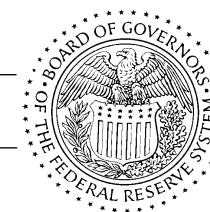


FEDERAL RESERVE statistical release



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

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	5,437.0	5,731.6	5,754.8	5,829.9	5,879.3	5,873.1	5,947.7	5,975.5	6,004.5	5,956.2	5,953.8	5,976.7
2 Securities in bank credit	1,487.7	1,641.5	1,635.1	1,676.6	1,703.3	1,699.5	1,741.7	1,749.4	1,768.0	1,729.4	1,734.6	1,746.0
3 Treasury and Agency securities ²	849.5	962.8	972.4	1,001.6	1,012.9	1,013.4	1,037.8	1,047.5	1,046.8	1,037.8	1,044.5	1,057.3
4 Other securities	638.2	678.7	662.8	675.0	690.4	686.1	703.9	701.9	721.2	691.7	690.1	688.8
5 Loans and leases in bank credit ³	3,949.3	4,090.1	4,119.7	4,153.3	4,176.0	4,173.6	4,206.0	4,226.1	4,236.5	4,226.8	4,219.2	4,230.6
6 Commercial and industrial	1,022.6	973.7	967.2	965.3	963.0	956.5	950.4	945.0	947.5	944.4	943.7	942.0
7 Real estate	1,793.6	1,939.6	1,971.5	2,004.1	2,025.1	2,042.2	2,072.6	2,086.0	2,100.2	2,080.8	2,072.9	2,093.2
8 Revolving home equity	167.6	200.9	204.9	208.0	212.7	216.9	222.1	228.8	227.6	229.5	229.9	231.8
9 Other	1,626.0	1,738.7	1,766.6	1,796.2	1,812.4	1,825.3	1,850.5	1,857.2	1,872.5	1,851.3	1,843.0	1,861.4
10 Consumer	563.4	582.7	584.6	584.9	586.0	591.4	593.6	590.5	587.8	593.2	591.0	589.9
11 Security ⁴	161.5	181.6	183.3	186.9	192.0	177.3	184.3	200.2	194.1	201.5	209.4	203.4
12 Other loans and leases	408.2	412.5	413.0	412.1	409.9	406.0	405.0	404.4	407.0	406.8	402.2	402.1
13 Interbank loans	269.9	318.3	326.8	328.4	331.5	309.5	306.3	318.9	318.1	321.3	319.1	321.2
14 Cash assets ⁵	300.2	317.2	318.4	314.8	317.7	314.4	315.1	320.1	312.4	329.2	317.8	317.7
15 Other assets ⁶	466.2	498.6	509.8	515.5	514.4	515.8	538.7	534.1	545.2	527.3	531.4	533.7
16 TOTAL ASSETS ⁷	6,397.5	6,790.2	6,833.9	6,912.4	6,966.9	6,935.5	7,030.1	7,070.7	7,102.2	7,056.2	7,044.2	7,071.6
LIABILITIES												
17 Deposits	4,308.4	4,473.5	4,483.5	4,500.6	4,484.6	4,503.6	4,534.7	4,578.8	4,576.2	4,576.8	4,569.4	4,595.9
18 Transaction	621.1	584.0	611.3	606.1	613.8	606.1	607.0	613.9	589.9	621.7	646.3	607.8
19 Nontransaction	3,687.3	3,889.6	3,872.2	3,894.5	3,870.8	3,897.6	3,927.7	3,964.9	3,986.3	3,955.1	3,923.1	3,988.1
20 Large time	1,025.7	1,043.3	1,020.0	1,002.3	977.9	988.0	1,002.4	1,006.9	1,014.8	1,008.0	997.7	1,005.2
21 Other	2,661.6	2,846.3	2,852.2	2,892.2	2,892.9	2,909.6	2,925.3	2,958.0	2,971.5	2,947.1	2,925.4	2,982.9
22 Borrowings	1,205.1	1,322.3	1,332.9	1,365.1	1,397.3	1,335.3	1,370.4	1,396.2	1,414.5	1,386.3	1,399.1	1,387.0
23 From banks in the U.S.	382.1	416.0	414.9	420.5	415.8	378.5	383.3	392.4	407.2	386.2	382.4	395.9
24 From others	823.0	906.2	918.0	944.5	981.5	956.8	987.1	1,003.9	1,007.3	1,000.2	1,016.8	991.1
25 Net due to related foreign offices	104.8	99.7	118.7	121.7	149.8	151.3	142.4	134.6	143.8	145.1	121.5	137.9
26 Other liabilities	314.2	433.6	432.0	433.6	442.8	439.8	452.7	441.9	450.2	431.2	429.0	437.7
27 TOTAL LIABILITIES	5,932.6	6,329.1	6,367.1	6,421.1	6,474.6	6,430.0	6,500.2	6,551.6	6,584.6	6,539.4	6,519.0	6,558.5
28 Residual (assets less liabilities) ⁸	464.9	461.1	466.8	491.3	492.3	505.5	529.9	519.1	517.6	516.8	525.2	513.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	5,431.0	5,724.7	5,758.7	5,846.4	5,916.1	5,892.6	5,954.1	5,967.9	6,003.5	5,947.8	5,930.8	5,963.7
2 Securities in bank credit	1,493.4	1,637.7	1,634.3	1,680.7	1,712.1	1,709.2	1,751.2	1,756.5	1,780.8	1,734.2	1,735.8	1,751.0
3 Treasury and Agency securities ²	855.8	959.3	968.5	1,002.4	1,018.6	1,019.7	1,046.8	1,055.3	1,056.9	1,044.2	1,048.4	1,064.6
4 Other securities	637.6	678.5	665.8	678.3	693.5	689.5	704.4	701.2	724.0	690.0	687.4	686.4
5 Loans and leases in bank credit ³	3,937.6	4,086.9	4,124.4	4,165.7	4,204.0	4,183.4	4,202.8	4,211.4	4,222.7	4,213.6	4,194.9	4,212.7
6 Commercial and industrial	1,024.0	971.6	968.5	966.6	962.8	952.4	949.2	946.2	946.0	946.8	944.6	945.4
7 Real estate	1,786.1	1,941.7	1,973.7	2,009.2	2,029.9	2,041.3	2,066.7	2,076.9	2,092.7	2,070.8	2,061.5	2,084.6
8 Revolving home equity	166.1	201.9	205.5	208.7	212.9	216.6	222.0	226.7	225.9	227.2	227.2	229.2
9 Other	1,620.0	1,739.8	1,768.2	1,800.5	1,817.1	1,824.7	1,844.7	1,850.2	1,866.8	1,843.6	1,834.3	1,855.4
10 Consumer	560.6	582.2	585.2	587.4	596.1	599.8	596.5	587.9	585.7	590.9	587.8	585.2
10a Credit cards and related plans	220.1	231.2	232.2	231.5	238.5	235.4	228.5	224.2	222.6	227.4	223.9	220.1
10b Other	340.5	351.0	353.0	355.9	357.6	364.4	367.9	363.7	363.1	363.5	363.9	365.1
11 Security ⁴	159.1	179.8	185.7	190.6	200.9	183.1	187.3	196.5	193.3	199.5	201.2	192.3
12 Other loans and leases	407.8	411.7	411.3	411.9	414.3	406.8	403.2	403.8	405.0	405.6	399.8	405.3
13 Interbank loans	274.8	310.5	321.4	332.3	338.5	307.3	305.2	325.2	325.2	324.6	314.3	339.6
14 Cash assets ⁵	290.3	314.1	320.7	324.7	338.4	328.0	316.0	309.6	301.5	317.0	299.6	317.7
15 Other assets ⁶	465.6	501.1	508.6	516.7	517.8	517.8	537.9	533.7	544.8	526.9	524.8	537.8
16 TOTAL ASSETS ⁷	6,385.8	6,774.6	6,833.8	6,943.8	7,034.5	6,968.6	7,035.3	7,058.4	7,096.7	7,038.2	6,991.6	7,081.3
LIABILITIES												
17 Deposits	4,313.8	4,441.5	4,468.3	4,520.5	4,534.3	4,528.1	4,552.2	4,584.8	4,586.5	4,571.2	4,546.4	4,631.9
18 Transaction	616.2	577.8	606.1	611.7	641.3	618.4	602.0	609.2	584.1	612.9	630.2	622.5
19 Nontransaction	3,697.6	3,863.7	3,862.2	3,908.8	3,893.0	3,909.7	3,950.2	3,975.6	4,002.3	3,958.3	3,916.2	4,009.4
20 Large time	1,026.5	1,028.7	1,013.9	1,009.3	991.8	1,000.1	1,009.3	1,007.3	1,015.2	1,006.5	998.1	1,005.6
21 Other	2,671.0	2,835.0	2,848.4	2,899.5	2,901.2	2,909.6	2,941.0	2,968.3	2,987.1	2,951.8	2,918.1	3,003.7
22 Borrowings	1,203.2	1,319.7	1,334.9	1,368.3	1,396.9	1,348.4	1,373.1	1,394.1	1,410.9	1,390.6	1,391.1	1,380.6
23 From banks in the U.S.	386.3	409.2	413.1	417.7	417.3	383.2	388.2	396.9	411.6	391.5	384.9	400.1
24 From others	816.9	910.5	921.7	950.5	979.7	965.2	984.9	997.2	999.3	999.2	1,006.2	980.5
25 Net due to related foreign offices	106.4	100.3	118.1	125.3	156.2	158.6	149.1	135.1	144.5	144.5	125.0	133.3
26 Other liabilities	314.1	433.7	432.1	439.0	449.8	447.6	460.0	441.3	450.4	429.1	430.6	431.7
27 TOTAL LIABILITIES	5,937.5	6,295.2	6,353.4	6,453.0	6,537.3	6,482.7	6,534.4	6,555.3	6,592.4	6,535.4	6,493.2	6,577.5
28 Residual (assets less liabilities) ⁸	448.3	479.5	480.4	490.7	497.2	485.9	500.9	503.1	504.3	502.7	498.4	503.8

