

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

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	5,438.9	5,672.8	5,730.1	5,760.1	5,838.1	5,887.2	5,893.0	5,969.7	5,956.6	5,969.5	5,992.9	6,021.0
2 Securities in bank credit	1,488.5	1,632.9	1,643.5	1,643.7	1,688.4	1,714.9	1,722.3	1,768.5	1,756.2	1,770.0	1,783.8	1,810.0
3 Treasury and Agency securities ²	832.7	946.3	962.9	972.5	1,001.6	1,012.6	1,013.4	1,037.7	1,029.2	1,038.5	1,047.1	1,055.7
4 Other securities	655.8	686.6	680.6	671.2	686.8	702.3	708.9	730.8	727.0	731.4	736.7	754.3
5 Loans and leases in bank credit ³	3,950.4	4,039.9	4,086.5	4,116.3	4,149.7	4,172.3	4,170.7	4,201.2	4,200.4	4,199.5	4,209.1	4,211.1
6 Commercial and industrial	1,028.8	981.3	974.6	969.5	967.7	965.9	960.8	954.1	953.8	955.9	953.3	950.6
7 Real estate	1,789.2	1,900.9	1,935.3	1,967.7	2,000.3	2,021.0	2,038.7	2,067.7	2,072.0	2,062.9	2,070.1	2,079.7
8 Revolving home equity	162.2	197.7	200.9	204.9	207.8	212.4	216.9	222.1	220.6	222.2	223.9	225.0
9 Other	1,627.0	1,703.2	1,734.4	1,762.9	1,792.5	1,808.5	1,821.8	1,845.6	1,851.4	1,840.7	1,846.2	1,854.7
10 Consumer Security ⁴	564.4	574.7	582.7	584.7	585.4	586.9	592.6	594.9	593.2	597.5	595.6	591.4
11 Other loans and leases	153.4	176.7	181.4	183.1	186.6	191.6	176.8	184.0	182.0	183.6	189.1	190.4
12 Other loans and leases	414.6	406.3	412.6	411.2	409.5	407.1	401.7	400.6	399.4	399.6	401.0	398.9
13 Interbank loans	278.3	305.6	318.3	326.8	328.4	331.5	309.4	306.3	291.7	308.7	311.9	314.9
14 Cash assets ⁵	297.6	318.1	317.2	318.4	314.7	317.7	314.4	315.0	310.1	319.9	306.8	323.8
15 Other assets ⁶	488.9	499.5	498.6	512.0	517.8	517.3	516.3	539.2	547.1	543.8	528.5	535.4
16 TOTAL ASSETS ⁷	6,428.3	6,721.0	6,789.3	6,841.8	6,923.3	6,977.9	6,956.1	7,053.0	7,028.7	7,064.4	7,062.6	7,117.4
LIABILITIES												
17 Deposits	4,268.1	4,460.5	4,473.5	4,483.0	4,500.2	4,484.2	4,503.2	4,533.4	4,522.7	4,534.8	4,522.0	4,570.2
18 Transaction	624.9	599.1	584.0	611.3	606.1	613.8	606.1	607.9	587.8	621.7	627.5	609.9
19 Nontransaction	3,643.2	3,861.4	3,889.5	3,871.7	3,894.1	3,870.4	3,897.1	3,925.5	3,934.9	3,913.0	3,894.5	3,960.3
20 Large time	1,011.5	1,049.2	1,043.3	1,020.0	1,002.3	978.0	988.0	1,002.4	999.3	1,001.0	1,001.3	1,008.7
21 Other	2,631.7	2,812.2	2,846.2	2,851.7	2,891.8	2,892.3	2,909.1	2,923.2	2,935.6	2,912.1	2,893.2	2,951.5
22 Borrowings	1,231.7	1,292.7	1,322.3	1,332.9	1,365.2	1,397.3	1,335.3	1,370.5	1,349.2	1,361.9	1,398.1	1,390.9
23 From banks in the U.S.	394.1	405.0	416.2	415.1	420.8	416.0	378.5	383.4	371.5	380.0	390.5	391.9
24 From others	837.6	887.7	906.1	917.8	944.3	981.3	956.7	987.1	977.6	981.9	1,007.6	998.9
25 Net due to related foreign offices	109.5	94.1	100.3	119.3	122.3	150.3	151.3	143.4	152.8	150.1	129.5	139.0
26 Other liabilities	338.9	430.4	435.4	440.0	444.4	453.7	460.2	475.4	475.1	485.3	477.7	487.8
27 TOTAL LIABILITIES	5,948.2	6,277.7	6,331.4	6,375.3	6,432.1	6,485.5	6,450.0	6,522.7	6,499.8	6,532.1	6,527.4	6,587.9
28 Residual (assets less liabilities) ⁸	480.1	443.3	457.8	466.5	491.2	492.4	506.1	530.3	528.8	532.4	535.2	529.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	5,444.1	5,650.4	5,723.2	5,764.1	5,854.7	5,924.1	5,912.7	5,976.1	5,966.4	5,969.8	5,994.5	6,032.4
2 Securities in bank credit	1,496.0	1,624.3	1,639.8	1,643.0	1,692.7	1,723.9	1,732.3	1,778.0	1,765.0	1,779.5	1,792.1	1,823.0
3 Treasury and Agency securities ²	839.8	940.0	959.4	968.7	1,002.4	1,018.3	1,019.7	1,046.7	1,037.8	1,047.3	1,055.3	1,068.1
4 Other securities	656.2	684.3	680.4	674.3	690.2	705.6	712.5	731.3	727.1	732.2	736.8	754.8
5 Loans and leases in bank credit ³	3,948.1	4,026.1	4,083.4	4,121.0	4,162.0	4,200.2	4,180.4	4,198.1	4,201.4	4,190.3	4,202.4	4,209.5
6 Commercial and industrial	1,027.7	975.8	972.4	970.8	969.0	965.7	956.7	952.8	952.1	954.7	952.6	952.0
7 Real estate	1,784.0	1,902.0	1,937.4	1,969.9	2,005.4	2,025.8	2,037.8	2,061.8	2,069.4	2,055.4	2,061.1	2,072.3
8 Revolving home equity	162.2	197.8	201.9	205.5	208.5	212.6	216.6	222.0	221.0	222.3	223.5	224.0
9 Other	1,621.9	1,704.2	1,735.5	1,764.4	1,796.9	1,813.2	1,821.2	1,839.7	1,848.4	1,833.1	1,837.6	1,848.4
10 Consumer	566.7	571.2	582.2	585.3	588.0	596.9	601.0	597.7	596.7	600.3	597.4	590.7
10a Credit cards and related plans	223.6	224.4	231.2	232.2	232.0	239.3	236.4	229.5	225.7	233.0	232.4	227.3
10b Other	343.2	346.8	351.0	353.0	356.0	357.7	364.7	368.1	371.0	367.3	365.0	363.5
11 Security ⁴	155.1	172.2	179.6	185.5	190.3	200.5	182.5	186.9	185.9	182.3	192.9	194.2
12 Other loans and leases	414.5	404.9	411.8	409.5	409.3	411.4	402.5	398.9	397.2	397.7	398.4	400.1
13 Interbank loans	277.0	299.2	310.5	321.5	332.3	338.4	307.2	305.2	291.7	305.3	306.9	327.9
14 Cash assets ⁵	298.9	303.8	314.1	320.7	324.7	338.3	328.0	315.9	302.4	336.0	308.4	316.2
15 Other assets ⁶	487.9	496.8	501.2	510.7	519.0	520.7	518.3	538.4	547.6	540.1	525.6	539.3
16 TOTAL ASSETS⁷	6,432.2	6,675.0	6,773.7	6,841.8	6,954.8	7,045.5	6,989.4	7,058.3	7,031.0	7,073.5	7,057.7	7,137.8
LIABILITIES												
17 Deposits	4,284.0	4,413.7	4,441.4	4,467.9	4,520.0	4,533.9	4,527.6	4,551.0	4,542.2	4,554.8	4,528.9	4,596.4
18 Transaction	619.7	583.8	577.8	606.1	611.7	641.3	618.4	602.9	577.1	623.5	620.7	608.6
19 Nontransaction	3,664.3	3,829.9	3,863.6	3,861.8	3,908.3	3,892.6	3,909.2	3,948.1	3,965.2	3,931.3	3,908.2	3,987.8
20 Large time	1,018.6	1,033.5	1,028.7	1,013.9	1,009.3	992.0	1,000.1	1,009.2	1,008.7	1,005.5	1,007.0	1,011.9
21 Other	2,645.7	2,796.4	2,834.9	2,847.9	2,899.0	2,900.6	2,909.1	2,938.8	2,956.4	2,925.8	2,901.1	2,976.0
22 Borrowings	1,234.6	1,272.6	1,319.7	1,334.9	1,368.3	1,396.9	1,348.4	1,373.2	1,350.9	1,367.5	1,394.3	1,394.1
23 From banks in the U.S.	399.0	399.8	409.3	413.3	418.0	417.4	383.3	388.3	376.0	385.9	394.4	398.3
24 From others	835.6	872.8	910.4	921.5	950.3	979.5	965.1	984.9	974.9	981.7	999.9	995.9
25 Net due to related foreign offices	116.2	91.1	100.9	118.7	125.9	156.7	158.7	150.2	159.1	157.0	139.0	141.5
26 Other liabilities	344.0	427.6	435.5	440.1	450.1	460.8	468.5	483.1	482.1	493.5	488.2	490.4
27 TOTAL LIABILITIES	5,978.8	6,205.0	6,297.5	6,361.6	6,464.3	6,548.4	6,503.2	6,557.5	6,534.4	6,572.9	6,550.3	6,622.4
28 Residual (assets less liabilities) ⁸	453.4	470.0	476.2	480.2	490.5	497.1	486.2	500.9	496.6	500.7	507.4	515.3

