

# 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

November 22, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	5,422.9	5,449.4	5,507.7	5,553.7	5,601.1	5,684.0	5,740.7	5,768.6	5,765.4	5,788.0	5,841.6	5,880.5
2 Securities in bank credit	1,470.8	1,501.7	1,536.9	1,565.9	1,597.2	1,636.3	1,646.6	1,643.8	1,636.0	1,664.0	1,697.2	1,719.1
3 Treasury and Agency securities <sup>2</sup>	825.0	869.5	895.2	912.4	922.6	950.9	967.7	975.7	984.9	991.2	1,008.4	1,002.9
4 Other securities	645.8	632.1	641.8	653.5	674.6	685.4	678.9	668.1	651.1	672.8	688.8	716.2
5 Loans and leases in bank credit <sup>3</sup>	3,952.1	3,947.8	3,970.8	3,987.8	4,003.8	4,047.7	4,094.1	4,124.8	4,129.4	4,124.1	4,144.4	4,161.4
6 Commercial and industrial	1,051.7	1,009.0	1,004.3	997.0	983.6	983.7	976.9	972.0	973.2	971.3	971.1	969.4
7 Real estate	1,753.0	1,796.0	1,819.2	1,841.6	1,872.6	1,903.5	1,937.4	1,970.2	1,968.6	1,981.4	1,996.6	2,011.1
8 Revolving home equity	150.8	172.1	179.7	186.4	193.3	198.0	201.2	205.3	205.4	206.3	207.0	207.6
9 Other	1,602.2	1,623.9	1,639.4	1,655.3	1,679.3	1,705.6	1,736.2	1,764.8	1,763.2	1,775.1	1,789.5	1,803.5
10 Consumer	551.1	567.9	571.1	570.7	567.2	577.3	585.4	587.5	588.0	588.5	585.9	587.1
11 Security <sup>4</sup>	154.1	167.0	168.7	169.1	176.3	175.8	180.8	181.8	186.5	172.0	177.4	182.7
12 Other loans and leases	442.3	407.9	407.5	409.4	404.1	407.3	413.6	413.4	413.2	410.8	413.4	411.1
13 Interbank loans	301.6	270.7	288.4	282.4	287.9	303.6	315.0	323.0	330.0	324.7	322.1	318.5
14 Cash assets <sup>5</sup>	302.3	300.0	302.0	307.1	308.2	314.9	312.1	312.6	317.6	317.7	304.7	309.0
15 Other assets <sup>6</sup>	495.9	482.1	488.0	483.5	490.3	504.7	501.3	511.8	512.0	514.7	520.2	545.8
16 TOTAL ASSETS <sup>7</sup>	<b>6,452.0</b>	<b>6,426.9</b>	<b>6,510.4</b>	<b>6,551.0</b>	<b>6,611.9</b>	<b>6,731.8</b>	<b>6,793.7</b>	<b>6,840.1</b>	<b>6,848.9</b>	<b>6,869.1</b>	<b>6,912.4</b>	<b>6,977.5</b>
<b>LIABILITIES</b>												
17 Deposits	4,181.5	4,334.2	4,368.6	4,392.8	4,433.2	4,476.0	4,485.8	4,493.5	4,487.8	4,497.8	4,494.0	4,523.6
18 Transaction	640.8	602.0	609.5	598.8	614.2	601.1	585.9	613.2	636.3	660.5	579.8	587.7
19 Nontransaction	3,540.7	3,732.3	3,759.1	3,794.1	3,819.0	3,874.9	3,899.9	3,880.2	3,851.6	3,837.4	3,914.2	3,935.9
20 Large time	982.7	1,042.9	1,046.2	1,039.3	1,048.8	1,048.4	1,042.6	1,026.6	1,023.7	1,021.9	1,007.0	1,002.2
21 Other	2,558.0	2,689.3	2,712.9	2,754.8	2,770.2	2,826.5	2,857.3	2,853.7	2,827.9	2,815.5	2,907.2	2,933.7
22 Borrowings	1,266.2	1,220.0	1,245.6	1,241.3	1,241.2	1,301.9	1,323.0	1,327.4	1,331.5	1,340.7	1,356.7	1,364.2
23 From banks in the U.S.	412.6	382.6	385.1	380.4	386.6	405.6	417.0	415.3	413.3	414.6	425.8	422.6
24 From others	853.7	837.5	860.4	860.9	854.6	896.3	905.9	912.1	918.2	926.1	930.9	941.5
25 Net due to related foreign offices	178.2	103.7	92.2	90.9	90.4	90.8	99.6	122.5	138.3	122.7	138.2	135.8
26 Other liabilities	373.3	320.7	336.7	368.6	397.2	416.3	424.7	427.6	409.0	438.7	444.6	461.7
27 TOTAL LIABILITIES	<b>5,999.3</b>	<b>5,978.6</b>	<b>6,043.1</b>	<b>6,093.6</b>	<b>6,162.1</b>	<b>6,284.9</b>	<b>6,333.0</b>	<b>6,371.0</b>	<b>6,366.6</b>	<b>6,399.9</b>	<b>6,433.5</b>	<b>6,485.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	452.7	448.3	467.4	457.4	449.8	446.9	460.7	469.1	482.3	469.1	478.9	492.2

