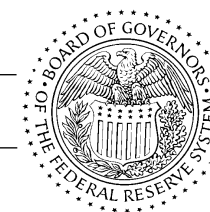


FEDERAL RESERVE statistical release



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

April 5, 2002

Account	2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
									Mar 6	Mar 13	Mar 20	Mar 27
ASSETS												
1 Bank credit	5,269.1	5,360.4	5,431.3	5,431.3	5,461.9	5,453.8	5,437.4	5,439.1	5,422.9	5,412.0	5,427.7	5,445.3
2 Securities in bank credit	1,346.6	1,428.1	1,445.4	1,474.2	1,490.3	1,493.2	1,492.6	1,485.9	1,486.3	1,471.4	1,489.3	1,483.9
3 Treasury and Agency securities ²	771.0	764.0	775.0	806.0	813.9	830.7	819.2	811.7	819.0	816.8	832.1	839.8
4 Other securities	575.5	664.1	670.4	668.2	676.3	662.5	673.4	674.3	667.3	654.5	657.2	644.2
5 Loans and leases in bank credit ³	3,922.6	3,932.3	3,985.8	3,957.0	3,971.6	3,960.6	3,944.8	3,953.2	3,936.5	3,940.6	3,938.4	3,961.4
6 Commercial and industrial	1,105.0	1,063.4	1,065.1	1,047.1	1,035.8	1,025.0	1,015.1	1,022.5	1,020.5	1,018.7	1,022.6	1,022.6
7 Real estate	1,676.2	1,718.8	1,726.6	1,753.0	1,773.5	1,786.5	1,783.5	1,789.2	1,785.8	1,786.8	1,785.6	1,785.9
8 Revolving home equity	129.8	140.1	142.7	148.9	150.7	154.0	157.3	160.5	163.6	165.0	167.8	169.5
9 Other	1,546.4	1,578.7	1,583.9	1,604.0	1,622.8	1,632.5	1,626.2	1,628.6	1,622.2	1,621.8	1,617.7	1,616.3
10 Consumer	544.6	552.4	551.6	550.6	558.1	557.1	559.7	562.3	559.8	557.1	561.5	562.0
11 Security ⁴	168.0	166.4	176.9	154.0	154.0	145.5	150.1	149.7	150.2	153.4	148.2	165.2
12 Other loans and leases	428.8	431.2	465.6	452.4	450.2	446.4	436.4	429.5	420.2	424.5	420.5	425.9
13 Interbank loans	268.4	282.1	346.5	301.8	286.3	292.8	292.9	276.8	266.0	267.1	265.2	278.0
14 Cash assets ⁵	283.2	284.4	327.1	302.5	296.7	297.4	299.2	295.4	303.7	286.6	296.8	296.8
15 Other assets ⁶	407.9	435.7	468.6	485.5	483.0	477.7	479.7	480.7	458.5	462.8	461.4	458.0
16 TOTAL ASSETS ⁷	6,163.5	6,295.2	6,505.5	6,451.1	6,457.0	6,449.2	6,434.9	6,417.6	6,376.5	6,353.9	6,376.3	6,403.3
LIABILITIES												
17 Deposits	3,912.3	4,093.1	4,219.5	4,181.5	4,200.1	4,242.4	4,253.8	4,266.4	4,284.2	4,291.1	4,291.0	4,317.3
18 Transaction	605.0	613.4	690.6	641.0	635.5	640.5	635.9	625.3	604.5	611.4	632.7	640.7
19 Nontransaction	3,307.2	3,479.7	3,528.9	3,540.6	3,564.6	3,601.9	3,617.9	3,641.1	3,679.7	3,679.7	3,658.2	3,676.6
20 Large time	948.0	964.2	965.3	982.1	984.8	983.5	996.4	1,008.3	1,007.7	1,009.3	1,017.3	1,022.3
21 Other	2,359.2	2,515.5	2,563.5	2,558.5	2,579.8	2,618.3	2,621.5	2,632.8	2,672.0	2,670.5	2,641.0	2,654.3
22 Borrowings	1,259.9	1,239.4	1,291.4	1,270.2	1,256.0	1,250.6	1,237.9	1,233.5	1,211.2	1,185.9	1,203.2	1,211.0
23 From banks in the U.S.	394.9	402.7	450.8	425.4	413.5	415.5	413.5	407.3	398.8	391.7	392.0	393.9
24 From others	865.0	836.7	840.6	844.7	842.4	835.1	824.5	826.2	812.4	794.2	811.2	817.2
25 Net due to related foreign offices	205.9	197.3	172.8	178.1	160.0	146.5	125.6	106.3	112.7	107.4	123.7	119.6
26 Other liabilities	354.9	351.3	399.4	370.4	401.2	354.4	338.6	333.4	310.7	311.2	297.8	293.9
27 TOTAL LIABILITIES	5,733.0	5,881.1	6,083.1	6,000.2	6,017.3	5,993.8	5,955.9	5,939.7	5,918.8	5,895.6	5,915.6	5,941.8
28 Residual (assets less liabilities) ⁸	430.5	414.1	422.4	450.9	439.7	455.4	479.0	477.9	457.7	458.3	460.7	461.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	5,275.0	5,337.9	5,426.1	5,434.0	5,477.6	5,487.0	5,454.8	5,444.0	5,431.7	5,410.4	5,419.5	5,427.2
2	Securities in bank credit	1,353.3	1,420.7	1,442.3	1,473.9	1,494.0	1,500.6	1,500.7	1,493.4	1,496.8	1,480.7	1,492.4	1,485.3
3	Treasury and Agency securities ²	777.2	758.7	772.0	802.8	814.6	835.6	824.3	818.7	828.6	824.3	837.1	843.2
4	Other securities	576.1	662.0	670.2	671.1	679.3	665.1	676.4	674.7	668.2	656.4	655.3	642.2
5	Loans and leases in bank credit ³	3,921.8	3,917.1	3,983.8	3,960.1	3,983.6	3,986.3	3,954.1	3,950.6	3,934.9	3,929.7	3,927.1	3,941.9
6	Commercial and industrial	1,104.2	1,057.5	1,063.0	1,048.5	1,037.4	1,024.8	1,010.7	1,021.4	1,021.8	1,017.8	1,025.6	1,023.8
7	Real estate	1,671.3	1,719.8	1,728.3	1,754.8	1,778.0	1,790.9	1,782.8	1,784.0	1,779.6	1,780.5	1,776.7	1,776.7
8	Revolving home equity	129.7	140.2	143.4	149.4	151.3	154.1	157.1	160.5	162.8	163.7	166.1	167.5
9	Other	1,541.7	1,579.6	1,584.9	1,605.4	1,626.7	1,636.7	1,625.6	1,623.5	1,616.8	1,616.9	1,610.6	1,609.1
10	Consumer	546.8	549.0	550.9	551.1	560.5	566.6	567.4	564.7	558.4	554.9	559.0	558.5
10a	Credit cards and related plans	212.6	217.9	217.1	216.5	225.5	232.1	228.7	224.9	222.9	218.8	222.8	223.7
10b	Other	334.2	331.1	333.8	334.5	335.0	334.6	338.7	339.8	335.5	336.1	336.2	334.8
11	Security ⁴	171.2	162.3	175.7	156.2	157.2	151.9	154.0	151.2	153.4	153.9	146.7	159.0
12	Other loans and leases	428.2	428.5	466.0	449.6	450.5	452.2	439.2	429.2	421.7	422.6	419.1	423.9
13	Interbank loans	267.1	276.4	338.5	296.9	289.8	299.1	291.0	275.5	276.6	272.3	266.3	274.8
14	Cash assets ⁵	284.0	271.2	323.8	304.3	305.9	317.2	312.1	296.6	295.4	278.1	283.9	282.6
15	Other assets ⁶	406.9	433.3	471.2	484.3	484.2	480.7	481.3	479.8	461.0	462.0	460.0	452.8
16	TOTAL ASSETS ⁷	6,167.8	6,251.3	6,491.4	6,449.8	6,486.6	6,511.3	6,465.1	6,421.2	6,389.7	6,348.0	6,354.7	6,362.7
LIABILITIES													
17	Deposits	3,924.1	4,049.7	4,189.9	4,166.7	4,219.4	4,293.1	4,279.6	4,282.3	4,306.6	4,298.8	4,280.3	4,301.9
18	Transaction	599.3	597.4	683.6	635.2	641.6	669.2	648.9	620.1	602.1	606.7	620.8	629.2
19	Nontransaction	3,324.8	3,452.3	3,506.3	3,531.5	3,577.8	3,623.9	3,630.7	3,662.2	3,704.5	3,692.1	3,659.5	3,672.7
20	Large time	955.0	951.0	952.8	976.5	991.5	998.0	1,009.1	1,015.5	1,010.2	1,009.5	1,016.1	1,024.2
21	Other	2,369.8	2,501.2	2,553.4	2,555.0	2,586.2	2,626.0	2,621.6	2,646.8	2,694.3	2,682.6	2,643.4	2,648.5
22	Borrowings	1,263.4	1,218.9	1,286.4	1,271.8	1,258.8	1,250.6	1,251.4	1,236.8	1,214.6	1,183.6	1,207.4	1,202.3
23	From banks in the U.S.	400.3	396.7	441.9	423.4	410.7	417.2	418.7	412.6	405.2	395.8	397.2	396.3
24	From others	863.1	822.3	844.5	848.4	848.1	833.4	832.7	824.2	809.4	787.8	810.2	806.0
25	Net due to related foreign offices	213.7	194.0	173.5	177.4	163.3	153.1	133.0	112.8	114.8	109.0	125.2	125.2
26	Other liabilities	361.0	349.1	399.5	370.7	406.9	359.9	344.3	338.5	311.8	311.3	296.9	295.3
27	TOTAL LIABILITIES	5,762.2	5,811.7	6,049.3	5,986.7	6,048.3	6,056.7	6,008.4	5,970.5	5,947.8	5,902.7	5,909.8	5,924.8
28	Residual (assets less liabilities) ⁸	405.6	439.6	442.1	463.0	438.3	454.6	456.7	450.7	441.9	445.3	444.9	437.9