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

Seasonally adjusted, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	4,846.7	5,051.9	5,111.3	5,145.7	5,217.1	5,252.5	5,268.1	5,333.2	5,322.9	5,335.5	5,352.9	5,368.0
2 Securities in bank credit	1,255.0	1,383.0	1,396.0	1,398.2	1,439.2	1,451.0	1,456.8	1,492.7	1,480.1	1,495.5	1,508.4	1,526.2
3 Treasury and Agency securities ²	763.4	864.4	876.2	883.7	908.7	911.6	912.0	931.9	923.2	933.6	940.4	947.5
4 Other securities	491.6	518.5	519.8	514.6	530.5	539.4	544.8	560.8	556.9	561.9	567.9	578.7
5 Loans and leases in bank credit ³	3,591.8	3,668.9	3,715.3	3,747.5	3,778.0	3,801.5	3,811.3	3,840.4	3,842.8	3,840.0	3,844.5	3,841.9
6 Commercial and industrial	830.6	791.4	789.1	788.4	788.7	787.7	785.9	782.7	782.4	784.2	782.3	780.4
7 Real estate	1,771.8	1,882.1	1,916.3	1,948.2	1,980.5	2,001.6	2,020.0	2,049.8	2,054.0	2,045.1	2,052.1	2,061.9
8 Revolving home equity	162.2	197.7	200.9	204.9	207.8	212.4	216.9	222.1	220.6	222.2	223.9	225.0
9 Other	1,609.6	1,684.4	1,715.4	1,743.3	1,772.7	1,789.1	1,803.1	1,827.7	1,833.5	1,822.9	1,828.3	1,836.9
10 Consumer	564.4	574.7	582.7	584.7	585.4	586.9	592.6	594.9	593.2	597.5	595.6	591.4
11 Security ⁴	78.5	86.2	86.7	86.0	81.5	81.4	71.4	72.9	73.7	73.8	73.7	70.8
12 Other loans and leases	346.5	334.7	340.6	340.2	341.8	343.9	341.4	340.2	339.4	339.4	340.7	337.4
13 Interbank loans	258.1	287.1	296.7	301.9	301.8	299.7	278.5	275.4	260.9	278.4	279.6	282.1
14 Cash assets ⁵	255.3	271.6	271.2	273.3	274.1	275.2	276.5	279.2	274.8	284.1	270.9	288.1
15 Other assets ⁶	459.4	470.5	470.2	476.8	479.8	476.1	469.6	491.6	498.9	497.2	481.4	489.4
16 TOTAL ASSETS ⁷	5,744.4	6,006.5	6,074.8	6,122.7	6,197.4	6,228.1	6,216.2	6,302.5	6,281.1	6,318.1	6,307.7	6,350.2
LIABILITIES												
17 Deposits	3,797.8	3,965.5	3,987.4	4,016.6	4,051.7	4,060.2	4,071.2	4,086.5	4,077.6	4,093.6	4,072.7	4,115.4
18 Transaction	614.7	589.1	573.9	601.5	596.6	604.3	596.3	598.1	578.3	612.2	617.6	598.9
19 Nontransaction	3,183.1	3,376.4	3,413.5	3,415.1	3,455.0	3,455.9	3,474.9	3,488.4	3,499.3	3,481.4	3,455.2	3,516.5
20 Large time	553.7	569.9	573.3	571.3	571.6	570.3	580.4	586.1	584.5	588.1	583.7	587.1
21 Other	2,629.5	2,806.5	2,840.2	2,843.8	2,883.5	2,885.5	2,894.5	2,902.3	2,914.8	2,893.3	2,871.5	2,929.5
22 Borrowings	1,043.0	1,078.9	1,098.2	1,099.0	1,110.6	1,114.4	1,057.4	1,087.3	1,070.0	1,088.3	1,100.8	1,090.1
23 From banks in the U.S.	372.1	383.4	393.5	391.9	395.3	386.1	347.4	351.9	347.4	348.3	352.3	354.5
24 From others	670.9	695.5	704.7	707.1	715.2	728.3	710.1	735.4	722.6	740.1	748.5	735.5
25 Net due to related foreign offices	170.0	179.7	184.1	191.9	196.8	211.4	223.1	225.3	227.3	227.1	225.2	230.1
26 Other liabilities	259.3	333.6	342.7	340.3	345.3	353.8	363.2	376.5	379.6	381.5	380.5	385.6
27 TOTAL LIABILITIES	5,270.1	5,557.7	5,612.4	5,647.8	5,704.4	5,739.7	5,715.0	5,775.6	5,754.5	5,790.5	5,779.2	5,821.2
28 Residual (assets less liabilities) ⁸	474.3	448.8	462.4	474.9	493.0	488.4	501.2	526.9	526.7	527.6	528.5	529.0

