

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

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	5,334.0	5,425.5	5,426.3	5,422.2	5,445.4	5,502.6	5,547.7	5,598.7	5,573.3	5,578.4	5,626.5	5,643.7
2 Securities in bank credit	1,392.8	1,484.8	1,475.3	1,475.1	1,497.2	1,531.4	1,558.5	1,591.0	1,586.1	1,566.2	1,608.6	1,616.1
3 Treasury and Agency securities ²	757.9	834.0	823.6	840.9	864.2	886.4	898.8	907.0	897.0	887.8	917.2	932.2
4 Other securities	635.0	650.7	651.8	634.2	633.1	645.0	659.7	684.0	689.1	678.4	691.4	683.9
5 Loans and leases in bank credit ³	3,941.1	3,940.7	3,951.0	3,947.1	3,948.1	3,971.2	3,989.2	4,007.7	3,987.2	4,012.2	4,017.9	4,027.6
6 Commercial and industrial	1,070.3	1,024.7	1,030.3	1,026.0	1,011.5	1,006.7	1,000.1	987.6	985.4	987.6	987.7	990.2
7 Real estate	1,715.2	1,781.8	1,789.9	1,790.9	1,795.1	1,817.5	1,839.7	1,869.5	1,866.4	1,866.9	1,873.1	1,878.7
8 Revolving home equity	138.6	158.6	162.2	167.6	172.0	179.2	185.4	192.3	190.5	191.6	193.4	195.2
9 Other	1,576.6	1,623.2	1,627.7	1,623.3	1,623.1	1,638.3	1,654.3	1,677.2	1,675.9	1,675.3	1,679.7	1,683.5
10 Consumer	552.8	559.6	562.9	561.7	566.4	569.2	568.6	566.5	564.1	566.4	569.3	568.7
11 Security ⁴	166.4	150.9	151.9	159.9	167.6	170.2	171.5	179.2	169.9	187.3	179.8	183.9
12 Other loans and leases	436.5	423.7	416.1	408.6	407.5	407.6	409.3	404.9	401.6	404.1	408.1	406.1
13 Interbank loans	271.1	293.3	277.7	269.6	271.1	289.4	284.1	289.7	277.0	290.3	292.6	305.9
14 Cash assets ⁵	287.1	299.5	297.7	300.2	298.8	297.9	300.3	299.8	293.6	291.7	314.7	304.7
15 Other assets ⁶	433.6	487.4	490.6	470.7	483.6	489.8	486.2	496.9	487.9	480.5	501.6	523.2
16 TOTAL ASSETS ⁷	6,259.2	6,431.3	6,417.7	6,387.8	6,424.6	6,505.2	6,543.8	6,610.9	6,557.5	6,566.5	6,660.8	6,703.4
LIABILITIES												
17 Deposits	4,073.2	4,257.3	4,274.4	4,314.1	4,333.7	4,366.8	4,389.9	4,428.3	4,396.5	4,428.9	4,436.3	4,452.8
18 Transaction	607.1	635.8	625.0	621.1	602.8	615.2	608.1	617.2	584.1	615.7	648.1	635.8
19 Nontransaction	3,466.1	3,621.6	3,649.4	3,693.0	3,731.0	3,751.6	3,781.7	3,811.1	3,812.4	3,813.2	3,788.2	3,816.9
20 Large time	971.2	998.3	1,012.3	1,027.3	1,043.0	1,049.7	1,045.7	1,052.6	1,043.4	1,058.9	1,055.4	1,051.0
21 Other	2,494.9	2,623.3	2,637.1	2,665.7	2,688.0	2,701.9	2,736.1	2,758.5	2,768.9	2,754.3	2,732.7	2,765.9
22 Borrowings	1,233.7	1,234.4	1,233.5	1,204.4	1,220.5	1,248.3	1,246.3	1,247.1	1,225.9	1,228.4	1,257.9	1,290.7
23 From banks in the U.S.	385.5	400.2	394.2	381.8	381.0	381.6	375.5	383.3	376.3	379.9	389.8	393.5
24 From others	848.3	834.2	839.3	822.5	839.4	866.7	870.9	863.7	849.6	848.5	868.1	897.2
25 Net due to related foreign offices	195.5	115.9	97.9	101.9	103.6	92.1	91.4	99.1	98.4	92.1	107.7	106.8
26 Other liabilities	341.0	342.5	336.1	309.4	319.3	331.5	359.3	385.5	385.0	371.6	399.1	397.3
27 TOTAL LIABILITIES	5,843.4	5,950.0	5,941.9	5,929.9	5,977.1	6,038.7	6,086.9	6,160.0	6,105.8	6,121.1	6,201.0	6,247.6
28 Residual (assets less liabilities) ⁸	415.8	481.2	475.9	457.9	447.6	466.5	456.9	450.9	451.7	445.5	459.8	455.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	5,308.4	5,442.8	5,431.4	5,416.3	5,442.2	5,496.5	5,542.2	5,571.8	5,548.2	5,552.5	5,583.4	5,617.8
2 Securities in bank credit	1,380.9	1,492.8	1,482.8	1,480.8	1,496.6	1,528.6	1,554.4	1,576.9	1,573.3	1,550.6	1,590.0	1,603.8
3 Treasury and Agency securities ²	750.8	839.2	830.6	847.2	866.0	884.0	896.1	898.7	890.7	878.3	905.8	924.5
4 Other securities	630.1	653.6	652.2	633.6	630.6	644.6	658.3	678.2	682.7	672.2	684.3	679.3
5 Loans and leases in bank credit ³	3,927.5	3,950.0	3,948.6	3,935.5	3,945.6	3,967.8	3,987.8	3,995.0	3,974.8	4,001.9	3,993.4	4,014.0
6 Commercial and industrial	1,069.1	1,020.2	1,029.1	1,027.5	1,015.6	1,010.3	1,002.3	986.6	986.0	987.1	983.2	986.5
7 Real estate	1,714.7	1,781.0	1,784.7	1,783.3	1,791.8	1,820.1	1,840.7	1,868.8	1,866.6	1,867.0	1,869.8	1,877.6
8 Revolving home equity	138.5	158.4	162.2	166.1	171.4	179.6	185.6	192.1	190.3	191.4	192.9	195.0
9 Other	1,576.2	1,622.6	1,622.6	1,617.2	1,620.4	1,640.5	1,655.1	1,676.7	1,676.3	1,675.5	1,676.9	1,682.5
10 Consumer	547.1	567.3	565.2	559.0	562.9	567.4	564.5	560.6	557.0	560.4	563.1	563.3
10a Credit cards and related plans	217.2	228.4	223.8	220.1	223.8	223.3	221.7	216.2	213.2	215.9	218.2	218.2
10b Other	329.9	338.9	341.4	338.8	339.2	344.1	342.7	344.4	343.8	344.5	344.9	345.1
11 Security ⁴	162.0	154.9	153.5	157.6	166.7	163.7	170.5	174.5	162.5	183.5	173.4	181.6
12 Other loans and leases	434.6	426.6	416.0	408.2	408.5	406.3	409.9	404.5	402.7	403.9	403.9	404.9
13 Interbank loans	265.1	291.4	276.4	274.5	281.0	286.0	286.1	283.9	276.3	284.1	275.2	298.9
14 Cash assets ⁵	278.5	312.4	298.9	290.3	297.9	295.2	292.8	290.9	285.2	283.7	290.0	298.7
15 Other assets ⁶	432.4	489.0	489.6	470.1	484.0	489.5	484.2	495.5	488.2	480.0	495.6	520.9
16 TOTAL ASSETS⁷	6,218.1	6,461.4	6,421.6	6,376.3	6,431.2	6,492.6	6,530.7	6,567.9	6,523.8	6,526.0	6,569.9	6,662.3
LIABILITIES												
17 Deposits	4,046.6	4,283.2	4,290.4	4,319.5	4,357.9	4,359.7	4,377.6	4,398.9	4,384.0	4,400.7	4,370.5	4,420.1
18 Transaction	599.7	648.8	619.7	616.2	611.2	607.1	605.1	609.7	579.5	607.4	619.2	631.9
19 Nontransaction	3,446.9	3,634.5	3,670.6	3,703.3	3,746.7	3,752.6	3,772.5	3,789.2	3,804.5	3,793.3	3,751.3	3,788.2
20 Large time	961.6	1,011.1	1,019.5	1,028.1	1,045.6	1,053.4	1,043.3	1,041.5	1,031.8	1,048.0	1,044.7	1,040.9
21 Other	2,485.3	2,623.4	2,651.2	2,675.2	2,701.1	2,699.3	2,729.2	2,747.7	2,772.8	2,745.3	2,706.6	2,747.3
22 Borrowings	1,222.9	1,247.7	1,236.4	1,202.4	1,226.6	1,254.8	1,245.3	1,237.0	1,217.9	1,220.9	1,245.0	1,275.8
23 From banks in the U.S.	381.0	405.2	399.1	386.0	386.0	382.8	372.9	379.3	373.1	376.4	384.0	389.0
24 From others	842.0	842.6	837.3	816.4	840.6	872.0	872.4	857.7	844.8	844.5	861.0	886.8
25 Net due to related foreign offices	185.4	123.2	104.3	103.5	95.0	91.6	87.5	90.0	86.1	81.3	100.1	100.1
26 Other liabilities	333.5	348.3	341.3	309.2	311.9	331.0	356.6	377.2	373.5	362.1	391.7	391.5
27 TOTAL LIABILITIES	5,788.4	6,002.5	5,972.4	5,934.7	5,991.4	6,037.1	6,067.0	6,103.1	6,061.5	6,065.1	6,107.3	6,187.6
28 Residual (assets less liabilities) ⁸	429.7	458.9	449.3	441.6	439.7	455.4	463.7	464.8	462.2	460.9	462.6	474.7

