

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

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	5,887.2	6,207.5	6,196.0	6,203.9	6,183.2	6,223.1	6,253.1	6,311.5	6,325.8	6,339.3	6,353.3	6,399.3
2 Securities in bank credit	1,719.6	1,835.4	1,792.2	1,796.9	1,816.9	1,846.6	1,857.0	1,857.8	1,869.3	1,863.8	1,879.3	1,890.8
3 Treasury and Agency securities ²	1,031.1	1,118.2	1,081.2	1,066.0	1,082.4	1,102.8	1,101.9	1,100.4	1,108.3	1,107.4	1,119.1	1,126.5
4 Other securities	688.5	717.2	711.0	730.8	734.5	743.8	755.1	757.4	761.0	756.4	760.2	764.3
5 Loans and leases in bank credit ³	4,167.6	4,372.1	4,403.9	4,407.1	4,366.3	4,376.6	4,396.1	4,453.7	4,456.5	4,475.5	4,474.0	4,508.5
6 Commercial and industrial	956.9	923.1	916.6	906.7	896.3	892.5	897.0	896.9	899.2	899.3	898.7	897.6
7 Real estate	2,047.4	2,196.1	2,242.8	2,260.0	2,238.7	2,223.2	2,218.5	2,236.4	2,238.1	2,238.8	2,245.7	2,254.6
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	280.9	290.7	290.9	292.3	294.3	295.3
9 Other	1,829.8	1,947.1	1,989.4	2,001.3	1,973.1	1,949.8	1,937.6	1,945.7	1,947.2	1,946.5	1,951.5	1,959.3
10 Consumer	591.9	602.2	603.4	607.9	602.9	631.7	635.1	639.3	641.3	641.6	638.2	635.9
11 Security ⁴	171.5	211.3	203.7	199.1	206.6	212.3	196.5	213.2	211.2	223.7	219.5	237.1
12 Other loans and leases	399.9	439.3	437.3	433.4	421.7	416.8	449.0	467.9	466.7	472.1	471.9	483.3
13 Interbank loans	307.2	321.5	325.4	304.4	321.1	297.5	288.9	306.6	284.2	350.8	347.6	357.7
14 Cash assets ⁵	307.2	336.2	343.2	330.0	313.6	322.9	305.9	316.1	337.1	321.1	319.0	324.7
15 Other assets ⁶	507.2	548.9	568.3	558.8	555.9	550.1	553.3	555.1	553.7	551.2	556.2	580.3
16 TOTAL ASSETS ⁷	6,932.0	7,339.0	7,357.0	7,321.2	7,298.8	7,318.5	7,324.7	7,414.9	7,426.6	7,488.5	7,502.7	7,588.8
LIABILITIES												
17 Deposits	4,506.8	4,749.5	4,803.5	4,781.3	4,722.5	4,744.3	4,742.9	4,780.0	4,783.8	4,771.6	4,798.6	4,793.0
18 Transaction	608.0	656.5	658.5	640.1	639.2	636.7	644.4	631.4	651.0	677.5	622.2	631.1
19 Nontransaction	3,898.8	4,093.0	4,145.0	4,141.2	4,083.3	4,107.6	4,098.5	4,148.6	4,132.8	4,094.1	4,176.4	4,161.8
20 Large time	979.4	1,019.0	1,023.4	1,029.4	996.3	988.4	992.2	1,021.8	1,023.3	1,010.4	1,022.5	1,014.8
21 Other	2,919.4	3,074.0	3,121.6	3,111.8	3,087.0	3,119.2	3,106.4	3,126.9	3,109.6	3,083.7	3,153.9	3,147.1
22 Borrowings	1,338.7	1,514.1	1,520.9	1,486.2	1,440.2	1,434.9	1,458.6	1,495.2	1,497.0	1,570.2	1,550.8	1,597.9
23 From banks in the U.S.	380.3	411.2	418.2	403.5	385.4	382.5	380.6	391.2	385.6	426.3	427.0	433.7
24 From others	958.3	1,102.8	1,102.7	1,082.7	1,054.8	1,052.5	1,078.0	1,104.1	1,111.4	1,143.9	1,123.8	1,164.2
