

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

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	6,209.5	6,252.6	6,320.5	6,442.1	6,520.1	6,527.9	6,525.1	6,558.8	6,578.3	6,561.9	6,553.0	6,564.3
2 Securities in bank credit	1,858.7	1,853.2	1,858.1	1,933.1	1,982.8	1,953.1	1,925.2	1,924.2	1,922.7	1,923.7	1,935.9	1,923.5
3 Treasury and Agency securities ²	1,143.4	1,104.3	1,105.8	1,170.2	1,204.3	1,197.8	1,185.5	1,185.5	1,182.9	1,191.7	1,192.8	1,185.4
4 Other securities	715.3	748.9	752.3	762.9	778.5	755.3	739.7	738.7	739.7	732.0	743.2	738.1
5 Loans and leases in bank credit ³	4,350.8	4,399.4	4,462.4	4,508.9	4,537.3	4,574.9	4,599.9	4,634.6	4,655.6	4,638.2	4,617.1	4,640.8
6 Commercial and industrial	925.7	890.9	888.7	889.6	881.3	878.7	876.4	879.6	882.8	883.2	876.4	879.8
7 Real estate	2,171.8	2,215.7	2,241.1	2,263.0	2,304.0	2,355.8	2,385.2	2,397.3	2,404.0	2,400.3	2,390.4	2,399.9
8 Revolving home equity	244.7	280.8	291.2	297.7	308.2	317.3	326.2	335.8	335.2	337.5	338.6	341.3
9 Other	1,927.0	1,935.0	1,949.8	1,965.4	1,995.8	2,038.5	2,059.0	2,061.5	2,068.8	2,062.8	2,051.8	2,058.6
10 Consumer	599.0	628.6	631.2	633.6	639.1	640.0	642.2	644.6	647.9	646.4	637.8	641.8
11 Security ⁴	218.1	215.1	233.5	242.7	242.1	236.4	230.6	245.7	252.8	242.0	243.8	249.6
12 Other loans and leases	436.2	449.0	468.1	480.0	470.9	464.0	465.5	467.4	468.1	466.2	468.6	469.6
13 Interbank loans	327.3	297.5	317.7	342.8	296.0	319.0	311.3	319.4	312.3	343.2	321.6	356.2
14 Cash assets ⁵	322.1	304.1	319.2	320.5	324.3	328.9	332.0	333.4	318.3	338.7	333.2	346.0
15 Other assets ⁶	536.2	541.2	543.4	542.8	550.6	580.6	595.9	619.6	612.5	620.4	623.9	632.1
16 TOTAL ASSETS ⁷	7,319.5	7,319.3	7,427.0	7,575.1	7,617.7	7,683.7	7,692.0	7,758.3	7,748.5	7,791.0	7,758.8	7,826.6
LIABILITIES												
17 Deposits	4,681.0	4,758.6	4,798.1	4,834.1	4,923.7	4,969.4	5,038.4	5,096.0	5,105.0	5,104.1	5,087.4	5,114.9
18 Transaction	640.7	641.8	630.8	645.0	672.9	661.9	651.1	670.4	661.2	710.2	692.2	660.5
19 Nontransaction	4,040.3	4,116.8	4,167.3	4,189.1	4,250.8	4,307.4	4,387.3	4,425.6	4,443.8	4,393.9	4,395.2	4,454.4
20 Large time	994.8	999.8	1,020.3	1,028.0	1,055.0	1,071.9	1,098.4	1,116.9	1,116.6	1,123.6	1,110.4	1,115.9
21 Other	3,045.4	3,117.0	3,147.0	3,161.1	3,195.8	3,235.6	3,288.9	3,308.7	3,327.2	3,270.4	3,284.9	3,338.5
22 Borrowings	1,484.5	1,476.4	1,522.0	1,580.1	1,554.3	1,574.2	1,547.5	1,583.3	1,578.2	1,613.3	1,604.6	1,605.0
23 From banks in the U.S.	410.9	386.4	390.7	419.1	395.0	430.1	424.2	434.4	430.7	450.1	445.9	465.9
24 From others	1,073.6	1,090.1	1,131.2	1,161.0	1,159.3	1,144.1	1,123.3	1,148.9	1,147.6	1,163.2	1,158.7	1,139.1
25 Net due to related foreign offices	127.4	143.3	130.5	103.6	90.2	93.6	68.1	-24.0	-37.3	-16.1	-17.9	-3.0
26 Other liabilities	442.5	409.2	421.9	448.6	457.2	435.8	423.9	513.5	513.8	493.5	529.2	525.1
27 TOTAL LIABILITIES	6,735.3	6,787.6	6,872.5	6,966.4	7,025.3	7,072.9	7,077.9	7,168.8	7,159.7	7,194.9	7,203.3	7,242.0
28 Residual (assets less liabilities) ⁸	584.2	531.8	554.5	608.7	592.4	610.8	614.1	589.5	588.8	596.2	555.5	584.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	6,195.2	6,295.2	6,333.9	6,432.6	6,490.1	6,510.0	6,516.8	6,553.5	6,573.0	6,546.0	6,562.5	6,553.8
2 Securities in bank credit	1,860.6	1,857.3	1,861.4	1,930.3	1,974.1	1,949.8	1,928.5	1,926.3	1,922.6	1,923.4	1,937.0	1,922.3
3 Treasury and Agency securities ²	1,146.9	1,105.2	1,101.8	1,165.9	1,200.3	1,201.2	1,193.0	1,189.3	1,184.9	1,193.8	1,195.5	1,188.1
4 Other securities	713.6	752.0	759.7	764.4	773.9	748.6	735.5	737.0	737.7	729.6	741.5	734.2
5 Loans and leases in bank credit ³	4,334.7	4,437.9	4,472.5	4,502.3	4,516.0	4,560.2	4,588.2	4,627.2	4,650.4	4,622.5	4,625.5	4,631.4
6 Commercial and industrial	928.2	891.6	884.8	889.4	884.1	883.0	880.3	882.1	884.2	885.0	882.3	882.6
7 Real estate	2,157.7	2,228.6	2,242.4	2,261.8	2,290.8	2,344.5	2,384.9	2,391.8	2,395.2	2,390.8	2,387.7	2,394.8
8 Revolving home equity	245.6	280.3	289.9	297.8	305.9	316.2	326.9	336.9	336.3	339.1	340.1	342.0
9 Other	1,912.1	1,948.3	1,952.5	1,964.1	1,984.8	2,028.3	2,058.0	2,054.8	2,058.9	2,051.7	2,047.6	2,052.8
10 Consumer	592.7	639.5	643.3	638.2	633.2	632.3	636.8	637.9	638.9	640.8	633.8	633.3
10a Credit cards and related plans	224.8	262.7	260.1	253.7	249.6	248.2	252.8	255.4	256.0	257.9	253.2	252.3
10b Other	367.9	376.8	383.2	384.5	383.6	384.1	384.0	382.5	382.9	382.9	380.5	381.0
11 Security ⁴	217.9	223.9	236.5	241.3	241.8	238.7	223.0	245.5	261.7	241.4	243.2	241.4
12 Other loans and leases	438.2	454.3	465.6	471.6	466.2	461.6	463.3	470.0	470.4	464.5	478.6	479.4
13 Interbank loans	327.0	302.3	312.6	336.9	300.0	328.7	312.3	320.8	318.1	331.0	331.1	361.1
14 Cash assets ⁵	314.6	322.2	328.2	318.0	312.1	324.3	326.5	325.4	316.9	314.9	344.0	351.2
15 Other assets ⁶	533.1	543.9	544.1	539.0	547.0	579.0	595.7	615.9	608.4	610.8	626.0	636.0
16 TOTAL ASSETS⁷	7,294.3	7,387.6	7,445.0	7,553.0	7,575.4	7,669.4	7,678.8	7,742.7	7,743.4	7,729.7	7,790.7	7,830.1
LIABILITIES												
17 Deposits	4,679.6	4,788.2	4,799.5	4,835.3	4,916.6	4,986.5	5,028.9	5,095.9	5,115.0	5,050.8	5,107.9	5,140.3
18 Transaction	633.0	675.7	642.9	637.1	663.9	668.8	641.9	663.0	659.3	678.3	712.3	671.7
19 Nontransaction	4,046.6	4,112.5	4,156.6	4,198.2	4,252.7	4,317.7	4,387.0	4,433.0	4,455.7	4,372.5	4,395.5	4,468.6
20 Large time	1,000.2	999.3	1,029.0	1,036.8	1,058.0	1,077.7	1,107.0	1,123.6	1,125.6	1,129.1	1,109.9	1,112.2
21 Other	3,046.4	3,113.1	3,127.5	3,161.4	3,194.7	3,240.0	3,280.0	3,309.4	3,330.1	3,243.4	3,285.6	3,356.4
22 Borrowings	1,494.1	1,466.0	1,518.2	1,577.7	1,543.3	1,581.2	1,563.8	1,593.7	1,592.8	1,633.2	1,612.1	1,610.9
23 From banks in the U.S.	410.1	385.1	387.2	416.0	396.4	435.1	424.7	433.7	430.3	451.1	445.4	467.1
24 From others	1,084.0	1,080.9	1,131.0	1,161.6	1,146.8	1,146.0	1,139.0	1,159.9	1,162.5	1,182.1	1,166.7	1,143.8
25 Net due to related foreign offices	123.2	151.2	135.3	108.9	83.8	76.4	64.0	-27.2	-42.3	-18.0	-20.5	-12.7
26 Other liabilities	438.4	416.8	426.6	454.1	449.9	419.0	420.1	509.0	505.8	490.7	526.0	510.4
27 TOTAL LIABILITIES	6,735.2	6,822.2	6,879.6	6,975.9	6,993.6	7,063.1	7,076.8	7,171.4	7,171.4	7,156.7	7,225.4	7,248.9
28 Residual (assets less liabilities) ⁸	559.1	565.4	565.3	577.0	581.8	606.3	602.0	571.3	572.0	572.9	565.3	581.2

