

# 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 25, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	5,216.4	5,327.1	5,325.9	5,341.8	5,418.7	5,400.3	5,427.4	5,408.8	5,402.5	5,383.7	5,407.6	5,410.7
2 Securities in bank credit	1,333.6	1,379.2	1,383.5	1,413.4	1,434.0	1,464.4	1,478.2	1,474.4	1,481.1	1,480.6	1,477.5	1,484.2
3 Treasury and Agency securities <sup>2</sup>	788.8	764.4	770.1	783.5	793.5	804.9	814.6	831.2	827.8	839.4	824.6	817.4
4 Other securities	544.8	614.9	613.3	629.9	640.5	659.5	663.6	643.2	653.2	641.2	652.9	666.8
5 Loans and leases in bank credit <sup>3</sup>	3,882.8	3,947.8	3,942.5	3,928.4	3,984.6	3,935.9	3,949.2	3,934.4	3,921.5	3,903.1	3,930.1	3,926.5
6 Commercial and industrial	1,088.4	1,080.9	1,070.4	1,063.4	1,066.6	1,047.3	1,036.1	1,022.7	1,017.8	1,012.0	1,016.8	1,017.1
7 Real estate	1,658.1	1,708.3	1,717.4	1,715.8	1,723.8	1,736.4	1,751.8	1,760.3	1,745.7	1,750.2	1,756.0	1,753.1
8 Revolving home equity	130.0	136.3	137.5	139.4	142.1	147.4	149.9	145.2	137.1	137.7	138.5	138.8
9 Other	1,528.1	1,572.0	1,579.9	1,576.4	1,581.7	1,589.0	1,601.8	1,615.1	1,608.6	1,612.5	1,617.4	1,614.3
10 Consumer Security <sup>4</sup>	541.2	551.8	550.0	548.2	548.8	551.7	560.2	560.5	561.0	558.1	561.5	565.0
11 Security <sup>4</sup>	171.8	172.1	170.2	171.1	181.7	150.1	150.8	141.5	148.5	135.4	146.0	148.8
12 Other loans and leases	423.3	434.7	434.5	429.8	463.8	450.5	450.4	449.4	448.5	447.4	449.9	442.5
13 Interbank loans	250.2	267.7	273.0	287.8	353.8	302.9	282.2	289.6	306.4	286.3	300.1	277.7
14 Cash assets <sup>5</sup>	285.5	275.5	288.8	284.1	329.4	303.3	294.8	291.5	291.0	283.5	292.6	254.9
15 Other assets <sup>6</sup>	381.8	408.8	420.5	434.1	470.1	487.1	484.1	475.5	476.8	479.4	489.9	488.5
16 TOTAL ASSETS <sup>7</sup>	<b>6,070.0</b>	<b>6,213.1</b>	<b>6,241.8</b>	<b>6,280.4</b>	<b>6,504.1</b>	<b>6,423.7</b>	<b>6,417.9</b>	<b>6,393.3</b>	<b>6,403.8</b>	<b>6,360.1</b>	<b>6,415.6</b>	<b>6,357.1</b>
<b>LIABILITIES</b>												
17 Deposits	3,848.2	4,045.4	4,071.4	4,083.7	4,209.1	4,161.4	4,177.8	4,213.3	4,212.8	4,235.8	4,240.8	4,225.4
18 Transaction	601.5	601.0	606.1	611.0	689.5	638.0	631.0	632.4	656.7	608.4	616.0	598.0
19 Nontransaction	3,246.7	3,444.4	3,465.3	3,472.7	3,519.6	3,523.4	3,546.8	3,580.9	3,556.1	3,627.4	3,624.7	3,627.4
20 Large time	932.9	980.0	975.2	965.1	964.5	976.4	976.4	973.0	969.9	970.3	976.0	981.3
21 Other	2,313.8	2,464.4	2,490.1	2,507.6	2,555.1	2,546.9	2,570.5	2,607.9	2,586.2	2,657.1	2,648.8	2,646.1
22 Borrowings	1,229.5	1,205.4	1,217.4	1,228.2	1,282.1	1,262.3	1,237.6	1,239.0	1,257.8	1,233.8	1,238.1	1,213.0
23 From banks in the U.S.	392.8	382.0	390.0	398.0	443.6	422.7	402.4	406.1	406.2	411.7	418.5	396.5
24 From others	836.7	823.4	827.4	830.2	838.5	839.6	835.2	833.0	851.6	822.2	819.6	816.5
25 Net due to related foreign offices	225.7	184.5	190.7	192.9	169.5	176.6	161.2	147.5	137.9	128.8	152.0	150.6
26 Other liabilities	358.7	362.5	342.2	354.3	407.7	372.6	404.8	357.6	362.4	347.2	338.6	335.8
27 TOTAL LIABILITIES	<b>5,662.1</b>	<b>5,797.8</b>	<b>5,821.7</b>	<b>5,859.1</b>	<b>6,068.4</b>	<b>5,972.8</b>	<b>5,981.4</b>	<b>5,957.4</b>	<b>5,970.9</b>	<b>5,945.7</b>	<b>5,969.5</b>	<b>5,924.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	407.8	415.3	420.1	421.3	435.7	450.8	436.5	435.9	432.9	414.4	446.1	432.2