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

Not seasonally adjusted, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	4,847.9	5,035.6	5,107.8	5,149.8	5,230.9	5,280.3	5,280.6	5,334.6	5,325.5	5,334.3	5,349.4	5,376.7
2 Securities in bank credit	1,262.5	1,374.3	1,392.3	1,397.5	1,443.4	1,460.0	1,466.8	1,502.3	1,488.9	1,505.1	1,516.7	1,539.2
3 Treasury and Agency securities ²	770.4	858.1	872.7	879.9	909.5	917.3	918.3	940.8	931.8	942.4	948.7	960.0
4 Other securities	492.1	516.1	519.6	517.7	533.9	542.7	548.5	561.4	557.1	562.7	568.0	579.2
5 Loans and leases in bank credit ³	3,585.4	3,661.3	3,715.5	3,752.2	3,787.5	3,820.3	3,813.8	3,832.3	3,836.6	3,829.3	3,832.7	3,837.5
6 Commercial and industrial	827.9	787.5	787.1	789.0	788.5	786.0	781.1	780.1	779.1	781.4	780.2	780.3
7 Real estate	1,766.7	1,883.2	1,918.4	1,950.4	1,985.6	2,006.4	2,019.1	2,043.9	2,051.5	2,037.6	2,043.1	2,054.5
8 Revolving home equity	162.2	197.8	201.9	205.5	208.5	212.6	216.6	222.0	221.0	222.3	223.5	224.0
9 Other	1,604.5	1,685.4	1,716.5	1,744.9	1,777.0	1,793.8	1,802.5	1,821.8	1,830.5	1,815.3	1,819.6	1,830.5
10 Consumer	566.7	571.2	582.2	585.3	588.0	596.9	601.0	597.7	596.7	600.3	597.4	590.7
10a Credit cards and related plans	223.6	224.4	231.2	232.2	232.0	239.3	236.4	229.5	225.7	233.0	232.4	227.3
10b Other	343.2	346.8	351.0	353.0	356.0	357.7	364.7	368.1	371.0	367.3	365.0	363.5
11 Security ⁴	77.8	85.0	87.7	88.3	83.9	84.4	71.2	72.3	72.2	72.3	73.6	74.2
12 Other loans and leases	346.3	334.5	340.2	339.3	341.5	346.6	341.5	338.5	337.1	337.8	338.3	337.8
13 Interbank loans	256.8	280.7	288.8	296.5	305.7	306.6	276.3	274.3	260.9	274.9	274.7	295.0
14 Cash assets ⁵	255.6	258.7	268.0	274.7	281.6	293.3	288.0	279.4	266.0	299.3	272.2	280.9
15 Other assets ⁶	457.8	468.3	472.2	476.2	481.2	478.4	470.4	489.8	498.1	493.3	477.7	491.4
16 TOTAL ASSETS ⁷	5,742.9	5,968.5	6,062.0	6,122.5	6,223.9	6,283.0	6,239.0	6,301.2	6,273.9	6,324.6	6,296.7	6,366.2
LIABILITIES												
17 Deposits	3,808.3	3,933.0	3,967.4	4,008.9	4,067.9	4,098.2	4,085.8	4,099.0	4,090.6	4,110.6	4,074.1	4,140.8
18 Transaction	609.3	574.0	567.6	596.2	602.1	631.2	608.4	593.0	567.5	613.6	610.7	597.7
19 Nontransaction	3,199.0	3,359.1	3,399.9	3,412.7	3,465.8	3,467.0	3,477.3	3,505.9	3,523.1	3,497.0	3,463.5	3,543.0
20 Large time	555.6	568.3	570.7	572.5	575.1	573.4	583.1	588.3	587.8	590.1	584.3	589.1
21 Other	2,643.4	2,790.8	2,829.1	2,840.2	2,890.7	2,893.6	2,894.2	2,917.7	2,935.3	2,906.9	2,879.2	2,953.9
22 Borrowings	1,045.9	1,058.8	1,095.6	1,101.0	1,113.7	1,114.0	1,070.6	1,089.9	1,071.7	1,094.0	1,097.0	1,093.4
23 From banks in the U.S.	377.0	378.2	386.6	390.2	392.5	387.5	352.1	356.8	351.8	354.1	356.1	360.9
24 From others	668.9	680.7	709.0	710.8	721.2	726.5	718.5	733.2	719.9	739.8	740.9	732.5
25 Net due to related foreign offices	173.8	178.7	183.6	192.5	201.5	215.6	228.0	230.0	231.3	232.3	231.1	231.1
26 Other liabilities	263.2	332.0	342.2	341.2	351.7	359.4	369.9	382.8	385.0	388.4	388.4	387.1
27 TOTAL LIABILITIES	5,291.3	5,502.6	5,588.8	5,643.6	5,734.8	5,787.2	5,754.2	5,801.7	5,778.7	5,825.3	5,790.7	5,852.3
28 Residual (assets less liabilities) ⁸	451.6	465.9	473.2	478.8	489.1	495.8	484.8	499.5	495.2	499.3	506.0	513.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 14, 2003

