

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 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,963.9	6,196.0	6,203.9	6,186.0	6,222.9	6,252.1	6,306.6	6,415.6	6,414.4	6,471.4	6,475.8	6,502.1
2 Securities in bank credit	1,762.9	1,792.1	1,796.7	1,816.1	1,845.8	1,855.8	1,857.1	1,927.7	1,942.9	1,968.3	1,966.2	1,990.7
3 Treasury and Agency securities ²	1,060.8	1,082.0	1,066.6	1,081.8	1,102.4	1,101.4	1,100.2	1,165.3	1,184.7	1,195.5	1,190.8	1,209.0
4 Other securities	702.1	710.1	730.1	734.3	743.4	754.4	756.9	762.4	758.3	772.8	775.4	781.8
5 Loans and leases in bank credit ³	4,201.0	4,403.9	4,407.3	4,369.9	4,377.1	4,396.3	4,449.5	4,487.9	4,471.5	4,503.1	4,509.6	4,511.4
6 Commercial and industrial	950.7	917.8	907.3	895.3	893.6	898.2	897.8	898.8	895.3	894.3	891.9	890.8
7 Real estate	2,080.5	2,242.8	2,261.0	2,244.2	2,223.7	2,219.6	2,234.7	2,255.6	2,266.8	2,282.1	2,286.7	2,290.0
8 Revolving home equity	222.7	253.4	258.8	265.6	273.4	281.0	290.8	297.4	301.4	304.9	309.1	311.8
9 Other	1,857.8	1,989.4	2,002.3	1,978.6	1,950.3	1,938.6	1,943.9	1,958.3	1,965.4	1,977.2	1,977.6	1,978.1
10 Consumer	591.9	602.2	606.7	601.7	630.6	633.3	637.3	636.8	633.7	635.3	637.3	640.6
11 Security ⁴	177.9	203.7	198.3	202.9	212.3	196.0	211.1	219.5	207.1	218.0	227.8	222.5
12 Other loans and leases	400.0	437.3	433.9	425.7	416.9	449.2	468.6	477.2	468.6	473.5	466.0	467.4
13 Interbank loans	304.8	325.4	304.4	321.0	297.5	288.7	305.2	330.9	286.8	278.8	282.7	300.9
14 Cash assets ⁵	311.3	343.2	329.9	313.5	322.9	306.5	318.9	326.7	338.4	334.0	335.0	331.4
15 Other assets ⁶	531.7	568.3	559.1	556.2	549.6	552.2	553.8	560.0	567.3	580.3	570.9	581.5
16 TOTAL ASSETS ⁷	7,035.1	7,357.0	7,321.5	7,301.7	7,317.8	7,323.1	7,410.2	7,559.8	7,533.3	7,591.1	7,590.7	7,641.9
LIABILITIES												
17 Deposits	4,535.4	4,803.5	4,781.4	4,722.6	4,745.0	4,742.2	4,778.5	4,810.5	4,862.5	4,868.6	4,894.1	4,920.2
18 Transaction	613.7	658.5	640.2	639.3	636.9	644.6	631.5	647.3	628.6	632.5	669.8	698.4
19 Nontransaction	3,921.6	4,145.0	4,141.2	4,083.3	4,108.1	4,097.6	4,147.1	4,163.2	4,233.8	4,236.2	4,224.3	4,221.8
20 Large time	995.2	1,023.4	1,028.7	992.8	985.6	987.9	1,015.2	1,025.9	1,041.4	1,057.1	1,049.4	1,055.1
21 Other	2,926.4	3,121.6	3,112.4	3,090.5	3,122.5	3,109.7	3,131.8	3,137.3	3,192.4	3,179.1	3,174.9	3,166.6
22 Borrowings	1,369.9	1,520.9	1,487.5	1,446.2	1,435.4	1,460.3	1,493.0	1,558.1	1,518.6	1,521.8	1,537.4	1,519.3
23 From banks in the U.S.	387.7	418.2	403.5	385.8	382.9	381.3	392.4	416.3	390.6	384.0	387.4	384.1
24 From others	982.3	1,102.7	1,083.9	1,060.4	1,052.5	1,078.9	1,100.6	1,141.7	1,128.0	1,137.8	1,150.0	1,135.2
25 Net due to related foreign offices	144.1	126.6	129.8	163.0	174.7	144.3	132.3	105.3	79.5	92.9	82.8	87.9
26 Other liabilities	444.5	402.7	416.9	427.2	409.9	416.0	431.8	464.1	463.0	499.9	472.6	476.0
27 TOTAL LIABILITIES	6,493.9	6,853.6	6,815.5	6,759.0	6,764.9	6,762.7	6,835.7	6,938.0	6,923.5	6,983.3	6,987.1	7,003.4
28 Residual (assets less liabilities) ⁸	541.2	503.3	506.0	542.7	552.8	560.4	574.4	621.8	609.8	607.8	603.6	638.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,967.2	6,175.8	6,199.9	6,187.1	6,238.6	6,289.0	6,325.3	6,418.0	6,423.2	6,465.6	6,464.2	6,471.1
2 Securities in bank credit	1,772.1	1,784.7	1,795.4	1,813.9	1,849.5	1,863.2	1,869.1	1,938.4	1,955.1	1,982.2	1,970.9	1,989.0
3 Treasury and Agency securities ²	1,067.1	1,078.1	1,066.5	1,077.4	1,104.3	1,106.1	1,105.4	1,172.7	1,195.2	1,205.2	1,195.7	1,210.3
4 Other securities	705.0	706.6	728.9	736.5	745.2	757.2	763.7	765.7	759.9	776.9	775.1	778.7
5 Loans and leases in bank credit ³	4,195.1	4,391.1	4,404.5	4,373.2	4,389.1	4,425.8	4,456.2	4,479.6	4,468.0	4,483.5	4,493.3	4,482.2
6 Commercial and industrial	948.7	914.0	905.7	895.6	893.3	896.8	892.2	896.7	896.4	892.8	893.8	892.0
7 Real estate	2,076.3	2,242.9	2,263.0	2,246.1	2,228.6	2,224.2	2,234.9	2,251.3	2,259.7	2,274.4	2,276.2	2,276.7
8 Revolving home equity	223.1	253.5	259.6	266.2	273.2	280.3	289.8	297.8	300.8	302.9	306.0	308.1
9 Other	1,853.2	1,989.4	2,003.4	1,979.9	1,955.4	1,944.0	1,945.0	1,953.5	1,958.9	1,971.5	1,970.2	1,968.6
10 Consumer	595.1	598.5	604.8	600.9	632.2	642.4	645.7	640.4	634.3	633.8	635.5	637.9
10a Credit cards and related plans	225.9	223.2	225.8	220.7	252.5	263.5	260.1	253.3	249.5	247.0	249.2	251.2
10b Other	369.2	375.3	379.0	380.2	379.7	378.9	385.5	387.1	384.7	386.7	386.3	386.7
11 Security ⁴	179.5	198.6	196.2	205.4	217.2	206.7	217.7	220.8	211.5	215.5	226.0	213.5
12 Other loans and leases	395.6	437.2	434.9	425.1	417.8	455.7	465.8	470.4	466.2	467.1	461.9	462.1
13 Interbank loans	302.0	319.6	297.6	313.9	302.0	295.1	303.2	327.6	294.7	283.4	287.0	295.9
14 Cash assets ⁵	311.8	326.6	326.2	316.9	333.1	327.8	335.7	327.9	331.4	320.9	324.3	310.7
15 Other assets ⁶	529.2	564.8	563.0	555.9	553.2	557.4	557.9	557.4	569.4	578.8	571.5	575.0
16 TOTAL ASSETS⁷	7,033.2	7,310.6	7,310.8	7,299.5	7,352.0	7,392.9	7,447.9	7,556.9	7,544.7	7,574.9	7,572.9	7,578.6
LIABILITIES												
17 Deposits	4,556.3	4,753.5	4,745.2	4,707.2	4,760.7	4,794.4	4,802.1	4,832.6	4,894.9	4,885.7	4,895.1	4,891.5
18 Transaction	606.1	642.1	634.9	636.5	644.8	678.8	645.9	639.3	623.7	620.2	659.3	672.9
19 Nontransaction	3,950.2	4,111.4	4,110.3	4,070.7	4,115.9	4,115.6	4,156.2	4,193.3	4,271.3	4,265.5	4,235.9	4,218.6
20 Large time	1,005.8	1,007.3	1,009.8	982.9	989.3	1,000.7	1,032.6	1,037.2	1,048.4	1,060.4	1,050.7	1,057.6
21 Other	2,944.3	3,104.1	3,100.5	3,087.9	3,126.7	3,114.9	3,123.6	3,156.1	3,222.8	3,205.1	3,185.2	3,161.0
22 Borrowings	1,372.1	1,500.9	1,485.7	1,449.3	1,437.5	1,459.2	1,507.3	1,560.2	1,519.7	1,516.5	1,539.4	1,511.7
23 From banks in the U.S.	391.2	413.6	396.8	384.4	380.1	382.9	396.6	420.0	395.0	387.2	391.4	386.1
24 From others	981.0	1,087.3	1,088.9	1,064.9	1,057.5	1,076.2	1,110.7	1,140.3	1,124.6	1,129.4	1,148.0	1,125.6
25 Net due to related foreign offices	149.4	124.9	132.1	166.5	180.6	150.7	136.0	111.0	81.1	90.6	78.8	87.1
26 Other liabilities	450.6	401.0	419.2	430.7	415.4	422.3	435.5	470.5	464.8	496.5	466.3	472.7
27 TOTAL LIABILITIES	6,528.4	6,780.3	6,782.2	6,753.8	6,794.2	6,826.6	6,880.9	6,974.3	6,960.4	6,989.3	6,979.7	6,962.9
28 Residual (assets less liabilities) ⁸	504.8	530.3	528.6	545.7	557.8	566.3	567.0	582.6	584.2	585.6	593.2	615.7

