

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

October 3, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	5,661.0	5,961.6	5,992.0	6,026.5	6,133.6	6,195.3	6,237.1	6,223.3	6,228.5	6,256.1	6,213.8	6,176.9
2 Securities in bank credit	1,629.5	1,754.1	1,766.1	1,778.7	1,837.4	1,862.3	1,817.4	1,775.0	1,774.2	1,782.1	1,757.7	1,758.1
3 Treasury and Agency securities ²	943.7	1,059.4	1,072.2	1,104.4	1,135.2	1,151.4	1,114.9	1,076.4	1,081.7	1,079.4	1,053.5	1,046.7
4 Other securities	685.8	694.7	693.9	674.3	702.2	710.9	702.5	698.5	692.4	702.8	704.3	711.3
5 Loans and leases in bank credit ³	4,031.5	4,207.5	4,225.9	4,247.8	4,296.2	4,333.1	4,419.7	4,448.4	4,454.4	4,473.9	4,456.1	4,418.9
6 Commercial and industrial	978.3	953.3	947.7	946.8	938.7	926.9	930.2	922.3	920.3	916.2	911.2	907.3
7 Real estate	1,903.8	2,080.0	2,095.1	2,111.2	2,134.0	2,156.8	2,194.6	2,239.6	2,258.5	2,277.8	2,266.4	2,233.6
8 Revolving home equity	197.3	222.7	230.5	234.7	238.2	244.5	248.6	252.8	254.8	256.6	257.9	259.2
9 Other	1,706.5	1,857.2	1,864.6	1,876.5	1,895.8	1,912.3	1,946.0	1,986.8	2,003.6	2,021.1	2,008.5	1,974.4
10 Consumer	574.3	591.8	586.9	584.6	589.9	595.8	596.3	596.9	599.8	601.0	605.8	603.4
11 Security ⁴	176.9	181.3	193.6	190.6	210.3	212.2	214.8	207.0	199.2	201.5	197.5	198.5
12 Other loans and leases	398.2	401.1	402.6	414.5	423.2	441.4	483.8	482.5	476.7	477.5	475.2	476.2
13 Interbank loans	304.1	304.2	313.1	304.4	316.3	319.7	321.1	326.1	306.9	299.8	301.7	307.3
14 Cash assets ⁵	320.3	318.3	323.6	319.7	318.3	331.4	336.3	343.8	353.8	316.2	334.0	321.6
15 Other assets ⁶	504.2	535.2	525.0	528.7	546.1	549.6	555.2	568.3	575.8	566.2	534.3	535.3
16 TOTAL ASSETS ⁷	6,714.5	7,042.8	7,077.2	7,104.1	7,238.8	7,320.7	7,374.7	7,385.4	7,388.8	7,362.4	7,307.8	7,264.9
LIABILITIES												
17 Deposits	4,462.5	4,535.3	4,585.6	4,612.6	4,643.4	4,702.4	4,748.0	4,799.6	4,816.2	4,766.2	4,773.5	4,763.4
18 Transaction	598.6	613.7	619.4	632.4	634.1	639.3	655.3	655.1	623.7	602.6	642.0	660.3
19 Nontransaction	3,863.9	3,921.6	3,966.3	3,980.2	4,009.3	4,063.1	4,092.7	4,144.5	4,192.6	4,163.6	4,131.5	4,103.0
20 Large time	1,046.6	995.2	1,001.6	985.5	999.2	1,003.3	1,020.9	1,031.6	1,033.4	1,045.7	1,037.1	1,039.0
21 Other	2,817.3	2,926.4	2,964.7	2,994.7	3,010.2	3,059.8	3,071.8	3,112.9	3,159.2	3,117.9	3,094.4	3,064.0
22 Borrowings	1,290.6	1,368.7	1,389.8	1,396.7	1,438.2	1,478.1	1,514.9	1,517.9	1,496.2	1,506.8	1,483.7	1,457.1
23 From banks in the U.S.	403.7	388.1	397.3	397.1	389.8	408.6	410.9	416.4	404.3	396.1	412.5	405.8
24 From others	886.8	980.6	992.6	999.6	1,048.4	1,069.5	1,104.0	1,101.5	1,091.9	1,110.7	1,071.2	1,051.3
25 Net due to related foreign offices	87.3	144.3	135.8	139.3	146.5	126.4	143.0	126.8	124.9	135.6	130.7	119.9
26 Other liabilities	430.3	455.4	449.8	455.0	479.0	489.4	458.7	448.5	474.1	466.2	445.2	437.8
27 TOTAL LIABILITIES	6,270.7	6,503.7	6,561.0	6,603.5	6,707.1	6,796.2	6,864.5	6,892.7	6,911.5	6,874.7	6,833.1	6,778.2
28 Residual (assets less liabilities) ⁸	443.8	539.1	516.2	500.6	531.7	524.4	510.2	492.7	477.3	487.6	474.6	486.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	5,642.2	5,965.0	5,980.8	6,021.0	6,128.2	6,191.8	6,212.3	6,203.3	6,222.5	6,245.3	6,220.8	6,169.3
2 Securities in bank credit	1,622.9	1,763.2	1,771.1	1,776.5	1,835.1	1,856.1	1,802.2	1,767.7	1,775.6	1,783.3	1,756.6	1,754.0
3 Treasury and Agency securities ²	940.2	1,065.7	1,077.2	1,104.3	1,133.2	1,146.7	1,106.8	1,072.5	1,083.7	1,082.0	1,053.5	1,044.8
4 Other securities	682.7	697.5	693.9	672.2	702.0	709.4	695.4	695.2	691.9	701.3	703.1	709.3
5 Loans and leases in bank credit ³	4,019.3	4,201.7	4,209.7	4,244.5	4,293.1	4,335.7	4,410.1	4,435.6	4,446.9	4,462.0	4,464.2	4,415.3
6 Commercial and industrial	974.2	951.4	949.1	950.6	942.4	930.9	931.3	918.5	916.3	910.8	910.8	906.5
7 Real estate	1,903.8	2,075.8	2,086.1	2,107.6	2,137.8	2,158.1	2,193.0	2,239.7	2,258.8	2,280.2	2,270.2	2,235.0
8 Revolving home equity	197.4	223.0	228.4	234.4	239.4	245.4	248.7	253.0	255.3	257.3	259.0	260.1
9 Other	1,706.4	1,852.7	1,857.6	1,873.2	1,898.4	1,912.7	1,944.3	1,986.7	2,003.5	2,022.9	2,011.3	1,975.0
10 Consumer	571.0	595.0	584.7	581.8	588.7	592.4	590.7	593.2	597.3	597.8	604.6	602.4
10a Credit cards and related plans	224.1	225.8	219.6	215.6	221.5	223.2	219.9	219.9	223.0	221.3	226.8	224.6
10b Other	346.9	369.2	365.0	366.2	367.2	369.3	370.7	373.3	374.3	376.5	377.8	377.8
11 Security ⁴	172.4	183.0	189.2	189.8	202.6	210.8	208.7	201.7	192.3	194.2	201.5	197.9
12 Other loans and leases	398.0	396.7	400.7	414.7	421.6	443.5	486.4	482.5	482.2	479.0	477.1	473.5
13 Interbank loans	298.2	301.4	319.5	315.5	312.0	320.9	316.5	320.2	310.5	299.3	297.6	287.9
14 Cash assets ⁵	304.6	318.8	312.8	318.0	314.7	322.2	325.7	327.2	367.5	317.9	326.9	307.9
15 Other assets ⁶	501.1	532.6	524.1	528.1	544.0	544.2	553.4	564.7	578.5	570.9	537.6	535.3
16 TOTAL ASSETS ⁷	6,670.9	7,040.9	7,060.5	7,107.5	7,223.3	7,303.6	7,333.0	7,339.3	7,402.4	7,357.1	7,306.5	7,224.4
LIABILITIES												
17 Deposits	4,413.8	4,556.2	4,592.8	4,637.7	4,636.4	4,691.4	4,718.6	4,749.6	4,805.3	4,750.9	4,735.3	4,688.1
18 Transaction	583.8	606.1	611.0	638.3	623.9	633.9	646.6	638.7	636.5	605.1	636.3	634.7
19 Nontransaction	3,830.0	3,950.2	3,981.8	3,999.4	4,012.5	4,057.6	4,072.0	4,110.9	4,168.8	4,145.8	4,099.0	4,053.4
20 Large time	1,028.8	1,005.8	1,004.3	989.9	1,002.8	1,001.4	1,009.8	1,015.5	1,014.6	1,026.4	1,016.0	1,019.8
21 Other	2,801.2	2,944.3	2,977.4	3,009.5	3,009.6	3,056.2	3,062.2	3,095.4	3,154.2	3,119.4	3,083.1	3,033.5
22 Borrowings	1,273.5	1,370.9	1,386.2	1,400.8	1,443.9	1,477.2	1,507.9	1,497.9	1,484.8	1,489.7	1,487.1	1,465.2
23 From banks in the U.S.	399.4	391.6	400.7	401.2	392.2	406.8	407.6	411.9	399.3	386.6	406.2	399.9
24 From others	874.1	979.3	985.5	999.6	1,051.8	1,070.4	1,100.3	1,086.1	1,085.5	1,103.1	1,080.9	1,065.3
25 Net due to related foreign offices	85.4	149.6	133.9	130.2	146.0	123.5	133.6	125.1	125.2	135.5	131.1	126.5
26 Other liabilities	428.8	461.7	446.0	442.5	478.2	486.2	448.7	446.7	474.6	466.2	445.5	444.6
27 TOTAL LIABILITIES	6,201.4	6,538.4	6,558.9	6,611.2	6,704.5	6,778.3	6,808.8	6,819.4	6,889.8	6,842.2	6,799.0	6,724.4
28 Residual (assets less liabilities) ⁸	469.5	502.5	501.6	496.3	518.8	525.3	524.2	519.9	512.6	514.9	507.6	500.0