Account	2002 Feb	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	2003 Jan	2003 Feb	Week ending			
									Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	2,627.5	2,724.4	2,762.5	2,775.6	2,828.5	2,855.6	2,864.8	2,915.3	2,909.6	2,916.1	2,930.5	2,944.5
2 Securities in bank credit	631.0	736.9	745.8	743.7	780.1	787.9	794.1	829.7	816.6	833.8	848.3	857.3
3 Treasury and Agency securities ²	361.0	427.7	432.1	435.4	455.6	455.6	456.8	476.0	467.6	479.5	486.9	486.0
3a Trading account	33.6	48.0	42.6	37.8	48.1	44.5	41.3	54.7	54.6	53.9	60.3	53.1
3b Investment account	327.4	379.6	389.5	397.6	407.5	411.1	415.4	421.4	413.0	425.5	426.6	433.0
4 Other securities	270.0	309.3	313.7	308.3	324.5	332.4	337.3	353.7	349.1	354.4	361.3	371.3
4a Trading account	130.0	174.5	172.7	161.5	171.8	176.2	183.2	199.7	194.9	199.9	207.9	216.9
4b Investment account	140.0	134.8	141.0	146.7	152.7	156.2	154.1	154.0	154.2	154.4	153.4	154.4
4c State and local government	27.8	28.0	28.4	28.7	29.1	29.4	29.6	29.8	29.9	29.7	29.8	29.8
4d Other	112.2	106.8	112.6	118.0	123.6	126.8	124.5	124.2	124.3	124.8	123.5	124.6
5 Loans and leases in bank credit ³	1,996.5	1,987.5	2,016.6	2,031.9	2,048.4	2,067.7	2,070.7	2,085.6	2,093.0	2,082.3	2,082.3	2,087.3
6 Commercial and industrial	528.7	487.7	484.2	482.5	480.9	478.8	476.2	470.8	471.0	471.7	470.4	468.1
7 Real estate	855.2	901.1	922.0	941.5	965.0	983.9	1,000.0	1,021.5	1,026.9	1,017.6	1,019.4	1,032.5
8 Revolving home equity	101.9	124.6	126.8	129.5	131.7	135.7	138.9	141.8	140.9	141.5	142.8	144.7
9 Other	753.4	776.6	795.2	811.9	833.2	848.3	861.1	879.8	886.0	876.1	876.6	887.8
10 Consumer Security ⁴	293.2	289.2	296.0	296.5	295.2	295.0	297.1	295.3	296.7	295.1	294.1	292.9
11a Fed funds and RPs with broker/dealer	57.6	66.3	67.9	66.8	62.0	62.0	51.9	53.2	53.8	53.2	54.4	52.1
11b Other	13.1	11.9	10.5	10.8	11.3	11.0	11.0	11.1	11.5	12.0	10.4	10.1
12a State and local government	13.8	12.9	13.0	12.9	12.1	11.8	11.9	12.2	12.2	12.1	12.3	12.3
12b Agricultural	9.6	8.2	8.2	8.1	8.1	8.1	8.1	7.8	7.8	7.8	7.7	7.8
12c Fed funds and RPs with others	23.3	16.6	19.8	19.2	18.5	22.4	22.9	23.2	23.0	22.2	23.6	21.5
12d All other loans	70.5	67.5	69.2	69.4	72.4	72.7	71.8	70.7	70.3	71.0	70.4	70.0
12e Lease financing receivables	131.3	126.1	125.9	124.2	123.0	121.8	119.9	119.8	119.8	119.7	119.7	119.8
13 Interbank loans	158.8	176.5	182.0	181.7	180.3	178.7	156.1	149.3	140.9	151.7	146.5	155.9
13a Fed funds and RPs with banks	85.2	86.8	89.2	84.0	87.3	85.3	86.7	80.1	72.0	82.6	77.4	87.2
13b Other	73.5	89.7	92.9	97.7	93.0	93.4	69.4	69.1	68.9	69.1	69.1	68.6
14 Cash assets ⁵	143.4	146.9	144.4	144.1	145.0	146.6	145.8	146.3	142.1	150.6	140.6	154.4
15 Other assets ⁶	318.2	325.2	323.1	331.8	331.7	326.1	319.6	336.7	341.6	342.9	330.1	329.7
16 TOTAL ASSETS ⁷	3,203.2	3,329.8	3,369.0	3,390.2	3,442.3	3,464.0	3,442.2	3,503.3	3,490.1	3,516.8	3,503.3	3,539.7

