

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 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	5,578.4	5,883.8	5,960.9	5,991.7	6,023.0	6,124.8	6,179.7	6,219.2	6,221.1	6,231.2	6,237.8	6,218.7
2 Securities in bank credit	1,591.8	1,710.3	1,753.9	1,766.2	1,777.8	1,834.9	1,856.8	1,810.6	1,804.9	1,814.4	1,794.2	1,757.8
3 Treasury and Agency securities ²	917.5	1,030.4	1,059.2	1,072.3	1,104.9	1,136.3	1,152.5	1,115.7	1,118.3	1,122.3	1,107.7	1,063.6
4 Other securities	674.3	679.9	694.8	693.9	672.9	698.5	704.3	694.9	686.6	692.0	686.5	694.2
5 Loans and leases in bank credit ³	3,986.6	4,173.5	4,207.0	4,225.5	4,245.2	4,289.9	4,322.9	4,408.6	4,416.2	4,416.8	4,443.5	4,460.9
6 Commercial and industrial	978.7	960.8	954.5	948.9	947.0	936.8	923.2	926.3	927.8	924.2	918.7	916.6
7 Real estate	1,871.7	2,046.1	2,079.3	2,094.4	2,110.4	2,133.1	2,155.7	2,193.6	2,185.0	2,204.8	2,242.0	2,238.4
8 Revolving home equity	192.3	217.6	222.7	230.5	234.8	238.4	244.8	248.9	249.3	250.5	251.5	252.6
9 Other	1,679.3	1,828.5	1,856.6	1,863.9	1,875.6	1,894.6	1,910.8	1,944.7	1,935.7	1,954.3	1,990.5	1,985.7
10 Consumer	564.0	591.8	591.7	586.9	583.8	587.8	592.5	592.5	595.1	596.1	592.9	597.3
11 Security ⁴	178.0	174.8	181.3	193.6	190.4	209.7	211.2	213.7	223.8	207.6	209.5	224.8
12 Other loans and leases	394.2	400.0	400.1	401.7	413.6	422.5	440.3	482.5	484.4	484.1	480.4	484.0
13 Interbank loans	286.6	307.3	305.0	313.7	305.5	318.8	322.9	323.8	324.1	335.3	336.1	337.1
14 Cash assets ⁵	311.4	313.7	318.3	323.5	319.5	317.6	331.4	337.0	347.1	342.5	332.6	338.1
15 Other assets ⁶	487.8	511.9	536.0	526.5	533.4	555.4	563.8	570.5	571.1	581.5	596.7	595.8
16 TOTAL ASSETS ⁷	6,589.3	6,939.9	7,043.5	7,079.0	7,106.2	7,241.0	7,322.0	7,375.0	7,387.8	7,415.0	7,427.4	7,413.0
LIABILITIES												
17 Deposits	4,414.4	4,506.9	4,535.4	4,585.7	4,613.5	4,646.6	4,706.8	4,753.5	4,752.5	4,779.5	4,802.2	4,832.6
18 Transaction	612.9	608.0	613.7	619.4	632.2	633.4	637.9	653.8	674.1	709.4	624.3	645.7
19 Nontransaction	3,801.5	3,899.0	3,921.6	3,966.3	3,981.3	4,013.2	4,068.9	4,099.7	4,078.4	4,070.1	4,177.9	4,186.9
20 Large time	1,045.3	979.4	995.2	1,001.6	985.4	999.1	1,002.5	1,020.0	1,016.1	1,030.5	1,039.3	1,042.3
21 Other	2,756.2	2,919.6	2,926.4	2,964.7	2,995.9	3,014.1	3,066.4	3,079.7	3,062.2	3,039.6	3,138.6	3,144.5
22 Borrowings	1,228.5	1,336.8	1,368.4	1,390.0	1,397.1	1,438.8	1,478.3	1,514.4	1,512.3	1,541.6	1,566.5	1,534.5
23 From banks in the U.S.	384.3	380.8	388.1	397.3	397.4	389.8	408.1	410.1	404.5	418.9	426.6	413.8
24 From others	844.1	956.0	980.3	992.7	999.7	1,049.0	1,070.3	1,104.3	1,107.8	1,122.7	1,139.9	1,120.7
25 Net due to related foreign offices	93.0	154.8	144.2	135.7	139.3	146.4	126.4	142.7	151.3	143.0	120.2	110.0
26 Other liabilities	408.3	442.4	455.7	450.5	457.0	481.5	493.3	462.3	449.5	461.3	452.3	456.3
27 TOTAL LIABILITIES	6,144.3	6,440.9	6,503.7	6,561.9	6,606.9	6,713.3	6,804.8	6,872.9	6,865.5	6,925.5	6,941.2	6,933.4
28 Residual (assets less liabilities) ⁸	445.1	498.9	539.8	517.1	499.3	527.6	517.2	502.1	522.3	489.5	486.2	479.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	5,555.7	5,900.8	5,964.2	5,980.5	6,017.6	6,119.5	6,176.2	6,194.4	6,180.2	6,204.1	6,220.0	6,198.6
2 Securities in bank credit	1,578.8	1,720.7	1,763.1	1,771.2	1,775.7	1,832.6	1,850.7	1,795.4	1,785.6	1,800.7	1,785.9	1,748.1
3 Treasury and Agency securities ²	910.8	1,035.2	1,065.5	1,077.3	1,104.8	1,134.3	1,147.8	1,107.6	1,107.3	1,115.2	1,103.5	1,057.9
4 Other securities	668.0	685.5	697.6	693.9	670.9	698.3	702.9	687.8	678.3	685.5	682.4	690.2
5 Loans and leases in bank credit ³	3,976.9	4,180.1	4,201.2	4,209.3	4,241.9	4,286.9	4,325.5	4,399.1	4,394.6	4,403.5	4,434.2	4,450.5
6 Commercial and industrial	979.7	954.9	952.5	950.2	950.8	940.5	927.2	927.4	926.5	922.2	917.7	913.3
7 Real estate	1,870.2	2,046.5	2,075.1	2,085.4	2,106.8	2,136.9	2,156.9	2,192.0	2,180.3	2,202.0	2,240.5	2,240.8
8 Revolving home equity	192.3	217.0	223.0	228.4	234.5	239.6	245.7	248.9	248.9	250.5	251.1	252.7
9 Other	1,677.9	1,829.5	1,852.1	1,857.0	1,872.3	1,897.3	1,911.3	1,943.1	1,931.3	1,951.4	1,989.4	1,988.1
10 Consumer	558.5	599.5	594.9	584.6	581.0	586.7	589.1	586.9	589.2	591.0	586.5	592.5
10a Credit cards and related plans	215.0	234.0	225.8	219.6	215.3	220.5	221.5	218.0	219.6	221.6	217.2	221.6