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

Seasonally adjusted, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	4,734.6	4,840.8	4,842.2	4,830.3	4,847.4	4,904.4	4,939.5	4,985.7	4,968.6	4,968.8	5,014.2	5,014.9
2 Securities in bank credit	1,169.2	1,255.1	1,250.7	1,251.6	1,273.3	1,304.4	1,325.5	1,358.7	1,355.6	1,334.1	1,378.5	1,378.2
3 Treasury and Agency securities ²	713.7	766.7	762.5	776.8	798.5	820.5	832.9	843.9	834.8	826.2	854.6	865.1
4 Other securities	455.5	488.4	488.2	474.7	474.9	483.9	492.6	514.8	520.9	507.9	523.9	513.0
5 Loans and leases in bank credit ³	3,565.4	3,585.7	3,591.5	3,578.7	3,574.0	3,600.0	3,614.0	3,627.0	3,613.0	3,634.7	3,635.6	3,636.8
6 Commercial and industrial	866.3	831.0	833.2	825.8	813.3	807.9	804.6	794.2	791.5	794.3	795.9	795.0
7 Real estate	1,697.1	1,763.0	1,771.4	1,772.0	1,775.7	1,798.1	1,819.9	1,849.3	1,846.3	1,846.7	1,853.1	1,858.4
8 Revolving home equity	138.6	158.6	162.2	167.6	172.0	179.2	185.4	192.3	190.5	191.6	193.4	195.2
9 Other	1,558.5	1,604.4	1,609.2	1,604.4	1,603.7	1,618.8	1,634.5	1,657.1	1,655.9	1,655.1	1,659.8	1,663.2
10 Consumer	552.8	559.6	562.9	561.7	566.4	569.2	568.6	566.5	564.1	566.4	569.3	568.7
11 Security ⁴	79.7	76.1	77.9	81.4	83.0	89.0	84.4	86.9	82.8	97.1	85.2	85.0
12 Other loans and leases	369.6	355.9	346.0	337.7	335.7	335.9	336.5	330.1	328.3	330.2	332.1	329.6
13 Interbank loans	250.0	268.1	257.8	249.1	249.1	265.7	263.3	271.7	257.3	273.7	272.4	290.7
14 Cash assets ⁵	251.3	259.3	255.9	256.2	252.6	253.7	256.5	256.4	251.0	247.4	271.8	260.7
15 Other assets ⁶	403.3	456.4	458.9	440.8	452.3	458.0	451.4	460.5	452.4	446.0	461.1	487.1
16 TOTAL ASSETS⁷	5,572.9	5,750.6	5,740.5	5,701.9	5,727.5	5,807.6	5,836.6	5,900.3	5,855.4	5,861.9	5,945.2	5,979.6
LIABILITIES												
17 Deposits	3,662.4	3,789.2	3,797.9	3,823.6	3,826.6	3,858.4	3,880.2	3,923.9	3,889.5	3,918.2	3,931.8	3,962.2
18 Transaction	597.8	624.7	614.6	611.1	592.3	604.3	597.2	606.6	574.3	605.1	637.5	624.3
19 Nontransaction	3,064.6	3,164.5	3,183.2	3,212.5	3,234.3	3,254.1	3,283.0	3,317.3	3,315.2	3,313.1	3,294.3	3,337.9
20 Large time	572.1	544.9	552.6	552.0	548.9	554.2	551.0	566.2	556.3	567.0	569.7	574.0
21 Other	2,492.5	2,619.6	2,630.6	2,660.5	2,685.5	2,699.9	2,731.9	2,751.1	2,758.9	2,746.2	2,724.5	2,763.9
22 Borrowings	1,023.2	1,049.1	1,042.4	1,016.9	1,028.9	1,055.6	1,048.3	1,039.1	1,025.1	1,025.8	1,055.1	1,062.9
23 From banks in the U.S.	363.2	377.9	371.1	360.1	357.9	359.4	352.6	361.0	355.7	358.7	370.8	365.6
24 From others	660.0	671.2	671.3	656.8	671.0	696.2	695.7	678.1	669.4	667.1	684.2	697.3
25 Net due to related foreign offices	210.0	181.2	171.0	173.4	177.2	179.6	176.1	186.2	186.9	183.7	190.8	189.7
26 Other liabilities	261.4	262.4	258.7	240.4	251.9	260.7	280.2	300.1	301.7	286.0	312.4	309.1
27 TOTAL LIABILITIES	5,156.9	5,281.9	5,269.9	5,254.3	5,284.7	5,354.3	5,384.9	5,449.3	5,403.2	5,413.7	5,490.1	5,524.0
28 Residual (assets less liabilities) ⁸	416.0	468.7	470.6	447.7	442.8	453.3	451.7	450.9	452.2	448.1	455.2	455.6

