

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

January 3, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	5,460.4	5,498.7	5,540.6	5,591.1	5,672.8	5,729.0	5,753.6	5,836.5	5,838.8	5,905.1	5,895.5	5,909.7
2 Securities in bank credit	1,494.9	1,535.5	1,562.5	1,594.4	1,632.7	1,642.3	1,637.8	1,687.4	1,678.7	1,718.9	1,696.1	1,715.7
3 Treasury and Agency securities ²	839.9	893.3	908.9	918.3	945.7	962.0	969.0	1,000.5	1,005.6	1,024.9	997.1	1,003.2
4 Other securities	655.0	642.2	653.6	676.1	687.0	680.3	668.8	686.8	673.1	694.0	699.0	712.5
5 Loans and leases in bank credit ³	3,965.5	3,963.2	3,978.1	3,996.7	4,040.1	4,086.6	4,115.7	4,149.2	4,160.1	4,186.1	4,199.4	4,194.0
6 Commercial and industrial	1,040.5	1,001.2	993.6	982.2	982.3	975.7	970.4	967.8	969.9	968.0	966.0	967.9
7 Real estate	1,772.4	1,816.6	1,838.4	1,869.2	1,900.7	1,935.0	1,967.2	1,999.9	2,011.9	2,029.6	2,020.7	2,016.3
8 Revolving home equity	152.6	179.6	186.1	192.9	197.7	201.0	205.0	207.8	209.8	211.2	213.2	212.8
9 Other	1,619.8	1,637.0	1,652.4	1,676.3	1,703.0	1,734.0	1,762.2	1,792.1	1,802.1	1,818.4	1,807.6	1,803.4
10 Consumer Security ⁴	558.8	569.9	568.6	564.7	574.8	582.8	584.8	585.7	584.7	587.0	589.0	587.8
11 Other loans and leases	154.6	169.1	169.7	177.4	176.0	180.7	182.1	186.1	184.9	193.1	211.8	208.4
12	439.2	406.4	407.7	403.2	406.3	412.5	411.2	409.8	408.7	408.5	411.8	413.7
13 Interbank loans	286.3	288.4	282.4	288.6	305.6	318.4	327.3	328.2	319.1	326.9	333.7	346.1
14 Cash assets ⁵	297.0	301.5	306.7	309.4	318.1	317.2	318.6	315.1	300.0	326.6	316.5	333.0
15 Other assets ⁶	495.0	482.1	475.6	484.0	499.5	498.4	510.4	518.5	509.7	531.6	509.1	532.6
16 TOTAL ASSETS⁷	6,467.0	6,494.8	6,529.7	6,597.8	6,720.9	6,788.0	6,834.6	6,922.6	6,891.8	7,014.2	6,978.5	7,045.5
LIABILITIES												
17 Deposits	4,198.1	4,358.7	4,377.4	4,414.0	4,460.5	4,473.4	4,482.6	4,500.1	4,492.7	4,478.2	4,473.2	4,510.1
18 Transaction	635.8	608.8	597.4	612.2	599.1	584.0	611.4	606.2	579.8	587.7	611.0	632.7
19 Nontransaction	3,562.3	3,749.8	3,780.0	3,801.8	3,861.4	3,889.4	3,871.2	3,893.9	3,913.0	3,890.6	3,862.2	3,877.4
20 Large time	982.2	1,042.5	1,036.1	1,048.1	1,049.2	1,044.3	1,026.4	1,004.5	994.8	981.8	984.7	981.4
21 Other	2,580.1	2,707.3	2,743.9	2,753.7	2,812.2	2,845.1	2,844.7	2,889.4	2,918.2	2,908.7	2,877.5	2,896.1
22 Borrowings	1,251.0	1,235.3	1,225.9	1,231.7	1,292.7	1,321.5	1,328.1	1,363.9	1,343.3	1,426.5	1,409.1	1,411.7
23 From banks in the U.S.	401.5	380.8	373.9	386.2	405.1	416.5	415.5	421.3	414.7	423.6	414.4	418.4
24 From others	849.6	854.5	852.0	845.5	887.6	905.0	912.6	942.6	928.6	1,002.9	994.7	993.3
25 Net due to related foreign offices	169.3	89.0	89.6	99.2	94.1	100.3	119.3	121.9	135.1	163.3	150.4	142.2
26 Other liabilities	404.8	349.0	386.0	408.0	430.4	434.9	437.2	444.5	431.3	446.5	453.6	473.3
27 TOTAL LIABILITIES	6,023.3	6,032.0	6,078.8	6,152.9	6,277.7	6,330.1	6,367.1	6,430.4	6,402.4	6,514.5	6,486.3	6,537.3
28 Residual (assets less liabilities) ⁸	443.7	462.8	450.8	444.9	443.2	457.9	467.4	492.2	489.5	499.7	492.2	508.2