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

Seasonally adjusted, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	5,041.1	5,314.7	5,328.5	5,371.5	5,464.0	5,523.1	5,587.3	5,592.8	5,599.1	5,617.9	5,586.5	5,551.1
2 Securities in bank credit	1,381.4	1,474.8	1,482.3	1,501.4	1,548.8	1,573.9	1,549.8	1,507.5	1,501.9	1,508.7	1,489.8	1,486.9
3 Treasury and Agency securities ²	862.0	942.7	949.7	980.2	1,007.8	1,027.1	1,000.4	969.0	973.6	968.9	946.1	938.9
4 Other securities	519.4	532.0	532.6	521.1	541.0	546.8	549.3	538.5	528.3	539.8	543.7	548.0
5 Loans and leases in bank credit ³	3,659.7	3,839.9	3,846.2	3,870.1	3,915.2	3,949.2	4,037.5	4,085.3	4,097.2	4,109.2	4,096.7	4,064.2
6 Commercial and industrial	789.2	779.2	776.0	774.6	768.3	763.6	767.5	766.0	765.8	762.8	758.6	756.9
7 Real estate	1,884.9	2,060.2	2,075.2	2,092.2	2,114.7	2,137.4	2,175.2	2,220.6	2,239.6	2,258.8	2,247.5	2,214.8
8 Revolving home equity	197.3	222.7	230.5	234.7	238.2	244.5	248.6	252.8	254.8	256.6	257.9	259.2
9 Other	1,687.7	1,837.5	1,844.7	1,857.5	1,876.5	1,892.9	1,926.6	1,967.7	1,984.7	2,002.2	1,989.6	1,955.6
10 Consumer	574.3	591.8	586.9	584.6	589.9	595.8	596.3	596.9	599.8	601.0	605.8	603.4
11 Security ⁴	85.4	73.1	72.2	72.4	91.4	90.3	95.9	95.4	88.6	83.4	84.1	85.7
12 Other loans and leases	325.8	335.5	335.8	346.2	350.8	362.1	402.7	406.3	403.3	403.3	400.7	403.4
13 Interbank loans	286.2	277.2	285.8	282.0	291.7	289.0	288.0	293.7	273.3	266.5	272.3	276.9
14 Cash assets ⁵	272.5	279.6	279.7	270.0	267.3	277.1	282.4	289.4	298.2	262.8	277.3	271.6
15 Other assets ⁶	476.5	500.7	495.0	496.2	509.5	512.9	522.0	532.0	545.3	536.5	508.3	506.1
16 TOTAL ASSETS⁷	6,001.6	6,296.1	6,313.1	6,344.9	6,457.4	6,527.1	6,605.0	6,632.3	6,640.1	6,608.2	6,568.8	6,530.0
LIABILITIES												
17 Deposits	3,964.8	4,092.5	4,137.2	4,178.0	4,210.0	4,259.8	4,294.6	4,344.4	4,367.4	4,311.1	4,323.7	4,309.5
18 Transaction	588.5	603.5	607.9	621.2	623.3	627.9	643.8	643.3	612.3	591.1	631.2	650.0
19 Nontransaction	3,376.3	3,489.0	3,529.4	3,556.8	3,586.7	3,631.9	3,650.8	3,701.1	3,755.1	3,720.0	3,692.5	3,659.5
20 Large time	565.0	583.5	583.6	582.2	595.7	590.5	586.4	600.3	605.1	607.5	600.4	607.6
21 Other	2,811.3	2,905.5	2,945.8	2,974.5	2,991.0	3,041.4	3,064.4	3,100.8	3,150.0	3,112.5	3,092.1	3,051.9
22 Borrowings	1,076.7	1,093.8	1,096.6	1,098.9	1,133.1	1,162.3	1,217.9	1,224.3	1,204.3	1,213.0	1,191.9	1,176.3
23 From banks in the U.S.	382.4	357.0	363.6	369.7	358.5	373.9	374.2	382.5	369.0	366.6	376.8	373.8
24 From others	694.3	736.7	733.1	729.2	774.6	788.4	843.7	841.7	835.4	846.4	815.1	802.5
25 Net due to related foreign offices	173.5	222.7	219.6	212.2	224.3	208.3	229.0	230.3	225.6	235.6	224.9	221.3
26 Other liabilities	332.7	355.8	355.0	364.4	372.2	375.8	349.8	332.4	358.7	351.7	338.7	330.8
27 TOTAL LIABILITIES	5,547.7	5,764.8	5,808.5	5,853.5	5,939.7	6,006.2	6,091.3	6,131.4	6,156.1	6,111.5	6,079.2	6,037.9
28 Residual (assets less liabilities) ⁸	453.8	531.3	504.6	491.4	517.8	520.9	513.7	500.9	484.1	496.7	489.6	492.1

