

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

September 27, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	5,356.0	5,428.2	5,422.8	5,446.4	5,502.4	5,546.1	5,592.9	5,675.6	5,694.1	5,740.0	5,712.1	5,729.4
2 Securities in bank credit	1,423.0	1,478.2	1,477.0	1,500.0	1,533.5	1,558.9	1,586.6	1,625.1	1,630.0	1,663.6	1,625.2	1,619.8
3 Treasury and Agency securities ²	794.6	837.3	854.1	874.5	896.4	909.1	917.3	945.9	958.4	975.0	961.5	954.4
4 Other securities	628.4	640.9	623.0	625.5	637.1	649.8	669.3	679.2	671.6	688.7	663.8	665.4
5 Loans and leases in bank credit ³	3,933.0	3,950.0	3,945.8	3,946.4	3,968.9	3,987.2	4,006.3	4,050.5	4,064.1	4,076.4	4,086.9	4,109.6
6 Commercial and industrial	1,064.8	1,029.1	1,024.5	1,009.7	1,004.6	998.0	986.8	987.2	987.3	985.9	981.9	978.2
7 Real estate	1,718.3	1,790.1	1,790.8	1,794.9	1,817.6	1,840.2	1,870.5	1,901.6	1,907.1	1,920.3	1,937.2	1,940.2
8 Revolving home equity	141.4	162.2	167.6	172.0	179.2	185.4	192.4	197.1	197.4	198.2	199.2	199.8
9 Other	1,576.9	1,627.9	1,623.2	1,623.0	1,638.4	1,654.8	1,678.1	1,704.5	1,709.7	1,722.1	1,738.0	1,740.5
10 Consumer	552.8	563.5	562.7	567.5	570.3	569.5	566.5	576.6	582.1	582.3	582.6	585.9
11 Security ⁴	166.4	151.9	159.9	167.4	170.1	171.6	179.3	179.1	179.0	179.5	178.2	192.9
12 Other loans and leases	430.7	415.4	407.9	406.8	406.5	407.9	403.2	406.0	408.6	408.4	407.0	412.4
13 Interbank loans	282.0	277.7	269.7	271.0	289.3	284.1	289.9	305.6	318.3	316.0	308.1	318.1
14 Cash assets ⁵	284.5	297.7	300.2	298.7	297.8	300.4	301.2	307.5	304.1	323.8	288.7	301.6
15 Other assets ⁶	444.2	491.4	471.1	482.8	490.1	487.3	496.4	512.1	506.8	510.1	515.4	504.4
16 TOTAL ASSETS ⁷	6,299.4	6,420.4	6,388.9	6,424.7	6,505.2	6,543.4	6,606.1	6,726.7	6,748.9	6,815.3	6,750.0	6,779.0
LIABILITIES												
17 Deposits	4,093.4	4,274.4	4,314.1	4,333.7	4,366.8	4,389.8	4,431.1	4,474.1	4,482.0	4,524.7	4,473.7	4,477.2
18 Transaction	613.4	625.0	621.1	602.8	615.2	608.1	618.9	605.7	652.2	586.9	560.1	581.9
19 Nontransaction	3,480.0	3,649.4	3,693.0	3,730.9	3,751.7	3,781.7	3,812.2	3,868.4	3,829.8	3,937.8	3,913.6	3,895.3
20 Large time	964.9	1,012.9	1,027.8	1,043.6	1,050.3	1,046.3	1,052.5	1,052.1	1,049.3	1,052.2	1,048.5	1,049.2
21 Other	2,515.1	2,636.6	2,665.2	2,687.4	2,701.3	2,735.4	2,759.7	2,816.4	2,780.4	2,885.6	2,865.1	2,846.1
22 Borrowings	1,235.5	1,233.7	1,204.5	1,220.8	1,248.6	1,246.6	1,247.4	1,308.1	1,330.1	1,328.2	1,314.9	1,334.4
23 From banks in the U.S.	390.8	395.3	382.8	381.4	382.0	375.8	384.2	403.1	408.4	417.8	419.0	416.1
24 From others	844.8	838.4	821.7	839.4	866.7	870.8	863.3	905.0	921.8	910.4	895.9	918.3
25 Net due to related foreign offices	197.3	97.9	101.9	103.7	92.2	90.8	90.8	91.0	89.4	96.3	102.7	102.3
26 Other liabilities	354.3	336.1	309.4	319.2	331.2	359.4	387.7	407.0	395.7	417.0	408.9	412.1
27 TOTAL LIABILITIES	5,880.6	5,942.0	5,930.0	5,977.3	6,038.8	6,086.6	6,157.1	6,280.2	6,297.2	6,366.2	6,300.2	6,326.0
28 Residual (assets less liabilities) ⁸	418.7	478.4	458.9	447.3	466.3	456.8	449.0	446.5	451.6	449.1	449.8	453.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	5,333.5	5,433.3	5,416.9	5,443.2	5,496.3	5,540.5	5,566.0	5,653.0	5,669.2	5,726.5	5,700.9	5,731.2
2 Securities in bank credit	1,415.6	1,485.7	1,482.7	1,499.3	1,530.7	1,554.8	1,572.5	1,616.4	1,621.4	1,662.5	1,622.4	1,615.3
3 Treasury and Agency securities ²	789.3	844.3	860.3	876.3	894.1	906.3	909.0	939.6	951.6	973.7	959.5	950.3
4 Other securities	626.3	641.4	622.4	623.1	636.7	648.4	663.4	676.8	669.8	688.9	662.9	664.9
5 Loans and leases in bank credit ³	3,917.9	3,947.6	3,934.2	3,943.9	3,965.5	3,985.8	3,993.6	4,036.6	4,047.8	4,063.9	4,078.5	4,115.9
6 Commercial and industrial	1,058.9	1,028.0	1,025.9	1,013.8	1,008.1	1,000.2	985.7	981.6	979.4	980.5	975.7	977.7
7 Real estate	1,719.3	1,784.9	1,783.2	1,791.6	1,820.2	1,841.2	1,869.9	1,902.7	1,908.3	1,920.9	1,939.9	1,943.4
8 Revolving home equity	141.5	162.2	166.1	171.3	179.5	185.6	192.2	197.2	197.9	198.8	200.2	201.0
9 Other	1,577.8	1,622.8	1,617.2	1,620.3	1,640.7	1,655.6	1,677.7	1,705.6	1,710.4	1,722.2	1,739.8	1,742.3
10 Consumer	549.4	565.8	559.9	564.1	568.5	565.4	560.6	573.2	581.0	580.5	580.9	586.7
10a Credit cards and related plans	217.7	223.5	219.9	223.6	223.1	221.6	216.0	225.3	231.0	230.4	229.3	234.4
10b Other	331.7	342.4	340.0	340.5	345.4	343.8	344.5	347.9	350.0	350.1	351.6	352.3
11 Security ⁴	162.3	153.5	157.5	166.6	163.6	170.6	174.6	174.5	173.8	172.1	174.4	197.1
12 Other loans and leases	428.0	415.3	407.6	407.8	405.1	408.4	402.8	404.5	405.4	409.9	407.5	411.1
13 Interbank loans	276.3	276.4	274.6	280.9	285.9	286.1	284.1	299.2	301.6	318.7	308.2	310.2
14 Cash assets ⁵	271.4	298.9	290.3	297.8	295.1	292.8	292.2	293.6	287.2	339.0	291.2	293.7
15 Other assets ⁶	441.8	490.4	470.5	483.2	489.8	485.3	494.9	509.4	501.6	512.8	518.9	505.4
16 TOTAL ASSETS ⁷	6,255.4	6,424.3	6,377.4	6,431.2	6,492.5	6,530.2	6,563.1	6,680.8	6,685.2	6,822.0	6,744.5	6,765.7
LIABILITIES												
17 Deposits	4,050.0	4,290.4	4,319.5	4,357.9	4,359.7	4,377.6	4,401.8	4,427.1	4,410.4	4,517.5	4,463.0	4,436.5
18 Transaction	597.5	619.7	616.2	611.2	607.1	605.0	611.4	590.3	628.2	598.3	564.1	571.9
19 Nontransaction	3,452.6	3,670.6	3,703.3	3,746.7	3,752.7	3,772.5	3,790.3	3,836.8	3,782.3	3,919.2	3,898.8	3,864.6
20 Large time	951.7	1,020.0	1,028.7	1,046.1	1,054.0	1,044.0	1,041.4	1,036.4	1,034.7	1,035.6	1,032.8	1,032.6
21 Other	2,500.8	2,650.6	2,674.6	2,700.5	2,698.7	2,728.5	2,748.9	2,800.4	2,747.6	2,883.6	2,866.0	2,832.0
22 Borrowings	1,215.0	1,236.6	1,202.6	1,226.9	1,255.1	1,245.6	1,237.3	1,287.7	1,306.6	1,316.7	1,300.5	1,339.0
23 From banks in the U.S.	385.1	400.2	387.0	386.3	383.2	373.3	380.1	397.9	400.8	411.9	410.1	410.2
24 From others	829.9	836.4	815.6	840.6	871.9	872.3	857.2	889.9	905.8	904.8	890.4	928.8
25 Net due to related foreign offices	194.0	104.3	103.5	95.1	91.7	87.0	81.7	88.1	93.7	94.3	101.5	101.5
26 Other liabilities	352.1	341.3	309.2	311.8	330.7	356.6	379.4	404.3	399.7	415.3	407.8	410.7
27 TOTAL LIABILITIES	5,811.2	5,972.6	5,934.8	5,991.7	6,037.2	6,066.8	6,100.2	6,207.3	6,210.5	6,343.9	6,272.7	6,287.7
28 Residual (assets less liabilities) ⁸	444.3	451.8	442.6	439.5	455.3	463.4	462.9	473.5	474.7	478.1	471.8	477.9