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	5,475.9	5,492.6	5,535.1	5,564.4	5,650.3	5,722.1	5,757.6	5,853.1	5,864.1	5,932.1	5,935.0	5,948.0
2 Securities in bank credit	1,498.6	1,532.8	1,558.3	1,580.2	1,624.0	1,638.6	1,637.2	1,691.6	1,690.4	1,728.1	1,704.4	1,720.3
3 Treasury and Agency securities ²	840.6	891.0	906.1	910.0	939.4	958.5	965.2	1,001.4	1,013.4	1,031.8	1,003.8	1,006.3
4 Other securities	658.0	641.7	652.2	670.2	684.6	680.1	671.9	690.2	676.9	696.3	700.6	714.0
5 Loans and leases in bank credit ³	3,977.4	3,959.8	3,976.7	3,984.2	4,026.3	4,083.5	4,120.4	4,161.5	4,173.7	4,204.1	4,230.6	4,227.7
6 Commercial and industrial	1,042.1	1,004.7	995.8	981.1	976.8	973.6	971.6	969.0	968.5	962.4	965.2	970.1
7 Real estate	1,776.9	1,819.2	1,839.4	1,868.5	1,901.8	1,937.1	1,969.4	2,005.0	2,016.5	2,036.3	2,024.2	2,021.7
8 Revolving home equity	153.2	179.9	186.3	192.7	197.8	202.1	205.6	208.6	210.2	211.4	213.4	213.0
9 Other	1,623.7	1,639.3	1,653.1	1,675.8	1,704.0	1,735.1	1,763.8	1,796.4	1,806.4	1,824.9	1,810.8	1,808.6
10 Consumer	561.3	568.1	564.5	558.8	571.3	582.3	585.4	588.2	589.1	593.2	599.6	602.5
10a Credit cards and related plans	225.4	222.9	221.0	215.3	224.4	231.2	232.0	231.6	232.6	235.9	241.7	243.9
10b Other	335.9	345.3	343.4	343.5	346.9	351.1	353.4	356.6	356.5	357.4	357.9	358.6
11 Security ⁴	157.9	162.6	168.7	172.8	171.5	178.8	184.5	189.8	188.6	203.8	225.4	215.0
12 Other loans and leases	439.3	405.1	408.3	402.9	404.8	411.7	409.5	409.5	410.9	408.2	416.1	418.4
13 Interbank loans	289.9	285.0	284.5	282.8	299.2	310.6	322.0	332.1	332.4	334.8	346.1	341.2
14 Cash assets ⁵	306.2	298.8	299.0	300.2	303.8	314.1	321.0	325.0	312.2	324.8	339.3	348.8
15 Other assets ⁶	496.2	481.8	473.9	482.8	496.8	500.9	509.2	519.6	513.6	531.0	512.2	534.5
16 TOTAL ASSETS ⁷	6,496.4	6,482.2	6,516.8	6,555.0	6,675.0	6,772.4	6,834.6	6,954.0	6,946.2	7,046.4	7,056.2	7,096.5
LIABILITIES												
17 Deposits	4,217.3	4,351.6	4,365.2	4,384.9	4,413.7	4,441.4	4,467.5	4,519.9	4,535.4	4,511.9	4,521.9	4,546.3
18 Transaction	641.8	600.8	594.4	604.7	583.8	577.9	606.2	611.8	591.9	588.5	636.7	659.0
19 Nontransaction	3,575.4	3,750.8	3,770.8	3,780.1	3,829.9	3,863.5	3,861.2	3,908.1	3,943.4	3,923.4	3,885.2	3,887.3
20 Large time	989.0	1,046.1	1,033.8	1,037.1	1,033.5	1,029.7	1,020.3	1,011.5	1,006.1	996.6	998.8	997.6
21 Other	2,586.5	2,704.7	2,737.0	2,743.0	2,796.4	2,833.8	2,840.9	2,896.7	2,937.4	2,926.8	2,886.4	2,889.7
22 Borrowings	1,254.1	1,241.7	1,225.0	1,221.7	1,272.6	1,318.9	1,330.1	1,367.1	1,346.7	1,413.3	1,415.9	1,409.6
23 From banks in the U.S.	398.8	382.1	371.4	382.2	399.9	409.6	413.7	418.5	414.9	421.5	418.0	420.0
24 From others	855.4	859.7	853.6	839.6	872.7	909.2	916.3	948.6	931.8	991.8	997.9	989.6
25 Net due to related foreign offices	172.6	88.6	85.7	90.0	91.1	100.8	118.6	125.5	136.7	168.0	155.0	152.4
26 Other liabilities	410.5	348.5	383.0	399.1	427.6	435.0	437.3	450.1	434.3	452.3	458.9	484.5
27 TOTAL LIABILITIES	6,054.5	6,030.4	6,058.9	6,095.7	6,205.0	6,296.1	6,353.4	6,462.6	6,453.1	6,545.6	6,551.7	6,592.7
28 Residual (assets less liabilities) ⁸	441.9	451.7	457.9	459.3	470.0	476.3	481.2	491.4	493.1	500.9	504.5	503.8

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

Seasonally adjusted, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	4,860.6	4,903.0	4,935.0	4,976.9	5,052.0	5,111.3	5,145.1	5,215.8	5,221.0	5,253.7	5,252.6	5,261.8
2 Securities in bank credit	1,254.4	1,304.4	1,324.2	1,353.2	1,382.7	1,395.7	1,397.6	1,438.5	1,432.9	1,451.4	1,431.6	1,450.8
3 Treasury and Agency securities ²	755.9	819.9	832.8	841.9	863.8	875.7	882.8	907.7	914.4	917.7	895.8	901.7
4 Other securities	498.5	484.5	491.5	511.3	518.8	520.0	514.8	530.8	518.5	533.7	535.8	549.1
5 Loans and leases in bank credit ³	3,606.2	3,598.6	3,610.8	3,623.7	3,669.3	3,715.6	3,747.5	3,777.4	3,788.1	3,802.3	3,821.0	3,811.0
6 Commercial and industrial	844.5	804.5	800.6	790.9	792.4	790.2	789.2	788.6	788.9	787.3	787.9	788.5
7 Real estate	1,754.7	1,798.5	1,820.0	1,850.4	1,881.8	1,916.0	1,947.7	1,980.1	1,992.7	2,010.0	2,001.3	1,996.9
8 Revolving home equity	152.6	179.6	186.1	192.9	197.7	201.0	205.0	207.8	209.8	211.2	213.2	212.8
9 Other	1,602.1	1,618.9	1,633.9	1,657.5	1,684.1	1,714.9	1,742.7	1,772.2	1,782.9	1,798.8	1,788.1	1,784.0
10 Consumer	558.8	569.9	568.6	564.7	574.8	582.8	584.8	585.7	584.7	587.0	589.0	587.8
11 Security ⁴	77.1	88.8	84.1	86.6	85.6	86.1	85.5	81.0	78.4	75.7	94.2	86.0
12 Other loans and leases	371.2	336.9	337.5	331.1	334.7	340.5	340.3	342.0	343.4	342.3	348.7	352.0
13 Interbank loans	261.1	265.0	262.2	271.1	287.1	296.7	301.9	301.6	292.4	290.2	302.8	312.0
14 Cash assets ⁵	258.6	256.3	261.2	263.4	271.6	271.2	273.3	274.1	259.8	286.2	268.9	286.9
15 Other assets ⁶	459.0	455.7	447.8	454.5	470.5	470.3	477.4	480.3	472.0	487.2	470.1	493.9
16 TOTAL ASSETS⁷	5,768.1	5,804.4	5,830.9	5,891.0	6,006.6	6,074.9	6,122.6	6,196.6	6,169.9	6,241.8	6,218.6	6,279.1
LIABILITIES												
17 Deposits	3,768.4	3,853.5	3,872.2	3,915.2	3,965.5	3,987.4	4,016.5	4,051.6	4,049.7	4,046.3	4,048.3	4,089.4
18 Transaction	624.9	598.3	587.1	602.3	589.1	573.9	601.6	596.7	570.6	578.7	601.7	623.3
19 Nontransaction	3,143.4	3,255.3	3,285.1	3,312.8	3,376.4	3,413.5	3,414.9	3,454.8	3,479.1	3,467.7	3,446.6	3,466.1
20 Large time	565.8	550.2	543.8	562.3	569.9	574.3	577.8	573.7	567.7	567.6	574.0	575.6
21 Other	2,577.6	2,705.1	2,741.3	2,750.5	2,806.5	2,839.2	2,837.1	2,881.1	2,911.4	2,900.0	2,872.5	2,890.5
22 Borrowings	1,042.4	1,045.9	1,033.0	1,030.4	1,078.9	1,098.2	1,098.7	1,109.4	1,088.6	1,136.3	1,121.5	1,117.2
23 From banks in the U.S.	377.8	359.8	352.5	365.4	383.5	393.8	392.4	395.7	385.3	398.0	384.1	385.4
24 From others	664.5	686.1	680.4	665.0	695.4	704.4	706.4	713.6	703.3	738.3	737.4	731.8
25 Net due to related foreign offices	189.2	180.0	175.7	181.0	179.7	184.1	191.9	196.8	208.6	215.2	205.6	203.4
26 Other liabilities	323.0	272.5	300.5	317.1	333.6	342.7	340.2	345.4	332.5	344.9	352.5	373.5
27 TOTAL LIABILITIES	5,323.0	5,351.9	5,381.4	5,443.7	5,557.7	5,612.3	5,647.3	5,703.2	5,679.5	5,742.7	5,727.9	5,783.5
28 Residual (assets less liabilities) ⁸	445.1	452.5	449.5	447.4	448.9	462.6	475.3	493.4	490.4	499.1	490.7	495.6

