

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

October 31, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	5,721.1	5,992.0	6,026.5	6,133.6	6,189.8	6,201.7	6,188.9	6,194.4	6,195.9	6,166.7	6,169.8	6,174.2
2 Securities in bank credit	1,642.6	1,766.1	1,778.7	1,837.4	1,862.0	1,815.3	1,773.9	1,778.9	1,799.4	1,787.2	1,791.8	1,825.8
3 Treasury and Agency securities ²	962.7	1,072.2	1,104.4	1,135.2	1,151.6	1,115.7	1,077.2	1,060.6	1,055.2	1,052.7	1,063.6	1,094.2
4 Other securities	679.9	693.9	674.3	702.2	710.4	699.6	696.7	718.3	744.1	734.4	728.2	731.6
5 Loans and leases in bank credit ³	4,078.5	4,225.9	4,247.8	4,296.2	4,327.8	4,386.4	4,415.0	4,415.5	4,396.5	4,379.5	4,378.0	4,348.3
6 Commercial and industrial	972.8	947.7	946.8	938.5	926.6	929.7	921.8	910.6	902.0	901.1	903.1	898.5
7 Real estate	1,937.4	2,095.1	2,111.3	2,134.2	2,157.1	2,195.0	2,240.0	2,255.4	2,238.6	2,250.8	2,243.4	2,221.6
8 Revolving home equity	200.8	230.5	234.8	238.4	244.8	248.9	253.2	258.4	260.7	262.1	263.5	266.0
9 Other	1,736.7	1,864.6	1,876.5	1,895.8	1,912.3	1,946.1	1,986.8	1,997.0	1,978.0	1,988.7	1,979.8	1,955.7
10 Consumer Security ⁴	582.9	586.9	584.6	589.9	595.8	596.3	597.0	602.0	598.2	596.3	596.9	594.9
11 Other loans and leases	180.9	193.6	190.6	210.3	212.2	214.8	207.0	202.2	214.3	205.3	207.1	207.8
12 Other loans and leases	404.4	402.6	414.5	423.2	436.1	450.7	449.3	445.3	443.3	426.0	427.6	425.6
13 Interbank loans	317.2	313.4	304.9	316.8	320.2	321.7	327.0	308.0	322.2	325.6	339.7	320.7
14 Cash assets ⁵	318.1	323.6	319.7	318.3	331.5	336.4	343.7	331.0	346.5	302.7	328.4	332.2
15 Other assets ⁶	501.0	525.0	528.7	546.1	549.8	555.5	566.6	552.9	560.7	542.2	541.6	548.3
16 TOTAL ASSETS ⁷	6,782.0	7,077.5	7,104.6	7,239.4	7,315.8	7,340.1	7,350.2	7,310.4	7,350.1	7,262.3	7,304.3	7,300.2
LIABILITIES												
17 Deposits	4,478.4	4,585.6	4,612.6	4,643.4	4,702.4	4,748.2	4,799.7	4,775.7	4,780.2	4,708.3	4,749.8	4,721.5
18 Transaction	582.7	619.4	632.4	634.1	639.3	655.3	655.1	634.8	625.1	590.3	633.8	649.7
19 Nontransaction	3,895.7	3,966.3	3,980.2	4,009.3	4,063.1	4,092.9	4,144.6	4,140.9	4,155.1	4,117.9	4,116.0	4,071.8
20 Large time	1,044.0	1,001.6	985.5	999.2	1,003.3	1,021.2	1,031.8	1,041.6	1,037.7	1,026.9	1,007.1	1,002.4
21 Other	2,851.7	2,964.7	2,994.7	3,010.2	3,059.8	3,071.6	3,112.8	3,099.3	3,117.4	3,091.1	3,108.9	3,069.5
22 Borrowings	1,325.8	1,389.8	1,396.7	1,438.2	1,478.1	1,515.1	1,518.1	1,481.2	1,470.4	1,418.4	1,432.2	1,430.2
23 From banks in the U.S.	415.9	397.3	397.1	389.8	408.5	410.6	416.0	403.2	399.9	399.3	407.1	385.1
24 From others	909.9	992.6	999.6	1,048.4	1,069.6	1,104.4	1,102.0	1,078.1	1,070.5	1,019.1	1,025.2	1,045.1
25 Net due to related foreign offices	92.7	135.8	139.3	146.5	126.4	143.0	126.8	130.7	147.9	151.9	160.0	157.1
26 Other liabilities	431.2	430.0	434.7	459.6	469.9	438.7	428.5	439.2	453.8	447.0	433.1	447.9
27 TOTAL LIABILITIES	6,328.1	6,541.2	6,583.2	6,687.7	6,776.9	6,844.9	6,873.0	6,826.8	6,852.3	6,725.6	6,775.1	6,756.7
28 Residual (assets less liabilities) ⁸	453.9	536.3	521.4	551.7	538.9	495.2	477.1	483.6	497.8	536.7	529.1	543.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	5,717.8	5,980.8	6,021.0	6,128.2	6,185.9	6,176.1	6,168.9	6,190.5	6,194.1	6,158.1	6,172.6	6,168.8
2 Securities in bank credit	1,641.4	1,771.1	1,776.5	1,835.1	1,855.9	1,800.1	1,766.6	1,777.6	1,797.2	1,785.3	1,787.3	1,819.9
3 Treasury and Agency securities ²	962.5	1,077.2	1,104.3	1,133.2	1,146.9	1,107.5	1,073.2	1,060.5	1,052.8	1,048.7	1,058.0	1,086.8
4 Other securities	678.9	693.9	672.2	702.0	709.0	692.5	693.4	717.2	744.4	736.6	729.4	733.2
5 Loans and leases in bank credit ³	4,076.4	4,209.7	4,244.5	4,293.1	4,330.1	4,376.0	4,402.2	4,412.8	4,396.9	4,372.9	4,385.3	4,348.9
6 Commercial and industrial	971.2	949.1	950.6	942.3	930.7	930.8	918.0	908.9	903.5	901.3	903.6	898.0
7 Real estate	1,939.1	2,086.1	2,107.6	2,138.0	2,158.3	2,193.4	2,240.1	2,257.4	2,239.4	2,252.4	2,246.9	2,221.7
8 Revolving home equity	201.4	228.4	234.5	239.6	245.6	249.0	253.3	259.3	261.5	262.7	264.4	266.6
9 Other	1,737.7	1,857.6	1,873.2	1,898.4	1,912.7	1,944.4	1,986.8	1,998.1	1,977.9	1,989.8	1,982.5	1,955.1
10 Consumer	581.9	584.7	581.8	588.7	592.4	590.7	593.2	600.0	595.8	592.5	595.4	595.3
10a Credit cards and related plans	230.9	219.6	215.6	221.5	223.2	219.9	219.9	222.8	218.0	214.2	216.9	216.7
10b Other	351.0	365.0	366.2	367.2	369.3	370.8	373.3	377.2	377.8	378.3	378.4	378.6
11 Security ⁴	179.4	189.2	189.8	202.6	210.8	208.7	201.7	200.0	211.2	200.3	210.5	211.1
12 Other loans and leases	404.8	400.7	414.7	421.6	437.9	452.4	449.2	446.5	446.9	426.3	428.9	422.8
13 Interbank loans	309.6	319.9	316.0	312.6	321.4	317.1	321.1	301.1	314.1	319.1	332.9	306.0
14 Cash assets ⁵	314.3	312.8	318.0	314.7	322.3	325.7	327.1	327.2	343.0	302.2	353.4	320.3
15 Other assets ⁶	504.6	524.1	528.1	544.0	544.3	553.7	563.1	556.9	570.2	545.0	541.7	541.6
16 TOTAL ASSETS ⁷	6,770.8	7,060.8	7,108.0	7,223.8	7,298.3	7,297.7	7,303.9	7,299.7	7,346.5	7,250.0	7,326.0	7,262.2
LIABILITIES												
17 Deposits	4,441.7	4,592.8	4,637.7	4,636.4	4,691.5	4,718.8	4,749.8	4,739.4	4,754.5	4,705.4	4,754.3	4,677.6
18 Transaction	577.8	611.0	638.3	623.9	633.9	646.7	638.8	629.4	625.8	588.1	648.2	628.8
19 Nontransaction	3,863.9	3,981.8	3,999.4	4,012.5	4,057.6	4,072.1	4,111.0	4,110.0	4,128.7	4,117.3	4,106.1	4,048.9
20 Large time	1,023.5	1,004.3	989.9	1,002.8	1,001.4	1,010.1	1,015.6	1,022.5	1,021.2	1,013.7	993.3	993.0
21 Other	2,840.4	2,977.4	3,009.5	3,009.6	3,056.2	3,062.0	3,095.4	3,087.5	3,107.4	3,103.7	3,112.9	3,055.9
22 Borrowings	1,323.5	1,386.2	1,400.8	1,443.9	1,477.2	1,508.0	1,498.1	1,479.4	1,473.7	1,417.7	1,437.4	1,432.2
23 From banks in the U.S.	409.1	400.7	401.2	392.2	406.7	407.3	411.5	396.4	394.1	397.2	407.1	383.6
24 From others	914.4	985.5	999.6	1,051.8	1,070.5	1,100.8	1,086.6	1,083.0	1,079.6	1,020.5	1,030.3	1,048.7
25 Net due to related foreign offices	95.1	133.9	130.2	146.0	123.5	133.6	125.1	133.0	151.5	148.9	160.7	162.5
26 Other liabilities	433.5	426.6	423.1	458.8	466.8	429.3	426.8	441.6	457.6	444.2	433.9	453.8
27 TOTAL LIABILITIES	6,293.8	6,539.5	6,591.8	6,685.1	6,759.0	6,789.8	6,799.7	6,793.4	6,837.2	6,716.3	6,786.3	6,726.1
28 Residual (assets less liabilities) ⁸	477.0	521.3	516.2	538.7	539.3	507.9	504.2	506.4	509.2	533.7	539.8	536.1