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

Seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	4,839.1	5,112.7	5,140.3	5,208.9	5,244.7	5,248.0	5,310.8	5,320.6	5,344.9	5,304.8	5,300.6	5,321.2
2 Securities in bank credit	1,256.8	1,394.2	1,389.8	1,427.6	1,439.8	1,434.8	1,466.7	1,470.5	1,482.5	1,453.4	1,461.4	1,469.7
3 Treasury and Agency securities ²	778.6	876.1	883.5	908.6	911.9	911.9	931.5	937.3	937.0	928.8	935.2	943.1
4 Other securities	478.2	518.1	506.3	518.9	527.9	522.9	535.2	533.1	545.6	524.6	526.2	526.6
5 Loans and leases in bank credit ³	3,582.3	3,718.5	3,750.5	3,781.3	3,804.9	3,813.2	3,844.1	3,850.2	3,862.4	3,851.4	3,839.2	3,851.5
6 Commercial and industrial	822.9	789.1	786.9	787.2	785.9	782.7	780.1	777.6	778.4	778.0	777.1	776.5
7 Real estate	1,775.6	1,920.6	1,952.0	1,984.3	2,005.7	2,023.5	2,054.7	2,068.3	2,082.3	2,063.1	2,055.0	2,076.4
8 Revolving home equity	167.6	200.9	204.9	208.0	212.7	216.9	222.1	228.8	227.6	229.5	229.9	231.8
9 Other	1,608.0	1,719.7	1,747.1	1,776.3	1,793.0	1,806.6	1,832.6	1,839.5	1,854.6	1,833.6	1,825.1	1,844.5
10 Consumer	563.4	582.7	584.6	584.9	586.0	591.4	593.6	590.5	587.8	593.2	591.0	589.9
11 Security ⁴	82.0	86.7	86.0	81.6	81.5	71.6	72.8	71.6	69.2	73.1	74.9	68.8
12 Other loans and leases	338.5	339.5	341.0	343.4	345.8	344.0	342.9	342.1	344.7	344.0	341.1	339.9
13 Interbank loans	249.2	296.7	301.9	301.8	299.7	278.6	275.3	286.2	284.7	286.6	286.3	292.4
14 Cash assets ⁵	255.8	271.2	273.3	274.1	275.3	276.5	279.3	280.7	274.7	288.1	276.3	277.2
15 Other assets ⁶	441.3	470.1	474.7	477.5	473.2	469.0	490.9	491.1	500.9	485.1	489.2	493.7
16 TOTAL ASSETS⁷	5,710.1	6,075.5	6,114.7	6,186.5	6,217.1	6,195.2	6,279.1	6,301.0	6,327.6	6,287.2	6,274.9	6,307.0
LIABILITIES												
17 Deposits	3,823.5	3,987.5	4,017.1	4,052.1	4,060.6	4,071.7	4,087.8	4,129.4	4,120.9	4,116.9	4,131.2	4,158.7
18 Transaction	611.1	573.9	601.5	596.6	604.3	596.3	597.2	603.3	579.2	611.1	635.9	597.4
19 Nontransaction	3,212.4	3,413.6	3,415.6	3,455.4	3,456.3	3,475.4	3,490.6	3,526.1	3,541.7	3,505.8	3,495.3	3,561.3
20 Large time	552.9	573.3	571.3	571.6	570.3	580.4	586.2	587.2	590.6	583.0	584.7	590.9
21 Other	2,659.5	2,840.3	2,844.3	2,883.9	2,886.0	2,895.0	2,904.4	2,938.9	2,951.1	2,922.8	2,910.6	2,970.4
22 Borrowings	1,017.7	1,098.2	1,099.0	1,110.5	1,114.4	1,057.4	1,087.1	1,089.8	1,109.7	1,087.3	1,080.0	1,079.7
23 From banks in the U.S.	361.3	393.3	391.7	395.1	385.9	347.3	351.8	358.0	370.1	354.3	349.3	362.8
24 From others	656.4	704.9	707.3	715.5	728.5	710.1	735.3	731.8	739.6	733.0	730.7	716.9
25 Net due to related foreign offices	172.7	184.1	191.9	196.8	211.4	223.2	224.1	223.7	233.4	232.1	216.9	220.9
26 Other liabilities	240.9	340.9	332.3	334.6	342.9	342.6	353.8	347.9	349.8	341.0	340.3	348.2
27 TOTAL LIABILITIES	5,254.8	5,610.7	5,640.3	5,694.0	5,729.3	5,694.9	5,752.8	5,790.8	5,813.9	5,777.3	5,768.3	5,807.5
28 Residual (assets less liabilities) ⁸	455.3	464.9	474.4	492.5	487.8	500.2	526.2	510.2	513.7	509.9	506.6	499.5

