

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12	
<b>ASSETS</b>													
1 Bank credit	5,428.7	5,591.2	5,672.8	5,730.1	5,759.5	5,837.2	5,885.9	5,892.2	5,898.4	5,893.4	5,935.7	5,955.6	
2 Securities in bank credit	1,491.0	1,594.6	1,632.9	1,643.5	1,643.2	1,688.1	1,714.7	1,722.2	1,724.4	1,711.6	1,745.8	1,756.4	
3 Treasury and Agency securities <sup>2</sup>	839.2	918.9	946.3	963.0	972.4	1,001.4	1,012.2	1,013.1	1,009.2	998.5	1,027.9	1,029.4	
4 Other securities	651.8	675.8	686.6	680.5	670.8	686.7	702.4	709.1	715.3	713.1	717.9	727.0	
5 Loans and leases in bank credit <sup>3</sup>	3,937.8	3,996.5	4,039.9	4,086.6	4,116.3	4,149.1	4,171.2	4,170.0	4,174.0	4,181.8	4,189.9	4,199.1	
6 Commercial and industrial	1,022.2	981.7	981.6	974.9	969.7	967.3	965.0	960.6	962.2	959.9	954.6	952.8	
7 Real estate	1,781.0	1,869.1	1,900.6	1,935.0	1,967.4	2,000.0	2,020.5	2,038.4	2,037.0	2,042.2	2,059.9	2,072.1	
8 Revolving home equity	158.7	192.9	197.7	200.9	204.9	207.8	212.4	216.9	217.8	218.8	220.4	220.5	
9 Other	1,622.4	1,676.2	1,702.9	1,734.1	1,762.5	1,792.2	1,808.1	1,821.5	1,819.2	1,823.4	1,839.6	1,851.6	
10 Consumer	560.9	564.6	574.7	582.7	584.7	585.4	586.8	592.7	595.5	594.9	593.8	593.2	
11 Security <sup>4</sup>	152.0	178.1	176.7	181.4	183.1	186.7	191.6	176.8	176.4	183.1	177.6	182.0	
12 Other loans and leases	421.7	403.0	406.3	412.6	411.3	409.7	407.3	401.5	402.9	401.6	404.0	399.0	
13 Interbank loans	293.7	288.6	305.6	318.3	326.8	328.3	331.5	309.3	315.5	307.5	311.9	291.4	
14 Cash assets <sup>5</sup>	299.4	309.4	318.1	317.2	318.7	315.0	317.8	314.4	338.4	307.9	322.9	313.9	
15 Other assets <sup>6</sup>	487.7	484.0	499.5	498.7	512.0	517.9	517.7	517.0	505.5	528.7	538.6	542.1	
16 TOTAL ASSETS <sup>7</sup>	<b>6,434.3</b>	<b>6,597.9</b>	<b>6,721.0</b>	<b>6,789.2</b>	<b>6,841.6</b>	<b>6,922.7</b>	<b>6,977.0</b>	<b>6,956.1</b>	<b>6,980.9</b>	<b>6,960.7</b>	<b>7,032.3</b>	<b>7,026.2</b>	
<b>LIABILITIES</b>													
17 Deposits	4,253.7	4,414.0	4,460.5	4,473.4	4,482.9	4,500.1	4,484.1	4,503.4	4,512.6	4,499.4	4,547.5	4,521.7	
18 Transaction	635.8	612.2	599.1	584.0	611.4	606.2	613.9	606.1	630.4	641.6	588.3	592.0	
19 Nontransaction	3,617.9	3,801.8	3,861.4	3,889.4	3,871.5	3,894.0	3,870.2	3,897.3	3,882.1	3,857.8	3,959.2	3,929.7	
20 Large time	996.8	1,048.1	1,049.2	1,043.3	1,020.0	1,002.4	978.5	988.2	987.2	998.9	1,007.6	1,004.2	
21 Other	2,621.1	2,753.7	2,812.2	2,846.2	2,851.5	2,891.5	2,891.8	2,909.1	2,894.9	2,858.9	2,951.6	2,925.5	
22 Borrowings	1,233.5	1,231.7	1,292.7	1,322.2	1,332.7	1,364.5	1,396.3	1,334.3	1,334.6	1,343.6	1,365.7	1,343.5	
23 From banks in the U.S.	399.3	386.1	405.0	416.3	415.1	420.8	416.0	378.5	377.8	365.7	391.3	369.7	
24 From others	834.2	845.6	887.7	905.9	917.6	943.7	980.3	955.8	956.8	977.9	974.4	973.7	
25 Net due to related foreign offices	124.4	99.2	94.1	100.3	119.4	122.3	150.3	151.4	160.8	134.6	142.0	146.3	
26 Other liabilities	344.3	408.0	430.4	435.4	440.0	444.4	453.8	460.3	458.0	466.4	453.6	484.3	
27 TOTAL LIABILITIES	<b>5,956.0</b>	<b>6,152.9</b>	<b>6,277.7</b>	<b>6,331.4</b>	<b>6,375.0</b>	<b>6,431.4</b>	<b>6,484.5</b>	<b>6,449.4</b>	<b>6,465.9</b>	<b>6,444.1</b>	<b>6,508.8</b>	<b>6,495.7</b>	
28 Residual (assets less liabilities) <sup>8</sup>	478.3	445.0	443.3	457.8	466.5	491.3	492.5	506.7	514.9	516.6	523.6	530.5	

