

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	5,442.5	5,759.4	5,838.2	5,896.8	5,889.6	5,963.8	5,993.9	6,026.2	6,079.9	6,114.3	6,108.3	6,130.8
2 Securities in bank credit	1,498.2	1,637.3	1,679.4	1,708.9	1,702.0	1,743.8	1,754.6	1,765.6	1,798.8	1,814.2	1,820.2	1,840.2
3 Treasury and Agency securities <sup>2</sup>	867.0	973.8	1,004.3	1,020.1	1,021.0	1,046.7	1,056.7	1,087.4	1,110.2	1,112.5	1,114.3	1,129.6
4 Other securities	631.2	663.5	675.2	688.8	681.0	697.1	697.9	678.2	688.6	701.7	705.8	710.6
5 Loans and leases in bank credit <sup>3</sup>	3,944.3	4,122.2	4,158.7	4,187.9	4,187.6	4,220.0	4,239.3	4,260.6	4,281.1	4,300.1	4,288.1	4,290.6
6 Commercial and industrial	1,006.4	969.0	968.0	966.0	960.8	953.0	946.1	943.5	935.0	935.7	933.0	931.8
7 Real estate	1,795.8	1,972.9	2,007.9	2,029.9	2,046.3	2,076.9	2,089.6	2,105.0	2,131.5	2,136.2	2,123.7	2,117.5
8 Revolving home equity	171.5	205.1	209.2	213.8	217.7	222.3	229.4	233.4	234.7	235.9	237.3	238.5
9 Other	1,624.3	1,767.8	1,798.8	1,816.1	1,828.6	1,854.6	1,860.1	1,871.7	1,896.8	1,900.3	1,886.4	1,879.0
10 Consumer	565.3	584.9	585.7	588.3	592.8	593.9	590.9	588.4	589.8	591.6	592.7	594.8
11 Security <sup>4</sup>	168.2	183.0	185.8	189.5	176.5	185.9	202.0	202.6	202.1	209.3	207.9	212.0
12 Other loans and leases	408.6	412.3	411.3	414.2	411.3	410.3	410.8	421.1	422.6	427.4	430.8	434.6
13 Interbank loans	271.5	328.1	325.5	328.3	307.6	305.9	316.0	309.9	320.7	331.2	316.7	320.8
14 Cash assets <sup>5</sup>	300.3	317.8	315.4	316.9	312.8	316.0	322.1	317.6	316.9	318.8	318.0	327.0
15 Other assets <sup>6</sup>	474.3	507.5	509.9	505.2	506.7	533.2	526.0	533.4	554.1	556.7	557.0	568.7
16 TOTAL ASSETS <sup>7</sup>	<b>6,413.1</b>	<b>6,836.5</b>	<b>6,912.1</b>	<b>6,970.7</b>	<b>6,939.5</b>	<b>7,041.3</b>	<b>7,080.2</b>	<b>7,110.1</b>	<b>7,194.3</b>	<b>7,243.6</b>	<b>7,222.4</b>	<b>7,269.8</b>
<b>LIABILITIES</b>												
17 Deposits	4,313.9	4,486.7	4,509.3	4,488.2	4,510.5	4,537.4	4,586.4	4,613.4	4,621.2	4,664.1	4,626.6	4,655.6
18 Transaction	603.7	609.7	605.9	611.3	607.7	613.0	618.3	630.9	601.2	633.9	640.5	655.7
19 Nontransaction	3,710.2	3,876.9	3,903.4	3,877.0	3,902.8	3,924.4	3,968.1	3,982.5	4,020.0	4,030.2	3,986.1	3,999.9
20 Large time	1,033.2	1,024.6	1,005.7	979.4	983.2	998.7	1,004.7	988.4	991.1	1,000.2	1,002.9	1,004.3
21 Other	2,677.0	2,852.4	2,897.6	2,897.6	2,919.6	2,925.7	2,963.4	2,994.1	3,029.0	3,030.0	2,983.3	2,995.6
22 Borrowings	1,219.1	1,332.0	1,366.1	1,397.3	1,333.6	1,369.2	1,395.3	1,406.5	1,432.7	1,426.1	1,430.9	1,458.1
23 From banks in the U.S.	383.1	414.9	421.9	417.5	380.3	386.9	395.6	395.2	390.0	385.2	383.0	384.9
24 From others	836.0	917.1	944.2	979.8	953.3	982.4	999.7	1,011.2	1,042.7	1,040.8	1,047.9	1,073.2
25 Net due to related foreign offices	104.6	117.5	122.9	152.0	156.9	146.0	139.4	145.3	172.2	149.2	153.5	150.9
26 Other liabilities	326.5	427.8	431.4	441.5	442.7	452.2	443.4	446.2	454.9	478.7	477.4	472.4
27 TOTAL LIABILITIES	<b>5,964.0</b>	<b>6,364.0</b>	<b>6,429.7</b>	<b>6,479.0</b>	<b>6,443.7</b>	<b>6,504.9</b>	<b>6,564.5</b>	<b>6,611.4</b>	<b>6,681.0</b>	<b>6,718.1</b>	<b>6,688.4</b>	<b>6,737.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	449.1	472.5	482.5	491.6	495.8	536.4	515.7	498.7	513.3	525.5	533.9	532.8

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	5,437.6	5,761.3	5,853.6	5,930.8	5,906.9	5,967.3	5,982.3	6,020.7	6,081.6	6,110.3	6,098.5	6,120.7
2 Securities in bank credit	1,496.7	1,635.1	1,682.7	1,715.5	1,712.4	1,753.0	1,759.6	1,763.4	1,797.5	1,811.9	1,817.2	1,835.5
3 Treasury and Agency securities <sup>2</sup>	867.1	969.8	1,006.0	1,024.3	1,025.8	1,053.1	1,061.6	1,087.2	1,107.3	1,110.4	1,112.9	1,126.1
4 Other securities	629.5	665.3	676.7	691.2	686.6	699.9	697.9	676.2	690.1	701.5	704.3	709.4
5 Loans and leases in bank credit <sup>3</sup>	3,941.0	4,126.1	4,170.8	4,215.3	4,194.5	4,214.4	4,222.7	4,257.3	4,284.1	4,298.4	4,281.3	4,285.2
6 Commercial and industrial	1,010.2	969.4	968.0	964.7	954.9	951.0	947.4	947.3	941.6	939.4	936.2	933.3
7 Real estate	1,792.7	1,974.5	2,012.5	2,034.5	2,046.7	2,072.6	2,080.6	2,101.4	2,134.7	2,141.9	2,127.4	2,120.8
8 Revolving home equity	171.3	205.6	209.0	213.4	217.1	222.6	227.4	233.1	236.0	237.3	238.5	239.6
9 Other	1,621.4	1,768.9	1,803.4	1,821.1	1,829.6	1,850.1	1,853.2	1,868.3	1,898.6	1,904.6	1,888.9	1,881.2
10 Consumer	562.1	585.3	588.1	597.1	600.5	597.1	588.6	585.6	588.4	590.8	592.0	593.6
10a Credit cards and related plans	223.3	232.0	231.6	238.6	234.8	228.0	223.7	219.9	223.2	224.5	224.6	228.3
10b Other	338.8	353.2	356.5	358.6	365.6	369.1	364.9	365.7	365.2	366.3	367.4	365.3
