

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

October 11, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	5,424.7	5,429.7	5,448.9	5,507.2	5,553.0	5,600.1	5,683.1	5,741.8	5,720.2	5,744.1	5,751.5	5,750.0
2 Securities in bank credit	1,437.1	1,481.6	1,501.0	1,536.3	1,565.2	1,596.5	1,635.5	1,644.4	1,635.9	1,628.9	1,642.9	1,656.4
3 Treasury and Agency securities ²	803.3	847.1	868.1	893.6	910.6	920.8	949.2	965.1	964.7	956.2	962.4	971.2
4 Other securities	633.7	634.5	633.0	642.7	654.6	675.8	686.4	679.4	671.1	672.7	680.4	685.2
5 Loans and leases in bank credit ³	3,987.6	3,948.1	3,947.9	3,970.9	3,987.8	4,003.6	4,047.6	4,097.3	4,084.4	4,115.2	4,108.6	4,093.6
6 Commercial and industrial	1,066.1	1,025.6	1,009.5	1,004.9	997.9	985.4	985.7	978.8	980.7	978.4	979.7	971.0
7 Real estate	1,728.5	1,791.4	1,795.8	1,819.2	1,842.6	1,873.2	1,903.9	1,938.4	1,939.6	1,943.7	1,933.9	1,948.2
8 Revolving home equity	144.6	167.6	172.1	179.7	186.4	193.2	197.9	201.1	200.1	200.7	202.3	203.2
9 Other	1,583.9	1,623.8	1,623.6	1,639.5	1,656.3	1,679.9	1,706.0	1,737.3	1,739.5	1,743.0	1,731.6	1,745.0
10 Consumer	552.3	562.7	567.6	570.8	570.4	566.9	577.1	588.0	583.1	590.9	590.9	590.7
11 Security ⁴	176.9	160.2	167.0	168.7	169.0	175.4	174.8	179.9	174.1	189.3	186.7	168.7
12 Other loans and leases	463.7	408.1	408.0	407.2	407.9	402.7	406.0	412.3	406.9	412.8	417.4	415.0
13 Interbank loans	346.2	269.8	270.7	288.4	282.4	287.8	303.5	315.0	305.9	316.3	318.2	322.3
14 Cash assets ⁵	328.9	300.2	300.0	302.0	307.2	308.5	315.1	311.1	296.0	308.6	312.2	318.3
15 Other assets ⁶	478.1	470.6	482.1	488.0	483.6	491.0	506.2	504.7	509.6	499.9	498.8	513.5
16 TOTAL ASSETS ⁷	6,510.0	6,395.1	6,426.4	6,509.9	6,550.6	6,612.1	6,732.7	6,797.1	6,756.4	6,793.3	6,805.0	6,829.0
LIABILITIES												
17 Deposits	4,220.3	4,311.4	4,334.2	4,368.6	4,392.8	4,433.0	4,476.0	4,485.3	4,475.6	4,469.8	4,473.7	4,503.1
18 Transaction	690.9	620.9	602.0	609.5	598.7	613.9	600.5	588.0	555.0	584.7	625.2	591.6
19 Nontransaction	3,529.4	3,690.5	3,732.3	3,759.1	3,794.1	3,819.1	3,875.4	3,897.3	3,920.6	3,885.1	3,848.5	3,911.5
20 Large time	966.3	1,026.1	1,042.9	1,046.2	1,039.3	1,048.8	1,048.4	1,042.6	1,044.7	1,044.2	1,037.7	1,039.4
21 Other	2,563.1	2,664.3	2,689.3	2,712.9	2,754.8	2,770.3	2,827.0	2,854.7	2,875.9	2,840.8	2,810.8	2,872.1
22 Borrowings	1,286.0	1,206.0	1,219.9	1,245.4	1,241.2	1,241.0	1,301.7	1,322.9	1,309.5	1,326.5	1,331.3	1,325.6
23 From banks in the U.S.	436.4	381.4	381.6	384.2	379.5	385.5	404.6	416.2	420.9	416.3	408.6	417.3
24 From others	849.6	824.6	838.3	861.3	861.7	855.5	897.1	906.7	888.5	910.1	922.7	908.3
25 Net due to related foreign offices	173.0	109.4	103.7	92.2	90.9	90.8	91.1	102.4	102.7	117.0	92.8	99.6
26 Other liabilities	403.9	309.7	320.7	336.7	368.6	397.0	416.3	423.8	418.1	418.7	429.2	429.7
27 TOTAL LIABILITIES	6,083.1	5,936.5	5,978.5	6,043.0	6,093.5	6,161.8	6,285.1	6,334.4	6,305.9	6,332.0	6,327.0	6,358.0
28 Residual (assets less liabilities) ⁸	426.9	458.6	447.9	467.0	457.1	450.3	447.6	462.7	450.5	461.4	478.0	471.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	5,419.4	5,423.8	5,445.7	5,501.0	5,547.5	5,573.5	5,660.6	5,735.0	5,709.2	5,746.0	5,740.1	5,748.3
2 Securities in bank credit	1,433.9	1,487.3	1,500.4	1,533.5	1,561.0	1,582.4	1,626.8	1,640.7	1,633.0	1,624.4	1,636.4	1,654.2
3 Treasury and Agency securities ²	800.4	853.4	869.8	891.2	907.9	912.5	942.8	961.6	962.7	952.1	957.1	967.2
4 Other securities	633.5	633.9	630.5	642.3	653.2	669.9	684.0	679.1	670.3	672.3	679.3	686.9
5 Loans and leases in bank credit ³	3,985.6	3,936.5	3,945.3	3,967.5	3,986.4	3,991.1	4,033.8	4,094.3	4,076.2	4,121.6	4,103.7	4,094.2
6 Commercial and industrial	1,064.0	1,027.1	1,013.6	1,008.5	1,000.1	984.3	980.2	976.7	974.5	978.0	978.6	973.4
7 Real estate	1,730.2	1,783.8	1,792.4	1,821.8	1,843.6	1,872.5	1,905.1	1,940.5	1,942.4	1,946.9	1,935.5	1,949.8
8 Revolving home equity	145.3	166.0	171.5	180.1	186.6	193.0	198.0	202.1	201.1	202.0	203.4	204.0
9 Other	1,584.9	1,617.7	1,621.0	1,641.7	1,657.0	1,679.5	1,707.0	1,738.4	1,741.3	1,744.9	1,732.1	1,745.9
10 Consumer	551.6	560.0	564.2	569.0	566.3	561.0	573.6	587.5	581.4	591.6	591.7	589.5
10a Credit cards and related plans	217.0	220.0	223.5	222.8	221.1	215.4	224.5	233.8	228.6	237.6	237.2	234.6
10b Other	334.6	339.9	340.6	346.2	345.2	345.6	349.1	353.7	352.8	354.1	354.5	354.8
11 Security ⁴	175.7	157.9	166.1	162.3	168.0	170.8	170.4	178.1	170.5	193.5	184.7	165.5
12 Other loans and leases	464.1	407.8	409.0	405.9	408.5	402.4	404.6	411.5	407.4	411.6	413.1	416.0
13 Interbank loans	338.3	274.7	280.6	285.0	284.5	282.0	297.2	307.2	305.9	308.4	294.9	317.2
14 Cash assets ⁵	325.6	290.3	299.1	299.2	299.5	299.3	300.9	308.0	298.6	300.5	298.6	313.8
15 Other assets ⁶	480.7	470.1	482.6	487.7	481.6	489.7	503.5	507.3	513.0	500.9	498.3	521.3
16 TOTAL ASSETS ⁷	6,495.9	6,383.6	6,432.9	6,497.3	6,537.5	6,569.3	6,686.8	6,781.8	6,751.1	6,780.0	6,756.3	6,825.5
LIABILITIES												
17 Deposits	4,190.6	4,316.7	4,358.4	4,361.6	4,380.6	4,403.7	4,429.0	4,453.3	4,464.9	4,429.1	4,403.9	4,486.5
18 Transaction	683.8	616.0	610.4	601.5	595.7	606.5	585.2	581.9	559.0	574.6	599.1	590.8
19 Nontransaction	3,506.8	3,700.8	3,748.0	3,760.1	3,784.9	3,797.2	3,843.8	3,871.4	3,905.9	3,854.5	3,804.7	3,895.7
20 Large time	953.8	1,027.0	1,045.5	1,049.8	1,037.0	1,037.7	1,032.8	1,028.0	1,029.0	1,027.7	1,024.6	1,029.0
21 Other	2,553.0	2,673.8	2,702.5	2,710.3	2,747.9	2,759.5	2,811.0	2,843.4	2,876.9	2,826.8	2,780.2	2,866.7
22 Borrowings	1,281.7	1,204.1	1,226.1	1,251.9	1,240.2	1,230.9	1,281.4	1,320.3	1,295.1	1,331.1	1,336.0	1,326.3
23 From banks in the U.S.	428.0	385.6	386.5	385.4	377.0	381.5	399.4	409.3	412.1	410.5	401.5	411.5
24 From others	853.7	818.5	839.5	866.5	863.2	849.4	882.0	911.0	883.0	920.6	934.4	914.8
25 Net due to related foreign offices	173.6	111.1	95.1	91.7	87.0	81.7	88.2	102.9	101.5	116.2	98.7	98.7
26 Other liabilities	404.0	309.5	313.3	336.2	365.8	388.4	413.7	423.9	416.9	417.4	434.0	428.5
27 TOTAL LIABILITIES	6,049.9	5,941.4	5,992.9	6,041.4	6,073.6	6,104.7	6,212.2	6,300.4	6,278.4	6,293.8	6,272.5	6,340.0
28 Residual (assets less liabilities) ⁸	446.0	442.2	440.0	455.9	463.9	464.5	474.6	481.4	472.7	486.1	483.8	485.5