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

Seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	5,099.0	5,328.5	5,371.5	5,464.0	5,517.5	5,551.8	5,558.3	5,564.5	5,567.8	5,531.9	5,545.1	5,547.6
2 Securities in bank credit	1,392.7	1,482.3	1,501.4	1,548.8	1,573.6	1,547.6	1,506.4	1,505.5	1,516.9	1,507.3	1,515.7	1,548.7
3 Treasury and Agency securities ²	873.1	949.7	980.2	1,007.8	1,027.4	1,001.8	970.6	953.2	948.0	947.1	959.4	991.2
4 Other securities	519.6	532.6	521.1	541.0	546.2	545.8	535.7	552.3	568.9	560.2	556.3	557.5
5 Loans and leases in bank credit ³	3,706.3	3,846.2	3,870.1	3,915.2	3,943.9	4,004.2	4,052.0	4,059.0	4,050.9	4,024.6	4,029.5	3,998.9
6 Commercial and industrial	787.8	776.0	774.6	768.1	763.3	767.1	765.7	759.4	755.3	753.1	756.0	752.9
7 Real estate	1,918.4	2,075.2	2,092.3	2,114.9	2,137.6	2,175.6	2,220.9	2,236.5	2,220.0	2,232.4	2,224.6	2,202.5
8 Revolving home equity	200.8	230.5	234.8	238.4	244.8	248.9	253.2	258.4	260.7	262.1	263.5	266.0
9 Other	1,717.7	1,844.7	1,857.5	1,876.5	1,892.9	1,926.7	1,967.8	1,978.1	1,959.3	1,970.2	1,961.1	1,936.6
10 Consumer	582.9	586.9	584.6	589.9	595.8	596.3	597.0	602.0	598.2	596.3	596.9	594.9
11 Security ⁴	85.7	72.2	72.4	91.4	90.3	95.9	95.4	88.9	104.5	88.9	96.3	93.6
12 Other loans and leases	331.4	335.8	346.2	350.8	356.8	369.3	373.0	372.2	372.9	353.9	355.6	355.0
13 Interbank loans	296.0	286.2	282.5	292.3	289.5	288.5	294.6	277.4	294.4	294.7	310.9	291.7
14 Cash assets ⁵	271.5	279.7	270.0	267.3	277.1	282.4	289.4	277.9	295.1	253.1	277.6	282.4
15 Other assets ⁶	474.2	495.0	496.2	509.5	513.0	522.3	530.3	522.9	526.8	513.4	511.9	518.6
16 TOTAL ASSETS⁷	6,065.7	6,313.4	6,345.4	6,458.0	6,522.2	6,570.4	6,597.0	6,567.2	6,609.3	6,518.6	6,570.8	6,565.5
LIABILITIES												
17 Deposits	3,986.1	4,137.2	4,178.0	4,210.0	4,259.8	4,294.8	4,344.5	4,324.7	4,334.5	4,262.9	4,314.4	4,285.2
18 Transaction	572.6	607.9	621.2	623.3	627.9	643.9	643.3	623.9	614.3	579.7	623.6	639.7
19 Nontransaction	3,413.4	3,529.4	3,556.8	3,586.7	3,631.9	3,650.9	3,701.2	3,700.8	3,720.2	3,683.3	3,690.8	3,645.5
20 Large time	568.1	583.6	582.2	595.7	590.4	586.2	600.2	604.9	604.9	594.2	584.0	579.6
21 Other	2,845.3	2,945.8	2,974.5	2,991.0	3,041.5	3,064.7	3,101.0	3,095.9	3,115.3	3,089.0	3,106.9	3,065.9
22 Borrowings	1,098.7	1,096.6	1,098.9	1,133.1	1,162.3	1,218.0	1,224.4	1,191.0	1,176.2	1,123.0	1,134.5	1,141.4
23 From banks in the U.S.	393.3	363.6	369.7	358.5	373.8	373.9	382.2	369.5	362.3	364.2	369.0	352.1
24 From others	705.4	733.1	729.2	774.6	788.5	844.2	842.3	821.4	814.0	758.8	765.5	789.3
25 Net due to related foreign offices	177.4	219.6	212.2	224.3	208.3	229.0	230.3	230.2	252.1	252.6	252.7	247.5
26 Other liabilities	339.5	335.3	344.2	352.8	356.4	329.8	312.4	328.7	341.2	333.5	323.8	335.0
27 TOTAL LIABILITIES	5,601.7	5,788.7	5,833.2	5,920.2	5,986.9	6,071.7	6,111.7	6,074.6	6,104.1	5,972.0	6,025.4	6,009.2
28 Residual (assets less liabilities) ⁸	464.0	524.7	512.2	537.8	535.4	498.8	485.3	492.6	505.2	546.6	545.4	556.4