11 Security <sup>4</sup>	167.2	185.2	190.2	200.1	182.8	187.6	197.3	201.8	197.5	201.3	198.5	205.1
12 Other loans and leases	408.9	411.7	412.1	418.8	409.6	406.0	408.9	421.2	421.9	425.1	427.3	432.3
13 Interbank loans	280.8	320.9	330.6	335.4	304.4	303.2	322.5	321.0	321.9	325.8	307.0	311.6
14 Cash assets <sup>5</sup>	299.1	320.9	325.2	339.1	328.8	316.5	311.3	316.3	310.7	312.5	301.0	335.5
15 Other assets <sup>6</sup>	473.8	507.4	513.4	510.0	510.5	530.8	525.3	532.7	557.8	558.6	551.7	560.8
16 TOTAL ASSETS <sup>7</sup>	<b>6,415.8</b>	<b>6,834.7</b>	<b>6,946.1</b>	<b>7,038.7</b>	<b>6,973.4</b>	<b>7,039.8</b>	<b>7,063.3</b>	<b>7,113.8</b>	<b>7,194.4</b>	<b>7,229.6</b>	<b>7,180.6</b>	<b>7,250.9</b>
<b>LIABILITIES</b>												
17 Deposits	4,339.0	4,470.1	4,524.3	4,539.0	4,533.8	4,558.4	4,593.6	4,638.6	4,626.6	4,655.8	4,599.7	4,643.8
18 Transaction	609.4	606.8	613.5	644.1	621.8	605.3	609.9	636.9	590.5	622.0	617.5	652.2
19 Nontransaction	3,729.5	3,863.3	3,910.8	3,894.9	3,912.0	3,953.0	3,983.6	4,001.8	4,036.1	4,033.9	3,982.1	3,991.6
20 Large time	1,039.1	1,013.8	1,009.6	992.1	999.8	1,009.3	1,007.4	992.8	996.3	1,002.5	1,005.3	1,008.8
21 Other	2,690.4	2,849.6	2,901.2	2,902.8	2,912.3	2,943.7	2,976.2	3,009.0	3,039.8	3,031.3	2,976.8	2,982.8
22 Borrowings	1,222.9	1,334.6	1,367.4	1,396.5	1,346.7	1,371.4	1,391.6	1,410.6	1,450.7	1,435.3	1,430.1	1,455.6
23 From banks in the U.S.	386.8	413.4	418.6	419.3	384.9	390.4	399.0	399.3	396.0	388.7	383.7	384.5
24 From others	836.0	921.1	948.8	977.2	961.8	981.1	992.6	1,011.3	1,054.7	1,046.6	1,046.4	1,071.1
25 Net due to related foreign offices	96.2	119.5	126.8	158.2	161.0	151.5	137.5	135.7	167.1	148.4	153.4	155.1
26 Other liabilities	318.4	431.5	437.5	448.4	446.4	458.5	439.6	433.7	448.9	476.9	477.2	477.4
27 TOTAL LIABILITIES	<b>5,976.4</b>	<b>6,355.6</b>	<b>6,456.0</b>	<b>6,542.0</b>	<b>6,487.9</b>	<b>6,539.8</b>	<b>6,562.3</b>	<b>6,618.6</b>	<b>6,693.2</b>	<b>6,716.5</b>	<b>6,660.4</b>	<b>6,732.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	439.4	479.1	490.2	496.7	485.5	500.0	501.1	495.2	501.2	513.2	520.2	518.9

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	4,841.5	5,144.9	5,218.0	5,260.6	5,262.0	5,323.3	5,335.3	5,375.2	5,426.2	5,454.6	5,448.0	5,460.2
2 Securities in bank credit	1,269.3	1,392.4	1,431.5	1,447.1	1,439.1	1,470.9	1,477.5	1,495.3	1,525.3	1,535.0	1,536.9	1,555.0
3 Treasury and Agency securities <sup>2</sup>	794.9	884.8	910.8	918.2	918.3	939.2	945.2	974.2	995.9	996.0	994.7	1,007.7
4 Other securities	474.4	507.6	520.7	528.9	520.8	531.7	532.3	521.1	529.4	539.1	542.2	547.2
5 Loans and leases in bank credit <sup>3</sup>	3,572.2	3,752.5	3,786.5	3,813.5	3,822.8	3,852.4	3,857.8	3,879.9	3,900.9	3,919.6	3,911.1	3,905.3
6 Commercial and industrial	809.3	787.9	789.0	787.6	784.4	780.7	777.1	774.5	767.0	767.3	766.4	766.4
7 Real estate	1,777.5	1,953.3	1,988.0	2,010.4	2,027.4	2,058.8	2,071.7	2,088.2	2,114.5	2,119.2	2,106.7	2,100.5
8 Revolving home equity	171.5	205.1	209.2	213.8	217.7	222.3	229.4	233.4	234.7	235.9	237.3	238.5
9 Other	1,606.0	1,748.2	1,778.8	1,796.6	1,809.7	1,836.5	1,842.3	1,854.8	1,879.8	1,883.3	1,869.4	1,862.0
10 Consumer	565.3	584.9	585.7	588.3	592.8	593.9	590.9	588.4	589.8	591.6	592.7	594.8
11 Security <sup>4</sup>	82.7	85.6	81.1	79.4	71.4	73.0	71.9	72.1	75.8	81.9	83.0	80.6
12 Other loans and leases	337.3	340.8	342.7	347.8	346.9	345.9	346.2	356.6	353.9	359.6	362.2	363.1
13 Interbank loans	249.4	303.6	300.0	298.3	278.8	277.1	285.6	282.2	292.8	304.4	288.8	290.0
14 Cash assets <sup>5</sup>	253.0	272.2	273.0	272.3	272.8	277.7	279.6	273.1	267.5	267.7	266.4	274.0
15 Other assets <sup>6</sup>	450.3	473.7	475.3	469.4	466.8	491.5	488.2	491.9	505.9	504.5	508.0	515.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,719.0</b>	<b>6,118.5</b>	<b>6,190.0</b>	<b>6,224.4</b>	<b>6,203.5</b>	<b>6,292.4</b>	<b>6,311.2</b>	<b>6,345.9</b>	<b>6,415.4</b>	<b>6,454.3</b>	<b>6,434.1</b>	<b>6,462.9</b>
<b>LIABILITIES</b>												
17 Deposits	3,815.6	4,015.2	4,056.7	4,062.7	4,083.7	4,094.1	4,137.2	4,176.5	4,188.6	4,224.2	4,186.8	4,215.1
18 Transaction	593.2	600.1	596.7	602.1	598.2	603.3	607.7	620.6	590.5	624.3	630.8	645.6
19 Nontransaction	3,222.4	3,415.1	3,460.0	3,460.6	3,485.6	3,490.8	3,529.5	3,555.8	3,598.1	3,599.9	3,556.0	3,569.5
20 Large time	547.5	571.0	571.4	570.6	581.4	586.9	586.7	585.2	596.3	595.6	595.6	598.9
21 Other	2,675.0	2,844.2	2,888.6	2,890.0	2,904.2	2,903.9	2,942.8	2,970.7	3,001.8	3,004.2	2,960.4	2,970.6
22 Borrowings	1,030.4	1,099.4	1,114.9	1,119.3	1,062.0	1,092.4	1,095.8	1,098.9	1,119.1	1,118.8	1,122.2	1,132.6