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

Seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	4,832.6	4,831.9	4,850.8	4,910.0	4,947.3	4,991.0	5,065.2	5,125.3	5,104.9	5,121.2	5,137.4	5,142.9
2 Securities in bank credit	1,213.9	1,253.5	1,275.6	1,307.9	1,330.3	1,360.4	1,389.4	1,400.5	1,393.7	1,386.2	1,399.8	1,410.8
3 Treasury and Agency securities ²	732.9	778.5	798.6	822.7	837.2	847.3	869.2	879.9	880.9	871.2	875.9	884.6
4 Other securities	481.0	474.9	477.0	485.2	493.1	513.1	520.3	520.6	512.7	515.1	523.9	526.2
5 Loans and leases in bank credit ³	3,618.7	3,578.4	3,575.2	3,602.1	3,617.0	3,630.7	3,675.8	3,724.9	3,711.2	3,735.0	3,737.6	3,732.2
6 Commercial and industrial	864.9	824.0	811.5	806.2	803.1	793.8	795.4	793.1	793.0	791.4	794.3	791.5
7 Real estate	1,709.8	1,772.1	1,776.3	1,799.9	1,823.0	1,853.4	1,884.1	1,918.5	1,919.7	1,923.7	1,913.9	1,928.2
8 Revolving home equity	144.6	167.6	172.1	179.7	186.4	193.2	197.9	201.1	200.1	200.7	202.3	203.2
9 Other	1,565.2	1,604.5	1,604.2	1,620.1	1,636.6	1,660.2	1,686.2	1,717.3	1,719.7	1,723.0	1,711.6	1,725.0
10 Consumer	552.3	562.7	567.6	570.8	570.4	566.9	577.1	588.0	583.1	590.9	590.9	590.7
11 Security ⁴	96.9	81.4	82.9	88.8	84.1	86.6	85.6	86.1	81.2	89.1	95.1	79.2
12 Other loans and leases	394.7	338.1	336.8	336.4	336.4	330.0	333.6	339.3	334.2	339.8	343.4	342.5
13 Interbank loans	320.5	249.1	248.8	265.0	262.2	270.5	285.4	293.8	283.1	295.7	297.6	302.4
14 Cash assets ⁵	285.4	256.1	253.6	256.9	261.9	263.6	270.4	267.6	253.6	264.4	268.7	275.8
15 Other assets ⁶	444.6	440.5	451.3	457.4	450.8	457.3	472.4	472.3	477.3	468.0	466.9	480.6
16 TOTAL ASSETS ⁷	5,815.5	5,702.9	5,729.4	5,814.0	5,847.0	5,907.5	6,018.7	6,084.0	6,044.0	6,074.0	6,095.4	6,126.9
LIABILITIES												
17 Deposits	3,809.4	3,823.4	3,827.4	3,861.0	3,884.6	3,929.3	3,978.9	3,999.9	3,981.4	3,979.4	3,995.1	4,036.6
18 Transaction	678.4	610.8	591.4	598.6	587.8	603.3	589.7	577.1	544.2	574.5	614.2	580.2
19 Nontransaction	3,131.1	3,212.6	3,236.0	3,262.4	3,296.8	3,326.0	3,389.3	3,422.8	3,437.2	3,404.9	3,380.8	3,456.4
20 Large time	570.4	552.8	548.9	550.7	544.7	563.2	570.5	574.5	569.7	571.2	574.2	586.3
21 Other	2,560.7	2,659.8	2,687.1	2,711.7	2,752.0	2,762.8	2,818.7	2,848.3	2,867.5	2,833.7	2,806.6	2,870.2
22 Borrowings	1,068.5	1,017.3	1,029.3	1,055.3	1,047.4	1,037.9	1,087.0	1,099.4	1,090.5	1,104.3	1,106.2	1,098.9
23 From banks in the U.S.	406.5	360.4	359.3	363.1	358.1	364.3	382.2	392.4	398.1	396.4	384.2	390.1
24 From others	662.0	656.8	670.0	692.2	689.3	673.6	704.8	707.0	692.4	707.8	721.9	708.8
25 Net due to related foreign offices	189.3	172.4	177.3	179.8	175.5	181.3	179.9	186.4	187.2	192.6	180.2	183.7
26 Other liabilities	319.4	241.1	252.7	264.2	286.9	309.5	322.8	333.9	331.1	330.3	338.8	336.2
27 TOTAL LIABILITIES	5,386.7	5,254.2	5,286.7	5,360.2	5,394.4	5,458.1	5,568.7	5,619.5	5,590.2	5,606.5	5,620.3	5,655.4
28 Residual (assets less liabilities) ⁸	428.8	448.7	442.7	453.8	452.6	449.4	450.0	464.5	453.8	467.5	475.1	471.6