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

Seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	5,543.0	5,624.7	5,680.7	5,788.0	5,860.9	5,885.9	5,896.8	5,915.0	5,930.2	5,917.9	5,925.0	5,913.9
2 Securities in bank credit	1,576.9	1,587.3	1,596.5	1,666.8	1,716.7	1,689.4	1,669.4	1,666.0	1,664.4	1,666.1	1,680.9	1,666.9
3 Treasury and Agency securities ²	1,021.9	1,005.2	1,007.5	1,070.5	1,107.8	1,102.3	1,093.2	1,091.6	1,088.6	1,096.6	1,100.0	1,092.1
4 Other securities	555.0	582.2	589.1	596.3	608.9	587.1	576.3	574.4	575.8	569.4	580.9	574.8
5 Loans and leases in bank credit ³	3,966.1	4,037.3	4,084.2	4,121.1	4,144.3	4,196.5	4,227.3	4,249.0	4,265.8	4,251.9	4,244.0	4,246.9
6 Commercial and industrial	767.6	754.8	751.4	752.8	747.6	747.9	746.0	747.9	750.2	750.4	745.6	747.7
7 Real estate	2,152.6	2,197.9	2,223.9	2,245.8	2,286.6	2,338.2	2,369.3	2,382.6	2,389.3	2,385.7	2,376.2	2,385.5
8 Revolving home equity	244.7	280.8	291.2	297.7	308.2	317.3	326.2	335.8	335.2	337.5	338.6	341.3
9 Other	1,907.9	1,917.1	1,932.7	1,948.2	1,978.4	2,021.0	2,043.1	2,046.9	2,054.1	2,048.1	2,037.6	2,044.2
10 Consumer	599.0	628.6	631.2	633.6	639.1	640.0	642.2	644.6	647.9	646.4	637.8	641.8
11 Security ⁴	91.5	90.0	102.0	102.6	92.4	95.6	93.7	96.8	102.3	93.2	105.5	92.2
12 Other loans and leases	355.2	366.0	375.7	386.2	378.6	374.8	376.1	377.1	376.1	376.2	379.0	379.8
13 Interbank loans	290.9	266.0	282.3	311.0	266.6	287.0	276.9	290.5	287.7	312.1	292.8	326.7
14 Cash assets ⁵	270.7	254.3	264.7	266.4	269.5	271.9	271.8	276.6	262.7	281.5	275.7	286.2
15 Other assets ⁶	505.0	514.4	516.4	517.0	521.8	547.0	562.0	580.2	577.2	580.7	578.6	590.4
16 TOTAL ASSETS⁷	6,534.5	6,583.7	6,670.7	6,809.6	6,846.0	6,919.7	6,935.5	6,989.9	6,985.4	7,019.5	6,999.7	7,045.5
LIABILITIES												
17 Deposits	4,256.6	4,322.9	4,343.3	4,365.9	4,450.8	4,487.6	4,543.8	4,575.1	4,582.2	4,582.5	4,568.1	4,582.5
18 Transaction	630.5	630.8	618.9	633.0	660.9	650.4	639.5	658.5	649.1	698.4	680.5	649.7
19 Nontransaction	3,626.1	3,692.1	3,724.5	3,732.9	3,789.9	3,837.3	3,904.3	3,916.6	3,933.1	3,884.1	3,887.5	3,932.8
20 Large time	589.1	577.5	585.5	576.9	596.6	603.6	619.9	622.4	623.2	624.9	613.1	613.6
21 Other	3,037.0	3,114.6	3,139.0	3,156.0	3,193.2	3,233.6	3,284.4	3,294.3	3,309.9	3,259.1	3,274.4	3,319.2
22 Borrowings	1,153.9	1,159.2	1,193.5	1,236.5	1,201.2	1,224.5	1,215.7	1,247.2	1,246.5	1,272.2	1,260.1	1,260.5
23 From banks in the U.S.	372.2	343.4	350.8	375.3	345.8	384.8	380.7	385.2	382.8	398.5	388.0	417.5
24 From others	781.7	815.7	842.6	861.2	855.4	839.7	834.9	862.1	863.6	873.7	872.1	843.0
25 Net due to related foreign offices	208.9	253.7	262.2	256.3	245.6	264.8	248.2	160.9	143.5	169.3	179.2	186.3
26 Other liabilities	334.2	310.0	320.9	345.9	358.9	334.4	325.3	422.1	423.7	405.9	437.1	432.2
27 TOTAL LIABILITIES	5,953.5	6,045.7	6,119.9	6,204.6	6,256.5	6,311.3	6,332.9	6,405.4	6,395.8	6,429.9	6,444.5	6,461.5
28 Residual (assets less liabilities) ⁸	581.0	538.0	550.9	605.0	589.5	608.4	602.6	584.5	589.6	589.7	555.2	584.0