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

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

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
LIABILITIES												
17 Deposits	1,804.2	1,872.9	1,883.6	1,899.9	1,924.4	1,936.4	1,946.8	1,946.1	1,946.5	1,949.7	1,924.9	1,967.4
18 Transaction	311.1	282.4	268.4	286.9	282.6	288.5	283.1	283.1	271.5	295.1	293.7	277.1
19 Nontransaction	1,493.1	1,590.5	1,615.2	1,612.9	1,641.8	1,647.9	1,663.7	1,662.9	1,675.0	1,654.7	1,631.2	1,690.3
20 Large time	252.0	268.3	270.8	266.4	265.2	261.4	272.1	275.0	274.8	277.2	270.6	273.7
21 Other	1,241.1	1,322.1	1,344.4	1,346.5	1,376.6	1,386.5	1,391.6	1,387.9	1,400.2	1,377.5	1,360.6	1,416.6
22 Borrowings	711.0	720.6	724.0	721.7	733.5	724.9	652.9	679.5	659.5	677.8	696.7	691.1
23 From banks in the U.S.	251.3	251.3	258.0	257.8	264.2	246.3	192.9	194.3	188.4	190.1	195.4	200.9
24 From others	459.7	469.3	466.0	463.9	469.3	478.7	460.0	485.2	471.1	487.7	501.3	490.1
25 Net due to related foreign offices	159.1	171.2	175.4	179.5	185.5	199.0	207.9	212.2	214.7	214.5	212.4	217.3
26 Other liabilities	199.3	267.3	274.5	271.3	274.4	283.2	286.2	297.1	301.1	302.6	299.8	302.6
27 TOTAL LIABILITIES	2,873.6	3,032.0	3,057.5	3,072.3	3,117.8	3,143.6	3,093.8	3,134.9	3,121.8	3,144.6	3,133.7	3,178.4
28 Residual (assets less liabilities) ⁸	329.6	297.8	311.6	317.9	324.5	320.5	348.4	368.4	368.4	372.2	369.6	361.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	2,632.4	2,711.1	2,756.9	2,774.3	2,836.6	2,870.0	2,875.6	2,920.6	2,914.1	2,920.9	2,932.2	2,957.6
2 Securities in bank credit	636.8	730.6	743.1	744.2	784.5	794.1	802.8	837.3	822.7	841.9	854.6	868.8
3 Treasury and Agency securities ²	366.4	423.7	429.7	432.8	456.6	458.4	461.9	483.1	473.5	486.7	493.2	497.0
3a Trading account	34.1	47.6	42.4	37.6	48.2	44.8	41.8	55.5	55.3	54.8	61.1	54.3
3b Investment account	332.2	376.1	387.3	395.2	408.4	413.7	420.0	427.6	418.2	432.0	432.1	442.7
3c Mortgage-backed	258.3	304.7	308.2	313.1	324.6	317.0	323.1	329.4	322.5	333.7	332.7	340.1
3d Other	73.9	71.4	79.1	82.2	83.8	96.6	96.9	98.2	95.8	98.3	99.4	102.6
3e 1 year or less	17.3	17.4	19.9	21.8	23.2	24.1	21.3	22.9	22.8	23.0	24.1	24.8
3f Between 1 and 5 years	44.5	42.2	46.3	49.9	47.1	56.2	58.2	56.9	56.8	56.8	56.0	55.0
3g More than 5 years	12.1	11.8	12.9	10.4	13.5	16.3	17.4	18.5	16.2	18.5	19.4	22.7
4 Other securities	270.4	306.9	313.4	311.4	327.9	335.7	341.0	354.3	349.2	355.2	361.4	371.8
4a Trading account	130.2	173.1	172.6	163.2	173.6	177.9	185.1	200.0	195.0	200.4	208.0	217.2
4b Investment account	140.2	133.8	140.9	148.2	154.3	157.8	155.8	154.3	154.2	154.8	153.4	154.6
4c State and local government	27.8	27.8	28.4	29.0	29.4	29.7	30.0	29.8	29.9	29.7	29.8	29.9
4d Other	112.4	105.9	112.5	119.2	124.9	128.1	125.9	124.4	124.4	125.0	123.6	124.7
5 Loans and leases in bank credit ³	1,995.6	1,980.5	2,013.8	2,030.1	2,052.1	2,075.9	2,072.8	2,083.2	2,091.4	2,079.0	2,077.6	2,088.8
6 Commercial and industrial	527.6	485.3	483.8	483.2	481.7	477.0	472.4	469.7	469.3	470.7	469.7	469.1
7 Real estate	852.0	901.6	922.4	940.3	966.9	985.8	999.4	1,017.7	1,025.6	1,012.9	1,012.9	1,028.0
8 Revolving home equity	102.0	124.9	127.3	129.5	131.9	135.2	138.3	141.9	141.3	141.9	142.8	144.1
9a Other residential	437.8	464.5	482.2	495.3	518.7	534.5	544.7	559.2	568.1	554.6	552.9	566.6
9b Commercial	312.3	312.2	312.9	315.5	316.4	316.0	316.4	316.6	316.2	316.4	317.2	317.3
10 Consumer	295.7	287.0	293.5	293.6	293.9	298.2	301.9	298.3	299.9	298.1	296.5	294.4
10a Credit cards and related plans	121.6	114.2	117.9	116.4	114.0	116.9	116.2	110.6	110.2	111.1	111.0	109.7
10b Other	174.1	172.8	175.6	177.2	180.0	181.3	185.7	187.6	189.6	187.1	185.5	184.6
11 Security ⁴	70.0	77.1	79.7	80.0	75.3	75.9	62.9	63.7	63.7	63.8	64.9	65.1
11a Fed funds and RPs with broker/dealer	57.0	65.3	69.0	68.8	63.7	64.5	51.9	52.7	52.5	52.1	54.5	54.5
11b Other	13.0	11.7	10.7	11.1	11.6	11.4	11.0	11.0	11.2	11.7	10.4	10.6
12a State and local government	13.8	12.9	13.0	12.9	12.1	11.8	11.9	12.2	12.2	12.1	12.3	12.3
12b Agricultural	9.5	8.2	8.2	8.0	8.0	8.1	8.1	7.7	7.8	7.7	7.6	7.7
12c Fed funds and RPs with others	24.7	16.6	19.8	19.2	18.5	22.4	22.9	23.2	23.0	22.2	23.6	21.5
12d All other loans	69.5	67.0	69.4	69.3	72.9	74.5	71.5	69.7	68.7	70.4	69.2	69.9
12e Lease financing receivables	132.8	124.8	124.0	123.6	122.7	122.3	121.9	121.1	121.2	121.0	120.9	120.9
13 Interbank loans	157.0	172.0	177.0	177.3	182.1	182.9	155.7	147.6	139.6	149.7	143.8	157.9
13a Fed funds and RPs with banks	84.3	84.6	86.8	82.0	88.2	87.3	86.5	79.2	71.3	81.5	76.0	88.4
13b Other	72.7	87.4	90.2	95.3	93.9	95.5	69.2	68.3	68.2	68.2	67.8	69.5
14 Cash assets ⁵	144.1	137.9	141.6	145.1	148.0	157.5	154.4	147.0	137.9	161.2	141.1	149.0
15 Other assets ⁶	316.6	323.0	325.1	331.1	333.1	328.4	320.4	334.9	340.9	339.1	326.5	331.7
16 TOTAL ASSETS ⁷	3,205.2	3,300.5	3,357.5	3,385.1	3,456.5	3,495.6	3,462.2	3,505.6	3,488.1	3,526.2	3,499.0	3,551.0