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

Not seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	4,830.3	4,826.1	4,847.6	4,907.8	4,944.8	4,970.4	5,049.0	5,121.8	5,099.8	5,124.1	5,127.0	5,142.9
2 Securities in bank credit	1,210.8	1,259.2	1,275.0	1,305.1	1,326.2	1,346.2	1,380.7	1,396.7	1,390.9	1,381.7	1,393.4	1,408.5
3 Treasury and Agency securities ²	729.9	784.8	800.4	820.3	834.5	838.9	862.9	876.4	878.9	867.0	870.6	880.6
4 Other securities	480.8	474.3	474.6	484.8	491.7	507.3	517.9	520.3	511.9	514.6	522.7	527.9
5 Loans and leases in bank credit ³	3,619.6	3,566.9	3,572.6	3,602.7	3,618.7	3,624.2	3,668.2	3,725.1	3,709.0	3,742.4	3,733.7	3,734.4
6 Commercial and industrial	862.9	824.1	816.9	812.1	806.5	794.1	791.5	791.0	788.0	790.9	792.5	792.4
7 Real estate	1,711.5	1,764.5	1,773.0	1,802.5	1,823.9	1,852.8	1,885.3	1,920.6	1,922.5	1,926.9	1,915.5	1,929.9
8 Revolving home equity	145.3	166.0	171.5	180.1	186.6	193.0	198.0	202.1	201.1	202.0	203.4	204.0
9 Other	1,566.2	1,598.5	1,601.6	1,622.4	1,637.4	1,659.7	1,687.2	1,718.4	1,721.5	1,724.9	1,712.0	1,725.9
10 Consumer	551.6	560.0	564.2	569.0	566.3	561.0	573.6	587.5	581.4	591.6	591.7	589.5
10a Credit cards and related plans	217.0	220.0	223.5	222.8	221.1	215.4	224.5	233.8	228.6	237.6	237.2	234.6
10b Other	334.6	339.9	340.6	346.2	345.2	345.6	349.1	353.7	352.8	354.1	354.5	354.8
11 Security ⁴	98.2	81.4	81.4	83.6	84.7	85.4	84.4	87.1	81.7	93.8	94.2	79.3
12 Other loans and leases	395.4	337.0	337.1	335.5	337.3	331.0	333.5	338.9	335.2	339.2	339.7	343.4
13 Interbank loans	312.5	254.1	258.7	261.6	264.3	264.7	279.1	286.1	283.1	287.8	274.3	297.3
14 Cash assets ⁵	282.0	247.4	254.6	255.6	256.2	256.3	257.6	264.5	256.7	256.7	254.3	270.3
15 Other assets ⁶	446.6	439.1	451.9	457.0	450.2	457.2	470.2	474.2	479.8	468.3	465.9	488.0
16 TOTAL ASSETS⁷	5,803.6	5,691.7	5,738.0	5,806.8	5,840.3	5,873.8	5,980.8	6,071.3	6,044.1	6,061.2	6,046.3	6,123.8
LIABILITIES												
17 Deposits	3,789.7	3,826.6	3,847.8	3,848.9	3,874.2	3,909.1	3,946.4	3,979.8	3,986.1	3,953.1	3,932.4	4,027.0
18 Transaction	671.1	606.1	600.4	591.0	585.1	595.9	574.6	570.7	548.2	564.3	587.6	578.9
19 Nontransaction	3,118.6	3,220.5	3,247.4	3,257.9	3,289.1	3,313.2	3,371.8	3,409.1	3,437.9	3,388.7	3,344.8	3,448.1
20 Large time	567.9	551.3	547.2	548.9	544.0	561.1	568.9	571.9	569.2	568.8	568.8	583.2
21 Other	2,550.7	2,669.2	2,700.2	2,709.0	2,745.1	2,752.1	2,802.9	2,837.2	2,868.7	2,819.9	2,776.1	2,864.8
22 Borrowings	1,064.1	1,015.3	1,035.4	1,061.8	1,046.4	1,027.8	1,066.7	1,096.8	1,076.1	1,108.9	1,110.8	1,099.6
23 From banks in the U.S.	398.1	364.6	364.2	364.3	355.6	360.3	377.0	385.5	389.2	390.6	377.2	384.3
24 From others	666.0	650.7	671.2	697.4	690.9	667.6	689.6	711.2	686.9	718.3	733.7	715.3
25 Net due to related foreign offices	188.8	171.0	170.6	179.4	174.3	176.1	179.0	185.9	186.2	191.3	182.1	182.1
26 Other liabilities	319.0	239.7	246.0	263.7	285.4	303.1	321.3	333.4	330.0	328.7	341.3	334.6
27 TOTAL LIABILITIES	5,361.7	5,252.6	5,299.8	5,353.7	5,380.3	5,416.1	5,513.3	5,595.9	5,578.4	5,581.9	5,566.6	5,643.3
28 Residual (assets less liabilities) ⁸	441.9	439.1	438.2	453.1	460.0	457.7	467.5	475.4	465.7	479.3	479.7	480.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	2,699.7	2,559.6	2,561.7	2,577.5	2,596.9	2,630.6	2,678.5	2,715.9	2,696.0	2,714.2	2,730.6	2,721.3
2 Securities in bank credit	640.0	629.7	645.2	663.9	683.4	713.0	736.4	745.6	734.5	737.4	748.9	751.4
3 Treasury and Agency securities ²	368.0	369.7	383.4	390.3	399.9	410.7	427.3	432.0	430.4	428.4	430.3	432.1
3a Trading account	37.9	32.7	38.1	43.0	42.4	43.1	48.0	42.9	43.5	44.7	37.7	36.8
3b Investment account	330.1	337.0	345.3	347.3	357.6	367.6	379.3	389.1	386.9	383.7	392.6	395.3
4 Other securities	272.0	260.0	261.8	273.6	283.5	302.3	309.1	313.6	304.1	309.0	318.6	319.2
4a Trading account	160.8	122.5	128.2	140.5	148.3	168.8	174.5	172.8	165.6	170.3	176.4	172.3
4b Investment account	111.2	137.5	133.6	133.1	135.2	133.5	134.6	140.8	138.5	138.7	142.3	147.0
4c State and local government	27.4	27.7	27.2	26.9	27.3	28.3	28.0	28.4	28.3	28.3	28.6	28.5
4d Other	83.8	109.9	106.4	106.2	107.8	105.3	106.5	112.4	110.3	110.3	113.7	118.4
5 Loans and leases in bank credit ³	2,059.8	1,929.9	1,916.5	1,913.6	1,913.5	1,917.6	1,942.1	1,970.3	1,961.5	1,976.8	1,981.6	1,970.0
6 Commercial and industrial	564.9	521.9	510.8	503.7	499.6	488.3	487.5	484.0	484.1	482.8	485.1	481.3
7 Real estate	853.5	847.6	845.6	847.2	861.1	881.1	899.9	921.1	921.5	925.1	917.9	927.5
8 Revolving home equity	92.4	105.3	108.5	112.1	116.5	121.3	124.2	126.4	125.7	126.3	127.5	127.7
9 Other	761.1	742.3	737.1	735.1	744.6	759.8	775.7	794.7	795.8	798.8	790.5	799.8
10 Consumer	256.9	247.1	245.5	245.4	241.2	241.8	247.3	252.8	252.1	253.1	254.2	253.1
11 Security ⁴	88.4	73.8	75.7	81.5	76.5	78.7	77.5	77.8	73.2	80.8	86.5	70.8
11a Fed funds and RPs with broker/dealer	61.8	61.2	63.3	69.2	64.5	66.2	66.1	67.8	63.2	71.2	76.0	61.0
11b Other	26.6	12.5	12.3	12.3	12.0	12.5	11.3	10.0	10.0	9.5	10.5	9.8
12a State and local government	14.9	13.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	12.9	13.0	13.3
12b Agricultural	9.9	9.4	9.2	9.2	9.1	9.0	8.2	8.2	8.2	8.2	8.2	7.9
12c Fed funds and RPs with others	32.2	21.2	22.2	18.9	17.3	13.5	16.4	19.5	18.9	20.1	20.9	19.0
12d All other loans	107.1	65.2	65.2	67.0	68.9	66.0	66.5	68.1	64.3	68.0	70.0	71.7
12e Lease financing receivables	131.9	130.4	129.2	127.7	126.8	126.3	126.1	125.8	126.1	125.8	125.8	125.3
13 Interbank loans	204.2	149.6	158.9	169.0	161.2	162.8	174.1	179.5	176.2	180.5	175.5	186.7
13a Fed funds and RPs with banks	129.4	78.3	85.7	84.7	75.0	75.1	84.4	86.7	85.9	90.6	77.5	90.6
13b Other	74.7	71.3	73.3	84.2	86.2	87.7	89.7	92.8	90.3	89.9	97.9	96.1
14 Cash assets ⁵	176.6	142.3	139.3	140.8	142.6	142.0	146.4	143.8	134.2	140.1	142.9	152.3
15 Other assets ⁶	318.3	293.3	302.6	308.2	303.0	309.3	317.7	312.2	316.8	309.7	313.3	307.2
16 TOTAL ASSETS ⁷	3,360.4	3,100.7	3,118.5	3,151.4	3,159.8	3,200.8	3,273.5	3,308.6	3,280.2	3,301.8	3,319.3	3,325.1