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	5,446.1	5,564.5	5,650.4	5,723.2	5,763.5	5,853.8	5,922.7	5,912.0	5,909.7	5,904.3	5,950.9	5,965.4
2 Securities in bank credit	1,499.0	1,580.5	1,624.3	1,639.7	1,642.6	1,692.4	1,723.7	1,732.2	1,732.2	1,718.4	1,756.8	1,765.2
3 Treasury and Agency securities <sup>2</sup>	844.3	910.6	940.0	959.5	968.6	1,002.3	1,017.9	1,019.5	1,014.5	1,004.7	1,037.3	1,038.0
4 Other securities	654.6	669.9	684.3	680.3	673.9	690.1	705.7	712.7	717.8	713.7	719.5	727.2
5 Loans and leases in bank credit <sup>3</sup>	3,947.2	3,984.0	4,026.1	4,083.5	4,121.0	4,161.4	4,199.0	4,179.8	4,177.5	4,186.0	4,194.1	4,200.2
6 Commercial and industrial	1,017.7	980.7	976.1	972.8	971.0	968.5	964.8	956.4	956.4	955.2	952.1	951.1
7 Real estate	1,780.2	1,868.5	1,901.7	1,937.1	1,969.6	2,005.1	2,025.3	2,037.5	2,035.1	2,039.6	2,056.6	2,069.6
8 Revolving home equity	158.4	192.7	197.8	201.9	205.5	208.5	212.6	216.6	217.4	218.7	220.4	221.0
9 Other	1,621.8	1,675.7	1,703.9	1,735.2	1,764.1	1,796.6	1,812.7	1,820.9	1,817.7	1,820.9	1,836.2	1,848.6
10 Consumer	568.7	558.8	571.2	582.2	585.3	588.0	596.9	601.1	603.4	602.6	598.7	596.8
10a Credit cards and related plans	228.0	215.3	224.4	231.2	232.2	232.0	239.2	236.4	237.8	234.4	226.9	225.7
10b Other	340.6	343.5	346.8	351.0	353.0	356.0	357.7	364.7	365.6	368.1	371.7	371.1
11 Security <sup>4</sup>	156.0	173.5	172.2	179.6	185.5	190.3	200.5	182.5	181.1	189.2	183.5	185.9
12 Other loans and leases	424.5	402.6	404.9	411.8	409.6	409.5	411.6	402.3	401.4	399.5	403.2	396.8
13 Interbank loans	291.8	282.8	299.2	310.5	321.4	332.2	338.4	307.1	306.5	298.8	312.5	291.4
14 Cash assets <sup>5</sup>	312.3	300.2	303.8	314.1	321.1	325.0	338.4	328.0	356.7	308.1	317.3	306.2
15 Other assets <sup>6</sup>	489.3	482.8	496.8	501.2	510.7	519.1	521.1	519.0	503.8	528.7	541.2	542.6
16 TOTAL ASSETS <sup>7</sup>	<b>6,464.5</b>	<b>6,555.1</b>	<b>6,675.0</b>	<b>6,773.7</b>	<b>6,841.6</b>	<b>6,954.2</b>	<b>7,044.7</b>	<b>6,989.4</b>	<b>7,000.0</b>	<b>6,963.3</b>	<b>7,044.8</b>	<b>7,028.5</b>
<b>LIABILITIES</b>												
17 Deposits	4,279.6	4,384.9	4,413.7	4,441.4	4,467.8	4,520.0	4,533.8	4,527.8	4,516.8	4,495.4	4,570.5	4,541.1
18 Transaction	648.9	604.7	583.8	577.8	606.2	611.8	641.4	618.5	635.8	638.2	583.1	581.2
19 Nontransaction	3,630.7	3,780.1	3,829.9	3,863.6	3,861.6	3,908.2	3,892.4	3,909.3	3,881.0	3,857.2	3,987.3	3,959.9
20 Large time	1,009.5	1,037.1	1,033.5	1,028.7	1,013.8	1,009.4	992.4	1,000.2	998.8	1,010.7	1,017.4	1,013.7
21 Other	2,621.2	2,743.0	2,796.4	2,834.9	2,847.7	2,898.8	2,900.0	2,909.2	2,882.2	2,846.6	2,969.9	2,946.2
22 Borrowings	1,246.9	1,221.7	1,272.6	1,319.6	1,334.6	1,367.7	1,395.9	1,347.5	1,355.0	1,357.3	1,374.4	1,345.2
23 From banks in the U.S.	404.3	382.1	399.8	409.5	413.3	418.0	417.4	383.3	383.8	369.7	396.4	374.2
24 From others	842.6	839.7	872.8	910.2	921.3	949.7	978.5	964.2	971.2	987.6	978.1	971.0
25 Net due to related foreign offices	131.8	90.0	91.1	100.9	118.8	126.0	156.8	158.7	169.9	144.7	147.2	152.4
26 Other liabilities	350.2	399.1	427.6	435.5	440.1	450.1	460.9	468.6	467.9	478.1	459.9	491.5
27 TOTAL LIABILITIES	<b>6,008.5</b>	<b>6,095.7</b>	<b>6,205.0</b>	<b>6,297.5</b>	<b>6,361.3</b>	<b>6,463.7</b>	<b>6,547.4</b>	<b>6,502.6</b>	<b>6,509.6</b>	<b>6,475.5</b>	<b>6,551.9</b>	<b>6,530.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	455.9	459.4	470.0	476.2	480.3	490.5	497.3	486.8	490.4	487.8	492.9	498.2

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	4,843.0	4,976.9	5,051.9	5,111.3	5,145.4	5,216.4	5,251.1	5,267.3	5,276.1	5,264.6	5,303.0	5,321.9
2 Securities in bank credit	1,257.1	1,353.4	1,383.0	1,396.0	1,398.2	1,439.1	1,450.7	1,456.7	1,460.2	1,447.8	1,471.3	1,480.4
3 Treasury and Agency securities <sup>2</sup>	765.1	842.4	864.4	876.3	883.6	908.6	911.3	911.8	908.6	895.8	923.0	923.5
4 Other securities	492.0	511.0	518.5	519.8	514.6	530.5	539.4	544.9	551.7	552.0	548.3	556.9
5 Loans and leases in bank credit <sup>3</sup>	3,585.9	3,623.4	3,668.9	3,715.3	3,747.2	3,777.2	3,800.4	3,810.6	3,815.9	3,816.8	3,831.7	3,841.5
6 Commercial and industrial	828.5	790.5	791.7	789.4	788.3	788.2	786.8	785.6	786.3	785.3	782.4	781.4
7 Real estate	1,763.5	1,850.3	1,881.7	1,916.0	1,947.9	1,980.2	2,001.1	2,019.7	2,018.0	2,024.0	2,042.1	2,054.2
8 Revolving home equity	158.7	192.9	197.7	200.9	204.9	207.8	212.4	216.9	217.8	218.8	220.4	220.5
9 Other	1,604.9	1,657.4	1,684.1	1,715.1	1,743.0	1,772.4	1,788.7	1,802.8	1,800.2	1,805.2	1,821.7	1,833.6
10 Consumer	560.9	564.6	574.7	582.7	584.7	585.4	586.8	592.7	595.5	594.9	593.8	593.2
11 Security <sup>4</sup>	76.7	87.2	86.2	86.7	86.0	81.5	81.4	71.4	73.2	71.3	70.5	73.7
12 Other loans and leases	356.3	330.8	334.7	340.6	340.2	341.9	344.1	341.2	342.9	341.2	343.0	339.0
13 Interbank loans	268.2	271.1	287.1	296.6	301.9	301.8	299.6	278.4	280.3	279.9	282.8	260.6
14 Cash assets <sup>5</sup>	259.0	263.4	271.6	271.2	273.3	274.1	275.3	276.5	300.6	271.1	286.8	278.7
15 Other assets <sup>6</sup>	456.9	454.5	470.5	470.2	476.9	479.8	476.5	470.3	457.3	477.7	488.8	492.8
16 TOTAL ASSETS <sup>7</sup>	<b>5,752.2</b>	<b>5,891.0</b>	<b>6,006.5</b>	<b>6,074.8</b>	<b>6,122.5</b>	<b>6,196.8</b>	<b>6,227.2</b>	<b>6,216.1</b>	<b>6,237.6</b>	<b>6,217.0</b>	<b>6,285.0</b>	<b>6,277.6</b>
<b>LIABILITIES</b>												
17 Deposits	3,789.2	3,915.2	3,965.5	3,987.4	4,016.6	4,051.6	4,060.1	4,071.4	4,082.1	4,056.1	4,096.8	4,076.6
18 Transaction	624.8	602.3	589.1	573.9	601.6	596.7	604.4	596.4	620.8	631.7	578.9	582.5
19 Nontransaction	3,164.4	3,312.8	3,376.4	3,413.5	3,415.0	3,454.9	3,455.7	3,475.0	3,461.3	3,424.4	3,518.0	3,494.0
20 Large time	545.7	562.3	569.9	573.3	571.3	571.7	570.7	580.5	581.9	584.8	588.9	584.7
21 Other	2,618.7	2,750.5	2,806.5	2,840.2	2,843.7	2,883.2	2,885.0	2,894.5	2,879.4	2,839.6	2,929.0	2,909.4
22 Borrowings	1,049.5	1,030.4	1,078.9	1,098.2	1,098.8	1,109.9	1,113.4	1,056.5	1,048.8	1,064.2	1,089.7	1,064.2
23 From banks in the U.S.	377.9	365.3	383.4	393.6	391.9	395.3	386.1	347.4	345.8	333.1	361.5	345.6
24 From others	671.5	665.1	695.5	704.6	706.9	714.6	727.3	709.1	703.0	731.1	728.2	718.7
25 Net due to related foreign offices	180.2	181.0	179.7	184.1	191.9	196.8	211.4	223.1	230.6	215.9	218.5	218.9
26 Other liabilities	263.1	317.1	333.6	342.7	340.3	345.3	353.9	363.3	366.9	371.8	356.3	389.5
27 TOTAL LIABILITIES	<b>5,282.0</b>	<b>5,443.7</b>	<b>5,557.7</b>	<b>5,612.4</b>	<b>5,647.5</b>	<b>5,703.7</b>	<b>5,738.7</b>	<b>5,714.3</b>	<b>5,728.5</b>	<b>5,708.0</b>	<b>5,761.3</b>	<b>5,749.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	470.2	447.3	448.8	462.4	474.9	493.1	488.5	501.8	509.1	509.0	523.7	528.4