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

Not seasonally adjusted, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	5,028.4	5,313.6	5,319.1	5,366.2	5,463.4	5,523.0	5,569.9	5,579.3	5,602.6	5,615.4	5,594.8	5,545.4
2 Securities in bank credit	1,374.8	1,483.9	1,487.3	1,499.2	1,546.6	1,567.8	1,534.5	1,500.2	1,503.4	1,509.8	1,488.7	1,482.9
3 Treasury and Agency securities ²	858.5	949.1	954.7	980.1	1,005.8	1,022.4	992.3	965.1	975.5	971.5	946.2	937.0
4 Other securities	516.4	534.9	532.6	519.1	540.8	545.4	542.2	535.2	527.8	538.3	542.5	545.9
5 Loans and leases in bank credit ³	3,653.6	3,829.7	3,831.8	3,867.0	3,916.8	3,955.3	4,035.3	4,079.1	4,099.2	4,105.6	4,106.1	4,062.5
6 Commercial and industrial	786.5	775.8	775.9	779.3	773.9	768.1	769.5	763.4	763.1	758.4	758.2	755.6
7 Real estate	1,884.9	2,056.0	2,066.2	2,088.6	2,118.5	2,138.6	2,173.6	2,220.6	2,239.9	2,261.3	2,251.4	2,216.2
8 Revolving home equity	197.4	223.0	228.4	234.4	239.4	245.4	248.7	253.0	255.3	257.3	259.0	260.1
9 Other	1,687.6	1,833.0	1,837.8	1,854.1	1,879.1	1,893.3	1,925.0	1,967.7	1,984.6	2,004.0	1,992.4	1,956.2
10 Consumer	571.0	595.0	584.7	581.8	588.7	592.4	590.7	593.2	597.3	597.8	604.6	602.4
10a Credit cards and related plans	224.1	225.8	219.6	215.6	221.5	223.2	219.9	219.9	223.0	221.3	226.8	224.6
10b Other	346.9	369.2	365.0	366.2	367.2	369.3	370.7	373.3	374.3	376.5	377.8	377.8
11 Security ⁴	84.3	72.0	71.9	71.3	86.0	91.4	94.6	94.2	89.5	82.6	88.6	86.5
12 Other loans and leases	326.8	330.9	333.1	345.9	349.7	364.6	406.9	407.6	409.3	405.6	403.3	401.7
13 Interbank loans	280.4	274.4	292.3	293.0	287.5	290.3	283.4	287.9	276.9	266.1	268.2	257.5
14 Cash assets ⁵	258.8	279.1	270.1	270.4	265.3	270.5	274.6	275.0	313.8	266.0	271.2	257.3
15 Other assets ⁶	473.7	497.6	493.4	495.8	507.3	508.9	521.3	528.9	547.9	540.9	511.7	506.2
16 TOTAL ASSETS ⁷	5,966.4	6,288.2	6,298.7	6,350.7	6,448.2	6,517.5	6,574.8	6,595.4	6,665.0	6,612.7	6,569.9	6,490.9
LIABILITIES												
17 Deposits	3,933.1	4,103.3	4,140.3	4,197.1	4,197.6	4,250.7	4,275.0	4,309.9	4,374.9	4,315.3	4,304.9	4,248.0
18 Transaction	574.0	595.8	599.8	627.7	613.5	622.8	635.3	627.3	625.3	593.8	625.6	623.9
19 Nontransaction	3,359.1	3,507.4	3,540.5	3,569.4	3,584.1	3,627.9	3,639.7	3,682.6	3,749.6	3,721.6	3,679.3	3,624.1
20 Large time	563.7	584.4	582.1	580.4	593.9	590.0	584.7	598.9	604.2	607.4	598.4	602.3
21 Other	2,795.4	2,923.0	2,958.4	2,989.1	2,990.2	3,037.8	3,055.0	3,083.7	3,145.4	3,114.2	3,080.9	3,021.8
22 Borrowings	1,059.7	1,095.9	1,093.0	1,103.1	1,138.9	1,161.4	1,210.8	1,204.3	1,192.9	1,195.9	1,195.2	1,184.4
23 From banks in the U.S.	378.1	360.5	367.0	373.8	360.8	372.1	370.8	378.0	363.9	357.2	370.5	367.9
24 From others	681.6	735.4	726.0	729.3	778.0	789.3	840.0	826.3	829.0	838.8	824.7	816.5
25 Net due to related foreign offices	173.3	226.9	215.5	203.5	223.5	207.3	222.9	230.0	226.0	235.5	224.5	224.5
26 Other liabilities	332.2	361.2	349.7	352.2	371.1	374.2	342.5	331.9	359.3	351.7	338.3	334.6
27 TOTAL LIABILITIES	5,498.3	5,787.3	5,798.5	5,855.9	5,931.0	5,993.5	6,051.2	6,076.1	6,153.0	6,098.4	6,063.0	5,991.5
28 Residual (assets less liabilities) ⁸	468.1	500.9	500.1	494.8	517.1	524.0	523.6	519.3	512.0	514.3	507.0	499.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	2,762.5	2,931.2	2,928.6	2,948.8	3,023.9	3,059.1	3,096.3	3,082.9	3,087.9	3,101.0	3,076.6	3,053.2
2 Securities in bank credit	738.1	805.5	803.2	810.1	856.6	880.6	847.4	801.7	797.9	802.0	790.1	789.2
3 Treasury and Agency securities ²	428.0	479.8	476.6	493.3	520.0	536.0	503.0	467.6	473.2	467.0	451.0	446.0
3a Trading account	47.8	54.5	41.8	40.7	43.6	38.7	37.6	33.5	43.6	44.7	39.1	29.8
3b Investment account	380.1	425.3	434.7	452.6	476.4	497.4	465.3	434.1	429.6	422.3	411.9	416.2
4 Other securities	310.1	325.7	326.6	316.8	336.6	344.5	344.4	334.1	324.7	335.0	339.1	343.2
4a Trading account	174.9	172.6	171.6	161.5	183.4	188.1	173.3	162.2	154.2	164.3	167.7	171.6
4b Investment account	135.3	153.1	155.0	155.3	153.2	156.5	171.1	171.9	170.6	170.7	171.4	171.6
4c State and local government	28.1	29.6	30.1	30.9	31.3	32.2	32.3	31.4	31.2	31.4	31.4	31.6
4d Other	107.2	123.5	124.9	124.4	121.9	124.3	138.8	140.5	139.4	139.4	140.0	139.9
5 Loans and leases in bank credit ³	2,024.4	2,125.7	2,125.4	2,138.7	2,167.3	2,178.6	2,248.9	2,281.1	2,290.0	2,299.0	2,286.5	2,264.0
6 Commercial and industrial	499.8	482.0	478.2	476.0	468.2	461.6	464.1	458.9	457.9	453.6	450.0	449.1
7 Real estate	908.7	1,030.6	1,037.9	1,043.6	1,058.3	1,065.9	1,089.9	1,123.1	1,140.7	1,156.4	1,148.2	1,122.4
8 Revolving home equity	125.2	142.4	147.8	150.4	152.7	156.1	159.8	163.4	165.0	166.6	167.5	169.0
9 Other	783.5	888.2	890.1	893.3	905.6	909.7	930.1	959.7	975.7	989.8	980.7	953.4
10 Consumer Security ⁴	311.4	317.5	313.8	312.3	312.5	314.2	311.7	312.7	314.1	316.1	317.8	317.7
11a Fed funds and RPs with broker/dealer	67.1	54.3	52.6	52.4	63.0	63.5	68.7	66.8	61.7	56.7	58.7	58.4
11b Other	11.3	10.7	11.4	11.8	19.5	17.4	17.9	19.2	17.6	17.7	16.2	18.0
12a State and local government	13.0	12.3	12.5	12.4	12.4	12.7	13.0	13.3	13.3	13.3	13.3	13.5
12b Agricultural	8.3	7.9	7.9	7.7	7.5	7.4	7.3	7.4	7.5	7.5	7.5	7.4
12c Fed funds and RPs with others	17.2	24.0	23.5	24.7	26.5	28.0	25.8	24.2	25.1	24.7	26.1	28.4
12d All other loans	67.3	75.6	77.1	88.2	89.5	97.2	140.6	146.0	142.5	143.6	139.3	139.9
12e Lease financing receivables	120.3	110.8	110.5	109.4	109.8	110.7	109.9	109.4	109.5	109.5	109.4	109.2
13 Interbank loans	191.0	162.2	171.8	171.1	171.0	165.1	168.8	178.5	160.2	159.7	159.8	163.0
13a Fed funds and RPs with banks	98.8	91.2	100.3	99.1	100.8	97.7	97.7	99.0	94.1	90.6	94.8	97.3
13b Other	92.2	71.0	71.5	72.0	70.2	67.4	71.1	79.5	66.1	69.1	64.9	65.7
14 Cash assets ⁵	151.3	151.1	148.3	135.8	132.9	140.4	142.1	146.7	157.4	130.6	138.9	130.9
15 Other assets ⁶	333.0	355.2	347.6	347.2	356.5	359.2	364.3	367.7	376.1	375.7	345.8	347.9
16 TOTAL ASSETS ⁷	3,393.9	3,554.9	3,551.3	3,558.9	3,640.1	3,679.7	3,727.9	3,731.6	3,737.4	3,723.2	3,677.4	3,650.8