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

Not seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	5,425.7	5,446.3	5,501.6	5,548.2	5,574.4	5,661.5	5,733.9	5,772.7	5,763.5	5,804.6	5,865.7	5,897.1
2 Securities in bank credit	1,470.5	1,501.1	1,534.2	1,561.7	1,583.1	1,627.6	1,642.9	1,643.1	1,632.8	1,668.2	1,702.9	1,721.5
3 Treasury and Agency securities <sup>2</sup>	821.8	871.3	892.8	909.6	914.3	944.6	964.2	971.9	978.9	990.5	1,009.4	1,001.8
4 Other securities	648.7	629.7	641.3	652.1	668.8	683.1	678.6	671.2	653.9	677.6	693.5	719.7
5 Loans and leases in bank credit <sup>3</sup>	3,955.2	3,945.2	3,967.4	3,986.5	3,991.3	4,033.9	4,091.0	4,129.5	4,130.7	4,136.4	4,162.8	4,175.6
6 Commercial and industrial	1,053.1	1,013.1	1,007.8	999.2	982.5	978.2	974.8	973.3	973.3	973.8	975.2	970.9
7 Real estate	1,754.8	1,792.7	1,821.8	1,842.6	1,872.0	1,904.6	1,939.5	1,972.3	1,969.2	1,983.8	2,002.5	2,018.0
8 Revolving home equity	151.2	171.5	180.1	186.6	193.1	198.1	202.2	205.9	205.9	207.1	207.8	208.4
9 Other	1,603.6	1,621.2	1,641.7	1,656.0	1,678.9	1,706.6	1,737.3	1,766.4	1,763.2	1,776.8	1,794.8	1,809.5
10 Consumer	551.5	564.5	569.3	566.5	561.3	573.9	584.9	588.1	590.0	590.9	586.7	588.3
10a Credit cards and related plans	216.3	223.5	222.8	221.0	215.4	224.5	231.3	232.3	234.3	234.0	228.7	230.0
10b Other	335.2	340.9	346.5	345.5	345.9	349.3	353.5	355.8	355.7	356.8	358.0	358.4
11 Security <sup>4</sup>	156.3	166.1	162.3	168.1	171.7	171.3	179.0	184.2	189.6	178.6	184.7	187.7
12 Other loans and leases	439.5	408.9	406.2	410.0	403.8	405.9	412.8	411.7	408.6	409.3	413.6	410.6
13 Interbank loans	296.6	280.6	285.0	284.5	282.0	297.2	307.3	317.7	315.3	324.7	332.2	324.9
14 Cash assets <sup>5</sup>	304.1	299.1	299.2	299.4	299.0	300.7	309.0	314.9	301.0	322.1	305.4	326.7
15 Other assets <sup>6</sup>	494.6	482.6	487.7	481.6	488.9	501.9	503.9	510.5	504.0	514.4	524.9	548.4
16 TOTAL ASSETS <sup>7</sup>	<b>6,450.6</b>	<b>6,433.4</b>	<b>6,497.8</b>	<b>6,537.9</b>	<b>6,569.0</b>	<b>6,685.9</b>	<b>6,778.3</b>	<b>6,840.1</b>	<b>6,808.0</b>	<b>6,890.1</b>	<b>6,952.0</b>	<b>7,020.6</b>
<b>LIABILITIES</b>												
17 Deposits	4,166.8	4,358.4	4,361.6	4,380.6	4,403.9	4,429.0	4,453.8	4,478.4	4,439.7	4,484.3	4,512.0	4,552.3
18 Transaction	635.1	610.4	601.5	595.7	606.8	585.7	579.7	608.1	609.0	659.5	577.6	598.2
19 Nontransaction	3,531.7	3,748.0	3,760.1	3,784.8	3,797.1	3,843.3	3,874.0	3,870.3	3,830.7	3,824.8	3,934.4	3,954.0
20 Large time	977.1	1,045.5	1,049.8	1,037.0	1,037.7	1,032.7	1,028.1	1,020.4	1,019.0	1,020.3	1,010.0	1,008.1
21 Other	2,554.5	2,702.5	2,710.3	2,747.8	2,759.4	2,810.5	2,846.0	2,849.9	2,811.8	2,804.4	2,924.4	2,945.9
22 Borrowings	1,268.1	1,226.2	1,252.0	1,240.3	1,231.1	1,281.5	1,320.4	1,329.4	1,330.7	1,346.0	1,365.8	1,369.8
23 From banks in the U.S.	410.7	387.5	386.4	377.9	382.5	400.4	410.2	413.6	410.7	413.5	426.0	420.5
24 From others	857.4	838.7	865.6	862.4	848.6	881.1	910.2	915.8	920.0	932.5	939.8	949.3
25 Net due to related foreign offices	177.6	95.1	91.7	87.0	81.4	87.9	100.1	122.0	140.0	127.7	138.0	138.0
26 Other liabilities	373.6	313.3	336.2	365.8	388.7	413.6	424.8	427.7	411.6	445.4	447.3	465.9
27 TOTAL LIABILITIES	<b>5,986.0</b>	<b>5,993.0</b>	<b>6,041.5</b>	<b>6,073.7</b>	<b>6,105.0</b>	<b>6,212.0</b>	<b>6,299.0</b>	<b>6,357.4</b>	<b>6,322.0</b>	<b>6,403.3</b>	<b>6,463.0</b>	<b>6,525.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	464.5	440.4	456.3	464.2	464.0	473.9	479.3	482.8	486.1	486.7	489.0	494.8

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

Seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	4,830.3	4,851.4	4,910.5	4,948.1	4,992.2	5,066.1	5,124.4	5,157.9	5,153.8	5,179.2	5,218.5	5,243.2
2 Securities in bank credit	1,239.1	1,276.3	1,308.5	1,331.0	1,361.1	1,390.0	1,402.6	1,404.3	1,401.2	1,425.2	1,446.2	1,459.1
3 Treasury and Agency securities <sup>2</sup>	746.1	798.6	822.8	837.5	847.6	869.4	881.1	888.2	899.4	902.3	914.6	906.1
4 Other securities	493.0	477.7	485.7	493.5	513.5	520.6	521.5	516.2	501.9	522.9	531.6	553.0
5 Loans and leases in bank credit <sup>3</sup>	3,591.3	3,575.1	3,602.0	3,617.1	3,631.1	3,676.1	3,721.9	3,753.6	3,752.6	3,753.9	3,772.3	3,784.1
6 Commercial and industrial	854.8	811.0	805.6	802.4	793.1	794.6	792.3	791.1	791.0	791.1	789.8	788.4
7 Real estate	1,734.1	1,776.6	1,799.8	1,822.0	1,852.9	1,883.7	1,917.5	1,949.6	1,948.0	1,960.2	1,975.2	1,989.6
8 Revolving home equity	150.8	172.1	179.7	186.4	193.3	198.0	201.2	205.3	205.4	206.3	207.0	207.6
9 Other	1,583.4	1,604.4	1,620.1	1,635.7	1,659.6	1,685.8	1,716.3	1,744.3	1,742.6	1,753.9	1,768.2	1,782.1
10 Consumer	551.1	567.9	571.1	570.7	567.2	577.3	585.4	587.5	588.0	588.5	585.9	587.1
11 Security <sup>4</sup>	78.8	82.9	88.8	84.1	86.6	85.6	86.1	85.4	86.1	75.8	79.0	79.9
12 Other loans and leases	372.5	336.7	336.7	337.9	331.4	334.9	340.7	340.0	339.6	338.3	342.3	339.1
13 Interbank loans	277.9	248.8	265.0	262.2	270.6	285.5	293.9	298.4	304.6	295.3	297.6	291.0
14 Cash assets <sup>5</sup>	263.4	253.6	256.9	261.9	263.3	270.2	268.6	269.9	275.6	275.5	264.3	269.5
15 Other assets <sup>6</sup>	462.9	451.3	457.4	450.7	456.6	471.2	469.3	476.0	477.3	475.9	479.3	505.2
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,764.1</b>	<b>5,729.9</b>	<b>5,814.5</b>	<b>5,847.4</b>	<b>5,907.5</b>	<b>6,018.2</b>	<b>6,081.1</b>	<b>6,126.7</b>	<b>6,135.6</b>	<b>6,150.1</b>	<b>6,183.9</b>	<b>6,233.0</b>
<b>LIABILITIES</b>												
17 Deposits	3,758.1	3,827.4	3,861.0	3,884.6	3,929.5	3,978.9	4,000.2	4,030.0	4,028.3	4,040.5	4,051.0	4,078.2
18 Transaction	630.0	591.4	598.6	587.8	603.6	590.2	574.9	602.6	626.1	650.7	569.3	577.2
19 Nontransaction	3,128.2	3,236.0	3,262.4	3,296.7	3,325.9	3,388.7	3,425.3	3,427.4	3,402.2	3,389.8	3,481.6	3,501.0
20 Large time	572.9	548.9	550.7	544.7	563.2	570.5	574.6	578.0	576.2	579.8	577.1	575.9
21 Other	2,555.3	2,687.1	2,711.7	2,752.0	2,762.7	2,818.2	2,850.8	2,849.5	2,826.0	2,810.0	2,904.5	2,925.1
22 Borrowings	1,060.3	1,029.4	1,055.4	1,047.5	1,038.1	1,087.1	1,099.4	1,098.7	1,110.6	1,104.1	1,108.3	1,110.6
23 From banks in the U.S.	389.1	360.2	364.1	359.0	365.4	383.2	393.2	391.2	391.5	390.6	399.5	401.0
24 From others	671.2	669.2	691.4	688.5	672.7	704.0	706.1	707.6	719.1	713.4	708.8	709.6
25 Net due to related foreign offices	193.5	177.3	179.8	175.6	181.0	179.7	184.1	191.8	193.4	191.6	192.8	192.9
26 Other liabilities	295.0	252.7	264.2	286.9	309.7	322.9	334.9	332.0	317.4	339.3	343.0	357.6
27 <b>TOTAL LIABILITIES</b>	<b>5,306.9</b>	<b>5,286.8</b>	<b>5,360.3</b>	<b>5,394.5</b>	<b>5,458.3</b>	<b>5,568.6</b>	<b>5,618.7</b>	<b>5,652.6</b>	<b>5,649.7</b>	<b>5,675.6</b>	<b>5,695.1</b>	<b>5,739.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	457.2	443.1	454.2	452.9	449.2	449.6	462.5	474.1	485.8	474.5	488.8	493.7

