

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 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	5,418.6	5,729.4	5,759.5	5,838.3	5,897.3	5,890.1	5,964.9	5,993.4	5,974.0	5,972.0	5,993.6	6,009.1
2 Securities in bank credit	1,479.4	1,639.5	1,637.3	1,679.4	1,709.3	1,702.5	1,745.5	1,754.9	1,734.7	1,740.7	1,752.6	1,741.0
3 Treasury and Agency securities ²	846.3	959.6	973.9	1,004.4	1,021.5	1,022.3	1,048.0	1,057.5	1,047.7	1,054.3	1,067.1	1,059.2
4 Other securities	633.1	679.9	663.3	675.0	687.8	680.1	697.6	697.4	687.0	686.3	685.5	681.9
5 Loans and leases in bank credit ³	3,939.2	4,089.8	4,122.3	4,158.8	4,188.0	4,187.6	4,219.3	4,238.4	4,239.3	4,231.3	4,241.0	4,268.1
6 Commercial and industrial	1,017.1	973.8	969.1	968.2	966.8	962.7	955.0	948.4	947.8	946.9	945.0	946.1
7 Real estate	1,790.9	1,939.5	1,972.8	2,007.7	2,030.3	2,045.0	2,075.0	2,089.5	2,084.5	2,076.7	2,096.6	2,117.4
8 Revolving home equity	167.3	201.2	205.1	209.2	214.0	217.7	222.2	229.2	230.0	230.3	232.1	232.7
9 Other	1,623.6	1,738.4	1,767.7	1,798.6	1,816.4	1,827.3	1,852.8	1,860.3	1,854.5	1,846.4	1,864.6	1,884.7
10 Consumer	560.8	583.2	585.0	585.8	588.5	592.8	593.9	590.8	593.6	591.4	590.0	587.7
11 Security ⁴	161.7	180.9	183.0	185.8	190.0	176.5	185.8	201.9	203.3	211.0	204.5	217.4
12 Other loans and leases	408.7	412.4	412.3	411.3	412.4	410.5	409.6	407.8	410.0	405.3	404.9	399.4
13 Interbank loans	269.7	317.7	328.1	325.5	327.7	307.3	305.1	315.9	317.6	316.0	318.8	295.2
14 Cash assets ⁵	299.9	318.1	317.8	315.4	317.1	312.9	316.1	322.4	330.3	319.0	326.9	315.6
15 Other assets ⁶	463.9	496.6	507.5	509.9	506.6	508.5	535.7	529.2	521.4	526.0	526.8	530.3
16 TOTAL ASSETS ⁷	6,376.6	6,786.1	6,836.6	6,912.2	6,972.1	6,941.4	7,044.1	7,083.1	7,065.5	7,055.1	7,088.4	7,073.3
LIABILITIES												
17 Deposits	4,293.0	4,478.4	4,486.7	4,509.3	4,489.6	4,510.7	4,537.4	4,586.4	4,582.6	4,575.9	4,616.2	4,568.3
18 Transaction	623.5	582.7	609.7	605.9	611.8	607.7	612.9	618.2	628.4	653.5	598.1	589.7
19 Nontransaction	3,669.5	3,895.7	3,876.9	3,903.4	3,877.8	3,903.1	3,924.5	3,968.2	3,954.2	3,922.5	4,018.1	3,978.6
20 Large time	1,022.2	1,044.2	1,024.8	1,006.0	979.7	984.0	999.6	1,005.5	1,007.5	997.6	999.4	990.5
21 Other	2,647.2	2,851.4	2,852.1	2,897.4	2,898.1	2,919.0	2,925.0	2,962.7	2,946.7	2,924.9	3,018.8	2,988.1
22 Borrowings	1,206.2	1,322.8	1,332.0	1,366.1	1,396.6	1,333.4	1,369.0	1,394.8	1,385.0	1,397.6	1,385.3	1,404.5
23 From banks in the U.S.	383.0	415.9	414.9	421.9	417.8	380.8	387.1	395.7	389.3	385.7	398.9	393.2
24 From others	823.2	906.9	917.1	944.2	978.8	952.6	982.0	999.2	995.7	1,011.9	986.4	1,011.4
25 Net due to related foreign offices	102.3	99.0	117.5	122.9	152.0	156.7	145.8	139.9	150.8	125.9	144.4	145.4
26 Other liabilities	316.2	432.7	427.8	431.4	441.4	443.1	452.9	444.3	432.3	433.0	440.7	450.8
27 TOTAL LIABILITIES	5,917.7	6,332.9	6,364.0	6,429.7	6,479.5	6,443.9	6,505.2	6,565.4	6,550.7	6,532.4	6,586.6	6,569.0
28 Residual (assets less liabilities) ⁸	458.9	453.2	472.6	482.6	492.6	497.5	538.9	517.6	514.8	522.7	501.9	504.2