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

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

October 3, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 3	Sep 10	Sep 17	Sep 24
LIABILITIES												
17 Deposits	1,919.1	1,996.4	2,015.3	2,039.8	2,046.6	2,075.9	2,093.6	2,128.0	2,142.9	2,106.1	2,112.3	2,106.4
18 Transaction	288.2	290.8	291.0	296.2	297.3	300.2	307.2	304.1	284.4	272.9	297.1	310.7
19 Nontransaction	1,630.8	1,705.5	1,724.3	1,743.6	1,749.2	1,775.7	1,786.5	1,823.9	1,858.5	1,833.1	1,815.2	1,795.7
20 Large time	265.5	273.7	269.1	267.2	279.1	271.1	268.9	283.2	288.1	287.9	281.8	289.0
21 Other	1,365.3	1,431.9	1,455.2	1,476.4	1,470.2	1,504.6	1,517.5	1,540.7	1,570.4	1,545.3	1,533.4	1,506.7
22 Borrowings	738.0	693.4	699.6	697.4	722.9	746.6	794.1	785.9	772.5	773.2	749.3	728.3
23 From banks in the U.S.	261.7	199.6	208.0	212.3	203.6	216.7	213.9	213.4	212.9	210.3	207.9	200.9
24 From others	476.4	493.9	491.6	485.1	519.3	530.0	580.2	572.6	559.6	562.9	541.4	527.4
25 Net due to related foreign offices	165.0	210.2	208.9	199.3	211.9	196.3	217.2	218.3	211.9	221.5	209.7	206.1
26 Other liabilities	268.2	280.1	275.4	284.9	292.2	296.5	269.2	251.2	276.9	271.9	259.7	253.9
27 TOTAL LIABILITIES	3,090.3	3,180.1	3,199.2	3,221.4	3,273.5	3,315.3	3,374.2	3,383.4	3,404.1	3,372.6	3,331.0	3,294.7
28 Residual (assets less liabilities) ⁸	303.6	374.9	352.1	337.4	366.6	364.4	353.7	348.2	333.2	350.5	346.3	356.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	2,752.6	2,933.3	2,922.5	2,945.3	3,024.9	3,061.4	3,084.0	3,072.6	3,092.0	3,098.2	3,081.2	3,042.5
2 Securities in bank credit	733.0	813.8	805.5	806.4	855.1	874.9	834.0	796.2	800.3	802.9	788.5	783.6
3 Treasury and Agency securities ²	426.0	485.3	478.8	491.7	518.8	531.8	496.7	465.4	476.1	469.4	450.6	442.5
3a Trading account	47.6	55.1	42.1	40.6	43.5	38.4	37.2	33.3	43.9	44.9	39.1	29.6
3b Investment account	378.4	430.2	436.8	451.1	475.3	493.3	459.5	432.1	432.2	424.4	411.5	412.9
3c Mortgage-backed	306.7	331.3	334.7	354.4	380.2	389.4	364.1	335.5	334.1	327.6	316.8	314.8
3d Other	71.7	98.8	102.0	96.7	95.0	103.9	95.4	96.6	98.0	96.8	94.7	98.1
3e 1 year or less	17.3	22.9	24.4	24.6	23.2	24.3	24.1	24.4	24.4	24.9	23.9	23.5
3f Between 1 and 5 years	42.5	57.4	57.3	55.2	55.2	57.3	51.2	52.5	54.1	52.1	51.9	53.0
3g More than 5 years	11.9	18.6	20.3	16.9	16.7	22.3	20.1	19.7	19.5	19.8	18.9	21.6
4 Other securities	307.1	328.5	326.7	314.7	336.3	343.1	337.3	330.8	324.2	333.5	337.9	341.1
4a Trading account	173.1	174.1	171.7	160.5	183.2	187.3	169.7	160.6	153.9	163.5	167.1	170.6
4b Investment account	133.9	154.4	155.0	154.3	153.1	155.8	167.6	170.2	170.3	170.0	170.8	170.5
4c State and local government	27.8	29.8	30.1	30.7	31.3	32.1	31.6	31.1	31.1	31.2	31.3	31.4
4d Other	106.1	124.6	124.9	123.6	121.8	123.8	136.0	139.1	139.2	138.7	139.5	139.1
5 Loans and leases in bank credit ³	2,019.6	2,119.5	2,117.0	2,138.8	2,169.8	2,186.5	2,250.0	2,276.4	2,291.7	2,295.3	2,292.7	2,258.9
6 Commercial and industrial	498.4	480.0	478.1	478.6	471.2	463.9	465.3	457.5	457.0	451.9	451.3	449.0
7 Real estate	909.3	1,026.4	1,031.1	1,041.8	1,062.7	1,068.3	1,089.9	1,124.0	1,142.1	1,159.4	1,151.0	1,121.7
8 Revolving home equity	125.6	142.7	146.1	150.3	153.8	157.1	160.2	163.9	165.9	167.2	168.2	169.3
9a Other residential	465.6	560.3	561.2	569.8	588.3	591.6	613.2	643.5	660.0	675.5	665.3	634.4
9b Commercial	318.1	323.4	323.8	321.7	320.5	319.7	316.5	316.6	316.2	316.7	317.6	317.9
10 Consumer	309.2	320.7	314.3	312.9	313.4	314.3	309.8	310.2	311.3	312.3	314.3	313.9
10a Credit cards and related plans	114.9	109.8	105.9	103.5	103.9	104.9	100.0	99.7	100.1	99.5	100.8	100.4
10b Other	194.3	210.9	208.4	209.4	209.6	209.4	209.8	210.5	211.2	212.8	213.5	213.6
11 Security ⁴	77.3	63.9	63.5	62.9	77.3	82.1	85.4	84.8	79.9	73.2	79.5	77.8
11a Fed funds and RPs with broker/dealer	66.2	53.4	52.2	51.4	59.0	64.5	67.8	65.9	62.2	55.8	62.3	59.5
11b Other	11.1	10.6	11.3	11.6	18.3	17.6	17.6	18.9	17.7	17.4	17.2	18.3
12a State and local government	13.0	12.3	12.5	12.4	12.4	12.7	13.0	13.3	13.3	13.3	13.3	13.5
12b Agricultural	8.4	7.8	7.8	7.7	7.6	7.5	7.4	7.5	7.5	7.5	7.4	7.4
12c Fed funds and RPs with others	17.2	24.0	23.5	24.7	26.5	28.0	25.8	24.2	25.1	24.7	26.1	28.4
12d All other loans	67.5	72.3	74.9	88.0	88.9	99.3	144.0	146.5	147.2	145.1	142.1	139.7
12e Lease financing receivables	119.2	112.1	111.2	109.8	109.8	110.3	109.4	108.4	108.3	107.9	107.8	107.5
13 Interbank loans	186.0	160.4	171.9	174.4	171.7	169.3	168.9	173.3	158.3	151.5	157.2	155.3
13a Fed funds and RPs with banks	96.4	90.3	100.4	101.0	101.2	100.2	97.8	96.2	93.0	85.9	93.3	92.7
13b Other	89.6	70.2	71.5	73.4	70.5	69.1	71.1	77.1	65.3	65.6	63.9	62.6
14 Cash assets ⁵	141.6	151.0	143.3	138.5	132.0	136.0	136.6	137.1	163.5	129.8	135.9	122.6
15 Other assets ⁶	330.3	352.1	345.9	346.8	354.3	355.2	363.6	364.7	378.7	380.1	349.2	348.0
16 TOTAL ASSETS ⁷	3,366.4	3,551.7	3,538.4	3,561.0	3,638.5	3,677.6	3,709.7	3,703.3	3,747.9	3,715.4	3,679.4	3,624.5

