

# 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

January 4, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	5,165.5	5,331.6	5,328.3	5,328.8	5,346.1	5,419.5	5,399.8	5,427.0	5,428.3	5,423.2	5,402.3	5,399.3
2 Securities in bank credit	1,310.4	1,370.7	1,380.5	1,386.4	1,417.7	1,438.1	1,465.4	1,476.8	1,473.6	1,467.0	1,471.3	1,481.4
3 Treasury and Agency securities <sup>2</sup>	786.2	766.8	764.4	770.1	783.5	795.0	814.4	824.0	846.8	828.7	826.7	827.5
4 Other securities	524.3	603.9	616.1	616.2	634.2	643.2	651.0	652.7	626.9	638.3	644.7	654.0
5 Loans and leases in bank credit <sup>3</sup>	3,855.1	3,960.9	3,947.8	3,942.5	3,928.4	3,981.4	3,934.4	3,950.2	3,954.6	3,956.2	3,931.0	3,917.8
6 Commercial and industrial	1,083.6	1,097.6	1,080.9	1,070.4	1,063.8	1,067.7	1,051.5	1,039.7	1,034.2	1,033.4	1,025.6	1,020.7
7 Real estate	1,651.9	1,705.0	1,708.3	1,717.4	1,715.4	1,722.7	1,732.3	1,747.8	1,761.8	1,773.1	1,756.0	1,738.0
8 Revolving home equity	127.5	135.3	136.3	137.5	139.4	142.1	147.4	149.9	151.7	152.8	146.6	136.6
9 Other	1,524.4	1,569.7	1,572.0	1,579.9	1,576.0	1,580.7	1,585.0	1,597.9	1,610.1	1,620.4	1,609.4	1,601.4
10 Consumer	536.4	553.4	551.8	550.0	548.2	548.8	553.3	560.2	561.3	560.6	561.0	561.4
11 Security <sup>4</sup>	165.3	168.2	172.1	170.2	171.1	181.4	149.9	150.2	144.3	136.5	141.9	149.0
12 Other loans and leases	418.0	436.8	434.7	434.5	429.8	460.8	447.4	452.3	453.0	452.5	446.4	448.7
13 Interbank loans	245.1	283.0	267.7	273.0	287.8	355.8	315.8	306.9	286.0	288.8	278.3	307.3
14 Cash assets <sup>5</sup>	274.1	282.3	275.5	288.8	284.1	329.5	302.6	295.1	291.6	305.0	285.3	289.5
15 Other assets <sup>6</sup>	384.9	416.7	408.8	419.1	432.7	470.7	490.2	478.9	477.5	479.3	466.0	499.8
16 TOTAL ASSETS <sup>7</sup>	<b>6,006.9</b>	<b>6,247.8</b>	<b>6,214.4</b>	<b>6,243.3</b>	<b>6,283.4</b>	<b>6,507.6</b>	<b>6,438.5</b>	<b>6,437.3</b>	<b>6,412.7</b>	<b>6,425.1</b>	<b>6,358.9</b>	<b>6,422.9</b>
<b>LIABILITIES</b>												
17 Deposits	3,782.2	4,011.5	4,045.4	4,071.4	4,083.7	4,208.9	4,164.3	4,184.5	4,202.5	4,213.8	4,204.9	4,219.4
18 Transaction	601.0	613.1	601.0	606.1	611.0	689.2	637.2	631.5	621.3	626.9	639.0	643.1
19 Nontransaction	3,181.2	3,398.4	3,444.4	3,465.3	3,472.7	3,519.8	3,527.0	3,553.1	3,581.2	3,587.0	3,565.9	3,576.4
20 Large time	915.8	967.0	980.0	975.2	965.1	964.6	976.5	976.0	971.5	977.8	974.0	968.0
21 Other	2,265.5	2,431.4	2,464.4	2,490.1	2,507.6	2,555.2	2,550.6	2,577.0	2,609.8	2,609.1	2,591.9	2,608.4
22 Borrowings	1,188.5	1,238.8	1,205.4	1,217.4	1,228.2	1,282.1	1,261.0	1,237.2	1,227.0	1,247.9	1,224.2	1,248.1
23 From banks in the U.S.	365.7	384.1	382.0	390.0	398.1	443.6	421.6	402.8	401.7	412.7	398.3	407.9
24 From others	822.9	854.7	823.4	827.4	830.1	838.5	839.4	834.4	825.3	835.3	825.8	840.2
25 Net due to related foreign offices	244.3	207.4	184.5	191.0	194.4	170.8	176.6	161.1	166.6	160.0	144.2	144.1
26 Other liabilities	357.7	350.4	362.4	342.5	356.0	409.7	384.4	418.1	362.3	355.6	355.2	368.8
27 TOTAL LIABILITIES	<b>5,572.6</b>	<b>5,808.1</b>	<b>5,797.8</b>	<b>5,822.3</b>	<b>5,862.4</b>	<b>6,071.5</b>	<b>5,986.2</b>	<b>6,001.0</b>	<b>5,958.4</b>	<b>5,977.3</b>	<b>5,928.5</b>	<b>5,980.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	434.3	439.7	416.6	420.9	421.0	436.1	452.3	436.3	454.3	447.7	430.4	442.5