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

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

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
LIABILITIES												
17 Deposits	1,869.9	1,810.3	1,814.7	1,810.0	1,812.7	1,842.0	1,867.7	1,878.3	1,867.6	1,862.3	1,872.9	1,906.5
18 Transaction	378.4	305.7	288.9	290.5	286.1	291.6	281.8	267.8	251.2	266.2	288.8	261.4
19 Nontransaction	1,491.5	1,504.6	1,525.7	1,519.5	1,526.6	1,550.4	1,585.9	1,610.5	1,616.4	1,596.1	1,584.2	1,645.1
20 Large time	266.2	250.5	247.0	248.5	243.6	260.8	267.6	271.1	266.4	268.3	270.7	282.5
21 Other	1,225.3	1,254.1	1,278.7	1,271.0	1,283.0	1,289.6	1,318.3	1,339.4	1,350.0	1,327.8	1,313.5	1,362.6
22 Borrowings	714.5	636.8	646.6	665.3	655.5	642.0	676.2	671.5	669.5	677.1	671.6	662.5
23 From banks in the U.S.	251.0	191.5	192.6	193.6	187.5	190.7	200.4	206.0	212.7	208.4	195.6	205.4
24 From others	463.5	445.4	453.9	471.7	468.0	451.4	475.8	465.5	456.8	468.7	476.0	457.1
25 Net due to related foreign offices	178.7	163.4	167.6	168.1	163.9	171.6	171.5	177.5	175.8	182.5	173.2	176.6
26 Other liabilities	257.4	169.8	180.9	188.9	210.2	232.9	243.3	252.8	249.9	248.4	258.1	254.4
27 TOTAL LIABILITIES	3,020.5	2,780.3	2,809.7	2,832.3	2,842.3	2,888.4	2,958.6	2,980.1	2,962.9	2,970.2	2,975.8	2,999.9
28 Residual (assets less liabilities) ⁸	340.0	320.4	308.9	319.1	317.5	312.4	314.8	328.6	317.3	331.5	343.5	325.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	2,695.7	2,558.6	2,561.3	2,577.4	2,597.1	2,615.3	2,665.2	2,710.3	2,691.2	2,713.6	2,715.1	2,719.4
2 Securities in bank credit	637.7	633.2	643.3	661.9	679.8	701.0	730.0	742.9	732.9	733.9	742.2	751.0
3 Treasury and Agency securities ²	365.9	373.7	383.9	388.8	397.7	404.5	423.3	429.6	429.6	425.3	424.7	430.1
3a Trading account	37.7	33.1	38.2	42.8	42.2	42.4	47.6	42.7	43.4	44.4	37.2	36.6
3b Investment account	328.3	340.6	345.8	346.0	355.5	362.1	375.8	386.9	386.2	380.9	387.5	393.5
3c Mortgage-backed	251.1	263.2	268.0	271.9	277.4	287.2	304.4	307.9	310.4	301.8	304.8	311.6
3d Other	77.2	77.5	77.7	74.0	78.1	74.9	71.4	79.0	75.8	79.1	82.7	81.9
3e 1 year or less	20.2	20.0	18.4	16.1	14.9	18.6	17.4	19.9	19.2	20.0	20.2	21.3
3f Between 1 and 5 years	34.7	45.3	46.4	45.1	49.9	43.6	42.2	46.3	44.2	45.9	48.1	48.8
3g More than 5 years	22.3	12.2	12.9	12.9	13.3	12.7	11.8	12.9	12.5	13.2	14.3	11.8
4 Other securities	271.8	259.4	259.4	273.1	282.1	296.5	306.7	313.3	303.3	308.6	317.5	320.9
4a Trading account	160.6	122.2	127.0	140.2	147.5	165.5	173.1	172.7	165.2	170.1	175.7	173.2
4b Investment account	111.1	137.2	132.4	132.9	134.5	131.0	133.6	140.7	138.2	138.5	141.7	147.7
4c State and local government	27.4	27.6	27.0	26.9	27.2	27.7	27.8	28.4	28.2	28.3	28.5	28.7
4d Other	83.7	109.6	105.4	106.0	107.3	103.3	105.7	112.3	110.0	110.2	113.3	119.0
5 Loans and leases in bank credit ³	2,058.0	1,925.4	1,918.0	1,915.5	1,917.3	1,914.3	1,935.1	1,967.4	1,958.2	1,979.7	1,972.9	1,968.3
6 Commercial and industrial	564.5	522.3	514.2	507.2	500.8	488.0	485.1	483.7	481.9	483.7	484.4	483.5
7 Real estate	853.8	843.0	844.3	850.6	863.0	881.3	900.4	921.5	923.7	926.4	916.3	926.7
8 Revolving home equity	92.8	104.3	108.1	112.6	117.0	121.5	124.6	127.0	126.4	127.0	127.8	127.9
9a Other residential	450.8	429.6	426.5	427.0	436.1	449.7	465.4	483.5	487.4	488.9	476.2	486.1
9b Commercial	310.2	309.0	309.7	311.0	310.0	310.1	310.5	311.1	309.9	310.6	312.3	312.6
10 Consumer	254.4	247.2	245.9	246.0	241.0	240.0	245.1	250.3	249.5	250.7	251.7	250.2
10a Credit cards and related plans	85.5	75.3	73.4	73.4	71.0	69.9	72.5	74.8	74.5	75.1	75.8	74.1
10b Other	168.9	171.9	172.6	172.6	170.0	170.1	172.6	175.4	175.0	175.7	175.9	176.1
11 Security ⁴	89.8	73.5	74.0	76.4	77.2	77.7	76.4	78.9	73.6	85.7	86.3	71.0
11a Fed funds and RPs with broker/dealer	62.7	61.0	61.9	64.9	65.1	65.4	65.2	68.8	63.5	75.6	75.9	61.2
11b Other	27.1	12.5	12.1	11.5	12.1	12.3	11.2	10.1	10.1	10.1	10.5	9.8
12a State and local government	14.9	13.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	12.9	13.0	13.3
12b Agricultural	9.9	9.3	9.2	9.3	9.2	9.2	8.2	8.1	8.2	8.2	8.2	7.9
12c Fed funds and RPs with others	33.1	21.2	22.2	18.9	17.3	13.5	16.4	19.5	18.9	20.1	20.9	19.0
12d All other loans	107.7	64.4	65.3	66.4	69.4	66.3	66.0	68.4	65.3	68.4	68.4	72.7
12e Lease financing receivables	130.0	131.3	129.7	127.8	126.3	125.5	124.8	124.0	124.2	123.7	123.6	124.1
13 Interbank loans	198.7	149.8	162.8	170.2	166.2	161.8	169.5	174.5	171.3	177.4	166.2	183.3
13a Fed funds and RPs with banks	126.1	78.4	87.8	85.3	77.3	74.6	82.2	84.4	83.5	89.0	73.5	89.0
13b Other	72.6	71.4	75.0	84.8	88.9	87.2	87.3	90.2	87.8	88.4	92.8	94.4
14 Cash assets ⁵	173.5	137.4	141.9	140.2	138.6	136.6	137.3	141.0	134.7	136.0	133.6	148.2
15 Other assets ⁶	320.3	291.9	303.2	307.8	302.5	309.1	315.5	314.2	319.3	310.1	312.2	314.6
16 TOTAL ASSETS ⁷	3,349.7	3,093.4	3,125.5	3,151.6	3,160.4	3,179.2	3,244.2	3,297.0	3,273.1	3,293.9	3,284.3	3,323.1