25 Net due to related foreign offices	154.8	142.8	126.6	130.4	164.5	175.0	144.5	132.3	138.4	122.8	112.8	109.4
26 Other liabilities	431.9	418.4	402.9	417.2	427.8	410.3	416.6	432.6	439.0	436.2	442.3	465.6
27 TOTAL LIABILITIES	6,432.2	6,824.7	6,853.8	6,815.1	6,755.0	6,764.5	6,762.5	6,840.1	6,858.3	6,900.8	6,904.6	6,965.9
28 Residual (assets less liabilities) ⁸	499.8	514.3	503.2	506.1	543.8	554.0	562.1	574.7	568.3	587.7	598.1	623.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	5,904.1	6,181.2	6,175.8	6,199.9	6,184.3	6,238.8	6,290.0	6,330.2	6,340.6	6,345.5	6,367.4	6,403.0
2 Securities in bank credit	1,730.0	1,819.8	1,784.7	1,795.5	1,814.7	1,850.3	1,864.4	1,869.8	1,879.8	1,872.0	1,892.4	1,901.0
3 Treasury and Agency securities ²	1,035.9	1,110.0	1,077.2	1,065.9	1,078.0	1,104.7	1,106.5	1,105.7	1,112.9	1,111.6	1,127.2	1,133.2
4 Other securities	694.1	709.8	707.5	729.6	736.6	745.6	757.8	764.2	766.9	760.5	765.2	767.8
5 Loans and leases in bank credit ³	4,174.0	4,361.4	4,391.1	4,404.3	4,369.7	4,388.6	4,425.7	4,460.4	4,460.8	4,473.5	4,475.0	4,502.1
6 Commercial and industrial	951.0	924.3	912.8	905.0	896.6	892.2	895.7	891.3	892.7	892.4	894.8	894.2
7 Real estate	2,047.8	2,194.5	2,242.9	2,262.0	2,240.6	2,228.1	2,223.2	2,236.6	2,238.2	2,237.8	2,244.5	2,254.6
8 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.2	289.8	289.8	291.9	294.4	296.3
9 Other	1,830.8	1,945.5	1,989.4	2,002.4	1,974.4	1,954.9	1,943.0	1,946.8	1,948.3	1,945.9	1,950.1	1,958.3
10 Consumer	599.6	596.6	599.7	606.0	602.1	633.4	644.2	647.6	649.6	649.9	644.2	640.2
10a Credit cards and related plans	234.0	224.5	224.4	227.0	221.9	253.7	265.4	262.3	263.8	261.5	254.5	251.2
10b Other	365.6	372.1	375.3	379.0	380.2	379.6	378.8	385.4	385.8	388.3	389.7	389.1
11 Security ⁴	177.5	205.4	198.6	197.0	209.1	217.2	207.2	219.7	218.2	229.8	225.4	238.7
12 Other loans and leases	398.1	440.7	437.2	434.3	421.2	417.8	455.4	465.1	462.2	463.5	466.1	474.3
13 Interbank loans	304.0	317.0	319.6	297.6	314.0	302.0	295.2	304.6	278.8	339.2	346.3	353.2
14 Cash assets ⁵	322.7	325.5	326.6	326.2	317.0	333.0	327.1	332.7	367.6	323.2	319.1	313.5
15 Other assets ⁶	510.9	547.1	564.8	562.7	555.7	553.8	558.5	559.2	555.1	550.9	559.1	579.2
16 TOTAL ASSETS ⁷	6,965.1	7,295.8	7,310.6	7,310.5	7,296.6	7,352.7	7,394.4	7,452.4	7,468.2	7,485.0	7,518.1	7,575.2
LIABILITIES												
17 Deposits	4,530.1	4,720.1	4,753.5	4,745.1	4,707.1	4,760.0	4,795.1	4,803.6	4,797.4	4,755.5	4,824.6	4,814.3
18 Transaction	622.0	647.8	642.1	634.8	636.4	644.6	678.6	645.8	667.4	672.3	619.7	612.6