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

Seasonally adjusted, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	4,662.0	4,761.3	4,835.9	4,839.8	4,863.5	4,859.1	4,849.4	4,850.9	4,835.7	4,824.1	4,840.2	4,844.0
2	Securities in bank credit	1,143.2	1,202.0	1,219.5	1,244.1	1,254.3	1,255.7	1,258.8	1,255.0	1,257.5	1,244.3	1,265.2	1,257.5
3	Treasury and Agency securities ²	708.5	723.9	731.8	749.5	754.2	772.8	765.1	762.2	767.7	765.9	781.8	788.6
4	Other securities	434.7	478.1	487.7	494.7	500.1	482.9	493.7	492.8	489.8	478.4	483.3	468.9
5	Loans and leases in bank credit ³	3,518.8	3,559.4	3,616.4	3,595.6	3,609.2	3,603.4	3,590.6	3,595.9	3,578.2	3,579.7	3,575.1	3,586.5
6	Commercial and industrial	889.6	860.0	862.7	847.9	837.1	829.3	822.0	825.2	822.9	819.4	818.1	816.8
7	Real estate	1,658.1	1,700.5	1,708.0	1,734.3	1,754.6	1,767.5	1,764.6	1,770.5	1,767.3	1,768.5	1,766.6	1,766.5
8	Revolving home equity	129.8	140.1	142.7	148.9	150.7	154.0	157.3	160.5	163.6	165.0	167.8	169.5
9	Other	1,528.3	1,560.4	1,565.3	1,585.3	1,603.9	1,613.5	1,607.2	1,610.0	1,603.7	1,603.6	1,598.7	1,597.0
10	Consumer	544.6	552.4	551.6	550.6	558.1	557.1	559.7	562.3	559.8	557.1	561.5	562.0
11	Security ⁴	64.9	82.9	97.0	78.7	77.1	71.4	76.3	78.4	78.0	79.5	78.6	86.8
12	Other loans and leases	361.7	363.5	397.2	384.1	382.3	378.1	368.1	359.4	350.1	355.2	350.3	354.3
13	Interbank loans	240.8	262.0	320.6	278.0	261.1	272.1	267.2	256.4	239.6	248.2	246.7	255.4
14	Cash assets ⁵	242.5	248.0	283.5	263.5	258.6	258.5	259.8	255.8	264.0	247.6	255.4	256.7
15	Other assets ⁶	372.4	405.5	434.9	453.7	449.5	447.7	448.4	450.7	431.6	436.1	434.4	431.4
16	TOTAL ASSETS⁷	5,453.1	5,609.8	5,807.3	5,765.3	5,762.2	5,765.2	5,750.8	5,739.9	5,696.7	5,681.7	5,702.2	5,713.0
LIABILITIES													
17	Deposits	3,523.2	3,686.8	3,808.7	3,758.1	3,766.6	3,797.8	3,788.0	3,795.6	3,816.8	3,815.8	3,812.5	3,826.9
18	Transaction	594.8	603.6	678.2	630.1	624.6	629.3	624.8	614.8	593.8	601.4	622.6	629.8
19	Nontransaction	2,928.3	3,083.2	3,130.5	3,128.0	3,142.0	3,168.5	3,163.3	3,180.8	3,223.0	3,214.4	3,189.9	3,197.2
20	Large time	571.3	570.1	569.4	572.4	565.1	553.5	544.6	552.5	553.6	546.5	551.5	552.0
21	Other	2,357.0	2,513.1	2,561.1	2,555.6	2,576.9	2,615.0	2,618.6	2,628.3	2,669.4	2,667.9	2,638.4	2,645.2
22	Borrowings	1,019.9	1,029.1	1,071.2	1,061.5	1,042.3	1,047.1	1,050.0	1,043.5	1,013.9	1,002.5	1,020.1	1,031.4
23	From banks in the U.S.	371.3	382.0	420.1	401.4	389.1	390.6	391.1	384.3	374.5	371.7	371.0	372.6
24	From others	648.5	647.1	651.0	660.1	653.3	656.4	658.9	659.2	639.4	630.8	649.1	658.9
25	Net due to related foreign offices	212.7	207.5	189.2	193.4	189.1	193.6	183.2	172.9	170.7	168.9	186.8	184.8
26	Other liabilities	273.6	273.4	317.8	295.4	324.0	279.3	262.9	259.0	243.4	245.3	233.8	229.8
27	TOTAL LIABILITIES	5,029.3	5,196.9	5,386.8	5,308.4	5,322.0	5,317.9	5,284.1	5,271.0	5,244.8	5,232.5	5,253.2	5,273.0
28	Residual (assets less liabilities) ⁸	423.8	413.0	420.5	456.9	440.2	447.4	466.7	468.9	451.9	449.3	449.1	440.0

