

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

November 9, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	5,143.7	5,314.7	5,323.7	5,320.3	5,318.0	5,331.8	5,399.9	5,371.5	5,372.2	5,363.8	5,360.6	5,400.7
2 Securities in bank credit	1,314.1	1,360.4	1,368.0	1,377.7	1,382.7	1,416.6	1,435.7	1,456.3	1,447.3	1,443.2	1,449.5	1,486.0
3 Treasury and Agency securities ²	793.8	763.3	767.2	766.6	774.0	787.2	797.6	813.6	810.5	803.1	808.0	834.1
4 Other securities	520.2	597.1	600.7	611.1	608.7	629.4	638.1	642.6	636.7	640.0	641.4	651.9
5 Loans and leases in bank credit ³	3,829.7	3,954.2	3,955.8	3,942.5	3,935.4	3,915.2	3,964.2	3,915.2	3,924.9	3,920.6	3,911.1	3,914.7
6 Commercial and industrial	1,080.5	1,098.6	1,095.7	1,078.7	1,067.9	1,060.9	1,064.1	1,047.7	1,051.9	1,050.0	1,045.3	1,041.5
7 Real estate	1,639.9	1,691.8	1,702.9	1,706.1	1,714.6	1,709.6	1,715.4	1,726.6	1,730.2	1,728.1	1,724.8	1,729.8
8 Revolving home equity	125.0	133.9	135.2	136.3	137.6	139.4	141.9	145.3	144.6	145.2	146.1	146.4
9 Other	1,514.9	1,557.8	1,567.6	1,569.8	1,577.0	1,570.2	1,573.6	1,581.3	1,585.7	1,582.8	1,578.6	1,583.3
10 Consumer Security ⁴	530.0	548.4	552.6	551.1	549.0	546.5	546.4	549.2	545.2	550.4	551.4	550.9
11 Other loans and leases	163.9	179.6	168.1	172.0	169.9	170.2	179.9	148.3	152.4	146.8	145.8	147.0
12 Other loans and leases	415.4	435.9	436.5	434.6	433.9	427.9	458.3	443.4	445.2	445.4	443.8	445.6
13 Interbank loans	246.4	289.9	283.3	268.1	272.8	288.0	356.4	316.6	312.5	324.5	320.6	311.0
14 Cash assets ⁵	285.7	288.3	282.0	275.2	288.1	282.5	326.7	295.8	318.2	273.1	290.6	299.0
15 Other assets ⁶	390.8	418.2	411.3	403.8	413.9	423.4	458.9	487.7	470.1	471.0	488.2	522.2
16 TOTAL ASSETS ⁷	6,004.3	6,245.4	6,234.5	6,201.5	6,226.7	6,259.0	6,475.1	6,403.0	6,404.5	6,363.5	6,391.1	6,464.5
LIABILITIES												
17 Deposits	3,788.8	3,992.6	4,007.3	4,041.3	4,065.3	4,073.4	4,195.3	4,144.7	4,163.6	4,126.4	4,137.8	4,150.2
18 Transaction	611.1	609.0	612.7	600.6	605.6	610.5	688.6	634.6	633.9	614.8	653.6	643.5
19 Nontransaction	3,177.7	3,383.7	3,394.6	3,440.6	3,459.7	3,462.9	3,506.7	3,510.2	3,529.7	3,511.7	3,484.2	3,506.7
20 Large time	916.2	951.3	966.1	979.1	972.8	960.0	956.4	965.7	969.8	967.9	962.3	962.2
21 Other	2,261.5	2,432.3	2,428.5	2,461.5	2,486.9	2,502.9	2,550.3	2,544.5	2,559.9	2,543.7	2,521.9	2,544.5
22 Borrowings	1,200.1	1,274.9	1,242.9	1,209.3	1,219.9	1,228.1	1,279.3	1,254.2	1,245.9	1,251.0	1,249.9	1,272.1
23 From banks in the U.S.	372.2	404.8	383.7	381.6	389.3	396.9	441.7	419.5	417.2	426.0	414.5	421.6
24 From others	827.9	870.1	859.2	827.7	830.6	831.3	837.6	834.7	828.8	825.1	835.4	850.5
25 Net due to related foreign offices	252.5	190.0	207.4	184.5	190.9	194.0	169.8	169.9	172.8	174.0	172.3	166.8
26 Other liabilities	344.6	349.9	339.9	351.4	330.9	340.5	388.1	369.3	363.7	353.5	364.6	388.3
27 TOTAL LIABILITIES	5,586.0	5,807.4	5,797.6	5,786.4	5,807.1	5,836.1	6,032.4	5,938.1	5,946.0	5,904.9	5,924.7	5,977.4
28 Residual (assets less liabilities) ⁸	418.3	437.9	436.9	415.0	419.6	422.9	442.7	464.9	458.5	458.6	466.4	487.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	5,151.1	5,307.1	5,313.0	5,313.1	5,297.4	5,314.5	5,394.2	5,379.3	5,370.3	5,374.3	5,362.9	5,422.8
2 Securities in bank credit	1,310.9	1,362.0	1,367.2	1,377.1	1,373.7	1,409.8	1,431.9	1,454.0	1,443.7	1,439.0	1,446.1	1,488.7
3 Treasury and Agency securities ²	788.8	768.1	768.1	767.0	769.9	782.5	794.6	808.7	804.5	797.1	801.9	832.7
4 Other securities	522.1	593.9	599.1	610.1	603.7	627.3	637.3	645.3	639.2	641.9	644.3	656.0
5 Loans and leases in bank credit ³	3,840.2	3,945.0	3,945.8	3,936.0	3,923.7	3,904.7	3,962.3	3,925.2	3,926.6	3,935.3	3,916.8	3,934.1
6 Commercial and industrial	1,080.1	1,103.3	1,097.9	1,081.0	1,067.1	1,054.8	1,060.9	1,047.2	1,049.9	1,049.8	1,042.8	1,043.3
7 Real estate	1,643.2	1,687.4	1,703.2	1,705.5	1,713.6	1,712.7	1,719.0	1,730.3	1,733.9	1,732.4	1,727.3	1,734.1
8 Revolving home equity	126.0	133.0	135.3	136.5	138.0	140.2	143.2	146.5	145.7	146.6	147.3	147.6
9 Other	1,517.2	1,554.4	1,568.0	1,569.0	1,575.6	1,572.6	1,575.8	1,583.8	1,588.2	1,585.8	1,580.1	1,586.5
10 Consumer	529.7	545.3	550.4	548.4	546.5	547.5	548.6	548.9	543.8	550.1	551.9	551.3
10a Credit cards and related plans	204.8	213.9	218.8	216.9	216.3	217.0	215.7	217.0	211.3	218.0	219.7	220.8
10b Other	324.9	331.4	331.7	331.5	330.1	330.6	332.9	331.9	332.5	332.1	332.2	330.5
11 Security ⁴	171.0	175.2	162.1	167.4	162.2	161.8	173.8	154.6	153.5	155.2	153.7	157.9
12 Other loans and leases	416.1	433.9	432.1	433.7	434.4	427.9	460.0	444.2	445.5	447.9	441.0	447.5
13 Interbank loans	241.9	296.0	276.7	265.9	265.1	276.6	344.5	310.1	304.3	318.2	303.8	315.2
14 Cash assets ⁵	286.5	283.5	279.8	271.4	279.1	270.7	322.1	296.2	321.1	288.3	272.3	303.8
15 Other assets ⁶	387.4	418.0	411.6	404.7	412.5	420.5	458.9	483.4	467.6	466.5	475.9	520.7
16 TOTAL ASSETS ⁷	6,004.8	6,239.1	6,215.1	6,189.0	6,187.9	6,215.6	6,452.6	6,400.6	6,395.1	6,378.7	6,346.5	6,494.4
LIABILITIES												
17 Deposits	3,777.3	4,011.9	3,995.3	4,022.3	4,033.7	4,032.9	4,169.9	4,132.3	4,161.8	4,127.1	4,089.0	4,148.0
18 Transaction	605.1	615.2	603.0	600.3	599.3	596.7	682.5	628.7	631.4	622.2	621.3	644.3
19 Nontransaction	3,172.2	3,396.7	3,392.3	3,422.1	3,434.4	3,436.3	3,487.4	3,503.6	3,530.4	3,504.9	3,467.7	3,503.6
20 Large time	911.2	952.6	964.8	969.5	959.0	946.6	945.2	959.7	961.7	958.4	958.5	960.9
21 Other	2,261.0	2,444.1	2,427.5	2,452.5	2,475.4	2,489.6	2,542.3	2,543.9	2,568.7	2,546.4	2,509.2	2,542.7
22 Borrowings	1,198.2	1,275.6	1,248.0	1,210.2	1,210.6	1,206.4	1,274.0	1,251.9	1,239.0	1,250.5	1,243.2	1,277.3
23 From banks in the U.S.	367.6	408.0	386.8	382.4	386.0	388.6	431.9	414.3	410.9	421.3	407.8	419.7
24 From others	830.7	867.6	861.2	827.8	824.5	817.8	842.1	837.6	828.2	829.2	835.5	857.6
25 Net due to related foreign offices	252.9	183.0	206.6	180.7	184.6	193.2	171.6	170.5	169.7	174.6	172.2	172.2
26 Other liabilities	344.8	345.0	340.6	349.3	326.6	340.4	388.5	369.4	359.6	352.6	366.3	393.3
27 TOTAL LIABILITIES	5,573.2	5,815.5	5,790.5	5,762.5	5,755.4	5,772.9	6,004.1	5,924.1	5,930.2	5,904.8	5,870.8	5,990.8
28 Residual (assets less liabilities) ⁸	431.6	423.6	424.6	426.5	432.5	442.7	448.5	476.5	464.9	473.9	475.7	503.6

