

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 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	5,331.1	5,455.2	5,431.8	5,433.4	5,429.8	5,453.3	5,511.7	5,558.2	5,573.4	5,573.5	5,559.4	5,595.0
2 Securities in bank credit	1,387.1	1,495.5	1,486.5	1,477.2	1,476.9	1,499.1	1,533.3	1,561.0	1,562.1	1,572.4	1,570.9	1,594.4
3 Treasury and Agency securities ²	757.3	845.5	832.9	822.5	839.8	863.2	885.5	897.6	899.2	888.5	892.4	896.0
4 Other securities	629.8	650.0	653.6	654.7	637.1	635.9	647.8	663.4	662.9	683.9	678.4	698.4
5 Loans and leases in bank credit ³	3,944.0	3,959.7	3,945.4	3,956.2	3,952.8	3,954.2	3,978.4	3,997.2	4,011.3	4,001.1	3,988.6	4,000.6
6 Commercial and industrial	1,080.8	1,035.1	1,026.8	1,033.5	1,030.5	1,017.2	1,015.6	1,013.1	1,012.4	1,012.0	1,010.7	1,010.1
7 Real estate	1,707.4	1,787.2	1,783.4	1,790.3	1,790.2	1,792.7	1,811.8	1,828.1	1,832.9	1,824.9	1,832.8	1,845.2
8 Revolving home equity	136.5	155.8	159.0	162.6	168.0	172.3	179.4	185.7	185.8	187.1	189.0	190.4
9 Other	1,570.8	1,631.3	1,624.4	1,627.7	1,622.1	1,620.3	1,632.4	1,642.4	1,647.1	1,637.9	1,643.8	1,654.9
10 Consumer Security ⁴	552.6	557.0	559.4	561.5	559.3	563.5	566.3	566.8	573.9	567.0	558.9	562.3
11 Other loans and leases	168.7	145.6	151.1	152.3	160.6	168.4	171.1	172.5	173.7	176.7	172.7	172.0
12 Other loans and leases	434.5	434.8	424.7	418.5	412.4	412.5	413.6	416.6	418.4	420.4	413.5	410.8
13 Interbank loans	264.9	293.1	293.4	277.5	269.2	270.6	287.3	281.1	282.8	288.1	271.6	274.4
14 Cash assets ⁵	276.8	297.4	299.5	297.7	300.2	298.8	297.9	301.0	289.0	315.6	292.7	305.0
15 Other assets ⁶	419.7	481.9	482.3	485.3	465.5	478.1	484.7	482.8	480.1	476.1	482.9	473.8
16 TOTAL ASSETS ⁷	6,226.5	6,455.0	6,432.7	6,419.4	6,389.7	6,426.5	6,507.1	6,548.6	6,550.5	6,579.1	6,532.7	6,573.8
LIABILITIES												
17 Deposits	4,044.6	4,243.7	4,257.3	4,274.4	4,314.1	4,333.7	4,366.8	4,392.7	4,388.8	4,414.3	4,446.1	4,426.4
18 Transaction	603.6	640.7	635.8	625.0	621.1	602.8	615.2	608.3	613.4	656.7	583.7	594.9
19 Nontransaction	3,441.0	3,603.0	3,621.6	3,649.4	3,693.0	3,730.9	3,751.6	3,784.3	3,775.4	3,757.6	3,862.5	3,831.6
20 Large time	972.4	983.7	998.3	1,012.3	1,027.2	1,042.5	1,049.6	1,045.5	1,051.7	1,055.1	1,055.5	1,051.2
21 Other	2,468.6	2,619.4	2,623.3	2,637.1	2,665.8	2,688.5	2,702.0	2,738.8	2,723.7	2,702.5	2,806.9	2,780.4
22 Borrowings	1,222.3	1,248.0	1,235.2	1,233.9	1,204.6	1,220.5	1,248.0	1,246.2	1,227.8	1,246.0	1,215.8	1,230.7
23 From banks in the U.S.	391.8	415.5	412.5	406.2	393.5	392.9	393.6	387.1	379.2	386.8	380.2	389.7
24 From others	830.5	832.5	822.7	827.7	811.1	827.5	854.4	859.1	848.6	859.2	835.6	841.0
25 Net due to related foreign offices	185.4	144.2	115.9	97.9	101.9	103.4	91.9	91.3	101.3	80.3	79.5	83.7
26 Other liabilities	359.8	356.7	342.5	336.1	309.5	319.7	331.9	360.0	367.2	377.5	363.0	394.9
27 TOTAL LIABILITIES	5,812.1	5,992.6	5,950.8	5,942.2	5,930.1	5,977.3	6,038.6	6,090.1	6,085.0	6,118.0	6,104.5	6,135.8
28 Residual (assets less liabilities) ⁸	414.4	462.4	481.9	477.1	459.6	449.3	468.6	458.5	465.5	461.0	428.3	438.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	5,325.6	5,487.9	5,449.2	5,438.4	5,423.8	5,450.2	5,505.5	5,552.7	5,562.1	5,561.9	5,562.4	5,569.7
2 Securities in bank credit	1,383.6	1,502.8	1,494.5	1,484.6	1,482.6	1,498.5	1,530.6	1,556.9	1,556.1	1,563.6	1,562.7	1,581.7
3 Treasury and Agency securities ²	755.0	850.4	838.0	829.5	846.1	865.0	883.2	894.9	894.9	882.6	887.9	889.7
4 Other securities	628.6	652.5	656.5	655.1	636.5	633.4	647.4	662.0	661.2	680.9	674.9	692.0
5 Loans and leases in bank credit ³	3,942.0	3,985.1	3,954.7	3,953.8	3,941.3	3,951.8	3,975.0	3,995.8	4,006.1	3,998.4	3,999.6	3,988.0
6 Commercial and industrial	1,083.1	1,034.8	1,022.3	1,032.4	1,031.9	1,021.4	1,019.2	1,015.4	1,013.3	1,014.8	1,018.5	1,010.7
7 Real estate	1,708.4	1,791.5	1,782.6	1,785.2	1,782.6	1,789.4	1,814.4	1,829.1	1,829.2	1,826.4	1,835.6	1,845.5
8 Revolving home equity	136.7	155.9	158.8	162.5	166.5	171.7	179.7	185.9	186.0	187.6	189.1	190.2
9 Other	1,571.7	1,635.5	1,623.8	1,622.7	1,616.1	1,617.7	1,634.7	1,643.2	1,643.3	1,638.8	1,646.5	1,655.3
10 Consumer	548.8	566.5	567.1	563.9	556.5	560.0	564.5	562.7	567.4	565.3	555.5	555.2
10a Credit cards and related plans	217.6	232.4	228.4	223.9	220.3	223.9	223.4	222.0	226.8	224.4	215.0	213.4
10b Other	331.2	334.1	338.7	340.0	336.2	336.1	341.1	340.7	340.6	340.9	340.6	341.8
11 Security ⁴	167.5	152.0	155.0	153.9	158.2	167.5	164.5	171.5	178.1	173.5	170.1	164.6
12 Other loans and leases	434.2	440.3	427.6	418.4	412.1	413.5	412.3	417.2	418.0	418.3	419.9	411.9
13 Interbank loans	265.9	299.4	291.6	276.3	274.1	280.4	283.8	283.0	283.5	277.3	284.3	273.7
14 Cash assets ⁵	270.5	317.2	312.4	298.9	290.3	297.9	295.2	293.4	284.5	294.0	309.4	296.3
15 Other assets ⁶	417.7	484.9	483.9	484.4	464.9	478.5	484.4	480.7	476.5	471.2	487.4	473.9
16 TOTAL ASSETS ⁷	6,213.6	6,516.8	6,462.8	6,423.3	6,378.3	6,433.1	6,494.5	6,535.4	6,531.8	6,530.4	6,569.5	6,539.6
LIABILITIES												
17 Deposits	4,033.7	4,294.4	4,283.2	4,290.4	4,319.5	4,357.9	4,359.7	4,380.4	4,365.1	4,359.7	4,467.2	4,413.5
18 Transaction	601.0	669.3	648.8	619.7	616.2	611.3	607.1	605.3	609.0	634.1	613.0	590.3
19 Nontransaction	3,432.8	3,625.1	3,634.5	3,670.6	3,703.3	3,746.6	3,752.6	3,775.1	3,756.0	3,725.7	3,854.2	3,823.3
20 Large time	970.4	998.1	1,011.1	1,019.5	1,028.0	1,045.0	1,053.2	1,043.2	1,049.1	1,049.7	1,042.6	1,039.3
21 Other	2,462.4	2,627.0	2,623.4	2,651.2	2,675.3	2,701.6	2,699.4	2,731.9	2,707.0	2,676.0	2,811.6	2,784.0
22 Borrowings	1,220.9	1,248.0	1,248.6	1,237.1	1,203.1	1,226.9	1,254.4	1,245.0	1,238.4	1,246.9	1,212.4	1,222.7
23 From banks in the U.S.	388.9	417.1	417.7	411.4	397.9	398.2	394.9	384.4	379.1	383.4	377.9	386.4
24 From others	832.1	830.9	830.9	825.8	805.1	828.7	859.5	860.6	859.3	863.6	834.5	836.2
25 Net due to related foreign offices	181.1	150.8	123.2	104.3	103.5	94.8	91.4	87.4	95.2	79.8	71.6	71.6
26 Other liabilities	356.9	362.3	348.3	341.3	309.3	312.3	331.4	357.3	362.3	377.6	357.2	382.9
27 TOTAL LIABILITIES	5,792.7	6,055.6	6,003.4	5,973.1	5,935.3	5,991.9	6,036.9	6,070.0	6,061.0	6,064.1	6,108.3	6,090.7
28 Residual (assets less liabilities) ⁸	421.0	461.3	459.4	450.2	442.9	441.1	457.6	465.4	470.8	466.3	461.2	448.9