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

Not seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	5,099.3	5,319.1	5,366.2	5,463.4	5,517.1	5,533.6	5,544.8	5,564.7	5,568.6	5,530.2	5,548.4	5,543.3
2 Securities in bank credit	1,391.5	1,487.3	1,499.2	1,546.6	1,567.5	1,532.4	1,499.1	1,504.3	1,514.8	1,505.4	1,511.2	1,542.8
3 Treasury and Agency securities ²	873.0	954.7	980.1	1,005.8	1,022.7	993.7	966.7	953.1	945.5	943.0	953.8	983.8
4 Other securities	518.6	532.6	519.1	540.8	544.8	538.7	532.4	551.2	569.2	562.3	557.5	559.0
5 Loans and leases in bank credit ³	3,707.7	3,831.8	3,867.0	3,916.8	3,949.6	4,001.3	4,045.7	4,060.4	4,053.8	4,024.9	4,037.2	4,000.5
6 Commercial and industrial	786.3	775.9	779.3	773.7	767.9	769.2	763.1	757.8	755.7	753.7	756.8	752.7
7 Real estate	1,920.0	2,066.2	2,088.6	2,118.7	2,138.9	2,174.0	2,221.0	2,238.5	2,220.8	2,234.0	2,228.2	2,202.6
8 Revolving home equity	201.4	228.4	234.5	239.6	245.6	249.0	253.3	259.3	261.5	262.7	264.4	266.6
9 Other	1,718.6	1,837.8	1,854.1	1,879.1	1,893.3	1,925.0	1,967.7	1,979.3	1,959.2	1,971.3	1,963.8	1,936.0
10 Consumer	581.9	584.7	581.8	588.7	592.4	590.7	593.2	600.0	595.8	592.5	595.4	595.3
10a Credit cards and related plans	230.9	219.6	215.6	221.5	223.2	219.9	219.9	222.8	218.0	214.2	216.9	216.7
10b Other	351.0	365.0	366.2	367.2	369.3	370.8	373.3	377.2	377.8	378.3	378.4	378.6
11 Security ⁴	87.1	71.9	71.3	86.0	91.4	94.6	94.2	90.1	105.0	89.4	99.3	97.2
12 Other loans and leases	332.5	333.1	345.9	349.7	359.0	372.7	374.2	374.0	376.5	355.3	357.6	352.8
13 Interbank loans	288.4	292.6	293.6	288.0	290.8	284.0	288.7	270.5	286.3	288.2	304.1	277.0
14 Cash assets ⁵	268.0	270.1	270.4	265.3	270.5	274.7	275.0	274.5	290.3	252.7	301.6	269.1
15 Other assets ⁶	477.8	493.4	495.8	507.3	509.1	521.6	527.3	527.0	536.4	516.4	512.3	512.5
16 TOTAL ASSETS ⁷	6,058.4	6,299.0	6,351.3	6,448.7	6,512.3	6,539.4	6,560.0	6,561.1	6,607.0	6,513.5	6,592.3	6,527.8
LIABILITIES												
17 Deposits	3,967.6	4,140.3	4,197.1	4,197.6	4,250.7	4,275.1	4,310.0	4,304.9	4,321.0	4,274.5	4,333.4	4,252.0
18 Transaction	567.5	599.8	627.7	613.5	622.9	635.3	627.3	618.3	614.4	577.6	637.6	618.5
19 Nontransaction	3,400.1	3,540.5	3,569.4	3,584.1	3,627.9	3,639.8	3,682.7	3,686.6	3,706.6	3,696.9	3,695.8	3,633.5
20 Large time	565.7	582.1	580.4	593.9	589.9	584.6	598.8	602.3	601.2	595.2	584.9	581.2
21 Other	2,834.4	2,958.4	2,989.1	2,990.2	3,037.9	3,055.2	3,084.0	3,084.2	3,105.4	3,101.7	3,110.9	3,052.4
22 Borrowings	1,096.4	1,093.0	1,103.1	1,138.9	1,161.4	1,211.0	1,204.5	1,189.1	1,179.5	1,122.3	1,139.7	1,143.5
23 From banks in the U.S.	386.5	367.0	373.8	360.8	372.0	370.5	377.6	362.8	356.5	362.1	369.0	350.6
24 From others	709.9	726.0	729.3	778.0	789.4	840.5	826.8	826.3	823.0	760.3	770.7	792.9
25 Net due to related foreign offices	178.2	215.5	203.5	223.5	207.3	222.9	230.0	231.3	254.2	251.3	254.5	254.5
26 Other liabilities	340.9	330.4	332.8	351.7	354.9	323.1	311.9	330.0	343.6	332.3	325.6	342.2
27 TOTAL LIABILITIES	5,583.1	5,779.2	5,836.5	5,911.7	5,974.3	6,032.1	6,056.5	6,055.3	6,098.4	5,980.5	6,053.2	5,992.3
28 Residual (assets less liabilities) ⁸	475.3	519.8	514.7	537.0	538.0	507.3	503.6	505.8	508.6	533.1	539.2	535.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	2,800.6	2,930.1	2,950.2	3,025.3	3,054.9	3,062.1	3,049.8	3,057.4	3,064.2	3,025.7	3,034.0	3,030.9
2 Securities in bank credit	745.5	803.7	810.6	857.1	880.8	845.7	801.2	804.7	817.1	805.1	811.5	839.4
3 Treasury and Agency securities ²	432.7	477.1	493.8	520.5	536.7	504.4	469.4	456.9	454.5	451.8	461.1	487.3
3a Trading account	42.4	41.8	40.7	43.6	38.8	38.5	34.7	38.1	36.0	33.0	31.0	31.2
3b Investment account	390.3	435.3	453.1	476.9	497.9	465.9	434.7	418.8	418.5	418.8	430.1	456.1
4 Other securities	312.8	326.6	316.8	336.6	344.0	341.3	331.8	347.8	362.6	353.3	350.3	352.1
4a Trading account	171.3	171.6	161.5	183.4	187.9	172.6	162.3	178.3	190.3	182.3	177.9	180.9
4b Investment account	141.5	155.0	155.3	153.2	156.1	168.8	169.6	169.5	172.2	171.0	172.5	171.1
4c State and local government	28.4	30.1	30.9	31.3	32.2	32.3	31.4	31.5	31.5	31.5	31.4	31.6
4d Other	113.1	124.9	124.4	121.9	123.9	136.5	138.2	138.1	140.7	139.5	141.0	139.5
5 Loans and leases in bank credit ³	2,055.1	2,126.3	2,139.6	2,168.2	2,174.2	2,216.4	2,248.6	2,252.8	2,247.2	2,220.6	2,222.5	2,191.4
6 Commercial and industrial	496.8	478.2	476.0	468.1	461.5	463.9	458.6	450.4	445.8	444.5	446.5	443.5
7 Real estate	929.5	1,038.3	1,044.0	1,058.8	1,066.5	1,090.5	1,123.8	1,139.5	1,126.1	1,134.9	1,126.0	1,101.7
8 Revolving home equity	127.6	147.8	150.4	152.9	156.4	160.1	163.7	168.1	169.9	170.7	172.0	174.1
9 Other	801.9	890.5	893.6	906.0	910.1	930.4	960.1	971.3	956.2	964.2	954.0	927.6
10 Consumer	319.5	314.2	312.8	313.0	314.6	312.1	313.2	316.5	313.1	312.7	313.6	312.1
11 Security ⁴	78.6	64.1	64.3	82.6	80.9	86.6	86.0	79.6	95.3	79.9	86.8	84.6
11a Fed funds and RPs with broker/dealer	68.6	52.6	52.4	63.0	63.5	68.7	66.8	62.1	76.7	61.1	68.5	67.0
11b Other	9.9	11.4	11.8	19.5	17.4	17.9	19.2	17.6	18.6	18.8	18.3	17.6
12a State and local government	13.1	12.5	12.4	12.4	12.7	13.0	13.3	13.4	13.8	13.7	13.6	13.5
12b Agricultural	8.3	7.9	7.7	7.5	7.4	7.3	7.4	7.5	7.4	7.4	7.5	7.5
12c Fed funds and RPs with others	20.5	23.6	24.7	26.5	28.0	25.9	24.3	26.6	27.8	23.3	24.2	25.4
12d All other loans	68.9	77.1	88.2	89.5	91.8	107.2	112.6	110.1	109.1	95.8	96.2	96.2
12e Lease financing receivables	120.0	110.5	109.4	109.8	110.7	109.9	109.4	109.3	108.9	108.4	108.3	106.9
13 Interbank loans	197.4	171.9	171.2	171.1	165.2	168.9	178.5	164.4	178.6	183.1	192.7	175.9
13a Fed funds and RPs with banks	101.8	100.4	99.2	100.8	97.8	97.8	99.0	95.6	100.7	103.3	114.4	95.6
13b Other	95.6	71.5	72.0	70.2	67.4	71.1	79.5	68.8	77.9	79.8	78.3	80.4
14 Cash assets ⁵	148.6	148.4	135.9	132.9	140.4	142.1	146.8	139.4	150.8	121.1	138.4	127.3
15 Other assets ⁶	329.2	347.6	347.3	356.6	359.3	364.2	367.6	358.3	356.6	352.1	357.1	370.7
16 TOTAL ASSETS ⁷	3,431.9	3,552.9	3,560.5	3,641.6	3,675.6	3,693.7	3,698.6	3,675.7	3,707.0	3,639.2	3,679.0	3,661.7

