

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

January 30, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	5,889.4	6,196.6	6,201.1	6,190.6	6,198.2	6,178.1	6,218.0	6,247.6	6,245.5	6,268.2	6,289.0	6,321.4
2 Securities in bank credit	1,718.4	1,868.2	1,828.6	1,785.6	1,789.7	1,809.6	1,839.3	1,850.6	1,848.5	1,835.9	1,853.3	1,868.9
3 Treasury and Agency securities ²	1,028.1	1,152.1	1,116.7	1,079.6	1,064.5	1,080.8	1,101.3	1,100.5	1,097.3	1,088.9	1,086.6	1,106.9
4 Other securities	690.4	716.2	711.9	706.0	725.3	728.8	738.0	750.1	751.2	746.9	766.7	762.0
5 Loans and leases in bank credit ³	4,171.0	4,328.3	4,372.5	4,405.0	4,408.5	4,368.5	4,378.7	4,397.0	4,397.0	4,432.3	4,435.6	4,452.5
6 Commercial and industrial	964.0	924.4	923.7	917.1	907.2	896.8	893.0	897.7	892.5	894.9	895.1	899.6
7 Real estate	2,028.5	2,156.9	2,195.6	2,242.3	2,259.5	2,238.3	2,222.7	2,217.0	2,218.6	2,228.6	2,226.0	2,232.7
8 Revolving home equity	213.4	244.8	249.0	253.4	258.8	265.6	273.4	280.9	286.0	288.1	289.9	290.8
9 Other	1,815.1	1,912.2	1,946.6	1,988.9	2,000.8	1,972.6	1,949.3	1,936.1	1,932.6	1,940.5	1,936.2	1,941.9
10 Consumer Security ⁴	588.0	600.5	602.2	603.4	607.9	603.0	631.8	635.1	637.9	637.3	637.0	641.0
11 Security ⁴	188.8	209.9	211.3	203.7	199.1	206.7	212.4	196.4	185.5	204.1	210.0	210.7
12 Other loans and leases	401.7	436.6	439.7	438.4	434.7	423.8	418.8	450.8	462.5	467.4	467.6	468.5
13 Interbank loans	327.8	320.1	321.5	325.4	304.6	322.5	298.5	289.4	278.1	278.9	296.9	285.4
14 Cash assets ⁵	315.1	324.7	336.2	343.2	330.0	313.7	323.0	306.0	293.0	303.8	301.3	329.8
15 Other assets ⁶	509.0	550.7	555.9	575.5	565.9	564.8	559.3	562.3	562.9	567.2	565.6	583.3
16 TOTAL ASSETS ⁷	6,965.1	7,316.6	7,339.6	7,358.7	7,322.9	7,304.1	7,323.6	7,328.9	7,303.1	7,342.9	7,378.2	7,445.8
LIABILITIES												
17 Deposits	4,486.5	4,702.5	4,749.5	4,803.5	4,781.3	4,722.5	4,744.3	4,742.6	4,742.2	4,764.5	4,789.8	4,790.2
18 Transaction	611.3	639.3	656.5	658.5	640.1	639.2	636.7	644.1	644.0	588.6	610.2	638.3
19 Nontransaction	3,875.2	4,063.2	4,093.0	4,145.0	4,141.2	4,083.3	4,107.5	4,098.5	4,098.2	4,175.9	4,179.5	4,151.9
20 Large time	978.6	1,003.4	1,019.0	1,023.4	1,031.4	1,005.8	997.6	1,001.4	1,004.0	1,031.8	1,040.4	1,023.5
21 Other	2,896.7	3,059.7	3,074.0	3,121.6	3,109.8	3,077.4	3,109.9	3,097.1	3,094.2	3,144.0	3,139.1	3,128.3
22 Borrowings	1,404.2	1,478.7	1,514.1	1,520.9	1,486.2	1,440.3	1,435.0	1,459.1	1,446.9	1,444.1	1,450.8	1,498.4
23 From banks in the U.S.	417.1	408.2	411.2	418.2	403.5	385.4	382.5	380.7	372.4	366.9	372.3	387.3
24 From others	987.1	1,070.6	1,102.8	1,102.7	1,082.8	1,054.9	1,052.6	1,078.4	1,074.5	1,077.2	1,078.5	1,111.1
25 Net due to related foreign offices	146.3	126.3	142.8	126.6	130.4	164.5	175.0	145.1	143.8	154.1	125.7	131.4
26 Other liabilities	435.0	447.0	418.7	403.3	417.0	428.7	411.0	415.6	418.5	409.7	440.0	449.1
27 TOTAL LIABILITIES	6,472.0	6,754.5	6,825.0	6,854.2	6,814.9	6,756.0	6,765.2	6,762.3	6,751.3	6,772.4	6,806.2	6,869.0
28 Residual (assets less liabilities) ⁸	493.1	562.1	514.6	504.5	508.0	548.1	558.4	566.6	551.8	570.5	571.9	576.8