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	5,409.3	5,726.0	5,761.4	5,853.7	5,931.3	5,907.3	5,968.4	5,981.7	5,961.4	5,945.1	5,977.0	5,987.4
2 Securities in bank credit	1,483.4	1,638.3	1,635.1	1,682.7	1,715.9	1,712.9	1,754.7	1,759.9	1,737.2	1,739.5	1,755.2	1,742.8
3 Treasury and Agency securities ²	850.3	959.5	970.0	1,006.2	1,025.8	1,027.1	1,054.3	1,062.5	1,051.3	1,055.5	1,071.5	1,064.2
4 Other securities	633.1	678.9	665.1	676.5	690.2	685.7	700.4	697.5	685.9	684.1	683.7	678.6
5 Loans and leases in bank credit ³	3,925.9	4,087.6	4,126.2	4,170.9	4,215.4	4,194.5	4,213.8	4,221.8	4,224.2	4,205.5	4,221.8	4,244.6
6 Commercial and industrial	1,018.7	972.2	969.5	968.2	965.6	956.8	953.0	949.8	950.5	948.1	948.5	946.8
7 Real estate	1,783.5	1,941.2	1,974.4	2,012.3	2,034.9	2,045.4	2,070.8	2,080.5	2,074.4	2,065.3	2,087.9	2,111.7
8 Revolving home equity	165.9	201.8	205.6	209.0	213.5	217.1	222.5	227.1	227.6	227.7	229.6	230.7
9 Other	1,617.6	1,739.3	1,768.8	1,803.2	1,821.4	1,828.3	1,848.3	1,853.4	1,846.8	1,837.7	1,858.3	1,881.0
10 Consumer	558.2	582.2	585.4	588.2	597.3	600.5	597.1	588.5	591.6	588.5	585.5	582.6
10a Credit cards and related plans	220.0	231.2	232.4	231.9	238.9	235.2	228.4	224.0	227.2	223.7	219.9	217.7
10b Other	338.2	351.0	353.0	356.3	358.4	365.3	368.7	364.5	364.3	364.8	365.6	364.9
11 Security ⁴	158.4	179.4	185.2	190.2	200.6	182.9	187.6	197.1	200.1	201.8	192.7	203.6
12 Other loans and leases	407.1	412.8	411.7	412.1	417.0	408.9	405.3	405.9	407.6	401.8	407.2	400.0
13 Interbank loans	274.7	310.1	320.9	330.6	334.7	304.1	302.3	322.4	321.5	311.6	337.3	317.0
14 Cash assets ⁵	289.8	314.3	320.9	325.2	339.2	328.8	316.6	311.7	317.8	301.1	326.5	305.4
15 Other assets ⁶	463.2	500.1	507.4	513.4	511.5	512.3	533.3	528.5	521.1	519.6	530.9	532.3
16 TOTAL ASSETS ⁷	6,361.4	6,774.8	6,834.8	6,946.2	7,040.2	6,975.4	7,042.6	7,066.2	7,043.7	6,999.4	7,094.3	7,065.3
LIABILITIES												
17 Deposits	4,299.5	4,441.7	4,470.1	4,524.3	4,540.4	4,534.0	4,558.3	4,593.6	4,577.8	4,553.0	4,652.4	4,615.6
18 Transaction	615.0	577.8	606.8	613.5	644.6	621.7	605.2	609.8	616.2	633.5	609.7	593.1
19 Nontransaction	3,684.5	3,863.9	3,863.3	3,910.8	3,895.7	3,912.3	3,953.1	3,983.7	3,961.6	3,919.5	4,042.7	4,022.5
20 Large time	1,025.7	1,023.7	1,014.0	1,009.8	992.4	1,000.6	1,010.2	1,008.2	1,008.3	1,000.2	1,002.3	993.0
21 Other	2,658.8	2,840.2	2,849.3	2,900.9	2,903.3	2,911.7	2,942.9	2,975.5	2,953.3	2,919.3	3,040.4	3,029.6
22 Borrowings	1,202.9	1,320.5	1,334.6	1,367.4	1,395.8	1,346.5	1,371.2	1,391.2	1,387.9	1,388.1	1,376.7	1,394.2
23 From banks in the U.S.	386.2	409.1	413.4	418.7	419.6	385.4	390.6	399.1	393.7	387.3	401.8	394.9
24 From others	816.7	911.4	921.1	948.7	976.2	961.1	980.6	992.1	994.2	1,000.9	974.9	999.3
25 Net due to related foreign offices	101.7	101.4	119.5	126.8	158.2	160.7	151.3	137.9	147.2	127.0	138.3	129.9
26 Other liabilities	314.1	435.0	431.5	437.5	448.3	446.9	459.2	440.6	426.7	431.2	431.7	431.8
27 TOTAL LIABILITIES	5,918.1	6,298.6	6,355.6	6,456.0	6,542.6	6,488.1	6,540.1	6,563.2	6,539.6	6,499.3	6,599.1	6,571.5
28 Residual (assets less liabilities) ⁸	443.2	476.1	479.2	490.2	497.6	487.2	502.5	503.0	504.1	500.1	495.1	493.8

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

Seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	4,827.5	5,109.5	5,145.0	5,218.1	5,261.1	5,262.5	5,324.4	5,335.0	5,319.3	5,315.8	5,334.1	5,340.7
2 Securities in bank credit	1,250.9	1,391.9	1,392.4	1,431.5	1,447.8	1,439.7	1,472.6	1,477.9	1,460.9	1,469.6	1,476.9	1,467.2
3 Treasury and Agency securities ²	775.4	872.5	884.9	910.9	919.4	919.6	940.4	946.0	937.4	943.7	951.6	944.3
4 Other securities	475.4	519.4	507.5	520.5	528.4	520.1	532.2	531.9	523.5	525.9	525.3	522.9
5 Loans and leases in bank credit ³	3,576.6	3,717.6	3,752.6	3,786.6	3,813.3	3,822.7	3,851.8	3,857.1	3,858.4	3,846.2	3,857.1	3,873.5
6 Commercial and industrial	821.7	788.8	788.0	789.2	788.3	786.4	782.8	779.5	779.8	778.9	778.1	777.0
7 Real estate	1,772.9	1,920.5	1,953.2	1,987.8	2,010.8	2,026.1	2,056.9	2,071.7	2,066.7	2,058.7	2,079.7	2,100.6
8 Revolving home equity	167.3	201.2	205.1	209.2	214.0	217.7	222.2	229.2	230.0	230.3	232.1	232.7
9 Other	1,605.5	1,719.3	1,748.1	1,778.6	1,796.8	1,808.4	1,834.8	1,842.5	1,836.7	1,828.4	1,847.6	1,867.8
10 Consumer	560.8	583.2	585.0	585.8	588.5	592.8	593.9	590.8	593.6	591.4	590.0	587.7
11 Security ⁴	81.8	85.7	85.6	81.1	79.8	71.4	72.9	71.9	73.5	75.3	69.0	73.4
12 Other loans and leases	339.6	339.4	340.8	342.7	346.0	346.0	345.2	343.1	344.8	341.8	340.4	334.8
13 Interbank loans	249.0	296.5	303.6	300.0	298.0	278.6	276.2	285.4	285.2	285.4	292.0	266.1
14 Cash assets ⁵	255.5	271.5	272.2	273.0	272.0	272.8	277.7	279.7	286.0	273.7	282.2	273.2
15 Other assets ⁶	439.0	467.6	473.7	475.3	471.8	468.7	494.1	491.1	484.9	490.0	487.2	489.2
16 TOTAL ASSETS⁷	5,696.0	6,069.9	6,118.6	6,190.1	6,226.7	6,205.6	6,295.2	6,313.7	6,298.1	6,287.3	6,318.3	6,292.6
LIABILITIES												
17 Deposits	3,810.6	3,986.1	4,015.2	4,056.7	4,063.6	4,083.9	4,094.1	4,137.2	4,122.7	4,137.6	4,179.6	4,130.1
18 Transaction	613.4	572.6	600.1	596.7	602.6	598.1	603.2	607.6	617.9	643.1	587.8	579.7
19 Nontransaction	3,197.3	3,413.4	3,415.1	3,460.0	3,461.0	3,485.8	3,490.9	3,529.6	3,504.9	3,494.5	3,591.8	3,550.3
20 Large time	552.0	568.3	571.2	571.6	571.0	582.2	587.8	587.5	583.2	584.8	590.9	579.4
21 Other	2,645.3	2,845.1	2,843.9	2,888.4	2,890.0	2,903.6	2,903.1	2,942.1	2,921.6	2,909.7	3,000.9	2,971.0
22 Borrowings	1,018.7	1,097.7	1,099.4	1,114.9	1,119.9	1,061.9	1,092.2	1,095.4	1,093.2	1,086.0	1,084.5	1,088.2
23 From banks in the U.S.	362.2	393.3	391.9	396.7	388.0	349.8	355.7	361.3	357.5	352.7	365.7	362.8
24 From others	656.6	704.4	707.4	718.1	731.9	712.1	736.6	734.1	735.7	733.3	718.7	725.4
25 Net due to related foreign offices	174.8	182.8	189.1	196.3	211.1	226.6	224.5	225.3	235.1	219.8	217.2	223.0
26 Other liabilities	242.8	338.9	328.1	332.1	339.3	344.3	351.8	349.1	340.5	342.6	352.3	361.4
27 TOTAL LIABILITIES	5,246.9	5,605.5	5,631.8	5,700.0	5,734.0	5,716.8	5,762.6	5,806.9	5,791.5	5,786.0	5,833.5	5,802.7
28 Residual (assets less liabilities) ⁸	449.0	464.4	486.8	490.1	492.8	488.9	532.6	506.7	506.7	501.3	484.8	489.9

