	991.2	1,007.1	1,041.1	1,034.7	999.8	1,005.2	1,001.4	1,060.4	1,039.4	1,041.4	1,043.5	1,055.8
23 From banks in the U.S.	352.6	373.1	382.7	366.5	359.9	363.7	367.7	400.9	387.0	379.7	389.1	396.0
24 From others	638.6	634.0	658.4	668.2	640.0	641.5	633.7	659.5	652.4	661.8	654.3	659.7
25 Net due to related foreign offices	240.6	210.3	183.1	214.1	203.4	204.0	206.1	187.5	183.7	180.8	189.9	189.9
26 Other liabilities	260.2	270.0	258.3	256.0	266.2	248.0	261.9	307.1	325.4	303.1	306.5	296.5
27 TOTAL LIABILITIES	4,864.7	5,042.3	5,097.2	5,090.5	5,080.2	5,088.4	5,110.7	5,334.9	5,237.7	5,274.0	5,307.1	5,279.4
28 Residual (assets less liabilities) ⁸	420.2	417.1	417.9	418.6	420.0	425.6	436.7	441.1	444.4	439.9	455.3	459.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	2,573.9	2,603.2	2,623.4	2,634.7	2,632.4	2,625.6	2,626.9	2,698.9	2,666.7	2,645.4	2,644.6	2,634.2
2 Securities in bank credit	592.7	595.5	602.1	612.2	615.9	613.2	634.5	652.2	667.0	666.8	656.2	652.7
3 Treasury and Agency securities ²	364.5	343.2	346.3	354.4	352.6	353.3	361.0	364.9	365.2	369.5	366.7	357.9
3a Trading account	22.8	35.4	33.7	35.3	35.1	38.3	36.3	38.6	34.0	34.2	33.9	35.6
3b Investment account	341.8	307.7	312.6	319.2	317.5	315.0	324.8	326.3	331.2	335.3	332.8	322.3
4 Other securities	228.2	252.3	255.8	257.8	263.3	259.9	273.5	287.4	301.8	297.3	289.6	294.9
4a Trading account	114.8	132.5	135.9	137.0	143.5	140.8	153.1	167.0	181.2	177.0	169.6	172.8
4b Investment account	113.4	119.9	119.9	120.8	119.8	119.2	120.4	120.4	120.6	120.3	119.9	122.1
4c State and local government	25.7	28.1	28.4	28.1	27.9	27.8	27.6	27.5	27.5	27.0	26.7	26.8
4d Other	87.6	91.8	91.5	92.7	92.0	91.4	92.8	92.9	93.1	93.3	93.2	95.3
5 Loans and leases in bank credit ³	1,981.1	2,007.7	2,021.2	2,022.5	2,016.5	2,012.4	1,992.4	2,046.6	1,999.7	1,978.6	1,988.4	1,981.5
6 Commercial and industrial	594.1	589.4	585.2	582.8	570.8	561.6	556.6	560.7	559.3	552.0	549.7	548.5
6a Bankers acceptances	0.9	0.8	0.8	0.8	0.7	--	--	--	--	--	--	--
6b Other	593.2	588.6	584.4	582.0	570.1	561.6	556.6	560.7	559.3	552.0	549.7	548.5
7 Real estate	831.2	841.0	847.8	853.7	852.5	853.5	844.2	844.2	835.0	834.7	841.9	839.9
8 Revolving home equity	79.2	89.6	90.6	91.2	91.4	91.7	91.9	93.4	93.3	93.8	94.4	94.8
9 Other	752.0	751.4	757.2	762.5	761.1	761.7	752.3	750.8	741.7	740.9	747.5	745.1
10 Consumer	235.6	248.8	249.8	252.3	254.2	253.8	251.7	253.5	253.1	251.9	242.8	241.4
11 Security ⁴	67.1	59.0	70.4	66.8	72.5	75.1	78.0	95.2	79.2	73.4	73.5	69.2
11a Fed funds and RPs with broker/dealer	46.8	43.7	53.9	49.4	54.7	59.6	63.5	67.9	60.3	56.8	60.5	57.0
11b Other	20.3	15.3	16.5	17.4	17.8	15.5	14.5	27.3	18.9	16.7	12.9	12.2
12a State and local government	12.8	13.0	13.0	13.0	13.3	14.2	14.1	14.3	14.4	14.2	14.2	14.3
12b Agricultural	9.5	10.4	10.4	10.6	10.3	10.0	9.4	9.2	9.1	9.1	9.1	9.1