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	4,854.7	4,956.3	5,035.6	5,107.8	5,149.5	5,230.2	5,278.9	5,279.8	5,280.7	5,268.7	5,310.6	5,324.5
2 Securities in bank credit	1,265.1	1,339.3	1,374.3	1,392.3	1,397.5	1,443.4	1,459.7	1,466.6	1,468.0	1,454.6	1,482.3	1,489.2
3 Treasury and Agency securities <sup>2</sup>	770.3	834.1	858.1	872.8	879.8	909.5	917.0	918.1	913.9	901.9	932.4	932.2
4 Other securities	494.9	505.2	516.1	519.5	517.7	533.9	542.7	548.5	554.2	552.6	549.9	557.0
5 Loans and leases in bank credit <sup>3</sup>	3,589.6	3,617.0	3,661.3	3,715.5	3,751.9	3,786.8	3,819.1	3,813.2	3,812.6	3,814.1	3,828.3	3,835.4
6 Commercial and industrial	823.3	790.8	787.8	787.4	788.9	788.0	785.1	780.8	780.3	780.3	779.5	778.1
7 Real estate	1,762.7	1,849.7	1,882.9	1,918.1	1,950.0	1,985.3	2,006.0	2,018.8	2,016.1	2,021.4	2,038.7	2,051.6
8 Revolving home equity	158.4	192.7	197.8	201.9	205.5	208.5	212.6	216.6	217.4	218.7	220.4	221.0
9 Other	1,604.3	1,656.9	1,685.1	1,716.2	1,744.6	1,776.7	1,793.4	1,802.1	1,798.7	1,802.7	1,818.3	1,830.7
10 Consumer	568.7	558.8	571.2	582.2	585.3	588.0	596.9	601.1	603.4	602.6	598.7	596.8
10a Credit cards and related plans	228.0	215.3	224.4	231.2	232.2	232.0	239.2	236.4	237.8	234.4	226.9	225.7
10b Other	340.6	343.5	346.8	351.0	353.0	356.0	357.7	364.7	365.6	368.1	371.7	371.1
11 Security <sup>4</sup>	76.5	85.9	85.0	87.7	88.3	83.9	84.4	71.2	71.7	70.9	69.6	72.2
12 Other loans and leases	358.4	331.8	334.5	340.2	339.4	341.6	346.8	341.3	341.1	338.8	341.8	336.7
13 Interbank loans	266.3	265.3	280.7	288.8	296.5	305.6	306.6	276.2	271.3	271.3	283.4	260.6
14 Cash assets <sup>5</sup>	269.7	256.1	258.7	268.0	274.8	281.6	293.3	288.1	316.7	269.5	279.9	269.8
15 Other assets <sup>6</sup>	457.7	454.4	468.3	472.2	476.2	481.3	478.9	471.1	454.8	476.7	489.9	492.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,773.7</b>	<b>5,857.3</b>	<b>5,968.5</b>	<b>6,062.0</b>	<b>6,122.2</b>	<b>6,223.2</b>	<b>6,282.1</b>	<b>6,238.9</b>	<b>6,247.1</b>	<b>6,209.9</b>	<b>6,287.2</b>	<b>6,270.3</b>
<b>LIABILITIES</b>												
17 Deposits	3,804.4	3,895.0	3,933.0	3,967.4	4,008.9	4,067.8	4,098.1	4,086.0	4,076.9	4,041.7	4,112.2	4,089.5
18 Transaction	637.6	594.9	574.0	567.6	596.3	602.2	631.2	608.5	626.1	628.0	573.5	571.6
19 Nontransaction	3,166.9	3,300.1	3,359.1	3,399.8	3,412.5	3,465.7	3,466.9	3,477.5	3,450.9	3,413.7	3,538.7	3,517.9
20 Large time	548.1	560.2	568.3	570.7	572.5	575.2	573.8	583.2	584.5	586.8	591.7	588.0
21 Other	2,618.7	2,739.9	2,790.8	2,829.1	2,840.1	2,890.4	2,893.1	2,894.3	2,866.4	2,826.9	2,947.0	2,929.9
22 Borrowings	1,062.9	1,020.4	1,058.8	1,095.6	1,100.8	1,113.1	1,113.0	1,069.7	1,069.2	1,077.9	1,098.5	1,066.0
23 From banks in the U.S.	382.9	361.3	378.2	386.8	390.2	392.5	387.5	352.1	351.8	337.0	366.6	350.0
24 From others	680.0	659.1	680.6	708.8	710.5	720.6	725.4	717.5	717.4	740.9	731.9	716.0
25 Net due to related foreign offices	184.4	175.8	178.7	183.6	192.5	201.5	215.6	228.0	236.9	222.7	222.9	222.9
26 Other liabilities	267.5	310.4	332.0	342.2	341.2	351.7	359.5	369.9	375.1	381.2	362.1	395.1
27 <b>TOTAL LIABILITIES</b>	<b>5,319.3</b>	<b>5,401.7</b>	<b>5,502.6</b>	<b>5,588.8</b>	<b>5,643.3</b>	<b>5,734.1</b>	<b>5,786.2</b>	<b>5,753.6</b>	<b>5,758.2</b>	<b>5,723.5</b>	<b>5,795.7</b>	<b>5,773.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	454.4	455.6	466.0	473.2	478.9	489.1	495.9	485.4	489.0	486.5	491.5	496.9