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

Not seasonally adjusted, billions of dollars

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	4,714.9	4,852.5	4,843.3	4,824.4	4,844.2	4,902.2	4,937.0	4,965.0	4,951.5	4,947.3	4,979.4	4,994.4
2 Securities in bank credit	1,157.2	1,263.1	1,258.2	1,257.2	1,272.7	1,301.6	1,321.3	1,344.5	1,342.9	1,318.5	1,359.9	1,365.8
3 Treasury and Agency securities ²	706.6	771.8	769.5	783.1	800.3	818.1	830.1	835.6	828.5	816.7	843.2	857.4
4 Other securities	450.7	491.2	488.7	474.2	472.4	483.4	491.2	508.9	514.4	501.7	516.7	508.4
5 Loans and leases in bank credit ³	3,557.7	3,589.4	3,585.1	3,567.2	3,571.5	3,600.6	3,615.7	3,620.5	3,608.6	3,628.8	3,619.5	3,628.6
6 Commercial and industrial	866.5	825.8	830.5	825.9	818.7	813.7	807.9	794.5	793.7	794.9	793.1	793.1
7 Real estate	1,696.6	1,762.3	1,766.3	1,764.4	1,772.4	1,800.7	1,820.9	1,848.7	1,846.6	1,846.8	1,849.9	1,857.2
8 Revolving home equity	138.5	158.4	162.2	166.1	171.4	179.6	185.6	192.1	190.3	191.4	192.9	195.0
9 Other	1,558.1	1,603.9	1,604.1	1,598.4	1,601.0	1,621.1	1,635.3	1,656.6	1,656.3	1,655.4	1,656.9	1,662.2
10 Consumer	547.1	567.3	565.2	559.0	562.9	567.4	564.5	560.6	557.0	560.4	563.1	563.3
10a Credit cards and related plans	217.2	228.4	223.8	220.1	223.8	223.3	221.7	216.2	213.2	215.9	218.2	218.2
10b Other	329.9	338.9	341.4	338.8	339.2	344.1	342.7	344.4	343.8	344.5	344.9	345.1
11 Security ⁴	78.6	76.0	77.2	81.4	81.5	83.7	85.0	85.6	81.0	95.8	83.1	84.7
12 Other loans and leases	368.9	358.0	345.8	336.5	336.0	335.1	337.4	331.1	330.4	331.0	330.2	330.3
13 Interbank loans	244.1	266.2	256.5	254.0	258.9	262.2	265.3	265.8	256.6	267.4	255.0	283.6
14 Cash assets ⁵	244.2	270.1	256.3	247.5	253.6	252.5	250.9	249.2	244.6	241.4	249.0	256.0
15 Other assets ⁶	403.2	457.2	457.3	439.4	453.0	457.7	450.9	460.4	454.1	446.5	456.8	485.9
16 TOTAL ASSETS ⁷	5,540.3	5,772.1	5,739.0	5,690.8	5,736.1	5,800.4	5,830.0	5,866.6	5,833.1	5,828.8	5,866.2	5,946.3
LIABILITIES												
17 Deposits	3,643.2	3,804.4	3,808.4	3,826.7	3,847.0	3,846.2	3,869.8	3,903.7	3,888.0	3,899.0	3,874.2	3,937.5
18 Transaction	590.3	637.4	609.3	606.3	601.2	596.6	594.4	599.1	569.7	596.8	608.7	620.4
19 Nontransaction	3,052.9	3,167.0	3,199.1	3,220.4	3,245.8	3,249.6	3,275.3	3,304.6	3,318.3	3,302.2	3,265.5	3,317.0
20 Large time	569.9	547.4	554.6	550.6	547.2	552.4	550.3	564.1	555.3	564.8	566.9	571.7
21 Other	2,483.0	2,619.6	2,644.6	2,669.9	2,698.6	2,697.2	2,725.1	2,740.5	2,763.0	2,737.3	2,698.6	2,745.3
22 Borrowings	1,012.4	1,062.5	1,045.3	1,014.9	1,035.0	1,062.0	1,047.3	1,029.0	1,017.1	1,018.3	1,042.1	1,048.1
23 From banks in the U.S.	358.7	382.9	376.0	364.3	362.8	360.6	350.1	356.9	352.6	355.2	365.1	361.2
24 From others	653.7	679.6	669.3	650.7	672.2	701.4	697.2	672.1	664.6	663.1	677.1	686.9
25 Net due to related foreign offices	204.2	185.5	174.7	172.0	170.5	179.3	174.9	180.8	178.9	177.1	186.4	186.4
26 Other liabilities	255.8	266.8	262.6	239.0	245.2	260.2	278.8	293.9	292.5	278.8	306.7	305.1
27 TOTAL LIABILITIES	5,115.6	5,319.2	5,291.1	5,252.7	5,297.8	5,347.7	5,370.7	5,407.4	5,376.5	5,373.3	5,409.4	5,477.1
28 Residual (assets less liabilities) ⁸	424.8	452.9	447.9	438.1	438.3	452.7	459.2	459.2	456.6	455.5	456.8	469.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	2,629.6	2,576.4	2,574.0	2,554.4	2,558.7	2,575.3	2,595.0	2,628.3	2,621.8	2,614.9	2,647.9	2,642.7
2 Securities in bank credit	611.3	635.1	630.2	628.3	646.7	665.7	685.1	714.2	714.6	692.6	733.9	724.8
3 Treasury and Agency securities ²	359.6	367.4	360.1	367.9	384.0	391.3	400.7	411.1	405.1	397.1	422.0	423.9
3a Trading account	38.5	32.6	33.6	32.7	38.1	43.0	42.4	43.1	46.0	43.7	41.6	42.0
3b Investment account	321.2	334.8	326.5	335.2	345.9	348.3	358.4	368.0	359.1	353.4	380.4	381.9
4 Other securities	251.7	267.7	270.1	260.4	262.7	274.5	284.3	303.1	309.5	295.5	311.9	300.8
4a Trading account	140.8	128.4	130.0	122.5	128.2	140.5	148.3	168.7	174.9	160.9	177.2	166.9
4b Investment account	110.9	139.3	140.1	137.9	134.5	134.0	136.1	134.4	134.7	134.6	134.6	133.9
4c State and local government	27.7	27.3	27.8	27.7	27.2	26.9	27.3	28.3	28.0	28.2	28.4	28.6
4d Other	83.2	112.0	112.3	110.2	107.3	107.0	108.7	106.1	106.7	106.4	106.2	105.3
5 Loans and leases in bank credit ³	2,018.2	1,941.3	1,943.8	1,926.1	1,912.0	1,909.5	1,909.9	1,914.1	1,907.2	1,922.3	1,914.0	1,918.0
6 Commercial and industrial	565.9	527.4	527.5	521.3	510.1	503.1	498.9	487.6	486.8	488.3	488.1	486.7
7 Real estate	855.1	849.5	851.6	846.0	843.9	845.5	859.5	879.3	878.8	877.3	879.5	885.1
8 Revolving home equity	88.2	99.6	101.4	105.1	108.3	111.8	116.3	121.1	120.0	120.6	121.5	123.0
9 Other	766.9	749.9	750.3	740.8	735.6	733.7	743.1	758.3	758.8	756.7	758.0	762.1
10 Consumer	255.0	239.0	247.8	246.3	244.7	244.5	240.4	241.0	240.5	240.5	241.2	242.3
11 Security ⁴	71.5	68.2	69.9	73.7	75.6	81.4	76.4	78.6	74.8	88.8	76.8	76.5
11a Fed funds and RPs with broker/dealer	56.7	54.9	57.4	61.2	63.3	69.1	64.5	66.2	63.0	76.7	64.1	63.0
11b Other	14.8	13.3	12.5	12.5	12.3	12.2	12.0	12.4	11.9	12.1	12.7	13.4
12a State and local government	14.3	14.3	13.8	13.3	13.1	13.0	13.0	12.9	12.8	12.8	12.8	13.1
12b Agricultural	10.5	9.6	9.5	9.3	9.2	9.1	9.0	8.9	8.9	8.9	8.9	8.9
12c Fed funds and RPs with others	32.8	26.3	22.7	21.0	22.0	18.7	17.2	13.4	13.3	12.9	13.9	14.0
12d All other loans	81.8	75.0	69.7	64.9	64.0	65.8	67.7	64.8	63.7	65.2	65.1	63.9
12e Lease financing receivables	131.3	131.9	131.3	130.4	129.4	128.4	127.9	127.6	127.6	127.6	127.6	127.6
13 Interbank loans	137.8	169.8	154.8	148.3	157.6	167.7	160.0	161.8	155.2	163.1	159.8	174.3
13a Fed funds and RPs with banks	72.7	93.5	81.4	77.1	84.4	83.5	73.9	74.1	68.3	75.4	69.4	86.7
13b Other	65.1	76.3	73.5	71.3	73.3	84.2	86.2	87.7	86.9	87.6	90.4	87.6
14 Cash assets ⁵	146.5	145.9	142.5	141.9	138.8	140.2	142.1	141.4	138.1	132.4	151.9	146.6
15 Other assets ⁶	285.2	318.6	313.3	292.8	299.7	302.9	296.1	302.5	294.0	292.0	305.8	323.8
16 TOTAL ASSETS ⁷	3,160.8	3,167.3	3,140.9	3,093.4	3,111.8	3,143.1	3,150.3	3,191.2	3,166.2	3,159.5	3,222.5	3,244.9

