

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

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	5,527.3	5,892.6	5,887.5	5,964.6	5,995.1	6,026.7	6,126.0	6,178.4	6,229.9	6,223.2	6,189.2	6,214.1
2 Securities in bank credit	1,559.6	1,716.3	1,710.3	1,753.9	1,766.2	1,778.0	1,835.0	1,856.5	1,856.1	1,836.8	1,774.9	1,803.7
3 Treasury and Agency securities ²	908.7	1,027.8	1,030.2	1,059.0	1,071.9	1,104.0	1,135.5	1,151.4	1,145.2	1,131.8	1,081.2	1,117.3
4 Other securities	650.9	688.6	680.1	695.0	694.3	673.9	699.5	705.1	710.8	705.0	693.8	686.4
5 Loans and leases in bank credit ³	3,967.7	4,176.3	4,177.3	4,210.7	4,228.9	4,248.8	4,291.0	4,321.9	4,373.8	4,386.4	4,414.3	4,410.4
6 Commercial and industrial	990.1	965.3	960.8	954.5	948.9	946.6	935.8	921.6	924.9	923.8	923.7	923.7
7 Real estate	1,839.7	2,027.6	2,046.1	2,079.3	2,093.9	2,110.4	2,133.5	2,156.3	2,174.5	2,195.5	2,189.5	2,183.8
8 Revolving home equity	185.2	213.4	217.6	222.7	230.5	234.8	238.4	244.8	246.7	248.3	247.6	249.1
9 Other	1,654.5	1,814.2	1,828.5	1,856.6	1,863.5	1,875.7	1,895.1	1,911.6	1,927.8	1,947.2	1,941.9	1,934.7
10 Consumer	567.7	588.1	591.8	591.7	586.9	583.8	587.8	592.5	585.4	588.7	591.9	594.9
11 Security ⁴	169.5	189.5	174.8	181.3	193.6	190.4	209.7	211.2	205.2	200.8	225.4	223.8
12 Other loans and leases	400.8	405.9	403.7	403.8	405.5	417.5	424.1	440.2	483.8	477.6	483.8	484.2
13 Interbank loans	282.7	328.4	307.3	305.0	314.0	305.6	318.6	322.6	314.2	308.9	326.8	323.4
14 Cash assets ⁵	308.5	316.9	313.7	318.3	323.5	319.4	317.6	331.4	325.9	330.5	331.9	350.3
15 Other assets ⁶	481.7	507.9	506.9	530.8	521.7	528.6	553.3	564.7	558.6	567.1	563.3	562.5
16 TOTAL ASSETS ⁷	6,525.1	6,969.6	6,938.6	7,042.2	7,077.8	7,105.0	7,239.9	7,321.4	7,353.0	7,354.4	7,335.5	7,374.7
LIABILITIES												
17 Deposits	4,373.6	4,487.4	4,506.9	4,535.4	4,585.7	4,613.5	4,646.6	4,706.8	4,750.2	4,721.8	4,754.1	4,764.1
18 Transaction	599.0	611.3	608.0	613.7	619.5	632.2	633.4	637.9	611.5	606.1	641.6	663.2
19 Nontransaction	3,774.5	3,876.1	3,899.0	3,921.6	3,966.1	3,981.3	4,013.2	4,068.9	4,138.8	4,115.6	4,112.4	4,100.9
20 Large time	1,034.8	978.6	979.4	995.2	1,001.6	985.4	999.0	1,002.5	1,019.5	1,017.2	1,013.3	1,013.7
21 Other	2,739.7	2,897.6	2,919.6	2,926.4	2,964.5	2,995.9	3,014.2	3,066.5	3,119.3	3,098.5	3,099.1	3,087.2
22 Borrowings	1,232.1	1,402.1	1,335.8	1,367.4	1,389.3	1,398.1	1,439.8	1,478.7	1,517.0	1,500.4	1,490.3	1,510.9
23 From banks in the U.S.	378.5	417.5	380.8	388.1	397.4	397.4	389.7	408.0	412.4	411.1	402.6	405.0
24 From others	853.6	984.6	954.9	979.3	991.8	1,000.6	1,050.1	1,070.7	1,104.7	1,089.3	1,087.7	1,105.9
25 Net due to related foreign offices	83.3	146.0	154.7	144.1	135.6	139.2	144.8	123.3	120.7	147.9	131.2	126.7
26 Other liabilities	376.8	437.4	441.3	454.7	449.3	455.6	482.0	495.7	486.3	481.3	457.4	467.2
27 TOTAL LIABILITIES	6,065.7	6,472.8	6,438.8	6,501.6	6,559.9	6,606.3	6,713.1	6,804.6	6,874.3	6,851.3	6,833.0	6,868.9
28 Residual (assets less liabilities) ⁸	459.4	496.7	499.8	540.6	517.9	498.7	526.9	516.8	478.7	503.1	502.5	505.8