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

Seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	4,556.9	4,688.0	4,712.3	4,717.4	4,725.6	4,739.6	4,813.0	4,795.4	4,799.1	4,794.1	4,788.2	4,811.5
2 Securities in bank credit	1,112.0	1,139.4	1,153.4	1,161.7	1,166.2	1,197.1	1,215.2	1,237.4	1,230.9	1,228.8	1,231.3	1,260.8
3 Treasury and Agency securities ²	724.1	688.9	697.6	698.6	706.9	720.4	727.8	741.5	741.3	733.5	735.1	757.3
4 Other securities	387.9	450.6	455.8	463.1	459.3	476.7	487.4	495.9	489.6	495.3	496.2	503.5
5 Loans and leases in bank credit ³	3,444.9	3,548.6	3,558.9	3,555.7	3,559.4	3,542.5	3,597.8	3,558.0	3,568.2	3,565.3	3,556.9	3,550.8
6 Commercial and industrial	877.0	879.8	877.8	868.0	862.2	856.4	859.6	845.7	850.9	848.2	843.6	837.8
7 Real estate	1,621.8	1,673.8	1,684.7	1,688.1	1,696.2	1,690.9	1,696.2	1,707.2	1,710.9	1,708.7	1,705.2	1,710.0
8 Revolving home equity	125.0	133.9	135.2	136.3	137.6	139.4	141.9	145.3	144.6	145.2	146.1	146.4
9 Other	1,496.8	1,539.9	1,549.4	1,551.7	1,558.6	1,551.6	1,554.3	1,561.8	1,566.4	1,563.5	1,559.1	1,563.6
10 Consumer	530.0	548.4	552.6	551.1	549.0	546.5	546.4	549.2	545.2	550.4	551.4	550.9
11 Security ⁴	67.7	78.8	75.2	80.8	83.5	86.4	102.4	77.2	81.4	77.0	77.2	71.4
12 Other loans and leases	348.4	367.8	368.6	367.7	368.6	362.2	393.2	378.7	379.7	381.0	379.5	380.7
13 Interbank loans	219.1	262.2	253.7	246.2	251.5	267.6	330.3	292.3	289.5	293.7	298.3	288.7
14 Cash assets ⁵	243.8	249.6	244.7	238.9	251.3	245.2	281.5	256.7	279.2	231.8	252.4	261.5
15 Other assets ⁶	354.1	378.5	374.0	366.7	382.2	394.2	427.4	457.2	439.0	442.3	456.9	492.6
16 TOTAL ASSETS ⁷	5,312.1	5,513.0	5,519.2	5,503.6	5,544.8	5,580.4	5,785.6	5,733.4	5,738.8	5,693.3	5,727.3	5,786.3
LIABILITIES												
17 Deposits	3,405.1	3,598.3	3,598.8	3,622.6	3,652.9	3,670.2	3,792.1	3,731.2	3,752.0	3,708.7	3,724.2	3,736.7
18 Transaction	600.4	598.2	602.2	591.2	596.3	600.6	675.7	623.0	622.6	603.1	641.9	631.8
19 Nontransaction	2,804.7	3,000.1	2,996.7	3,031.4	3,056.5	3,069.5	3,116.4	3,108.2	3,129.4	3,105.7	3,082.3	3,105.0
20 Large time	545.4	570.0	570.4	572.2	572.0	569.0	568.5	566.0	571.9	564.3	562.8	562.8
21 Other	2,259.3	2,430.0	2,426.2	2,459.2	2,484.5	2,500.5	2,547.9	2,542.1	2,557.6	2,541.4	2,519.5	2,542.2
22 Borrowings	979.4	1,034.7	1,023.9	993.6	1,009.2	1,017.9	1,058.1	1,050.0	1,045.0	1,051.3	1,051.7	1,056.9
23 From banks in the U.S.	353.2	379.5	363.4	359.1	367.0	376.0	410.7	395.8	395.4	401.1	393.8	396.5
24 From others	626.3	655.2	660.5	634.5	642.2	641.9	647.5	654.2	649.6	650.3	657.9	660.4
25 Net due to related foreign offices	236.1	185.5	211.8	204.1	207.1	205.7	188.1	188.2	193.8	187.0	186.8	187.0
26 Other liabilities	268.5	261.1	253.8	266.8	251.4	261.9	307.3	293.0	286.8	279.8	287.8	312.5
27 TOTAL LIABILITIES	4,889.1	5,079.6	5,088.3	5,087.1	5,120.6	5,155.6	5,345.7	5,262.4	5,277.6	5,226.9	5,250.5	5,293.1
28 Residual (assets less liabilities) ⁸	423.0	433.4	430.9	416.6	424.2	424.7	439.9	471.0	461.2	466.5	476.8	493.2

