

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

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	5,492.4	5,837.8	5,894.7	5,889.1	5,965.3	5,994.7	6,026.4	6,115.7	6,164.6	6,166.5	6,161.3	6,154.1
2 Securities in bank credit	1,529.2	1,679.3	1,708.7	1,702.6	1,746.0	1,757.8	1,769.7	1,826.6	1,863.4	1,853.1	1,841.7	1,839.0
3 Treasury and Agency securities ²	889.7	1,004.3	1,020.1	1,022.6	1,051.0	1,063.5	1,095.6	1,126.9	1,145.5	1,142.0	1,145.7	1,142.7
4 Other securities	639.5	675.0	688.6	680.1	695.0	694.3	674.0	699.7	717.8	711.1	696.0	696.3
5 Loans and leases in bank credit ³	3,963.3	4,158.5	4,186.0	4,186.5	4,219.3	4,236.8	4,256.7	4,289.1	4,301.3	4,313.4	4,319.6	4,315.1
6 Commercial and industrial	999.3	968.0	966.0	961.5	955.2	949.6	947.5	936.9	925.5	922.0	922.7	918.9
7 Real estate	1,818.7	2,007.9	2,030.0	2,048.1	2,080.8	2,094.7	2,111.0	2,134.1	2,145.5	2,164.4	2,155.8	2,142.3
8 Revolving home equity	178.9	209.2	213.8	217.7	222.2	229.3	233.2	236.9	240.6	241.9	243.6	244.6
9 Other	1,639.7	1,798.8	1,816.1	1,830.4	1,858.6	1,865.4	1,877.7	1,897.2	1,904.9	1,922.6	1,912.2	1,897.7
10 Consumer Security ⁴	568.5	585.6	588.2	592.0	591.9	587.0	583.9	587.9	590.2	592.0	599.9	594.4
11 Other loans and leases	169.9	185.8	189.5	174.8	181.3	193.6	190.4	199.4	206.6	200.3	200.5	215.0
12 Other loans and leases	407.0	411.1	412.3	410.1	410.2	411.8	423.9	430.8	433.5	434.6	440.7	444.5
13 Interbank loans	287.7	325.5	328.4	307.3	305.0	314.0	305.6	318.6	317.4	318.1	323.8	336.4
14 Cash assets ⁵	302.5	315.4	316.9	313.7	318.3	326.5	326.8	325.2	310.9	349.6	326.7	357.0
15 Other assets ⁶	482.4	510.1	508.1	508.1	531.9	522.2	529.2	554.0	564.4	579.9	558.8	571.1
16 TOTAL ASSETS ⁷	6,489.3	6,912.0	6,971.4	6,941.1	7,043.5	7,080.7	7,112.3	7,237.6	7,281.5	7,338.2	7,294.3	7,342.0
LIABILITIES												
17 Deposits	4,350.2	4,509.3	4,487.4	4,506.9	4,535.4	4,585.6	4,613.4	4,646.4	4,680.7	4,684.8	4,705.7	4,732.8
18 Transaction	610.0	605.9	611.3	608.0	613.7	619.5	632.3	633.4	597.9	625.7	636.8	676.7
19 Nontransaction	3,740.2	3,903.4	3,876.1	3,899.0	3,921.6	3,966.1	3,981.1	4,013.0	4,082.7	4,059.1	4,068.8	4,056.0
20 Large time	1,040.1	1,005.7	978.6	979.4	995.2	1,001.6	985.4	999.0	1,010.6	992.7	1,010.2	1,011.4
21 Other	2,700.1	2,897.6	2,897.6	2,919.6	2,926.4	2,964.5	2,995.7	3,014.0	3,072.1	3,066.3	3,058.7	3,044.6
22 Borrowings	1,240.4	1,366.1	1,397.3	1,331.2	1,362.7	1,384.0	1,392.4	1,426.2	1,448.1	1,472.5	1,455.4	1,456.4
23 From banks in the U.S.	383.4	421.9	417.5	380.8	388.1	397.4	397.4	389.7	400.7	404.9	393.6	405.7
24 From others	857.0	944.2	979.8	950.4	974.6	986.6	995.0	1,036.5	1,047.5	1,067.7	1,061.9	1,050.7
25 Net due to related foreign offices	88.4	122.0	152.0	161.2	150.6	145.4	155.2	160.9	134.7	145.0	134.6	137.2
26 Other liabilities	342.4	431.5	442.5	446.4	460.0	454.0	458.1	483.4	498.2	512.9	491.2	492.0
27 TOTAL LIABILITIES	6,021.4	6,428.8	6,479.2	6,445.7	6,508.6	6,569.0	6,619.0	6,716.9	6,761.7	6,815.2	6,786.9	6,818.4
28 Residual (assets less liabilities) ⁸	467.9	483.1	492.2	495.4	534.9	511.7	493.3	520.7	519.8	522.9	507.4	523.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	5,487.4	5,853.1	5,928.7	5,906.2	5,968.7	5,983.5	6,021.0	6,111.1	6,167.6	6,166.0	6,154.1	6,137.8
2 Securities in bank credit	1,527.3	1,682.6	1,715.3	1,713.0	1,755.1	1,762.9	1,767.5	1,824.4	1,866.4	1,853.2	1,833.8	1,826.4
3 Treasury and Agency securities ²	888.1	1,006.0	1,024.4	1,027.4	1,057.4	1,068.5	1,095.5	1,124.9	1,147.9	1,141.1	1,139.2	1,133.4
4 Other securities	639.3	676.5	691.0	685.6	697.8	694.3	672.0	699.4	718.5	712.0	694.6	693.0
5 Loans and leases in bank credit ³	3,960.1	4,170.6	4,213.4	4,193.2	4,213.6	4,220.6	4,253.4	4,286.7	4,301.2	4,312.9	4,320.3	4,311.4
6 Commercial and industrial	1,003.0	968.0	964.7	955.6	953.2	951.0	951.2	940.7	929.3	923.5	925.4	923.1
7 Real estate	1,821.6	2,012.5	2,034.5	2,048.5	2,076.5	2,085.7	2,107.3	2,137.9	2,148.2	2,169.1	2,152.5	2,142.4
8 Revolving home equity	179.8	209.0	213.4	217.0	222.5	227.2	233.0	238.1	241.2	242.7	244.4	245.8
9 Other	1,641.8	1,803.4	1,821.1	1,831.5	1,854.0	1,858.5	1,874.4	1,899.9	1,907.0	1,926.4	1,908.1	1,896.6
10 Consumer	567.0	588.1	597.1	599.7	595.1	584.7	581.1	586.8	587.4	588.1	594.3	592.7
10a Credit cards and related plans	222.6	231.6	238.5	234.0	225.8	219.6	215.2	220.4	220.8	220.5	225.9	224.3
10b Other	344.4	356.5	358.5	365.6	369.2	365.1	365.9	366.3	366.6	367.6	368.4	368.4
11 Security ⁴	163.0	190.2	200.1	181.0	183.0	189.2	189.6	192.3	199.4	197.5	206.3	211.3
12 Other loans and leases	405.6	411.9	417.0	408.4	405.8	410.0	424.1	429.1	436.9	434.7	441.7	441.9
13 Interbank loans	284.8	330.6	335.4	304.0	302.2	320.5	316.7	314.3	326.5	323.6	325.4	320.3
14 Cash assets ⁵	299.3	325.2	339.1	329.7	318.8	315.6	325.2	321.4	321.0	325.1	322.8	328.5
15 Other assets ⁶	480.5	513.6	512.9	511.9	529.4	521.5	528.6	552.0	561.1	572.6	551.1	560.2
16 TOTAL ASSETS ⁷	6,476.2	6,946.0	7,039.5	6,974.9	7,041.9	7,064.1	7,115.9	7,222.6	7,300.0	7,310.9	7,276.8	7,270.5
LIABILITIES												
17 Deposits	4,344.7	4,524.3	4,538.2	4,530.3	4,556.3	4,592.8	4,638.5	4,639.4	4,706.2	4,685.9	4,692.1	4,669.7
18 Transaction	600.3	613.5	644.1	622.0	606.1	611.1	638.1	623.2	607.5	611.8	634.8	645.5
19 Nontransaction	3,744.5	3,910.8	3,894.1	3,908.2	3,950.2	3,981.6	4,000.4	4,016.2	4,098.7	4,074.1	4,057.3	4,024.1
20 Large time	1,045.1	1,009.6	991.3	996.0	1,005.8	1,004.3	989.8	1,002.7	1,014.6	996.5	1,008.8	1,006.7
21 Other	2,699.3	2,901.2	2,902.8	2,912.3	2,944.3	2,977.3	3,010.6	3,013.5	3,084.2	3,077.6	3,048.5	3,017.4
22 Borrowings	1,245.7	1,367.4	1,396.5	1,344.3	1,364.9	1,380.4	1,396.5	1,431.9	1,451.0	1,454.3	1,464.3	1,461.5
23 From banks in the U.S.	385.6	418.6	419.3	385.4	391.6	400.8	401.5	392.1	402.1	399.6	394.0	403.5
24 From others	860.1	948.8	977.2	958.9	973.2	979.6	995.0	1,039.8	1,048.9	1,054.7	1,070.4	1,058.0
25 Net due to related foreign offices	88.3	125.9	158.2	165.3	156.1	143.4	145.4	160.3	133.5	142.5	129.3	136.9
26 Other liabilities	341.9	437.5	449.5	450.2	466.3	450.3	445.7	482.6	497.0	510.1	485.0	491.9
27 TOTAL LIABILITIES	6,020.6	6,455.1	6,542.3	6,490.0	6,543.5	6,566.8	6,626.2	6,714.3	6,787.7	6,792.8	6,770.8	6,760.0
28 Residual (assets less liabilities) ⁸	455.6	490.8	497.2	484.9	498.4	497.3	489.7	508.3	512.3	518.2	506.0	510.5