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

Not seasonally adjusted, billions of dollars

January 3, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	4,873.5	4,900.8	4,932.5	4,956.3	5,035.7	5,107.8	5,149.1	5,229.6	5,243.3	5,272.4	5,282.7	5,290.8
2 Securities in bank credit	1,258.0	1,301.7	1,320.1	1,339.0	1,374.0	1,392.0	1,396.9	1,442.7	1,444.6	1,460.5	1,439.9	1,455.3
3 Treasury and Agency securities ²	756.6	817.6	830.0	833.6	857.6	872.3	879.0	908.6	922.3	924.6	902.5	904.7
4 Other securities	501.4	484.1	490.1	505.5	516.5	519.7	517.9	534.2	522.3	536.0	537.4	550.6
5 Loans and leases in bank credit ³	3,615.4	3,599.1	3,612.4	3,617.3	3,661.7	3,715.8	3,752.2	3,786.9	3,798.7	3,811.8	3,842.8	3,835.5
6 Commercial and industrial	844.4	810.3	803.9	791.2	788.5	788.2	789.8	788.4	786.8	782.0	785.8	788.1
7 Real estate	1,759.2	1,801.1	1,821.0	1,849.8	1,883.0	1,918.1	1,949.9	1,985.1	1,997.3	2,016.8	2,004.7	2,002.3
8 Revolving home equity	153.2	179.9	186.3	192.7	197.8	202.1	205.6	208.6	210.2	211.4	213.4	213.0
9 Other	1,606.0	1,621.2	1,634.7	1,657.0	1,685.2	1,716.0	1,744.3	1,776.6	1,787.1	1,805.4	1,791.3	1,789.2
10 Consumer	561.3	568.1	564.5	558.8	571.3	582.3	585.4	588.2	589.1	593.2	599.6	602.5
10a Credit cards and related plans	225.4	222.9	221.0	215.3	224.4	231.2	232.0	231.6	232.6	235.9	241.7	243.9
10b Other	335.9	345.3	343.4	343.5	346.9	351.1	353.4	356.6	356.5	357.4	357.9	358.6
11 Security ⁴	79.3	83.6	84.7	85.4	84.5	87.1	87.7	83.4	80.6	78.7	101.1	88.3
12 Other loans and leases	371.2	336.0	338.4	332.1	334.5	340.2	339.4	341.7	344.9	341.2	351.5	354.3
13 Interbank loans	264.7	261.5	264.3	265.3	280.7	288.8	296.5	305.5	305.7	298.2	315.3	307.1
14 Cash assets ⁵	265.6	255.0	255.5	256.1	258.7	268.0	274.7	281.6	269.4	282.7	288.7	299.6
15 Other assets ⁶	460.4	455.4	447.2	454.4	468.3	472.3	476.7	481.8	475.1	484.9	472.2	495.0
16 TOTAL ASSETS⁷	5,792.7	5,797.2	5,824.2	5,857.4	5,968.6	6,062.1	6,122.4	6,223.0	6,217.8	6,262.2	6,282.8	6,316.9
LIABILITIES												
17 Deposits	3,784.1	3,841.4	3,861.8	3,895.0	3,933.0	3,967.4	4,008.8	4,067.8	4,085.7	4,069.7	4,086.0	4,109.5
18 Transaction	630.9	590.7	584.3	594.9	574.0	567.6	596.3	602.2	582.5	579.2	626.7	648.7
19 Nontransaction	3,153.2	3,250.8	3,277.5	3,300.1	3,359.1	3,399.8	3,412.4	3,465.6	3,503.2	3,490.5	3,459.4	3,460.8
20 Large time	569.2	548.3	543.0	560.2	568.3	571.7	579.0	577.3	572.7	572.6	578.0	576.8
21 Other	2,584.0	2,702.4	2,734.4	2,739.9	2,790.8	2,828.1	2,833.5	2,888.3	2,930.5	2,917.9	2,881.3	2,884.0
22 Borrowings	1,045.5	1,052.3	1,032.1	1,020.4	1,058.8	1,095.6	1,100.7	1,112.6	1,092.0	1,123.1	1,128.3	1,115.1
23 From banks in the U.S.	375.1	361.0	350.1	361.4	378.3	386.9	390.6	392.9	385.4	395.9	387.7	387.0
24 From others	670.3	691.3	682.0	659.0	680.5	708.7	710.1	719.6	706.6	727.2	740.6	728.1
25 Net due to related foreign offices	193.9	179.6	174.5	175.8	178.7	183.6	192.5	201.5	212.1	219.9	208.9	208.9
26 Other liabilities	329.2	272.1	298.9	310.4	332.0	342.2	341.1	351.8	336.9	350.6	357.0	381.5
27 TOTAL LIABILITIES	5,352.7	5,345.4	5,367.3	5,401.7	5,502.6	5,588.8	5,643.1	5,733.6	5,726.7	5,763.3	5,780.3	5,815.1
28 Residual (assets less liabilities) ⁸	440.1	451.8	457.0	455.7	466.0	473.3	479.2	489.4	491.1	498.9	502.5	501.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	2,650.5	2,582.5	2,601.6	2,635.3	2,683.2	2,720.0	2,733.6	2,787.4	2,786.6	2,815.6	2,810.6	2,827.3
2 Securities in bank credit	652.2	664.1	683.6	713.2	736.6	745.4	743.3	779.7	769.4	790.0	769.3	791.3
3 Treasury and Agency securities ²	371.0	390.5	400.1	410.9	427.5	432.0	435.2	455.4	458.2	463.5	442.3	448.6
3a Trading account	40.5	43.0	42.4	43.1	48.0	42.6	37.8	48.1	47.6	47.6	41.7	42.5
3b Investment account	330.5	347.5	357.8	367.9	379.5	389.3	397.5	407.4	410.6	416.0	400.7	406.1
4 Other securities	281.2	273.6	283.5	302.3	309.1	313.5	308.0	324.3	311.1	326.4	327.0	342.7
4a Trading account	165.4	140.5	148.3	168.8	174.5	172.7	161.5	171.8	158.0	170.7	171.2	184.7
4b Investment account	115.8	133.1	135.2	133.5	134.6	140.8	146.5	152.5	153.1	155.8	155.8	158.1
4c State and local government	27.1	26.9	27.3	28.3	28.0	28.4	28.7	29.1	29.0	29.3	29.5	29.7
4d Other	88.7	106.2	107.8	105.3	106.5	112.4	117.8	123.3	124.1	126.5	126.3	128.3
5 Loans and leases in bank credit ³	1,998.3	1,918.4	1,918.0	1,922.0	1,946.7	1,974.5	1,990.3	2,007.6	2,017.2	2,025.6	2,041.3	2,036.0
6 Commercial and industrial	547.1	504.7	500.5	489.2	488.2	484.6	482.9	481.2	481.0	479.7	480.0	480.2
7 Real estate	862.7	848.8	861.9	882.0	901.0	921.9	941.4	964.9	975.9	989.5	980.3	983.1
8 Revolving home equity	96.8	112.4	116.9	121.6	124.6	126.8	129.5	131.7	133.3	134.6	136.1	135.9
9 Other	765.9	736.4	745.0	760.4	776.5	795.1	811.8	833.2	842.6	854.9	844.2	847.2
10 Consumer Security ⁴	247.2	246.6	242.4	243.1	248.6	254.1	255.1	254.7	253.6	253.7	253.8	253.7
11a Fed funds and RPs with broker/dealer	69.4	81.6	76.7	78.9	77.6	77.9	77.1	72.7	70.2	67.5	85.8	77.4
11b Other	54.7	69.4	64.7	66.4	66.3	67.9	66.8	62.0	60.3	56.7	75.8	66.0
12a State and local government	14.7	12.3	12.0	12.5	11.3	10.0	10.3	10.7	9.9	10.8	10.1	11.4
12b Agricultural	15.7	13.0	13.0	12.8	12.9	13.0	12.9	12.1	12.0	11.8	11.8	11.7
12c Fed funds and RPs with others	10.0	9.2	9.1	9.0	8.2	8.2	8.1	8.1	8.1	8.1	8.1	8.1
12d All other loans	31.1	19.1	17.6	13.7	16.6	19.8	19.2	18.5	19.6	19.6	26.2	26.9
12e Lease financing receivables	79.0	67.6	70.0	67.1	67.5	69.2	69.4	72.4	74.0	73.4	73.2	73.3
13 Interbank loans	136.1	127.8	126.8	126.3	126.1	125.9	124.2	123.0	122.7	122.3	122.1	121.7
13a Fed funds and RPs with banks	157.0	171.5	163.4	164.9	176.5	182.0	181.6	180.2	174.8	172.4	182.4	186.8
13b Other	94.7	87.2	77.2	77.2	86.8	89.2	84.0	87.3	83.2	79.3	90.7	86.7
14 Cash assets ⁵	62.2	84.2	86.2	87.7	89.7	92.8	97.6	92.9	91.6	93.1	91.7	100.1
15 Other assets ⁶	151.2	141.3	143.2	142.5	146.9	144.3	144.1	145.0	134.3	154.0	142.6	157.1
16 TOTAL ASSETS ⁷	330.2	308.4	303.0	310.5	321.6	319.4	328.0	327.9	316.7	330.3	323.1	327.6
	3,248.2	3,159.2	3,167.1	3,209.2	3,284.9	3,322.8	3,344.3	3,397.3	3,369.4	3,429.2	3,415.6	3,455.7

