

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

November 21, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	5,756.1	6,026.2	6,137.9	6,193.1	6,198.1	6,185.4	6,191.8	6,173.5	6,172.7	6,173.1	6,188.8	6,212.3
2 Securities in bank credit	1,645.2	1,780.0	1,838.7	1,863.3	1,814.2	1,772.5	1,777.4	1,805.5	1,822.5	1,820.7	1,819.4	1,827.3
3 Treasury and Agency securities ²	981.8	1,104.4	1,135.2	1,152.0	1,115.8	1,077.2	1,060.6	1,076.3	1,092.6	1,094.8	1,092.3	1,094.1
4 Other securities	663.3	675.6	703.6	711.3	698.4	695.3	716.8	729.2	729.9	725.8	727.1	733.2
5 Loans and leases in bank credit ³	4,110.9	4,246.2	4,299.1	4,329.8	4,383.8	4,412.9	4,414.5	4,368.1	4,350.1	4,352.4	4,369.4	4,385.0
6 Commercial and industrial	968.0	945.2	937.0	924.2	923.0	915.1	903.9	892.4	890.9	890.2	885.3	887.2
7 Real estate	1,970.7	2,111.3	2,134.2	2,157.1	2,195.0	2,240.0	2,256.1	2,235.6	2,225.0	2,215.7	2,227.7	2,228.8
8 Revolving home equity	204.7	234.8	238.4	244.8	248.9	253.2	258.4	265.2	266.0	268.2	269.9	271.8
9 Other	1,766.1	1,876.5	1,895.8	1,912.3	1,946.0	1,986.8	1,997.7	1,970.5	1,959.0	1,947.5	1,957.8	1,957.0
10 Consumer Security ⁴	584.7	584.6	594.5	600.4	600.9	601.5	606.7	603.0	599.8	601.8	627.9	631.9
11 Other loans and leases	183.1	187.1	206.8	208.6	211.2	203.4	198.6	205.8	204.2	214.0	202.5	206.6
12 Other loans and leases	404.4	418.0	426.7	439.6	453.8	452.9	449.1	431.2	430.2	430.7	426.0	430.4
13 Interbank loans	327.5	304.9	316.8	320.2	322.3	327.4	308.0	325.3	320.1	321.2	306.4	311.1
14 Cash assets ⁵	317.8	319.7	318.3	331.5	336.3	343.7	331.0	315.2	317.8	309.0	309.4	337.8
15 Other assets ⁶	508.6	528.7	546.1	548.7	551.6	565.9	552.7	548.7	559.9	553.3	541.8	573.6
16 TOTAL ASSETS ⁷	6,834.0	7,104.4	7,243.7	7,318.0	7,333.1	7,346.4	7,307.6	7,287.6	7,295.3	7,281.3	7,271.3	7,359.5
LIABILITIES												
17 Deposits	4,486.7	4,612.6	4,643.4	4,702.4	4,748.2	4,799.7	4,775.7	4,715.9	4,703.9	4,690.7	4,721.8	4,774.6
18 Transaction	609.7	632.4	634.1	639.3	655.3	655.1	634.8	633.7	650.1	669.9	605.1	623.8
19 Nontransaction	3,876.9	3,980.2	4,009.3	4,063.1	4,092.9	4,144.6	4,140.9	4,082.2	4,053.7	4,020.8	4,116.7	4,150.8
20 Large time	1,024.6	985.5	999.2	1,003.2	1,020.9	1,032.0	1,041.8	1,008.6	1,003.4	995.3	999.8	996.2
21 Other	2,852.4	2,994.7	3,010.2	3,059.9	3,071.9	3,112.7	3,099.2	3,073.6	3,050.3	3,025.5	3,116.8	3,154.5
22 Borrowings	1,338.1	1,396.7	1,438.2	1,477.3	1,510.1	1,512.1	1,474.6	1,430.1	1,428.2	1,442.3	1,422.0	1,446.8
23 From banks in the U.S.	414.9	397.1	389.8	408.5	410.4	415.8	403.0	397.7	385.3	399.0	397.2	407.1
24 From others	923.1	999.6	1,048.4	1,068.8	1,099.6	1,096.3	1,071.6	1,032.5	1,042.9	1,043.3	1,024.9	1,039.8
25 Net due to related foreign offices	111.1	139.3	146.5	126.4	143.0	126.8	130.7	164.5	170.3	174.6	177.6	171.0
26 Other liabilities	423.2	434.7	459.6	469.8	437.7	427.8	438.9	436.0	440.6	428.5	412.2	416.5
27 TOTAL LIABILITIES	6,359.0	6,583.2	6,687.7	6,775.9	6,838.9	6,866.4	6,819.9	6,746.6	6,743.0	6,736.1	6,733.6	6,809.0
28 Residual (assets less liabilities) ⁸	475.0	521.1	556.0	542.1	494.3	480.0	487.8	541.0	552.3	545.2	537.7	550.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	5,758.0	6,020.8	6,132.6	6,189.2	6,172.5	6,165.5	6,188.0	6,174.6	6,167.4	6,182.1	6,213.0	6,228.3
2 Securities in bank credit	1,643.0	1,777.9	1,836.5	1,857.2	1,799.0	1,765.3	1,776.1	1,803.2	1,816.6	1,821.7	1,824.7	1,829.0
3 Treasury and Agency securities ²	977.9	1,104.3	1,133.2	1,147.3	1,107.7	1,073.3	1,060.5	1,072.0	1,085.2	1,092.5	1,094.3	1,094.0
4 Other securities	665.1	673.6	703.3	709.9	691.3	692.0	715.7	731.3	731.5	729.2	730.4	734.9
5 Loans and leases in bank credit ³	4,115.0	4,243.0	4,296.1	4,332.1	4,373.5	4,400.2	4,411.9	4,371.4	4,350.7	4,360.4	4,388.2	4,399.3
6 Commercial and industrial	968.4	949.0	940.7	928.2	924.1	911.4	902.3	892.7	890.4	890.3	888.0	887.0
7 Real estate	1,972.4	2,107.6	2,138.0	2,158.3	2,193.4	2,240.1	2,258.1	2,237.5	2,225.0	2,217.3	2,233.1	2,236.4
8 Revolving home equity	205.2	234.5	239.6	245.6	249.0	253.3	259.3	265.8	266.6	268.8	270.1	271.8
9 Other	1,767.2	1,873.2	1,898.4	1,912.7	1,944.4	1,986.8	1,998.8	1,971.7	1,958.4	1,948.5	1,963.0	1,964.6
10 Consumer	585.1	581.8	593.2	596.9	595.2	597.7	604.8	602.1	600.3	603.1	628.0	632.2
10a Credit cards and related plans	232.0	215.6	226.0	227.7	224.6	224.5	227.4	223.2	221.3	223.8	249.4	252.9
10b Other	353.0	366.2	367.2	369.2	370.6	373.2	377.3	378.9	379.0	379.3	378.6	379.3
11 Security ⁴	185.3	186.3	199.1	207.3	205.3	198.3	196.5	208.3	207.6	221.1	211.3	213.4
12 Other loans and leases	403.8	418.2	425.0	441.3	455.5	452.8	450.3	430.7	427.4	428.6	427.9	430.4
13 Interbank loans	320.3	316.0	312.6	321.5	317.7	321.6	301.1	318.2	305.5	315.8	316.5	317.1
14 Cash assets ⁵	320.9	318.0	314.7	322.3	325.7	327.1	327.2	318.5	306.6	310.0	312.6	351.9
15 Other assets ⁶	508.6	528.1	544.0	543.2	549.8	562.3	556.8	548.6	553.2	553.1	549.7	579.3
16 TOTAL ASSETS ⁷	6,832.4	7,107.8	7,228.1	7,300.6	7,290.7	7,300.3	7,297.1	7,285.4	7,258.1	7,286.7	7,317.0	7,401.7
LIABILITIES												
17 Deposits	4,470.1	4,637.7	4,636.4	4,691.5	4,718.8	4,749.8	4,739.3	4,700.3	4,660.0	4,663.4	4,736.9	4,795.8
18 Transaction	606.8	638.3	623.9	633.9	646.7	638.8	629.4	630.8	629.2	665.0	607.1	631.8
19 Nontransaction	3,863.3	3,999.4	4,012.5	4,057.6	4,072.1	4,111.0	4,110.0	4,069.6	4,030.8	3,998.3	4,129.8	4,164.0
20 Large time	1,013.8	989.9	1,002.8	1,001.3	1,009.8	1,015.8	1,022.6	998.6	994.1	990.1	998.5	999.3
21 Other	2,849.6	3,009.5	3,009.6	3,056.3	3,062.3	3,095.2	3,087.4	3,071.0	3,036.7	3,008.2	3,131.3	3,164.7
22 Borrowings	1,340.6	1,400.8	1,443.9	1,476.3	1,503.0	1,492.2	1,472.8	1,433.2	1,430.3	1,446.0	1,431.9	1,450.7
23 From banks in the U.S.	413.4	401.2	392.2	406.7	407.1	411.3	396.3	396.3	383.8	397.1	397.4	404.7
24 From others	927.2	999.6	1,051.8	1,069.7	1,095.9	1,080.8	1,076.5	1,036.9	1,046.5	1,048.9	1,034.5	1,046.0
25 Net due to related foreign offices	113.0	130.2	146.0	123.5	133.6	125.1	133.0	168.1	175.9	185.6	181.6	175.3
26 Other liabilities	426.8	423.1	458.8	466.7	428.3	426.1	441.3	439.5	446.2	438.7	415.9	420.5
27 TOTAL LIABILITIES	6,350.5	6,591.8	6,685.1	6,758.1	6,783.7	6,793.1	6,786.4	6,741.2	6,712.4	6,733.7	6,766.3	6,842.3
28 Residual (assets less liabilities) ⁸	481.8	516.0	543.0	542.5	507.0	507.2	510.7	544.2	545.7	553.0	550.7	559.5