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

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

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
LIABILITIES												
17 Deposits	1,760.0	1,797.3	1,795.3	1,806.5	1,810.9	1,806.2	1,809.0	1,837.8	1,816.2	1,833.2	1,839.7	1,863.9
18 Transaction	308.7	317.5	309.6	304.9	288.2	289.7	285.4	290.6	272.0	290.4	308.1	301.1
19 Nontransaction	1,451.3	1,479.7	1,485.8	1,501.6	1,522.7	1,516.5	1,523.6	1,547.2	1,544.2	1,542.8	1,531.5	1,562.8
20 Large time	271.8	242.8	250.6	249.6	246.1	247.5	242.6	259.6	250.1	259.6	263.3	267.5
21 Other	1,179.5	1,236.9	1,235.2	1,252.0	1,276.6	1,269.0	1,281.0	1,287.6	1,294.1	1,283.2	1,268.2	1,295.3
22 Borrowings	685.7	654.1	654.4	635.8	645.5	664.3	654.5	641.1	634.3	629.3	649.3	660.6
23 From banks in the U.S.	214.7	201.6	197.0	191.1	192.3	193.3	187.2	190.4	192.2	188.4	191.7	193.5
24 From others	471.0	452.5	457.4	444.7	453.2	471.0	467.3	450.7	442.1	440.9	457.6	467.1
25 Net due to related foreign offices	195.2	172.3	160.0	164.4	167.6	168.1	164.5	175.3	175.6	174.0	179.2	178.1
26 Other liabilities	202.3	193.9	187.8	168.9	180.0	186.5	205.7	225.3	227.4	212.2	237.9	232.0
27 TOTAL LIABILITIES	2,843.2	2,817.5	2,797.5	2,775.7	2,804.0	2,825.1	2,833.7	2,879.5	2,853.5	2,848.6	2,906.2	2,934.6
28 Residual (assets less liabilities) ⁸	317.6	349.8	343.4	317.7	307.8	318.0	316.6	311.7	312.7	310.8	316.3	310.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	2,614.4	2,586.1	2,578.9	2,553.4	2,558.3	2,575.2	2,595.2	2,613.0	2,609.1	2,598.8	2,623.0	2,628.7
2 Securities in bank credit	601.2	642.0	636.0	631.7	644.8	663.7	681.4	702.1	703.1	679.3	718.1	715.5
3 Treasury and Agency securities ²	354.3	371.5	365.4	371.9	384.5	389.7	398.5	404.9	400.0	390.0	413.4	419.3
3a Trading account	37.9	32.9	34.1	33.1	38.2	42.8	42.2	42.4	45.4	42.9	40.7	41.5
3b Investment account	316.4	338.5	331.3	338.8	346.4	346.9	356.3	362.5	354.6	347.1	372.7	377.7
3c Mortgage-backed	232.5	274.5	259.3	263.9	271.7	275.8	280.7	288.2	281.6	272.6	297.0	303.4
3d Other	83.9	64.0	72.0	74.9	74.7	71.1	75.6	74.2	73.1	74.4	75.7	74.4
3e 1 year or less	21.1	13.8	16.7	19.6	18.4	16.1	14.9	18.6	18.9	19.7	18.9	17.3
3f Between 1 and 5 years	34.6	36.8	43.2	43.0	43.6	42.4	47.7	43.1	41.9	42.1	44.3	44.2
3g More than 5 years	28.2	13.4	12.1	12.3	12.8	12.7	13.0	12.5	12.3	12.7	12.4	12.9
4 Other securities	246.9	270.6	270.5	259.8	260.2	274.0	282.9	297.3	303.1	289.4	304.7	296.2
4a Trading account	138.1	129.8	130.2	122.2	127.0	140.2	147.5	165.5	171.2	157.5	173.1	164.3
4b Investment account	108.8	140.8	140.4	137.6	133.3	133.8	135.4	131.8	131.9	131.8	131.5	131.9
4c State and local government	27.2	27.6	27.8	27.6	27.0	26.9	27.2	27.7	27.4	27.6	27.8	28.2
4d Other	81.6	113.2	112.5	110.0	106.3	106.9	108.2	104.1	104.5	104.2	103.8	103.7
5 Loans and leases in bank credit ³	2,013.2	1,944.1	1,942.9	1,921.7	1,913.5	1,911.5	1,913.7	1,910.8	1,906.0	1,919.5	1,904.9	1,913.2
6 Commercial and industrial	565.5	523.2	526.3	521.7	513.5	506.5	500.2	487.3	487.1	488.0	486.2	485.6
7 Real estate	855.3	849.1	848.4	841.3	842.7	849.0	861.3	879.6	880.4	878.3	878.1	884.3
8 Revolving home equity	88.4	99.2	101.5	104.2	107.9	112.3	116.7	121.3	120.2	120.9	121.7	123.2
9a Other residential	465.1	441.2	438.5	429.5	426.4	426.9	435.9	449.4	452.4	448.7	446.9	451.4
9b Commercial	301.8	308.7	308.4	307.7	308.4	309.7	308.7	308.8	307.9	308.8	309.5	309.6
10 Consumer	253.1	242.9	250.2	246.4	245.1	245.2	240.2	239.1	238.6	238.6	239.3	240.3
10a Credit cards and related plans	87.5	71.6	76.7	74.8	72.9	72.9	70.5	69.3	69.3	68.6	69.3	70.2
10b Other	165.6	171.3	173.5	171.6	172.2	172.3	169.7	169.8	169.3	169.9	170.1	170.1
11 Security ⁴	70.5	68.2	69.2	73.4	73.9	76.3	77.1	77.5	73.0	87.7	75.2	76.4
11a Fed funds and RPs with broker/dealer	56.0	55.0	56.9	60.9	61.9	64.8	65.1	65.3	61.4	75.7	62.8	63.0
11b Other	14.6	13.3	12.4	12.4	12.0	11.5	12.1	12.3	11.6	12.0	12.4	13.4
12a State and local government	14.3	14.3	13.8	13.3	13.1	13.0	13.0	12.9	12.8	12.8	12.8	13.1
12b Agricultural	10.7	9.6	9.4	9.2	9.1	9.2	9.2	9.1	9.1	9.1	9.1	9.0
12c Fed funds and RPs with others	31.2	28.0	24.1	21.0	22.0	18.7	17.2	13.4	13.3	12.9	13.9	14.0
12d All other loans	82.1	74.7	68.6	64.1	64.1	65.2	68.1	65.1	64.5	65.3	63.6	63.9
12e Lease financing receivables	130.5	134.1	132.8	131.3	130.0	128.4	127.4	126.8	127.1	126.9	126.6	126.6
13 Interbank loans	136.9	169.2	153.1	148.5	161.5	168.9	165.1	160.8	154.1	162.3	153.2	173.2
13a Fed funds and RPs with banks	72.3	93.2	80.4	77.1	86.5	84.1	76.1	73.7	67.8	75.1	66.5	86.2
13b Other	64.6	76.0	72.6	71.3	75.0	84.8	88.9	87.2	86.2	87.2	86.6	87.1
14 Cash assets ⁵	141.0	154.1	143.2	137.0	141.4	139.7	138.0	136.0	132.1	129.5	136.8	142.7
15 Other assets ⁶	285.2	319.4	311.8	291.3	300.3	302.6	295.6	302.4	295.8	292.5	301.5	322.6
16 TOTAL ASSETS ⁷	3,139.3	3,185.7	3,142.9	3,086.2	3,118.8	3,143.4	3,150.9	3,169.6	3,148.3	3,140.5	3,171.8	3,224.8