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

Not seasonally adjusted, billions of dollars

January 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	5,253.0	5,319.9	5,305.3	5,324.4	5,413.1	5,408.2	5,448.1	5,445.6	5,445.9	5,431.3	5,426.4	5,433.7
2 Securities in bank credit	1,339.1	1,378.6	1,374.5	1,406.6	1,430.3	1,462.2	1,482.1	1,480.4	1,483.4	1,489.6	1,487.0	1,490.1
3 Treasury and Agency securities <sup>2</sup>	788.6	764.7	766.1	778.9	790.5	799.9	815.0	830.6	824.0	838.9	826.9	820.2
4 Other securities	550.5	613.8	608.4	627.7	639.8	662.3	667.1	649.8	659.3	650.7	660.1	669.9
5 Loans and leases in bank credit <sup>3</sup>	3,913.9	3,941.3	3,930.8	3,917.8	3,982.8	3,946.0	3,966.0	3,965.2	3,962.6	3,941.7	3,939.4	3,943.6
6 Commercial and industrial	1,090.6	1,083.2	1,069.6	1,057.3	1,063.4	1,046.8	1,037.2	1,025.1	1,024.2	1,019.6	1,014.7	1,014.4
7 Real estate	1,662.7	1,707.6	1,716.4	1,718.9	1,727.4	1,740.1	1,757.7	1,765.5	1,752.0	1,752.7	1,755.0	1,754.3
8 Revolving home equity	130.1	136.4	137.9	140.2	143.4	148.6	150.7	145.3	137.1	137.4	137.8	138.0
9 Other	1,532.7	1,571.2	1,578.5	1,578.8	1,584.0	1,591.5	1,607.0	1,620.2	1,614.9	1,615.4	1,617.2	1,616.3
10 Consumer	547.0	549.1	547.5	549.3	551.0	551.4	560.6	566.3	571.3	564.6	565.7	569.6
10a Credit cards and related plans	217.6	217.2	216.8	218.0	217.1	216.8	226.2	232.7	238.3	230.2	229.5	232.9
10b Other	329.5	331.9	330.7	331.3	333.9	334.6	334.4	333.5	333.0	334.5	336.2	336.7
11 Security <sup>4</sup>	184.2	167.6	162.5	162.6	175.5	156.4	157.5	152.3	158.9	144.3	151.0	159.7
12 Other loans and leases	429.3	433.8	434.9	429.7	465.5	451.4	453.0	456.0	456.2	460.5	452.9	445.6
13 Interbank loans	258.9	265.5	265.3	276.4	341.9	296.9	290.5	299.6	304.9	299.4	304.9	285.2
14 Cash assets <sup>5</sup>	305.9	271.6	279.7	272.3	324.8	303.6	303.6	312.0	313.0	338.5	298.9	286.5
15 Other assets <sup>6</sup>	388.0	409.7	419.0	431.1	470.1	482.6	483.6	482.7	483.5	493.0	495.4	492.7
16 TOTAL ASSETS <sup>7</sup>	<b>6,141.8</b>	<b>6,200.6</b>	<b>6,203.0</b>	<b>6,236.8</b>	<b>6,481.7</b>	<b>6,421.7</b>	<b>6,455.1</b>	<b>6,467.7</b>	<b>6,474.5</b>	<b>6,489.7</b>	<b>6,451.2</b>	<b>6,423.7</b>
<b>LIABILITIES</b>												
17 Deposits	3,894.8	4,026.5	4,039.7	4,043.1	4,183.5	4,148.8	4,201.1	4,265.0	4,259.2	4,323.3	4,270.1	4,265.8
18 Transaction	630.7	600.7	599.8	597.2	683.4	632.2	637.2	662.8	695.7	680.4	627.2	630.0
19 Nontransaction	3,264.1	3,425.8	3,439.9	3,445.9	3,500.2	3,516.6	3,563.9	3,602.2	3,563.5	3,642.9	3,642.9	3,635.7
20 Large time	946.8	970.4	961.3	951.6	953.1	970.3	984.2	989.4	989.0	984.9	991.8	996.3
21 Other	2,317.3	2,455.4	2,478.6	2,494.3	2,547.1	2,546.3	2,579.7	2,612.8	2,574.5	2,658.0	2,651.1	2,639.4
22 Borrowings	1,232.4	1,206.2	1,208.2	1,206.7	1,276.8	1,259.9	1,245.9	1,241.2	1,256.1	1,243.4	1,246.5	1,234.1
23 From banks in the U.S.	394.7	382.8	386.7	389.8	433.8	417.5	403.2	407.5	406.5	416.0	422.9	404.1
24 From others	837.7	823.4	821.4	816.9	842.9	842.5	842.7	833.7	849.6	827.4	823.5	830.0
25 Net due to related foreign offices	230.6	180.7	184.4	192.0	171.4	177.1	163.1	152.9	143.4	135.2	155.5	153.1
26 Other liabilities	361.2	360.4	337.6	354.2	408.1	372.8	407.2	360.2	366.1	349.3	339.2	337.1
27 TOTAL LIABILITIES	<b>5,718.9</b>	<b>5,773.8</b>	<b>5,769.9</b>	<b>5,795.9</b>	<b>6,039.8</b>	<b>5,958.6</b>	<b>6,017.4</b>	<b>6,019.3</b>	<b>6,024.7</b>	<b>6,051.2</b>	<b>6,011.3</b>	<b>5,990.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	422.9	426.8	433.1	440.9	441.9	463.1	437.7	448.5	449.8	438.5	439.9	433.6

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

Seasonally adjusted, billions of dollars

January 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	4,615.6	4,723.0	4,730.7	4,749.2	4,829.1	4,814.5	4,834.6	4,822.6	4,819.1	4,802.2	4,816.6	4,824.1
2 Securities in bank credit	1,127.2	1,162.4	1,164.8	1,196.0	1,214.5	1,238.1	1,249.1	1,245.1	1,253.5	1,242.9	1,244.9	1,253.6
3 Treasury and Agency securities <sup>2</sup>	720.0	698.6	706.2	720.2	728.4	741.8	748.3	766.7	765.2	769.7	759.8	754.8
4 Other securities	407.2	463.8	458.6	475.7	486.1	496.3	500.7	478.4	488.3	473.2	485.1	498.7
5 Loans and leases in bank credit <sup>3</sup>	3,488.4	3,560.5	3,565.8	3,553.2	3,614.6	3,576.4	3,585.5	3,577.4	3,565.6	3,559.3	3,571.7	3,570.5
6 Commercial and industrial	879.4	869.8	864.5	858.6	861.7	847.3	836.0	827.0	823.4	821.8	822.4	821.3
7 Real estate	1,639.9	1,690.1	1,699.2	1,697.4	1,705.0	1,717.6	1,732.8	1,741.3	1,726.4	1,731.3	1,737.0	1,733.7
8 Revolving home equity	130.0	136.3	137.5	139.4	142.1	147.4	149.9	145.2	137.1	137.7	138.5	138.8
9 Other	1,509.8	1,553.9	1,561.6	1,558.0	1,563.0	1,570.2	1,582.9	1,596.1	1,589.3	1,593.6	1,598.5	1,594.9
10 Consumer	541.2	551.8	550.0	548.2	548.8	551.7	560.2	560.5	561.0	558.1	561.5	565.0
11 Security <sup>4</sup>	71.3	80.8	83.5	86.5	102.7	77.6	74.1	67.7	74.8	70.0	70.1	76.9
12 Other loans and leases	356.6	368.0	368.7	362.5	396.4	382.2	382.3	381.0	380.0	378.3	380.6	373.6
13 Interbank loans	223.8	246.4	251.8	267.6	327.8	278.9	256.7	268.5	285.1	268.9	279.1	255.8
14 Cash assets <sup>5</sup>	245.5	239.1	252.0	246.6	284.0	264.1	257.4	255.2	255.7	247.8	257.8	220.4
15 Other assets <sup>6</sup>	347.2	371.7	390.1	404.0	436.6	454.7	449.8	444.6	445.4	448.4	457.8	454.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,368.5</b>	<b>5,514.6</b>	<b>5,558.4</b>	<b>5,600.4</b>	<b>5,810.0</b>	<b>5,742.8</b>	<b>5,728.3</b>	<b>5,719.1</b>	<b>5,732.7</b>	<b>5,695.0</b>	<b>5,737.0</b>	<b>5,680.7</b>
<b>LIABILITIES</b>												
17 Deposits	3,466.1	3,626.7	3,657.7	3,676.8	3,799.7	3,739.6	3,749.4	3,777.8	3,779.5	3,803.0	3,799.5	3,775.4
18 Transaction	590.8	591.6	596.9	601.5	677.2	627.3	620.3	621.3	645.9	597.7	604.7	586.9
19 Nontransaction	2,875.3	3,035.1	3,060.7	3,075.3	3,122.5	3,112.3	3,129.1	3,156.5	3,133.6	3,205.3	3,194.8	3,188.5
20 Large time	563.6	573.1	573.0	570.1	569.8	568.1	561.0	550.9	549.8	550.5	548.4	544.7
21 Other	2,311.7	2,462.1	2,487.8	2,505.2	2,552.7	2,544.2	2,568.1	2,605.6	2,583.9	2,654.8	2,646.4	2,643.7
22 Borrowings	989.0	989.3	1,006.2	1,017.6	1,060.4	1,054.3	1,024.6	1,035.6	1,055.7	1,028.8	1,044.8	1,023.7
23 From banks in the U.S.	370.7	359.5	367.7	377.4	413.1	399.3	378.1	381.5	377.6	379.6	395.8	375.1
24 From others	618.3	629.8	638.5	640.1	647.2	655.0	646.5	654.1	678.2	649.2	649.0	648.7
25 Net due to related foreign offices	227.5	204.1	207.1	205.7	188.5	193.8	191.9	197.2	191.1	187.7	200.0	198.0
26 Other liabilities	286.1	278.7	264.2	278.6	329.6	297.9	327.9	282.5	284.3	272.2	260.3	255.9
27 <b>TOTAL LIABILITIES</b>	<b>4,968.8</b>	<b>5,098.7</b>	<b>5,135.2</b>	<b>5,178.7</b>	<b>5,378.2</b>	<b>5,285.6</b>	<b>5,293.8</b>	<b>5,293.1</b>	<b>5,310.6</b>	<b>5,291.8</b>	<b>5,304.7</b>	<b>5,253.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	399.8	415.9	423.2	421.7	431.8	457.2	434.5	425.9	422.1	403.3	432.3	427.6