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

Seasonally adjusted, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	4,757.7	4,843.1	4,831.1	4,848.2	4,904.2	4,938.5	4,982.8	5,057.1	5,079.2	5,116.6	5,096.2	5,110.7
2 Securities in bank credit	1,197.3	1,252.1	1,253.1	1,275.1	1,305.5	1,326.3	1,357.4	1,386.3	1,395.3	1,422.3	1,390.4	1,386.3
3 Treasury and Agency securities ²	725.9	764.6	778.6	797.8	819.5	832.1	843.7	865.5	876.9	890.8	877.3	869.7
4 Other securities	471.5	487.5	474.5	477.3	486.0	494.3	513.7	520.8	518.4	531.5	513.1	516.7
5 Loans and leases in bank credit ³	3,560.3	3,591.0	3,578.0	3,573.1	3,598.7	3,612.2	3,625.4	3,670.8	3,683.9	3,694.3	3,705.8	3,724.4
6 Commercial and industrial	861.8	832.1	824.3	811.6	806.0	802.5	793.0	794.7	795.6	795.2	792.2	790.7
7 Real estate	1,700.0	1,771.6	1,772.0	1,775.5	1,798.2	1,820.4	1,850.3	1,881.4	1,886.8	1,900.1	1,916.9	1,920.0
8 Revolving home equity	141.4	162.2	167.6	172.0	179.2	185.4	192.4	197.1	197.4	198.2	199.2	199.8
9 Other	1,558.6	1,609.4	1,604.3	1,603.5	1,619.0	1,635.0	1,658.0	1,684.3	1,689.4	1,701.9	1,717.7	1,720.2
10 Consumer	552.8	563.5	562.7	567.5	570.3	569.5	566.5	576.6	582.1	582.3	582.6	585.9
11 Security ⁴	82.9	77.9	81.4	82.9	89.0	84.4	86.9	86.1	84.4	82.2	81.4	89.4
12 Other loans and leases	362.8	345.9	337.7	335.5	335.3	335.5	328.8	331.9	334.9	334.5	332.6	338.3
13 Interbank loans	262.0	257.8	249.2	249.0	265.6	263.2	271.8	286.6	296.7	293.2	284.1	296.6
14 Cash assets ⁵	248.2	255.9	256.2	252.5	253.7	256.5	257.6	264.2	260.8	279.8	247.6	259.0
15 Other assets ⁶	414.3	459.6	441.2	451.5	458.3	452.4	459.7	475.3	473.1	473.1	480.3	469.9
16 TOTAL ASSETS⁷	5,615.1	5,742.3	5,703.3	5,727.4	5,807.6	5,836.5	5,898.0	6,009.4	6,035.8	6,088.7	6,034.3	6,062.1
LIABILITIES												
17 Deposits	3,687.0	3,797.9	3,823.6	3,826.6	3,858.4	3,880.2	3,925.8	3,975.8	3,982.1	4,027.1	3,978.2	3,983.3
18 Transaction	603.6	614.6	611.1	592.3	604.3	597.2	608.3	594.8	641.2	575.2	549.3	571.6
19 Nontransaction	3,083.4	3,183.2	3,212.5	3,234.4	3,254.2	3,283.0	3,317.5	3,381.0	3,340.9	3,451.9	3,428.9	3,411.7
20 Large time	570.7	553.2	552.6	549.5	554.9	551.7	566.9	574.2	570.6	578.1	573.5	575.1
21 Other	2,512.7	2,630.0	2,659.9	2,684.9	2,699.3	2,731.3	2,750.6	2,806.7	2,770.3	2,873.7	2,855.4	2,836.5
22 Borrowings	1,028.2	1,042.6	1,017.0	1,029.3	1,055.9	1,048.5	1,039.1	1,087.9	1,110.8	1,095.3	1,090.3	1,105.3
23 From banks in the U.S.	370.1	372.2	361.1	358.9	360.4	353.6	362.1	379.8	382.8	389.9	395.3	395.3
24 From others	658.1	670.4	655.9	670.4	695.5	694.9	677.1	708.1	728.1	705.5	695.1	710.1
25 Net due to related foreign offices	207.5	171.0	173.4	177.3	179.7	175.6	181.5	179.9	183.8	188.5	187.2	187.5
26 Other liabilities	273.6	258.7	240.4	251.9	260.6	280.8	302.8	316.0	310.4	326.9	324.4	326.1
27 TOTAL LIABILITIES	5,196.3	5,270.1	5,254.5	5,285.1	5,354.7	5,385.0	5,449.2	5,559.6	5,587.2	5,637.8	5,580.1	5,602.2
28 Residual (assets less liabilities) ⁸	418.8	472.2	448.8	442.3	453.0	451.5	448.8	449.7	448.6	450.9	454.2	459.9