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	5,923.4	6,192.5	6,174.9	6,170.5	6,194.1	6,179.2	6,233.6	6,284.5	6,298.7	6,295.2	6,317.2	6,336.1
2 Securities in bank credit	1,725.0	1,862.1	1,813.1	1,778.3	1,788.5	1,807.4	1,842.9	1,857.9	1,858.9	1,852.5	1,865.0	1,879.3
3 Treasury and Agency securities ²	1,032.3	1,147.4	1,108.5	1,075.7	1,064.3	1,076.5	1,103.2	1,105.1	1,099.8	1,095.0	1,091.4	1,111.5
4 Other securities	692.7	714.7	704.6	702.6	724.1	730.9	739.7	752.8	759.2	757.5	773.6	767.8
5 Loans and leases in bank credit ³	4,198.4	4,330.4	4,361.8	4,392.2	4,405.7	4,371.9	4,390.7	4,426.6	4,439.7	4,442.7	4,452.2	4,456.8
6 Commercial and industrial	962.7	928.4	924.8	913.4	905.5	897.1	892.7	896.3	895.3	891.6	888.9	893.0
7 Real estate	2,033.1	2,158.2	2,194.0	2,242.3	2,261.5	2,240.2	2,227.6	2,221.7	2,223.0	2,227.7	2,229.2	2,232.9
8 Revolving home equity	212.9	245.6	249.0	253.5	259.6	266.2	273.2	280.2	285.1	286.7	288.6	289.7
9 Other	1,820.1	1,912.6	1,945.0	1,988.8	2,001.9	1,973.9	1,954.4	1,941.5	1,937.9	1,941.0	1,940.5	1,943.1
10 Consumer	596.9	597.1	596.6	599.7	606.0	602.1	633.4	644.2	650.4	646.2	646.1	649.2
10a Credit cards and related plans	238.6	227.7	224.5	224.4	227.0	221.9	253.7	265.4	270.3	264.9	262.2	263.8
10b Other	358.3	369.4	372.1	375.3	379.0	380.2	379.7	378.8	380.1	381.4	383.9	385.4
11 Security ⁴	199.4	208.5	205.4	198.6	197.0	209.2	217.2	207.1	195.2	206.0	221.2	217.6
12 Other loans and leases	406.3	438.2	441.1	438.2	435.7	423.2	419.8	457.3	475.8	471.2	466.9	464.1
13 Interbank loans	334.8	321.4	317.0	319.6	297.8	315.3	303.0	295.8	285.3	284.0	300.6	279.9
14 Cash assets ⁵	336.9	315.8	325.5	326.6	326.2	317.1	333.1	327.1	348.3	321.0	325.0	359.9
15 Other assets ⁶	513.7	545.2	554.1	571.8	570.0	564.5	563.0	567.7	575.0	575.7	573.1	584.7
16 TOTAL ASSETS⁷	7,032.7	7,299.3	7,296.6	7,312.3	7,312.3	7,301.8	7,357.9	7,398.6	7,431.3	7,401.1	7,441.4	7,486.7
LIABILITIES												
17 Deposits	4,537.2	4,691.6	4,720.1	4,753.5	4,745.1	4,707.1	4,760.0	4,794.8	4,832.6	4,815.6	4,834.6	4,803.5
18 Transaction	644.1	633.9	647.8	642.1	634.8	636.4	644.6	678.3	723.6	614.3	638.2	654.6
19 Nontransaction	3,893.1	4,057.7	4,072.2	4,111.4	4,110.3	4,070.7	4,115.4	4,116.5	4,109.0	4,201.3	4,196.4	4,148.9
20 Large time	991.3	1,001.5	1,007.9	1,007.3	1,012.3	995.9	1,001.5	1,014.3	1,018.0	1,047.9	1,059.5	1,041.3
21 Other	2,901.9	3,056.1	3,064.3	3,104.1	3,098.0	3,074.8	3,113.9	3,102.1	3,091.0	3,153.4	3,137.0	3,107.7
22 Borrowings	1,403.3	1,477.8	1,507.0	1,500.9	1,484.4	1,443.4	1,437.2	1,458.0	1,449.5	1,450.0	1,462.8	1,523.1
23 From banks in the U.S.	418.9	406.3	407.9	413.6	396.7	384.0	379.6	382.3	375.4	371.0	376.2	392.9
24 From others	984.5	1,071.5	1,099.2	1,087.3	1,087.7	1,059.4	1,057.5	1,075.7	1,074.1	1,079.1	1,086.6	1,130.2
25 Net due to related foreign offices	152.3	123.4	133.4	124.9	132.8	168.1	180.9	151.5	151.7	154.7	127.9	135.7
26 Other liabilities	441.9	444.0	409.8	401.6	419.3	432.2	416.5	421.9	426.3	410.3	442.3	453.5
27 TOTAL LIABILITIES	6,534.8	6,736.8	6,770.3	6,780.9	6,781.6	6,750.7	6,794.5	6,826.2	6,860.0	6,830.5	6,867.6	6,915.7
28 Residual (assets less liabilities) ⁸	497.9	562.4	526.2	531.5	530.7	551.1	563.4	572.5	571.2	570.5	573.8	571.0

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

Seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	5,246.7	5,525.6	5,559.0	5,568.9	5,576.9	5,554.0	5,592.7	5,626.5	5,636.7	5,642.7	5,662.1	5,688.2
2 Securities in bank credit	1,449.6	1,578.9	1,562.3	1,521.0	1,520.8	1,538.3	1,569.5	1,577.8	1,579.0	1,563.5	1,578.5	1,595.7
3 Treasury and Agency securities ²	920.1	1,028.5	1,002.5	972.1	955.4	975.8	1,002.7	1,001.4	1,002.5	993.6	989.5	1,008.9
4 Other securities	529.5	550.3	559.8	548.9	565.4	562.5	566.8	576.3	576.5	569.9	589.0	586.7
5 Loans and leases in bank credit ³	3,797.1	3,946.7	3,996.8	4,047.9	4,056.1	4,015.7	4,023.2	4,048.7	4,057.7	4,079.3	4,083.6	4,092.5
6 Commercial and industrial	786.1	763.6	767.6	766.7	760.8	754.9	756.2	753.6	748.5	748.4	748.3	752.2
7 Real estate	2,009.0	2,137.4	2,176.4	2,224.1	2,241.3	2,216.4	2,201.4	2,201.6	2,205.6	2,215.9	2,213.4	2,220.1
8 Revolving home equity	213.4	244.8	249.0	253.4	258.8	265.6	273.4	280.9	286.0	288.1	289.9	290.8
9 Other	1,795.7	1,892.7	1,927.5	1,970.8	1,982.5	1,950.8	1,928.0	1,920.6	1,919.5	1,927.8	1,923.6	1,929.3
10 Consumer	588.0	600.5	602.2	603.4	607.9	603.0	631.8	635.1	637.9	637.3	637.0	641.0
11 Security ⁴	79.3	91.6	95.8	95.1	88.3	94.1	90.9	88.8	89.3	100.4	107.5	100.6
12 Other loans and leases	334.7	353.5	354.6	358.5	357.8	347.4	343.0	369.5	376.4	377.3	377.3	378.7
13 Interbank loans	297.7	289.5	288.3	292.9	273.8	293.1	268.8	264.3	257.4	250.3	268.3	257.1
14 Cash assets ⁵	271.2	270.4	281.7	287.5	274.6	261.2	272.5	255.9	245.8	253.1	246.3	275.0
15 Other assets ⁶	478.9	513.9	520.8	533.6	527.0	523.6	520.5	523.1	522.9	523.7	526.2	544.6
16 TOTAL ASSETS ⁷	6,218.8	6,524.3	6,575.2	6,607.3	6,576.9	6,557.4	6,579.7	6,593.7	6,586.9	6,595.1	6,628.7	6,691.2
LIABILITIES												
17 Deposits	4,061.9	4,259.9	4,295.6	4,347.0	4,328.4	4,282.2	4,307.6	4,307.4	4,313.6	4,318.5	4,333.5	4,335.9
18 Transaction	602.1	627.9	644.1	644.0	625.0	624.4	621.2	628.7	628.9	572.8	593.5	620.4
19 Nontransaction	3,459.8	3,631.9	3,651.5	3,703.0	3,703.4	3,657.8	3,686.4	3,678.7	3,684.6	3,745.7	3,740.0	3,715.4
20 Large time	569.9	590.4	584.0	591.1	597.4	583.1	579.4	583.8	592.3	604.7	606.7	590.0
21 Other	2,889.9	3,041.5	3,067.6	3,111.9	3,106.1	3,074.7	3,107.1	3,094.9	3,092.3	3,141.1	3,133.3	3,125.4
22 Borrowings	1,121.2	1,164.2	1,222.9	1,230.6	1,195.5	1,138.7	1,139.7	1,150.2	1,138.7	1,130.3	1,128.0	1,177.3
23 From banks in the U.S.	387.1	373.5	374.4	384.1	369.6	349.4	350.3	340.2	333.8	330.0	333.2	354.7
24 From others	734.1	790.7	848.5	846.5	825.9	789.4	789.4	810.0	804.9	800.2	794.8	822.6
25 Net due to related foreign offices	206.1	208.3	229.0	230.3	230.2	258.5	263.7	254.1	261.9	271.0	261.1	259.5
26 Other liabilities	338.0	333.4	309.7	287.2	306.6	317.8	303.5	315.7	325.7	312.5	339.4	349.4
27 TOTAL LIABILITIES	5,727.2	5,965.7	6,057.2	6,095.1	6,060.8	5,997.3	6,014.6	6,027.4	6,039.8	6,032.2	6,062.0	6,122.1
28 Residual (assets less liabilities) ⁸	491.6	558.6	518.1	512.2	516.1	560.1	565.1	566.4	547.1	562.9	566.7	569.1