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

Seasonally adjusted, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	5,135.7	5,371.5	5,468.5	5,522.4	5,556.3	5,563.2	5,569.2	5,548.1	5,548.6	5,547.4	5,571.5	5,592.3
2 Securities in bank credit	1,394.4	1,501.4	1,548.8	1,574.1	1,548.1	1,506.7	1,505.8	1,530.8	1,547.3	1,549.0	1,549.0	1,555.4
3 Treasury and Agency securities ²	886.7	980.2	1,007.8	1,027.8	1,002.0	970.6	953.2	973.2	989.6	993.8	996.2	996.7
4 Other securities	507.7	521.1	541.0	546.3	546.1	536.1	552.7	557.6	557.7	555.2	552.9	558.7
5 Loans and leases in bank credit ³	3,741.3	3,870.1	3,919.7	3,948.4	4,008.3	4,056.5	4,063.3	4,017.3	4,001.3	3,998.4	4,022.5	4,036.9
6 Commercial and industrial	786.9	774.6	768.1	763.3	767.0	765.6	759.2	752.7	751.8	751.1	749.6	752.7
7 Real estate	1,951.2	2,092.3	2,114.9	2,137.6	2,175.6	2,220.9	2,236.3	2,212.1	2,201.2	2,192.1	2,204.2	2,205.4
8 Revolving home equity	204.7	234.8	238.4	244.8	248.9	253.2	258.4	265.2	266.0	268.2	269.9	271.8
9 Other	1,746.5	1,857.5	1,876.5	1,892.9	1,926.6	1,967.8	1,977.9	1,947.0	1,935.2	1,923.9	1,934.3	1,933.6
10 Consumer	584.7	584.6	594.5	600.4	600.9	601.5	606.7	603.0	599.8	601.8	627.9	631.9
11 Security ⁴	85.6	72.4	91.4	90.3	95.9	95.4	88.9	94.6	93.6	99.2	90.7	94.6
12 Other loans and leases	332.9	346.2	350.8	356.7	368.9	373.1	372.2	355.0	354.9	354.2	350.0	352.3
13 Interbank loans	303.0	282.5	292.3	289.5	289.1	295.1	277.4	296.2	291.1	294.3	274.8	283.3
14 Cash assets ⁵	272.2	270.0	267.3	277.1	282.4	289.4	277.8	265.2	268.0	258.8	262.3	288.8
15 Other assets ⁶	480.4	496.2	509.5	511.9	518.4	529.3	522.5	517.7	530.5	518.2	510.5	541.3
16 TOTAL ASSETS ⁷	6,115.7	6,345.4	6,462.6	6,526.0	6,571.6	6,601.4	6,571.5	6,552.6	6,563.4	6,544.0	6,544.5	6,631.0
LIABILITIES												
17 Deposits	4,015.2	4,178.0	4,210.0	4,259.8	4,294.8	4,344.5	4,324.7	4,277.7	4,267.5	4,255.0	4,287.1	4,340.7
18 Transaction	600.1	621.2	623.3	627.9	643.9	643.3	623.9	623.4	640.1	659.7	594.9	612.6
19 Nontransaction	3,415.1	3,556.8	3,586.7	3,631.9	3,650.9	3,701.2	3,700.8	3,654.3	3,627.4	3,595.3	3,692.3	3,728.1
20 Large time	571.0	582.2	595.7	590.4	586.4	600.4	605.1	583.9	581.6	573.9	580.6	581.7
21 Other	2,844.2	2,974.5	2,991.0	3,041.5	3,064.5	3,100.8	3,095.7	3,070.3	3,045.8	3,021.3	3,111.7	3,146.3
22 Borrowings	1,100.4	1,098.9	1,133.1	1,162.8	1,220.8	1,226.3	1,191.0	1,137.0	1,141.4	1,144.3	1,134.6	1,154.3
23 From banks in the U.S.	391.9	369.7	358.5	373.8	373.7	382.0	369.4	361.9	352.3	361.8	364.3	375.9
24 From others	708.4	729.2	774.6	789.0	847.1	844.3	821.6	775.1	789.1	782.5	770.3	778.4
25 Net due to related foreign offices	183.7	212.2	224.3	208.3	229.0	230.3	230.2	258.5	261.7	266.9	262.2	263.8
26 Other liabilities	328.7	344.2	352.8	356.3	328.8	311.9	328.7	325.1	327.6	319.9	303.7	310.7
27 TOTAL LIABILITIES	5,628.1	5,833.2	5,920.2	5,987.2	6,073.4	6,113.0	6,074.6	5,998.4	5,998.2	5,986.0	5,987.7	6,069.5
28 Residual (assets less liabilities) ⁸	487.6	512.2	542.3	538.8	498.2	488.4	496.9	554.2	565.1	558.0	556.8	561.5