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

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

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
LIABILITIES												
17 Deposits	1,810.7	1,856.4	1,874.8	1,896.8	1,933.4	1,952.6	1,950.5	1,954.1	1,954.8	1,962.8	1,927.5	1,982.3
18 Transaction	307.7	271.0	264.0	283.0	285.5	305.0	291.0	280.1	264.8	297.3	290.0	274.8
19 Nontransaction	1,502.9	1,585.5	1,610.9	1,613.9	1,647.9	1,647.6	1,659.5	1,674.0	1,690.1	1,665.5	1,637.5	1,707.4
20 Large time	253.9	266.7	268.3	267.6	268.7	264.5	274.8	277.1	278.1	279.2	271.2	275.8
21 Other	1,249.0	1,318.8	1,342.6	1,346.3	1,379.2	1,383.2	1,384.7	1,396.9	1,411.9	1,386.3	1,366.3	1,431.7
22 Borrowings	714.0	700.6	721.4	723.6	736.6	724.5	666.1	682.2	661.3	683.4	692.9	694.3
23 From banks in the U.S.	256.2	246.1	251.1	256.0	261.3	247.7	197.7	199.2	192.9	196.0	199.2	207.3
24 From others	457.7	454.4	470.3	467.6	475.3	476.8	468.4	483.0	468.3	487.5	493.7	487.0
25 Net due to related foreign offices	162.8	170.2	175.0	180.2	190.2	203.2	212.8	216.9	218.8	219.7	218.3	218.3
26 Other liabilities	203.3	265.7	274.0	272.2	280.8	288.9	292.8	303.3	306.5	309.5	307.7	304.0
27 TOTAL LIABILITIES	2,890.7	2,992.9	3,045.2	3,072.8	3,141.1	3,169.3	3,122.2	3,156.5	3,141.4	3,175.4	3,146.5	3,199.0
28 Residual (assets less liabilities) ⁸	314.4	307.6	312.3	312.3	315.4	326.3	340.0	349.1	346.7	350.8	352.5	352.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	2,219.2	2,327.5	2,348.9	2,370.2	2,388.6	2,396.9	2,403.4	2,417.9	2,413.3	2,419.4	2,422.4	2,423.5
2 Securities in bank credit	624.0	646.0	650.2	654.6	659.0	663.1	662.8	663.0	663.5	661.7	660.1	668.9
3 Treasury and Agency securities ²	402.3	436.8	444.1	448.3	453.0	456.0	455.3	455.8	455.7	454.1	453.5	461.5
4 Other securities	221.6	209.2	206.1	206.3	206.0	207.0	207.5	207.2	207.8	207.5	206.6	207.4
5 Loans and leases in bank credit ³	1,595.3	1,681.4	1,698.7	1,715.6	1,729.6	1,733.9	1,740.6	1,754.9	1,749.8	1,757.7	1,762.3	1,754.6
6 Commercial and industrial	301.9	303.7	305.0	305.9	307.9	308.9	309.7	311.9	311.4	312.5	311.9	312.3
7 Real estate	916.5	980.9	994.3	1,006.8	1,015.5	1,017.7	1,020.0	1,028.2	1,027.1	1,027.5	1,032.7	1,029.3
8 Revolving home equity	60.3	73.1	74.1	75.4	76.0	76.8	78.0	80.3	79.7	80.7	81.0	80.3
9 Other	856.2	907.8	920.1	931.4	939.5	940.9	942.0	947.9	947.4	946.8	951.7	949.1
10 Consumer	271.1	285.5	286.7	288.2	290.2	291.8	295.5	299.5	296.5	302.4	301.6	298.5
11 Security ⁴	7.8	8.0	8.2	8.4	8.3	8.4	8.5	8.7	8.5	8.7	8.9	8.6
12 Other loans and leases	97.9	103.3	104.6	106.4	107.6	107.1	106.8	106.6	106.2	106.6	107.2	106.0
13 Interbank loans	99.3	110.6	114.6	120.2	121.5	120.9	122.4	126.1	120.0	126.7	133.1	126.2
14 Cash assets ⁵	111.9	124.7	126.8	129.1	129.1	128.6	130.7	132.9	132.7	133.5	130.3	133.7
15 Other assets ⁶	141.2	145.2	147.1	145.0	148.1	150.0	150.0	154.9	157.3	154.3	151.3	159.7
16 TOTAL ASSETS⁷	2,541.3	2,676.7	2,705.7	2,732.5	2,755.1	2,764.1	2,773.9	2,799.3	2,791.0	2,801.2	2,804.3	2,810.5
LIABILITIES												
17 Deposits	1,993.6	2,092.6	2,103.9	2,116.8	2,127.3	2,123.8	2,124.5	2,140.5	2,131.1	2,143.8	2,147.8	2,148.0
18 Transaction	303.6	306.7	305.5	314.6	314.1	315.8	313.3	315.0	306.9	317.1	323.9	321.8
19 Nontransaction	1,690.0	1,785.9	1,798.4	1,802.2	1,813.2	1,807.9	1,811.2	1,825.5	1,824.2	1,826.8	1,824.0	1,826.2
20 Large time	301.7	301.6	302.5	304.9	306.4	308.9	308.3	311.1	309.7	310.9	313.1	313.4
21 Other	1,388.4	1,484.3	1,495.9	1,497.2	1,506.8	1,499.0	1,502.9	1,514.3	1,514.6	1,515.9	1,510.9	1,512.9
22 Borrowings	332.0	358.3	374.2	377.4	377.1	389.5	404.5	407.7	410.5	410.5	404.1	399.0
23 From banks in the U.S.	120.8	132.0	135.5	134.2	131.2	139.9	154.5	157.5	158.9	158.2	156.9	153.6
24 From others	211.2	226.2	238.7	243.2	245.9	249.6	250.0	250.2	251.5	252.4	247.2	245.4
25 Net due to related foreign offices	10.9	8.5	8.6	12.3	11.3	12.4	15.2	13.1	12.6	12.6	12.8	12.8
26 Other liabilities	60.0	66.3	68.2	69.0	70.9	70.5	77.0	79.5	78.5	78.9	80.7	83.0
27 TOTAL LIABILITIES	2,396.5	2,525.7	2,554.9	2,575.5	2,586.6	2,596.2	2,621.2	2,640.8	2,632.7	2,645.9	2,645.4	2,642.9
28 Residual (assets less liabilities) ⁸	144.7	151.0	150.8	157.0	168.5	167.9	152.7	158.5	158.3	155.4	158.9	167.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	2,215.5	2,324.5	2,350.9	2,375.5	2,394.3	2,410.3	2,405.0	2,414.1	2,411.4	2,413.4	2,417.2	2,419.1
2 Securities in bank credit	625.7	643.7	649.2	653.4	658.9	665.9	664.0	664.9	666.2	663.2	662.1	670.4
3 Treasury and Agency securities ²	404.0	434.4	443.0	447.1	452.9	458.9	456.5	457.8	458.4	455.6	455.5	463.0
4 Other securities	221.6	209.2	206.1	206.3	206.0	207.0	207.5	207.2	207.8	207.5	206.6	207.4
5 Loans and leases in bank credit ³	1,589.8	1,680.8	1,701.7	1,722.2	1,735.4	1,744.4	1,741.1	1,749.1	1,745.2	1,750.2	1,755.1	1,748.7
6 Commercial and industrial	300.4	302.2	303.3	305.8	306.8	309.0	308.7	310.3	309.8	310.7	310.5	311.2
7 Real estate	914.6	981.6	995.9	1,010.0	1,018.6	1,020.6	1,019.7	1,026.1	1,025.9	1,024.6	1,030.2	1,026.4
8 Revolving home equity	60.2	72.9	74.6	75.9	76.6	77.4	78.3	80.1	79.7	80.4	80.6	79.8
9 Other	854.5	908.7	921.4	934.1	942.0	943.2	941.4	946.0	946.2	944.3	949.6	946.6
10 Consumer	271.0	284.2	288.7	291.7	294.1	298.7	299.1	299.4	296.9	302.1	300.9	296.4
10a Credit cards and related plans	102.0	110.2	113.3	115.8	118.1	122.4	120.2	118.9	115.5	121.9	121.4	117.5
10b Other	169.1	174.1	175.4	175.9	176.0	176.4	178.9	180.5	181.4	180.2	179.5	178.9
11 Security ⁴	7.8	7.9	8.0	8.3	8.6	8.6	8.3	8.6	8.4	8.5	8.7	9.1
12 Other loans and leases	96.0	104.9	105.8	106.4	107.3	107.5	105.3	104.6	104.2	104.3	104.8	105.6
13 Interbank loans	99.8	108.7	111.8	119.2	123.6	123.7	120.6	126.8	121.4	125.2	130.9	137.1
14 Cash assets ⁵	111.5	120.9	126.4	129.6	133.6	135.8	133.7	132.4	128.1	138.1	131.0	131.8
15 Other assets ⁶	141.2	145.2	147.1	145.0	148.1	150.0	150.0	154.9	157.3	154.3	151.3	159.7
16 TOTAL ASSETS ⁷	2,537.7	2,668.0	2,704.5	2,737.4	2,767.4	2,787.4	2,776.9	2,795.6	2,785.9	2,798.4	2,797.7	2,815.2
LIABILITIES												
17 Deposits	1,997.7	2,076.6	2,092.6	2,112.1	2,134.5	2,145.5	2,135.3	2,144.9	2,135.8	2,147.9	2,146.6	2,158.5
18 Transaction	301.6	303.0	303.6	313.3	316.5	326.2	317.5	312.9	302.7	316.3	320.6	322.9
19 Nontransaction	1,696.1	1,773.6	1,789.0	1,798.8	1,817.9	1,819.4	1,817.8	1,831.9	1,833.1	1,831.5	1,826.0	1,835.6
20 Large time	301.7	301.6	302.5	304.9	306.4	308.9	308.3	311.1	309.7	310.9	313.1	313.4
21 Other	1,394.4	1,472.0	1,486.5	1,493.9	1,511.5	1,510.4	1,509.5	1,520.8	1,523.4	1,520.7	1,512.9	1,522.2
22 Borrowings	332.0	358.3	374.2	377.4	377.1	389.5	404.5	407.7	410.5	410.5	404.1	399.0
23 From banks in the U.S.	120.8	132.0	135.5	134.2	131.2	139.9	154.5	157.5	158.9	158.2	156.9	153.6
24 From others	211.2	226.2	238.7	243.2	245.9	249.6	250.0	250.2	251.5	252.4	247.2	245.4
25 Net due to related foreign offices	10.9	8.5	8.6	12.3	11.3	12.4	15.2	13.1	12.6	12.6	12.8	12.8
26 Other liabilities	60.0	66.3	68.2	69.0	70.9	70.5	77.0	79.5	78.5	78.9	80.7	83.0
27 TOTAL LIABILITIES	2,400.5	2,509.7	2,543.6	2,570.8	2,593.8	2,617.9	2,632.0	2,645.2	2,637.4	2,649.9	2,644.2	2,653.4
28 Residual (assets less liabilities) ⁸	137.1	158.4	160.8	166.6	173.7	169.4	144.8	150.4	148.5	148.5	153.5	161.9