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

Not seasonally adjusted, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	4,741.1	4,844.3	4,825.3	4,844.9	4,902.0	4,936.0	4,962.2	5,040.8	5,061.5	5,112.5	5,091.1	5,113.5
2 Securities in bank credit	1,190.0	1,259.6	1,258.8	1,274.4	1,302.7	1,322.2	1,343.3	1,377.6	1,386.7	1,421.2	1,387.6	1,381.8
3 Treasury and Agency securities ²	720.6	771.7	784.9	799.6	817.1	829.3	835.4	859.2	870.1	889.4	875.3	865.5
4 Other securities	469.4	487.9	473.9	474.9	485.6	492.9	507.9	518.4	516.6	531.8	512.3	516.3
5 Loans and leases in bank credit ³	3,551.1	3,584.7	3,566.5	3,570.5	3,599.3	3,613.9	3,618.9	3,663.1	3,674.8	3,691.3	3,703.5	3,731.7
6 Commercial and industrial	857.6	829.4	824.4	817.0	811.8	805.8	793.3	790.8	789.8	791.4	787.3	790.2
7 Real estate	1,701.0	1,766.5	1,764.4	1,772.2	1,800.8	1,821.4	1,849.7	1,882.5	1,888.0	1,900.7	1,919.7	1,923.1
8 Revolving home equity	141.5	162.2	166.1	171.3	179.5	185.6	192.2	197.2	197.9	198.8	200.2	201.0
9 Other	1,559.5	1,604.3	1,598.3	1,600.9	1,621.3	1,635.7	1,657.5	1,685.3	1,690.1	1,702.0	1,719.5	1,722.1
10 Consumer	549.4	565.8	559.9	564.1	568.5	565.4	560.6	573.2	581.0	580.5	580.9	586.7
10a Credit cards and related plans	217.7	223.5	219.9	223.6	223.1	221.6	216.0	225.3	231.0	230.4	229.3	234.4
10b Other	331.7	342.4	340.0	340.5	345.4	343.8	344.5	347.9	350.0	350.1	351.6	352.3
11 Security ⁴	81.8	77.2	81.4	81.5	83.7	85.0	85.7	85.0	83.3	82.1	82.0	94.0
12 Other loans and leases	361.3	345.8	336.5	335.8	334.4	336.4	329.7	331.7	332.6	336.4	333.6	337.7
13 Interbank loans	256.3	256.5	254.1	258.8	262.1	265.2	265.9	280.2	280.0	295.9	284.2	288.7
14 Cash assets ⁵	236.1	256.3	247.5	253.5	252.4	250.9	250.4	251.5	245.1	296.1	250.5	251.5
15 Other assets ⁶	412.3	458.1	439.8	452.2	458.0	451.8	459.6	473.2	467.8	475.3	482.7	470.2
16 TOTAL ASSETS ⁷	5,578.6	5,740.8	5,692.1	5,735.9	5,800.4	5,829.9	5,864.4	5,971.7	5,980.4	6,105.1	6,034.3	6,049.4
LIABILITIES												
17 Deposits	3,655.4	3,808.4	3,826.7	3,847.0	3,846.2	3,869.8	3,905.5	3,943.2	3,923.3	4,036.2	3,982.9	3,957.0
18 Transaction	587.9	609.3	606.3	601.2	596.6	594.4	600.8	579.6	617.4	586.7	553.3	561.5
19 Nontransaction	3,067.5	3,199.1	3,220.5	3,245.8	3,249.7	3,275.4	3,304.7	3,363.6	3,305.9	3,449.5	3,429.6	3,395.4
20 Large time	569.0	555.1	551.1	547.8	553.0	550.9	564.7	572.6	568.2	577.3	573.0	572.7
21 Other	2,498.5	2,644.0	2,669.3	2,698.0	2,696.7	2,724.5	2,740.0	2,791.0	2,737.7	2,872.2	2,856.7	2,822.7
22 Borrowings	1,007.7	1,045.5	1,015.1	1,035.4	1,062.4	1,047.5	1,029.1	1,067.6	1,087.3	1,083.8	1,075.9	1,110.0
23 From banks in the U.S.	364.5	377.1	365.3	363.9	361.6	351.1	358.1	374.7	375.2	383.9	386.4	389.4
24 From others	643.2	668.4	649.8	671.6	700.7	696.5	671.0	692.9	712.1	699.9	689.5	720.6
25 Net due to related foreign offices	206.3	174.7	172.0	170.6	179.4	174.3	176.1	179.0	187.0	187.4	186.2	186.2
26 Other liabilities	272.3	262.6	239.0	245.2	260.1	279.3	296.5	314.5	313.9	325.8	323.3	324.5
27 TOTAL LIABILITIES	5,141.7	5,291.2	5,252.9	5,298.2	5,348.1	5,370.9	5,407.2	5,504.3	5,511.5	5,633.3	5,568.4	5,577.6
28 Residual (assets less liabilities) ⁸	436.9	449.5	439.3	437.7	452.4	458.9	457.1	467.4	468.8	471.9	465.9	471.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	2,637.3	2,579.8	2,559.9	2,561.4	2,577.1	2,596.6	2,630.0	2,677.5	2,691.1	2,720.2	2,694.9	2,713.1
2 Securities in bank credit	630.3	631.8	629.6	645.4	664.1	683.6	713.1	736.4	745.0	766.2	734.5	737.3
3 Treasury and Agency securities ²	365.8	362.5	370.0	383.6	390.4	400.1	410.8	427.3	436.8	444.0	430.4	428.4
3a Trading account	36.2	33.6	32.7	38.1	43.0	42.4	43.1	48.0	50.7	55.2	43.5	44.7
3b Investment account	329.6	328.9	337.3	345.4	347.5	357.7	367.7	379.3	386.1	388.8	386.9	383.7
4 Other securities	264.5	269.3	259.6	261.9	273.7	283.6	302.4	309.0	308.2	322.2	304.1	308.9
4a Trading account	153.1	130.0	122.5	128.2	140.5	148.3	168.7	174.4	171.3	184.3	165.5	170.2
4b Investment account	111.4	139.3	137.1	133.7	133.2	135.3	133.6	134.6	136.9	137.9	138.5	138.7
4c State and local government	27.5	27.8	27.7	27.2	26.9	27.3	28.3	28.0	28.1	28.1	28.3	28.3
4d Other	84.0	111.5	109.4	106.5	106.3	107.9	105.4	106.6	108.8	109.8	110.3	110.3
5 Loans and leases in bank credit ³	2,007.0	1,948.1	1,930.3	1,916.0	1,913.0	1,913.0	1,916.8	1,941.2	1,946.1	1,954.0	1,960.5	1,975.7
6 Commercial and industrial	561.7	528.4	522.1	511.0	504.0	499.8	488.5	487.7	488.2	487.6	484.2	483.2
7 Real estate	851.4	853.6	847.9	845.9	847.5	861.4	881.3	900.0	902.6	910.8	921.5	924.7
8 Revolving home equity	90.1	101.6	105.4	108.5	112.1	116.6	121.3	124.2	124.2	124.5	125.7	126.3
9 Other	761.3	752.0	742.5	737.4	735.4	744.8	760.0	775.8	778.4	786.3	795.8	798.4
10 Consumer	254.7	248.7	247.2	245.6	245.4	241.3	241.8	247.3	249.2	250.7	252.1	253.1
11 Security ⁴	74.8	70.0	73.7	75.6	81.4	76.5	78.7	77.7	75.7	73.9	73.2	80.8
11a Fed funds and RPs with broker/dealer	60.8	57.4	61.2	63.3	69.2	64.5	66.2	66.1	65.2	63.7	63.2	71.2
11b Other	14.0	12.5	12.5	12.3	12.3	12.0	12.5	11.6	10.5	10.2	10.0	9.5
12a State and local government	14.5	13.8	13.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	12.9	12.9
12b Agricultural	10.2	9.6	9.5	9.3	9.3	9.1	9.0	8.2	8.2	8.1	8.2	8.2
12c Fed funds and RPs with others	33.4	22.8	21.1	22.1	18.8	17.2	13.5	16.4	17.9	17.5	18.9	20.1
12d All other loans	75.7	69.9	65.1	64.2	66.0	67.9	64.9	65.0	65.3	66.2	63.3	67.0
12e Lease financing receivables	130.7	131.3	130.4	129.2	127.8	126.8	126.3	126.1	126.1	126.2	126.2	125.8
13 Interbank loans	150.2	155.4	148.9	158.2	168.3	160.5	162.3	173.7	176.9	181.8	176.2	180.5
13a Fed funds and RPs with banks	80.9	81.9	77.6	84.9	84.0	74.3	74.6	84.1	86.1	92.7	85.9	90.6
13b Other	69.3	73.5	71.3	73.3	84.2	86.2	87.7	89.7	90.9	89.2	90.3	89.9
14 Cash assets ⁵	142.9	143.1	142.5	139.4	140.8	142.7	142.0	146.4	141.6	158.0	134.2	140.1
15 Other assets ⁶	294.9	314.7	294.0	301.8	305.8	299.1	304.9	313.7	314.7	309.2	312.8	304.6
16 TOTAL ASSETS ⁷	3,187.0	3,149.1	3,101.1	3,117.6	3,148.9	3,155.9	3,196.2	3,269.1	3,282.2	3,326.9	3,276.2	3,296.4

