

# FEDERAL RESERVE statistical release



H.8 (510)

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

Seasonally adjusted, billions of dollars

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

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	5,418.5	5,729.3	5,759.4	5,838.2	5,894.8	5,889.3	5,964.3	5,994.3	5,972.9	5,994.2	6,010.5	5,985.2
2 Securities in bank credit	1,479.4	1,639.5	1,637.3	1,679.4	1,708.7	1,702.1	1,744.4	1,755.0	1,740.8	1,752.4	1,741.1	1,728.0
3 Treasury and Agency securities <sup>2</sup>	846.1	959.4	973.8	1,004.3	1,020.0	1,021.5	1,047.3	1,057.2	1,054.1	1,066.5	1,059.7	1,051.2
4 Other securities	633.3	680.1	663.5	675.2	688.7	680.6	697.1	697.8	686.7	685.9	681.4	676.9
5 Loans and leases in bank credit <sup>3</sup>	3,939.1	4,089.8	4,122.2	4,158.8	4,186.0	4,187.2	4,219.9	4,239.4	4,232.0	4,241.8	4,269.4	4,257.2
6 Commercial and industrial	1,017.1	973.8	969.1	968.2	966.2	961.0	953.2	946.4	944.6	943.8	944.4	946.7
7 Real estate	1,790.9	1,939.5	1,972.8	2,007.7	2,029.7	2,046.1	2,076.6	2,091.7	2,078.8	2,098.7	2,121.3	2,120.6
8 Revolving home equity	167.3	201.2	205.1	209.2	213.8	217.7	222.3	229.4	230.4	232.1	232.7	232.7
9 Other	1,623.6	1,738.4	1,767.7	1,798.6	1,815.9	1,828.4	1,854.4	1,862.3	1,848.4	1,866.6	1,888.5	1,887.9
10 Consumer	560.7	583.1	584.9	585.7	588.3	592.8	593.9	590.9	591.6	589.8	587.5	589.2
11 Security <sup>4</sup>	161.7	180.9	183.0	185.8	189.5	176.5	185.9	202.0	211.0	204.6	217.5	198.9
12 Other loans and leases	408.7	412.4	412.3	411.3	412.4	410.9	410.3	408.3	406.0	404.8	398.8	401.8
13 Interbank loans	269.7	317.7	328.1	325.5	328.4	307.7	305.7	316.0	316.2	318.8	293.1	306.3
14 Cash assets <sup>5</sup>	299.9	318.1	317.8	315.4	316.9	312.9	316.0	322.1	318.2	325.9	307.8	320.1
15 Other assets <sup>6</sup>	463.9	496.6	507.5	509.9	507.5	508.8	534.9	528.3	525.4	525.8	539.5	541.7
16 TOTAL ASSETS <sup>7</sup>	<b>6,376.6</b>	<b>6,786.0</b>	<b>6,836.5</b>	<b>6,912.2</b>	<b>6,971.0</b>	<b>6,941.3</b>	<b>7,043.4</b>	<b>7,082.8</b>	<b>7,054.8</b>	<b>7,087.1</b>	<b>7,074.1</b>	<b>7,076.3</b>
<b>LIABILITIES</b>												
17 Deposits	4,293.0	4,478.4	4,486.7	4,509.3	4,488.3	4,510.5	4,537.4	4,586.4	4,575.9	4,616.3	4,567.0	4,602.3
18 Transaction	623.5	582.7	609.7	605.9	611.3	607.6	612.9	618.2	653.5	598.1	584.9	609.9
19 Nontransaction	3,669.5	3,895.7	3,876.9	3,903.4	3,877.1	3,902.9	3,924.5	3,968.2	3,922.4	4,018.2	3,982.1	3,992.4
20 Large time	1,022.2	1,044.2	1,024.8	1,006.0	979.7	984.0	999.6	1,005.5	997.6	999.3	985.6	976.7
21 Other	2,647.2	2,851.4	2,852.1	2,897.4	2,897.4	2,918.9	2,925.0	2,962.7	2,924.8	3,018.9	2,996.5	3,015.7
22 Borrowings	1,206.2	1,322.8	1,332.0	1,366.1	1,396.9	1,333.6	1,369.2	1,395.3	1,398.0	1,385.8	1,405.2	1,402.8
23 From banks in the U.S.	383.0	415.9	414.9	421.9	417.5	380.5	386.9	395.6	385.7	398.9	391.2	400.6
24 From others	823.2	906.9	917.1	944.2	979.5	953.1	982.4	999.6	1,012.4	986.9	1,014.0	1,002.1
25 Net due to related foreign offices	102.3	99.1	117.5	122.9	152.0	156.7	145.8	139.7	125.5	143.8	154.1	149.3
26 Other liabilities	316.2	432.7	427.8	431.4	441.6	443.3	452.8	444.2	432.8	440.4	445.2	447.2
27 TOTAL LIABILITIES	<b>5,917.7</b>	<b>6,332.9</b>	<b>6,364.0</b>	<b>6,429.7</b>	<b>6,478.9</b>	<b>6,444.0</b>	<b>6,505.3</b>	<b>6,565.5</b>	<b>6,532.3</b>	<b>6,586.3</b>	<b>6,571.4</b>	<b>6,601.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	458.9	453.1	472.5	482.5	492.1	497.3	538.0	517.3	522.5	500.7	502.7	474.8