12c Fed funds and RPs with others	16.4	26.2	23.0	23.6	25.5	30.8	31.8	32.5	29.0	27.0	28.1	29.4
12d All other loans	86.3	86.8	87.7	85.5	84.7	81.5	75.5	105.6	89.0	85.1	80.9	81.8
12e Lease financing receivables	128.2	133.0	133.8	134.4	132.6	131.7	131.0	131.5	131.6	131.2	148.2	147.9
13 Interbank loans	134.3	139.3	147.9	134.3	131.0	135.8	150.1	208.0	186.4	181.3	185.8	189.9
13a Fed funds and RPs with banks	59.2	72.2	84.0	72.9	72.3	70.9	79.6	132.1	113.9	111.3	105.3	108.2
13b Other	75.1	67.1	63.9	61.4	58.7	64.9	70.4	75.8	72.6	69.9	80.5	81.7
14 Cash assets ⁵	143.6	142.8	145.6	139.9	135.7	146.2	140.1	173.8	146.9	151.4	167.5	129.7
15 Other assets ⁶	251.0	276.5	271.5	268.7	256.6	262.5	271.6	294.9	316.4	318.9	323.1	331.8
16 TOTAL ASSETS ⁷	3,066.9	3,124.0	3,150.4	3,139.9	3,118.0	3,132.1	3,150.5	3,337.5	3,278.4	3,257.9	3,281.6	3,246.1

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

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

October 26, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17
LIABILITIES												
17 Deposits	1,666.3	1,716.2	1,741.2	1,732.1	1,736.7	1,748.8	1,751.2	1,861.3	1,812.7	1,812.6	1,813.1	1,781.6
18 Transaction	305.2	303.4	303.2	304.1	299.7	306.0	303.6	374.2	343.4	317.7	329.8	312.4
19 Nontransaction	1,361.2	1,412.8	1,437.9	1,428.0	1,437.0	1,442.8	1,447.5	1,487.1	1,469.3	1,494.9	1,483.3	1,469.2
20 Large time	261.1	268.5	268.4	270.7	274.1	271.1	264.4	264.3	261.3	266.4	264.8	257.7
21 Other	1,100.0	1,144.4	1,169.6	1,157.3	1,162.9	1,171.7	1,183.1	1,222.8	1,207.9	1,228.5	1,218.5	1,211.5
22 Borrowings	660.8	679.4	708.1	694.1	665.6	678.9	684.3	717.8	689.2	697.8	693.3	699.4
23 From banks in the U.S.	196.5	220.4	230.7	213.4	211.0	218.8	226.4	257.2	242.7	235.4	234.2	236.7
24 From others	464.4	458.9	477.4	480.7	454.6	460.2	458.0	460.6	446.4	462.3	459.1	462.7
25 Net due to related foreign offices	220.9	196.1	172.7	195.2	190.9	192.4	190.2	177.6	171.5	173.6	184.4	181.6
26 Other liabilities	214.0	218.4	207.5	198.7	210.5	192.8	202.6	247.4	263.8	246.6	250.0	237.2
27 TOTAL LIABILITIES	2,762.0	2,810.1	2,829.4	2,820.0	2,803.7	2,812.9	2,828.3	3,004.1	2,937.1	2,930.5	2,940.8	2,899.8
28 Residual (assets less liabilities) ⁸	304.9	313.9	321.0	320.0	314.3	319.2	322.2	333.4	341.3	327.3	340.8	346.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	2,565.4	2,599.6	2,618.9	2,628.2	2,627.0	2,609.4	2,612.7	2,689.2	2,650.9	2,645.6	2,642.1	2,638.7
2 Securities in bank credit	588.9	597.4	601.0	609.9	613.6	604.3	628.3	648.6	659.5	665.5	654.9	651.3
3 Treasury and Agency securities ²	361.4	346.8	348.5	353.8	351.3	349.4	357.1	362.0	359.7	366.9	362.8	354.5
3a Trading account	22.6	35.8	34.0	35.2	35.0	37.9	35.9	38.3	33.5	33.9	33.5	35.3
3b Investment account	338.9	311.0	314.5	318.6	316.3	311.5	321.2	323.7	326.1	332.9	329.2	319.2