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

Not seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	5,270.7	5,524.9	5,540.2	5,555.2	5,576.9	5,555.7	5,604.8	5,653.2	5,674.5	5,663.9	5,679.9	5,693.4
2 Securities in bank credit	1,456.2	1,572.7	1,546.8	1,513.6	1,519.5	1,536.1	1,573.1	1,585.1	1,589.4	1,580.1	1,590.2	1,606.0
3 Treasury and Agency securities ²	924.3	1,023.8	994.3	968.2	955.3	971.4	1,004.6	1,006.1	1,005.0	999.6	994.3	1,013.5
4 Other securities	531.9	548.9	552.5	545.5	564.2	564.6	568.6	579.0	584.4	580.5	595.9	592.5
5 Loans and leases in bank credit ³	3,814.5	3,952.2	3,993.4	4,041.5	4,057.4	4,019.6	4,031.7	4,068.1	4,085.1	4,083.8	4,089.7	4,087.3
6 Commercial and industrial	783.3	768.2	769.7	764.1	759.2	755.1	754.8	751.1	749.0	744.2	742.1	745.9
7 Real estate	2,013.6	2,138.7	2,174.9	2,224.2	2,243.3	2,218.3	2,206.3	2,206.2	2,210.0	2,215.0	2,216.6	2,220.2
8 Revolving home equity	212.9	245.6	249.0	253.5	259.6	266.2	273.2	280.2	285.1	286.7	288.6	289.7
9 Other	1,800.7	1,893.1	1,925.8	1,970.7	1,983.7	1,952.1	1,933.1	1,926.0	1,924.9	1,928.3	1,927.9	1,930.5
10 Consumer	596.9	597.1	596.6	599.7	606.0	602.1	633.4	644.2	650.4	646.2	646.1	649.2
10a Credit cards and related plans	238.6	227.7	224.5	224.4	227.0	221.9	253.7	265.4	270.3	264.9	262.2	263.8
10b Other	358.3	369.4	372.1	375.3	379.0	380.2	379.7	378.8	380.1	381.4	383.9	385.4
11 Security ⁴	83.4	92.7	94.5	93.9	89.6	96.6	93.4	93.1	90.1	99.2	109.8	98.4
12 Other loans and leases	337.3	355.6	357.8	359.6	359.4	347.5	343.8	373.5	385.6	379.2	375.2	373.7
13 Interbank loans	304.8	290.7	283.8	287.0	267.0	286.0	273.3	270.7	264.5	255.4	272.0	251.6
14 Cash assets ⁵	290.0	264.0	274.0	273.1	271.2	263.3	279.7	273.5	296.9	266.5	265.5	300.5
15 Other assets ⁶	482.8	509.9	520.2	530.5	531.0	524.0	524.3	527.2	534.3	530.6	531.7	545.0
16 TOTAL ASSETS ⁷	6,272.4	6,514.4	6,543.6	6,570.2	6,570.7	6,555.1	6,607.6	6,648.6	6,694.7	6,641.9	6,675.1	6,717.0
LIABILITIES												
17 Deposits	4,101.8	4,250.8	4,276.0	4,312.5	4,308.6	4,278.0	4,323.0	4,348.1	4,388.0	4,354.9	4,360.8	4,331.8
18 Transaction	634.1	622.9	635.5	628.0	619.4	621.3	628.5	661.6	706.8	597.6	620.8	636.2
19 Nontransaction	3,467.7	3,627.9	3,640.4	3,684.6	3,689.2	3,656.7	3,694.5	3,686.5	3,681.3	3,757.3	3,740.0	3,695.6
20 Large time	572.7	590.0	582.4	589.7	594.8	584.6	583.4	586.6	592.2	606.9	609.1	590.9
21 Other	2,895.0	3,037.9	3,058.1	3,094.8	3,094.3	3,072.2	3,111.1	3,099.8	3,089.1	3,150.4	3,130.9	3,104.7
22 Borrowings	1,120.3	1,163.2	1,215.9	1,210.6	1,193.7	1,141.8	1,141.8	1,149.1	1,141.3	1,136.2	1,140.1	1,202.0
23 From banks in the U.S.	388.8	371.6	371.1	379.6	362.9	348.0	347.5	341.8	336.8	334.1	337.1	360.3
24 From others	731.5	791.6	844.8	831.0	830.8	793.8	794.4	807.3	804.4	802.1	803.0	841.6
25 Net due to related foreign offices	210.4	207.3	222.9	230.0	231.3	263.2	270.8	259.4	265.7	270.0	261.7	261.7
26 Other liabilities	343.8	332.0	303.4	286.7	307.9	322.3	309.9	320.9	329.7	311.6	340.1	352.0
27 TOTAL LIABILITIES	5,776.4	5,953.3	6,018.1	6,039.9	6,041.5	6,005.4	6,045.5	6,077.4	6,124.8	6,072.7	6,102.6	6,147.4
28 Residual (assets less liabilities) ⁸	496.0	561.1	525.5	530.3	529.3	549.7	562.1	571.2	569.9	569.2	572.5	569.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	2,911.5	3,081.4	3,087.6	3,074.3	3,080.8	3,055.1	3,070.3	3,081.2	3,077.0	3,076.5	3,098.6	3,119.7
2 Securities in bank credit	784.4	887.8	863.5	817.6	820.6	833.2	857.9	860.7	857.1	841.9	860.0	876.6
3 Treasury and Agency securities ²	462.5	542.3	508.6	473.3	460.6	477.5	499.1	493.5	490.4	481.0	480.3	499.7
3a Trading account	44.6	39.9	38.5	34.7	38.1	33.8	40.4	39.4	38.0	36.1	38.2	44.8
3b Investment account	417.9	502.5	470.1	438.5	422.5	443.7	458.7	454.1	452.4	444.9	442.2	454.8
4 Other securities	321.9	345.5	355.0	344.3	360.0	355.7	358.8	367.2	366.6	360.9	379.6	377.0
4a Trading account	164.9	187.1	172.6	162.2	178.3	180.8	182.6	188.5	187.0	181.8	196.8	194.4
4b Investment account	157.0	158.4	182.4	182.1	181.7	174.9	176.1	178.7	179.7	179.1	182.8	182.6
4c State and local government	29.5	32.2	32.3	31.4	31.5	31.5	31.7	31.7	31.8	31.3	31.8	31.9
4d Other	127.5	126.2	150.1	150.7	150.3	143.4	144.4	147.0	147.8	147.8	151.0	150.7
5 Loans and leases in bank credit ³	2,127.1	2,193.6	2,224.1	2,256.7	2,260.3	2,221.9	2,212.4	2,220.5	2,219.9	2,234.6	2,238.7	2,243.0
6 Commercial and industrial	495.4	465.9	468.3	463.0	454.7	448.9	446.8	443.6	434.7	433.3	433.0	436.5
7 Real estate	1,002.4	1,076.9	1,101.0	1,134.5	1,150.4	1,125.4	1,106.4	1,099.0	1,101.9	1,105.9	1,102.0	1,108.5
8 Revolving home equity	139.8	159.9	163.6	167.4	171.9	177.2	183.0	188.1	192.3	193.5	195.2	195.9
9 Other	862.5	917.0	937.3	967.1	978.5	948.2	923.5	911.0	909.6	912.4	906.9	912.6
10 Consumer	323.7	319.4	317.7	318.7	321.1	318.5	335.4	329.7	327.2	327.1	328.5	329.7
11 Security ⁴	72.2	82.5	86.9	86.3	79.9	85.7	82.9	81.0	81.6	92.5	99.6	92.3
11a Fed funds and RPs with broker/dealer	61.8	64.4	69.0	67.1	62.3	67.6	65.2	62.7	63.2	74.0	80.8	72.2
11b Other	10.4	18.1	17.9	19.2	17.6	18.2	17.7	18.3	18.5	18.5	18.9	20.1
12a State and local government	12.0	12.8	13.1	13.4	13.6	13.8	14.0	14.0	14.1	14.0	14.0	14.0
12b Agricultural	8.7	7.8	7.7	7.9	7.9	7.9	7.8	7.8	7.9	7.6	7.6	7.6
12c Fed funds and RPs with others	24.8	27.9	26.0	24.8	27.2	25.3	25.3	28.6	30.6	26.2	24.6	26.5
12d All other loans	74.9	89.9	93.8	98.9	96.6	89.1	87.5	112.3	120.7	127.3	128.6	126.9
12e Lease financing receivables	113.0	110.4	109.6	109.1	109.0	107.3	106.3	104.5	101.1	100.6	100.6	101.0
13 Interbank loans	199.6	171.7	175.6	184.8	170.3	187.6	169.8	168.1	165.8	154.5	170.6	154.0
13a Fed funds and RPs with banks	103.3	103.8	103.6	104.8	101.1	108.3	93.0	89.8	88.9	76.0	93.4	77.1
13b Other	96.3	67.9	72.0	80.0	69.2	79.3	76.8	78.2	76.9	78.4	77.2	76.9
14 Cash assets ⁵	155.4	138.7	147.5	152.1	144.7	133.4	145.0	133.0	128.5	130.4	125.2	155.9
15 Other assets ⁶	340.6	363.6	369.5	374.7	365.1	364.6	359.2	355.6	352.3	354.4	363.4	366.2
16 TOTAL ASSETS ⁷	3,562.8	3,710.7	3,736.3	3,741.4	3,716.7	3,697.2	3,700.8	3,693.9	3,680.0	3,673.1	3,715.7	3,754.2