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

Not seasonally adjusted, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	4,662.7	4,744.7	4,833.6	4,842.4	4,876.5	4,884.7	4,861.2	4,851.9	4,842.4	4,822.0	4,830.8	4,826.8
2	Securities in bank credit	1,149.9	1,194.6	1,216.3	1,243.8	1,258.0	1,263.1	1,266.8	1,262.5	1,267.9	1,253.7	1,268.2	1,258.9
3	Treasury and Agency securities ²	714.7	718.6	728.8	746.3	754.9	777.6	770.2	769.3	777.3	773.4	786.8	792.0
4	Other securities	435.2	476.0	487.5	497.6	503.1	485.5	496.6	493.3	490.6	480.3	481.4	466.9
5	Loans and leases in bank credit ³	3,512.8	3,550.1	3,617.3	3,598.6	3,618.5	3,621.6	3,594.3	3,589.4	3,574.5	3,568.3	3,562.6	3,568.0
6	Commercial and industrial	887.1	855.7	860.6	848.6	837.1	827.4	816.9	822.5	822.5	817.5	819.1	816.8
7	Real estate	1,653.3	1,701.5	1,709.7	1,736.1	1,759.1	1,771.8	1,763.8	1,765.4	1,761.2	1,762.3	1,757.8	1,757.3
8	Revolving home equity	129.7	140.2	143.4	149.4	151.3	154.1	157.1	160.5	162.8	163.7	166.1	167.5
9	Other	1,523.6	1,561.3	1,566.2	1,586.7	1,607.8	1,617.7	1,606.7	1,604.9	1,598.3	1,598.6	1,591.7	1,589.7
10	Consumer	546.8	549.0	550.9	551.1	560.5	566.6	567.4	564.7	558.4	554.9	559.0	558.5
10a	Credit cards and related plans	212.6	217.9	217.1	216.5	225.5	232.1	228.7	224.9	222.9	218.8	222.8	223.7
10b	Other	334.2	331.1	333.8	334.5	335.0	334.6	338.7	339.8	335.5	336.1	336.2	334.8
11	Security ⁴	64.7	81.8	98.2	80.8	79.3	73.8	76.2	77.7	81.7	80.9	78.8	84.1
12	Other loans and leases	360.9	362.1	397.9	382.1	382.5	382.0	370.1	359.1	350.7	352.7	348.0	351.3
13	Interbank loans	239.5	256.3	312.7	273.0	264.7	278.4	265.3	255.2	250.2	253.3	247.8	252.2
14	Cash assets ⁵	242.8	236.0	280.2	264.5	265.5	275.8	270.6	256.2	256.1	240.2	243.9	243.6
15	Other assets ⁶	370.6	403.6	436.9	453.0	450.9	450.0	449.2	449.2	432.8	434.0	432.4	425.9
16	TOTAL ASSETS ⁷	5,450.7	5,573.4	5,795.5	5,763.6	5,787.0	5,816.6	5,772.5	5,738.2	5,707.0	5,675.0	5,680.2	5,674.2
LIABILITIES													
17	Deposits	3,530.1	3,655.3	3,789.0	3,750.0	3,782.3	3,836.2	3,803.3	3,806.1	3,838.8	3,823.1	3,801.1	3,805.3
18	Transaction	588.9	587.9	671.0	624.3	630.5	657.2	637.5	609.4	591.7	596.9	610.9	618.4
19	Nontransaction	2,941.2	3,067.4	3,118.0	3,125.7	3,151.7	3,179.0	3,165.8	3,196.7	3,247.1	3,226.2	3,190.2	3,186.9
20	Large time	573.6	568.5	566.9	573.6	568.5	556.4	547.1	554.4	555.4	546.2	549.4	547.7
21	Other	2,367.6	2,498.9	2,551.1	2,552.1	2,583.2	2,622.6	2,618.7	2,642.3	2,691.7	2,680.0	2,640.8	2,639.2
22	Borrowings	1,023.4	1,008.6	1,066.2	1,063.1	1,045.1	1,047.0	1,063.5	1,046.8	1,017.2	1,000.2	1,024.3	1,022.7
23	From banks in the U.S.	376.7	376.0	411.2	399.4	386.2	392.3	396.4	389.6	380.8	375.8	376.2	375.0
24	From others	646.7	632.6	655.0	663.7	658.9	654.7	667.1	657.2	636.4	624.3	648.1	647.7
25	Net due to related foreign offices	217.4	206.3	188.7	194.2	193.8	197.6	187.4	176.6	171.2	168.3	184.2	184.2
26	Other liabilities	278.3	272.1	317.3	296.3	330.3	283.8	267.4	263.0	244.0	244.6	231.4	229.1
27	TOTAL LIABILITIES	5,049.2	5,142.3	5,361.3	5,303.7	5,351.4	5,364.5	5,321.6	5,292.5	5,271.3	5,236.2	5,241.0	5,241.3
28	Residual (assets less liabilities) ⁸	401.5	431.1	434.3	459.9	435.6	452.1	450.9	445.7	435.7	438.8	439.2	432.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 5, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	2,596.8	2,629.8	2,692.7	2,643.3	2,644.1	2,610.8	2,578.7	2,577.5	2,555.3	2,547.1	2,560.2	2,566.8
2	Securities in bank credit	595.6	633.8	644.6	653.2	656.3	640.2	638.0	633.6	631.7	619.0	640.2	635.2
3	Treasury and Agency securities ²	353.5	362.7	365.9	368.4	368.9	377.6	365.4	358.9	357.9	355.6	370.2	379.1
3a	Trading account	37.3	36.2	37.9	35.8	40.5	33.9	32.6	33.6	32.1	29.6	32.1	34.6
3b	Investment account	316.2	326.5	328.0	332.7	328.4	343.7	332.9	325.3	325.8	325.9	338.1	344.6
4	Other securities	242.1	271.1	278.7	284.8	287.3	262.7	272.6	274.7	273.8	263.4	270.0	256.1
4a	Trading account	129.1	153.1	160.8	165.7	165.4	130.0	128.4	130.0	130.4	120.0	124.1	117.5
4b	Investment account	113.1	118.0	118.0	119.1	122.0	132.7	144.1	144.7	143.4	143.5	145.9	138.6
4c	State and local government	27.5	27.5	27.4	26.8	27.1	27.3	27.5	28.0	27.9	27.7	28.2	28.2
4d	Other	85.5	90.5	90.6	92.3	94.8	105.4	116.6	116.7	115.5	115.8	117.7	110.4
5	Loans and leases in bank credit ³	2,001.3	1,996.0	2,048.1	1,990.1	1,987.8	1,970.6	1,940.7	1,943.9	1,923.7	1,928.0	1,920.0	1,931.6
6	Commercial and industrial	596.2	557.6	560.7	544.8	535.6	525.5	518.7	520.0	517.4	514.8	514.6	513.6
7	Real estate	835.7	847.0	847.3	846.1	856.3	858.8	846.5	847.5	841.4	842.6	839.5	840.5
8	Revolving home equity	82.7	88.4	90.2	93.2	94.3	96.0	98.2	99.9	102.0	103.3	103.8	104.6
9	Other	753.1	758.6	757.1	752.9	762.1	762.7	748.3	747.6	739.4	739.3	735.7	735.9
10	Consumer	247.1	252.5	254.5	243.2	244.8	244.7	238.0	245.6	243.3	242.8	243.6	243.1
11	Security ⁴	57.4	74.7	88.2	70.8	69.1	63.2	68.3	70.3	70.1	71.5	70.6	78.7
11a	Fed funds and RPs with broker/dealer	40.9	60.7	61.7	57.2	54.5	48.4	54.9	57.4	58.2	58.6	56.2	65.5
11b	Other	16.5	13.9	26.6	13.6	14.6	14.9	13.4	12.9	11.9	12.9	14.4	13.2
12a	State and local government	12.9	14.2	14.4	15.3	15.7	15.0	14.6	14.6	14.6	14.7	14.6	14.5
12b	Agricultural	10.4	9.6	9.4	9.4	9.5	9.4	9.5	9.5	9.5	9.5	9.5	9.5
12c	Fed funds and RPs with others	25.0	33.1	31.8	29.8	30.3	28.4	26.3	22.6	20.1	21.1	20.6	21.3
12d	All other loans	85.7	76.5	111.1	105.1	101.4	95.2	86.1	81.3	74.9	78.9	74.9	78.2
12e	Lease financing receivables	130.9	130.9	130.8	125.5	125.1	130.4	132.8	132.6	132.3	132.2	132.1	132.1
13	Interbank loans	144.7	149.4	201.7	173.0	152.3	166.5	168.2	152.9	140.1	146.4	143.1	150.8
13a	Fed funds and RPs with banks	73.5	79.8	126.5	92.9	89.9	96.7	92.0	79.6	69.4	76.5	73.8	77.7
13b	Other	71.2	69.6	75.1	80.1	62.4	69.7	76.2	73.3	70.7	70.0	69.2	73.2
14	Cash assets ⁵	140.2	141.7	173.4	153.6	149.5	147.2	146.2	143.2	151.2	136.3	141.9	144.0
15	Other assets ⁶	276.5	284.3	306.8	320.4	318.6	312.3	311.0	306.0	285.0	288.1	288.3	284.5
16	TOTAL ASSETS ⁷	3,120.4	3,167.0	3,336.5	3,250.7	3,224.7	3,195.5	3,160.9	3,135.9	3,087.8	3,073.8	3,089.5	3,102.0