3c Mortgage-backed	213.5	219.7	227.2	233.9	230.3	230.7	243.7	249.2	253.1	260.6	261.4	254.3
3d Other	125.4	91.3	87.3	84.6	86.1	80.9	77.5	74.4	73.1	72.4	67.8	64.9
3e 1 year or less	33.5	31.6	30.0	26.9	25.4	21.0	20.0	20.0	17.9	17.8	16.2	16.2
3f Between 1 and 5 years	54.1	34.3	31.4	31.1	34.2	34.2	33.7	34.4	36.2	35.5	33.7	31.3
3g More than 5 years	37.7	25.4	25.9	26.6	26.5	25.8	23.9	20.0	18.9	19.1	18.0	17.5
4 Other securities	227.5	250.5	252.5	256.2	262.3	254.9	271.3	286.6	299.9	298.6	292.1	296.9
4a Trading account	114.5	131.5	134.2	136.1	142.9	138.1	151.9	166.5	180.0	177.8	171.1	174.0
4b Investment account	113.0	119.0	118.4	120.0	119.4	116.9	119.4	120.1	119.9	120.8	121.0	122.9
4c State and local government	25.7	27.9	28.0	28.0	27.8	27.3	27.3	27.4	27.3	27.1	27.0	27.0
4d Other	87.3	91.1	90.3	92.1	91.6	89.6	92.0	92.7	92.5	93.7	94.0	95.9
5 Loans and leases in bank credit ³	1,976.5	2,002.3	2,017.9	2,018.3	2,013.4	2,005.1	1,984.4	2,040.6	1,991.4	1,980.1	1,987.2	1,987.4
6 Commercial and industrial	592.6	590.2	589.5	585.5	572.4	561.7	553.4	559.3	557.5	553.5	548.9	548.4
6a Bankers acceptances	0.9	0.8	0.8	0.8	0.7	--	--	--	--	--	--	--
6b Other	591.8	589.4	588.7	584.7	571.6	561.7	553.4	559.3	557.5	553.5	548.9	548.4
7 Real estate	832.6	835.2	843.8	853.3	851.1	852.1	845.6	846.1	835.7	837.0	844.9	842.9
8 Revolving home equity	80.2	88.1	89.6	91.1	91.7	92.4	93.0	94.6	94.5	94.9	95.4	95.9
9a Other residential	461.7	450.5	457.2	463.7	460.1	460.1	453.6	452.8	442.6	444.9	452.0	449.3
9b Commercial	290.6	296.6	297.0	298.4	299.4	299.5	299.0	298.7	298.7	297.2	297.5	297.7
10 Consumer	234.7	248.5	250.4	252.7	253.6	252.1	250.5	252.2	251.7	249.6	240.1	238.8
10a Credit cards and related plans	75.5	82.7	84.7	87.0	88.0	87.3	85.1	84.6	84.0	82.5	75.3	75.4
10b Other	159.2	165.8	165.8	165.8	165.7	164.8	165.4	167.6	167.8	167.1	164.8	163.3
11 Security ⁴	63.6	60.7	67.4	61.9	70.1	70.4	73.5	90.2	74.8	71.7	73.3	73.6
11a Fed funds and RPs with broker/dealer	44.3	45.0	51.5	45.8	52.9	55.9	59.8	64.4	56.9	55.4	60.4	60.7
11b Other	19.2	15.7	15.8	16.1	17.2	14.5	13.7	25.8	17.9	16.3	12.9	13.0
12a State and local government	12.8	13.0	13.0	13.0	13.3	14.2	14.1	14.3	14.4	14.2	14.2	14.3
12b Agricultural	9.6	10.2	10.2	10.5	10.4	10.1	9.6	9.3	9.3	9.2	9.2	9.2
12c Fed funds and RPs with others	16.4	26.2	23.0	23.6	25.5	30.8	31.8	32.5	29.0	27.0	28.1	29.4
12d All other loans	87.3	84.8	86.6	84.0	84.8	82.4	75.6	106.8	88.9	86.9	80.6	83.1
12e Lease financing receivables	126.9	133.5	133.9	133.7	132.2	131.2	130.2	130.1	130.1	130.8	147.9	147.7
13 Interbank loans	129.8	140.4	150.0	136.7	135.4	135.6	144.6	200.1	177.8	176.5	174.5	181.9
13a Fed funds and RPs with banks	57.3	72.8	85.1	74.1	74.7	70.8	76.7	127.1	108.6	108.4	98.9	103.6
13b Other	72.5	67.6	64.9	62.5	60.7	64.8	67.8	73.0	69.2	68.1	75.6	78.3
