

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

January 31, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	5,451.0	5,540.8	5,591.5	5,673.2	5,730.4	5,759.7	5,837.4	5,885.8	5,848.7	5,882.3	5,884.6	5,896.8
2 Securities in bank credit	1,496.8	1,562.5	1,594.6	1,632.9	1,643.5	1,643.1	1,688.0	1,714.3	1,739.4	1,722.5	1,717.1	1,722.4
3 Treasury and Agency securities ²	856.2	909.3	918.9	946.3	962.9	972.4	1,001.4	1,012.3	1,019.6	1,022.9	1,021.4	1,011.0
4 Other securities	640.6	653.3	675.8	686.6	680.6	670.7	686.6	702.1	719.8	699.5	695.7	711.4
5 Loans and leases in bank credit ³	3,954.2	3,978.3	3,996.9	4,040.2	4,086.9	4,116.6	4,149.4	4,171.4	4,109.3	4,159.8	4,167.5	4,174.4
6 Commercial and industrial	1,031.4	993.5	981.9	981.8	975.1	969.9	967.3	965.0	957.3	961.4	961.8	962.6
7 Real estate	1,784.5	1,838.4	1,869.2	1,900.7	1,935.0	1,967.4	2,000.1	2,020.6	2,018.2	2,035.8	2,034.1	2,036.6
8 Revolving home equity	155.5	186.1	192.9	197.7	200.9	204.9	207.7	212.4	214.3	213.3	216.6	217.4
9 Other	1,628.9	1,652.4	1,676.3	1,703.0	1,734.2	1,762.6	1,792.3	1,808.2	1,803.9	1,822.5	1,817.4	1,819.2
10 Consumer	557.9	568.8	564.7	574.8	582.8	584.8	585.6	587.0	584.9	590.3	591.5	595.9
11 Security ⁴	146.8	170.2	178.1	176.7	181.4	183.1	186.7	191.6	156.1	173.5	176.9	176.5
12 Other loans and leases	433.7	407.4	403.0	406.3	412.6	411.3	409.7	407.2	392.8	398.8	403.3	402.8
13 Interbank loans	293.1	282.4	288.6	305.6	318.3	326.8	328.3	331.5	322.7	296.8	314.9	315.4
14 Cash assets ⁵	297.5	306.7	309.4	318.1	317.2	318.7	315.0	317.5	301.5	314.3	298.1	336.3
15 Other assets ⁶	486.3	475.6	484.0	499.5	498.7	512.0	517.8	517.9	523.4	524.1	509.1	508.4
16 TOTAL ASSETS ⁷	6,454.5	6,529.9	6,598.2	6,721.4	6,789.6	6,841.8	6,922.9	6,976.9	6,921.2	6,940.3	6,929.9	6,979.9
LIABILITIES												
17 Deposits	4,239.8	4,377.4	4,414.0	4,460.5	4,473.4	4,482.9	4,500.1	4,483.8	4,467.6	4,474.1	4,520.0	4,523.0
18 Transaction	640.9	597.4	612.2	599.1	584.0	611.4	606.2	613.8	628.0	567.6	587.1	623.7
19 Nontransaction	3,598.9	3,780.0	3,801.8	3,861.4	3,889.4	3,871.5	3,894.0	3,870.0	3,839.6	3,906.5	3,932.8	3,899.3
20 Large time	981.2	1,036.1	1,048.1	1,049.2	1,043.2	1,019.9	1,002.5	978.5	956.2	975.3	990.1	990.3
21 Other	2,617.8	2,743.9	2,753.7	2,812.2	2,846.2	2,851.6	2,891.5	2,891.5	2,883.4	2,931.2	2,942.7	2,909.0
22 Borrowings	1,245.5	1,232.3	1,231.7	1,292.7	1,322.2	1,332.6	1,364.4	1,396.9	1,368.5	1,334.3	1,318.2	1,338.7
23 From banks in the U.S.	402.9	380.2	386.1	405.0	416.3	415.2	421.0	416.1	411.2	375.4	384.9	377.7
24 From others	842.6	852.1	845.6	887.7	905.9	917.3	943.5	980.8	957.3	958.9	933.3	961.0
25 Net due to related foreign offices	150.1	89.6	99.2	94.1	100.3	119.5	122.4	150.6	149.3	170.7	141.4	133.6
26 Other liabilities	360.8	378.4	408.0	430.4	435.4	440.0	444.4	453.4	460.4	463.4	452.7	472.9
27 TOTAL LIABILITIES	5,996.3	6,077.7	6,152.9	6,277.7	6,331.4	6,375.0	6,431.4	6,484.7	6,445.8	6,442.6	6,432.3	6,468.2
28 Residual (assets less liabilities) ⁸	458.2	452.2	445.3	443.7	458.2	466.8	491.5	492.1	475.5	497.7	497.6	511.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	5,483.8	5,535.3	5,564.9	5,650.7	5,723.5	5,763.7	5,854.0	5,922.6	5,900.1	5,907.3	5,913.2	5,908.1
2 Securities in bank credit	1,504.1	1,558.4	1,580.5	1,624.3	1,639.7	1,642.4	1,692.2	1,723.3	1,752.5	1,737.5	1,726.6	1,730.2
3 Treasury and Agency securities ²	861.1	906.5	910.6	940.0	959.4	968.6	1,002.3	1,018.0	1,024.4	1,030.0	1,027.5	1,016.3
4 Other securities	643.1	651.9	669.9	684.3	680.3	673.8	690.0	705.3	728.1	707.6	699.1	713.9
5 Loans and leases in bank credit ³	3,979.7	3,976.9	3,984.4	4,026.5	4,083.8	4,121.3	4,161.8	4,199.3	4,147.6	4,169.7	4,186.6	4,177.9
6 Commercial and industrial	1,031.1	995.7	980.9	976.3	973.0	971.2	968.6	964.8	962.0	958.2	957.2	956.9
7 Real estate	1,788.8	1,839.4	1,868.5	1,901.8	1,937.2	1,969.6	2,005.1	2,025.4	2,021.8	2,034.6	2,036.0	2,034.7
8 Revolving home equity	155.7	186.3	192.7	197.8	201.9	205.4	208.5	212.5	214.1	212.7	216.2	217.1
9 Other	1,633.1	1,653.1	1,675.8	1,704.0	1,735.3	1,764.1	1,796.7	1,812.9	1,807.7	1,821.9	1,819.8	1,817.6
10 Consumer	567.4	564.6	558.9	571.3	582.3	585.4	588.2	597.1	597.1	599.7	600.5	603.9
10a Credit cards and related plans	232.0	221.0	215.3	224.4	231.2	232.2	232.0	239.2	238.2	238.5	237.2	237.8
10b Other	335.4	343.6	343.6	346.9	351.1	353.2	356.2	357.9	358.9	361.2	363.4	366.0
11 Security ⁴	153.2	169.2	173.5	172.2	179.6	185.5	190.3	200.5	163.6	175.1	187.0	181.2
12 Other loans and leases	439.2	408.0	402.6	404.9	411.8	409.6	409.5	411.5	403.3	402.2	405.8	401.3
13 Interbank loans	299.4	284.5	282.8	299.2	310.5	321.5	332.2	338.4	331.4	299.8	318.3	306.5
14 Cash assets ⁵	317.3	299.0	300.2	303.8	314.1	321.0	325.0	338.1	356.8	322.2	325.7	354.5
15 Other assets ⁶	489.4	473.9	482.8	496.8	501.2	510.8	519.0	521.3	533.1	528.3	513.5	506.7
16 TOTAL ASSETS⁷	6,516.3	6,517.0	6,555.5	6,675.4	6,774.0	6,841.9	6,954.4	7,044.5	7,046.7	6,980.7	6,994.1	6,999.1
LIABILITIES												
17 Deposits	4,290.4	4,365.2	4,384.9	4,413.7	4,441.4	4,467.8	4,520.0	4,533.5	4,557.2	4,515.4	4,567.1	4,527.2
18 Transaction	669.5	594.4	604.7	583.8	577.8	606.2	611.8	641.4	699.9	582.5	616.2	629.0
19 Nontransaction	3,620.9	3,770.8	3,780.1	3,829.9	3,863.6	3,861.6	3,908.2	3,892.1	3,857.3	3,932.9	3,951.0	3,898.2
20 Large time	995.5	1,033.8	1,037.1	1,033.5	1,028.6	1,013.8	1,009.4	992.4	968.2	988.1	1,002.8	1,001.9
21 Other	2,625.4	2,737.0	2,743.0	2,796.4	2,834.9	2,847.8	2,898.8	2,899.8	2,889.1	2,944.8	2,948.2	2,896.3
22 Borrowings	1,245.4	1,231.3	1,221.7	1,272.6	1,319.6	1,334.5	1,367.6	1,396.5	1,374.1	1,340.2	1,333.2	1,359.2
23 From banks in the U.S.	404.5	377.7	382.1	399.8	409.5	413.5	418.2	417.5	415.0	379.1	390.4	383.8
24 From others	840.9	853.6	839.7	872.8	910.1	921.0	949.5	979.0	959.1	961.1	942.8	975.4
25 Net due to related foreign offices	156.9	85.7	90.0	91.1	100.9	118.9	126.0	157.0	158.4	175.1	147.7	142.2
26 Other liabilities	366.4	375.5	399.1	427.6	435.5	440.1	450.0	460.5	469.5	468.0	460.1	483.3
27 TOTAL LIABILITIES	6,059.1	6,057.7	6,095.7	6,205.0	6,297.5	6,361.3	6,463.6	6,547.6	6,559.2	6,498.7	6,508.1	6,512.0
28 Residual (assets less liabilities) ⁸	457.2	459.3	459.8	470.4	476.6	480.6	490.7	496.9	487.5	481.9	486.0	487.1