10b Other	343.5	365.5	369.1	364.9	365.8	366.2	367.7	368.9	369.7	369.4	369.3	371.0
11 Security ⁴	173.2	181.0	183.0	189.2	189.6	202.0	209.8	207.6	216.1	203.9	206.7	220.8
12 Other loans and leases	395.2	398.2	395.7	399.9	413.8	420.8	442.4	485.1	482.4	484.4	482.7	483.0
13 Interbank loans	282.5	304.0	302.2	320.2	316.6	314.5	324.1	319.1	309.3	326.5	335.5	332.4
14 Cash assets ⁵	301.4	329.7	318.8	312.7	317.7	314.0	322.2	326.3	322.8	331.6	317.5	315.8
15 Other assets ⁶	486.2	515.6	533.4	525.6	532.8	553.3	558.0	568.4	565.1	577.4	595.4	592.8
16 TOTAL ASSETS ⁷	6,550.9	6,973.4	7,041.7	7,062.4	7,109.5	7,225.4	7,304.6	7,332.9	7,302.0	7,364.4	7,392.5	7,362.7
LIABILITIES												
17 Deposits	4,384.9	4,530.3	4,556.3	4,592.8	4,638.7	4,639.6	4,695.9	4,723.9	4,689.3	4,735.9	4,776.4	4,783.9
18 Transaction	604.7	622.0	606.1	611.0	638.1	623.2	632.5	645.1	646.8	700.4	613.4	627.7
19 Nontransaction	3,780.2	3,908.2	3,950.2	3,981.8	4,000.6	4,016.4	4,063.4	4,078.8	4,042.4	4,035.5	4,163.0	4,156.2
20 Large time	1,033.1	996.0	1,005.8	1,004.3	989.8	1,002.8	1,000.7	1,008.8	1,004.8	1,020.1	1,025.9	1,025.5
21 Other	2,747.1	2,912.3	2,944.3	2,977.4	3,010.8	3,013.6	3,062.7	3,069.9	3,037.6	3,015.3	3,137.1	3,130.7
22 Borrowings	1,222.6	1,349.9	1,370.6	1,386.4	1,401.3	1,444.6	1,477.4	1,507.4	1,504.8	1,528.9	1,549.5	1,510.9
23 From banks in the U.S.	381.3	385.4	391.6	400.8	401.6	392.2	406.2	406.7	399.8	414.6	423.9	409.1
24 From others	841.3	964.5	979.0	985.6	999.7	1,052.4	1,071.2	1,100.7	1,105.0	1,114.3	1,125.5	1,101.8
25 Net due to related foreign offices	84.2	158.9	149.6	133.9	130.2	146.0	123.5	133.5	142.5	137.4	111.8	105.8
26 Other liabilities	399.7	446.1	462.0	446.7	444.5	480.7	490.1	452.4	440.6	455.5	443.9	451.6
27 TOTAL LIABILITIES	6,091.4	6,485.1	6,538.4	6,559.8	6,614.6	6,710.8	6,786.9	6,817.1	6,777.2	6,857.6	6,881.6	6,852.2
28 Residual (assets less liabilities) ⁸	459.5	488.4	503.2	502.6	495.0	514.5	517.6	515.7	524.8	506.8	510.9	510.5

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

Seasonally adjusted, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	4,965.1	5,250.2	5,314.2	5,328.1	5,368.4	5,456.5	5,510.8	5,573.9	5,579.9	5,591.1	5,608.8	5,588.4
2 Securities in bank credit	1,352.9	1,441.8	1,474.8	1,482.2	1,500.4	1,546.0	1,569.0	1,544.2	1,539.5	1,552.2	1,536.5	1,491.1
3 Treasury and Agency securities ²	841.2	921.0	942.7	949.7	979.5	1,005.4	1,023.4	996.3	998.2	1,004.6	994.3	949.9
4 Other securities	511.7	520.8	532.1	532.6	520.8	540.6	545.5	547.9	541.3	547.5	542.2	541.2
5 Loans and leases in bank credit ³	3,612.2	3,808.5	3,839.4	3,845.8	3,868.0	3,910.5	3,941.9	4,029.7	4,040.4	4,038.9	4,072.3	4,097.3
6 Commercial and industrial	787.8	783.6	780.3	777.2	774.9	766.8	760.8	764.6	766.8	763.9	761.3	760.5
7 Real estate	1,852.9	2,026.4	2,059.6	2,074.6	2,091.4	2,113.9	2,136.5	2,174.5	2,165.9	2,185.6	2,223.0	2,219.4
8 Revolving home equity	192.3	217.6	222.7	230.5	234.8	238.4	244.8	248.9	249.3	250.5	251.5	252.6
9 Other	1,660.5	1,808.8	1,836.9	1,844.1	1,856.6	1,875.5	1,891.7	1,925.6	1,916.6	1,935.1	1,971.5	1,966.7
10 Consumer	564.0	591.8	591.7	586.9	583.8	587.8	592.5	592.5	595.1	596.1	592.9	597.3
11 Security ⁴	86.4	71.5	73.2	72.2	72.4	91.2	90.0	95.6	107.5	89.5	94.9	109.9
12 Other loans and leases	321.1	335.2	334.5	335.0	345.5	350.7	362.1	402.6	405.1	403.8	400.2	410.3
13 Interbank loans	269.5	279.1	278.0	286.4	283.0	294.2	292.2	290.5	289.7	301.3	303.1	309.2
14 Cash assets ⁵	263.6	273.6	279.6	279.7	269.4	265.5	275.3	281.0	291.3	288.3	276.9	281.6
15 Other assets ⁶	460.2	477.3	500.9	495.5	498.4	513.8	518.6	526.6	527.0	532.9	548.5	539.5
16 TOTAL ASSETS⁷	5,883.9	6,203.9	6,296.5	6,313.7	6,344.4	6,454.7	6,521.5	6,597.0	6,612.8	6,638.5	6,662.0	6,642.5
LIABILITIES												
17 Deposits	3,913.7	4,080.4	4,092.5	4,137.2	4,177.1	4,207.8	4,256.2	4,290.5	4,288.1	4,312.7	4,332.9	4,362.4
18 Transaction	603.0	598.2	603.5	607.9	620.9	622.4	626.3	642.1	662.9	697.0	612.9	634.0
19 Nontransaction	3,310.6	3,482.2	3,489.0	3,529.3	3,556.3	3,585.5	3,630.0	3,648.4	3,625.2	3,615.7	3,720.0	3,728.3
20 Large time	557.7	577.6	583.5	583.6	582.1	595.4	589.9	585.6	579.1	593.2	601.1	601.4
21 Other	2,752.9	2,904.6	2,905.5	2,945.8	2,974.1	2,990.1	3,040.1	3,062.7	3,046.1	3,022.6	3,118.9	3,126.9