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

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

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
LIABILITIES													
17	Deposits	1,696.1	1,756.9	1,858.6	1,790.2	1,791.5	1,800.5	1,790.2	1,788.3	1,795.9	1,795.3	1,793.7	1,808.3
18	Transaction	301.7	305.9	375.4	322.6	320.0	322.8	315.8	307.9	295.1	301.0	310.3	318.5
19	Nontransaction	1,394.4	1,451.0	1,483.2	1,467.6	1,471.5	1,477.7	1,474.4	1,480.4	1,500.8	1,494.2	1,483.5	1,489.8
20	Large time	267.9	265.0	264.4	261.0	253.4	248.2	241.9	249.7	250.3	243.3	249.2	249.8
21	Other	1,126.5	1,186.0	1,218.9	1,206.6	1,218.1	1,229.5	1,232.5	1,230.8	1,250.5	1,251.0	1,234.3	1,240.0
22	Borrowings	682.7	685.2	715.7	688.2	663.8	659.7	655.1	655.3	633.9	623.3	636.4	647.8
23	From banks in the U.S.	215.6	230.8	264.3	233.5	219.7	218.8	213.7	209.1	202.9	202.1	198.9	203.0
24	From others	467.1	454.3	451.4	454.6	444.1	440.9	441.4	446.2	431.0	421.2	437.5	444.8
25	Net due to related foreign offices	196.0	192.1	178.7	184.0	178.8	183.6	174.3	162.1	161.2	161.0	176.7	174.6
26	Other liabilities	223.0	212.8	255.3	230.4	258.5	213.9	194.0	188.4	172.9	174.4	162.8	159.2
27	TOTAL LIABILITIES	2,797.8	2,847.0	3,008.4	2,892.7	2,892.7	2,857.7	2,813.6	2,794.0	2,763.9	2,753.9	2,769.7	2,789.9
28	Residual (assets less liabilities) ⁸	322.6	320.0	328.1	358.0	332.0	337.8	347.3	341.8	323.9	319.9	319.8	312.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 5, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	2,602.6	2,615.6	2,688.8	2,641.0	2,651.9	2,624.3	2,588.6	2,582.1	2,566.7	2,549.2	2,556.5	2,554.6
2	Securities in bank credit	601.4	628.3	642.3	653.9	660.2	645.2	645.0	639.4	640.7	625.9	641.1	633.7
3	Treasury and Agency securities ²	358.7	359.4	363.8	366.2	369.8	380.0	369.5	364.2	366.1	360.6	373.1	379.6
3a	Trading account	37.9	35.9	37.7	35.5	40.6	34.1	32.9	34.1	32.9	30.1	32.4	34.6
3b	Investment account	320.9	323.5	326.2	330.7	329.2	345.8	336.6	330.1	333.2	330.5	340.7	345.0
3c	Mortgage-backed	221.7	243.9	251.1	271.3	269.4	283.3	273.2	258.7	260.8	257.6	265.4	269.4
3d	Other	99.1	79.6	75.1	59.4	59.8	62.5	63.4	71.4	72.4	72.9	75.3	75.6
3e	1 year or less	32.1	20.0	19.0	10.3	15.2	14.8	13.8	16.8	19.9	19.8	20.1	19.2
3f	Between 1 and 5 years	37.6	34.0	34.6	32.0	30.4	35.3	36.7	43.1	41.3	42.0	43.2	44.2
3g	More than 5 years	29.4	25.5	21.4	17.1	14.2	12.3	12.8	11.6	11.2	11.1	12.0	12.2
4	Other securities	242.7	269.0	278.5	287.7	290.4	265.2	275.5	275.2	274.6	265.3	268.1	254.1
4a	Trading account	129.4	151.9	160.6	167.4	167.1	131.2	129.8	130.2	130.8	120.8	123.2	116.5
4b	Investment account	113.3	117.1	117.9	120.3	123.2	134.0	145.7	145.0	143.8	144.5	144.9	137.6
4c	State and local government	27.6	27.3	27.4	27.1	27.4	27.6	27.8	28.1	28.0	27.9	28.0	28.0
4d	Other	85.7	89.8	90.5	93.2	95.8	106.4	117.9	116.9	115.8	116.6	116.9	109.6
5	Loans and leases in bank credit ³	2,001.2	1,987.3	2,046.4	1,987.1	1,991.8	1,979.1	1,943.6	1,942.8	1,926.0	1,923.4	1,915.3	1,921.0
6	Commercial and industrial	595.1	554.8	560.3	545.7	536.5	523.5	514.5	518.8	518.1	513.7	515.5	513.3
7	Real estate	832.8	847.4	847.6	845.1	858.1	860.5	846.1	844.3	837.8	838.8	834.4	834.3
8	Revolving home equity	82.7	88.7	90.5	93.2	94.4	95.7	97.8	100.0	101.5	102.4	102.6	103.3
9a	Other residential	451.8	458.1	455.1	440.9	451.6	453.8	440.1	436.1	428.5	428.9	424.3	423.4
9b	Commercial	298.3	300.6	301.9	311.0	312.1	311.0	308.2	308.1	307.7	307.5	307.5	307.5
10	Consumer	249.7	250.3	251.9	240.4	243.6	247.7	241.9	248.0	244.4	243.1	243.7	242.9
10a	Credit cards and related plans	83.1	85.2	84.7	74.3	76.5	80.1	71.5	76.6	75.9	74.5	75.0	75.1
10b	Other	166.6	165.1	167.3	166.1	167.1	167.6	170.5	171.4	168.5	168.6	168.7	167.8
11	Security ⁴	57.3	73.6	89.7	72.9	71.0	65.5	68.4	69.6	73.3	72.7	70.7	76.0
11a	Fed funds and RPs with broker/dealer	40.8	59.9	62.6	58.9	56.0	50.0	54.9	56.8	60.9	59.6	56.3	63.3
11b	Other	16.5	13.7	27.1	14.0	15.0	15.4	13.4	12.8	12.4	13.1	14.4	12.7
12a	State and local government	12.9	14.2	14.4	15.3	15.7	15.0	14.6	14.6	14.6	14.7	14.6	14.5
12b	Agricultural	10.2	9.6	9.4	9.4	9.4	9.4	9.5	9.4	9.4	9.4	9.4	9.4
12c	Fed funds and RPs with others	26.4	31.9	32.6	28.8	30.6	29.3	28.0	24.0	20.6	21.2	20.4	21.0
12d	All other loans	84.4	76.0	111.7	104.9	102.0	97.4	85.8	80.1	74.5	76.7	73.7	76.7
12e	Lease financing receivables	132.3	129.5	128.9	124.8	124.8	130.8	134.9	134.1	133.4	133.1	132.9	132.8
13	Interbank loans	142.8	145.5	196.2	168.8	153.9	170.3	167.6	151.1	141.5	146.3	142.5	148.4
13a	Fed funds and RPs with banks	72.6	77.7	123.2	90.6	90.8	98.9	91.7	78.7	70.1	76.4	73.6	76.4
13b	Other	70.2	67.8	73.0	78.2	63.1	71.3	75.9	72.5	71.4	69.9	69.0	72.0
14	Cash assets ⁵	141.0	133.0	170.4	154.2	152.6	158.3	154.4	143.9	145.3	132.3	136.2	136.3
15	Other assets ⁶	274.7	282.4	308.7	319.7	320.0	314.6	311.8	304.5	286.2	285.9	286.3	279.0
16	TOTAL ASSETS ⁷	3,123.0	3,138.1	3,325.7	3,244.4	3,238.6	3,226.0	3,179.4	3,137.8	3,095.5	3,069.6	3,077.3	3,074.3