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

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

October 3, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 3	Sep 10	Sep 17	Sep 24
LIABILITIES												
17 Deposits	1,904.3	2,000.4	2,013.4	2,047.2	2,042.2	2,076.3	2,087.7	2,111.6	2,151.1	2,109.7	2,106.4	2,071.7
18 Transaction	277.2	286.5	286.6	302.4	293.0	297.4	301.3	291.9	288.6	269.9	293.8	294.7
19 Nontransaction	1,627.2	1,713.8	1,726.7	1,744.9	1,749.2	1,778.9	1,786.4	1,819.7	1,862.6	1,839.8	1,812.6	1,777.0
20 Large time	264.2	274.6	267.6	265.3	277.3	270.7	267.3	281.8	287.1	287.7	279.8	283.6
21 Other	1,362.9	1,439.3	1,459.1	1,479.5	1,471.9	1,508.3	1,519.1	1,537.9	1,575.4	1,552.1	1,532.7	1,493.4
22 Borrowings	721.0	695.6	696.0	701.6	728.7	745.7	787.0	765.9	761.1	756.1	752.6	736.4
23 From banks in the U.S.	257.3	203.1	211.4	216.4	205.9	214.8	210.5	208.8	207.9	200.8	201.6	195.0
24 From others	463.7	492.5	484.6	485.1	522.7	530.9	576.5	557.1	553.2	555.3	551.1	541.4
25 Net due to related foreign offices	164.9	214.3	204.8	190.7	211.0	195.2	211.1	218.0	212.2	221.3	209.3	209.3
26 Other liabilities	267.7	285.6	270.1	272.7	291.0	294.9	261.9	250.7	277.5	271.9	259.4	257.7
27 TOTAL LIABILITIES	3,057.9	3,195.9	3,184.3	3,212.1	3,273.0	3,312.1	3,347.8	3,346.2	3,401.9	3,359.0	3,327.7	3,275.2
28 Residual (assets less liabilities) ⁸	308.5	355.8	354.1	348.9	365.5	365.4	362.0	357.1	346.0	356.4	351.7	349.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	2,278.6	2,383.5	2,399.9	2,422.7	2,440.1	2,463.9	2,491.0	2,509.9	2,511.2	2,517.0	2,509.8	2,497.9
2 Securities in bank credit	643.3	669.3	679.1	691.3	692.3	693.3	702.4	705.8	704.0	706.7	699.7	697.7
3 Treasury and Agency securities ²	434.0	463.0	473.1	486.9	487.8	491.1	497.5	501.4	500.4	501.9	495.1	492.9
4 Other securities	209.3	206.3	206.0	204.3	204.4	202.3	204.9	204.4	203.6	204.8	204.6	204.8
5 Loans and leases in bank credit ³	1,635.3	1,714.2	1,720.8	1,731.4	1,747.8	1,770.6	1,788.6	1,804.1	1,807.2	1,810.3	1,810.1	1,800.1
6 Commercial and industrial	289.3	297.2	297.9	298.6	300.1	301.9	303.3	307.1	308.0	309.2	308.6	307.8
7 Real estate	976.3	1,029.6	1,037.3	1,048.6	1,056.4	1,071.5	1,085.3	1,097.5	1,098.9	1,102.5	1,099.3	1,092.4
8 Revolving home equity	72.1	80.3	82.7	84.3	85.5	88.4	88.9	89.4	89.8	90.1	90.4	90.1
9 Other	904.2	949.3	954.6	964.2	970.8	983.1	996.5	1,008.0	1,009.0	1,012.4	1,009.0	1,002.2
10 Consumer	262.9	274.3	273.2	272.3	277.4	281.6	284.6	284.2	285.7	284.9	287.9	285.6
11 Security ⁴	7.1	8.2	8.1	8.2	8.9	9.4	9.3	9.4	9.3	9.0	9.3	9.3
12 Other loans and leases	99.7	104.9	104.3	103.8	105.1	106.1	106.0	105.9	105.4	104.6	105.1	105.1
13 Interbank loans	95.1	115.0	114.0	110.9	120.7	123.9	119.2	115.3	113.1	106.9	112.6	113.9
14 Cash assets ⁵	121.2	128.5	131.4	134.2	134.4	136.7	140.3	142.7	140.8	132.1	138.4	140.7
15 Other assets ⁶	143.5	145.5	147.4	149.0	152.9	153.7	157.7	164.3	169.2	160.7	162.5	158.2
16 TOTAL ASSETS⁷	2,607.7	2,741.1	2,761.8	2,786.0	2,817.4	2,847.5	2,877.1	2,900.7	2,902.8	2,885.1	2,891.5	2,879.1
LIABILITIES												
17 Deposits	2,045.7	2,096.2	2,122.0	2,138.2	2,163.4	2,183.9	2,201.0	2,216.4	2,224.5	2,205.1	2,211.5	2,203.1
18 Transaction	300.3	312.7	316.9	325.0	326.0	327.7	336.7	339.2	327.9	318.2	334.1	339.3
19 Nontransaction	1,745.5	1,783.5	1,805.1	1,813.2	1,837.5	1,856.2	1,864.3	1,877.2	1,896.6	1,886.9	1,877.3	1,863.8
20 Large time	299.5	309.8	314.5	315.1	316.6	319.4	317.4	317.1	317.0	319.6	318.6	318.7
21 Other	1,446.0	1,473.7	1,490.6	1,498.1	1,520.8	1,536.8	1,546.9	1,560.1	1,579.6	1,567.3	1,558.8	1,545.2
22 Borrowings	338.7	400.3	397.0	401.5	410.2	415.7	423.8	438.4	431.8	439.9	442.6	448.0