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

Seasonally adjusted, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	4,897.5	5,217.8	5,258.7	5,261.1	5,324.4	5,337.2	5,378.1	5,454.1	5,492.5	5,492.0	5,502.4	5,495.0
2 Securities in bank credit	1,299.7	1,431.5	1,447.1	1,439.7	1,472.7	1,480.1	1,498.5	1,544.4	1,574.2	1,559.1	1,560.4	1,563.9
3 Treasury and Agency securities ²	816.5	910.8	918.2	918.7	940.5	947.1	976.6	1,002.7	1,018.5	1,013.7	1,023.2	1,021.7
4 Other securities	483.2	520.7	528.9	521.0	532.3	533.0	521.9	541.7	555.7	545.4	537.2	542.1
5 Loans and leases in bank credit ³	3,597.9	3,786.3	3,811.7	3,821.4	3,851.7	3,857.2	3,879.5	3,909.7	3,918.3	3,932.9	3,942.0	3,931.2
6 Commercial and industrial	803.3	789.0	787.6	784.3	781.0	778.0	775.5	767.4	762.1	759.4	761.1	758.8
7 Real estate	1,800.6	1,988.0	2,010.5	2,028.4	2,061.0	2,074.9	2,092.0	2,114.9	2,126.4	2,145.3	2,136.8	2,122.8
8 Revolving home equity	178.9	209.2	213.8	217.7	222.2	229.3	233.2	236.9	240.6	241.9	243.6	244.6
9 Other	1,621.6	1,778.8	1,796.6	1,810.7	1,838.8	1,845.6	1,858.7	1,878.0	1,885.9	1,903.4	1,893.2	1,878.2
10 Consumer	568.5	585.6	588.2	592.0	591.9	587.0	583.9	587.9	590.2	592.0	599.9	594.4
11 Security ⁴	88.8	81.1	79.4	71.5	73.2	72.2	72.4	80.9	83.2	78.9	82.1	90.9
12 Other loans and leases	336.6	342.6	346.0	345.3	344.6	345.1	355.7	358.6	356.4	357.4	362.1	364.3
13 Interbank loans	264.5	300.0	298.3	279.1	278.0	286.7	283.1	294.0	289.9	285.4	291.1	307.8
14 Cash assets ⁵	256.5	273.0	272.3	273.6	279.6	282.7	276.7	273.0	257.5	291.5	269.9	302.3
15 Other assets ⁶	456.3	475.5	472.2	468.8	491.9	486.9	489.4	506.5	513.0	529.0	503.6	518.1
16 TOTAL ASSETS⁷	5,799.5	6,190.0	6,225.3	6,206.0	6,297.5	6,317.3	6,352.1	6,452.1	6,477.6	6,522.3	6,491.3	6,547.2
LIABILITIES												
17 Deposits	3,846.3	4,056.7	4,061.9	4,080.4	4,092.5	4,137.2	4,177.0	4,207.7	4,230.5	4,230.3	4,248.7	4,292.6
18 Transaction	599.4	596.7	602.1	598.2	603.5	608.1	620.9	622.4	586.8	614.5	625.5	664.8
19 Nontransaction	3,247.0	3,460.0	3,459.8	3,482.2	3,489.0	3,529.2	3,556.0	3,585.3	3,643.7	3,615.8	3,623.2	3,627.8
20 Large time	549.0	571.4	569.9	577.6	583.5	583.6	582.1	595.3	596.4	580.4	592.3	593.3
21 Other	2,697.9	2,888.6	2,889.9	2,904.6	2,905.5	2,945.6	2,974.0	2,990.0	3,047.3	3,035.4	3,030.9	3,034.5
22 Borrowings	1,050.9	1,114.9	1,119.4	1,062.1	1,092.7	1,095.9	1,099.1	1,124.4	1,132.3	1,153.3	1,142.4	1,143.7
23 From banks in the U.S.	362.7	396.7	387.5	349.8	357.0	363.7	369.9	358.1	366.0	373.6	358.3	369.9
24 From others	688.2	718.2	731.9	712.3	735.7	732.1	729.2	766.3	766.2	779.7	784.1	773.8
25 Net due to related foreign offices	180.2	196.3	212.1	231.5	229.1	229.2	228.0	238.7	220.2	230.6	214.2	210.7
26 Other liabilities	268.1	332.2	340.3	346.0	355.2	354.1	363.1	373.5	384.5	393.7	377.0	382.6
27 TOTAL LIABILITIES	5,345.5	5,700.0	5,733.7	5,720.0	5,769.5	5,816.4	5,867.2	5,944.4	5,967.5	6,007.9	5,982.3	6,029.6
28 Residual (assets less liabilities) ⁸	454.0	489.9	491.7	486.0	528.0	501.0	484.9	507.7	510.2	514.4	509.0	517.6