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

Not seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	4,833.3	5,109.1	5,144.3	5,222.6	5,272.4	5,260.2	5,312.2	5,314.9	5,345.0	5,296.6	5,281.8	5,315.1
2 Securities in bank credit	1,262.5	1,390.4	1,389.0	1,431.7	1,448.6	1,444.5	1,476.2	1,477.6	1,495.3	1,458.2	1,462.6	1,474.6
3 Treasury and Agency securities ²	784.9	872.6	879.7	909.5	917.5	918.2	940.5	945.2	947.1	935.2	939.1	950.4
4 Other securities	477.6	517.8	509.4	522.2	531.0	526.3	535.7	532.4	548.3	523.0	523.5	524.2
5 Loans and leases in bank credit ³	3,570.8	3,718.7	3,755.3	3,790.9	3,823.8	3,815.8	3,836.0	3,837.4	3,849.7	3,838.4	3,819.1	3,840.5
6 Commercial and industrial	823.0	787.1	787.5	787.0	784.1	777.9	777.6	777.7	776.3	778.7	777.0	779.1
7 Real estate	1,768.0	1,922.7	1,954.1	1,989.4	2,010.6	2,022.5	2,048.8	2,059.2	2,074.8	2,053.1	2,043.7	2,067.7
8 Revolving home equity	166.1	201.9	205.5	208.7	212.9	216.6	222.0	226.7	225.9	227.2	227.2	229.2
9 Other	1,602.0	1,720.8	1,748.7	1,780.7	1,797.7	1,806.0	1,826.8	1,832.5	1,848.9	1,825.9	1,816.5	1,838.5
10 Consumer	560.6	582.2	585.2	587.4	596.1	599.8	596.5	587.9	585.7	590.9	587.8	585.2
10a Credit cards and related plans	220.1	231.2	232.2	231.5	238.5	235.4	228.5	224.2	222.6	227.4	223.9	220.1
10b Other	340.5	351.0	353.0	355.9	357.6	364.4	367.9	363.7	363.1	363.5	363.9	365.1
11 Security ⁴	81.9	87.7	88.3	84.0	84.5	71.4	72.1	71.7	70.7	73.7	72.8	66.2
12 Other loans and leases	337.3	339.1	340.1	343.1	348.5	344.1	341.1	340.8	342.2	342.0	337.8	342.3
13 Interbank loans	254.1	288.8	296.5	305.7	306.7	276.4	274.3	292.5	291.8	289.9	281.5	310.8
14 Cash assets ⁵	247.1	268.0	274.7	281.6	293.3	288.1	279.5	271.2	264.8	277.2	259.4	278.3
15 Other assets ⁶	439.9	472.1	474.1	478.9	475.5	469.8	489.1	489.4	498.1	483.6	482.0	497.3
16 TOTAL ASSETS⁷	5,699.0	6,062.8	6,114.4	6,212.9	6,271.9	6,217.8	6,277.6	6,290.4	6,321.8	6,269.6	6,227.3	6,324.5
LIABILITIES												
17 Deposits	3,826.7	3,967.5	4,009.4	4,068.3	4,098.7	4,086.2	4,100.3	4,133.4	4,131.1	4,111.1	4,103.5	4,191.1
18 Transaction	606.3	567.6	596.2	602.1	631.2	608.4	592.1	598.8	573.6	602.6	620.1	612.3
19 Nontransaction	3,220.4	3,399.9	3,413.2	3,466.2	3,467.5	3,477.8	3,508.1	3,534.7	3,557.4	3,508.5	3,483.5	3,578.9
20 Large time	551.4	570.7	572.5	575.1	573.4	583.1	588.3	585.6	590.7	581.2	580.3	587.8
21 Other	2,669.0	2,829.2	2,840.6	2,891.1	2,894.1	2,894.7	2,919.8	2,949.1	2,966.7	2,927.4	2,903.2	2,991.1
22 Borrowings	1,015.7	1,095.6	1,101.0	1,113.7	1,114.0	1,070.6	1,089.8	1,087.6	1,106.2	1,091.6	1,072.0	1,073.3
23 From banks in the U.S.	365.5	386.5	390.0	392.2	387.3	352.1	356.7	362.4	374.5	359.6	351.9	367.0
24 From others	650.3	709.1	711.0	721.4	726.7	718.5	733.1	725.2	731.6	732.0	720.2	706.3
25 Net due to related foreign offices	171.3	183.6	192.5	201.5	215.6	228.1	228.8	221.9	232.9	228.7	215.9	215.7
26 Other liabilities	239.5	340.4	333.2	340.7	348.3	348.7	359.5	345.8	349.1	337.1	338.8	341.9
27 TOTAL LIABILITIES	5,253.2	5,587.1	5,636.1	5,724.1	5,776.6	5,733.7	5,778.3	5,788.8	5,819.2	5,768.5	5,730.2	5,822.0
28 Residual (assets less liabilities) ⁸	445.8	475.6	478.3	488.7	495.3	484.1	499.2	501.6	502.7	501.1	497.0	502.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	2,621.5	2,774.5	2,781.1	2,830.5	2,857.5	2,855.6	2,902.6	2,897.3	2,929.1	2,881.3	2,872.8	2,884.0
2 Securities in bank credit	633.0	747.0	738.3	771.6	779.7	775.2	807.0	801.1	819.1	785.9	789.0	790.1
3 Treasury and Agency securities ²	372.6	435.0	438.3	458.6	458.8	460.0	479.4	474.1	478.8	466.9	469.7	468.6
3a Trading account	32.7	42.6	37.8	48.1	44.5	41.4	54.7	41.9	46.4	36.8	37.3	38.0
3b Investment account	339.9	392.3	400.6	410.5	414.3	418.7	424.7	432.2	432.4	430.0	432.5	430.6
4 Other securities	260.4	312.0	300.0	313.0	320.9	315.1	327.6	327.0	340.3	319.0	319.3	321.5
4a Trading account	122.5	170.8	153.1	160.1	164.5	160.8	173.4	171.7	185.7	163.2	164.3	164.9
4b Investment account	137.9	141.1	146.9	152.9	156.4	154.3	154.2	155.3	154.6	155.9	154.9	156.6
4c State and local government	27.7	28.4	28.7	29.1	29.4	29.6	29.8	30.1	29.8	30.3	30.4	30.4
4d Other	110.2	112.8	118.2	123.8	127.0	124.7	124.4	125.1	124.9	125.6	124.5	126.2
5 Loans and leases in bank credit ³	1,988.5	2,027.6	2,042.7	2,059.0	2,077.8	2,080.4	2,095.6	2,096.1	2,109.9	2,095.4	2,083.8	2,094.0
6 Commercial and industrial	526.3	487.8	484.7	482.9	480.7	477.9	473.1	470.2	471.5	470.2	469.6	468.9
7 Real estate	854.0	927.9	946.9	969.9	988.9	1,005.1	1,026.7	1,035.4	1,048.1	1,030.0	1,022.8	1,040.5
8 Revolving home equity	106.1	127.4	130.2	132.4	136.3	139.6	142.5	147.5	146.7	148.0	147.9	149.4
9 Other	747.9	800.5	816.7	837.5	852.6	865.5	884.3	887.9	901.4	882.0	875.0	891.1
10 Consumer	291.8	297.2	297.5	295.8	295.2	296.7	294.9	291.5	290.6	292.5	291.2	290.6
11 Security ⁴	74.5	78.5	77.7	73.4	73.2	63.1	64.2	63.0	60.7	64.6	66.1	60.5
11a Fed funds and RPs with broker/dealer	61.4	68.0	66.9	62.0	62.1	51.9	53.3	51.7	49.5	52.8	54.1	49.5
11b Other	13.1	10.5	10.8	11.3	11.1	11.2	10.9	11.3	11.2	11.8	12.0	10.9
12a State and local government	13.5	13.1	13.0	12.2	11.9	12.0	12.3	12.4	12.4	12.5	12.5	12.5
12b Agricultural	9.5	8.2	8.1	8.1	8.1	8.1	7.8	7.8	7.8	7.8	7.8	7.8
12c Fed funds and RPs with others	21.6	19.9	19.3	18.6	22.5	23.0	23.3	22.9	24.6	25.6	21.1	20.6
12d All other loans	66.0	68.3	70.5	74.3	74.7	73.8	72.8	72.7	73.7	72.2	72.8	73.0
12e Lease financing receivables	131.3	126.7	125.0	123.8	122.6	120.7	120.6	120.1	120.4	120.0	119.9	119.7
13 Interbank loans	152.5	182.6	182.2	180.8	179.3	156.7	149.8	158.5	156.9	158.6	152.1	171.5
13a Fed funds and RPs with banks	81.1	89.7	84.5	87.9	85.9	87.3	80.6	88.9	88.3	87.6	81.1	103.8
13b Other	71.4	92.9	97.7	93.0	93.4	69.4	69.1	69.6	68.6	71.0	71.0	67.7
14 Cash assets ⁵	144.0	145.5	145.3	146.2	147.9	147.1	147.5	148.5	143.4	154.8	142.0	148.8
15 Other assets ⁶	298.7	324.7	334.2	334.6	329.1	323.5	340.8	336.9	344.5	336.6	341.2	326.0
16 TOTAL ASSETS ⁷	3,171.7	3,383.8	3,399.1	3,448.4	3,470.5	3,438.3	3,495.9	3,496.1	3,528.7	3,486.5	3,463.0	3,485.4