23 From banks in the U.S.	120.7	157.4	155.6	157.4	154.9	157.3	160.3	169.2	156.1	156.4	168.9	172.9
24 From others	218.0	242.9	241.5	244.2	255.3	258.4	263.5	269.2	275.7	283.5	273.7	275.1
25 Net due to related foreign offices	8.5	12.6	10.7	12.8	12.4	12.0	11.8	12.0	13.8	14.1	15.2	15.2
26 Other liabilities	64.5	75.7	79.6	79.5	80.1	79.3	80.5	81.2	81.8	79.8	78.9	76.9
27 TOTAL LIABILITIES	2,457.4	2,584.7	2,609.3	2,632.0	2,666.2	2,690.9	2,717.1	2,748.0	2,751.9	2,738.9	2,748.2	2,743.2
28 Residual (assets less liabilities) ⁸	150.3	156.4	152.5	154.0	151.2	156.5	160.0	152.8	150.9	146.2	143.3	136.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	2,275.8	2,380.3	2,396.6	2,420.9	2,438.5	2,461.6	2,485.9	2,506.8	2,510.6	2,517.3	2,513.5	2,502.9
2 Securities in bank credit	641.8	670.1	681.8	692.8	691.4	692.9	700.5	704.0	703.1	706.9	700.1	699.3
3 Treasury and Agency securities ²	432.5	463.8	475.8	488.4	487.0	490.7	495.6	499.7	499.5	502.1	495.5	494.5
4 Other securities	209.3	206.3	206.0	204.3	204.4	202.3	204.9	204.4	203.6	204.8	204.6	204.8
5 Loans and leases in bank credit ³	1,634.0	1,710.2	1,714.8	1,728.1	1,747.1	1,768.7	1,785.3	1,802.7	1,807.5	1,810.4	1,813.4	1,803.6
6 Commercial and industrial	288.1	295.7	297.8	300.8	302.6	304.2	304.2	305.9	306.1	306.5	306.9	306.7
7 Real estate	975.6	1,029.7	1,035.1	1,046.8	1,055.8	1,070.3	1,083.7	1,096.7	1,097.8	1,101.9	1,100.3	1,094.5
8 Revolving home equity	71.8	80.4	82.3	84.1	85.6	88.3	88.4	89.1	89.4	90.1	90.8	90.8
9 Other	903.8	949.3	952.9	962.7	970.3	982.0	995.2	1,007.6	1,008.4	1,011.8	1,009.5	1,003.8
10 Consumer	261.7	274.3	270.3	268.8	275.3	278.1	280.9	283.1	286.0	285.5	290.3	288.4
10a Credit cards and related plans	109.2	116.0	113.7	112.1	117.7	118.3	120.0	120.3	122.9	121.8	126.1	124.2
10b Other	152.5	158.2	156.6	156.8	157.6	159.8	160.9	162.8	163.1	163.7	164.3	164.2
11 Security ⁴	7.1	8.0	8.4	8.4	8.7	9.3	9.2	9.4	9.7	9.4	9.2	8.7
12 Other loans and leases	101.5	102.5	103.2	103.3	104.6	106.8	107.3	107.7	108.0	107.1	106.7	105.3
13 Interbank loans	94.4	114.0	120.5	118.6	115.7	120.9	114.5	114.5	118.6	114.6	111.0	102.2
14 Cash assets ⁵	117.1	128.1	126.8	131.9	133.3	134.5	138.0	138.0	150.3	136.2	135.3	134.7
15 Other assets ⁶	143.5	145.5	147.4	149.0	152.9	153.7	157.7	164.3	169.2	160.7	162.5	158.2
16 TOTAL ASSETS ⁷	2,600.0	2,736.6	2,760.3	2,789.7	2,809.7	2,840.0	2,865.1	2,892.1	2,917.1	2,897.3	2,890.5	2,866.4
LIABILITIES												
17 Deposits	2,028.8	2,102.9	2,127.0	2,149.9	2,155.4	2,174.4	2,187.3	2,198.3	2,223.7	2,205.6	2,198.6	2,176.2
18 Transaction	296.8	309.3	313.2	325.3	320.5	325.4	334.0	335.3	336.7	323.9	331.8	329.2
19 Nontransaction	1,732.0	1,793.6	1,813.8	1,824.6	1,834.9	1,848.9	1,853.3	1,863.0	1,887.0	1,881.7	1,866.7	1,847.1
20 Large time	299.5	309.8	314.5	315.1	316.6	319.4	317.4	317.1	317.0	319.6	318.6	318.7
21 Other	1,432.5	1,483.8	1,499.2	1,509.5	1,518.2	1,529.6	1,535.9	1,545.8	1,570.0	1,562.1	1,548.2	1,528.4
22 Borrowings	338.7	400.3	397.0	401.5	410.2	415.7	423.8	438.4	431.8	439.9	442.6	448.0
23 From banks in the U.S.	120.7	157.4	155.6	157.4	154.9	157.3	160.3	169.2	156.1	156.4	168.9	172.9
24 From others	218.0	242.9	241.5	244.2	255.3	258.4	263.5	269.2	275.7	283.5	273.7	275.1
25 Net due to related foreign offices	8.5	12.6	10.7	12.8	12.4	12.0	11.8	12.0	13.8	14.1	15.2	15.2
26 Other liabilities	64.5	75.7	79.6	79.5	80.1	79.3	80.5	81.2	81.8	79.8	78.9	76.9
27 TOTAL LIABILITIES	2,440.4	2,591.5	2,614.3	2,643.7	2,658.1	2,681.4	2,703.4	2,729.9	2,751.1	2,739.4	2,735.3	2,716.3
28 Residual (assets less liabilities) ⁸	159.6	145.1	146.0	146.0	151.6	158.6	161.6	162.2	165.9	157.9	155.3	150.1