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

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

January 30, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 31	Jan 7	Jan 14	Jan 21
LIABILITIES												
17 Deposits	2,014.2	2,105.6	2,123.4	2,158.2	2,143.6	2,106.5	2,122.8	2,127.9	2,129.0	2,125.7	2,142.1	2,128.1
18 Transaction	294.6	303.1	310.0	306.8	293.5	290.6	290.1	294.0	286.3	261.7	276.5	297.7
19 Nontransaction	1,719.5	1,802.5	1,813.4	1,851.4	1,850.0	1,815.8	1,832.7	1,833.9	1,842.8	1,864.0	1,865.6	1,830.4
20 Large time	263.8	272.2	267.7	275.3	280.3	267.7	261.2	261.9	265.3	275.7	278.1	261.5
21 Other	1,455.7	1,530.3	1,545.7	1,576.0	1,569.7	1,548.2	1,571.5	1,572.0	1,577.5	1,588.3	1,587.5	1,568.9
22 Borrowings	748.9	754.1	802.2	793.7	757.5	702.4	700.7	704.9	687.2	684.2	681.0	716.1
23 From banks in the U.S.	256.1	218.4	215.5	215.1	206.3	191.4	188.3	174.7	167.9	165.3	164.7	179.3
24 From others	492.8	535.7	586.7	578.6	551.2	511.0	512.4	530.2	519.3	518.9	516.3	536.8
25 Net due to related foreign offices	193.7	196.3	217.2	218.3	216.2	245.0	249.1	233.6	242.0	245.1	237.4	235.8
26 Other liabilities	277.0	254.4	232.1	212.3	234.6	245.9	230.4	239.9	249.9	237.7	264.7	277.3
27 TOTAL LIABILITIES	3,233.8	3,310.4	3,375.0	3,382.5	3,351.9	3,299.8	3,303.1	3,306.4	3,308.1	3,292.6	3,325.2	3,357.3
28 Residual (assets less liabilities) ⁸	329.0	400.3	361.3	358.8	364.8	397.5	397.7	387.5	372.0	380.5	390.4	396.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	2,923.9	3,083.1	3,073.9	3,063.8	3,078.7	3,054.9	3,079.3	3,096.6	3,100.5	3,095.7	3,110.9	3,122.5
2 Securities in bank credit	789.5	882.1	849.9	812.0	819.2	833.3	862.8	866.3	865.1	857.0	868.8	885.0
3 Treasury and Agency securities ²	465.2	538.1	502.3	471.1	460.4	475.6	502.3	496.5	490.5	485.6	482.3	502.2
3a Trading account	44.9	39.6	38.0	34.6	38.1	33.7	40.7	39.6	38.0	36.5	38.3	45.1
3b Investment account	420.3	498.4	464.3	436.5	422.3	441.9	461.6	456.8	452.5	449.1	443.9	457.2
3c Mortgage-backed	322.8	394.1	368.5	339.6	324.7	339.6	355.3	350.7	346.5	343.6	341.4	350.1
3d Other	97.6	104.3	95.8	96.9	97.6	102.3	106.4	106.1	106.1	105.5	102.6	107.0
3e 1 year or less	24.2	24.4	24.2	24.5	24.0	24.8	25.3	25.9	26.2	26.6	25.7	18.9
3f Between 1 and 5 years	56.8	57.6	51.4	52.7	53.1	56.8	58.1	57.7	57.7	56.9	55.8	64.5
3g More than 5 years	16.5	22.4	20.2	19.8	20.5	20.7	23.0	22.6	22.2	22.0	21.1	23.6
4 Other securities	324.3	344.0	347.6	340.9	358.8	357.8	360.5	369.9	374.6	371.5	386.5	382.7
4a Trading account	166.1	186.3	169.0	160.6	177.7	181.9	183.5	189.9	191.0	187.1	200.4	197.4
4b Investment account	158.1	157.7	178.6	180.3	181.1	175.9	177.0	180.0	183.5	184.4	186.2	185.4
4c State and local government	29.7	32.1	31.6	31.1	31.4	31.7	31.8	31.9	32.5	32.2	32.4	32.4
4d Other	128.4	125.7	147.0	149.2	149.8	144.2	145.1	148.0	151.1	152.1	153.8	153.0
5 Loans and leases in bank credit ³	2,134.4	2,201.0	2,224.0	2,251.8	2,259.5	2,221.6	2,216.5	2,230.2	2,235.4	2,238.7	2,242.1	2,237.6
6 Commercial and industrial	492.8	468.2	469.5	461.7	454.9	449.4	446.9	441.3	434.4	430.1	428.3	431.8
7 Real estate	1,003.7	1,079.4	1,101.1	1,135.4	1,151.8	1,126.2	1,109.3	1,100.2	1,101.4	1,105.8	1,103.0	1,106.4
8 Revolving home equity	139.0	160.8	164.1	167.9	172.4	177.5	182.5	186.9	190.8	192.1	193.6	194.5
9a Other residential	539.2	595.3	616.8	647.4	658.6	627.6	604.7	593.0	592.2	595.7	590.6	592.4
9b Commercial	325.5	323.2	320.1	320.1	320.7	321.1	322.1	320.3	318.4	318.0	318.8	319.5
10 Consumer	326.1	319.6	315.7	316.1	317.4	314.5	333.7	332.9	334.2	333.3	333.9	334.9
10a Credit cards and related plans	117.5	105.0	100.1	99.8	99.3	95.2	116.3	118.8	119.8	118.2	117.0	116.9
10b Other	208.6	214.5	215.6	216.3	218.1	219.3	217.4	214.1	214.4	215.2	216.9	218.0
11 Security ⁴	76.1	83.7	85.7	85.1	81.3	88.3	85.2	85.1	82.6	91.3	102.0	90.6
11a Fed funds and RPs with broker/dealer	65.1	65.3	68.1	66.2	63.4	69.6	67.0	65.9	63.9	73.1	82.7	70.8
11b Other	10.9	18.3	17.7	18.9	17.9	18.7	18.2	19.2	18.7	18.2	19.3	19.8
12a State and local government	12.0	12.8	13.1	13.4	13.6	13.8	14.0	14.0	14.1	14.0	14.0	14.0
12b Agricultural	8.7	7.9	7.8	7.9	7.9	7.8	7.8	7.8	8.1	7.7	7.7	7.6
12c Fed funds and RPs with others	24.8	27.9	26.0	24.8	27.2	25.3	25.3	28.6	30.6	26.2	24.6	26.5
12d All other loans	77.0	91.5	96.0	99.2	98.1	89.4	88.5	115.7	127.6	127.8	126.3	123.3
12e Lease financing receivables	113.2	110.0	109.1	108.1	107.5	106.8	105.8	104.8	102.5	102.5	102.3	102.5
13 Interbank loans	204.1	175.9	175.7	179.6	164.9	181.7	171.1	172.2	175.1	157.8	176.0	157.4
13a Fed funds and RPs with banks	105.5	106.3	103.7	102.0	97.9	105.0	93.7	92.0	93.9	77.7	96.3	78.7
13b Other	98.6	69.6	72.0	77.6	66.9	76.7	77.4	80.2	81.2	80.1	79.6	78.6
14 Cash assets ⁵	166.8	134.6	142.0	142.5	141.8	135.0	147.9	143.5	158.6	137.4	138.3	174.0
15 Other assets ⁶	344.5	359.6	368.9	371.6	369.1	364.9	363.0	359.7	363.6	361.4	368.8	366.6
16 TOTAL ASSETS ⁷	3,595.0	3,708.3	3,716.7	3,712.8	3,710.3	3,693.7	3,718.2	3,728.0	3,754.7	3,710.0	3,752.0	3,779.3