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

Seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,317.1	5,574.3	5,582.0	5,557.1	5,598.1	5,632.3	5,680.3	5,776.2	5,778.6	5,812.2	5,824.7	5,850.2
2 Securities in bank credit	1,482.4	1,527.5	1,527.8	1,545.2	1,576.5	1,585.6	1,591.9	1,658.3	1,672.4	1,689.7	1,699.3	1,721.9
3 Treasury and Agency securities ²	944.1	974.5	957.6	976.8	1,003.8	1,002.4	1,002.6	1,066.6	1,085.3	1,092.8	1,095.7	1,114.5
4 Other securities	538.3	553.0	570.2	568.3	572.8	583.2	589.3	591.8	587.2	596.9	603.6	607.4
5 Loans and leases in bank credit ³	3,834.7	4,046.8	4,054.2	4,011.9	4,021.5	4,046.7	4,088.4	4,117.9	4,106.1	4,122.5	4,125.3	4,128.3
6 Commercial and industrial	778.3	767.5	761.5	755.4	756.7	754.2	751.0	752.8	750.9	749.5	748.0	747.4
7 Real estate	2,060.8	2,224.7	2,241.3	2,215.5	2,202.4	2,203.1	2,220.1	2,241.0	2,252.4	2,267.6	2,272.0	2,275.2
8 Revolving home equity	222.7	253.4	258.8	265.6	273.4	281.0	290.8	297.4	301.4	304.9	309.1	311.8
9 Other	1,838.1	1,971.3	1,982.5	1,949.9	1,929.0	1,922.1	1,929.3	1,943.7	1,951.0	1,962.7	1,962.9	1,963.4
10 Consumer	591.9	602.2	606.7	601.7	630.6	633.3	637.3	636.8	633.7	635.3	637.3	640.6
11 Security ⁴	73.1	95.1	88.3	94.0	90.8	88.3	101.5	100.1	87.9	84.6	89.4	84.4
12 Other loans and leases	330.6	357.2	356.4	345.3	341.0	367.8	378.5	387.2	381.3	385.6	378.7	380.6
13 Interbank loans	277.7	292.9	273.5	291.6	267.8	263.6	277.2	305.3	264.1	253.7	261.5	273.8
14 Cash assets ⁵	272.6	287.5	274.5	261.1	272.4	256.4	265.2	269.0	277.3	270.2	271.8	270.5
15 Other assets ⁶	497.2	526.4	520.2	515.8	510.6	512.7	512.5	523.4	530.1	545.3	534.1	546.6
16 TOTAL ASSETS ⁷	6,288.5	6,605.6	6,574.9	6,551.1	6,574.1	6,589.0	6,661.3	6,800.9	6,777.0	6,808.3	6,818.8	6,867.6
LIABILITIES												
17 Deposits	4,092.5	4,347.0	4,328.4	4,282.4	4,308.3	4,308.4	4,326.3	4,340.9	4,383.6	4,389.9	4,419.2	4,445.1
18 Transaction	603.5	644.0	625.0	624.5	621.4	628.9	613.5	629.5	610.5	615.6	652.8	680.6
19 Nontransaction	3,489.0	3,703.0	3,703.4	3,657.9	3,686.9	3,679.5	3,712.8	3,711.3	3,773.1	3,774.3	3,766.5	3,764.4
20 Large time	583.5	591.1	595.4	573.6	570.3	574.7	591.8	582.2	587.4	597.1	593.4	602.0
21 Other	2,905.5	3,111.9	3,108.0	3,084.3	3,116.7	3,104.7	3,121.0	3,129.1	3,185.7	3,177.2	3,173.0	3,162.4
22 Borrowings	1,095.0	1,230.6	1,195.6	1,139.1	1,140.0	1,150.2	1,172.0	1,226.8	1,177.7	1,180.8	1,191.7	1,186.5
23 From banks in the U.S.	356.6	384.1	369.7	349.8	350.7	340.9	354.6	376.1	346.9	344.8	340.2	339.2
24 From others	738.4	846.5	825.9	789.3	789.3	809.3	817.4	850.7	830.8	836.0	851.6	847.3
25 Net due to related foreign offices	222.7	230.3	230.2	258.5	263.7	254.2	264.1	257.3	243.9	242.8	235.6	234.3
26 Other liabilities	344.9	286.6	306.6	316.5	302.5	316.0	332.5	361.3	365.1	393.1	375.9	382.8
27 TOTAL LIABILITIES	5,755.1	6,094.6	6,060.9	5,996.5	6,014.6	6,028.8	6,094.9	6,186.3	6,170.4	6,206.7	6,222.6	6,248.7
28 Residual (assets less liabilities) ⁸	533.4	511.0	514.1	554.7	559.6	560.2	566.4	614.7	606.6	601.7	596.2	619.0

ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES¹

Not seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	5,316.1	5,560.5	5,582.0	5,558.8	5,610.2	5,659.1	5,690.5	5,774.1	5,783.7	5,808.7	5,812.9	5,823.4
2 Securities in bank credit	1,491.6	1,520.0	1,526.5	1,543.0	1,580.2	1,593.0	1,603.9	1,669.0	1,684.6	1,703.5	1,704.0	1,720.1
3 Treasury and Agency securities ²	950.5	970.6	957.5	972.5	1,005.7	1,007.0	1,007.8	1,073.9	1,095.8	1,102.5	1,100.7	1,115.8
4 Other securities	541.1	549.5	569.0	570.5	574.5	586.0	596.1	595.1	588.8	601.0	603.3	604.3
5 Loans and leases in bank credit ³	3,824.5	4,040.5	4,055.5	4,015.8	4,030.0	4,066.1	4,086.6	4,105.1	4,099.0	4,105.2	4,108.9	4,103.3
6 Commercial and industrial	774.9	765.0	759.9	755.6	755.3	751.7	745.4	749.5	750.3	747.1	748.2	747.4
7 Real estate	2,056.6	2,224.7	2,243.3	2,217.4	2,207.3	2,207.8	2,220.3	2,236.7	2,245.3	2,259.9	2,261.5	2,261.9
8 Revolving home equity	223.1	253.5	259.6	266.2	273.2	280.3	289.8	297.8	300.8	302.9	306.0	308.1
9 Other	1,833.5	1,971.2	1,983.7	1,951.2	1,934.1	1,927.5	1,930.4	1,938.9	1,944.5	1,957.0	1,955.5	1,953.8
10 Consumer	595.1	598.5	604.8	600.9	632.2	642.4	645.7	640.4	634.3	633.8	635.5	637.9
10a Credit cards and related plans	225.9	223.2	225.8	220.7	252.5	263.5	260.1	253.3	249.5	247.0	249.2	251.2
10b Other	369.2	375.3	379.0	380.2	379.7	378.9	385.5	387.1	384.7	386.7	386.3	386.7
11 Security ⁴	72.0	93.9	89.6	96.5	93.3	92.6	100.6	98.3	91.5	86.1	90.1	82.2
12 Other loans and leases	326.0	358.4	358.0	345.4	341.8	371.7	374.7	380.2	377.7	378.3	373.5	373.9
13 Interbank loans	275.0	287.0	266.7	284.5	272.3	269.9	275.2	302.0	272.1	258.2	265.8	268.9
14 Cash assets ⁵	272.1	273.1	271.2	263.2	279.6	274.1	278.0	268.6	270.6	258.8	263.1	251.8
15 Other assets ⁶	494.1	523.5	524.2	516.2	514.4	516.8	515.1	520.2	531.2	542.1	533.7	539.8
16 TOTAL ASSETS⁷	6,280.8	6,568.5	6,568.7	6,548.8	6,602.0	6,644.0	6,685.0	6,791.6	6,783.9	6,794.4	6,801.8	6,810.2
LIABILITIES												
17 Deposits	4,103.3	4,312.5	4,308.6	4,278.2	4,323.7	4,349.0	4,332.9	4,352.4	4,411.2	4,405.0	4,418.5	4,410.9
18 Transaction	595.8	628.0	619.4	621.3	628.7	661.8	627.4	621.5	606.1	604.0	642.8	655.8
19 Nontransaction	3,507.4	3,684.6	3,689.2	3,656.9	3,695.0	3,687.2	3,705.4	3,730.9	3,805.1	3,800.9	3,775.7	3,755.1
20 Large time	584.4	589.7	592.9	575.0	574.1	577.5	593.1	583.1	589.0	597.7	592.3	598.4
21 Other	2,923.0	3,094.8	3,096.3	3,081.9	3,120.9	3,109.8	3,112.4	3,147.8	3,216.1	3,203.2	3,183.3	3,156.7
22 Borrowings	1,097.1	1,210.6	1,193.8	1,142.1	1,142.2	1,149.1	1,186.3	1,228.9	1,178.8	1,175.5	1,193.7	1,178.9
23 From banks in the U.S.	360.1	379.6	363.0	348.4	347.9	342.5	358.8	379.7	351.4	347.9	344.1	341.3
24 From others	737.1	831.0	830.8	793.7	794.3	806.6	827.5	849.3	827.5	827.6	849.6	837.6
25 Net due to related foreign offices	226.9	230.0	231.3	263.2	270.8	259.4	265.8	262.0	244.8	240.2	229.7	229.7
26 Other liabilities	350.2	286.1	307.8	321.0	308.9	321.3	334.4	366.9	366.2	389.5	368.0	376.4
27 TOTAL LIABILITIES	5,777.5	6,039.3	6,041.5	6,004.5	6,045.5	6,078.9	6,119.4	6,210.3	6,201.0	6,210.2	6,209.9	6,195.8
28 Residual (assets less liabilities) ⁸	503.3	529.2	527.2	544.3	556.5	565.0	565.7	581.3	582.9	584.2	591.9	614.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 2, 2004