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

Not seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	4,818.3	5,109.7	5,147.3	5,229.9	5,285.2	5,271.8	5,323.4	5,325.5	5,307.1	5,293.1	5,324.6	5,331.0
2 Securities in bank credit	1,254.8	1,390.8	1,390.2	1,434.8	1,454.4	1,450.1	1,481.8	1,482.9	1,463.4	1,468.5	1,479.6	1,469.0
3 Treasury and Agency securities ²	779.4	872.4	881.0	912.7	923.6	924.4	946.7	950.9	941.0	944.9	956.0	949.4
4 Other securities	475.4	518.4	509.3	522.1	530.8	525.7	535.0	532.0	522.4	523.6	523.6	519.6
5 Loans and leases in bank credit ³	3,563.5	3,719.0	3,757.1	3,795.1	3,830.7	3,821.8	3,841.7	3,842.6	3,843.7	3,824.6	3,845.0	3,862.0
6 Commercial and industrial	821.5	787.3	788.3	787.9	785.6	780.4	779.4	779.4	780.4	778.8	780.5	778.6
7 Real estate	1,765.5	1,922.1	1,954.9	1,992.3	2,015.4	2,026.5	2,052.7	2,062.7	2,056.6	2,047.3	2,070.9	2,094.8
8 Revolving home equity	165.9	201.8	205.6	209.0	213.5	217.1	222.5	227.1	227.6	227.7	229.6	230.7
9 Other	1,599.6	1,720.3	1,749.3	1,783.3	1,801.8	1,809.4	1,830.2	1,835.6	1,828.9	1,819.7	1,841.3	1,864.1
10 Consumer	558.2	582.2	585.4	588.2	597.3	600.5	597.1	588.5	591.6	588.5	585.5	582.6
10a Credit cards and related plans	220.0	231.2	232.4	231.9	238.9	235.2	228.4	224.0	227.2	223.7	219.9	217.7
10b Other	338.2	351.0	353.0	356.3	358.4	365.3	368.7	364.5	364.3	364.8	365.6	364.9
11 Security ⁴	81.3	87.1	87.8	83.4	83.8	70.7	71.8	71.6	73.6	72.7	66.1	70.8
12 Other loans and leases	337.0	340.3	340.8	343.3	348.6	343.7	340.7	340.4	341.6	337.4	341.9	335.2
13 Interbank loans	254.1	288.9	296.4	305.0	305.0	275.4	273.4	291.8	289.2	281.0	310.5	287.8
14 Cash assets ⁵	246.6	268.0	274.3	280.4	290.9	285.8	277.2	270.1	275.0	257.1	283.3	265.3
15 Other assets ⁶	437.7	471.1	474.1	478.9	475.6	471.2	491.0	489.5	483.9	483.3	491.0	491.2
16 TOTAL ASSETS⁷	5,681.4	6,062.4	6,116.8	6,218.1	6,280.5	6,227.4	6,287.5	6,299.2	6,277.3	6,237.0	6,332.2	6,299.0
LIABILITIES												
17 Deposits	3,812.6	3,967.6	4,011.0	4,071.6	4,103.6	4,091.1	4,104.8	4,140.2	4,115.7	4,108.0	4,209.9	4,174.7
18 Transaction	605.2	567.5	596.9	604.0	634.7	611.9	595.5	599.6	606.0	623.5	599.6	583.7
19 Nontransaction	3,207.4	3,400.1	3,414.0	3,467.6	3,468.9	3,479.2	3,509.3	3,540.7	3,509.7	3,484.5	3,610.3	3,591.0
20 Large time	550.6	565.9	572.7	575.7	573.8	583.5	588.8	586.0	581.6	580.7	588.0	578.7
21 Other	2,656.9	2,834.1	2,841.4	2,892.0	2,895.1	2,895.6	2,920.5	2,954.7	2,928.1	2,903.8	3,022.3	3,012.3
22 Borrowings	1,015.4	1,095.4	1,101.9	1,116.2	1,119.0	1,075.0	1,094.4	1,091.8	1,096.1	1,076.6	1,075.9	1,077.8
23 From banks in the U.S.	365.4	386.5	390.4	393.5	389.8	354.4	359.2	364.7	362.0	354.3	368.7	364.5
24 From others	650.0	708.9	711.5	722.7	729.3	720.7	735.2	727.1	734.1	722.3	707.2	713.4
25 Net due to related foreign offices	171.3	183.6	192.5	201.5	215.6	228.1	228.8	221.0	228.7	215.9	209.9	209.9
26 Other liabilities	239.4	340.2	332.6	339.1	345.1	346.3	357.3	343.8	333.1	337.6	342.6	343.8
27 TOTAL LIABILITIES	5,238.7	5,586.9	5,638.1	5,728.4	5,783.3	5,740.5	5,785.2	5,796.8	5,773.5	5,738.0	5,838.2	5,806.3
28 Residual (assets less liabilities) ⁸	442.7	475.5	478.7	489.7	497.2	486.9	502.3	502.4	503.9	499.0	494.0	492.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	2,612.8	2,757.7	2,766.4	2,817.0	2,845.9	2,844.7	2,891.4	2,890.5	2,872.5	2,864.5	2,888.3	2,887.8
2 Securities in bank credit	632.0	742.6	735.7	768.2	777.2	771.6	802.7	800.5	784.9	788.8	792.7	780.3
3 Treasury and Agency securities ²	372.4	430.0	434.6	453.7	455.8	458.8	477.6	474.1	466.4	469.3	471.9	463.1
3a Trading account	32.9	42.4	37.7	47.9	44.5	41.5	54.8	42.1	37.1	37.5	38.2	39.9
3b Investment account	339.4	387.6	396.9	405.9	411.2	417.3	422.7	432.0	429.4	431.8	433.7	423.2
4 Other securities	259.6	312.6	301.1	314.5	321.5	312.8	325.2	326.4	318.5	319.5	320.8	317.2
4a Trading account	122.2	171.3	153.8	161.0	164.9	159.7	172.2	171.3	162.9	164.1	164.5	160.7
4b Investment account	137.4	141.3	147.3	153.5	156.6	153.1	152.9	155.1	155.6	155.4	156.3	156.5
4c State and local government	27.6	28.4	28.8	29.3	29.4	29.4	29.6	30.1	30.2	30.4	30.3	30.8
4d Other	109.8	112.9	118.5	124.3	127.2	123.7	123.4	125.0	125.4	125.1	126.0	125.6
5 Loans and leases in bank credit ³	1,980.8	2,015.2	2,030.7	2,048.7	2,068.7	2,073.1	2,088.7	2,090.0	2,087.6	2,075.7	2,095.6	2,107.5
6 Commercial and industrial	523.6	484.3	481.9	480.6	478.5	475.7	470.8	467.6	467.0	466.4	469.1	469.0
7 Real estate	850.5	921.4	939.7	964.2	984.5	1,000.5	1,022.1	1,032.2	1,026.0	1,018.8	1,041.4	1,055.0
8 Revolving home equity	105.8	126.9	129.3	132.2	136.1	139.2	141.7	147.2	147.7	147.5	149.5	149.9
9 Other	744.6	794.5	810.4	832.0	848.4	861.3	880.4	885.0	878.3	871.3	891.8	905.1
10 Consumer	290.8	296.9	297.2	295.6	295.8	296.0	293.9	290.5	291.4	290.1	290.3	288.5
11 Security ⁴	74.2	77.6	77.2	72.8	71.5	62.9	64.3	63.4	65.0	66.5	60.7	65.4
11a Fed funds and RPs with broker/dealer	61.7	67.7	66.9	62.0	61.1	52.3	53.6	52.0	53.1	54.4	49.7	53.6
11b Other	12.5	9.9	10.3	10.8	10.4	10.6	10.7	11.4	11.8	12.1	11.0	11.8
12a State and local government	13.3	13.0	12.9	12.1	11.8	11.9	12.2	12.4	12.4	12.4	12.5	12.4
12b Agricultural	9.4	8.2	8.1	8.1	8.1	8.1	7.8	7.8	7.8	7.8	7.7	7.7
12c Fed funds and RPs with others	21.5	19.8	19.2	18.5	22.4	22.9	23.2	22.8	25.5	21.1	20.6	19.2
12d All other loans	66.9	68.3	70.3	73.6	74.2	75.2	74.8	73.9	73.2	73.6	73.6	70.7
12e Lease financing receivables	130.5	125.7	124.1	123.2	122.0	120.0	119.7	119.5	119.2	119.1	119.8	119.6
13 Interbank loans	152.2	182.9	183.2	180.6	178.4	152.5	149.4	158.3	158.0	151.7	171.6	153.1
13a Fed funds and RPs with banks	80.7	89.6	84.7	87.5	85.1	84.7	80.2	88.6	87.0	80.7	103.8	85.5
13b Other	71.5	93.3	98.5	93.1	93.2	67.8	69.2	69.7	71.0	71.0	67.8	67.6
14 Cash assets ⁵	142.9	144.6	143.4	144.8	145.9	145.5	147.0	147.6	153.7	140.6	148.8	136.7
15 Other assets ⁶	297.7	321.8	332.2	332.0	328.2	323.6	344.1	338.5	336.3	342.3	329.1	342.5
16 TOTAL ASSETS ⁷	3,160.9	3,363.5	3,381.5	3,430.2	3,454.7	3,422.0	3,487.5	3,490.2	3,476.1	3,454.4	3,493.3	3,476.3