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

Not seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	4,560.3	4,683.3	4,706.3	4,713.9	4,709.4	4,728.7	4,809.0	4,800.3	4,797.6	4,801.0	4,788.0	4,827.0
2 Securities in bank credit	1,108.9	1,141.1	1,152.6	1,161.0	1,157.1	1,190.3	1,211.4	1,235.1	1,227.3	1,224.7	1,228.0	1,263.5
3 Treasury and Agency securities ²	719.1	693.7	698.5	698.9	702.8	715.7	724.8	736.5	735.2	727.4	728.9	755.8
4 Other securities	389.8	447.4	454.2	462.1	454.3	474.5	486.6	498.6	492.0	497.2	499.0	507.7
5 Loans and leases in bank credit ³	3,451.4	3,542.3	3,553.6	3,552.9	3,552.3	3,538.4	3,597.6	3,565.1	3,570.3	3,576.4	3,560.1	3,563.5
6 Commercial and industrial	876.4	886.2	883.1	871.4	862.1	851.6	856.7	845.0	849.4	848.0	841.4	838.2
7 Real estate	1,625.1	1,669.5	1,685.1	1,687.4	1,695.3	1,694.0	1,699.8	1,710.8	1,714.6	1,713.0	1,707.8	1,714.4
8 Revolving home equity	126.0	133.0	135.3	136.5	138.0	140.2	143.2	146.5	145.7	146.6	147.3	147.6
9 Other	1,499.0	1,536.5	1,549.8	1,550.9	1,557.3	1,553.9	1,556.6	1,564.3	1,568.9	1,566.4	1,560.5	1,566.8
10 Consumer	529.7	545.3	550.4	548.4	546.5	547.5	548.6	548.9	543.8	550.1	551.9	551.3
10a Credit cards and related plans	204.8	213.9	218.8	216.9	216.3	217.0	215.7	217.0	211.3	218.0	219.7	220.8
10b Other	324.9	331.4	331.7	331.5	330.1	330.6	332.9	331.9	332.5	332.1	332.2	330.5
11 Security ⁴	70.6	75.8	70.0	78.2	78.6	81.8	97.3	80.4	81.4	81.6	81.6	77.0
12 Other loans and leases	349.6	365.5	365.0	367.5	369.9	363.4	395.2	380.0	381.1	383.8	377.3	382.5
13 Interbank loans	214.7	268.2	247.2	244.0	243.8	256.3	318.3	285.8	281.4	287.3	281.5	293.0
14 Cash assets ⁵	243.8	246.3	243.3	236.2	243.6	234.6	277.8	256.3	282.5	246.3	233.1	264.5
15 Other assets ⁶	351.1	379.2	374.8	368.8	381.6	391.7	427.6	453.4	436.9	438.1	445.4	491.6
16 TOTAL ASSETS⁷	5,308.2	5,512.0	5,506.0	5,497.3	5,512.6	5,544.7	5,766.1	5,727.8	5,730.5	5,704.5	5,679.9	5,808.2
LIABILITIES												
17 Deposits	3,399.9	3,614.7	3,585.6	3,610.8	3,631.4	3,641.4	3,774.6	3,726.0	3,759.3	3,719.6	3,681.3	3,738.7
18 Transaction	594.3	605.0	592.8	590.9	590.0	586.8	669.2	617.0	620.3	610.2	609.6	632.1
19 Nontransaction	2,805.6	3,009.7	2,992.8	3,019.8	3,041.5	3,054.6	3,105.4	3,109.0	3,138.9	3,109.4	3,071.8	3,106.6
20 Large time	546.8	567.9	567.6	569.6	568.3	567.2	565.4	567.4	572.6	565.3	564.9	566.2
21 Other	2,258.8	2,441.8	2,425.2	2,450.3	2,473.1	2,487.4	2,540.0	2,541.6	2,566.4	2,544.1	2,506.9	2,540.4
22 Borrowings	977.6	1,035.4	1,028.9	994.4	999.9	996.1	1,052.9	1,047.8	1,038.1	1,050.8	1,045.1	1,062.1
23 From banks in the U.S.	348.5	382.7	366.5	359.9	363.7	367.7	400.9	390.6	389.1	396.4	387.1	394.6
24 From others	629.1	652.7	662.4	634.5	636.1	628.4	652.0	657.2	649.0	654.4	658.0	667.5
25 Net due to related foreign offices	236.2	183.1	214.1	203.4	204.0	206.1	187.5	188.4	189.9	185.9	190.5	190.5
26 Other liabilities	268.6	258.3	256.0	266.2	248.5	262.3	306.7	293.0	282.4	278.3	291.0	316.7
27 TOTAL LIABILITIES	4,882.3	5,091.5	5,084.7	5,074.9	5,083.8	5,105.9	5,321.6	5,255.1	5,269.7	5,234.5	5,207.9	5,307.9
28 Residual (assets less liabilities) ⁸	426.0	420.5	421.3	422.4	428.9	438.8	444.4	472.7	460.8	470.0	472.1	500.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	2,554.0	2,620.3	2,631.6	2,629.3	2,622.5	2,622.8	2,686.0	2,627.0	2,632.3	2,622.7	2,608.9	2,642.4
2 Securities in bank credit	580.0	598.6	608.7	612.4	609.7	630.9	641.9	648.5	642.7	639.1	637.9	672.1
3 Treasury and Agency securities ²	360.8	346.3	354.4	352.6	353.3	361.0	364.2	365.6	366.7	357.9	355.2	381.1
3a Trading account	21.2	33.7	35.3	35.1	38.3	36.3	37.9	35.7	33.9	35.6	35.5	38.4
3b Investment account	339.6	312.6	319.2	317.5	315.0	324.8	326.3	329.9	332.8	322.3	319.7	342.7
4 Other securities	219.2	252.3	254.2	259.7	256.4	269.9	277.7	282.8	276.0	281.2	282.7	291.0
4a Trading account	111.7	135.9	137.0	143.5	140.8	153.1	160.9	165.4	159.7	162.8	164.9	173.6
4b Investment account	107.5	116.3	117.2	116.3	115.6	116.8	116.8	117.4	116.3	118.4	117.8	117.4
4c State and local government	25.9	28.4	28.1	27.9	27.8	27.6	27.5	26.8	26.7	26.8	26.7	26.7
4d Other	81.6	88.0	89.1	88.4	87.8	89.2	89.3	90.7	89.6	91.6	91.2	90.7
5 Loans and leases in bank credit ³	1,974.0	2,021.7	2,022.9	2,016.9	2,012.8	1,991.8	2,044.1	1,978.5	1,989.6	1,983.6	1,971.0	1,970.3
6 Commercial and industrial	593.7	585.2	582.8	570.8	561.7	556.6	560.7	546.3	549.7	548.5	544.4	540.1
6a Bankers acceptances	0.9	0.8	0.8	0.7	--	--	--	--	--	--	--	--
6b Other	592.8	584.4	582.0	570.1	561.7	556.6	560.7	546.3	549.7	548.5	544.4	540.1
7 Real estate	824.4	848.3	854.1	852.9	853.9	844.5	844.4	841.0	844.3	842.0	836.3	844.2
8 Revolving home equity	80.1	86.2	86.7	86.9	86.8	87.3	88.9	90.4	89.8	90.0	90.7	91.4
9 Other	744.2	762.1	767.4	766.0	767.1	757.2	755.5	750.7	754.5	752.0	745.6	752.8
10 Consumer	238.0	249.8	252.3	254.2	253.8	250.9	252.4	241.9	241.7	241.4	240.7	240.0
11 Security ⁴	61.0	70.4	66.8	72.5	75.1	78.0	93.6	69.4	73.5	69.2	69.4	63.7
11a Fed funds and RPs with broker/dealer	43.2	53.9	49.4	54.7	59.6	63.5	66.3	56.5	60.5	57.0	56.9	51.6
11b Other	17.8	16.5	17.4	17.8	15.5	14.5	27.3	12.8	12.9	12.2	12.6	12.1
12a State and local government	12.8	13.0	13.0	13.3	14.2	14.1	14.3	14.5	14.2	14.3	14.9	14.9
12b Agricultural	9.6	10.4	10.6	10.3	10.0	9.4	9.2	9.1	9.1	9.1	9.1	9.2
12c Fed funds and RPs with others	17.1	23.0	23.6	25.5	30.8	31.8	32.5	28.6	28.1	29.4	26.7	31.1
12d All other loans	87.6	87.7	85.5	84.7	81.5	75.5	105.6	81.4	80.9	81.8	81.6	79.6
12e Lease financing receivables	129.8	133.8	134.4	132.6	131.7	131.0	131.5	146.2	148.2	147.9	147.8	147.5
13 Interbank loans	138.5	147.9	134.3	131.0	135.8	150.1	207.9	187.8	185.8	189.9	193.6	184.6
13a Fed funds and RPs with banks	60.7	84.0	72.9	72.3	70.9	79.6	132.1	106.1	105.3	108.2	109.4	99.0
13b Other	77.9	63.9	61.4	58.7	64.9	70.4	75.8	81.7	80.5	81.7	84.2	85.6
14 Cash assets ⁵	144.7	145.6	139.9	135.7	146.2	140.1	173.7	151.4	167.5	129.7	145.9	162.3
15 Other assets ⁶	261.6	271.5	268.7	256.6	262.5	271.6	296.7	314.0	302.7	310.9	328.7	311.8
16 TOTAL ASSETS ⁷	3,063.0	3,147.3	3,136.8	3,114.9	3,129.0	3,146.4	3,326.3	3,240.7	3,248.8	3,213.6	3,237.6	3,262.1