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

Not seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	5,409.2	5,725.9	5,761.3	5,853.6	5,928.8	5,906.6	5,967.9	5,982.7	5,945.9	5,977.6	5,988.8	5,991.3
2 Securities in bank credit	1,483.4	1,638.3	1,635.1	1,682.7	1,715.3	1,712.5	1,753.5	1,760.0	1,739.7	1,755.0	1,742.9	1,728.2
3 Treasury and Agency securities <sup>2</sup>	850.1	959.3	969.8	1,006.0	1,024.3	1,026.3	1,053.6	1,062.1	1,055.2	1,070.9	1,064.8	1,052.8
4 Other securities	633.3	679.0	665.3	676.7	691.1	686.2	699.9	697.9	684.4	684.1	678.1	675.4
5 Loans and leases in bank credit <sup>3</sup>	3,925.9	4,087.6	4,126.1	4,170.8	4,213.4	4,194.1	4,214.3	4,222.7	4,206.2	4,222.6	4,245.9	4,263.0
6 Commercial and industrial	1,018.7	972.2	969.5	968.2	964.9	955.1	951.2	947.8	945.8	947.4	945.0	951.1
7 Real estate	1,783.5	1,941.2	1,974.4	2,012.3	2,034.3	2,046.5	2,072.4	2,082.7	2,067.4	2,090.0	2,115.6	2,116.8
8 Revolving home equity	165.9	201.8	205.6	209.0	213.4	217.1	222.6	227.4	227.7	229.6	230.7	232.0
9 Other	1,617.6	1,739.3	1,768.8	1,803.2	1,820.9	1,829.4	1,849.8	1,855.4	1,839.6	1,860.3	1,884.8	1,884.8
10 Consumer	558.1	582.1	585.3	588.1	597.1	600.5	597.1	588.6	588.7	585.4	582.3	585.5
10a Credit cards and related plans	219.9	230.9	232.0	231.6	238.6	234.8	228.0	223.7	223.4	219.6	217.7	219.8
10b Other	338.3	351.2	353.2	356.5	358.6	365.6	369.1	364.9	365.3	365.7	364.7	365.8
11 Security <sup>4</sup>	158.4	179.4	185.2	190.2	200.1	182.8	187.6	197.2	201.8	192.8	203.6	206.4
12 Other loans and leases	407.1	412.8	411.7	412.1	417.0	409.3	405.9	406.4	402.5	407.1	399.4	403.2
13 Interbank loans	274.7	310.1	320.9	330.6	335.4	304.5	302.9	322.5	311.8	337.2	314.8	327.9
14 Cash assets <sup>5</sup>	289.8	314.3	320.9	325.2	339.1	328.8	316.5	311.4	300.3	325.6	297.9	326.6
15 Other assets <sup>6</sup>	463.2	500.1	507.4	513.4	512.4	512.6	532.5	527.6	519.0	530.0	541.5	541.4
16 TOTAL ASSETS <sup>7</sup>	<b>6,361.3</b>	<b>6,774.7</b>	<b>6,834.7</b>	<b>6,946.1</b>	<b>7,039.1</b>	<b>6,975.3</b>	<b>7,041.9</b>	<b>7,065.9</b>	<b>6,999.1</b>	<b>7,092.9</b>	<b>7,066.3</b>	<b>7,110.3</b>
<b>LIABILITIES</b>												
17 Deposits	4,299.5	4,441.7	4,470.1	4,524.3	4,539.1	4,533.8	4,558.3	4,593.6	4,553.0	4,652.5	4,614.3	4,653.9
18 Transaction	615.0	577.8	606.8	613.5	644.1	621.6	605.2	609.9	633.6	609.7	588.2	631.5
19 Nontransaction	3,684.5	3,863.9	3,863.3	3,910.8	3,895.0	3,912.2	3,953.1	3,983.7	3,919.4	4,042.8	4,026.0	4,022.4
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	1,000.2	1,002.3	988.1	980.8
21 Other	2,658.8	2,840.2	2,849.3	2,900.9	2,902.6	2,911.6	2,942.9	2,975.5	2,919.2	3,040.5	3,038.0	3,041.6
22 Borrowings	1,202.9	1,320.5	1,334.6	1,367.4	1,396.1	1,346.7	1,371.4	1,391.6	1,388.6	1,377.2	1,394.8	1,402.0
23 From banks in the U.S.	386.2	409.1	413.4	418.6	419.2	385.1	390.4	399.1	387.2	401.8	392.9	404.0
24 From others	816.7	911.4	921.1	948.8	976.8	961.6	981.1	992.6	1,001.3	975.4	1,001.9	998.0
25 Net due to related foreign offices	101.7	101.4	119.5	126.8	158.2	160.7	151.3	137.7	126.6	137.8	138.3	133.0
26 Other liabilities	314.1	435.0	431.5	437.5	448.6	447.0	459.1	440.4	431.1	431.5	426.4	427.7
27 TOTAL LIABILITIES	<b>5,918.1</b>	<b>6,298.6</b>	<b>6,355.6</b>	<b>6,456.0</b>	<b>6,541.9</b>	<b>6,488.2</b>	<b>6,540.2</b>	<b>6,563.3</b>	<b>6,499.2</b>	<b>6,598.9</b>	<b>6,573.8</b>	<b>6,616.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	443.2	476.0	479.1	490.1	497.2	487.1	501.6	502.6	499.9	494.0	492.5	493.6