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

Not seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	4,833.0	4,848.1	4,908.3	4,945.6	4,971.6	5,049.8	5,120.9	5,162.0	5,152.5	5,190.8	5,236.5	5,255.5
2 Securities in bank credit	1,238.7	1,275.7	1,305.8	1,326.8	1,346.9	1,381.3	1,398.8	1,403.6	1,398.1	1,429.5	1,452.0	1,461.6
3 Treasury and Agency securities <sup>2</sup>	742.9	800.4	820.5	834.7	839.3	863.1	877.6	884.3	893.4	901.7	915.7	905.0
4 Other securities	495.8	475.3	485.3	492.1	507.6	518.2	521.2	519.3	504.6	527.8	536.3	556.6
5 Loans and leases in bank credit <sup>3</sup>	3,594.3	3,572.5	3,602.6	3,618.8	3,624.7	3,668.5	3,722.1	3,758.3	3,754.5	3,761.3	3,784.6	3,794.0
6 Commercial and industrial	855.5	816.4	811.4	805.7	793.4	790.6	790.3	791.7	790.8	791.9	792.0	788.5
7 Real estate	1,735.9	1,773.2	1,802.4	1,823.0	1,852.2	1,884.8	1,919.6	1,951.8	1,948.6	1,962.7	1,981.2	1,996.5
8 Revolving home equity	151.2	171.5	180.1	186.6	193.1	198.1	202.2	205.9	205.9	207.1	207.8	208.4
9 Other	1,584.7	1,601.8	1,622.4	1,636.4	1,659.1	1,686.8	1,717.4	1,745.8	1,742.6	1,755.7	1,773.4	1,788.1
10 Consumer	551.5	564.5	569.3	566.5	561.3	573.9	584.9	588.1	590.0	590.9	586.7	588.3
10a Credit cards and related plans	216.3	223.5	222.8	221.0	215.4	224.5	231.3	232.3	234.3	234.0	228.7	230.0
10b Other	335.2	340.9	346.5	345.5	345.9	349.3	353.5	355.8	355.7	356.8	358.0	358.4
11 Security <sup>4</sup>	80.8	81.4	83.6	84.7	85.4	84.4	87.1	87.6	89.1	78.6	82.1	81.9
12 Other loans and leases	370.5	337.0	335.8	338.8	332.4	334.7	340.3	339.2	336.0	337.3	342.5	338.8
13 Interbank loans	272.9	258.7	261.6	264.3	264.8	279.1	286.1	293.1	289.9	295.3	307.7	297.4
14 Cash assets <sup>5</sup>	264.4	254.6	255.6	256.2	256.0	257.4	265.5	271.3	258.0	277.9	263.2	284.4
15 Other assets <sup>6</sup>	462.2	451.9	457.0	450.2	456.5	469.0	471.2	475.4	470.3	476.7	484.6	508.4
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,762.4</b>	<b>5,738.5</b>	<b>5,807.3</b>	<b>5,840.7</b>	<b>5,873.8</b>	<b>5,980.3</b>	<b>6,068.4</b>	<b>6,126.5</b>	<b>6,095.3</b>	<b>6,165.3</b>	<b>6,216.3</b>	<b>6,269.8</b>
<b>LIABILITIES</b>												
17 Deposits	3,750.0	3,847.8	3,848.9	3,874.2	3,909.2	3,946.4	3,980.2	4,022.3	3,986.3	4,030.7	4,070.0	4,104.3
18 Transaction	624.1	600.4	591.0	585.1	596.2	575.1	568.6	597.3	598.8	649.4	567.0	587.6
19 Nontransaction	3,125.9	3,247.4	3,257.9	3,289.0	3,313.1	3,371.3	3,411.6	3,425.0	3,387.5	3,381.3	3,503.1	3,516.7
20 Large time	574.1	547.2	548.9	544.0	561.0	568.8	572.0	579.2	577.7	582.3	581.3	579.4
21 Other	2,551.8	2,700.2	2,709.0	2,745.1	2,752.0	2,802.4	2,839.6	2,845.8	2,809.8	2,799.0	2,921.8	2,937.3
22 Borrowings	1,062.2	1,035.6	1,061.9	1,046.5	1,028.0	1,066.8	1,096.8	1,100.7	1,109.8	1,109.4	1,117.4	1,116.2
23 From banks in the U.S.	387.2	365.2	365.3	356.5	361.3	378.0	386.4	389.4	388.9	389.5	399.7	398.8
24 From others	674.9	670.4	696.6	690.1	666.7	688.8	710.4	711.3	720.9	719.8	717.7	717.4
25 Net due to related foreign offices	194.4	170.6	179.4	174.3	175.8	178.7	183.6	192.5	196.5	196.8	196.3	196.3
26 Other liabilities	295.9	246.0	263.7	285.4	303.3	321.4	334.4	332.8	320.8	346.2	348.0	362.5
27 <b>TOTAL LIABILITIES</b>	<b>5,302.4</b>	<b>5,299.9</b>	<b>5,353.8</b>	<b>5,380.4</b>	<b>5,416.4</b>	<b>5,513.2</b>	<b>5,595.0</b>	<b>5,648.3</b>	<b>5,613.4</b>	<b>5,683.1</b>	<b>5,731.8</b>	<b>5,779.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	460.0	438.6	453.5	460.3	457.5	467.0	473.4	478.1	481.9	482.2	484.4	490.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	2,646.2	2,567.5	2,583.2	2,602.7	2,636.4	2,684.2	2,720.9	2,734.5	2,728.8	2,745.2	2,783.4	2,802.4
2 Securities in bank credit	644.8	645.4	664.1	683.6	713.3	736.6	745.5	743.3	741.6	761.2	780.7	792.9
3 Treasury and Agency securities <sup>2</sup>	366.0	383.7	390.5	400.2	410.9	427.5	432.0	435.3	448.3	446.0	457.4	449.1
3a Trading account	35.8	38.1	43.0	42.4	43.1	48.0	42.6	37.8	39.7	39.5	51.1	44.4
3b Investment account	330.2	345.5	347.6	357.8	367.9	379.5	389.4	397.5	408.6	406.5	406.3	404.7
4 Other securities	278.8	261.8	273.6	283.5	302.3	309.1	313.5	308.0	293.3	315.2	323.3	343.8
4a Trading account	165.7	128.2	140.5	148.3	168.8	174.5	172.7	161.5	147.7	168.8	175.0	190.6
4b Investment account	113.1	133.6	133.1	135.2	133.5	134.6	140.8	146.5	145.6	146.4	148.2	153.2
4c State and local government	26.8	27.2	26.9	27.3	28.3	28.0	28.4	28.7	28.9	28.7	28.7	29.1
4d Other	86.3	106.4	106.2	107.8	105.3	106.5	112.4	117.8	116.8	117.7	119.5	124.1
5 Loans and leases in bank credit <sup>3</sup>	2,001.4	1,922.0	1,919.1	1,919.1	1,923.1	1,947.6	1,975.5	1,991.2	1,987.1	1,984.0	2,002.7	2,009.5
6 Commercial and industrial	556.2	511.8	504.7	500.6	489.2	488.2	484.7	483.0	483.4	482.3	481.1	479.1
7 Real estate	853.9	848.4	849.7	862.9	883.0	902.0	922.9	942.3	939.6	946.2	960.2	971.7
8 Revolving home equity	95.7	108.8	112.4	116.8	121.6	124.5	126.8	129.5	129.5	130.0	130.4	131.0
9 Other	758.1	739.6	737.4	746.0	761.4	777.5	796.1	812.8	810.1	816.2	829.8	840.7
10 Consumer Security <sup>4</sup>	245.8	247.0	246.8	242.6	243.3	248.8	254.3	255.3	254.5	256.2	255.4	255.0
11a Fed funds and RPs with broker/dealer	70.9	75.7	81.5	76.6	78.8	77.5	77.8	77.0	77.5	67.4	70.9	71.9
11b Other	57.3	63.4	69.2	64.6	66.3	66.2	67.8	66.7	67.6	56.2	61.0	60.6
12a State and local government	13.6	12.3	12.3	12.0	12.5	11.3	10.0	10.3	9.9	11.2	9.9	11.3
12b Agricultural	15.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	13.1	12.1	12.0	12.2
12c Fed funds and RPs with others	9.9	9.3	9.3	9.1	9.0	8.2	8.2	8.1	8.1	8.2	8.1	8.1
12d All other loans	30.4	22.3	19.0	17.4	13.6	16.5	19.6	19.0	17.5	19.9	21.3	18.4
12e Lease financing receivables	82.6	65.2	67.3	70.1	67.2	67.5	69.2	69.4	69.2	68.0	70.3	70.0
13 Interbank loans	136.4	129.2	127.8	126.8	126.3	126.1	125.9	124.2	124.1	123.9	123.4	123.2
13a Fed funds and RPs with banks	175.7	159.7	169.7	161.8	163.4	174.8	180.3	180.0	182.1	174.2	183.5	176.8
13b Other	95.8	86.4	85.5	75.6	75.7	85.1	87.4	82.4	81.4	79.2	90.2	87.3
14 Cash assets <sup>5</sup>	79.8	73.3	84.2	86.2	87.7	89.7	92.8	97.6	100.7	94.9	93.3	89.5
15 Other assets <sup>6</sup>	155.3	139.8	141.2	143.1	142.4	146.8	144.3	143.8	145.4	149.3	140.4	150.5
16 TOTAL ASSETS <sup>7</sup>	332.8	303.9	309.5	304.3	310.5	319.0	313.7	321.7	325.5	322.0	319.3	324.2
	<b>3,269.4</b>	<b>3,126.6</b>	<b>3,159.4</b>	<b>3,167.8</b>	<b>3,208.6</b>	<b>3,281.5</b>	<b>3,316.2</b>	<b>3,337.0</b>	<b>3,338.6</b>	<b>3,347.5</b>	<b>3,383.1</b>	<b>3,410.5</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)