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

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

January 30, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 31	Jan 7	Jan 14	Jan 21
LIABILITIES												
17 Deposits	2,030.6	2,106.0	2,117.5	2,141.8	2,135.1	2,104.1	2,129.8	2,144.2	2,167.8	2,141.4	2,156.0	2,122.9
18 Transaction	315.0	300.3	304.1	294.7	288.8	287.7	293.8	314.6	334.7	274.2	294.1	309.3
19 Nontransaction	1,715.6	1,805.8	1,813.3	1,847.1	1,846.3	1,816.5	1,836.0	1,829.6	1,833.2	1,867.2	1,862.0	1,813.6
20 Large time	266.7	271.8	266.1	274.0	277.8	269.1	265.1	264.8	265.2	278.0	280.5	262.4
21 Other	1,449.0	1,534.0	1,547.2	1,573.2	1,568.5	1,547.3	1,570.9	1,564.9	1,568.0	1,589.2	1,581.4	1,551.2
22 Borrowings	748.1	753.2	795.2	773.7	755.7	705.4	702.8	703.9	689.8	690.1	693.0	740.8
23 From banks in the U.S.	257.9	216.6	212.2	210.6	199.6	190.0	185.4	176.4	171.0	169.4	168.6	184.9
24 From others	490.2	536.6	583.0	563.1	556.1	515.5	517.4	527.5	518.8	520.8	524.4	555.9
25 Net due to related foreign offices	198.1	195.3	211.1	218.0	217.3	249.7	256.1	238.8	245.8	244.1	238.0	238.0
26 Other liabilities	282.8	253.0	225.9	211.8	235.8	250.4	236.9	245.2	253.9	236.8	265.4	279.9
27 TOTAL LIABILITIES	3,259.6	3,307.5	3,349.6	3,345.4	3,343.9	3,309.7	3,325.7	3,332.0	3,357.3	3,312.4	3,352.4	3,381.5
28 Residual (assets less liabilities) ⁸	335.4	400.8	367.2	367.4	366.4	384.0	392.6	396.0	397.4	397.6	399.5	397.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	2,335.3	2,444.2	2,471.4	2,494.6	2,496.1	2,498.9	2,522.4	2,545.2	2,559.7	2,566.3	2,563.4	2,568.5
2 Securities in bank credit	665.2	691.0	698.7	703.4	700.2	705.1	711.6	717.1	721.9	721.6	718.5	719.0
3 Treasury and Agency securities ²	457.5	486.2	493.9	498.8	494.8	498.2	503.5	507.9	512.0	512.6	509.2	509.3
4 Other securities	207.7	204.8	204.9	204.6	205.4	206.9	208.1	209.2	209.9	209.0	209.4	209.8
5 Loans and leases in bank credit ³	1,670.1	1,753.1	1,772.7	1,791.2	1,795.9	1,793.8	1,810.8	1,828.1	1,837.8	1,844.7	1,844.9	1,849.5
6 Commercial and industrial	290.7	297.7	299.3	303.7	306.1	306.0	309.4	310.0	313.8	315.1	315.3	315.7
7 Real estate	1,006.7	1,060.5	1,075.5	1,089.6	1,090.9	1,091.0	1,095.0	1,102.5	1,103.6	1,110.0	1,111.4	1,111.6
8 Revolving home equity	73.5	84.9	85.4	86.0	86.9	88.5	90.4	92.8	93.7	94.6	94.7	94.9
9 Other	933.1	975.7	990.1	1,003.6	1,004.0	1,002.6	1,004.6	1,009.7	1,009.9	1,015.4	1,016.7	1,016.7
10 Consumer	264.3	281.1	284.6	284.7	286.8	284.4	296.3	305.5	310.7	310.2	308.5	311.2
11 Security ⁴	7.2	9.1	8.9	8.8	8.4	8.3	8.0	7.9	7.6	7.9	7.9	8.3
12 Other loans and leases	101.2	104.7	104.5	104.4	103.6	104.0	102.1	102.3	102.0	101.6	101.8	102.7
13 Interbank loans	98.1	117.8	112.7	108.1	103.5	105.5	99.0	96.2	91.6	95.8	97.8	103.1
14 Cash assets ⁵	115.9	131.7	134.2	135.3	129.9	127.8	127.5	122.9	117.3	122.8	121.1	119.1
15 Other assets ⁶	138.3	150.4	151.3	158.9	161.9	159.0	161.3	167.5	170.7	169.3	162.9	178.4
16 TOTAL ASSETS ⁷	2,656.0	2,813.7	2,839.0	2,866.0	2,860.2	2,860.2	2,878.9	2,899.9	2,906.8	2,921.9	2,913.0	2,936.9
LIABILITIES												
17 Deposits	2,047.7	2,154.3	2,172.2	2,188.8	2,184.9	2,175.8	2,184.8	2,179.5	2,184.5	2,192.8	2,191.3	2,207.8
18 Transaction	307.5	324.9	334.1	337.2	331.5	333.8	331.1	334.7	342.7	311.1	317.0	322.7
19 Nontransaction	1,740.2	1,829.4	1,838.1	1,851.6	1,853.4	1,842.0	1,853.7	1,844.7	1,841.9	1,881.7	1,874.4	1,885.1
20 Large time	306.0	318.2	316.2	315.8	317.1	315.4	318.2	321.9	327.0	328.9	328.6	328.5
21 Other	1,434.2	1,511.3	1,521.9	1,535.9	1,536.4	1,526.5	1,535.5	1,522.9	1,514.8	1,552.8	1,545.8	1,556.6
22 Borrowings	372.2	410.1	420.7	436.9	438.0	436.4	439.0	445.2	451.5	446.1	447.1	461.2