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	2,624.6	2,675.0	2,724.4	2,762.5	2,775.6	2,828.5	2,855.6	2,864.8	2,873.5	2,856.3	2,889.0	2,909.6
2 Securities in bank credit	633.6	713.6	736.9	745.8	743.7	780.1	787.9	794.1	801.0	786.6	805.3	816.6
3 Treasury and Agency securities <sup>2</sup>	366.0	411.1	427.7	432.1	435.4	455.6	455.6	456.8	456.6	442.5	463.9	467.6
3a Trading account	32.6	43.1	48.0	42.6	37.8	48.1	44.5	41.3	36.0	43.4	48.5	54.6
3b Investment account	333.4	368.0	379.6	389.5	397.6	407.5	411.1	415.4	420.6	399.1	415.4	413.0
4 Other securities	267.7	302.5	309.3	313.7	308.3	324.5	332.4	337.3	344.3	344.1	341.5	349.1
4a Trading account	128.4	168.8	174.5	172.7	161.5	171.8	176.2	183.2	188.9	191.1	187.5	194.9
4b Investment account	139.2	133.7	134.8	141.0	146.7	152.7	156.2	154.1	155.4	153.1	154.0	154.2
4c State and local government	27.3	28.3	28.0	28.4	28.7	29.1	29.4	29.6	29.7	29.9	29.8	29.9
4d Other	111.9	105.5	106.8	112.6	118.0	123.6	126.8	124.5	125.7	123.1	124.2	124.3
5 Loans and leases in bank credit <sup>3</sup>	1,991.0	1,961.4	1,987.5	2,016.6	2,031.9	2,048.4	2,067.7	2,070.7	2,072.5	2,069.6	2,083.7	2,093.0
6 Commercial and industrial	528.6	488.7	487.7	484.2	482.5	480.9	478.8	476.2	476.3	474.4	470.9	471.0
7 Real estate	853.1	882.1	901.1	922.0	941.5	965.0	983.9	1,000.0	997.8	1,003.1	1,018.0	1,026.9
8 Revolving home equity	100.1	121.6	124.6	126.8	129.5	131.7	135.7	138.9	139.8	140.3	140.7	140.9
9 Other	753.1	760.5	776.6	795.2	811.9	833.2	848.3	861.1	858.0	862.8	877.4	886.0
10 Consumer Security <sup>4</sup>	281.5	282.2	289.2	296.0	296.5	295.2	295.0	297.1	298.4	296.0	296.6	296.7
11a Fed funds and RPs with broker/dealer	69.0	79.4	78.2	78.5	77.6	73.2	73.0	62.9	64.5	62.6	61.9	65.3
11b Other	55.1	66.4	66.3	67.9	66.8	62.0	62.0	51.9	53.6	50.2	51.2	53.8
12a State and local government	13.8	13.0	11.9	10.5	10.8	11.3	11.0	11.0	10.8	12.4	10.6	11.5
12b Agricultural	14.3	12.8	12.9	13.0	12.9	12.1	11.8	11.9	11.8	12.0	11.9	12.2
12c Fed funds and RPs with others	9.8	9.0	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.0	7.9	7.8
12d All other loans	26.9	13.7	16.6	19.8	19.2	18.5	22.4	22.9	22.5	22.5	25.0	23.0
12e Lease financing receivables	75.9	67.1	67.5	69.2	69.4	72.4	72.7	71.8	73.3	71.7	71.6	70.3
13 Interbank loans	132.0	126.3	126.1	125.9	124.2	123.0	121.8	119.9	119.9	119.5	119.9	119.8
13a Fed funds and RPs with banks	174.1	165.0	176.5	182.0	181.7	180.3	178.7	156.1	155.4	152.7	158.9	140.9
13b Other	97.8	77.2	86.8	89.2	84.0	87.3	85.3	86.7	86.2	83.2	89.1	72.0
14 Cash assets <sup>5</sup>	76.3	87.7	89.7	92.9	97.7	93.0	93.4	69.4	69.2	69.5	69.8	68.9
15 Other assets <sup>6</sup>	147.1	142.5	146.9	144.4	144.1	145.0	146.6	145.8	165.9	139.4	151.2	142.1
16 TOTAL ASSETS <sup>7</sup>	323.5	314.1	325.2	323.1	331.8	331.7	326.1	319.6	308.8	332.6	333.0	339.8
	<b>3,225.1</b>	<b>3,252.6</b>	<b>3,329.8</b>	<b>3,369.0</b>	<b>3,390.2</b>	<b>3,442.3</b>	<b>3,464.0</b>	<b>3,442.3</b>	<b>3,459.6</b>	<b>3,437.1</b>	<b>3,488.0</b>	<b>3,488.3</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>LIABILITIES</b>												
17 Deposits	1,806.1	1,847.1	1,872.9	1,883.6	1,899.9	1,924.4	1,936.4	1,947.1	1,955.6	1,933.2	1,961.4	1,946.5
18 Transaction	319.2	292.3	282.4	268.4	286.9	282.6	288.5	283.1	300.2	301.3	270.5	271.5
19 Nontransaction	1,486.9	1,554.9	1,590.5	1,615.2	1,612.9	1,641.8	1,647.9	1,664.0	1,655.4	1,631.9	1,690.9	1,675.0
20 Large time	244.1	261.5	268.3	270.8	266.4	265.3	261.8	272.0	273.7	276.0	278.8	274.8
21 Other	1,242.8	1,293.4	1,322.1	1,344.4	1,346.6	1,376.5	1,386.2	1,391.9	1,381.8	1,355.8	1,412.1	1,400.2
22 Borrowings	713.2	685.7	720.6	724.0	721.7	733.5	724.9	652.9	643.2	654.8	681.2	659.5
23 From banks in the U.S.	258.3	240.3	251.3	258.0	257.8	264.2	246.3	192.9	189.9	175.4	204.3	188.4
24 From others	454.9	445.4	469.3	466.0	463.9	469.3	478.7	460.0	453.3	479.4	476.9	471.1
25 Net due to related foreign offices	171.2	171.2	171.2	175.4	179.5	185.5	199.0	207.9	214.7	202.0	203.4	203.9
26 Other liabilities	205.4	253.0	267.3	274.5	271.3	274.4	283.2	285.9	288.9	293.3	277.8	310.1
27 <b>TOTAL LIABILITIES</b>	<b>2,895.9</b>	<b>2,957.0</b>	<b>3,032.0</b>	<b>3,057.5</b>	<b>3,072.3</b>	<b>3,117.8</b>	<b>3,143.6</b>	<b>3,093.8</b>	<b>3,102.4</b>	<b>3,083.2</b>	<b>3,123.8</b>	<b>3,119.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	329.2	295.6	297.8	311.6	317.9	324.5	320.5	348.4	357.1	353.9	364.2	368.4