14 Cash assets ⁵	140.2	137.9	145.9	140.1	134.1	139.8	132.3	169.5	138.1	145.5	167.3	140.0
15 Other assets ⁶	251.2	275.2	272.2	269.5	258.8	261.9	269.0	295.2	313.9	323.2	320.8	327.4
16 TOTAL ASSETS ⁷	3,050.4	3,115.3	3,149.3	3,136.6	3,117.5	3,108.7	3,120.3	3,315.6	3,242.7	3,251.6	3,265.6	3,248.7

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)

October 26, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 26	Oct 3	Oct 10	Oct 17
LIABILITIES												
17 Deposits	1,657.1	1,714.7	1,750.3	1,725.3	1,736.2	1,740.6	1,735.2	1,850.0	1,780.6	1,811.9	1,812.4	1,786.1
18 Transaction	300.1	299.7	310.5	299.9	299.8	301.1	292.5	367.7	328.6	317.0	324.6	316.2
19 Nontransaction	1,357.0	1,415.0	1,439.8	1,425.4	1,436.5	1,439.5	1,442.7	1,482.3	1,452.0	1,494.9	1,487.8	1,469.9
20 Large time	258.3	266.9	266.3	267.8	271.5	267.5	262.7	261.3	255.5	263.5	265.5	258.7
21 Other	1,098.7	1,148.1	1,173.5	1,157.6	1,164.9	1,171.9	1,180.0	1,221.0	1,196.5	1,231.4	1,222.3	1,211.2
22 Borrowings	657.7	677.8	708.8	699.2	666.4	669.6	662.5	712.5	690.6	694.8	686.4	698.9
23 From banks in the U.S.	189.4	224.1	233.9	216.5	211.8	215.5	218.1	247.4	233.3	227.3	227.9	232.0
24 From others	468.3	453.7	474.9	482.6	454.7	454.1	444.3	465.1	457.4	467.4	458.5	467.0
25 Net due to related foreign offices	220.0	194.9	170.3	197.5	190.3	189.2	190.6	177.0	173.3	170.7	180.4	180.5
26 Other liabilities	213.2	217.1	204.7	200.8	209.9	189.9	202.9	246.7	265.9	243.3	245.1	235.5
27 TOTAL LIABILITIES	2,748.1	2,804.4	2,834.1	2,822.8	2,802.8	2,789.3	2,791.2	2,986.3	2,910.4	2,920.7	2,924.3	2,901.0
28 Residual (assets less liabilities) ⁸	302.4	310.9	315.2	313.8	314.7	319.4	329.1	329.3	332.3	330.9	341.3	347.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	1,990.7	2,062.7	2,067.7	2,080.7	2,088.1	2,102.9	2,116.7	2,126.6	2,128.3	2,137.7	2,166.7	2,162.0
2 Securities in bank credit	528.1	541.2	540.9	544.7	549.4	556.5	566.2	573.2	571.9	578.5	588.2	587.3
3 Treasury and Agency securities ²	364.3	344.9	342.5	343.2	345.9	353.2	359.0	363.2	361.3	368.3	374.4	373.5
4 Other securities	163.8	196.3	198.3	201.6	203.4	203.3	207.2	210.0	210.6	210.2	213.8	213.8
5 Loans and leases in bank credit ³	1,462.6	1,521.6	1,526.9	1,536.0	1,538.7	1,546.3	1,550.5	1,553.4	1,556.4	1,559.2	1,578.5	1,574.6
6 Commercial and industrial	280.6	294.8	294.6	295.0	297.2	300.5	299.8	298.8	299.1	299.2	301.1	298.2
7 Real estate	789.7	825.0	825.5	830.6	835.2	842.2	846.3	851.7	856.1	857.8	866.6	862.4
8 Revolving home equity	44.1	47.6	47.8	48.5	49.4	50.8	52.0	53.0	53.4	53.7	54.6	54.7
9 Other	745.6	777.4	777.8	782.1	785.7	791.4	794.3	798.7	802.8	804.1	812.0	807.7
10 Consumer	294.7	295.8	298.6	300.4	296.9	295.0	295.5	294.0	293.0	296.0	303.5	308.4
11 Security ⁴	6.8	7.9	8.4	8.5	8.3	8.4	8.5	8.8	8.7	8.0	7.9	7.8
12 Other loans and leases	90.9	98.1	99.8	101.5	101.2	100.2	100.3	100.2	99.5	98.2	99.3	97.8