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

Seasonally adjusted, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	619.9	646.9	663.5	655.0	669.6	672.3	649.9	630.6	629.5	638.1	627.3	625.8
2 Securities in bank credit	248.1	279.3	283.8	277.3	288.5	288.4	267.7	267.4	272.2	273.5	267.9	271.1
3 Treasury and Agency securities ²	81.8	116.7	122.5	124.2	127.4	124.3	114.5	107.4	108.1	110.5	107.4	107.8
4 Other securities	166.3	162.7	161.3	153.1	161.2	164.1	153.2	160.0	164.1	162.9	160.6	163.3
5 Loans and leases in bank credit ³	371.9	367.6	379.7	377.7	381.0	383.9	382.2	363.1	357.2	364.7	359.4	354.7
6 Commercial and industrial	189.1	174.1	171.7	172.2	170.4	163.3	162.8	156.3	154.4	153.4	152.6	150.4
7 Real estate	18.9	19.7	19.8	19.0	19.3	19.4	19.4	19.1	18.9	18.9	18.9	18.8
11 Security ⁴	91.5	108.2	121.4	118.1	118.9	121.8	118.9	111.6	110.5	118.1	113.4	112.7
12 Other loans and leases	72.4	65.6	66.7	68.3	72.4	79.3	81.2	76.1	73.4	74.2	74.5	72.8
13 Interbank loans	17.9	27.0	27.2	22.4	24.6	30.7	33.1	32.4	33.6	33.2	29.4	30.4
14 Cash assets ⁵	47.8	38.7	43.9	49.7	51.1	54.3	54.0	54.3	55.6	53.5	56.7	50.0
15 Other assets ⁶	27.7	34.5	30.0	32.5	36.6	36.7	33.2	36.3	30.5	29.8	26.0	29.2
16 TOTAL ASSETS⁷	712.9	746.7	764.1	759.2	781.4	793.5	769.7	753.1	748.6	754.2	739.0	734.9
LIABILITIES												
17 Deposits	497.6	442.8	448.4	434.6	433.4	442.6	453.4	455.2	448.8	455.1	449.7	453.9
18 Transaction	10.1	10.3	11.5	11.2	10.8	11.4	11.4	11.8	11.3	11.5	10.7	10.3
19 Nontransaction	487.5	432.6	436.9	423.4	422.6	431.2	442.0	443.4	437.5	443.6	439.0	443.5
22 Borrowings	213.8	275.0	293.2	297.7	305.1	315.8	297.0	293.6	291.9	293.8	291.8	280.8
23 From banks in the U.S.	21.3	31.1	33.7	27.4	31.3	34.7	36.8	33.8	35.3	29.5	35.7	32.0
24 From others	192.5	243.9	259.5	270.3	273.7	281.1	260.3	259.8	256.6	264.3	256.2	248.8
25 Net due to related foreign offices	-86.2	-78.4	-83.8	-72.9	-77.9	-81.9	-86.0	-103.5	-100.7	-100.0	-94.2	-101.4
26 Other liabilities	97.6	99.6	94.7	90.6	106.8	113.5	108.9	116.1	115.4	114.4	106.5	107.1
27 TOTAL LIABILITIES	722.9	738.9	752.5	750.0	767.4	790.0	773.3	761.4	755.4	763.3	753.9	740.4
28 Residual (assets less liabilities) ⁸	-10.0	7.8	11.6	9.2	13.9	3.5	-3.6	-8.2	-6.8	-9.1	-15.0	-5.4