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	5,524.5	5,926.7	5,904.6	5,968.0	5,983.9	6,021.3	6,120.7	6,174.9	6,239.3	6,204.0	6,166.8	6,173.2
2 Securities in bank credit	1,554.8	1,723.0	1,720.7	1,763.1	1,771.2	1,775.8	1,832.8	1,850.4	1,845.4	1,823.2	1,758.4	1,784.4
3 Treasury and Agency securities ²	905.1	1,032.0	1,035.0	1,065.3	1,076.9	1,103.9	1,133.5	1,146.7	1,138.5	1,125.5	1,072.2	1,106.3
4 Other securities	649.7	691.0	685.6	697.8	694.3	671.9	699.3	703.7	706.8	697.7	686.3	678.1
5 Loans and leases in bank credit ³	3,969.6	4,203.7	4,183.9	4,204.9	4,212.7	4,245.5	4,287.9	4,324.5	4,393.9	4,380.7	4,408.3	4,388.8
6 Commercial and industrial	994.2	964.0	954.9	952.5	950.3	950.4	939.6	925.7	934.4	927.7	925.4	922.4
7 Real estate	1,840.5	2,032.2	2,046.5	2,075.1	2,085.0	2,106.8	2,137.3	2,157.6	2,178.0	2,195.3	2,189.5	2,179.1
8 Revolving home equity	185.8	212.9	217.0	223.0	228.4	234.5	239.6	245.7	247.5	248.5	247.7	248.8
9 Other	1,654.7	1,819.2	1,829.5	1,852.1	1,856.5	1,872.3	1,897.7	1,912.0	1,930.6	1,946.8	1,941.8	1,930.3
10 Consumer	564.0	596.9	599.5	594.9	584.6	581.0	586.7	589.1	583.3	582.2	586.3	589.0
10a Credit cards and related plans	220.7	238.5	234.0	225.8	219.6	215.3	220.5	221.5	215.9	214.0	217.4	219.5
10b Other	343.2	358.4	365.5	369.1	365.0	365.8	366.2	367.7	367.5	368.2	368.9	369.5
11 Security ⁴	168.8	200.1	181.0	183.0	189.2	189.6	202.0	209.8	202.6	191.7	220.3	216.1
12 Other loans and leases	402.1	410.5	402.0	399.4	403.6	417.6	422.4	442.3	495.5	484.0	486.8	482.2
13 Interbank loans	284.5	335.4	304.0	302.2	320.5	316.7	314.3	323.8	326.8	312.9	322.4	308.6
14 Cash assets ⁵	300.1	339.1	329.7	318.8	312.7	317.7	314.0	322.2	341.2	325.4	322.5	325.8
15 Other assets ⁶	477.2	512.7	510.5	528.3	520.8	528.0	551.3	558.9	561.4	567.8	562.5	556.7
16 TOTAL ASSETS ⁷	6,511.0	7,037.6	6,972.2	7,040.3	7,061.3	7,108.4	7,224.3	7,303.9	7,392.9	7,334.9	7,298.6	7,288.9
LIABILITIES												
17 Deposits	4,363.0	4,538.2	4,530.3	4,556.3	4,592.8	4,638.7	4,639.6	4,695.9	4,770.5	4,720.6	4,729.0	4,701.0
18 Transaction	594.2	644.1	622.0	606.1	611.1	638.1	623.2	632.5	638.4	606.3	633.5	636.2
19 Nontransaction	3,768.8	3,894.1	3,908.2	3,950.2	3,981.6	4,000.5	4,016.4	4,063.4	4,132.2	4,114.3	4,095.5	4,064.8
20 Large time	1,032.7	991.3	996.0	1,005.8	1,004.3	989.8	1,002.7	1,000.6	1,008.1	1,005.4	1,002.7	1,002.5
21 Other	2,736.1	2,902.8	2,912.3	2,944.3	2,977.3	3,010.8	3,013.7	3,062.8	3,124.1	3,108.9	3,092.8	3,062.3
22 Borrowings	1,231.2	1,401.2	1,348.9	1,369.6	1,385.6	1,402.2	1,445.6	1,477.8	1,515.5	1,496.7	1,486.1	1,503.4
23 From banks in the U.S.	376.9	419.3	385.4	391.6	400.8	401.5	392.1	406.1	410.3	409.1	399.8	400.3
24 From others	854.3	982.0	963.5	978.0	984.8	1,000.7	1,053.5	1,071.6	1,105.3	1,087.6	1,086.3	1,103.0
25 Net due to related foreign offices	80.2	152.0	158.8	149.5	133.8	130.1	144.3	120.5	115.6	135.0	120.6	118.5
26 Other liabilities	374.4	444.3	445.0	460.9	445.6	443.1	481.2	492.5	480.6	466.5	445.5	457.9
27 TOTAL LIABILITIES	6,048.8	6,535.7	6,482.9	6,536.3	6,557.8	6,614.1	6,710.6	6,786.7	6,882.3	6,818.7	6,781.3	6,780.7