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

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

January 3, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25
LIABILITIES												
17 Deposits	1,807.1	1,814.7	1,817.5	1,846.8	1,872.5	1,883.2	1,899.5	1,924.0	1,926.4	1,924.0	1,930.3	1,960.6
18 Transaction	323.4	291.1	286.7	292.2	282.4	268.3	286.9	282.5	268.5	271.8	289.7	310.7
19 Nontransaction	1,483.8	1,523.6	1,530.8	1,554.6	1,590.2	1,614.9	1,612.6	1,641.5	1,657.9	1,652.2	1,640.6	1,649.9
20 Large time	255.3	249.2	244.3	261.5	268.3	271.8	272.7	267.2	260.1	258.3	264.4	266.0
21 Other	1,228.5	1,274.4	1,286.5	1,293.1	1,321.9	1,343.1	1,339.9	1,374.3	1,397.7	1,393.9	1,376.2	1,383.9
22 Borrowings	666.8	658.0	643.2	636.6	670.3	672.6	669.3	680.0	655.7	699.6	681.3	670.6
23 From banks in the U.S.	209.2	190.0	181.7	191.3	201.0	206.6	205.4	210.7	198.7	209.0	191.4	187.7
24 From others	457.5	468.0	461.5	445.3	469.3	466.0	463.8	469.3	457.0	490.6	489.9	482.9
25 Net due to related foreign offices	178.8	168.3	164.0	171.2	171.2	175.4	179.5	185.5	196.4	202.3	193.1	190.8
26 Other liabilities	258.5	198.3	225.3	241.7	255.0	262.0	258.5	261.5	249.7	259.8	268.8	289.9
27 TOTAL LIABILITIES	2,911.2	2,839.3	2,850.0	2,896.3	2,969.0	2,993.2	3,006.8	3,051.0	3,028.1	3,085.7	3,073.5	3,111.9
28 Residual (assets less liabilities) ⁸	336.9	319.9	317.1	312.9	315.9	329.5	337.5	346.2	341.3	343.5	342.2	343.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	2,658.1	2,582.5	2,601.8	2,620.0	2,669.9	2,714.4	2,732.2	2,795.4	2,803.0	2,824.1	2,827.6	2,835.0
2 Securities in bank credit	656.0	662.1	680.0	701.2	730.3	742.8	743.8	784.1	780.5	796.6	774.6	791.1
3 Treasury and Agency securities ²	371.8	389.0	397.9	404.7	423.6	429.5	432.6	456.5	465.6	467.9	446.1	446.8
3a Trading account	40.6	42.8	42.2	42.4	47.6	42.4	37.6	48.2	48.4	48.0	42.0	42.3
3b Investment account	331.2	346.2	355.7	362.3	376.0	387.1	395.1	408.3	417.2	419.8	404.1	404.5
3c Mortgage-backed	266.6	272.0	277.5	287.3	304.5	308.0	312.9	324.4	332.4	327.8	303.8	301.8
3d Other	64.6	74.1	78.2	75.0	71.4	79.1	82.2	83.8	84.9	92.0	100.3	102.7
3e 1 year or less	18.5	16.1	14.9	18.7	17.4	19.9	21.8	23.2	22.2	22.1	26.6	27.6
3f Between 1 and 5 years	31.2	45.1	50.0	43.7	42.2	46.3	49.9	47.1	46.8	54.0	57.8	58.7
3g More than 5 years	14.9	12.9	13.3	12.7	11.8	12.9	10.4	13.5	15.8	15.9	15.9	16.5
4 Other securities	284.2	273.1	282.1	296.5	306.7	313.2	311.2	327.7	314.9	328.7	328.5	344.2
4a Trading account	167.1	140.2	147.5	165.5	173.1	172.6	163.2	173.6	159.9	171.8	172.0	185.5
4b Investment account	117.1	132.9	134.5	131.0	133.6	140.7	148.0	154.0	155.0	156.9	156.6	158.8
4c State and local government	27.4	26.9	27.2	27.7	27.8	28.4	29.0	29.4	29.4	29.5	29.6	29.9
4d Other	89.6	106.0	107.3	103.3	105.7	112.3	119.0	124.6	125.7	127.3	126.9	128.9
5 Loans and leases in bank credit ³	2,002.1	1,920.4	1,921.8	1,918.7	1,939.6	1,971.6	1,988.4	2,011.3	2,022.5	2,027.5	2,052.9	2,044.0
6 Commercial and industrial	548.0	508.1	501.8	488.9	485.7	484.3	483.6	482.1	480.1	475.2	478.0	478.6
7 Real estate	864.5	852.2	863.8	882.2	901.5	922.3	940.2	966.9	979.1	993.7	981.7	983.2
8 Revolving home equity	96.9	112.9	117.3	121.9	124.9	127.3	129.5	131.9	133.3	134.3	135.8	135.3
9a Other residential	451.2	426.1	435.1	448.7	464.4	482.2	495.3	518.6	529.6	543.4	529.7	532.3
9b Commercial	316.3	313.2	311.4	311.6	312.1	312.8	315.4	316.4	316.2	316.0	316.2	315.6
10 Consumer	246.0	247.3	242.3	241.2	246.4	251.6	252.2	253.4	253.9	254.8	256.8	258.4
10a Credit cards and related plans	78.3	74.4	72.1	70.9	73.6	75.9	74.8	73.0	73.1	73.4	75.2	76.9
10b Other	167.6	172.8	170.2	170.3	172.8	175.6	177.4	180.4	180.8	181.4	181.6	181.6
11 Security ⁴	71.3	76.6	77.4	77.8	76.5	79.1	79.4	74.7	71.8	70.0	92.6	79.9
11a Fed funds and RPs with broker/dealer	56.2	65.0	65.3	65.5	65.3	69.0	68.8	63.7	61.7	58.9	81.7	68.1
11b Other	15.1	11.5	12.1	12.3	11.2	10.1	10.6	11.0	10.1	11.2	10.9	11.8
12a State and local government	15.7	13.0	13.0	12.8	12.9	13.0	12.9	12.1	12.0	11.8	11.8	11.7
12b Agricultural	9.9	9.3	9.3	9.2	8.2	8.2	8.0	8.0	8.0	8.0	8.0	8.0
12c Fed funds and RPs with others	31.5	19.1	17.6	13.7	16.6	19.8	19.2	18.5	19.6	19.6	26.2	26.9
12d All other loans	79.5	67.0	70.4	67.3	67.0	69.4	69.3	72.9	75.4	72.1	75.7	75.2
12e Lease financing receivables	135.7	127.8	126.4	125.6	124.8	124.0	123.6	122.7	122.5	122.2	122.1	122.2
13 Interbank loans	158.6	172.6	168.5	164.0	171.9	177.0	177.2	182.0	179.7	173.1	191.7	185.6
13a Fed funds and RPs with banks	95.7	87.8	79.5	76.8	84.6	86.8	82.0	88.2	85.5	79.6	95.3	86.2
13b Other	62.9	84.8	88.9	87.2	87.3	90.2	95.2	93.9	94.2	93.5	96.4	99.4
14 Cash assets ⁵	154.3	140.8	139.1	137.1	137.9	141.6	145.0	147.9	138.6	151.4	155.6	165.4
15 Other assets ⁶	331.6	308.0	302.5	310.4	319.3	321.4	327.4	329.3	319.9	328.0	325.2	328.7
16 TOTAL ASSETS ⁷	3,261.8	3,159.5	3,167.7	3,187.6	3,255.6	3,311.2	3,339.2	3,411.4	3,397.7	3,433.1	3,456.6	3,471.6