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

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

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
LIABILITIES												
17 Deposits	1,860.5	1,808.9	1,822.1	1,804.5	1,811.2	1,833.9	1,851.2	1,869.6	1,873.9	1,851.3	1,837.4	1,905.0
18 Transaction	373.0	302.7	296.2	287.6	284.6	286.6	270.3	263.3	252.1	261.1	272.9	260.7
19 Nontransaction	1,487.6	1,506.2	1,525.9	1,516.9	1,526.7	1,547.3	1,580.9	1,606.2	1,621.9	1,590.2	1,564.5	1,644.3
20 Large time	263.7	249.0	245.3	246.7	242.8	258.6	265.9	268.5	265.9	265.9	265.2	279.4
21 Other	1,223.8	1,257.2	1,280.6	1,270.2	1,283.8	1,288.7	1,315.0	1,337.7	1,356.0	1,324.3	1,299.3	1,364.9
22 Borrowings	710.1	634.9	652.7	671.7	654.5	631.9	655.9	668.9	655.1	681.7	676.2	663.2
23 From banks in the U.S.	242.6	195.7	197.6	194.8	184.9	186.6	195.2	199.2	203.8	202.5	188.5	199.6
24 From others	467.6	439.2	455.1	476.9	469.6	445.3	460.7	469.7	451.3	479.2	487.7	463.6
25 Net due to related foreign offices	178.2	162.0	160.8	167.8	162.6	166.4	170.5	177.0	174.8	181.2	175.0	175.0
26 Other liabilities	257.0	168.4	174.1	188.4	208.7	226.5	241.8	252.3	248.9	246.7	260.6	252.8
27 TOTAL LIABILITIES	3,005.8	2,774.1	2,809.8	2,832.4	2,837.1	2,858.7	2,919.4	2,967.8	2,952.7	2,960.9	2,949.3	2,996.0
28 Residual (assets less liabilities) ⁸	343.9	319.3	315.7	319.2	323.3	320.5	324.8	329.3	320.4	333.0	335.0	327.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	2,132.9	2,272.3	2,289.0	2,332.5	2,350.4	2,360.4	2,386.8	2,409.4	2,408.9	2,407.0	2,406.8	2,421.6
2 Securities in bank credit	574.0	623.7	630.4	644.0	646.9	647.4	653.1	654.9	659.2	648.8	650.9	659.4
3 Treasury and Agency securities ²	364.9	408.8	415.2	432.3	437.3	436.6	441.9	447.9	450.6	442.7	445.6	452.4
4 Other securities	209.1	214.9	215.2	211.7	209.6	210.8	211.2	207.0	208.6	206.1	205.3	207.0
5 Loans and leases in bank credit ³	1,558.9	1,648.5	1,658.6	1,688.5	1,703.5	1,713.0	1,733.7	1,754.6	1,749.7	1,758.2	1,756.0	1,762.2
6 Commercial and industrial	300.0	302.1	300.7	302.5	303.5	305.5	307.9	309.0	308.9	308.6	309.2	310.1
7 Real estate	856.3	924.5	930.8	952.7	961.9	972.3	984.2	997.4	998.3	998.6	995.9	1,000.7
8 Revolving home equity	52.2	62.3	63.6	67.7	69.8	71.9	73.7	74.7	74.4	74.4	74.8	75.5
9 Other	804.1	862.2	867.1	885.0	892.1	900.4	910.5	922.7	923.9	924.2	921.1	925.2
10 Consumer	295.4	315.6	322.1	325.5	329.2	325.0	329.8	335.1	331.0	337.7	336.7	337.6
11 Security ⁴	8.5	7.6	7.2	7.3	7.6	7.9	8.1	8.3	7.9	8.4	8.7	8.4
12 Other loans and leases	98.7	98.6	97.8	100.5	101.3	102.4	103.7	104.7	103.7	104.8	105.5	105.3
13 Interbank loans	116.3	99.5	89.9	96.0	101.0	107.8	111.4	114.3	106.8	115.2	122.1	115.7
14 Cash assets ⁵	108.8	113.8	114.2	116.1	119.3	121.6	124.1	123.8	119.4	124.3	125.8	123.5
15 Other assets ⁶	126.3	147.2	148.7	149.2	147.7	148.1	154.7	160.1	160.5	158.2	153.7	173.4
16 TOTAL ASSETS⁷	2,455.0	2,602.2	2,610.9	2,662.6	2,687.2	2,706.7	2,745.2	2,775.4	2,763.7	2,772.2	2,776.1	2,801.9
LIABILITIES												
17 Deposits	1,939.6	2,013.1	2,012.7	2,051.0	2,071.8	2,087.4	2,111.3	2,121.6	2,113.7	2,117.1	2,122.1	2,130.1
18 Transaction	300.0	305.1	302.5	308.1	301.7	311.7	307.9	309.3	292.9	308.3	325.4	318.8
19 Nontransaction	1,639.6	1,708.0	1,710.3	1,742.9	1,770.1	1,775.6	1,803.4	1,812.3	1,820.8	1,808.8	1,796.7	1,811.3
20 Large time	304.2	302.3	301.8	302.2	301.1	302.4	303.0	303.4	303.3	302.9	303.5	303.8
21 Other	1,335.4	1,405.7	1,408.4	1,440.7	1,469.0	1,473.2	1,500.4	1,508.9	1,517.5	1,505.9	1,493.1	1,507.5
22 Borrowings	354.0	380.4	382.7	390.0	391.9	395.9	410.8	427.9	421.0	427.2	434.6	436.5