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

Seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	4,854.8	4,935.2	4,977.2	5,052.2	5,111.7	5,145.6	5,216.6	5,251.1	5,241.3	5,256.1	5,265.5	5,276.6
2 Securities in bank credit	1,255.2	1,324.2	1,353.4	1,383.0	1,396.0	1,398.0	1,439.0	1,450.5	1,473.1	1,457.1	1,455.0	1,460.5
3 Treasury and Agency securities ²	774.1	833.2	842.4	864.4	876.2	883.6	908.6	911.1	919.4	921.5	919.0	909.2
4 Other securities	481.1	491.1	511.0	518.5	519.8	514.4	530.4	539.4	553.7	535.6	536.0	551.3
5 Loans and leases in bank credit ³	3,599.6	3,610.9	3,623.8	3,669.3	3,715.7	3,747.6	3,777.6	3,800.6	3,768.2	3,798.9	3,810.5	3,816.1
6 Commercial and industrial	836.1	800.4	790.7	791.9	789.6	788.6	788.2	786.8	783.8	786.1	786.4	786.6
7 Real estate	1,766.7	1,820.0	1,850.4	1,881.8	1,916.0	1,947.9	1,980.3	2,001.2	1,999.2	2,016.8	2,015.0	2,017.6
8 Revolving home equity	155.5	186.1	192.9	197.7	200.9	204.9	207.7	212.4	214.3	213.3	216.6	217.4
9 Other	1,611.2	1,633.9	1,657.5	1,684.2	1,715.1	1,743.0	1,772.5	1,788.8	1,784.9	1,803.5	1,798.4	1,800.2
10 Consumer	557.9	568.8	564.7	574.8	582.8	584.8	585.6	587.0	584.9	590.3	591.5	595.9
11 Security ⁴	71.9	84.7	87.2	86.2	86.7	86.0	81.5	81.4	67.4	68.1	73.9	73.2
12 Other loans and leases	367.0	337.1	330.8	334.7	340.6	340.3	341.9	344.1	332.9	337.6	343.6	342.8
13 Interbank loans	272.5	262.2	271.1	287.1	296.6	301.9	301.8	299.7	293.2	267.2	283.0	280.2
14 Cash assets ⁵	258.2	261.2	263.4	271.6	271.2	273.3	274.1	275.0	262.7	274.2	258.9	297.1
15 Other assets ⁶	456.8	447.8	454.5	470.5	470.2	476.9	479.8	476.1	478.4	479.1	461.1	461.5
16 TOTAL ASSETS⁷	5,769.3	5,831.1	5,891.4	6,006.9	6,075.1	6,122.7	6,197.0	6,226.5	6,201.0	6,199.9	6,191.9	6,238.8
LIABILITIES												
17 Deposits	3,799.3	3,872.2	3,915.2	3,965.5	3,987.4	4,016.6	4,051.6	4,060.1	4,061.8	4,053.2	4,088.6	4,092.6
18 Transaction	629.7	587.1	602.3	589.1	573.9	601.6	596.7	604.3	617.3	558.1	577.3	614.1
19 Nontransaction	3,169.6	3,285.1	3,312.8	3,376.4	3,413.5	3,415.0	3,454.9	3,455.7	3,444.5	3,495.1	3,511.3	3,478.5
20 Large time	554.3	543.8	562.3	569.9	573.3	571.3	571.7	570.8	568.5	572.4	582.2	582.1
21 Other	2,615.3	2,741.3	2,750.5	2,806.5	2,840.3	2,843.7	2,883.2	2,885.0	2,876.0	2,922.7	2,929.1	2,896.4
22 Borrowings	1,047.1	1,039.4	1,030.4	1,078.9	1,098.2	1,098.8	1,109.9	1,113.4	1,090.9	1,058.4	1,039.0	1,049.0
23 From banks in the U.S.	379.0	358.8	365.3	383.4	393.6	392.1	395.5	386.2	379.1	346.5	353.5	345.8
24 From others	668.2	680.5	665.1	695.5	704.6	706.7	714.5	727.2	711.9	711.9	685.5	703.3
25 Net due to related foreign offices	192.5	175.7	181.0	179.7	184.1	191.9	196.8	211.4	218.8	235.5	212.1	210.6
26 Other liabilities	278.8	292.9	317.1	333.6	342.7	340.3	345.3	353.5	360.3	361.9	355.0	380.6
27 TOTAL LIABILITIES	5,317.7	5,380.2	5,443.7	5,557.7	5,612.4	5,647.5	5,703.6	5,738.3	5,731.9	5,709.0	5,694.6	5,732.8
28 Residual (assets less liabilities) ⁸	451.6	450.9	447.7	449.2	462.8	475.2	493.3	488.1	469.1	490.9	497.3	506.0