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

Seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	4,827.4	5,109.4	5,144.9	5,218.0	5,258.6	5,261.7	5,323.8	5,335.9	5,316.5	5,334.5	5,341.9	5,342.3
2 Securities in bank credit	1,250.9	1,391.9	1,392.4	1,431.5	1,446.9	1,439.3	1,471.5	1,477.9	1,469.7	1,476.7	1,467.2	1,458.1
3 Treasury and Agency securities <sup>2</sup>	775.2	872.4	884.8	910.8	918.1	918.8	939.7	945.6	943.5	951.0	944.8	938.4
4 Other securities	475.6	519.6	507.6	520.7	528.8	520.5	531.8	532.3	526.2	525.7	522.3	519.7
5 Loans and leases in bank credit <sup>3</sup>	3,576.6	3,717.5	3,752.5	3,786.5	3,811.7	3,822.4	3,852.3	3,857.9	3,846.8	3,857.8	3,874.8	3,884.2
6 Commercial and industrial	821.7	788.8	788.0	789.2	787.8	784.6	781.0	777.4	776.5	776.8	775.2	777.1
7 Real estate	1,772.9	1,920.5	1,953.2	1,987.8	2,010.2	2,027.2	2,058.6	2,073.9	2,060.8	2,081.8	2,104.4	2,103.9
8 Revolving home equity	167.3	201.2	205.1	209.2	213.8	217.7	222.3	229.4	230.4	232.1	232.7	232.7
9 Other	1,605.5	1,719.3	1,748.1	1,778.6	1,796.4	1,809.5	1,836.3	1,844.5	1,830.4	1,849.6	1,871.7	1,871.2
10 Consumer	560.7	583.1	584.9	585.7	588.3	592.8	593.9	590.9	591.6	589.8	587.5	589.2
11 Security <sup>4</sup>	81.8	85.7	85.6	81.1	79.4	71.4	73.0	71.9	75.3	69.0	73.4	76.1
12 Other loans and leases	339.6	339.4	340.8	342.7	346.0	346.5	345.9	343.8	342.6	340.5	334.2	337.9
13 Interbank loans	249.0	296.5	303.6	300.0	298.3	279.0	276.8	285.5	285.6	291.9	263.9	281.3
14 Cash assets <sup>5</sup>	255.5	271.5	272.2	273.0	272.3	272.9	277.7	279.7	273.7	282.2	266.4	273.4
15 Other assets <sup>6</sup>	439.0	467.6	473.7	475.3	471.6	468.8	493.3	490.1	489.3	486.1	498.1	499.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,695.9</b>	<b>6,069.8</b>	<b>6,118.5</b>	<b>6,190.0</b>	<b>6,224.7</b>	<b>6,205.4</b>	<b>6,294.4</b>	<b>6,313.6</b>	<b>6,287.5</b>	<b>6,317.5</b>	<b>6,293.9</b>	<b>6,320.2</b>
<b>LIABILITIES</b>												
17 Deposits	3,810.6	3,986.1	4,015.2	4,056.7	4,062.7	4,083.7	4,094.1	4,137.2	4,137.6	4,179.6	4,128.3	4,161.2
18 Transaction	613.4	572.6	600.1	596.7	602.1	598.0	603.2	607.6	643.2	587.7	574.9	599.9
19 Nontransaction	3,197.3	3,413.4	3,415.1	3,460.0	3,460.6	3,485.7	3,490.9	3,529.6	3,494.4	3,591.9	3,553.4	3,561.3
20 Large time	552.0	568.3	571.2	571.6	571.0	582.2	587.8	587.5	584.8	590.9	578.7	572.0
21 Other	2,645.3	2,845.1	2,843.9	2,888.4	2,889.6	2,903.5	2,903.1	2,942.0	2,909.6	3,001.0	2,974.7	2,989.3
22 Borrowings	1,018.7	1,097.7	1,099.4	1,114.9	1,119.1	1,061.9	1,092.4	1,095.8	1,086.5	1,084.9	1,093.7	1,100.6
23 From banks in the U.S.	362.2	393.3	391.9	396.7	387.6	349.5	355.5	361.3	352.7	365.7	366.0	374.5
24 From others	656.6	704.4	707.4	718.1	731.5	712.4	737.0	734.5	733.8	719.2	727.7	726.1
25 Net due to related foreign offices	174.8	182.8	189.1	196.3	211.2	226.6	224.5	225.3	219.8	217.2	227.7	228.7
26 Other liabilities	242.8	338.9	328.1	332.1	339.5	344.4	351.7	348.9	342.5	352.0	355.7	354.0
27 <b>TOTAL LIABILITIES</b>	<b>5,246.9</b>	<b>5,605.5</b>	<b>5,631.8</b>	<b>5,700.0</b>	<b>5,732.5</b>	<b>5,716.7</b>	<b>5,762.7</b>	<b>5,807.2</b>	<b>5,786.4</b>	<b>5,833.8</b>	<b>5,805.5</b>	<b>5,844.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	449.0	464.3	486.7	490.0	492.2	488.7	531.8	506.4	501.1	483.7	488.5	475.8