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

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

November 9, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31
LIABILITIES												
17 Deposits	1,668.8	1,741.2	1,732.1	1,736.7	1,748.8	1,751.2	1,855.9	1,789.1	1,805.2	1,771.4	1,782.7	1,791.8
18 Transaction	306.6	303.2	304.1	299.7	306.0	303.6	374.7	322.2	328.1	308.5	329.4	326.6
19 Nontransaction	1,362.2	1,438.0	1,428.0	1,437.0	1,442.8	1,447.5	1,481.2	1,466.9	1,477.1	1,463.0	1,453.3	1,465.2
20 Large time	259.7	268.4	270.7	274.1	271.1	264.4	264.3	259.5	264.8	257.7	256.4	256.2
21 Other	1,102.5	1,169.6	1,157.3	1,162.9	1,171.7	1,183.1	1,216.9	1,207.4	1,212.3	1,205.3	1,196.9	1,209.0
22 Borrowings	655.4	702.3	688.3	660.1	673.4	678.8	710.2	693.7	687.8	693.9	693.3	700.5
23 From banks in the U.S.	198.8	230.7	213.4	211.0	218.8	226.4	257.2	232.3	234.2	236.7	228.6	228.4
24 From others	456.5	471.6	474.9	449.1	454.6	452.5	453.0	461.4	453.6	457.2	464.6	472.1
25 Net due to related foreign offices	212.6	172.7	195.2	190.9	192.4	190.2	177.6	178.5	184.4	177.7	177.0	177.2
26 Other liabilities	219.7	207.5	198.6	210.5	192.9	202.6	246.7	229.3	225.2	217.7	224.9	242.6
27 TOTAL LIABILITIES	2,756.5	2,823.7	2,814.2	2,798.2	2,807.4	2,822.8	2,990.4	2,890.6	2,902.5	2,860.8	2,877.8	2,912.1
28 Residual (assets less liabilities) ⁸	306.5	323.6	322.6	316.7	321.6	323.6	335.9	350.1	346.3	352.8	359.8	350.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	2,555.9	2,615.9	2,625.1	2,623.9	2,606.3	2,608.6	2,676.5	2,630.0	2,629.7	2,627.1	2,607.5	2,655.4
2 Securities in bank credit	579.3	597.6	606.4	610.0	600.8	624.8	638.3	648.6	641.2	637.6	637.2	677.1
3 Treasury and Agency securities ²	358.2	348.5	353.8	351.3	349.4	357.1	361.3	363.1	362.8	354.5	351.7	381.9
3a Trading account	21.1	34.0	35.2	35.0	37.9	35.9	37.6	35.4	33.5	35.3	35.2	38.5
3b Investment account	337.1	314.5	318.6	316.3	311.5	321.2	323.7	327.7	329.2	319.2	316.5	343.4
3c Mortgage-backed	215.6	227.2	233.9	230.3	230.7	243.7	249.2	259.3	261.4	254.3	250.3	270.5
3d Other	121.5	87.3	84.6	86.1	80.9	77.5	74.4	68.4	67.8	64.9	66.2	72.9
3e 1 year or less	32.2	30.0	26.9	25.4	21.0	20.0	20.0	18.3	16.2	16.2	17.3	23.6
3f Between 1 and 5 years	52.0	31.4	31.1	34.2	34.2	33.7	34.4	32.6	33.7	31.3	32.0	32.0
3g More than 5 years	37.3	25.9	26.6	26.5	25.8	23.9	20.0	17.5	18.0	17.5	16.8	17.3
4 Other securities	221.1	249.0	252.6	258.7	251.4	267.7	277.0	285.5	278.5	283.2	285.5	295.2
4a Trading account	112.7	134.2	136.1	142.9	138.1	151.9	160.5	167.0	161.1	163.9	166.5	176.1
4b Investment account	108.4	114.9	116.5	115.8	113.4	115.8	116.5	118.5	117.3	119.2	119.0	119.1
4c State and local government	26.1	28.0	28.0	27.8	27.3	27.3	27.4	27.0	27.0	27.0	26.9	27.1
4d Other	82.3	86.8	88.5	88.1	86.1	88.5	89.1	91.5	90.4	92.2	92.1	92.0
5 Loans and leases in bank credit ³	1,976.6	2,018.3	2,018.7	2,013.8	2,005.4	1,983.8	2,038.2	1,981.4	1,988.5	1,989.5	1,970.3	1,978.3
6 Commercial and industrial	593.4	589.5	585.5	572.4	561.7	553.4	559.3	545.9	548.9	548.4	542.3	540.9
6a Bankers acceptances	0.9	0.8	0.8	0.7	--	--	--	--	--	--	--	--
6b Other	592.6	588.7	584.7	571.6	561.7	553.4	559.3	545.9	548.9	548.4	542.3	540.9
7 Real estate	826.8	844.3	853.7	851.5	852.4	845.9	846.3	843.6	847.3	845.0	837.7	847.3
8 Revolving home equity	80.9	85.3	86.7	87.1	87.4	88.4	90.0	91.3	90.8	91.1	91.5	92.2
9a Other residential	453.8	462.1	468.6	465.0	465.5	458.5	457.6	455.1	458.9	456.2	449.3	458.3
9b Commercial	292.0	297.0	298.4	299.4	299.5	299.0	298.7	297.2	297.5	297.7	296.9	296.8
10 Consumer	235.8	250.4	252.7	253.6	252.1	249.7	251.1	239.5	238.9	238.8	238.3	238.0
10a Credit cards and related plans	76.6	84.7	87.0	88.0	87.3	85.1	84.6	75.7	75.3	75.4	74.9	74.2
10b Other	159.2	165.8	165.8	165.7	164.8	164.6	166.5	163.8	163.6	163.3	163.4	163.8
11 Security ⁴	63.8	67.4	61.9	70.1	70.4	73.5	88.6	72.5	73.3	73.7	74.1	69.1
11a Fed funds and RPs with broker/dealer	45.2	51.5	45.8	52.9	55.9	59.8	62.8	59.0	60.4	60.7	60.7	56.0
11b Other	18.6	15.8	16.1	17.2	14.5	13.7	25.8	13.4	12.9	13.0	13.4	13.1
12a State and local government	12.8	13.0	13.0	13.3	14.2	14.1	14.3	14.5	14.2	14.3	14.9	14.9
12b Agricultural	9.7	10.2	10.5	10.4	10.1	9.6	9.3	9.2	9.2	9.2	9.2	9.2
12c Fed funds and RPs with others	17.1	23.0	23.6	25.5	30.8	31.8	32.5	28.6	28.1	29.4	26.7	31.1
12d All other loans	87.7	86.6	84.0	84.8	82.4	75.6	106.8	81.6	80.6	83.1	79.8	80.5
12e Lease financing receivables	129.5	133.9	133.7	132.2	131.2	130.2	130.1	146.0	147.9	147.7	147.4	147.4
13 Interbank loans	133.0	150.0	136.7	135.4	135.6	144.5	200.1	180.1	174.5	181.9	180.2	185.6
13a Fed funds and RPs with banks	58.3	85.1	74.1	74.7	70.8	76.7	127.1	101.7	98.9	103.6	101.9	99.6
13b Other	74.7	64.9	62.5	60.7	64.8	67.8	73.0	78.4	75.6	78.3	78.3	86.0
14 Cash assets ⁵	144.1	145.9	140.1	134.1	139.8	132.3	169.4	150.4	167.3	140.0	133.3	163.1
15 Other assets ⁶	258.7	272.2	269.5	258.8	261.9	269.0	296.9	310.1	300.6	306.7	317.2	310.7
16 TOTAL ASSETS ⁷	3,056.1	3,146.3	3,133.5	3,114.4	3,105.6	3,116.2	3,304.5	3,231.5	3,232.8	3,216.3	3,199.0	3,276.0

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)