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

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

September 27, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 28	Sep 4	Sep 11	Sep 18
LIABILITIES												
17 Deposits	1,767.8	1,799.6	1,810.8	1,815.1	1,810.5	1,813.2	1,842.1	1,867.7	1,866.6	1,899.0	1,867.6	1,862.3
18 Transaction	308.3	310.5	305.8	289.1	290.6	286.2	291.6	281.7	308.2	270.5	251.2	266.2
19 Nontransaction	1,459.5	1,489.1	1,504.9	1,526.1	1,519.9	1,527.0	1,550.6	1,585.9	1,558.5	1,628.5	1,616.4	1,596.1
20 Large time	266.9	251.5	250.5	247.1	248.6	243.7	260.8	267.6	264.2	270.7	266.4	268.1
21 Other	1,192.6	1,237.6	1,254.4	1,279.0	1,271.3	1,283.3	1,289.8	1,318.4	1,294.2	1,357.8	1,350.0	1,328.0
22 Borrowings	685.3	655.1	636.5	646.3	665.1	655.3	641.8	676.1	688.6	676.6	669.7	677.1
23 From banks in the U.S.	219.1	197.2	191.4	192.5	193.5	187.4	190.6	200.3	197.7	209.2	212.8	208.4
24 From others	466.2	457.9	445.2	453.8	471.5	467.9	451.2	475.8	490.9	467.4	456.9	468.7
25 Net due to related foreign offices	192.1	160.0	164.4	167.6	168.1	163.9	171.7	171.5	176.3	180.5	175.8	176.1
26 Other liabilities	213.4	187.9	169.0	180.1	186.6	206.4	228.5	239.3	233.0	249.9	245.9	249.6
27 TOTAL LIABILITIES	2,858.5	2,802.6	2,780.8	2,809.1	2,830.2	2,838.7	2,884.1	2,954.5	2,964.5	3,006.0	2,959.0	2,965.1
28 Residual (assets less liabilities) ⁸	328.4	346.4	320.4	308.5	318.7	317.2	312.1	314.6	317.7	321.0	317.2	331.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 27, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	2,623.2	2,584.7	2,558.8	2,561.0	2,577.1	2,596.7	2,614.7	2,664.2	2,674.3	2,717.6	2,690.1	2,712.5
2 Securities in bank credit	624.9	637.6	633.0	643.5	662.1	680.0	701.1	730.0	737.8	767.4	732.9	733.8
3 Treasury and Agency securities ²	362.4	367.9	374.0	384.1	388.9	397.8	404.6	423.4	431.4	445.0	429.7	425.3
3a Trading account	35.9	34.1	33.1	38.2	42.8	42.2	42.4	47.6	50.0	55.3	43.4	44.4
3b Investment account	326.5	333.7	340.9	345.9	346.1	355.6	362.2	375.8	381.4	389.7	386.2	380.9
3c Mortgage-backed	245.8	259.4	263.6	268.0	272.0	277.4	287.2	304.4	310.3	314.7	310.4	301.8
3d Other	80.8	74.4	77.3	77.8	74.1	78.2	75.0	71.4	71.1	74.9	75.8	79.1
3e 1 year or less	20.1	16.7	19.7	18.4	16.1	14.9	18.7	17.4	18.0	18.8	19.2	20.0
3f Between 1 and 5 years	34.2	45.5	45.4	46.5	45.1	50.0	43.7	42.2	41.5	44.1	44.2	45.9
3g More than 5 years	26.5	12.1	12.3	12.9	12.9	13.3	12.7	11.8	11.6	12.0	12.5	13.2
4 Other securities	262.5	269.7	259.0	259.5	273.2	282.2	296.5	306.7	306.4	322.4	303.3	308.5
4a Trading account	151.9	130.2	122.2	127.0	140.2	147.5	165.5	173.1	170.3	184.4	165.1	170.0
4b Investment account	110.6	139.5	136.8	132.5	133.0	134.6	131.1	133.6	136.1	138.0	138.2	138.5
4c State and local government	27.3	27.8	27.6	27.0	26.9	27.2	27.7	27.8	27.9	28.1	28.2	28.3
4d Other	83.3	111.7	109.2	105.5	106.1	107.4	103.3	105.8	108.1	109.9	110.0	110.2
5 Loans and leases in bank credit ³	1,998.4	1,947.2	1,925.8	1,917.5	1,915.0	1,916.8	1,913.5	1,934.2	1,936.6	1,950.2	1,957.2	1,978.7
6 Commercial and industrial	558.9	527.2	522.5	514.4	507.4	501.0	488.2	485.3	484.4	485.9	482.0	484.1
7 Real estate	851.8	850.3	843.2	844.6	850.9	863.3	881.5	900.5	902.1	911.6	923.7	926.0
8 Revolving home equity	90.4	101.7	104.4	108.1	112.6	117.0	121.5	124.6	124.7	125.3	126.4	127.0
9a Other residential	455.9	438.8	429.8	426.6	427.2	436.2	449.7	465.4	466.8	476.6	487.4	488.9
9b Commercial	305.5	309.8	309.1	309.9	311.2	310.1	310.2	310.6	310.6	309.8	310.0	310.2
10 Consumer	252.5	251.1	247.3	246.0	246.1	241.1	240.0	245.1	247.5	248.6	249.5	250.7
10a Credit cards and related plans	85.9	77.2	75.3	73.4	73.4	71.0	69.8	72.5	73.5	74.5	74.5	75.1
10b Other	166.5	173.9	172.0	172.6	172.7	170.1	170.2	172.6	174.0	174.1	175.0	175.7
11 Security ⁴	73.7	69.3	73.4	74.0	76.4	77.2	77.6	76.6	75.0	73.5	73.6	85.7
11a Fed funds and RPs with broker/dealer	59.9	56.9	60.9	61.9	64.9	65.1	65.3	65.2	64.6	63.4	63.5	75.6
11b Other	13.8	12.4	12.5	12.1	11.5	12.1	12.3	11.5	10.4	10.1	10.1	10.1
12a State and local government	14.5	13.8	13.3	13.1	13.0	13.0	12.8	12.9	13.0	12.9	12.9	12.9
12b Agricultural	10.2	9.5	9.4	9.2	9.3	9.3	9.2	8.2	8.2	8.1	8.2	8.2
12c Fed funds and RPs with others	32.2	24.2	21.1	22.1	18.8	17.2	13.5	16.4	17.9	17.5	18.9	20.1
12d All other loans	75.1	68.8	64.3	64.2	65.4	68.3	65.2	64.5	64.0	67.4	64.2	67.3
12e Lease financing receivables	129.4	132.8	131.3	129.8	127.8	126.4	125.6	124.8	124.5	124.6	124.2	123.7
13 Interbank loans	146.4	153.6	149.0	162.1	169.5	165.6	161.3	169.2	168.9	178.7	171.3	177.4
13a Fed funds and RPs with banks	78.9	81.0	77.6	87.0	84.6	76.6	74.1	81.9	82.2	91.1	83.5	89.0
13b Other	67.5	72.6	71.4	75.0	84.8	88.9	87.2	87.3	86.7	87.6	87.8	88.4
14 Cash assets ⁵	134.1	143.9	137.6	142.0	140.2	138.6	136.6	137.3	131.1	164.9	134.7	136.0
15 Other assets ⁶	292.9	313.1	292.6	302.4	305.5	298.6	304.8	311.5	309.4	311.4	315.3	305.0
16 TOTAL ASSETS ⁷	3,158.1	3,151.1	3,093.9	3,124.6	3,149.2	3,156.5	3,174.6	3,239.9	3,241.6	3,329.8	3,269.0	3,288.6