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

Not seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	4,818.3	5,109.6	5,147.2	5,229.8	5,282.6	5,271.1	5,322.9	5,326.4	5,293.8	5,325.0	5,332.2	5,342.2
2 Securities in bank credit	1,254.8	1,390.8	1,390.2	1,434.8	1,453.5	1,449.7	1,480.6	1,482.9	1,468.6	1,479.3	1,469.0	1,458.3
3 Treasury and Agency securities <sup>2</sup>	779.2	872.2	880.8	912.5	922.3	923.6	946.0	950.6	944.6	955.4	949.9	940.1
4 Other securities	475.6	518.6	509.4	522.3	531.2	526.1	534.6	532.3	524.0	523.9	519.0	518.2
5 Loans and leases in bank credit <sup>3</sup>	3,563.4	3,718.9	3,757.0	3,795.0	3,829.1	3,821.4	3,842.2	3,843.5	3,825.2	3,845.6	3,863.2	3,883.9
6 Commercial and industrial	821.5	787.3	788.3	787.9	785.1	778.6	777.5	777.2	776.3	779.2	776.8	782.1
7 Real estate	1,765.5	1,922.1	1,954.9	1,992.3	2,014.8	2,027.6	2,054.4	2,064.9	2,049.4	2,073.0	2,098.7	2,100.1
8 Revolving home equity	165.9	201.8	205.6	209.0	213.4	217.1	222.6	227.4	227.7	229.6	230.7	232.0
9 Other	1,599.6	1,720.3	1,749.3	1,783.3	1,801.4	1,810.5	1,831.8	1,837.6	1,821.6	1,843.3	1,868.0	1,868.0
10 Consumer	558.1	582.1	585.3	588.1	597.1	600.5	597.1	588.6	588.7	585.4	582.3	585.5
10a Credit cards and related plans	219.9	230.9	232.0	231.6	238.6	234.8	228.0	223.7	223.4	219.6	217.7	219.8
10b Other	338.3	351.2	353.2	356.5	358.6	365.6	369.1	364.9	365.3	365.7	364.7	365.8
11 Security <sup>4</sup>	81.3	87.1	87.8	83.4	83.4	70.6	71.8	71.6	72.7	66.1	70.8	77.6
12 Other loans and leases	337.0	340.3	340.8	343.3	348.7	344.2	341.4	341.0	338.1	341.9	334.5	338.6
13 Interbank loans	254.1	288.9	296.4	305.0	305.4	275.8	274.0	291.9	281.2	310.4	285.7	302.9
14 Cash assets <sup>5</sup>	246.6	268.0	274.3	280.4	291.3	285.8	277.2	270.1	257.1	283.3	258.7	282.0
15 Other assets <sup>6</sup>	437.7	471.1	474.1	478.9	475.4	471.3	490.2	488.5	482.6	489.8	500.1	499.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,681.3</b>	<b>6,062.3</b>	<b>6,116.7</b>	<b>6,218.0</b>	<b>6,278.6</b>	<b>6,227.2</b>	<b>6,286.8</b>	<b>6,299.1</b>	<b>6,237.1</b>	<b>6,331.4</b>	<b>6,300.4</b>	<b>6,350.2</b>
<b>LIABILITIES</b>												
17 Deposits	3,812.6	3,967.6	4,011.0	4,071.6	4,102.6	4,090.9	4,104.8	4,140.3	4,108.0	4,209.9	4,172.9	4,207.7
18 Transaction	605.2	567.5	596.9	604.0	634.1	611.8	595.5	599.6	623.6	599.5	578.9	622.1
19 Nontransaction	3,207.4	3,400.1	3,414.0	3,467.6	3,468.5	3,479.1	3,509.3	3,540.7	3,484.4	3,610.4	3,594.0	3,585.6
20 Large time	550.6	565.9	572.7	575.7	573.8	583.5	588.8	586.0	580.7	588.0	578.0	570.8
21 Other	2,656.9	2,834.1	2,841.4	2,892.0	2,894.7	2,895.6	2,920.5	2,954.6	2,903.7	3,022.4	3,016.0	3,014.8
22 Borrowings	1,015.4	1,095.4	1,101.9	1,116.2	1,118.2	1,075.0	1,094.6	1,092.2	1,077.0	1,076.3	1,083.3	1,099.9
23 From banks in the U.S.	365.4	386.5	390.4	393.5	389.3	354.0	359.0	364.7	354.3	368.6	367.7	377.9
24 From others	650.0	708.9	711.5	722.7	728.9	721.0	735.6	727.5	722.8	707.7	715.7	722.0
25 Net due to related foreign offices	171.3	183.6	192.5	201.5	215.6	228.1	228.8	221.0	215.9	209.9	214.3	214.3
26 Other liabilities	239.4	340.2	332.6	339.1	345.3	346.4	357.2	343.6	337.4	342.3	338.4	335.7
27 <b>TOTAL LIABILITIES</b>	<b>5,238.7</b>	<b>5,586.9</b>	<b>5,638.1</b>	<b>5,728.4</b>	<b>5,781.8</b>	<b>5,740.4</b>	<b>5,785.4</b>	<b>5,797.1</b>	<b>5,738.3</b>	<b>5,838.5</b>	<b>5,809.0</b>	<b>5,857.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	442.7	475.4	478.6	489.6	496.8	486.7	501.4	502.0	498.8	492.9	491.4	492.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	2,624.7	2,769.7	2,778.5	2,829.2	2,858.2	2,857.2	2,904.0	2,901.2	2,877.1	2,888.4	2,890.0	2,891.2
2 Securities in bank credit	633.7	744.3	737.5	770.1	779.5	773.8	804.9	802.4	791.0	792.7	780.4	775.6
3 Treasury and Agency securities <sup>2</sup>	373.9	431.5	436.2	455.4	457.7	460.8	479.5	475.9	471.5	471.9	463.9	460.4
3a Trading account	32.9	42.4	37.7	47.9	44.5	41.5	54.8	42.1	37.5	38.2	39.9	41.7
3b Investment account	340.9	389.1	398.5	407.5	413.1	419.2	424.7	433.8	434.0	433.7	424.0	418.8
4 Other securities	259.8	312.8	301.3	314.7	321.8	313.0	325.3	326.4	319.5	320.8	316.4	315.2
4a Trading account	122.2	171.3	153.8	161.0	164.9	159.7	172.2	171.3	164.1	164.5	160.9	159.4
4b Investment account	137.6	141.5	147.5	153.7	157.0	153.3	153.1	155.1	155.4	156.3	155.6	155.8
4c State and local government	27.6	28.4	28.8	29.3	29.5	29.4	29.6	30.1	30.4	30.3	30.8	30.7
4d Other	110.0	113.1	118.7	124.4	127.5	123.9	123.5	125.0	125.1	126.0	124.8	125.1
5 Loans and leases in bank credit <sup>3</sup>	1,991.0	2,025.4	2,041.0	2,059.1	2,078.7	2,083.4	2,099.2	2,098.8	2,086.0	2,095.7	2,109.7	2,115.6
6 Commercial and industrial	527.3	487.8	485.4	484.0	481.9	479.2	474.2	470.4	469.7	469.1	468.6	469.9
7 Real estate	854.9	926.2	944.6	969.2	989.6	1,005.6	1,027.2	1,036.6	1,023.9	1,041.4	1,058.1	1,056.6
8 Revolving home equity	106.3	127.5	129.9	132.8	136.8	139.9	142.3	147.8	148.2	149.5	149.9	149.9
9 Other	748.6	798.6	814.7	836.4	852.8	865.7	884.9	888.8	875.7	891.9	908.2	906.7
10 Consumer Security <sup>4</sup>	291.5	297.5	297.9	296.3	296.4	296.6	294.5	291.0	290.7	290.3	288.5	289.4
11a Fed funds and RPs with broker/dealer	61.8	67.8	67.0	62.1	60.8	52.3	53.7	52.1	54.5	49.7	53.6	56.7
11b Other	12.5	9.9	10.3	10.8	10.4	10.6	10.7	11.4	12.1	11.0	11.8	11.0
12a State and local government	13.4	13.1	13.0	12.1	11.8	12.0	12.2	12.4	12.5	12.5	12.4	12.4
12b Agricultural	9.4	8.2	8.1	8.1	8.2	8.1	7.8	7.8	7.8	7.7	7.7	7.6
12c Fed funds and RPs with others	21.6	19.9	19.3	18.7	22.6	23.0	23.4	23.0	21.2	20.6	19.2	21.6
12d All other loans	67.2	68.5	70.5	73.8	74.4	75.4	75.0	74.0	73.8	73.6	70.7	71.4
12e Lease financing receivables	131.3	126.5	124.9	124.0	122.7	120.8	120.5	120.1	119.9	119.8	119.0	118.9
13 Interbank loans	153.1	184.0	184.1	181.6	179.4	153.5	150.3	159.1	152.6	171.6	151.1	159.9
13a Fed funds and RPs with banks	81.6	90.6	85.6	88.5	86.2	85.7	81.1	89.5	81.6	103.8	83.5	88.5
13b Other	71.5	93.3	98.5	93.1	93.2	67.8	69.2	69.7	71.0	67.8	67.6	71.5
14 Cash assets <sup>5</sup>	144.0	145.7	144.6	146.0	147.1	146.8	148.2	148.5	141.7	148.8	136.4	146.9
15 Other assets <sup>6</sup>	298.5	322.7	333.2	332.9	328.8	324.5	345.1	339.3	343.3	329.1	341.4	344.1
16 TOTAL ASSETS <sup>7</sup>	<b>3,175.6</b>	<b>3,378.4</b>	<b>3,396.5</b>	<b>3,445.5</b>	<b>3,469.7</b>	<b>3,437.5</b>	<b>3,503.0</b>	<b>3,503.3</b>	<b>3,469.8</b>	<b>3,493.5</b>	<b>3,475.2</b>	<b>3,498.4</b>