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

Seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	4,724.6	4,855.7	4,845.4	4,847.4	4,836.0	4,853.7	4,911.8	4,946.6	4,961.3	4,963.6	4,936.7	4,975.3
2 Securities in bank credit	1,167.0	1,252.9	1,255.0	1,250.7	1,251.6	1,273.5	1,304.6	1,325.5	1,326.1	1,336.4	1,331.2	1,355.4
3 Treasury and Agency securities ²	701.9	775.1	766.5	762.3	776.7	798.5	820.7	832.9	831.8	828.9	831.9	834.6
4 Other securities	465.1	477.8	488.5	488.3	474.9	474.9	483.9	492.6	494.3	507.5	499.3	520.8
5 Loans and leases in bank credit ³	3,557.6	3,602.8	3,590.4	3,596.7	3,584.5	3,580.2	3,607.2	3,621.1	3,635.2	3,627.2	3,605.5	3,619.9
6 Commercial and industrial	870.7	839.6	833.1	836.5	830.2	818.9	816.6	816.8	817.0	817.3	813.9	812.7
7 Real estate	1,689.3	1,768.2	1,764.6	1,771.9	1,771.3	1,773.5	1,792.6	1,808.6	1,813.8	1,805.2	1,812.4	1,824.9
8 Revolving home equity	136.5	155.8	159.0	162.6	168.0	172.3	179.4	185.7	185.8	187.1	189.0	190.4
9 Other	1,552.7	1,612.4	1,605.6	1,609.3	1,603.3	1,601.1	1,613.2	1,622.9	1,627.9	1,618.2	1,623.4	1,634.5
10 Consumer	552.6	557.0	559.4	561.5	559.3	563.5	566.3	566.8	573.9	567.0	558.9	562.3
11 Security ⁴	77.7	71.4	76.3	78.3	82.1	83.7	89.8	85.2	84.2	91.1	81.5	83.6
12 Other loans and leases	367.3	366.6	356.9	348.5	341.6	340.7	341.9	343.7	346.4	346.6	338.8	336.4
13 Interbank loans	243.6	272.7	268.2	257.6	248.6	248.5	263.6	260.2	261.7	267.5	251.9	254.4
14 Cash assets ⁵	241.1	258.5	259.3	255.9	256.2	252.6	253.7	256.5	245.0	273.0	244.0	257.3
15 Other assets ⁶	382.7	450.9	451.3	453.6	435.6	446.8	452.9	447.6	445.2	439.3	445.6	435.1
16 TOTAL ASSETS⁷	5,526.3	5,765.6	5,750.3	5,740.3	5,702.1	5,727.7	5,807.9	5,836.8	5,838.8	5,869.5	5,804.7	5,848.2
LIABILITIES												
17 Deposits	3,631.5	3,798.8	3,789.2	3,797.9	3,823.6	3,826.6	3,858.4	3,880.2	3,878.1	3,898.6	3,909.9	3,898.0
18 Transaction	593.9	629.4	624.7	614.6	611.1	592.3	604.3	597.2	602.8	645.3	571.9	583.7
19 Nontransaction	3,037.6	3,169.3	3,164.5	3,183.2	3,212.5	3,234.3	3,254.1	3,283.0	3,275.3	3,253.3	3,338.0	3,314.3
20 Large time	571.4	553.8	544.9	552.6	552.0	548.5	554.1	551.0	553.6	557.6	561.3	556.1
21 Other	2,466.3	2,615.6	2,619.6	2,630.6	2,660.5	2,685.8	2,700.0	2,731.9	2,721.6	2,695.8	2,776.7	2,758.2
22 Borrowings	1,006.3	1,048.2	1,049.9	1,042.8	1,017.1	1,028.9	1,055.2	1,047.7	1,033.2	1,046.0	1,009.5	1,026.4
23 From banks in the U.S.	369.4	390.7	390.2	383.1	371.7	369.8	371.4	364.2	357.0	363.3	355.7	369.2
24 From others	636.9	657.5	659.7	659.7	645.4	659.2	683.9	683.5	676.2	682.8	653.8	657.1
25 Net due to related foreign offices	204.9	192.9	181.2	171.0	173.4	177.1	179.5	176.0	175.3	178.2	171.4	175.5
26 Other liabilities	275.8	278.1	262.4	258.7	240.5	252.3	261.1	280.6	289.3	293.8	279.9	308.6
27 TOTAL LIABILITIES	5,118.5	5,318.0	5,282.7	5,270.3	5,254.6	5,284.9	5,354.1	5,384.4	5,375.9	5,416.6	5,370.7	5,408.4
28 Residual (assets less liabilities) ⁸	407.8	447.6	467.6	470.0	447.5	442.8	453.7	452.4	462.9	452.8	433.9	439.7