Account	2003 Feb	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	2004 Feb	Week ending			
									Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	2,992.8	3,111.9	3,118.8	3,092.2	3,108.3	3,119.7	3,143.9	3,223.1	3,223.6	3,251.7	3,257.0	3,271.2
2 Securities in bank credit	819.6	827.0	830.4	843.3	868.2	871.9	876.5	941.3	953.0	970.8	984.3	1,002.1
3 Treasury and Agency securities ²	487.7	476.8	464.0	481.1	502.9	497.2	496.2	559.1	575.1	583.6	590.6	606.7
3a Trading account	54.5	34.7	38.1	33.8	40.4	39.4	40.6	45.9	40.7	46.5	43.5	47.6
3b Investment account	433.2	442.1	425.9	447.3	462.5	457.8	455.6	513.3	534.4	537.1	547.1	559.1
4 Other securities	331.9	350.2	366.4	362.1	365.3	374.6	380.2	382.2	377.9	387.2	393.7	395.4
4a Trading account	178.8	168.1	184.7	187.3	189.2	195.0	197.1	199.4	193.7	205.4	209.3	210.2
4b Investment account	153.1	182.1	181.7	174.9	176.1	179.6	183.1	182.8	184.2	181.8	184.3	185.2
4c State and local government	29.6	31.4	31.5	31.5	31.7	31.7	31.8	32.4	33.0	32.9	33.2	33.5
4d Other	123.5	150.7	150.3	143.4	144.4	147.9	151.3	150.4	151.2	148.9	151.1	151.7
5 Loans and leases in bank credit ³	2,173.3	2,284.9	2,288.4	2,248.9	2,240.2	2,247.8	2,267.4	2,281.8	2,270.6	2,280.9	2,272.7	2,269.1
6 Commercial and industrial	488.6	467.0	458.5	452.6	450.4	447.3	438.3	438.3	435.6	434.2	431.9	431.6
7 Real estate	1,052.2	1,146.3	1,162.3	1,137.1	1,117.9	1,110.4	1,117.7	1,127.8	1,136.6	1,146.3	1,143.4	1,144.9
8 Revolving home equity	146.6	168.5	173.1	178.4	184.2	189.3	196.9	201.3	204.7	207.5	210.3	212.0
9 Other	905.7	977.8	989.2	958.7	933.7	921.1	920.8	926.5	931.9	938.8	933.1	932.9
10 Consumer Security ⁴	335.9	330.1	332.5	329.8	347.7	342.0	340.9	338.6	338.1	337.7	337.9	338.9
11a Fed funds and RPs with broker/dealer	65.7	86.8	80.4	86.3	83.4	81.0	93.8	92.1	80.5	77.4	82.1	76.6
11b Other	54.9	67.6	62.8	68.1	65.7	62.7	74.7	72.0	62.5	58.9	63.3	56.5
12a State and local government	10.8	19.2	17.6	18.2	17.8	18.3	19.1	20.1	18.0	18.5	18.8	20.1
12b Agricultural	12.5	13.5	13.7	13.9	14.1	14.1	14.1	14.2	14.2	14.3	14.3	14.3
12c Fed funds and RPs with others	9.1	8.5	8.6	8.6	8.5	8.5	8.3	8.2	8.2	8.3	8.3	8.4
12d All other loans	24.5	25.6	28.0	26.1	26.1	29.5	27.1	32.5	28.6	31.6	27.4	28.2
12e Lease financing receivables	76.0	99.0	96.7	89.2	87.6	112.4	128.1	129.4	128.1	130.2	126.7	125.6
13 Interbank loans	108.9	108.1	107.7	105.5	104.5	102.7	99.2	100.7	100.7	100.8	100.7	100.6
13a Fed funds and RPs with banks	178.4	195.7	180.7	198.8	179.9	178.0	183.4	209.8	177.7	170.4	175.9	180.6
13b Other	105.5	114.2	110.1	118.0	101.7	98.2	93.3	103.1	93.0	85.7	93.2	92.8
14 Cash assets ⁵	72.9	81.5	70.5	80.8	78.3	79.8	90.0	106.7	84.7	84.7	82.7	87.8
15 Other assets ⁶	158.9	161.1	153.6	141.9	154.2	142.6	149.1	148.9	153.9	148.6	148.6	145.8
16 TOTAL ASSETS ⁷	357.3	371.2	361.8	361.2	355.8	352.4	355.9	361.5	362.5	377.5	369.1	369.4
	3,641.6	3,794.7	3,770.0	3,749.9	3,754.3	3,748.0	3,789.8	3,901.9	3,876.1	3,906.6	3,908.9	3,925.3