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

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

January 3, 2003

Account	2001	2002	2002	2002	2002	2002	2002	2002	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 4	Dec 11	Dec 18	Dec 25
LIABILITIES												
17 Deposits	1,816.1	1,809.2	1,816.0	1,838.7	1,856.1	1,874.5	1,896.5	1,933.1	1,943.6	1,929.9	1,947.7	1,963.8
18 Transaction	326.9	288.3	285.2	287.2	270.9	263.9	282.9	285.5	274.5	270.4	306.4	327.1
19 Nontransaction	1,489.2	1,521.0	1,530.8	1,551.5	1,585.2	1,610.6	1,613.6	1,647.6	1,669.1	1,659.4	1,641.3	1,636.7
20 Large time	258.7	247.3	243.5	259.3	266.6	269.3	274.0	270.8	265.1	263.2	268.4	267.2
21 Other	1,230.5	1,273.7	1,287.3	1,292.2	1,318.6	1,341.3	1,339.6	1,376.8	1,404.0	1,396.2	1,373.0	1,369.5
22 Borrowings	669.8	664.4	642.3	626.6	650.2	670.0	671.2	683.2	659.1	686.4	688.1	668.5
23 From banks in the U.S.	206.5	191.3	179.3	187.3	195.8	199.8	203.7	207.9	198.8	206.9	195.0	189.3
24 From others	463.3	473.2	463.1	439.4	454.4	470.2	467.5	475.2	460.2	479.5	493.1	479.2
25 Net due to related foreign offices	183.5	168.0	162.8	166.0	170.2	175.0	180.2	190.2	199.9	206.9	196.4	196.4
26 Other liabilities	264.8	197.8	223.7	235.1	253.4	261.5	259.4	267.9	254.1	265.6	273.3	297.9
27 TOTAL LIABILITIES	2,934.2	2,839.5	2,844.8	2,866.5	2,929.9	2,981.0	3,007.3	3,074.3	3,056.6	3,088.8	3,105.5	3,126.6
28 Residual (assets less liabilities) ⁸	327.6	320.0	322.9	321.2	325.7	330.2	331.9	337.1	341.0	344.3	351.1	345.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	2,210.1	2,320.5	2,333.4	2,341.6	2,368.7	2,391.4	2,411.5	2,428.4	2,434.4	2,438.1	2,442.0	2,434.5
2 Securities in bank credit	602.2	640.3	640.6	639.9	646.1	650.3	654.3	658.7	663.6	661.4	662.3	659.4
3 Treasury and Agency securities ²	384.9	429.4	432.6	430.9	436.3	443.8	447.6	452.3	456.2	454.2	453.5	453.1
4 Other securities	217.3	210.9	208.0	209.0	209.8	206.5	206.8	206.5	207.4	207.3	208.8	206.4
5 Loans and leases in bank credit ³	1,608.0	1,680.1	1,692.8	1,701.7	1,722.6	1,741.1	1,757.2	1,769.7	1,770.9	1,776.7	1,779.6	1,775.1
6 Commercial and industrial	297.4	299.8	300.1	301.8	304.3	305.6	306.3	307.4	307.9	307.6	307.9	308.3
7 Real estate	892.0	949.7	958.1	968.4	980.8	994.1	1,006.4	1,015.1	1,016.7	1,020.5	1,020.9	1,013.7
8 Revolving home equity	55.8	67.2	69.2	71.3	73.1	74.3	75.5	76.1	76.5	76.5	77.0	76.9
9 Other	836.2	882.5	888.9	897.1	907.7	919.8	930.9	939.1	940.3	943.9	943.9	936.8
10 Consumer	311.6	323.3	326.2	321.6	326.2	328.7	329.7	331.0	331.1	333.3	335.2	334.1
11 Security ⁴	7.7	7.2	7.5	7.7	8.0	8.2	8.4	8.3	8.2	8.2	8.3	8.6
12 Other loans and leases	99.2	100.1	101.0	102.2	103.3	104.5	106.4	107.9	107.0	107.1	107.3	110.4
13 Interbank loans	104.1	93.5	98.8	106.2	110.7	114.7	120.3	121.4	117.5	117.8	120.3	125.3
14 Cash assets ⁵	107.4	114.9	118.0	120.9	124.7	126.9	129.2	129.1	125.4	132.2	126.3	129.9
15 Other assets ⁶	128.8	147.3	144.8	144.0	148.9	150.9	149.3	152.5	155.2	156.9	147.0	166.3
16 TOTAL ASSETS⁷	2,519.9	2,645.2	2,663.8	2,681.8	2,721.7	2,752.1	2,778.3	2,799.3	2,800.5	2,812.6	2,802.9	2,823.4
LIABILITIES												
17 Deposits	1,961.2	2,038.8	2,054.7	2,068.4	2,093.0	2,104.2	2,117.0	2,127.6	2,123.4	2,122.3	2,118.0	2,128.8
18 Transaction	301.6	307.2	300.3	310.1	306.7	305.6	314.7	314.2	302.1	306.8	312.0	312.6
19 Nontransaction	1,659.7	1,731.7	1,754.4	1,758.3	1,786.2	1,798.6	1,802.3	1,813.4	1,821.3	1,815.5	1,806.0	1,816.3
20 Large time	310.5	301.0	299.5	300.9	301.7	302.5	305.0	306.6	307.6	309.4	309.7	309.6
21 Other	1,349.2	1,430.7	1,454.8	1,457.4	1,484.6	1,496.1	1,497.2	1,506.8	1,513.7	1,506.1	1,496.3	1,506.6