13 Interbank loans	80.7	104.6	114.3	119.4	115.1	115.6	117.5	122.3	121.3	108.4	103.7	103.6
14 Cash assets ⁵	98.0	103.2	103.9	104.7	103.2	105.1	105.1	107.7	108.1	109.6	111.9	109.3
15 Other assets ⁶	88.6	103.1	107.1	105.3	109.9	118.4	121.4	129.9	120.5	133.6	135.4	135.5
16 TOTAL ASSETS⁷	2,231.8	2,346.7	2,365.6	2,382.4	2,388.6	2,414.1	2,432.5	2,458.1	2,449.8	2,460.9	2,489.1	2,481.6
LIABILITIES												
17 Deposits	1,721.2	1,832.7	1,857.1	1,866.8	1,885.9	1,903.9	1,918.9	1,936.1	1,928.0	1,936.7	1,946.7	1,944.7
18 Transaction	292.4	292.6	295.0	298.1	291.5	290.4	297.0	301.0	312.3	292.8	294.5	293.3
19 Nontransaction	1,428.8	1,540.1	1,562.1	1,568.7	1,594.4	1,613.5	1,621.9	1,635.1	1,615.7	1,644.0	1,652.2	1,651.4
20 Large time	282.9	301.1	301.6	299.8	298.1	300.8	304.6	304.2	300.9	305.5	307.1	306.9
21 Other	1,145.8	1,239.0	1,260.5	1,268.9	1,296.3	1,312.7	1,317.3	1,330.9	1,314.8	1,338.5	1,345.1	1,344.4
22 Borrowings	333.5	329.4	332.3	335.6	333.4	335.6	338.9	347.9	348.8	346.6	357.1	356.8
23 From banks in the U.S.	163.2	149.0	148.8	150.0	148.1	148.2	149.6	153.5	153.7	152.3	161.2	164.1
24 From others	170.3	180.3	183.5	185.6	185.3	187.4	189.4	194.4	195.1	194.3	195.8	192.8
25 Net due to related foreign offices	20.6	15.4	12.8	16.6	13.1	14.7	15.5	10.5	10.4	10.1	9.5	9.5
26 Other liabilities	47.0	52.9	53.6	55.2	56.3	58.1	58.9	60.4	59.4	59.7	61.4	61.0
27 TOTAL LIABILITIES	2,122.1	2,230.4	2,255.8	2,274.1	2,288.8	2,312.4	2,332.2	2,354.8	2,346.6	2,353.3	2,374.7	2,372.0
28 Residual (assets less liabilities) ⁸	109.7	116.3	109.8	108.3	99.8	101.7	100.2	103.3	103.2	107.7	114.4	109.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	1,995.9	2,058.4	2,067.5	2,081.2	2,090.0	2,103.0	2,119.9	2,132.2	2,135.3	2,139.4	2,167.8	2,164.5
2 Securities in bank credit	527.8	543.4	543.5	546.3	551.0	556.4	565.5	573.1	572.7	576.4	586.1	584.7
3 Treasury and Agency securities ²	364.0	347.1	345.2	344.7	347.6	353.1	358.3	363.0	362.1	366.2	372.3	370.8
4 Other securities	163.8	196.3	198.3	201.6	203.4	203.3	207.2	210.0	210.6	210.2	213.8	213.8
5 Loans and leases in bank credit ³	1,468.1	1,515.0	1,523.9	1,534.9	1,539.0	1,546.6	1,554.4	1,559.2	1,562.6	1,563.0	1,581.8	1,579.8
6 Commercial and industrial	279.1	294.5	296.7	297.6	299.0	300.3	298.1	297.3	298.1	298.1	300.4	298.1
7 Real estate	791.1	823.3	825.2	831.4	835.9	842.7	848.1	853.4	858.9	858.8	867.3	863.7
8 Revolving home equity	44.3	47.4	47.7	48.6	49.4	50.5	51.8	53.2	53.8	53.9	54.8	55.0
9 Other	746.9	775.9	777.5	782.8	786.5	792.2	796.3	800.2	805.1	804.9	812.5	808.7
10 Consumer	298.1	292.3	294.8	297.7	294.7	294.3	297.8	297.5	296.9	297.7	304.8	310.7
10a Credit cards and related plans	132.3	126.0	129.2	131.8	129.0	129.0	131.9	131.1	130.2	130.9	136.0	142.9
10b Other	165.8	166.4	165.6	165.9	165.8	165.2	165.9	166.4	166.7	166.8	168.8	167.8