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

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

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
LIABILITIES												
17 Deposits	1,826.0	1,894.4	1,910.9	1,935.6	1,947.8	1,958.1	1,957.4	1,978.9	1,973.9	1,969.9	1,973.6	2,005.7
18 Transaction	309.3	270.8	289.6	285.2	291.3	285.8	285.8	285.7	273.1	294.5	302.8	273.0
19 Nontransaction	1,516.8	1,623.5	1,621.3	1,650.3	1,656.5	1,672.3	1,671.6	1,693.2	1,700.8	1,675.4	1,670.7	1,732.7
20 Large time	252.2	272.0	267.5	266.3	262.5	273.2	276.2	272.8	275.9	269.3	269.8	275.3
21 Other	1,264.5	1,351.6	1,353.8	1,384.0	1,393.9	1,399.1	1,395.5	1,420.4	1,424.9	1,406.1	1,401.0	1,457.4
22 Borrowings	692.9	727.6	725.2	737.1	728.5	656.3	683.0	687.8	706.5	681.8	679.1	675.6
23 From banks in the U.S.	243.8	259.2	259.0	265.4	247.4	193.9	195.3	203.9	214.0	199.8	195.1	209.8
24 From others	449.2	468.4	466.3	471.7	481.1	462.4	487.6	483.9	492.6	482.0	484.0	465.8
25 Net due to related foreign offices	163.6	175.4	179.5	185.5	199.0	208.0	211.1	212.5	222.7	221.6	204.9	209.0
26 Other liabilities	179.5	273.6	264.4	264.7	273.5	266.6	275.2	267.9	270.1	261.8	261.0	265.7
27 TOTAL LIABILITIES	2,862.1	3,070.9	3,080.0	3,122.9	3,148.8	3,089.1	3,126.7	3,147.1	3,173.2	3,135.1	3,118.6	3,156.0
28 Residual (assets less liabilities) ⁸	309.6	312.9	319.1	325.5	321.7	349.3	369.2	349.0	355.6	351.5	344.5	329.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	2,620.5	2,769.0	2,779.6	2,838.5	2,871.8	2,866.2	2,907.8	2,896.3	2,933.4	2,878.5	2,859.2	2,881.7
2 Securities in bank credit	636.5	744.3	738.8	775.9	785.7	783.7	814.5	805.7	829.2	788.3	787.0	792.3
3 Treasury and Agency securities ²	376.7	432.5	435.7	459.6	461.7	465.1	486.4	479.4	486.2	470.9	470.4	473.2
3a Trading account	33.1	42.4	37.6	48.2	44.8	41.8	55.5	42.4	47.1	37.1	37.3	38.3
3b Investment account	343.6	390.1	398.2	411.5	416.9	423.3	430.9	437.0	439.1	433.8	433.1	434.8
3c Mortgage-backed	264.7	309.6	314.6	326.2	318.5	324.7	330.9	334.0	333.8	331.4	329.8	335.8
3d Other	78.9	80.5	83.6	85.3	98.4	98.6	100.0	103.0	105.3	102.4	103.4	99.0
3e 1 year or less	20.2	20.2	22.1	23.5	24.4	21.6	23.1	24.6	25.1	25.0	24.7	22.9
3f Between 1 and 5 years	46.2	47.2	50.9	48.0	57.3	59.3	58.0	57.9	56.9	57.3	60.5	58.1
3g More than 5 years	12.5	13.1	10.6	13.8	16.6	17.8	18.9	20.5	23.3	20.1	18.1	17.9
4 Other securities	259.8	311.7	303.0	316.2	324.0	318.5	328.2	326.3	343.0	317.4	316.5	319.1
4a Trading account	122.2	170.7	154.7	161.8	166.1	162.5	173.7	171.4	187.1	162.3	162.9	163.7
4b Investment account	137.6	141.0	148.4	154.5	157.9	156.0	154.4	154.9	155.9	155.1	153.6	155.5
4c State and local government	27.6	28.4	29.0	29.4	29.7	30.0	29.8	30.1	30.0	30.1	30.1	30.2
4d Other	110.0	112.7	119.4	125.0	128.3	126.0	124.6	124.9	125.9	124.9	123.5	125.3
5 Loans and leases in bank credit ³	1,984.0	2,024.7	2,040.9	2,062.7	2,086.1	2,082.5	2,093.2	2,090.6	2,104.2	2,090.3	2,072.2	2,089.4
6 Commercial and industrial	526.7	487.5	485.5	483.7	478.9	474.1	472.1	470.6	470.3	471.1	469.2	471.3
7 Real estate	849.4	928.3	945.8	971.9	990.8	1,004.5	1,022.9	1,029.7	1,043.5	1,024.0	1,015.2	1,034.9
8 Revolving home equity	105.1	127.9	130.2	132.5	135.9	139.0	142.6	146.1	145.5	146.4	146.1	147.7
9a Other residential	430.3	484.0	497.1	520.6	536.5	546.7	561.3	564.0	578.0	558.1	549.1	568.9
9b Commercial	314.0	316.4	318.5	318.8	318.4	318.8	319.0	319.6	320.1	319.5	320.0	318.3
10 Consumer	292.0	294.6	294.5	294.5	298.4	301.5	297.8	291.7	291.0	292.6	290.9	290.0
10a Credit cards and related plans	119.3	118.5	116.9	114.1	116.6	115.4	109.8	105.9	105.5	106.8	104.8	103.5
10b Other	172.6	176.2	177.7	180.4	181.7	186.2	188.0	185.8	185.5	185.8	186.2	186.5
11 Security ⁴	74.2	79.7	80.1	75.4	76.0	63.1	63.5	62.9	61.8	65.0	64.1	57.3
11a Fed funds and RPs with broker/dealer	61.2	69.0	68.9	63.8	64.5	52.0	52.7	51.6	50.4	53.2	52.4	47.0
11b Other	13.0	10.7	11.2	11.7	11.5	11.2	10.8	11.3	11.4	11.8	11.6	10.4
12a State and local government	13.5	13.1	13.0	12.2	11.9	12.0	12.3	12.4	12.4	12.5	12.5	12.5
12b Agricultural	9.3	8.2	8.0	8.0	8.1	8.1	7.7	7.7	7.7	7.7	7.7	7.7
12c Fed funds and RPs with others	21.6	19.9	19.3	18.6	22.5	23.0	23.3	22.9	24.6	25.6	21.1	20.6
12d All other loans	65.2	68.6	70.3	74.7	76.5	73.6	71.7	71.9	71.5	71.1	71.1	74.7
12e Lease financing receivables	132.2	124.9	124.4	123.5	123.1	122.7	121.9	120.9	121.3	120.7	120.5	120.5
13 Interbank loans	152.6	177.6	177.8	182.7	183.4	156.2	148.1	158.8	156.2	159.0	148.6	176.7
13a Fed funds and RPs with banks	81.2	87.4	82.6	88.7	87.9	87.0	79.7	89.2	87.9	87.8	79.3	106.9
13b Other	71.4	90.2	95.3	93.9	95.5	69.2	68.3	69.6	68.3	71.2	69.4	69.8
14 Cash assets ⁵	139.1	142.8	146.2	149.2	158.8	155.6	148.2	143.5	137.9	150.2	132.8	150.0
15 Other assets ⁶	297.3	326.7	333.5	336.0	331.5	324.3	339.1	335.2	341.7	335.0	334.1	329.6
16 TOTAL ASSETS ⁷	3,164.5	3,372.3	3,393.9	3,462.5	3,501.9	3,458.0	3,498.1	3,488.6	3,523.8	3,477.7	3,429.8	3,493.5