28 Residual (assets less liabilities) ⁸	462.2	501.9	489.3	504.1	503.4	494.3	513.8	517.2	510.6	516.2	517.3	508.2

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

Seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	4,923.8	5,251.1	5,254.0	5,317.9	5,331.4	5,372.1	5,457.7	5,509.6	5,576.2	5,572.9	5,539.6	5,572.7
2 Securities in bank credit	1,323.7	1,449.1	1,441.8	1,474.8	1,482.2	1,500.5	1,546.2	1,568.6	1,583.1	1,566.7	1,507.4	1,538.0
3 Treasury and Agency securities ²	832.7	920.2	920.8	942.6	949.3	978.6	1,004.6	1,022.3	1,025.0	1,011.5	960.9	996.9
4 Other securities	490.9	528.9	521.0	532.3	533.0	521.8	541.6	546.4	558.1	555.2	546.5	541.1
5 Loans and leases in bank credit ³	3,600.1	3,802.0	3,812.2	3,843.1	3,849.2	3,871.6	3,911.5	3,940.9	3,993.1	4,006.2	4,032.2	4,034.6
6 Commercial and industrial	797.9	786.9	783.6	780.3	777.3	774.6	765.9	759.3	762.8	760.8	760.9	762.7
7 Real estate	1,821.3	2,008.1	2,026.4	2,059.6	2,074.1	2,091.4	2,114.3	2,137.2	2,155.2	2,176.4	2,170.3	2,164.7
8 Revolving home equity	185.2	213.4	217.6	222.7	230.5	234.8	238.4	244.8	246.7	248.3	247.6	249.1
9 Other	1,636.1	1,794.7	1,808.8	1,836.9	1,843.6	1,856.7	1,875.9	1,892.4	1,908.6	1,928.1	1,922.8	1,915.6
10 Consumer	567.7	588.1	591.8	591.7	586.9	583.8	587.8	592.5	585.4	588.7	591.9	594.9
11 Security ⁴	83.6	79.4	71.5	73.2	72.2	72.4	91.2	90.0	86.3	83.3	104.9	107.5
12 Other loans and leases	329.7	339.5	338.9	338.2	338.8	349.3	352.3	362.0	403.4	397.0	404.2	404.8
13 Interbank loans	262.4	298.3	279.1	278.0	286.7	283.1	294.0	291.9	283.4	276.0	294.6	289.0
14 Cash assets ⁵	261.5	272.3	273.6	279.6	279.7	269.3	265.5	275.3	268.9	273.6	274.8	294.5
15 Other assets ⁶	454.4	476.4	472.3	495.8	490.6	493.5	511.5	519.5	516.2	527.0	520.5	519.3
16 TOTAL ASSETS⁷	5,827.5	6,222.2	6,202.6	6,295.1	6,312.5	6,343.2	6,453.5	6,520.9	6,569.6	6,574.7	6,554.4	6,600.3
LIABILITIES												
17 Deposits	3,868.2	4,061.9	4,080.4	4,092.5	4,137.3	4,177.1	4,207.8	4,256.2	4,299.3	4,261.0	4,291.4	4,299.7
18 Transaction	588.7	602.1	598.2	603.5	608.1	620.9	622.4	626.3	599.0	595.1	629.8	652.0
19 Nontransaction	3,279.5	3,459.8	3,482.2	3,489.0	3,529.2	3,556.2	3,585.5	3,630.0	3,700.3	3,665.9	3,661.6	3,647.8
20 Large time	542.4	569.9	577.6	583.5	583.6	582.1	595.3	589.8	597.0	585.3	579.4	580.0
21 Other	2,737.1	2,889.9	2,904.6	2,905.5	2,945.6	2,974.1	2,990.2	3,040.1	3,103.2	3,080.6	3,082.2	3,067.8
22 Borrowings	1,039.1	1,119.4	1,062.1	1,092.7	1,095.9	1,099.4	1,132.7	1,159.8	1,206.2	1,203.5	1,185.7	1,216.7
23 From banks in the U.S.	357.7	387.5	349.8	357.0	363.7	369.9	358.1	372.8	372.3	376.3	361.6	370.8
24 From others	681.3	731.9	712.3	735.7	732.2	729.5	774.5	786.9	834.0	827.2	824.1	845.9
25 Net due to related foreign offices	170.0	206.0	225.1	222.6	219.5	212.0	222.6	205.3	204.2	225.6	215.1	213.0
26 Other liabilities	292.6	340.5	345.6	354.8	353.9	364.4	376.5	385.8	376.0	378.2	354.9	364.4
27 TOTAL LIABILITIES	5,369.9	5,727.7	5,713.2	5,762.6	5,806.5	5,852.9	5,939.6	6,007.1	6,085.7	6,068.3	6,047.1	6,093.9
28 Residual (assets less liabilities) ⁸	457.6	494.5	489.5	532.5	506.0	490.3	513.9	513.8	483.9	506.4	507.2	506.4