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

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

September 27, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 28	Sep 4	Sep 11	Sep 18
LIABILITIES												
17 Deposits	1,751.0	1,806.1	1,809.4	1,822.6	1,805.0	1,811.7	1,834.1	1,851.2	1,834.6	1,905.8	1,873.9	1,851.3
18 Transaction	296.1	307.1	302.8	296.4	287.8	284.7	286.6	270.3	291.4	273.5	252.0	261.1
19 Nontransaction	1,454.9	1,498.9	1,506.5	1,526.2	1,517.2	1,527.0	1,547.5	1,581.0	1,543.2	1,632.3	1,621.9	1,590.2
20 Large time	265.2	253.4	249.1	245.4	246.7	242.9	258.6	265.9	261.8	269.9	265.9	265.7
21 Other	1,189.6	1,245.5	1,257.5	1,280.9	1,270.5	1,284.1	1,288.8	1,315.1	1,281.4	1,362.4	1,356.0	1,324.5
22 Borrowings	664.8	658.1	634.6	652.4	671.5	654.3	631.7	655.7	665.1	665.1	655.3	681.7
23 From banks in the U.S.	213.4	202.2	195.6	197.5	194.7	184.9	186.6	195.1	190.2	203.3	203.9	202.5
24 From others	451.4	455.9	439.0	454.9	476.8	469.4	445.1	460.6	474.9	461.8	451.4	479.2
25 Net due to related foreign offices	190.8	163.8	163.0	160.8	167.8	162.6	166.4	170.5	179.5	179.4	174.8	174.8
26 Other liabilities	212.1	191.9	167.7	173.4	186.1	204.9	222.2	237.8	236.4	248.7	244.8	247.9
27 TOTAL LIABILITIES	2,818.7	2,819.8	2,774.6	2,809.3	2,830.3	2,833.5	2,854.4	2,915.3	2,915.6	2,999.1	2,948.8	2,955.7
28 Residual (assets less liabilities) ⁸	339.4	331.3	319.3	315.3	318.8	323.0	320.3	324.6	326.0	330.8	320.2	332.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	2,120.4	2,263.3	2,271.2	2,286.8	2,327.0	2,342.0	2,352.9	2,379.5	2,388.0	2,396.5	2,401.3	2,397.6
2 Securities in bank credit	567.1	620.3	623.5	629.6	641.4	642.7	644.3	649.9	650.3	656.1	655.9	649.0
3 Treasury and Agency securities ²	360.1	402.1	408.6	414.2	429.0	432.0	432.9	438.2	440.1	446.8	446.9	441.2
4 Other securities	207.0	218.2	214.9	215.4	212.4	210.7	211.4	211.7	210.2	209.3	209.0	207.7
5 Loans and leases in bank credit ³	1,553.3	1,643.0	1,647.7	1,657.1	1,685.6	1,699.3	1,708.6	1,729.6	1,737.7	1,740.4	1,745.4	1,748.6
6 Commercial and industrial	300.1	303.6	302.2	300.6	302.0	302.7	304.5	307.0	307.4	307.7	308.0	307.5
7 Real estate	848.6	918.1	924.1	929.6	950.7	959.0	969.1	981.4	984.2	989.3	995.4	995.3
8 Revolving home equity	51.3	60.6	62.3	63.5	67.1	68.9	71.1	72.9	73.2	73.7	73.5	73.5
9 Other	797.3	857.4	861.8	866.2	883.6	890.1	898.0	908.5	911.0	915.7	921.9	921.8
10 Consumer	298.1	314.8	315.5	321.9	324.8	328.2	324.6	329.4	332.9	331.5	330.5	332.8
11 Security ⁴	8.2	8.0	7.7	7.3	7.5	7.9	8.2	8.4	8.7	8.3	8.2	8.6
12 Other loans and leases	98.3	98.5	98.3	97.6	100.5	101.5	102.2	103.4	104.5	103.5	103.2	104.4
13 Interbank loans	111.7	102.4	100.3	90.8	97.3	102.7	109.5	112.9	119.8	111.4	107.9	116.1
14 Cash assets ⁵	105.3	112.8	113.8	113.2	112.9	113.9	115.6	117.8	119.3	121.9	113.4	118.9
15 Other assets ⁶	119.4	145.0	147.2	149.7	152.5	153.2	154.8	161.6	158.4	163.9	167.4	165.3
16 TOTAL ASSETS⁷	2,428.1	2,593.2	2,602.1	2,609.7	2,658.7	2,680.6	2,701.8	2,740.3	2,753.6	2,761.7	2,758.1	2,765.7
LIABILITIES												
17 Deposits	1,919.2	1,998.3	2,012.8	2,011.5	2,048.0	2,067.0	2,083.7	2,108.1	2,115.4	2,128.0	2,110.6	2,121.0
18 Transaction	295.3	304.1	305.2	303.2	313.7	311.0	316.7	313.1	333.0	304.7	298.1	305.4
19 Nontransaction	1,623.9	1,694.2	1,707.6	1,708.3	1,734.3	1,756.0	1,767.0	1,795.0	1,782.4	1,823.4	1,812.5	1,815.6
20 Large time	303.8	301.7	302.1	302.4	306.3	308.0	306.1	306.7	306.3	307.4	307.1	307.0
21 Other	1,320.1	1,392.4	1,405.5	1,405.9	1,428.0	1,448.0	1,460.9	1,488.4	1,476.1	1,516.0	1,505.4	1,508.6
22 Borrowings	342.9	387.4	380.5	383.0	390.9	393.3	397.3	411.8	422.2	418.7	420.7	428.3