19 Nontransaction	3,908.1	4,072.2	4,111.4	4,110.3	4,070.7	4,115.4	4,116.5	4,157.8	4,129.9	4,083.2	4,204.9	4,201.8
20 Large time	995.9	1,007.9	1,007.3	1,010.4	986.3	992.1	1,005.0	1,039.4	1,041.0	1,029.0	1,038.5	1,030.0
21 Other	2,912.1	3,064.3	3,104.1	3,099.9	3,084.4	3,123.4	3,111.4	3,118.4	3,089.0	3,054.3	3,166.4	3,171.7
22 Borrowings	1,351.8	1,507.0	1,500.9	1,484.4	1,443.3	1,437.1	1,457.5	1,509.5	1,521.7	1,585.9	1,562.4	1,597.7
23 From banks in the U.S.	384.9	407.9	413.6	396.7	384.0	379.6	382.2	395.4	391.2	429.6	431.2	436.8
24 From others	966.9	1,099.2	1,087.3	1,087.7	1,059.3	1,057.4	1,075.3	1,114.2	1,130.5	1,156.3	1,131.3	1,160.9
25 Net due to related foreign offices	158.9	133.4	124.9	132.8	168.1	180.9	150.9	136.0	142.9	130.2	116.3	114.6
26 Other liabilities	435.5	409.5	401.2	419.5	431.3	415.8	422.9	436.3	443.3	443.7	446.1	471.7
27 TOTAL LIABILITIES	6,476.3	6,770.0	6,780.5	6,781.8	6,749.7	6,793.7	6,826.4	6,885.4	6,905.3	6,915.4	6,949.4	6,998.3
28 Residual (assets less liabilities) ⁸	488.8	525.8	530.2	528.7	546.9	559.0	568.0	567.0	562.9	569.6	568.7	576.9

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

Seasonally adjusted, billions of dollars

February 20, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	5,253.1	5,565.4	5,574.3	5,582.6	5,559.1	5,597.9	5,632.9	5,682.3	5,696.3	5,699.4	5,717.6	5,759.8
2 Securities in bank credit	1,449.4	1,569.1	1,527.5	1,527.9	1,545.6	1,576.8	1,586.2	1,592.6	1,604.9	1,598.2	1,610.5	1,617.8
3 Treasury and Agency securities ²	921.2	1,003.9	973.6	957.0	977.3	1,004.1	1,002.9	1,002.8	1,010.4	1,008.3	1,018.8	1,025.3
4 Other securities	528.2	565.1	553.9	570.9	568.3	572.6	583.4	589.8	594.5	589.9	591.7	592.5
5 Loans and leases in bank credit ³	3,803.7	3,996.4	4,046.8	4,054.7	4,013.5	4,021.1	4,046.6	4,089.7	4,091.4	4,101.3	4,107.1	4,142.0
6 Commercial and industrial	781.3	767.1	766.2	760.2	754.4	755.6	753.1	750.1	752.0	751.8	751.7	751.7
7 Real estate	2,027.7	2,177.0	2,224.7	2,241.8	2,216.9	2,201.9	2,202.0	2,219.3	2,220.9	2,221.6	2,228.8	2,237.4
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	280.9	290.7	290.9	292.3	294.3	295.3
9 Other	1,810.1	1,928.0	1,971.3	1,983.0	1,951.3	1,928.5	1,921.1	1,928.6	1,930.0	1,929.3	1,934.6	1,942.1
10 Consumer	591.9	602.2	603.4	607.9	602.9	631.7	635.1	639.3	641.3	641.6	638.2	635.9
11 Security ⁴	71.4	95.8	95.1	88.3	94.0	90.8	88.8	103.5	100.5	105.0	104.5	122.6
12 Other loans and leases	331.4	354.2	357.4	356.4	345.3	341.0	367.6	377.6	376.6	381.1	383.8	394.4
13 Interbank loans	279.1	288.3	292.9	273.5	291.7	267.7	263.7	278.8	256.0	324.2	321.7	333.0