23 From banks in the U.S.	131.0	155.1	158.9	169.0	163.3	158.0	162.0	165.5	165.9	164.7	168.5	175.5
24 From others	241.3	255.0	261.9	267.9	274.7	278.4	277.0	279.8	285.6	281.3	278.6	285.7
25 Net due to related foreign offices	12.4	12.0	11.8	12.0	14.1	13.5	14.6	20.6	19.9	25.9	23.7	23.7
26 Other liabilities	61.0	79.0	77.5	74.9	72.0	71.9	73.0	75.7	75.8	74.8	74.6	72.1
27 TOTAL LIABILITIES	2,493.3	2,655.3	2,682.2	2,712.6	2,708.9	2,697.6	2,711.5	2,721.0	2,731.8	2,739.6	2,736.7	2,764.8
28 Residual (assets less liabilities) ⁸	162.6	158.3	156.7	153.3	151.3	162.7	167.4	178.9	175.1	182.4	176.3	172.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 30, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	2,346.8	2,441.8	2,466.3	2,491.4	2,498.2	2,500.7	2,525.5	2,556.7	2,574.0	2,568.1	2,569.0	2,570.8
2 Securities in bank credit	666.7	690.6	696.9	701.6	700.3	702.7	710.3	718.8	724.3	723.0	721.4	721.1
3 Treasury and Agency securities ²	459.1	485.8	492.0	497.1	494.9	495.9	502.3	509.6	514.4	514.0	512.0	511.3
4 Other securities	207.7	204.8	204.9	204.6	205.4	206.9	208.1	209.2	209.9	209.0	209.4	209.8
5 Loans and leases in bank credit ³	1,680.1	1,751.2	1,769.4	1,789.7	1,797.9	1,798.0	1,815.2	1,837.9	1,849.7	1,845.1	1,847.6	1,849.8
6 Commercial and industrial	290.5	300.0	300.2	302.5	304.3	305.7	307.8	309.8	314.6	314.1	313.8	314.0
7 Real estate	1,009.9	1,059.4	1,073.8	1,088.8	1,091.5	1,092.1	1,097.0	1,106.0	1,108.6	1,109.2	1,113.6	1,113.9
8 Revolving home equity	73.9	84.8	84.9	85.6	87.2	88.7	90.7	93.3	94.3	94.5	95.1	95.3
9 Other	936.0	974.6	988.9	1,003.2	1,004.3	1,003.4	1,006.3	1,012.7	1,014.3	1,014.6	1,018.5	1,018.6
10 Consumer	270.7	277.5	280.9	283.5	288.6	287.6	299.7	311.3	316.2	312.9	312.1	314.3
10a Credit cards and related plans	121.0	122.6	124.4	124.6	127.6	126.7	137.4	146.6	150.6	146.7	145.2	146.9
10b Other	149.7	154.9	156.4	158.9	160.9	160.9	162.3	164.8	165.7	166.2	167.0	167.4
11 Security ⁴	7.3	9.0	8.8	8.8	8.3	8.3	8.2	8.0	7.5	7.9	7.8	7.7
12 Other loans and leases	101.6	105.3	105.8	106.2	105.2	104.3	102.4	102.7	102.7	101.0	100.3	99.8
13 Interbank loans	100.7	114.8	108.1	107.4	102.1	104.3	102.2	98.5	89.4	97.6	96.1	94.2
14 Cash assets ⁵	123.2	129.5	131.9	130.7	129.4	128.3	131.8	129.9	138.3	129.1	127.3	126.5
15 Other assets ⁶	138.3	150.4	151.3	158.9	161.9	159.0	161.3	167.5	170.7	169.3	162.9	178.4
16 TOTAL ASSETS ⁷	2,677.3	2,806.1	2,826.9	2,857.4	2,860.5	2,861.4	2,889.4	2,920.6	2,940.0	2,931.9	2,923.1	2,937.7
LIABILITIES												
17 Deposits	2,071.2	2,144.8	2,158.5	2,170.7	2,173.5	2,173.9	2,193.2	2,203.9	2,220.2	2,213.6	2,204.8	2,208.9
18 Transaction	319.2	322.6	331.4	333.3	330.7	333.6	334.7	347.0	372.1	323.4	326.7	326.9
19 Nontransaction	1,752.1	1,822.1	1,827.1	1,837.4	1,842.9	1,840.3	1,858.5	1,856.8	1,848.1	1,890.1	1,878.0	1,882.0
20 Large time	306.0	318.2	316.2	315.8	317.1	315.4	318.2	321.9	327.0	328.9	328.6	328.5
21 Other	1,446.0	1,504.0	1,510.9	1,521.6	1,525.8	1,524.8	1,540.3	1,535.0	1,521.1	1,561.2	1,549.5	1,553.5
22 Borrowings	372.2	410.1	420.7	436.9	438.0	436.4	439.0	445.2	451.5	446.1	447.1	461.2
23 From banks in the U.S.	131.0	155.1	158.9	169.0	163.3	158.0	162.0	165.5	165.9	164.7	168.5	175.5
24 From others	241.3	255.0	261.9	267.9	274.7	278.4	277.0	279.8	285.6	281.3	278.6	285.7
25 Net due to related foreign offices	12.4	12.0	11.8	12.0	14.1	13.5	14.6	20.6	19.9	25.9	23.7	23.7
26 Other liabilities	61.0	79.0	77.5	74.9	72.0	71.9	73.0	75.7	75.8	74.8	74.6	72.1
27 TOTAL LIABILITIES	2,516.8	2,645.8	2,668.5	2,694.5	2,697.6	2,695.6	2,719.9	2,745.4	2,767.4	2,760.3	2,750.2	2,765.9
28 Residual (assets less liabilities) ⁸	160.5	160.3	158.3	162.9	162.9	165.7	169.5	175.2	172.6	171.6	173.0	171.9