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

Not seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	5,528.9	5,660.3	5,690.7	5,776.2	5,827.5	5,862.3	5,891.2	5,909.8	5,919.9	5,902.5	5,933.0	5,909.6
2 Securities in bank credit	1,578.8	1,591.4	1,599.9	1,664.0	1,708.0	1,686.1	1,672.7	1,668.0	1,664.3	1,665.8	1,682.0	1,665.7
3 Treasury and Agency securities ²	1,025.5	1,006.1	1,003.4	1,066.2	1,103.8	1,105.7	1,100.7	1,095.4	1,090.6	1,098.7	1,102.7	1,094.8
4 Other securities	553.3	585.4	596.4	597.7	604.2	580.4	572.1	572.6	573.8	567.0	579.3	570.9
5 Loans and leases in bank credit ³	3,950.1	4,068.9	4,090.8	4,112.2	4,119.5	4,176.2	4,218.4	4,241.8	4,255.6	4,236.8	4,251.0	4,243.8
6 Commercial and industrial	770.6	754.4	746.8	750.9	748.5	751.2	749.9	750.8	752.1	752.7	751.8	751.2
7 Real estate	2,138.5	2,210.8	2,225.3	2,244.7	2,273.4	2,327.0	2,368.9	2,377.1	2,380.4	2,376.1	2,373.4	2,380.4
8 Revolving home equity	245.6	280.3	289.9	297.8	305.9	316.2	326.9	336.9	336.3	339.1	340.1	342.0
9 Other	1,893.0	1,930.5	1,935.4	1,946.9	1,967.5	2,010.7	2,042.0	2,040.2	2,044.1	2,037.1	2,033.3	2,038.4
9a Other residential	--	--	--	--	--	--	--	1,098.8	1,101.3	1,095.4	1,091.3	1,097.8
9b Commercial	--	--	--	--	--	--	--	941.4	942.8	941.6	942.0	940.6
10 Consumer	592.7	639.5	643.3	638.2	633.2	632.3	636.8	637.9	638.9	640.8	633.8	633.3
10a Credit cards and related plans	224.8	262.7	260.1	253.7	249.6	248.2	252.8	255.4	256.0	257.9	253.2	252.3
10b Other	367.9	376.8	383.2	384.5	383.6	384.1	384.0	382.5	382.9	382.9	380.5	381.0
11 Security ⁴	92.2	93.0	101.2	98.7	90.3	94.2	89.4	97.7	107.1	93.3	105.1	91.1
12 Other loans and leases	356.0	371.2	374.3	379.7	374.1	371.4	373.5	378.2	377.0	373.8	387.0	387.9
13 Interbank loans	290.6	270.8	277.2	305.1	270.5	296.7	278.0	291.9	293.5	300.0	302.3	331.6
14 Cash assets ⁵	263.6	270.9	274.0	264.6	259.1	267.8	266.9	269.1	261.7	258.5	286.8	292.1
15 Other assets ⁶	502.0	516.6	515.3	511.8	518.2	546.7	561.1	576.7	572.9	571.4	581.8	595.8
16 TOTAL ASSETS ⁷	6,509.9	6,643.0	6,683.8	6,784.5	6,802.0	6,901.5	6,925.1	6,974.9	6,975.4	6,959.8	7,031.4	7,057.5
LIABILITIES												
17 Deposits	4,249.1	4,353.3	4,338.8	4,361.0	4,439.1	4,495.2	4,523.1	4,567.6	4,584.0	4,522.1	4,586.0	4,611.1
18 Transaction	622.8	664.4	630.6	625.1	652.3	657.5	630.6	651.1	647.3	666.6	700.1	660.7
19 Nontransaction	3,626.3	3,688.9	3,708.1	3,735.9	3,786.8	3,837.7	3,892.5	3,916.5	3,936.6	3,855.5	3,885.9	3,950.4
20 Large time	588.6	578.2	588.7	579.7	594.7	599.6	617.2	621.8	624.2	623.5	610.8	613.1
21 Other	3,037.8	3,110.7	3,119.5	3,156.2	3,192.1	3,238.0	3,275.3	3,294.7	3,312.5	3,232.0	3,275.1	3,337.3
22 Borrowings	1,163.4	1,148.7	1,189.7	1,234.1	1,190.2	1,231.5	1,231.9	1,257.6	1,261.1	1,292.1	1,267.6	1,266.4
23 From banks in the U.S.	371.4	342.2	347.3	372.3	347.2	389.8	381.2	384.5	382.5	399.6	387.5	418.7
24 From others	792.0	806.6	842.4	861.8	843.0	841.7	850.7	873.1	878.6	892.6	880.1	847.7
25 Net due to related foreign offices	207.3	260.1	266.2	261.8	239.8	249.8	245.8	159.8	141.2	169.0	178.0	179.6
26 Other liabilities	332.2	316.2	325.0	351.7	352.1	319.5	323.1	419.4	417.9	404.5	435.2	419.9
27 TOTAL LIABILITIES	5,952.1	6,078.3	6,119.7	6,208.6	6,221.2	6,296.0	6,323.8	6,404.4	6,404.2	6,387.7	6,466.9	6,477.0
28 Residual (assets less liabilities) ⁸	557.8	564.7	564.1	575.9	580.8	605.4	601.3	570.5	571.2	572.1	564.5	580.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	3,120.5	3,101.8	3,129.7	3,219.2	3,271.5	3,228.2	3,226.5	3,234.7	3,239.9	3,230.7	3,251.8	3,228.2
2 Securities in bank credit	895.1	875.2	880.1	950.6	1,004.3	965.1	939.7	936.9	934.6	938.4	951.6	935.1
3 Treasury and Agency securities ²	542.7	503.7	503.5	568.5	611.4	594.7	575.4	575.9	572.3	582.9	585.0	574.2
3a Trading account	39.3	38.9	39.2	42.9	45.1	45.0	45.4	40.5	43.6	39.3	38.9	35.6
3b Investment account	503.4	464.8	464.3	525.6	566.3	549.7	530.0	535.5	528.8	543.6	546.1	538.6
3c Mortgage-backed	399.6	358.7	357.1	415.4	452.3	442.2	424.3	423.4	417.3	430.9	432.0	426.9
3d Other	103.8	106.2	107.2	110.2	114.0	107.5	105.7	112.1	111.5	112.8	114.1	111.7
4 Other securities	352.4	371.5	376.6	382.1	392.9	370.3	364.4	360.9	362.2	355.5	366.6	361.0
4a Trading account	193.9	192.9	196.8	200.4	208.1	185.3	182.8	180.5	182.5	173.9	184.6	180.4
4b Investment account	158.5	178.6	179.8	181.7	184.8	185.1	181.6	180.4	179.7	181.6	182.0	180.5
4c State and local government	32.2	31.6	31.6	32.4	33.6	33.8	33.3	33.1	33.2	33.2	33.0	33.1
4d Other	126.3	147.0	148.1	149.2	151.1	151.3	148.3	147.3	146.5	148.5	149.0	147.4
5 Loans and leases in bank credit ³	2,225.4	2,226.6	2,249.6	2,268.6	2,267.2	2,263.1	2,286.8	2,297.9	2,305.4	2,292.3	2,300.3	2,293.1
6 Commercial and industrial	473.4	448.2	440.1	440.3	433.0	433.9	433.4	433.4	434.3	435.8	431.0	432.1
7 Real estate	1,101.6	1,108.7	1,119.8	1,127.7	1,148.6	1,142.9	1,166.4	1,174.4	1,174.8	1,171.0	1,172.2	1,174.7
8 Revolving home equity	161.6	188.8	197.0	201.7	210.0	216.2	222.8	229.3	228.3	230.2	232.1	233.8
9 Other	940.0	919.9	922.8	926.0	938.6	926.7	943.7	945.1	946.4	940.7	940.2	940.9
9a Other residential	607.1	584.7	587.5	591.2	599.3	586.3	602.2	601.5	602.3	596.1	596.4	597.8
9b Commercial	332.9	335.2	335.3	334.7	339.2	340.4	341.5	343.6	344.1	344.6	343.8	343.1
10 Consumer	315.0	321.5	321.4	321.6	323.9	325.6	327.2	325.3	327.0	325.7	321.1	323.1
11 Security ⁴	83.5	82.2	93.8	94.4	84.7	88.2	86.4	89.7	95.3	85.9	98.3	85.2
11a Fed funds and RPs with broker/dealer	65.2	63.6	74.7	73.8	64.7	67.0	64.1	69.8	76.7	66.4	77.8	64.9
11b Other	18.2	18.6	19.1	20.6	20.0	21.2	22.3	19.9	18.6	19.5	20.5	20.4
12a State and local government	12.9	14.1	14.2	14.2	14.4	13.7	14.0	14.3	14.2	14.3	14.4	14.7
12b Agricultural	8.6	8.4	8.2	8.3	8.3	8.4	8.4	8.4	8.5	8.5	8.4	8.4
12c Fed funds and RPs with others	28.9	29.5	27.1	32.5	26.9	21.0	17.8	19.7	17.5	20.3	22.1	20.4
12d All other loans	91.1	111.0	124.7	127.4	125.9	129.8	137.2	138.7	139.3	137.5	139.7	141.4
12e Lease financing receivables	110.4	103.0	100.4	102.2	101.6	99.5	95.9	94.0	94.6	93.4	93.1	93.0
13 Interbank loans	185.4	179.4	190.0	217.3	179.4	209.6	198.3	214.6	213.0	233.9	214.9	251.8
13a Fed funds and RPs with banks	115.3	99.4	97.9	108.8	94.4	98.3	89.8	105.5	104.1	119.7	110.4	133.8
13b Other	70.1	79.9	92.0	108.5	85.0	111.3	108.5	109.2	108.9	114.2	104.5	118.0
14 Cash assets ⁵	148.5	140.6	148.5	148.0	149.4	152.0	151.4	155.4	141.4	159.5	156.3	165.4
15 Other assets ⁶	358.8	352.3	357.1	353.5	355.1	376.1	387.0	411.4	409.3	418.3	411.0	395.9
16 TOTAL ASSETS ⁷	3,768.8	3,730.5	3,783.9	3,897.5	3,915.0	3,926.9	3,924.6	3,977.5	3,965.0	4,003.7	3,995.5	4,003.5