23 From banks in the U.S.	151.1	175.0	169.8	166.4	166.9	166.2	171.5	179.5	185.0	180.6	182.5	186.9
24 From others	191.8	212.5	210.7	216.6	223.9	227.0	225.9	232.3	237.2	238.1	238.2	241.4
25 Net due to related foreign offices	15.5	10.9	9.0	9.7	11.6	11.7	9.8	8.5	7.6	8.0	11.4	11.4
26 Other liabilities	60.2	70.7	71.4	71.8	74.0	74.4	74.3	76.7	77.5	77.1	78.5	76.6
27 TOTAL LIABILITIES	2,337.8	2,467.4	2,473.7	2,476.0	2,524.5	2,546.3	2,565.1	2,605.1	2,622.6	2,631.8	2,621.1	2,637.2
28 Residual (assets less liabilities) ⁸	90.3	125.8	128.4	133.8	134.2	134.3	136.7	135.1	130.9	129.9	137.0	128.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	2,117.9	2,259.6	2,266.4	2,283.9	2,324.9	2,339.3	2,347.5	2,376.6	2,387.1	2,394.9	2,401.0	2,401.0
2 Securities in bank credit	565.1	622.0	625.8	630.9	640.6	642.2	642.2	647.6	648.9	653.8	654.6	648.0
3 Treasury and Agency securities ²	358.2	403.9	410.9	415.5	428.3	431.5	430.8	435.8	438.7	444.5	445.6	440.3
4 Other securities	207.0	218.2	214.9	215.4	212.4	210.7	211.4	211.7	210.2	209.3	209.0	207.7
5 Loans and leases in bank credit ³	1,552.8	1,637.5	1,640.7	1,653.0	1,684.3	1,697.1	1,705.4	1,729.0	1,738.2	1,741.1	1,746.4	1,753.0
6 Commercial and industrial	298.6	302.1	301.8	302.6	304.4	304.8	305.1	305.5	305.5	305.5	305.3	306.1
7 Real estate	849.2	916.2	921.1	927.6	949.9	958.1	968.2	982.0	985.9	989.1	996.0	997.1
8 Revolving home equity	51.1	60.5	61.7	63.2	67.0	68.7	70.6	72.6	73.2	73.5	73.8	74.1
9 Other	798.0	855.7	859.4	864.4	882.9	889.4	897.5	909.4	912.8	915.6	922.2	923.0
10 Consumer	297.0	314.7	312.6	318.1	322.4	324.2	320.6	328.1	333.5	331.9	331.5	335.9
10a Credit cards and related plans	131.8	146.3	144.6	150.3	149.8	150.5	146.2	152.7	157.5	155.9	154.9	159.3
10b Other	165.2	168.4	168.0	167.8	172.7	173.7	174.4	175.4	175.9	176.1	176.6	176.6
11 Security ⁴	8.1	7.9	7.9	7.5	7.4	7.8	8.0	8.3	8.3	8.6	8.4	8.3
12 Other loans and leases	99.9	96.6	97.2	97.3	100.2	102.2	103.5	105.0	105.1	105.9	105.2	105.5
13 Interbank loans	109.9	102.9	105.0	96.8	92.7	99.7	104.6	111.0	111.1	117.2	113.0	111.3
14 Cash assets ⁵	102.0	112.4	110.0	111.6	112.2	112.3	113.8	114.2	114.0	131.2	115.8	115.4
15 Other assets ⁶	119.4	145.0	147.2	149.7	152.5	153.2	154.8	161.6	158.4	163.9	167.4	165.3
16 TOTAL ASSETS ⁷	2,420.5	2,589.7	2,598.2	2,611.3	2,651.3	2,673.4	2,689.7	2,731.8	2,738.8	2,775.3	2,765.3	2,760.8
LIABILITIES												
17 Deposits	1,904.4	2,002.3	2,017.4	2,024.4	2,041.3	2,058.1	2,071.5	2,092.0	2,088.7	2,130.4	2,109.0	2,105.7
18 Transaction	291.8	302.1	303.5	304.9	308.8	309.7	314.2	309.4	326.0	313.2	301.3	300.4
19 Nontransaction	1,612.6	1,700.2	1,713.9	1,719.6	1,732.4	1,748.4	1,757.3	1,782.6	1,762.7	1,817.2	1,807.7	1,805.3
20 Large time	303.8	301.7	302.1	302.4	306.3	308.0	306.1	306.7	306.3	307.4	307.1	307.0
21 Other	1,308.9	1,398.5	1,411.9	1,417.2	1,426.1	1,440.4	1,451.2	1,476.0	1,456.4	1,509.8	1,500.7	1,498.3
22 Borrowings	342.9	387.4	380.5	383.0	390.9	393.3	397.3	411.8	422.2	418.7	420.7	428.3
23 From banks in the U.S.	151.1	175.0	169.8	166.4	166.9	166.2	171.5	179.5	185.0	180.6	182.5	186.9
24 From others	191.8	212.5	210.7	216.6	223.9	227.0	225.9	232.3	237.2	238.1	238.2	241.4
25 Net due to related foreign offices	15.5	10.9	9.0	9.7	11.6	11.7	9.8	8.5	7.6	8.0	11.4	11.4
26 Other liabilities	60.2	70.7	71.4	71.8	74.0	74.4	74.3	76.7	77.5	77.1	78.5	76.6
27 TOTAL LIABILITIES	2,323.0	2,471.4	2,478.3	2,488.9	2,517.7	2,537.4	2,552.9	2,589.0	2,596.0	2,634.2	2,619.6	2,621.9
28 Residual (assets less liabilities) ⁸	97.5	118.2	120.0	122.4	133.5	136.0	136.9	142.8	142.9	141.1	145.7	138.9