14 Cash assets ⁵	267.0	281.7	287.5	274.6	261.1	272.4	255.8	262.3	282.2	266.5	264.8	267.6
15 Other assets ⁶	473.2	513.8	526.5	519.8	514.8	511.3	514.0	513.9	516.3	507.7	516.3	540.8
16 TOTAL ASSETS ⁷	6,196.1	6,574.6	6,605.6	6,575.2	6,552.2	6,574.6	6,590.4	6,663.3	6,677.2	6,724.4	6,747.4	6,828.4
LIABILITIES												
17 Deposits	4,080.4	4,295.6	4,347.0	4,328.4	4,282.3	4,307.7	4,307.4	4,325.5	4,328.4	4,317.5	4,334.7	4,325.3
18 Transaction	598.2	644.1	644.0	625.0	624.4	621.2	628.7	613.4	632.0	659.8	603.5	613.7
19 Nontransaction	3,482.2	3,651.5	3,703.0	3,703.4	3,657.8	3,686.5	3,678.7	3,712.1	3,696.4	3,657.8	3,731.1	3,711.6
20 Large time	577.6	584.0	591.1	595.4	573.6	570.2	574.6	591.6	591.8	585.1	585.2	576.0
21 Other	2,904.6	3,067.6	3,111.9	3,108.0	3,084.2	3,116.3	3,104.1	3,120.5	3,104.5	3,072.7	3,145.9	3,135.6
22 Borrowings	1,064.3	1,222.9	1,230.6	1,195.5	1,138.6	1,139.6	1,150.2	1,173.8	1,178.4	1,238.5	1,220.5	1,270.2
23 From banks in the U.S.	349.3	374.4	384.1	369.6	349.4	350.3	340.2	353.4	353.0	385.3	385.3	394.8
24 From others	715.0	848.5	846.5	825.9	789.3	789.3	810.0	820.5	825.4	853.2	835.3	875.4
25 Net due to related foreign offices	225.2	229.0	230.3	230.2	258.5	263.7	254.1	264.1	271.4	256.0	257.1	256.0
26 Other liabilities	336.9	309.3	286.8	306.8	316.9	302.8	316.6	333.3	338.4	337.8	342.5	360.7
27 TOTAL LIABILITIES	5,706.8	6,056.8	6,094.8	6,061.0	5,996.3	6,013.8	6,028.4	6,096.8	6,116.6	6,149.9	6,154.8	6,212.3
28 Residual (assets less liabilities) ⁸	489.3	517.8	510.9	514.2	555.9	560.8	562.0	566.6	560.6	574.5	592.6	616.1

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

Not seasonally adjusted, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	5,262.4	5,546.5	5,560.5	5,582.7	5,560.8	5,610.0	5,659.7	5,692.4	5,701.6	5,697.4	5,723.4	5,756.4
2 Securities in bank credit	1,459.8	1,553.4	1,520.1	1,526.6	1,543.4	1,580.5	1,593.6	1,604.6	1,615.4	1,606.4	1,623.6	1,628.0
3 Treasury and Agency securities ²	926.0	995.8	969.7	956.9	973.0	1,006.0	1,007.5	1,008.0	1,015.0	1,012.5	1,026.9	1,032.0
4 Other securities	533.8	557.7	550.4	569.7	570.4	574.4	586.1	596.5	600.4	593.9	596.7	596.0
5 Loans and leases in bank credit ³	3,802.6	3,993.0	4,040.4	4,056.1	4,017.4	4,029.5	4,066.1	4,087.8	4,086.2	4,090.9	4,099.8	4,128.4
6 Commercial and industrial	775.4	769.1	763.6	758.7	754.6	754.3	750.6	744.5	745.7	745.4	747.8	747.3
7 Real estate	2,028.1	2,175.4	2,224.7	2,243.8	2,218.8	2,206.8	2,206.7	2,219.5	2,221.1	2,220.7	2,227.5	2,237.4
8 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.2	289.8	289.8	291.9	294.4	296.3