23 From banks in the U.S.	155.5	169.0	166.6	169.5	170.6	173.6	181.9	186.4	185.4	188.1	188.7	184.8
24 From others	198.5	211.5	216.1	220.5	221.3	222.3	228.9	241.5	235.6	239.1	245.9	251.7
25 Net due to related foreign offices	10.7	9.0	9.7	11.6	11.7	9.8	8.5	8.9	11.4	10.1	7.1	7.1
26 Other liabilities	62.0	71.3	71.9	75.3	76.7	76.6	79.5	81.1	81.2	81.9	80.7	81.8
27 TOTAL LIABILITIES	2,366.3	2,473.9	2,477.1	2,527.9	2,552.1	2,569.6	2,610.0	2,639.5	2,627.3	2,636.3	2,644.5	2,655.4
28 Residual (assets less liabilities) ⁸	88.8	128.3	133.9	134.7	135.1	137.1	135.2	135.9	136.5	135.9	131.6	146.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	2,134.6	2,267.5	2,286.2	2,330.4	2,347.8	2,355.1	2,383.8	2,411.5	2,408.7	2,410.4	2,411.9	2,423.5
2 Securities in bank credit	573.1	626.0	631.7	643.2	646.4	645.2	650.7	653.8	657.9	647.8	651.2	657.5
3 Treasury and Agency securities ²	364.0	411.1	416.4	431.5	436.8	434.4	439.5	446.8	449.3	441.7	445.9	450.5
4 Other securities	209.1	214.9	215.2	211.7	209.6	210.8	211.2	207.0	208.6	206.1	205.3	207.0
5 Loans and leases in bank credit ³	1,561.6	1,641.5	1,654.5	1,687.2	1,701.4	1,709.9	1,733.1	1,757.7	1,750.7	1,762.6	1,760.7	1,766.1
6 Commercial and industrial	298.3	301.8	302.7	304.9	305.7	306.0	306.4	307.3	306.1	307.2	308.1	309.0
7 Real estate	857.7	921.6	928.7	951.9	961.0	971.4	984.9	999.1	998.8	1,000.5	999.2	1,003.2
8 Revolving home equity	52.5	61.7	63.3	67.5	69.6	71.5	73.5	75.2	74.7	75.1	75.6	76.1
9 Other	805.2	859.9	865.3	884.3	891.4	899.9	911.4	923.9	924.1	925.4	923.5	927.1
10 Consumer	297.2	312.7	318.3	323.1	325.2	321.0	328.5	337.2	331.9	340.9	340.0	339.3
10a Credit cards and related plans	131.5	144.7	150.2	149.5	150.0	145.5	152.0	159.0	154.1	162.5	161.4	160.6
10b Other	165.7	168.0	168.1	173.6	175.2	175.4	176.5	178.2	177.8	178.4	178.6	178.7
11 Security ⁴	8.4	7.9	7.4	7.2	7.5	7.7	8.1	8.1	8.2	8.1	7.9	8.3
12 Other loans and leases	99.9	97.5	97.5	100.2	102.0	103.7	105.3	105.9	105.7	106.0	105.5	106.4
13 Interbank loans	113.8	104.2	95.9	91.4	98.1	102.9	109.5	111.5	111.9	110.4	108.1	114.0
14 Cash assets ⁵	108.4	110.0	112.6	115.4	117.7	119.7	120.3	123.4	122.0	120.6	120.7	122.1
15 Other assets ⁶	126.3	147.2	148.7	149.2	147.7	148.1	154.7	160.1	160.5	158.2	153.7	173.4
16 TOTAL ASSETS ⁷	2,454.0	2,598.3	2,612.5	2,655.2	2,679.9	2,694.6	2,736.6	2,774.3	2,771.0	2,767.3	2,762.0	2,800.7
LIABILITIES												
17 Deposits	1,929.2	2,017.7	2,025.6	2,044.3	2,062.9	2,075.2	2,095.1	2,110.3	2,112.1	2,101.8	2,095.0	2,122.0
18 Transaction	298.2	303.4	304.1	303.3	300.5	309.3	304.2	307.4	296.1	303.2	314.6	318.2
19 Nontransaction	1,631.0	1,714.3	1,721.5	1,741.0	1,762.4	1,765.9	1,790.9	1,802.9	1,816.0	1,798.5	1,780.3	1,803.7
20 Large time	304.2	302.3	301.8	302.2	301.1	302.4	303.0	303.4	303.3	302.9	303.5	303.8
21 Other	1,326.8	1,412.0	1,419.7	1,438.8	1,461.3	1,463.4	1,487.9	1,499.5	1,512.7	1,495.6	1,476.8	1,500.0
22 Borrowings	354.0	380.4	382.7	390.0	391.9	395.9	410.8	427.9	421.0	427.2	434.6	436.5
23 From banks in the U.S.	155.5	169.0	166.6	169.5	170.6	173.6	181.9	186.4	185.4	188.1	188.7	184.8
24 From others	198.5	211.5	216.1	220.5	221.3	222.3	228.9	241.5	235.6	239.1	245.9	251.7
25 Net due to related foreign offices	10.7	9.0	9.7	11.6	11.7	9.8	8.5	8.9	11.4	10.1	7.1	7.1
26 Other liabilities	62.0	71.3	71.9	75.3	76.7	76.6	79.5	81.1	81.2	81.9	80.7	81.8
27 TOTAL LIABILITIES	2,355.9	2,478.5	2,490.0	2,521.3	2,543.2	2,557.4	2,593.9	2,628.1	2,625.7	2,621.0	2,617.3	2,647.3
28 Residual (assets less liabilities) ⁸	98.1	119.8	122.5	133.9	136.7	137.2	142.7	146.1	145.3	146.3	144.7	153.4