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

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

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
17 Deposits	2,061.9	2,197.2	2,182.4	2,144.7	2,161.6	2,166.8	2,168.5	2,180.2	2,215.9	2,222.9	2,241.9	2,258.2
18 Transaction	296.2	309.5	296.2	293.2	292.8	296.9	288.8	297.6	285.7	290.7	315.9	339.1
19 Nontransaction	1,765.7	1,887.6	1,886.3	1,851.5	1,868.8	1,869.9	1,879.7	1,882.7	1,930.1	1,932.2	1,926.1	1,919.1
20 Large time	276.1	276.5	279.6	259.3	253.2	254.0	265.0	256.4	259.1	266.7	264.5	273.4
21 Other	1,489.6	1,611.1	1,606.7	1,592.2	1,615.6	1,615.9	1,614.7	1,626.2	1,671.0	1,665.5	1,661.6	1,645.7
22 Borrowings	706.8	802.3	765.7	709.9	708.1	712.2	722.3	774.9	733.8	732.0	743.8	736.6
23 From banks in the U.S.	203.4	217.5	208.5	193.4	190.3	176.5	181.1	200.7	183.5	181.9	178.2	174.9
24 From others	503.3	584.8	557.2	516.4	517.9	535.7	541.2	574.2	550.4	550.1	565.6	561.7
25 Net due to related foreign offices	210.2	218.3	216.2	245.0	249.1	233.6	240.8	232.7	220.6	223.9	217.3	215.9
26 Other liabilities	273.0	213.4	236.5	247.4	232.1	242.9	259.9	285.8	289.1	316.7	299.0	305.7
27 TOTAL LIABILITIES	3,251.8	3,431.1	3,400.8	3,347.0	3,350.9	3,355.6	3,391.6	3,473.7	3,459.5	3,495.6	3,502.0	3,516.4
28 Residual (assets less liabilities) ⁸	389.8	363.6	369.2	402.9	403.4	392.4	398.2	428.2	416.6	411.0	406.9	408.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	2,994.9	3,101.3	3,116.7	3,092.0	3,117.4	3,135.1	3,151.4	3,223.9	3,232.3	3,251.2	3,249.0	3,248.6
2 Securities in bank credit	827.9	821.3	829.0	843.4	873.1	877.6	886.5	951.1	964.6	982.1	986.2	996.7
3 Treasury and Agency securities ²	493.2	474.7	463.8	479.1	506.0	500.2	499.5	565.6	585.0	590.8	592.8	604.4
3a Trading account	55.1	34.6	38.1	33.7	40.7	39.6	40.9	46.4	41.4	47.1	43.7	47.4
3b Investment account	438.1	440.1	425.7	445.5	465.4	460.5	458.6	519.2	543.6	543.7	549.2	557.0
3c Mortgage-backed	338.7	343.0	328.0	343.0	358.9	354.3	352.0	408.2	437.0	433.9	436.4	442.1
3d Other	99.3	97.1	97.7	102.4	106.5	106.2	106.6	111.0	106.6	109.8	112.8	114.9
3e 1 year or less	23.0	24.5	24.1	24.9	25.3	25.9	24.7	23.9	23.1	23.4	23.8	24.1
3f Between 1 and 5 years	57.6	52.8	53.1	56.9	58.1	57.7	58.5	62.2	59.5	63.0	64.8	66.2
3g More than 5 years	18.7	19.8	20.5	20.7	23.1	22.6	23.4	24.8	24.0	23.4	24.1	24.6
4 Other securities	334.8	346.7	365.2	364.3	367.1	377.4	387.0	385.5	379.5	391.3	393.4	392.3
4a Trading account	180.3	166.4	184.1	188.4	190.1	196.4	200.6	201.2	194.5	207.5	209.2	208.5
4b Investment account	154.4	180.3	181.1	175.9	177.0	181.0	186.3	184.4	185.0	183.7	184.2	183.8
4c State and local government	29.8	31.1	31.4	31.7	31.8	31.9	32.4	32.7	33.1	33.2	33.2	33.2
4d Other	124.6	149.2	149.8	144.2	145.1	149.0	154.0	151.7	151.9	150.5	151.0	150.6
5 Loans and leases in bank credit ³	2,167.0	2,280.0	2,287.8	2,248.6	2,244.3	2,257.5	2,264.9	2,272.8	2,267.7	2,269.2	2,262.8	2,251.9
6 Commercial and industrial	486.7	465.6	458.7	453.1	450.6	444.9	434.1	436.5	435.9	432.7	432.2	431.1
7 Real estate	1,047.9	1,147.2	1,163.7	1,137.9	1,120.8	1,111.5	1,116.2	1,123.4	1,130.5	1,140.1	1,135.7	1,134.8
8 Revolving home equity	146.8	169.1	173.6	178.7	183.8	188.2	195.7	201.7	204.2	205.6	207.7	208.9
9a Other residential	569.4	649.4	660.7	629.5	606.3	594.5	592.8	591.6	595.0	600.4	593.6	590.9
9b Commercial	331.7	328.8	329.4	329.7	330.8	328.9	327.8	330.1	331.3	334.1	334.4	335.0
10 Consumer	339.1	327.5	328.9	325.8	345.9	345.1	346.2	342.2	340.5	338.8	338.6	339.2
10a Credit cards and related plans	115.4	103.6	103.1	98.7	120.9	123.5	120.8	115.3	114.1	111.1	111.6	111.8
10b Other	223.7	224.0	225.8	227.1	225.1	221.7	225.4	226.9	226.3	227.7	227.1	227.4
11 Security ⁴	64.6	85.6	81.7	88.8	85.7	85.1	93.2	90.4	83.7	78.6	82.6	74.4
11a Fed funds and RPs with broker/dealer	54.0	66.7	63.9	70.1	67.4	65.9	74.2	70.7	65.0	59.8	63.7	54.9
11b Other	10.6	19.0	17.9	18.7	18.2	19.2	19.0	19.7	18.7	18.8	18.9	19.5
12a State and local government	12.5	13.5	13.7	13.9	14.1	14.1	14.1	14.2	14.2	14.3	14.3	14.3
12b Agricultural	9.0	8.6	8.5	8.5	8.4	8.5	8.3	8.2	8.2	8.2	8.2	8.3
12c Fed funds and RPs with others	24.5	25.6	28.0	26.1	26.1	29.5	27.1	32.5	28.6	31.6	27.4	28.2
12d All other loans	72.6	99.2	98.2	89.6	88.6	115.8	124.9	123.6	124.5	123.4	122.3	120.5
12e Lease financing receivables	110.1	107.1	106.3	105.0	104.0	102.9	100.8	101.9	101.7	101.5	101.4	101.1
13 Interbank loans	176.6	190.6	175.3	192.9	181.3	182.1	186.8	207.5	179.2	168.5	177.0	175.9
13a Fed funds and RPs with banks	104.6	111.5	107.0	114.7	102.4	100.3	95.1	101.9	93.8	84.7	93.7	90.4
13b Other	72.1	79.1	68.2	78.2	78.9	81.8	91.7	105.5	85.4	83.8	83.2	85.6
14 Cash assets ⁵	158.9	151.4	150.7	143.5	157.2	153.3	157.8	149.1	148.8	141.4	145.1	135.2
15 Other assets ⁶	354.2	368.3	365.8	361.5	359.6	356.4	358.6	358.3	363.6	374.3	368.6	362.5
16 TOTAL ASSETS ⁷	3,638.4	3,766.2	3,763.5	3,746.4	3,771.7	3,782.2	3,812.4	3,896.9	3,881.7	3,893.4	3,897.6	3,880.3