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

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

October 31, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct 1	Oct 8	Oct 15	Oct 22
LIABILITIES												
17 Deposits	1,932.1	2,016.6	2,041.2	2,047.9	2,077.3	2,095.0	2,129.4	2,114.8	2,117.9	2,071.3	2,108.8	2,069.1
18 Transaction	274.5	291.2	296.4	297.5	300.4	307.4	304.3	291.0	282.0	262.4	291.3	296.8
19 Nontransaction	1,657.6	1,725.5	1,744.8	1,750.4	1,776.9	1,787.7	1,825.1	1,823.8	1,835.9	1,808.9	1,817.5	1,772.3
20 Large time	267.8	269.1	267.2	279.2	271.1	269.0	283.3	286.4	285.9	275.0	269.0	265.0
21 Other	1,389.8	1,456.3	1,477.5	1,471.3	1,505.8	1,518.7	1,541.9	1,537.4	1,549.9	1,533.9	1,548.4	1,507.3
22 Borrowings	744.8	699.8	697.5	723.0	746.8	794.4	786.2	751.1	743.0	686.2	693.5	697.8
23 From banks in the U.S.	269.4	208.1	212.4	203.6	216.7	213.9	213.4	204.7	194.4	195.2	197.4	178.2
24 From others	475.4	491.7	485.2	519.4	530.1	580.5	572.8	546.4	548.6	491.0	496.1	519.6
25 Net due to related foreign offices	168.8	208.9	199.3	211.9	196.3	217.2	218.3	216.2	238.0	239.5	242.3	237.1
26 Other liabilities	273.2	255.6	264.7	272.7	277.0	249.2	231.7	248.7	259.6	253.8	243.6	256.5
27 TOTAL LIABILITIES	3,118.9	3,180.9	3,202.7	3,255.6	3,297.4	3,355.8	3,365.6	3,330.7	3,358.6	3,250.7	3,288.2	3,260.5
28 Residual (assets less liabilities) ⁸	313.0	372.0	357.8	386.1	378.3	337.9	333.0	344.9	348.4	388.5	390.9	401.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	2,798.5	2,923.9	2,946.7	3,026.3	3,056.8	3,049.0	3,039.5	3,055.6	3,064.8	3,024.4	3,034.1	3,025.5
2 Securities in bank credit	744.2	806.1	807.0	855.6	875.1	832.4	795.7	803.3	816.3	805.5	809.3	836.5
3 Treasury and Agency securities ²	432.5	479.4	492.2	519.3	532.5	498.1	467.2	456.6	453.5	450.1	457.8	482.9
3a Trading account	42.4	42.1	40.6	43.5	38.5	38.0	34.6	38.1	35.9	32.9	30.8	30.9
3b Investment account	390.1	437.3	451.6	475.8	493.9	460.1	432.6	418.6	417.5	417.2	427.0	452.0
3c Mortgage-backed	310.2	334.8	354.4	380.3	389.5	364.2	335.5	320.8	317.7	317.5	326.2	348.0
3d Other	79.8	102.5	97.2	95.5	104.4	95.9	97.1	97.7	99.9	99.8	100.8	104.0
3e 1 year or less	20.0	24.5	24.7	23.3	24.4	24.2	24.5	24.1	23.3	24.0	24.6	25.4
3f Between 1 and 5 years	46.8	57.6	55.5	55.4	57.6	51.5	52.8	53.1	54.4	56.2	57.4	57.6
3g More than 5 years	13.0	20.4	17.0	16.7	22.4	20.2	19.8	20.5	22.1	19.6	18.8	21.0
4 Other securities	311.7	326.7	314.7	336.3	342.6	334.3	328.5	346.7	362.9	355.4	351.5	353.6
4a Trading account	170.7	171.7	160.5	183.2	187.2	169.0	160.6	177.7	190.5	183.4	178.5	181.7
4b Investment account	141.0	155.0	154.3	153.1	155.4	165.3	167.9	169.0	172.4	172.0	173.0	171.9
4c State and local government	28.4	30.1	30.7	31.3	32.1	31.6	31.1	31.4	31.6	31.6	31.5	31.7
4d Other	112.7	124.9	123.6	121.8	123.4	133.7	136.8	137.6	140.8	140.3	141.5	140.2
5 Loans and leases in bank credit ³	2,054.3	2,117.9	2,139.7	2,170.7	2,181.8	2,216.7	2,243.7	2,252.2	2,248.4	2,218.8	2,224.8	2,188.9
6 Commercial and industrial	497.0	478.2	478.6	471.1	463.8	465.1	457.3	450.6	447.7	445.7	447.1	443.3
7 Real estate	930.5	1,031.5	1,042.2	1,063.2	1,069.0	1,090.6	1,124.7	1,140.8	1,126.4	1,136.6	1,128.0	1,100.9
8 Revolving home equity	128.0	146.2	150.4	154.0	157.4	160.6	164.2	168.7	170.4	171.1	172.6	174.5
9a Other residential	483.4	561.3	570.0	588.5	591.7	613.2	643.5	654.7	638.6	648.4	637.7	607.3
9b Commercial	319.1	323.9	321.8	320.7	319.9	316.8	316.9	317.5	317.4	317.1	317.7	319.2
10 Consumer	316.5	314.8	313.4	313.9	314.8	310.2	310.6	312.8	309.1	307.5	308.9	308.4
10a Credit cards and related plans	118.6	105.9	103.6	103.9	104.9	100.0	99.7	99.2	95.2	93.4	93.9	93.1
10b Other	197.9	208.9	209.8	210.0	209.9	210.3	210.9	213.6	213.9	214.1	215.0	215.3
11 Security ⁴	80.0	63.5	62.9	77.3	82.1	85.4	84.8	81.0	95.9	80.2	89.8	88.4
11a Fed funds and RPs with broker/dealer	69.9	52.2	51.4	59.0	64.5	67.8	65.9	63.1	77.2	61.3	70.9	70.0
11b Other	10.1	11.3	11.6	18.3	17.6	17.6	18.9	17.9	18.7	18.9	18.9	18.4
12a State and local government	13.1	12.5	12.4	12.4	12.7	13.0	13.3	13.4	13.8	13.7	13.6	13.5
12b Agricultural	8.3	7.8	7.7	7.6	7.5	7.4	7.5	7.4	7.3	7.4	7.4	7.4
12c Fed funds and RPs with others	20.5	23.6	24.7	26.5	28.0	25.9	24.3	26.6	27.8	23.3	24.2	25.4
12d All other loans	70.0	74.9	88.0	88.9	93.6	109.7	112.9	111.8	112.3	96.6	97.9	95.3
12e Lease financing receivables	118.5	111.2	109.8	109.8	110.3	109.4	108.4	107.8	108.1	107.9	107.8	106.3
13 Interbank loans	191.5	171.9	174.5	171.8	169.4	169.0	173.4	159.0	174.1	173.5	186.2	166.4
13a Fed funds and RPs with banks	99.0	100.4	101.0	101.3	100.3	97.9	96.3	92.4	98.1	97.9	110.5	90.4
13b Other	92.5	71.5	73.4	70.5	69.1	71.1	77.1	66.5	75.9	75.6	75.7	76.0
14 Cash assets ⁵	145.5	143.4	138.6	132.0	136.0	136.7	137.1	136.5	147.7	119.4	153.6	122.0
15 Other assets ⁶	332.8	346.0	346.8	354.4	355.3	363.6	364.6	362.3	366.2	355.1	357.4	364.6
16 TOTAL ASSETS ⁷	3,424.4	3,540.0	3,562.6	3,640.1	3,673.2	3,674.8	3,670.3	3,669.4	3,709.7	3,629.8	3,688.8	3,636.0