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

Not seasonally adjusted, billions of dollars

January 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	4,641.4	4,719.5	4,714.5	4,738.3	4,825.2	4,819.5	4,852.4	4,849.7	4,850.3	4,836.3	4,830.2	4,837.8
2 Securities in bank credit	1,132.7	1,161.8	1,155.8	1,189.1	1,210.7	1,235.9	1,253.0	1,251.2	1,255.8	1,252.0	1,254.4	1,259.5
3 Treasury and Agency securities <sup>2</sup>	719.8	699.0	702.2	715.6	725.3	736.9	748.7	766.1	761.4	769.2	762.1	757.7
4 Other securities	412.9	462.8	453.7	473.5	485.4	499.0	504.3	485.1	494.3	482.7	492.3	501.8
5 Loans and leases in bank credit <sup>3</sup>	3,508.7	3,557.7	3,558.7	3,549.1	3,614.5	3,583.6	3,599.4	3,598.6	3,594.5	3,584.3	3,575.8	3,578.3
6 Commercial and industrial	879.2	873.2	864.4	853.8	858.8	846.6	836.4	827.1	825.7	824.9	818.3	816.9
7 Real estate	1,644.5	1,689.5	1,698.2	1,700.5	1,708.7	1,721.3	1,738.8	1,746.4	1,732.7	1,733.8	1,736.1	1,734.9
8 Revolving home equity	130.1	136.4	137.9	140.2	143.4	148.6	150.7	145.3	137.1	137.4	137.8	138.0
9 Other	1,514.4	1,553.1	1,560.3	1,560.4	1,565.3	1,572.7	1,588.1	1,601.1	1,595.6	1,596.4	1,598.3	1,596.9
10 Consumer	547.0	549.1	547.5	549.3	551.0	551.4	560.6	566.3	571.3	564.6	565.7	569.6
10a Credit cards and related plans	217.6	217.2	216.8	218.0	217.1	216.8	226.2	232.7	238.3	230.2	229.5	232.9
10b Other	329.5	331.9	330.7	331.3	333.9	334.6	334.4	333.5	333.0	334.5	336.2	336.7
11 Security <sup>4</sup>	77.6	78.2	78.6	81.8	97.6	80.8	79.3	73.7	80.6	73.1	73.5	81.6
12 Other loans and leases	360.3	367.7	370.1	363.7	398.5	383.5	384.4	385.0	384.1	387.9	382.1	375.3
13 Interbank loans	232.5	244.2	244.0	256.2	315.9	273.0	265.0	278.5	283.5	282.1	283.8	263.3
14 Cash assets <sup>5</sup>	263.1	236.4	244.2	236.0	280.3	263.7	264.1	273.2	274.8	299.9	261.8	249.2
15 Other assets <sup>6</sup>	351.8	374.0	389.4	401.3	436.8	450.7	449.3	450.2	450.8	460.9	461.7	457.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,425.1</b>	<b>5,508.3</b>	<b>5,526.2</b>	<b>5,564.7</b>	<b>5,790.6</b>	<b>5,737.6</b>	<b>5,760.5</b>	<b>5,779.8</b>	<b>5,786.9</b>	<b>5,807.0</b>	<b>5,763.6</b>	<b>5,734.0</b>
<b>LIABILITIES</b>												
17 Deposits	3,501.9	3,614.8	3,636.2	3,647.9	3,782.2	3,734.4	3,769.4	3,816.4	3,807.5	3,876.7	3,816.7	3,804.1
18 Transaction	619.3	591.3	590.5	587.6	670.7	621.3	626.3	651.0	684.0	668.7	615.6	618.5
19 Nontransaction	2,882.6	3,023.5	3,045.7	3,060.3	3,111.4	3,113.1	3,143.1	3,165.4	3,123.5	3,208.0	3,201.1	3,185.6
20 Large time	567.5	570.4	569.3	568.3	566.7	569.5	565.8	555.0	551.4	552.4	552.4	548.5
21 Other	2,315.1	2,453.1	2,476.3	2,492.0	2,544.7	2,543.7	2,577.3	2,610.4	2,572.2	2,655.6	2,648.7	2,637.0
22 Borrowings	991.9	990.1	997.0	996.0	1,055.0	1,052.0	1,033.0	1,037.8	1,054.0	1,038.4	1,053.2	1,044.8
23 From banks in the U.S.	372.6	360.3	364.5	369.2	403.3	394.0	379.0	383.0	377.8	384.0	400.3	382.6
24 From others	619.3	629.8	632.5	626.9	651.7	657.9	654.0	654.8	676.2	654.4	652.9	662.2
25 Net due to related foreign offices	227.6	203.4	204.0	206.1	188.0	193.9	193.7	197.6	192.8	186.2	198.2	198.2
26 Other liabilities	286.5	278.1	261.1	279.0	328.9	297.9	330.2	283.1	286.4	270.9	258.7	256.2
27 <b>TOTAL LIABILITIES</b>	<b>5,007.9</b>	<b>5,086.5</b>	<b>5,098.2</b>	<b>5,129.1</b>	<b>5,354.0</b>	<b>5,278.2</b>	<b>5,326.3</b>	<b>5,334.8</b>	<b>5,340.8</b>	<b>5,372.1</b>	<b>5,326.8</b>	<b>5,303.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	417.2	421.9	427.9	435.5	436.6	459.4	434.2	445.0	446.2	434.9	436.8	430.7