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

Not seasonally adjusted, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	5,138.0	5,366.2	5,467.9	5,522.0	5,538.1	5,549.6	5,569.4	5,549.7	5,544.3	5,552.0	5,588.9	5,602.4
2 Securities in bank credit	1,392.2	1,499.2	1,546.6	1,567.9	1,532.9	1,499.5	1,504.6	1,528.5	1,541.4	1,550.0	1,554.4	1,557.1
3 Treasury and Agency securities ²	882.8	980.1	1,005.8	1,023.1	993.8	966.7	953.0	968.8	982.2	991.5	998.2	996.6
4 Other securities	509.5	519.1	540.8	544.8	539.0	532.8	551.5	559.7	559.2	558.5	556.2	560.5
5 Loans and leases in bank credit ³	3,745.8	3,867.0	3,921.4	3,954.0	4,005.3	4,050.2	4,064.8	4,021.2	4,003.0	4,001.9	4,034.5	4,045.4
6 Commercial and industrial	787.2	779.3	773.7	767.9	769.1	763.0	757.7	752.9	751.6	750.6	751.0	751.6
7 Real estate	1,952.8	2,088.6	2,118.7	2,138.9	2,174.0	2,221.0	2,238.3	2,214.0	2,201.2	2,193.7	2,209.6	2,213.0
8 Revolving home equity	205.2	234.5	239.6	245.6	249.0	253.3	259.3	265.8	266.6	268.8	270.1	271.8
9 Other	1,747.6	1,854.1	1,879.1	1,893.3	1,925.0	1,967.7	1,979.0	1,948.3	1,934.6	1,924.9	1,939.5	1,941.2
10 Consumer	585.1	581.8	593.2	596.9	595.2	597.7	604.8	602.1	600.3	603.1	628.0	632.2
10a Credit cards and related plans	232.0	215.6	226.0	227.7	224.6	224.5	227.4	223.2	221.3	223.8	249.4	252.9
10b Other	353.0	366.2	367.2	369.2	370.6	373.2	377.3	378.9	379.0	379.3	378.6	379.3
11 Security ⁴	87.8	71.3	86.0	91.4	94.6	94.2	90.1	97.0	97.1	102.0	94.1	96.2
12 Other loans and leases	333.0	345.9	349.7	358.9	372.3	374.2	374.0	355.1	352.7	352.5	351.8	352.4
13 Interbank loans	295.8	293.6	288.0	290.8	284.6	289.2	270.5	289.1	276.4	288.9	284.8	289.2
14 Cash assets ⁵	274.3	270.4	265.3	270.5	274.6	275.0	274.5	267.3	255.4	257.5	263.5	299.9
15 Other assets ⁶	480.8	495.8	507.3	507.9	517.8	526.3	526.6	518.0	524.3	518.9	518.7	547.4
16 TOTAL ASSETS⁷	6,113.9	6,351.3	6,453.2	6,516.0	6,540.5	6,564.4	6,565.4	6,550.1	6,526.5	6,543.3	6,581.6	6,664.6
LIABILITIES												
17 Deposits	4,011.0	4,197.1	4,197.6	4,250.7	4,275.1	4,310.0	4,304.9	4,273.4	4,234.4	4,234.9	4,307.7	4,362.6
18 Transaction	596.9	627.7	613.5	622.9	635.3	627.3	618.3	620.2	618.9	654.3	596.5	620.3
19 Nontransaction	3,414.0	3,569.4	3,584.1	3,627.9	3,639.8	3,682.8	3,686.6	3,653.2	3,615.5	3,580.6	3,711.1	3,742.3
20 Large time	572.5	580.4	593.9	590.0	584.8	599.0	602.5	585.4	583.1	576.4	584.9	585.7
21 Other	2,841.6	2,989.1	2,990.2	3,037.9	3,055.1	3,083.8	3,084.1	3,067.8	3,032.4	3,004.2	3,126.2	3,156.5
22 Borrowings	1,102.9	1,103.1	1,138.9	1,161.9	1,213.8	1,206.4	1,189.2	1,140.1	1,143.5	1,148.0	1,144.4	1,158.2
23 From banks in the U.S.	390.4	373.8	360.8	372.0	370.3	377.5	362.6	360.5	350.8	359.9	364.5	373.5
24 From others	712.5	729.3	778.0	789.9	843.5	828.9	826.5	779.6	792.7	788.1	779.9	784.6
25 Net due to related foreign offices	187.0	203.5	223.5	207.3	222.9	230.0	231.3	263.2	268.9	277.8	269.3	269.3
26 Other liabilities	333.3	332.8	351.7	354.8	322.0	311.4	330.0	329.6	334.6	330.1	310.1	315.7
27 TOTAL LIABILITIES	5,634.2	5,836.5	5,911.7	5,974.6	6,033.9	6,057.8	6,055.3	6,006.4	5,981.3	5,990.7	6,031.5	6,105.7
28 Residual (assets less liabilities) ⁸	479.7	514.7	541.6	541.4	506.6	506.6	510.1	543.7	545.1	552.6	550.1	558.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	2,809.7	2,950.2	3,025.3	3,054.8	3,061.4	3,049.6	3,057.2	3,032.6	3,029.8	3,033.5	3,044.1	3,056.4
2 Securities in bank credit	738.7	810.6	857.1	880.8	845.7	801.2	804.7	824.7	838.6	841.0	838.0	842.7
3 Treasury and Agency securities ²	437.4	493.8	520.5	536.7	504.4	469.4	456.9	473.3	486.3	491.5	491.8	491.9
3a Trading account	37.7	40.7	43.6	38.8	38.5	34.7	38.1	33.8	31.2	37.6	40.9	41.9
3b Investment account	399.7	453.1	476.9	497.9	465.9	434.7	418.8	439.5	455.2	453.8	451.0	450.0
4 Other securities	301.3	316.8	336.6	344.0	341.3	331.8	347.8	351.4	352.2	349.5	346.2	350.9
4a Trading account	153.8	161.5	183.4	187.9	172.6	162.3	178.3	180.8	180.9	182.0	176.5	179.5
4b Investment account	147.5	155.3	153.2	156.1	168.8	169.6	169.5	170.6	171.3	167.5	169.7	171.4
4c State and local government	28.8	30.9	31.3	32.2	32.3	31.4	31.5	31.5	31.6	31.5	31.5	31.6
4d Other	118.7	124.4	121.9	123.9	136.5	138.2	138.1	139.1	139.7	136.0	138.2	139.8
5 Loans and leases in bank credit ³	2,071.0	2,139.6	2,168.2	2,174.0	2,215.7	2,248.4	2,252.5	2,207.9	2,191.2	2,192.5	2,206.1	2,213.7
6 Commercial and industrial	494.4	476.0	468.1	461.5	463.9	458.6	450.4	444.0	443.5	442.4	439.3	441.0
7 Real estate	947.9	1,044.0	1,058.8	1,066.5	1,090.5	1,123.8	1,139.5	1,115.2	1,101.7	1,098.8	1,107.5	1,106.3
8 Revolving home equity	130.0	150.4	152.9	156.4	160.1	163.7	168.1	173.3	174.1	176.0	177.1	178.6
9 Other	817.9	893.6	906.0	910.1	930.4	960.1	971.3	941.9	927.6	922.9	930.4	927.7
10 Consumer Security ⁴	320.0	312.8	313.0	314.5	311.9	312.9	316.2	313.7	311.8	312.5	330.8	331.8
11a Fed funds and RPs with broker/dealer	67.8	52.4	63.0	63.5	68.7	66.8	62.1	67.3	67.0	72.0	64.7	67.1
11b Other	10.4	11.8	19.5	17.4	17.9	19.2	17.6	18.2	17.6	18.2	17.4	18.8
12a State and local government	13.1	12.4	12.4	12.7	13.0	13.3	13.4	13.7	13.5	13.9	13.7	13.8
12b Agricultural	8.2	7.7	7.5	7.4	7.3	7.4	7.5	7.5	7.5	7.4	7.4	7.4
12c Fed funds and RPs with others	19.9	24.7	26.5	28.0	25.4	24.3	26.6	24.8	25.4	26.1	23.8	24.0
12d All other loans	70.9	88.2	89.5	91.8	107.2	112.6	110.1	96.0	96.2	94.2	94.5	96.7
12e Lease financing receivables	118.6	109.4	109.8	110.7	109.9	109.4	109.3	107.7	106.9	107.1	106.9	106.8
13 Interbank loans	197.1	171.2	171.1	165.2	169.3	178.5	164.4	181.4	175.9	177.6	170.0	177.4
13a Fed funds and RPs with banks	96.2	99.2	100.8	97.8	97.8	99.0	95.6	102.6	95.6	100.2	93.0	99.5
13b Other	101.0	72.0	70.2	67.4	71.5	79.5	68.8	78.8	80.4	77.3	77.0	77.9
14 Cash assets ⁵	147.5	135.9	132.9	140.4	142.1	146.8	139.4	128.4	127.3	124.1	126.4	155.9
15 Other assets ⁶	339.8	347.3	356.6	359.3	364.2	367.6	358.3	358.4	372.0	356.2	346.1	356.7
16 TOTAL ASSETS ⁷	3,450.0	3,560.5	3,641.6	3,675.6	3,693.5	3,698.4	3,675.4	3,657.7	3,661.9	3,648.3	3,643.7	3,703.4