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

Not seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	4,880.1	4,932.7	4,956.6	5,036.0	5,108.2	5,149.6	5,230.4	5,278.9	5,279.2	5,276.8	5,283.9	5,281.2
2 Securities in bank credit	1,262.5	1,320.1	1,339.3	1,374.3	1,392.3	1,397.3	1,443.2	1,459.5	1,486.2	1,472.2	1,464.5	1,468.3
3 Treasury and Agency securities ²	779.0	830.4	834.1	858.1	872.7	879.8	909.4	916.8	924.2	928.5	925.1	914.5
4 Other securities	483.6	489.7	505.2	516.1	519.6	517.6	533.8	542.7	562.0	543.7	539.3	553.8
5 Loans and leases in bank credit ³	3,617.6	3,612.6	3,617.3	3,661.7	3,715.9	3,752.3	3,787.2	3,819.4	3,793.0	3,804.7	3,819.5	3,812.8
6 Commercial and industrial	834.1	803.7	791.0	788.0	787.6	789.2	788.0	785.1	785.3	781.8	781.1	780.6
7 Real estate	1,771.1	1,821.0	1,849.8	1,883.0	1,918.1	1,950.1	1,985.3	2,006.0	2,002.7	2,015.6	2,017.0	2,015.7
8 Revolving home equity	155.7	186.3	192.7	197.8	201.9	205.4	208.5	212.5	214.1	212.7	216.2	217.1
9 Other	1,615.4	1,634.7	1,657.0	1,685.2	1,716.2	1,744.6	1,776.8	1,793.5	1,788.6	1,803.0	1,800.7	1,798.6
10 Consumer	567.4	564.6	558.9	571.3	582.3	585.4	588.2	597.1	597.1	599.7	600.5	603.9
10a Credit cards and related plans	232.0	221.0	215.3	224.4	231.2	232.2	232.0	239.2	238.2	238.5	237.2	237.8
10b Other	335.4	343.6	343.6	346.9	351.1	353.2	356.2	357.9	358.9	361.2	363.4	366.0
11 Security ⁴	74.3	85.2	85.9	85.0	87.7	88.3	83.9	84.4	67.2	67.7	75.6	71.7
12 Other loans and leases	370.7	338.0	331.8	334.5	340.2	339.4	341.7	346.7	340.7	339.9	345.3	341.0
13 Interbank loans	278.8	264.2	265.3	280.7	288.8	296.5	305.6	306.6	302.0	270.3	286.4	271.2
14 Cash assets ⁵	275.5	255.5	256.1	258.7	268.0	274.8	281.6	293.0	315.3	280.1	284.1	313.2
15 Other assets ⁶	459.2	447.2	454.4	468.3	472.2	476.3	481.3	478.4	487.2	481.9	463.8	459.0
16 TOTAL ASSETS ⁷	5,820.4	5,824.4	5,857.7	5,968.9	6,062.3	6,122.5	6,223.4	6,281.3	6,309.3	6,232.6	6,241.9	6,248.3
LIABILITIES												
17 Deposits	3,837.6	3,861.8	3,895.0	3,933.0	3,967.4	4,008.9	4,067.8	4,098.1	4,139.0	4,084.4	4,125.9	4,087.4
18 Transaction	657.6	584.3	594.9	574.0	567.6	596.3	602.2	631.2	688.2	572.7	606.0	619.3
19 Nontransaction	3,180.0	3,277.5	3,300.1	3,359.1	3,399.8	3,412.5	3,465.7	3,466.9	3,450.8	3,511.7	3,519.9	3,468.1
20 Large time	557.2	543.0	560.2	568.3	570.7	572.5	575.3	573.8	569.2	575.6	585.6	584.7
21 Other	2,622.8	2,734.4	2,739.9	2,790.8	2,829.1	2,840.1	2,890.4	2,893.1	2,881.6	2,936.1	2,934.3	2,883.4
22 Borrowings	1,047.0	1,038.4	1,020.4	1,058.8	1,095.6	1,100.8	1,113.1	1,113.0	1,096.5	1,064.3	1,053.9	1,069.5
23 From banks in the U.S.	380.5	356.3	361.3	378.2	386.8	390.4	392.7	387.7	382.9	350.2	358.9	351.8
24 From others	666.5	682.1	659.1	680.6	708.8	710.4	720.5	725.3	713.6	714.1	694.9	717.6
25 Net due to related foreign offices	196.4	174.5	175.8	178.7	183.6	192.5	201.5	215.6	222.4	238.0	216.5	216.5
26 Other liabilities	283.2	291.4	310.4	332.0	342.2	341.2	351.7	359.1	365.2	365.2	361.1	389.2
27 TOTAL LIABILITIES	5,364.3	5,366.1	5,401.7	5,502.6	5,588.8	5,643.3	5,734.1	5,785.8	5,823.2	5,752.0	5,757.3	5,762.6
28 Residual (assets less liabilities) ⁸	456.2	458.4	456.0	466.3	473.5	479.2	489.3	495.5	486.1	480.6	484.6	485.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	2,662.3	2,642.0	2,675.0	2,724.4	2,762.5	2,775.6	2,828.5	2,855.6	2,851.0	2,857.7	2,866.6	2,873.5
2 Securities in bank credit	636.1	684.0	713.6	736.9	745.8	743.7	780.1	787.9	806.5	791.2	792.5	801.0
3 Treasury and Agency securities ²	378.9	400.3	411.1	427.7	432.1	435.4	455.6	455.6	459.9	462.2	463.2	456.7
3a Trading account	33.9	42.4	43.1	48.0	42.6	37.8	48.1	44.5	44.3	44.5	39.0	36.0
3b Investment account	345.0	357.9	368.0	379.6	389.5	397.6	407.5	411.1	415.6	417.8	424.1	420.7
4 Other securities	257.2	283.7	302.5	309.3	313.7	308.3	324.5	332.4	346.6	329.0	329.3	344.3
4a Trading account	130.0	148.3	168.8	174.5	172.7	161.5	171.8	176.2	190.5	176.1	174.3	188.9
4b Investment account	127.2	135.4	133.7	134.8	141.0	146.7	152.7	156.2	156.0	152.8	155.1	155.4
4c State and local government	27.3	27.3	28.3	28.0	28.4	28.7	29.1	29.4	29.2	29.3	29.7	29.6
4d Other	99.9	108.0	105.5	106.8	112.6	118.0	123.6	126.8	126.9	123.6	125.4	125.7
5 Loans and leases in bank credit ³	2,026.2	1,958.0	1,961.4	1,987.5	2,016.6	2,031.9	2,048.4	2,067.6	2,044.5	2,066.5	2,074.1	2,072.5
6 Commercial and industrial	536.4	500.1	488.7	487.7	484.2	482.5	480.9	478.8	474.6	478.1	477.6	476.3
7 Real estate	864.9	862.0	882.1	901.1	922.0	941.5	965.0	983.9	987.8	998.2	997.5	997.8
8 Revolving home equity	98.4	116.9	121.6	124.6	126.8	129.5	131.7	135.7	137.5	135.9	139.2	139.8
9 Other	766.5	745.2	760.5	776.6	795.2	811.9	833.2	848.3	850.3	862.3	858.3	858.0
10 Consumer Security ⁴	292.5	282.2	282.2	289.2	296.0	296.5	295.2	295.0	294.5	298.2	296.4	298.4
11a Fed funds and RPs with broker/dealer	48.6	64.7	66.4	66.3	67.9	66.8	62.0	62.0	48.6	49.1	55.1	53.6
11b Other	15.5	12.5	13.0	11.9	10.5	10.8	11.3	11.0	10.5	10.8	10.2	10.8
12a State and local government	15.0	13.0	12.8	12.9	13.0	12.9	12.1	11.8	11.6	11.9	11.8	11.8
12b Agricultural	9.9	9.1	9.0	8.2	8.2	8.1	8.1	8.1	8.2	8.2	8.2	8.1
12c Fed funds and RPs with others	28.9	17.6	13.7	16.6	19.8	19.2	18.5	22.4	17.9	20.5	26.0	22.5
12d All other loans	80.5	70.0	67.1	67.5	69.2	69.4	72.4	72.8	70.1	70.7	71.7	73.3
12e Lease financing receivables	134.2	126.8	126.3	126.1	125.9	124.2	123.0	121.8	120.5	120.8	119.5	119.9
13 Interbank loans	171.9	163.5	165.0	176.5	182.0	181.7	180.3	178.7	174.7	152.7	160.4	155.4
13a Fed funds and RPs with banks	102.0	77.2	77.2	86.8	89.2	84.0	87.3	85.3	85.7	84.2	92.8	86.2
13b Other	69.9	86.2	87.7	89.7	92.9	97.7	93.0	93.4	89.0	68.6	67.6	69.2
14 Cash assets ⁵	149.0	143.2	142.5	146.9	144.4	144.1	145.0	146.4	138.0	145.0	132.2	166.8
15 Other assets ⁶	326.5	306.5	314.1	325.2	323.1	331.8	331.7	326.2	321.9	322.7	310.1	305.9
16 TOTAL ASSETS ⁷	3,267.4	3,211.0	3,252.6	3,329.8	3,369.0	3,390.2	3,442.3	3,463.8	3,443.2	3,433.5	3,425.2	3,457.5