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

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

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
LIABILITIES												
17 Deposits	1,824.6	1,885.6	1,907.8	1,944.6	1,964.0	1,961.8	1,965.4	1,977.9	1,977.6	1,964.9	1,951.0	2,018.3
18 Transaction	306.2	266.4	285.6	288.2	307.9	293.7	282.7	282.9	268.8	290.4	293.6	282.4
19 Nontransaction	1,518.4	1,619.2	1,622.2	1,656.4	1,656.2	1,668.1	1,682.7	1,695.0	1,708.7	1,674.4	1,657.4	1,735.9
20 Large time	250.8	269.4	268.7	269.9	265.6	275.9	278.3	271.2	276.0	267.4	265.3	272.2
21 Other	1,267.6	1,349.8	1,353.5	1,386.5	1,390.6	1,392.1	1,404.4	1,423.8	1,432.7	1,407.0	1,392.1	1,463.7
22 Borrowings	691.0	725.0	727.2	740.3	728.2	669.5	685.7	685.7	703.0	686.1	671.2	669.2
23 From banks in the U.S.	248.0	252.3	257.2	262.6	248.9	198.7	200.2	208.4	218.4	205.1	197.7	214.0
24 From others	443.0	472.7	470.0	477.7	479.3	470.8	485.4	477.3	484.6	481.0	473.5	455.2
25 Net due to related foreign offices	162.2	175.0	180.2	190.2	203.2	212.9	215.8	210.7	222.1	218.2	203.9	203.9
26 Other liabilities	178.1	273.1	265.2	270.8	278.9	272.8	280.9	265.8	269.4	257.9	259.6	259.4
27 TOTAL LIABILITIES	2,855.9	3,058.7	3,080.5	3,145.9	3,174.3	3,117.0	3,147.8	3,140.1	3,172.1	3,127.1	3,085.6	3,150.7
28 Residual (assets less liabilities) ⁸	308.6	313.6	313.5	316.6	327.7	341.1	350.3	348.5	351.7	350.7	344.1	342.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	2,217.6	2,338.1	2,359.3	2,378.4	2,387.2	2,392.4	2,408.2	2,423.4	2,415.9	2,423.5	2,427.9	2,437.1
2 Securities in bank credit	623.8	647.2	651.5	656.0	660.1	659.6	659.7	669.3	663.4	667.5	672.4	679.6
3 Treasury and Agency securities ²	406.0	441.1	445.1	450.0	453.0	451.9	452.2	463.2	458.1	461.9	465.5	474.5
4 Other securities	217.8	206.1	206.3	206.0	207.0	207.7	207.5	206.1	205.3	205.6	207.0	205.1
5 Loans and leases in bank credit ³	1,593.8	1,690.9	1,707.8	1,722.4	1,727.1	1,732.8	1,748.5	1,754.1	1,752.5	1,756.0	1,755.4	1,757.5
6 Commercial and industrial	296.6	301.3	302.2	304.3	305.2	304.8	307.0	307.4	306.9	307.7	307.5	307.6
7 Real estate	921.6	992.7	1,005.1	1,014.4	1,016.8	1,018.4	1,028.0	1,032.9	1,034.1	1,033.1	1,032.2	1,035.9
8 Revolving home equity	61.5	73.5	74.7	75.6	76.4	77.4	79.6	81.3	80.9	81.5	82.0	82.4
9 Other	860.1	919.2	930.4	938.8	940.4	941.0	948.4	951.6	953.2	951.6	950.2	953.5
10 Consumer	271.6	285.5	287.1	289.0	290.8	294.7	298.7	299.0	297.2	300.7	299.9	299.3
11 Security ⁴	7.4	8.1	8.3	8.2	8.3	8.5	8.6	8.5	8.5	8.5	8.8	8.3
12 Other loans and leases	96.7	103.3	105.1	106.4	106.0	106.4	106.2	106.2	105.7	105.9	107.1	106.5
13 Interbank loans	96.7	114.1	119.7	121.0	120.4	121.9	125.6	127.7	127.8	128.0	134.3	120.9
14 Cash assets ⁵	111.8	125.7	128.0	127.9	127.3	129.4	131.7	132.2	131.3	133.3	134.3	128.4
15 Other assets ⁶	142.6	145.4	140.6	142.9	144.0	145.4	150.0	154.2	156.4	148.5	148.0	167.7
16 TOTAL ASSETS ⁷	2,538.3	2,691.7	2,715.6	2,738.1	2,746.7	2,756.8	2,783.1	2,804.9	2,798.8	2,800.6	2,811.9	2,821.6
LIABILITIES												
17 Deposits	1,997.5	2,093.1	2,106.3	2,116.5	2,112.9	2,113.6	2,130.4	2,150.5	2,147.1	2,147.0	2,157.7	2,153.0
18 Transaction	301.8	303.0	312.0	311.4	313.0	310.5	311.5	317.6	306.1	316.6	333.1	324.4
19 Nontransaction	1,695.6	1,790.1	1,794.3	1,805.1	1,799.9	1,803.1	1,819.0	1,832.9	1,840.9	1,830.4	1,824.6	1,828.5
20 Large time	300.7	301.3	303.8	305.3	307.8	307.2	310.1	314.4	314.7	313.7	314.9	315.6
21 Other	1,395.0	1,488.8	1,490.5	1,499.9	1,492.1	1,495.9	1,508.9	1,518.5	1,526.2	1,516.7	1,509.6	1,512.9
22 Borrowings	324.7	370.6	373.8	373.4	385.9	401.1	404.2	401.9	403.2	405.5	400.9	404.1