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

Seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	642.7	671.0	642.0	621.7	621.3	624.1	625.3	621.1	608.8	625.4	626.9	633.2
2 Securities in bank credit	268.8	289.4	266.3	264.6	268.9	271.3	269.8	272.8	269.5	272.4	274.8	273.2
3 Treasury and Agency securities ²	108.0	123.6	114.2	107.5	109.0	105.1	98.6	99.0	94.8	95.4	97.1	98.0
4 Other securities	160.8	165.8	152.1	157.1	159.9	166.2	171.2	173.7	174.7	177.0	177.8	175.2
5 Loans and leases in bank credit ³	373.9	381.6	375.7	357.1	352.4	352.8	355.5	348.3	339.3	353.0	352.1	360.0
6 Commercial and industrial	177.9	160.8	156.0	150.4	146.4	142.0	136.9	144.0	144.0	146.5	146.8	147.4
7 Real estate	19.5	19.5	19.1	18.1	18.2	21.8	21.3	15.5	13.0	12.7	12.6	12.6
11 Security ⁴	109.4	118.3	115.5	108.6	110.8	112.6	121.5	107.6	96.2	103.7	102.4	110.1
12 Other loans and leases	67.0	83.0	85.1	79.9	76.9	76.4	75.9	81.3	86.1	90.0	90.3	89.8
13 Interbank loans	30.1	30.7	33.2	32.5	30.8	29.4	29.7	25.1	20.8	28.6	28.6	28.3
14 Cash assets ⁵	43.8	54.3	54.5	55.7	55.4	52.5	50.5	50.1	47.1	50.7	55.0	54.9
15 Other assets ⁶	30.1	36.7	35.1	41.9	38.9	41.1	38.8	39.2	40.0	43.5	39.4	38.7
16 TOTAL ASSETS⁷	746.3	792.3	764.4	751.4	746.0	746.6	743.9	735.2	716.2	747.8	749.4	754.7
LIABILITIES												
17 Deposits	424.6	442.6	453.8	456.5	452.9	440.2	436.6	435.2	428.6	446.0	456.3	454.3
18 Transaction	9.2	11.4	12.4	14.5	15.1	14.8	15.5	15.4	15.1	15.9	16.7	17.9
19 Nontransaction	415.4	431.2	441.5	442.0	437.8	425.5	421.1	419.8	413.6	430.1	439.6	436.4
22 Borrowings	283.0	314.6	291.1	290.3	290.7	301.6	295.3	308.9	308.2	313.8	322.8	321.1
23 From banks in the U.S.	30.0	34.7	36.8	34.1	33.9	36.0	32.2	40.5	38.6	36.9	39.1	32.6
24 From others	253.0	279.9	254.3	256.2	256.9	265.6	263.2	268.4	269.6	277.0	283.6	288.5
25 Net due to related foreign offices	-59.8	-82.0	-86.2	-103.8	-99.8	-94.0	-88.8	-109.0	-118.1	-116.9	-135.4	-128.1
26 Other liabilities	97.0	113.7	109.1	116.1	110.3	110.9	107.5	99.9	92.9	97.2	100.7	99.6
27 TOTAL LIABILITIES	744.8	788.8	767.8	759.1	754.1	758.7	750.7	735.0	711.5	740.2	744.2	746.9
28 Residual (assets less liabilities) ⁸	1.5	3.5	-3.5	-7.7	-8.1	-12.0	-6.8	0.2	4.7	7.6	5.2	7.7