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

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

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
LIABILITIES												
17 Deposits	1,924.5	2,014.7	2,048.6	2,043.6	2,077.7	2,089.1	2,113.0	2,106.3	2,114.5	2,077.5	2,121.0	2,048.5
18 Transaction	270.1	286.8	302.5	293.2	297.6	301.4	292.1	286.2	282.3	258.3	299.8	283.0
19 Nontransaction	1,654.4	1,727.9	1,746.1	1,750.4	1,780.2	1,787.6	1,820.9	1,820.1	1,832.2	1,819.2	1,821.2	1,765.5
20 Large time	265.4	267.7	265.4	277.3	270.7	267.4	281.8	283.8	282.2	276.0	270.0	266.6
21 Other	1,388.9	1,460.2	1,480.7	1,473.1	1,509.5	1,520.3	1,539.1	1,536.3	1,550.0	1,543.2	1,551.2	1,499.0
22 Borrowings	742.5	696.1	701.7	728.8	745.9	787.3	766.2	749.3	746.2	685.5	698.7	699.8
23 From banks in the U.S.	262.6	211.5	216.5	205.9	214.8	210.5	208.9	197.9	188.6	193.1	197.4	176.7
24 From others	479.9	484.6	485.2	522.8	531.0	576.8	557.4	551.4	557.7	492.4	501.3	523.2
25 Net due to related foreign offices	169.6	204.8	190.7	211.0	195.2	211.1	218.0	217.3	240.2	238.2	244.1	244.1
26 Other liabilities	274.6	250.7	253.3	271.7	275.5	242.4	231.2	250.0	262.1	252.5	245.4	263.7
27 TOTAL LIABILITIES	3,111.1	3,166.4	3,194.3	3,255.1	3,294.4	3,330.0	3,328.4	3,322.8	3,362.9	3,253.8	3,309.2	3,256.2
28 Residual (assets less liabilities) ⁸	313.2	373.6	368.3	385.0	378.8	344.9	341.8	346.7	346.7	376.0	379.6	379.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	2,298.4	2,398.4	2,421.3	2,438.7	2,462.6	2,489.7	2,508.5	2,507.1	2,503.6	2,506.2	2,511.1	2,516.8
2 Securities in bank credit	647.2	678.5	690.7	691.7	692.8	701.9	705.2	700.8	699.9	702.2	704.2	709.3
3 Treasury and Agency securities ²	440.4	472.6	486.4	487.3	490.7	497.4	501.2	496.3	493.5	495.3	498.2	503.9
4 Other securities	206.8	206.0	204.3	204.4	202.2	204.4	203.9	204.5	206.3	206.9	206.0	205.4
5 Loans and leases in bank credit ³	1,651.2	1,719.9	1,730.5	1,747.0	1,769.7	1,787.9	1,803.3	1,806.2	1,803.7	1,804.0	1,806.9	1,807.5
6 Commercial and industrial	291.0	297.8	298.5	300.0	301.9	303.2	307.1	309.0	309.4	308.6	309.6	309.3
7 Real estate	989.0	1,036.9	1,048.2	1,056.0	1,071.1	1,085.1	1,097.1	1,097.1	1,093.9	1,097.4	1,098.7	1,100.8
8 Revolving home equity	73.2	82.6	84.3	85.5	88.3	88.9	89.4	90.3	90.8	91.4	91.6	91.8
9 Other	915.8	954.3	963.9	970.5	982.8	996.2	1,007.7	1,006.8	1,003.1	1,006.0	1,007.1	1,009.0
10 Consumer	263.4	272.7	271.8	276.9	281.2	284.2	283.8	285.5	285.1	283.6	283.3	282.8
11 Security ⁴	7.2	8.1	8.2	8.9	9.4	9.3	9.4	9.2	9.3	9.0	9.5	9.1
12 Other loans and leases	100.6	104.3	103.8	105.1	106.1	106.1	106.0	105.4	106.0	105.3	105.9	105.5
13 Interbank loans	98.6	114.3	111.3	121.2	124.3	119.6	116.0	113.0	115.8	111.6	118.2	115.7
14 Cash assets ⁵	122.9	131.4	134.1	134.3	136.7	140.3	142.6	138.4	144.2	131.9	139.2	155.1
15 Other assets ⁶	145.0	147.4	149.0	152.9	153.8	158.1	162.7	164.7	170.2	161.2	154.8	147.9
16 TOTAL ASSETS⁷	2,633.8	2,760.5	2,784.9	2,816.4	2,846.6	2,876.7	2,898.4	2,891.6	2,902.2	2,879.4	2,891.7	2,903.8
LIABILITIES												
17 Deposits	2,053.9	2,120.6	2,136.8	2,162.1	2,182.5	2,199.8	2,215.1	2,209.9	2,216.6	2,191.6	2,205.6	2,216.1
18 Transaction	298.1	316.7	324.8	325.8	327.6	336.5	339.0	332.9	332.2	317.3	332.3	342.9
19 Nontransaction	1,755.8	1,803.9	1,812.0	1,836.3	1,855.0	1,863.2	1,876.0	1,877.0	1,884.4	1,874.3	1,873.4	1,873.2
20 Large time	300.3	314.4	315.0	316.6	319.3	317.2	316.9	318.5	319.0	319.2	314.9	314.6
21 Other	1,455.5	1,489.5	1,497.0	1,519.7	1,535.7	1,546.0	1,559.1	1,558.5	1,565.4	1,555.1	1,558.4	1,558.6
22 Borrowings	353.9	396.9	401.4	410.1	415.5	423.7	438.3	439.9	433.3	436.8	441.0	443.7