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

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

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
LIABILITIES												
17 Deposits	1,752.0	1,802.2	1,801.8	1,805.1	1,818.3	1,800.8	1,807.5	1,829.8	1,817.4	1,827.1	1,809.2	1,854.4
18 Transaction	303.5	326.2	306.2	301.9	295.5	286.9	283.8	285.7	267.2	286.0	289.9	298.8
19 Nontransaction	1,448.5	1,476.0	1,495.7	1,503.2	1,522.9	1,513.9	1,523.7	1,544.1	1,550.1	1,541.2	1,519.3	1,555.6
20 Large time	269.6	245.3	252.5	248.2	244.4	245.7	241.8	257.5	249.1	257.5	260.5	265.2
21 Other	1,178.8	1,230.7	1,243.2	1,255.1	1,278.5	1,268.2	1,281.8	1,286.6	1,301.1	1,283.7	1,258.9	1,290.4
22 Borrowings	674.9	667.5	657.3	633.9	651.7	670.7	653.5	631.0	626.3	621.8	636.4	645.8
23 From banks in the U.S.	210.2	206.6	201.9	195.3	197.2	194.5	184.6	186.4	189.1	184.8	185.9	189.1
24 From others	464.7	460.9	455.4	438.5	454.4	476.2	468.9	444.6	437.3	437.0	450.4	456.7
25 Net due to related foreign offices	189.4	176.5	163.8	163.0	160.8	167.8	163.3	169.9	167.6	167.4	174.7	174.7
26 Other liabilities	196.7	198.4	191.7	167.5	173.3	186.0	204.2	219.1	218.2	204.9	232.3	228.1
27 TOTAL LIABILITIES	2,813.0	2,844.6	2,814.7	2,769.5	2,804.2	2,825.3	2,828.5	2,849.7	2,829.6	2,821.3	2,852.6	2,903.0
28 Residual (assets less liabilities) ⁸	326.3	341.1	328.2	316.7	314.6	318.1	322.3	319.9	318.7	319.1	319.2	321.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	2,105.0	2,264.4	2,268.2	2,275.8	2,288.6	2,329.1	2,344.5	2,357.4	2,346.8	2,353.9	2,366.2	2,372.2
2 Securities in bank credit	557.8	620.0	620.5	623.3	626.6	638.6	640.4	644.5	641.0	641.5	644.6	653.4
3 Treasury and Agency securities ²	354.0	399.3	402.4	408.9	414.4	429.2	432.2	432.8	429.7	429.1	432.6	441.2
4 Other securities	203.8	220.7	218.1	214.4	212.2	209.4	208.2	211.6	211.3	212.4	212.1	212.2
5 Loans and leases in bank credit ³	1,547.2	1,644.4	1,647.6	1,652.6	1,662.0	1,690.5	1,704.1	1,712.9	1,705.8	1,712.5	1,721.6	1,718.8
6 Commercial and industrial	300.4	303.6	305.7	304.5	303.2	304.8	305.6	306.6	304.7	306.1	307.8	308.3
7 Real estate	842.0	913.5	919.8	926.0	931.7	952.5	960.5	970.0	967.5	969.4	973.7	973.3
8 Revolving home equity	50.3	59.0	60.8	62.5	63.7	67.4	69.1	71.2	70.4	71.0	71.9	72.2
9 Other	791.6	854.5	859.0	863.6	868.0	885.1	891.4	898.8	897.1	898.4	901.8	901.2
10 Consumer	297.7	320.5	315.1	315.5	321.7	324.7	328.2	325.5	323.6	325.9	328.0	326.4
11 Security ⁴	8.2	8.0	8.0	7.8	7.4	7.6	8.0	8.3	7.9	8.3	8.4	8.5
12 Other loans and leases	98.9	98.8	99.0	98.8	98.0	100.9	101.8	102.6	102.0	102.8	103.8	102.2
13 Interbank loans	112.2	98.3	102.9	100.8	91.4	98.0	103.2	109.9	102.1	110.6	112.7	116.3
14 Cash assets ⁵	104.8	113.4	113.4	114.4	113.8	113.5	114.5	115.0	112.9	115.0	119.9	114.2
15 Other assets ⁶	118.0	137.8	145.5	148.0	152.6	155.1	155.3	158.0	158.3	154.0	155.2	163.3
16 TOTAL ASSETS⁷	2,412.1	2,583.2	2,599.7	2,608.5	2,615.7	2,664.5	2,686.3	2,709.0	2,689.1	2,702.4	2,722.8	2,734.8
LIABILITIES												
17 Deposits	1,902.4	1,992.0	2,002.5	2,017.0	2,015.7	2,052.2	2,071.2	2,086.1	2,073.3	2,085.0	2,092.1	2,098.3
18 Transaction	289.1	307.2	305.1	306.2	304.1	314.5	311.8	315.9	302.3	314.7	329.3	323.2
19 Nontransaction	1,613.3	1,684.8	1,697.5	1,710.9	1,711.6	1,737.6	1,759.3	1,770.1	1,771.0	1,770.3	1,762.7	1,775.1
20 Large time	300.2	302.1	302.1	302.4	302.8	306.7	308.4	306.6	306.2	307.4	306.4	306.5
21 Other	1,313.0	1,382.7	1,395.4	1,408.5	1,408.8	1,430.9	1,450.9	1,463.5	1,464.7	1,462.9	1,456.3	1,468.6
22 Borrowings	337.5	395.0	388.0	381.0	383.4	391.3	393.8	398.0	390.8	396.5	405.7	402.3