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

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

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
LIABILITIES												
17 Deposits	2,144.2	2,159.3	2,162.5	2,174.3	2,248.0	2,270.5	2,307.7	2,319.8	2,324.4	2,324.7	2,315.0	2,318.5
18 Transaction	307.3	296.8	289.7	296.6	313.1	308.2	296.7	305.4	303.5	335.0	308.6	276.4
19 Nontransaction	1,836.9	1,862.4	1,872.8	1,877.7	1,934.9	1,962.3	2,011.1	2,014.4	2,020.9	1,989.7	2,006.3	2,042.1
20 Large time	265.8	248.5	250.0	242.2	256.2	260.9	276.1	284.5	287.7	288.4	274.7	274.7
21 Other	1,571.1	1,613.9	1,622.7	1,635.4	1,678.7	1,701.3	1,735.0	1,729.9	1,733.1	1,701.3	1,731.7	1,767.4
22 Borrowings	751.3	717.6	738.3	775.7	739.9	727.3	710.8	732.7	730.5	745.3	742.7	746.1
23 From banks in the U.S.	219.8	176.8	186.2	204.7	179.1	185.4	186.7	192.0	188.3	197.8	194.4	222.1
24 From others	531.4	540.8	552.1	571.0	560.7	542.0	524.1	540.7	542.2	547.5	548.2	524.0
25 Net due to related foreign offices	197.0	233.2	238.8	231.9	225.5	241.3	225.4	145.1	130.0	156.0	161.2	168.2
26 Other liabilities	257.8	240.3	252.7	275.1	286.7	260.3	251.6	348.0	349.5	332.1	363.6	354.4
27 TOTAL LIABILITIES	3,350.3	3,350.3	3,392.3	3,457.0	3,500.1	3,499.5	3,495.6	3,545.6	3,534.4	3,558.1	3,582.4	3,587.2
28 Residual (assets less liabilities) ⁸	418.6	380.2	391.6	440.5	414.9	427.3	429.1	431.9	430.6	445.6	413.1	416.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	3,114.4	3,121.7	3,136.4	3,208.6	3,241.6	3,213.9	3,229.1	3,238.3	3,247.2	3,224.1	3,257.4	3,233.0
2 Securities in bank credit	895.6	877.2	884.3	947.9	988.1	958.1	945.3	937.5	933.8	934.6	949.9	935.2
3 Treasury and Agency securities ²	544.9	502.6	500.3	564.4	599.8	594.5	585.1	578.3	573.7	581.4	585.0	578.1
3a Trading account	39.6	39.0	39.0	43.2	44.7	45.3	46.1	40.8	43.9	39.2	38.8	35.7
3b Investment account	505.3	463.6	461.4	521.2	555.1	549.1	539.1	537.6	529.7	542.3	546.1	542.4
3c Mortgage-backed	400.9	357.3	354.8	410.2	442.2	440.9	431.7	424.8	417.3	429.8	432.3	430.3
3d Other	104.4	106.2	106.6	111.0	112.9	108.2	107.4	112.8	112.4	112.5	113.8	112.1
4 Other securities	350.7	374.7	383.9	383.5	388.2	363.7	360.2	359.2	360.2	353.1	364.9	357.1
4a Trading account	193.0	194.5	200.6	201.2	205.7	181.9	180.7	179.7	181.5	172.7	183.7	178.5
4b Investment account	157.7	180.2	183.3	182.4	182.6	181.7	179.5	179.5	178.7	180.4	181.2	178.6
4c State and local government	32.1	31.9	32.3	32.6	33.2	33.1	32.9	32.9	33.0	32.9	32.8	32.7
4d Other	125.7	148.3	151.0	149.8	149.4	148.6	146.6	146.6	145.7	147.5	148.4	145.8
5 Loans and leases in bank credit ³	2,218.7	2,244.5	2,252.1	2,260.7	2,253.6	2,255.8	2,283.8	2,300.8	2,313.3	2,289.5	2,307.5	2,297.8
6 Commercial and industrial	474.7	447.7	436.2	438.5	433.3	435.8	435.1	434.6	435.7	436.6	433.4	433.6
7 Real estate	1,094.6	1,115.6	1,120.3	1,127.1	1,141.9	1,140.2	1,170.4	1,176.8	1,178.0	1,170.8	1,173.2	1,176.2
8 Revolving home equity	162.2	188.5	196.0	202.1	208.3	215.4	223.4	230.2	229.7	231.6	232.6	234.1
9 Other	932.4	927.2	924.3	925.0	933.6	924.8	947.0	946.6	948.3	939.3	940.6	942.1
9a Other residential	601.3	590.7	588.9	590.0	596.1	585.1	604.3	602.5	603.5	595.2	596.7	598.6
9b Commercial	331.2	336.5	335.4	335.0	337.5	339.7	342.7	344.1	344.8	344.1	343.9	343.5
10 Consumer	313.0	325.1	327.2	324.2	321.9	322.6	324.7	323.1	324.9	324.0	318.9	319.9
10a Credit cards and related plans	93.3	105.9	104.2	99.4	96.3	96.7	98.7	98.4	99.5	99.1	96.6	97.1
10b Other	219.8	219.2	223.0	224.8	225.6	225.9	226.1	224.7	225.4	224.9	222.3	222.9
11 Security ⁴	84.2	85.2	93.2	90.5	82.3	86.8	82.2	90.6	100.1	86.4	98.0	83.8
11a Fed funds and RPs with broker/dealer	65.8	65.9	74.2	70.8	62.9	66.0	61.0	70.5	80.5	66.8	77.6	63.8
11b Other	18.4	19.2	19.0	19.7	19.4	20.8	21.2	20.1	19.5	19.6	20.4	20.0
12a State and local government	12.9	14.1	14.2	14.2	14.4	13.7	14.0	14.3	14.2	14.3	14.4	14.7
12b Agricultural	8.6	8.4	8.2	8.1	8.3	8.3	8.4	8.5	8.5	8.5	8.4	8.5
12c Fed funds and RPs with others	28.9	29.5	27.1	32.5	26.9	21.0	17.8	19.7	17.5	20.3	22.1	20.4
12d All other loans	91.6	115.8	125.0	123.6	123.2	127.8	135.3	139.5	140.2	135.4	145.9	147.6
12e Lease financing receivables	110.2	103.0	100.8	101.9	101.4	99.4	95.8	93.8	94.3	93.1	93.1	93.1
13 Interbank loans	187.6	183.4	189.3	211.3	178.9	215.4	201.7	217.4	219.6	228.8	227.0	254.5
13a Fed funds and RPs with banks	116.6	101.5	97.7	105.8	94.2	101.1	91.3	106.9	107.4	117.0	116.7	135.3
13b Other	71.0	81.8	91.7	105.5	84.7	114.4	110.4	110.5	112.2	111.7	110.4	119.3
14 Cash assets ⁵	142.3	151.9	156.6	148.3	143.9	151.0	147.5	148.5	140.3	143.0	160.6	165.2
15 Other assets ⁶	355.8	354.5	356.0	348.2	351.5	375.8	386.1	407.8	404.9	409.0	414.2	401.3
16 TOTAL ASSETS ⁷	3,755.5	3,767.9	3,797.0	3,875.6	3,875.0	3,917.3	3,925.9	3,973.3	3,973.3	3,966.3	4,020.7	4,016.2