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

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

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
LIABILITIES												
17 Deposits	1,816.5	1,882.4	1,899.2	1,926.6	1,936.2	1,949.5	1,950.1	1,970.5	1,959.3	1,962.8	2,006.7	1,969.7
18 Transaction	308.1	268.3	285.9	281.7	284.7	282.2	284.4	285.2	293.3	301.8	274.5	266.1
19 Nontransaction	1,508.4	1,614.1	1,613.3	1,644.9	1,651.5	1,667.4	1,665.7	1,685.3	1,666.0	1,661.0	1,732.1	1,703.6
20 Large time	251.1	265.9	266.1	264.7	261.6	273.5	276.2	271.7	267.9	268.4	275.0	263.3
21 Other	1,257.3	1,348.2	1,347.2	1,380.2	1,389.9	1,393.9	1,389.5	1,413.6	1,398.1	1,392.7	1,457.2	1,440.3
22 Borrowings	695.5	728.5	725.4	738.7	727.0	653.0	680.0	686.3	679.7	677.2	677.4	680.7
23 From banks in the U.S.	248.1	262.7	261.8	268.0	247.5	193.1	195.7	204.0	199.6	195.1	210.7	209.5
24 From others	447.4	465.8	463.5	470.7	479.5	459.9	484.3	482.3	480.1	482.1	466.7	471.2
25 Net due to related foreign offices	165.7	174.2	176.8	185.0	198.8	211.4	211.5	213.8	224.6	207.8	203.9	209.7
26 Other liabilities	180.8	270.4	260.0	263.9	274.3	272.6	277.6	274.1	265.8	267.0	278.9	288.3
27 TOTAL LIABILITIES	2,858.4	3,055.4	3,061.4	3,114.2	3,136.2	3,086.6	3,119.3	3,144.7	3,129.4	3,114.9	3,166.9	3,148.3
28 Residual (assets less liabilities) ⁸	302.5	308.1	320.1	316.1	318.5	335.5	368.2	345.5	346.6	339.6	326.5	328.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	2,607.4	2,755.6	2,766.3	2,825.3	2,858.4	2,852.1	2,893.6	2,884.4	2,864.3	2,845.6	2,881.5	2,880.9
2 Securities in bank credit	633.7	741.3	735.7	772.7	782.3	780.2	811.1	802.8	784.7	784.0	792.4	779.9
3 Treasury and Agency securities ²	374.1	429.7	432.8	456.6	458.5	461.9	483.1	476.4	467.4	466.8	473.3	466.0
3a Trading account	33.1	42.4	37.6	48.2	44.8	41.8	55.5	42.4	37.1	37.3	38.3	40.2
3b Investment account	341.0	387.3	395.2	408.4	413.7	420.0	427.6	434.0	430.2	429.4	434.9	425.8
3c Mortgage-backed	263.4	308.2	313.1	324.6	317.0	323.1	329.3	332.7	329.8	328.1	336.0	328.7
3d Other	77.6	79.1	82.2	83.8	96.6	96.9	98.3	101.3	100.4	101.4	98.9	97.2
3e 1 year or less	20.0	19.9	21.8	23.2	24.1	21.3	22.8	24.2	24.5	24.3	22.9	24.0
3f Between 1 and 5 years	45.3	46.3	49.9	47.1	56.2	58.2	56.9	56.9	56.2	59.4	58.1	55.7
3g More than 5 years	12.3	12.9	10.4	13.5	16.3	17.4	18.5	20.1	19.8	17.8	17.9	17.5
4 Other securities	259.6	311.6	302.9	316.0	323.8	318.4	328.0	326.4	317.4	317.2	319.1	313.9
4a Trading account	122.2	170.7	154.7	161.8	166.1	162.5	173.7	171.4	162.3	162.9	163.7	159.0
4b Investment account	137.4	140.9	148.2	154.3	157.8	155.8	154.3	155.1	155.1	154.3	155.5	154.8
4c State and local government	27.6	28.4	29.0	29.4	29.7	30.0	29.8	30.1	30.1	30.1	30.2	30.5
4d Other	109.8	112.5	119.2	124.9	128.1	125.9	124.4	125.0	124.9	124.2	125.3	124.3
5 Loans and leases in bank credit ³	1,973.6	2,014.3	2,030.6	2,052.6	2,076.1	2,071.9	2,082.6	2,081.6	2,079.6	2,061.6	2,089.1	2,101.0
6 Commercial and industrial	523.5	484.5	482.5	480.8	475.9	471.2	468.8	467.6	467.5	465.7	471.0	469.6
7 Real estate	844.9	922.4	940.3	966.9	985.8	999.4	1,017.8	1,025.3	1,018.8	1,010.0	1,034.9	1,051.6
8 Revolving home equity	104.6	127.3	129.5	131.9	135.2	138.3	141.9	145.5	145.7	145.4	147.7	148.4
9a Other residential	428.7	482.1	494.6	518.5	534.6	544.7	559.3	562.3	556.1	547.1	569.0	586.6
9b Commercial	311.6	313.0	316.2	316.5	316.0	316.4	316.6	317.5	317.0	317.6	318.1	316.5
10 Consumer	291.3	294.0	293.9	294.3	298.3	300.8	297.2	291.1	292.0	290.3	290.0	288.2
10a Credit cards and related plans	119.2	118.4	116.9	114.5	117.1	115.2	109.7	105.8	106.7	104.7	103.5	102.4
10b Other	172.1	175.6	177.0	179.8	181.1	185.6	187.5	185.3	185.3	185.6	186.5	185.8
11 Security ⁴	73.5	79.0	79.5	74.8	75.4	62.4	63.2	62.8	65.0	64.0	57.3	62.0
11a Fed funds and RPs with broker/dealer	61.1	69.0	68.8	63.7	64.5	51.9	52.7	51.6	53.1	52.4	47.0	50.8
11b Other	12.4	10.1	10.6	11.1	10.9	10.5	10.5	11.3	11.8	11.6	10.4	11.2
12a State and local government	13.3	13.0	12.9	12.1	11.8	11.9	12.2	12.4	12.4	12.4	12.5	12.4
12b Agricultural	9.3	8.2	8.0	8.0	8.1	8.1	7.7	7.7	7.7	7.7	7.7	7.6
12c Fed funds and RPs with others	21.5	19.8	19.2	18.5	22.4	22.9	23.2	22.8	25.5	21.1	20.6	19.2
12d All other loans	64.9	69.4	70.7	74.5	76.2	73.3	71.5	71.7	70.9	70.8	74.7	70.1
12e Lease financing receivables	131.3	124.0	123.6	122.7	122.3	121.9	121.1	120.2	119.9	119.7	120.5	120.2
13 Interbank loans	152.1	177.0	177.3	182.1	182.9	155.7	147.6	158.3	158.4	148.1	176.7	153.5
13a Fed funds and RPs with banks	80.7	86.8	82.0	88.2	87.3	86.5	79.2	88.7	87.2	78.8	106.9	85.7
13b Other	71.4	90.2	95.3	93.9	95.5	69.2	68.3	69.6	71.2	69.4	69.8	67.8
14 Cash assets ⁵	138.0	141.6	145.1	148.0	157.5	154.4	147.0	142.5	148.9	131.7	150.2	132.7
15 Other assets ⁶	296.3	325.3	332.6	335.5	332.0	326.0	341.1	336.9	335.3	335.6	332.9	344.6
16 TOTAL ASSETS ⁷	3,148.9	3,355.9	3,378.1	3,447.0	3,487.2	3,444.0	3,484.4	3,477.2	3,462.1	3,416.3	3,496.9	3,467.9