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 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LIABILITIES												
17 Deposits	2,065.9	2,180.8	2,173.9	2,142.4	2,168.6	2,183.0	2,168.7	2,185.0	2,231.0	2,228.2	2,240.4	2,231.4
18 Transaction	291.9	297.4	291.4	290.3	296.5	317.4	297.6	293.0	282.2	282.4	311.4	324.1
19 Nontransaction	1,774.0	1,883.4	1,882.6	1,852.1	1,872.1	1,865.6	1,871.0	1,892.0	1,948.8	1,945.8	1,929.0	1,907.2
20 Large time	277.0	275.2	277.1	260.8	257.0	256.8	266.3	257.3	260.8	267.3	263.4	269.7
21 Other	1,497.0	1,608.3	1,605.5	1,591.4	1,615.1	1,608.8	1,604.7	1,634.6	1,688.0	1,678.5	1,665.6	1,637.5
22 Borrowings	708.9	782.3	763.9	712.9	710.3	711.2	736.6	777.0	734.9	726.8	745.7	729.0
23 From banks in the U.S.	206.9	212.9	201.8	192.0	187.4	178.1	185.3	204.3	187.9	185.1	182.2	176.9
24 From others	502.0	569.3	562.1	520.9	522.8	533.0	551.3	572.7	547.1	541.7	563.6	552.0
25 Net due to related foreign offices	214.3	218.0	217.3	249.7	256.1	238.9	242.5	237.5	221.5	221.3	211.3	211.3
26 Other liabilities	278.2	213.0	237.7	251.9	238.5	248.3	261.9	291.4	290.3	313.1	291.1	299.2
27 TOTAL LIABILITIES	3,267.4	3,394.0	3,392.8	3,357.0	3,373.5	3,381.3	3,409.6	3,491.0	3,477.7	3,489.3	3,488.5	3,470.9
28 Residual (assets less liabilities) ⁸	371.0	372.2	370.7	389.4	398.2	400.9	402.8	405.9	404.0	404.1	409.0	409.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	2,324.2	2,462.4	2,463.2	2,464.9	2,489.7	2,512.6	2,536.5	2,553.2	2,554.9	2,560.5	2,567.6	2,579.0
2 Securities in bank credit	662.8	700.5	697.4	701.9	708.4	713.7	715.4	717.0	719.4	718.9	715.1	719.8
3 Treasury and Agency securities ²	456.5	497.7	493.6	495.7	500.9	505.2	506.3	507.4	510.1	509.2	505.1	507.8
4 Other securities	206.3	202.8	203.8	206.2	207.5	208.6	209.1	209.6	209.3	209.7	209.9	212.0
5 Loans and leases in bank credit ³	1,661.4	1,761.9	1,765.7	1,762.9	1,781.4	1,798.9	1,821.0	1,836.1	1,835.5	1,841.6	1,852.6	1,859.2
6 Commercial and industrial	289.7	300.6	303.0	302.8	306.3	306.9	312.7	314.5	315.3	315.3	316.1	315.8
7 Real estate	1,008.6	1,078.4	1,079.0	1,078.4	1,084.5	1,092.7	1,102.4	1,113.2	1,115.8	1,121.3	1,128.6	1,130.3
8 Revolving home equity	76.2	84.8	85.7	87.2	89.2	91.6	93.8	96.0	96.6	97.5	98.7	99.8
9 Other	932.4	993.5	993.3	991.2	995.3	1,001.1	1,008.5	1,017.2	1,019.2	1,023.8	1,029.8	1,030.5
10 Consumer	256.0	272.1	274.2	271.9	282.9	291.3	296.5	298.2	295.6	297.5	299.4	301.7
11 Security ⁴	7.5	8.3	7.9	7.7	7.4	7.3	7.8	8.0	7.4	7.2	7.3	7.8
12 Other loans and leases	99.7	102.5	101.7	102.0	100.3	100.5	101.8	102.3	101.4	100.4	101.3	103.5
13 Interbank loans	99.3	97.2	92.9	92.9	87.8	85.6	93.9	95.4	86.4	83.3	85.6	93.2
14 Cash assets ⁵	113.7	126.4	121.0	119.2	118.2	113.8	116.1	120.1	123.4	121.6	123.3	124.7
15 Other assets ⁶	139.9	155.2	158.4	154.6	154.8	160.3	156.5	161.9	167.6	167.8	165.1	177.2
16 TOTAL ASSETS ⁷	2,646.9	2,810.9	2,805.0	2,801.2	2,819.9	2,841.1	2,871.5	2,899.1	2,900.9	2,901.8	2,909.9	2,942.4
LIABILITIES												
17 Deposits	2,030.6	2,149.8	2,146.0	2,137.7	2,146.7	2,141.6	2,157.8	2,160.7	2,167.8	2,167.0	2,177.3	2,186.8
18 Transaction	307.3	334.5	328.8	331.3	328.6	332.1	324.7	332.0	324.8	324.9	336.9	341.5
19 Nontransaction	1,723.3	1,815.4	1,817.2	1,806.4	1,818.1	1,809.5	1,833.1	1,828.7	1,843.0	1,842.1	1,840.4	1,845.3
20 Large time	307.4	314.6	315.9	314.2	317.1	320.7	326.7	325.8	328.2	330.4	328.9	328.7
21 Other	1,415.9	1,500.8	1,501.3	1,492.2	1,501.1	1,488.9	1,506.3	1,502.9	1,514.8	1,511.7	1,511.5	1,516.7
22 Borrowings	388.2	428.4	429.9	429.2	431.9	437.9	449.7	451.9	443.9	448.8	448.0	449.9
23 From banks in the U.S.	153.1	166.7	161.2	156.4	160.5	164.4	173.5	175.4	163.5	162.8	162.0	164.4
24 From others	235.1	261.7	268.7	272.8	271.4	273.5	276.2	276.6	280.4	285.9	286.0	285.6
25 Net due to related foreign offices	12.6	12.0	14.1	13.5	14.6	20.6	23.3	24.5	23.3	18.9	18.4	18.4
26 Other liabilities	71.9	73.2	70.1	69.1	70.4	73.1	72.5	75.5	76.0	76.4	77.0	77.2
27 TOTAL LIABILITIES	2,503.3	2,663.4	2,660.1	2,649.5	2,663.7	2,673.2	2,703.3	2,712.6	2,711.0	2,711.1	2,720.6	2,732.3
28 Residual (assets less liabilities) ⁸	143.6	147.4	144.9	151.8	156.2	167.8	168.1	186.5	190.0	190.7	189.3	210.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	2,321.2	2,459.2	2,465.3	2,466.7	2,492.8	2,524.0	2,539.0	2,550.2	2,551.3	2,557.5	2,563.9	2,574.8
2 Securities in bank credit	663.7	698.7	697.6	699.5	707.1	715.4	717.4	717.9	720.1	721.4	717.8	723.4
3 Treasury and Agency securities ²	457.3	495.9	493.7	493.4	499.6	506.9	508.3	508.4	510.8	511.7	507.9	511.4
4 Other securities	206.3	202.8	203.8	206.2	207.5	208.6	209.1	209.6	209.3	209.7	209.9	212.0
5 Loans and leases in bank credit ³	1,657.5	1,760.5	1,767.8	1,767.2	1,785.7	1,808.6	1,821.6	1,832.3	1,831.3	1,836.1	1,846.1	1,851.4
6 Commercial and industrial	288.2	299.4	301.2	302.6	304.7	306.8	311.2	313.0	314.4	314.5	316.1	316.3
7 Real estate	1,008.6	1,077.6	1,079.6	1,079.5	1,086.5	1,096.2	1,104.0	1,113.3	1,114.8	1,119.8	1,125.8	1,127.1
8 Revolving home equity	76.2	84.5	86.0	87.5	89.5	92.1	94.1	96.1	96.6	97.3	98.3	99.2
9 Other	932.4	993.1	993.6	992.0	997.0	1,004.1	1,009.9	1,017.2	1,018.2	1,022.4	1,027.5	1,027.9
10 Consumer	256.0	271.0	275.9	275.1	286.3	297.2	299.4	298.2	293.8	295.0	296.9	298.8
10a Credit cards and related plans	110.5	119.6	122.7	122.0	131.7	140.0	139.3	138.0	135.4	135.9	137.6	139.4
10b Other	145.5	151.3	153.2	153.1	154.6	157.2	160.1	160.2	158.4	159.0	159.3	159.3
11 Security ⁴	7.4	8.3	7.8	7.7	7.6	7.5	7.4	7.9	7.7	7.5	7.5	7.8
12 Other loans and leases	97.3	104.3	103.2	102.3	100.6	100.9	99.5	99.9	100.5	99.4	99.9	101.5
13 Interbank loans	98.3	96.5	91.5	91.7	90.9	87.8	88.4	94.5	92.9	89.8	88.8	92.9
14 Cash assets ⁵	113.2	121.7	120.5	119.7	122.4	120.8	120.2	119.6	121.8	117.4	118.0	116.7
15 Other assets ⁶	139.9	155.2	158.4	154.6	154.8	160.3	156.5	161.9	167.6	167.8	165.1	177.2
16 TOTAL ASSETS ⁷	2,642.4	2,802.3	2,805.3	2,802.4	2,830.3	2,861.8	2,872.7	2,894.7	2,902.3	2,901.0	2,904.2	2,929.9
LIABILITIES												
17 Deposits	2,037.4	2,131.8	2,134.7	2,135.8	2,155.1	2,166.0	2,164.2	2,167.4	2,180.2	2,176.8	2,178.1	2,179.5
18 Transaction	304.0	330.6	328.1	331.0	332.2	344.4	329.8	328.5	323.8	321.6	331.4	331.7
19 Nontransaction	1,733.4	1,801.1	1,806.6	1,804.7	1,822.9	1,821.6	1,834.4	1,838.9	1,856.3	1,855.1	1,846.6	1,847.8
20 Large time	307.4	314.6	315.9	314.2	317.1	320.7	326.7	325.8	328.2	330.4	328.9	328.7
21 Other	1,426.0	1,486.6	1,490.8	1,490.5	1,505.8	1,500.9	1,507.6	1,513.1	1,528.1	1,524.7	1,517.7	1,519.2
22 Borrowings	388.2	428.4	429.9	429.2	431.9	437.9	449.7	451.9	443.9	448.8	448.0	449.9
23 From banks in the U.S.	153.1	166.7	161.2	156.4	160.5	164.4	173.5	175.4	163.5	162.8	162.0	164.4
24 From others	235.1	261.7	268.7	272.8	271.4	273.5	276.2	276.6	280.4	285.9	286.0	285.6
25 Net due to related foreign offices	12.6	12.0	14.1	13.5	14.6	20.6	23.3	24.5	23.3	18.9	18.4	18.4
26 Other liabilities	71.9	73.2	70.1	69.1	70.4	73.1	72.5	75.5	76.0	76.4	77.0	77.2
27 TOTAL LIABILITIES	2,510.1	2,645.4	2,648.7	2,647.6	2,672.0	2,697.6	2,709.7	2,719.3	2,723.3	2,720.9	2,721.4	2,725.0
28 Residual (assets less liabilities) ⁸	132.3	157.0	156.5	154.8	158.3	164.2	162.9	175.4	178.9	180.1	182.8	204.9