November 22, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 23	Oct 30	Nov 6	Nov 13
<b>LIABILITIES</b>												
17 Deposits	1,806.1	1,819.8	1,815.1	1,817.9	1,847.2	1,872.9	1,883.6	1,899.9	1,896.1	1,900.5	1,915.5	1,930.3
18 Transaction	326.1	289.8	291.3	286.9	292.4	282.6	268.5	287.1	301.0	315.0	266.7	274.6
19 Nontransaction	1,480.0	1,530.1	1,523.8	1,530.9	1,554.8	1,590.3	1,615.1	1,612.8	1,595.1	1,585.4	1,648.8	1,655.7
20 Large time	262.8	247.5	248.9	244.0	261.2	268.0	271.6	272.5	270.6	273.7	271.7	270.4
21 Other	1,217.2	1,282.6	1,274.9	1,286.9	1,293.6	1,322.3	1,343.5	1,340.3	1,324.5	1,311.7	1,377.1	1,385.3
22 Borrowings	690.1	648.2	667.0	657.1	643.6	677.9	673.2	668.8	674.8	672.6	681.4	685.1
23 From banks in the U.S.	222.2	193.1	194.1	187.9	191.2	200.9	206.5	205.3	200.5	208.6	213.6	216.9
24 From others	467.9	455.0	472.9	469.2	452.5	477.0	466.7	463.5	474.3	464.0	467.7	468.1
25 Net due to related foreign offices	183.9	167.6	168.1	163.9	171.2	171.2	175.5	179.5	182.4	179.5	180.6	180.7
26 Other liabilities	230.8	181.2	189.3	210.7	233.6	244.0	254.7	251.4	236.6	257.4	261.0	274.2
27 TOTAL LIABILITIES	<b>2,910.9</b>	<b>2,816.8</b>	<b>2,839.5</b>	<b>2,849.5</b>	<b>2,895.6</b>	<b>2,966.0</b>	<b>2,986.9</b>	<b>2,999.6</b>	<b>2,989.8</b>	<b>3,010.0</b>	<b>3,038.5</b>	<b>3,070.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	358.4	309.8	319.9	318.2	313.0	315.5	329.2	337.4	348.8	337.5	344.7	340.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	2,643.9	2,567.1	2,583.2	2,602.9	2,621.1	2,670.9	2,715.4	2,733.2	2,721.6	2,749.6	2,795.1	2,808.9
2 Securities in bank credit	645.5	643.5	662.1	680.0	701.2	730.3	742.8	743.8	739.6	766.0	787.2	795.7
3 Treasury and Agency securities <sup>2</sup>	363.8	384.2	389.0	397.9	404.8	423.6	429.6	432.7	443.5	445.9	459.2	448.4
3a Trading account	35.5	38.2	42.8	42.2	42.4	47.6	42.4	37.6	39.2	39.5	51.3	44.3
3b Investment account	328.3	346.0	346.2	355.7	362.3	376.0	387.2	395.1	404.3	406.4	407.9	404.0
3c Mortgage-backed	261.5	268.1	272.1	277.5	287.3	304.5	308.0	312.9	324.2	327.5	328.0	323.2
3d Other	66.8	77.8	74.1	78.2	75.0	71.5	79.1	82.2	80.1	78.9	79.8	80.8
3e 1 year or less	16.7	18.4	16.1	14.9	18.7	17.4	19.9	21.9	22.5	21.9	22.4	22.8
3f Between 1 and 5 years	32.2	46.5	45.1	50.0	43.7	42.2	46.3	50.0	47.8	47.6	46.7	47.0
3g More than 5 years	17.9	12.9	12.9	13.3	12.7	11.8	12.9	10.4	9.8	9.4	10.8	11.0
4 Other securities	281.6	259.4	273.1	282.1	296.5	306.7	313.2	311.2	296.1	320.1	328.0	347.4
4a Trading account	167.4	127.0	140.2	147.5	165.5	173.1	172.6	163.2	149.1	171.4	177.6	192.6
4b Investment account	114.2	132.4	132.9	134.5	131.0	133.6	140.7	148.0	147.0	148.7	150.4	154.8
4c State and local government	27.1	27.0	26.9	27.2	27.7	27.8	28.4	29.0	29.2	29.1	29.1	29.4
4d Other	87.2	105.4	106.0	107.3	103.3	105.7	112.3	119.0	117.9	119.6	121.3	125.4
5 Loans and leases in bank credit <sup>3</sup>	1,998.5	1,923.6	1,921.0	1,922.9	1,919.9	1,940.6	1,972.6	1,989.4	1,982.0	1,983.6	2,007.9	2,013.2
6 Commercial and industrial	557.0	515.2	508.2	501.8	488.9	485.8	484.3	483.7	483.0	483.2	483.6	480.2
7 Real estate	852.8	847.2	853.2	864.8	883.2	902.5	923.3	941.2	936.7	944.7	962.5	974.7
8 Revolving home equity	95.8	108.4	112.9	117.3	121.9	124.9	127.3	129.5	129.4	130.0	130.5	131.1
9a Other residential	440.5	426.0	426.6	435.6	449.2	464.9	482.7	495.8	490.7	497.0	516.2	527.8
9b Commercial	316.6	312.8	313.7	311.9	312.1	312.7	313.3	315.9	316.6	317.6	315.7	315.8
10 Consumer	242.9	247.4	247.5	242.5	241.4	246.6	251.8	252.4	251.7	253.9	253.2	253.1
10a Credit cards and related plans	75.8	74.2	74.2	71.9	70.7	73.4	75.7	74.6	74.0	75.5	73.6	73.2
10b Other	167.1	173.2	173.2	170.6	170.7	173.2	176.0	177.8	177.7	178.5	179.6	179.9
11 Security <sup>4</sup>	73.1	74.0	76.4	77.3	77.7	76.4	79.0	79.3	80.9	70.3	73.5	73.5
11a Fed funds and RPs with broker/dealer	59.0	62.0	64.9	65.2	65.4	65.2	68.9	68.7	70.6	58.6	63.2	61.9
11b Other	14.0	12.1	11.5	12.1	12.3	11.2	10.1	10.6	10.3	11.7	10.3	11.5
12a State and local government	15.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	13.1	12.1	12.0	12.2
12b Agricultural	9.9	9.2	9.3	9.3	9.2	8.3	8.2	8.0	8.0	8.1	8.1	8.1
12c Fed funds and RPs with others	29.3	22.3	19.0	17.4	13.6	16.5	19.6	19.0	17.5	19.9	21.3	18.4
12d All other loans	82.4	65.3	66.7	70.5	67.4	67.0	69.4	69.3	67.7	68.2	70.7	70.3
12e Lease financing receivables	135.7	129.8	127.8	126.4	125.6	124.8	124.0	123.6	123.3	123.3	123.1	122.9
13 Interbank loans	171.5	163.5	170.9	166.9	162.4	170.2	175.3	175.7	173.2	176.8	185.3	180.1
13a Fed funds and RPs with banks	93.5	88.5	86.1	77.9	75.3	82.9	85.1	80.4	77.4	80.4	91.1	88.9
13b Other	77.9	75.0	84.8	88.9	87.2	87.3	90.2	95.2	95.8	96.4	94.2	91.2
14 Cash assets <sup>5</sup>	155.8	142.4	140.7	139.0	137.0	137.8	141.5	144.7	135.6	150.7	139.0	159.1
15 Other assets <sup>6</sup>	332.0	304.5	309.1	303.8	310.4	316.8	315.7	321.0	318.5	322.8	324.6	327.4
16 TOTAL ASSETS <sup>7</sup>	<b>3,263.1</b>	<b>3,133.6</b>	<b>3,159.6</b>	<b>3,168.3</b>	<b>3,187.0</b>	<b>3,252.2</b>	<b>3,304.6</b>	<b>3,331.9</b>	<b>3,306.3</b>	<b>3,357.1</b>	<b>3,400.7</b>	<b>3,432.1</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)