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 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
LIABILITIES												
17 Deposits	1,814.0	1,874.8	1,896.8	1,933.4	1,952.6	1,950.4	1,954.2	1,968.6	1,953.6	1,939.8	2,019.1	1,986.5
18 Transaction	303.4	264.0	283.0	285.5	305.0	291.0	280.1	280.8	287.7	290.9	282.8	267.2
19 Nontransaction	1,510.6	1,610.9	1,613.9	1,647.9	1,647.6	1,659.5	1,674.1	1,687.8	1,665.8	1,648.9	1,736.3	1,719.3
20 Large time	249.7	263.5	267.6	268.7	264.5	274.8	277.1	270.2	266.3	264.2	272.1	262.6
21 Other	1,260.8	1,347.4	1,346.3	1,379.1	1,383.2	1,384.7	1,396.9	1,417.6	1,399.5	1,384.6	1,464.2	1,456.7
22 Borrowings	692.1	726.2	727.9	740.0	726.1	666.1	682.2	682.7	682.6	667.7	668.8	670.4
23 From banks in the U.S.	251.3	255.9	260.3	264.7	249.3	197.6	199.2	207.4	204.1	196.7	213.7	211.1
24 From others	440.8	470.3	467.6	475.3	476.8	468.4	483.0	475.3	478.5	471.1	455.2	459.2
25 Net due to related foreign offices	162.2	175.0	180.2	190.2	203.2	212.9	215.8	209.5	218.2	203.9	196.6	196.6
26 Other liabilities	177.4	271.7	264.5	270.9	280.1	274.6	283.1	268.8	258.4	262.0	269.2	270.7
27 TOTAL LIABILITIES	2,845.7	3,047.7	3,069.5	3,134.5	3,162.1	3,104.1	3,135.2	3,129.6	3,112.8	3,073.3	3,153.7	3,124.1
28 Residual (assets less liabilities) ⁸	303.2	308.2	308.6	312.5	325.1	340.0	349.2	347.6	349.4	343.0	343.2	343.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	2,214.7	2,351.8	2,378.5	2,401.1	2,415.2	2,417.7	2,432.9	2,444.4	2,446.8	2,451.3	2,445.8	2,452.9
2 Securities in bank credit	618.8	649.4	656.7	663.2	670.6	668.1	669.9	677.4	676.0	680.8	684.2	686.9
3 Treasury and Agency securities ²	403.0	442.6	450.3	457.2	463.6	460.8	462.8	471.9	470.9	474.4	479.7	481.2
4 Other securities	215.8	206.8	206.4	206.0	207.0	207.3	207.1	205.5	205.1	206.4	204.5	205.7
5 Loans and leases in bank credit ³	1,595.8	1,702.4	1,721.8	1,737.9	1,744.6	1,749.6	1,763.0	1,767.0	1,770.8	1,770.5	1,761.6	1,766.0
6 Commercial and industrial	298.1	304.5	306.1	308.6	309.8	310.7	312.0	311.9	312.8	312.5	309.0	308.0
7 Real estate	922.4	999.2	1,013.5	1,023.5	1,026.3	1,025.6	1,034.9	1,039.5	1,040.6	1,040.0	1,038.3	1,045.6
8 Revolving home equity	61.5	74.3	75.9	77.0	77.9	78.5	80.5	82.0	82.3	82.8	82.6	82.8
9 Other	860.9	924.9	937.7	946.6	948.4	947.1	954.3	957.5	958.3	957.1	955.7	962.8
10 Consumer	269.9	286.2	287.8	290.2	292.7	296.8	300.0	300.3	302.2	301.3	299.7	299.1
11 Security ⁴	7.5	8.1	8.4	8.4	8.3	8.6	8.6	8.5	8.5	8.8	8.3	8.0
12 Other loans and leases	97.9	104.4	106.1	107.2	107.5	108.0	107.5	106.8	106.7	107.9	106.3	105.2
13 Interbank loans	96.9	113.6	120.4	119.4	119.6	126.1	126.8	127.1	127.2	133.7	120.4	113.0
14 Cash assets ⁵	112.6	126.9	128.8	128.2	126.2	127.3	130.7	132.1	132.4	133.0	133.4	136.4
15 Other assets ⁶	141.3	145.8	141.5	143.4	143.6	145.1	149.9	152.6	148.6	147.7	158.1	146.6
16 TOTAL ASSETS⁷	2,535.0	2,706.3	2,737.1	2,759.8	2,772.0	2,783.6	2,807.7	2,823.4	2,822.0	2,832.9	2,824.9	2,816.3
LIABILITIES												
17 Deposits	1,994.1	2,103.6	2,116.0	2,130.2	2,127.4	2,134.3	2,143.9	2,166.7	2,163.4	2,174.8	2,172.9	2,160.4
18 Transaction	305.3	304.3	314.2	315.0	318.0	316.0	318.7	322.4	324.6	341.3	313.2	313.7
19 Nontransaction	1,688.9	1,799.3	1,801.8	1,815.2	1,809.4	1,818.4	1,825.2	1,844.3	1,838.8	1,833.5	1,859.7	1,846.8
20 Large time	300.8	302.4	305.1	306.9	309.4	308.7	311.7	315.8	315.3	316.5	316.0	316.1
21 Other	1,388.0	1,496.9	1,496.7	1,508.2	1,500.1	1,509.7	1,513.5	1,528.5	1,523.5	1,517.0	1,543.7	1,530.7
22 Borrowings	323.3	369.2	374.0	376.2	392.9	409.0	412.2	409.1	413.5	408.8	407.0	407.5