22 Borrowings	1,027.1	1,063.2	1,093.8	1,096.7	1,098.4	1,131.7	1,159.4	1,214.1	1,218.1	1,240.8	1,255.2	1,224.0
23 From banks in the U.S.	364.2	349.8	357.0	363.6	369.9	358.2	372.9	372.8	370.3	380.3	392.4	377.0
24 From others	662.9	713.3	736.7	733.0	728.5	773.5	786.5	841.3	847.9	860.5	862.8	847.0
25 Net due to related foreign offices	175.4	225.2	222.7	219.5	212.1	224.3	208.3	229.0	236.5	239.1	225.1	224.1
26 Other liabilities	316.9	346.6	355.8	355.0	365.8	376.2	383.3	358.2	347.2	354.4	349.8	343.1
27 TOTAL LIABILITIES	5,433.2	5,715.3	5,764.7	5,808.5	5,853.5	5,940.0	6,007.3	6,091.7	6,090.0	6,147.0	6,163.0	6,153.6
28 Residual (assets less liabilities) ⁸	450.7	488.6	531.7	505.2	490.9	514.7	514.2	505.2	522.8	491.5	498.9	488.9

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

Not seasonally adjusted, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	4,948.7	5,259.5	5,313.1	5,318.7	5,363.1	5,455.9	5,510.8	5,556.5	5,547.9	5,570.7	5,595.8	5,573.2
2 Securities in bank credit	1,339.9	1,452.2	1,484.0	1,487.3	1,498.2	1,543.8	1,562.8	1,528.9	1,520.2	1,538.5	1,528.2	1,481.4
3 Treasury and Agency securities ²	834.4	925.8	949.1	954.7	979.4	1,003.4	1,018.7	988.2	987.2	997.5	990.1	944.1
4 Other securities	505.4	526.4	534.9	532.6	518.8	540.3	544.1	540.8	532.9	541.0	538.0	537.3
5 Loans and leases in bank credit ³	3,608.8	3,807.3	3,829.2	3,831.4	3,864.9	3,912.1	3,948.0	4,027.6	4,027.7	4,032.2	4,067.6	4,091.8
6 Commercial and industrial	789.9	777.6	776.9	777.1	779.7	772.4	765.4	766.7	766.7	763.3	761.6	758.3
7 Real estate	1,851.4	2,026.8	2,055.4	2,065.6	2,087.8	2,117.7	2,137.8	2,172.9	2,161.2	2,182.8	2,221.5	2,221.8
8 Revolving home equity	192.3	217.0	223.0	228.4	234.5	239.6	245.7	248.9	248.9	250.5	251.1	252.7
9 Other	1,659.1	1,809.8	1,832.4	1,837.1	1,853.3	1,878.1	1,892.1	1,924.0	1,912.3	1,932.3	1,970.4	1,969.1
10 Consumer	558.5	599.5	594.9	584.6	581.0	586.7	589.1	586.9	589.2	591.0	586.5	592.5
10a Credit cards and related plans	215.0	234.0	225.8	219.6	215.3	220.5	221.5	218.0	219.6	221.6	217.2	221.6
10b Other	343.5	365.5	369.1	364.9	365.8	366.2	367.7	368.9	369.7	369.4	369.3	371.0
11 Security ⁴	85.3	70.7	72.0	71.9	71.2	85.8	91.1	94.3	105.1	88.8	93.7	108.2
12 Other loans and leases	323.6	332.7	329.9	332.3	345.2	349.5	364.6	406.8	405.5	406.3	404.3	410.9
13 Interbank loans	265.4	275.9	275.2	292.9	294.2	289.8	293.4	285.9	274.9	292.5	302.5	304.5
14 Cash assets ⁵	256.1	286.6	279.1	270.1	269.8	263.5	268.7	273.3	270.3	279.8	264.3	262.0
15 Other assets ⁶	459.6	479.8	497.8	493.8	497.9	511.6	514.6	526.0	522.8	530.2	548.1	537.7
16 TOTAL ASSETS ⁷	5,855.3	6,225.6	6,288.6	6,299.3	6,350.3	6,445.4	6,511.9	6,566.8	6,540.9	6,598.3	6,635.3	6,600.9
LIABILITIES												
17 Deposits	3,895.0	4,087.5	4,103.3	4,140.3	4,196.3	4,195.4	4,247.2	4,270.8	4,234.5	4,277.8	4,320.7	4,330.0
18 Transaction	594.9	612.0	595.8	599.8	627.4	612.6	621.2	633.5	635.8	688.1	602.4	616.3
19 Nontransaction	3,300.1	3,475.6	3,507.4	3,540.5	3,568.9	3,582.8	3,625.9	3,637.3	3,598.7	3,589.7	3,718.4	3,713.7
20 Large time	556.2	578.9	584.4	582.1	580.3	593.5	589.5	584.0	576.8	591.1	600.4	599.9
21 Other	2,743.9	2,896.7	2,923.0	2,958.4	2,988.7	2,989.3	3,036.5	3,053.3	3,021.9	2,998.7	3,118.0	3,113.7
22 Borrowings	1,021.2	1,076.3	1,096.0	1,093.0	1,102.6	1,137.5	1,158.5	1,207.1	1,210.6	1,228.1	1,238.2	1,200.4
23 From banks in the U.S.	361.2	354.4	360.5	367.1	374.0	360.6	371.1	369.5	365.6	376.0	389.8	372.4
24 From others	660.1	721.9	735.4	726.0	728.6	776.9	787.4	837.6	845.0	852.1	848.3	828.0
25 Net due to related foreign offices	170.5	226.7	226.8	215.4	203.5	223.5	207.3	222.9	230.8	235.7	221.1	221.1
26 Other liabilities	310.5	348.6	361.2	349.7	353.5	375.0	381.7	350.8	340.7	350.4	345.0	339.6
27 TOTAL LIABILITIES	5,397.3	5,739.1	5,787.3	5,798.5	5,855.9	5,931.4	5,994.6	6,051.6	6,016.6	6,092.0	6,124.9	6,091.0
28 Residual (assets less liabilities) ⁸	458.1	486.5	501.3	500.8	494.4	514.0	517.4	515.2	524.3	506.2	510.4	509.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	2,692.2	2,862.8	2,909.2	2,906.9	2,926.9	3,001.9	3,037.0	3,073.6	3,067.1	3,078.7	3,090.6	3,066.7
2 Securities in bank credit	715.3	774.4	805.5	803.2	810.0	856.5	880.5	847.3	835.9	853.2	836.1	789.4
3 Treasury and Agency securities ²	412.1	461.0	479.7	476.5	493.3	520.0	536.0	502.9	499.4	507.8	495.7	451.0