November 22, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 23	Oct 30	Nov 6	Nov 13
<b>LIABILITIES</b>												
17 Deposits	1,802.3	1,827.3	1,809.6	1,816.4	1,839.1	1,856.5	1,874.9	1,896.9	1,871.4	1,898.0	1,925.7	1,947.0
18 Transaction	321.5	297.1	288.5	285.4	287.4	271.1	264.1	283.1	283.1	314.5	262.5	281.3
19 Nontransaction	1,480.8	1,530.2	1,521.2	1,531.0	1,551.7	1,585.4	1,610.8	1,613.8	1,588.3	1,583.5	1,663.2	1,665.6
20 Large time	264.0	245.8	247.1	243.3	259.1	266.3	269.0	273.7	272.0	276.3	275.9	273.9
21 Other	1,216.9	1,284.5	1,274.1	1,287.7	1,292.6	1,319.0	1,341.8	1,340.0	1,316.3	1,307.3	1,387.3	1,391.7
22 Borrowings	691.9	654.3	673.4	656.2	633.6	657.5	670.6	670.8	674.0	677.9	690.5	690.7
23 From banks in the U.S.	220.3	198.1	195.3	185.4	187.1	195.7	199.7	203.6	197.9	207.5	213.8	214.8
24 From others	471.6	456.2	478.1	470.7	446.4	461.9	470.9	467.2	476.1	470.4	476.7	475.9
25 Net due to related foreign offices	184.8	160.8	167.8	162.6	166.0	170.2	175.0	180.2	185.5	184.7	184.1	184.1
26 Other liabilities	231.7	174.5	188.8	209.1	227.2	242.5	254.2	252.2	239.9	264.3	266.0	279.1
27 <b>TOTAL LIABILITIES</b>	<b>2,910.8</b>	<b>2,817.0</b>	<b>2,839.6</b>	<b>2,844.3</b>	<b>2,865.9</b>	<b>2,926.7</b>	<b>2,974.6</b>	<b>3,000.1</b>	<b>2,970.8</b>	<b>3,024.9</b>	<b>3,066.3</b>	<b>3,100.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	352.3	316.6	320.0	324.0	321.1	325.5	330.0	331.8	335.5	332.1	334.4	331.3