22 Borrowings	375.6	387.9	389.8	393.8	408.6	425.6	429.5	429.4	433.0	436.7	440.2	446.5
23 From banks in the U.S.	168.6	169.8	170.8	174.1	182.5	187.1	186.9	185.0	186.6	189.0	192.7	197.6
24 From others	207.0	218.1	218.9	219.7	226.2	238.5	242.5	244.4	246.3	247.7	247.4	248.9
25 Net due to related foreign offices	10.4	11.6	11.7	9.8	8.5	8.6	12.3	11.3	12.2	13.0	12.6	12.6
26 Other liabilities	64.4	74.2	75.2	75.4	78.7	80.7	81.7	83.9	82.8	85.0	83.8	83.7
27 TOTAL LIABILITIES	2,411.7	2,512.6	2,531.4	2,547.3	2,588.7	2,619.1	2,640.5	2,652.1	2,651.3	2,657.0	2,654.4	2,671.5
28 Residual (assets less liabilities) ⁸	108.2	132.6	132.4	134.5	133.0	133.0	137.8	147.2	149.1	155.6	148.5	151.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	2,215.3	2,318.3	2,330.7	2,336.3	2,365.8	2,393.4	2,416.9	2,434.2	2,440.3	2,448.3	2,455.1	2,455.7
2 Securities in bank credit	602.0	639.5	640.1	637.8	643.8	649.2	653.1	658.6	664.1	664.0	665.3	664.2
3 Treasury and Agency securities ²	384.8	428.6	432.1	428.8	434.0	442.7	446.4	452.1	456.7	456.7	456.5	457.9
4 Other securities	217.3	210.9	208.0	209.0	209.8	206.5	206.8	206.5	207.4	207.3	208.8	206.4
5 Loans and leases in bank credit ³	1,613.3	1,678.8	1,690.6	1,698.5	1,722.0	1,744.2	1,763.7	1,775.6	1,776.2	1,784.3	1,789.9	1,791.5
6 Commercial and industrial	296.4	302.2	302.2	302.4	302.8	303.9	306.1	306.4	306.7	306.7	307.8	309.5
7 Real estate	894.7	948.9	957.2	967.5	981.5	995.8	1,009.6	1,018.2	1,018.1	1,023.0	1,023.0	1,019.1
8 Revolving home equity	56.3	67.0	69.0	70.9	72.9	74.7	76.1	76.7	76.9	77.1	77.6	77.8
9 Other	838.4	881.9	888.2	896.6	908.6	921.0	933.6	941.6	941.3	946.0	945.4	941.3
10 Consumer	315.3	320.9	322.2	317.6	324.9	330.7	333.2	334.8	335.2	338.4	342.8	344.1
10a Credit cards and related plans	147.1	148.4	148.9	144.4	150.8	155.2	157.2	158.6	159.5	162.5	166.5	167.0
10b Other	168.2	172.4	173.2	173.2	174.2	175.5	176.0	176.3	175.7	175.9	176.3	177.1
11 Security ⁴	8.0	7.0	7.3	7.6	7.9	8.0	8.3	8.6	8.8	8.7	8.6	8.5
12 Other loans and leases	98.9	99.8	101.8	103.5	104.9	105.8	106.4	107.5	107.3	107.4	107.7	110.3
13 Interbank loans	106.1	88.9	95.8	101.3	108.8	111.8	119.3	123.5	126.0	125.1	123.6	121.5
14 Cash assets ⁵	111.2	114.3	116.4	119.0	120.9	126.5	129.7	133.6	130.8	131.3	133.1	134.2
15 Other assets ⁶	128.8	147.3	144.8	144.0	148.9	150.9	149.3	152.5	155.2	156.9	147.0	166.3
16 TOTAL ASSETS ⁷	2,530.9	2,637.7	2,656.5	2,669.7	2,713.1	2,750.9	2,783.1	2,811.6	2,820.2	2,829.1	2,826.2	2,845.3
LIABILITIES												
17 Deposits	1,968.0	2,032.2	2,045.8	2,056.3	2,077.0	2,092.9	2,112.3	2,134.7	2,142.1	2,139.8	2,138.3	2,145.8
18 Transaction	304.0	302.4	299.2	307.7	303.1	303.7	313.4	316.7	308.0	308.8	320.3	321.6
19 Nontransaction	1,664.0	1,729.8	1,746.7	1,748.6	1,773.9	1,789.3	1,798.9	1,818.1	1,834.1	1,831.0	1,818.0	1,824.1
20 Large time	310.5	301.0	299.5	300.9	301.7	302.5	305.0	306.6	307.6	309.4	309.7	309.6
21 Other	1,353.5	1,428.8	1,447.1	1,447.8	1,472.2	1,486.8	1,493.9	1,511.5	1,526.5	1,521.7	1,508.4	1,514.5
22 Borrowings	375.6	387.9	389.8	393.8	408.6	425.6	429.5	429.4	433.0	436.7	440.2	446.5
23 From banks in the U.S.	168.6	169.8	170.8	174.1	182.5	187.1	186.9	185.0	186.6	189.0	192.7	197.6
24 From others	207.0	218.1	218.9	219.7	226.2	238.5	242.5	244.4	246.3	247.7	247.4	248.9
25 Net due to related foreign offices	10.4	11.6	11.7	9.8	8.5	8.6	12.3	11.3	12.2	13.0	12.6	12.6
26 Other liabilities	64.4	74.2	75.2	75.4	78.7	80.7	81.7	83.9	82.8	85.0	83.8	83.7
27 TOTAL LIABILITIES	2,418.5	2,505.9	2,522.5	2,535.2	2,572.7	2,607.8	2,635.8	2,659.3	2,670.1	2,674.5	2,674.8	2,688.5
28 Residual (assets less liabilities) ⁸	112.4	131.8	134.0	134.5	140.4	143.1	147.3	152.3	150.1	154.6	151.4	156.8