11 Security ⁴	6.6	8.2	8.5	8.1	8.1	8.1	8.3	8.7	8.1	8.1	8.1	7.9
12 Other loans and leases	93.1	96.7	98.7	100.1	101.3	101.1	102.0	102.2	100.6	100.4	101.1	99.4
13 Interbank loans	77.7	110.7	118.2	110.5	108.5	108.1	111.7	118.2	106.9	109.0	106.9	105.3
14 Cash assets ⁵	98.5	98.9	100.4	103.2	102.0	103.8	102.2	108.4	105.0	108.7	115.2	113.9
15 Other assets ⁶	88.6	103.1	107.1	105.3	109.9	118.4	121.4	129.9	120.5	133.6	135.4	135.5
16 TOTAL ASSETS ⁷	2,234.5	2,344.1	2,365.8	2,372.5	2,382.7	2,405.3	2,427.0	2,460.3	2,439.3	2,462.3	2,496.8	2,490.4
LIABILITIES												
17 Deposits	1,715.7	1,840.2	1,864.4	1,860.3	1,874.5	1,890.7	1,906.1	1,929.8	1,908.6	1,936.8	1,954.8	1,951.1
18 Transaction	292.3	290.6	294.5	292.9	291.2	288.9	294.3	300.9	304.2	294.7	297.5	296.7
19 Nontransaction	1,423.4	1,549.6	1,569.9	1,567.4	1,583.4	1,601.8	1,611.8	1,628.9	1,604.5	1,642.1	1,657.3	1,654.4
20 Large time	282.9	301.1	301.6	299.8	298.1	300.8	304.6	304.2	300.9	305.5	307.1	306.9
21 Other	1,140.5	1,248.5	1,268.3	1,267.6	1,285.3	1,301.0	1,307.2	1,324.7	1,303.6	1,336.6	1,350.2	1,347.5
22 Borrowings	333.5	329.4	332.3	335.6	333.4	335.6	338.9	347.9	348.8	346.6	357.1	356.8
23 From banks in the U.S.	163.2	149.0	148.8	150.0	148.1	148.2	149.6	153.5	153.7	152.3	161.2	164.1
24 From others	170.3	180.3	183.5	185.6	185.3	187.4	189.4	194.4	195.1	194.3	195.8	192.8
25 Net due to related foreign offices	20.6	15.4	12.8	16.6	13.1	14.7	15.5	10.5	10.4	10.1	9.5	9.5
26 Other liabilities	47.0	52.9	53.6	55.2	56.3	58.1	58.9	60.4	59.4	59.7	61.4	61.0
27 TOTAL LIABILITIES	2,116.6	2,237.9	2,263.1	2,267.7	2,277.4	2,299.2	2,319.4	2,348.6	2,327.2	2,353.3	2,382.7	2,378.4
28 Residual (assets less liabilities) ⁸	117.8	106.2	102.7	104.8	105.3	106.2	107.6	111.8	112.1	109.0	114.0	112.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	597.3	628.1	626.7	611.5	602.9	592.5	592.2	586.2	587.0	576.0	572.5	565.5
2 Securities in bank credit	212.3	209.5	221.0	214.6	216.0	216.5	219.5	219.9	221.9	222.0	216.2	212.7
3 Treasury and Agency securities ²	75.4	67.2	74.4	69.7	68.1	67.1	66.8	69.6	71.2	72.0	69.2	69.1
4 Other securities	136.9	142.3	146.5	144.9	148.0	149.4	152.7	150.4	150.8	150.0	147.0	143.6
5 Loans and leases in bank credit ³	385.0	418.6	405.7	396.9	386.9	376.0	372.7	366.3	365.1	354.0	356.4	352.8
6 Commercial and industrial	204.9	219.2	219.3	218.4	211.2	206.3	205.0	204.6	205.5	201.6	201.3	200.9
7 Real estate	18.3	18.0	17.5	17.7	17.6	17.9	18.2	18.7	18.9	18.8	18.8	18.7
11 Security ⁴	94.6	111.2	100.8	92.9	91.2	86.5	83.8	78.1	76.7	70.1	70.9	69.3
12 Other loans and leases	67.2	70.1	68.2	67.9	66.8	65.4	65.7	65.0	64.1	63.4	65.4	63.9
13 Interbank loans	23.8	29.6	27.7	29.5	21.9	21.3	20.4	25.8	27.9	21.4	22.9	30.6
14 Cash assets ⁵	44.5	40.0	38.7	37.3	36.3	36.8	37.3	44.7	39.5	40.2	38.9	41.0