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

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

January 31, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 1	Jan 8	Jan 15	Jan 22
LIABILITIES												
17 Deposits	1,816.6	1,817.8	1,847.1	1,872.9	1,883.6	1,899.9	1,924.4	1,936.3	1,935.4	1,932.4	1,964.6	1,955.6
18 Transaction	326.3	286.8	292.3	282.4	268.4	286.9	282.6	288.4	294.0	260.9	271.9	300.2
19 Nontransaction	1,490.3	1,531.1	1,554.9	1,590.5	1,615.2	1,612.9	1,641.8	1,647.9	1,641.3	1,671.5	1,692.6	1,655.4
20 Large time	250.2	244.3	261.5	268.3	270.8	266.4	265.3	261.8	259.4	264.7	273.6	273.7
21 Other	1,240.1	1,286.7	1,293.4	1,322.1	1,344.4	1,346.6	1,376.5	1,386.2	1,381.9	1,406.8	1,419.1	1,381.8
22 Borrowings	719.0	699.5	685.7	720.6	724.0	721.7	733.5	724.9	703.3	659.7	638.7	644.1
23 From banks in the U.S.	264.7	237.9	240.3	251.3	258.0	257.8	264.2	246.2	242.2	196.5	199.5	190.7
24 From others	454.3	461.6	445.4	469.3	466.0	463.9	469.3	478.7	461.1	463.2	439.3	453.3
25 Net due to related foreign offices	182.3	164.0	171.2	171.2	175.4	179.5	185.5	199.0	207.9	218.3	197.6	196.1
26 Other liabilities	226.0	228.6	253.0	267.3	274.5	271.3	274.4	283.1	291.2	285.4	277.6	304.6
27 TOTAL LIABILITIES	2,943.9	2,909.9	2,957.0	3,032.0	3,057.5	3,072.3	3,117.8	3,143.3	3,137.7	3,095.9	3,078.5	3,100.4
28 Residual (assets less liabilities) ⁸	323.5	301.1	295.6	297.8	311.6	317.9	324.5	320.5	305.5	337.6	346.7	357.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	2,675.4	2,642.1	2,659.6	2,711.1	2,756.9	2,774.3	2,836.6	2,870.0	2,875.6	2,877.1	2,880.8	2,877.8
2 Securities in bank credit	641.0	680.3	701.6	730.6	743.1	744.2	784.5	794.1	817.4	805.1	800.3	807.8
3 Treasury and Agency securities ²	381.3	398.0	404.9	423.7	429.7	432.8	456.6	458.4	462.5	468.2	467.6	461.0
3a Trading account	34.1	42.2	42.4	47.6	42.4	37.6	48.2	44.8	44.5	45.0	39.4	36.4
3b Investment account	347.2	355.9	362.5	376.1	387.3	395.2	408.4	413.7	418.0	423.1	428.2	424.7
3c Mortgage-backed	280.5	277.6	287.5	304.7	308.2	313.1	324.6	317.0	319.4	327.2	333.1	328.4
3d Other	66.7	78.2	75.0	71.4	79.1	82.2	83.8	96.6	98.6	95.9	95.2	96.2
3e 1 year or less	17.6	14.9	18.7	17.4	19.9	21.8	23.2	24.1	21.1	21.4	22.2	21.3
3f Between 1 and 5 years	36.2	50.0	43.7	42.2	46.3	49.9	47.1	56.2	60.3	57.9	56.2	57.8
3g More than 5 years	12.9	13.3	12.7	11.8	12.9	10.4	13.5	16.3	17.2	16.6	16.8	17.2
4 Other securities	259.7	282.3	296.7	306.9	313.4	311.4	327.9	335.7	354.9	337.0	332.6	346.8
4a Trading account	131.2	147.5	165.5	173.1	172.6	163.2	173.6	177.9	195.1	180.4	176.0	190.3
4b Investment account	128.5	134.7	131.2	133.8	140.9	148.2	154.3	157.8	159.8	156.6	156.6	156.5
4c State and local government	27.6	27.2	27.7	27.8	28.4	29.0	29.4	29.7	29.9	30.0	30.0	29.9
4d Other	100.9	107.5	103.5	105.9	112.5	119.2	124.9	128.1	129.9	126.6	126.6	126.6
5 Loans and leases in bank credit ³	2,034.4	1,961.8	1,958.1	1,980.5	2,013.8	2,030.1	2,052.1	2,075.9	2,058.3	2,072.0	2,080.5	2,070.0
6 Commercial and industrial	534.3	501.3	488.4	485.3	483.8	483.2	481.7	477.0	475.1	474.5	473.3	471.5
7 Real estate	866.7	863.9	882.4	901.6	922.4	940.3	966.9	985.8	988.9	999.3	999.0	995.8
8 Revolving home equity	98.1	117.3	121.9	124.9	127.3	129.5	131.9	135.2	136.9	135.3	138.5	139.1
9a Other residential	453.4	435.2	448.8	464.5	482.2	495.3	518.7	534.7	536.1	547.5	544.5	540.2
9b Commercial	315.2	311.4	311.7	312.2	312.9	315.5	316.4	315.9	315.9	316.5	316.0	316.5
10 Consumer	295.5	282.1	280.3	287.0	293.5	293.6	293.9	298.2	300.4	304.0	301.3	302.8
10a Credit cards and related plans	127.3	111.8	110.0	114.2	117.9	116.4	114.0	116.9	118.6	119.0	117.2	117.0
10b Other	168.2	170.2	170.4	172.8	175.6	177.2	180.0	181.3	181.7	185.1	184.2	185.8
11 Security ⁴	66.2	77.9	78.3	77.1	79.7	80.0	75.3	75.9	59.0	59.5	67.1	63.4
11a Fed funds and RPs with broker/dealer	50.2	65.3	65.5	65.3	69.0	68.8	63.7	64.5	48.5	48.8	56.6	52.8
11b Other	16.0	12.6	12.8	11.7	10.7	11.1	11.6	11.4	10.5	10.7	10.5	10.7
12a State and local government	15.0	13.0	12.8	12.9	13.0	12.9	12.1	11.8	11.6	11.9	11.8	11.8
12b Agricultural	9.8	9.3	9.2	8.2	8.2	8.0	8.0	8.1	8.4	8.3	8.1	8.0
12c Fed funds and RPs with others	29.8	17.6	13.7	16.6	19.8	19.2	18.5	22.4	17.9	20.5	26.0	22.5
12d All other loans	82.4	70.4	67.3	67.0	69.4	69.3	72.9	74.5	74.6	70.8	72.1	72.4
12e Lease financing receivables	134.7	126.4	125.6	124.8	124.0	123.6	122.7	122.2	122.4	123.1	121.7	121.6
13 Interbank loans	175.7	168.5	164.0	172.0	177.0	177.3	182.1	182.9	182.7	150.6	162.0	153.5
13a Fed funds and RPs with banks	104.2	79.5	76.8	84.6	86.8	82.0	88.2	87.3	89.6	83.0	93.8	85.2
13b Other	71.5	89.0	87.2	87.4	90.2	95.3	93.9	95.5	93.0	67.6	68.3	68.3
14 Cash assets ⁵	160.1	139.1	137.1	137.9	141.6	145.1	148.0	157.2	169.3	148.4	149.7	179.3
15 Other assets ⁶	328.8	305.9	313.9	323.0	325.1	331.1	333.1	328.5	330.8	325.5	312.8	303.4
16 TOTAL ASSETS ⁷	3,297.6	3,211.6	3,230.9	3,300.5	3,357.5	3,385.1	3,456.5	3,495.4	3,516.3	3,457.3	3,461.5	3,470.3