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

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

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
LIABILITIES												
17 Deposits	2,138.0	2,176.7	2,162.3	2,178.9	2,238.2	2,274.1	2,291.4	2,313.6	2,329.0	2,285.3	2,323.8	2,334.8
18 Transaction	303.8	317.7	297.7	293.1	308.6	314.6	291.8	302.2	305.9	316.9	322.8	281.2
19 Nontransaction	1,834.2	1,859.0	1,864.6	1,885.8	1,929.6	1,959.5	1,999.6	2,011.3	2,023.0	1,968.4	2,001.0	2,053.5
20 Large time	265.2	249.3	253.2	245.1	254.3	256.9	273.4	284.0	288.7	287.0	272.3	274.2
21 Other	1,569.0	1,609.7	1,611.4	1,640.8	1,675.3	1,702.5	1,726.2	1,727.4	1,734.3	1,681.4	1,728.7	1,779.3
22 Borrowings	760.8	707.2	734.6	773.3	728.9	734.4	727.1	743.1	745.1	765.2	750.1	752.1
23 From banks in the U.S.	219.0	175.5	182.7	201.7	180.5	190.4	187.2	191.3	188.0	198.8	193.9	223.3
24 From others	541.8	531.6	551.8	571.6	548.3	544.0	539.9	551.8	557.1	566.4	556.3	528.7
25 Net due to related foreign offices	195.4	239.5	242.9	237.5	219.7	226.4	223.0	144.0	127.7	155.7	160.1	161.5
26 Other liabilities	255.8	246.5	256.7	280.9	279.9	245.5	249.4	345.2	343.7	330.6	361.7	342.2
27 TOTAL LIABILITIES	3,350.1	3,369.9	3,396.5	3,470.6	3,466.7	3,480.3	3,490.9	3,545.9	3,545.5	3,536.9	3,595.7	3,590.4
28 Residual (assets less liabilities) ⁸	405.4	398.0	400.5	405.0	408.3	436.9	435.0	427.4	427.8	429.4	425.0	425.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	2,423.8	2,521.9	2,550.1	2,570.8	2,595.5	2,659.2	2,668.4	2,681.6	2,692.1	2,689.9	2,674.8	2,685.7
2 Securities in bank credit	683.1	711.1	715.5	718.2	718.5	725.8	727.9	730.5	731.7	730.3	731.1	731.8
3 Treasury and Agency securities ²	480.5	500.4	503.0	504.0	502.5	509.0	516.0	517.0	518.1	516.4	516.7	518.0
4 Other securities	202.6	210.7	212.5	214.2	216.0	216.7	211.9	213.4	213.6	213.9	214.4	213.8
5 Loans and leases in bank credit ³	1,740.7	1,810.8	1,834.6	1,852.5	1,877.1	1,933.5	1,940.6	1,951.1	1,960.4	1,959.6	1,943.8	1,953.9
6 Commercial and industrial	294.2	306.7	311.3	312.5	314.6	314.0	312.7	314.5	315.9	314.6	314.7	315.6
7 Real estate	1,051.0	1,089.2	1,104.2	1,118.1	1,138.0	1,195.4	1,202.8	1,208.3	1,214.5	1,214.7	1,204.0	1,210.8
8 Revolving home equity	83.1	92.0	94.2	95.9	98.1	101.1	103.4	106.5	106.9	107.3	106.5	107.5
9 Other	967.9	997.2	1,009.9	1,022.2	1,039.9	1,094.3	1,099.4	1,101.8	1,107.6	1,107.4	1,097.4	1,103.3
10 Consumer	284.0	307.2	309.8	312.1	315.3	314.4	315.0	319.3	320.9	320.8	316.7	318.6
11 Security ⁴	8.1	7.8	8.2	8.2	7.8	7.4	7.3	7.1	7.0	7.2	7.1	7.0
12 Other loans and leases	103.4	100.0	101.1	101.7	101.4	102.3	102.8	101.9	102.1	102.3	101.3	101.8
13 Interbank loans	105.5	86.6	92.4	93.7	87.2	77.5	78.6	75.9	74.7	78.2	77.9	74.9
14 Cash assets ⁵	122.2	113.7	116.2	118.4	120.1	119.9	120.4	121.2	121.3	122.0	119.4	120.8
15 Other assets ⁶	146.2	162.2	159.3	163.5	166.7	170.9	175.0	168.8	167.9	162.4	167.6	194.5
16 TOTAL ASSETS ⁷	2,767.0	2,852.3	2,885.9	2,914.1	2,937.1	2,994.3	3,009.0	3,013.7	3,022.2	3,018.6	3,005.9	3,042.1
LIABILITIES												
17 Deposits	2,112.4	2,163.6	2,180.8	2,191.7	2,202.7	2,217.1	2,236.1	2,255.3	2,257.7	2,257.7	2,253.1	2,264.0
18 Transaction	323.2	334.0	329.2	336.4	347.8	342.1	342.9	353.1	345.6	363.4	371.9	373.3
19 Nontransaction	1,789.2	1,829.6	1,851.7	1,855.2	1,855.0	1,875.0	1,893.2	1,902.2	1,912.2	1,894.4	1,881.2	1,890.7
20 Large time	323.3	328.9	335.4	334.6	340.4	342.7	343.8	337.8	335.5	336.5	338.5	338.9
21 Other	1,465.9	1,500.7	1,516.2	1,520.6	1,514.6	1,532.3	1,549.4	1,564.4	1,576.7	1,557.9	1,542.7	1,551.8
22 Borrowings	402.6	441.6	455.2	460.8	461.4	497.1	504.8	514.5	516.0	526.9	517.5	514.3
23 From banks in the U.S.	152.4	166.6	164.6	170.6	166.7	199.4	194.0	193.2	194.5	200.7	193.6	195.3