15 Other assets ⁶	39.4	37.2	39.7	37.3	37.1	31.7	29.2	31.4	34.2	32.9	31.0	28.5
16 TOTAL ASSETS⁷	704.6	734.6	732.5	715.3	697.9	681.9	678.7	687.8	688.2	670.2	665.1	665.3
LIABILITIES												
17 Deposits	385.8	380.3	394.3	408.5	418.7	412.5	403.3	404.1	405.1	408.3	412.0	421.0
18 Transaction	10.1	9.7	10.7	10.6	9.5	9.3	9.9	12.9	13.0	10.6	11.4	11.8
19 Nontransaction	375.7	370.6	383.6	397.9	409.2	403.2	393.4	391.2	392.1	397.7	400.7	409.2
22 Borrowings	217.8	236.0	240.2	219.1	215.8	210.7	210.3	218.7	212.7	210.6	201.1	201.3
23 From banks in the U.S.	20.0	25.8	25.3	20.3	22.5	22.3	20.9	29.2	22.8	29.4	21.8	25.1
24 From others	197.8	210.2	214.9	198.7	193.3	188.4	189.4	189.5	190.0	181.2	179.4	176.2
25 Net due to related foreign offices	21.5	22.0	4.6	-4.3	-19.6	-16.2	-11.7	-18.4	-13.7	-28.4	-22.5	-23.3
26 Other liabilities	76.5	82.6	88.8	86.1	84.6	79.5	78.6	80.5	82.2	80.1	76.9	73.6
27 TOTAL LIABILITIES	701.5	720.9	727.9	709.3	699.4	686.5	680.5	684.9	686.3	670.5	667.6	672.6
28 Residual (assets less liabilities) ⁸	3.1	13.7	4.6	6.0	-1.5	-4.6	-1.8	2.9	1.9	-0.3	-2.5	-7.3

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

Not seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
ASSETS												
1 Bank credit	595.5	623.0	623.8	606.8	599.2	588.0	585.8	584.5	588.6	577.2	572.1	569.0
2 Securities in bank credit	212.3	209.5	221.0	214.6	216.0	216.5	219.5	219.9	221.9	222.0	216.2	212.7
3 Treasury and Agency securities ²	75.4	67.2	74.4	69.7	68.1	67.1	66.8	69.6	71.2	72.0	69.2	69.1
3a Trading account	14.1	9.8	14.8	13.8	13.7	13.0	12.3	13.6	15.7	14.2	11.3	11.3
3b Investment account	61.3	57.4	59.6	55.9	54.4	54.1	54.5	55.9	55.5	57.8	57.9	57.8
4 Other securities	136.9	142.3	146.5	144.9	148.0	149.4	152.7	150.4	150.8	150.0	147.0	143.6
4a Trading account	92.5	95.4	99.6	99.4	105.7	108.0	110.9	109.4	110.4	108.7	106.3	102.7
4b Investment account	44.4	46.9	47.0	45.6	42.2	41.4	41.8	41.0	40.4	41.3	40.7	40.9
5 Loans and leases in bank credit ³	383.2	413.5	402.8	392.2	383.1	371.5	366.3	364.6	366.6	355.2	355.9	356.3
6 Commercial and industrial	204.6	220.3	217.6	215.3	210.1	205.5	203.7	204.2	206.0	202.8	200.8	200.8
7 Real estate	18.3	18.0	17.5	17.7	17.6	17.9	18.2	18.7	18.9	18.8	18.8	18.7
11 Security ⁴	93.4	105.0	99.4	92.1	89.2	83.6	80.0	76.9	77.7	69.9	72.0	73.1
12 Other loans and leases	66.9	70.1	68.4	67.1	66.2	64.4	64.5	64.7	64.0	63.6	64.4	63.6
13 Interbank loans	23.8	29.6	27.7	29.5	21.9	21.3	20.4	25.8	27.9	21.4	22.9	30.6
14 Cash assets ⁵	43.6	38.7	37.2	36.4	35.2	35.5	36.1	43.7	39.9	40.4	38.6	41.7
15 Other assets ⁶	39.2	37.8	38.8	36.7	35.8	30.9	28.9	31.2	33.7	32.5	30.7	28.2
16 TOTAL ASSETS⁷	701.7	728.7	727.2	709.2	691.7	675.3	670.9	684.8	689.7	671.2	663.9	669.2
LIABILITIES												
17 Deposits	378.3	384.8	397.2	409.7	411.6	402.3	391.6	396.2	401.7	402.2	403.0	410.6
18 Transaction	10.3	9.4	10.2	10.2	9.3	9.4	9.9	13.2	13.9	10.9	11.1	12.1