23 From banks in the U.S.	117.5	134.2	132.7	129.7	138.5	153.4	156.5	154.1	156.2	154.5	154.2	153.0
24 From others	207.2	236.5	241.0	243.7	247.4	247.7	247.7	247.8	247.0	251.0	246.7	251.1
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.2	10.7	10.5	12.0	11.9
26 Other liabilities	61.4	67.3	68.0	69.9	69.4	75.9	78.6	80.0	79.7	79.2	79.2	82.5
27 TOTAL LIABILITIES	2,392.6	2,539.7	2,560.3	2,571.1	2,580.5	2,605.8	2,626.2	2,643.7	2,640.7	2,642.2	2,649.8	2,651.5
28 Residual (assets less liabilities) ⁸	145.7	152.0	155.3	167.0	166.1	151.0	157.0	161.2	158.2	158.4	162.1	170.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	2,212.8	2,340.2	2,364.7	2,384.1	2,400.6	2,394.1	2,404.4	2,418.7	2,411.7	2,418.0	2,422.6	2,433.4
2 Securities in bank credit	626.0	646.1	650.3	655.9	662.9	660.8	661.7	671.9	666.1	669.9	675.7	682.3
3 Treasury and Agency securities ²	408.2	440.0	443.9	449.9	455.8	453.1	454.1	465.8	460.9	464.3	468.7	477.2
4 Other securities	217.8	206.1	206.3	206.0	207.0	207.7	207.5	206.1	205.3	205.6	207.0	205.1
5 Loans and leases in bank credit ³	1,586.7	1,694.0	1,714.4	1,728.3	1,737.7	1,733.3	1,742.7	1,746.8	1,745.5	1,748.1	1,746.9	1,751.1
6 Commercial and industrial	296.3	299.6	302.1	303.2	305.3	303.8	305.5	307.1	305.9	307.6	307.8	307.8
7 Real estate	918.6	994.4	1,008.4	1,017.5	1,019.7	1,018.1	1,025.9	1,029.6	1,031.3	1,029.1	1,028.5	1,032.8
8 Revolving home equity	60.9	74.0	75.3	76.2	77.0	77.6	79.4	80.6	80.4	80.8	81.1	81.4
9 Other	857.7	920.4	933.1	941.3	942.8	940.5	946.5	949.0	950.9	948.3	947.4	951.4
10 Consumer	268.6	287.6	290.6	292.9	297.7	298.3	298.6	296.3	294.7	298.3	296.9	295.2
10a Credit cards and related plans	100.8	112.7	115.3	117.4	121.8	120.0	118.7	118.3	117.1	120.6	119.1	116.6
10b Other	167.8	174.9	175.3	175.5	175.9	178.3	179.9	177.9	177.6	177.7	177.8	178.6
11 Security ⁴	7.7	7.9	8.2	8.6	8.5	8.3	8.6	8.8	8.9	8.6	8.7	8.9
12 Other loans and leases	95.5	104.6	105.1	106.0	106.5	104.8	104.2	105.0	104.7	104.4	105.0	106.4
13 Interbank loans	101.4	111.2	118.7	123.0	123.2	120.1	126.2	133.7	135.6	131.0	132.8	134.1
14 Cash assets ⁵	108.0	125.3	128.4	132.4	134.5	132.4	131.2	127.7	126.9	127.0	126.7	128.3
15 Other assets ⁶	142.6	145.4	140.6	142.9	144.0	145.4	150.0	154.2	156.4	148.5	148.0	167.7
16 TOTAL ASSETS ⁷	2,534.4	2,690.5	2,720.4	2,750.4	2,770.0	2,759.8	2,779.5	2,801.7	2,798.0	2,791.9	2,797.5	2,831.0
LIABILITIES												
17 Deposits	2,002.1	2,081.9	2,101.6	2,123.7	2,134.6	2,124.5	2,134.8	2,155.5	2,153.5	2,146.3	2,152.5	2,172.8
18 Transaction	300.1	301.1	310.6	313.9	323.3	314.7	309.4	315.8	304.8	312.1	326.4	329.8
19 Nontransaction	1,702.0	1,780.7	1,790.9	1,809.8	1,811.3	1,809.7	1,825.4	1,839.7	1,848.7	1,834.1	1,826.1	1,843.0
20 Large time	300.7	301.3	303.8	305.3	307.8	307.2	310.1	314.4	314.7	313.7	314.9	315.6
21 Other	1,401.3	1,479.4	1,487.1	1,504.6	1,503.5	1,502.6	1,515.4	1,525.3	1,534.0	1,520.4	1,511.1	1,527.4
22 Borrowings	324.7	370.6	373.8	373.4	385.9	401.1	404.2	401.9	403.2	405.5	400.9	404.1
23 From banks in the U.S.	117.5	134.2	132.7	129.7	138.5	153.4	156.5	154.1	156.2	154.5	154.2	153.0
24 From others	207.2	236.5	241.0	243.7	247.4	247.7	247.7	247.8	247.0	251.0	246.7	251.1
25 Net due to related foreign offices	9.0	8.6	12.3	11.3	12.4	15.2	13.0	11.2	10.7	10.5	12.0	11.9
26 Other liabilities	61.4	67.3	68.0	69.9	69.4	75.9	78.6	80.0	79.7	79.2	79.2	82.5
27 TOTAL LIABILITIES	2,397.2	2,528.4	2,555.6	2,578.2	2,602.3	2,616.7	2,630.6	2,648.7	2,647.1	2,641.4	2,644.6	2,671.3
28 Residual (assets less liabilities) ⁸	137.2	162.0	164.8	172.2	167.7	143.1	148.9	153.0	150.9	150.5	152.9	159.7