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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	2,184.1	2,283.9	2,327.3	2,345.3	2,355.8	2,381.9	2,403.5	2,423.4	2,425.1	2,434.0	2,435.1	2,440.8
2 Securities in bank credit	594.3	630.8	644.4	647.3	647.8	653.4	657.1	661.0	659.6	664.1	665.6	666.2
3 Treasury and Agency securities <sup>2</sup>	380.1	415.0	432.3	437.3	436.7	441.9	449.1	452.9	451.1	456.4	457.2	457.0
4 Other securities	214.2	215.9	212.2	210.0	211.1	211.5	208.0	208.1	208.5	207.7	208.3	209.2
5 Loans and leases in bank credit <sup>3</sup>	1,589.9	1,653.0	1,682.9	1,698.0	1,708.0	1,728.5	1,746.4	1,762.4	1,765.4	1,769.9	1,769.6	1,774.6
6 Commercial and industrial	298.6	299.2	300.8	301.8	303.9	306.4	307.6	308.1	307.6	308.8	308.7	309.3
7 Real estate	880.3	928.1	950.1	959.1	969.9	981.7	994.6	1,007.3	1,008.4	1,014.1	1,015.0	1,018.0
8 Revolving home equity	55.0	63.3	67.4	69.5	71.7	73.4	74.4	75.8	76.0	76.3	76.6	76.5
9 Other	825.3	864.8	882.7	889.6	898.2	908.3	920.2	931.5	932.4	937.7	938.4	941.4
10 Consumer	305.3	320.9	324.3	328.0	323.9	328.6	331.1	332.1	333.5	332.4	330.6	332.1
11 Security <sup>4</sup>	7.8	7.2	7.3	7.6	7.8	8.1	8.3	8.4	8.5	8.4	8.1	8.0
12 Other loans and leases	97.9	97.6	100.4	101.5	102.5	103.8	104.9	106.4	107.5	106.3	107.2	107.2
13 Interbank loans	102.2	89.1	95.3	100.4	107.2	110.7	113.6	118.4	122.5	121.1	114.2	114.3
14 Cash assets <sup>5</sup>	108.1	113.8	115.6	118.8	120.9	123.4	124.4	126.1	130.2	126.2	123.9	119.0
15 Other assets <sup>6</sup>	130.1	147.4	147.9	146.4	146.1	152.3	155.5	154.4	151.8	154.0	160.0	181.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,494.7</b>	<b>2,603.4</b>	<b>2,655.0</b>	<b>2,679.7</b>	<b>2,698.9</b>	<b>2,736.7</b>	<b>2,765.0</b>	<b>2,789.7</b>	<b>2,796.9</b>	<b>2,802.6</b>	<b>2,800.8</b>	<b>2,822.5</b>
<b>LIABILITIES</b>												
17 Deposits	1,952.0	2,007.5	2,045.9	2,066.7	2,082.3	2,106.0	2,116.7	2,130.1	2,132.3	2,140.1	2,135.4	2,147.9
18 Transaction	303.9	301.6	307.3	300.9	311.2	307.7	306.4	315.5	325.1	335.7	302.6	302.7
19 Nontransaction	1,648.2	1,705.9	1,738.6	1,765.8	1,771.1	1,798.3	1,810.3	1,814.6	1,807.2	1,804.4	1,832.8	1,845.3
20 Large time	310.1	301.4	301.8	300.7	302.0	302.5	303.0	305.5	305.7	306.1	305.4	305.6
21 Other	1,338.0	1,404.5	1,436.8	1,465.1	1,469.1	1,495.8	1,507.2	1,509.1	1,501.5	1,498.3	1,527.4	1,539.7
22 Borrowings	370.2	381.2	388.4	390.4	394.5	409.3	426.2	429.9	435.8	431.4	426.9	425.6
23 From banks in the U.S.	166.9	167.1	169.9	171.0	174.2	182.3	186.7	185.9	190.9	182.0	185.9	184.1
24 From others	203.3	214.1	218.5	219.3	220.2	226.9	239.4	244.0	244.8	249.4	241.0	241.5
25 Net due to related foreign offices	9.6	9.7	11.6	11.7	9.8	8.5	8.6	12.3	11.0	12.2	12.2	12.2
26 Other liabilities	64.2	71.5	74.9	76.3	76.1	78.9	80.3	80.6	80.9	81.9	82.0	83.4
27 <b>TOTAL LIABILITIES</b>	<b>2,396.0</b>	<b>2,470.0</b>	<b>2,520.8</b>	<b>2,545.0</b>	<b>2,562.7</b>	<b>2,602.6</b>	<b>2,631.7</b>	<b>2,652.9</b>	<b>2,659.9</b>	<b>2,665.6</b>	<b>2,656.6</b>	<b>2,669.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	98.7	133.4	134.2	134.7	136.2	134.1	133.2	136.8	137.0	137.0	144.2	153.4