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

Not seasonally adjusted, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	4,896.8	5,229.6	5,282.7	5,270.5	5,323.4	5,327.9	5,372.8	5,454.2	5,501.6	5,496.9	5,494.9	5,483.0
2 Securities in bank credit	1,297.9	1,434.8	1,453.7	1,450.1	1,481.9	1,485.1	1,496.4	1,542.2	1,577.3	1,559.1	1,552.5	1,551.3
3 Treasury and Agency securities ²	814.9	912.5	922.4	923.5	946.8	952.1	976.5	1,000.7	1,020.9	1,012.8	1,016.7	1,012.4
4 Other securities	483.0	522.3	531.3	526.6	535.1	533.0	519.9	541.5	556.4	546.3	535.8	538.9
5 Loans and leases in bank credit ³	3,598.9	3,794.8	3,829.1	3,820.4	3,841.6	3,842.8	3,876.4	3,912.1	3,924.3	3,937.7	3,942.4	3,931.7
6 Commercial and industrial	809.2	787.7	784.9	778.3	777.6	777.8	780.3	773.0	766.7	761.9	764.6	763.2
7 Real estate	1,803.5	1,992.5	2,015.0	2,028.8	2,056.8	2,065.9	2,088.3	2,118.8	2,129.1	2,150.0	2,133.5	2,122.9
8 Revolving home equity	179.8	209.0	213.4	217.0	222.5	227.2	233.0	238.1	241.2	242.7	244.4	245.8
9 Other	1,623.7	1,783.5	1,801.7	1,811.8	1,834.3	1,838.7	1,855.4	1,880.7	1,887.9	1,907.3	1,889.1	1,877.1
10 Consumer	567.0	588.1	597.1	599.7	595.1	584.7	581.1	586.8	587.4	588.1	594.3	592.7
10a Credit cards and related plans	222.6	231.6	238.5	234.0	225.8	219.6	215.2	220.4	220.8	220.5	225.9	224.3
10b Other	344.4	356.5	358.5	365.6	369.2	365.1	365.9	366.3	366.6	367.6	368.4	368.4
11 Security ⁴	83.5	83.4	83.4	70.7	72.0	71.9	71.3	76.1	81.5	80.2	86.4	90.0
12 Other loans and leases	335.8	343.2	348.7	342.9	340.1	342.4	355.4	357.4	359.5	357.6	363.6	362.9
13 Interbank loans	261.6	305.1	305.4	275.9	275.2	293.3	294.3	289.6	299.0	290.8	292.7	291.7
14 Cash assets ⁵	254.8	280.4	291.3	286.6	279.1	273.0	277.3	271.0	269.0	270.0	268.7	276.8
15 Other assets ⁶	454.3	479.1	475.9	471.2	488.9	485.3	488.9	504.3	510.7	523.0	498.5	510.0
16 TOTAL ASSETS ⁷	5,792.0	6,218.0	6,279.2	6,227.7	6,289.8	6,302.9	6,358.2	6,443.4	6,504.5	6,504.7	6,478.7	6,485.6
LIABILITIES												
17 Deposits	3,834.6	4,071.6	4,101.8	4,087.5	4,103.3	4,140.3	4,196.1	4,195.3	4,253.2	4,230.0	4,237.5	4,232.1
18 Transaction	590.1	604.0	634.1	612.0	595.8	600.0	627.4	612.7	596.7	601.3	623.8	634.0
19 Nontransaction	3,244.5	3,467.6	3,467.7	3,475.6	3,507.4	3,540.3	3,568.7	3,582.6	3,656.5	3,628.7	3,613.7	3,598.1
20 Large time	547.4	575.4	572.7	578.9	584.4	582.1	580.2	593.5	597.4	582.2	592.8	590.7
21 Other	2,697.1	2,892.2	2,895.0	2,896.7	2,923.0	2,958.2	2,988.5	2,989.2	3,059.1	3,046.5	3,020.9	3,007.3
22 Borrowings	1,056.3	1,116.2	1,118.5	1,075.2	1,094.9	1,092.2	1,103.2	1,130.1	1,135.2	1,135.0	1,151.3	1,148.8
23 From banks in the U.S.	365.0	393.5	389.2	354.4	360.5	367.1	374.0	360.5	367.5	368.3	358.7	367.8
24 From others	691.3	722.7	729.3	720.8	734.4	725.1	729.2	769.6	767.7	766.7	792.6	781.1
25 Net due to related foreign offices	179.6	201.5	216.6	233.1	233.4	224.9	218.7	237.8	220.1	229.8	211.5	211.5
26 Other liabilities	267.3	339.1	346.1	348.0	360.6	348.8	351.0	372.4	384.3	392.3	373.0	383.3
27 TOTAL LIABILITIES	5,337.8	5,728.4	5,783.0	5,743.8	5,792.1	5,806.2	5,869.0	5,935.7	5,992.9	5,987.1	5,973.2	5,975.7
28 Residual (assets less liabilities) ⁸	454.2	489.6	496.1	483.9	497.7	496.7	489.1	507.7	511.7	517.6	505.5	509.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 3, 2003