November 9, 2001

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 10	Oct 17	Oct 24	Oct 31
LIABILITIES												
17 Deposits	1,662.7	1,750.3	1,725.3	1,736.2	1,740.6	1,735.2	1,844.7	1,782.5	1,804.4	1,775.9	1,751.1	1,790.7
18 Transaction	301.1	310.5	299.9	299.8	301.1	292.5	368.3	316.5	322.9	312.2	306.4	326.1
19 Nontransaction	1,361.6	1,439.8	1,425.4	1,436.5	1,439.5	1,442.7	1,476.4	1,466.0	1,481.5	1,463.7	1,444.7	1,464.7
20 Large time	261.1	266.3	267.8	271.5	267.5	262.7	261.3	260.9	265.5	258.7	258.5	259.7
21 Other	1,100.4	1,173.5	1,157.6	1,165.0	1,172.0	1,180.0	1,215.1	1,205.2	1,216.0	1,205.0	1,186.2	1,205.0
22 Borrowings	653.5	703.1	693.3	660.9	664.1	657.1	704.9	691.4	680.9	693.3	686.6	705.7
23 From banks in the U.S.	194.2	233.9	216.5	211.8	215.5	218.1	247.4	227.1	227.9	232.0	221.9	226.5
24 From others	459.3	469.1	476.8	449.1	448.6	439.0	457.5	464.3	453.0	461.4	464.7	479.2
25 Net due to related foreign offices	212.7	170.3	197.5	190.3	189.2	190.6	177.0	178.7	180.5	176.6	180.6	180.6
26 Other liabilities	219.8	204.7	200.8	209.9	189.9	202.9	246.0	229.3	220.8	216.2	228.2	246.7
27 TOTAL LIABILITIES	2,748.7	2,828.4	2,817.0	2,797.3	2,783.8	2,785.9	2,972.6	2,881.9	2,886.5	2,862.0	2,846.5	2,923.9
28 Residual (assets less liabilities) ⁸	307.4	317.9	316.5	317.0	321.8	330.3	331.9	349.6	346.3	354.2	352.5	352.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	2,003.0	2,067.7	2,080.7	2,088.1	2,103.0	2,116.9	2,127.0	2,168.4	2,166.7	2,171.4	2,179.3	2,169.1
2 Securities in bank credit	532.0	540.9	544.7	549.3	556.4	566.2	573.3	588.9	588.2	589.7	593.4	588.6
3 Treasury and Agency securities ²	363.4	342.5	343.2	346.0	353.6	359.4	363.6	375.8	374.6	375.7	379.9	376.2
4 Other securities	168.7	198.3	201.6	203.4	202.9	206.8	209.7	213.1	213.6	214.1	213.5	212.5
5 Loans and leases in bank credit ³	1,470.9	1,526.9	1,535.9	1,538.8	1,546.6	1,550.7	1,553.7	1,579.5	1,578.5	1,581.7	1,585.9	1,580.5
6 Commercial and industrial	283.3	294.6	295.0	297.2	300.5	299.9	298.9	299.4	301.2	299.6	299.3	297.6
7 Real estate	797.4	825.5	830.6	835.2	842.3	846.4	851.8	866.1	866.6	866.7	868.9	865.8
8 Revolving home equity	44.9	47.8	48.5	49.4	50.8	52.0	53.0	55.0	54.7	55.2	55.5	55.1
9 Other	752.5	777.8	782.1	785.7	791.5	794.4	798.8	811.2	811.9	811.5	813.5	810.8
10 Consumer	291.9	298.6	300.4	296.9	295.1	295.6	294.0	307.3	303.5	309.0	310.7	310.8
11 Security ⁴	6.7	8.4	8.5	8.3	8.4	8.5	8.8	7.8	7.9	7.8	7.7	7.7
12 Other loans and leases	91.5	99.8	101.5	101.2	100.2	100.3	100.2	98.8	99.3	98.5	99.3	98.4
13 Interbank loans	80.6	114.3	119.4	115.2	115.8	117.6	122.3	104.5	103.7	103.8	104.7	104.1
14 Cash assets ⁵	99.1	103.9	104.7	103.2	105.1	105.1	107.7	105.3	111.8	102.0	106.5	99.1
15 Other assets ⁶	92.5	107.1	105.3	110.0	119.7	122.6	130.7	143.3	136.3	131.4	128.3	180.8
16 TOTAL ASSETS⁷	2,249.1	2,365.6	2,382.4	2,388.8	2,415.8	2,434.0	2,459.3	2,492.7	2,489.9	2,479.8	2,489.7	2,524.2
LIABILITIES												
17 Deposits	1,736.3	1,857.1	1,866.7	1,885.9	1,904.0	1,919.0	1,936.1	1,942.1	1,946.8	1,937.3	1,941.5	1,944.9
18 Transaction	293.8	295.0	298.1	291.5	290.4	297.0	300.9	300.8	294.5	294.6	312.6	305.2
19 Nontransaction	1,442.5	1,562.1	1,568.7	1,594.4	1,613.7	1,622.0	1,635.2	1,641.2	1,652.3	1,642.7	1,629.0	1,639.7
20 Large time	285.7	301.6	299.8	298.1	300.8	304.6	304.1	306.5	307.1	306.6	306.4	306.6
21 Other	1,156.8	1,260.5	1,268.9	1,296.3	1,312.9	1,317.4	1,331.1	1,334.7	1,345.2	1,336.1	1,322.6	1,333.2
22 Borrowings	324.1	332.3	335.6	333.5	335.8	339.0	348.0	356.3	357.2	357.4	358.5	356.4