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

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

April 5, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
LIABILITIES												
17 Deposits	1,702.2	1,740.1	1,849.3	1,786.5	1,800.5	1,818.2	1,795.1	1,794.8	1,807.6	1,797.7	1,784.8	1,789.7
18 Transaction	298.2	293.7	370.0	318.1	323.5	340.8	324.4	304.5	291.8	298.0	303.9	312.0
19 Nontransaction	1,404.1	1,446.5	1,479.3	1,468.4	1,476.9	1,477.5	1,470.7	1,490.3	1,515.7	1,499.7	1,481.0	1,477.8
20 Large time	270.2	263.4	261.9	262.2	256.8	251.1	244.4	251.6	252.2	243.0	247.1	245.4
21 Other	1,133.9	1,183.1	1,217.4	1,206.3	1,220.2	1,226.3	1,226.3	1,238.7	1,263.6	1,256.8	1,233.8	1,232.3
22 Borrowings	686.2	664.7	710.8	689.8	666.6	659.7	668.6	658.6	637.3	620.9	640.6	639.0
23 From banks in the U.S.	221.0	224.8	255.4	231.5	216.9	220.4	219.0	214.3	209.3	206.2	204.2	205.4
24 From others	465.2	439.8	455.4	458.3	449.7	439.2	449.6	444.3	428.0	414.8	436.5	433.6
25 Net due to related foreign offices	200.8	190.8	178.2	184.8	183.5	187.6	178.5	165.8	161.7	160.4	174.0	174.0
26 Other liabilities	227.7	211.6	254.9	231.3	264.8	218.3	198.5	192.3	173.4	173.7	160.5	158.5
27 TOTAL LIABILITIES	2,816.9	2,807.2	2,993.2	2,892.4	2,915.4	2,883.8	2,840.7	2,811.5	2,780.0	2,752.8	2,760.0	2,761.3
28 Residual (assets less liabilities) ⁸	306.2	330.9	332.6	352.1	323.2	342.2	338.6	326.3	315.5	316.8	317.4	313.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	2,065.2	2,131.6	2,143.1	2,196.5	2,219.4	2,248.3	2,270.6	2,273.5	2,280.4	2,277.0	2,280.0	2,277.1
2	Securities in bank credit	547.6	568.2	574.9	591.0	598.0	615.5	620.8	621.4	625.9	625.3	624.9	622.2
3	Treasury and Agency securities ²	355.0	361.2	365.9	381.1	385.3	395.2	399.6	403.4	409.8	410.3	411.6	409.4
4	Other securities	192.6	207.0	209.0	209.9	212.7	220.3	221.1	218.1	216.0	215.0	213.4	212.8
5	Loans and leases in bank credit ³	1,517.6	1,563.4	1,568.3	1,605.5	1,621.4	1,632.8	1,649.9	1,652.0	1,654.5	1,651.7	1,655.0	1,654.9
6	Commercial and industrial	293.4	302.4	302.0	303.1	301.6	303.8	303.3	305.2	305.4	304.6	303.6	303.2
7	Real estate	822.4	853.5	860.7	888.1	898.3	908.7	918.1	923.1	926.0	925.9	927.1	926.0
8	Revolving home equity	47.2	51.7	52.6	55.7	56.5	58.0	59.2	60.6	61.6	61.6	64.1	64.9
9	Other	775.2	801.8	808.2	832.4	841.8	850.7	858.9	862.4	864.4	864.3	863.0	861.0
10	Consumer	297.5	299.9	297.1	307.4	313.3	312.4	321.6	316.7	316.4	314.3	317.9	318.9
11	Security ⁴	7.4	8.3	8.7	8.0	7.9	8.1	8.0	8.2	7.9	7.9	7.9	8.1
12	Other loans and leases	96.9	99.3	99.8	99.0	100.3	99.7	98.8	98.9	98.7	98.9	98.5	98.7
13	Interbank loans	96.1	112.6	118.9	105.0	108.8	105.6	99.0	103.6	99.5	101.7	103.6	104.6
14	Cash assets ⁵	102.3	106.3	110.1	109.9	109.1	111.2	113.6	112.6	112.8	111.4	113.5	112.7
15	Other assets ⁶	95.9	121.2	128.2	133.3	130.9	135.4	137.4	144.7	146.6	148.1	146.1	146.9
16	TOTAL ASSETS⁷	2,332.7	2,442.9	2,470.9	2,514.6	2,537.4	2,569.7	2,589.9	2,604.0	2,608.9	2,607.9	2,612.8	2,611.0
LIABILITIES													
17	Deposits	1,827.0	1,929.9	1,950.1	1,967.9	1,975.1	1,997.3	1,997.8	2,007.3	2,020.9	2,020.6	2,018.7	2,018.7
18	Transaction	293.1	297.7	302.8	307.5	304.6	306.5	309.0	306.9	298.7	300.4	312.3	311.3
19	Nontransaction	1,533.9	1,632.2	1,647.3	1,660.4	1,670.5	1,690.8	1,688.9	1,700.4	1,722.2	1,720.2	1,706.4	1,707.4
20	Large time	303.4	305.1	305.0	311.4	311.7	305.3	302.7	302.8	303.2	303.2	302.3	302.2
21	Other	1,230.5	1,327.1	1,342.2	1,349.0	1,358.7	1,385.5	1,386.1	1,397.6	1,418.9	1,416.9	1,404.1	1,405.1
22	Borrowings	337.2	344.0	355.4	373.3	378.5	387.4	394.9	388.2	380.0	379.2	383.7	383.7