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	2,634.4	2,659.6	2,711.1	2,756.9	2,774.3	2,836.6	2,870.0	2,875.6	2,877.8	2,860.3	2,898.0	2,914.1
2 Securities in bank credit	640.6	701.6	730.6	743.1	744.2	784.5	794.1	802.8	807.8	792.5	814.7	822.7
3 Treasury and Agency securities <sup>2</sup>	370.0	404.9	423.7	429.7	432.8	456.6	458.4	461.9	461.0	447.7	471.7	473.5
3a Trading account	32.9	42.4	47.6	42.4	37.6	48.2	44.8	41.8	36.4	43.9	49.3	55.3
3b Investment account	337.1	362.5	376.1	387.3	395.2	408.4	413.7	420.0	424.6	403.8	422.3	418.2
3c Mortgage-backed	270.4	287.5	304.7	308.2	313.1	324.6	317.0	323.1	328.4	304.2	324.2	322.5
3d Other	66.6	75.0	71.4	79.1	82.2	83.8	96.6	96.9	96.3	99.7	98.1	95.8
3e 1 year or less	15.5	18.7	17.4	19.9	21.8	23.2	24.1	21.3	21.3	20.8	20.2	22.8
3f Between 1 and 5 years	37.8	43.7	42.2	46.3	49.9	47.1	56.2	58.2	57.8	60.1	59.3	56.8
3g More than 5 years	13.4	12.7	11.8	12.9	10.4	13.5	16.3	17.4	17.2	18.7	18.6	16.2
4 Other securities	270.5	296.7	306.9	313.4	311.4	327.9	335.7	341.0	346.8	344.8	343.1	349.2
4a Trading account	129.8	165.5	173.1	172.6	163.2	173.6	177.9	185.1	190.3	191.4	188.4	195.0
4b Investment account	140.8	131.2	133.8	140.9	148.2	154.3	157.8	155.8	156.5	153.3	154.7	154.2
4c State and local government	27.6	27.7	27.8	28.4	29.0	29.4	29.7	30.0	29.9	30.0	29.9	29.9
4d Other	113.1	103.5	105.9	112.5	119.2	124.9	128.1	125.9	126.7	123.4	124.7	124.4
5 Loans and leases in bank credit <sup>3</sup>	1,993.8	1,958.1	1,980.5	2,013.8	2,030.1	2,052.1	2,075.9	2,072.8	2,070.0	2,067.8	2,083.3	2,091.4
6 Commercial and industrial	524.4	488.4	485.3	483.8	483.2	481.7	477.0	472.4	471.5	470.6	469.3	469.3
7 Real estate	852.7	882.4	901.6	922.4	940.3	966.9	985.8	999.4	995.8	1,000.2	1,016.1	1,025.6
8 Revolving home equity	99.7	121.9	124.9	127.3	129.5	131.9	135.2	138.3	139.1	139.9	140.7	141.3
9a Other residential	440.4	448.8	464.5	482.2	495.3	518.7	534.7	544.9	540.2	544.6	559.5	568.3
9b Commercial	312.6	311.7	312.2	312.9	315.5	316.4	315.9	316.1	316.5	315.7	315.9	316.0
10 Consumer	285.4	280.3	287.0	293.5	293.6	293.9	298.2	301.9	302.8	300.3	300.2	299.9
10a Credit cards and related plans	113.5	110.0	114.2	117.9	116.4	114.0	116.9	116.2	117.0	113.0	110.5	110.2
10b Other	171.8	170.4	172.8	175.6	177.2	180.0	181.3	185.7	185.8	187.3	189.8	189.6
11 Security <sup>4</sup>	69.0	78.3	77.1	79.7	80.0	75.3	75.9	62.9	63.4	62.8	61.0	63.7
11a Fed funds and RPs with broker/dealer	55.2	65.5	65.3	69.0	68.8	63.7	64.5	51.9	52.8	50.4	50.5	52.5
11b Other	13.8	12.8	11.7	10.7	11.1	11.6	11.4	11.0	10.7	12.4	10.5	11.2
12a State and local government	14.3	12.8	12.9	13.0	12.9	12.1	11.8	11.9	11.8	12.0	11.9	12.2
12b Agricultural	9.7	9.2	8.2	8.2	8.0	8.0	8.1	8.1	8.0	7.9	7.8	7.8
12c Fed funds and RPs with others	28.6	13.7	16.6	19.8	19.2	18.5	22.4	22.9	22.5	22.5	25.0	23.0
12d All other loans	75.6	67.3	67.0	69.4	69.3	72.9	74.5	71.5	72.4	70.6	70.4	68.7
12e Lease financing receivables	134.1	125.6	124.8	124.0	123.6	122.7	122.3	121.9	121.6	121.1	121.5	121.2
13 Interbank loans	173.5	164.0	172.0	177.0	177.3	182.1	182.9	155.7	153.5	152.4	157.0	139.6
13a Fed funds and RPs with banks	97.5	76.8	84.6	86.8	82.0	88.2	87.3	86.5	85.2	83.1	88.1	71.3
13b Other	76.0	87.2	87.4	90.2	95.3	93.9	95.5	69.2	68.3	69.4	69.0	68.2
14 Cash assets <sup>5</sup>	155.3	137.1	137.9	141.6	145.1	148.0	157.5	154.4	178.5	140.5	147.2	137.9
15 Other assets <sup>6</sup>	324.3	313.9	323.0	325.1	331.1	333.1	328.4	320.4	306.3	331.6	334.1	339.1
16 TOTAL ASSETS <sup>7</sup>	<b>3,243.4</b>	<b>3,230.9</b>	<b>3,300.5</b>	<b>3,357.5</b>	<b>3,385.1</b>	<b>3,456.5</b>	<b>3,495.6</b>	<b>3,462.2</b>	<b>3,472.3</b>	<b>3,441.1</b>	<b>3,492.1</b>	<b>3,486.3</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>LIABILITIES</b>												
17 Deposits	1,811.0	1,839.1	1,856.4	1,874.8	1,896.8	1,933.4	1,952.6	1,950.7	1,947.4	1,921.3	1,966.8	1,954.8
18 Transaction	327.8	287.3	271.0	264.0	283.0	285.5	305.0	291.0	305.1	301.0	265.6	264.8
19 Nontransaction	1,483.2	1,551.8	1,585.5	1,610.9	1,613.9	1,647.9	1,647.6	1,659.8	1,642.4	1,620.3	1,701.3	1,690.1
20 Large time	246.6	259.4	266.7	268.3	267.6	268.9	264.8	274.8	276.3	278.0	281.6	278.1
21 Other	1,236.6	1,292.4	1,318.8	1,342.6	1,346.3	1,379.0	1,382.8	1,385.0	1,366.1	1,342.3	1,419.7	1,411.9
22 Borrowings	726.6	675.7	700.6	721.4	723.6	736.6	724.5	666.1	663.6	668.5	690.0	661.3
23 From banks in the U.S.	263.3	236.3	246.1	251.1	256.0	261.3	247.7	197.7	195.9	179.4	209.4	192.9
24 From others	463.3	439.4	454.4	470.3	467.6	475.3	476.8	468.4	467.7	489.2	480.6	468.3
25 Net due to related foreign offices	175.5	166.0	170.2	175.0	180.2	190.2	203.2	212.8	221.0	208.9	207.8	207.8
26 Other liabilities	209.9	246.4	265.7	274.0	272.2	280.8	288.9	292.5	297.1	302.6	283.6	315.7
27 <b>TOTAL LIABILITIES</b>	<b>2,922.9</b>	<b>2,927.1</b>	<b>2,992.9</b>	<b>3,045.2</b>	<b>3,072.8</b>	<b>3,141.1</b>	<b>3,169.3</b>	<b>3,122.2</b>	<b>3,129.2</b>	<b>3,101.4</b>	<b>3,148.2</b>	<b>3,139.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	320.5	303.8	307.6	312.3	312.3	315.4	326.3	340.0	343.1	339.7	343.8	346.7