3a Trading account	42.9	41.2	54.5	41.8	40.7	43.6	38.7	37.6	36.4	41.8	32.7	29.1
3b Investment account	369.2	419.8	425.3	434.7	452.6	476.4	497.3	465.3	463.0	466.0	463.0	422.0
4 Other securities	303.1	313.3	325.7	326.6	316.8	336.6	344.5	344.4	336.5	345.4	340.4	338.4
4a Trading account	169.0	160.0	172.6	171.6	161.5	183.4	188.0	173.2	164.2	172.7	167.8	165.6
4b Investment account	134.1	153.3	153.1	155.0	155.3	153.2	156.5	171.2	172.3	172.7	172.6	172.7
4c State and local government	28.3	29.4	29.6	30.1	30.9	31.3	32.2	32.3	32.4	31.9	31.5	31.5
4d Other	105.8	123.9	123.5	124.9	124.4	121.9	124.3	138.9	139.9	140.8	141.2	141.2
5 Loans and leases in bank credit ³	1,976.9	2,088.4	2,103.8	2,103.7	2,116.9	2,145.4	2,156.4	2,226.2	2,231.2	2,225.4	2,254.5	2,277.3
6 Commercial and industrial	500.6	488.1	483.1	479.2	476.9	468.8	462.0	464.3	465.4	461.8	459.5	458.5
7 Real estate	889.9	1,008.5	1,030.1	1,037.4	1,043.1	1,058.0	1,065.7	1,089.8	1,078.1	1,097.1	1,125.9	1,124.6
8 Revolving home equity	122.1	139.8	142.3	147.7	150.3	152.6	156.1	159.7	160.2	161.4	162.0	163.0
9 Other	767.9	868.6	887.8	889.7	892.9	905.4	909.6	930.1	917.9	935.7	963.9	961.6
10 Consumer Security ⁴	283.5	297.1	295.0	291.6	290.0	290.2	291.9	289.3	290.7	289.4	289.0	289.3
11a Fed funds and RPs with broker/dealer	67.2	52.8	54.2	52.6	52.4	63.0	63.5	68.7	80.4	62.8	67.5	78.8
11b Other	12.4	10.6	10.7	11.4	11.8	19.5	17.4	17.9	18.3	17.6	18.3	22.1
12a State and local government	13.0	12.0	12.3	12.5	12.4	12.4	12.7	13.0	12.9	13.5	12.8	13.7
12b Agricultural	9.2	8.2	7.9	7.9	7.7	7.5	7.4	7.3	7.3	7.3	7.3	7.4
12c Fed funds and RPs with others	14.5	24.4	24.4	24.0	25.2	27.0	28.4	25.8	25.5	24.4	22.2	24.9
12d All other loans	66.1	75.6	75.2	76.7	87.8	89.1	96.8	140.2	143.0	141.9	142.2	148.6
12e Lease financing receivables	120.5	111.1	110.8	110.5	109.4	109.8	110.7	109.9	109.6	109.8	109.6	109.5
13 Interbank loans	176.6	166.0	161.9	171.4	170.7	170.8	165.0	168.8	169.0	179.3	186.3	192.2
13a Fed funds and RPs with banks	87.1	96.4	90.9	100.0	98.7	100.4	97.4	97.4	96.9	104.4	107.8	115.3
13b Other	89.4	69.6	71.0	71.5	72.0	70.3	67.7	71.4	72.2	74.8	78.5	76.9
14 Cash assets ⁵	146.2	149.6	150.9	148.1	135.6	132.7	141.4	144.1	151.7	148.2	139.3	141.1
15 Other assets ⁶	321.0	334.4	354.8	347.2	347.1	357.1	359.9	362.9	367.3	365.0	368.3	369.6
16 TOTAL ASSETS ⁷	3,291.7	3,468.2	3,532.0	3,528.7	3,536.4	3,618.3	3,659.1	3,705.8	3,711.5	3,727.8	3,740.8	3,725.2

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

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

August 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
LIABILITIES												
17 Deposits	1,883.1	1,985.8	1,986.5	2,005.4	2,029.8	2,036.5	2,065.7	2,083.4	2,080.0	2,096.4	2,110.3	2,134.6
18 Transaction	299.2	288.4	290.5	290.7	295.9	297.0	299.8	306.8	318.2	337.3	286.2	303.4
19 Nontransaction	1,583.9	1,697.4	1,696.0	1,714.7	1,733.9	1,739.6	1,765.8	1,776.6	1,761.8	1,759.1	1,824.1	1,831.2
20 Large time	259.0	271.0	273.6	269.0	267.1	279.0	271.1	268.9	262.9	278.0	284.0	284.3
21 Other	1,324.9	1,426.4	1,422.4	1,445.7	1,466.8	1,460.5	1,494.8	1,507.7	1,498.9	1,481.2	1,540.1	1,546.9
22 Borrowings	689.5	655.9	683.1	689.4	687.2	712.4	735.5	780.8	783.4	790.5	809.9	779.4
23 From banks in the U.S.	245.3	193.9	196.5	204.9	209.1	200.5	213.5	210.8	207.6	207.5	225.4	212.0
24 From others	444.2	462.0	486.6	484.6	478.1	511.9	522.1	570.0	575.8	583.0	584.5	567.4
25 Net due to related foreign offices	165.6	210.1	210.1	208.9	199.3	211.9	196.3	217.2	225.9	227.2	214.1	213.0
26 Other liabilities	254.2	275.7	279.7	275.1	284.8	292.8	298.8	272.2	259.2	269.9	262.2	255.5
27 TOTAL LIABILITIES	2,992.4	3,127.5	3,159.4	3,178.7	3,201.1	3,253.5	3,296.3	3,353.6	3,348.5	3,384.0	3,396.4	3,382.5
28 Residual (assets less liabilities) ⁸	299.3	340.7	372.6	349.9	335.4	364.7	362.7	352.2	363.1	343.8	344.4	342.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	2,680.5	2,870.0	2,911.3	2,900.8	2,923.4	3,002.9	3,039.2	3,061.3	3,044.7	3,064.8	3,084.0	3,054.6
2 Securities in bank credit	703.9	783.0	813.8	805.5	806.4	855.1	874.8	834.0	819.1	842.0	830.3	781.6
3 Treasury and Agency securities ²	407.0	464.1	485.2	478.8	491.7	518.8	531.7	496.7	491.0	503.2	494.1	447.2
3a Trading account	42.4	41.5	55.1	42.1	40.6	43.5	38.4	37.2	35.8	41.4	32.6	28.8