23	From banks in the U.S.	155.7	151.2	155.8	167.9	169.3	171.9	177.4	175.2	171.5	169.7	172.1	169.6
24	From others	181.5	192.8	199.6	205.4	209.2	215.5	217.4	213.0	208.4	209.6	211.6	214.1
25	Net due to related foreign offices	16.7	15.5	10.5	9.5	10.2	10.0	8.9	10.8	9.5	7.9	10.1	10.1
26	Other liabilities	50.6	60.6	62.5	65.0	65.5	65.4	68.9	70.7	70.6	70.9	70.9	70.6
27	TOTAL LIABILITIES	2,231.5	2,349.9	2,378.5	2,415.7	2,429.3	2,460.2	2,470.5	2,477.0	2,480.9	2,478.6	2,483.5	2,483.1
28	Residual (assets less liabilities) ⁸	101.2	93.0	92.4	98.9	108.2	109.6	119.4	127.1	128.0	129.4	129.3	127.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	2,060.1	2,129.1	2,144.9	2,201.4	2,224.6	2,260.4	2,272.6	2,269.8	2,275.7	2,272.7	2,274.3	2,272.2
2	Securities in bank credit	548.5	566.2	574.0	589.9	597.9	617.9	621.8	623.2	627.3	627.8	627.1	625.2
3	Treasury and Agency securities ²	356.0	359.2	365.0	380.0	385.1	397.6	400.7	405.1	411.3	412.8	413.7	412.4
4	Other securities	192.6	207.0	209.0	209.9	212.7	220.3	221.1	218.1	216.0	215.0	213.4	212.8
5	Loans and leases in bank credit ³	1,511.6	1,562.8	1,570.9	1,611.5	1,626.7	1,642.5	1,650.8	1,646.6	1,648.4	1,645.0	1,647.3	1,647.0
6	Commercial and industrial	292.0	300.9	300.3	303.0	300.6	303.9	302.4	303.7	304.4	303.8	303.5	303.5
7	Real estate	820.5	854.1	862.1	891.0	901.0	911.3	917.8	921.2	923.4	923.4	923.4	923.0
8	Revolving home equity	47.0	51.5	52.9	56.1	56.9	58.4	59.3	60.5	61.3	61.2	63.5	64.2
9	Other	773.5	802.6	809.2	834.8	844.1	852.9	858.4	860.7	862.1	862.2	859.9	858.8
10	Consumer	297.0	298.7	298.9	310.7	316.9	318.9	325.5	316.6	314.1	311.8	315.3	315.6
10a	Credit cards and related plans	129.4	132.7	132.4	142.3	149.0	152.0	157.2	148.3	147.1	144.4	147.9	148.6
10b	Other	167.6	166.0	166.5	168.4	167.9	166.9	168.3	168.3	167.0	167.5	167.5	167.0
11	Security ⁴	7.4	8.2	8.5	7.9	8.3	8.3	7.8	8.1	8.4	8.2	8.1	8.1
12	Other loans and leases	94.7	100.8	101.0	99.0	99.9	100.1	97.4	97.0	98.2	97.7	97.0	96.8
13	Interbank loans	96.7	110.8	116.4	104.2	110.8	108.1	97.7	104.1	108.7	107.0	105.2	103.8
14	Cash assets ⁵	101.9	103.0	109.8	110.3	112.9	117.5	116.2	112.3	110.9	107.8	107.7	107.4
15	Other assets ⁶	95.9	121.2	128.2	133.3	130.9	135.4	137.4	144.7	146.6	148.1	146.1	146.9
16	TOTAL ASSETS ⁷	2,327.7	2,435.3	2,469.8	2,519.2	2,548.4	2,590.6	2,593.1	2,600.5	2,611.5	2,605.4	2,602.9	2,599.9
LIABILITIES													
17	Deposits	1,827.9	1,915.1	1,939.7	1,963.5	1,981.8	2,017.9	2,008.1	2,011.3	2,031.3	2,025.4	2,016.3	2,015.6
18	Transaction	290.8	294.2	301.0	306.2	307.0	316.4	313.1	304.9	299.8	299.0	307.0	306.4
19	Nontransaction	1,537.1	1,620.9	1,638.7	1,657.3	1,674.8	1,701.5	1,695.1	1,706.4	1,731.4	1,726.4	1,709.3	1,709.2
20	Large time	303.4	305.1	305.0	311.4	311.7	305.3	302.7	302.8	303.2	303.2	302.3	302.2
21	Other	1,233.7	1,315.8	1,333.7	1,345.9	1,363.1	1,396.3	1,392.3	1,403.6	1,428.2	1,423.2	1,407.0	1,406.9
22	Borrowings	337.2	344.0	355.4	373.3	378.5	387.4	394.9	388.2	380.0	379.2	383.7	383.7
23	From banks in the U.S.	155.7	151.2	155.8	167.9	169.3	171.9	177.4	175.2	171.5	169.7	172.1	169.6
24	From others	181.5	192.8	199.6	205.4	209.2	215.5	217.4	213.0	208.4	209.6	211.6	214.1
25	Net due to related foreign offices	16.7	15.5	10.5	9.5	10.2	10.0	8.9	10.8	9.5	7.9	10.1	10.1
26	Other liabilities	50.6	60.6	62.5	65.0	65.5	65.4	68.9	70.7	70.6	70.9	70.9	70.6
27	TOTAL LIABILITIES	2,232.4	2,335.1	2,368.1	2,411.3	2,436.0	2,480.8	2,480.8	2,481.0	2,491.3	2,483.4	2,481.0	2,480.0
28	Residual (assets less liabilities) ⁸	95.3	100.2	101.7	107.9	112.4	109.9	112.3	119.5	120.2	122.0	121.8	119.9