23 From banks in the U.S.	361.1	391.9	396.7	387.5	349.2	355.5	361.4	367.0	358.2	353.6	351.4	351.8
24 From others	669.3	707.4	718.1	731.9	712.7	737.0	734.5	731.9	760.8	765.3	770.9	780.9
25 Net due to related foreign offices	178.6	189.1	196.3	211.2	226.8	224.6	225.1	224.0	250.1	228.8	233.9	230.3
26 Other liabilities	254.3	328.1	332.1	339.3	343.8	351.1	348.3	356.5	356.2	370.7	371.6	367.6
27 <b>TOTAL LIABILITIES</b>	<b>5,278.9</b>	<b>5,631.8</b>	<b>5,700.0</b>	<b>5,732.6</b>	<b>5,716.3</b>	<b>5,762.2</b>	<b>5,806.5</b>	<b>5,855.9</b>	<b>5,914.1</b>	<b>5,942.5</b>	<b>5,914.6</b>	<b>5,945.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	440.0	486.7	490.0	491.8	487.2	530.2	504.8	490.0	501.3	511.9	519.5	517.2

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	4,836.8	5,147.2	5,229.8	5,284.6	5,271.3	5,322.3	5,325.9	5,369.9	5,430.9	5,454.8	5,445.1	5,454.6
2 Securities in bank credit	1,267.8	1,390.2	1,434.8	1,453.7	1,449.5	1,480.0	1,482.5	1,493.2	1,524.0	1,532.7	1,533.9	1,550.3
3 Treasury and Agency securities <sup>2</sup>	795.0	880.8	912.5	922.4	923.1	945.5	950.1	974.1	993.0	993.8	993.2	1,004.3
4 Other securities	472.8	509.4	522.3	531.3	526.4	534.6	532.4	519.1	531.0	538.9	540.7	546.0
5 Loans and leases in bank credit <sup>3</sup>	3,569.0	3,757.0	3,795.0	3,830.9	3,821.8	3,842.3	3,843.4	3,876.7	3,907.0	3,922.1	3,911.2	3,904.3
6 Commercial and industrial	814.2	788.2	787.7	784.9	778.4	777.3	776.9	779.2	775.2	772.9	771.6	770.2
7 Real estate	1,774.4	1,955.0	1,992.5	2,015.0	2,027.8	2,054.6	2,062.8	2,084.6	2,117.7	2,124.9	2,110.4	2,103.8
8 Revolving home equity	171.3	205.6	209.0	213.4	217.1	222.6	227.4	233.1	236.0	237.3	238.5	239.6
9 Other	1,603.1	1,749.3	1,783.5	1,801.6	1,810.7	1,832.0	1,835.4	1,851.5	1,881.6	1,887.6	1,871.9	1,864.2
10 Consumer	562.1	585.3	588.1	597.1	600.5	597.1	588.6	585.6	588.4	590.8	592.0	593.6
10a Credit cards and related plans	223.3	232.0	231.6	238.6	234.8	228.0	223.7	219.9	223.2	224.5	224.6	228.3
10b Other	338.8	353.2	356.5	358.6	365.6	369.1	364.9	365.7	365.2	366.3	367.4	365.3
11 Security <sup>4</sup>	81.3	87.8	83.4	83.4	70.6	71.8	71.7	71.0	72.1	75.9	77.5	75.4
12 Other loans and leases	337.0	340.8	343.3	350.5	344.6	341.4	343.5	356.3	353.7	357.6	359.7	361.3
13 Interbank loans	258.7	296.4	305.0	305.4	275.6	274.3	292.1	293.3	293.9	299.1	279.2	280.7
14 Cash assets <sup>5</sup>	253.8	274.3	280.4	291.3	285.8	277.2	270.0	273.8	262.9	262.8	251.6	284.2
15 Other assets <sup>6</sup>	449.9	474.1	478.9	473.1	469.2	488.5	486.6	491.5	509.0	505.5	502.8	508.3
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>5,724.1</b>	<b>6,116.7</b>	<b>6,218.0</b>	<b>6,278.2</b>	<b>6,225.2</b>	<b>6,284.7</b>	<b>6,296.8</b>	<b>6,351.9</b>	<b>6,419.5</b>	<b>6,445.0</b>	<b>6,401.4</b>	<b>6,450.6</b>
<b>LIABILITIES</b>												
17 Deposits	3,833.7	4,011.0	4,071.6	4,102.6	4,090.9	4,104.8	4,140.3	4,195.6	4,187.1	4,210.9	4,155.5	4,196.7
18 Transaction	599.5	596.9	604.0	634.1	611.9	595.6	599.7	627.1	580.4	612.8	608.4	642.3
19 Nontransaction	3,234.2	3,414.0	3,467.6	3,468.5	3,479.0	3,509.2	3,540.6	3,568.5	3,606.7	3,598.0	3,547.1	3,554.4
20 Large time	545.8	572.5	575.4	573.5	582.7	587.9	585.2	583.3	594.5	592.8	593.5	597.0
21 Other	2,688.4	2,841.6	2,892.2	2,895.0	2,896.3	2,921.3	2,955.4	2,985.2	3,012.2	3,005.2	2,953.6	2,957.4
22 Borrowings	1,034.2	1,101.9	1,116.2	1,118.5	1,075.1	1,094.6	1,092.2	1,103.1	1,137.1	1,128.1	1,121.5	1,130.1
23 From banks in the U.S.	364.9	390.4	393.5	389.3	353.8	359.0	364.8	371.1	364.2	357.1	352.1	351.4
24 From others	669.3	711.5	722.7	729.2	721.3	735.6	727.4	732.0	772.8	771.0	769.4	778.8
25 Net due to related foreign offices	170.8	192.5	201.5	215.6	228.3	228.9	220.8	214.8	245.1	226.4	233.8	233.8
26 Other liabilities	246.5	332.6	339.1	345.1	345.8	356.6	343.0	344.3	350.2	367.5	371.4	372.1
27 <b>TOTAL LIABILITIES</b>	<b>5,285.2</b>	<b>5,638.0</b>	<b>5,728.4</b>	<b>5,781.9</b>	<b>5,740.0</b>	<b>5,784.9</b>	<b>5,796.3</b>	<b>5,857.8</b>	<b>5,919.4</b>	<b>5,932.9</b>	<b>5,882.3</b>	<b>5,932.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	438.9	478.6	489.6	496.3	485.2	499.8	500.5	494.1	500.1	512.1	519.1	517.8

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	2,627.3	2,782.8	2,833.5	2,864.6	2,861.9	2,908.4	2,905.5	2,924.8	2,971.4	2,993.7	2,985.7	2,994.6
2 Securities in bank credit	648.8	738.0	770.6	780.2	774.3	805.4	802.9	808.7	839.6	846.9	850.9	870.4
3 Treasury and Agency securities <sup>2</sup>	387.4	436.7	455.9	458.3	461.0	479.7	476.2	491.9	512.1	512.6	514.4	528.8