3b Investment account	364.6	422.5	430.1	436.7	451.1	475.2	493.3	459.5	455.2	461.8	461.5	418.4
3c Mortgage-backed	289.3	325.1	331.3	334.7	354.4	380.2	389.4	364.1	360.9	369.6	366.1	321.8
3d Other	75.3	97.5	98.8	102.0	96.7	95.0	103.9	95.4	94.3	92.2	95.3	96.5
3e 1 year or less	18.6	21.3	22.9	24.4	24.6	23.2	24.3	24.1	24.3	23.4	24.0	24.5
3f Between 1 and 5 years	43.9	58.6	57.4	57.3	55.2	55.2	57.3	51.2	51.2	50.5	52.3	51.1
3g More than 5 years	12.7	17.5	18.6	20.3	16.9	16.7	22.3	20.1	18.8	18.3	19.0	21.0
4 Other securities	296.9	318.9	328.5	326.7	314.7	336.3	343.1	337.3	328.2	338.9	336.2	334.4
4a Trading account	165.5	162.9	174.1	171.7	160.5	183.2	187.3	169.6	160.2	169.4	165.7	163.7
4b Investment account	131.3	156.0	154.4	155.0	154.3	153.1	155.8	167.7	168.0	169.4	170.5	170.7
4c State and local government	27.7	30.0	29.8	30.1	30.7	31.3	32.1	31.6	31.6	31.3	31.1	31.2
4d Other	103.6	126.1	124.6	124.9	123.6	121.8	123.8	136.0	136.4	138.1	139.4	139.6
5 Loans and leases in bank credit ³	1,976.7	2,087.1	2,097.6	2,095.3	2,117.0	2,147.8	2,164.4	2,227.3	2,225.5	2,222.8	2,253.7	2,272.9
6 Commercial and industrial	501.8	483.6	481.1	479.1	479.5	471.9	464.3	465.4	465.5	461.7	460.5	457.2
7 Real estate	890.0	1,007.4	1,025.8	1,030.6	1,041.3	1,062.3	1,068.1	1,089.9	1,076.5	1,095.6	1,126.9	1,127.3
8 Revolving home equity	122.4	139.0	142.6	146.1	150.2	153.8	157.0	160.2	160.6	161.9	162.3	163.5
9a Other residential	449.8	545.4	560.2	561.1	569.7	588.2	591.5	613.1	599.2	617.0	648.2	647.3
9b Commercial	317.7	323.0	323.0	323.4	321.3	320.3	319.6	316.6	316.6	316.8	316.3	316.5
10 Consumer	281.9	301.9	298.2	292.1	290.6	291.1	292.0	287.4	288.7	287.3	286.1	286.5
10a Credit cards and related plans	110.6	115.3	109.8	105.9	103.5	103.8	104.8	99.9	100.6	100.0	98.7	98.4
10b Other	171.3	186.6	188.5	186.2	187.1	187.3	187.2	187.5	188.1	187.3	187.4	188.2
11 Security ⁴	78.6	63.0	63.9	63.5	62.9	77.3	82.1	85.4	96.6	80.0	84.5	99.2
11a Fed funds and RPs with broker/dealer	66.3	52.5	53.4	52.2	51.3	59.0	64.5	67.7	78.7	62.4	66.4	77.5
11b Other	12.2	10.6	10.6	11.3	11.6	18.3	17.6	17.6	17.9	17.5	18.0	21.7
12a State and local government	13.0	12.0	12.3	12.5	12.4	12.4	12.7	13.0	12.9	13.5	12.8	13.7
12b Agricultural	9.3	8.2	7.8	7.8	7.7	7.6	7.5	7.4	7.4	7.4	7.4	7.5
12c Fed funds and RPs with others	14.5	24.4	24.4	24.0	25.2	27.0	28.4	25.8	25.5	24.4	22.2	24.9
12d All other loans	67.7	73.7	71.9	74.5	87.6	88.5	98.9	143.6	143.6	143.8	144.6	148.0
12e Lease financing receivables	120.0	112.8	112.1	111.2	109.8	109.8	110.3	109.4	108.9	109.2	108.9	108.7
13 Interbank loans	176.7	169.2	160.1	171.5	174.1	171.5	169.3	168.9	164.6	178.4	181.6	187.7
13a Fed funds and RPs with banks	87.2	98.2	90.0	100.0	100.6	100.9	99.9	97.4	94.3	103.9	105.0	112.6
13b Other	89.5	71.0	70.1	71.4	73.5	70.7	69.4	71.4	70.3	74.5	76.6	75.1
14 Cash assets ⁵	140.7	158.4	150.9	143.2	138.4	131.8	137.0	138.6	138.8	142.2	130.5	128.5
15 Other assets ⁶	320.4	336.9	351.6	345.5	346.6	354.8	355.8	362.3	363.1	362.3	367.9	367.8
16 TOTAL ASSETS ⁷	3,274.3	3,490.1	3,528.7	3,515.7	3,538.6	3,616.7	3,657.0	3,687.6	3,667.7	3,704.6	3,720.3	3,693.9

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 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
LIABILITIES												
17 Deposits	1,877.3	1,986.7	1,990.5	2,003.4	2,037.2	2,032.2	2,066.1	2,077.4	2,053.7	2,082.5	2,107.1	2,120.1
18 Transaction	293.5	297.2	286.2	286.3	302.0	292.7	297.0	300.9	300.8	331.8	276.8	290.9
19 Nontransaction	1,583.8	1,689.5	1,704.3	1,717.2	1,735.2	1,739.5	1,769.1	1,776.5	1,752.9	1,750.7	1,830.4	1,829.2
20 Large time	257.5	272.2	274.6	267.6	265.3	277.2	270.6	267.3	260.7	275.9	283.2	282.8
21 Other	1,326.3	1,417.3	1,429.8	1,449.6	1,469.9	1,462.3	1,498.5	1,509.3	1,492.2	1,474.8	1,547.2	1,546.4
22 Borrowings	683.6	669.0	685.2	685.8	691.3	718.2	734.6	773.8	775.9	777.7	792.9	755.8
23 From banks in the U.S.	242.3	198.4	200.0	208.3	213.2	202.9	211.6	207.4	202.9	203.2	222.8	207.3
24 From others	441.3	470.6	485.2	477.5	478.1	515.3	523.0	566.4	573.0	574.6	570.1	548.5
25 Net due to related foreign offices	160.7	211.6	214.3	204.8	190.6	211.0	195.2	211.1	220.1	223.8	210.0	210.0
26 Other liabilities	247.7	277.7	285.2	269.8	272.6	291.6	297.2	264.8	252.7	266.0	257.4	251.9
27 TOTAL LIABILITIES	2,969.3	3,145.0	3,175.2	3,163.8	3,191.8	3,253.0	3,293.2	3,327.1	3,302.4	3,350.0	3,367.4	3,337.8