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

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

January 31, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan 1	Jan 8	Jan 15	Jan 22
LIABILITIES												
17 Deposits	1,834.3	1,816.3	1,839.1	1,856.4	1,874.8	1,896.8	1,933.4	1,952.5	1,976.9	1,943.0	1,982.8	1,947.5
18 Transaction	344.3	285.2	287.3	271.0	264.0	283.0	285.5	304.9	338.6	267.2	291.0	305.1
19 Nontransaction	1,490.0	1,531.1	1,551.8	1,585.5	1,610.9	1,613.9	1,647.9	1,647.6	1,638.3	1,675.8	1,691.8	1,642.4
20 Large time	253.1	243.6	259.4	266.7	268.3	267.6	268.9	264.8	260.2	267.9	277.0	276.3
21 Other	1,236.9	1,287.6	1,292.4	1,318.8	1,342.6	1,346.3	1,379.0	1,382.8	1,378.1	1,407.9	1,414.8	1,366.1
22 Borrowings	718.8	698.5	675.7	700.6	721.4	723.6	736.6	724.5	708.9	665.6	653.7	664.5
23 From banks in the U.S.	266.3	235.4	236.3	246.1	251.1	256.0	261.3	247.7	246.0	200.2	204.9	196.8
24 From others	452.5	463.1	439.4	454.4	470.3	467.6	475.3	476.9	462.9	465.4	448.8	467.7
25 Net due to related foreign offices	186.3	162.8	166.0	170.2	175.0	180.2	190.2	203.2	211.5	220.9	202.0	202.0
26 Other liabilities	230.4	227.0	246.4	265.7	274.0	272.2	280.8	288.7	296.2	288.7	283.7	313.2
27 TOTAL LIABILITIES	2,969.9	2,904.6	2,927.1	2,992.9	3,045.2	3,072.8	3,141.1	3,169.0	3,193.4	3,118.2	3,122.1	3,127.2
28 Residual (assets less liabilities) ⁸	327.7	307.0	303.8	307.6	312.3	312.3	315.4	326.4	322.9	339.1	339.4	343.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	2,192.5	2,293.2	2,302.3	2,327.8	2,349.2	2,370.0	2,388.0	2,395.5	2,390.3	2,398.4	2,398.9	2,403.1
2 Securities in bank credit	619.1	640.3	639.9	646.0	650.2	654.4	658.8	662.6	666.6	665.9	662.5	659.5
3 Treasury and Agency securities ²	395.2	432.9	431.4	436.8	444.1	448.2	452.9	455.6	459.5	459.3	455.8	452.5
4 Other securities	223.9	207.4	208.5	209.2	206.1	206.2	205.9	207.0	207.1	206.7	206.7	207.0
5 Loans and leases in bank credit ³	1,573.5	1,653.0	1,662.4	1,681.8	1,699.0	1,715.6	1,729.2	1,732.9	1,723.7	1,732.5	1,736.3	1,743.6
6 Commercial and industrial	299.7	300.3	302.0	304.2	305.5	306.1	307.4	308.0	309.2	308.0	308.8	310.3
7 Real estate	901.8	958.0	968.3	980.7	994.0	1,006.4	1,015.3	1,017.3	1,011.4	1,018.6	1,017.5	1,019.9
8 Revolving home equity	57.2	69.2	71.3	73.1	74.1	75.3	76.0	76.7	76.8	77.4	77.4	77.7
9 Other	844.7	888.8	897.0	907.6	919.9	931.1	939.3	940.6	934.6	941.2	940.1	942.2
10 Consumer	265.4	286.6	282.6	285.6	286.8	288.3	290.4	292.0	290.4	292.1	295.1	297.5
11 Security ⁴	7.9	7.5	7.7	8.0	8.2	8.4	8.3	8.4	8.3	8.2	8.5	8.8
12 Other loans and leases	98.6	100.6	101.9	103.3	104.6	106.4	107.8	107.2	104.5	105.6	106.4	107.2
13 Interbank loans	100.6	98.7	106.1	110.6	114.6	120.2	121.5	120.9	118.5	114.5	122.6	124.8
14 Cash assets ⁵	109.2	118.0	120.9	124.7	126.9	129.2	129.1	128.7	124.7	129.3	126.6	130.4
15 Other assets ⁶	130.4	141.3	140.5	145.2	147.1	145.1	148.1	149.9	156.4	156.4	151.0	155.6
16 TOTAL ASSETS ⁷	2,501.9	2,620.1	2,638.8	2,677.1	2,706.1	2,732.6	2,754.7	2,762.6	2,757.7	2,766.4	2,766.7	2,781.3
LIABILITIES												
17 Deposits	1,982.7	2,054.3	2,068.1	2,092.6	2,103.8	2,116.7	2,127.2	2,123.8	2,126.5	2,120.7	2,124.0	2,137.0
18 Transaction	303.4	300.3	310.1	306.7	305.5	314.7	314.2	315.9	323.3	297.2	305.4	313.9
19 Nontransaction	1,679.3	1,754.1	1,758.0	1,785.9	1,798.3	1,802.0	1,813.1	1,807.8	1,803.2	1,823.6	1,818.7	1,823.1
20 Large time	304.1	299.5	300.8	301.6	302.4	304.9	306.4	309.0	309.0	307.7	308.6	308.5
21 Other	1,375.2	1,454.6	1,457.2	1,484.3	1,495.9	1,497.1	1,506.7	1,498.8	1,494.1	1,515.9	1,510.1	1,514.6
22 Borrowings	328.1	339.9	344.7	358.3	374.2	377.2	376.5	388.5	387.6	398.7	400.2	405.0