3a Trading account	38.3	37.7	47.9	44.6	41.2	54.5	41.8	40.7	37.8	60.7	35.2	40.4
3b Investment account	349.1	399.0	408.0	413.7	419.8	425.2	434.4	451.2	474.3	451.9	479.2	488.4
4 Other securities	261.4	301.3	314.7	321.9	313.3	325.7	326.7	316.8	327.5	334.3	336.4	341.6
4a Trading account	127.8	153.8	161.0	164.9	160.0	172.6	171.6	161.5	175.5	180.8	182.0	188.5
4b Investment account	133.6	147.5	153.7	157.0	153.3	153.1	155.1	155.3	152.0	153.5	154.5	153.1
4c State and local government	27.1	28.8	29.3	29.5	29.4	29.6	30.1	30.9	30.7	31.2	31.5	31.7
4d Other	106.5	118.7	124.4	127.5	123.9	123.5	125.0	124.4	121.3	122.3	122.9	121.4
5 Loans and leases in bank credit <sup>3</sup>	1,978.5	2,044.9	2,062.9	2,084.4	2,087.6	2,103.0	2,102.6	2,116.0	2,131.8	2,146.8	2,134.9	2,124.2
6 Commercial and industrial	518.1	487.1	485.7	483.6	480.8	475.9	472.1	469.7	463.0	463.0	461.7	460.9
7 Real estate	853.4	945.7	970.3	990.7	1,006.7	1,028.4	1,035.2	1,041.4	1,063.8	1,065.6	1,051.4	1,044.7
8 Revolving home equity	109.1	130.0	133.0	136.9	140.0	142.5	147.9	150.5	151.4	152.3	153.0	153.9
9 Other	744.3	815.6	837.3	853.8	866.7	885.9	887.3	890.9	912.4	913.3	898.3	890.8
10 Consumer	289.4	298.3	296.7	296.9	297.0	295.0	291.5	290.0	289.0	290.2	290.3	290.0
11 Security <sup>4</sup>	75.9	77.5	73.0	71.3	63.0	64.5	63.6	63.8	67.1	73.1	74.3	71.5
11a Fed funds and RPs with broker/dealer	63.7	67.1	62.2	60.9	52.4	53.8	52.2	52.0	53.9	58.7	60.8	56.8
11b Other	12.2	10.3	10.8	10.4	10.6	10.7	11.4	11.8	13.1	14.4	13.6	14.7
12a State and local government	13.3	13.0	12.2	11.9	12.0	12.3	12.5	12.4	12.3	12.4	12.4	12.5
12b Agricultural	9.3	8.2	8.2	8.2	8.1	7.8	7.8	7.7	7.5	7.5	7.5	7.4
12c Fed funds and RPs with others	22.9	19.5	18.8	24.6	23.5	23.6	23.2	24.4	23.2	28.1	26.6	26.5
12d All other loans	66.1	70.6	73.9	74.4	75.4	75.1	76.5	87.6	86.7	87.7	91.4	91.3
12e Lease financing receivables	130.2	125.0	124.1	122.8	120.9	120.6	120.2	119.1	119.2	119.3	119.3	119.5
13 Interbank loans	166.3	187.3	184.9	182.7	156.5	153.1	162.1	161.5	165.3	173.6	156.9	152.3
13a Fed funds and RPs with banks	91.7	87.5	90.5	88.2	87.7	83.0	91.5	90.4	94.6	103.9	86.2	84.3
13b Other	74.6	99.8	94.4	94.5	68.7	70.1	70.6	71.0	70.7	69.8	70.7	68.0
14 Cash assets <sup>5</sup>	141.8	145.6	147.0	148.2	147.8	149.2	149.5	141.3	137.1	137.3	133.4	150.2
15 Other assets <sup>6</sup>	309.9	334.3	334.0	328.0	325.2	346.2	340.1	340.4	346.4	346.6	350.6	354.1
16 TOTAL ASSETS <sup>7</sup>	<b>3,200.7</b>	<b>3,405.9</b>	<b>3,455.0</b>	<b>3,479.5</b>	<b>3,446.8</b>	<b>3,512.1</b>	<b>3,512.3</b>	<b>3,524.0</b>	<b>3,576.0</b>	<b>3,607.0</b>	<b>3,582.3</b>	<b>3,607.1</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>LIABILITIES</b>												
17 Deposits	1,837.4	1,917.1	1,944.7	1,954.6	1,967.9	1,968.4	1,987.0	2,010.7	2,009.9	2,032.8	2,002.2	2,019.9
18 Transaction	295.7	290.5	286.3	289.6	286.8	288.9	289.2	294.2	275.3	299.4	297.6	317.7
19 Nontransaction	1,541.7	1,626.6	1,658.4	1,665.1	1,681.0	1,679.5	1,697.8	1,716.5	1,734.6	1,733.4	1,704.6	1,702.2
20 Large time	248.5	267.3	265.9	262.7	274.3	277.0	272.4	270.1	282.5	280.4	281.2	284.2
21 Other	1,293.2	1,359.3	1,392.6	1,402.4	1,406.7	1,402.5	1,425.4	1,446.4	1,452.1	1,453.0	1,423.4	1,418.0
22 Borrowings	708.7	728.5	741.9	730.7	655.7	682.8	689.0	686.4	690.5	702.2	698.7	715.9
23 From banks in the U.S.	251.3	263.0	269.1	249.1	193.8	196.4	204.8	208.9	202.5	201.6	194.3	197.3
24 From others	457.4	465.5	472.7	481.5	461.9	486.4	484.1	477.5	488.0	500.7	504.4	518.6
25 Net due to related foreign offices	168.9	176.8	185.0	198.8	211.5	211.5	213.5	210.1	234.8	216.8	220.7	217.1
26 Other liabilities	192.9	261.3	265.2	274.9	274.0	279.1	275.2	284.0	284.9	296.4	295.9	289.4
27 TOTAL LIABILITIES	<b>2,907.9</b>	<b>3,083.6</b>	<b>3,136.8</b>	<b>3,159.0</b>	<b>3,109.0</b>	<b>3,141.8</b>	<b>3,164.7</b>	<b>3,191.1</b>	<b>3,220.0</b>	<b>3,248.2</b>	<b>3,217.6</b>	<b>3,242.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	292.8	322.4	318.3	320.6	337.8	370.4	347.6	332.9	356.0	358.8	364.7	364.8

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	2,624.9	2,782.7	2,841.8	2,877.0	2,869.3	2,910.6	2,899.4	2,921.3	2,977.3	2,994.1	2,984.2	2,991.6
2 Securities in bank credit	646.0	737.9	775.0	785.3	782.9	813.7	805.2	805.1	838.5	845.0	849.0	866.7
3 Treasury and Agency securities <sup>2</sup>	386.2	434.9	458.8	461.0	464.0	485.2	478.5	490.3	509.4	510.8	514.1	526.4
3a Trading account	38.2	37.6	48.2	44.9	41.5	55.1	42.1	40.6	37.7	60.5	35.2	40.3
3b Investment account	348.0	397.3	410.6	416.1	422.5	430.1	436.4	449.7	471.8	450.3	478.9	486.1