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

Not seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	5,184.7	5,320.9	5,321.1	5,308.2	5,328.7	5,413.9	5,407.7	5,447.5	5,454.9	5,451.1	5,440.8	5,442.7
2 Securities in bank credit	1,314.4	1,369.9	1,379.9	1,377.3	1,410.9	1,434.4	1,463.2	1,480.7	1,483.5	1,472.9	1,476.4	1,483.7
3 Treasury and Agency securities <sup>2</sup>	787.3	767.7	764.7	766.1	778.9	791.9	809.5	824.4	850.1	828.6	825.8	823.7
4 Other securities	527.1	602.2	615.1	611.3	632.0	642.4	653.7	656.3	633.5	644.3	650.5	660.1
5 Loans and leases in bank credit <sup>3</sup>	3,870.3	3,950.9	3,941.3	3,930.8	3,917.9	3,979.5	3,944.5	3,966.8	3,971.4	3,978.2	3,964.4	3,959.0
6 Commercial and industrial	1,084.6	1,099.9	1,083.2	1,069.6	1,057.7	1,064.4	1,051.0	1,040.8	1,033.6	1,029.9	1,028.5	1,027.0
7 Real estate	1,657.4	1,705.4	1,707.6	1,716.4	1,718.6	1,726.3	1,736.0	1,753.7	1,767.0	1,780.5	1,759.6	1,744.2
8 Revolving home equity	128.1	135.3	136.4	137.9	140.2	143.4	148.6	150.7	152.1	153.0	146.7	136.6
9 Other	1,529.3	1,570.0	1,571.2	1,578.5	1,578.4	1,582.9	1,587.5	1,603.1	1,614.9	1,627.4	1,612.9	1,607.7
10 Consumer	536.8	551.2	549.1	547.5	549.3	551.0	553.0	560.6	562.5	563.4	567.9	571.8
10a Credit cards and related plans	208.7	218.9	217.2	216.8	218.0	217.1	218.4	226.2	227.9	230.2	234.9	239.6
10b Other	328.1	332.3	331.9	330.7	331.3	333.9	334.6	334.4	334.5	333.2	333.0	332.2
11 Security <sup>4</sup>	171.3	162.2	167.6	162.5	162.6	175.2	156.2	156.9	150.9	149.8	155.0	159.5
12 Other loans and leases	420.1	432.4	433.8	434.9	429.7	462.6	448.2	454.8	457.4	454.6	453.3	456.4
13 Interbank loans	251.8	276.4	265.5	265.3	276.4	343.9	309.3	315.3	302.9	300.8	290.7	305.8
14 Cash assets <sup>5</sup>	282.0	280.0	271.6	279.7	272.3	324.8	303.1	303.9	298.3	309.3	305.8	311.5
15 Other assets <sup>6</sup>	384.5	417.1	409.7	417.7	429.8	470.7	485.7	478.5	483.0	483.2	473.4	506.3
16 TOTAL ASSETS <sup>7</sup>	<b>6,040.2</b>	<b>6,228.4</b>	<b>6,201.9</b>	<b>6,204.5</b>	<b>6,239.7</b>	<b>6,485.1</b>	<b>6,436.0</b>	<b>6,474.4</b>	<b>6,468.1</b>	<b>6,473.0</b>	<b>6,437.4</b>	<b>6,493.4</b>
<b>LIABILITIES</b>												
17 Deposits	3,804.2	3,999.5	4,026.5	4,039.7	4,043.1	4,183.4	4,151.7	4,207.8	4,245.8	4,253.8	4,254.1	4,265.2
18 Transaction	607.1	603.4	600.7	599.8	597.2	683.1	631.4	637.7	630.9	635.3	667.9	681.4
19 Nontransaction	3,197.0	3,396.1	3,425.8	3,439.9	3,445.9	3,500.3	3,520.3	3,570.2	3,614.9	3,618.5	3,586.1	3,583.7
20 Large time	923.2	965.7	970.4	961.3	951.6	953.2	970.3	983.9	984.4	995.1	990.6	987.0
21 Other	2,273.9	2,430.4	2,455.4	2,478.6	2,494.3	2,547.2	2,550.0	2,586.3	2,630.5	2,623.4	2,595.6	2,596.8
22 Borrowings	1,196.8	1,243.8	1,206.2	1,208.2	1,206.7	1,276.8	1,258.6	1,245.5	1,231.8	1,239.0	1,233.9	1,246.4
23 From banks in the U.S.	366.5	387.3	382.8	386.7	389.9	433.8	416.4	403.6	403.5	410.8	401.9	408.1
24 From others	830.3	856.6	823.4	821.4	816.8	843.0	842.3	841.9	828.3	828.2	832.0	838.3
25 Net due to related foreign offices	246.5	206.6	180.7	184.7	193.5	172.7	177.1	163.1	171.4	165.1	149.6	149.5
26 Other liabilities	359.7	351.2	360.3	338.0	355.8	410.1	384.5	420.6	364.5	358.3	357.2	372.5
27 TOTAL LIABILITIES	<b>5,607.2</b>	<b>5,801.1</b>	<b>5,773.8</b>	<b>5,770.5</b>	<b>5,799.1</b>	<b>6,043.0</b>	<b>5,971.8</b>	<b>6,037.1</b>	<b>6,013.5</b>	<b>6,016.2</b>	<b>5,994.8</b>	<b>6,033.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	433.0	427.3	428.1	434.0	440.6	442.2	464.2	437.3	454.6	456.7	442.6	459.8

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

Seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	4,576.0	4,718.6	4,723.1	4,732.1	4,750.7	4,827.0	4,812.8	4,834.5	4,838.0	4,837.0	4,816.4	4,812.0
2 Securities in bank credit	1,112.9	1,155.0	1,162.6	1,166.3	1,197.4	1,215.8	1,239.2	1,249.2	1,248.6	1,241.1	1,244.6	1,252.3
3 Treasury and Agency securities <sup>2</sup>	718.4	698.6	698.6	706.2	720.2	728.3	742.3	749.4	773.4	765.0	763.3	763.3
4 Other securities	394.5	456.4	464.0	460.1	477.2	487.5	496.9	499.8	475.2	476.0	481.3	489.0
5 Loans and leases in bank credit <sup>3</sup>	3,463.1	3,563.6	3,560.5	3,565.8	3,553.2	3,611.2	3,573.7	3,585.3	3,589.5	3,595.9	3,571.9	3,559.7
6 Commercial and industrial	877.4	879.5	869.8	864.5	859.0	862.6	850.8	838.9	834.6	836.0	829.0	825.0
7 Real estate	1,633.6	1,686.8	1,690.1	1,699.2	1,697.0	1,704.0	1,713.5	1,728.8	1,742.8	1,754.2	1,736.9	1,718.6
8 Revolving home equity	127.5	135.3	136.3	137.5	139.4	142.1	147.4	149.9	151.7	152.8	146.6	136.6
9 Other	1,506.1	1,551.5	1,553.9	1,561.6	1,557.6	1,561.9	1,566.1	1,578.9	1,591.0	1,601.5	1,590.3	1,582.0
10 Consumer	536.4	553.4	551.8	550.0	548.2	548.8	553.3	560.2	561.3	560.6	561.0	561.4
11 Security <sup>4</sup>	65.3	75.2	80.8	83.5	86.5	102.4	77.2	73.3	66.7	61.8	65.6	74.8
12 Other loans and leases	350.4	368.8	368.0	368.7	362.5	393.5	378.8	384.0	384.2	383.3	379.5	379.8
13 Interbank loans	218.1	253.9	246.4	251.8	267.6	329.8	291.7	281.3	256.5	269.1	259.1	285.8
14 Cash assets <sup>5</sup>	235.6	244.9	239.1	252.0	246.6	284.0	263.3	257.5	254.5	267.6	248.3	252.9
15 Other assets <sup>6</sup>	349.4	379.4	371.7	388.8	402.6	437.5	458.1	444.5	446.0	448.6	435.5	468.2
16 TOTAL ASSETS <sup>7</sup>	<b>5,316.9</b>	<b>5,531.3</b>	<b>5,514.8</b>	<b>5,558.5</b>	<b>5,600.5</b>	<b>5,810.8</b>	<b>5,756.3</b>	<b>5,747.7</b>	<b>5,724.9</b>	<b>5,751.6</b>	<b>5,686.6</b>	<b>5,746.4</b>
<b>LIABILITIES</b>												
17 Deposits	3,400.3	3,602.9	3,626.7	3,657.7	3,676.8	3,799.5	3,742.0	3,756.0	3,772.1	3,774.9	3,764.9	3,788.6
18 Transaction	590.1	602.5	591.6	596.9	601.5	676.9	626.4	620.8	610.4	615.2	627.4	632.2
19 Nontransaction	2,810.2	3,000.4	3,035.1	3,060.7	3,075.3	3,122.6	3,115.5	3,135.3	3,161.7	3,159.7	3,137.5	3,156.4
20 Large time	546.9	571.3	573.1	573.0	570.1	569.8	567.7	560.6	554.2	552.9	547.9	550.3
21 Other	2,263.3	2,429.1	2,462.1	2,487.8	2,505.2	2,552.8	2,547.8	2,574.7	2,607.4	2,606.8	2,589.6	2,606.1
22 Borrowings	965.0	1,019.5	989.3	1,006.2	1,017.6	1,060.1	1,052.6	1,024.9	1,018.2	1,041.2	1,027.7	1,045.2
23 From banks in the U.S.	347.1	363.8	359.5	367.7	377.4	412.9	398.1	378.6	380.1	390.4	378.9	377.2
24 From others	617.9	655.7	629.8	638.5	640.1	647.2	654.5	646.3	638.1	650.8	648.8	668.1
25 Net due to related foreign offices	237.0	211.8	204.1	207.1	205.7	188.5	193.8	191.9	200.6	213.6	191.5	189.4
26 Other liabilities	284.5	263.9	277.5	263.1	277.5	329.3	309.4	340.5	289.6	281.9	282.6	290.7
27 TOTAL LIABILITIES	<b>4,886.8</b>	<b>5,098.1</b>	<b>5,097.6</b>	<b>5,134.1</b>	<b>5,177.6</b>	<b>5,377.4</b>	<b>5,297.8</b>	<b>5,313.4</b>	<b>5,280.4</b>	<b>5,311.6</b>	<b>5,266.7</b>	<b>5,314.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	430.1	433.2	417.2	424.4	422.9	433.5	458.6	434.3	444.5	440.0	420.0	432.4