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

Not seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	4,923.6	5,275.1	5,263.2	5,316.9	5,322.1	5,366.8	5,457.1	5,509.5	5,588.5	5,563.6	5,522.9	5,540.6
2 Securities in bank credit	1,318.9	1,455.7	1,452.2	1,484.0	1,487.3	1,498.3	1,543.9	1,562.5	1,572.4	1,553.1	1,490.9	1,518.7
3 Treasury and Agency securities ²	829.2	924.5	925.6	948.9	954.3	978.5	1,002.6	1,017.6	1,018.3	1,005.2	951.9	985.9
4 Other securities	489.7	531.3	526.6	535.1	533.0	519.8	541.3	545.0	554.1	547.9	539.0	532.8
5 Loans and leases in bank credit ³	3,604.7	3,819.4	3,811.1	3,832.9	3,834.8	3,868.5	3,913.2	3,947.0	4,016.1	4,010.5	4,032.0	4,021.9
6 Commercial and industrial	802.6	784.2	777.6	776.9	777.1	779.3	771.5	763.8	771.8	765.6	763.3	762.5
7 Real estate	1,822.1	2,012.7	2,026.8	2,055.4	2,065.1	2,087.8	2,118.1	2,138.4	2,158.8	2,176.1	2,170.3	2,160.1
8 Revolving home equity	185.8	212.9	217.0	223.0	228.4	234.5	239.6	245.7	247.5	248.5	247.7	248.8
9 Other	1,636.3	1,799.8	1,809.9	1,832.4	1,836.7	1,853.3	1,878.6	1,892.8	1,911.3	1,927.7	1,922.6	1,911.3
10 Consumer	564.0	596.9	599.5	594.9	584.6	581.0	586.7	589.1	583.3	582.2	586.3	589.0
10a Credit cards and related plans	220.7	238.5	234.0	225.8	219.6	215.3	220.5	221.5	215.9	214.0	217.4	219.5
10b Other	343.2	358.4	365.5	369.1	365.0	365.8	366.2	367.7	367.5	368.2	368.9	369.5
11 Security ⁴	84.6	83.4	70.7	72.0	71.9	71.3	85.8	91.1	86.7	82.0	103.5	105.0
12 Other loans and leases	331.4	342.2	336.5	333.7	336.1	349.0	351.1	364.5	415.4	404.6	408.6	405.2
13 Interbank loans	264.3	305.4	275.9	275.2	293.3	294.2	289.6	293.1	295.9	280.0	290.1	274.2
14 Cash assets ⁵	255.4	291.3	286.6	279.1	270.1	269.8	263.5	268.7	286.8	271.7	268.8	273.3
15 Other assets ⁶	451.0	480.2	474.8	492.7	489.0	493.1	509.3	515.5	521.3	529.3	520.9	515.1
16 TOTAL ASSETS⁷	5,819.4	6,276.1	6,224.3	6,287.3	6,298.2	6,349.1	6,444.2	6,511.3	6,617.2	6,570.0	6,527.6	6,528.3
LIABILITIES												
17 Deposits	3,859.7	4,101.8	4,087.5	4,103.3	4,140.3	4,196.3	4,195.4	4,247.2	4,327.8	4,271.5	4,276.0	4,246.3
18 Transaction	584.2	634.1	612.0	595.8	600.0	627.4	612.6	621.2	625.4	595.2	621.7	625.2
19 Nontransaction	3,275.6	3,467.7	3,475.6	3,507.4	3,540.3	3,568.9	3,582.8	3,626.0	3,702.4	3,676.3	3,654.2	3,621.1
20 Large time	542.0	572.7	578.9	584.4	582.1	580.2	593.5	589.4	594.0	584.8	578.0	577.8
21 Other	2,733.6	2,895.0	2,896.7	2,923.0	2,958.2	2,988.6	2,989.3	3,036.5	3,108.4	3,091.5	3,076.3	3,043.3
22 Borrowings	1,038.3	1,118.5	1,075.2	1,094.9	1,092.3	1,103.5	1,138.4	1,158.8	1,204.7	1,199.7	1,181.5	1,209.2
23 From banks in the U.S.	356.2	389.2	354.4	360.5	367.1	374.0	360.5	371.0	370.2	374.3	358.8	366.1
24 From others	682.1	729.3	720.8	734.4	725.1	729.5	777.9	787.8	834.5	825.4	822.7	843.1
25 Net due to related foreign offices	169.2	210.4	226.6	226.7	215.4	203.4	221.8	204.3	201.8	216.7	207.8	207.8
26 Other liabilities	291.4	346.3	347.6	360.2	348.6	352.2	375.4	384.1	372.8	366.5	345.7	357.4
27 TOTAL LIABILITIES	5,358.6	5,777.0	5,736.9	5,785.1	5,796.6	5,855.4	5,931.0	5,994.4	6,107.2	6,054.4	6,010.9	6,020.7
28 Residual (assets less liabilities) ⁸	460.8	499.1	487.4	502.2	501.6	493.7	513.2	516.9	510.0	515.6	516.7	507.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	2,660.7	2,866.7	2,863.9	2,910.4	2,907.6	2,927.9	3,003.1	3,036.4	3,108.8	3,085.3	3,045.2	3,064.0
2 Securities in bank credit	687.0	780.2	774.4	805.5	803.1	810.0	856.5	880.4	896.6	873.6	813.0	835.3
3 Treasury and Agency securities ²	403.3	458.3	461.0	479.7	476.4	493.2	520.0	536.0	541.2	522.4	472.3	499.4
3a Trading account	42.5	44.6	41.2	54.5	41.8	40.7	43.6	38.7	40.5	38.8	33.4	36.4
3b Investment account	360.8	413.7	419.8	425.3	434.5	452.5	476.4	497.3	500.7	483.5	438.9	463.0
4 Other securities	283.7	321.9	313.3	325.7	326.7	316.8	336.6	344.4	355.3	351.3	340.7	336.0
4a Trading account	148.2	164.9	160.0	172.6	171.6	161.5	183.4	188.0	186.9	182.0	170.7	164.2
4b Investment account	135.5	157.0	153.3	153.1	155.1	155.3	153.2	156.4	168.5	169.3	169.9	171.7
4c State and local government	27.3	29.5	29.4	29.6	30.1	30.9	31.3	32.2	32.3	32.6	32.4	32.4
4d Other	108.2	127.5	123.9	123.5	125.0	124.4	121.9	124.2	136.2	136.7	137.5	139.3
5 Loans and leases in bank credit ³	1,973.7	2,086.5	2,089.5	2,104.9	2,104.5	2,117.9	2,146.6	2,155.9	2,212.2	2,211.7	2,232.2	2,228.7
6 Commercial and industrial	512.4	490.8	487.9	482.9	479.1	476.7	468.4	461.3	466.1	463.0	461.9	462.6
7 Real estate	869.3	992.1	1,008.1	1,029.7	1,036.6	1,042.7	1,058.1	1,066.1	1,083.1	1,094.5	1,087.5	1,078.6
8 Revolving home equity	117.1	136.6	139.7	142.2	147.6	150.2	152.5	156.0	157.5	158.3	159.2	160.1
9 Other	752.2	855.5	868.4	887.5	888.9	892.6	905.5	910.1	925.6	936.2	928.3	918.5
10 Consumer	283.5	296.9	297.1	295.0	291.5	290.0	290.2	291.9	286.9	288.3	289.7	290.7
11 Security ⁴	77.0	71.8	63.5	64.9	64.0	64.2	82.5	80.9	77.3	74.2	95.7	98.6
11a Fed funds and RPs with broker/dealer	65.2	61.4	52.8	54.2	52.6	52.4	63.0	63.5	60.6	55.8	78.3	80.3
11b Other	11.9	10.4	10.6	10.7	11.4	11.8	19.5	17.4	16.7	18.5	17.4	18.3
12a State and local government	13.1	11.9	12.0	12.3	12.5	12.4	12.4	12.7	12.8	12.9	12.8	12.8
12b Agricultural	9.2	8.3	8.2	7.9	7.9	7.7	7.5	7.4	7.3	7.3	7.3	7.3
12c Fed funds and RPs with others	18.5	25.4	24.3	24.3	23.9	25.1	26.9	28.3	32.3	25.1	26.6	25.4
12d All other loans	69.6	74.6	75.6	75.2	76.7	87.8	89.1	96.8	136.1	136.2	140.7	143.0
12e Lease financing receivables	121.1	114.7	112.9	112.6	112.3	111.2	111.4	110.7	110.3	110.1	110.0	109.6
13 Interbank loans	175.6	190.8	164.5	160.4	170.2	169.2	169.0	163.2	160.1	155.3	167.1	167.1
13a Fed funds and RPs with banks	87.7	96.2	95.7	90.3	99.6	98.2	99.7	96.7	95.6	87.4	98.4	96.2
13b Other	87.9	94.5	68.8	70.1	70.6	71.1	69.3	66.5	64.5	68.0	68.7	70.9
14 Cash assets ⁵	146.9	149.9	149.5	150.8	148.0	135.5	132.6	141.3	137.9	141.9	136.6	151.7
15 Other assets ⁶	315.6	335.3	331.3	351.6	344.4	344.1	354.1	359.4	348.2	361.0	360.6	364.7
16 TOTAL ASSETS ⁷	3,254.6	3,498.7	3,464.5	3,528.4	3,525.2	3,532.9	3,614.7	3,656.1	3,711.1	3,700.2	3,665.8	3,704.0