3c Mortgage-backed	268.4	313.3	324.8	317.2	323.2	329.4	332.7	352.9	379.2	356.7	383.5	388.7
3d Other	79.6	84.1	85.8	99.0	99.4	100.8	103.7	96.8	92.6	93.6	95.4	97.4
3e 1 year or less	18.7	22.2	23.6	24.6	21.7	23.3	24.8	24.6	22.7	23.8	23.1	23.2
3f Between 1 and 5 years	47.7	51.2	48.3	57.7	59.7	58.5	58.3	55.3	54.5	54.9	55.1	55.8
3g More than 5 years	13.3	10.6	13.9	16.7	17.9	19.0	20.6	16.9	15.5	14.9	17.2	18.3
4 Other securities	259.8	303.0	316.2	324.3	318.9	328.5	326.8	314.8	329.1	334.1	334.9	340.4
4a Trading account	127.0	154.7	161.8	166.1	162.9	174.1	171.7	160.5	176.4	180.7	181.1	187.8
4b Investment account	132.8	148.4	154.5	158.1	156.0	154.4	155.1	154.3	152.7	153.4	153.8	152.6
4c State and local government	27.0	29.0	29.4	29.7	30.0	29.8	30.1	30.7	30.9	31.2	31.4	31.6
4d Other	105.8	119.4	125.0	128.4	126.1	124.6	125.0	123.6	121.8	122.2	122.4	121.0
5 Loans and leases in bank credit <sup>3</sup>	1,978.9	2,044.7	2,066.8	2,091.8	2,086.3	2,096.9	2,094.2	2,116.2	2,138.8	2,149.1	2,135.3	2,124.9
6 Commercial and industrial	520.9	487.6	485.9	481.0	476.3	473.9	472.0	472.3	468.3	465.8	464.4	462.4
7 Real estate	851.9	946.3	973.0	992.0	1,005.6	1,024.1	1,028.4	1,039.5	1,068.1	1,071.4	1,055.0	1,048.2
8 Revolving home equity	109.1	130.3	132.7	136.0	139.2	142.8	146.2	150.4	152.7	153.5	154.2	154.9
9a Other residential	427.3	496.6	520.6	536.7	546.3	561.1	561.7	570.5	596.9	598.8	582.1	574.9
9b Commercial	315.5	319.5	319.8	319.2	320.2	320.2	320.4	318.6	318.5	319.1	318.8	318.3
10 Consumer	289.9	295.0	295.4	299.4	301.8	298.2	292.1	290.6	290.0	291.1	291.1	291.0
10a Credit cards and related plans	116.2	117.1	114.7	117.3	115.3	109.7	105.9	103.5	103.0	103.3	102.9	105.1
10b Other	173.7	177.9	180.8	182.1	186.6	188.5	186.2	187.1	187.0	187.7	188.2	185.9
11 Security <sup>4</sup>	74.3	79.7	75.0	75.2	62.6	63.4	63.0	62.5	63.3	67.3	69.1	66.8
11a Fed funds and RPs with broker/dealer	62.3	69.1	63.9	64.2	52.0	52.9	51.7	50.9	50.9	54.0	56.5	53.1
11b Other	12.0	10.6	11.1	10.9	10.5	10.5	11.3	11.6	12.4	13.3	12.6	13.7
12a State and local government	13.3	13.0	12.2	11.9	12.0	12.3	12.5	12.4	12.3	12.4	12.4	12.5
12b Agricultural	9.3	8.1	8.1	8.2	8.2	7.8	7.8	7.6	7.5	7.5	7.5	7.5
12c Fed funds and RPs with others	22.9	19.5	18.8	24.6	23.5	23.6	23.2	24.4	23.2	28.1	26.6	26.5
12d All other loans	65.9	70.9	74.8	76.5	73.6	71.7	74.4	87.4	86.5	86.3	89.8	90.8
12e Lease financing receivables	130.7	124.4	123.6	123.1	122.7	121.9	120.9	119.6	119.5	119.3	119.3	119.2
13 Interbank loans	169.5	181.4	186.4	187.2	159.6	151.3	162.2	164.8	165.7	173.8	155.7	154.3
13a Fed funds and RPs with banks	93.5	84.9	91.3	90.4	89.5	82.0	91.6	92.3	94.9	104.0	85.6	85.3
13b Other	76.1	96.5	95.2	96.8	70.1	69.3	70.6	72.5	70.9	69.8	70.2	68.9
14 Cash assets <sup>5</sup>	144.6	147.2	150.2	159.8	156.7	149.2	144.4	144.2	134.8	135.4	124.8	156.4
15 Other assets <sup>6</sup>	309.5	334.6	337.6	331.7	327.7	343.1	338.5	340.0	349.5	347.6	345.4	346.6
16 TOTAL ASSETS <sup>7</sup>	<b>3,204.0</b>	<b>3,402.5</b>	<b>3,471.9</b>	<b>3,511.9</b>	<b>3,468.8</b>	<b>3,509.1</b>	<b>3,499.3</b>	<b>3,526.4</b>	<b>3,582.9</b>	<b>3,606.5</b>	<b>3,565.7</b>	<b>3,604.6</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>LIABILITIES</b>												
17 Deposits	1,844.6	1,914.7	1,951.6	1,971.1	1,968.8	1,972.4	1,985.1	2,018.1	2,007.9	2,027.3	1,987.6	2,014.4
18 Transaction	301.7	287.5	290.1	309.9	295.6	284.6	284.9	300.4	269.6	294.9	286.3	318.0
19 Nontransaction	1,542.9	1,627.1	1,661.4	1,661.2	1,673.1	1,687.8	1,700.2	1,717.7	1,738.3	1,732.5	1,701.4	1,696.4
20 Large time	246.8	268.8	269.9	265.5	275.6	277.9	270.9	268.2	280.8	277.6	279.1	282.2
21 Other	1,296.1	1,358.4	1,391.5	1,395.6	1,397.5	1,409.9	1,429.4	1,449.5	1,457.5	1,454.9	1,422.3	1,414.2
22 Borrowings	712.5	731.0	743.2	729.8	668.8	685.0	685.3	690.5	708.4	711.5	698.0	713.4
23 From banks in the U.S.	255.0	261.5	265.9	250.9	198.3	199.9	208.2	213.0	208.5	205.0	195.0	196.9
24 From others	457.5	469.6	477.3	478.9	470.4	485.1	477.1	477.5	500.0	506.4	503.0	516.5
25 Net due to related foreign offices	161.1	180.2	190.2	203.2	213.0	215.8	209.2	200.9	229.7	214.4	220.7	220.7
26 Other liabilities	185.1	265.8	272.2	280.7	276.0	284.5	269.9	271.8	278.9	293.2	295.7	294.0
27 TOTAL LIABILITIES	<b>2,903.3</b>	<b>3,091.7</b>	<b>3,157.1</b>	<b>3,184.8</b>	<b>3,126.5</b>	<b>3,157.7</b>	<b>3,149.6</b>	<b>3,181.3</b>	<b>3,224.9</b>	<b>3,246.5</b>	<b>3,202.0</b>	<b>3,242.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	300.7	310.8	314.7	327.1	342.2	351.3	349.7	345.0	358.0	360.0	363.7	362.2