23 From banks in the U.S.	114.1	130.6	130.1	128.8	140.5	156.7	159.9	157.3	157.9	157.6	155.0	153.3
24 From others	209.2	238.6	243.9	247.4	252.4	252.2	252.3	251.8	255.6	251.2	252.0	254.2
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.5	10.5	12.0	13.3	13.3
26 Other liabilities	62.0	68.5	68.1	68.2	65.0	71.7	74.2	74.9	74.7	75.6	73.3	73.2
27 TOTAL LIABILITIES	2,388.5	2,550.0	2,570.4	2,585.8	2,597.7	2,630.2	2,643.3	2,662.2	2,662.0	2,671.2	2,666.6	2,654.4
28 Residual (assets less liabilities) ⁸	146.5	156.3	166.7	174.0	174.3	153.4	164.4	161.3	160.0	161.7	158.3	161.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	2,211.0	2,354.1	2,381.0	2,404.6	2,426.7	2,419.7	2,429.8	2,441.1	2,442.7	2,447.5	2,443.1	2,450.1
2 Securities in bank credit	621.1	649.5	654.6	662.1	672.1	669.9	670.7	680.1	678.7	684.5	687.2	689.1
3 Treasury and Agency securities ²	405.3	442.7	448.2	456.1	465.1	462.6	463.6	474.6	473.6	478.1	482.8	483.4
4 Other securities	215.8	206.8	206.4	206.0	207.0	207.3	207.1	205.5	205.1	206.4	204.5	205.7
5 Loans and leases in bank credit ³	1,589.8	1,704.6	1,726.4	1,742.5	1,754.6	1,749.9	1,759.1	1,761.0	1,764.1	1,763.0	1,755.8	1,761.1
6 Commercial and industrial	298.0	302.8	305.8	307.1	309.6	309.2	310.6	311.8	312.9	313.0	309.5	309.0
7 Real estate	920.5	999.7	1,014.5	1,025.4	1,029.6	1,027.1	1,034.9	1,037.4	1,037.7	1,037.3	1,036.0	1,043.2
8 Revolving home equity	61.2	74.5	76.1	77.1	78.3	78.7	80.6	81.6	81.9	82.3	81.8	82.3
9 Other	859.3	925.2	938.4	948.2	951.3	948.3	954.4	955.8	955.8	955.0	954.2	961.0
10 Consumer	266.9	288.2	291.4	293.9	299.1	299.7	299.9	297.4	299.6	298.2	295.5	294.3
10a Credit cards and related plans	100.8	112.8	115.4	117.4	121.8	120.0	118.7	118.2	120.5	119.1	116.5	115.3
10b Other	166.0	175.4	176.0	176.5	177.3	179.7	181.3	179.2	179.1	179.2	179.0	179.0
11 Security ⁴	7.8	8.0	8.3	8.6	8.5	8.2	8.5	8.8	8.6	8.7	8.8	8.8
12 Other loans and leases	96.6	106.0	106.4	107.5	107.9	105.7	105.1	105.6	105.2	105.7	106.0	105.6
13 Interbank loans	101.9	111.9	119.1	123.0	122.2	119.7	125.9	133.5	130.8	132.9	133.8	134.4
14 Cash assets ⁵	108.7	126.4	129.2	132.4	133.4	131.4	130.2	127.5	126.1	125.4	133.0	132.7
15 Other assets ⁶	141.3	145.8	141.5	143.4	143.6	145.1	149.9	152.6	148.6	147.7	158.1	146.6
16 TOTAL ASSETS ⁷	2,532.5	2,706.5	2,738.7	2,771.1	2,793.4	2,783.4	2,803.1	2,821.9	2,815.2	2,820.7	2,835.3	2,831.1
LIABILITIES												
17 Deposits	1,998.6	2,092.8	2,114.2	2,138.2	2,150.9	2,140.6	2,150.7	2,171.7	2,162.1	2,168.2	2,190.8	2,188.2
18 Transaction	301.8	303.6	314.0	318.4	329.7	320.9	315.4	318.8	318.2	332.6	316.8	316.6
19 Nontransaction	1,696.9	1,789.2	1,800.2	1,819.8	1,821.3	1,819.7	1,835.3	1,852.9	1,843.9	1,835.6	1,874.0	1,871.7
20 Large time	300.8	302.4	305.1	306.9	309.4	308.7	311.7	315.8	315.3	316.5	316.0	316.1
21 Other	1,396.0	1,486.8	1,495.1	1,512.8	1,511.9	1,510.9	1,523.6	1,537.1	1,528.6	1,519.2	1,558.1	1,555.6
22 Borrowings	323.3	369.2	374.0	376.2	392.9	409.0	412.2	409.1	413.5	408.8	407.0	407.5
23 From banks in the U.S.	114.1	130.6	130.1	128.8	140.5	156.7	159.9	157.3	157.9	157.6	155.0	153.3
24 From others	209.2	238.6	243.9	247.4	252.4	252.2	252.3	251.8	255.6	251.2	252.0	254.2
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.5	10.5	12.0	13.3	13.3
26 Other liabilities	62.0	68.5	68.1	68.2	65.0	71.7	74.2	74.9	74.7	75.6	73.3	73.2
27 TOTAL LIABILITIES	2,393.0	2,539.2	2,568.6	2,593.9	2,621.2	2,636.4	2,650.0	2,667.2	2,660.7	2,664.6	2,684.5	2,682.2
28 Residual (assets less liabilities) ⁸	139.5	167.3	170.1	177.2	172.1	146.9	153.1	154.8	154.5	156.1	150.8	148.9