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

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

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
LIABILITIES												
17 Deposits	1,851.8	1,973.9	1,983.8	1,984.5	2,003.3	2,027.7	2,034.5	2,063.6	2,101.2	2,063.1	2,080.5	2,077.5
18 Transaction	293.7	291.0	288.2	290.3	290.6	295.7	296.8	299.6	283.1	280.5	300.6	317.6
19 Nontransaction	1,558.2	1,682.9	1,695.6	1,694.2	1,712.7	1,732.0	1,737.7	1,764.0	1,818.1	1,782.7	1,779.8	1,759.9
20 Large time	244.9	262.5	270.8	273.5	268.9	267.0	278.9	270.9	279.5	267.1	262.1	262.8
21 Other	1,313.2	1,420.4	1,424.7	1,420.7	1,443.8	1,465.0	1,458.8	1,493.0	1,538.6	1,515.5	1,517.7	1,497.1
22 Borrowings	707.2	731.1	655.7	682.8	689.1	686.9	712.2	734.8	782.1	777.5	760.0	780.3
23 From banks in the U.S.	243.0	249.6	193.8	196.4	204.9	209.1	200.4	213.4	211.5	219.8	205.6	207.5
24 From others	464.2	481.5	461.9	486.4	484.2	477.8	511.7	521.4	570.7	557.7	554.4	572.8
25 Net due to related foreign offices	158.3	193.6	210.0	210.0	208.8	199.2	210.2	193.3	192.2	212.1	204.0	201.9
26 Other liabilities	229.5	276.5	274.6	278.7	274.0	283.8	293.3	301.6	292.6	293.0	268.6	281.1
27 TOTAL LIABILITIES	2,946.9	3,175.2	3,124.1	3,156.0	3,175.2	3,197.6	3,250.1	3,293.2	3,368.1	3,345.7	3,313.1	3,340.8
28 Residual (assets less liabilities) ⁸	307.7	323.5	340.5	372.4	350.0	335.3	364.5	362.9	342.9	354.5	352.7	363.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	2,662.8	2,879.1	2,871.2	2,912.5	2,901.5	2,924.4	3,004.1	3,038.6	3,112.9	3,079.2	3,032.8	3,041.6
2 Securities in bank credit	682.6	785.3	783.0	813.8	805.4	806.4	855.1	874.7	885.3	861.0	798.3	818.6
3 Treasury and Agency securities ²	400.1	461.0	464.1	485.2	478.6	491.6	518.8	531.7	534.0	517.1	465.2	491.0
3a Trading account	42.2	44.9	41.5	55.1	42.1	40.6	43.5	38.4	40.0	38.4	32.9	35.8
3b Investment account	357.9	416.1	422.5	430.1	436.6	451.0	475.2	493.3	494.0	478.6	432.3	455.2
3c Mortgage-backed	279.5	319.0	325.1	331.3	334.5	354.3	380.2	389.4	388.4	380.6	338.0	360.9
3d Other	78.5	97.1	97.5	98.8	102.0	96.7	95.0	103.9	105.6	98.0	94.3	94.3
3e 1 year or less	14.8	24.1	21.3	22.9	24.4	24.6	23.2	24.3	25.3	24.5	23.8	24.3
3f Between 1 and 5 years	50.3	56.6	58.6	57.4	57.4	55.2	55.2	57.3	56.0	51.4	50.3	51.2
3g More than 5 years	13.3	16.4	17.5	18.6	20.3	16.9	16.7	22.3	24.3	22.0	20.2	18.8
4 Other securities	282.5	324.3	318.9	328.5	326.8	314.8	336.3	343.0	351.3	343.9	333.1	327.6
4a Trading account	147.5	166.1	162.9	174.1	171.7	160.5	183.2	187.3	184.8	178.2	167.0	160.2
4b Investment account	134.9	158.1	156.0	154.4	155.1	154.3	153.1	155.7	166.6	165.8	166.2	167.5
4c State and local government	27.2	29.7	30.0	29.8	30.1	30.7	31.3	32.1	31.9	31.9	31.7	31.6
4d Other	107.7	128.4	126.1	124.6	125.0	123.6	121.8	123.7	134.7	133.8	134.5	135.9
5 Loans and leases in bank credit ³	1,980.2	2,093.9	2,088.2	2,098.7	2,096.0	2,118.1	2,149.0	2,163.9	2,227.5	2,218.2	2,234.5	2,223.0
6 Commercial and industrial	514.9	488.2	483.4	480.9	479.1	479.3	471.5	463.6	470.7	465.6	463.1	462.7
7 Real estate	871.2	993.4	1,007.0	1,025.5	1,029.7	1,040.9	1,062.4	1,068.5	1,084.5	1,096.2	1,088.8	1,076.9
8 Revolving home equity	117.8	135.8	138.9	142.5	146.0	150.1	153.7	156.9	158.1	158.8	159.7	160.5
9a Other residential	436.1	535.7	545.3	560.1	560.7	569.5	588.2	591.4	606.7	620.9	611.8	599.2
9b Commercial	317.3	321.9	322.8	322.8	323.0	321.2	320.6	320.2	319.7	316.5	317.2	317.2
10 Consumer	283.6	299.4	301.9	298.2	292.1	290.6	291.1	292.0	286.2	286.5	287.7	288.7
10a Credit cards and related plans	112.5	117.3	115.3	109.7	105.9	103.5	103.8	104.8	99.7	99.3	100.0	100.6
10b Other	171.1	182.1	186.6	188.5	186.2	187.1	187.3	187.2	186.6	187.2	187.7	188.1
11 Security ⁴	78.1	75.7	63.0	63.9	63.5	62.9	77.3	82.0	77.7	72.8	94.4	96.6
11a Fed funds and RPs with broker/dealer	66.1	64.8	52.5	53.3	52.2	51.3	59.0	64.4	60.9	54.6	77.3	78.6
11b Other	12.0	10.9	10.6	10.6	11.3	11.6	18.3	17.6	16.8	18.1	17.2	17.9
12a State and local government	13.1	11.9	12.0	12.3	12.5	12.4	12.4	12.7	12.8	12.9	12.8	12.8
12b Agricultural	9.4	8.2	8.2	7.8	7.8	7.7	7.6	7.5	7.4	7.4	7.4	7.4
12c Fed funds and RPs with others	18.5	25.4	24.3	24.3	23.9	25.1	26.9	28.3	32.3	25.1	26.6	25.4
12d All other loans	70.8	76.6	73.7	71.9	74.5	87.6	88.5	98.9	145.8	142.0	144.1	143.6
12e Lease financing receivables	120.7	115.0	114.6	113.9	113.0	111.6	111.4	110.3	110.1	109.8	109.6	108.9
13 Interbank loans	179.8	195.3	167.6	158.6	170.2	172.6	169.8	167.4	173.6	156.9	168.0	162.6
13a Fed funds and RPs with banks	89.6	98.4	97.5	89.3	99.7	100.1	100.2	99.2	103.6	88.3	99.0	93.7
13b Other	90.2	96.8	70.2	69.3	70.6	72.5	69.6	68.3	69.9	68.7	69.1	69.0
14 Cash assets ⁵	142.7	161.5	158.3	150.8	143.1	138.3	131.7	136.9	146.4	138.2	134.0	138.8
15 Other assets ⁶	312.2	339.1	333.8	348.5	342.7	343.7	351.9	355.4	353.2	363.4	361.0	360.6
16 TOTAL ASSETS ⁷	3,253.1	3,531.1	3,486.4	3,525.2	3,512.3	3,535.0	3,613.1	3,654.1	3,742.1	3,694.4	3,652.2	3,660.2