23 From banks in the U.S.	154.3	148.8	150.0	148.2	148.2	149.6	153.5	163.5	161.2	164.4	165.2	168.0
24 From others	169.7	183.6	185.6	185.3	187.5	189.4	194.5	192.8	196.0	193.1	193.3	188.3
25 Net due to related foreign offices	23.4	12.8	16.6	13.1	14.7	15.5	10.5	9.6	9.5	9.3	9.8	9.8
26 Other liabilities	48.8	53.6	55.2	56.3	58.6	59.3	60.7	63.7	61.6	62.1	62.9	69.9
27 TOTAL LIABILITIES	2,132.6	2,255.8	2,274.1	2,288.9	2,313.1	2,332.8	2,355.3	2,371.8	2,375.1	2,366.1	2,372.7	2,381.0
28 Residual (assets less liabilities) ⁸	116.5	109.8	108.3	99.9	102.6	101.2	104.0	120.9	114.9	113.7	117.0	143.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	2,004.3	2,067.5	2,081.2	2,090.0	2,103.2	2,120.1	2,132.6	2,170.2	2,167.9	2,173.9	2,180.6	2,171.6
2 Securities in bank credit	529.6	543.5	546.3	551.0	556.3	565.5	573.1	586.5	586.0	587.1	590.8	586.4
3 Treasury and Agency securities ²	360.9	345.2	344.7	347.6	353.4	358.7	363.5	373.4	372.5	373.0	377.3	374.0
4 Other securities	168.7	198.3	201.6	203.4	202.9	206.8	209.7	213.1	213.6	214.1	213.5	212.5
5 Loans and leases in bank credit ³	1,474.7	1,523.9	1,534.9	1,539.1	1,546.9	1,554.6	1,559.4	1,583.7	1,581.8	1,586.9	1,589.8	1,585.1
6 Commercial and industrial	282.9	296.7	297.6	299.0	300.4	298.2	297.4	299.0	300.5	299.6	299.1	297.4
7 Real estate	798.3	825.2	831.4	835.9	842.8	848.2	853.5	867.2	867.3	868.0	870.1	867.1
8 Revolving home equity	45.1	47.7	48.6	49.4	50.5	51.8	53.2	55.2	54.9	55.5	55.8	55.4
9 Other	753.2	777.5	782.8	786.5	792.3	796.4	800.3	812.0	812.4	812.5	814.3	811.7
10 Consumer	293.9	294.8	297.7	294.8	294.4	297.9	297.6	309.5	304.8	311.3	313.6	313.3
10a Credit cards and related plans	128.2	129.2	131.8	129.0	129.0	131.9	131.2	141.3	136.0	142.6	144.8	146.5
10b Other	165.7	165.6	165.9	165.8	165.3	165.9	166.4	168.1	168.8	168.7	168.8	166.7
11 Security ⁴	6.8	8.5	8.1	8.1	8.2	8.3	8.7	7.9	8.1	7.9	7.6	8.0
12 Other loans and leases	92.7	98.7	100.1	101.3	101.2	102.1	102.3	100.1	101.1	100.1	99.4	99.4
13 Interbank loans	81.7	118.2	110.5	108.6	108.2	111.7	118.2	105.6	106.9	105.5	101.2	107.4
14 Cash assets ⁵	99.7	100.4	103.2	102.0	103.8	102.3	108.4	106.0	115.2	106.3	99.8	101.4
15 Other assets ⁶	92.5	107.1	105.3	110.0	119.7	122.6	130.7	143.3	136.3	131.4	128.3	180.8
16 TOTAL ASSETS ⁷	2,252.1	2,365.8	2,372.5	2,382.9	2,407.0	2,428.6	2,461.6	2,496.3	2,497.7	2,488.3	2,480.9	2,532.2
LIABILITIES												
17 Deposits	1,737.2	1,864.4	1,860.3	1,874.5	1,890.8	1,906.2	1,929.9	1,943.5	1,954.9	1,943.7	1,930.2	1,948.0
18 Transaction	293.2	294.5	292.9	291.2	288.8	294.2	300.9	300.5	297.5	298.0	303.1	306.0
19 Nontransaction	1,444.0	1,569.9	1,567.4	1,583.4	1,602.0	1,611.9	1,629.0	1,643.0	1,657.4	1,645.7	1,627.1	1,642.0
20 Large time	285.7	301.6	299.8	298.1	300.8	304.6	304.1	306.5	307.1	306.6	306.4	306.6
21 Other	1,158.4	1,268.2	1,267.6	1,285.3	1,301.2	1,307.4	1,324.8	1,336.4	1,350.3	1,339.1	1,320.7	1,335.4
22 Borrowings	324.1	332.3	335.6	333.5	335.8	339.0	348.0	356.3	357.2	357.4	358.5	356.4
23 From banks in the U.S.	154.3	148.8	150.0	148.2	148.2	149.6	153.5	163.5	161.2	164.4	165.2	168.0
24 From others	169.7	183.6	185.6	185.3	187.5	189.4	194.5	192.8	196.0	193.1	193.3	188.3
25 Net due to related foreign offices	23.4	12.8	16.6	13.1	14.7	15.5	10.5	9.6	9.5	9.3	9.8	9.8
26 Other liabilities	48.8	53.6	55.2	56.3	58.6	59.3	60.7	63.7	61.6	62.1	62.9	69.9
27 TOTAL LIABILITIES	2,133.6	2,263.1	2,267.7	2,277.5	2,299.9	2,320.0	2,349.1	2,373.2	2,383.1	2,372.5	2,361.4	2,384.1
28 Residual (assets less liabilities) ⁸	118.5	102.7	104.8	105.4	107.1	108.6	112.5	123.1	114.5	115.8	119.5	148.1