**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 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	2,575.8	2,633.4	2,624.5	2,624.6	2,691.5	2,632.9	2,634.3	2,600.3	2,595.7	2,569.0	2,568.3	2,588.1
2 Securities in bank credit	583.4	613.0	608.5	629.7	640.9	648.6	653.4	636.2	644.0	628.2	630.6	644.6
3 Treasury and Agency securities <sup>2</sup>	357.9	352.5	352.1	359.5	362.5	363.2	366.0	377.1	377.1	374.8	366.4	365.1
3a Trading account	28.8	35.1	38.3	36.3	37.9	35.8	40.4	34.1	30.2	30.0	30.2	33.5
3b Investment account	329.0	317.4	313.8	323.2	324.6	327.4	325.6	343.0	346.9	344.8	336.2	331.6
4 Other securities	225.6	260.5	256.4	270.2	278.4	285.4	287.4	259.1	266.9	253.4	264.1	279.5
4a Trading account	119.0	143.5	140.8	153.1	161.0	165.8	165.1	128.0	124.4	112.7	122.7	135.8
4b Investment account	106.6	117.1	115.6	117.1	117.4	119.6	122.3	131.2	142.5	140.7	141.4	143.6
4c State and local government	26.3	27.9	27.8	27.6	27.5	26.8	27.1	26.9	27.1	26.6	26.9	27.4
4d Other	80.3	89.2	87.8	89.5	89.9	92.8	95.2	104.3	115.4	114.1	114.6	116.2
5 Loans and leases in bank credit <sup>3</sup>	1,992.4	2,020.4	2,016.0	1,994.9	2,050.6	1,984.3	1,980.9	1,964.1	1,951.7	1,940.9	1,937.7	1,943.5
6 Commercial and industrial	593.6	571.4	562.3	557.2	561.2	545.7	535.4	525.1	522.3	518.3	518.5	519.9
7 Real estate	827.9	855.2	855.8	846.1	845.9	842.4	851.7	853.2	840.1	839.3	840.2	843.3
8 Revolving home equity	84.2	87.2	87.1	87.7	89.4	92.5	94.4	88.3	80.1	79.8	80.4	80.9
9 Other	743.7	768.0	768.7	758.4	756.5	749.9	757.3	765.0	760.0	759.4	759.7	762.3
10 Consumer	243.4	254.4	254.2	251.4	253.2	242.8	245.3	245.8	244.4	243.7	236.8	237.7
11 Security <sup>4</sup>	64.6	72.6	75.2	78.1	94.0	69.8	66.3	59.7	66.6	62.1	62.4	69.1
11a Fed funds and RPs with broker/dealer	49.2	54.8	59.6	63.5	66.2	56.4	52.3	45.6	52.1	46.9	48.7	56.4
11b Other	15.3	17.8	15.5	14.5	27.8	13.4	14.0	14.1	14.5	15.2	13.6	12.7
12a State and local government	12.6	13.4	14.2	14.2	14.4	15.3	15.6	14.9	14.6	14.5	14.5	14.6
12b Agricultural	10.1	10.4	10.1	9.5	9.2	9.2	9.4	9.3	9.2	9.3	9.2	9.2
12c Fed funds and RPs with others	21.2	25.6	31.0	31.9	32.6	28.8	30.6	29.3	27.7	28.8	25.1	28.6
12d All other loans	87.9	84.8	81.6	75.6	109.1	104.5	100.8	95.3	91.9	90.4	97.0	86.8
12e Lease financing receivables	131.1	132.6	131.7	131.0	131.0	125.7	125.7	131.4	134.8	134.4	134.0	134.2
13 Interbank loans	140.2	131.8	136.5	150.9	207.3	175.8	152.8	165.3	177.3	171.3	180.8	157.5
13a Fed funds and RPs with banks	66.3	73.1	71.6	80.5	131.5	94.3	90.1	96.3	105.5	104.2	105.8	88.0
13b Other	73.9	58.7	64.9	70.4	75.8	81.5	62.7	69.1	71.8	67.1	75.0	69.5
14 Cash assets <sup>5</sup>	145.7	136.3	146.8	140.7	174.8	155.3	151.2	146.8	146.5	141.6	147.7	125.2
15 Other assets <sup>6</sup>	255.7	262.1	271.1	283.1	308.7	325.3	321.5	313.4	317.6	311.4	322.8	313.3
16 TOTAL ASSETS <sup>7</sup>	<b>3,080.6</b>	<b>3,125.8</b>	<b>3,140.9</b>	<b>3,161.1</b>	<b>3,344.2</b>	<b>3,249.9</b>	<b>3,220.1</b>	<b>3,184.5</b>	<b>3,195.0</b>	<b>3,151.0</b>	<b>3,176.4</b>	<b>3,140.7</b>

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

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

January 25, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 26	Jan 2	Jan 9	Jan 16
<b>LIABILITIES</b>												
17 Deposits	1,691.9	1,740.3	1,752.4	1,754.8	1,860.1	1,792.3	1,792.5	1,798.3	1,800.3	1,804.7	1,803.9	1,781.9
18 Transaction	300.0	300.5	306.8	304.4	376.1	323.5	320.8	321.5	333.0	308.0	312.6	297.9
19 Nontransaction	1,391.9	1,439.8	1,445.6	1,450.3	1,483.9	1,468.8	1,471.7	1,476.9	1,467.3	1,496.7	1,491.3	1,484.0
20 Large time	269.3	274.6	271.6	264.9	264.7	260.3	251.4	246.6	246.0	247.6	244.6	241.1
21 Other	1,122.6	1,165.2	1,174.0	1,185.5	1,219.2	1,208.6	1,220.3	1,230.3	1,221.4	1,249.2	1,246.7	1,242.9
22 Borrowings	662.0	655.2	668.7	674.0	705.4	690.1	658.2	662.4	675.8	653.1	668.7	647.9
23 From banks in the U.S.	214.9	211.1	218.9	226.5	257.6	233.6	212.6	215.0	207.7	212.8	225.0	205.7
24 From others	447.1	444.1	449.8	447.5	447.8	456.4	445.7	447.3	468.1	440.4	443.6	442.1
25 Net due to related foreign offices	206.7	190.9	192.4	190.3	178.0	184.3	181.7	187.3	182.7	179.5	189.1	187.1
26 Other liabilities	234.9	222.5	205.4	218.5	267.6	234.0	263.0	217.0	218.1	206.8	190.2	190.2
27 <b>TOTAL LIABILITIES</b>	<b>2,795.5</b>	<b>2,808.9</b>	<b>2,818.9</b>	<b>2,837.5</b>	<b>3,011.0</b>	<b>2,900.7</b>	<b>2,895.4</b>	<b>2,865.1</b>	<b>2,876.9</b>	<b>2,844.2</b>	<b>2,851.8</b>	<b>2,807.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	285.1	316.9	322.0	323.6	333.2	349.2	324.7	319.5	318.0	306.8	324.6	333.7