28 Residual (assets less liabilities) ⁸	304.9	345.1	353.5	352.0	346.8	363.7	363.9	360.5	365.3	354.5	352.9	356.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	2,272.9	2,387.5	2,404.9	2,421.2	2,441.4	2,454.6	2,473.9	2,500.3	2,512.8	2,512.5	2,518.3	2,521.7
2 Securities in bank credit	637.6	667.4	669.4	679.1	690.3	689.5	688.4	696.8	703.7	699.0	700.4	701.7
3 Treasury and Agency securities ²	429.0	460.0	463.0	473.2	486.3	485.5	487.4	493.3	498.9	496.9	498.6	498.8
4 Other securities	208.6	207.5	206.4	205.9	204.1	204.0	201.0	203.5	204.8	202.1	201.8	202.8
5 Loans and leases in bank credit ³	1,635.3	1,720.1	1,735.6	1,742.1	1,751.1	1,765.1	1,785.4	1,803.5	1,809.2	1,813.5	1,817.8	1,820.0
6 Commercial and industrial	287.2	295.5	297.3	298.0	298.0	298.0	298.8	300.4	301.5	302.1	301.8	302.0
7 Real estate	962.9	1,017.9	1,029.5	1,037.2	1,048.3	1,055.9	1,070.8	1,084.6	1,087.8	1,088.6	1,097.0	1,094.8
8 Revolving home equity	70.3	77.7	80.4	82.8	84.5	85.8	88.8	89.1	89.1	89.1	89.4	89.6
9 Other	892.7	940.2	949.1	954.4	963.8	970.1	982.0	995.5	998.7	999.4	1,007.6	1,005.2
10 Consumer	280.5	294.8	296.7	295.3	293.8	297.6	300.6	303.1	304.4	306.8	303.9	308.0
11 Security ⁴	6.8	8.0	8.2	8.1	8.1	8.7	9.1	9.0	8.8	9.1	9.0	9.0
12 Other loans and leases	97.8	103.9	103.9	103.5	103.0	104.8	106.1	106.4	106.8	107.0	106.1	106.2
13 Interbank loans	93.0	113.1	116.1	115.0	112.3	123.4	127.1	121.8	120.6	122.0	116.9	117.0
14 Cash assets ⁵	117.4	124.0	128.7	131.6	133.7	132.8	133.9	136.9	139.6	140.1	137.5	140.5
15 Other assets ⁶	139.2	142.9	146.1	148.3	151.3	156.7	158.7	163.7	159.7	167.9	180.2	169.9
16 TOTAL ASSETS⁷	2,592.2	2,735.8	2,764.5	2,785.0	2,807.9	2,836.5	2,862.4	2,891.2	2,901.2	2,910.7	2,921.2	2,917.2
LIABILITIES												
17 Deposits	2,030.6	2,094.6	2,106.0	2,131.9	2,147.4	2,171.3	2,190.6	2,207.0	2,208.1	2,216.3	2,222.7	2,227.8
18 Transaction	303.8	309.8	313.0	317.2	325.0	325.4	326.5	335.3	344.7	359.7	326.7	330.6
19 Nontransaction	1,726.8	1,784.8	1,793.0	1,814.6	1,822.3	1,845.9	1,864.1	1,871.8	1,863.4	1,856.6	1,895.9	1,897.2
20 Large time	298.7	306.6	309.9	314.5	315.0	316.3	318.8	316.7	316.2	315.2	317.2	317.1
21 Other	1,428.0	1,478.2	1,483.1	1,500.1	1,507.4	1,529.6	1,545.3	1,555.0	1,547.2	1,541.4	1,578.8	1,580.0
22 Borrowings	337.6	407.3	410.7	407.2	411.3	419.3	423.9	433.3	434.8	450.3	445.3	444.6
23 From banks in the U.S.	118.9	156.0	160.5	158.8	160.8	157.7	159.4	162.1	162.7	172.8	167.1	165.1
24 From others	218.7	251.3	250.2	248.5	250.5	261.6	264.4	271.2	272.1	277.5	278.2	279.5
25 Net due to related foreign offices	9.8	15.1	12.6	10.7	12.8	12.4	12.0	11.8	10.7	11.9	11.1	11.1
26 Other liabilities	62.8	71.0	76.1	80.0	80.9	83.4	84.5	86.0	87.9	84.4	87.6	87.6
27 TOTAL LIABILITIES	2,440.8	2,587.9	2,605.3	2,629.8	2,652.4	2,686.4	2,710.9	2,738.2	2,741.5	2,763.0	2,766.6	2,771.1
28 Residual (assets less liabilities) ⁸	151.4	147.9	159.2	155.3	155.5	150.0	151.5	153.1	159.8	147.7	154.6	146.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 22, 2003

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	2,268.1	2,389.5	2,401.8	2,417.9	2,439.7	2,453.0	2,471.6	2,495.3	2,503.2	2,505.9	2,511.8	2,518.6
2 Securities in bank credit	636.0	669.2	670.2	681.8	691.8	688.7	688.0	695.0	701.0	696.4	697.8	699.8
3 Treasury and Agency securities ²	427.4	461.7	463.8	475.9	487.7	484.7	487.0	491.5	496.3	494.3	496.0	496.9
4 Other securities	208.6	207.5	206.4	205.9	204.1	204.0	201.0	203.5	204.8	202.1	201.8	202.8
5 Loans and leases in bank credit ³	1,632.1	1,720.3	1,731.6	1,736.1	1,747.8	1,764.3	1,783.6	1,800.3	1,802.2	1,809.4	1,813.9	1,818.8
6 Commercial and industrial	288.1	294.1	295.9	297.9	300.2	300.6	301.1	301.3	301.2	301.6	301.1	301.2
7 Real estate	961.4	1,019.4	1,029.6	1,035.0	1,046.5	1,055.4	1,069.6	1,083.0	1,084.7	1,087.2	1,094.7	1,094.5
8 Revolving home equity	69.9	78.0	80.5	82.4	84.3	85.9	88.7	88.7	88.3	88.7	88.8	89.3
9 Other	891.5	941.4	949.1	952.7	962.2	969.5	981.0	994.3	996.4	998.5	1,005.8	1,005.3
10 Consumer	276.6	297.7	296.7	292.5	290.4	295.5	297.1	299.5	300.6	303.7	300.4	306.0
10a Credit cards and related plans	104.4	118.7	116.1	113.8	111.7	116.6	116.6	118.1	119.0	121.5	118.6	123.2
10b Other	172.2	178.9	180.6	178.7	178.6	178.9	180.5	181.4	181.6	182.2	181.9	182.8