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	2,218.4	2,301.9	2,327.5	2,348.9	2,369.8	2,387.8	2,395.5	2,402.5	2,402.6	2,408.4	2,414.0	2,412.3
2 Securities in bank credit	623.5	639.9	646.0	650.2	654.5	659.0	662.8	662.6	659.3	661.2	666.0	663.8
3 Treasury and Agency securities <sup>2</sup>	399.2	431.4	436.8	444.1	448.2	453.0	455.8	455.1	451.9	453.3	459.1	456.0
4 Other securities	224.3	208.5	209.2	206.1	206.3	206.0	207.0	207.6	207.3	207.9	206.8	207.8
5 Loans and leases in bank credit <sup>3</sup>	1,594.9	1,662.0	1,681.4	1,698.6	1,715.3	1,728.8	1,732.7	1,739.9	1,743.4	1,747.2	1,748.1	1,748.5
6 Commercial and industrial	299.9	301.8	304.0	305.3	305.9	307.3	308.0	309.4	309.9	311.0	311.5	310.4
7 Real estate	910.4	968.2	980.6	993.9	1,006.4	1,015.2	1,017.2	1,019.7	1,020.3	1,021.0	1,024.0	1,027.2
8 Revolving home equity	58.6	71.3	73.1	74.1	75.4	76.0	76.8	78.1	78.0	78.5	79.7	79.6
9 Other	851.8	896.9	907.5	919.8	931.1	939.2	940.5	941.6	942.3	942.4	944.3	947.6
10 Consumer	279.4	282.5	285.5	286.7	288.2	290.2	291.8	295.6	297.1	299.0	297.3	296.6
11 Security <sup>4</sup>	7.7	7.7	8.0	8.2	8.4	8.3	8.4	8.5	8.8	8.7	8.6	8.5
12 Other loans and leases	97.5	101.9	103.3	104.6	106.4	107.8	107.3	106.7	107.3	107.6	106.6	105.8
13 Interbank loans	94.1	106.1	110.6	114.6	120.2	121.5	120.9	122.3	124.9	127.3	123.9	119.7
14 Cash assets <sup>5</sup>	111.9	120.9	124.7	126.9	129.2	129.1	128.7	130.7	134.7	131.7	135.5	136.6
15 Other assets <sup>6</sup>	133.4	140.5	145.2	147.1	145.1	148.1	150.5	150.7	148.4	145.1	155.9	153.0
16 TOTAL ASSETS <sup>7</sup>	<b>2,527.1</b>	<b>2,638.4</b>	<b>2,676.7</b>	<b>2,705.7</b>	<b>2,732.3</b>	<b>2,754.4</b>	<b>2,763.2</b>	<b>2,773.8</b>	<b>2,778.0</b>	<b>2,779.9</b>	<b>2,796.9</b>	<b>2,789.3</b>
<b>LIABILITIES</b>												
17 Deposits	1,983.1	2,068.1	2,092.6	2,103.8	2,116.7	2,127.2	2,123.7	2,124.4	2,126.5	2,123.0	2,135.4	2,130.1
18 Transaction	305.7	310.1	306.7	305.5	314.7	314.1	315.9	313.3	320.7	330.4	308.4	311.1
19 Nontransaction	1,677.5	1,758.0	1,785.9	1,798.3	1,802.0	1,813.1	1,807.8	1,811.1	1,805.9	1,792.6	1,827.0	1,819.0
20 Large time	301.6	300.8	301.6	302.5	304.9	306.4	309.0	308.5	308.2	308.8	310.1	309.9
21 Other	1,375.9	1,457.2	1,484.3	1,495.9	1,497.1	1,506.7	1,498.9	1,502.6	1,497.7	1,483.8	1,516.9	1,509.1
22 Borrowings	336.3	344.7	358.3	374.2	377.2	376.5	388.4	403.6	405.6	409.4	408.5	404.7
23 From banks in the U.S.	119.6	125.0	132.1	135.6	134.2	131.2	139.9	154.5	155.9	157.7	157.2	157.1
24 From others	216.7	219.7	226.2	238.6	243.0	245.3	248.6	249.1	249.7	251.7	251.3	247.6
25 Net due to related foreign offices	9.0	9.8	8.5	8.6	12.3	11.3	12.4	15.2	15.9	13.8	15.1	15.1
26 Other liabilities	57.6	64.1	66.3	68.2	69.0	70.9	70.6	77.4	78.0	78.5	78.5	79.4
27 TOTAL LIABILITIES	<b>2,386.0</b>	<b>2,486.7</b>	<b>2,525.7</b>	<b>2,554.9</b>	<b>2,575.2</b>	<b>2,585.9</b>	<b>2,595.1</b>	<b>2,620.5</b>	<b>2,626.1</b>	<b>2,624.7</b>	<b>2,637.5</b>	<b>2,629.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	141.0	151.8	151.0	150.8	157.1	168.5	168.0	153.3	152.0	155.1	159.5	160.0