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	2,214.2	2,362.0	2,384.5	2,396.0	2,400.1	2,414.9	2,429.8	2,450.4	2,454.8	2,460.9	2,462.2	2,465.6
2 Securities in bank credit	620.5	654.4	660.9	666.9	664.8	665.5	674.6	686.6	685.7	688.1	686.0	684.5
3 Treasury and Agency securities <sup>2</sup>	407.5	448.1	454.9	459.9	457.3	459.4	469.0	482.3	483.7	483.3	480.2	478.9
4 Other securities	213.0	206.4	206.0	207.0	207.5	206.0	205.6	204.3	201.9	204.8	205.8	205.6
5 Loans and leases in bank credit <sup>3</sup>	1,593.6	1,707.6	1,723.6	1,729.2	1,735.3	1,749.4	1,755.3	1,763.8	1,769.1	1,772.8	1,776.2	1,781.1
6 Commercial and industrial	291.2	300.8	303.3	304.1	303.5	304.9	305.0	304.8	304.0	304.4	304.7	305.5
7 Real estate	924.1	1,007.6	1,017.6	1,019.8	1,020.7	1,030.4	1,036.5	1,046.8	1,050.7	1,053.7	1,055.4	1,055.8
8 Revolving home equity	62.4	75.1	76.2	76.9	77.7	79.8	81.5	82.9	83.2	83.6	84.3	84.7
9 Other	861.7	932.5	941.5	942.8	943.0	950.7	955.0	963.9	967.5	970.1	971.1	971.2
10 Consumer	276.0	286.6	288.9	291.3	295.7	299.0	299.4	298.5	300.7	301.4	302.5	304.8
11 Security <sup>4</sup>	6.8	8.1	8.1	8.1	8.4	8.5	8.4	8.3	8.7	8.8	8.7	9.1
12 Other loans and leases	95.6	104.5	105.6	105.9	107.0	106.6	106.0	105.5	104.9	104.6	104.9	105.9
13 Interbank loans	83.1	116.2	115.1	115.6	122.4	124.0	123.5	120.8	127.4	130.8	131.9	137.7
14 Cash assets <sup>5</sup>	111.2	126.6	126.0	124.2	125.0	128.5	130.1	131.8	130.4	130.5	133.0	123.7
15 Other assets <sup>6</sup>	140.3	139.5	141.3	141.4	141.6	145.3	148.1	151.5	159.5	158.0	157.4	161.7
16 TOTAL ASSETS <sup>7</sup>	<b>2,518.3</b>	<b>2,712.5</b>	<b>2,734.9</b>	<b>2,744.9</b>	<b>2,756.7</b>	<b>2,780.3</b>	<b>2,799.0</b>	<b>2,821.9</b>	<b>2,839.3</b>	<b>2,847.3</b>	<b>2,851.8</b>	<b>2,855.7</b>
<b>LIABILITIES</b>												
17 Deposits	1,978.2	2,098.2	2,112.0	2,108.1	2,115.9	2,125.7	2,150.2	2,165.8	2,178.7	2,191.4	2,184.6	2,195.3
18 Transaction	297.5	309.7	310.4	312.5	311.3	314.3	318.5	326.4	315.2	324.9	333.2	327.9
19 Nontransaction	1,680.8	1,788.5	1,801.6	1,795.6	1,804.5	1,811.3	1,831.7	1,839.4	1,863.4	1,866.4	1,851.4	1,867.4
20 Large time	299.0	303.7	305.5	308.0	307.1	310.0	314.4	315.1	313.8	315.2	314.4	314.7
21 Other	1,381.8	1,484.9	1,496.1	1,487.6	1,497.5	1,501.4	1,517.4	1,524.3	1,549.7	1,551.2	1,536.9	1,552.6
22 Borrowings	321.7	370.9	373.0	388.7	406.3	409.7	406.9	412.6	428.6	416.6	423.5	416.7
23 From banks in the U.S.	109.8	129.0	127.6	138.4	155.5	159.1	156.5	158.1	155.8	152.0	157.1	154.4
24 From others	211.9	241.9	245.4	250.3	250.8	250.6	250.3	254.4	272.9	264.6	266.4	262.3
25 Net due to related foreign offices	9.7	12.3	11.3	12.4	15.3	13.1	11.6	13.9	15.4	12.0	13.2	13.2
26 Other liabilities	61.4	66.8	66.9	64.5	69.8	72.0	73.1	72.5	71.3	74.3	75.7	78.2
27 TOTAL LIABILITIES	<b>2,371.0</b>	<b>2,548.2</b>	<b>2,563.2</b>	<b>2,573.6</b>	<b>2,607.3</b>	<b>2,620.4</b>	<b>2,641.7</b>	<b>2,664.7</b>	<b>2,694.0</b>	<b>2,694.2</b>	<b>2,697.0</b>	<b>2,703.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	147.2	164.3	171.7	171.3	149.4	159.8	157.2	157.2	145.3	153.1	154.8	152.4

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	2,211.9	2,364.6	2,388.0	2,407.6	2,402.1	2,411.7	2,426.5	2,448.6	2,453.7	2,460.7	2,460.8	2,463.0
2 Securities in bank credit	621.8	652.3	659.8	668.4	666.6	666.3	677.2	688.1	685.5	687.8	684.9	683.6
3 Treasury and Agency securities <sup>2</sup>	408.8	445.9	453.8	461.4	459.1	460.3	471.6	483.8	483.5	483.0	479.1	477.9
4 Other securities	213.0	206.4	206.0	207.0	207.5	206.0	205.6	204.3	201.9	204.8	205.8	205.6
5 Loans and leases in bank credit <sup>3</sup>	1,590.1	1,712.2	1,728.2	1,739.2	1,735.5	1,745.4	1,749.2	1,760.5	1,768.2	1,773.0	1,775.9	1,779.4
6 Commercial and industrial	293.3	300.6	301.8	303.9	302.1	303.4	304.9	307.0	306.9	307.2	307.2	307.7
7 Real estate	922.5	1,008.6	1,019.5	1,023.0	1,022.1	1,030.5	1,034.4	1,045.0	1,049.6	1,053.5	1,055.4	1,055.6
8 Revolving home equity	62.2	75.3	76.4	77.3	77.9	79.8	81.1	82.7	83.3	83.8	84.3	84.6
9 Other	860.3	933.3	943.1	945.7	944.2	950.7	953.3	962.4	966.2	969.7	971.1	971.0
10 Consumer	272.2	290.2	292.7	297.7	298.6	298.9	296.5	295.0	298.3	299.7	300.9	302.7
10a Credit cards and related plans	107.2	114.9	116.9	121.3	119.6	118.3	117.8	116.4	120.2	121.1	121.7	123.3
10b Other	165.1	175.3	175.8	176.5	179.1	180.7	178.7	178.6	178.1	178.6	179.2	179.4
11 Security <sup>4</sup>	7.0	8.0	8.4	8.2	8.0	8.4	8.6	8.5	8.8	8.6	8.4	8.7
12 Other loans and leases	95.0	104.8	105.9	106.3	104.6	104.2	104.8	104.9	104.7	104.0	104.1	104.8
13 Interbank loans	89.1	114.9	118.6	118.2	116.0	123.0	129.9	128.5	128.2	125.2	123.5	126.5
14 Cash assets <sup>5</sup>	109.2	127.1	130.3	131.5	129.2	128.0	125.6	129.6	128.1	127.4	126.8	127.8