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

Seasonally adjusted, billions of dollars

April 5, 2002

Account		2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
		Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	607.1	599.1	595.4	591.5	598.4	594.7	588.0	588.2	587.2	587.9	587.5	601.4
2	Securities in bank credit	203.4	226.1	225.9	230.1	236.0	237.5	233.9	230.9	228.8	227.1	224.2	226.4
3	Treasury and Agency securities ²	62.5	40.1	43.2	56.5	59.7	58.0	54.1	49.4	51.3	51.0	50.3	51.2
4	Other securities	140.9	186.0	182.7	173.6	176.3	179.6	179.8	181.5	177.5	176.1	173.8	175.3
5	Loans and leases in bank credit ³	403.7	372.9	369.5	361.4	362.4	357.2	354.2	357.3	358.4	360.8	363.3	374.9
6	Commercial and industrial	215.4	203.4	202.4	199.2	198.7	195.7	193.1	197.4	197.7	199.3	204.5	205.7
7	Real estate	18.1	18.3	18.6	18.7	18.9	19.0	18.9	18.6	18.5	18.3	19.0	19.4
11	Security ⁴	103.2	83.5	79.9	75.3	76.9	74.1	73.7	71.2	72.2	73.9	69.7	78.3
12	Other loans and leases	67.1	67.7	68.4	68.3	67.9	68.3	68.3	70.0	70.1	69.3	70.2	71.5
13	Interbank loans	27.6	20.1	25.9	23.9	25.2	20.7	25.7	20.3	26.4	19.0	18.5	22.6
14	Cash assets ⁵	40.6	36.4	43.6	39.0	38.1	39.0	39.4	39.6	39.7	39.0	41.4	40.1
15	Other assets ⁶	35.4	30.2	33.7	31.8	33.5	30.0	31.3	30.0	26.9	26.7	27.0	26.6
16	TOTAL ASSETS ⁷	710.4	685.4	698.2	685.8	694.8	684.0	684.0	677.7	679.9	672.1	674.1	690.3
LIABILITIES													
17	Deposits	389.1	406.2	410.8	423.4	433.5	444.6	465.7	470.8	467.4	475.3	478.5	490.4
18	Transaction	10.2	9.8	12.4	10.8	10.9	11.2	11.2	10.6	10.7	10.0	10.1	11.0
19	Nontransaction	378.9	396.5	398.4	412.5	422.7	433.3	454.6	460.3	456.8	465.3	468.4	479.4
22	Borrowings	240.1	210.3	220.2	208.7	213.7	203.5	187.9	190.0	197.3	183.4	183.1	179.6
23	From banks in the U.S.	23.6	20.6	30.6	24.0	24.5	24.9	22.3	23.0	24.4	20.0	20.9	21.3
24	From others	216.5	189.6	189.5	184.7	189.2	178.6	165.6	167.0	173.0	163.4	162.2	158.3
25	Net due to related foreign offices	-6.7	-10.2	-16.4	-15.3	-29.1	-47.2	-57.5	-66.5	-58.0	-61.5	-63.2	-65.2
26	Other liabilities	81.3	77.9	81.6	75.0	77.2	75.0	75.6	74.4	67.3	65.9	64.0	64.0
27	TOTAL LIABILITIES	703.7	684.3	696.2	691.8	695.3	676.0	671.8	668.7	674.0	663.1	662.5	668.8
28	Residual (assets less liabilities) ⁸	6.7	1.1	1.9	-6.0	-0.5	8.0	12.3	9.0	5.9	9.0	11.6	21.5