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

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

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>LIABILITIES</b>												
17 Deposits	1,827.1	1,893.2	1,910.2	1,937.7	1,947.5	1,960.8	1,961.3	1,979.9	1,974.0	2,006.8	1,968.7	1,991.1
18 Transaction	311.1	270.9	288.7	284.5	287.6	285.0	287.2	287.5	304.6	274.6	265.1	293.0
19 Nontransaction	1,516.1	1,622.3	1,621.5	1,653.2	1,659.9	1,675.8	1,674.2	1,692.5	1,669.4	1,732.2	1,703.6	1,698.1
20 Large time	252.1	266.9	267.1	265.7	262.6	274.5	277.2	272.6	269.4	275.0	263.0	256.3
21 Other	1,264.0	1,355.4	1,354.4	1,387.5	1,397.2	1,401.3	1,397.0	1,419.9	1,400.0	1,457.2	1,440.6	1,441.8
22 Borrowings	697.6	730.7	727.6	740.9	729.7	654.8	681.9	688.0	679.2	677.4	681.0	692.3
23 From banks in the U.S.	249.0	263.5	262.7	268.8	248.9	193.5	196.1	204.5	195.7	210.7	208.9	218.1
24 From others	448.6	467.2	464.9	472.1	480.9	461.3	485.7	483.5	483.5	466.7	472.1	474.2
25 Net due to related foreign offices	165.7	174.2	176.8	185.0	198.8	211.4	211.5	213.8	207.8	203.9	215.2	216.1
26 Other liabilities	181.4	271.3	261.0	264.9	274.5	273.7	278.8	274.9	268.0	278.9	283.4	279.9
27 <b>TOTAL LIABILITIES</b>	<b>2,871.8</b>	<b>3,069.3</b>	<b>3,075.5</b>	<b>3,128.5</b>	<b>3,150.5</b>	<b>3,100.7</b>	<b>3,133.5</b>	<b>3,156.7</b>	<b>3,129.0</b>	<b>3,167.0</b>	<b>3,148.3</b>	<b>3,179.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	303.7	309.1	321.0	316.9	319.2	336.8	369.5	346.6	340.8	326.5	327.0	319.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	2,619.2	2,767.5	2,778.4	2,837.5	2,870.7	2,864.6	2,906.2	2,895.0	2,858.2	2,881.6	2,883.1	2,892.0
2 Securities in bank credit	635.4	743.0	737.5	774.5	784.6	782.4	813.2	804.7	786.2	792.4	780.0	774.2
3 Treasury and Agency securities <sup>2</sup>	375.6	431.3	434.4	458.3	460.4	463.8	485.0	478.2	468.9	473.3	466.9	460.4
3a Trading account	33.1	42.4	37.6	48.2	44.8	41.8	55.5	42.4	37.3	38.3	40.2	41.7
3b Investment account	342.5	388.9	396.9	410.1	415.6	422.0	429.6	435.8	431.6	434.9	426.7	418.7
3c Mortgage-backed	263.5	308.3	313.2	324.8	317.2	323.3	329.5	332.8	328.2	336.0	329.6	322.5
3d Other	78.9	80.5	83.7	85.3	98.4	98.7	100.1	103.0	103.4	98.9	97.1	96.2
3e 1 year or less	20.2	20.2	22.1	23.5	24.5	21.6	23.1	24.6	24.8	22.9	24.1	24.5
3f Between 1 and 5 years	46.2	47.2	51.0	48.0	57.4	59.3	58.1	57.9	60.6	58.1	55.5	54.9
3g More than 5 years	12.5	13.1	10.6	13.8	16.6	17.8	18.9	20.5	18.1	17.9	17.5	16.9
4 Other securities	259.8	311.7	303.0	316.2	324.2	318.6	328.2	326.5	317.2	319.1	313.1	313.8
4a Trading account	122.2	170.7	154.7	161.8	166.1	162.5	173.7	171.4	162.9	163.7	159.2	158.7
4b Investment account	137.6	141.0	148.4	154.5	158.1	156.0	154.4	155.1	154.3	155.5	154.0	155.1
4c State and local government	27.6	28.4	29.0	29.4	29.7	30.0	29.8	30.1	30.1	30.2	30.5	30.6
4d Other	110.0	112.7	119.4	125.0	128.4	126.1	124.6	125.0	124.2	125.3	123.5	124.5
5 Loans and leases in bank credit <sup>3</sup>	1,983.9	2,024.5	2,040.9	2,063.0	2,086.1	2,082.2	2,093.0	2,090.4	2,072.0	2,089.2	2,103.1	2,117.8
6 Commercial and industrial	527.2	487.9	485.9	484.2	479.3	474.7	472.2	470.4	469.1	471.1	469.2	472.6
7 Real estate	849.4	927.2	945.2	971.9	990.9	1,004.5	1,022.9	1,029.7	1,015.2	1,034.9	1,054.8	1,054.4
8 Revolving home equity	105.1	127.9	130.2	132.5	135.9	139.0	142.6	146.1	146.1	147.7	148.5	149.6
9a Other residential	430.3	483.9	496.4	520.5	536.5	546.2	561.0	564.1	549.1	569.1	588.7	587.2
9b Commercial	314.0	315.4	318.6	318.9	318.4	319.4	319.4	319.6	320.0	318.1	317.6	317.6
10 Consumer	291.9	294.6	294.6	294.9	298.9	301.4	297.7	291.6	290.9	290.0	288.2	289.8
10a Credit cards and related plans	119.4	118.5	117.1	114.6	117.3	115.3	109.7	105.9	104.8	103.5	102.4	103.3
10b Other	172.6	176.1	177.5	180.3	181.6	186.1	188.0	185.8	186.1	186.5	185.8	186.5
11 Security <sup>4</sup>	73.6	79.1	79.6	74.9	75.0	62.4	63.3	62.9	64.1	57.3	62.0	68.6
11a Fed funds and RPs with broker/dealer	61.2	69.1	69.0	63.8	64.1	51.9	52.8	51.6	52.5	47.0	50.8	57.5
11b Other	12.4	10.1	10.6	11.1	10.9	10.5	10.5	11.3	11.6	10.4	11.2	11.2
12a State and local government	13.4	13.1	13.0	12.1	11.8	12.0	12.2	12.4	12.5	12.5	12.4	12.4
12b Agricultural	9.3	8.2	8.0	8.0	8.1	8.1	7.7	7.7	7.7	7.7	7.6	7.6
12c Fed funds and RPs with others	21.6	19.9	19.3	18.7	22.6	23.0	23.4	23.0	21.2	20.6	19.2	21.6
12d All other loans	65.1	69.6	70.8	74.7	76.4	73.5	71.7	71.8	71.0	74.7	70.1	71.3
12e Lease financing receivables	132.1	124.8	124.3	123.5	123.0	122.6	121.9	120.9	120.4	120.5	119.6	119.4
13 Interbank loans	153.1	178.1	178.3	183.1	183.9	156.7	148.5	159.2	149.1	176.7	151.5	165.7
13a Fed funds and RPs with banks	81.6	87.8	83.0	89.2	88.4	87.5	80.2	89.5	79.7	106.9	83.7	91.6
13b Other	71.4	90.2	95.3	93.9	95.5	69.2	68.3	69.6	69.4	69.8	67.8	74.0
14 Cash assets <sup>5</sup>	139.1	142.7	146.2	149.1	158.7	155.6	148.2	143.5	132.7	150.2	132.3	155.3
15 Other assets <sup>6</sup>	297.2	326.3	333.5	336.5	332.6	326.9	342.0	337.7	336.6	332.9	343.4	344.1
16 TOTAL ASSETS <sup>7</sup>	<b>3,163.5</b>	<b>3,370.8</b>	<b>3,393.1</b>	<b>3,462.3</b>	<b>3,502.1</b>	<b>3,459.4</b>	<b>3,499.9</b>	<b>3,490.3</b>	<b>3,431.7</b>	<b>3,497.0</b>	<b>3,466.8</b>	<b>3,513.3</b>

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

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

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>LIABILITIES</b>												
17 Deposits	1,824.6	1,885.6	1,907.8	1,944.5	1,964.0	1,961.7	1,965.4	1,978.0	1,951.0	2,019.2	1,985.5	2,015.3
18 Transaction	306.4	266.5	285.7	288.3	308.0	293.8	282.8	283.1	293.7	282.8	266.2	308.7
19 Nontransaction	1,518.2	1,619.0	1,622.1	1,656.2	1,656.0	1,667.9	1,682.5	1,694.9	1,657.2	1,736.4	1,719.3	1,706.6
20 Large time	250.7	264.5	268.6	269.8	265.5	275.8	278.2	271.1	265.2	272.1	262.3	255.1
21 Other	1,267.5	1,354.5	1,353.4	1,386.5	1,390.5	1,392.1	1,404.4	1,423.8	1,392.0	1,464.2	1,457.0	1,451.5
22 Borrowings	694.2	728.4	730.1	742.3	728.9	667.9	684.0	684.4	669.7	668.8	670.7	691.5
23 From banks in the U.S.	252.2	256.7	261.2	265.6	250.6	198.1	199.6	208.0	197.3	213.7	210.6	221.5
24 From others	442.1	471.6	468.9	476.7	478.2	469.8	484.4	476.5	472.5	455.2	460.1	470.0
25 Net due to related foreign offices	162.2	175.0	180.2	190.2	203.2	212.9	215.8	209.5	203.9	196.6	201.8	201.8
26 Other liabilities	178.1	272.7	265.5	271.8	280.3	275.7	284.2	269.6	262.9	269.2	266.1	261.6
27 <b>TOTAL LIABILITIES</b>	<b>2,859.1</b>	<b>3,061.6</b>	<b>3,083.6</b>	<b>3,148.9</b>	<b>3,176.4</b>	<b>3,118.2</b>	<b>3,149.4</b>	<b>3,141.6</b>	<b>3,087.5</b>	<b>3,153.8</b>	<b>3,124.0</b>	<b>3,170.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	304.4	309.2	309.5	313.4	325.8	341.3	350.5	348.7	344.2	343.2	342.8	343.0