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

Seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	586.8	626.6	611.5	602.9	592.4	592.2	587.0	576.1	573.1	569.7	572.3	589.1
2 Securities in bank credit	202.0	221.0	214.6	216.0	216.5	219.5	220.5	218.9	216.4	214.3	218.2	225.2
3 Treasury and Agency securities ²	69.7	74.4	69.7	68.1	67.1	66.8	69.8	72.2	69.2	69.6	73.0	76.9
4 Other securities	132.3	146.5	144.9	148.0	149.4	152.7	150.7	146.7	147.2	144.7	145.2	148.3
5 Loans and leases in bank credit ³	384.7	405.7	396.9	386.8	375.9	372.7	366.4	357.2	356.7	355.4	354.2	364.0
6 Commercial and industrial	203.5	218.8	217.9	210.7	205.7	204.5	204.6	202.0	201.0	201.9	201.7	203.7
7 Real estate	18.1	17.9	18.2	18.1	18.3	18.7	19.2	19.5	19.3	19.4	19.6	19.7
11 Security ⁴	96.2	100.8	92.9	91.2	86.5	83.8	77.6	71.1	71.0	69.8	68.6	75.6
12 Other loans and leases	67.0	68.2	67.9	66.8	65.4	65.7	65.1	64.6	65.5	64.3	64.3	65.0
13 Interbank loans	27.2	27.7	29.5	21.9	21.3	20.4	26.2	24.3	23.0	30.8	22.3	22.2
14 Cash assets ⁵	41.9	38.7	37.3	36.3	36.8	37.3	45.2	39.1	39.0	41.3	38.2	37.6
15 Other assets ⁶	36.7	39.7	37.3	37.1	31.7	29.2	31.5	30.4	31.0	28.7	31.2	29.6
16 TOTAL ASSETS⁷	692.3	732.4	715.3	697.8	681.9	678.7	689.5	669.6	665.8	670.2	663.8	678.2
LIABILITIES												
17 Deposits	383.7	394.3	408.5	418.7	412.5	403.3	403.2	413.5	411.6	417.7	413.6	413.5
18 Transaction	10.7	10.7	10.6	9.5	9.3	9.9	12.9	11.5	11.4	11.7	11.7	11.8
19 Nontransaction	373.0	383.6	397.9	409.2	403.2	393.4	390.3	402.0	400.2	406.0	401.9	401.7
22 Borrowings	220.6	240.2	219.1	215.8	210.7	210.3	221.1	204.1	200.9	199.7	198.2	215.2
23 From banks in the U.S.	19.1	25.3	20.3	22.5	22.3	20.9	31.0	23.7	21.8	24.9	20.7	25.1
24 From others	201.6	214.9	198.7	193.3	188.4	189.4	190.1	180.4	179.2	174.8	177.5	190.1
25 Net due to related foreign offices	16.5	4.6	-4.3	-19.6	-16.2	-11.7	-18.4	-18.3	-21.0	-13.0	-14.4	-20.2
26 Other liabilities	76.1	88.8	86.1	84.6	79.5	78.6	80.7	76.3	76.9	73.6	76.9	75.8
27 TOTAL LIABILITIES	696.9	727.9	709.3	699.4	686.5	680.5	686.7	675.7	668.4	678.0	674.2	684.4
28 Residual (assets less liabilities) ⁸	-4.6	4.5	6.0	-1.5	-4.6	-1.8	2.8	-6.1	-2.6	-7.8	-10.4	-6.2