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

Not seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	4,722.3	4,880.9	4,857.1	4,848.5	4,830.2	4,850.5	4,909.6	4,944.1	4,951.1	4,955.3	4,942.4	4,958.2
2 Securities in bank credit	1,163.5	1,260.2	1,263.1	1,258.2	1,257.2	1,272.8	1,301.8	1,321.3	1,320.0	1,327.6	1,323.1	1,342.7
3 Treasury and Agency securities ²	699.6	780.0	771.7	769.4	782.9	800.3	818.3	830.1	827.5	823.0	827.4	828.3
4 Other securities	463.8	480.3	491.4	488.8	474.3	472.5	483.5	491.2	492.6	504.6	495.7	514.4
5 Loans and leases in bank credit ³	3,558.9	3,620.7	3,594.0	3,590.3	3,573.0	3,577.6	3,607.8	3,622.8	3,631.1	3,627.7	3,619.3	3,615.5
6 Commercial and industrial	874.2	837.7	827.9	833.8	830.3	824.3	822.5	820.2	819.5	820.7	821.8	814.9
7 Real estate	1,690.3	1,772.5	1,763.9	1,766.8	1,763.8	1,770.2	1,795.1	1,809.6	1,810.1	1,806.7	1,815.1	1,825.1
8 Revolving home equity	136.7	155.9	158.8	162.5	166.5	171.7	179.7	185.9	186.0	187.6	189.1	190.2
9 Other	1,553.6	1,616.6	1,605.1	1,604.2	1,597.3	1,598.5	1,615.4	1,623.7	1,624.1	1,619.1	1,626.0	1,634.9
10 Consumer	548.8	566.5	567.1	563.9	556.5	560.0	564.5	562.7	567.4	565.3	555.5	555.2
10a Credit cards and related plans	217.6	232.4	228.4	223.9	220.3	223.9	223.4	222.0	226.8	224.4	215.0	213.4
10b Other	331.2	334.1	338.7	340.0	336.2	336.1	341.1	340.7	340.6	340.9	340.6	341.8
11 Security ⁴	78.2	73.8	76.1	77.6	82.0	82.2	84.5	85.8	87.7	89.6	81.6	81.8
12 Other loans and leases	367.3	370.2	359.0	348.3	340.4	341.0	341.0	344.6	346.4	345.4	345.2	338.5
13 Interbank loans	244.6	279.0	266.3	256.3	253.5	258.4	260.1	262.2	262.4	256.7	264.6	253.7
14 Cash assets ⁵	236.4	275.8	270.1	256.3	247.5	253.6	252.5	250.9	242.4	253.4	262.6	250.9
15 Other assets ⁶	382.2	453.2	452.1	452.0	434.2	447.4	452.6	447.1	443.5	436.4	452.1	436.8
16 TOTAL ASSETS ⁷	5,519.9	5,816.7	5,771.8	5,738.7	5,691.0	5,736.2	5,800.6	5,830.1	5,825.0	5,828.1	5,848.2	5,825.9
LIABILITIES												
17 Deposits	3,622.2	3,837.1	3,804.4	3,808.4	3,826.7	3,847.0	3,846.2	3,869.8	3,857.1	3,846.5	3,941.2	3,896.4
18 Transaction	591.5	657.3	637.4	609.3	606.3	601.3	596.6	594.4	598.7	622.9	600.8	579.1
19 Nontransaction	3,030.7	3,179.8	3,167.0	3,199.1	3,220.4	3,245.7	3,249.6	3,275.3	3,258.4	3,223.7	3,340.3	3,317.4
20 Large time	570.6	556.7	547.4	554.6	550.5	546.8	552.2	550.3	553.4	554.4	558.4	555.2
21 Other	2,460.1	2,623.1	2,619.6	2,644.6	2,669.9	2,698.9	2,697.4	2,725.1	2,705.0	2,669.3	2,781.9	2,762.2
22 Borrowings	1,004.9	1,048.1	1,063.4	1,046.0	1,015.5	1,035.3	1,061.6	1,046.6	1,043.9	1,047.0	1,006.1	1,018.3
23 From banks in the U.S.	366.4	392.3	395.5	388.3	376.1	375.0	372.6	361.6	356.9	359.8	353.3	365.9
24 From others	638.5	655.8	667.9	657.7	639.4	660.3	689.0	685.0	687.0	687.1	652.7	652.4
25 Net due to related foreign offices	203.5	196.9	185.5	174.7	172.0	170.3	179.1	174.7	172.7	179.0	167.9	167.9
26 Other liabilities	274.2	282.5	266.8	262.6	239.1	245.6	260.6	279.1	286.0	294.6	276.3	299.1
27 TOTAL LIABILITIES	5,104.8	5,364.7	5,320.1	5,291.8	5,253.3	5,298.2	5,347.5	5,370.1	5,359.7	5,367.1	5,391.4	5,381.7
28 Residual (assets less liabilities) ⁸	415.1	452.0	451.7	447.0	437.6	438.0	453.1	460.0	465.3	461.0	456.7	444.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	2,632.7	2,609.0	2,576.9	2,575.1	2,556.1	2,560.8	2,578.4	2,598.1	2,600.7	2,617.8	2,598.0	2,626.0
2 Securities in bank credit	615.5	637.3	634.8	629.9	628.0	646.4	665.4	684.8	685.6	699.2	692.4	714.3
3 Treasury and Agency securities ²	355.1	379.8	367.1	359.8	367.6	383.8	391.0	400.5	399.9	399.2	401.5	404.8
3a Trading account	35.1	33.9	32.6	33.6	32.7	38.1	43.0	42.4	36.6	41.0	40.6	46.0
3b Investment account	320.0	346.0	334.5	326.2	334.9	345.6	348.0	358.1	363.3	358.2	360.9	358.8
4 Other securities	260.4	257.5	267.7	270.1	260.4	262.7	274.5	284.3	285.7	300.0	290.9	309.5
4a Trading account	143.6	130.0	128.4	130.0	122.5	128.2	140.5	148.3	148.0	161.8	157.2	174.9
4b Investment account	116.8	127.5	139.3	140.1	137.9	134.5	134.0	136.1	137.7	138.2	133.7	134.7
4c State and local government	27.9	27.3	27.3	27.8	27.7	27.2	26.9	27.3	27.4	27.6	27.7	28.0
4d Other	88.9	100.2	112.0	112.3	110.2	107.3	107.0	108.7	110.3	110.6	105.9	106.7
5 Loans and leases in bank credit ³	2,017.2	1,971.7	1,942.1	1,945.2	1,928.1	1,914.4	1,913.0	1,913.3	1,915.1	1,918.6	1,905.6	1,911.6
6 Commercial and industrial	573.3	535.8	528.8	530.0	524.9	514.7	510.9	510.2	509.3	511.3	507.8	507.1
7 Real estate	853.4	861.2	848.8	849.8	843.1	839.7	838.0	845.9	846.9	842.5	849.2	856.0
8 Revolving home equity	87.3	98.0	99.8	101.5	105.3	108.4	111.8	116.4	116.1	117.6	119.1	119.9
9 Other	766.1	763.1	749.1	748.3	737.7	731.3	726.2	729.6	730.8	725.0	730.1	736.2
10 Consumer Security ⁴	254.3	244.9	238.4	246.0	243.3	241.2	241.2	238.3	239.0	238.4	237.6	238.6
11a Fed funds and RPs with broker/dealer	69.6	63.3	68.3	70.3	74.3	76.3	82.2	77.2	76.1	82.7	73.5	75.6
11b Other	52.5	48.4	54.9	57.4	61.2	63.3	69.1	64.4	64.2	68.2	61.3	62.9
12a State and local government	17.1	14.9	13.4	12.9	13.1	13.0	13.1	12.8	11.9	14.5	12.2	12.7
12b Agricultural	13.4	15.0	14.6	14.6	14.6	14.6	14.6	14.7	15.2	14.7	14.6	14.6
12c Fed funds and RPs with others	10.4	9.7	9.6	9.7	9.7	9.6	9.6	9.6	9.6	9.5	9.5	9.5
12d All other loans	26.7	28.1	26.2	22.6	20.9	21.9	18.6	17.1	18.3	16.1	12.5	13.3
12e Lease financing receivables	84.3	79.6	75.3	70.3	65.9	65.3	67.0	69.3	69.5	72.5	70.1	66.1
13 Interbank loans	131.9	134.1	132.1	131.9	131.4	131.0	131.0	130.9	131.1	130.9	130.8	130.9
13a Fed funds and RPs with banks	132.4	167.1	169.3	154.2	147.4	156.4	165.1	156.5	157.4	155.1	147.0	152.3
13b Other	73.5	97.0	93.0	80.9	76.6	83.8	83.0	73.4	73.4	71.4	65.5	67.9
14 Cash assets ⁵	58.9	70.1	76.4	73.3	70.8	72.6	82.1	83.1	84.0	83.6	81.5	84.4
15 Other assets ⁶	138.4	147.4	145.6	142.2	141.6	138.5	140.0	141.8	132.7	152.7	133.4	137.9
16 TOTAL ASSETS ⁷	274.1	315.5	312.7	307.3	286.8	293.6	297.3	291.4	293.5	288.6	284.3	285.9
	3,139.5	3,197.6	3,161.3	3,135.0	3,088.1	3,106.4	3,137.8	3,145.0	3,141.3	3,171.6	3,120.3	3,159.1