15 Other assets <sup>6</sup>	140.3	139.5	141.3	141.4	141.6	145.3	148.1	151.5	159.5	158.0	157.4	161.7
16 TOTAL ASSETS <sup>7</sup>	<b>2,520.1</b>	<b>2,714.2</b>	<b>2,746.1</b>	<b>2,766.3</b>	<b>2,756.5</b>	<b>2,775.7</b>	<b>2,797.5</b>	<b>2,825.5</b>	<b>2,836.7</b>	<b>2,838.5</b>	<b>2,835.7</b>	<b>2,846.0</b>
<b>LIABILITIES</b>												
17 Deposits	1,989.1	2,096.3	2,120.1	2,131.6	2,122.1	2,132.4	2,155.1	2,177.5	2,179.2	2,183.5	2,167.9	2,182.3
18 Transaction	297.8	309.4	313.9	324.2	316.3	311.0	314.8	326.7	310.8	318.0	322.1	324.3
19 Nontransaction	1,691.3	1,786.9	1,806.2	1,807.4	1,805.8	1,821.4	1,840.3	1,850.7	1,868.4	1,865.6	1,845.8	1,858.0
20 Large time	299.0	303.7	305.5	308.0	307.1	310.0	314.4	315.1	313.8	315.2	314.4	314.7
21 Other	1,392.3	1,483.2	1,500.7	1,499.4	1,498.8	1,511.4	1,526.0	1,535.7	1,554.6	1,550.3	1,531.4	1,543.3
22 Borrowings	321.7	370.9	373.0	388.7	406.3	409.7	406.9	412.6	428.6	416.6	423.5	416.7
23 From banks in the U.S.	109.8	129.0	127.6	138.4	155.5	159.1	156.5	158.1	155.8	152.0	157.1	154.4
24 From others	211.9	241.9	245.4	250.3	250.8	250.6	250.3	254.4	272.9	264.6	266.4	262.3
25 Net due to related foreign offices	9.7	12.3	11.3	12.4	15.3	13.1	11.6	13.9	15.4	12.0	13.2	13.2
26 Other liabilities	61.4	66.8	66.9	64.5	69.8	72.0	73.1	72.5	71.3	74.3	75.7	78.2
27 TOTAL LIABILITIES	<b>2,381.9</b>	<b>2,546.4</b>	<b>2,571.2</b>	<b>2,597.1</b>	<b>2,613.5</b>	<b>2,627.2</b>	<b>2,646.7</b>	<b>2,676.4</b>	<b>2,694.6</b>	<b>2,686.4</b>	<b>2,680.3</b>	<b>2,690.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	138.2	167.8	174.9	169.2	142.9	148.5	150.8	149.1	142.1	152.1	155.4	155.6

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	601.1	614.6	620.2	636.2	627.6	640.5	658.6	651.0	653.7	659.7	660.3	670.6
2 Securities in bank credit	228.9	244.9	248.0	261.8	262.9	272.9	277.1	270.3	273.5	279.2	283.3	285.2
3 Treasury and Agency securities <sup>2</sup>	72.1	89.0	93.5	102.0	102.7	107.6	111.5	113.2	114.4	116.6	119.7	121.8
4 Other securities	156.7	155.9	154.5	159.9	160.2	165.3	165.6	157.1	159.2	162.6	163.6	163.4
5 Loans and leases in bank credit <sup>3</sup>	372.2	369.7	372.2	374.3	364.8	367.6	381.5	380.7	380.2	380.5	377.0	385.3
6 Commercial and industrial	197.1	181.1	178.9	178.4	176.4	172.3	169.0	169.0	168.1	168.3	166.6	165.4
7 Real estate	18.3	19.6	20.0	19.5	18.9	18.1	17.8	16.8	17.0	17.0	17.0	17.0
11 Security <sup>4</sup>	85.5	97.5	104.7	110.1	105.1	112.9	130.1	130.4	126.3	127.4	124.8	131.4
12 Other loans and leases	71.3	71.5	68.6	66.4	64.3	64.4	64.6	64.4	68.8	67.8	68.6	71.5
13 Interbank loans	22.1	24.5	25.5	30.0	28.8	28.8	30.5	27.7	27.9	26.8	27.9	30.9
14 Cash assets <sup>5</sup>	47.3	45.5	42.3	44.6	40.0	38.3	42.5	44.5	49.5	51.0	51.5	53.0
15 Other assets <sup>6</sup>	24.0	33.8	34.6	35.9	40.0	41.7	37.8	41.4	48.2	52.1	48.9	52.9
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>694.2</b>	<b>718.0</b>	<b>722.2</b>	<b>746.3</b>	<b>736.0</b>	<b>749.0</b>	<b>768.9</b>	<b>764.2</b>	<b>778.9</b>	<b>789.3</b>	<b>788.2</b>	<b>806.9</b>
<b>LIABILITIES</b>												
17 Deposits	498.3	471.4	452.6	425.5	426.8	443.4	449.2	436.9	432.6	439.9	439.8	440.4
18 Transaction	10.5	9.6	9.2	9.2	9.5	9.7	10.6	10.3	10.6	9.6	9.7	10.1
19 Nontransaction	487.8	461.8	443.3	416.3	417.2	433.6	438.6	426.7	421.9	430.3	430.2	430.4
22 Borrowings	188.7	232.7	251.2	278.0	271.7	276.8	299.4	307.5	313.6	307.2	308.6	325.5
23 From banks in the U.S.	22.0	23.0	25.2	30.0	31.1	31.4	34.2	28.2	31.8	31.7	31.6	33.2
24 From others	166.7	209.7	226.0	247.9	240.6	245.4	265.2	279.4	281.8	275.6	277.0	292.3
25 Net due to related foreign offices	-74.0	-71.6	-73.3	-59.1	-69.9	-78.6	-85.6	-78.7	-77.9	-79.6	-80.4	-79.4
26 Other liabilities	72.2	99.7	99.3	102.1	98.9	101.1	95.0	89.7	98.6	108.1	105.8	104.8
27 <b>TOTAL LIABILITIES</b>	<b>685.1</b>	<b>732.2</b>	<b>729.7</b>	<b>746.5</b>	<b>727.4</b>	<b>742.7</b>	<b>758.0</b>	<b>755.5</b>	<b>766.9</b>	<b>775.7</b>	<b>773.9</b>	<b>791.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	9.1	-14.2	-7.5	-0.2	8.6	6.3	10.9	8.7	12.0	13.6	14.4	15.6

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>ASSETS</b>												
1 Bank credit	600.8	614.1	623.8	646.2	635.5	645.0	656.4	650.9	650.6	655.5	653.4	666.1
2 Securities in bank credit	228.9	244.9	248.0	261.8	262.9	272.9	277.1	270.3	273.5	279.2	283.3	285.2
3 Treasury and Agency securities <sup>2</sup>	72.1	89.0	93.5	102.0	102.7	107.6	111.5	113.2	114.4	116.6	119.7	121.8
3a Trading account	9.5	18.6	20.3	30.6	32.1	34.9	34.6	36.6	39.1	37.8	39.5	41.9