24 From others	250.3	274.9	290.6	290.2	294.7	297.7	310.8	321.3	321.5	326.2	323.9	319.0
25 Net due to related foreign offices	11.9	20.6	23.3	24.4	20.1	23.5	22.8	15.8	13.5	13.3	17.9	18.2
26 Other liabilities	76.3	69.7	68.2	70.8	72.1	74.0	73.7	74.2	74.2	73.8	73.5	77.8
27 TOTAL LIABILITIES	2,603.3	2,695.4	2,727.6	2,747.6	2,756.3	2,811.7	2,837.4	2,859.8	2,861.4	2,871.8	2,862.0	2,874.3
28 Residual (assets less liabilities) ⁸	163.7	156.8	158.3	166.5	180.8	182.5	171.6	154.0	160.7	146.8	143.8	167.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	2,414.5	2,538.6	2,554.3	2,567.6	2,585.8	2,648.4	2,662.0	2,671.6	2,672.8	2,678.5	2,675.6	2,676.6
2 Securities in bank credit	683.2	714.2	715.6	716.1	719.9	728.0	727.4	730.5	730.5	731.2	732.1	730.6
3 Treasury and Agency securities ²	480.5	503.5	503.1	501.9	503.9	511.3	515.5	517.1	516.9	517.3	517.7	516.7
4 Other securities	202.6	210.7	212.5	214.2	216.0	216.7	211.9	213.4	213.6	213.9	214.4	213.8
5 Loans and leases in bank credit ³	1,731.3	1,824.4	1,838.7	1,851.6	1,865.9	1,920.4	1,934.6	1,941.0	1,942.3	1,947.3	1,943.5	1,946.0
6 Commercial and industrial	295.9	306.7	310.7	312.4	315.1	315.4	314.7	316.2	316.4	316.1	318.4	317.6
7 Real estate	1,043.9	1,095.1	1,105.0	1,117.5	1,131.5	1,186.7	1,198.5	1,200.3	1,202.5	1,205.3	1,200.2	1,204.2
8 Revolving home equity	83.4	91.8	93.9	95.7	97.6	100.8	103.5	106.7	106.7	107.5	107.5	107.9
9 Other	960.5	1,003.3	1,011.1	1,021.8	1,033.9	1,085.9	1,095.0	1,093.6	1,095.8	1,097.8	1,092.7	1,096.3
9a Other residential	--	--	--	--	--	--	--	496.3	497.9	500.3	494.6	499.2
9b Commercial	--	--	--	--	--	--	--	597.3	598.0	597.5	598.1	597.1
10 Consumer	279.7	314.3	316.1	314.0	311.2	309.7	312.1	314.8	314.1	316.8	314.9	313.4
10a Credit cards and related plans	131.5	156.7	155.8	154.2	153.2	151.5	154.1	157.0	156.5	158.7	156.6	155.2
10b Other	148.1	157.6	160.3	159.7	158.0	158.2	157.9	157.8	157.6	158.1	158.2	158.2
11 Security ⁴	8.0	7.9	8.0	8.2	8.0	7.4	7.2	7.1	7.0	6.9	7.1	7.2
12 Other loans and leases	103.8	100.4	99.0	99.4	100.1	101.2	102.2	102.6	102.3	102.2	103.0	103.6
13 Interbank loans	103.0	87.4	87.9	93.8	91.6	81.3	76.2	74.5	73.9	71.2	75.3	77.1
14 Cash assets ⁵	121.3	118.9	117.4	116.3	115.3	116.9	119.4	120.6	121.3	115.4	126.2	127.0
15 Other assets ⁶	146.2	162.2	159.3	163.5	166.7	170.9	175.0	168.8	167.9	162.4	167.6	194.5
16 TOTAL ASSETS ⁷	2,754.3	2,875.1	2,886.8	2,909.0	2,927.0	2,984.2	2,999.2	3,001.7	3,002.1	2,993.5	3,010.7	3,041.3
LIABILITIES												
17 Deposits	2,111.1	2,176.6	2,176.4	2,182.1	2,200.9	2,221.1	2,231.6	2,254.1	2,255.0	2,236.8	2,262.2	2,276.3
18 Transaction	319.0	346.7	332.9	332.0	343.7	342.9	338.7	348.9	341.4	349.7	377.3	379.5
19 Nontransaction	1,792.2	1,829.9	1,843.5	1,850.1	1,857.2	1,878.2	1,892.9	1,905.2	1,913.6	1,887.0	1,884.9	1,896.8
20 Large time	323.3	328.9	335.4	334.6	340.4	342.7	343.8	337.8	335.5	336.5	338.5	338.9
21 Other	1,468.8	1,501.0	1,508.1	1,515.4	1,516.8	1,535.5	1,549.1	1,567.3	1,578.1	1,550.5	1,546.5	1,558.0
22 Borrowings	402.6	441.6	455.2	460.8	461.4	497.1	504.8	514.5	516.0	526.9	517.5	514.3
23 From banks in the U.S.	152.4	166.6	164.6	170.6	166.7	199.4	194.0	193.2	194.5	200.7	193.6	195.3
24 From others	250.3	274.9	290.6	290.2	294.7	297.7	310.8	321.3	321.5	326.2	323.9	319.0
25 Net due to related foreign offices	11.9	20.6	23.3	24.4	20.1	23.5	22.8	15.8	13.5	13.3	17.9	18.2
26 Other liabilities	76.3	69.7	68.2	70.8	72.1	74.0	73.7	74.2	74.2	73.8	73.5	77.8
27 TOTAL LIABILITIES	2,602.0	2,708.4	2,723.2	2,738.0	2,754.5	2,815.7	2,832.9	2,858.5	2,858.7	2,850.8	2,871.2	2,886.6
28 Residual (assets less liabilities) ⁸	152.4	166.7	163.6	171.0	172.5	168.5	166.2	143.1	143.4	142.7	139.5	154.7