Account	2002 May	2002 Nov	2002 Dec	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	Week ending			
									Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	2,638.9	2,832.2	2,861.3	2,858.7	2,905.2	2,902.4	2,922.7	2,987.4	3,015.6	3,011.9	3,005.4	3,009.2
2 Securities in bank credit	664.7	769.6	778.9	773.1	804.2	801.8	808.6	855.1	884.5	870.9	872.4	879.0
3 Treasury and Agency securities ²	391.0	454.9	457.0	459.8	478.4	475.1	491.8	518.5	532.8	528.8	535.8	536.3
3a Trading account	42.9	47.9	44.6	41.2	54.5	41.8	40.7	43.6	44.2	42.8	36.5	32.7
3b Investment account	348.1	407.0	412.4	418.5	424.0	433.2	451.1	474.9	488.6	486.0	499.2	503.6
4 Other securities	273.7	314.7	321.9	313.3	325.7	326.7	316.8	336.6	351.7	342.1	336.6	342.8
4a Trading account	140.4	161.0	164.9	160.0	172.6	171.6	161.5	183.4	199.0	189.6	182.3	186.8
4b Investment account	133.4	153.7	157.0	153.3	153.1	155.1	155.3	153.2	152.7	152.5	154.3	156.0
4c State and local government	26.9	29.3	29.5	29.4	29.6	30.1	30.9	31.3	31.7	31.8	32.4	32.7
4d Other	106.5	124.4	127.5	123.9	123.5	125.0	124.4	121.9	121.0	120.7	121.9	123.3
5 Loans and leases in bank credit ³	1,974.1	2,062.6	2,082.4	2,085.6	2,101.0	2,100.6	2,114.0	2,132.3	2,131.1	2,141.0	2,133.0	2,130.2
6 Commercial and industrial	510.3	485.6	483.5	480.8	475.8	472.0	469.6	461.4	455.2	452.8	452.7	453.5
7 Real estate	854.4	970.3	990.6	1,006.7	1,028.3	1,035.2	1,041.4	1,056.8	1,060.6	1,074.3	1,060.3	1,049.0
8 Revolving home equity	112.7	133.0	136.9	140.0	142.5	147.9	150.5	152.8	154.4	155.4	156.0	157.4
9 Other	741.7	837.3	853.7	866.7	885.9	887.3	890.9	903.9	906.2	918.9	904.3	891.6
10 Consumer	289.1	296.6	296.8	296.9	294.9	291.4	289.9	290.1	292.2	293.4	293.5	291.7
11 Security ⁴	82.0	73.1	71.3	63.1	64.5	63.6	63.8	71.7	73.7	69.6	72.4	80.8
11a Fed funds and RPs with broker/dealer	69.8	62.3	60.9	52.4	53.8	52.2	52.0	58.0	61.8	57.7	60.7	67.7
11b Other	12.2	10.8	10.4	10.6	10.7	11.4	11.8	13.8	12.0	11.9	11.7	13.1
12a State and local government	13.1	12.2	11.9	12.0	12.3	12.5	12.4	12.4	12.7	12.6	12.6	12.8
12b Agricultural	9.3	8.2	8.2	8.1	7.8	7.8	7.7	7.5	7.4	7.4	7.3	7.3
12c Fed funds and RPs with others	19.5	18.9	24.7	23.6	23.6	23.2	24.4	26.2	26.5	26.6	27.4	27.8
12d All other loans	67.7	73.9	74.4	75.4	75.1	76.6	87.6	88.9	85.5	87.2	89.9	91.0
12e Lease financing receivables	128.7	123.9	120.9	119.0	118.7	118.3	117.3	117.4	117.4	117.1	116.9	116.2
13 Interbank loans	176.6	185.5	183.2	157.0	153.5	162.5	161.6	161.4	154.5	155.2	154.5	162.1
13a Fed funds and RPs with banks	91.0	91.1	88.7	88.2	83.4	91.9	90.5	92.1	89.9	87.6	89.2	94.3
13b Other	85.6	94.4	94.5	68.8	70.1	70.6	71.1	69.3	64.7	67.7	65.3	67.9
14 Cash assets ⁵	143.4	146.8	147.9	147.6	149.0	149.3	141.2	138.5	130.2	152.8	137.7	161.6
15 Other assets ⁶	315.1	333.8	330.3	327.1	347.0	339.9	339.8	349.6	354.3	366.3	347.4	360.5
16 TOTAL ASSETS ⁷	3,229.5	3,453.8	3,478.9	3,445.7	3,510.0	3,509.2	3,521.2	3,592.7	3,610.6	3,642.0	3,600.8	3,649.1