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

Not seasonally adjusted, billions of dollars

October 3, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 3	Sep 10	Sep 17	Sep 24
ASSETS												
1 Bank credit	613.9	651.4	661.7	654.9	664.8	668.8	642.4	624.0	619.9	629.8	626.0	623.9
2 Securities in bank credit	248.1	279.3	283.8	277.3	288.5	288.4	267.7	267.4	272.2	273.5	267.9	271.1
3 Treasury and Agency securities ²	81.8	116.7	122.5	124.2	127.4	124.3	114.5	107.4	108.1	110.5	107.4	107.8
3a Trading account	13.0	36.4	37.2	39.8	43.1	43.2	40.5	39.5	41.3	41.0	39.2	40.3
3b Investment account	68.7	80.3	85.4	84.4	84.3	81.1	74.0	67.9	66.9	69.5	68.1	67.5
4 Other securities	166.3	162.7	161.3	153.1	161.2	164.1	153.2	160.0	164.1	162.9	160.6	163.3
4a Trading account	110.6	101.9	101.6	97.9	105.2	105.8	95.8	99.8	103.5	102.6	100.3	103.0
4b Investment account	55.8	60.7	59.7	55.2	56.0	58.3	57.3	60.2	60.6	60.4	60.3	60.3
5 Loans and leases in bank credit ³	365.8	372.0	377.9	377.6	376.3	380.4	374.8	356.6	347.7	356.4	358.1	352.8
6 Commercial and industrial	187.7	175.6	173.2	171.3	168.6	162.8	161.8	155.1	153.1	152.4	152.6	150.8
7 Real estate	18.9	19.7	19.8	19.0	19.3	19.4	19.4	19.1	18.9	18.9	18.9	18.8
11 Security ⁴	88.1	111.0	117.3	118.5	116.6	119.3	114.1	107.5	102.7	111.6	112.9	111.4
12 Other loans and leases	71.2	65.7	67.6	68.8	71.8	78.9	79.5	74.9	72.9	73.5	73.7	71.8
13 Interbank loans	17.9	27.0	27.2	22.4	24.6	30.7	33.1	32.4	33.6	33.2	29.4	30.4
14 Cash assets ⁵	45.8	39.7	42.7	47.5	49.4	51.8	51.1	52.1	53.8	51.9	55.7	50.6
15 Other assets ⁶	27.4	35.0	30.7	32.4	36.7	35.3	32.1	35.8	30.6	30.0	26.0	29.1
16 TOTAL ASSETS⁷	704.5	752.7	761.8	756.7	775.1	786.1	758.2	743.9	737.4	744.4	736.6	733.5
LIABILITIES												
17 Deposits	480.7	453.0	452.4	440.6	438.8	440.8	443.7	439.7	430.5	435.6	430.4	440.1
18 Transaction	9.8	10.3	11.1	10.6	10.4	11.0	11.4	11.5	11.2	11.3	10.7	10.8
19 Nontransaction	470.8	442.7	441.3	430.0	428.4	429.7	432.3	428.3	419.2	424.3	419.7	429.3
22 Borrowings	213.8	275.0	293.2	297.7	305.1	315.8	297.0	293.6	291.9	293.8	291.8	280.8
23 From banks in the U.S.	21.3	31.1	33.7	27.4	31.3	34.7	36.8	33.8	35.3	29.5	35.7	32.0
24 From others	192.5	243.9	259.5	270.3	273.7	281.1	260.3	259.8	256.6	264.3	256.2	248.8
25 Net due to related foreign offices	-87.9	-77.3	-81.6	-73.3	-77.5	-83.7	-89.3	-104.9	-100.8	-100.0	-93.4	-98.0
26 Other liabilities	96.5	100.4	96.3	90.3	107.1	111.9	106.3	114.9	115.3	114.5	107.2	110.0
27 TOTAL LIABILITIES	703.1	751.1	760.3	755.3	773.5	784.8	757.6	743.3	736.8	743.9	736.0	732.9
28 Residual (assets less liabilities) ⁸	1.4	1.6	1.5	1.5	1.6	1.3	0.6	0.6	0.6	0.6	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 3, 2003

Account	2002 Aug	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	2003 Aug	Week ending			
									Sep 3	Sep 10	Sep 17	Sep 24
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	112.3	116.8	115.1	105.7	128.1	135.0	112.5	96.5	100.1	111.1	114.8	116.6
30 Reval. losses on off-bal. sheet items ⁹	94.2	94.9	91.3	81.4	105.1	110.0	85.4	79.4	79.7	92.6	96.0	97.6
31 Mortgage-backed securities ¹⁰	340.4	377.0	381.4	400.8	427.1	436.7	412.7	387.6	387.6	380.4	369.0	367.0
31a Pass-through	254.2	276.9	276.2	288.6	314.3	324.8	301.5	274.1	274.2	268.3	259.6	256.9
31b CMO, REMIC, and other	86.3	100.0	105.1	112.2	112.9	111.9	111.1	113.5	113.5	112.1	109.4	110.2
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	9.0	11.6	11.7	10.1	11.3	13.0	6.7	-0.1	-2.5	1.8	3.0	3.1
33 Offshore credit to U.S. residents ¹²	19.0	18.2	18.2	17.5	17.3	16.6	15.5	14.7	13.9	14.6	14.6	14.6
34 Securitized consumer loans ¹³	143.3	151.0	152.9	154.6	155.3	157.3	161.6	162.5	162.1	160.9	159.7	160.1
34a Credit cards and related plans	125.5	134.8	136.7	138.7	139.4	140.6	144.0	144.5	144.4	144.3	143.3	143.8
34b Other	17.8	16.2	16.1	15.9	15.9	16.6	17.5	18.0	17.8	16.6	16.4	16.3
35 Securitized business loans ¹³	17.8	17.2	15.8	10.0	10.2	9.9	8.4	7.2	6.8	8.1	8.1	8.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	297.2	314.4	325.5	336.1	337.1	336.8	332.0	330.3	330.8	330.7	325.2	329.3
34 Securitized consumer loans ¹³	201.7	203.8	202.4	204.6	204.3	204.0	200.6	201.8	202.7	202.7	201.5	203.2
34a Credit cards and related plans	199.0	195.8	194.3	196.7	196.5	196.3	193.0	194.2	195.1	195.1	194.0	195.7
34b Other	2.7	8.0	8.1	7.9	7.8	7.7	7.6	7.6	7.6	7.6	7.6	7.6
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	65.0	67.1	65.4	64.9	73.6	72.6	65.3	65.9	68.0	67.1	64.9	68.8
30 Reval. losses on off-bal. sheet items ⁹	64.6	64.9	63.6	62.4	72.6	72.6	64.9	64.9	67.0	66.3	64.0	67.8
35 Securitized business loans ¹³	9.1	4.6	4.1	3.3	3.0	2.5	1.5	1.4	1.3	1.3	1.3	1.3

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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