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	2,220.3	2,296.6	2,324.5	2,350.9	2,375.2	2,393.6	2,408.9	2,404.2	2,402.9	2,408.4	2,412.6	2,410.4
2 Securities in bank credit	624.6	637.7	643.7	649.2	653.3	658.8	665.6	663.8	660.2	662.1	667.6	666.5
3 Treasury and Agency securities <sup>2</sup>	400.2	429.2	434.4	443.1	447.0	452.8	458.6	456.3	452.9	454.2	460.8	458.7
4 Other securities	224.3	208.5	209.2	206.1	206.3	206.0	207.0	207.6	207.3	207.9	206.8	207.8
5 Loans and leases in bank credit <sup>3</sup>	1,595.8	1,658.9	1,680.8	1,701.7	1,721.9	1,734.7	1,743.3	1,740.4	1,742.7	1,746.4	1,745.0	1,743.9
6 Commercial and industrial	298.9	302.4	302.5	303.6	305.7	306.3	308.1	308.4	308.8	309.8	310.2	308.8
7 Real estate	910.0	967.3	981.2	995.6	1,009.7	1,018.3	1,020.2	1,019.4	1,020.3	1,021.3	1,022.6	1,026.0
8 Revolving home equity	58.7	70.9	72.9	74.6	75.9	76.6	77.4	78.3	78.3	78.8	79.7	79.7
9 Other	851.3	896.4	908.4	921.0	933.8	941.7	942.8	941.1	942.0	942.5	942.9	946.4
10 Consumer	283.3	278.5	284.2	288.7	291.7	294.1	298.7	299.2	300.6	302.3	298.5	296.9
10a Credit cards and related plans	114.5	105.3	110.2	113.3	115.8	118.0	122.3	120.2	120.8	121.5	116.5	115.5
10b Other	168.8	173.1	174.1	175.4	175.9	176.0	176.4	179.0	179.8	180.8	182.0	181.5
11 Security <sup>4</sup>	7.5	7.6	7.9	8.0	8.3	8.6	8.6	8.3	8.2	8.1	8.6	8.4
12 Other loans and leases	96.0	103.2	104.9	105.8	106.4	107.4	107.7	105.1	104.7	104.8	105.1	103.8
13 Interbank loans	92.8	101.3	108.7	111.8	119.2	123.5	123.7	120.5	117.8	118.8	126.3	121.1
14 Cash assets <sup>5</sup>	114.5	119.0	120.9	126.4	129.7	133.7	135.8	133.7	138.3	129.1	132.7	131.9
15 Other assets <sup>6</sup>	133.4	140.5	145.2	147.1	145.1	148.1	150.5	150.7	148.4	145.1	155.9	153.0
16 TOTAL ASSETS <sup>7</sup>	<b>2,530.3</b>	<b>2,626.4</b>	<b>2,668.0</b>	<b>2,704.5</b>	<b>2,737.1</b>	<b>2,766.8</b>	<b>2,786.5</b>	<b>2,776.7</b>	<b>2,774.8</b>	<b>2,768.9</b>	<b>2,795.1</b>	<b>2,784.0</b>
<b>LIABILITIES</b>												
17 Deposits	1,993.4	2,055.9	2,076.6	2,092.6	2,112.0	2,134.4	2,145.5	2,135.2	2,129.5	2,120.4	2,145.4	2,134.7
18 Transaction	309.8	307.6	303.0	303.6	313.4	316.6	326.2	317.5	321.0	327.0	308.0	306.8
19 Nontransaction	1,683.7	1,748.3	1,773.6	1,789.0	1,798.7	1,817.8	1,819.3	1,817.7	1,808.5	1,793.3	1,837.4	1,827.8
20 Large time	301.6	300.8	301.6	302.5	304.9	306.4	309.0	308.5	308.2	308.8	310.1	309.9
21 Other	1,382.1	1,447.5	1,472.0	1,486.5	1,493.8	1,511.4	1,510.3	1,509.2	1,500.3	1,484.6	1,527.3	1,518.0
22 Borrowings	336.3	344.7	358.3	374.2	377.2	376.5	388.4	403.6	405.6	409.4	408.5	404.7
23 From banks in the U.S.	119.6	125.0	132.1	135.6	134.2	131.2	139.9	154.5	155.9	157.7	157.2	157.1
24 From others	216.7	219.7	226.2	238.6	243.0	245.3	248.6	249.1	249.7	251.7	251.3	247.6
25 Net due to related foreign offices	9.0	9.8	8.5	8.6	12.3	11.3	12.4	15.2	15.9	13.8	15.1	15.1
26 Other liabilities	57.6	64.1	66.3	68.2	69.0	70.9	70.6	77.4	78.0	78.5	78.5	79.4
27 TOTAL LIABILITIES	<b>2,396.3</b>	<b>2,474.5</b>	<b>2,509.6</b>	<b>2,543.6</b>	<b>2,570.5</b>	<b>2,593.1</b>	<b>2,616.9</b>	<b>2,631.3</b>	<b>2,629.0</b>	<b>2,622.1</b>	<b>2,647.4</b>	<b>2,633.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	133.9	151.8	158.4	160.9	166.6	173.7	169.5	145.4	145.8	146.8	147.7	150.1

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	585.7	614.3	620.9	618.7	614.1	620.8	634.7	624.9	622.3	628.7	632.7	633.7
2 Securities in bank credit	233.8	241.2	250.0	247.4	245.0	249.0	263.9	265.5	264.2	263.8	274.5	276.1
3 Treasury and Agency securities <sup>2</sup>	74.1	76.4	81.8	86.7	88.8	92.8	100.9	101.3	100.6	102.7	104.9	105.9
4 Other securities	159.8	164.8	168.1	160.8	156.2	156.2	163.0	164.2	163.6	161.1	169.6	170.2
5 Loans and leases in bank credit <sup>3</sup>	351.9	373.1	370.9	371.3	369.0	371.8	370.8	359.4	358.1	365.0	358.2	357.6
6 Commercial and industrial	193.7	191.2	189.9	185.5	181.4	179.1	178.2	175.0	175.9	174.6	172.2	171.4
7 Real estate	17.5	18.8	18.8	19.0	19.5	19.8	19.4	18.7	19.0	18.2	17.9	17.9
11 Security <sup>4</sup>	75.3	91.0	90.5	94.8	97.1	105.1	110.2	105.4	103.2	111.8	107.1	108.3
12 Other loans and leases	65.4	72.1	71.7	72.0	71.0	67.8	63.1	60.3	60.0	60.4	61.0	60.0
13 Interbank loans	25.5	17.5	18.5	21.7	24.9	26.6	31.8	30.9	35.3	27.5	29.1	30.8
14 Cash assets <sup>5</sup>	40.4	46.0	46.5	46.0	45.4	40.9	42.5	37.9	37.9	36.8	36.1	35.3
15 Other assets <sup>6</sup>	30.8	29.4	29.0	28.5	35.1	38.0	41.2	46.7	48.2	50.9	49.8	49.3
16 TOTAL ASSETS <sup>7</sup>	<b>682.1</b>	<b>706.9</b>	<b>714.5</b>	<b>714.5</b>	<b>719.1</b>	<b>725.9</b>	<b>749.8</b>	<b>740.0</b>	<b>743.2</b>	<b>743.7</b>	<b>747.4</b>	<b>748.6</b>
<b>LIABILITIES</b>												
17 Deposits	464.5	498.9	495.1	486.0	466.4	448.5	424.0	432.0	430.4	443.3	450.7	445.1
18 Transaction	11.0	9.9	10.1	10.1	9.8	9.5	9.5	9.7	9.6	10.0	9.4	9.5
19 Nontransaction	453.5	489.0	485.0	475.9	456.6	439.1	414.5	422.2	420.8	433.3	441.3	435.6
22 Borrowings	184.0	201.3	213.8	224.0	233.9	254.6	282.9	277.9	285.8	279.4	276.0	279.2
23 From banks in the U.S.	21.4	20.8	21.6	22.7	23.1	25.5	29.9	31.2	32.0	32.6	29.8	24.2
24 From others	162.7	180.5	192.1	201.3	210.7	229.1	253.0	246.7	253.8	246.8	246.2	255.0
25 Net due to related foreign offices	-55.8	-81.8	-85.6	-83.8	-72.4	-74.4	-61.0	-71.7	-69.8	-81.2	-76.4	-72.7
26 Other liabilities	81.2	90.9	96.8	92.7	99.7	99.1	99.9	97.0	91.0	94.6	97.3	94.9
27 TOTAL LIABILITIES	<b>674.0</b>	<b>709.3</b>	<b>720.0</b>	<b>719.1</b>	<b>727.5</b>	<b>727.8</b>	<b>745.8</b>	<b>735.1</b>	<b>737.4</b>	<b>736.1</b>	<b>747.5</b>	<b>746.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	8.1	-2.4	-5.5	-4.6	-8.4	-1.8	4.0	4.9	5.8	7.5	-0.1	2.1