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

Not seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	4,592.4	4,712.6	4,719.7	4,716.0	4,739.7	4,823.1	4,817.8	4,852.2	4,861.3	4,855.8	4,845.6	4,843.2
2 Securities in bank credit	1,116.9	1,154.2	1,161.9	1,157.3	1,190.6	1,212.1	1,237.0	1,253.2	1,258.4	1,247.0	1,249.6	1,254.7
3 Treasury and Agency securities <sup>2</sup>	719.5	699.5	699.0	702.2	715.6	725.3	737.3	749.8	776.7	764.9	762.4	759.5
4 Other securities	397.4	454.8	462.9	455.1	475.0	486.8	499.6	503.3	481.8	482.0	487.2	495.2
5 Loans and leases in bank credit <sup>3</sup>	3,475.5	3,558.3	3,557.7	3,558.7	3,549.1	3,611.1	3,580.8	3,599.0	3,602.9	3,608.8	3,596.0	3,588.6
6 Commercial and industrial	877.8	884.8	873.2	864.4	854.2	859.7	850.1	839.3	833.6	832.2	829.4	827.3
7 Real estate	1,639.2	1,687.2	1,689.5	1,698.2	1,700.2	1,707.6	1,717.2	1,734.7	1,748.0	1,761.5	1,740.5	1,724.9
8 Revolving home equity	128.1	135.3	136.4	137.9	140.2	143.4	148.6	150.7	152.1	153.0	146.7	136.6
9 Other	1,511.0	1,551.8	1,553.1	1,560.3	1,560.0	1,564.2	1,568.6	1,584.0	1,595.9	1,608.5	1,593.8	1,588.3
10 Consumer	536.8	551.2	549.1	547.5	549.3	551.0	553.0	560.6	562.5	563.4	567.9	571.8
10a Credit cards and related plans	208.7	218.9	217.2	216.8	218.0	217.1	218.4	226.2	227.9	230.2	234.9	239.6
10b Other	328.1	332.3	331.9	330.7	331.3	333.9	334.6	334.4	334.5	333.2	333.0	332.2
11 Security <sup>4</sup>	69.8	70.0	78.2	78.6	81.8	97.3	80.4	78.4	71.9	68.0	74.3	80.7
12 Other loans and leases	352.0	365.2	367.7	370.1	363.7	395.4	380.1	386.0	387.0	383.6	383.9	383.9
13 Interbank loans	224.8	247.4	244.2	244.0	256.2	317.9	285.2	289.7	273.4	281.2	271.5	284.2
14 Cash assets <sup>5</sup>	241.5	243.5	236.4	244.2	236.0	280.3	263.0	264.3	259.0	270.0	266.0	271.9
15 Other assets <sup>6</sup>	349.0	380.2	373.9	388.1	399.9	437.8	454.1	444.0	450.1	450.5	441.3	473.4
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,345.4</b>	<b>5,518.1</b>	<b>5,508.5</b>	<b>5,526.2</b>	<b>5,564.7</b>	<b>5,791.4</b>	<b>5,750.7</b>	<b>5,779.8</b>	<b>5,773.3</b>	<b>5,786.5</b>	<b>5,751.5</b>	<b>5,800.3</b>
<b>LIABILITIES</b>												
17 Deposits	3,419.6	3,589.7	3,614.8	3,636.2	3,647.9	3,781.9	3,736.8	3,776.1	3,808.4	3,803.2	3,801.1	3,816.1
18 Transaction	596.1	593.2	591.3	590.5	587.6	670.4	620.5	626.8	619.6	623.3	655.4	669.8
19 Nontransaction	2,823.5	2,996.5	3,023.5	3,045.7	3,060.3	3,111.5	3,116.3	3,149.3	3,188.7	3,179.9	3,145.7	3,146.3
20 Large time	551.8	568.4	570.4	569.3	568.3	566.8	569.1	565.4	560.6	558.9	552.5	552.0
21 Other	2,271.7	2,428.1	2,453.1	2,476.3	2,492.0	2,544.8	2,547.2	2,583.9	2,628.2	2,621.0	2,593.2	2,594.4
22 Borrowings	973.3	1,024.5	990.1	997.0	996.0	1,054.8	1,050.3	1,033.3	1,023.1	1,032.4	1,037.4	1,043.6
23 From banks in the U.S.	347.9	366.9	360.3	364.5	369.2	403.2	392.9	379.4	381.9	388.6	382.4	377.4
24 From others	625.4	657.6	629.8	632.5	626.8	651.6	657.3	653.9	641.1	643.8	655.0	666.1
25 Net due to related foreign offices	238.9	214.1	203.4	204.0	206.1	188.0	193.9	193.7	200.8	214.7	191.1	191.1
26 Other liabilities	286.3	266.2	276.9	260.0	277.9	328.6	309.3	343.0	289.9	283.1	282.4	292.9
27 <b>TOTAL LIABILITIES</b>	<b>4,918.1</b>	<b>5,094.6</b>	<b>5,085.3</b>	<b>5,097.1</b>	<b>5,127.9</b>	<b>5,353.2</b>	<b>5,290.3</b>	<b>5,346.1</b>	<b>5,322.2</b>	<b>5,333.4</b>	<b>5,312.0</b>	<b>5,343.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	427.2	423.5	423.1	429.1	436.8	438.2	460.4	433.7	451.1	453.1	439.5	456.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	2,556.4	2,635.7	2,632.9	2,625.3	2,625.4	2,688.8	2,630.4	2,633.5	2,622.4	2,617.2	2,593.5	2,596.7
2 Securities in bank credit	576.7	610.0	613.1	609.9	631.1	642.2	649.5	653.4	644.7	633.2	635.1	645.9
3 Treasury and Agency securities <sup>2</sup>	354.8	355.1	352.4	352.1	359.4	362.5	363.6	367.0	385.4	375.4	374.4	377.1
3a Trading account	21.6	35.3	35.1	38.3	36.3	37.9	35.7	40.3	43.5	36.9	31.2	30.2
3b Investment account	333.2	319.9	317.3	313.8	323.2	324.5	328.0	326.8	341.9	338.5	343.1	346.9
4 Other securities	221.9	254.8	260.7	257.8	271.7	279.8	285.9	286.4	259.3	257.8	260.7	268.8
4a Trading account	114.5	137.0	143.5	140.8	153.1	160.9	165.4	163.9	137.0	134.0	130.0	124.4
4b Investment account	107.4	117.8	117.2	117.1	118.5	118.8	120.4	122.5	122.3	123.8	130.7	144.4
4c State and local government	26.3	28.1	27.9	27.8	27.6	27.5	26.8	27.1	26.8	26.8	27.1	27.1
4d Other	81.1	89.7	89.4	89.3	91.0	91.4	93.7	95.4	95.5	97.0	103.6	117.3
5 Loans and leases in bank credit <sup>3</sup>	1,979.7	2,025.8	2,019.7	2,015.4	1,994.3	2,046.5	1,980.9	1,980.0	1,977.7	1,984.0	1,958.4	1,950.8
6 Commercial and industrial	591.9	583.2	571.2	562.1	557.0	561.3	548.4	538.4	532.3	534.1	527.2	525.2
6a Bankers acceptances	1.0	0.8	0.7	--	--	--	--	--	--	--	--	--
6b Other	590.9	582.4	570.5	562.1	557.0	561.3	548.4	538.4	532.3	534.1	527.2	525.2
7 Real estate	828.5	856.2	854.9	855.5	845.8	845.1	838.6	847.3	855.1	866.2	848.6	836.4
8 Revolving home equity	82.4	87.0	87.1	87.0	87.6	89.3	92.4	94.3	95.5	95.8	89.4	79.9
9 Other	746.1	769.1	767.9	768.6	758.3	755.8	746.3	753.0	759.6	770.4	759.2	756.5
10 Consumer	241.6	252.4	254.3	254.1	251.4	253.2	244.4	245.2	247.9	247.1	246.0	244.3
11 Security <sup>4</sup>	58.9	66.8	72.6	75.2	78.0	93.7	69.4	65.5	58.8	53.8	57.6	66.5
11a Fed funds and RPs with broker/dealer	42.4	49.4	54.8	59.6	63.5	66.3	56.6	52.2	45.5	40.2	43.6	52.1
11b Other	16.5	17.4	17.8	15.5	14.5	27.4	12.8	13.2	13.3	13.6	14.1	14.5
12a State and local government	12.8	13.0	13.4	14.2	14.2	14.4	15.3	15.6	15.7	15.1	14.6	14.5
12b Agricultural	9.8	10.6	10.3	10.0	9.4	9.2	9.2	9.3	9.3	9.3	9.2	9.2
12c Fed funds and RPs with others	19.2	23.7	25.6	30.9	31.9	32.6	28.7	30.6	30.7	30.3	29.1	27.7
12d All other loans	86.6	85.5	84.8	81.6	75.6	107.2	92.9	92.6	91.9	92.2	90.5	92.3
12e Lease financing receivables	130.4	134.4	132.6	131.7	131.0	129.9	134.0	135.6	136.1	135.9	135.3	134.8
13 Interbank loans	140.7	134.8	131.4	136.2	150.5	208.7	188.2	177.1	154.6	164.8	156.5	176.9
13a Fed funds and RPs with banks	64.2	73.4	72.7	71.3	80.1	132.9	106.7	103.0	85.5	95.9	88.5	105.1
13b Other	76.6	61.4	58.7	64.9	70.4	75.8	81.5	74.0	69.0	68.9	68.0	71.8
14 Cash assets <sup>5</sup>	140.0	140.1	135.8	146.3	140.2	174.2	153.9	150.8	146.4	154.5	142.2	147.5
15 Other assets <sup>6</sup>	261.1	274.1	261.8	269.5	281.4	309.4	328.6	316.0	312.6	316.3	307.3	303.8
16 TOTAL ASSETS <sup>7</sup>	<b>3,062.3</b>	<b>3,147.0</b>	<b>3,124.2</b>	<b>3,139.2</b>	<b>3,159.4</b>	<b>3,343.0</b>	<b>3,261.6</b>	<b>3,237.7</b>	<b>3,196.0</b>	<b>3,212.5</b>	<b>3,157.4</b>	<b>3,182.9</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)