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

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

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
LIABILITIES												
17 Deposits	1,852.2	1,990.4	1,984.7	1,988.5	2,001.4	2,035.1	2,030.1	2,064.0	2,122.4	2,073.2	2,078.5	2,051.2
18 Transaction	291.2	311.4	297.0	286.0	286.2	301.9	292.5	296.8	300.3	278.2	296.0	300.2
19 Nontransaction	1,561.0	1,679.0	1,687.7	1,702.5	1,715.2	1,733.3	1,737.6	1,767.2	1,822.1	1,795.0	1,782.5	1,751.0
20 Large time	244.5	265.3	272.1	274.4	267.4	265.2	277.1	270.5	276.5	266.6	260.7	260.6
21 Other	1,316.5	1,413.7	1,415.6	1,428.1	1,447.7	1,468.1	1,460.5	1,496.7	1,545.6	1,528.4	1,521.8	1,490.5
22 Borrowings	706.4	730.2	668.8	685.0	685.5	691.1	717.9	733.8	780.6	773.8	755.8	772.8
23 From banks in the U.S.	241.4	251.3	198.3	199.9	208.3	213.2	202.8	211.6	209.4	217.8	202.8	202.8
24 From others	465.0	478.9	470.4	485.1	477.2	477.9	515.1	522.3	571.2	556.0	553.0	570.0
25 Net due to related foreign offices	157.5	198.0	211.5	214.2	204.7	190.6	209.3	192.2	189.8	203.2	196.7	196.7
26 Other liabilities	228.3	282.4	276.6	284.1	268.7	271.6	292.2	299.9	289.4	281.3	259.3	274.1
27 TOTAL LIABILITIES	2,944.4	3,200.9	3,141.6	3,171.8	3,160.2	3,188.3	3,249.6	3,290.1	3,382.2	3,331.4	3,290.4	3,294.8
28 Residual (assets less liabilities) ⁸	308.7	330.2	344.9	353.4	352.0	346.7	363.5	364.0	359.9	363.0	361.8	365.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	2,263.1	2,384.5	2,390.1	2,407.5	2,423.9	2,444.1	2,454.6	2,473.2	2,467.5	2,487.6	2,494.4	2,508.7
2 Securities in bank credit	636.7	669.0	667.4	669.4	679.1	690.5	689.6	688.2	686.6	693.1	694.4	702.7
3 Treasury and Agency securities ²	429.5	461.9	459.8	462.8	472.9	485.4	484.6	486.3	483.8	489.1	488.5	497.5
4 Other securities	207.2	207.0	207.7	206.5	206.2	205.0	205.0	201.9	202.8	204.0	205.9	205.2
5 Loans and leases in bank credit ³	1,626.4	1,715.5	1,722.7	1,738.2	1,744.7	1,753.7	1,765.0	1,785.0	1,780.9	1,794.5	1,800.0	1,805.9
6 Commercial and industrial	285.5	296.1	295.6	297.4	298.1	297.8	297.5	298.0	296.7	297.7	299.0	300.1
7 Real estate	952.0	1,016.0	1,018.3	1,029.9	1,037.5	1,048.7	1,056.2	1,071.1	1,072.1	1,081.9	1,082.9	1,086.2
8 Revolving home equity	68.1	76.7	77.8	80.5	82.8	84.6	85.9	88.8	89.2	90.0	88.4	89.0
9 Other	883.9	939.3	940.4	949.4	954.7	964.1	970.4	982.3	982.9	991.9	994.5	997.2
10 Consumer	284.1	291.2	294.8	296.7	295.3	293.8	297.7	300.6	298.5	300.4	302.2	304.2
11 Security ⁴	6.6	7.5	8.0	8.2	8.2	8.2	8.7	9.2	8.9	9.1	9.2	8.8
12 Other loans and leases	98.2	104.6	105.9	105.9	105.6	105.2	104.9	106.1	104.7	105.5	106.8	106.6
13 Interbank loans	86.8	107.6	114.7	117.6	116.6	113.9	125.0	128.7	123.3	120.7	127.5	121.9
14 Cash assets ⁵	114.6	122.5	124.1	128.8	131.7	133.8	132.9	134.0	131.0	131.6	138.2	142.8
15 Other assets ⁶	138.8	141.1	141.0	144.1	146.2	149.4	157.4	160.1	168.0	165.9	159.9	154.6
16 TOTAL ASSETS⁷	2,572.8	2,723.6	2,738.1	2,766.7	2,787.4	2,810.3	2,838.8	2,864.7	2,858.5	2,874.5	2,888.6	2,896.3
LIABILITIES												
17 Deposits	2,016.3	2,088.0	2,096.6	2,108.0	2,133.9	2,149.4	2,173.4	2,192.7	2,198.1	2,197.9	2,210.9	2,222.2
18 Transaction	295.0	311.1	310.0	313.2	317.4	325.2	325.6	326.7	315.9	314.6	329.2	334.3
19 Nontransaction	1,721.4	1,776.9	1,786.6	1,794.8	1,816.5	1,824.2	1,847.8	1,866.0	1,882.1	1,883.3	1,881.7	1,887.9
20 Large time	297.5	307.4	306.7	310.0	314.7	315.1	316.4	318.9	317.5	318.2	317.3	317.2
21 Other	1,423.9	1,469.5	1,479.9	1,484.8	1,501.8	1,509.1	1,531.4	1,547.1	1,564.7	1,565.1	1,564.5	1,570.7
22 Borrowings	331.9	388.3	406.5	409.9	406.8	412.5	420.5	425.0	424.1	426.0	425.7	436.4
23 From banks in the U.S.	114.8	137.9	156.0	160.6	158.9	160.8	157.7	159.4	160.8	156.5	156.0	163.3
24 From others	217.1	250.4	250.4	249.3	247.9	251.7	262.8	265.6	263.3	269.5	269.7	273.1
25 Net due to related foreign offices	11.7	12.4	15.1	12.6	10.7	12.8	12.4	12.0	12.0	13.5	11.1	11.1
26 Other liabilities	63.1	63.9	71.0	76.1	79.9	80.6	83.1	84.2	83.4	85.3	86.3	83.3
27 TOTAL LIABILITIES	2,423.0	2,552.6	2,589.1	2,606.6	2,631.3	2,655.4	2,689.4	2,713.8	2,717.6	2,722.6	2,734.0	2,753.0
28 Residual (assets less liabilities) ⁸	149.8	171.0	149.0	160.1	156.0	155.0	149.4	150.9	140.9	152.0	154.6	143.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	2,260.8	2,396.0	2,392.1	2,404.4	2,420.6	2,442.3	2,453.0	2,470.9	2,475.6	2,484.4	2,490.1	2,499.0
2 Securities in bank credit	636.3	670.5	669.2	670.2	681.8	691.9	688.8	687.8	687.1	692.1	692.6	700.1
3 Treasury and Agency securities ²	429.1	463.5	461.5	463.7	475.6	486.9	483.8	485.8	484.3	488.2	486.7	494.9
4 Other securities	207.2	207.0	207.7	206.5	206.2	205.0	205.0	201.9	202.8	204.0	205.9	205.2