23 From banks in the U.S.	123.9	155.5	157.3	154.9	157.2	160.0	168.8	164.9	167.9	169.0	171.6	173.9
24 From others	230.0	241.4	244.1	255.2	258.4	263.7	269.5	275.0	265.4	267.9	269.4	269.7
25 Net due to related foreign offices	8.6	10.7	12.8	12.4	12.0	11.8	12.0	14.1	14.1	13.1	10.4	10.4
26 Other liabilities	66.3	79.6	79.5	80.0	79.4	80.6	80.7	80.0	81.6	79.7	80.2	78.5
27 TOTAL LIABILITIES	2,482.8	2,607.8	2,630.5	2,664.7	2,689.5	2,715.8	2,746.1	2,743.9	2,745.5	2,721.3	2,737.2	2,748.7
28 Residual (assets less liabilities) ⁸	151.1	152.7	154.4	151.7	157.1	160.9	152.3	147.7	156.7	158.1	154.5	155.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	2,300.8	2,395.2	2,419.5	2,437.1	2,460.3	2,484.6	2,505.3	2,509.2	2,503.8	2,505.9	2,514.4	2,517.8
2 Securities in bank credit	647.3	681.2	692.2	690.9	692.4	700.0	703.4	701.0	698.4	699.8	701.9	706.3
3 Treasury and Agency securities ²	440.5	475.3	487.9	486.5	490.2	495.6	499.5	496.4	492.1	492.9	496.0	500.9
4 Other securities	206.8	206.0	204.3	204.4	202.2	204.4	203.9	204.5	206.3	206.9	206.0	205.4
5 Loans and leases in bank credit ³	1,653.4	1,713.9	1,727.3	1,746.2	1,767.9	1,784.6	1,801.9	1,808.2	1,805.4	1,806.0	1,812.4	1,811.5
6 Commercial and industrial	289.3	297.7	300.7	302.6	304.1	304.1	305.8	307.3	308.1	308.0	309.6	309.4
7 Real estate	989.5	1,034.8	1,046.4	1,055.5	1,070.0	1,083.4	1,096.3	1,097.7	1,094.4	1,097.4	1,100.2	1,101.6
8 Revolving home equity	73.4	82.3	84.1	85.5	88.3	88.4	89.1	90.6	91.2	91.6	91.9	92.1
9 Other	916.1	952.5	962.3	969.9	981.7	995.0	1,007.3	1,007.1	1,003.2	1,005.8	1,008.4	1,009.5
10 Consumer	265.4	269.9	268.4	274.8	277.7	280.5	282.6	287.2	286.7	285.0	286.5	286.9
10a Credit cards and related plans	112.3	113.7	112.1	117.7	118.3	120.0	120.3	123.6	122.8	120.8	123.0	123.6
10b Other	153.1	156.2	156.3	157.2	159.4	160.5	162.4	163.6	163.9	164.2	163.4	163.3
11 Security ⁴	7.1	8.4	8.4	8.7	9.3	9.2	9.4	9.1	9.1	9.2	9.4	8.8
12 Other loans and leases	102.1	103.2	103.3	104.6	106.8	107.4	107.8	106.9	107.2	106.5	106.7	104.9
13 Interbank loans	96.9	120.7	119.1	116.2	121.4	115.0	115.3	111.6	112.2	114.8	117.9	110.6
14 Cash assets ⁵	122.5	126.7	131.8	133.2	134.4	138.0	137.9	137.9	142.6	133.3	148.0	147.1
15 Other assets ⁶	145.0	147.4	149.0	152.9	153.8	158.1	162.7	164.7	170.2	161.2	154.8	147.9
16 TOTAL ASSETS ⁷	2,634.0	2,759.0	2,788.7	2,808.7	2,839.1	2,864.6	2,889.8	2,891.7	2,897.3	2,883.7	2,903.6	2,891.8
LIABILITIES												
17 Deposits	2,043.1	2,125.6	2,148.5	2,154.0	2,173.0	2,186.1	2,197.0	2,198.6	2,206.5	2,197.0	2,212.4	2,203.5
18 Transaction	297.4	313.1	325.1	320.3	325.3	333.9	335.2	332.1	332.1	319.3	337.8	335.5
19 Nontransaction	1,745.7	1,812.6	1,823.4	1,833.7	1,847.7	1,852.2	1,861.8	1,866.5	1,874.4	1,877.6	1,874.6	1,868.0
20 Large time	300.3	314.4	315.0	316.6	319.3	317.2	316.9	318.5	319.0	319.2	314.9	314.6
21 Other	1,445.4	1,498.1	1,508.4	1,517.1	1,528.4	1,535.0	1,544.9	1,548.0	1,555.4	1,558.4	1,559.7	1,553.4
22 Borrowings	353.9	396.9	401.4	410.1	415.5	423.7	438.3	439.9	433.3	436.8	441.0	443.7
23 From banks in the U.S.	123.9	155.5	157.3	154.9	157.2	160.0	168.8	164.9	167.9	169.0	171.6	173.9
24 From others	230.0	241.4	244.1	255.2	258.4	263.7	269.5	275.0	265.4	267.9	269.4	269.7
25 Net due to related foreign offices	8.6	10.7	12.8	12.4	12.0	11.8	12.0	14.1	14.1	13.1	10.4	10.4
26 Other liabilities	66.3	79.6	79.5	80.0	79.4	80.6	80.7	80.0	81.6	79.7	80.2	78.5
27 TOTAL LIABILITIES	2,471.9	2,612.8	2,642.2	2,656.6	2,679.9	2,702.2	2,728.0	2,732.6	2,735.4	2,726.7	2,744.0	2,736.1
28 Residual (assets less liabilities) ⁸	162.1	146.2	146.4	152.1	159.2	162.5	161.8	159.1	161.9	157.0	159.6	155.7