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

Seasonally adjusted, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	599.8	595.7	605.6	614.2	620.8	617.6	608.5	620.7	617.8	651.3	642.9	647.9
2 Securities in bank credit	240.5	231.1	238.3	241.2	250.0	246.6	240.2	248.9	245.8	267.5	264.5	265.0
3 Treasury and Agency securities ²	84.0	73.4	76.1	76.4	81.8	86.2	86.2	92.8	91.2	107.2	101.3	101.6
4 Other securities	156.5	157.7	162.2	164.8	168.1	160.4	154.0	156.1	154.6	160.3	163.2	163.4
5 Loans and leases in bank credit ³	359.3	364.6	367.3	373.0	370.8	371.0	368.3	371.8	372.0	383.8	378.4	383.0
6 Commercial and industrial	196.0	196.7	193.1	191.2	189.9	185.5	181.2	179.1	181.0	180.7	178.1	179.4
7 Real estate	17.7	18.1	18.4	18.8	18.8	19.0	19.5	19.8	19.2	19.6	19.5	19.4
11 Security ⁴	77.6	80.3	85.5	90.8	90.4	94.5	96.6	105.1	106.5	117.3	117.7	122.4
12 Other loans and leases	68.0	69.5	70.3	72.1	71.7	72.0	70.9	67.8	65.3	66.2	63.2	61.7
13 Interbank loans	25.2	23.4	20.2	17.5	18.5	21.8	25.4	26.6	26.7	36.7	30.9	34.1
14 Cash assets ⁵	38.4	45.3	45.5	46.0	46.5	46.0	45.3	41.0	40.2	40.4	47.6	46.1
15 Other assets ⁶	36.0	26.3	27.8	29.4	29.0	28.1	33.1	38.1	37.7	44.4	39.0	38.7
16 TOTAL ASSETS ⁷	698.9	690.4	698.8	706.8	714.4	713.1	711.9	726.0	722.0	772.3	759.9	766.4
LIABILITIES												
17 Deposits	429.7	505.1	505.2	498.9	495.1	486.0	466.1	448.5	443.0	431.9	424.9	420.7
18 Transaction	10.8	10.6	10.3	9.9	10.1	10.1	9.8	9.5	9.1	9.0	9.3	9.5
19 Nontransaction	418.9	494.6	494.9	489.0	485.0	475.9	456.3	439.1	433.8	422.9	415.6	411.3
22 Borrowings	208.7	189.4	192.9	201.3	213.8	223.3	229.4	254.5	254.7	290.2	287.6	294.5
23 From banks in the U.S.	23.6	21.0	21.3	20.8	21.6	22.7	23.1	25.5	29.4	25.6	30.3	33.0
24 From others	185.0	168.4	171.6	180.5	192.1	200.6	206.3	229.0	225.3	264.6	257.3	261.5
25 Net due to related foreign offices	-19.9	-90.9	-86.1	-81.8	-85.6	-83.8	-72.6	-74.9	-73.6	-51.9	-55.2	-61.2
26 Other liabilities	81.9	76.5	85.5	90.9	96.8	92.2	96.9	99.1	98.8	101.6	101.0	99.8
27 TOTAL LIABILITIES	700.3	680.1	697.5	709.3	720.0	717.7	719.8	727.2	722.9	771.8	758.4	753.8
28 Residual (assets less liabilities) ⁸	-1.4	10.3	1.3	-2.5	-5.6	-4.6	-7.9	-1.2	-0.9	0.5	1.5	12.6