11 Security ⁴	6.7	7.6	8.1	8.4	8.3	8.5	9.0	8.9	8.4	8.8	9.3	9.0
12 Other loans and leases	99.2	101.5	101.4	102.3	102.5	104.3	106.7	107.7	107.2	108.1	108.4	108.1
13 Interbank loans	88.7	106.7	115.1	121.5	120.1	118.3	124.1	117.0	110.3	114.1	121.0	116.8
14 Cash assets ⁵	115.4	128.2	128.2	126.9	131.4	131.7	131.7	134.7	131.6	137.5	133.8	133.5
15 Other assets ⁶	139.2	142.9	146.1	148.3	151.3	156.7	158.7	163.7	159.7	167.9	180.2	169.9
16 TOTAL ASSETS ⁷	2,581.1	2,735.5	2,759.9	2,783.6	2,811.7	2,828.7	2,854.9	2,879.2	2,873.2	2,893.7	2,915.0	2,907.0
LIABILITIES												
17 Deposits	2,017.8	2,100.8	2,112.7	2,136.9	2,159.1	2,163.3	2,181.0	2,193.4	2,180.9	2,195.3	2,213.6	2,209.9
18 Transaction	301.4	314.7	309.7	313.6	325.3	319.9	324.2	332.6	335.1	356.2	325.6	325.4
19 Nontransaction	1,716.3	1,786.1	1,803.1	1,823.3	1,833.7	1,843.3	1,856.8	1,860.8	1,845.8	1,839.1	1,888.0	1,884.5
20 Large time	298.7	306.6	309.9	314.5	315.0	316.3	318.8	316.7	316.2	315.2	317.2	317.1
21 Other	1,417.6	1,479.5	1,493.2	1,508.8	1,518.8	1,527.0	1,538.0	1,544.0	1,529.7	1,523.9	1,570.8	1,567.3
22 Borrowings	337.6	407.3	410.7	407.2	411.3	419.3	423.9	433.3	434.8	450.3	445.3	444.6
23 From banks in the U.S.	118.9	156.0	160.5	158.8	160.8	157.7	159.4	162.1	162.7	172.8	167.1	165.1
24 From others	218.7	251.3	250.2	248.5	250.5	261.6	264.4	271.2	272.1	277.5	278.2	279.5
25 Net due to related foreign offices	9.8	15.1	12.6	10.7	12.8	12.4	12.0	11.8	10.7	11.9	11.1	11.1
26 Other liabilities	62.8	71.0	76.1	80.0	80.9	83.4	84.5	86.0	87.9	84.4	87.6	87.6
27 TOTAL LIABILITIES	2,427.9	2,594.1	2,612.1	2,634.7	2,664.1	2,678.4	2,701.4	2,724.5	2,714.2	2,742.0	2,757.5	2,753.2
28 Residual (assets less liabilities) ⁸	153.1	141.4	147.8	148.8	147.6	150.3	153.5	154.7	158.9	151.7	157.5	153.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	613.3	633.6	646.7	663.6	654.7	668.3	668.8	645.3	641.2	640.0	628.9	630.3
2 Securities in bank credit	238.9	268.5	279.1	284.0	277.5	288.8	287.9	266.4	265.4	262.2	257.7	266.7
3 Treasury and Agency securities ²	76.3	109.4	116.4	122.6	125.4	130.9	129.1	119.4	120.1	117.7	113.4	113.8
4 Other securities	162.6	159.1	162.7	161.3	152.1	158.0	158.8	147.0	145.3	144.5	144.3	152.9
5 Loans and leases in bank credit ³	374.4	365.1	367.6	379.7	377.2	379.4	381.0	378.8	375.8	377.8	371.2	363.6
6 Commercial and industrial	190.9	177.2	174.1	171.7	172.1	169.9	162.4	161.7	161.0	160.3	157.4	156.1
7 Real estate	18.8	19.7	19.7	19.8	19.0	19.2	19.2	19.1	19.0	19.2	19.0	19.0
11 Security ⁴	91.6	103.4	108.1	121.4	118.0	118.5	121.2	118.1	116.4	118.1	114.6	114.9
12 Other loans and leases	73.2	64.8	65.6	66.7	68.1	71.8	78.2	80.0	79.3	80.3	80.2	73.6
13 Interbank loans	17.1	28.1	27.0	27.2	22.5	24.7	30.8	33.2	34.5	34.0	33.0	27.9
14 Cash assets ⁵	47.8	40.1	38.7	43.8	50.1	52.2	56.2	56.1	55.8	54.3	55.8	56.4
15 Other assets ⁶	27.6	34.6	35.1	31.1	35.0	41.6	45.2	43.9	44.0	48.6	48.2	56.3
16 TOTAL ASSETS ⁷	705.5	735.9	747.1	765.3	761.8	786.3	800.5	778.0	775.0	776.4	765.5	770.5
LIABILITIES												
17 Deposits	500.7	426.6	442.9	448.4	436.4	438.7	450.6	463.0	464.4	466.8	469.2	470.2
18 Transaction	9.9	9.7	10.3	11.5	11.3	11.0	11.6	11.7	11.2	12.4	11.4	11.7
19 Nontransaction	490.8	416.8	432.6	436.9	425.1	427.7	439.0	451.3	453.2	454.4	457.9	458.5
22 Borrowings	201.4	273.6	274.7	293.4	298.7	307.1	318.9	300.3	294.2	300.8	311.3	310.5
23 From banks in the U.S.	20.1	31.0	31.1	33.7	27.5	31.6	35.2	37.3	34.2	38.6	34.1	36.7
24 From others	181.2	242.6	243.6	259.7	271.2	275.5	283.8	263.0	259.9	262.2	277.2	273.7
25 Net due to related foreign offices	-82.3	-70.4	-78.4	-83.8	-72.8	-77.8	-81.9	-86.3	-85.3	-96.1	-104.9	-114.1
26 Other liabilities	91.4	95.8	99.9	95.4	91.2	105.3	110.0	104.1	102.3	106.9	102.5	113.1
27 TOTAL LIABILITIES	711.1	725.6	739.0	753.4	753.4	773.3	797.5	781.1	775.5	778.4	778.2	779.8
28 Residual (assets less liabilities) ⁸	-5.6	10.3	8.1	11.9	8.4	12.9	3.0	-3.1	-0.6	-2.0	-12.7	-9.2

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

Not seasonally adjusted, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
ASSETS												
1 Bank credit	607.0	641.3	651.1	661.8	654.5	663.6	665.4	637.9	632.3	633.5	624.2	625.4
2 Securities in bank credit	238.9	268.5	279.1	284.0	277.5	288.8	287.9	266.4	265.4	262.2	257.7	266.7
3 Treasury and Agency securities ²	76.3	109.4	116.4	122.6	125.4	130.9	129.1	119.4	120.1	117.7	113.4	113.8