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

Seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	622.1	663.5	655.0	669.6	672.3	649.9	630.6	629.9	628.1	634.8	624.7	626.6
2 Securities in bank credit	249.8	283.8	277.3	288.5	288.4	267.7	267.5	273.4	282.5	279.9	276.1	277.1
3 Treasury and Agency securities ²	89.5	122.5	124.2	127.4	124.2	113.9	106.5	107.4	107.2	105.6	104.2	103.0
4 Other securities	160.3	161.3	153.1	161.2	164.2	153.8	161.0	166.0	175.2	174.2	171.9	174.1
5 Loans and leases in bank credit ³	372.2	379.7	377.7	381.0	383.9	382.2	363.1	356.6	345.6	354.9	348.5	349.4
6 Commercial and industrial	185.0	171.7	172.2	170.4	163.3	162.6	156.1	151.2	146.8	148.0	147.1	145.6
7 Real estate	19.0	19.8	19.0	19.3	19.4	19.4	19.1	18.8	18.7	18.5	18.7	19.1
11 Security ⁴	95.2	121.4	118.1	118.9	121.8	118.9	111.6	113.4	109.8	116.4	110.8	114.1
12 Other loans and leases	73.0	66.7	68.3	72.4	79.3	81.3	76.3	73.2	70.4	72.1	71.9	70.6
13 Interbank loans	21.2	27.2	22.4	24.6	30.7	33.1	32.4	30.6	27.8	30.9	28.8	29.1
14 Cash assets ⁵	46.6	43.9	49.7	51.1	54.3	54.0	54.3	53.2	51.5	49.6	50.8	49.8
15 Other assets ⁶	26.8	30.0	32.5	36.6	36.7	33.2	36.3	29.9	33.9	28.8	29.7	29.7
16 TOTAL ASSETS⁷	716.3	764.1	759.2	781.4	793.5	769.7	753.2	743.1	740.8	743.7	733.5	734.7
LIABILITIES												
17 Deposits	492.3	448.4	434.6	433.4	442.6	453.4	455.2	451.0	445.7	445.3	435.4	436.4
18 Transaction	10.1	11.5	11.2	10.8	11.4	11.4	11.8	10.9	10.8	10.7	10.2	10.0
19 Nontransaction	482.2	436.9	423.4	422.6	431.2	442.0	443.4	440.1	434.8	434.7	425.1	426.3
22 Borrowings	227.1	293.2	297.7	305.1	315.8	297.0	293.6	290.3	294.2	295.4	297.7	288.7
23 From banks in the U.S.	22.6	33.7	27.4	31.3	34.7	36.8	33.8	33.6	37.6	35.1	38.1	32.9
24 From others	204.5	259.5	270.3	273.7	281.1	260.3	259.8	256.7	256.6	260.2	259.6	255.8
25 Net due to related foreign offices	-84.7	-83.8	-72.9	-77.9	-81.9	-86.0	-103.5	-99.6	-104.2	-100.7	-92.7	-90.5
26 Other liabilities	91.7	94.7	90.6	106.8	113.5	108.9	116.1	110.5	112.6	113.6	109.3	112.9
27 TOTAL LIABILITIES	726.4	752.5	750.0	767.4	790.0	773.3	761.4	752.2	748.2	753.6	749.7	747.6
28 Residual (assets less liabilities) ⁸	-10.1	11.6	9.2	13.9	3.5	-3.6	-8.2	-9.0	-7.4	-9.9	-16.3	-12.9