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

Seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	666.5	627.9	639.8	654.1	659.2	642.0	628.4	643.8	648.1	644.0	628.1	650.4
2 Securities in bank credit	281.8	265.9	261.6	266.3	266.2	263.7	255.8	258.2	258.2	257.6	255.0	256.6
3 Treasury and Agency securities ²	121.5	99.2	98.3	99.6	96.5	95.5	92.4	93.9	94.3	95.1	92.8	93.3
4 Other securities	160.3	166.7	163.2	166.6	169.6	168.2	163.4	164.4	163.9	162.6	162.2	163.3
5 Loans and leases in bank credit ³	384.8	362.1	378.2	387.8	393.0	378.3	372.6	385.5	389.9	386.3	373.1	393.8
6 Commercial and industrial	158.1	136.1	137.3	136.8	133.7	130.8	130.4	131.7	132.6	132.8	130.8	132.1
7 Real estate	19.2	17.8	17.1	17.2	17.3	17.5	15.9	14.6	14.8	14.6	14.3	14.4
11 Security ⁴	126.6	125.1	131.4	140.1	149.6	140.8	136.9	148.9	150.5	148.8	138.4	157.4
12 Other loans and leases	80.9	83.0	92.4	93.8	92.3	89.2	89.3	90.3	92.0	90.0	89.6	89.9
13 Interbank loans	36.4	31.5	35.3	31.9	29.4	32.0	34.4	28.9	24.6	31.0	28.8	29.6
14 Cash assets ⁵	51.4	49.8	54.6	54.1	54.7	57.0	60.2	56.8	55.5	57.2	57.4	59.8
15 Other assets ⁶	31.1	26.8	27.0	25.8	28.8	33.5	34.0	39.3	35.3	39.8	45.3	41.7
16 TOTAL ASSETS ⁷	785.0	735.6	756.3	765.4	771.7	764.0	756.5	768.4	763.1	771.5	759.2	781.1
LIABILITIES												
17 Deposits	424.3	435.7	454.8	468.1	472.9	481.8	494.6	520.9	522.9	521.7	519.4	532.4
18 Transaction	10.2	11.0	11.9	11.9	11.9	11.6	11.6	11.9	12.1	11.8	11.7	10.8
19 Nontransaction	414.1	424.8	442.9	456.2	460.9	470.2	483.0	509.0	510.8	509.9	507.7	521.6
22 Borrowings	330.6	317.3	328.5	343.6	353.0	349.7	331.8	336.0	331.7	341.1	344.5	344.5
23 From banks in the U.S.	38.7	42.9	39.9	43.8	49.2	45.3	43.5	49.2	47.8	51.6	57.9	48.4
24 From others	291.9	274.3	288.6	299.8	303.9	304.4	288.3	286.8	283.9	289.6	286.6	296.1
25 Net due to related foreign offices	-81.5	-110.4	-131.7	-152.6	-155.4	-171.2	-180.1	-184.9	-180.9	-185.4	-197.1	-189.4
26 Other liabilities	108.3	99.3	101.0	102.7	98.3	101.5	98.6	91.4	90.1	87.6	92.1	92.9
27 TOTAL LIABILITIES	781.8	741.9	752.6	761.8	768.8	761.7	745.0	763.4	763.9	765.0	758.8	780.4
28 Residual (assets less liabilities) ⁸	3.2	-6.3	3.6	3.7	2.9	2.4	11.5	5.0	-0.8	6.5	0.3	0.6