23 From banks in the U.S.	114.2	121.0	125.0	132.1	135.6	134.3	131.3	140.0	136.9	150.0	154.0	155.0
24 From others	213.9	219.0	219.7	226.2	238.6	242.8	245.2	248.5	250.8	248.7	246.2	249.9
25 Net due to related foreign offices	10.1	11.7	9.8	8.5	8.6	12.3	11.3	12.4	11.0	17.2	14.5	14.5
26 Other liabilities	52.8	64.4	64.1	66.3	68.2	69.0	70.9	70.4	69.1	76.5	77.4	76.0
27 TOTAL LIABILITIES	2,373.8	2,470.3	2,486.7	2,525.7	2,554.9	2,575.2	2,585.9	2,595.0	2,594.1	2,613.1	2,616.1	2,632.5
28 Residual (assets less liabilities) ⁸	128.1	149.8	152.1	151.4	151.2	157.4	168.8	167.6	163.6	153.2	150.5	148.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	2,204.7	2,290.6	2,297.0	2,324.9	2,351.2	2,375.4	2,393.8	2,408.9	2,403.5	2,399.7	2,403.2	2,403.4
2 Securities in bank credit	621.5	639.8	637.7	643.7	649.2	653.2	658.7	665.4	668.8	667.0	664.2	660.5
3 Treasury and Agency securities ²	397.6	432.4	429.2	434.4	443.0	447.0	452.8	458.4	461.7	460.4	457.5	453.5
4 Other securities	223.9	207.4	208.5	209.2	206.1	206.2	205.9	207.0	207.1	206.7	206.7	207.0
5 Loans and leases in bank credit ³	1,583.2	1,650.8	1,659.2	1,681.2	1,702.1	1,722.2	1,735.1	1,743.5	1,734.7	1,732.7	1,739.0	1,742.9
6 Commercial and industrial	299.8	302.4	302.6	302.7	303.8	306.0	306.3	308.1	310.2	307.2	307.8	309.1
7 Real estate	904.4	957.1	967.4	981.3	995.7	1,009.7	1,018.4	1,020.2	1,013.9	1,016.3	1,017.9	1,019.9
8 Revolving home equity	57.6	69.0	70.9	72.9	74.6	75.9	76.6	77.3	77.2	77.4	77.8	78.0
9 Other	846.8	888.1	896.5	908.5	921.1	933.8	941.8	942.9	936.7	938.9	940.2	941.9
10 Consumer	271.9	282.6	278.5	284.3	288.8	291.8	294.3	298.9	296.7	295.6	299.2	301.1
10a Credit cards and related plans	104.8	109.2	105.3	110.2	113.3	115.8	118.1	122.3	119.6	119.5	120.0	120.9
10b Other	167.2	173.4	173.2	174.1	175.5	176.0	176.2	176.6	177.1	176.1	179.2	180.2
11 Security ⁴	8.1	7.3	7.6	7.9	8.0	8.3	8.6	8.6	8.3	8.2	8.5	8.2
12 Other loans and leases	99.0	101.4	103.2	104.9	105.8	106.4	107.4	107.7	105.7	105.3	105.5	104.6
13 Interbank loans	103.1	95.7	101.3	108.7	111.8	119.2	123.6	123.7	119.3	119.7	124.3	117.7
14 Cash assets ⁵	115.5	116.4	119.0	120.9	126.4	129.7	133.7	135.8	146.0	131.7	134.4	133.9
15 Other assets ⁶	130.4	141.3	140.5	145.2	147.1	145.1	148.1	149.9	156.4	156.4	151.0	155.6
16 TOTAL ASSETS ⁷	2,522.9	2,612.8	2,626.7	2,668.4	2,704.8	2,737.4	2,767.0	2,786.0	2,793.0	2,775.3	2,780.5	2,778.0
LIABILITIES												
17 Deposits	2,003.3	2,045.5	2,055.9	2,076.6	2,092.6	2,112.0	2,134.4	2,145.5	2,162.1	2,141.4	2,143.1	2,139.9
18 Transaction	313.3	299.1	307.6	303.0	303.6	313.4	316.6	326.3	349.6	305.6	315.0	314.2
19 Nontransaction	1,690.0	1,746.4	1,748.3	1,773.6	1,789.0	1,798.7	1,817.8	1,819.3	1,812.5	1,835.9	1,828.1	1,825.7
20 Large time	304.1	299.5	300.8	301.6	302.4	304.9	306.4	309.0	309.0	307.7	308.6	308.5
21 Other	1,385.9	1,446.9	1,447.5	1,472.0	1,486.5	1,493.8	1,511.3	1,510.3	1,503.5	1,528.2	1,519.5	1,517.3
22 Borrowings	328.1	339.9	344.7	358.3	374.2	377.2	376.5	388.5	387.6	398.7	400.2	405.0
23 From banks in the U.S.	114.2	121.0	125.0	132.1	135.6	134.3	131.3	140.0	136.9	150.0	154.0	155.0
24 From others	213.9	219.0	219.7	226.2	238.6	242.8	245.2	248.5	250.8	248.7	246.2	249.9
25 Net due to related foreign offices	10.1	11.7	9.8	8.5	8.6	12.3	11.3	12.4	11.0	17.2	14.5	14.5
26 Other liabilities	52.8	64.4	64.1	66.3	68.2	69.0	70.9	70.4	69.1	76.5	77.4	76.0
27 TOTAL LIABILITIES	2,394.4	2,461.4	2,474.5	2,509.6	2,543.6	2,570.5	2,593.0	2,616.8	2,629.8	2,633.8	2,635.2	2,635.4
28 Residual (assets less liabilities) ⁸	128.5	151.4	152.2	158.7	161.2	166.9	173.9	169.1	163.2	141.5	145.2	142.6