**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

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	2,189.1	2,281.0	2,325.2	2,342.7	2,350.5	2,378.9	2,405.6	2,428.8	2,430.9	2,441.2	2,441.4	2,446.6
2 Securities in bank credit	593.3	632.1	643.6	646.8	645.7	651.1	656.0	659.8	658.4	663.5	664.8	665.9
3 Treasury and Agency securities <sup>2</sup>	379.1	416.2	431.5	436.8	434.5	439.5	448.0	451.7	449.9	455.8	456.5	456.6
4 Other securities	214.2	215.9	212.2	210.0	211.1	211.5	208.0	208.1	208.5	207.7	208.3	209.2
5 Loans and leases in bank credit <sup>3</sup>	1,595.8	1,648.9	1,681.5	1,695.8	1,704.8	1,727.9	1,749.5	1,769.0	1,772.4	1,777.7	1,776.6	1,780.7
6 Commercial and industrial	298.5	301.1	303.2	303.9	304.4	304.8	305.9	308.0	307.8	308.7	308.4	308.3
7 Real estate	883.1	926.1	949.3	958.2	969.0	982.4	996.3	1,010.6	1,011.9	1,018.0	1,018.7	1,021.8
8 Revolving home equity	55.4	63.1	67.2	69.3	71.2	73.2	74.9	76.4	76.6	77.0	77.2	77.3
9 Other	827.7	863.0	882.1	888.9	897.8	909.2	921.4	934.2	935.3	941.0	941.5	944.5
10 Consumer	308.6	317.1	321.8	324.0	319.9	327.3	333.1	335.7	338.3	336.9	333.5	335.3
10a Credit cards and related plans	140.5	149.3	148.6	149.2	144.7	151.1	155.6	157.7	160.2	158.6	155.0	156.8
10b Other	168.1	167.7	173.2	174.9	175.2	176.2	177.5	178.0	178.1	178.4	178.5	178.5
11 Security <sup>4</sup>	7.7	7.4	7.1	7.4	7.7	8.0	8.1	8.3	8.2	8.4	8.7	8.4
12 Other loans and leases	97.9	97.3	100.1	102.2	103.8	105.3	106.1	106.4	106.3	105.7	107.4	107.0
13 Interbank loans	101.4	95.1	90.7	97.4	102.3	108.9	110.9	117.4	116.7	118.5	122.4	117.3
14 Cash assets <sup>5</sup>	108.5	112.2	115.0	117.2	119.0	119.6	124.0	126.6	122.4	127.2	124.2	125.3
15 Other assets <sup>6</sup>	130.1	147.4	147.9	146.4	146.1	152.3	155.5	154.4	151.8	154.0	160.0	181.0
16 TOTAL ASSETS <sup>7</sup>	<b>2,499.3</b>	<b>2,604.9</b>	<b>2,647.6</b>	<b>2,672.4</b>	<b>2,686.8</b>	<b>2,728.1</b>	<b>2,763.8</b>	<b>2,794.6</b>	<b>2,789.0</b>	<b>2,808.3</b>	<b>2,815.6</b>	<b>2,837.7</b>
<b>LIABILITIES</b>												
17 Deposits	1,947.7	2,020.5	2,039.2	2,057.8	2,070.1	2,089.9	2,105.3	2,125.4	2,114.9	2,132.7	2,144.4	2,157.3
18 Transaction	302.6	303.3	302.5	299.7	308.8	304.0	304.5	314.2	315.7	334.9	304.5	306.2
19 Nontransaction	1,645.1	1,717.2	1,736.7	1,758.0	1,761.4	1,785.9	1,800.8	1,811.2	1,799.2	1,797.8	1,839.9	1,851.1
20 Large time	310.1	301.4	301.8	300.7	302.0	302.5	303.0	305.5	305.7	306.1	305.4	305.6
21 Other	1,334.9	1,415.8	1,434.9	1,457.4	1,459.4	1,483.4	1,497.8	1,505.7	1,493.6	1,491.7	1,534.5	1,545.5
22 Borrowings	370.2	381.2	388.4	390.4	394.5	409.3	426.2	429.9	435.8	431.4	426.9	425.6
23 From banks in the U.S.	166.9	167.1	169.9	171.0	174.2	182.3	186.7	185.9	190.9	182.0	185.9	184.1
24 From others	203.3	214.1	218.5	219.3	220.2	226.9	239.4	244.0	244.8	249.4	241.0	241.5
25 Net due to related foreign offices	9.6	9.7	11.6	11.7	9.8	8.5	8.6	12.3	11.0	12.2	12.2	12.2
26 Other liabilities	64.2	71.5	74.9	76.3	76.1	78.9	80.3	80.6	80.9	81.9	82.0	83.4
27 TOTAL LIABILITIES	<b>2,391.6</b>	<b>2,482.9</b>	<b>2,514.2</b>	<b>2,536.1</b>	<b>2,550.5</b>	<b>2,586.5</b>	<b>2,620.4</b>	<b>2,648.2</b>	<b>2,642.6</b>	<b>2,658.2</b>	<b>2,665.6</b>	<b>2,678.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	107.7	122.0	133.4	136.3	136.3	141.5	143.5	146.4	146.4	150.1	150.0	159.2

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

Seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	592.6	598.1	597.2	605.6	608.9	617.8	616.3	610.7	611.6	608.8	623.1	637.3
2 Securities in bank credit	231.7	225.4	228.4	234.9	236.2	246.3	244.0	239.5	234.8	238.7	250.9	260.0
3 Treasury and Agency securities <sup>2</sup>	78.9	70.9	72.4	74.9	75.0	81.4	86.6	87.6	85.5	88.9	93.7	96.8
4 Other securities	152.9	154.5	156.0	160.0	161.2	164.8	157.4	151.9	149.3	149.9	157.2	163.2
5 Loans and leases in bank credit <sup>3</sup>	360.9	372.7	368.8	370.7	372.7	371.6	372.2	371.2	376.8	370.1	372.1	377.4
6 Commercial and industrial	196.8	198.0	198.7	194.6	190.5	189.2	184.6	181.0	182.3	180.2	181.3	181.1
7 Real estate	18.8	19.4	19.4	19.6	19.8	19.8	19.9	20.5	20.6	21.1	21.3	21.5
11 Security <sup>4</sup>	75.4	84.1	79.9	85.0	89.7	90.2	94.7	96.4	100.4	96.3	98.3	102.8
12 Other loans and leases	69.8	71.2	70.8	71.5	72.7	72.4	72.9	73.3	73.6	72.5	71.2	72.0
13 Interbank loans	23.7	21.9	23.4	20.2	17.3	18.1	21.1	24.6	25.4	29.5	24.5	27.4
14 Cash assets <sup>5</sup>	39.0	46.5	45.1	45.3	44.9	44.7	43.5	42.7	42.0	42.2	40.4	39.5
15 Other assets <sup>6</sup>	33.0	30.9	30.6	32.8	33.7	33.4	32.1	35.8	34.7	38.8	40.9	40.6
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>687.8</b>	<b>697.0</b>	<b>695.9</b>	<b>703.5</b>	<b>704.4</b>	<b>713.7</b>	<b>712.6</b>	<b>713.4</b>	<b>713.3</b>	<b>719.0</b>	<b>728.5</b>	<b>744.5</b>
<b>LIABILITIES</b>												
17 Deposits	423.4	506.9	507.6	508.3	503.7	497.1	485.6	463.5	459.5	457.3	443.0	445.4
18 Transaction	10.9	10.6	10.9	10.9	10.6	10.9	11.0	10.6	10.1	9.7	10.5	10.5
19 Nontransaction	412.6	496.3	496.7	497.3	493.1	486.2	474.6	452.8	449.4	447.6	432.6	434.9
22 Borrowings	205.9	190.6	190.1	193.8	203.1	214.7	223.6	228.7	220.9	236.6	248.3	253.5
23 From banks in the U.S.	23.4	22.3	21.1	21.4	21.2	22.4	23.8	24.1	21.8	24.0	26.2	21.6
24 From others	182.5	168.3	169.1	172.4	181.9	192.3	199.8	204.5	199.1	212.7	222.1	231.9
25 Net due to related foreign offices	-15.3	-73.6	-87.6	-84.7	-90.5	-88.9	-84.5	-69.3	-55.1	-68.9	-54.6	-57.1
26 Other liabilities	78.4	68.0	72.6	81.7	87.5	93.4	89.8	95.6	91.6	99.3	101.6	104.1
27 <b>TOTAL LIABILITIES</b>	<b>692.4</b>	<b>691.8</b>	<b>682.7</b>	<b>699.1</b>	<b>703.7</b>	<b>716.3</b>	<b>714.4</b>	<b>718.4</b>	<b>716.9</b>	<b>724.4</b>	<b>738.4</b>	<b>745.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	-4.5	5.2	13.2	4.5	0.6	-2.6	-1.8	-5.0	-3.5	-5.4	-9.9	-1.5