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	597.8	618.9	614.4	621.0	634.6	625.1	636.8	654.9	659.6	651.4	653.2	655.5
2 Securities in bank credit	230.9	247.3	245.3	249.0	263.5	264.8	275.0	279.0	285.5	276.0	273.2	276.4
3 Treasury and Agency securities ²	70.9	86.7	88.9	92.9	101.0	101.5	106.3	110.2	109.8	109.0	109.3	114.2
4 Other securities	160.0	160.6	156.4	156.1	162.5	163.3	168.7	168.8	175.7	167.0	163.9	162.2
5 Loans and leases in bank credit ³	366.9	371.6	369.1	372.0	371.1	360.4	361.8	375.9	374.2	375.4	380.0	379.1
6 Commercial and industrial	199.7	184.6	180.3	178.2	177.1	173.8	170.3	167.3	169.1	166.5	166.5	165.5
7 Real estate	18.0	19.0	19.5	19.8	19.4	18.8	17.9	17.7	17.9	17.7	17.9	16.9
11 Security ⁴	79.5	95.0	97.3	105.3	110.5	105.8	111.6	128.6	124.9	128.4	134.5	134.6
12 Other loans and leases	69.7	73.0	72.0	68.7	64.1	62.0	62.1	62.3	62.3	62.8	61.1	62.1
13 Interbank loans	20.7	21.7	24.9	26.6	31.8	30.9	30.9	32.7	33.4	34.6	32.8	28.8
14 Cash assets ⁵	44.3	46.0	45.1	40.7	42.5	37.9	35.8	39.5	37.7	41.1	41.4	40.6
15 Other assets ⁶	24.9	28.4	35.1	38.0	41.2	46.8	47.8	43.0	44.3	42.2	42.2	40.0
16 TOTAL ASSETS ⁷	687.4	714.6	719.2	725.9	749.7	740.4	751.0	769.7	774.6	769.0	769.3	764.5
LIABILITIES												
17 Deposits	484.9	486.0	466.4	448.5	424.0	431.9	446.8	449.4	455.2	459.9	438.1	437.2
18 Transaction	10.0	10.1	9.7	9.5	9.5	9.7	9.7	10.6	10.7	10.6	10.3	10.3
19 Nontransaction	474.9	475.9	456.6	439.1	414.5	422.2	437.1	438.9	444.5	449.3	427.8	426.9
22 Borrowings	187.5	224.1	233.9	254.6	282.9	277.8	283.3	306.5	304.8	299.1	319.1	307.3
23 From banks in the U.S.	20.8	22.7	23.1	25.5	29.9	31.2	31.5	34.4	37.1	31.9	33.1	33.1
24 From others	166.6	201.4	210.7	229.1	253.0	246.7	251.7	272.1	267.7	267.2	286.0	274.2
25 Net due to related foreign offices	-67.9	-84.4	-73.2	-75.1	-61.6	-72.0	-81.7	-89.1	-89.7	-87.0	-95.3	-83.0
26 Other liabilities	73.4	92.7	99.7	99.1	100.0	97.2	99.0	94.0	100.4	90.2	88.7	89.5
27 TOTAL LIABILITIES	677.8	718.4	726.8	727.1	745.3	735.1	747.3	760.8	770.8	762.1	750.6	751.0
28 Residual (assets less liabilities) ⁸	9.6	-3.8	-7.6	-1.2	4.4	5.3	3.7	8.9	3.9	6.9	18.6	13.6