9 Other	1,811.1	1,926.4	1,971.2	1,984.2	1,952.6	1,933.6	1,926.5	1,929.7	1,931.2	1,928.8	1,933.1	1,941.1
10 Consumer	599.6	596.6	599.7	606.0	602.1	633.4	644.2	647.6	649.6	649.9	644.2	640.2
10a Credit cards and related plans	234.0	224.5	224.4	227.0	221.9	253.7	265.4	262.3	263.8	261.5	254.5	251.2
10b Other	365.6	372.1	375.3	379.0	380.2	379.6	378.8	385.4	385.8	388.3	389.7	389.1
11 Security ⁴	70.6	94.5	93.9	89.6	96.5	93.3	93.1	102.5	98.3	102.6	102.8	118.4
12 Other loans and leases	328.9	357.4	358.5	358.1	345.4	341.8	371.5	373.8	371.6	372.4	377.5	385.2
13 Interbank loans	275.9	283.8	287.0	266.7	284.6	272.2	270.1	276.8	250.5	312.5	320.4	328.5
14 Cash assets ⁵	279.6	274.0	273.1	271.2	263.3	279.6	273.4	274.9	308.3	265.0	262.2	254.1
15 Other assets ⁶	475.7	513.2	523.5	523.8	515.1	515.1	518.1	516.6	516.8	506.2	517.9	538.6
16 TOTAL ASSETS ⁷	6,217.5	6,542.9	6,568.5	6,569.0	6,549.8	6,602.5	6,645.2	6,687.0	6,703.7	6,707.8	6,750.7	6,804.4
LIABILITIES												
17 Deposits	4,087.5	4,276.0	4,312.5	4,308.6	4,278.1	4,323.0	4,348.1	4,332.0	4,324.5	4,282.1	4,344.9	4,332.7
18 Transaction	612.0	635.5	628.0	619.4	621.3	628.5	661.6	627.3	647.9	654.4	600.8	595.2
19 Nontransaction	3,475.6	3,640.4	3,684.6	3,689.2	3,656.8	3,694.5	3,686.5	3,704.7	3,676.6	3,627.7	3,744.1	3,737.5
20 Large time	578.8	582.4	589.7	592.9	575.0	574.0	577.4	592.9	592.8	585.0	586.1	577.6
21 Other	2,896.7	3,058.1	3,094.8	3,096.3	3,081.8	3,120.5	3,109.1	3,111.8	3,083.8	3,042.7	3,158.1	3,159.9
22 Borrowings	1,077.4	1,215.9	1,210.6	1,193.7	1,141.7	1,141.7	1,149.2	1,188.1	1,203.1	1,254.2	1,232.2	1,270.0
23 From banks in the U.S.	353.9	371.1	379.6	362.9	348.0	347.5	341.8	357.6	358.6	388.6	389.4	398.0
24 From others	723.5	844.8	831.0	830.8	793.7	794.3	807.3	830.5	844.5	865.6	842.8	872.1
25 Net due to related foreign offices	226.7	222.9	230.0	231.3	263.2	270.8	259.4	265.8	273.7	260.4	260.2	260.2
26 Other liabilities	338.8	303.0	286.3	308.1	321.4	309.2	321.9	335.3	340.8	342.7	346.0	365.8
27 TOTAL LIABILITIES	5,730.5	6,017.8	6,039.5	6,041.7	6,004.4	6,044.8	6,078.6	6,121.2	6,142.1	6,139.5	6,183.3	6,228.7
28 Residual (assets less liabilities) ⁸	487.0	525.1	529.0	527.3	545.5	557.7	566.7	565.7	561.6	568.3	567.4	575.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	2,912.9	3,093.4	3,079.0	3,085.9	3,059.6	3,074.9	3,087.0	3,112.9	3,126.3	3,126.1	3,140.0	3,180.9
2 Securities in bank credit	784.4	869.7	823.4	826.9	839.7	864.4	868.4	873.5	885.0	882.9	892.5	900.2
3 Treasury and Agency securities ²	465.3	508.6	473.3	460.6	477.5	499.1	493.5	492.6	499.7	501.7	510.4	515.6