January 4, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 5	Dec 12	Dec 19	Dec 26
<b>LIABILITIES</b>												
17 Deposits	1,660.7	1,734.8	1,739.4	1,751.6	1,753.9	1,858.9	1,793.9	1,798.3	1,797.8	1,798.1	1,790.1	1,797.9
18 Transaction	299.0	304.8	300.3	306.7	304.3	375.6	322.5	321.1	317.3	318.3	325.3	331.1
19 Nontransaction	1,361.8	1,430.0	1,439.1	1,444.9	1,449.6	1,483.3	1,471.4	1,477.2	1,480.4	1,479.8	1,464.8	1,466.8
20 Large time	258.3	271.1	274.5	271.5	264.8	264.7	259.9	251.0	249.1	247.5	243.7	246.0
21 Other	1,103.5	1,159.0	1,164.6	1,173.4	1,184.8	1,218.6	1,211.5	1,226.2	1,231.4	1,232.3	1,221.1	1,220.8
22 Borrowings	646.0	683.4	655.2	668.7	674.0	705.1	688.5	658.7	652.7	671.3	654.9	665.8
23 From banks in the U.S.	196.8	213.5	211.1	218.9	226.5	257.4	232.5	213.0	215.9	224.3	214.1	207.7
24 From others	449.2	469.9	444.1	449.7	447.4	447.8	456.0	445.7	436.8	447.0	440.8	458.1
25 Net due to related foreign offices	213.3	195.2	190.9	192.4	190.3	178.0	184.3	181.7	189.9	200.8	182.0	180.0
26 Other liabilities	233.8	208.8	221.2	204.1	217.1	267.0	245.3	275.4	224.0	216.0	217.4	222.0
27 TOTAL LIABILITIES	<b>2,753.9</b>	<b>2,822.2</b>	<b>2,806.7</b>	<b>2,816.7</b>	<b>2,835.3</b>	<b>3,009.1</b>	<b>2,912.0</b>	<b>2,914.1</b>	<b>2,864.4</b>	<b>2,886.2</b>	<b>2,844.4</b>	<b>2,865.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	308.4	324.8	317.5	322.5	324.2	333.9	349.7	323.6	331.7	326.3	313.0	317.3