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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	2,202.7	2,339.7	2,366.3	2,388.8	2,400.4	2,404.5	2,419.8	2,434.7	2,439.4	2,446.0	2,451.9	2,451.1
2 Securities in bank credit	617.2	647.6	654.9	661.4	667.4	665.5	666.6	675.6	678.7	683.9	686.8	682.5
3 Treasury and Agency securities <sup>2</sup>	401.4	440.8	448.5	455.4	460.4	458.0	460.2	469.7	472.0	479.1	480.9	478.0
4 Other securities	215.8	206.8	206.4	206.0	207.0	207.5	206.4	205.9	206.7	204.8	205.9	204.4
5 Loans and leases in bank credit <sup>3</sup>	1,585.6	1,692.1	1,711.4	1,727.4	1,733.0	1,739.0	1,753.2	1,759.1	1,760.7	1,762.1	1,765.1	1,768.6
6 Commercial and industrial	294.4	301.0	302.6	305.2	305.9	305.4	306.7	307.0	306.7	307.7	306.6	307.2
7 Real estate	917.9	994.4	1,008.6	1,018.5	1,020.7	1,021.6	1,031.3	1,037.4	1,036.9	1,040.3	1,046.3	1,047.3
8 Revolving home equity	61.0	73.7	75.2	76.3	77.1	77.8	79.9	81.7	82.2	82.6	82.8	82.8
9 Other	856.9	920.7	933.4	942.2	943.6	943.7	951.4	955.7	954.6	957.7	963.5	964.4
10 Consumer	269.2	285.5	287.0	289.4	291.8	296.2	299.5	299.9	301.0	299.6	298.9	299.8
11 Security <sup>4</sup>	7.4	8.0	8.2	8.2	8.2	8.5	8.6	8.5	8.7	8.3	8.0	8.4
12 Other loans and leases	96.6	103.2	104.9	106.0	106.3	107.3	107.0	106.5	107.4	106.3	105.2	105.9
13 Interbank loans	95.9	112.6	119.4	118.4	119.0	125.4	126.5	126.4	133.0	120.3	112.8	121.3
14 Cash assets <sup>5</sup>	111.5	125.8	127.6	127.1	125.3	126.1	129.5	131.1	132.0	133.4	130.0	126.5
15 Other assets <sup>6</sup>	140.5	144.8	140.5	142.4	142.8	144.4	148.2	150.8	146.0	156.9	156.7	155.6
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,520.4</b>	<b>2,691.3</b>	<b>2,722.0</b>	<b>2,744.5</b>	<b>2,755.0</b>	<b>2,768.0</b>	<b>2,791.4</b>	<b>2,810.3</b>	<b>2,817.7</b>	<b>2,824.0</b>	<b>2,818.7</b>	<b>2,821.8</b>
<b>LIABILITIES</b>												
17 Deposits	1,983.5	2,092.9	2,105.1	2,119.0	2,115.2	2,123.0	2,132.7	2,157.3	2,163.6	2,172.8	2,159.6	2,170.1
18 Transaction	302.3	301.8	311.5	312.2	314.5	313.0	316.0	320.2	338.5	313.2	309.8	306.9
19 Nontransaction	1,681.2	1,791.1	1,793.6	1,806.8	1,800.8	1,809.9	1,816.7	1,837.1	1,825.0	1,859.7	1,849.8	1,863.2
20 Large time	299.9	301.4	304.1	305.9	308.4	307.7	310.6	314.9	315.5	315.9	315.7	315.7
21 Other	1,381.3	1,489.7	1,489.6	1,500.9	1,492.4	1,502.3	1,506.1	1,522.2	1,509.6	1,543.8	1,534.1	1,547.5
22 Borrowings	321.2	367.0	371.8	373.9	389.3	407.2	410.6	407.8	407.3	407.5	412.7	408.4
23 From banks in the U.S.	113.2	129.8	129.3	127.9	138.7	156.0	159.3	156.8	157.0	155.0	157.1	156.4
24 From others	208.0	237.3	242.5	246.0	250.6	251.2	251.3	251.0	250.3	252.5	255.6	252.0
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.5	12.0	13.3	12.5	12.5
26 Other liabilities	61.4	67.6	67.1	67.2	65.0	70.7	72.9	74.0	74.5	73.1	72.4	74.1
27 <b>TOTAL LIABILITIES</b>	<b>2,375.1</b>	<b>2,536.1</b>	<b>2,556.3</b>	<b>2,571.4</b>	<b>2,581.9</b>	<b>2,616.0</b>	<b>2,629.2</b>	<b>2,650.5</b>	<b>2,657.4</b>	<b>2,666.8</b>	<b>2,657.2</b>	<b>2,665.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	145.3	155.2	165.7	173.1	173.1	151.9	162.2	159.8	160.3	157.2	161.5	156.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	2,199.0	2,342.1	2,368.8	2,392.3	2,412.0	2,406.5	2,416.6	2,431.4	2,435.6	2,443.4	2,449.1	2,450.2
2 Securities in bank credit	619.5	647.8	652.8	660.3	668.9	667.3	667.4	678.3	682.4	687.0	689.0	684.2
3 Treasury and Agency securities <sup>2</sup>	403.6	440.9	446.4	454.2	461.9	459.8	461.0	472.4	475.7	482.1	483.1	479.7
4 Other securities	215.8	206.8	206.4	206.0	207.0	207.5	206.4	205.9	206.7	204.8	205.9	204.4
5 Loans and leases in bank credit <sup>3</sup>	1,579.6	1,694.3	1,716.1	1,732.0	1,743.0	1,739.2	1,749.2	1,753.1	1,753.2	1,756.4	1,760.1	1,766.1
6 Commercial and industrial	294.3	299.3	302.3	303.7	305.8	303.9	305.3	306.9	307.2	308.2	307.6	309.5
7 Real estate	916.1	994.9	1,009.6	1,020.4	1,023.9	1,023.0	1,031.4	1,035.2	1,034.2	1,038.0	1,044.0	1,045.7
8 Revolving home equity	60.7	73.9	75.5	76.5	77.5	78.1	80.0	81.3	81.7	81.9	82.3	82.5
9 Other	855.3	921.0	934.2	943.9	946.4	945.0	951.4	953.9	952.5	956.1	961.7	963.2
10 Consumer	266.2	287.5	290.7	293.2	298.2	299.1	299.4	297.0	297.8	295.3	294.1	295.7
10a Credit cards and related plans	100.5	112.4	115.0	116.9	121.3	119.6	118.3	117.8	118.6	116.1	115.3	116.5
10b Other	165.7	175.1	175.7	176.2	176.9	179.5	181.1	179.2	179.2	179.2	178.8	179.2
11 Security <sup>4</sup>	7.6	7.9	8.2	8.5	8.4	8.2	8.5	8.7	8.6	8.8	8.8	8.9
12 Other loans and leases	95.3	104.7	105.2	106.3	106.7	105.0	104.6	105.3	105.3	106.1	105.6	106.2
13 Interbank loans	101.0	110.8	118.1	121.9	121.5	119.0	125.5	132.8	132.2	133.7	134.2	137.2
14 Cash assets <sup>5</sup>	107.6	125.3	128.1	131.3	132.6	130.3	129.1	126.6	124.4	133.0	126.4	126.7
15 Other assets <sup>6</sup>	140.5	144.8	140.5	142.4	142.8	144.4	148.2	150.8	146.0	156.9	156.7	155.6
16 TOTAL ASSETS <sup>7</sup>	<b>2,517.8</b>	<b>2,691.5</b>	<b>2,723.6</b>	<b>2,755.7</b>	<b>2,776.4</b>	<b>2,767.7</b>	<b>2,786.8</b>	<b>2,808.8</b>	<b>2,805.4</b>	<b>2,834.4</b>	<b>2,833.6</b>	<b>2,836.9</b>
<b>LIABILITIES</b>												
17 Deposits	1,988.0	2,082.0	2,103.2	2,127.1	2,138.7	2,129.2	2,139.4	2,162.2	2,157.0	2,190.8	2,187.4	2,192.4
18 Transaction	298.8	301.0	311.2	315.7	326.1	318.0	312.7	316.5	329.8	316.7	312.7	313.4
19 Nontransaction	1,689.2	1,781.0	1,792.0	1,811.4	1,812.6	1,811.2	1,826.8	1,845.7	1,827.2	1,874.0	1,874.7	1,879.0
20 Large time	299.9	301.4	304.1	305.9	308.4	307.7	310.6	314.9	315.5	315.9	315.7	315.7
21 Other	1,389.3	1,479.6	1,487.9	1,505.5	1,504.2	1,503.5	1,516.2	1,530.8	1,511.7	1,558.1	1,559.0	1,563.4
22 Borrowings	321.2	367.0	371.8	373.9	389.3	407.2	410.6	407.8	407.3	407.5	412.7	408.4
23 From banks in the U.S.	113.2	129.8	129.3	127.9	138.7	156.0	159.3	156.8	157.0	155.0	157.1	156.4
24 From others	208.0	237.3	242.5	246.0	250.6	251.2	251.3	251.0	250.3	252.5	255.6	252.0
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.5	12.0	13.3	12.5	12.5
26 Other liabilities	61.4	67.6	67.1	67.2	65.0	70.7	72.9	74.0	74.5	73.1	72.4	74.1
27 TOTAL LIABILITIES	<b>2,379.6</b>	<b>2,525.3</b>	<b>2,554.5</b>	<b>2,579.5</b>	<b>2,605.4</b>	<b>2,622.3</b>	<b>2,635.9</b>	<b>2,655.5</b>	<b>2,650.8</b>	<b>2,684.7</b>	<b>2,685.0</b>	<b>2,687.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	138.2	166.2	169.1	176.2	171.0	145.5	150.9	153.3	154.6	149.7	148.6	149.5