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

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

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
LIABILITIES												
17 Deposits	1,745.1	1,803.4	1,793.1	1,791.2	1,802.4	1,806.7	1,802.1	1,804.8	1,800.7	1,818.2	1,829.8	1,812.0
18 Transaction	302.9	323.6	316.5	308.6	304.0	287.3	288.8	284.5	288.6	312.7	268.6	271.2
19 Nontransaction	1,442.2	1,479.8	1,476.5	1,482.6	1,498.4	1,519.4	1,513.3	1,520.3	1,512.1	1,505.4	1,561.2	1,540.9
20 Large time	273.5	248.7	242.4	250.1	249.2	245.6	247.1	242.1	243.7	246.9	254.7	249.6
21 Other	1,168.7	1,231.2	1,234.2	1,232.5	1,249.2	1,273.8	1,266.2	1,278.2	1,268.4	1,258.5	1,306.5	1,291.3
22 Borrowings	672.1	659.8	654.4	654.2	635.6	645.2	663.6	653.5	637.1	642.3	618.6	634.3
23 From banks in the U.S.	221.3	218.8	212.9	207.9	201.8	203.0	204.0	197.6	189.3	191.2	190.4	202.9
24 From others	450.8	441.0	441.5	446.3	433.9	442.2	459.5	456.0	447.8	451.2	428.2	431.4
25 Net due to related foreign offices	191.8	182.9	172.3	160.0	164.4	167.4	167.9	164.4	164.5	167.4	161.5	165.6
26 Other liabilities	219.1	213.4	193.8	187.7	168.9	180.3	186.8	206.0	215.1	219.4	206.3	236.3
27 TOTAL LIABILITIES	2,828.2	2,859.4	2,813.6	2,793.1	2,771.3	2,799.6	2,820.4	2,828.7	2,817.4	2,847.3	2,816.3	2,848.2
28 Residual (assets less liabilities) ⁸	311.4	338.3	347.8	341.9	316.8	306.7	317.4	316.3	324.0	324.3	304.0	310.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	2,632.5	2,622.1	2,586.7	2,579.9	2,555.0	2,560.4	2,578.3	2,598.2	2,602.8	2,605.6	2,598.0	2,613.2
2 Securities in bank credit	612.4	642.2	641.8	635.7	631.4	644.5	663.4	681.1	681.1	689.1	684.5	702.8
3 Treasury and Agency securities ²	353.2	382.2	371.2	365.1	371.6	384.3	389.4	398.2	397.1	392.1	397.2	399.7
3a Trading account	35.0	34.1	32.9	34.1	33.1	38.2	42.8	42.2	36.3	40.3	40.1	45.4
3b Investment account	318.2	348.1	338.3	331.0	338.5	346.1	346.6	356.0	360.8	351.8	357.0	354.3
3c Mortgage-backed	230.4	285.1	274.3	259.2	263.7	271.5	275.6	280.5	286.1	278.2	284.2	281.3
3d Other	87.8	63.0	63.9	71.9	74.8	74.6	71.1	75.5	74.7	73.5	72.9	73.0
3e 1 year or less	25.6	14.7	13.7	16.7	19.6	18.3	16.0	14.9	14.2	14.7	18.1	18.9
3f Between 1 and 5 years	34.6	35.4	36.8	43.1	43.0	43.5	42.3	47.6	47.2	46.4	42.7	41.9
3g More than 5 years	27.7	12.9	13.4	12.1	12.2	12.8	12.7	13.0	13.3	12.4	12.2	12.2
4 Other securities	259.1	260.0	270.6	270.5	259.8	260.2	274.0	282.9	284.0	297.0	287.3	303.1
4a Trading account	142.9	131.2	129.8	130.2	122.2	127.0	140.2	147.5	147.1	160.2	155.3	171.2
4b Investment account	116.2	128.7	140.8	140.4	137.6	133.3	133.8	135.4	136.8	136.9	132.0	131.9
4c State and local government	27.8	27.6	27.6	27.8	27.6	27.0	26.9	27.2	27.2	27.3	27.4	27.4
4d Other	88.5	101.2	113.2	112.5	110.0	106.3	106.9	108.2	109.6	109.5	104.6	104.5
5 Loans and leases in bank credit ³	2,020.2	1,979.9	1,944.9	1,944.2	1,923.6	1,915.9	1,914.9	1,917.1	1,921.8	1,916.5	1,913.5	1,910.4
6 Commercial and industrial	574.7	533.8	524.5	528.9	525.3	518.2	514.4	511.5	511.0	511.6	511.5	507.5
7 Real estate	855.2	862.9	848.4	846.6	838.4	838.5	841.4	847.8	848.0	842.3	850.4	857.6
8 Revolving home equity	87.6	97.7	99.4	101.7	104.3	108.0	112.3	116.8	116.9	118.0	119.2	120.1
9a Other residential	465.9	453.9	440.6	436.6	426.3	421.9	419.7	420.2	420.0	413.2	420.9	427.2
9b Commercial	301.7	311.3	308.5	308.3	307.8	308.6	309.4	310.8	311.1	311.1	310.3	310.3
10 Consumer	254.1	248.0	242.3	248.4	243.5	241.6	241.8	238.2	239.1	238.3	236.7	236.7
10a Credit cards and related plans	88.0	80.1	71.5	76.6	74.8	72.8	72.8	70.6	71.8	71.0	69.5	69.4
10b Other	166.2	167.9	170.8	171.8	168.7	168.8	169.0	167.5	167.4	167.3	167.2	167.3
11 Security ⁴	70.2	65.5	68.4	69.6	74.0	74.6	77.1	77.9	79.9	81.8	73.5	73.8
11a Fed funds and RPs with broker/dealer	53.0	50.1	55.0	56.8	60.9	61.8	64.8	65.0	67.4	67.4	61.3	61.4
11b Other	17.3	15.4	13.4	12.8	13.1	12.8	12.3	12.9	12.5	14.4	12.2	12.4
12a State and local government	13.4	15.0	14.6	14.6	14.6	14.6	14.6	14.7	15.2	14.7	14.6	14.6
12b Agricultural	10.6	9.6	9.6	9.6	9.5	9.5	9.6	9.7	9.7	9.7	9.7	9.7
12c Fed funds and RPs with others	25.7	29.0	27.8	24.0	20.9	21.9	18.6	17.1	18.3	16.1	12.5	13.3
12d All other loans	84.8	81.6	75.0	69.3	65.1	65.4	66.4	69.7	69.9	71.6	74.2	66.9
12e Lease financing receivables	131.5	134.6	134.2	133.4	132.3	131.6	131.0	130.5	130.5	130.3	130.5	130.4
13 Interbank loans	136.5	170.9	168.8	152.4	147.6	160.3	166.2	161.5	163.8	156.8	159.1	151.2
13a Fed funds and RPs with banks	75.8	99.1	92.7	79.9	76.7	85.9	83.6	75.7	76.4	72.2	70.9	67.4
13b Other	60.7	71.7	76.1	72.5	70.9	74.3	82.7	85.8	87.4	84.6	88.2	83.7
14 Cash assets ⁵	134.9	158.5	153.8	143.0	136.7	141.1	139.4	137.7	132.4	140.0	142.8	131.8
15 Other assets ⁶	273.6	317.8	313.5	305.7	285.5	294.3	296.9	290.9	291.7	285.7	290.8	287.5
16 TOTAL ASSETS ⁷	3,139.6	3,227.8	3,179.6	3,137.0	3,080.8	3,113.3	3,137.9	3,145.5	3,147.7	3,145.7	3,148.3	3,141.1