**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

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	2,572.1	2,629.2	2,627.5	2,609.0	2,611.2	2,679.2	2,633.5	2,650.0	2,646.1	2,633.9	2,618.0	2,615.7
2 Securities in bank credit	582.4	607.6	610.8	601.0	624.9	638.6	649.7	659.2	656.9	640.6	641.2	647.4
3 Treasury and Agency securities <sup>2</sup>	357.6	354.4	351.1	348.1	355.5	359.6	361.1	369.3	391.0	376.8	374.6	372.5
3a Trading account	21.8	35.2	35.0	37.9	35.9	37.6	35.4	40.5	44.2	37.1	31.2	29.9
3b Investment account	335.8	319.3	316.1	310.3	319.6	321.9	325.7	328.8	346.8	339.8	343.4	342.6
3c Mortgage-backed	216.2	234.2	229.7	229.0	241.7	247.2	257.5	255.8	270.7	265.2	270.5	269.4
3d Other	119.6	85.0	86.4	81.2	77.9	74.8	68.2	73.0	76.1	74.6	72.9	73.2
3e 1 year or less	33.1	27.0	25.5	21.1	20.1	20.1	18.4	27.4	29.4	28.1	25.2	25.0
3f Between 1 and 5 years	50.5	31.3	34.4	34.3	33.8	34.6	32.7	31.4	34.0	34.5	35.7	35.9
3g More than 5 years	36.0	26.7	26.6	25.9	24.0	20.1	17.1	14.2	12.8	12.0	12.1	12.3
4 Other securities	224.8	253.2	259.7	252.9	269.5	279.0	288.6	289.9	265.9	263.8	266.6	274.9
4a Trading account	116.0	136.1	142.9	138.1	151.9	160.5	167.0	165.9	140.5	137.1	133.0	127.2
4b Investment account	108.8	117.1	116.8	114.8	117.6	118.5	121.6	124.1	125.4	126.7	133.6	147.7
4c State and local government	26.6	28.0	27.8	27.3	27.3	27.4	27.0	27.5	27.4	27.4	27.7	27.8
4d Other	82.2	89.1	89.0	87.6	90.2	91.1	94.5	96.6	97.9	99.2	106.0	120.0
5 Loans and leases in bank credit <sup>3</sup>	1,989.7	2,021.6	2,016.7	2,008.0	1,986.3	2,040.6	1,983.8	1,990.8	1,989.2	1,993.3	1,976.7	1,968.4
6 Commercial and industrial	593.0	585.9	572.8	562.1	553.8	559.9	548.0	539.4	531.6	530.4	526.7	525.3
6a Bankers acceptances	1.0	0.8	0.7	--	--	--	--	--	--	--	--	--
6b Other	592.1	585.1	572.1	562.1	553.8	559.9	548.0	539.4	531.6	530.4	526.7	525.3
7 Real estate	833.7	855.8	853.6	854.1	847.2	847.0	841.2	852.8	861.7	873.7	852.9	839.9
8 Revolving home equity	82.8	87.0	87.3	87.6	88.6	90.5	93.3	94.8	95.7	95.9	89.4	79.5
9a Other residential	454.7	469.0	465.4	465.6	458.3	455.3	440.0	449.0	457.5	468.6	455.0	452.4
9b Commercial	296.2	299.8	300.9	300.8	300.3	301.3	307.9	309.0	308.5	309.1	308.4	308.1
10 Consumer	240.0	252.9	253.8	252.4	250.2	251.9	242.0	243.6	247.2	247.3	248.1	248.2
10a Credit cards and related plans	78.1	87.0	88.0	87.3	85.1	84.6	75.8	76.5	78.8	79.9	80.6	80.6
10b Other	161.9	165.9	165.8	165.1	165.1	167.3	166.2	167.1	168.4	167.4	167.5	167.6
11 Security <sup>4</sup>	63.0	62.0	70.2	70.5	73.6	88.7	72.5	70.1	63.3	59.6	66.2	72.5
11a Fed funds and RPs with broker/dealer	45.4	45.8	53.0	55.9	59.9	62.9	59.1	56.0	49.0	44.6	50.0	56.8
11b Other	17.6	16.2	17.3	14.6	13.7	25.9	13.4	14.2	14.3	15.0	16.2	15.8
12a State and local government	12.8	13.0	13.4	14.2	14.2	14.4	15.3	15.6	15.7	15.1	14.6	14.5
12b Agricultural	9.8	10.5	10.4	10.1	9.6	9.3	9.3	9.4	9.2	9.2	9.2	9.2
12c Fed funds and RPs with others	19.2	23.7	25.6	30.9	31.9	32.6	28.7	30.6	30.7	30.3	29.1	27.7
12d All other loans	87.9	84.1	84.8	82.4	75.7	108.4	93.1	93.8	93.9	92.1	94.7	95.8
12e Lease financing receivables	130.1	133.7	132.2	131.2	130.2	128.5	133.8	135.5	135.9	135.7	135.2	135.3
13 Interbank loans	141.6	137.1	135.9	136.0	145.0	200.9	180.6	178.1	158.0	167.5	163.9	176.9
13a Fed funds and RPs with banks	64.6	74.6	75.1	71.2	77.2	127.9	102.3	103.7	87.5	97.5	92.7	105.1
13b Other	77.0	62.5	60.7	64.8	67.8	73.0	78.2	74.5	70.6	70.1	71.2	71.8
14 Cash assets <sup>5</sup>	141.1	140.2	134.3	139.9	132.5	169.9	152.9	152.2	147.2	155.9	154.7	160.6
15 Other assets <sup>6</sup>	260.8	275.0	264.0	268.8	278.8	309.6	324.6	315.5	316.7	318.2	313.1	309.0
16 TOTAL ASSETS <sup>7</sup>	<b>3,079.4</b>	<b>3,143.7</b>	<b>3,123.8</b>	<b>3,115.8</b>	<b>3,129.1</b>	<b>3,321.3</b>	<b>3,252.3</b>	<b>3,256.1</b>	<b>3,227.8</b>	<b>3,235.0</b>	<b>3,207.4</b>	<b>3,220.4</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)

January 4, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 5	Dec 12	Dec 19	Dec 26
<b>LIABILITIES</b>												
17 Deposits	1,667.9	1,728.1	1,739.0	1,743.4	1,737.9	1,847.7	1,787.3	1,805.5	1,812.2	1,807.8	1,808.5	1,810.5
18 Transaction	301.3	300.6	300.4	301.9	293.2	369.2	316.9	323.6	320.8	322.2	344.5	356.4
19 Nontransaction	1,366.6	1,427.5	1,438.5	1,441.5	1,444.7	1,478.5	1,470.4	1,482.0	1,491.4	1,485.7	1,464.0	1,454.1
20 Large time	263.1	268.2	271.9	267.9	263.0	261.6	261.2	255.8	255.4	253.5	248.3	247.6
21 Other	1,103.5	1,159.3	1,166.6	1,173.6	1,181.7	1,216.8	1,209.2	1,226.2	1,236.0	1,232.2	1,215.7	1,206.5
22 Borrowings	654.3	688.5	656.0	659.4	652.4	699.8	686.2	667.1	657.6	662.4	664.6	664.1
23 From banks in the U.S.	197.7	216.7	211.9	215.6	218.3	247.6	227.3	213.8	217.7	222.5	217.6	208.0
24 From others	456.6	471.8	444.1	443.8	434.1	452.2	458.9	453.2	439.9	439.9	447.0	456.2
25 Net due to related foreign offices	215.3	197.5	190.3	189.2	190.6	177.4	184.5	183.5	190.1	201.9	181.7	181.7
26 Other liabilities	235.6	211.0	220.6	201.0	217.5	266.3	245.1	277.8	224.4	217.3	217.2	224.1
27 <b>TOTAL LIABILITIES</b>	<b>2,773.2</b>	<b>2,825.1</b>	<b>2,805.8</b>	<b>2,793.1</b>	<b>2,798.5</b>	<b>2,991.2</b>	<b>2,903.1</b>	<b>2,933.9</b>	<b>2,884.3</b>	<b>2,889.5</b>	<b>2,872.0</b>	<b>2,880.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	306.3	318.6	317.9	322.7	330.6	330.1	349.2	322.2	343.5	345.5	335.4	339.9