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

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

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
LIABILITIES												
17 Deposits	1,829.7	1,943.4	1,952.4	1,962.3	1,962.8	1,981.5	2,005.6	2,012.4	2,019.9	2,017.3	2,038.1	2,065.1
18 Transaction	296.6	285.8	289.1	286.3	288.5	288.8	293.8	294.9	272.7	294.1	296.1	325.7
19 Nontransaction	1,533.1	1,657.6	1,663.4	1,675.9	1,674.4	1,692.7	1,711.8	1,717.5	1,747.2	1,723.2	1,742.0	1,739.3
20 Large time	249.4	265.4	261.4	269.7	272.4	267.8	266.0	277.8	276.6	259.1	272.6	273.5
21 Other	1,283.7	1,392.2	1,402.0	1,406.2	1,402.0	1,424.9	1,445.9	1,439.6	1,470.6	1,464.2	1,469.5	1,465.8
22 Borrowings	722.2	741.7	730.4	655.1	682.2	688.5	686.2	703.5	720.2	731.3	712.8	712.6
23 From banks in the U.S.	250.6	269.4	249.4	193.6	196.2	204.7	208.9	200.2	212.9	217.1	200.9	210.7
24 From others	471.6	472.3	481.1	461.4	485.9	483.8	477.4	503.3	507.4	514.2	511.8	502.0
25 Net due to related foreign offices	168.5	185.0	199.7	216.4	216.5	218.5	215.2	226.3	208.5	220.6	200.7	197.2
26 Other liabilities	205.0	265.4	276.0	274.6	278.7	273.7	282.0	290.0	299.9	308.8	292.8	298.1
27 TOTAL LIABILITIES	2,925.4	3,135.4	3,158.6	3,108.3	3,140.2	3,162.3	3,189.0	3,232.1	3,248.5	3,278.0	3,244.3	3,273.1
28 Residual (assets less liabilities) ⁸	304.1	318.3	320.3	337.4	369.8	346.9	332.3	360.6	362.2	363.9	356.5	376.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	2,639.6	2,840.5	2,873.8	2,866.0	2,907.3	2,896.3	2,919.2	2,989.1	3,028.9	3,018.4	3,010.4	2,996.2
2 Securities in bank credit	663.6	774.0	784.0	781.7	812.5	804.1	805.0	853.6	889.5	871.5	866.2	865.2
3 Treasury and Agency securities ²	390.1	457.8	459.8	462.8	483.9	477.3	490.2	517.3	537.2	528.5	531.0	525.7
3a Trading account	42.8	48.2	44.9	41.5	55.1	42.1	40.6	43.5	44.5	42.8	36.2	32.0
3b Investment account	347.3	409.6	414.9	421.3	428.9	435.3	449.6	473.8	492.6	485.7	494.8	493.7
3c Mortgage-backed	272.9	325.5	317.8	323.8	330.0	333.2	352.9	378.7	394.7	385.8	387.4	387.1
3d Other	74.4	84.1	97.1	97.5	98.8	102.0	96.7	95.0	97.9	99.9	107.5	106.6
3e 1 year or less	16.0	23.2	24.1	21.3	22.9	24.4	24.6	23.2	23.4	23.8	25.2	23.7
3f Between 1 and 5 years	45.4	47.4	56.6	58.6	57.4	57.4	55.2	55.2	56.0	56.4	59.3	58.0
3g More than 5 years	13.0	13.6	16.4	17.5	18.6	20.3	16.9	16.7	18.5	19.7	23.0	24.9
4 Other securities	273.5	316.2	324.3	318.9	328.5	326.8	314.8	336.3	352.4	343.0	335.2	339.5
4a Trading account	140.2	161.8	166.1	162.9	174.1	171.7	160.5	183.2	199.4	190.1	181.5	185.0
4b Investment account	133.3	154.5	158.1	156.0	154.4	155.1	154.3	153.1	153.0	152.9	153.6	154.5
4c State and local government	26.9	29.4	29.7	30.0	29.8	30.1	30.7	31.3	31.7	31.9	32.2	32.4
4d Other	106.4	125.0	128.4	126.1	124.6	125.0	123.6	121.8	121.2	121.0	121.4	122.2
5 Loans and leases in bank credit ³	1,976.0	2,066.5	2,089.8	2,084.3	2,094.9	2,092.2	2,114.2	2,135.5	2,139.4	2,146.9	2,144.2	2,131.0
6 Commercial and industrial	513.7	485.8	480.9	476.2	473.8	471.9	472.2	464.5	457.9	453.5	455.4	455.1
7 Real estate	857.9	973.0	991.9	1,005.6	1,024.0	1,028.3	1,039.5	1,061.1	1,065.2	1,079.3	1,062.4	1,048.8
8 Revolving home equity	113.5	132.7	136.0	139.1	142.8	146.2	150.4	154.0	155.2	156.1	157.4	158.5
9a Other residential	427.8	520.5	536.6	546.2	561.0	561.7	570.5	589.1	592.7	605.4	587.3	572.6
9b Commercial	316.5	319.8	319.3	320.2	320.2	320.4	318.6	318.0	317.3	317.8	317.8	317.7
10 Consumer	289.8	295.3	299.3	301.7	298.1	292.0	290.5	291.0	292.9	293.3	293.9	292.0
10a Credit cards and related plans	116.2	114.6	117.3	115.3	109.7	105.9	103.5	103.8	106.1	106.0	106.7	104.7
10b Other	173.6	180.6	182.0	186.4	188.3	186.1	187.0	187.1	186.7	187.3	187.2	187.3
11 Security ⁴	76.8	75.1	75.2	62.6	63.5	63.1	62.5	67.1	71.7	70.7	76.9	80.6
11a Fed funds and RPs with broker/dealer	65.3	64.0	64.3	52.1	52.9	51.8	50.9	54.3	60.1	58.6	64.5	67.5
11b Other	11.4	11.1	10.9	10.6	10.6	11.3	11.6	12.9	11.6	12.1	12.4	13.1
12a State and local government	13.1	12.2	11.9	12.0	12.3	12.5	12.4	12.4	12.7	12.6	12.6	12.8
12b Agricultural	9.4	8.1	8.2	8.2	7.8	7.8	7.6	7.5	7.5	7.5	7.5	7.4
12c Fed funds and RPs with others	19.5	18.9	24.7	23.6	23.6	23.2	24.4	26.2	26.5	26.6	27.4	27.8
12d All other loans	67.3	74.8	76.5	73.6	71.7	74.4	87.4	88.3	87.8	86.6	91.7	90.7
12e Lease financing receivables	128.7	123.3	121.2	120.8	120.0	119.1	117.7	117.4	117.1	116.7	116.4	115.7
13 Interbank loans	177.4	187.0	187.7	160.2	151.8	162.6	164.9	162.1	159.0	155.4	160.7	161.7
13a Fed funds and RPs with banks	91.4	91.8	90.9	90.0	82.5	92.0	92.4	92.5	92.4	87.6	92.8	94.0
13b Other	86.0	95.2	96.8	70.2	69.3	70.6	72.5	69.6	66.5	67.7	67.9	67.7
14 Cash assets ⁵	142.6	149.9	159.6	156.4	148.9	144.2	144.0	137.5	135.5	138.8	138.5	145.9
15 Other assets ⁶	313.1	337.3	334.1	329.5	344.0	338.3	339.3	347.4	352.0	360.2	342.3	352.5
16 TOTAL ASSETS ⁷	3,228.1	3,470.6	3,511.3	3,467.7	3,506.9	3,496.3	3,523.6	3,591.8	3,631.0	3,628.2	3,607.5	3,612.1

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

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

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
LIABILITIES												
17 Deposits	1,825.5	1,950.2	1,968.9	1,963.2	1,966.9	1,979.6	2,013.0	2,008.0	2,039.6	2,021.3	2,042.9	2,031.9
18 Transaction	292.5	289.7	309.4	295.2	284.2	284.4	300.0	290.6	278.2	284.7	297.4	306.7
19 Nontransaction	1,533.0	1,660.6	1,659.5	1,668.0	1,682.7	1,695.2	1,713.1	1,717.4	1,761.4	1,736.7	1,745.5	1,725.3
20 Large time	247.8	269.4	264.3	271.0	273.3	266.4	264.1	276.0	277.5	260.9	273.1	271.0
21 Other	1,285.2	1,391.2	1,395.2	1,397.0	1,409.4	1,428.8	1,449.0	1,441.4	1,483.8	1,475.8	1,472.4	1,454.3
22 Borrowings	727.5	743.0	729.6	668.2	684.4	684.8	690.4	709.2	723.1	713.0	721.6	717.8
23 From banks in the U.S.	252.8	266.1	251.1	198.2	199.7	208.1	213.0	202.6	214.3	211.8	201.3	208.5
24 From others	474.7	476.9	478.4	470.0	484.6	476.7	477.4	506.6	508.8	501.2	520.3	509.3
25 Net due to related foreign offices	168.0	190.2	204.2	218.0	220.8	214.2	205.9	225.4	208.4	219.7	198.0	198.0
26 Other liabilities	204.2	272.4	281.8	276.6	284.1	268.5	269.8	288.9	299.7	307.5	288.7	298.9
27 TOTAL LIABILITIES	2,925.2	3,155.8	3,184.5	3,125.9	3,156.1	3,147.1	3,179.1	3,231.5	3,270.8	3,261.6	3,251.2	3,246.5
28 Residual (assets less liabilities) ⁸	302.9	314.8	326.9	341.8	350.7	349.1	344.4	360.3	360.2	366.6	356.2	365.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 3, 2003