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

Seasonally adjusted, billions of dollars

March 14, 2003

Account	2002 Feb	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	2003 Jan	2003 Feb	Week ending			
									Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	592.2	620.9	618.7	614.3	621.0	634.7	624.9	636.5	633.7	634.0	640.0	653.0
2 Securities in bank credit	233.5	250.0	247.5	245.5	249.3	263.9	265.5	275.8	276.1	274.5	275.4	283.8
3 Treasury and Agency securities ²	69.4	81.8	86.7	88.9	92.9	101.0	101.4	105.9	106.0	104.9	106.6	108.2
4 Other securities	164.2	168.1	160.8	156.6	156.3	162.9	164.1	169.9	170.1	169.5	168.8	175.6
5 Loans and leases in bank credit ³	358.6	370.9	371.2	368.8	371.7	370.8	359.4	360.8	357.6	359.5	364.5	369.2
6 Commercial and industrial	198.2	189.9	185.4	181.2	179.0	178.1	174.9	171.4	171.4	171.7	171.0	170.2
7 Real estate	17.4	18.8	19.0	19.5	19.8	19.4	18.7	17.9	17.9	17.8	18.0	17.8
11 Security ⁴	74.9	90.5	94.8	97.1	105.1	110.2	105.4	111.1	108.3	109.9	115.4	119.6
12 Other loans and leases	68.1	71.7	72.0	71.0	67.8	63.1	60.3	60.4	60.0	60.2	60.2	61.5
13 Interbank loans	20.2	18.5	21.7	24.9	26.6	31.8	30.9	30.9	30.8	30.4	32.2	32.9
14 Cash assets ⁵	42.3	46.5	46.0	45.1	40.7	42.5	37.9	35.8	35.3	35.9	35.9	35.7
15 Other assets ⁶	29.5	29.0	28.5	35.1	38.0	41.2	46.7	47.7	48.2	46.6	47.2	46.0
16 TOTAL ASSETS ⁷	683.8	714.5	714.5	719.0	725.9	749.8	739.9	750.5	747.6	746.4	754.9	767.2
LIABILITIES												
17 Deposits	470.3	495.1	486.0	466.4	448.5	424.0	432.0	446.9	445.1	441.2	449.3	454.8
18 Transaction	10.2	10.1	10.1	9.7	9.5	9.5	9.7	9.7	9.5	9.6	10.0	11.0
19 Nontransaction	460.0	485.0	475.9	456.6	439.1	414.5	422.2	437.1	435.6	431.6	439.3	443.7
22 Borrowings	188.7	213.8	224.1	233.9	254.6	282.9	277.9	283.3	279.2	273.6	297.3	300.8
23 From banks in the U.S.	22.0	21.6	22.7	23.1	25.5	29.9	31.2	31.5	24.2	31.8	38.2	37.4
24 From others	166.7	192.1	201.4	210.7	229.1	253.0	246.7	251.8	255.0	241.8	259.1	263.4
25 Net due to related foreign offices	-60.5	-85.6	-83.8	-72.5	-74.5	-61.1	-71.8	-81.9	-74.4	-77.0	-95.6	-91.1
26 Other liabilities	79.6	96.8	92.7	99.7	99.1	99.9	97.0	98.8	95.5	103.8	97.2	102.2
27 TOTAL LIABILITIES	678.1	720.0	719.1	727.4	727.7	745.8	735.0	747.0	745.4	741.6	748.2	766.7
28 Residual (assets less liabilities) ⁸	5.7	-5.5	-4.6	-8.4	-1.8	4.0	4.9	3.4	2.2	4.8	6.7	0.5