23 From banks in the U.S.	148.5	176.3	174.1	168.9	165.6	166.1	165.4	170.6	163.5	170.4	179.1	172.1
24 From others	189.0	218.7	213.9	212.1	217.8	225.2	228.4	227.5	227.3	226.1	226.6	230.2
25 Net due to related foreign offices	14.7	9.0	10.9	9.0	9.6	11.5	11.6	11.0	11.3	9.7	11.6	11.6
26 Other liabilities	59.1	68.5	70.9	71.5	71.9	74.2	74.5	74.8	74.3	73.9	74.5	77.1
27 TOTAL LIABILITIES	2,313.7	2,464.4	2,472.4	2,478.6	2,480.7	2,529.2	2,551.1	2,569.9	2,549.6	2,565.1	2,583.9	2,589.4
28 Residual (assets less liabilities) ⁸	98.4	118.9	127.3	129.9	135.0	135.3	135.2	139.2	139.5	137.3	138.8	145.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	2,100.6	2,266.3	2,264.4	2,271.0	2,285.8	2,327.0	2,341.8	2,352.0	2,342.5	2,348.4	2,356.4	2,365.8
2 Securities in bank credit	556.1	621.0	622.2	625.5	627.9	637.9	639.9	642.3	639.8	639.1	641.9	650.4
3 Treasury and Agency securities ²	352.3	400.4	404.1	411.1	415.7	428.4	431.7	430.7	428.5	426.7	429.8	438.2
4 Other securities	203.8	220.7	218.1	214.4	212.2	209.4	208.2	211.6	211.3	212.4	212.1	212.2
5 Loans and leases in bank credit ³	1,544.5	1,645.3	1,642.2	1,645.5	1,657.9	1,689.1	1,701.9	1,709.7	1,702.7	1,709.3	1,714.6	1,715.4
6 Commercial and industrial	301.0	302.6	304.2	304.2	305.2	307.2	307.8	307.2	306.5	306.8	307.0	307.4
7 Real estate	841.3	913.2	917.9	923.1	929.6	951.7	959.6	969.1	966.2	968.4	971.8	973.0
8 Revolving home equity	50.0	59.2	60.7	61.9	63.4	67.2	68.8	70.8	70.1	70.6	71.2	71.8
9 Other	791.2	854.0	857.2	861.2	866.2	884.5	890.7	898.4	896.1	897.9	900.6	901.2
10 Consumer	294.0	324.4	315.0	312.6	317.8	322.3	324.2	321.4	318.3	321.9	323.8	323.0
10a Credit cards and related plans	129.7	156.8	147.1	145.3	150.9	150.4	151.2	146.9	143.9	147.3	148.9	148.0
10b Other	164.3	167.6	167.9	167.2	166.9	171.8	173.0	174.6	174.4	174.6	174.9	174.9
11 Security ⁴	8.0	7.7	8.0	8.0	7.6	7.4	7.8	8.1	8.0	8.1	7.9	8.4
12 Other loans and leases	100.2	97.3	97.1	97.6	97.7	100.5	102.5	103.8	103.6	104.1	104.2	103.6
13 Interbank loans	107.2	97.0	103.4	105.5	97.4	93.3	100.2	105.0	102.6	105.1	101.8	110.4
14 Cash assets ⁵	103.2	116.0	113.0	110.5	112.2	112.8	112.9	113.2	112.5	111.9	112.2	113.3
15 Other assets ⁶	118.0	137.8	145.5	148.0	152.6	155.1	155.3	158.0	158.3	154.0	155.2	163.3
16 TOTAL ASSETS ⁷	2,401.0	2,586.4	2,596.1	2,604.6	2,617.3	2,657.1	2,679.1	2,697.0	2,684.9	2,688.3	2,694.4	2,721.5
LIABILITIES												
17 Deposits	1,891.2	2,002.3	2,006.5	2,021.6	2,028.7	2,045.4	2,062.3	2,073.9	2,070.6	2,071.9	2,065.0	2,083.0
18 Transaction	286.8	311.3	303.1	304.4	305.8	309.7	310.6	313.4	302.5	310.9	318.9	321.6
19 Nontransaction	1,604.4	1,691.0	1,703.5	1,717.2	1,722.9	1,735.7	1,751.7	1,760.4	1,768.1	1,761.0	1,746.1	1,761.4
20 Large time	300.2	302.1	302.1	302.4	302.8	306.7	308.4	306.6	306.2	307.4	306.4	306.5
21 Other	1,304.2	1,388.9	1,401.4	1,414.8	1,420.1	1,429.0	1,443.3	1,453.9	1,461.9	1,453.6	1,439.7	1,454.9
22 Borrowings	337.5	395.0	388.0	381.0	383.4	391.3	393.8	398.0	390.8	396.5	405.7	402.3
23 From banks in the U.S.	148.5	176.3	174.1	168.9	165.6	166.1	165.4	170.6	163.5	170.4	179.1	172.1
24 From others	189.0	218.7	213.9	212.1	217.8	225.2	228.4	227.5	227.3	226.1	226.6	230.2
25 Net due to related foreign offices	14.7	9.0	10.9	9.0	9.6	11.5	11.6	11.0	11.3	9.7	11.6	11.6
26 Other liabilities	59.1	68.5	70.9	71.5	71.9	74.2	74.5	74.8	74.3	73.9	74.5	77.1
27 TOTAL LIABILITIES	2,302.5	2,474.7	2,476.4	2,483.2	2,493.6	2,522.4	2,542.2	2,557.7	2,546.9	2,552.0	2,556.9	2,574.1
28 Residual (assets less liabilities) ⁸	98.5	111.8	119.7	121.5	123.7	134.6	136.9	139.3	137.9	136.4	137.5	147.5