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

Not seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
ASSETS												
1 Bank credit	652.7	667.6	634.7	615.3	617.2	623.6	628.8	631.2	624.2	631.4	637.4	642.7
2 Securities in bank credit	268.8	289.4	266.3	264.6	268.9	271.3	269.8	272.8	269.5	272.4	274.8	273.2
3 Treasury and Agency securities ²	108.0	123.6	114.2	107.5	109.0	105.1	98.6	99.0	94.8	95.4	97.1	98.0
3a Trading account	30.6	42.5	39.9	38.8	39.8	38.6	32.8	34.9	31.8	31.3	32.3	33.6
3b Investment account	77.4	81.1	74.3	68.7	69.2	66.5	65.9	64.2	63.0	64.1	64.8	64.4
4 Other securities	160.8	165.8	152.1	157.1	159.9	166.2	171.2	173.7	174.7	177.0	177.8	175.2
4a Trading account	101.4	107.8	98.0	102.4	105.6	104.8	105.0	104.8	103.4	104.9	106.8	105.0
4b Investment account	59.4	58.0	54.1	54.7	54.3	61.4	66.2	69.0	71.3	72.2	71.0	70.2
5 Loans and leases in bank credit ³	383.9	378.2	368.4	350.7	348.3	352.3	359.1	358.4	354.6	359.0	362.5	369.5
6 Commercial and industrial	179.4	160.3	155.1	149.3	146.3	142.0	137.9	145.2	146.4	147.4	146.8	147.2
7 Real estate	19.5	19.5	19.1	18.1	18.2	21.8	21.3	15.5	13.0	12.7	12.6	12.6
11 Security ⁴	116.0	115.9	110.8	104.7	107.4	112.7	123.9	114.0	105.0	106.9	111.4	119.3
12 Other loans and leases	69.0	82.6	83.3	78.6	76.3	75.7	76.0	83.8	90.2	92.0	91.7	90.4
13 Interbank loans	30.1	30.7	33.2	32.5	30.8	29.4	29.7	25.1	20.8	28.6	28.6	28.3
14 Cash assets ⁵	47.0	51.8	51.6	53.4	55.0	53.7	53.4	53.7	51.3	54.5	59.4	59.4
15 Other assets ⁶	31.0	35.3	33.9	41.3	38.9	40.6	38.7	40.4	40.8	45.1	41.4	39.7
16 TOTAL ASSETS⁷	760.3	784.9	752.9	742.1	741.6	746.8	750.2	750.0	736.6	759.1	766.3	769.7
LIABILITIES												
17 Deposits	435.4	440.8	444.1	441.0	436.5	429.1	437.0	446.7	444.6	460.6	473.8	471.7
18 Transaction	10.0	11.0	12.3	14.1	15.4	15.1	16.0	16.7	16.9	16.6	17.4	18.4
19 Nontransaction	425.4	429.7	431.8	426.9	421.1	413.9	420.9	430.0	427.7	444.0	456.4	453.3
22 Borrowings	283.0	314.6	291.1	290.3	290.7	301.6	295.3	308.9	308.2	313.8	322.8	321.1
23 From banks in the U.S.	30.0	34.7	36.8	34.1	33.9	36.0	32.2	40.5	38.6	36.9	39.1	32.6
24 From others	253.0	279.9	254.3	256.2	256.9	265.6	263.2	268.4	269.6	277.0	283.6	288.5
25 Net due to related foreign offices	-58.1	-83.9	-89.5	-105.1	-98.5	-95.2	-89.9	-107.9	-114.0	-115.3	-133.7	-126.0
26 Other liabilities	98.1	112.1	106.4	114.9	111.4	109.9	106.5	101.0	96.6	98.6	102.2	101.5
27 TOTAL LIABILITIES	758.4	783.6	752.2	741.0	740.1	745.4	749.0	748.7	735.3	757.8	765.0	768.4
28 Residual (assets less liabilities) ⁸	1.9	1.3	0.7	1.1	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 30, 2004

Account	2002 Dec	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	Week ending			
									Dec 31	Jan 7	Jan 14	Jan 21
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	112.5	129.8	107.9	93.1	112.4	114.0	112.3	120.1	122.9	121.2	132.6	129.5
30 Reval. losses on off-bal. sheet items ⁹	93.8	110.1	85.4	79.4	96.0	97.2	94.4	103.8	106.9	106.6	117.6	113.7
31 Mortgage-backed securities ¹⁰	369.0	441.1	416.9	391.6	377.2	392.0	409.3	407.2	405.1	401.2	400.3	409.7
31a Pass-through	268.3	327.5	304.1	276.4	264.8	280.9	294.2	290.0	285.6	282.5	281.3	291.0
31b CMO, REMIC, and other	100.6	113.6	112.8	115.2	112.3	111.1	115.2	117.2	119.5	118.6	118.9	118.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	10.3	12.7	6.5	1.1	4.8	2.2	1.9	3.2	5.1	4.6	5.6	5.6
33 Offshore credit to U.S. residents ¹²	18.7	16.6	15.5	14.7	14.3	13.8	13.5	13.3	13.1	12.9	13.7	13.7
34 Securitized consumer loans ¹³	150.5	158.3	162.3	163.2	162.5	164.7	166.0	167.0	169.4	168.6	168.5	168.4
34a Credit cards and related plans	133.2	140.6	144.0	144.5	144.3	146.8	147.5	148.0	150.3	149.6	149.6	149.6
34b Other	17.3	17.7	18.3	18.7	18.2	18.0	18.6	18.9	19.1	19.0	18.9	18.8
35 Securitized business loans ¹³	11.1	9.9	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.2	7.2	7.2
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	305.3	332.0	327.8	326.7	325.1	323.9	329.9	337.4	340.2	338.6	335.9	336.3
34 Securitized consumer loans ¹³	200.9	204.0	200.6	201.9	203.0	204.7	203.1	203.7	204.3	206.6	206.1	204.8
34a Credit cards and related plans	192.5	196.3	193.0	194.3	195.5	197.2	195.3	195.8	196.4	198.5	197.9	196.7
34b Other	8.3	7.7	7.6	7.6	7.6	7.5	7.8	7.8	7.8	8.1	8.1	8.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	64.0	72.6	65.5	66.2	68.2	69.1	65.4	65.5	64.5	66.0	68.6	67.2
30 Reval. losses on off-bal. sheet items ⁹	60.1	72.6	64.9	64.7	66.6	67.7	66.2	66.7	66.1	67.8	70.0	68.8
35 Securitized business loans ¹³	6.8	2.5	1.5	1.4	1.2	1.3	1.3	1.2	1.1	1.1	1.1	1.1

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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