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 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
LIABILITIES												
17 Deposits	1,743.9	1,821.1	1,798.0	1,797.7	1,801.0	1,814.2	1,796.6	1,803.3	1,797.6	1,789.2	1,851.3	1,813.2
18 Transaction	301.6	341.5	325.2	305.2	301.0	294.5	286.0	283.0	287.8	299.1	286.7	266.4
19 Nontransaction	1,442.3	1,479.6	1,472.8	1,492.4	1,500.0	1,519.6	1,510.6	1,520.4	1,509.8	1,490.1	1,564.5	1,546.8
20 Large time	272.7	251.6	244.8	252.0	247.7	243.9	245.2	241.4	243.4	243.8	251.8	248.6
21 Other	1,169.6	1,228.0	1,228.0	1,240.4	1,252.3	1,275.7	1,265.4	1,279.0	1,266.4	1,246.3	1,312.7	1,298.2
22 Borrowings	670.7	659.7	667.9	657.5	634.1	651.6	669.9	652.4	647.7	643.3	615.2	626.2
23 From banks in the U.S.	218.4	220.5	218.2	213.2	206.2	208.2	205.3	194.9	189.2	187.7	188.0	199.6
24 From others	452.4	439.3	449.7	444.3	427.9	443.4	464.6	457.5	458.5	455.5	427.2	426.6
25 Net due to related foreign offices	190.4	186.8	176.5	163.8	163.0	160.7	167.6	163.1	161.9	168.2	158.0	158.0
26 Other liabilities	217.6	217.8	198.3	191.7	167.5	173.6	186.3	204.5	211.8	220.2	202.7	226.8
27 TOTAL LIABILITIES	2,822.6	2,885.5	2,840.6	2,810.6	2,765.5	2,800.0	2,820.5	2,823.3	2,819.1	2,820.9	2,827.2	2,824.2
28 Residual (assets less liabilities) ⁸	317.0	342.3	339.0	326.4	315.3	313.3	317.5	322.2	328.6	324.8	321.0	316.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	2,091.9	2,246.7	2,268.5	2,272.3	2,279.9	2,292.9	2,333.4	2,348.5	2,360.6	2,345.8	2,338.7	2,349.3
2 Securities in bank credit	551.5	615.6	620.2	620.8	623.5	627.1	639.1	640.7	640.5	637.2	638.8	641.1
3 Treasury and Agency securities ²	346.8	395.3	399.4	402.5	409.0	414.8	429.7	432.4	431.9	429.7	430.4	429.8
4 Other securities	204.7	220.3	220.8	218.3	214.5	212.3	209.5	208.2	208.6	207.5	208.4	211.3
5 Loans and leases in bank credit ³	1,540.4	1,631.1	1,648.3	1,651.5	1,656.4	1,665.8	1,694.2	1,707.8	1,720.1	1,708.5	1,699.9	1,708.2
6 Commercial and industrial	297.4	303.8	304.3	306.4	305.3	304.1	305.7	306.6	307.8	305.9	306.1	305.5
7 Real estate	835.9	907.0	915.8	922.1	928.3	933.7	954.6	962.7	966.8	962.7	963.2	968.8
8 Revolving home equity	49.3	57.8	59.2	61.0	62.7	63.9	67.6	69.3	69.7	69.5	69.9	70.5
9 Other	786.6	849.2	856.6	861.0	865.6	869.8	887.0	893.4	897.1	893.2	893.2	898.3
10 Consumer	298.3	312.1	321.0	315.6	316.0	322.2	325.1	328.5	334.8	328.6	321.2	323.7
11 Security ⁴	8.1	8.2	8.0	8.1	7.8	7.4	7.6	8.0	8.1	8.4	8.0	7.9
12 Other loans and leases	100.7	100.1	99.2	99.4	99.1	98.3	101.1	102.1	102.7	102.9	101.3	102.2
13 Interbank loans	111.2	105.6	98.8	103.4	101.2	92.1	98.5	103.7	104.3	112.4	104.9	102.2
14 Cash assets ⁵	102.8	111.1	113.7	113.6	114.6	114.1	113.7	114.7	112.3	120.3	110.6	119.5
15 Other assets ⁶	108.6	135.4	138.6	146.3	148.7	153.1	155.6	156.1	151.8	150.7	161.3	149.2
16 TOTAL ASSETS⁷	2,386.8	2,567.9	2,589.0	2,605.3	2,614.0	2,621.3	2,670.1	2,691.8	2,697.5	2,697.9	2,684.3	2,689.1
LIABILITIES												
17 Deposits	1,886.4	1,995.4	1,996.1	2,006.7	2,021.2	2,019.9	2,056.3	2,075.3	2,077.4	2,080.4	2,080.1	2,085.9
18 Transaction	291.0	305.9	308.2	306.0	307.1	305.0	315.4	312.7	314.2	332.5	303.3	312.5
19 Nontransaction	1,595.4	1,689.5	1,688.0	1,700.7	1,714.1	1,714.9	1,740.9	1,762.6	1,763.2	1,747.9	1,776.8	1,773.4
20 Large time	297.8	305.1	302.6	302.5	302.8	302.9	307.0	308.9	310.0	310.6	306.6	306.5
21 Other	1,297.6	1,384.4	1,385.4	1,398.1	1,411.3	1,412.0	1,433.8	1,453.7	1,453.2	1,437.3	1,470.2	1,466.9
22 Borrowings	334.2	388.4	395.5	388.5	381.5	383.7	391.7	394.2	396.2	403.7	390.8	392.1