19 Nontransaction	368.0	375.4	387.0	399.5	402.2	392.9	381.6	383.0	387.9	391.3	391.9	398.5
22 Borrowings	217.8	236.0	240.2	219.1	215.8	210.7	210.3	218.7	212.7	210.6	201.1	201.3
23 From banks in the U.S.	20.0	25.8	25.3	20.3	22.5	22.3	20.9	29.2	22.8	29.4	21.8	25.1
24 From others	197.8	210.2	214.9	198.7	193.3	188.4	189.4	189.5	190.0	181.2	179.4	176.2
25 Net due to related foreign offices	23.5	22.2	-0.1	-7.5	-22.7	-19.4	-12.9	-15.9	-11.9	-26.7	-21.6	-21.6
26 Other liabilities	77.4	82.7	86.7	84.6	83.1	78.1	78.1	81.7	83.1	80.9	77.3	74.3
27 TOTAL LIABILITIES	697.0	725.6	724.0	705.8	687.6	671.7	667.0	680.6	685.7	667.1	659.7	664.7
28 Residual (assets less liabilities) ⁸	4.6	3.1	3.2	3.4	4.1	3.6	3.9	4.2	4.0	4.1	4.2	4.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 26, 2001

Account	2000 Sep	2001 Mar	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	Week ending			
									Sep 26	Oct 3	Oct 10	Oct 17
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	74.5	80.8	79.9	82.0	87.3	77.6	87.7	102.6	113.8	114.0	104.0	105.6
30 Reval. losses on off-bal. sheet items ⁹	73.9	79.8	74.9	74.7	81.6	71.7	78.4	91.5	100.5	104.8	91.4	92.2
31 Mortgage-backed securities ¹⁰	243.6	251.5	259.1	266.0	262.2	261.8	273.9	279.7	283.7	289.8	290.6	283.4
31a Pass-through	174.3	186.2	195.3	200.8	200.8	200.1	212.2	218.1	223.0	226.9	227.2	221.0
31b CMO, REMIC, and other	69.3	65.3	63.8	65.2	61.4	61.7	61.7	61.6	60.7	62.9	63.3	62.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-5.0	6.3	6.0	4.8	3.6	3.1	5.3	7.3	7.7	10.3	9.4	9.1
33 Offshore credit to U.S. residents ¹²	22.1	22.6	21.7	21.0	20.6	20.2	19.6	20.1	20.0	19.7	19.6	19.6
34 Securitized consumer loans ¹³	81.6	78.8	81.3	79.6	81.1	95.5	95.4	96.2	95.7	96.7	96.6	96.3
34a Credit cards and related plans	71.8	69.1	71.8	70.4	72.2	86.1	85.6	86.6	86.2	86.9	86.9	86.7
34b Other	9.8	9.8	9.5	9.2	8.9	9.4	9.8	9.6	9.5	9.9	9.7	9.6
35 Securitized business loans ¹³	7.5	9.4	9.3	9.2	10.8	19.9	20.1	20.1	20.4	20.2	20.2	20.1
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	206.4	225.2	233.4	238.3	242.0	248.9	253.3	258.7	257.2	261.1	263.1	253.2
34 Securitized consumer loans ¹³	222.3	236.4	234.7	234.5	237.9	228.3	231.2	234.4	235.1	239.6	239.4	234.5
34a Credit cards and related plans	214.0	227.8	226.1	226.1	229.4	220.0	223.0	226.2	227.0	231.0	230.9	227.2
34b Other	8.3	8.7	8.6	8.4	8.5	8.3	8.3	8.3	8.1	8.6	8.5	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	49.4	52.8	56.5	56.4	57.3	54.9	57.3	56.3	56.6	56.5	55.3	52.6
30 Reval. losses on off-bal. sheet items ⁹	46.8	49.9	52.2	51.9	52.1	49.8	52.1	51.4	51.9	51.3	51.0	49.0
35 Securitized business loans ¹³	34.6	33.0	31.3	29.5	28.3	27.1	26.6	26.6	26.6	26.7	26.5	27.0

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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