3a Trading account	41.2	38.5	34.7	38.1	33.8	40.4	39.4	40.6	44.8	40.6	47.2	51.9
3b Investment account	424.1	470.1	438.5	422.5	443.7	458.7	454.1	452.0	454.8	461.1	463.2	463.6
4 Other securities	319.0	361.1	350.1	366.3	362.1	365.3	374.8	381.0	385.3	381.2	382.1	384.6
4a Trading account	165.7	178.7	168.0	184.6	187.3	189.2	195.2	197.9	201.3	197.2	200.2	201.6
4b Investment account	153.3	182.4	182.1	181.7	174.9	176.1	179.6	183.1	184.0	184.1	181.9	183.0
4c State and local government	29.4	32.3	31.4	31.5	31.5	31.7	31.7	31.8	31.9	32.1	32.0	32.2
4d Other	123.9	150.1	150.7	150.3	143.4	144.4	147.9	151.3	152.1	152.0	149.9	150.8
5 Loans and leases in bank credit ³	2,128.6	2,223.7	2,255.6	2,258.9	2,220.0	2,210.4	2,218.6	2,239.3	2,241.3	2,243.2	2,247.5	2,280.7
6 Commercial and industrial	490.9	468.3	463.0	454.7	448.9	446.8	443.6	434.7	436.7	435.5	435.2	435.2
7 Real estate	1,019.5	1,101.0	1,134.5	1,150.4	1,125.4	1,106.4	1,099.0	1,106.3	1,108.6	1,106.4	1,111.4	1,115.8
8 Revolving home equity	143.0	163.6	167.4	171.9	177.2	183.0	188.1	195.6	195.9	196.7	198.1	198.5
9 Other	876.5	937.3	967.1	978.5	948.2	923.5	911.0	910.7	912.7	909.7	913.4	917.3
10 Consumer Security ⁴	324.5	317.7	318.7	321.1	318.5	335.4	329.7	328.6	329.7	329.6	326.2	325.7
11 Fed funds and RPs with broker/dealer	63.8	86.9	86.3	79.9	85.7	82.9	81.0	95.1	92.3	95.8	95.7	113.8
11a Other	53.1	69.0	67.1	62.3	67.6	65.2	62.7	76.0	72.2	76.8	76.9	94.1
11b State and local government	10.7	17.9	19.2	17.6	18.2	17.7	18.3	19.1	20.1	19.0	18.7	19.7
12a Agricultural	12.1	13.1	13.4	13.6	13.8	14.0	14.0	14.0	14.0	14.2	14.0	14.1
12b Fed funds and RPs with others	8.7	7.7	7.9	7.9	7.9	7.8	7.8	7.6	7.6	7.6	7.6	7.6
12c All other loans	23.7	26.0	24.8	27.2	25.3	25.3	28.6	26.2	26.5	26.7	28.3	38.0
12d Lease financing receivables	76.4	93.8	98.9	96.6	89.1	87.5	112.3	127.9	126.9	128.3	130.3	131.8
12e Interbank loans	109.1	109.2	108.0	107.6	105.4	104.3	102.6	98.9	99.1	99.2	98.9	98.7
13 Fed funds and RPs with banks	172.9	175.6	184.8	170.3	187.6	169.8	168.1	174.4	153.8	203.8	209.3	223.1
13a Other	102.7	103.6	104.8	101.1	108.3	93.0	89.8	86.1	76.8	94.5	94.8	103.9
13b Cash assets ⁵	70.2	72.0	80.0	69.2	79.3	76.8	78.2	88.3	76.9	109.3	114.5	119.1
14 Other assets ⁶	149.0	147.5	152.1	144.7	133.4	145.0	133.0	136.9	156.3	136.4	135.5	134.2
15 TOTAL ASSETS ⁷	333.7	362.5	367.5	358.1	357.6	352.3	349.0	353.3	358.5	353.2	353.6	359.6
16	3,523.5	3,735.0	3,738.9	3,714.8	3,694.8	3,698.5	3,693.1	3,735.7	3,753.3	3,778.3	3,797.7	3,857.0

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