23 From banks in the U.S.	148.0	171.9	177.3	175.1	169.9	166.8	167.3	166.7	167.7	172.1	165.3	166.3
24 From others	186.1	216.5	218.2	213.4	211.5	216.9	224.3	227.5	228.5	231.6	225.6	225.8
25 Net due to related foreign offices	13.1	10.0	9.0	10.9	9.0	9.6	11.5	11.6	10.8	10.8	9.9	9.9
26 Other liabilities	56.6	64.8	68.5	71.0	71.6	72.0	74.2	74.6	74.2	74.4	73.6	72.3
27 TOTAL LIABILITIES	2,290.4	2,458.6	2,469.2	2,477.1	2,483.3	2,485.3	2,533.7	2,555.7	2,558.6	2,569.4	2,554.4	2,560.2
28 Residual (assets less liabilities) ⁸	96.4	109.4	119.8	128.1	130.8	136.0	136.3	136.1	138.9	128.5	129.9	128.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	2,089.8	2,258.8	2,270.5	2,268.6	2,275.1	2,290.1	2,331.3	2,345.9	2,348.3	2,349.7	2,344.3	2,345.0
2 Securities in bank credit	551.1	618.0	621.3	622.5	625.8	628.3	638.4	640.2	639.0	638.5	638.6	639.8
3 Treasury and Agency securities ²	346.4	397.7	400.5	404.2	411.3	416.1	428.9	432.0	430.4	431.0	430.2	428.6
4 Other securities	204.7	220.3	220.8	218.3	214.5	212.3	209.5	208.2	208.6	207.5	208.4	211.3
5 Loans and leases in bank credit ³	1,538.7	1,640.8	1,649.2	1,646.1	1,649.3	1,661.7	1,692.9	1,705.7	1,709.3	1,711.2	1,705.7	1,705.1
6 Commercial and industrial	299.5	303.9	303.4	304.9	305.0	306.1	308.2	308.7	308.5	309.1	310.3	307.4
7 Real estate	835.1	909.6	915.5	920.2	925.3	931.7	953.8	961.8	962.1	964.4	964.7	967.5
8 Revolving home equity	49.1	58.2	59.4	60.9	62.1	63.7	67.4	69.1	69.1	69.6	69.9	70.2
9 Other	786.0	851.4	856.1	859.3	863.2	868.0	886.4	892.7	893.0	894.8	894.8	897.4
10 Consumer	294.7	318.5	324.9	315.5	313.0	318.4	322.7	324.5	328.3	327.0	318.9	318.5
10a Credit cards and related plans	129.6	152.3	156.9	147.3	145.5	151.0	150.6	151.3	155.0	153.4	145.5	144.0
10b Other	165.0	166.3	167.9	168.2	167.6	167.3	172.2	173.2	173.2	173.6	173.4	174.5
11 Security ⁴	8.0	8.3	7.8	8.0	8.0	7.6	7.5	7.9	7.8	7.8	8.1	8.0
12 Other loans and leases	101.4	100.5	97.7	97.5	98.0	98.0	100.8	102.8	102.7	103.0	103.8	103.8
13 Interbank loans	108.1	108.1	97.6	103.9	106.0	98.1	93.8	100.7	98.6	99.9	105.5	102.6
14 Cash assets ⁵	101.5	117.4	116.3	113.3	110.8	112.5	113.1	113.2	110.1	113.4	119.8	119.1
15 Other assets ⁶	108.6	135.4	138.6	146.3	148.7	153.1	155.6	156.1	151.8	150.7	161.3	149.2
16 TOTAL ASSETS ⁷	2,380.4	2,588.9	2,592.2	2,601.7	2,610.1	2,622.9	2,662.7	2,684.6	2,677.3	2,682.5	2,699.9	2,684.8
LIABILITIES												
17 Deposits	1,878.3	2,016.0	2,006.4	2,010.7	2,025.8	2,032.8	2,049.5	2,066.4	2,059.5	2,057.3	2,089.9	2,083.2
18 Transaction	289.9	315.8	312.3	304.0	305.3	306.7	310.6	311.5	310.9	323.7	314.1	312.6
19 Nontransaction	1,588.4	1,700.2	1,694.2	1,706.7	1,720.5	1,726.1	1,739.0	1,755.0	1,748.6	1,733.6	1,775.8	1,770.6
20 Large time	297.8	305.1	302.6	302.5	302.8	302.9	307.0	308.9	310.0	310.6	306.6	306.5
21 Other	1,290.6	1,395.1	1,391.6	1,404.2	1,417.6	1,423.2	1,431.9	1,446.1	1,438.6	1,422.9	1,469.2	1,464.0
22 Borrowings	334.2	388.4	395.5	388.5	381.5	383.7	391.7	394.2	396.2	403.7	390.8	392.1
23 From banks in the U.S.	148.0	171.9	177.3	175.1	169.9	166.8	167.3	166.7	167.7	172.1	165.3	166.3
24 From others	186.1	216.5	218.2	213.4	211.5	216.9	224.3	227.5	228.5	231.6	225.6	225.8
25 Net due to related foreign offices	13.1	10.0	9.0	10.9	9.0	9.6	11.5	11.6	10.8	10.8	9.9	9.9
26 Other liabilities	56.6	64.8	68.5	71.0	71.6	72.0	74.2	74.6	74.2	74.4	73.6	72.3
27 TOTAL LIABILITIES	2,282.2	2,479.2	2,479.5	2,481.2	2,487.8	2,498.2	2,527.0	2,546.8	2,540.6	2,546.2	2,564.2	2,557.5
28 Residual (assets less liabilities) ⁸	98.1	109.7	112.7	120.5	122.3	124.7	135.7	137.8	136.6	136.2	135.7	127.3