5 Loans and leases in bank credit ³	1,624.5	1,725.5	1,722.9	1,734.2	1,738.8	1,750.4	1,764.2	1,783.1	1,788.5	1,792.3	1,797.5	1,798.9
6 Commercial and industrial	287.7	296.0	294.2	296.0	298.0	300.0	300.0	300.2	301.1	300.0	300.2	299.9
7 Real estate	951.0	1,019.3	1,019.8	1,029.9	1,035.4	1,046.9	1,055.7	1,069.9	1,074.3	1,079.9	1,081.6	1,083.1
8 Revolving home equity	68.1	77.2	78.1	80.5	82.5	84.4	85.9	88.7	89.4	89.7	88.0	88.2
9 Other	882.9	942.2	941.7	949.4	952.9	962.6	969.8	981.2	984.9	990.2	993.6	994.9
10 Consumer	280.3	297.5	297.7	296.7	292.5	290.4	295.6	297.1	297.1	295.6	298.6	300.4
10a Credit cards and related plans	108.2	121.2	118.7	116.1	113.8	111.7	116.6	116.6	116.2	114.7	117.4	119.0
10b Other	172.1	176.3	178.9	180.6	178.7	178.7	178.9	180.5	180.9	181.0	181.2	181.4
11 Security ⁴	6.5	7.7	7.6	8.1	8.4	8.4	8.5	9.1	9.0	9.3	9.1	8.5
12 Other loans and leases	99.0	105.0	103.6	103.5	104.4	104.7	104.4	106.7	107.0	107.4	108.1	107.0
13 Interbank loans	84.5	110.1	108.3	116.6	123.0	121.7	119.9	125.6	122.3	123.1	122.1	111.5
14 Cash assets ⁵	112.8	129.8	128.3	128.4	127.0	131.5	131.8	131.8	140.4	133.5	134.8	134.5
15 Other assets ⁶	138.8	141.1	141.0	144.1	146.2	149.4	157.4	160.1	168.0	165.9	159.9	154.6
16 TOTAL ASSETS ⁷	2,566.3	2,745.0	2,737.9	2,762.1	2,785.9	2,814.1	2,831.1	2,857.2	2,875.1	2,875.7	2,875.4	2,868.1
LIABILITIES												
17 Deposits	2,007.5	2,111.4	2,102.8	2,114.8	2,138.9	2,161.1	2,165.3	2,183.1	2,205.4	2,198.3	2,197.4	2,195.1
18 Transaction	293.0	322.7	314.9	309.9	313.8	325.5	320.1	324.4	325.2	317.0	325.7	325.0
19 Nontransaction	1,714.5	1,788.7	1,787.9	1,804.9	1,825.1	1,835.6	1,845.2	1,858.7	1,880.2	1,881.4	1,871.7	1,870.1
20 Large time	297.5	307.4	306.7	310.0	314.7	315.1	316.4	318.9	317.5	318.2	317.3	317.2
21 Other	1,417.1	1,481.3	1,481.1	1,494.9	1,510.5	1,520.5	1,528.8	1,539.8	1,562.7	1,563.2	1,554.5	1,552.9
22 Borrowings	331.9	388.3	406.5	409.9	406.8	412.5	420.5	425.0	424.1	426.0	425.7	436.4
23 From banks in the U.S.	114.8	137.9	156.0	160.6	158.9	160.8	157.7	159.4	160.8	156.5	156.0	163.3
24 From others	217.1	250.4	250.4	249.3	247.9	251.7	262.8	265.6	263.3	269.5	269.7	273.1
25 Net due to related foreign offices	11.7	12.4	15.1	12.6	10.7	12.8	12.4	12.0	12.0	13.5	11.1	11.1
26 Other liabilities	63.1	63.9	71.0	76.1	79.9	80.6	83.1	84.2	83.4	85.3	86.3	83.3
27 TOTAL LIABILITIES	2,414.2	2,576.0	2,595.4	2,613.3	2,636.3	2,667.1	2,681.4	2,704.3	2,724.9	2,723.0	2,720.5	2,725.9
28 Residual (assets less liabilities) ⁸	152.2	169.0	142.5	148.8	149.6	147.0	149.7	152.9	150.1	152.6	154.9	142.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	603.5	641.5	633.6	646.7	663.6	654.7	668.3	668.8	653.6	650.3	649.6	641.4
2 Securities in bank credit	236.0	267.2	268.5	279.1	284.0	277.5	288.8	287.9	273.0	270.1	267.5	265.6
3 Treasury and Agency securities ²	76.0	107.5	109.4	116.4	122.6	125.4	130.9	129.1	120.2	120.3	120.3	120.4
4 Other securities	160.0	159.7	159.1	162.7	161.3	152.1	158.0	158.8	152.7	149.8	147.2	145.2
5 Loans and leases in bank credit ³	367.6	374.3	365.1	367.6	379.7	377.2	379.4	381.0	380.7	380.2	382.1	375.8
6 Commercial and industrial	192.1	178.4	177.2	174.1	171.7	172.1	169.9	162.4	162.1	163.0	162.8	161.0
7 Real estate	18.4	19.5	19.7	19.7	19.8	19.0	19.2	19.2	19.2	19.1	19.1	19.0
11 Security ⁴	85.9	110.1	103.4	108.1	121.4	118.0	118.5	121.2	118.9	117.5	120.6	116.4
12 Other loans and leases	71.1	66.3	64.8	65.6	66.7	68.1	71.8	78.2	80.4	80.6	79.6	79.3
13 Interbank loans	20.2	30.0	28.1	27.0	27.2	22.5	24.7	30.8	30.9	32.8	32.2	34.5
14 Cash assets ⁵	46.9	44.6	40.1	38.7	43.8	50.1	52.2	56.2	57.0	56.9	57.0	55.8
15 Other assets ⁶	27.3	31.6	34.6	35.1	31.1	35.0	41.8	45.2	42.4	40.1	42.7	43.3
16 TOTAL ASSETS⁷	697.6	747.3	735.9	747.1	765.3	761.8	786.4	800.5	783.5	779.7	781.1	774.4
LIABILITIES												
17 Deposits	505.4	425.5	426.6	442.9	448.4	436.4	438.7	450.6	451.0	460.8	462.7	464.3
18 Transaction	10.4	9.2	9.7	10.3	11.5	11.3	11.0	11.6	12.5	11.1	11.8	11.2
19 Nontransaction	495.0	416.4	416.8	432.6	436.9	425.1	427.7	439.0	438.5	449.7	450.8	453.1
22 Borrowings	193.0	282.7	273.6	274.7	293.4	298.7	307.1	318.9	310.8	297.0	304.7	294.1
23 From banks in the U.S.	20.7	30.0	31.0	31.1	33.7	27.5	31.6	35.2	40.1	34.8	41.0	34.2
24 From others	172.2	252.7	242.6	243.6	259.7	271.2	275.5	283.8	270.7	262.2	263.7	259.9
25 Net due to related foreign offices	-86.7	-60.1	-70.4	-78.4	-83.8	-72.8	-77.8	-81.9	-83.5	-77.7	-83.9	-86.3
26 Other liabilities	84.2	96.9	95.8	99.9	95.4	91.2	105.5	110.0	110.3	103.0	102.5	102.8
27 TOTAL LIABILITIES	695.8	745.1	725.6	739.0	753.4	753.4	773.5	797.5	788.6	783.1	785.9	775.0
28 Residual (assets less liabilities) ⁸	1.8	2.2	10.3	8.1	11.9	8.4	12.9	3.0	-5.1	-3.3	-4.8	-0.6