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

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

November 21, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 22	Oct 29	Nov 5	Nov 12
LIABILITIES												
17 Deposits	1,949.4	2,041.2	2,047.9	2,077.3	2,095.0	2,129.4	2,114.8	2,078.0	2,069.1	2,055.7	2,083.5	2,116.5
18 Transaction	292.5	296.4	297.5	300.4	307.4	304.3	291.0	288.0	296.8	307.4	270.8	285.9
19 Nontransaction	1,656.9	1,744.8	1,750.4	1,776.9	1,787.7	1,825.1	1,823.8	1,790.0	1,772.3	1,748.2	1,812.7	1,830.6
20 Large time	268.1	267.2	279.2	271.1	269.0	283.3	286.4	266.5	265.0	255.6	261.6	262.2
21 Other	1,388.8	1,477.5	1,471.3	1,505.8	1,518.7	1,541.9	1,537.4	1,523.5	1,507.3	1,492.6	1,551.1	1,568.4
22 Borrowings	741.7	697.5	723.0	746.8	794.8	786.2	751.1	696.6	697.8	702.0	697.9	708.4
23 From banks in the U.S.	268.7	212.4	203.6	216.7	213.9	213.4	204.7	189.8	178.2	186.7	193.7	197.5
24 From others	473.1	485.2	519.4	530.2	580.9	572.8	546.4	506.8	519.6	515.2	504.2	510.9
25 Net due to related foreign offices	171.4	199.3	211.9	196.3	217.2	218.3	216.2	245.0	247.2	251.5	247.0	248.6
26 Other liabilities	262.9	264.7	272.7	277.0	248.8	231.7	248.7	244.8	246.7	239.3	222.8	230.0
27 TOTAL LIABILITIES	3,125.4	3,202.7	3,255.6	3,297.4	3,355.8	3,365.6	3,330.7	3,264.4	3,260.7	3,248.4	3,251.1	3,303.5
28 Residual (assets less liabilities) ⁸	324.6	357.8	386.1	378.2	337.7	332.8	344.7	393.3	401.2	399.8	392.5	399.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	2,809.6	2,946.7	3,026.3	3,056.7	3,048.3	3,039.2	3,055.3	3,032.3	3,024.4	3,035.0	3,058.6	3,062.8
2 Securities in bank credit	738.7	807.0	855.6	875.1	832.4	795.7	803.3	824.8	835.7	844.0	845.6	845.6
3 Treasury and Agency securities ²	435.6	492.2	519.3	532.5	498.1	467.2	456.6	471.4	481.9	491.1	496.0	493.0
3a Trading account	37.6	40.6	43.5	38.5	38.0	34.6	38.1	33.7	30.9	37.6	41.2	42.0
3b Investment account	398.1	451.6	475.8	493.9	460.1	432.6	418.6	437.7	451.0	453.5	454.8	451.0
3c Mortgage-backed	315.2	354.4	380.3	389.5	364.2	335.5	320.8	335.6	347.0	349.5	351.7	347.6
3d Other	82.9	97.2	95.5	104.4	95.9	97.1	97.7	102.1	104.0	104.0	103.1	103.4
3e 1 year or less	21.9	24.7	23.3	24.4	24.2	24.5	24.1	24.8	25.4	25.3	24.9	24.8
3f Between 1 and 5 years	50.5	55.5	55.4	57.6	51.5	52.8	53.1	56.7	57.6	56.1	56.2	56.2
3g More than 5 years	10.5	17.0	16.7	22.4	20.2	19.8	20.5	20.6	21.0	22.6	22.0	22.4
4 Other securities	303.0	314.7	336.3	342.6	334.3	328.5	346.7	353.4	353.8	352.8	349.5	352.6
4a Trading account	154.7	160.5	183.2	187.2	169.0	160.6	177.7	181.9	181.7	183.7	178.2	180.4
4b Investment account	148.4	154.3	153.1	155.4	165.3	167.9	169.0	171.6	172.0	169.1	171.4	172.2
4c State and local government	29.0	30.7	31.3	32.1	31.6	31.1	31.4	31.7	31.7	31.8	31.8	31.8
4d Other	119.4	123.6	121.8	123.4	133.7	136.8	137.6	139.9	140.3	137.3	139.6	140.5
5 Loans and leases in bank credit ³	2,070.9	2,139.7	2,170.7	2,181.6	2,216.0	2,243.5	2,252.0	2,207.6	2,188.7	2,191.0	2,213.0	2,217.2
6 Commercial and industrial	494.9	478.6	471.1	463.8	465.1	457.3	450.6	444.5	443.3	442.2	441.4	441.3
7 Real estate	948.5	1,042.2	1,063.2	1,069.0	1,090.6	1,124.7	1,140.8	1,116.0	1,100.9	1,098.5	1,111.3	1,111.0
8 Revolving home equity	130.2	150.4	154.0	157.4	160.6	164.2	168.7	173.7	174.5	176.1	177.1	178.1
9a Other residential	495.9	570.0	588.5	591.7	613.2	643.5	654.7	624.0	607.3	603.1	614.4	612.7
9b Commercial	322.4	321.8	320.7	319.9	316.8	316.9	317.5	318.4	319.2	319.3	319.8	320.2
10 Consumer	316.7	313.4	313.9	314.7	310.0	310.4	312.5	309.7	308.1	309.5	328.2	329.3
10a Credit cards and related plans	117.2	103.6	103.9	104.9	100.0	99.7	99.2	95.0	93.1	94.2	114.5	115.4
10b Other	199.6	209.8	210.0	209.8	210.0	210.7	213.3	214.6	215.0	215.3	213.7	213.9
11 Security ⁴	80.4	62.9	77.3	82.1	85.4	84.8	81.0	88.0	88.4	93.2	85.0	87.2
11a Fed funds and RPs with broker/dealer	69.7	51.4	59.0	64.5	67.8	65.9	63.1	69.3	70.0	74.4	67.0	68.1
11b Other	10.7	11.6	18.3	17.6	17.6	18.9	17.9	18.7	18.4	18.8	18.0	19.1
12a State and local government	13.1	12.4	12.4	12.7	13.0	13.3	13.4	13.7	13.5	13.9	13.7	13.8
12b Agricultural	8.1	7.7	7.6	7.5	7.4	7.5	7.4	7.4	7.4	7.4	7.4	7.3
12c Fed funds and RPs with others	19.9	24.7	26.5	28.0	25.4	24.3	26.6	24.8	25.4	26.1	23.8	24.0
12d All other loans	71.2	88.0	88.9	93.6	109.7	112.9	111.8	96.4	95.3	93.7	95.8	96.9
12e Lease financing receivables	118.0	109.8	109.8	110.3	109.4	108.4	107.8	107.2	106.3	106.6	106.6	106.4
13 Interbank loans	191.2	174.5	171.8	169.4	169.4	173.4	159.0	175.5	166.4	177.2	172.2	179.0
13a Fed funds and RPs with banks	93.5	101.0	101.3	100.3	97.9	96.3	92.4	99.3	90.4	100.0	94.2	100.4
13b Other	97.7	73.4	70.5	69.2	71.6	77.1	66.5	76.2	76.0	77.1	78.0	78.6
14 Cash assets ⁵	149.1	138.6	132.0	136.0	136.7	137.1	136.5	130.0	122.0	123.5	126.7	162.1
15 Other assets ⁶	340.1	346.8	354.4	355.3	363.6	364.6	362.3	358.8	365.8	356.8	354.3	362.7
16 TOTAL ASSETS ⁷	3,446.6	3,562.6	3,640.1	3,673.1	3,674.6	3,670.0	3,669.2	3,654.2	3,636.2	3,650.2	3,669.2	3,723.9