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

Seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	592.1	597.8	598.1	597.2	605.7	609.1	617.8	616.4	615.3	622.9	614.1	607.1
2 Securities in bank credit	223.1	228.1	225.4	228.4	234.9	236.2	246.1	244.0	242.2	242.7	243.0	245.7
3 Treasury and Agency securities ²	70.4	68.6	69.5	70.9	73.4	73.5	80.0	85.2	83.8	85.1	86.5	86.6
4 Other securities	152.7	159.6	155.9	157.5	161.5	162.6	166.1	158.8	158.4	157.7	156.5	159.0
5 Loans and leases in bank credit ³	368.9	369.7	372.7	368.8	370.8	372.9	371.7	372.5	373.1	380.2	371.0	361.5
6 Commercial and industrial	201.2	201.6	198.0	198.7	194.8	191.6	190.3	185.8	187.7	187.0	185.4	179.5
7 Real estate	18.7	19.3	19.4	19.4	19.6	19.8	19.8	19.9	19.8	20.0	20.0	20.0
11 Security ⁴	80.0	78.8	84.1	79.9	84.9	88.8	89.3	93.8	92.9	100.2	91.6	89.5
12 Other loans and leases	69.1	70.0	71.2	70.8	71.5	72.7	72.4	73.0	72.7	73.0	74.0	72.5
13 Interbank loans	25.7	20.6	21.9	23.4	20.2	17.3	18.1	21.1	22.8	20.6	20.6	19.9
14 Cash assets ⁵	43.6	44.1	46.5	45.1	45.3	44.9	44.7	43.5	42.4	44.2	43.5	42.6
15 Other assets ⁶	33.6	30.1	30.9	30.6	32.8	33.7	33.8	32.4	32.3	32.0	31.9	32.9
16 TOTAL ASSETS⁷	694.6	692.2	697.0	695.9	703.6	704.6	714.0	713.1	712.4	719.3	709.6	702.1
LIABILITIES												
17 Deposits	410.8	488.0	506.9	507.6	508.3	503.7	497.1	485.4	494.3	490.4	478.7	466.5
18 Transaction	12.5	10.1	10.6	10.9	10.9	10.6	10.9	11.0	10.8	10.3	11.0	11.5
19 Nontransaction	398.3	477.9	496.3	496.7	497.3	493.1	486.2	474.5	483.4	480.2	467.7	455.1
22 Borrowings	217.6	188.7	190.6	190.1	193.8	203.1	214.7	223.5	219.0	222.2	225.1	226.7
23 From banks in the U.S.	29.9	21.0	22.3	21.1	21.4	21.2	22.4	23.8	22.8	19.9	24.4	27.2
24 From others	187.7	167.8	168.3	169.1	172.4	181.9	192.3	199.8	196.1	202.3	200.8	199.5
25 Net due to related foreign offices	-16.4	-63.0	-73.6	-87.6	-84.7	-90.5	-88.9	-84.0	-84.5	-75.6	-87.4	-84.1
26 Other liabilities	84.4	68.6	68.0	72.6	81.7	87.5	93.5	89.9	86.9	88.4	90.3	93.5
27 TOTAL LIABILITIES	696.4	682.3	691.8	682.7	699.1	703.7	716.4	714.9	715.7	725.4	706.8	702.7
28 Residual (assets less liabilities) ⁸	-1.9	9.9	5.2	13.2	4.5	0.8	-2.5	-1.7	-3.3	-6.1	2.9	-0.6