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

Seasonally adjusted, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	599.4	584.7	584.1	591.9	598.0	598.3	608.3	613.0	604.7	609.6	612.3	628.8
2 Securities in bank credit	223.7	229.7	224.6	223.5	223.9	227.0	233.1	232.4	230.4	232.1	230.1	238.0
3 Treasury and Agency securities ²	44.2	67.4	61.1	64.1	65.7	65.9	65.9	63.1	62.2	61.6	62.6	67.0
4 Other securities	179.5	162.4	163.5	159.4	158.2	161.1	167.2	169.3	168.2	170.5	167.5	170.9
5 Loans and leases in bank credit ³	375.8	355.0	359.5	368.4	374.1	371.2	375.2	380.7	374.3	377.5	382.2	390.8
6 Commercial and industrial	204.0	193.7	197.1	200.2	198.2	198.8	195.5	193.4	193.9	193.2	191.8	195.2
7 Real estate	18.1	18.8	18.4	18.9	19.4	19.4	19.8	20.1	20.0	20.2	19.9	20.3
11 Security ⁴	86.7	74.8	73.9	78.5	84.6	81.2	87.1	92.4	87.1	90.2	94.6	98.9
12 Other loans and leases	66.9	67.8	70.1	70.8	71.9	71.7	72.8	74.7	73.2	73.9	75.9	76.5
13 Interbank loans	21.1	25.2	19.9	20.5	22.1	23.7	20.8	18.1	19.7	16.6	20.2	15.3
14 Cash assets ⁵	35.8	40.2	41.8	43.9	46.2	44.2	43.8	43.4	42.6	44.3	42.9	44.0
15 Other assets ⁶	30.3	31.0	31.7	29.9	31.3	31.8	34.8	36.4	35.5	34.5	40.5	36.1
16 TOTAL ASSETS⁷	686.3	680.7	677.2	685.8	697.1	697.6	707.2	710.6	702.1	704.7	715.6	723.7
LIABILITIES												
17 Deposits	410.8	468.1	476.5	490.6	507.1	508.4	509.7	504.3	507.0	510.7	504.5	490.6
18 Transaction	9.4	11.1	10.3	10.1	10.5	10.9	10.9	10.6	9.8	10.6	10.6	11.5
19 Nontransaction	401.5	457.0	466.2	480.5	496.6	497.5	498.8	493.7	497.2	500.1	493.9	479.0
22 Borrowings	210.5	185.2	191.1	187.5	191.6	192.8	198.0	208.0	200.8	202.6	202.8	227.8
23 From banks in the U.S.	22.2	22.3	23.1	21.8	23.2	22.2	22.9	22.4	20.6	21.2	18.9	27.9
24 From others	188.3	163.0	168.0	165.7	168.4	170.5	175.2	185.6	180.2	181.4	183.9	199.9
25 Net due to related foreign offices	-14.5	-65.4	-73.1	-71.5	-73.6	-87.6	-84.7	-87.1	-88.5	-91.6	-83.1	-82.9
26 Other liabilities	79.6	80.1	77.5	69.0	67.4	70.9	79.1	85.4	83.3	85.6	86.7	88.2
27 TOTAL LIABILITIES	686.4	668.1	672.0	675.6	692.4	684.4	702.0	710.7	702.6	707.3	710.9	723.7
28 Residual (assets less liabilities) ⁸	-0.1	12.6	5.2	10.3	4.8	13.1	5.2	-0.1	-0.5	-2.7	4.7	0.1