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

Not seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
ASSETS												
1 Bank credit	590.8	623.7	606.7	599.1	588.0	585.8	585.2	579.0	572.7	573.2	574.9	595.8
2 Securities in bank credit	202.0	221.0	214.6	216.0	216.5	219.5	220.5	218.9	216.4	214.3	218.2	225.2
3 Treasury and Agency securities ²	69.7	74.4	69.7	68.1	67.1	66.8	69.8	72.2	69.2	69.6	73.0	76.9
3a Trading account	12.0	14.8	13.8	13.7	13.0	12.3	13.6	11.4	11.3	11.4	11.0	10.8
3b Investment account	57.6	59.6	55.9	54.4	54.1	54.5	56.2	60.7	57.9	58.3	61.9	66.0
4 Other securities	132.3	146.5	144.9	148.0	149.4	152.7	150.7	146.7	147.2	144.7	145.2	148.3
4a Trading account	90.7	99.6	99.4	105.7	108.0	110.9	109.6	105.3	106.4	103.5	104.0	105.7
4b Investment account	41.7	47.0	45.6	42.2	41.4	41.8	41.1	41.4	40.8	41.2	41.2	42.6
5 Loans and leases in bank credit ³	388.8	402.8	392.2	383.1	371.5	366.3	364.7	360.1	356.3	358.9	356.7	370.6
6 Commercial and industrial	203.7	217.0	214.8	209.6	205.0	203.2	204.2	202.2	200.5	201.8	201.4	205.1
7 Real estate	18.1	17.9	18.2	18.1	18.3	18.7	19.2	19.5	19.3	19.4	19.6	19.7
11 Security ⁴	100.4	99.4	92.1	89.2	83.6	80.0	76.4	74.2	72.1	73.7	72.1	80.9
12 Other loans and leases	66.6	68.4	67.1	66.2	64.4	64.5	64.8	64.2	64.4	64.1	63.7	65.0
13 Interbank loans	27.2	27.7	29.5	21.9	21.3	20.4	26.2	24.3	23.0	30.8	22.3	22.2
14 Cash assets ⁵	42.7	37.2	36.4	35.2	35.5	36.1	44.2	39.9	38.6	42.0	39.2	39.4
15 Other assets ⁶	36.2	38.8	36.7	35.8	30.9	28.9	31.2	30.0	30.7	28.4	30.5	29.1
16 TOTAL ASSETS⁷	696.6	727.1	709.1	691.7	675.3	670.8	686.5	672.8	664.6	674.1	666.6	686.2
LIABILITIES												
17 Deposits	377.4	397.2	409.7	411.6	402.3	391.6	395.3	406.3	402.5	407.5	407.7	409.2
18 Transaction	10.8	10.2	10.2	9.3	9.4	9.9	13.2	11.7	11.1	12.0	11.7	12.2
19 Nontransaction	366.6	387.0	399.5	402.2	392.9	381.7	382.1	394.6	391.5	395.4	396.0	397.0
22 Borrowings	220.6	240.2	219.1	215.8	210.7	210.3	221.1	204.1	200.9	199.7	198.2	215.2
23 From banks in the U.S.	19.1	25.3	20.3	22.5	22.3	20.9	31.0	23.7	21.8	24.9	20.7	25.1
24 From others	201.6	214.9	198.7	193.3	188.4	189.4	190.1	180.4	179.2	174.8	177.5	190.1
25 Net due to related foreign offices	16.8	-0.1	-7.5	-22.7	-19.4	-12.9	-15.9	-17.9	-20.2	-11.3	-18.2	-18.2
26 Other liabilities	76.2	86.7	84.6	83.1	78.1	78.1	81.9	76.4	77.3	74.3	75.3	76.7
27 TOTAL LIABILITIES	691.0	724.0	705.8	687.6	671.7	667.0	682.4	669.0	660.5	670.3	662.9	682.9
28 Residual (assets less liabilities) ⁸	5.6	3.1	3.3	4.1	3.6	3.9	4.1	3.8	4.1	3.9	3.7	3.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

November 9, 2001

Account	2000 Oct	2001 Apr	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	71.0	79.9	82.0	87.3	77.6	87.7	95.8	98.1	92.6	94.1	97.3	106.6
30 Reval. losses on off-bal. sheet items ⁹	72.8	74.9	74.7	81.6	71.8	78.4	84.8	85.6	80.3	81.1	84.3	93.5
31 Mortgage-backed securities ¹⁰	245.1	259.1	266.0	262.2	261.8	273.9	279.7	289.2	290.6	283.4	281.1	301.6
31a Pass-through	177.2	195.3	200.8	200.8	200.1	212.2	218.1	222.2	227.2	221.0	218.8	219.6
31b CMO, REMIC, and other	67.9	63.8	65.2	61.4	61.7	61.7	61.6	67.1	63.3	62.4	62.3	82.0
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-2.3	6.0	4.8	3.6	3.1	5.3	7.3	9.6	9.4	9.1	9.1	10.3
33 Offshore credit to U.S. residents ¹²	22.3	21.7	21.0	20.6	20.2	19.6	20.1	19.8	19.6	19.5	20.1	20.1
34 Securitized consumer loans ¹³	76.8	81.3	79.6	81.1	95.5	95.5	96.3	97.1	96.6	96.4	97.1	98.5
34a Credit cards and related plans	67.2	71.8	70.4	72.2	86.1	85.6	86.6	87.3	86.9	86.7	87.5	88.3
34b Other	9.6	9.5	9.2	8.9	9.4	9.9	9.7	9.8	9.8	9.7	9.6	10.2
35 Securitized business loans ¹³	7.1	9.3	9.2	10.3	15.2	15.4	15.4	15.4	15.5	15.4	15.3	15.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	207.5	224.8	229.5	233.1	239.7	244.1	249.3	255.7	253.8	254.0	257.6	259.0
34 Securitized consumer loans ¹³	224.5	234.7	234.5	237.9	228.3	231.2	234.4	236.5	239.4	234.6	234.5	236.4
34a Credit cards and related plans	215.2	226.1	226.1	229.4	220.0	223.0	226.2	228.6	230.9	227.2	227.2	228.0
34b Other	9.3	8.6	8.4	8.5	8.3	8.3	8.3	8.0	8.5	7.3	7.3	8.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	47.9	56.5	56.4	57.3	54.9	57.3	56.5	54.8	55.4	53.0	53.9	56.0
30 Reval. losses on off-bal. sheet items ⁹	45.0	52.2	51.9	52.1	49.8	52.1	51.5	50.4	51.0	49.0	49.8	50.9
35 Securitized business loans ¹³	34.5	31.3	29.5	28.3	27.1	26.6	26.5	26.6	26.5	27.0	26.8	26.4

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1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to other than nonfinancial businesses.
13. Total amount outstanding.

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

OFFICIAL BUSINESS

First Class