**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 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	2,597.2	2,628.0	2,608.2	2,610.4	2,682.1	2,636.1	2,651.0	2,622.9	2,614.7	2,600.5	2,586.4	2,603.7
2 Securities in bank credit	589.8	610.7	599.6	623.5	637.3	648.8	659.1	643.2	645.4	638.4	640.6	650.4
3 Treasury and Agency securities <sup>2</sup>	358.5	351.2	348.2	355.5	359.7	360.7	368.2	377.5	372.5	375.5	369.2	367.8
3a Trading account	28.9	35.0	37.9	35.9	37.7	35.5	40.6	34.1	29.9	30.0	30.5	33.8
3b Investment account	329.6	316.2	310.3	319.7	322.0	325.1	327.6	343.3	342.6	345.4	338.8	334.1
3c Mortgage-backed	219.0	229.7	229.1	241.8	247.3	257.9	256.1	269.4	269.5	272.0	266.6	259.2
3d Other	110.6	86.5	81.3	77.9	74.8	67.3	71.5	74.0	73.2	73.5	72.2	74.9
3e 1 year or less	30.6	25.5	21.1	20.1	20.1	18.2	27.0	26.4	25.0	25.0	25.3	24.3
3f Between 1 and 5 years	45.5	34.4	34.3	33.8	34.6	31.9	30.3	35.2	35.9	35.8	34.3	37.0
3g More than 5 years	34.5	26.6	25.9	24.0	20.1	17.2	14.2	12.3	12.3	12.7	12.6	13.6
4 Other securities	231.3	259.5	251.4	268.0	277.6	288.2	290.9	265.8	272.9	262.9	271.3	282.6
4a Trading account	122.0	142.9	138.1	151.9	160.5	167.4	167.1	131.2	127.2	117.0	126.0	137.3
4b Investment account	109.3	116.6	113.4	116.1	117.1	120.8	123.8	134.5	145.7	146.0	145.3	145.2
4c State and local government	26.9	27.8	27.3	27.3	27.4	27.0	27.4	27.6	27.7	27.6	27.6	27.7
4d Other	82.4	88.9	86.1	88.8	89.7	93.7	96.4	107.0	118.0	118.4	117.7	117.5
5 Loans and leases in bank credit <sup>3</sup>	2,007.4	2,017.3	2,008.6	1,986.9	2,044.8	1,987.2	1,991.8	1,979.6	1,969.2	1,962.1	1,945.9	1,953.3
6 Commercial and industrial	592.7	573.0	562.3	554.0	559.7	545.4	536.5	524.3	522.4	520.1	515.0	516.5
7 Real estate	832.5	853.8	854.3	847.4	847.8	845.0	857.2	858.3	843.7	842.6	842.6	845.4
8 Revolving home equity	84.1	87.4	87.7	88.7	90.6	93.4	94.9	88.2	79.7	79.5	79.9	80.1
9a Other residential	451.0	465.4	465.4	458.1	455.2	440.5	449.8	457.9	452.2	450.6	450.5	454.4
9b Commercial	297.4	301.0	301.2	300.6	302.0	311.1	312.5	312.3	311.9	312.5	312.2	310.9
10 Consumer	245.5	253.8	252.4	250.2	251.9	240.4	243.6	247.8	248.2	248.3	240.5	241.0
10a Credit cards and related plans	82.5	88.0	87.3	85.1	84.6	74.2	76.5	80.1	80.7	80.0	71.3	70.9
10b Other	163.0	165.9	165.1	165.1	167.3	166.2	167.2	167.8	167.5	168.2	169.2	170.1
11 Security <sup>4</sup>	70.6	70.2	70.5	73.6	89.1	72.9	71.0	65.5	72.6	65.1	65.6	73.7
11a Fed funds and RPs with broker/dealer	53.8	53.0	55.9	59.9	62.8	58.9	56.0	50.0	56.8	49.2	51.2	60.2
11b Other	16.8	17.3	14.6	13.7	26.3	14.0	15.1	15.5	15.8	15.9	14.3	13.5
12a State and local government	12.6	13.4	14.2	14.2	14.4	15.3	15.6	14.9	14.6	14.5	14.5	14.6
12b Agricultural	10.1	10.4	10.2	9.6	9.3	9.3	9.4	9.3	9.3	9.6	9.4	9.3
12c Fed funds and RPs with others	21.2	25.6	31.0	31.9	32.6	28.8	30.6	29.3	27.7	28.8	25.1	28.6
12d All other loans	90.9	84.8	82.4	75.7	110.3	104.8	102.2	98.4	95.4	96.7	96.9	87.7
12e Lease financing receivables	131.4	132.2	131.2	130.2	129.6	125.5	125.6	131.8	135.3	136.5	136.4	136.4
13 Interbank loans	144.0	136.2	136.4	145.4	199.5	168.7	153.8	169.7	177.3	180.5	179.4	162.1
13a Fed funds and RPs with banks	68.1	75.5	71.5	77.6	126.5	90.5	90.7	98.8	105.5	109.8	105.0	90.5
13b Other	76.0	60.7	64.8	67.8	73.0	78.2	63.1	70.9	71.8	70.7	74.4	71.5
14 Cash assets <sup>5</sup>	157.1	134.7	140.4	132.9	170.5	154.2	152.6	158.3	159.3	174.3	150.6	146.1
15 Other assets <sup>6</sup>	260.3	264.3	270.4	280.4	308.9	321.3	321.0	319.0	323.0	323.8	326.7	316.2
16 TOTAL ASSETS <sup>7</sup>	<b>3,121.7</b>	<b>3,125.4</b>	<b>3,117.4</b>	<b>3,130.8</b>	<b>3,322.6</b>	<b>3,241.1</b>	<b>3,238.6</b>	<b>3,228.4</b>	<b>3,232.5</b>	<b>3,237.2</b>	<b>3,200.3</b>	<b>3,184.9</b>

**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 25, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 26	Jan 2	Jan 9	Jan 16
<b>LIABILITIES</b>												
17 Deposits	1,709.7	1,739.8	1,744.2	1,738.8	1,848.8	1,785.7	1,799.7	1,817.5	1,813.1	1,851.4	1,813.3	1,804.3
18 Transaction	317.9	300.6	302.0	293.4	369.7	317.8	323.3	340.5	358.5	354.6	317.5	321.0
19 Nontransaction	1,391.9	1,439.2	1,442.2	1,445.4	1,479.1	1,467.9	1,476.5	1,477.0	1,454.7	1,496.8	1,495.8	1,483.3
20 Large time	273.1	272.0	267.9	263.1	261.7	261.6	256.2	250.7	247.6	249.4	248.6	244.9
21 Other	1,118.7	1,167.3	1,174.3	1,182.3	1,217.5	1,206.3	1,220.2	1,226.3	1,207.1	1,247.4	1,247.2	1,238.4
22 Borrowings	664.9	656.0	659.4	652.4	700.0	687.7	666.6	664.5	674.1	662.7	677.1	669.0
23 From banks in the U.S.	216.8	211.9	215.6	218.3	247.8	228.4	213.4	216.5	208.0	217.1	229.5	213.3
24 From others	448.1	444.1	443.8	434.2	452.2	459.3	453.2	448.0	466.1	445.6	447.5	455.7
25 Net due to related foreign offices	206.7	190.3	189.2	190.6	177.4	184.5	183.5	187.6	184.4	177.9	187.2	187.2
26 Other liabilities	235.3	221.9	202.3	218.9	266.9	234.0	265.3	217.6	220.3	205.5	188.6	190.5
27 TOTAL LIABILITIES	<b>2,816.6</b>	<b>2,808.1</b>	<b>2,795.2</b>	<b>2,800.7</b>	<b>2,993.2</b>	<b>2,891.9</b>	<b>2,915.2</b>	<b>2,887.2</b>	<b>2,891.9</b>	<b>2,897.6</b>	<b>2,866.1</b>	<b>2,851.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	305.1	317.3	322.3	330.1	329.4	349.1	323.4	341.2	340.6	339.6	334.2	334.0