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

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
LIABILITIES												
17 Deposits	2,024.1	2,123.4	2,158.2	2,143.5	2,106.4	2,122.8	2,127.9	2,129.8	2,128.5	2,120.8	2,134.5	2,117.2
18 Transaction	291.6	310.0	306.8	293.5	290.6	290.1	294.0	286.1	298.3	310.9	279.2	282.4
19 Nontransaction	1,732.4	1,813.4	1,851.3	1,850.0	1,815.8	1,832.7	1,833.9	1,843.7	1,830.2	1,809.8	1,855.4	1,834.8
20 Large time	272.3	267.8	275.4	278.4	258.3	252.2	253.0	264.0	262.1	260.4	259.0	250.1
21 Other	1,460.2	1,545.6	1,575.9	1,571.6	1,557.5	1,580.5	1,580.9	1,579.7	1,568.1	1,549.4	1,596.3	1,584.8
22 Borrowings	671.5	802.2	793.7	757.5	702.3	700.6	705.0	715.3	716.1	763.0	754.6	805.7
23 From banks in the U.S.	198.5	215.5	215.1	206.3	191.4	188.3	174.7	179.9	179.3	199.3	205.9	212.2
24 From others	473.0	586.7	578.6	551.2	510.9	512.3	530.2	535.4	536.9	563.8	548.7	593.5
25 Net due to related foreign offices	210.1	217.2	218.3	216.2	245.0	249.1	233.6	240.8	249.4	234.4	233.1	232.0
26 Other liabilities	268.0	231.8	211.9	235.0	245.9	230.7	241.8	259.2	265.2	262.7	267.7	284.7
27 TOTAL LIABILITIES	3,173.7	3,374.6	3,382.1	3,352.1	3,299.6	3,303.1	3,308.2	3,345.0	3,359.3	3,380.9	3,390.0	3,439.6
28 Residual (assets less liabilities) ⁸	349.8	360.4	356.8	362.7	395.2	395.3	384.9	390.7	394.1	397.4	407.7	417.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	2,920.3	3,079.6	3,068.4	3,083.7	3,059.5	3,083.9	3,102.4	3,120.5	3,129.3	3,122.4	3,145.9	3,178.3
2 Securities in bank credit	793.1	856.0	817.7	825.5	839.8	869.3	874.1	883.6	893.5	889.4	904.3	908.3
3 Treasury and Agency securities ²	468.4	502.3	471.1	460.4	475.6	502.3	496.5	495.8	502.2	504.1	517.2	520.2
3a Trading account	41.5	38.0	34.6	38.1	33.7	40.7	39.6	40.9	45.1	40.8	47.8	52.4
3b Investment account	426.9	464.3	436.5	422.3	441.9	461.6	456.8	454.9	457.2	463.4	469.4	467.8
3c Mortgage-backed	329.0	368.5	339.6	324.7	339.6	355.3	350.7	348.6	350.1	354.7	359.2	355.8
3d Other	97.8	95.8	96.9	97.6	102.3	106.4	106.1	106.4	107.1	108.7	110.2	112.1
3e 1 year or less	21.4	24.2	24.5	24.0	24.8	25.3	25.9	24.7	24.6	23.6	23.7	24.0
3f Between 1 and 5 years	58.8	51.4	52.7	53.1	56.8	58.1	57.7	58.4	59.1	59.3	60.6	61.2
3g More than 5 years	17.6	20.2	19.8	20.5	20.7	23.0	22.6	23.3	23.4	25.8	25.9	26.8
4 Other securities	324.7	353.7	346.6	365.2	364.3	367.1	377.6	387.7	391.2	385.3	387.1	388.1
4a Trading account	168.7	175.0	166.4	184.0	188.4	190.1	196.7	201.4	204.4	199.3	202.8	203.4
4b Investment account	156.0	178.6	180.3	181.1	175.9	177.0	181.0	186.3	186.8	186.0	184.3	184.6