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	646.8	621.7	622.0	628.9	624.9	619.8	626.3	639.4	635.8	659.2	651.1	651.9
2 Securities in bank credit	280.5	264.6	268.9	270.9	269.3	270.2	265.2	269.4	270.5	278.7	266.9	268.8
3 Treasury and Agency securities ²	116.6	107.5	109.0	104.9	98.7	99.0	97.6	98.8	99.4	102.7	95.0	94.5
4 Other securities	163.9	157.1	159.9	166.0	170.6	171.2	167.6	170.6	171.1	175.9	171.8	174.3
5 Loans and leases in bank credit ³	366.3	357.1	353.1	358.0	355.6	349.5	361.1	370.0	365.3	380.6	384.3	383.1
6 Commercial and industrial	172.4	150.3	145.8	139.9	136.9	143.9	146.8	146.0	144.4	144.8	143.9	143.4
7 Real estate	19.7	18.1	19.7	28.7	21.3	16.5	14.6	14.6	14.4	14.5	14.7	14.8
11 Security ⁴	104.8	108.6	110.0	108.9	121.5	107.7	109.6	119.4	119.2	133.4	138.4	138.1
12 Other loans and leases	69.4	80.1	77.6	80.4	75.9	81.5	90.0	90.0	87.4	87.9	87.3	86.8
13 Interbank loans	27.0	32.5	30.8	29.3	29.8	25.1	28.0	25.6	22.6	25.1	21.2	27.1
14 Cash assets ⁵	38.7	55.7	55.4	52.4	50.5	50.1	53.8	57.7	61.1	63.7	63.2	60.9
15 Other assets ⁶	34.5	41.9	38.8	40.3	39.0	39.5	41.3	36.6	37.2	35.1	36.8	34.9
16 TOTAL ASSETS⁷	746.6	751.4	746.6	750.5	743.6	734.0	748.9	758.8	756.3	782.7	771.9	774.3
LIABILITIES												
17 Deposits	442.8	456.5	452.9	440.2	436.7	433.8	452.2	469.6	478.8	478.8	474.9	475.1
18 Transaction	10.3	14.5	15.2	14.8	15.5	15.6	17.9	17.8	18.1	16.9	17.0	17.7
19 Nontransaction	432.6	442.0	437.7	425.4	421.1	418.2	434.2	451.8	460.7	461.9	457.9	457.4
22 Borrowings	275.0	290.3	291.9	307.2	295.4	310.1	321.0	331.3	340.8	341.0	345.7	332.8
23 From banks in the U.S.	31.1	34.1	33.9	36.0	32.2	40.4	37.8	40.3	43.7	39.3	47.3	44.9
24 From others	243.9	256.2	258.1	271.2	263.2	269.7	283.2	291.0	297.2	301.7	298.4	288.0
25 Net due to related foreign offices	-78.6	-103.8	-100.5	-95.5	-89.1	-109.9	-131.8	-151.9	-164.4	-149.9	-152.8	-146.4
26 Other liabilities	99.6	116.1	110.3	110.7	107.4	100.0	99.4	102.7	97.9	106.8	96.7	93.2
27 TOTAL LIABILITIES	738.8	759.1	754.6	762.6	750.4	733.9	740.8	751.7	753.1	776.6	764.5	754.7
28 Residual (assets less liabilities) ⁸	7.8	-7.7	-8.1	-12.0	-6.8	0.1	8.1	7.1	3.2	6.1	7.4	19.6