**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 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	2,039.8	2,089.6	2,106.2	2,124.6	2,137.6	2,181.6	2,200.3	2,222.2	2,223.4	2,233.2	2,248.3	2,235.9
2 Securities in bank credit	543.8	549.4	556.3	566.3	573.5	589.5	595.7	608.9	609.5	614.8	614.3	609.0
3 Treasury and Agency securities <sup>2</sup>	362.1	346.1	354.1	360.7	365.8	378.7	382.3	389.6	388.1	395.0	393.3	389.7
4 Other securities	181.7	203.2	202.2	205.5	207.7	210.8	213.4	219.3	221.4	219.8	221.0	219.3
5 Loans and leases in bank credit <sup>3</sup>	1,496.0	1,540.2	1,549.9	1,558.3	1,564.0	1,592.1	1,604.6	1,613.4	1,613.9	1,618.5	1,633.9	1,627.0
6 Commercial and industrial	285.8	298.4	302.2	301.4	300.5	301.6	300.6	301.9	301.1	303.4	303.9	301.3
7 Real estate	812.0	835.0	843.4	851.3	859.1	875.2	881.1	888.0	886.3	892.0	896.8	890.4
8 Revolving home equity	45.9	49.1	50.4	51.7	52.6	54.9	55.5	57.0	57.0	57.9	58.1	57.9
9 Other	766.1	785.9	792.9	799.6	806.5	820.3	825.6	831.1	829.3	834.1	838.7	832.6
10 Consumer	297.8	297.4	295.8	296.7	295.6	308.8	314.9	314.6	316.6	314.3	324.7	327.3
11 Security <sup>4</sup>	6.8	8.2	8.3	8.4	8.7	7.8	7.8	8.0	8.2	7.9	7.8	7.8
12 Other loans and leases	93.7	101.2	100.2	100.4	100.2	98.7	100.2	100.8	101.7	100.8	100.7	100.1
13 Interbank loans	83.6	114.6	115.2	116.7	120.5	103.1	103.9	103.1	107.8	97.6	98.2	98.3
14 Cash assets <sup>5</sup>	99.7	102.8	105.1	105.9	109.2	108.8	106.2	108.4	109.3	106.3	110.2	95.2
15 Other assets <sup>6</sup>	91.5	109.7	119.0	120.9	127.9	129.4	128.3	131.2	127.9	137.1	134.9	141.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,287.9</b>	<b>2,388.8</b>	<b>2,417.5</b>	<b>2,439.3</b>	<b>2,465.7</b>	<b>2,492.9</b>	<b>2,508.2</b>	<b>2,534.5</b>	<b>2,537.8</b>	<b>2,544.0</b>	<b>2,560.6</b>	<b>2,540.0</b>
<b>LIABILITIES</b>												
17 Deposits	1,774.2	1,886.4	1,905.2	1,922.0	1,939.6	1,947.2	1,956.8	1,979.4	1,979.2	1,998.3	1,995.6	1,993.6
18 Transaction	290.8	291.1	290.1	297.0	301.1	303.8	299.5	299.8	312.9	289.7	292.1	289.1
19 Nontransaction	1,483.4	1,595.3	1,615.1	1,625.0	1,638.5	1,643.5	1,657.4	1,679.6	1,666.3	1,708.6	1,703.5	1,704.5
20 Large time	294.3	298.5	301.4	305.2	305.1	307.8	309.5	304.3	303.8	303.0	303.8	303.6
21 Other	1,189.1	1,296.9	1,313.7	1,319.7	1,333.5	1,335.7	1,347.8	1,375.3	1,362.5	1,405.6	1,399.8	1,400.9
22 Borrowings	327.0	334.1	337.6	343.6	355.0	364.3	366.4	373.2	379.9	375.7	376.2	375.9
23 From banks in the U.S.	155.8	148.4	148.8	150.9	155.6	165.7	165.6	166.5	169.8	166.8	170.8	169.3
24 From others	171.2	185.7	188.7	192.7	199.4	198.6	200.8	206.7	210.1	208.8	205.4	206.5
25 Net due to related foreign offices	20.9	13.1	14.7	15.5	10.5	9.5	10.2	10.0	8.4	8.2	10.9	11.0
26 Other liabilities	51.2	56.2	58.8	60.2	62.0	63.9	64.9	65.5	66.2	65.4	70.1	65.7
27 <b>TOTAL LIABILITIES</b>	<b>2,173.2</b>	<b>2,289.8</b>	<b>2,316.3</b>	<b>2,341.2</b>	<b>2,367.2</b>	<b>2,384.9</b>	<b>2,398.3</b>	<b>2,428.1</b>	<b>2,433.7</b>	<b>2,447.6</b>	<b>2,452.9</b>	<b>2,446.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	114.7	99.0	101.2	98.1	98.6	108.0	109.9	106.5	104.1	96.5	107.7	93.9