Account	2002 May	2002 Nov	2002 Dec	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	Week ending			
									Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	2,258.7	2,385.6	2,397.4	2,402.5	2,419.2	2,434.8	2,455.4	2,466.7	2,476.9	2,480.2	2,497.0	2,485.8
2 Securities in bank credit	635.0	661.9	668.1	666.6	668.5	678.3	689.9	689.3	689.7	688.2	688.0	684.8
3 Treasury and Agency securities ²	425.5	455.9	461.1	459.0	462.0	472.0	484.8	484.2	485.7	484.9	487.4	485.4
4 Other securities	209.5	206.0	207.0	207.7	206.5	206.2	205.1	205.2	204.0	203.3	200.6	199.4
5 Loans and leases in bank credit ³	1,623.7	1,723.7	1,729.3	1,735.8	1,750.7	1,756.6	1,765.5	1,777.4	1,787.2	1,792.0	1,809.0	1,801.0
6 Commercial and industrial	293.0	303.4	304.1	303.5	305.3	306.0	305.9	306.0	306.9	306.5	308.4	305.3
7 Real estate	946.1	1,017.7	1,019.8	1,021.7	1,032.7	1,039.7	1,050.6	1,058.2	1,065.9	1,071.0	1,076.5	1,073.8
8 Revolving home equity	66.2	76.2	77.0	77.7	79.7	81.4	82.8	84.1	86.2	86.5	87.6	87.2
9 Other	879.9	941.5	942.9	944.0	953.0	958.3	967.8	974.1	979.6	984.5	988.9	986.6
10 Consumer	279.4	289.0	291.4	295.1	297.0	295.6	294.0	297.9	298.0	298.6	306.5	302.7
11 Security ⁴	6.8	8.0	8.0	8.4	8.6	8.6	8.6	9.1	9.5	9.3	9.7	10.1
12 Other loans and leases	98.3	105.6	105.9	107.1	107.1	106.7	106.4	106.2	106.9	106.5	108.0	109.2
13 Interbank loans	87.8	114.6	115.1	122.2	124.4	124.2	121.5	132.6	135.4	130.2	136.7	145.6
14 Cash assets ⁵	113.1	126.3	124.4	126.0	130.6	133.5	135.5	134.5	127.3	138.7	132.2	140.8
15 Other assets ⁶	141.2	141.8	141.8	141.7	144.9	147.0	149.6	156.9	158.7	162.7	156.2	157.6
16 TOTAL ASSETS⁷	2,570.0	2,736.2	2,746.4	2,760.3	2,787.5	2,808.1	2,830.9	2,859.4	2,867.0	2,880.3	2,890.5	2,898.1
LIABILITIES												
17 Deposits	2,016.7	2,113.3	2,109.5	2,118.1	2,129.7	2,155.7	2,171.4	2,195.3	2,210.6	2,213.0	2,210.6	2,227.6
18 Transaction	302.8	310.9	313.0	311.9	315.0	319.3	327.2	327.5	314.1	320.4	329.4	339.1
19 Nontransaction	1,713.9	1,802.5	1,796.4	1,806.2	1,814.6	1,836.4	1,844.2	1,867.8	1,896.5	1,892.6	1,881.2	1,888.5
20 Large time	299.6	306.0	308.4	307.8	311.1	315.7	316.1	317.5	319.8	321.3	319.7	319.8
21 Other	1,414.3	1,496.4	1,488.0	1,498.4	1,503.6	1,520.7	1,528.1	1,550.3	1,576.7	1,571.3	1,561.5	1,568.7
22 Borrowings	328.7	373.2	388.9	407.1	410.6	407.4	412.8	420.9	412.1	422.0	429.6	431.1
23 From banks in the U.S.	112.1	127.3	138.1	156.2	160.8	159.1	161.0	157.9	153.2	156.5	157.4	159.3
24 From others	216.6	245.9	250.8	250.8	249.8	248.3	251.8	263.0	258.9	265.5	272.3	271.8
25 Net due to related foreign offices	11.6	11.3	12.4	15.1	12.6	10.7	12.8	12.4	11.8	10.0	13.5	13.5
26 Other liabilities	63.1	66.8	64.3	71.4	76.5	80.3	81.2	83.6	84.6	84.9	84.2	84.4
27 TOTAL LIABILITIES	2,420.1	2,564.6	2,575.1	2,611.7	2,629.3	2,654.1	2,678.2	2,712.2	2,719.0	2,729.9	2,737.9	2,756.6
28 Residual (assets less liabilities) ⁸	149.9	171.6	171.3	148.6	158.2	154.0	152.7	147.1	148.0	150.5	152.5	141.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	2,257.2	2,389.1	2,408.9	2,404.5	2,416.1	2,431.6	2,453.6	2,465.1	2,472.6	2,478.5	2,484.5	2,486.8
2 Securities in bank credit	634.3	660.8	669.7	668.4	669.4	681.0	691.4	688.5	687.8	687.7	686.3	686.1
3 Treasury and Agency securities ²	424.8	454.7	462.6	460.7	462.8	474.7	486.3	483.4	483.8	484.3	485.7	486.7
4 Other securities	209.5	206.0	207.0	207.7	206.5	206.2	205.1	205.2	204.0	203.3	200.6	199.4
5 Loans and leases in bank credit ³	1,622.9	1,728.3	1,739.3	1,736.1	1,746.7	1,750.6	1,762.3	1,776.6	1,784.9	1,790.8	1,798.2	1,800.7
6 Commercial and industrial	295.5	301.9	303.9	302.1	303.8	305.9	308.1	308.5	308.8	308.3	309.2	308.0
7 Real estate	945.7	1,019.5	1,023.1	1,023.2	1,032.8	1,037.6	1,048.8	1,057.7	1,063.9	1,070.7	1,071.1	1,074.1
8 Revolving home equity	66.3	76.4	77.4	77.9	79.7	81.0	82.6	84.1	86.0	86.6	87.1	87.3
9 Other	879.4	943.1	945.7	945.3	953.0	956.6	966.2	973.5	977.9	984.1	984.0	986.8
10 Consumer	277.1	292.8	297.8	297.9	297.0	292.7	290.6	295.8	294.5	294.7	300.4	300.7
10a Credit cards and related plans	106.4	116.9	121.2	118.7	116.1	113.8	111.7	116.6	114.6	114.4	119.2	119.6
10b Other	170.7	175.8	176.5	179.2	180.9	179.0	178.9	179.2	179.9	180.3	181.3	181.1
11 Security ⁴	6.7	8.3	8.2	8.1	8.5	8.8	8.8	9.0	9.7	9.6	9.5	9.4
12 Other loans and leases	97.9	105.9	106.3	104.8	104.6	105.6	105.9	105.6	107.9	107.6	108.0	108.5
13 Interbank loans	84.1	118.1	117.7	115.8	123.4	130.7	129.4	127.5	140.1	135.4	132.0	130.0
14 Cash assets ⁵	112.2	130.5	131.8	130.2	130.2	128.8	133.3	133.4	133.5	131.2	130.2	130.8
15 Other assets ⁶	141.2	141.8	141.8	141.7	144.9	147.0	149.6	156.9	158.7	162.7	156.2	157.6
16 TOTAL ASSETS ⁷	2,563.9	2,747.4	2,767.8	2,760.0	2,782.9	2,806.6	2,834.6	2,851.6	2,873.6	2,876.5	2,871.2	2,873.5
LIABILITIES												
17 Deposits	2,009.1	2,121.4	2,132.9	2,124.4	2,136.4	2,160.7	2,183.1	2,187.3	2,213.6	2,208.7	2,194.6	2,200.2
18 Transaction	297.6	314.3	324.7	316.8	311.7	315.6	327.5	322.0	318.5	316.7	326.4	327.4
19 Nontransaction	1,711.5	1,807.1	1,808.2	1,807.5	1,824.7	1,845.1	1,855.6	1,865.2	1,895.1	1,892.0	1,868.2	1,872.8
20 Large time	299.6	306.0	308.4	307.8	311.1	315.7	316.1	317.5	319.8	321.3	319.7	319.8
21 Other	1,411.9	1,501.1	1,499.8	1,499.7	1,513.6	1,529.4	1,539.5	1,547.7	1,575.3	1,570.7	1,548.5	1,553.1
22 Borrowings	328.7	373.2	388.9	407.1	410.6	407.4	412.8	420.9	412.1	422.0	429.6	431.1
23 From banks in the U.S.	112.1	127.3	138.1	156.2	160.8	159.1	161.0	157.9	153.2	156.5	157.4	159.3
24 From others	216.6	245.9	250.8	250.8	249.8	248.3	251.8	263.0	258.9	265.5	272.3	271.8
25 Net due to related foreign offices	11.6	11.3	12.4	15.1	12.6	10.7	12.8	12.4	11.8	10.0	13.5	13.5
26 Other liabilities	63.1	66.8	64.3	71.4	76.5	80.3	81.2	83.6	84.6	84.9	84.2	84.4
27 TOTAL LIABILITIES	2,412.6	2,572.7	2,598.6	2,617.9	2,636.0	2,659.1	2,689.9	2,704.2	2,722.1	2,725.5	2,722.0	2,729.2
28 Residual (assets less liabilities) ⁸	151.3	174.8	169.3	142.1	146.9	147.6	144.7	147.4	151.5	151.0	149.2	144.3