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

Not seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
ASSETS												
1 Bank credit	589.1	597.7	598.1	593.2	602.6	603.0	611.7	613.1	609.4	622.0	613.0	605.5
2 Securities in bank credit	223.1	228.1	225.4	228.4	234.9	236.2	246.1	244.0	242.2	242.7	243.0	245.7
3 Treasury and Agency securities ²	70.4	68.6	69.5	70.9	73.4	73.5	80.0	85.2	83.8	85.1	86.5	86.6
3a Trading account	12.7	9.1	9.3	10.0	10.4	10.5	12.8	14.3	14.4	14.2	14.3	14.5
3b Investment account	57.7	59.5	60.2	60.9	63.0	63.0	67.2	70.9	69.4	70.9	72.2	72.1
4 Other securities	152.7	159.6	155.9	157.5	161.5	162.6	166.1	158.8	158.4	157.7	156.5	159.0
4a Trading account	105.1	98.7	96.3	98.5	102.7	106.8	108.6	102.9	102.1	101.6	102.0	103.7
4b Investment account	47.6	60.8	59.6	59.0	58.7	55.8	57.5	55.9	56.3	56.0	54.6	55.3
5 Loans and leases in bank credit ³	366.0	369.6	372.7	364.8	367.7	366.9	365.6	369.1	367.2	379.2	370.0	359.8
6 Commercial and industrial	201.1	203.0	196.8	196.4	193.6	190.3	188.7	185.7	186.5	187.1	186.1	181.0
7 Real estate	18.7	19.3	19.4	19.4	19.6	19.8	19.8	19.9	19.8	20.0	20.0	20.0
11 Security ⁴	77.5	76.5	84.7	78.7	83.3	85.5	86.0	91.0	88.7	99.7	90.5	86.3
12 Other loans and leases	68.7	70.8	71.9	70.4	71.2	71.4	71.1	72.5	72.2	72.4	73.4	72.6
13 Interbank loans	25.7	20.6	21.9	23.4	20.2	17.3	18.1	21.1	22.8	20.6	20.6	19.9
14 Cash assets ⁵	43.6	42.9	44.6	43.6	43.3	43.1	43.3	43.5	42.0	43.9	44.4	43.5
15 Other assets ⁶	34.2	31.0	30.7	30.7	31.4	32.4	33.3	33.1	33.2	32.6	32.4	33.2
16 TOTAL ASSETS⁷	692.2	691.9	694.9	690.5	697.2	695.4	706.0	710.5	707.0	718.7	710.0	701.7
LIABILITIES												
17 Deposits	400.9	490.2	510.7	512.7	506.4	494.6	482.6	473.5	478.8	476.1	471.5	459.5
18 Transaction	12.7	9.9	10.1	10.5	10.6	10.6	10.6	11.1	10.8	10.3	11.6	11.9
19 Nontransaction	388.2	480.2	500.6	502.2	495.8	484.1	472.0	462.3	468.0	465.8	459.9	447.6
22 Borrowings	217.6	188.7	190.6	190.1	193.8	203.1	214.7	223.5	219.0	222.2	225.1	226.7
23 From banks in the U.S.	29.9	21.0	22.3	21.1	21.4	21.2	22.4	23.8	22.8	19.9	24.4	27.2
24 From others	187.7	167.8	168.3	169.1	172.4	181.9	192.3	199.8	196.1	202.3	200.8	199.5
25 Net due to related foreign offices	-15.2	-59.9	-75.5	-87.7	-87.3	-94.4	-90.8	-83.0	-84.6	-75.1	-83.4	-83.4
26 Other liabilities	85.0	69.8	67.3	72.5	80.4	85.3	92.4	90.5	86.9	88.7	92.7	93.9
27 TOTAL LIABILITIES	688.2	688.8	693.1	687.7	693.3	688.6	698.9	704.5	700.0	711.9	705.9	696.7
28 Residual (assets less liabilities) ⁸	4.0	3.1	1.8	2.8	3.9	6.8	7.1	6.0	7.0	6.8	4.1	5.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 11, 2002

Account	2001 Sep	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	Week ending			
									Sep 11	Sep 18	Sep 25	Oct 2
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	100.4	73.2	73.3	80.8	92.9	105.8	112.3	119.4	107.7	118.7	123.6	126.2
30 Reval. losses on off-bal. sheet items ⁹	84.9	52.5	57.5	61.7	75.2	89.2	93.7	100.3	89.7	99.8	104.6	105.5
31 Mortgage-backed securities ¹⁰	273.7	299.2	302.0	306.1	312.5	319.9	338.0	343.4	343.8	335.1	342.1	351.9
31a Pass-through	210.4	201.3	203.2	210.4	224.6	236.3	253.4	255.0	256.6	249.4	253.3	258.2
31b CMO, REMIC, and other	63.4	98.0	98.8	95.7	88.0	83.6	84.6	88.4	87.3	85.7	88.8	93.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	7.1	3.2	1.4	4.3	6.6	8.6	9.7	12.4	11.5	12.4	12.3	13.8
33 Offshore credit to U.S. residents ¹²	20.3	19.8	19.7	19.6	19.6	19.1	19.0	19.0	19.0	19.2	19.0	19.0
34 Securitized consumer loans ¹³	98.9	95.9	96.2	96.4	100.3	104.1	102.3	101.5	101.4	101.3	101.2	102.4
34a Credit cards and related plans	88.3	83.6	84.3	84.9	88.1	89.0	87.2	86.8	86.5	86.5	86.8	88.1
34b Other	10.5	12.3	11.9	11.5	12.2	15.1	15.1	14.7	14.9	14.8	14.4	14.3
35 Securitized business loans ¹³	20.0	17.7	17.1	16.7	16.6	17.0	17.7	17.6	17.7	17.8	17.2	17.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	247.4	283.9	288.1	302.6	305.5	305.0	307.0	312.7	313.9	310.5	312.3	314.2
34 Securitized consumer loans ¹³	236.9	247.1	246.1	246.8	246.7	242.1	240.4	238.0	239.8	235.9	237.9	237.3
34a Credit cards and related plans	228.6	239.4	238.2	239.2	239.7	238.5	237.3	235.0	236.8	232.9	234.9	234.3
34b Other	8.3	7.7	7.9	7.6	7.0	3.6	3.1	3.0	3.0	3.0	3.0	3.0
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	60.7	47.0	46.3	49.8	54.8	60.7	64.7	62.1	60.9	61.0	62.1	63.0
30 Reval. losses on off-bal. sheet items ⁹	56.1	40.6	39.9	42.8	49.3	57.6	65.1	61.8	60.7	60.8	61.5	62.8
35 Securitized business loans ¹³	13.2	12.4	11.3	10.5	9.9	9.4	9.1	8.1	8.0	8.2	7.9	7.8

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