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

Seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	591.1	619.8	614.6	620.2	636.2	627.6	640.5	658.4	654.7	656.2	659.5	668.4
2 Securities in bank credit	228.6	247.6	244.9	248.0	261.5	262.8	272.9	277.0	273.8	271.1	275.6	273.8
3 Treasury and Agency securities ²	70.9	87.1	89.0	93.5	102.1	102.7	107.6	111.5	110.4	110.6	115.5	114.9
4 Other securities	157.7	160.5	155.9	154.5	159.4	160.1	165.3	165.5	163.5	160.4	160.1	159.0
5 Loans and leases in bank credit ³	362.5	372.2	369.7	372.2	374.7	364.8	367.6	381.4	380.9	385.2	383.9	394.6
6 Commercial and industrial	195.5	185.0	181.1	178.9	178.5	176.3	172.2	168.9	168.0	168.0	166.9	169.1
7 Real estate	18.0	19.0	19.6	20.0	19.5	18.9	18.1	17.8	17.8	18.0	17.0	16.8
11 Security ⁴	79.9	95.2	97.5	104.7	110.2	105.1	112.9	130.0	129.8	135.7	135.6	144.0
12 Other loans and leases	69.1	73.0	71.5	68.6	66.4	64.5	64.5	64.7	65.2	63.5	64.5	64.6
13 Interbank loans	20.7	21.2	24.5	25.5	29.7	28.7	28.8	30.5	32.4	30.6	26.8	29.1
14 Cash assets ⁵	44.4	46.6	45.5	42.3	45.1	40.1	38.3	42.8	44.2	45.4	44.6	42.4
15 Other assets ⁶	24.9	29.0	33.8	34.6	34.8	39.8	41.7	38.1	36.5	35.9	39.6	41.1
16 TOTAL ASSETS⁷	680.7	716.2	718.0	722.2	745.4	735.8	749.0	769.4	767.4	767.8	770.1	780.6
LIABILITIES												
17 Deposits	482.4	492.3	471.4	452.6	426.0	426.8	443.4	449.2	459.9	438.3	436.6	438.2
18 Transaction	10.2	10.1	9.6	9.2	9.1	9.5	9.7	10.6	10.6	10.4	10.3	9.9
19 Nontransaction	472.2	482.2	461.8	443.3	416.8	417.3	433.6	438.6	449.3	428.0	426.3	428.3
22 Borrowings	187.5	225.1	232.7	251.2	276.7	271.5	276.8	299.4	291.9	311.5	300.9	316.4
23 From banks in the U.S.	20.8	22.6	23.0	25.2	29.8	31.0	31.4	34.3	31.8	33.0	33.2	30.4
24 From others	166.6	202.5	209.7	226.0	246.9	240.5	245.4	265.1	260.1	278.6	267.7	286.0
25 Net due to related foreign offices	-72.5	-83.8	-71.6	-73.3	-59.2	-70.0	-78.6	-85.4	-84.3	-93.9	-72.8	-77.6
26 Other liabilities	73.4	93.8	99.7	99.3	102.0	98.8	101.1	95.3	91.8	90.4	88.4	89.4
27 TOTAL LIABILITIES	670.8	727.4	732.2	729.7	745.5	727.2	742.7	758.5	759.2	746.4	753.1	766.4
28 Residual (assets less liabilities) ⁸	9.9	-11.2	-14.2	-7.5	-0.2	8.6	6.3	10.9	8.1	21.4	17.1	14.3