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

Seasonally adjusted, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	598.3	585.0	591.7	598.2	598.3	607.6	610.0	618.6	614.9	623.4	615.9	618.7
2 Securities in bank credit	225.6	226.1	223.9	224.9	228.0	232.6	229.2	238.8	234.7	241.3	234.9	233.5
3 Treasury and Agency securities ²	68.7	72.6	75.4	76.7	76.9	77.0	73.6	80.4	81.5	84.2	84.2	84.8
4 Other securities	156.9	153.5	148.5	148.2	151.1	155.6	155.6	158.4	153.2	157.1	150.7	148.7
5 Loans and leases in bank credit ³	372.7	358.9	367.8	373.3	370.3	375.0	380.8	379.7	380.2	382.1	381.0	385.2
6 Commercial and industrial	203.0	197.1	200.2	198.1	198.6	195.5	193.8	192.5	191.7	190.7	189.7	187.5
7 Real estate	18.3	18.4	18.9	19.4	19.4	19.8	20.2	20.2	20.3	20.2	20.3	20.3
11 Security ⁴	83.5	73.9	78.5	84.5	81.1	87.2	92.4	92.9	94.6	97.3	96.7	103.5
12 Other loans and leases	67.9	69.5	70.3	71.3	71.2	72.4	74.4	74.1	73.7	73.9	74.3	74.0
13 Interbank loans	20.0	19.9	20.5	22.0	23.7	20.9	18.1	19.0	21.6	22.8	24.0	21.5
14 Cash assets ⁵	36.4	41.8	43.9	46.2	44.2	43.9	43.6	43.4	43.3	44.0	41.1	42.5
15 Other assets ⁶	29.9	31.7	29.9	31.3	31.8	34.9	36.7	36.8	33.7	36.9	35.1	34.5
16 TOTAL ASSETS⁷	684.3	678.1	685.6	697.3	697.5	706.9	708.1	717.3	713.1	726.7	715.8	716.8
LIABILITIES												
17 Deposits	406.5	476.5	490.6	507.1	508.4	509.6	505.3	498.4	499.9	497.6	495.5	494.0
18 Transaction	9.8	10.3	10.1	10.5	10.9	10.9	10.6	10.9	11.0	11.7	10.9	10.3
19 Nontransaction	396.6	466.2	480.5	496.6	497.5	498.7	494.7	487.5	488.9	486.0	484.7	483.6
22 Borrowings	207.3	191.1	187.5	191.5	192.7	198.1	208.3	220.2	219.3	232.9	224.5	229.0
23 From banks in the U.S.	20.7	23.1	21.7	22.5	21.5	22.2	22.1	23.2	25.6	28.0	23.7	20.8
24 From others	186.7	168.0	165.8	169.0	171.2	175.9	186.2	196.9	193.7	204.9	200.8	208.2
25 Net due to related foreign offices	-10.2	-73.1	-71.5	-73.6	-87.6	-84.7	-90.7	-88.9	-94.4	-92.2	-84.5	-85.1
26 Other liabilities	80.7	77.5	69.0	67.3	70.6	78.6	85.0	91.0	85.3	90.1	84.5	85.9
27 TOTAL LIABILITIES	684.3	672.0	675.6	692.2	684.1	701.6	707.9	720.6	710.1	728.4	720.1	723.8
28 Residual (assets less liabilities) ⁸	-0.1	6.1	10.0	5.1	13.4	5.3	0.1	-3.2	3.0	-1.7	-4.3	-6.9