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

Not seasonally adjusted, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
ASSETS												
1 Bank credit	602.5	591.8	602.6	608.1	614.6	614.3	608.5	623.5	620.8	659.8	652.3	657.2
2 Securities in bank credit	240.5	231.1	238.3	241.2	250.0	246.6	240.2	248.9	245.8	267.5	264.5	265.0
3 Treasury and Agency securities ²	84.0	73.4	76.1	76.4	81.8	86.2	86.2	92.8	91.2	107.2	101.3	101.6
3a Trading account	14.9	10.1	10.4	10.7	13.0	14.6	14.9	20.2	19.1	35.2	30.2	32.0
3b Investment account	69.0	63.3	65.7	65.8	68.8	71.7	71.3	72.7	72.0	72.0	71.1	69.6
4 Other securities	156.5	157.7	162.2	164.8	168.1	160.4	154.0	156.1	154.6	160.3	163.2	163.4
4a Trading account	105.0	99.0	103.5	108.4	109.8	103.5	98.5	99.3	95.4	98.5	99.4	99.5
4b Investment account	51.6	58.7	58.7	56.4	58.4	56.8	55.5	56.8	59.2	61.8	63.8	63.9
5 Loans and leases in bank credit ³	362.0	360.7	364.3	366.9	364.6	367.7	368.3	374.6	375.0	392.2	387.8	392.2
6 Commercial and industrial	197.6	194.4	191.9	189.9	188.3	185.4	181.9	180.6	181.7	180.5	179.4	182.0
7 Real estate	17.7	18.1	18.4	18.8	18.8	19.0	19.5	19.8	19.2	19.6	19.5	19.4
11 Security ⁴	78.5	79.1	84.0	87.4	87.1	91.7	96.7	106.4	108.0	125.1	124.3	126.7
12 Other loans and leases	68.1	69.0	70.0	70.8	70.4	71.6	70.1	67.8	66.1	67.1	64.6	64.1
13 Interbank loans	25.2	23.4	20.2	17.5	18.5	21.8	25.4	26.6	26.7	36.7	30.9	34.1
14 Cash assets ⁵	40.7	43.8	43.5	44.1	45.1	46.0	46.3	43.4	42.8	42.1	50.7	49.3
15 Other assets ⁶	35.7	26.4	26.6	28.3	28.6	28.6	32.5	37.9	38.5	46.1	40.0	39.5
16 TOTAL ASSETS⁷	703.7	685.0	692.6	697.7	706.4	710.3	712.2	731.0	728.4	784.3	773.4	779.6
LIABILITIES												
17 Deposits	433.2	510.2	503.4	489.8	480.6	474.0	458.7	452.1	449.7	442.2	435.9	436.7
18 Transaction	11.0	10.2	10.1	9.8	9.8	10.3	9.9	9.6	9.4	9.3	10.1	10.2
19 Nontransaction	422.2	500.0	493.3	480.0	470.8	463.7	448.8	442.5	440.3	433.0	425.8	426.5
22 Borrowings	208.7	189.4	192.9	201.3	213.8	223.3	229.4	254.5	254.7	290.2	287.6	294.5
23 From banks in the U.S.	23.6	21.0	21.3	20.8	21.6	22.7	23.1	25.5	29.4	25.6	30.3	33.0
24 From others	185.0	168.4	171.6	180.5	192.1	200.6	206.3	229.0	225.3	264.6	257.3	261.5
25 Net due to related foreign offices	-21.3	-91.0	-88.8	-85.8	-87.6	-82.8	-73.9	-76.0	-75.5	-51.8	-54.0	-56.6
26 Other liabilities	81.3	76.4	84.1	88.7	95.6	92.8	96.1	98.4	97.5	101.7	101.9	103.0
27 TOTAL LIABILITIES	701.8	685.0	691.6	694.0	702.4	707.3	710.3	729.0	726.4	782.3	771.4	777.7
28 Residual (assets less liabilities) ⁸	1.8	-0.1	1.0	3.7	3.9	3.0	1.9	2.0	2.0	2.0	2.0	2.0

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 3, 2003

Account	2001 Nov	2002 May	2002 Jun	2002 Jul	2002 Aug	2002 Sep	2002 Oct	2002 Nov	Week ending			
									Dec 4	Dec 11	Dec 18	Dec 25
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	106.0	80.8	92.9	105.8	112.3	119.1	110.9	117.1	106.5	120.7	118.8	130.9
30 Reval. losses on off-bal. sheet items ⁹	86.5	61.7	75.2	89.2	93.7	100.0	93.7	100.6	89.7	101.3	101.3	112.7
31 Mortgage-backed securities ¹⁰	289.7	306.2	312.6	320.0	338.1	343.5	354.8	370.0	378.0	374.0	350.1	347.6
31a Pass-through	204.8	210.4	224.6	236.3	253.4	254.7	261.3	274.2	277.3	274.9	254.1	251.9
31b CMO, REMIC, and other	85.0	95.8	88.0	83.7	84.8	88.9	93.5	95.8	100.7	99.1	96.0	95.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	9.7	4.3	6.7	8.3	9.1	11.5	12.5	11.8	10.1	10.9	11.7	14.4
33 Offshore credit to U.S. residents ¹²	19.2	19.6	19.6	19.1	19.0	19.0	18.4	18.5	18.6	18.7	19.1	19.1
34 Securitized consumer loans ¹³	103.3	98.5	102.5	106.3	104.4	103.6	105.0	108.0	109.3	109.2	109.2	108.7
34a Credit cards and related plans	91.8	87.0	90.3	91.2	89.3	88.9	90.7	93.5	94.9	94.9	95.0	94.5
34b Other	11.5	11.5	12.2	15.1	15.1	14.7	14.3	14.5	14.4	14.3	14.2	14.2
35 Securitized business loans ¹³	20.6	17.1	16.9	17.1	17.8	17.7	17.5	17.1	17.0	17.0	16.9	16.8
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	264.2	298.6	299.1	297.3	298.9	304.4	307.1	309.0	310.7	311.3	309.9	310.6
34 Securitized consumer loans ¹³	238.3	242.8	243.9	239.9	238.3	235.9	235.0	236.6	236.6	236.9	238.7	241.3
34a Credit cards and related plans	229.6	235.2	236.9	236.3	235.2	232.9	231.8	233.4	233.5	233.9	235.4	238.4
34b Other	8.7	7.6	7.0	3.6	3.1	3.0	3.3	3.2	3.1	3.1	3.3	2.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	61.5	50.0	55.2	61.5	65.1	62.0	58.9	63.0	60.6	62.7	63.5	64.3
30 Reval. losses on off-bal. sheet items ⁹	54.1	42.8	49.3	57.4	64.8	61.2	58.5	60.4	58.1	59.2	59.2	59.5
35 Securitized business loans ¹³	13.3	10.5	9.9	9.4	9.1	8.1	7.6	7.3	7.1	7.0	7.0	6.8

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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