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

Not seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
ASSETS												
1 Bank credit	600.8	651.5	641.3	651.1	661.8	654.5	663.6	665.4	650.8	640.3	643.9	632.5
2 Securities in bank credit	236.0	267.2	268.5	279.1	284.0	277.5	288.8	287.9	273.0	270.1	267.5	265.6
3 Treasury and Agency securities ²	76.0	107.5	109.4	116.4	122.6	125.4	130.9	129.1	120.2	120.3	120.3	120.4
3a Trading account	10.4	30.6	32.6	36.4	37.2	39.7	43.0	42.9	36.6	37.0	41.5	42.6
3b Investment account	65.5	76.9	76.8	80.0	85.5	85.7	87.9	86.2	83.6	83.3	78.8	77.8
4 Other securities	160.0	159.7	159.1	162.7	161.3	152.1	158.0	158.8	152.7	149.8	147.2	145.2
4a Trading account	104.5	101.2	101.9	102.0	101.7	97.9	105.1	105.6	100.3	97.9	95.9	94.0
4b Investment account	55.5	58.4	57.2	60.7	59.7	54.2	52.9	53.2	52.4	51.9	51.3	51.3
5 Loans and leases in bank credit ³	364.9	384.3	372.8	372.0	377.9	377.0	374.7	377.5	377.9	370.2	376.3	366.9
6 Commercial and industrial	191.5	179.8	177.3	175.6	173.2	171.1	168.1	161.9	162.6	162.1	162.1	159.9
7 Real estate	18.4	19.5	19.7	19.7	19.8	19.0	19.2	19.2	19.2	19.1	19.1	19.0
11 Security ⁴	84.2	116.7	110.4	111.0	117.3	118.3	116.2	118.7	115.9	109.7	116.8	111.1
12 Other loans and leases	70.7	68.3	65.5	65.7	67.6	68.6	71.3	77.8	80.2	79.4	78.3	77.0
13 Interbank loans	20.2	30.0	28.1	27.0	27.2	22.5	24.7	30.8	30.9	32.8	32.2	34.5
14 Cash assets ⁵	44.7	47.8	43.1	39.7	42.6	47.9	50.5	53.5	54.3	53.7	53.8	52.5
15 Other assets ⁶	26.2	32.5	35.7	35.6	31.8	34.9	41.9	43.4	40.1	38.5	41.5	41.6
16 TOTAL ASSETS⁷	691.6	761.5	747.9	753.0	763.1	759.3	780.2	792.6	775.7	764.9	771.0	760.6
LIABILITIES												
17 Deposits	503.3	436.4	442.7	453.0	452.5	442.4	444.1	448.7	442.7	449.1	453.0	454.7
18 Transaction	10.1	10.0	10.0	10.3	11.1	10.7	10.6	11.3	12.9	11.1	11.8	11.0
19 Nontransaction	493.2	426.4	432.7	442.8	441.3	431.7	433.6	437.5	429.8	438.0	441.3	443.7
22 Borrowings	193.0	282.7	273.6	274.7	293.4	298.7	307.1	318.9	310.8	297.0	304.7	294.1
23 From banks in the U.S.	20.7	30.0	31.0	31.1	33.7	27.5	31.6	35.2	40.1	34.8	41.0	34.2
24 From others	172.2	252.7	242.6	243.6	259.7	271.2	275.5	283.8	270.7	262.2	263.7	259.9
25 Net due to related foreign offices	-89.0	-58.4	-67.8	-77.3	-81.5	-73.3	-77.5	-83.7	-86.3	-81.7	-87.2	-89.3
26 Other liabilities	83.0	98.0	97.4	100.7	97.0	90.9	105.8	108.4	107.8	99.9	99.9	100.5
27 TOTAL LIABILITIES	690.3	758.7	746.0	751.1	761.3	758.7	779.6	792.3	775.1	764.3	770.4	760.0
28 Residual (assets less liabilities) ⁸	1.3	2.7	1.9	1.9	1.8	0.6	0.6	0.3	0.6	0.6	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 1, 2003

Account	2002	2002	2003	2003	2003	2003	2003	2003	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 2	Jul 9	Jul 16	Jul 23
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	92.9	112.5	107.6	116.8	115.1	105.7	128.1	135.1	127.1	121.1	112.8	103.9
30 Reval. losses on off-bal. sheet items ⁹	75.7	93.8	86.2	94.9	91.3	81.4	105.1	109.9	98.4	93.9	84.7	75.4
31 Mortgage-backed securities ¹⁰	314.8	365.2	370.9	376.9	381.4	400.8	427.1	436.7	436.5	429.2	385.9	409.0
31a Pass-through	225.3	266.0	271.6	276.9	276.2	288.5	314.2	324.7	324.6	317.3	277.5	301.1
31b CMO, REMIC, and other	89.6	99.2	99.3	100.0	105.1	112.2	112.9	111.9	111.9	111.9	108.4	107.9
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	6.7	10.7	11.8	11.7	11.7	10.6	12.1	14.1	11.9	10.1	8.6	6.3
33 Offshore credit to U.S. residents ¹²	19.6	18.7	18.3	18.2	18.2	17.5	17.3	16.6	15.8	15.2	15.4	15.4
34 Securitized consumer loans ¹³	141.1	150.1	149.7	150.6	152.5	154.2	155.0	156.7	159.9	160.9	160.7	160.5
34a Credit cards and related plans	126.9	133.2	132.2	134.8	136.7	138.7	139.4	140.6	144.0	144.0	143.9	143.8
34b Other	14.2	16.9	17.5	15.8	15.8	15.5	15.5	16.1	15.9	16.9	16.8	16.7
35 Securitized business loans ¹³	16.9	17.2	16.9	17.2	16.8	16.5	17.0	16.5	15.2	15.2	14.6	14.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	295.7	309.2	308.7	314.5	325.7	335.6	334.3	332.1	328.3	328.2	323.8	328.7
34 Securitized consumer loans ¹³	207.3	201.3	205.4	204.2	202.8	205.2	205.0	205.0	202.0	202.6	201.7	201.7
34a Credit cards and related plans	200.3	192.5	197.0	195.8	194.3	196.9	196.8	196.9	193.9	194.5	193.6	193.6
34b Other	7.0	8.7	8.5	8.4	8.5	8.3	8.2	8.1	8.1	8.1	8.1	8.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	55.3	64.1	67.0	67.1	65.4	64.9	73.5	72.6	68.3	66.5	65.9	64.6
30 Reval. losses on off-bal. sheet items ⁹	49.3	60.1	63.0	64.9	63.6	62.4	72.6	72.6	68.6	66.2	64.8	63.7
35 Securitized business loans ¹³	9.9	6.8	5.6	4.6	4.1	3.3	3.0	2.5	1.6	1.6	1.6	1.6

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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