**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 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	2,044.2	2,091.5	2,106.3	2,127.8	2,143.2	2,183.4	2,201.5	2,226.9	2,235.6	2,235.8	2,243.8	2,234.1
2 Securities in bank credit	542.9	551.0	556.2	565.6	573.4	587.1	593.9	607.9	610.4	613.6	613.8	609.1
3 Treasury and Agency securities <sup>2</sup>	361.3	347.8	354.0	360.1	365.7	376.3	380.5	388.6	388.9	393.8	392.8	389.8
4 Other securities	181.7	203.2	202.2	205.5	207.7	210.8	213.4	219.3	221.4	219.8	221.0	219.3
5 Loans and leases in bank credit <sup>3</sup>	1,501.3	1,540.4	1,550.1	1,562.3	1,569.8	1,596.3	1,607.6	1,618.9	1,625.2	1,622.2	1,629.9	1,625.0
6 Commercial and industrial	286.6	300.2	302.0	299.8	299.0	301.2	299.9	302.8	303.2	304.8	303.4	300.4
7 Real estate	812.0	835.7	843.9	853.1	860.9	876.3	881.5	888.1	889.0	891.2	893.5	889.5
8 Revolving home equity	46.0	49.1	50.2	51.5	52.8	55.2	55.8	57.2	57.4	57.9	57.9	57.9
9 Other	766.0	786.6	793.7	801.6	808.0	821.2	825.7	831.0	831.6	833.3	835.6	831.5
10 Consumer	301.5	295.3	295.0	299.0	299.1	311.0	317.0	318.4	323.1	316.4	325.2	328.6
10a Credit cards and related plans	135.1	129.3	129.5	132.9	132.5	142.6	149.8	152.7	157.7	150.1	158.3	162.0
10b Other	166.5	166.0	165.6	166.2	166.6	168.4	167.2	165.8	165.4	166.2	167.0	166.6
11 Security <sup>4</sup>	7.0	8.0	8.1	8.2	8.5	7.9	8.2	8.2	8.1	8.0	7.9	7.9
12 Other loans and leases	94.1	101.3	101.1	102.1	102.2	99.9	101.0	101.4	101.8	101.8	99.9	98.7
13 Interbank loans	88.5	108.0	107.7	110.8	116.5	104.3	111.2	108.8	106.2	101.6	104.5	101.2
14 Cash assets <sup>5</sup>	106.0	101.7	103.8	103.1	109.9	109.5	111.5	114.9	115.4	125.6	111.1	103.1
15 Other assets <sup>6</sup>	91.5	109.7	119.0	120.9	127.9	129.4	128.3	131.2	127.9	137.1	134.9	141.5
16 TOTAL ASSETS <sup>7</sup>	<b>2,303.4</b>	<b>2,383.0</b>	<b>2,408.7</b>	<b>2,433.9</b>	<b>2,468.0</b>	<b>2,496.5</b>	<b>2,522.0</b>	<b>2,551.3</b>	<b>2,554.5</b>	<b>2,569.9</b>	<b>2,563.3</b>	<b>2,549.1</b>
<b>LIABILITIES</b>												
17 Deposits	1,792.2	1,875.0	1,892.0	1,909.1	1,933.3	1,948.6	1,969.7	1,998.9	1,994.4	2,025.3	2,003.4	1,999.8
18 Transaction	301.5	290.7	288.6	294.3	301.0	303.4	303.0	310.5	325.5	314.1	298.1	297.6
19 Nontransaction	1,490.7	1,584.3	1,603.4	1,614.9	1,632.3	1,645.2	1,666.6	1,688.5	1,668.9	1,711.2	1,705.3	1,702.2
20 Large time	294.3	298.5	301.4	305.2	305.1	307.8	309.5	304.3	303.8	303.0	303.8	303.6
21 Other	1,196.4	1,285.8	1,302.0	1,309.6	1,327.2	1,337.4	1,357.1	1,384.2	1,365.1	1,408.2	1,401.5	1,398.6
22 Borrowings	327.0	334.1	337.6	343.6	355.0	364.3	366.4	373.2	379.9	375.7	376.2	375.9
23 From banks in the U.S.	155.8	148.4	148.8	150.9	155.6	165.7	165.6	166.5	169.8	166.8	170.8	169.3
24 From others	171.2	185.7	188.7	192.7	199.4	198.6	200.8	206.7	210.1	208.8	205.4	206.5
25 Net due to related foreign offices	20.9	13.1	14.7	15.5	10.5	9.5	10.2	10.0	8.4	8.2	10.9	11.0
26 Other liabilities	51.2	56.2	58.8	60.2	62.0	63.9	64.9	65.5	66.2	65.4	70.1	65.7
27 TOTAL LIABILITIES	<b>2,191.3</b>	<b>2,278.4</b>	<b>2,303.0</b>	<b>2,328.4</b>	<b>2,360.9</b>	<b>2,386.3</b>	<b>2,411.2</b>	<b>2,447.6</b>	<b>2,448.9</b>	<b>2,474.5</b>	<b>2,460.6</b>	<b>2,452.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	112.2	104.6	105.7	105.5	107.1	110.2	110.8	103.8	105.6	95.3	102.7	96.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	600.9	604.1	595.3	592.6	589.6	585.8	592.9	586.3	583.4	581.4	591.1	586.6
2 Securities in bank credit	206.4	216.8	218.6	217.4	219.6	226.3	229.1	229.2	227.6	237.7	232.6	230.6
3 Treasury and Agency securities <sup>2</sup>	68.9	65.8	63.9	63.3	65.2	63.0	66.2	64.5	62.6	69.7	64.8	62.5
4 Other securities	137.6	151.1	154.7	154.1	154.4	163.3	162.9	164.8	165.0	168.0	167.8	168.1
5 Loans and leases in bank credit <sup>3</sup>	394.4	387.3	376.6	375.2	370.0	359.5	363.7	357.0	355.9	343.7	358.5	356.0
6 Commercial and industrial	209.0	211.1	205.9	204.8	205.0	200.0	200.1	195.7	194.4	190.2	194.4	195.8
7 Real estate	18.3	18.1	18.2	18.4	18.7	18.7	18.9	19.1	19.3	18.9	19.0	19.4
11 Security <sup>4</sup>	100.4	91.3	86.7	84.7	79.0	72.5	76.7	73.8	73.7	65.4	75.8	71.9
12 Other loans and leases	66.7	66.7	65.8	67.3	67.3	68.3	68.0	68.4	68.5	69.1	69.3	68.9
13 Interbank loans	26.4	21.3	21.2	20.2	26.0	24.0	25.5	21.1	21.4	17.3	21.0	21.9
14 Cash assets <sup>5</sup>	40.0	36.3	36.8	37.5	45.5	39.2	37.4	36.3	35.3	35.7	34.7	34.5
15 Other assets <sup>6</sup>	34.6	37.1	30.4	30.1	33.5	32.4	34.3	31.0	31.3	31.0	32.2	33.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>701.4</b>	<b>698.5</b>	<b>683.4</b>	<b>680.0</b>	<b>694.1</b>	<b>680.9</b>	<b>689.6</b>	<b>674.3</b>	<b>671.1</b>	<b>665.1</b>	<b>678.6</b>	<b>676.4</b>
<b>LIABILITIES</b>												
17 Deposits	382.1	418.8	413.7	407.0	409.4	421.8	428.4	435.5	433.3	432.8	441.2	450.0
18 Transaction	10.7	9.5	9.2	9.5	12.3	10.8	10.7	11.1	10.8	10.7	11.3	11.1
19 Nontransaction	371.5	409.3	404.6	397.4	397.1	411.1	417.7	424.4	422.5	422.1	429.9	438.9
22 Borrowings	240.5	216.1	211.2	210.6	221.7	207.9	213.0	203.4	202.0	205.0	193.2	189.3
23 From banks in the U.S.	22.1	22.5	22.3	20.6	30.5	23.4	24.2	24.5	28.6	32.1	22.6	21.5
24 From others	218.4	193.7	188.9	190.0	191.3	184.5	188.8	178.9	173.4	173.0	170.6	167.8
25 Net due to related foreign offices	-1.8	-19.6	-16.4	-12.8	-19.1	-17.2	-30.8	-49.7	-53.1	-58.9	-47.9	-47.5
26 Other liabilities	72.6	83.8	78.0	75.6	78.1	74.7	77.0	75.1	78.1	75.1	78.3	79.9
27 <b>TOTAL LIABILITIES</b>	<b>693.4</b>	<b>699.1</b>	<b>686.5</b>	<b>680.4</b>	<b>690.2</b>	<b>687.3</b>	<b>687.6</b>	<b>664.3</b>	<b>660.2</b>	<b>654.0</b>	<b>664.8</b>	<b>671.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	8.1	-0.6	-3.1	-0.4	3.9	-6.3	2.0	10.0	10.8	11.1	13.8	4.6