3b Investment account	62.6	70.4	73.2	71.3	70.6	72.7	76.9	76.6	75.3	78.8	80.2	79.9
4 Other securities	156.7	155.9	154.5	159.9	160.2	165.3	165.6	157.1	159.2	162.6	163.6	163.4
4a Trading account	98.4	101.5	100.4	101.3	101.3	100.3	99.0	95.0	99.3	102.0	103.0	102.8
4b Investment account	58.3	54.4	54.0	58.6	58.9	65.0	66.6	62.1	59.9	60.6	60.7	60.6
5 Loans and leases in bank credit <sup>3</sup>	372.0	369.2	375.8	384.3	372.6	372.1	379.3	380.6	377.1	376.3	370.1	380.8
6 Commercial and industrial	196.0	181.2	180.3	179.8	176.5	173.7	170.5	168.1	166.4	166.5	164.6	163.2
7 Real estate	18.3	19.6	20.0	19.5	18.9	18.1	17.8	16.8	17.0	17.0	17.0	17.0
11 Security <sup>4</sup>	85.9	97.5	106.8	116.7	112.2	115.8	125.6	130.8	125.4	125.4	120.9	129.7
12 Other loans and leases	71.8	70.9	68.8	68.3	65.1	64.5	65.4	64.9	68.2	67.5	67.6	71.0
13 Interbank loans	22.1	24.5	25.5	30.0	28.8	28.8	30.5	27.7	27.9	26.8	27.9	30.9
14 Cash assets <sup>5</sup>	45.3	46.6	44.7	47.8	42.9	39.3	41.3	42.6	47.8	49.6	49.5	51.3
15 Other assets <sup>6</sup>	23.9	33.3	34.5	37.0	41.3	42.3	38.7	41.2	48.9	53.1	48.9	52.4
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>691.7</b>	<b>718.1</b>	<b>728.1</b>	<b>760.6</b>	<b>748.2</b>	<b>755.1</b>	<b>766.5</b>	<b>761.9</b>	<b>774.9</b>	<b>784.7</b>	<b>779.2</b>	<b>800.3</b>
<b>LIABILITIES</b>												
17 Deposits	505.3	459.1	452.7	436.3	442.9	453.5	453.3	443.0	439.5	445.0	444.2	447.1
18 Transaction	9.9	9.8	9.5	10.0	9.8	9.7	10.3	9.7	10.1	9.2	9.2	9.9
19 Nontransaction	495.4	449.3	443.1	426.4	433.1	443.8	443.0	433.3	429.4	435.8	435.0	437.2
22 Borrowings	188.7	232.7	251.2	278.0	271.7	276.8	299.4	307.5	313.6	307.2	308.6	325.5
23 From banks in the U.S.	22.0	23.0	25.2	30.0	31.1	31.4	34.2	28.2	31.8	31.7	31.6	33.2
24 From others	166.7	209.7	226.0	247.9	240.6	245.4	265.2	279.4	281.8	275.6	277.0	292.3
25 Net due to related foreign offices	-74.6	-73.1	-74.7	-57.4	-67.3	-77.5	-83.4	-79.1	-78.0	-78.0	-80.4	-78.7
26 Other liabilities	71.9	98.8	98.4	103.3	100.6	102.0	96.5	89.4	98.6	109.4	105.7	105.3
27 <b>TOTAL LIABILITIES</b>	<b>691.3</b>	<b>717.6</b>	<b>727.6</b>	<b>760.2</b>	<b>747.8</b>	<b>754.9</b>	<b>765.9</b>	<b>760.8</b>	<b>773.8</b>	<b>783.6</b>	<b>778.1</b>	<b>799.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	0.5	0.5	0.5	0.4	0.4	0.2	0.6	1.1	1.1	1.1	1.1	1.1

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

June 6, 2003

Account	2002	2002	2002	2002	2003	2003	2003	2003	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 7	May 14	May 21	May 28
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	73.3	102.4	105.2	112.5	107.6	116.8	115.1	105.7	120.5	127.2	128.8	130.2
30 Reval. losses on off-bal. sheet items <sup>9</sup>	58.1	85.7	89.0	93.8	86.2	94.9	91.3	81.4	97.6	105.2	106.4	106.8
31 Mortgage-backed securities <sup>10</sup>	302.6	355.4	370.6	363.3	369.0	375.0	379.4	399.3	425.4	403.8	430.8	435.4
31a Pass-through	203.6	261.7	274.6	265.7	271.2	276.5	275.9	288.2	312.2	290.8	320.1	326.1
31b CMO, REMIC, and other	99.0	93.6	95.9	97.6	97.7	98.4	103.6	111.2	113.3	113.0	110.7	109.4
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	1.4	11.9	11.3	10.7	12.1	12.0	12.1	10.7	11.6	11.5	12.2	12.1
33 Offshore credit to U.S. residents <sup>12</sup>	19.7	18.4	18.5	18.7	18.3	18.2	18.2	17.5	17.2	17.2	17.5	17.5
34 Securitized consumer loans <sup>13</sup>	135.4	144.3	148.5	150.1	149.7	150.6	152.5	154.2	154.3	154.1	155.0	156.1
34a Credit cards and related plans	121.4	127.5	131.4	133.2	132.2	134.8	136.7	138.7	139.3	139.2	140.1	139.3
34b Other	14.0	16.9	17.0	16.9	17.5	15.8	15.8	15.5	15.0	14.9	14.9	16.8
35 Securitized business loans <sup>13</sup>	17.4	17.8	17.4	17.2	16.9	17.2	16.8	16.5	17.1	17.1	17.0	16.6
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	280.1	304.0	307.6	311.1	310.8	316.7	327.8	336.7	338.4	338.4	333.8	331.3
34 Securitized consumer loans <sup>13</sup>	205.8	198.3	198.7	201.3	205.6	204.5	203.2	205.7	205.9	205.1	204.7	206.0
34a Credit cards and related plans	197.9	189.3	189.8	192.5	197.1	196.0	194.8	197.4	197.7	196.8	196.5	197.7
34b Other	7.9	8.9	8.9	8.7	8.5	8.4	8.5	8.3	8.2	8.2	8.2	8.2
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	46.8	61.9	63.3	64.1	66.8	66.8	64.7	63.2	70.1	72.8	74.0	73.5
30 Reval. losses on off-bal. sheet items <sup>9</sup>	39.9	60.2	60.3	60.1	63.1	65.0	63.6	61.8	68.7	72.7	74.5	73.8
35 Securitized business loans <sup>13</sup>	11.3	7.6	7.2	6.8	5.6	4.7	4.1	3.4	3.1	3.1	3.0	3.3

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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  
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