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

Not seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>ASSETS</b>												
1 Bank credit	592.7	598.1	593.2	602.6	602.8	611.7	612.9	610.7	611.0	613.8	629.1	641.6
2 Securities in bank credit	231.7	225.4	228.4	234.9	236.2	246.3	244.0	239.5	234.8	238.7	250.9	260.0
3 Treasury and Agency securities <sup>2</sup>	78.9	70.9	72.4	74.9	75.0	81.4	86.6	87.6	85.5	88.9	93.7	96.8
3a Trading account	15.7	9.3	10.0	10.4	10.5	12.8	14.3	14.7	14.1	14.3	19.7	20.8
3b Investment account	63.1	61.7	62.3	64.5	64.5	68.6	72.3	72.9	71.4	74.6	74.0	76.1
4 Other securities	152.9	154.5	156.0	160.0	161.2	164.8	157.4	151.9	149.3	149.9	157.2	163.2
4a Trading account	104.0	96.3	98.5	102.7	106.8	108.8	103.0	98.5	95.9	96.6	102.6	107.4
4b Investment account	48.9	58.1	57.6	57.3	54.4	56.0	54.4	53.5	53.4	53.2	54.6	55.7
5 Loans and leases in bank credit <sup>3</sup>	360.9	372.7	364.8	367.7	366.7	365.4	368.9	371.2	376.2	375.1	378.2	381.6
6 Commercial and industrial	197.6	196.8	196.4	193.5	189.2	187.6	184.6	181.6	182.6	181.9	183.2	182.5
7 Real estate	18.8	19.4	19.4	19.6	19.8	19.8	19.9	20.5	20.6	21.1	21.3	21.5
11 Security <sup>4</sup>	75.5	84.7	78.7	83.4	86.3	86.9	91.9	96.5	100.5	100.0	102.6	105.9
12 Other loans and leases	69.0	71.9	70.4	71.2	71.4	71.1	72.5	72.5	72.6	72.0	71.1	71.9
13 Interbank loans	23.7	21.9	23.4	20.2	17.3	18.1	21.1	24.6	25.4	29.5	24.5	27.4
14 Cash assets <sup>5</sup>	39.8	44.6	43.6	43.3	43.1	43.3	43.5	43.6	43.0	44.2	42.2	42.2
15 Other assets <sup>6</sup>	32.4	30.7	30.7	31.4	32.4	32.9	32.7	35.2	33.7	37.7	40.3	39.9
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>688.2</b>	<b>694.9</b>	<b>690.5</b>	<b>697.1</b>	<b>695.2</b>	<b>705.6</b>	<b>709.9</b>	<b>713.7</b>	<b>712.7</b>	<b>724.7</b>	<b>735.8</b>	<b>750.9</b>
<b>LIABILITIES</b>												
17 Deposits	416.8	510.7	512.7	506.4	494.6	482.6	473.6	456.1	453.4	453.6	441.9	448.0
18 Transaction	11.0	10.1	10.5	10.6	10.6	10.6	11.1	10.8	10.2	10.1	10.6	10.7
19 Nontransaction	405.8	500.6	502.2	495.8	484.1	472.0	462.4	445.4	443.2	443.4	431.3	437.3
22 Borrowings	205.9	190.6	190.1	193.8	203.1	214.7	223.6	228.7	220.9	236.6	248.3	253.5
23 From banks in the U.S.	23.4	22.3	21.1	21.4	21.2	22.4	23.8	24.1	21.8	24.0	26.2	21.6
24 From others	182.5	168.3	169.1	172.4	181.9	192.3	199.8	204.5	199.1	212.7	222.1	231.9
25 Net due to related foreign offices	-16.8	-75.5	-87.7	-87.3	-94.4	-90.8	-83.5	-70.6	-56.5	-69.1	-58.3	-58.3
26 Other liabilities	77.7	67.3	72.5	80.4	85.3	92.2	90.3	94.8	90.8	99.2	99.2	103.3
27 <b>TOTAL LIABILITIES</b>	<b>683.6</b>	<b>693.1</b>	<b>687.7</b>	<b>693.3</b>	<b>688.6</b>	<b>698.7</b>	<b>704.0</b>	<b>709.0</b>	<b>708.5</b>	<b>720.2</b>	<b>731.2</b>	<b>746.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	4.5	1.8	2.8	3.9	6.6	6.9	5.9	4.6	4.1	4.5	4.6	4.3

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

November 22, 2002

Account	2001 Oct	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	Week ending			
									Oct 23	Oct 30	Nov 6	Nov 13
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	103.6	73.3	80.8	92.9	105.8	112.3	119.1	110.9	95.7	115.8	119.2	130.2
30 Reval. losses on off-bal. sheet items <sup>9</sup>	86.0	57.5	61.7	75.2	89.2	93.7	100.0	93.7	80.0	99.1	104.0	115.0
31 Mortgage-backed securities <sup>10</sup>	284.0	302.2	306.3	312.7	320.1	338.2	343.6	354.9	365.9	371.1	373.1	369.5
31a Pass-through	215.3	203.3	210.5	224.6	236.3	253.4	254.7	261.3	274.9	276.0	277.0	273.4
31b CMO, REMIC, and other	68.7	98.9	95.8	88.1	83.7	84.8	88.9	93.6	91.0	95.1	96.1	96.1
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	9.2	1.4	4.3	6.6	8.6	9.7	12.4	12.9	12.0	13.1	12.1	12.9
33 Offshore credit to U.S. residents <sup>12</sup>	20.0	19.7	19.6	19.6	19.1	19.0	19.0	18.4	18.4	18.5	18.3	18.3
34 Securitized consumer loans <sup>13</sup>	101.9	98.5	98.6	102.6	106.4	104.6	103.8	105.2	105.4	105.9	106.8	107.3
34a Credit cards and related plans	91.4	86.6	87.2	90.5	91.3	89.5	89.1	90.9	91.3	91.2	92.2	92.8
34b Other	10.5	11.9	11.5	12.2	15.1	15.1	14.7	14.3	14.1	14.7	14.6	14.5
35 Securitized business loans <sup>13</sup>	21.1	17.1	16.7	16.6	17.0	17.7	17.6	17.4	17.4	17.1	17.2	17.2
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	257.1	287.9	302.4	305.3	305.0	307.1	312.8	315.4	313.3	318.6	318.6	318.3
34 Securitized consumer loans <sup>13</sup>	238.0	243.9	244.5	244.3	239.8	238.1	235.8	234.8	233.9	235.7	236.9	237.5
34a Credit cards and related plans	229.6	235.9	237.0	237.3	236.2	235.0	232.7	231.6	230.6	232.4	233.7	234.3
34b Other	8.4	7.9	7.6	7.0	3.6	3.1	3.0	3.3	3.3	3.3	3.2	3.2
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	62.6	46.3	49.8	54.8	60.7	64.9	62.2	59.6	56.8	59.2	64.7	70.3
30 Reval. losses on off-bal. sheet items <sup>9</sup>	54.4	39.9	42.8	49.3	57.6	65.3	62.0	59.4	56.1	58.3	62.4	67.2
35 Securitized business loans <sup>13</sup>	13.5	11.3	10.5	9.9	9.4	9.1	8.1	7.7	7.7	7.6	7.5	7.5

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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 entities other than nonfinancial businesses.
13. Total amount outstanding.

NOTE: Large domestically chartered commercial banks acquired \$1.4 billion in assets and liabilities of nonbank institutions in the week ending November 13, 2002. The major asset items affected were (in billions): cash assets, \$0.1; real estate loans, commercial, \$0.2; real estate loans, other \$1.1; and other assets, \$0.1. The major liability items affected were: transaction deposits, \$0.1; nontransaction deposits, other, \$1.0; and residual (assets less liabilities), \$0.3. Memo item affected was large time deposits, \$0.2.

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Federal Reserve System  
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