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

Not seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
ASSETS												
1 Bank credit	618.5	661.7	654.9	664.8	668.8	642.4	624.1	625.8	625.5	627.9	624.2	625.5
2 Securities in bank credit	249.8	283.8	277.3	288.5	288.4	267.7	267.5	273.4	282.5	279.9	276.1	277.1
3 Treasury and Agency securities ²	89.5	122.5	124.2	127.4	124.2	113.9	106.5	107.4	107.2	105.6	104.2	103.0
3a Trading account	16.1	37.2	39.8	43.1	43.1	39.9	38.7	39.6	41.0	38.8	38.1	38.6
3b Investment account	73.4	85.4	84.4	84.3	81.1	74.0	67.9	67.8	66.2	66.9	66.1	64.4
4 Other securities	160.3	161.3	153.1	161.2	164.2	153.8	161.0	166.0	175.2	174.2	171.9	174.1
4a Trading account	105.1	101.6	97.9	105.2	105.9	96.5	100.7	103.6	105.5	105.1	101.7	102.4
4b Investment account	55.2	59.7	55.2	56.0	58.3	57.3	60.3	62.3	69.8	69.2	70.2	71.7
5 Loans and leases in bank credit ³	368.7	377.9	377.6	376.3	380.4	374.8	356.6	352.4	343.1	348.0	348.0	348.4
6 Commercial and industrial	184.9	173.2	171.3	168.6	162.8	161.6	154.9	151.1	147.7	147.7	146.8	145.3
7 Real estate	19.0	19.8	19.0	19.3	19.4	19.4	19.1	18.8	18.7	18.5	18.7	19.1
11 Security ⁴	92.3	117.3	118.5	116.6	119.3	114.1	107.5	109.9	106.2	110.9	111.2	113.9
12 Other loans and leases	72.4	67.6	68.8	71.8	78.9	79.7	75.1	72.5	70.4	71.0	71.3	70.0
13 Interbank loans	21.2	27.2	22.4	24.6	30.7	33.1	32.4	30.6	27.8	30.9	28.8	29.1
14 Cash assets ⁵	46.3	42.7	47.5	49.4	51.8	51.1	52.1	52.8	52.7	49.4	51.8	51.2
15 Other assets ⁶	26.8	30.7	32.4	36.7	35.3	32.1	35.8	29.9	33.8	28.6	29.4	29.1
16 TOTAL ASSETS⁷	712.4	761.8	756.7	775.1	786.1	758.2	743.9	738.6	739.5	736.4	733.7	734.4
LIABILITIES												
17 Deposits	474.1	452.4	440.6	438.8	440.8	443.7	439.7	434.5	433.5	430.9	420.9	425.6
18 Transaction	10.3	11.1	10.6	10.4	11.0	11.4	11.5	11.1	11.5	10.5	10.6	10.3
19 Nontransaction	463.9	441.3	430.0	428.4	429.7	432.3	428.3	423.4	422.0	420.4	410.3	415.3
22 Borrowings	227.1	293.2	297.7	305.1	315.8	297.0	293.6	290.3	294.2	295.4	297.7	288.7
23 From banks in the U.S.	22.6	33.7	27.4	31.3	34.7	36.8	33.8	33.6	37.6	35.1	38.1	32.9
24 From others	204.5	259.5	270.3	273.7	281.1	260.3	259.8	256.7	256.6	260.2	259.6	255.8
25 Net due to related foreign offices	-83.1	-81.6	-73.3	-77.5	-83.7	-89.3	-104.9	-98.3	-102.7	-102.4	-93.9	-92.1
26 Other liabilities	92.6	96.3	90.3	107.1	111.9	106.3	114.9	111.6	113.9	112.0	108.3	111.6
27 TOTAL LIABILITIES	710.7	760.3	755.3	773.5	784.8	757.6	743.3	738.0	738.9	735.8	733.1	733.8
28 Residual (assets less liabilities) ⁸	1.7	1.5	1.5	1.6	1.3	0.6	0.6	0.6	0.6	0.6	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 31, 2003

Account	2002 Sep	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	Week ending			
									Oct 1	Oct 8	Oct 15	Oct 22
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	117.2	115.1	105.7	128.1	135.0	111.7	95.2	114.9	124.6	117.5	115.1	118.4
30 Reval. losses on off-bal. sheet items ⁹	98.6	91.3	81.4	105.1	110.0	85.4	79.4	96.0	106.4	99.7	95.5	97.2
31 Mortgage-backed securities ¹⁰	345.9	381.4	400.8	427.2	436.8	412.7	387.6	373.3	370.1	370.4	379.1	400.7
31a Pass-through	255.5	276.3	288.6	314.3	324.8	301.6	274.1	262.6	260.3	260.2	269.2	291.8
31b CMO, REMIC, and other	90.4	105.2	112.2	112.9	112.0	111.1	113.5	110.7	109.8	110.2	110.0	108.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.3	11.7	10.1	11.3	13.0	6.7	-0.1	2.5	4.3	2.1	1.3	1.8
33 Offshore credit to U.S. residents ¹²	19.0	18.2	17.5	17.3	16.6	15.5	14.7	14.3	13.9	13.8	14.0	14.0
34 Securitized consumer loans ¹³	142.3	152.9	154.6	155.3	157.3	161.6	162.5	160.8	162.2	162.1	161.9	162.9
34a Credit cards and related plans	125.0	136.7	138.7	139.4	140.6	144.0	144.5	144.3	146.0	146.0	145.9	146.9
34b Other	17.3	16.1	15.9	15.9	16.6	17.5	18.0	16.5	16.2	16.1	16.1	16.0
35 Securitized business loans ¹³	17.8	15.8	10.0	10.2	9.9	8.4	7.2	7.9	8.0	8.0	8.0	8.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	301.9	325.4	336.1	337.1	336.7	331.8	330.1	328.2	326.7	325.4	325.3	328.7
34 Securitized consumer loans ¹³	199.5	202.4	204.6	204.3	204.0	200.6	201.8	202.9	204.1	204.2	203.9	204.6
34a Credit cards and related plans	195.9	194.3	196.7	196.5	196.3	193.0	194.2	195.3	196.5	196.7	196.4	197.1
34b Other	3.6	8.1	7.9	7.8	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	63.0	65.4	64.9	73.6	72.6	65.3	65.9	67.8	70.7	70.3	67.8	68.9
30 Reval. losses on off-bal. sheet items ⁹	61.7	63.6	62.4	72.6	72.6	64.9	64.9	66.9	69.9	69.5	67.2	68.5
35 Securitized business loans ¹³	8.1	4.1	3.3	3.0	2.5	1.5	1.4	1.3	1.4	1.4	1.4	1.4

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to entities other than nonfinancial businesses.
13. Total amount outstanding.

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

OFFICIAL BUSINESS

First Class