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

Seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	606.5	599.5	586.4	586.0	593.7	599.7	600.0	611.7	612.1	609.9	622.8	619.7
2 Securities in bank credit	220.1	242.6	231.4	226.5	225.4	225.6	228.8	235.6	236.0	235.9	239.7	239.0
3 Treasury and Agency securities ²	55.4	70.4	66.3	60.1	63.2	64.7	64.9	64.7	67.4	59.6	60.5	61.4
4 Other securities	164.7	172.2	165.1	166.3	162.2	160.9	163.9	170.8	168.6	176.3	179.1	177.6
5 Loans and leases in bank credit ³	386.4	356.9	355.0	359.5	368.4	374.1	371.2	376.1	376.1	373.9	383.1	380.7
6 Commercial and industrial	210.1	195.4	193.7	197.1	200.2	198.3	199.0	196.3	195.4	194.7	196.8	197.5
7 Real estate	18.1	19.0	18.8	18.4	18.8	19.2	19.2	19.5	19.1	19.7	20.5	20.4
11 Security ⁴	91.0	74.2	74.8	73.9	78.5	84.6	81.2	87.3	89.5	85.7	91.1	88.5
12 Other loans and leases	67.2	68.3	67.8	70.1	70.8	71.9	71.7	73.0	72.1	73.8	74.7	74.4
13 Interbank loans	21.3	20.4	25.2	19.9	20.5	22.1	23.7	20.9	21.1	20.6	19.8	20.0
14 Cash assets ⁵	35.6	39.0	40.2	41.8	43.9	46.2	44.2	44.4	44.0	42.7	48.6	47.6
15 Other assets ⁶	37.1	30.9	31.0	31.7	29.9	31.3	31.8	35.2	34.8	36.8	37.3	38.7
16 TOTAL ASSETS ⁷	700.1	689.4	682.4	679.0	687.7	698.9	699.3	711.8	711.7	709.6	728.1	725.7
LIABILITIES												
17 Deposits	413.0	444.9	468.1	476.5	490.6	507.1	508.4	512.5	510.7	515.7	536.2	528.5
18 Transaction	9.7	11.2	11.1	10.3	10.1	10.5	10.9	11.1	10.6	11.4	11.7	11.2
19 Nontransaction	403.3	433.7	457.0	466.2	480.5	496.6	497.5	501.4	500.1	504.3	524.5	517.3
22 Borrowings	216.0	199.9	185.2	191.1	187.5	191.6	192.8	198.4	194.5	199.9	206.4	204.3
23 From banks in the U.S.	22.5	24.8	22.3	23.1	21.8	23.2	22.2	22.8	22.2	23.5	24.6	20.5
24 From others	193.6	175.1	163.0	168.0	165.7	168.4	170.5	175.6	172.3	176.4	181.8	183.8
25 Net due to related foreign offices	-19.6	-48.7	-65.4	-73.1	-71.5	-73.6	-87.6	-84.7	-74.0	-97.9	-91.9	-91.7
26 Other liabilities	84.0	78.5	80.1	77.5	69.0	67.4	70.9	79.4	77.9	83.6	83.1	86.3
27 TOTAL LIABILITIES	693.5	674.6	668.1	672.0	675.6	692.4	684.4	705.7	709.1	701.4	733.7	727.4
28 Residual (assets less liabilities) ⁸	6.6	14.8	14.3	7.1	12.1	6.5	14.8	6.1	2.6	8.2	-5.7	-1.7