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

Not seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
ASSETS												
1 Bank credit	591.0	616.3	614.1	623.8	646.2	635.5	645.0	656.2	654.3	652.0	652.4	656.4
2 Securities in bank credit	228.6	247.6	244.9	248.0	261.5	262.8	272.9	277.0	273.8	271.1	275.6	273.8
3 Treasury and Agency securities ²	70.9	87.1	89.0	93.5	102.1	102.7	107.6	111.5	110.4	110.6	115.5	114.9
3a Trading account	9.3	16.1	18.6	20.3	30.7	32.1	34.9	34.6	32.3	33.8	38.1	36.9
3b Investment account	61.6	71.0	70.4	73.2	71.4	70.7	72.7	76.9	78.1	76.8	77.4	78.0
4 Other securities	157.7	160.5	155.9	154.5	159.4	160.1	165.3	165.5	163.5	160.4	160.1	159.0
4a Trading account	100.3	105.1	101.5	100.4	101.4	101.2	100.3	98.9	95.9	94.3	95.6	95.4
4b Investment account	57.4	55.4	54.4	54.0	58.0	58.8	65.0	66.6	67.6	66.1	64.5	63.6
5 Loans and leases in bank credit ³	362.4	368.7	369.2	375.8	384.7	372.7	372.1	379.2	380.5	380.9	376.8	382.6
6 Commercial and industrial	197.2	184.9	181.2	180.3	180.0	176.4	173.6	170.4	170.1	169.4	168.0	168.1
7 Real estate	18.0	19.0	19.6	20.0	19.5	18.9	18.1	17.8	17.8	18.0	17.0	16.8
11 Security ⁴	77.1	92.3	97.5	106.8	116.8	112.2	115.8	125.5	126.5	129.1	126.6	132.7
12 Other loans and leases	70.1	72.4	70.9	68.8	68.3	65.2	64.6	65.5	66.1	64.5	65.3	64.9
13 Interbank loans	20.7	21.2	24.5	25.5	29.7	28.7	28.8	30.5	32.4	30.6	26.8	29.1
14 Cash assets ⁵	43.2	46.3	46.6	44.7	48.3	43.0	39.3	41.6	42.8	44.0	43.2	40.1
15 Other assets ⁶	25.5	29.0	33.3	34.5	35.9	41.1	42.3	39.0	37.2	36.3	39.9	41.0
16 TOTAL ASSETS⁷	680.0	712.4	718.1	728.1	759.7	748.0	755.1	767.0	766.3	762.4	762.0	766.3
LIABILITIES												
17 Deposits	486.9	474.1	459.1	452.7	436.8	443.0	453.5	453.3	462.1	445.0	442.5	440.9
18 Transaction	9.9	10.3	9.8	9.5	9.9	9.8	9.7	10.3	10.2	10.0	10.2	9.3
19 Nontransaction	477.0	463.9	449.3	443.1	426.8	433.1	443.8	443.0	451.9	435.0	432.4	431.5
22 Borrowings	187.5	225.1	232.7	251.2	276.7	271.5	276.8	299.4	291.9	311.5	300.9	316.4
23 From banks in the U.S.	20.8	22.6	23.0	25.2	29.8	31.0	31.4	34.3	31.8	33.0	33.2	30.4
24 From others	166.6	202.5	209.7	226.0	246.9	240.5	245.4	265.1	260.1	278.6	267.7	286.0
25 Net due to related foreign offices	-69.6	-82.2	-73.1	-74.7	-57.5	-67.4	-77.4	-83.1	-81.5	-88.9	-71.6	-80.0
26 Other liabilities	74.6	94.8	98.8	98.4	103.2	100.6	102.0	96.8	93.7	93.7	89.2	87.9
27 TOTAL LIABILITIES	679.4	711.8	717.6	727.6	759.3	747.6	754.9	766.4	766.1	761.4	761.0	765.2
28 Residual (assets less liabilities) ⁸	0.5	0.6	0.5	0.5	0.4	0.4	0.2	0.6	0.2	1.1	1.1	1.1

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 18, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 19	Mar 26	Apr 2	Apr 9
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	73.2	117.2	102.4	105.2	112.6	107.9	117.0	115.5	106.4	108.7	106.9	106.0
30 Reval. losses on off-bal. sheet items ⁹	53.0	98.6	85.7	89.0	93.8	86.2	94.9	91.3	82.4	82.7	82.7	81.7
31 Mortgage-backed securities ¹⁰	299.7	343.9	355.2	370.4	363.1	368.8	374.8	379.3	376.7	374.1	383.4	376.3
31a Pass-through	201.6	255.0	261.7	274.6	265.6	271.2	276.5	275.8	276.4	271.2	270.8	263.9
31b CMO, REMIC, and other	98.0	88.9	93.5	95.8	97.4	97.6	98.3	103.5	100.3	102.9	112.6	112.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.2	11.5	11.9	11.3	10.7	12.1	12.0	12.1	11.2	11.4	10.7	11.4
33 Offshore credit to U.S. residents ¹²	19.8	19.0	18.4	18.5	18.7	18.3	18.2	18.2	18.3	18.5	17.7	17.7
34 Securitized consumer loans ¹³	133.8	141.9	144.3	148.5	150.1	149.7	150.6	152.5	151.9	153.6	154.3	154.2
34a Credit cards and related plans	120.4	125.0	127.5	131.4	133.2	132.2	134.8	136.7	136.0	137.6	138.5	138.5
34b Other	13.4	16.9	16.9	17.0	16.9	17.5	15.8	15.8	16.0	15.9	15.8	15.7
35 Securitized business loans ¹³	18.1	17.8	17.8	17.4	17.2	16.9	17.2	16.8	16.8	16.7	16.5	16.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	276.2	303.9	304.2	307.8	312.1	311.2	316.8	327.9	327.4	328.7	334.6	334.8
34 Securitized consumer loans ¹³	203.2	199.9	198.3	198.7	201.3	205.6	204.5	203.2	201.6	203.3	203.9	204.9
34a Credit cards and related plans	195.5	195.9	189.3	189.8	192.5	197.1	196.0	194.8	193.1	194.9	195.4	196.5
34b Other	7.7	3.9	8.9	8.9	8.7	8.5	8.4	8.5	8.5	8.5	8.4	8.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	47.2	63.0	61.9	63.3	64.2	66.8	66.8	64.6	62.2	60.8	62.1	61.7
30 Reval. losses on off-bal. sheet items ⁹	40.6	61.7	60.2	60.3	60.0	63.0	65.0	63.5	61.1	59.7	60.2	59.8
35 Securitized business loans ¹³	12.4	8.1	7.6	7.2	6.7	5.6	4.7	4.1	4.5	3.5	3.4	3.4

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