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

Not seasonally adjusted, billions of dollars

April 5, 2002

Account		2001 Feb	2001 Aug	2001 Sep	2001 Oct	2001 Nov	2001 Dec	2002 Jan	2002 Feb	Week ending			
										Mar 6	Mar 13	Mar 20	Mar 27
ASSETS													
1	Bank credit	612.4	593.2	592.5	591.6	601.1	602.2	593.6	592.1	589.3	588.5	588.7	600.3
2	Securities in bank credit	203.4	226.1	225.9	230.1	236.0	237.5	233.9	230.9	228.8	227.1	224.2	226.4
3	Treasury and Agency securities ²	62.5	40.1	43.2	56.5	59.7	58.0	54.1	49.4	51.3	51.0	50.3	51.2
3a	Trading account	9.9	11.6	12.0	14.4	13.5	12.5	11.7	11.1	11.3	10.4	10.3	10.6
3b	Investment account	52.6	28.5	31.2	42.1	46.2	45.5	42.4	38.4	40.0	40.6	40.1	40.6
4	Other securities	140.9	186.0	182.7	173.6	176.3	179.6	179.8	181.5	177.5	176.1	173.8	175.3
4a	Trading account	94.9	108.9	107.9	107.1	107.9	107.9	103.7	101.3	97.8	95.5	94.3	94.3
4b	Investment account	46.0	77.2	74.9	66.5	68.3	71.6	76.0	80.2	79.7	80.6	79.6	80.9
5	Loans and leases in bank credit ³	409.0	367.0	366.5	361.5	365.1	364.7	359.8	361.2	360.5	361.4	364.5	373.9
6	Commercial and industrial	217.2	201.8	202.4	199.9	200.3	197.4	193.9	198.9	199.3	200.3	206.5	206.9
7	Real estate	18.1	18.3	18.6	18.7	18.9	19.0	18.9	18.6	18.5	18.3	19.0	19.4
11	Security ⁴	106.5	80.5	77.5	75.4	77.9	78.1	77.8	73.5	71.7	72.9	67.9	75.0
12	Other loans and leases	67.3	66.5	68.0	67.5	68.0	70.2	69.1	70.1	71.0	69.9	71.1	72.6
13	Interbank loans	27.6	20.1	25.9	23.9	25.2	20.7	25.7	20.3	26.4	19.0	18.5	22.6
14	Cash assets ⁵	41.2	35.3	43.6	39.8	40.4	41.4	41.5	40.4	39.2	37.9	40.1	39.0
15	Other assets ⁶	36.3	29.8	34.3	31.3	33.3	30.7	32.1	30.6	28.1	28.0	27.6	26.9
16	TOTAL ASSETS ⁷	717.1	677.9	695.9	686.2	699.6	694.7	692.6	683.0	682.7	673.0	674.5	688.5
LIABILITIES													
17	Deposits	393.9	394.4	400.9	416.7	437.1	456.9	476.4	476.3	467.8	475.7	479.1	496.6
18	Transaction	10.3	9.5	12.6	11.0	11.1	12.0	11.4	10.7	10.5	9.8	9.9	10.8
19	Nontransaction	383.6	384.9	388.3	405.8	426.0	444.9	464.9	465.5	457.3	465.9	469.2	485.8
22	Borrowings	240.1	210.3	220.2	208.7	213.7	203.5	187.9	190.0	197.3	183.4	183.1	179.6
23	From banks in the U.S.	23.6	20.6	30.6	24.0	24.5	24.9	22.3	23.0	24.4	20.0	20.9	21.3
24	From others	216.5	189.6	189.5	184.7	189.2	178.6	165.6	167.0	173.0	163.4	162.2	158.3
25	Net due to related foreign offices	-3.8	-12.3	-15.2	-16.8	-30.5	-44.5	-54.4	-63.8	-56.4	-59.3	-59.0	-59.0
26	Other liabilities	82.7	77.0	82.1	74.4	76.7	76.2	76.9	75.5	67.9	66.7	65.5	66.2
27	TOTAL LIABILITIES	712.9	669.4	688.0	683.1	696.9	692.2	686.9	678.0	676.5	666.5	668.8	683.5
28	Residual (assets less liabilities) ⁸	4.1	8.5	7.9	3.1	2.7	2.5	5.7	5.0	6.1	6.5	5.7	5.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 5, 2002

Account	2001	2001	2001	2001	2001	2001	2002	2002	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 6	Mar 13	Mar 20	Mar 27
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	77.8	89.8	98.1	100.8	104.3	80.6	86.3	81.7	81.7	74.5	73.0	68.6
30 Reval. losses on off-bal. sheet items ⁹	81.0	78.4	84.9	86.0	86.5	68.4	66.5	59.4	57.8	53.5	51.3	54.4
31 Mortgage-backed securities ¹⁰	241.5	267.3	275.6	298.8	298.5	320.3	317.8	301.1	300.6	298.5	306.4	301.3
31a Pass-through	174.3	202.8	210.9	227.7	210.6	214.8	216.1	202.5	201.8	199.5	208.6	203.9
31b CMO, REMIC, and other	67.2	64.6	64.7	71.1	87.9	105.4	101.7	98.6	98.8	99.0	97.8	97.5
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	2.8	5.1	7.1	9.2	9.7	4.6	2.9	4.4	5.5	5.1	4.5	4.4
33 Offshore credit to U.S. residents ¹²	22.7	19.6	20.3	20.0	19.2	19.1	19.4	19.7	19.8	19.7	19.8	19.8
34 Securitized consumer loans ¹³	78.4	96.4	97.1	97.8	99.3	99.4	94.7	92.8	93.8	95.1	94.4	93.4
34a Credit cards and related plans	68.7	86.2	87.2	87.8	88.3	88.7	84.3	82.6	81.8	83.1	82.6	81.6
34b Other	9.8	10.2	10.0	9.9	11.0	10.7	10.4	10.3	12.0	11.9	11.8	11.8
35 Securitized business loans ¹³	12.7	19.8	20.0	21.1	20.6	19.7	19.4	19.4	18.9	18.6	17.3	16.9
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	210.6	245.2	251.3	261.3	268.5	280.7	281.1	283.6	285.9	286.9	286.4	285.0
34 Securitized consumer loans ¹³	234.0	227.9	231.0	234.7	237.5	243.0	250.5	245.1	243.6	243.5	239.7	241.4
34a Credit cards and related plans	225.8	220.2	223.5	227.4	229.9	235.6	243.3	238.0	236.6	236.5	232.7	234.5
34b Other	8.2	7.6	7.6	7.3	7.6	7.4	7.3	7.1	7.0	7.0	7.0	6.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	53.3	54.9	54.6	56.4	55.5	55.1	52.3	52.8	49.5	47.8	45.9	46.3
30 Reval. losses on off-bal. sheet items ⁹	51.4	51.1	50.4	48.8	48.6	49.2	49.3	49.2	43.8	42.3	41.0	40.8
35 Securitized business loans ¹³	35.7	26.6	26.6	27.1	26.4	25.2	25.5	25.1	24.7	24.3	24.1	23.8

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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

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

OFFICIAL BUSINESS

First Class