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

Not seasonally adjusted, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
ASSETS												
1 Bank credit	596.2	614.7	615.4	614.3	623.8	643.8	632.1	641.5	640.9	635.5	645.1	655.8
2 Securities in bank credit	233.5	250.0	247.5	245.5	249.3	263.9	265.5	275.8	276.1	274.5	275.4	283.8
3 Treasury and Agency securities ²	69.4	81.8	86.7	88.9	92.9	101.0	101.4	105.9	106.0	104.9	106.6	108.2
3a Trading account	10.5	13.0	15.2	18.6	20.2	30.3	31.6	34.4	33.7	33.5	36.5	35.7
3b Investment account	58.9	68.8	71.5	70.3	72.8	70.7	69.8	71.5	72.2	71.4	70.2	72.5
4 Other securities	164.2	168.1	160.8	156.6	156.3	162.9	164.1	169.9	170.1	169.5	168.8	175.6
4a Trading account	101.4	109.8	103.9	100.5	99.3	99.7	98.9	97.8	97.2	96.3	97.2	102.7
4b Investment account	62.7	58.4	56.9	56.2	57.1	63.3	65.2	72.1	72.9	73.3	71.6	73.0
5 Loans and leases in bank credit ³	362.6	364.8	367.9	368.8	374.5	379.8	366.6	365.8	364.8	361.0	369.7	372.0
6 Commercial and industrial	199.8	188.3	185.4	181.8	180.5	179.6	175.6	172.8	173.0	173.3	172.4	171.8
7 Real estate	17.4	18.8	19.0	19.5	19.8	19.4	18.7	17.9	17.9	17.8	18.0	17.8
11 Security ⁴	77.3	87.2	91.9	97.2	106.4	116.0	111.2	114.7	113.8	110.0	119.2	120.0
12 Other loans and leases	68.2	70.4	71.6	70.2	67.8	64.8	61.0	60.5	60.2	59.9	60.1	62.3
13 Interbank loans	20.2	18.5	21.7	24.9	26.6	31.8	30.9	30.9	30.8	30.4	32.2	32.9
14 Cash assets ⁵	43.2	45.1	46.1	46.0	43.1	45.1	39.9	36.5	36.4	36.7	36.2	35.4
15 Other assets ⁶	30.1	28.6	29.0	34.5	37.8	42.3	47.9	48.6	49.4	46.8	47.9	47.9
16 TOTAL ASSETS⁷	689.3	706.5	711.7	719.3	730.9	762.6	750.4	757.2	757.1	748.9	761.0	771.5
LIABILITIES												
17 Deposits	475.7	480.6	474.0	458.9	452.2	435.7	441.8	452.0	451.6	444.2	454.7	455.7
18 Transaction	10.4	9.8	10.3	9.9	9.6	10.2	10.0	9.9	9.6	9.9	10.0	10.9
19 Nontransaction	465.3	470.8	463.8	449.1	442.5	425.5	431.9	442.1	442.0	434.3	444.7	444.8
22 Borrowings	188.7	213.8	224.1	233.9	254.6	282.9	277.9	283.3	279.2	273.6	297.3	300.8
23 From banks in the U.S.	22.0	21.6	22.7	23.1	25.5	29.9	31.2	31.5	24.2	31.8	38.2	37.4
24 From others	166.7	192.1	201.4	210.7	229.1	253.0	246.7	251.8	255.0	241.8	259.1	263.4
25 Net due to related foreign offices	-57.6	-87.6	-82.7	-73.8	-75.6	-58.9	-69.3	-79.8	-72.2	-75.3	-92.1	-89.6
26 Other liabilities	80.8	95.6	93.3	98.9	98.3	101.4	98.6	100.3	97.1	105.1	99.8	103.3
27 TOTAL LIABILITIES	687.6	702.4	708.7	717.9	729.5	761.2	749.0	755.8	755.7	747.6	759.6	770.1
28 Residual (assets less liabilities) ⁸	1.8	4.1	3.1	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4

MEMO ITEMS

Not seasonally adjusted, billions of dollars

March 14, 2003

Account	2002	2002	2002	2002	2002	2002	2003	2003	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 12	Feb 19	Feb 26	Mar 5
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	81.7	112.3	119.1	110.9	117.1	124.4	130.5	143.3	139.6	142.5	150.3	163.8
30 Reval. losses on off-bal. sheet items ⁹	59.7	94.2	100.5	94.2	100.8	105.6	108.8	121.2	117.9	119.8	127.5	140.7
31 Mortgage-backed securities ¹⁰	296.8	338.5	343.9	355.2	370.4	363.1	368.8	374.8	368.0	379.1	377.3	386.6
31a Pass-through	200.2	253.7	255.0	261.7	274.6	265.6	271.2	276.5	268.2	282.1	281.4	284.8
31b CMO, REMIC, and other	96.7	84.8	88.9	93.5	95.8	97.4	97.6	98.3	99.8	97.0	95.9	101.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.5	9.1	11.5	12.5	11.8	11.0	12.2	12.1	11.6	11.9	12.4	14.3
33 Offshore credit to U.S. residents ¹²	19.8	19.0	19.0	18.4	18.5	18.7	18.3	18.3	18.4	18.1	18.4	18.4
34 Securitized consumer loans ¹³	132.2	142.8	141.9	144.3	148.5	150.1	149.7	150.6	150.5	150.0	151.1	150.6
34a Credit cards and related plans	120.7	125.5	125.0	127.5	131.4	133.2	132.2	134.8	134.6	134.2	135.3	135.1
34b Other	11.6	17.3	16.9	16.9	17.0	16.9	17.5	15.8	15.9	15.8	15.8	15.6
35 Securitized business loans ¹³	19.4	17.8	17.8	17.8	17.4	17.2	16.9	17.2	17.3	17.2	17.1	17.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	276.3	295.1	300.4	303.2	305.1	307.0	306.6	312.3	311.9	312.2	310.9	319.4
34 Securitized consumer loans ¹³	207.6	202.1	199.9	198.3	198.7	201.2	205.6	204.5	206.0	204.1	202.5	203.1
34a Credit cards and related plans	200.0	199.0	195.9	189.3	189.8	192.5	197.1	196.0	197.6	195.6	194.1	194.7
34b Other	7.6	3.1	3.9	8.9	8.9	8.7	8.5	8.4	8.5	8.5	8.4	8.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	53.0	65.1	62.5	61.9	63.2	64.0	66.5	66.5	65.9	65.4	66.6	69.4
30 Reval. losses on off-bal. sheet items ⁹	48.0	64.8	61.5	60.2	60.4	60.1	63.0	65.1	63.6	64.6	65.8	68.8
35 Securitized business loans ¹³	13.0	9.1	8.1	7.6	7.3	6.9	5.8	4.8	4.8	4.9	4.8	4.8

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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