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

Not seasonally adjusted, billions of dollars

January 25, 2002

Account	2000 Dec	2001 Jun	2001 Jul	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	Week ending			
									Dec 26	Jan 2	Jan 9	Jan 16
<b>ASSETS</b>												
1 Bank credit	611.6	600.3	590.8	586.2	587.8	588.7	595.7	595.9	595.6	595.0	596.2	595.9
2 Securities in bank credit	206.4	216.8	218.6	217.4	219.6	226.3	229.1	229.2	227.6	237.7	232.6	230.6
3 Treasury and Agency securities <sup>2</sup>	68.9	65.8	63.9	63.3	65.2	63.0	66.2	64.5	62.6	69.7	64.8	62.5
3a Trading account	11.8	13.8	13.0	12.3	13.8	15.0	14.0	13.3	12.0	15.1	15.9	13.6
3b Investment account	57.0	52.0	50.9	51.0	51.4	48.0	52.2	51.2	50.6	54.6	49.0	48.9
4 Other securities	137.6	151.1	154.7	154.1	154.4	163.3	162.9	164.8	165.0	168.0	167.8	168.1
4a Trading account	91.5	105.3	106.7	108.1	107.3	106.9	107.5	108.6	109.9	110.0	110.5	110.3
4b Investment account	46.0	45.8	48.1	46.0	47.0	56.4	55.3	56.2	55.1	58.0	57.3	57.8
5 Loans and leases in bank credit <sup>3</sup>	405.2	383.5	372.1	368.7	368.3	362.5	366.6	366.7	368.1	357.4	363.6	365.2
6 Commercial and industrial	211.4	210.0	205.2	203.5	204.6	200.2	200.8	198.0	198.5	194.6	196.3	197.5
7 Real estate	18.3	18.1	18.2	18.4	18.7	18.7	18.9	19.1	19.3	18.9	19.0	19.4
11 Security <sup>4</sup>	106.6	89.4	83.9	80.8	77.9	75.6	78.2	78.6	78.3	71.2	77.5	78.1
12 Other loans and leases	69.0	66.1	64.8	66.0	67.1	67.9	68.6	71.0	72.0	72.6	70.8	70.3
13 Interbank loans	26.4	21.3	21.2	20.2	26.0	24.0	25.5	21.1	21.4	17.3	21.0	21.9
14 Cash assets <sup>5</sup>	42.8	35.2	35.5	36.3	44.5	39.9	39.5	38.8	38.3	38.6	37.1	37.2
15 Other assets <sup>6</sup>	36.3	35.8	29.6	29.8	33.2	31.9	34.3	32.5	32.6	32.1	33.7	35.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>716.7</b>	<b>692.3</b>	<b>676.8</b>	<b>672.1</b>	<b>691.1</b>	<b>684.1</b>	<b>694.6</b>	<b>687.9</b>	<b>687.5</b>	<b>682.7</b>	<b>687.6</b>	<b>689.7</b>
<b>LIABILITIES</b>												
17 Deposits	392.9	411.6	403.5	395.1	401.4	414.4	431.7	448.6	451.7	446.6	453.4	461.6
18 Transaction	11.3	9.4	9.3	9.5	12.6	10.9	10.9	11.8	11.7	11.8	11.5	11.5
19 Nontransaction	381.5	402.3	394.3	385.6	388.7	403.5	420.8	436.8	440.0	434.9	441.9	450.2
22 Borrowings	240.5	216.1	211.2	210.6	221.7	207.9	213.0	203.4	202.0	205.0	193.2	189.3
23 From banks in the U.S.	22.1	22.5	22.3	20.6	30.5	23.4	24.2	24.5	28.6	32.1	22.6	21.5
24 From others	218.4	193.7	188.9	190.0	191.3	184.5	188.8	178.9	173.4	173.0	170.6	167.8
25 Net due to related foreign offices	3.0	-22.8	-19.6	-14.1	-16.6	-16.9	-30.7	-44.7	-49.4	-50.9	-42.6	-45.1
26 Other liabilities	74.7	82.3	76.5	75.1	79.3	74.9	77.0	77.2	79.6	78.4	80.5	80.9
27 <b>TOTAL LIABILITIES</b>	<b>711.0</b>	<b>687.3</b>	<b>671.6</b>	<b>666.8</b>	<b>685.8</b>	<b>680.3</b>	<b>691.0</b>	<b>684.5</b>	<b>683.9</b>	<b>679.1</b>	<b>684.5</b>	<b>686.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	5.7	5.0	5.2	5.3	5.3	3.8	3.5	3.5	3.6	3.6	3.1	2.8

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

January 25, 2002

Account	2000	2001	2001	2001	2001	2001	2001	2001	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 26	Jan 2	Jan 9	Jan 16
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	77.9	87.5	79.8	89.8	98.0	100.8	104.3	80.6	79.3	70.8	80.8	93.9
30 Reval. losses on off-bal. sheet items <sup>9</sup>	83.1	81.9	71.8	78.4	84.8	86.0	86.5	68.4	65.9	60.7	60.4	73.8
31 Mortgage-backed securities <sup>10</sup>	248.5	262.2	262.1	274.6	280.5	290.2	290.7	311.8	320.4	323.0	316.6	309.5
31a Pass-through	182.0	200.8	200.2	212.3	218.2	222.5	206.3	209.3	219.1	220.1	215.6	211.1
31b CMO, REMIC, and other	66.5	61.4	61.9	62.3	62.3	67.8	84.4	102.6	101.3	102.9	100.9	98.4
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	4.1	4.2	2.6	5.0	7.0	9.4	10.2	5.4	5.4	3.6	2.0	3.5
33 Offshore credit to U.S. residents <sup>12</sup>	23.4	20.6	20.2	19.6	20.2	20.0	19.2	19.1	19.3	19.3	19.5	19.5
34 Securitized consumer loans <sup>13</sup>	79.2	81.7	96.2	96.1	97.1	98.1	99.6	99.8	101.0	100.9	94.5	94.5
34a Credit cards and related plans	69.3	72.8	86.1	85.6	86.8	87.8	88.3	88.7	90.0	90.0	83.7	83.7
34b Other	9.9	9.0	10.1	10.5	10.3	10.3	11.3	11.0	11.0	10.9	10.8	10.8
35 Securitized business loans <sup>13</sup>	14.4	21.4	21.6	21.8	21.9	22.1	21.6	20.7	20.7	20.1	20.3	20.5
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	207.5	232.7	239.9	245.0	251.1	258.0	263.3	268.1	268.3	268.8	270.8	269.5
34 Securitized consumer loans <sup>13</sup>	229.6	236.9	225.6	228.5	231.6	235.1	238.0	243.5	244.6	247.4	251.6	251.6
34a Credit cards and related plans	220.5	228.6	216.9	219.9	223.0	226.9	229.5	235.2	236.3	239.1	243.3	243.4
34b Other	9.1	8.3	8.7	8.6	8.5	8.2	8.6	8.4	8.3	8.3	8.2	8.2
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	46.5	56.6	53.4	54.7	54.6	56.5	55.7	56.4	57.6	57.1	58.4	59.2
30 Reval. losses on off-bal. sheet items <sup>9</sup>	42.4	51.4	48.6	50.7	50.1	48.8	48.7	49.9	51.3	51.7	52.7	53.1
35 Securitized business loans <sup>13</sup>	34.8	29.6	27.4	26.6	26.5	26.6	25.2	24.0	23.5	23.6	23.4	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**