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

Seasonally adjusted, billions of dollars

July 3, 2003

Account	2002 May	2002 Nov	2002 Dec	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	Week ending			
									Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	594.9	620.0	635.9	628.0	640.9	657.4	648.3	661.6	672.1	674.5	658.9	659.0
2 Securities in bank credit	229.5	247.8	261.6	262.9	273.3	277.8	271.1	282.2	289.1	294.0	281.3	275.1
3 Treasury and Agency securities ²	73.2	93.5	101.9	103.8	110.6	116.4	119.0	124.3	127.0	128.3	122.5	121.0
4 Other securities	156.3	154.3	159.7	159.1	162.7	161.3	152.1	158.0	162.1	165.7	158.9	154.1
5 Loans and leases in bank credit ³	365.4	372.2	374.3	365.1	367.6	379.7	377.1	379.4	382.9	380.4	377.6	383.9
6 Commercial and industrial	195.9	179.0	178.4	177.2	174.1	171.7	171.9	169.5	163.4	162.7	161.6	160.1
7 Real estate	18.1	20.0	19.5	19.7	19.7	19.8	19.0	19.2	19.1	19.1	19.0	19.5
11 Security ⁴	81.1	104.7	110.1	103.4	108.1	121.4	118.0	118.5	123.4	121.4	118.4	124.1
12 Other loans and leases	70.3	68.6	66.3	64.8	65.6	66.7	68.2	72.2	77.1	77.2	78.5	80.2
13 Interbank loans	23.3	25.5	30.0	28.1	27.0	27.2	22.5	24.7	27.5	32.8	32.7	28.6
14 Cash assets ⁵	46.0	42.3	44.6	40.1	38.7	43.8	50.1	52.2	53.3	58.1	56.8	54.7
15 Other assets ⁶	26.1	34.6	35.9	39.3	39.9	35.3	39.9	47.6	51.4	50.9	55.1	53.0
16 TOTAL ASSETS⁷	689.8	722.0	746.1	735.1	746.1	763.4	760.2	785.5	803.9	815.8	803.1	794.8
LIABILITIES												
17 Deposits	503.8	452.6	425.5	426.6	442.9	448.4	436.4	438.7	450.2	454.5	457.0	440.2
18 Transaction	10.6	9.2	9.2	9.7	10.3	11.5	11.3	11.0	11.2	11.2	11.4	11.9
19 Nontransaction	493.2	443.3	416.4	416.8	432.6	436.9	425.1	427.7	439.0	443.3	445.6	428.2
22 Borrowings	189.4	251.2	277.9	269.1	270.0	288.2	293.3	301.8	315.8	319.2	313.1	312.6
23 From banks in the U.S.	20.6	25.2	30.0	31.0	31.1	33.7	27.5	31.6	34.6	31.2	35.3	35.7
24 From others	168.8	226.0	247.9	238.1	238.9	254.5	265.8	270.2	281.2	288.0	277.8	276.9
25 Net due to related foreign offices	-91.7	-74.3	-60.1	-70.4	-78.4	-83.8	-72.8	-77.8	-85.5	-85.7	-79.6	-73.5
26 Other liabilities	74.3	99.3	102.1	100.5	104.8	99.9	95.0	109.9	113.7	119.3	114.1	109.5
27 TOTAL LIABILITIES	675.9	728.8	745.6	725.7	739.2	752.7	751.9	772.6	794.3	807.3	804.6	788.7
28 Residual (assets less liabilities) ⁸	14.0	-6.8	0.5	9.4	6.9	10.7	8.4	12.9	9.6	8.5	-1.5	6.1