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>ASSETS</b>												
1 Bank credit	591.4	608.2	614.7	615.4	614.0	623.6	643.8	632.2	629.0	635.6	640.3	640.9
2 Securities in bank credit	233.8	241.2	250.0	247.4	245.0	249.0	263.9	265.5	264.2	263.8	274.5	276.1
3 Treasury and Agency securities <sup>2</sup>	74.1	76.4	81.8	86.7	88.8	92.8	100.9	101.3	100.6	102.7	104.9	105.9
3a Trading account	10.0	10.7	13.0	15.2	18.6	20.2	30.3	31.6	30.7	31.5	33.1	33.7
3b Investment account	64.1	65.8	68.8	71.5	70.2	72.7	70.6	69.7	69.9	71.3	71.8	72.1
4 Other securities	159.8	164.8	168.1	160.8	156.2	156.2	163.0	164.2	163.6	161.1	169.6	170.2
4a Trading account	102.5	108.4	109.8	103.9	100.5	99.3	99.7	98.9	98.0	97.2	99.5	97.2
4b Investment account	57.3	56.4	58.4	56.9	55.8	56.9	63.3	65.3	65.7	63.8	70.1	73.0
5 Loans and leases in bank credit <sup>3</sup>	357.6	367.0	364.8	367.9	369.0	374.6	379.9	366.6	364.8	371.8	365.8	364.8
6 Commercial and industrial	194.4	189.9	188.3	185.4	182.0	180.6	179.7	175.6	176.1	174.8	172.6	173.0
7 Real estate	17.5	18.8	18.8	19.0	19.5	19.8	19.4	18.7	19.0	18.2	17.9	17.9
11 Security <sup>4</sup>	79.5	87.5	87.2	91.9	97.2	106.4	116.0	111.2	109.4	118.2	113.9	113.8
12 Other loans and leases	66.2	70.8	70.4	71.6	70.2	67.8	64.8	61.0	60.3	60.6	61.4	60.2
13 Interbank loans	25.5	17.5	18.5	21.7	24.9	26.6	31.8	30.9	35.3	27.5	29.1	30.8
14 Cash assets <sup>5</sup>	42.6	44.1	45.1	46.1	46.3	43.3	45.1	39.9	39.9	38.6	37.4	36.4
15 Other assets <sup>6</sup>	31.6	28.3	28.6	29.0	34.5	37.8	42.3	47.9	49.0	52.0	51.2	50.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>690.7</b>	<b>697.8</b>	<b>706.5</b>	<b>711.7</b>	<b>719.4</b>	<b>730.9</b>	<b>762.6</b>	<b>750.5</b>	<b>752.8</b>	<b>753.4</b>	<b>757.7</b>	<b>758.2</b>
<b>LIABILITIES</b>												
17 Deposits	475.2	489.8	480.6	474.0	458.9	452.1	435.7	441.8	439.9	453.7	458.3	451.6
18 Transaction	11.3	9.8	9.8	10.3	9.9	9.6	10.2	10.0	9.7	10.1	9.6	9.6
19 Nontransaction	463.9	480.0	470.8	463.7	449.0	442.5	425.5	431.9	430.2	443.6	448.6	442.0
22 Borrowings	184.0	201.3	213.8	224.0	233.9	254.6	282.9	277.9	285.8	279.4	276.0	279.2
23 From banks in the U.S.	21.4	20.8	21.6	22.7	23.1	25.5	29.9	31.2	32.0	32.6	29.8	24.2
24 From others	162.7	180.5	192.1	201.3	210.7	229.1	253.0	246.7	253.8	246.8	246.2	255.0
25 Net due to related foreign offices	-52.6	-85.8	-87.6	-82.7	-73.7	-75.5	-58.8	-69.3	-67.0	-78.0	-75.7	-70.4
26 Other liabilities	82.6	88.7	95.6	93.3	98.9	98.3	101.4	98.7	92.8	96.9	97.8	96.4
27 <b>TOTAL LIABILITIES</b>	<b>689.2</b>	<b>694.0</b>	<b>702.4</b>	<b>708.6</b>	<b>718.0</b>	<b>729.6</b>	<b>761.2</b>	<b>749.1</b>	<b>751.4</b>	<b>752.0</b>	<b>756.3</b>	<b>756.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	1.5	3.8	4.1	3.1	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

February 21, 2003

Account	2002	2002	2002	2002	2002	2002	2002	2003	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 22	Jan 29	Feb 5	Feb 12
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	86.3	105.8	112.3	119.1	110.9	117.1	124.4	130.5	136.3	133.2	131.7	139.6
30 Reval. losses on off-bal. sheet items <sup>9</sup>	66.6	89.7	94.2	100.5	94.2	100.8	105.6	108.8	114.4	111.7	110.9	117.9
31 Mortgage-backed securities <sup>10</sup>	308.9	320.4	338.5	343.9	355.2	370.4	363.1	368.8	374.8	348.7	369.9	368.0
31a Pass-through	210.3	236.7	253.7	255.0	261.7	274.6	265.6	271.2	276.9	252.9	269.9	268.2
31b CMO, REMIC, and other	98.6	83.7	84.8	88.9	93.5	95.8	97.4	97.6	97.8	95.8	99.9	99.8
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	2.3	8.3	9.1	11.5	12.5	11.8	11.0	12.2	12.9	12.4	11.6	11.6
33 Offshore credit to U.S. residents <sup>12</sup>	19.5	19.1	19.0	19.0	18.4	18.5	18.7	18.3	17.9	18.8	18.2	18.2
34 Securitized consumer loans <sup>13</sup>	133.4	144.1	141.5	140.6	142.7	146.8	148.5	148.3	147.7	150.4	150.8	150.5
34a Credit cards and related plans	122.5	128.1	125.5	125.0	127.5	131.4	133.2	132.2	131.7	134.3	134.9	134.6
34b Other	10.9	16.0	16.0	15.6	15.2	15.3	15.3	16.1	16.0	16.1	15.9	15.9
35 Securitized business loans <sup>13</sup>	19.4	17.1	17.8	17.7	17.5	17.1	16.9	16.7	16.5	17.3	17.1	17.3
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	276.2	297.1	298.7	304.2	307.0	308.9	311.1	306.7	304.2	304.6	312.2	312.1
34 Securitized consumer loans <sup>13</sup>	214.2	203.0	202.1	199.9	198.3	198.7	201.2	205.6	205.2	205.0	206.2	206.0
34a Credit cards and related plans	206.4	199.4	199.0	195.9	189.3	189.8	192.5	197.1	196.7	196.5	197.7	197.6
34b Other	7.9	3.6	3.1	3.9	8.9	8.9	8.7	8.5	8.5	8.5	8.5	8.5
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	55.2	61.5	65.1	62.5	61.9	63.2	64.0	66.5	67.1	67.9	67.8	65.9
30 Reval. losses on off-bal. sheet items <sup>9</sup>	51.5	57.4	64.8	61.5	60.2	60.4	60.1	63.0	60.2	65.4	65.5	63.6
35 Securitized business loans <sup>13</sup>	13.1	9.4	9.1	8.1	7.6	7.3	6.9	5.8	4.9	4.9	4.8	4.8

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

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

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

OFFICIAL BUSINESS

**First Class**