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	596.2	605.6	614.3	620.9	618.7	614.1	620.8	634.6	607.4	626.2	619.2	620.2
2 Securities in bank credit	241.6	238.3	241.2	250.0	247.4	245.0	249.0	263.8	266.3	265.4	262.1	261.9
3 Treasury and Agency securities ²	82.1	76.1	76.4	81.8	86.7	88.8	92.8	101.1	100.2	101.4	102.4	101.9
4 Other securities	159.5	162.2	164.8	168.1	160.8	156.2	156.2	162.7	166.1	163.9	159.7	160.0
5 Loans and leases in bank credit ³	354.6	367.3	373.1	370.9	371.3	369.0	371.8	370.8	341.1	360.9	357.1	358.3
6 Commercial and industrial	195.3	193.1	191.2	189.9	185.5	181.4	179.1	178.2	173.5	175.2	175.4	176.0
7 Real estate	17.7	18.4	18.8	18.8	19.0	19.5	19.8	19.4	19.1	19.0	19.0	19.0
11 Security ⁴	74.8	85.6	91.0	90.5	94.8	97.1	105.1	110.2	88.7	105.5	103.0	103.3
12 Other loans and leases	66.7	70.3	72.1	71.7	72.0	71.0	67.8	63.1	59.9	61.2	59.6	60.1
13 Interbank loans	20.6	20.2	17.5	18.5	21.7	24.9	26.6	31.8	29.4	29.5	32.0	35.3
14 Cash assets ⁵	39.3	45.5	46.0	46.5	46.0	45.4	40.9	42.5	38.8	40.0	39.2	39.1
15 Other assets ⁶	29.4	27.8	29.4	29.0	28.5	35.1	38.0	41.9	45.0	45.0	48.0	46.9
16 TOTAL ASSETS ⁷	685.2	698.8	706.9	714.5	714.5	719.1	725.9	750.4	720.3	740.4	738.0	741.1
LIABILITIES												
17 Deposits	440.5	505.2	498.9	495.1	486.0	466.3	448.5	423.7	405.7	421.0	431.4	430.4
18 Transaction	11.2	10.3	9.9	10.1	10.1	9.8	9.5	9.5	10.6	9.5	9.8	9.6
19 Nontransaction	429.3	494.9	489.0	485.0	475.9	456.5	439.1	414.2	395.1	411.4	421.5	420.8
22 Borrowings	198.4	192.9	201.3	213.8	224.0	233.8	254.5	283.5	277.6	275.9	279.3	289.7
23 From banks in the U.S.	24.0	21.3	20.8	21.6	22.7	23.1	25.5	29.9	32.1	28.9	31.4	32.0
24 From others	174.4	171.6	180.5	192.1	201.3	210.6	229.0	253.7	245.5	247.0	247.8	257.7
25 Net due to related foreign offices	-42.3	-86.1	-81.8	-85.6	-83.7	-72.4	-74.4	-60.7	-69.5	-64.8	-70.7	-77.0
26 Other liabilities	82.0	85.5	90.9	96.8	92.7	99.7	99.1	99.8	100.2	101.5	97.7	92.3
27 TOTAL LIABILITIES	678.6	697.5	709.3	720.0	719.0	727.5	727.7	746.4	713.9	733.6	737.7	735.4
28 Residual (assets less liabilities) ⁸	6.6	1.3	-2.4	-5.5	-4.6	-8.4	-1.8	4.0	6.4	6.8	0.4	5.7