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

Not seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
ASSETS												
1 Bank credit	603.2	607.0	592.1	590.0	593.7	599.8	596.0	608.6	611.0	606.6	620.0	611.5
2 Securities in bank credit	220.1	242.6	231.4	226.5	225.4	225.6	228.8	235.6	236.0	235.9	239.7	239.0
3 Treasury and Agency securities ²	55.4	70.4	66.3	60.1	63.2	64.7	64.9	64.7	67.4	59.6	60.5	61.4
3a Trading account	13.0	11.7	9.0	8.6	8.5	9.0	9.7	10.0	10.3	9.0	9.8	9.9
3b Investment account	42.4	58.7	57.4	51.5	54.6	55.7	55.2	54.7	57.1	50.6	50.7	51.5
4 Other securities	164.7	172.2	165.1	166.3	162.2	160.9	163.9	170.8	168.6	176.3	179.1	177.6
4a Trading account	106.6	107.9	102.9	101.4	97.4	96.8	99.1	104.0	101.6	108.8	107.7	107.6
4b Investment account	58.2	64.3	62.2	64.9	64.9	64.1	64.8	66.9	67.0	67.6	71.5	70.0
5 Loans and leases in bank credit ³	383.1	364.4	360.6	363.5	368.3	374.1	367.2	373.0	375.0	370.7	380.4	372.5
6 Commercial and industrial	208.9	197.1	194.4	198.6	201.6	197.1	196.7	195.2	193.8	194.1	196.8	195.9
7 Real estate	18.1	19.0	18.8	18.4	18.8	19.2	19.2	19.5	19.1	19.7	20.5	20.4
11 Security ⁴	89.3	78.1	78.9	76.3	76.2	85.3	80.0	85.7	90.4	83.9	88.4	82.8
12 Other loans and leases	66.9	70.1	68.6	70.2	71.7	72.5	71.3	72.6	71.6	72.9	74.7	73.4
13 Interbank loans	21.3	20.4	25.2	19.9	20.5	22.1	23.7	20.9	21.1	20.6	19.8	20.0
14 Cash assets ⁵	34.1	41.4	42.3	42.7	42.8	44.3	42.7	42.5	42.1	40.6	46.7	45.4
15 Other assets ⁶	35.4	31.7	31.8	32.3	30.7	31.1	31.8	33.7	33.0	34.8	35.2	37.2
16 TOTAL ASSETS ⁷	693.7	700.2	691.0	684.5	687.3	696.8	693.9	705.3	706.8	702.3	721.3	713.7
LIABILITIES												
17 Deposits	411.5	457.3	478.8	482.0	492.8	510.9	513.5	510.6	508.0	513.2	526.1	517.1
18 Transaction	9.4	12.0	11.3	10.5	9.9	10.0	10.5	10.8	10.3	11.2	12.2	11.2
19 Nontransaction	402.1	445.3	467.5	471.5	482.9	500.9	503.0	499.7	497.7	502.0	513.8	505.9
22 Borrowings	216.0	199.9	185.2	191.1	187.5	191.6	192.8	198.4	194.5	199.9	206.4	204.3
23 From banks in the U.S.	22.5	24.8	22.3	23.1	21.8	23.2	22.2	22.8	22.2	23.5	24.6	20.5
24 From others	193.6	175.1	163.0	168.0	165.7	168.4	170.5	175.6	172.3	176.4	181.8	183.8
25 Net due to related foreign offices	-22.4	-46.1	-62.3	-70.4	-68.5	-75.5	-87.7	-87.3	-77.4	-99.2	-96.3	-96.3
26 Other liabilities	82.7	79.7	81.5	78.6	70.2	66.7	70.8	78.1	76.2	82.9	80.8	83.8
27 TOTAL LIABILITIES	687.9	690.9	683.3	681.3	682.0	693.7	689.4	699.8	701.3	696.9	716.9	709.0
28 Residual (assets less liabilities) ⁸	5.8	9.3	7.7	3.2	5.3	3.1	4.4	5.4	5.5	5.3	4.4	4.7

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 19, 2002

Account	2001	2001	2002	2002	2002	2002	2002	2002	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 19	Jun 26	Jul 3	Jul 10
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	89.3	80.6	86.3	81.7	73.2	73.3	80.8	92.9	96.0	103.2	97.2	109.1
30 Reval. losses on off-bal. sheet items ⁹	81.9	68.4	66.5	59.4	52.5	57.5	61.7	75.2	78.8	87.1	80.8	90.7
31 Mortgage-backed securities ¹⁰	253.6	317.8	315.0	298.6	300.5	307.1	311.3	316.7	323.4	314.4	316.2	313.8
31a Pass-through	192.1	217.1	218.0	203.6	203.4	206.7	214.1	227.7	235.1	233.5	232.3	229.7
31b CMO, REMIC, and other	61.5	100.7	97.0	95.0	97.1	100.4	97.2	89.0	88.3	80.9	84.0	84.1
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	1.7	4.6	2.3	3.5	3.3	2.3	5.0	7.1	7.2	7.1	8.3	8.6
33 Offshore credit to U.S. residents ¹²	20.6	19.1	19.4	19.7	19.6	19.5	19.5	19.4	20.0	19.0	19.0	19.0
34 Securitized consumer loans ¹³	82.1	99.4	94.7	92.8	94.2	94.6	94.7	98.5	97.8	98.8	99.0	102.4
34a Credit cards and related plans	73.4	88.7	84.3	82.6	82.4	82.7	83.2	86.4	85.5	86.6	86.9	86.9
34b Other	8.7	10.7	10.4	10.3	11.9	11.9	11.5	12.2	12.3	12.3	12.2	15.5
35 Securitized business loans ¹³	19.5	19.7	19.4	19.4	17.7	17.1	16.7	16.6	16.5	16.6	16.8	17.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	231.8	279.0	280.3	283.5	286.7	289.6	302.8	303.8	303.1	300.7	302.3	302.6
34 Securitized consumer loans ¹³	243.6	251.2	258.5	252.7	249.5	248.9	250.7	251.9	249.9	252.4	253.2	249.7
34a Credit cards and related plans	235.9	242.9	250.7	245.1	242.1	241.7	243.9	245.6	243.7	246.1	247.0	247.1
34b Other	7.7	8.4	7.8	7.6	7.4	7.2	6.8	6.2	6.3	6.2	6.2	2.6
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	60.2	60.2	54.8	52.2	46.8	46.2	49.6	54.6	52.9	58.4	58.5	59.5
30 Reval. losses on off-bal. sheet items ⁹	54.6	54.2	51.5	48.0	40.6	39.8	42.4	48.5	46.9	52.5	52.1	53.7
35 Securitized business loans ¹³	29.6	25.2	25.5	25.1	24.1	23.5	22.5	22.1	22.2	21.7	22.1	22.1

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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