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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	2,019.6	2,082.9	2,090.2	2,106.9	2,125.3	2,138.3	2,182.5	2,201.0	2,215.7	2,219.8	2,222.9	2,215.3
2 Securities in bank credit	536.3	545.1	549.4	556.4	566.3	573.6	589.7	595.8	603.9	607.9	609.5	606.4
3 Treasury and Agency securities <sup>2</sup>	363.6	343.5	346.2	354.2	360.8	365.8	378.6	382.4	388.0	389.6	388.9	386.2
4 Other securities	172.6	201.6	203.2	202.2	205.5	207.8	211.1	213.4	215.9	218.3	220.6	220.2
5 Loans and leases in bank credit <sup>3</sup>	1,483.3	1,537.8	1,540.8	1,550.5	1,559.0	1,564.7	1,592.8	1,605.2	1,611.8	1,612.0	1,613.5	1,608.9
6 Commercial and industrial	285.5	296.3	298.6	302.4	302.1	301.3	302.5	300.6	302.4	301.9	301.8	299.8
7 Real estate	805.1	830.6	835.2	843.6	851.2	858.8	874.9	881.5	887.7	888.0	888.2	882.2
8 Revolving home equity	45.1	48.3	49.2	50.5	51.8	52.8	55.0	55.6	56.3	56.9	57.1	56.7
9 Other	760.0	782.3	786.0	793.1	799.4	806.1	819.9	825.9	831.4	831.1	831.1	825.6
10 Consumer	294.9	300.9	297.5	295.9	296.8	295.6	308.8	315.0	313.4	313.5	314.9	317.1
11 Security <sup>4</sup>	6.4	8.4	8.2	8.3	8.4	8.7	7.8	7.8	7.9	8.0	7.9	8.3
12 Other loans and leases	91.6	101.6	101.3	100.3	100.5	100.3	98.8	100.3	100.4	100.6	100.7	101.4
13 Interbank loans	77.4	119.1	114.9	115.5	117.0	121.1	103.5	104.2	102.0	104.3	102.6	109.0
14 Cash assets <sup>5</sup>	95.7	104.8	103.3	105.6	106.4	109.8	109.4	106.7	108.1	113.0	106.1	105.4
15 Other assets <sup>6</sup>	88.3	105.3	109.9	119.3	121.2	128.1	129.5	128.5	133.4	132.4	128.2	164.4
16 TOTAL ASSETS <sup>7</sup>	<b>2,254.6</b>	<b>2,384.3</b>	<b>2,390.6</b>	<b>2,419.2</b>	<b>2,441.0</b>	<b>2,467.8</b>	<b>2,494.7</b>	<b>2,510.0</b>	<b>2,528.8</b>	<b>2,539.1</b>	<b>2,529.3</b>	<b>2,563.5</b>
<b>LIABILITIES</b>												
17 Deposits	1,739.6	1,868.1	1,887.3	1,906.1	1,922.8	1,940.5	1,948.1	1,957.7	1,974.3	1,976.8	1,974.8	1,990.8
18 Transaction	291.1	297.7	291.2	290.2	297.2	301.2	303.9	299.6	293.0	296.9	302.1	301.1
19 Nontransaction	1,448.4	1,570.4	1,596.1	1,615.9	1,625.7	1,639.3	1,644.2	1,658.1	1,681.3	1,679.9	1,672.7	1,689.6
20 Large time	288.7	300.2	298.5	301.5	305.3	305.1	307.9	309.6	305.2	305.4	304.2	304.3
21 Other	1,159.8	1,270.1	1,297.5	1,314.4	1,320.4	1,334.2	1,336.3	1,348.5	1,376.1	1,374.5	1,368.5	1,385.3
22 Borrowings	319.0	336.1	334.1	337.6	343.6	355.0	364.1	366.2	365.4	369.9	372.8	379.4
23 From banks in the U.S.	150.3	150.3	148.4	148.8	150.9	155.6	165.7	165.6	164.2	166.1	164.8	169.4
24 From others	168.7	185.8	185.7	188.7	192.7	199.4	198.4	200.6	201.2	203.8	208.0	210.0
25 Net due to related foreign offices	23.7	16.6	13.1	14.7	15.5	10.5	9.5	10.2	10.7	12.8	9.4	9.4
26 Other liabilities	50.7	55.1	56.4	58.9	60.4	62.3	64.2	65.2	65.6	65.8	65.2	68.7
27 TOTAL LIABILITIES	<b>2,132.9</b>	<b>2,275.9</b>	<b>2,290.9</b>	<b>2,317.3</b>	<b>2,342.3</b>	<b>2,368.3</b>	<b>2,385.8</b>	<b>2,399.3</b>	<b>2,416.0</b>	<b>2,425.4</b>	<b>2,422.3</b>	<b>2,448.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	121.7	108.4	99.7	101.9	98.7	99.5	108.9	110.7	112.8	113.7	107.0	115.1