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

Not seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
ASSETS												
1 Bank credit	666.3	634.9	643.2	656.4	662.6	647.7	625.6	643.6	653.1	643.4	629.5	644.2
2 Securities in bank credit	281.8	265.9	261.6	266.3	266.2	263.7	255.8	258.2	258.2	257.6	255.0	256.6
3 Treasury and Agency securities ²	121.5	99.2	98.3	99.6	96.5	95.5	92.4	93.9	94.3	95.1	92.8	93.3
3a Trading account	41.8	35.2	33.8	36.2	35.1	35.1	33.3	35.4	35.7	36.3	34.7	34.6
3b Investment account	79.6	64.0	64.5	63.5	61.4	60.4	59.1	58.4	58.6	58.7	58.1	58.7
4 Other securities	160.3	166.7	163.2	166.6	169.6	168.2	163.4	164.4	163.9	162.6	162.2	163.3
4a Trading account	104.9	101.9	96.6	99.0	101.1	98.2	100.6	104.7	103.7	103.5	104.8	105.4
4b Investment account	55.4	64.8	66.6	67.7	68.5	70.0	62.8	59.6	60.2	59.1	57.4	57.9
5 Loans and leases in bank credit ³	384.6	369.0	381.7	390.1	396.5	384.0	369.8	385.4	394.9	385.8	374.5	387.6
6 Commercial and industrial	157.6	137.3	137.9	138.5	135.6	131.8	130.4	131.3	132.0	132.3	130.5	131.4
7 Real estate	19.2	17.8	17.1	17.2	17.3	17.5	15.9	14.6	14.8	14.6	14.3	14.4
11 Security ⁴	125.7	130.8	135.3	142.6	151.5	144.6	133.7	147.8	154.6	148.2	138.1	150.3
12 Other loans and leases	82.2	83.1	91.3	91.8	92.1	90.2	89.8	91.7	93.4	90.7	91.6	91.5
13 Interbank loans	36.4	31.5	35.3	31.9	29.4	32.0	34.4	28.9	24.6	31.0	28.8	29.6
14 Cash assets ⁵	51.0	51.3	54.2	53.4	52.9	56.4	59.6	56.4	55.3	56.4	57.2	59.1
15 Other assets ⁶	31.1	27.3	28.8	27.3	28.8	32.2	34.6	39.3	35.5	39.4	44.2	40.2
16 TOTAL ASSETS⁷	784.4	744.6	761.1	768.4	773.4	767.9	753.7	767.7	768.0	769.8	759.3	772.6
LIABILITIES												
17 Deposits	430.4	434.9	460.8	474.3	477.5	491.4	505.8	528.3	531.1	528.7	521.8	529.2
18 Transaction	10.2	11.3	12.3	11.9	11.5	11.4	11.4	11.9	12.0	11.6	12.2	11.0
19 Nontransaction	420.3	423.5	448.5	462.3	466.0	480.0	494.5	516.5	519.1	517.0	509.6	518.2
22 Borrowings	330.6	317.3	328.5	343.6	353.0	349.7	331.8	336.0	331.7	341.1	344.5	344.5
23 From banks in the U.S.	38.7	42.9	39.9	43.8	49.2	45.3	43.5	49.2	47.8	51.6	57.9	48.4
24 From others	291.9	274.3	288.6	299.8	303.9	304.4	288.3	286.8	283.9	289.6	286.6	296.1
25 Net due to related foreign offices	-84.1	-108.8	-131.0	-152.9	-156.0	-173.5	-181.8	-187.0	-183.5	-187.0	-198.5	-192.3
26 Other liabilities	106.2	100.6	101.6	102.4	97.8	99.5	97.1	89.6	87.9	86.3	90.7	90.4
27 TOTAL LIABILITIES	783.1	743.9	759.9	767.3	772.4	767.1	753.0	767.0	767.2	769.1	758.6	771.8
28 Residual (assets less liabilities) ⁸	1.3	0.7	1.2	1.1	1.0	0.8	0.8	0.8	0.8	0.8	0.8	0.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 16, 2004

Account	2003	2003	2004	2004	2004	2004	2004	2004	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 16	Jun 23	Jun 30	Jul 7
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	129.9	120.0	125.7	125.6	129.4	106.9	101.3	97.0	97.9	94.2	96.1	96.0
30 Reval. losses on off-bal. sheet items ⁹	110.2	103.7	110.5	114.7	118.9	93.2	85.2	83.2	83.3	80.0	86.3	86.3
31 Mortgage-backed securities ¹⁰	447.0	412.6	412.5	469.4	502.0	498.9	487.7	483.1	475.7	488.3	491.2	489.7
31a Pass-through	332.6	295.5	293.7	348.4	380.4	383.8	377.7	376.3	369.3	382.3	384.3	382.6
31b CMO, REMIC, and other	114.4	117.1	118.8	121.0	121.5	115.1	109.9	106.8	106.5	106.0	106.9	107.2
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	12.7	3.2	3.8	6.7	10.6	4.9	-5.5	-5.6	-6.2	-5.5	-4.6	-4.6
33 Securitized consumer loans ¹²	131.2	138.5	140.0	139.4	141.3	139.5	136.9	137.7	136.5	137.2	140.0	140.2
33a Credit cards and related plans	113.3	119.3	120.8	120.4	121.1	119.4	117.2	117.6	117.2	117.2	118.3	118.7
33b Other	17.9	19.3	19.2	18.9	20.2	20.2	19.7	20.1	19.3	20.0	21.8	21.5
34 Securitized business loans ¹²	9.9	7.2	7.6	7.5	7.4	7.4	7.4	7.3	7.3	7.3	7.3	7.3
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	327.9	330.8	326.8	325.2	329.4	332.4	332.6	330.5	329.4	329.6	331.4	330.3
33 Securitized consumer loans ¹²	230.9	232.1	234.3	231.5	232.4	229.4	224.6	224.7	224.4	224.0	226.8	226.7
33a Credit cards and related plans	223.6	224.7	226.7	224.1	225.2	222.3	217.4	217.4	217.2	216.8	219.4	219.4
33b Other	7.3	7.4	7.6	7.4	7.2	7.1	7.2	7.3	7.2	7.2	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	71.5	63.9	63.7	62.8	61.8	58.4	60.5	58.6	58.1	57.3	57.3	59.0
30 Reval. losses on off-bal. sheet items ⁹	72.6	66.9	68.4	69.1	67.8	64.8	63.2	58.9	58.2	57.7	57.5	60.6
34 Securitized business loans ¹²	2.5	1.2	0.8	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

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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. Total amount outstanding.

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

OFFICIAL BUSINESS

First Class