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

Not seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
ASSETS												
1 Bank credit	597.7	615.5	614.4	623.8	643.7	632.4	641.9	653.0	658.5	651.2	649.0	648.6
2 Securities in bank credit	230.9	247.3	245.3	249.0	263.5	264.8	275.0	279.0	285.5	276.0	273.2	276.4
3 Treasury and Agency securities ²	70.9	86.7	88.9	92.9	101.0	101.5	106.3	110.2	109.8	109.0	109.3	114.2
3a Trading account	9.3	15.2	18.6	20.2	30.3	31.7	34.4	34.2	33.8	31.9	33.4	37.6
3b Investment account	61.6	71.5	70.3	72.8	70.7	69.8	71.8	76.0	76.0	77.1	75.9	76.5
4 Other securities	160.0	160.6	156.4	156.1	162.5	163.3	168.7	168.8	175.7	167.0	163.9	162.2
4a Trading account	100.3	104.9	101.4	100.2	100.8	100.7	99.7	98.1	103.7	95.3	93.8	93.7
4b Investment account	59.7	55.8	55.0	55.9	61.7	62.6	69.1	70.7	72.0	71.8	70.1	68.5
5 Loans and leases in bank credit ³	366.8	368.2	369.1	374.8	380.2	367.6	366.8	374.0	373.0	375.2	375.8	372.2
6 Commercial and industrial	201.0	184.5	181.0	179.6	178.6	174.5	171.6	168.5	169.8	168.1	167.5	166.3
7 Real estate	18.0	19.0	19.5	19.8	19.4	18.8	17.9	17.7	17.9	17.7	17.9	16.9
11 Security ⁴	77.2	92.1	97.4	106.6	116.4	111.7	115.2	124.8	122.5	125.8	128.4	126.1
12 Other loans and leases	70.6	72.6	71.2	68.7	65.8	62.7	62.2	63.0	62.8	63.5	62.0	63.0
13 Interbank loans	20.7	21.7	24.9	26.6	31.8	30.9	30.9	32.7	33.4	34.6	32.8	28.8
14 Cash assets ⁵	43.2	46.1	46.0	43.1	45.1	40.0	36.6	38.4	36.7	39.8	40.2	39.4
15 Other assets ⁶	25.7	29.0	34.5	37.8	42.3	48.0	48.8	44.3	46.7	43.3	42.7	40.5
16 TOTAL ASSETS⁷	686.9	711.9	719.4	730.9	762.6	750.9	757.7	768.0	774.8	768.6	764.4	756.8
LIABILITIES												
17 Deposits	487.1	474.0	458.9	452.2	435.7	441.8	452.0	451.3	455.4	460.1	442.9	440.8
18 Transaction	9.9	10.3	9.9	9.6	10.1	10.0	9.9	10.4	10.5	10.3	10.2	10.3
19 Nontransaction	477.2	463.8	449.1	442.5	425.6	431.9	442.1	440.9	444.9	449.7	432.8	430.5
22 Borrowings	187.5	224.1	233.9	254.6	282.9	277.8	283.3	306.5	304.8	299.1	319.1	307.3
23 From banks in the U.S.	20.8	22.7	23.1	25.5	29.9	31.2	31.5	34.4	37.1	31.9	33.1	33.1
24 From others	166.6	201.4	210.7	229.1	253.0	246.7	251.7	272.1	267.7	267.2	286.0	274.2
25 Net due to related foreign offices	-64.8	-83.3	-74.5	-76.2	-59.4	-69.5	-79.7	-86.9	-88.3	-84.2	-90.8	-82.5
26 Other liabilities	74.6	93.3	98.9	98.3	101.5	98.9	100.5	95.5	101.4	92.1	91.7	89.8
27 TOTAL LIABILITIES	684.3	708.0	717.3	728.9	760.7	749.0	756.1	766.5	773.2	767.0	763.0	755.5
28 Residual (assets less liabilities) ⁸	2.5	3.8	2.1	2.0	1.9	1.8	1.6	1.5	1.6	1.6	1.4	1.4

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 11, 2003

Account	2002	2002	2002	2002	2002	2003	2003	2003	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 12	Mar 19	Mar 26	Apr 2
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	73.2	117.2	102.4	105.2	112.6	107.9	117.0	115.5	128.5	106.4	108.7	106.9
30 Reval. losses on off-bal. sheet items ⁹	53.0	98.6	85.7	89.0	93.8	86.2	94.9	91.3	104.9	82.4	82.7	82.7
31 Mortgage-backed securities ¹⁰	300.8	345.3	356.6	371.9	364.5	370.3	376.3	380.5	380.3	378.2	375.6	383.1
31a Pass-through	202.5	256.2	262.9	275.8	266.8	272.4	277.7	276.8	278.3	277.6	272.4	270.7
31b CMO, REMIC, and other	98.3	89.1	93.8	96.1	97.7	97.9	98.6	103.7	102.1	100.6	103.2	112.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.2	11.5	12.5	11.8	11.0	12.2	12.1	12.1	13.1	11.2	11.4	10.8
33 Offshore credit to U.S. residents ¹²	19.8	19.0	18.4	18.5	18.7	18.3	18.2	18.3	18.3	18.3	18.5	18.5
34 Securitized consumer loans ¹³	133.8	141.9	144.3	148.5	150.1	149.7	150.6	152.5	151.9	151.9	153.6	154.3
34a Credit cards and related plans	120.4	125.0	127.5	131.4	133.2	132.2	134.8	136.7	136.4	136.0	137.6	138.5
34b Other	13.4	16.9	16.9	17.0	16.9	17.5	15.8	15.8	15.5	16.0	15.9	15.8
35 Securitized business loans ¹³	18.1	17.8	17.8	17.4	17.2	16.9	17.2	16.8	16.9	16.8	16.7	16.5
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	278.6	299.1	301.9	303.8	305.7	305.1	310.8	322.0	319.3	321.2	322.5	330.0
34 Securitized consumer loans ¹³	203.8	199.9	198.3	198.7	201.3	205.6	204.5	203.3	204.4	201.6	203.3	203.9
34a Credit cards and related plans	196.1	195.9	189.3	189.8	192.5	197.1	196.0	194.8	195.9	193.1	194.9	195.4
34b Other	7.7	3.9	8.9	8.9	8.7	8.5	8.4	8.5	8.5	8.5	8.5	8.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	47.3	62.5	61.9	63.2	64.0	66.6	66.6	64.2	68.9	62.0	60.7	60.6
30 Reval. losses on off-bal. sheet items ⁹	40.6	61.5	60.2	60.4	60.1	63.1	65.1	63.4	68.5	61.2	59.8	59.0
35 Securitized business loans ¹³	12.4	8.1	7.6	7.3	6.9	5.7	4.8	4.3	4.7	4.6	3.7	3.6

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1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Mainly commercial and industrial loans, but also includes an unknown amount of credit extended to entities other than nonfinancial businesses.
13. Total amount outstanding.

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001

OFFICIAL BUSINESS

First Class