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

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

November 21, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 22	Oct 29	Nov 5	Nov 12
LIABILITIES												
17 Deposits	1,947.0	2,048.6	2,043.6	2,077.7	2,089.1	2,113.0	2,106.3	2,075.7	2,048.5	2,045.0	2,094.1	2,128.4
18 Transaction	289.6	302.5	293.2	297.6	301.4	292.1	286.2	285.1	283.0	304.3	269.0	289.7
19 Nontransaction	1,657.5	1,746.1	1,750.4	1,780.2	1,787.6	1,820.9	1,820.1	1,790.6	1,765.5	1,740.7	1,825.2	1,838.7
20 Large time	269.6	265.4	277.3	270.7	267.4	281.8	283.8	268.0	266.6	258.1	265.9	266.2
21 Other	1,387.9	1,480.7	1,473.1	1,509.5	1,520.3	1,539.1	1,536.3	1,522.6	1,499.0	1,482.6	1,559.3	1,572.5
22 Borrowings	744.3	701.7	728.8	745.9	787.8	766.2	749.3	699.7	699.8	705.7	707.7	712.2
23 From banks in the U.S.	267.2	216.5	205.9	214.8	210.5	208.9	197.9	188.4	176.7	184.9	193.8	195.1
24 From others	477.1	485.2	522.8	531.1	577.2	557.4	551.4	511.3	523.2	520.8	513.9	517.1
25 Net due to related foreign offices	174.7	190.7	211.0	195.2	211.1	218.0	217.3	249.7	254.4	262.4	254.0	254.0
26 Other liabilities	267.4	253.3	271.7	275.5	242.0	231.2	250.0	249.3	253.6	249.5	229.1	235.1
27 TOTAL LIABILITIES	3,133.4	3,194.3	3,255.1	3,294.4	3,330.0	3,328.4	3,322.8	3,274.4	3,256.4	3,262.5	3,285.0	3,329.7
28 Residual (assets less liabilities) ⁸	313.2	368.3	385.0	378.7	344.6	341.6	346.4	379.8	379.8	387.7	384.2	394.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	2,325.9	2,421.3	2,443.2	2,467.6	2,495.0	2,513.6	2,512.0	2,515.5	2,518.8	2,513.9	2,527.4	2,535.9
2 Securities in bank credit	655.7	690.7	691.7	693.3	702.4	705.5	701.2	706.1	708.7	708.1	711.0	712.7
3 Treasury and Agency securities ²	449.3	486.4	487.3	491.1	497.6	501.3	496.3	499.8	503.3	502.4	504.3	504.8
4 Other securities	206.4	204.3	204.4	202.2	204.8	204.2	204.9	206.2	205.4	205.7	206.7	207.9
5 Loans and leases in bank credit ³	1,670.2	1,730.5	1,751.5	1,774.3	1,792.6	1,808.1	1,810.8	1,809.4	1,810.1	1,805.9	1,816.4	1,823.2
6 Commercial and industrial	292.5	298.5	300.0	301.9	303.1	307.0	308.9	308.7	308.3	308.7	310.4	311.7
7 Real estate	1,003.3	1,048.2	1,056.0	1,071.1	1,085.1	1,097.1	1,096.9	1,096.9	1,099.5	1,093.2	1,096.7	1,099.1
8 Revolving home equity	74.7	84.3	85.5	88.3	88.9	89.4	90.3	91.8	91.8	92.3	92.8	93.3
9 Other	928.6	963.9	970.5	982.8	996.2	1,007.7	1,006.5	1,005.1	1,007.6	1,001.0	1,003.9	1,005.9
10 Consumer	264.7	271.8	281.5	285.8	289.0	288.5	290.5	289.3	288.0	289.3	297.0	300.1
11 Security ⁴	7.4	8.2	8.9	9.4	9.3	9.4	9.2	9.1	9.0	9.0	8.6	8.7
12 Other loans and leases	102.3	103.8	105.1	106.1	106.1	106.1	105.4	105.4	105.4	105.5	103.6	103.5
13 Interbank loans	105.8	111.3	121.2	124.3	119.8	116.5	113.0	114.8	115.1	116.7	104.8	105.9
14 Cash assets ⁵	124.8	134.1	134.3	136.7	140.2	142.6	138.4	136.8	140.6	134.7	135.9	132.8
15 Other assets ⁶	140.7	149.0	152.9	152.7	154.2	161.7	164.2	159.3	158.5	162.0	164.4	184.7
16 TOTAL ASSETS⁷	2,665.7	2,784.9	2,820.9	2,850.5	2,878.1	2,903.0	2,896.1	2,894.8	2,901.4	2,895.7	2,900.8	2,927.6
LIABILITIES												
17 Deposits	2,065.8	2,136.8	2,162.1	2,182.6	2,199.8	2,215.1	2,209.9	2,199.6	2,198.4	2,199.3	2,203.6	2,224.2
18 Transaction	307.6	324.8	325.8	327.6	336.5	339.0	332.9	335.4	343.3	352.3	324.0	326.7
19 Nontransaction	1,758.2	1,812.0	1,836.3	1,855.0	1,863.2	1,876.1	1,877.0	1,864.3	1,855.1	1,847.1	1,879.6	1,897.4
20 Large time	302.9	315.0	316.6	319.3	317.4	317.1	318.7	317.4	316.5	318.3	319.0	319.5
21 Other	1,455.3	1,497.0	1,519.7	1,535.7	1,545.8	1,559.0	1,558.3	1,546.9	1,538.5	1,528.7	1,560.5	1,577.9
22 Borrowings	358.7	401.4	410.1	416.0	426.0	440.1	439.9	440.4	443.6	442.3	436.7	445.9