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

Not seasonally adjusted, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
ASSETS												
1 Bank credit	590.6	623.6	646.0	635.7	645.3	655.6	648.1	656.9	666.1	669.2	659.2	654.8
2 Securities in bank credit	229.5	247.8	261.6	262.9	273.3	277.8	271.1	282.2	289.1	294.0	281.3	275.1
3 Treasury and Agency securities ²	73.2	93.5	101.9	103.8	110.6	116.4	119.0	124.3	127.0	128.3	122.5	121.0
3a Trading account	10.1	20.3	30.6	32.6	36.4	37.2	39.7	43.0	46.2	46.5	42.2	42.8
3b Investment account	63.1	73.2	71.3	71.2	74.2	79.3	79.3	81.3	80.9	81.9	80.3	78.2
4 Other securities	156.3	154.3	159.7	159.1	162.7	161.3	152.1	158.0	162.1	165.7	158.9	154.1
4a Trading account	99.9	100.4	101.2	101.9	102.0	101.7	97.9	105.1	108.4	111.1	105.1	102.7
4b Investment account	56.4	53.9	58.4	57.2	60.7	59.7	54.2	52.9	53.7	54.6	53.8	51.5
5 Loans and leases in bank credit ³	361.2	375.8	384.3	372.8	372.0	377.9	377.0	374.7	376.9	375.1	377.8	379.7
6 Commercial and industrial	193.8	180.3	179.8	177.3	175.6	173.2	171.0	167.7	162.5	161.6	160.8	159.9
7 Real estate	18.1	20.0	19.5	19.7	19.7	19.8	19.0	19.2	19.1	19.1	19.0	19.5
11 Security ⁴	79.5	106.8	116.7	110.4	111.0	117.3	118.3	116.2	118.0	117.3	119.9	121.3
12 Other loans and leases	69.8	68.7	68.3	65.5	65.7	67.6	68.7	71.7	77.4	77.1	78.1	79.0
13 Interbank loans	23.3	25.5	30.0	28.1	27.0	27.2	22.5	24.7	27.5	32.8	32.7	28.6
14 Cash assets ⁵	44.5	44.7	47.8	43.1	39.7	42.6	47.9	50.5	51.9	55.1	54.1	51.7
15 Other assets ⁶	26.2	34.5	37.0	40.7	40.5	36.2	39.7	47.7	50.4	49.7	52.6	50.2
16 TOTAL ASSETS⁷	684.2	727.9	760.4	747.2	752.1	761.2	757.7	779.2	795.4	806.2	798.1	784.9
LIABILITIES												
17 Deposits	510.2	452.7	436.4	442.7	453.0	452.5	442.4	444.1	453.0	455.9	454.6	437.6
18 Transaction	10.2	9.5	10.0	10.0	10.3	11.1	10.7	10.6	10.8	10.4	11.0	11.5
19 Nontransaction	500.0	443.1	426.4	432.7	442.8	441.3	431.7	433.6	442.2	445.5	443.6	426.1
22 Borrowings	189.4	251.2	277.9	269.1	270.0	288.2	293.3	301.8	315.8	319.2	313.1	312.6
23 From banks in the U.S.	20.6	25.2	30.0	31.0	31.1	33.7	27.5	31.6	34.6	31.2	35.3	35.7
24 From others	168.8	226.0	247.9	238.1	238.9	254.5	265.8	270.2	281.2	288.0	277.8	276.9
25 Net due to related foreign offices	-91.3	-75.6	-58.4	-67.8	-77.3	-81.5	-73.3	-77.5	-86.7	-87.2	-82.1	-74.5
26 Other liabilities	74.5	98.4	103.3	102.2	105.7	101.5	94.7	110.2	112.7	117.8	112.0	108.6
27 TOTAL LIABILITIES	682.9	726.7	759.3	746.2	751.4	760.6	757.1	778.7	794.8	805.7	797.6	784.3
28 Residual (assets less liabilities) ⁸	1.3	1.3	1.1	1.0	0.8	0.6	0.6	0.6	0.6	0.6	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 3, 2003

Account	2002	2002	2002	2003	2003	2003	2003	2003	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 4	Jun 11	Jun 18	Jun 25
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	80.8	105.2	112.5	107.6	116.8	115.1	105.7	128.1	141.5	142.4	131.8	133.5
30 Reval. losses on off-bal. sheet items ⁹	62.2	89.0	93.8	86.2	94.9	91.3	81.4	105.1	115.7	117.4	108.3	108.4
31 Mortgage-backed securities ¹⁰	307.3	371.2	363.9	369.6	375.6	380.0	399.3	425.6	441.9	432.7	434.3	434.7
31a Pass-through	210.8	274.6	265.7	271.2	276.5	275.8	288.1	313.8	328.2	320.4	324.9	325.3
31b CMO, REMIC, and other	96.6	96.6	98.2	98.4	99.1	104.1	111.2	111.8	113.7	112.3	109.4	109.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	4.3	11.3	10.7	11.8	11.7	11.7	10.6	12.1	15.1	15.0	14.0	14.2
33 Offshore credit to U.S. residents ¹²	19.6	18.5	18.7	18.3	18.2	18.2	17.5	17.3	16.7	16.6	16.7	16.7
34 Securitized consumer loans ¹³	135.8	148.5	150.1	149.7	150.6	152.5	154.2	155.0	155.7	155.5	155.7	157.1
34a Credit cards and related plans	122.3	131.4	133.2	132.2	134.8	136.7	138.7	139.4	139.4	139.4	139.6	141.0
34b Other	13.5	17.0	16.9	17.5	15.8	15.8	15.5	15.5	16.2	16.1	16.1	16.0
35 Securitized business loans ¹³	17.1	17.4	17.2	16.9	17.2	16.8	16.5	17.0	16.8	16.8	16.7	16.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	293.9	307.0	310.5	310.0	315.8	327.1	336.6	335.3	334.1	334.0	332.7	333.7
34 Securitized consumer loans ¹³	207.6	198.7	201.3	205.4	204.2	202.8	205.2	205.0	206.5	206.7	205.1	204.6
34a Credit cards and related plans	200.0	189.8	192.5	197.0	195.8	194.3	196.9	196.8	198.4	198.6	197.0	196.4
34b Other	7.6	8.9	8.7	8.5	8.4	8.5	8.3	8.2	8.2	8.2	8.1	8.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	50.0	63.3	64.1	67.0	67.1	65.4	64.9	73.5	75.8	77.3	71.6	70.1
30 Reval. losses on off-bal. sheet items ⁹	42.8	60.3	60.1	63.0	64.9	63.6	62.4	72.6	75.8	77.1	71.7	69.9
35 Securitized business loans ¹³	10.5	7.2	6.8	5.6	4.6	4.1	3.3	3.0	3.1	3.1	3.1	1.7

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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