**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

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	2,020.4	2,083.4	2,092.2	2,107.0	2,128.5	2,143.9	2,184.3	2,202.2	2,215.2	2,221.9	2,227.7	2,227.5
2 Securities in bank credit	534.5	546.6	551.1	556.2	565.6	573.5	587.3	594.0	601.6	606.4	608.4	607.3
3 Treasury and Agency securities <sup>2</sup>	361.9	345.0	347.8	354.0	360.1	365.7	376.2	380.6	385.7	388.1	387.8	387.1
4 Other securities	172.6	201.6	203.2	202.2	205.5	207.8	211.1	213.4	215.9	218.3	220.6	220.2
5 Loans and leases in bank credit <sup>3</sup>	1,485.9	1,536.8	1,541.1	1,550.7	1,562.9	1,570.4	1,597.0	1,608.2	1,613.6	1,615.5	1,619.3	1,620.2
6 Commercial and industrial	284.8	298.9	300.4	302.3	300.4	299.8	302.1	299.9	302.0	301.8	302.7	302.0
7 Real estate	805.4	831.4	835.9	844.1	853.0	860.6	876.0	882.0	886.2	887.8	887.6	884.9
8 Revolving home equity	45.3	48.4	49.2	50.3	51.6	53.0	55.3	55.9	56.3	57.1	57.3	57.1
9 Other	760.1	783.0	786.8	793.8	801.4	807.6	820.7	826.1	829.9	830.8	830.3	827.8
10 Consumer	296.8	298.3	295.3	295.1	299.1	299.2	311.0	317.0	315.3	316.1	319.8	323.6
10a Credit cards and related plans	130.6	131.9	129.3	129.5	132.9	132.5	142.6	149.8	149.2	150.3	154.3	159.0
10b Other	166.2	166.3	166.0	165.6	166.2	166.6	168.4	167.3	166.1	165.8	165.5	164.6
11 Security <sup>4</sup>	6.7	8.0	8.0	8.1	8.2	8.6	7.9	8.2	8.5	8.4	8.1	8.2
12 Other loans and leases	92.1	100.2	101.4	101.2	102.2	102.3	100.0	101.1	101.6	101.3	101.1	101.5
13 Interbank loans	83.2	110.2	108.3	108.0	111.2	117.0	104.6	111.5	115.4	113.6	107.7	107.3
14 Cash assets <sup>5</sup>	100.4	103.3	102.1	104.3	103.6	110.5	110.1	112.1	111.8	114.1	111.3	111.3
15 Other assets <sup>6</sup>	88.3	105.3	109.9	119.3	121.2	128.1	129.5	128.5	133.4	132.4	128.2	164.4
16 TOTAL ASSETS <sup>7</sup>	<b>2,266.0</b>	<b>2,374.4</b>	<b>2,384.7</b>	<b>2,410.5</b>	<b>2,435.6</b>	<b>2,470.1</b>	<b>2,498.4</b>	<b>2,523.7</b>	<b>2,545.5</b>	<b>2,551.5</b>	<b>2,544.2</b>	<b>2,579.9</b>
<b>LIABILITIES</b>												
17 Deposits	1,751.6	1,861.7	1,875.9	1,892.8	1,910.0	1,934.2	1,949.5	1,970.5	1,996.1	1,995.4	1,992.6	2,005.5
18 Transaction	294.8	292.6	290.9	288.7	294.4	301.2	303.6	303.2	298.8	301.1	310.9	313.3
19 Nontransaction	1,456.9	1,569.1	1,585.0	1,604.2	1,615.6	1,633.0	1,645.9	1,667.4	1,697.3	1,694.2	1,681.7	1,692.2
20 Large time	288.7	300.2	298.5	301.5	305.3	305.1	307.9	309.6	305.2	305.4	304.2	304.3
21 Other	1,168.2	1,268.8	1,286.5	1,302.7	1,310.3	1,327.9	1,338.0	1,357.8	1,392.1	1,388.9	1,377.5	1,387.9
22 Borrowings	319.0	336.1	334.1	337.6	343.6	355.0	364.1	366.2	365.4	369.9	372.8	379.4
23 From banks in the U.S.	150.3	150.3	148.4	148.8	150.9	155.6	165.7	165.6	164.2	166.1	164.8	169.4
24 From others	168.7	185.8	185.7	188.7	192.7	199.4	198.4	200.6	201.2	203.8	208.0	210.0
25 Net due to related foreign offices	23.7	16.6	13.1	14.7	15.5	10.5	9.5	10.2	10.7	12.8	9.4	9.4
26 Other liabilities	50.7	55.1	56.4	58.9	60.4	62.3	64.2	65.2	65.6	65.8	65.2	68.7
27 TOTAL LIABILITIES	<b>2,145.0</b>	<b>2,269.4</b>	<b>2,279.5</b>	<b>2,304.1</b>	<b>2,329.4</b>	<b>2,362.0</b>	<b>2,387.2</b>	<b>2,412.1</b>	<b>2,437.9</b>	<b>2,443.9</b>	<b>2,440.1</b>	<b>2,463.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	121.0	105.0	105.2	106.4	106.2	108.1	111.2	111.6	107.6	107.6	104.1	116.8

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

Seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	589.6	613.0	605.2	596.7	595.5	592.5	587.0	592.5	590.2	586.2	585.9	587.2
2 Securities in bank credit	197.5	215.7	217.9	220.1	220.3	222.3	226.2	227.5	225.1	225.9	226.8	229.1
3 Treasury and Agency securities <sup>2</sup>	67.8	68.2	65.8	63.9	63.3	66.7	72.2	74.6	73.4	63.6	63.4	64.2
4 Other securities	129.7	147.5	152.2	156.1	157.0	155.6	154.1	152.9	151.7	162.3	163.4	164.9
5 Loans and leases in bank credit <sup>3</sup>	392.1	397.3	387.3	376.6	375.2	370.2	360.7	365.0	365.1	360.3	359.1	358.1
6 Commercial and industrial	206.2	218.2	211.1	205.9	204.8	205.1	200.7	200.8	199.6	197.4	196.7	195.6
7 Real estate	18.3	18.2	18.1	18.2	18.4	18.7	18.8	19.0	19.1	18.9	19.1	19.4
11 Security <sup>4</sup>	100.0	93.0	91.3	86.7	84.7	79.0	72.7	76.9	77.6	74.7	76.4	74.2
12 Other loans and leases	67.6	68.0	66.7	65.8	67.3	67.4	68.5	68.2	68.8	69.2	67.0	68.9
13 Interbank loans	27.0	29.1	21.3	21.2	20.2	26.0	24.1	25.6	29.4	19.6	19.2	21.5
14 Cash assets <sup>5</sup>	38.4	37.4	36.3	36.8	37.5	45.5	39.3	37.5	37.1	37.4	37.0	36.6
15 Other assets <sup>6</sup>	35.4	37.4	37.1	30.4	30.1	33.2	32.2	34.4	31.5	30.7	30.6	31.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>690.1</b>	<b>716.5</b>	<b>699.6</b>	<b>684.8</b>	<b>682.9</b>	<b>696.7</b>	<b>682.1</b>	<b>689.6</b>	<b>687.8</b>	<b>673.5</b>	<b>672.3</b>	<b>676.5</b>
<b>LIABILITIES</b>												
17 Deposits	381.9	408.6	418.8	413.7	407.0	409.5	422.3	428.5	430.5	438.9	440.0	430.8
18 Transaction	10.8	10.6	9.5	9.2	9.5	12.3	10.8	10.7	10.9	11.6	11.6	10.8
19 Nontransaction	371.0	398.0	409.3	404.6	397.4	397.2	411.5	417.8	419.5	427.3	428.4	420.0
22 Borrowings	223.5	219.3	216.1	211.2	210.6	222.0	208.3	212.3	208.8	206.7	196.5	202.8
23 From banks in the U.S.	18.6	20.3	22.5	22.3	20.7	30.6	23.4	24.2	21.6	22.2	19.5	30.7
24 From others	204.9	199.0	193.7	188.9	190.0	191.4	184.9	188.0	187.2	184.5	177.0	172.1
25 Net due to related foreign offices	7.3	-4.3	-19.6	-16.1	-11.3	-17.7	-17.2	-30.8	-34.0	-53.6	-47.3	-45.4
26 Other liabilities	73.2	86.5	84.9	79.4	78.5	80.4	75.0	77.6	72.7	73.7	72.6	78.1
27 <b>TOTAL LIABILITIES</b>	<b>685.9</b>	<b>710.0</b>	<b>700.2</b>	<b>688.2</b>	<b>684.8</b>	<b>694.1</b>	<b>688.4</b>	<b>687.6</b>	<b>678.0</b>	<b>665.8</b>	<b>661.8</b>	<b>666.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	4.2	6.5	-0.6	-3.4	-1.9	2.6	-6.3	2.0	9.8	7.7	10.4	10.1