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

Not seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
ASSETS												
1 Bank credit	603.7	602.6	608.2	614.7	615.4	614.0	623.6	643.7	621.0	630.4	629.2	627.0
2 Securities in bank credit	241.6	238.3	241.2	250.0	247.4	245.0	249.0	263.8	266.3	265.4	262.1	261.9
3 Treasury and Agency securities ²	82.1	76.1	76.4	81.8	86.7	88.8	92.8	101.1	100.2	101.4	102.4	101.9
3a Trading account	13.3	10.4	10.7	13.0	15.2	18.6	20.2	30.6	31.7	33.4	33.2	31.9
3b Investment account	68.9	65.7	65.8	68.8	71.5	70.2	72.7	70.6	68.5	68.0	69.2	69.9
4 Other securities	159.5	162.2	164.8	168.1	160.8	156.2	156.2	162.7	166.1	163.9	159.7	160.0
4a Trading account	105.0	103.5	108.4	109.8	103.9	100.5	99.3	99.3	102.9	99.8	96.2	96.2
4b Investment account	54.5	58.7	56.4	58.4	56.9	55.8	56.9	63.3	63.3	64.1	63.5	63.8
5 Loans and leases in bank credit ³	362.1	364.3	367.0	364.8	367.9	369.0	374.6	379.9	354.7	365.1	367.1	365.1
6 Commercial and industrial	197.0	191.9	189.9	188.3	185.4	182.0	180.6	179.7	176.7	176.4	176.1	176.2
7 Real estate	17.7	18.4	18.8	18.8	19.0	19.5	19.8	19.4	19.1	19.0	19.0	19.0
11 Security ⁴	78.8	84.0	87.5	87.2	91.9	97.2	106.4	116.0	96.4	107.4	111.4	109.5
12 Other loans and leases	68.5	70.0	70.8	70.4	71.6	70.2	67.8	64.8	62.6	62.3	60.6	60.3
13 Interbank loans	20.6	20.2	17.5	18.5	21.7	24.9	26.6	31.8	29.4	29.5	32.0	35.3
14 Cash assets ⁵	41.7	43.5	44.1	45.1	46.1	46.3	43.3	45.1	41.5	42.1	41.6	41.3
15 Other assets ⁶	30.2	26.6	28.3	28.6	29.0	34.5	37.8	43.0	45.9	46.4	49.7	47.7
16 TOTAL ASSETS⁷	695.9	692.6	697.8	706.5	711.7	719.4	730.9	763.2	737.4	748.1	752.2	750.8
LIABILITIES												
17 Deposits	452.8	503.4	489.8	480.6	474.0	458.9	452.1	435.4	418.2	431.0	441.3	439.8
18 Transaction	11.9	10.1	9.8	9.8	10.3	9.9	9.6	10.2	11.7	9.8	10.2	9.7
19 Nontransaction	440.9	493.3	480.0	470.8	463.7	449.0	442.5	425.3	406.5	421.2	431.1	430.1
22 Borrowings	198.4	192.9	201.3	213.8	224.0	233.8	254.5	283.5	277.6	275.9	279.3	289.7
23 From banks in the U.S.	24.0	21.3	20.8	21.6	22.7	23.1	25.5	29.9	32.1	28.9	31.4	32.0
24 From others	174.4	171.6	180.5	192.1	201.3	210.6	229.0	253.7	245.5	247.0	247.8	257.7
25 Net due to related foreign offices	-39.6	-88.8	-85.8	-87.6	-82.7	-73.7	-75.4	-58.6	-64.1	-63.0	-68.8	-74.3
26 Other liabilities	83.2	84.1	88.7	95.6	93.4	98.9	98.4	101.4	104.3	102.8	99.0	94.1
27 TOTAL LIABILITIES	694.9	691.6	694.0	702.4	708.6	718.0	729.5	761.8	736.0	746.7	750.8	749.4
28 Residual (assets less liabilities) ⁸	1.0	1.0	3.8	4.1	3.1	1.4	1.4	1.4	1.4	1.4	1.4	1.4

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 31, 2003

Account	2001 Dec	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	2002 Dec	Week ending			
									Jan 1	Jan 8	Jan 15	Jan 22
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	80.6	92.9	105.8	112.3	119.1	110.9	117.1	124.4	139.9	127.2	123.5	136.3
30 Reval. losses on off-bal. sheet items ⁹	68.4	75.7	89.7	94.2	100.5	94.2	100.8	105.6	118.5	105.0	102.0	114.4
31 Mortgage-backed securities ¹⁰	311.5	313.0	320.4	338.5	343.9	355.2	370.4	363.1	364.6	372.7	379.2	374.7
31a Pass-through	209.2	224.9	236.7	253.7	255.0	261.7	274.6	265.6	267.6	275.3	280.6	276.9
31b CMO, REMIC, and other	102.2	88.0	83.7	84.8	88.9	93.5	95.8	97.4	96.9	97.5	98.7	97.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	4.6	6.7	8.3	9.1	11.5	12.5	11.8	11.0	11.7	11.6	11.9	12.9
33 Offshore credit to U.S. residents ¹²	19.1	19.6	19.1	19.0	19.0	18.4	18.5	18.7	18.3	18.4	18.3	18.3
34 Securitized consumer loans ¹³	140.5	140.0	144.1	141.5	140.6	142.7	146.8	148.3	147.9	145.1	146.4	146.4
34a Credit cards and related plans	129.4	126.9	128.1	125.5	125.0	127.5	131.4	133.2	133.0	130.3	131.7	131.7
34b Other	11.2	13.1	16.0	16.0	15.6	15.2	15.3	15.0	14.9	14.8	14.8	14.7
35 Securitized business loans ¹³	19.7	16.9	17.1	17.8	17.7	17.5	17.1	16.9	16.6	16.6	16.5	16.5
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	275.1	298.8	297.1	298.7	304.2	307.0	308.9	311.0	312.3	309.0	305.8	303.6
34 Securitized consumer loans ¹³	206.1	207.3	203.0	202.1	199.9	198.3	198.7	201.2	205.8	206.6	205.3	205.2
34a Credit cards and related plans	197.7	200.3	199.4	199.0	195.9	189.3	189.8	192.5	197.3	198.1	196.8	196.7
34b Other	8.4	7.0	3.6	3.1	3.9	8.9	8.9	8.7	8.5	8.5	8.5	8.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	60.7	55.2	61.5	65.1	62.5	61.9	63.2	64.1	67.8	65.8	65.7	67.7
30 Reval. losses on off-bal. sheet items ⁹	54.2	49.3	57.4	64.8	61.5	60.2	60.4	59.8	62.8	62.5	60.8	59.0
35 Securitized business loans ¹³	12.9	9.9	9.4	9.1	8.1	7.6	7.3	6.9	6.6	6.7	6.7	4.9

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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