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

Not seasonally adjusted, billions of dollars

August 9, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 10	Jul 17	Jul 24	Jul 31
ASSETS												
1 Bank credit	593.5	590.4	588.1	591.8	598.1	594.3	605.2	606.8	596.6	605.2	604.0	623.3
2 Securities in bank credit	223.7	229.7	224.6	223.5	223.9	227.0	233.1	232.4	230.4	232.1	230.1	238.0
3 Treasury and Agency securities ²	44.2	67.4	61.1	64.1	65.7	65.9	65.9	63.1	62.2	61.6	62.6	67.0
3a Trading account	10.7	9.5	9.1	9.0	9.5	10.2	10.6	10.8	10.3	10.5	10.2	12.3
3b Investment account	33.5	57.9	52.0	55.1	56.2	55.7	55.4	52.4	51.9	51.1	52.4	54.7
4 Other securities	179.5	162.4	163.5	159.4	158.2	161.1	167.2	169.3	168.2	170.5	167.5	170.9
4a Trading account	109.3	102.4	100.9	96.9	96.4	98.6	103.1	107.1	104.8	107.8	106.8	110.3
4b Investment account	70.1	59.9	62.6	62.5	61.8	62.5	64.0	62.1	63.5	62.7	60.7	60.6
5 Loans and leases in bank credit ³	369.8	360.6	363.5	368.3	374.2	367.2	372.1	374.4	366.2	373.1	373.9	385.4
6 Commercial and industrial	202.6	194.4	198.6	201.6	196.9	196.5	194.4	192.1	192.3	192.3	190.0	193.5
7 Real estate	18.1	18.8	18.4	18.9	19.4	19.4	19.8	20.1	20.0	20.2	19.9	20.3
11 Security ⁴	83.4	78.9	76.3	76.2	85.3	80.0	85.5	88.9	81.6	87.7	90.2	96.9
12 Other loans and leases	65.7	68.6	70.2	71.7	72.5	71.3	72.5	73.4	72.3	72.9	73.7	74.7
13 Interbank loans	21.1	25.2	19.9	20.5	22.1	23.7	20.8	18.1	19.7	16.6	20.2	15.3
14 Cash assets ⁵	34.3	42.3	42.7	42.8	44.3	42.7	41.8	41.7	40.6	42.3	41.0	42.7
15 Other assets ⁶	29.2	31.8	32.3	30.7	31.1	31.8	33.3	35.1	34.1	33.5	38.9	35.1
16 TOTAL ASSETS ⁷	677.7	689.3	682.7	685.5	695.1	692.1	700.7	701.3	690.6	697.2	703.7	715.9
LIABILITIES												
17 Deposits	403.4	478.8	482.0	492.8	510.9	513.5	507.8	495.2	496.1	501.7	496.3	482.7
18 Transaction	9.3	11.3	10.5	9.9	10.0	10.5	10.6	10.6	9.8	10.6	10.4	11.5
19 Nontransaction	394.1	467.5	471.5	482.9	500.9	503.0	497.2	484.7	486.3	491.1	485.9	471.2
22 Borrowings	210.5	185.2	191.1	187.5	191.6	192.8	198.0	208.0	200.8	202.6	202.8	227.8
23 From banks in the U.S.	22.2	22.3	23.1	21.8	23.2	22.2	22.9	22.4	20.6	21.2	18.9	27.9
24 From others	188.3	163.0	168.0	165.7	168.4	170.5	175.2	185.6	180.2	181.4	183.9	199.9
25 Net due to related foreign offices	-18.8	-62.3	-70.4	-68.5	-75.5	-87.7	-87.3	-90.9	-92.8	-95.8	-86.2	-86.2
26 Other liabilities	77.7	81.5	78.6	70.2	66.7	70.8	77.8	83.3	81.0	83.3	85.0	86.3
27 TOTAL LIABILITIES	672.8	683.3	681.3	682.0	693.7	689.4	696.3	695.7	685.0	691.8	697.9	710.5
28 Residual (assets less liabilities) ⁸	4.9	6.0	1.3	3.5	1.4	2.7	4.4	5.6	5.7	5.4	5.8	5.4

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 9, 2002

Account	2001 Jul	2002 Jan	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	Week ending			
									Jul 10	Jul 17	Jul 24	Jul 31
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	80.0	86.3	81.7	73.2	73.3	80.8	92.9	105.8	109.1	99.1	114.5	104.1
30 Reval. losses on off-bal. sheet items ⁹	71.8	66.5	59.4	52.5	57.5	61.7	75.2	89.2	90.7	83.4	98.8	87.3
31 Mortgage-backed securities ¹⁰	254.7	315.2	298.8	300.7	307.3	311.5	316.9	321.3	314.0	306.0	330.5	336.6
31a Pass-through	192.4	218.1	203.8	203.6	206.8	214.2	227.9	237.3	229.9	223.2	247.0	251.1
31b CMO, REMIC, and other	62.3	97.0	95.0	97.2	100.4	97.3	89.0	84.0	84.1	82.9	83.5	85.5
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	2.6	2.3	3.5	3.3	2.3	5.0	7.1	8.8	8.6	8.4	8.8	9.4
33 Offshore credit to U.S. residents ¹²	20.2	19.4	19.7	19.6	19.7	19.6	19.6	19.2	19.7	18.9	19.0	19.0
34 Securitized consumer loans ¹³	96.5	94.7	92.8	94.2	94.6	94.7	98.5	102.3	102.4	103.3	103.2	101.7
34a Credit cards and related plans	86.3	83.9	82.2	82.0	82.7	83.2	86.4	87.2	86.9	87.8	87.8	86.4
34b Other	10.2	10.8	10.7	12.3	11.9	11.5	12.2	15.1	15.5	15.4	15.4	15.3
35 Securitized business loans ¹³	19.6	19.4	19.4	17.7	17.1	16.7	16.6	17.0	17.0	17.1	17.0	16.9
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	236.8	277.6	280.8	283.9	287.3	300.1	301.5	302.0	300.5	299.4	301.0	307.8
34 Securitized consumer loans ¹³	232.2	257.1	251.3	248.2	247.7	249.6	250.8	246.9	248.6	245.3	244.8	246.9
34a Credit cards and related plans	224.1	249.3	243.7	240.7	240.6	242.8	244.5	244.0	245.9	242.5	242.1	244.5
34b Other	8.2	7.8	7.6	7.4	7.2	6.8	6.2	3.0	2.6	2.7	2.7	2.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	56.9	54.8	52.2	46.8	46.2	49.6	54.4	59.8	57.9	60.7	59.9	62.0
30 Reval. losses on off-bal. sheet items ⁹	52.2	51.5	48.0	40.6	39.8	42.4	48.5	55.7	53.0	55.7	55.4	60.5
35 Securitized business loans ¹³	27.4	25.5	25.1	24.1	23.5	22.5	22.0	21.6	21.7	21.7	21.5	21.5

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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.

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

OFFICIAL BUSINESS

First Class