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

Not seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
<b>ASSETS</b>												
1 Bank credit	592.2	608.3	601.4	592.2	589.0	590.7	589.9	595.3	593.6	595.3	595.2	599.5
2 Securities in bank credit	197.5	215.7	217.9	220.1	220.3	222.3	226.2	227.5	225.1	225.9	226.8	229.1
3 Treasury and Agency securities <sup>2</sup>	67.8	68.2	65.8	63.9	63.3	66.7	72.2	74.6	73.4	63.6	63.4	64.2
3a Trading account	10.9	13.8	13.8	13.0	12.3	14.0	15.3	14.1	13.5	13.4	13.1	12.3
3b Investment account	56.9	54.4	52.0	50.9	51.0	52.6	56.8	60.5	59.9	50.2	50.3	51.9
4 Other securities	129.7	147.5	152.2	156.1	157.0	155.6	154.1	152.9	151.7	162.3	163.4	164.9
4a Trading account	89.6	99.9	106.4	108.1	111.0	110.1	108.7	107.9	107.1	106.6	106.4	110.5
4b Investment account	40.1	47.6	45.8	48.1	46.0	45.6	45.4	45.0	44.5	55.6	56.9	54.4
5 Loans and leases in bank credit <sup>3</sup>	394.7	392.6	383.5	372.1	368.7	368.4	363.7	367.8	368.5	369.4	368.4	370.4
6 Commercial and industrial	206.8	215.1	210.0	205.2	203.5	204.7	200.9	201.5	200.0	197.7	199.1	199.8
7 Real estate	18.3	18.2	18.1	18.2	18.4	18.7	18.8	19.0	19.1	18.9	19.1	19.4
11 Security <sup>4</sup>	101.5	92.2	89.4	83.9	80.8	77.9	75.9	78.5	79.1	81.8	80.7	78.8
12 Other loans and leases	68.1	67.2	66.1	64.8	66.0	67.1	68.1	68.8	70.4	71.0	69.4	72.5
13 Interbank loans	27.0	29.1	21.3	21.2	20.2	26.0	24.1	25.6	29.4	19.6	19.2	21.5
14 Cash assets <sup>5</sup>	40.5	36.5	35.2	35.5	36.3	44.5	40.1	39.6	39.3	39.2	39.8	39.7
15 Other assets <sup>6</sup>	35.5	36.8	35.8	29.6	29.8	32.9	31.7	34.4	32.9	32.7	32.1	32.9
16 TOTAL ASSETS <sup>7</sup>	<b>694.8</b>	<b>710.4</b>	<b>693.4</b>	<b>678.2</b>	<b>675.0</b>	<b>693.7</b>	<b>685.3</b>	<b>694.6</b>	<b>694.8</b>	<b>686.5</b>	<b>685.8</b>	<b>693.2</b>
<b>LIABILITIES</b>												
17 Deposits	384.6	409.7	411.6	403.5	395.1	401.4	414.9	431.8	437.4	450.6	453.0	449.1
18 Transaction	11.0	10.2	9.4	9.3	9.5	12.6	10.9	10.9	11.2	12.0	12.6	11.7
19 Nontransaction	373.6	399.5	402.3	394.3	385.6	388.8	403.9	420.8	426.2	438.6	440.4	437.4
22 Borrowings	223.5	219.3	216.1	211.2	210.6	222.0	208.3	212.3	208.8	206.7	196.5	202.8
23 From banks in the U.S.	18.6	20.3	22.5	22.3	20.7	30.6	23.4	24.2	21.6	22.2	19.5	30.7
24 From others	204.9	199.0	193.7	188.9	190.0	191.4	184.9	188.0	187.2	184.5	177.0	172.1
25 Net due to related foreign offices	7.6	-7.5	-22.7	-19.3	-12.6	-15.2	-16.9	-30.7	-29.4	-49.7	-41.6	-41.6
26 Other liabilities	73.4	85.0	83.4	78.0	78.0	81.5	75.2	77.7	74.5	75.3	74.8	79.6
27 TOTAL LIABILITIES	<b>689.1</b>	<b>706.5</b>	<b>688.4</b>	<b>673.4</b>	<b>671.2</b>	<b>689.7</b>	<b>681.5</b>	<b>691.0</b>	<b>691.3</b>	<b>682.9</b>	<b>682.7</b>	<b>690.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	5.8	3.8	5.0	4.9	3.8	4.0	3.8	3.5	3.5	3.6	3.1	3.1

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

January 4, 2002

Account	2000 Nov	2001 May	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	Week ending			
									Dec 5	Dec 12	Dec 19	Dec 26
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	68.1	82.0	87.5	79.8	89.8	97.9	100.3	103.0	82.9	84.1	83.6	79.3
30 Reval. losses on off-bal. sheet items <sup>9</sup>	72.6	74.7	81.9	71.8	78.4	84.8	85.6	85.1	72.3	71.0	69.6	65.9
31 Mortgage-backed securities <sup>10</sup>	245.3	265.8	262.2	262.0	274.6	280.4	289.8	290.5	304.9	299.8	312.1	320.4
31a Pass-through	177.5	200.7	200.8	200.2	212.3	218.1	222.2	206.2	200.0	196.7	210.7	219.1
31b CMO, REMIC, and other	67.7	65.1	61.4	61.9	62.3	62.3	67.6	84.2	104.9	103.1	101.4	101.3
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	0.7	4.9	4.2	2.6	5.0	7.0	9.4	10.1	5.6	6.3	5.6	5.4
33 Offshore credit to U.S. residents <sup>12</sup>	23.1	21.0	20.6	20.2	19.6	20.2	20.0	19.2	18.9	18.8	19.1	19.1
34 Securitized consumer loans <sup>13</sup>	77.4	80.3	81.7	96.2	96.1	97.1	98.1	99.6	98.6	98.6	99.7	101.0
34a Credit cards and related plans	68.0	71.1	72.8	86.1	85.6	86.8	87.8	88.3	87.5	87.5	88.7	90.0
34b Other	9.4	9.2	9.0	10.1	10.5	10.3	10.3	11.3	11.1	11.1	11.0	11.0
35 Securitized business loans <sup>13</sup>	14.2	14.2	14.7	14.8	15.0	15.1	15.4	14.9	14.2	14.0	14.0	14.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities <sup>10</sup>	208.8	229.2	232.8	240.0	245.0	251.2	258.2	263.4	267.8	269.0	267.0	268.3
34 Securitized consumer loans <sup>13</sup>	224.1	233.4	236.9	225.6	228.4	231.5	235.0	238.0	240.7	241.9	243.3	244.6
34a Credit cards and related plans	214.8	225.3	228.6	216.8	219.8	223.0	226.8	229.4	232.2	233.5	234.9	236.3
34b Other	9.4	8.2	8.3	8.7	8.6	8.5	8.2	8.6	8.5	8.4	8.4	8.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	46.4	56.8	57.7	54.9	57.6	57.3	58.2	56.6	55.1	55.0	53.9	58.0
30 Reval. losses on off-bal. sheet items <sup>9</sup>	42.5	52.3	52.4	49.7	52.1	51.4	49.3	49.3	47.7	48.4	47.2	51.3
35 Securitized business loans <sup>13</sup>	34.3	30.8	29.6	27.4	26.6	26.5	26.6	25.2	24.5	24.4	23.9	23.5

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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. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
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**