3a Trading account	10.7	32.6	36.4	37.2	39.7	43.0	42.9	40.2	42.3	41.5	38.6	40.4
3b Investment account	65.7	76.8	80.0	85.5	85.7	87.9	86.2	79.2	77.8	76.2	74.8	73.3
4 Other securities	162.6	159.1	162.7	161.3	152.1	158.0	158.8	147.0	145.3	144.5	144.3	152.9
4a Trading account	109.4	101.9	102.0	101.7	97.9	105.1	105.6	95.6	94.0	93.7	92.0	98.8
4b Investment account	53.2	57.2	60.7	59.7	54.2	52.9	53.2	51.4	51.3	50.8	52.4	54.1
5 Loans and leases in bank credit ³	368.1	372.8	372.0	377.9	377.0	374.7	377.5	371.5	366.9	371.3	366.5	358.7
6 Commercial and industrial	189.7	177.3	175.6	173.2	171.1	168.1	161.9	160.7	159.9	158.9	156.1	155.0
7 Real estate	18.8	19.7	19.7	19.8	19.0	19.2	19.2	19.1	19.0	19.2	19.0	19.0
11 Security ⁴	87.9	110.4	111.0	117.3	118.3	116.2	118.7	113.3	111.1	115.1	113.0	112.5
12 Other loans and leases	71.6	65.5	65.7	67.6	68.6	71.3	77.8	78.3	77.0	78.1	78.5	72.2
13 Interbank loans	17.1	28.1	27.0	27.2	22.5	24.7	30.8	33.2	34.5	34.0	33.0	27.9
14 Cash assets ⁵	45.3	43.1	39.7	42.6	47.9	50.5	53.5	53.0	52.5	51.9	53.2	53.8
15 Other assets ⁶	26.6	35.7	35.6	31.8	34.9	41.7	43.4	42.4	42.3	47.3	47.3	55.1
16 TOTAL ASSETS⁷	695.6	747.9	753.0	763.1	759.3	780.0	792.6	766.1	761.1	766.1	757.3	761.8
LIABILITIES												
17 Deposits	489.9	442.7	453.0	452.5	442.4	444.1	448.7	453.1	454.7	458.1	455.7	453.9
18 Transaction	9.8	10.0	10.3	11.1	10.7	10.6	11.3	11.6	11.0	12.3	11.0	11.4
19 Nontransaction	480.1	432.7	442.8	441.3	431.7	433.6	437.5	441.5	443.7	445.7	444.7	442.5
22 Borrowings	201.4	273.6	274.7	293.4	298.7	307.1	318.9	300.3	294.2	300.8	311.3	310.5
23 From banks in the U.S.	20.1	31.0	31.1	33.7	27.5	31.6	35.2	37.3	34.2	38.6	34.1	36.7
24 From others	181.2	242.6	243.6	259.7	271.2	275.5	283.8	263.0	259.9	262.2	277.2	273.7
25 Net due to related foreign offices	-86.3	-67.8	-77.3	-81.5	-73.3	-77.5	-83.7	-89.4	-88.3	-98.3	-109.3	-115.2
26 Other liabilities	89.2	97.4	100.7	97.0	90.9	105.6	108.4	101.6	100.0	105.1	99.0	112.1
27 TOTAL LIABILITIES	694.1	746.0	751.1	761.3	758.7	779.4	792.3	765.5	760.5	765.6	756.7	761.2
28 Residual (assets less liabilities) ⁸	1.5	1.9	1.9	1.8	0.6	0.6	0.3	0.6	0.6	0.6	0.6	0.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 22, 2003

Account	2002 Jul	2003 Jan	2003 Feb	2003 Mar	2003 Apr	2003 May	2003 Jun	2003 Jul	Week ending			
									Jul 23	Jul 30	Aug 6	Aug 13
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	105.8	107.6	116.8	115.1	105.7	128.1	134.9	112.5	103.9	110.2	98.6	97.0
30 Reval. losses on off-bal. sheet items ⁹	89.7	86.2	94.9	91.3	81.4	105.1	109.9	85.3	75.5	83.8	80.5	79.8
31 Mortgage-backed securities ¹⁰	322.2	370.9	376.9	381.4	400.8	427.1	436.7	412.6	409.0	419.0	417.3	374.5
31a Pass-through	237.0	271.6	276.9	276.2	288.5	314.2	324.7	301.5	301.1	303.6	299.8	258.6
31b CMO, REMIC, and other	85.2	99.3	100.0	105.1	112.2	112.9	111.9	111.1	107.9	115.4	117.5	116.0
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	8.3	11.8	11.7	11.7	10.6	12.1	14.1	7.0	6.3	2.3	0.8	-0.0
33 Offshore credit to U.S. residents ¹²	19.1	18.3	18.2	18.2	17.5	17.3	16.6	15.5	15.6	15.7	15.3	15.3
34 Securitized consumer loans ¹³	145.5	149.7	150.6	152.5	154.2	155.0	156.7	161.1	160.5	162.4	162.2	162.0
34a Credit cards and related plans	128.1	132.2	134.8	136.7	138.7	139.4	140.6	144.0	143.8	144.4	144.3	144.3
34b Other	17.4	17.5	15.8	15.8	15.5	15.5	16.1	17.0	16.7	18.0	17.8	17.7
35 Securitized business loans ¹³	10.6	10.5	10.6	10.4	10.0	10.2	9.9	8.4	7.9	7.8	7.8	7.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	295.7	308.7	314.5	325.7	335.6	334.3	332.3	326.8	328.7	326.0	324.9	327.4
34 Securitized consumer loans ¹³	203.0	205.4	204.2	202.8	205.2	205.0	205.0	202.0	201.7	201.9	202.7	202.5
34a Credit cards and related plans	199.4	197.0	195.8	194.3	196.9	196.8	196.9	193.9	193.6	193.8	194.6	194.4
34b Other	3.6	8.5	8.4	8.5	8.3	8.2	8.1	8.1	8.1	8.1	8.0	8.0
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	61.6	67.0	67.1	65.4	64.9	73.5	72.6	65.3	64.7	63.8	62.5	65.4
30 Reval. losses on off-bal. sheet items ⁹	57.4	63.0	64.9	63.6	62.4	72.6	72.6	64.8	64.0	63.3	61.2	64.1
35 Securitized business loans ¹³	9.4	5.6	4.6	4.1	3.3	3.0	2.5	1.6	1.6	1.6	1.5	1.5

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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