23 From banks in the U.S.	123.3	157.3	154.9	157.1	159.8	168.6	164.7	172.1	174.1	175.0	170.6	178.4
24 From others	235.4	244.1	255.2	258.8	266.2	271.5	275.2	268.3	269.5	267.3	266.1	267.5
25 Net due to related foreign offices	12.3	12.8	12.4	12.0	11.8	12.0	14.1	13.5	14.4	15.4	15.2	15.2
26 Other liabilities	65.9	79.5	80.0	79.3	80.0	80.2	80.0	80.4	81.0	80.6	81.0	80.7
27 TOTAL LIABILITIES	2,502.7	2,630.5	2,664.7	2,689.8	2,717.6	2,747.5	2,743.9	2,733.9	2,737.5	2,737.6	2,736.5	2,766.0
28 Residual (assets less liabilities) ⁸	163.0	154.4	156.3	160.7	160.5	155.6	152.2	160.9	164.0	158.1	164.3	161.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	2,328.5	2,419.5	2,441.6	2,465.3	2,489.8	2,510.4	2,514.1	2,517.3	2,520.0	2,517.0	2,530.3	2,539.6
2 Securities in bank credit	653.6	692.2	690.9	692.9	700.5	703.7	701.3	703.7	705.7	706.1	708.9	711.5
3 Treasury and Agency securities ²	447.2	487.9	486.5	490.6	495.7	499.5	496.4	497.5	500.2	500.4	502.2	503.7
4 Other securities	206.4	204.3	204.4	202.2	204.8	204.2	204.9	206.2	205.4	205.7	206.7	207.9
5 Loans and leases in bank credit ³	1,674.9	1,727.2	1,750.7	1,772.4	1,789.3	1,806.7	1,812.8	1,813.6	1,814.3	1,810.9	1,821.4	1,828.1
6 Commercial and industrial	292.3	300.7	302.6	304.1	304.0	305.7	307.1	308.4	308.3	308.3	309.6	310.3
7 Real estate	1,004.3	1,046.4	1,055.5	1,070.0	1,083.4	1,096.3	1,097.5	1,098.0	1,100.3	1,095.1	1,098.3	1,102.0
8 Revolving home equity	74.9	84.1	85.5	88.3	88.4	89.1	90.6	92.1	92.1	92.6	93.0	93.7
9 Other	929.3	962.3	969.9	981.7	995.0	1,007.3	1,006.9	1,005.9	1,008.2	1,002.5	1,005.3	1,008.3
10 Consumer	268.3	268.4	279.4	282.2	285.2	287.3	292.2	292.5	292.2	293.6	299.9	302.8
10a Credit cards and related plans	114.9	112.1	122.2	122.8	124.6	124.9	128.2	128.2	128.2	129.6	135.0	137.5
10b Other	153.5	156.3	157.2	159.4	160.6	162.5	164.0	164.3	163.9	164.0	164.9	165.3
11 Security ⁴	7.4	8.4	8.7	9.3	9.2	9.4	9.1	9.0	8.7	8.8	9.1	9.0
12 Other loans and leases	102.7	103.3	104.6	106.8	107.4	107.8	106.9	105.7	104.8	105.0	104.5	103.9
13 Interbank loans	104.5	119.1	116.2	121.3	115.1	115.8	111.6	113.6	110.0	111.8	112.6	110.3
14 Cash assets ⁵	125.2	131.8	133.2	134.4	137.9	137.9	137.9	137.3	133.4	133.9	136.7	137.8
15 Other assets ⁶	140.7	149.0	152.9	152.7	154.2	161.7	164.2	159.3	158.5	162.0	164.4	184.7
16 TOTAL ASSETS ⁷	2,667.3	2,788.6	2,813.2	2,842.9	2,865.9	2,894.4	2,896.2	2,896.0	2,890.3	2,893.1	2,912.3	2,940.7
LIABILITIES												
17 Deposits	2,064.0	2,148.5	2,154.0	2,173.0	2,186.1	2,197.0	2,198.6	2,197.7	2,185.9	2,189.9	2,213.5	2,234.1
18 Transaction	307.4	325.1	320.3	325.3	333.9	335.2	332.1	335.2	336.0	350.1	327.6	330.5
19 Nontransaction	1,756.6	1,823.4	1,833.7	1,847.7	1,852.2	1,861.8	1,866.5	1,862.6	1,849.9	1,839.8	1,885.9	1,903.6
20 Large time	302.9	315.0	316.6	319.3	317.4	317.1	318.7	317.4	316.5	318.3	319.0	319.5
21 Other	1,453.7	1,508.4	1,517.1	1,528.4	1,534.8	1,544.7	1,547.8	1,545.2	1,533.4	1,521.5	1,566.9	1,584.0
22 Borrowings	358.7	401.4	410.1	416.0	426.0	440.1	439.9	440.4	443.6	442.3	436.7	445.9
23 From banks in the U.S.	123.3	157.3	154.9	157.1	159.8	168.6	164.7	172.1	174.1	175.0	170.6	178.4
24 From others	235.4	244.1	255.2	258.8	266.2	271.5	275.2	268.3	269.5	267.3	266.1	267.5
25 Net due to related foreign offices	12.3	12.8	12.4	12.0	11.8	12.0	14.1	13.5	14.4	15.4	15.2	15.2
26 Other liabilities	65.9	79.5	80.0	79.3	80.0	80.2	80.0	80.4	81.0	80.6	81.0	80.7
27 TOTAL LIABILITIES	2,500.8	2,642.2	2,656.6	2,680.3	2,703.9	2,729.4	2,732.5	2,732.0	2,724.9	2,728.2	2,746.5	2,776.0
28 Residual (assets less liabilities) ⁸	166.5	146.4	156.6	162.7	162.0	165.0	163.7	163.9	165.3	164.9	165.9	164.7