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

Not seasonally adjusted, billions of dollars

September 27, 2002

Account	2001 Aug	2002 Feb	2002 Mar	2002 Apr	2002 May	2002 Jun	2002 Jul	2002 Aug	Week ending			
									Aug 28	Sep 4	Sep 11	Sep 18
ASSETS												
1 Bank credit	592.4	589.0	591.6	598.3	594.3	604.5	603.8	612.2	607.7	614.0	609.8	617.7
2 Securities in bank credit	225.6	226.1	223.9	224.9	228.0	232.6	229.2	238.8	234.7	241.3	234.9	233.5
3 Treasury and Agency securities ²	68.7	72.6	75.4	76.7	76.9	77.0	73.6	80.4	81.5	84.2	84.2	84.8
3a Trading account	10.5	9.1	9.0	9.5	10.2	10.6	10.8	13.1	13.2	14.7	14.8	14.4
3b Investment account	58.3	63.5	66.4	67.2	66.7	66.5	62.8	67.3	68.3	69.5	69.4	70.4
4 Other securities	156.9	153.5	148.5	148.2	151.1	155.6	155.6	158.4	153.2	157.1	150.7	148.7
4a Trading account	110.2	100.9	96.9	96.4	98.6	103.4	107.6	109.4	104.4	107.8	102.7	101.3
4b Investment account	46.7	52.5	51.6	51.8	52.5	52.2	47.9	49.0	48.8	49.3	48.0	47.3
5 Loans and leases in bank credit ³	366.7	362.9	367.7	373.4	366.3	371.9	374.6	373.4	373.0	372.7	374.9	384.3
6 Commercial and industrial	201.3	198.6	201.5	196.8	196.3	194.4	192.5	190.9	189.5	189.0	188.5	187.6
7 Real estate	18.3	18.4	18.9	19.4	19.4	19.8	20.2	20.2	20.3	20.2	20.3	20.3
11 Security ⁴	80.5	76.3	76.2	85.1	79.9	85.6	89.0	89.5	90.5	90.0	92.4	103.0
12 Other loans and leases	66.7	69.6	71.1	72.0	70.7	72.1	73.0	72.8	72.7	73.4	73.8	73.4
13 Interbank loans	20.0	19.9	20.5	22.0	23.7	20.9	18.1	19.0	21.6	22.8	24.0	21.5
14 Cash assets ⁵	35.3	42.7	42.8	44.3	42.7	41.9	41.8	42.1	42.1	42.9	40.7	42.2
15 Other assets ⁶	29.5	32.3	30.7	31.1	31.8	33.4	35.3	36.2	33.8	37.6	36.1	35.1
16 TOTAL ASSETS⁷	676.8	683.6	685.3	695.3	692.1	700.4	698.7	709.1	704.8	716.8	710.3	716.3
LIABILITIES												
17 Deposits	394.6	482.0	492.7	510.9	513.5	507.8	496.2	483.9	487.1	481.3	480.0	479.5
18 Transaction	9.6	10.5	9.9	10.0	10.5	10.6	10.6	10.7	10.7	11.6	10.8	10.4
19 Nontransaction	385.1	471.5	482.9	500.9	503.0	497.1	485.6	473.2	476.4	469.7	469.2	469.1
22 Borrowings	207.3	191.1	187.5	191.5	192.7	198.1	208.3	220.2	219.3	232.9	224.5	229.0
23 From banks in the U.S.	20.7	23.1	21.7	22.5	21.5	22.2	22.1	23.2	25.6	28.0	23.7	20.8
24 From others	186.7	168.0	165.8	169.0	171.2	175.9	186.2	196.9	193.7	204.9	200.8	208.2
25 Net due to related foreign offices	-12.3	-70.4	-68.5	-75.5	-87.7	-87.3	-94.4	-90.8	-93.4	-93.1	-84.6	-84.6
26 Other liabilities	79.8	78.6	70.2	66.6	70.6	77.3	82.9	89.8	85.9	89.5	84.4	86.2
27 TOTAL LIABILITIES	669.4	681.3	682.0	693.5	689.1	695.9	693.0	703.1	698.9	710.6	704.4	710.1
28 Residual (assets less liabilities) ⁸	7.4	2.2	3.3	1.7	3.0	4.5	5.7	6.1	5.9	6.2	5.9	6.1

MEMO ITEMS

Not seasonally adjusted, billions of dollars

September 27, 2002

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 28	Sep 4	Sep 11	Sep 18
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	91.5	81.7	73.2	73.3	80.8	92.9	105.8	112.2	110.6	125.1	107.6	118.6
30 Reval. losses on off-bal. sheet items ⁹	78.4	59.4	52.5	57.5	61.7	75.2	89.2	93.7	90.8	105.7	89.7	99.8
31 Mortgage-backed securities ¹⁰	267.9	296.6	298.5	303.6	307.7	313.6	320.2	338.1	343.9	348.6	343.8	335.1
31a Pass-through	204.5	201.6	201.3	203.2	210.4	224.6	236.3	253.4	260.5	261.1	256.6	249.4
31b CMO, REMIC, and other	63.4	95.0	97.2	100.4	97.3	89.0	84.0	84.6	83.4	87.5	87.3	85.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	5.1	3.5	3.2	1.4	4.3	6.6	8.6	9.7	8.9	12.6	11.5	12.4
33 Offshore credit to U.S. residents ¹²	19.6	19.7	19.6	19.7	19.6	19.6	19.1	19.0	18.6	19.0	19.0	19.0
34 Securitized consumer loans ¹³	98.1	94.5	95.8	96.2	96.3	100.2	104.0	102.3	101.9	101.3	101.4	101.3
34a Credit cards and related plans	87.5	83.8	83.6	84.3	84.9	88.1	88.9	87.1	86.8	86.3	86.5	86.5
34b Other	10.6	10.7	12.3	11.9	11.5	12.2	15.1	15.1	15.1	15.0	14.9	14.8
35 Securitized business loans ¹³	19.8	19.4	17.7	17.1	16.7	16.6	17.0	17.7	18.0	17.7	17.7	17.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	241.7	280.8	283.9	287.5	300.3	301.7	302.3	304.1	304.9	309.8	310.6	307.6
34 Securitized consumer loans ¹³	233.7	250.0	247.0	246.8	248.7	249.8	245.8	244.1	242.6	243.4	243.4	239.6
34a Credit cards and related plans	225.5	242.4	239.5	239.0	241.1	242.8	242.3	241.0	239.6	240.4	240.5	236.6
34b Other	8.2	7.6	7.5	7.9	7.5	7.0	3.5	3.1	3.0	3.0	3.0	2.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	60.9	52.2	46.8	46.2	49.5	54.5	60.1	64.2	61.1	64.3	60.3	59.8
30 Reval. losses on off-bal. sheet items ⁹	56.8	48.0	40.6	39.8	42.4	48.5	55.7	63.1	59.5	62.8	58.8	58.9
35 Securitized business loans ¹³	12.2	11.5	11.1	10.5	9.7	9.1	8.6	8.3	8.1	8.2	7.2	7.5

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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