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

Seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	591.1	619.8	614.6	620.2	636.1	627.6	640.5	658.5	656.4	659.7	668.6	642.9
2 Securities in bank credit	228.6	247.6	244.9	248.0	261.8	262.8	272.9	277.1	271.1	275.7	273.9	269.9
3 Treasury and Agency securities <sup>2</sup>	70.9	87.1	89.0	93.5	101.9	102.7	107.6	111.5	110.6	115.5	114.9	112.7
4 Other securities	157.7	160.5	155.9	154.5	159.9	160.1	165.3	165.5	160.5	160.2	159.0	157.2
5 Loans and leases in bank credit <sup>3</sup>	362.5	372.2	369.7	372.2	374.3	364.8	367.6	381.4	385.3	384.0	394.7	373.0
6 Commercial and industrial	195.5	185.0	181.1	178.9	178.4	176.4	172.3	169.0	168.2	167.1	169.1	169.6
7 Real estate	18.0	19.0	19.6	20.0	19.5	18.9	18.1	17.8	18.0	17.0	16.8	16.7
11 Security <sup>4</sup>	79.9	95.2	97.5	104.7	110.1	105.1	112.9	130.0	135.7	135.6	144.0	122.8
12 Other loans and leases	69.1	73.0	71.5	68.6	66.4	64.4	64.4	64.5	63.4	64.4	64.7	63.9
13 Interbank loans	20.7	21.2	24.5	25.5	30.0	28.8	28.8	30.5	30.6	26.8	29.1	25.0
14 Cash assets <sup>5</sup>	44.4	46.6	45.5	42.3	44.6	40.0	38.3	42.5	44.6	43.7	41.4	46.7
15 Other assets <sup>6</sup>	24.9	29.0	33.8	34.6	35.9	39.9	41.7	38.1	36.1	39.7	41.4	41.9
16 TOTAL ASSETS <sup>7</sup>	<b>680.7</b>	<b>716.2</b>	<b>718.0</b>	<b>722.2</b>	<b>746.3</b>	<b>735.9</b>	<b>749.0</b>	<b>769.2</b>	<b>767.3</b>	<b>769.6</b>	<b>780.1</b>	<b>756.1</b>
<b>LIABILITIES</b>												
17 Deposits	482.4	492.3	471.4	452.6	425.6	426.8	443.4	449.2	438.4	436.7	438.7	441.2
18 Transaction	10.2	10.1	9.6	9.2	9.2	9.5	9.7	10.6	10.4	10.3	10.0	10.0
19 Nontransaction	472.2	482.2	461.8	443.3	416.4	417.2	433.6	438.6	428.0	426.3	428.7	431.1
22 Borrowings	187.5	225.1	232.7	251.2	277.9	271.7	276.8	299.4	311.6	300.9	311.5	302.1
23 From banks in the U.S.	20.8	22.6	23.0	25.2	29.9	31.0	31.4	34.3	33.0	33.2	25.2	26.1
24 From others	166.6	202.5	209.7	226.0	248.0	240.6	245.4	265.1	278.6	267.7	286.3	276.0
25 Net due to related foreign offices	-72.5	-83.7	-71.6	-73.3	-59.2	-70.0	-78.6	-85.6	-94.3	-73.4	-73.7	-79.4
26 Other liabilities	73.4	93.8	99.7	99.3	102.1	98.9	101.1	95.3	90.3	88.4	89.4	93.3
27 TOTAL LIABILITIES	<b>670.8</b>	<b>727.4</b>	<b>732.2</b>	<b>729.7</b>	<b>746.4</b>	<b>727.3</b>	<b>742.7</b>	<b>758.3</b>	<b>746.0</b>	<b>752.6</b>	<b>765.9</b>	<b>757.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	9.9	-11.2	-14.2	-7.5	-0.2	8.6	6.3	10.9	21.3	17.0	14.2	-1.0