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

Seasonally adjusted, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	620.5	654.8	669.3	670.7	641.7	622.3	622.6	625.5	624.1	625.6	617.3	620.0
2 Securities in bank credit	250.8	278.7	289.9	289.2	266.2	265.8	271.5	274.7	275.3	271.7	270.3	271.9
3 Treasury and Agency securities ²	95.1	124.2	127.4	124.2	113.9	106.5	107.4	103.1	103.0	101.0	96.1	97.4
4 Other securities	155.7	154.5	162.6	165.1	152.3	159.3	164.1	171.6	172.3	170.6	174.2	174.5
5 Loans and leases in bank credit ³	369.7	376.1	379.4	381.5	375.5	356.4	351.1	350.8	348.8	354.0	346.9	348.1
6 Commercial and industrial	181.1	170.7	168.8	160.9	156.0	149.5	144.7	139.7	139.1	139.0	135.6	134.5
7 Real estate	19.6	19.0	19.3	19.4	19.4	19.1	19.8	23.5	23.8	23.6	23.5	23.4
11 Security ⁴	97.5	114.7	115.4	118.3	115.2	108.0	109.8	111.2	110.6	114.8	111.8	112.0
12 Other loans and leases	71.4	71.7	75.9	82.8	84.9	79.9	76.9	76.3	75.3	76.5	76.0	78.2
13 Interbank loans	24.5	22.4	24.6	30.7	33.1	32.4	30.6	29.0	29.1	26.9	31.6	27.8
14 Cash assets ⁵	45.5	49.7	51.1	54.3	54.0	54.3	53.2	50.0	49.8	50.2	47.1	49.0
15 Other assets ⁶	28.2	32.5	36.6	36.7	33.2	36.5	30.2	31.0	29.4	35.0	31.3	32.2
16 TOTAL ASSETS⁷	718.3	759.0	781.1	792.0	761.6	745.0	736.2	735.0	731.9	737.3	726.8	728.6
LIABILITIES												
17 Deposits	471.4	434.6	433.4	442.6	453.4	455.2	451.0	438.2	436.4	435.7	434.7	433.9
18 Transaction	9.6	11.2	10.8	11.4	11.4	11.8	10.9	10.3	10.0	10.2	10.3	11.2
19 Nontransaction	461.8	423.4	422.6	431.2	442.0	443.4	440.1	427.9	426.3	425.5	424.4	422.7
22 Borrowings	237.7	297.7	305.1	314.5	289.2	285.8	283.6	293.1	286.8	298.0	287.4	292.5
23 From banks in the U.S.	23.0	27.4	31.3	34.7	36.8	33.8	33.6	35.7	33.0	37.2	32.9	31.2
24 From others	214.7	270.3	273.7	279.8	252.5	251.9	250.0	257.4	253.8	260.8	254.6	261.4
25 Net due to related foreign offices	-72.6	-72.9	-77.9	-81.9	-86.0	-103.5	-99.6	-94.0	-91.4	-92.3	-84.6	-92.8
26 Other liabilities	94.4	90.6	106.8	113.5	108.9	115.9	110.2	110.9	113.0	108.6	108.4	105.8
27 TOTAL LIABILITIES	730.9	750.0	767.4	788.7	765.5	753.4	745.3	748.2	744.8	750.1	745.9	739.5
28 Residual (assets less liabilities) ⁸	-12.6	9.0	13.7	3.3	-3.9	-8.4	-9.1	-13.2	-12.9	-12.8	-19.1	-10.9