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

Not seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
ASSETS												
1 Bank credit	651.1	615.3	617.9	628.4	628.4	629.9	634.8	643.9	639.5	656.9	651.3	647.7
2 Securities in bank credit	280.5	264.6	268.9	270.9	269.3	270.2	265.2	269.4	270.5	278.7	266.9	268.8
3 Treasury and Agency securities ²	116.6	107.5	109.0	104.9	98.7	99.0	97.6	98.8	99.4	102.7	95.0	94.5
3a Trading account	36.4	38.8	39.8	38.5	32.8	34.9	33.1	34.9	35.4	37.8	32.2	33.0
3b Investment account	80.3	68.7	69.2	66.4	65.9	64.2	64.5	63.9	64.1	65.0	62.9	61.5
4 Other securities	163.9	157.1	159.9	166.0	170.6	171.2	167.6	170.6	171.1	175.9	171.8	174.3
4a Trading account	103.1	102.4	105.6	104.7	105.0	102.8	97.0	98.8	98.2	101.8	99.1	102.0
4b Investment account	60.7	54.7	54.3	61.3	65.7	68.4	70.6	71.8	72.9	74.1	72.7	72.4
5 Loans and leases in bank credit ³	370.6	350.6	349.0	357.4	359.1	359.7	369.6	374.5	369.0	378.2	384.5	378.9
6 Commercial and industrial	173.8	149.1	145.8	140.0	137.9	145.1	146.9	147.2	146.1	145.6	145.6	144.7
7 Real estate	19.7	18.1	19.7	28.7	21.3	16.5	14.6	14.6	14.4	14.5	14.7	14.8
11 Security ⁴	107.5	104.7	106.6	109.0	123.9	114.1	117.1	122.5	120.1	129.4	135.9	131.3
12 Other loans and leases	69.6	78.8	76.9	79.7	76.0	84.0	91.1	90.2	88.5	88.7	88.3	88.1
13 Interbank loans	27.0	32.5	30.8	29.3	29.8	25.1	28.0	25.6	22.6	25.1	21.2	27.1
14 Cash assets ⁵	39.7	53.4	55.0	53.7	53.4	53.7	57.8	59.2	60.8	62.1	61.2	58.9
15 Other assets ⁶	35.1	41.3	38.8	39.8	38.8	40.7	42.7	37.1	38.2	36.7	37.8	35.2
16 TOTAL ASSETS⁷	752.5	742.1	742.1	750.7	750.0	748.9	762.8	765.3	760.7	780.4	771.1	768.4
LIABILITIES												
17 Deposits	453.0	441.0	436.5	429.0	437.0	445.3	469.2	480.2	483.8	480.7	476.7	480.6
18 Transaction	10.3	14.1	15.4	15.2	16.0	17.0	18.5	17.8	17.6	16.2	16.4	17.1
19 Nontransaction	442.7	426.9	421.1	413.9	421.0	428.3	450.7	462.4	466.2	464.6	460.2	463.5
22 Borrowings	275.0	290.3	291.9	307.2	295.4	310.1	321.0	331.3	340.8	341.0	345.7	332.8
23 From banks in the U.S.	31.1	34.1	33.9	36.0	32.2	40.4	37.8	40.3	43.7	39.3	47.3	44.9
24 From others	243.9	256.2	258.1	271.2	263.2	269.7	283.2	291.0	297.2	301.7	298.4	288.0
25 Net due to related foreign offices	-77.4	-105.1	-99.2	-96.7	-90.2	-108.8	-129.8	-151.0	-163.7	-149.6	-150.9	-142.6
26 Other liabilities	100.4	114.9	111.4	109.7	106.5	101.0	101.1	103.6	98.5	107.0	98.3	96.3
27 TOTAL LIABILITIES	751.0	741.0	740.7	749.2	748.7	747.6	761.5	764.0	759.4	779.1	769.8	767.1
28 Residual (assets less liabilities) ⁸	1.5	1.1	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 2, 2004

Account	2003	2003	2003	2003	2003	2003	2004	2004	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar 3	Mar 10	Mar 17	Mar 24
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	116.8	93.1	112.5	114.1	112.4	120.0	125.7	125.6	119.2	132.4	133.3	130.5
30 Reval. losses on off-bal. sheet items ⁹	94.9	79.4	96.0	97.3	94.5	103.7	110.5	114.7	108.3	123.2	121.2	120.4
31 Mortgage-backed securities ¹⁰	384.2	395.0	380.4	395.4	412.9	410.7	410.7	467.7	496.8	493.3	496.2	501.9
31a Pass-through	282.1	279.2	267.5	283.7	297.2	292.9	291.4	346.9	375.7	372.5	376.2	381.3
31b CMO, REMIC, and other	102.0	115.8	112.9	111.7	115.8	117.8	119.3	120.8	121.1	120.8	120.0	120.6
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.5	1.1	4.8	4.2	3.1	3.5	5.0	8.6	10.6	12.7	12.9	13.1
33 Offshore credit to U.S. residents ¹²	18.2	14.7	14.3	13.8	13.5	13.3	13.4	13.0	12.8	12.7	12.9	12.9
34 Securitized consumer loans ¹³	151.3	163.6	162.9	165.1	166.4	167.3	169.1	168.4	168.0	171.1	170.8	170.5
34a Credit cards and related plans	134.8	144.5	144.3	146.8	147.5	148.0	149.9	149.5	149.1	150.6	150.4	150.3
34b Other	16.5	19.1	18.6	18.3	18.9	19.3	19.2	18.9	19.0	20.5	20.4	20.3
35 Securitized business loans ¹³	10.9	7.2	7.9	8.0	7.5	7.2	7.2	7.1	7.0	7.0	7.0	7.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	307.6	323.8	322.4	321.0	326.8	334.3	332.1	331.4	335.3	335.8	333.1	336.1
34 Securitized consumer loans ¹³	203.5	201.5	202.7	204.4	202.7	203.3	205.1	202.4	203.9	204.0	202.8	201.4
34a Credit cards and related plans	195.8	194.3	195.5	197.2	195.3	195.8	197.4	194.9	196.5	196.7	195.4	194.1
34b Other	7.7	7.2	7.2	7.2	7.4	7.5	7.7	7.6	7.4	7.3	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	67.0	66.2	68.2	69.0	65.4	65.1	64.9	64.0	63.0	65.5	62.9	62.9
30 Reval. losses on off-bal. sheet items ⁹	64.9	64.7	66.6	67.7	66.2	66.7	68.2	69.0	68.4	70.3	67.1	67.4
35 Securitized business loans ¹³	4.6	1.4	1.2	1.3	1.3	1.2	0.9	0.5	0.5	0.5	0.5	0.5

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

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

OFFICIAL BUSINESS

First Class