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

Not seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
<b>ASSETS</b>												
1 Bank credit	591.0	616.3	614.1	623.8	646.2	635.5	645.0	656.3	652.1	652.6	656.6	649.1
2 Securities in bank credit	228.6	247.6	244.9	248.0	261.8	262.8	272.9	277.1	271.1	275.7	273.9	269.9
3 Treasury and Agency securities <sup>2</sup>	70.9	87.1	89.0	93.5	101.9	102.7	107.6	111.5	110.6	115.5	114.9	112.7
3a Trading account	9.3	16.1	18.6	20.3	30.6	32.1	34.9	34.6	33.8	38.1	36.9	36.5
3b Investment account	61.6	71.0	70.4	73.2	71.3	70.6	72.7	76.9	76.8	77.4	78.0	76.3
4 Other securities	157.7	160.5	155.9	154.5	159.9	160.1	165.3	165.5	160.5	160.2	159.0	157.2
4a Trading account	100.3	105.1	101.5	100.4	101.3	101.2	100.3	98.9	94.4	95.6	95.4	94.9
4b Investment account	57.4	55.4	54.4	54.0	58.6	58.9	65.0	66.6	66.1	64.6	63.6	62.3
5 Loans and leases in bank credit <sup>3</sup>	362.4	368.7	369.2	375.8	384.3	372.7	372.1	379.2	381.0	377.0	382.7	379.2
6 Commercial and industrial	197.2	184.9	181.2	180.3	179.8	176.5	173.7	170.5	169.6	168.2	168.2	169.1
7 Real estate	18.0	19.0	19.6	20.0	19.5	18.9	18.1	17.8	18.0	17.0	16.8	16.7
11 Security <sup>4</sup>	77.1	92.3	97.5	106.8	116.7	112.2	115.8	125.5	129.1	126.6	132.8	128.8
12 Other loans and leases	70.1	72.4	70.9	68.8	68.3	65.1	64.5	65.4	64.4	65.2	64.9	64.6
13 Interbank loans	20.7	21.2	24.5	25.5	30.0	28.8	28.8	30.5	30.6	26.8	29.1	25.0
14 Cash assets <sup>5</sup>	43.2	46.3	46.6	44.7	47.8	42.9	39.3	41.3	43.2	42.3	39.2	44.7
15 Other assets <sup>6</sup>	25.5	29.0	33.3	34.5	37.0	41.3	42.3	39.1	36.4	40.1	41.3	41.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>680.0</b>	<b>712.4</b>	<b>718.1</b>	<b>728.1</b>	<b>760.5</b>	<b>748.1</b>	<b>755.1</b>	<b>766.8</b>	<b>762.0</b>	<b>761.5</b>	<b>765.9</b>	<b>760.1</b>
<b>LIABILITIES</b>												
17 Deposits	486.9	474.1	459.1	452.7	436.4	442.9	453.5	453.3	445.0	442.5	441.4	446.2
18 Transaction	9.9	10.3	9.8	9.5	10.0	9.8	9.7	10.3	10.0	10.2	9.4	9.4
19 Nontransaction	477.0	463.9	449.3	443.1	426.5	433.1	443.8	443.1	435.0	432.4	432.0	436.8
22 Borrowings	187.5	225.1	232.7	251.2	277.9	271.7	276.8	299.4	311.6	300.9	311.5	302.1
23 From banks in the U.S.	20.8	22.6	23.0	25.2	29.9	31.0	31.4	34.3	33.0	33.2	25.2	26.1
24 From others	166.6	202.5	209.7	226.0	248.0	240.6	245.4	265.1	278.6	267.7	286.3	276.0
25 Net due to related foreign offices	-69.6	-82.2	-73.1	-74.7	-57.4	-67.4	-77.5	-83.3	-89.3	-72.1	-76.0	-81.3
26 Other liabilities	74.6	94.8	98.8	98.4	103.3	100.6	102.0	96.8	93.6	89.1	88.0	92.0
27 <b>TOTAL LIABILITIES</b>	<b>679.4</b>	<b>711.8</b>	<b>717.6</b>	<b>727.6</b>	<b>760.1</b>	<b>747.8</b>	<b>754.9</b>	<b>766.2</b>	<b>760.9</b>	<b>760.4</b>	<b>764.8</b>	<b>759.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	0.5	0.6	0.5	0.5	0.4	0.4	0.2	0.6	1.1	1.1	1.1	1.1

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

April 25, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 26	Apr 2	Apr 9	Apr 16
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	73.2	117.2	102.4	105.2	112.6	107.9	117.0	115.5	108.7	106.9	106.1	104.1
30 Reval. losses on off-bal. sheet items <sup>9</sup>	53.0	98.6	85.7	89.0	93.8	86.2	94.9	91.3	82.7	82.7	81.8	79.4
31 Mortgage-backed securities <sup>10</sup>	299.8	344.0	355.3	370.5	363.2	368.9	374.9	379.4	374.3	383.4	376.3	369.4
31a Pass-through	201.6	255.0	261.7	274.6	265.6	271.2	276.5	275.8	271.2	270.8	263.9	259.1
31b CMO, REMIC, and other	98.2	89.0	93.6	95.9	97.6	97.7	98.4	103.6	103.1	112.6	112.3	110.3
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	3.2	11.5	11.9	11.3	10.7	12.1	12.0	12.1	11.4	10.7	11.4	10.9
33 Offshore credit to U.S. residents <sup>12</sup>	19.8	19.0	18.4	18.5	18.7	18.3	18.2	18.2	18.5	17.7	17.3	17.3
34 Securitized consumer loans <sup>13</sup>	133.8	141.9	144.3	148.5	150.1	149.7	150.6	152.5	153.6	154.3	154.2	154.2
34a Credit cards and related plans	120.4	125.0	127.5	131.4	133.2	132.2	134.8	136.7	137.6	138.5	138.5	138.6
34b Other	13.4	16.9	16.9	17.0	16.9	17.5	15.8	15.8	15.9	15.8	15.7	15.6
35 Securitized business loans <sup>13</sup>	18.1	17.8	17.8	17.4	17.2	16.9	17.2	16.8	16.7	16.5	16.4	16.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities <sup>10</sup>	276.1	303.8	304.1	307.7	311.1	310.9	316.8	327.9	328.7	334.7	335.0	332.1
34 Securitized consumer loans <sup>13</sup>	203.2	199.9	198.3	198.7	201.3	205.6	204.5	203.2	203.3	203.9	204.9	206.4
34a Credit cards and related plans	195.5	195.9	189.3	189.8	192.5	197.1	196.0	194.8	194.9	195.4	196.5	198.1
34b Other	7.7	3.9	8.9	8.9	8.7	8.5	8.4	8.5	8.5	8.4	8.4	8.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	47.2	63.0	61.9	63.3	64.1	66.8	66.8	64.6	60.8	62.1	61.7	62.4
30 Reval. losses on off-bal. sheet items <sup>9</sup>	40.6	61.7	60.2	60.3	60.0	63.0	65.0	63.5	59.7	60.2	59.8	61.0
35 Securitized business loans <sup>13</sup>	12.4	8.1	7.6	7.2	6.8	5.6	4.7	4.1	3.5	3.4	3.4	3.4

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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**