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

Not seasonally adjusted, billions of dollars

November 21, 2003

Account	2002 Oct	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	Week ending			
									Oct 22	Oct 29	Nov 5	Nov 12
ASSETS												
1 Bank credit	620.0	654.7	664.6	667.3	634.4	615.8	618.6	625.0	623.0	630.1	624.1	625.8
2 Securities in bank credit	250.8	278.7	289.9	289.2	266.2	265.8	271.5	274.7	275.3	271.7	270.3	271.9
3 Treasury and Agency securities ²	95.1	124.2	127.4	124.2	113.9	106.5	107.4	103.1	103.0	101.0	96.1	97.4
3a Trading account	18.6	39.8	43.1	43.1	39.9	38.7	39.6	38.3	38.6	39.1	31.8	32.9
3b Investment account	76.5	84.4	84.3	81.1	74.0	67.9	67.8	64.9	64.4	62.0	64.3	64.6
4 Other securities	155.7	154.5	162.6	165.1	152.3	159.3	164.1	171.6	172.3	170.6	174.2	174.5
4a Trading account	101.5	99.3	106.6	107.2	97.8	101.8	104.7	103.6	103.4	102.2	101.5	102.2
4b Investment account	54.2	55.2	56.0	57.8	54.5	57.4	59.5	68.0	68.9	68.4	72.7	72.2
5 Loans and leases in bank credit ³	369.2	376.0	374.7	378.0	368.2	350.0	347.1	350.2	347.8	358.5	353.8	353.9
6 Commercial and industrial	181.2	169.7	167.0	160.4	155.1	148.3	144.6	139.8	138.8	139.7	137.0	135.3
7 Real estate	19.6	19.0	19.3	19.4	19.4	19.1	19.8	23.5	23.8	23.6	23.5	23.4
11 Security ⁴	97.5	115.0	113.1	115.9	110.6	104.1	106.4	111.3	110.5	119.1	117.2	117.2
12 Other loans and leases	70.8	72.3	75.3	82.4	83.1	78.5	76.3	75.6	74.7	76.1	76.1	78.0
13 Interbank loans	24.5	22.4	24.6	30.7	33.1	32.4	30.6	29.0	29.1	26.9	31.6	27.8
14 Cash assets ⁵	46.6	47.5	49.4	51.8	51.1	52.1	52.8	51.2	51.2	52.5	49.1	52.0
15 Other assets ⁶	27.8	32.4	36.7	35.3	32.1	36.0	30.2	30.6	28.8	34.3	31.0	31.9
16 TOTAL ASSETS⁷	718.5	756.5	774.9	784.6	750.2	735.8	731.7	735.3	731.6	743.4	735.4	737.1
LIABILITIES												
17 Deposits	459.1	440.6	438.8	440.8	443.7	439.7	434.5	426.9	425.6	428.5	429.3	433.2
18 Transaction	9.8	10.6	10.4	11.0	11.4	11.5	11.1	10.5	10.3	10.7	10.6	11.5
19 Nontransaction	449.3	430.0	428.4	429.7	432.3	428.3	423.4	416.3	415.3	417.8	418.7	421.7
22 Borrowings	237.7	297.7	305.1	314.5	289.2	285.8	283.6	293.1	286.8	298.0	287.4	292.5
23 From banks in the U.S.	23.0	27.4	31.3	34.7	36.8	33.8	33.6	35.7	33.0	37.2	32.9	31.2
24 From others	214.7	270.3	273.7	279.8	252.5	251.9	250.0	257.4	253.8	260.8	254.6	261.4
25 Net due to related foreign offices	-74.1	-73.3	-77.5	-83.7	-89.3	-104.9	-98.3	-95.1	-93.0	-92.2	-87.7	-94.0
26 Other liabilities	93.6	90.3	107.1	111.9	106.3	114.7	111.3	109.9	111.7	108.7	105.8	104.8
27 TOTAL LIABILITIES	716.3	755.3	773.5	783.5	749.8	735.3	731.1	734.7	731.1	743.0	734.8	736.5
28 Residual (assets less liabilities) ⁸	2.2	1.3	1.4	1.1	0.4	0.6	0.6	0.5	0.6	0.4	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

November 21, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 22	Oct 29	Nov 5	Nov 12
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	102.4	105.7	128.1	134.4	107.9	93.1	112.4	114.0	115.2	115.2	107.6	107.8
30 Reval. losses on off-bal. sheet items ⁹	85.7	81.4	105.1	110.0	85.4	79.4	96.0	97.2	97.2	96.7	91.4	90.4
31 Mortgage-backed securities ¹⁰	357.3	400.8	427.2	436.8	412.7	387.6	373.3	388.1	399.7	400.8	405.5	401.4
31a Pass-through	262.1	288.6	314.3	324.8	301.6	274.1	262.6	278.5	290.9	292.7	292.0	288.0
31b CMO, REMIC, and other	95.2	112.2	112.9	112.0	111.1	113.5	110.7	109.6	108.8	108.1	113.6	113.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.7	10.1	11.3	13.0	6.7	-0.1	2.5	2.1	2.1	2.6	1.5	1.3
33 Offshore credit to U.S. residents ¹²	18.4	17.5	17.3	16.6	15.5	14.7	14.3	13.8	14.0	13.6	13.6	13.6
34 Securitized consumer loans ¹³	144.7	154.6	155.3	157.3	161.6	162.5	160.8	162.9	162.9	164.4	164.9	164.7
34a Credit cards and related plans	127.5	138.7	139.4	140.6	144.0	144.5	144.3	146.8	146.9	147.9	148.5	147.7
34b Other	17.3	15.9	15.9	16.6	17.5	18.0	16.5	16.2	16.0	16.5	16.4	16.9
35 Securitized business loans ¹³	17.8	10.0	10.2	9.9	8.4	7.2	7.9	8.0	8.0	8.0	8.0	8.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	302.1	336.1	337.1	336.7	331.8	330.1	328.2	326.9	327.9	327.9	331.4	331.2
34 Securitized consumer loans ¹³	197.9	204.6	204.3	204.0	200.6	201.8	202.9	204.2	204.6	204.0	204.2	202.5
34a Credit cards and related plans	189.3	196.7	196.5	196.3	193.0	194.2	195.3	196.7	197.1	196.5	196.8	195.4
34b Other	8.5	7.9	7.8	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.5	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	61.9	64.9	73.6	72.6	65.3	65.7	67.5	68.1	68.5	67.7	62.5	62.4
30 Reval. losses on off-bal. sheet items ⁹	60.2	62.4	72.6	72.6	64.9	64.8	66.7	67.7	68.3	67.2	63.8	64.1
35 Securitized business loans ¹³	7.6	3.3	3.0	2.5	1.5	1.4	1.3	1.4	1.4	1.5	1.5	1.4

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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