4c State and local government	30.0	31.6	31.1	31.4	31.7	31.8	31.9	32.4	32.4	32.4	32.4	32.5
4d Other	126.1	147.0	149.2	149.8	144.2	145.1	149.0	154.0	154.4	153.6	151.9	152.2
5 Loans and leases in bank credit ³	2,127.2	2,223.6	2,250.7	2,258.2	2,219.7	2,214.6	2,228.3	2,236.9	2,235.8	2,233.0	2,241.6	2,270.0
6 Commercial and industrial	486.4	469.5	461.7	454.9	449.4	446.9	441.3	430.5	432.0	430.8	432.9	432.5
7 Real estate	1,018.4	1,101.1	1,135.4	1,151.8	1,126.2	1,109.3	1,100.2	1,104.8	1,106.4	1,102.4	1,108.9	1,114.6
8 Revolving home equity	142.1	164.1	167.9	172.4	177.5	182.5	186.9	194.4	194.5	195.8	197.9	199.2
9a Other residential	548.9	616.8	647.4	658.6	627.6	604.7	593.0	591.3	592.4	586.8	590.7	594.9
9b Commercial	327.4	320.1	320.1	320.7	321.1	322.1	320.3	319.2	319.5	319.8	320.2	320.5
10 Consumer	329.3	315.7	316.1	317.4	314.5	333.7	332.9	333.9	334.9	334.6	330.8	329.6
10a Credit cards and related plans	115.5	100.1	99.8	99.3	95.2	116.3	118.8	116.2	116.9	115.2	111.0	109.8
10b Other	213.9	215.6	216.3	218.1	219.3	217.4	214.1	217.7	218.0	219.5	219.7	219.8
11 Security ⁴	63.3	85.7	85.1	81.3	88.3	85.2	85.1	94.5	90.6	94.1	94.1	109.8
11a Fed funds and RPs with broker/dealer	52.7	68.1	66.2	63.4	69.6	67.0	65.9	75.5	70.8	75.5	75.7	90.8
11b Other	10.6	17.7	18.9	17.9	18.7	18.2	19.2	18.9	19.8	18.7	18.4	19.0
12a State and local government	12.1	13.1	13.4	13.6	13.8	14.0	14.0	14.0	14.0	14.2	14.0	14.1
12b Agricultural	8.7	7.8	7.9	7.9	7.8	7.8	7.8	7.6	7.6	7.5	7.5	7.5
12c Fed funds and RPs with others	23.7	26.0	24.8	27.2	25.3	25.3	28.6	26.2	26.5	26.7	28.3	38.0
12d All other loans	74.5	96.0	99.2	98.1	89.4	88.5	115.7	124.8	123.3	122.2	124.9	124.0
12e Lease financing receivables	110.7	108.7	107.0	106.2	104.9	103.9	102.8	100.5	100.6	100.5	100.2	99.9
13 Interbank loans	176.0	175.7	179.6	164.9	181.7	171.1	172.2	177.9	157.1	206.6	210.5	219.5
13a Fed funds and RPs with banks	104.5	103.7	102.0	97.9	105.0	93.7	92.0	87.9	78.5	95.8	95.3	102.3
13b Other	71.6	72.0	77.6	66.9	76.7	77.4	80.2	90.0	78.6	110.8	115.1	117.2
14 Cash assets ⁵	157.4	142.0	142.5	141.8	135.0	147.9	143.5	145.5	174.5	136.9	133.8	126.8
15 Other assets ⁶	336.2	361.9	364.6	362.1	358.0	356.1	353.1	355.9	359.0	351.7	355.3	357.4
16 TOTAL ASSETS ⁷	3,545.1	3,715.4	3,710.4	3,708.3	3,691.3	3,715.9	3,727.2	3,758.2	3,778.5	3,776.5	3,804.4	3,840.9

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

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

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
LIABILITIES												
17 Deposits	2,025.0	2,117.4	2,141.8	2,135.0	2,104.1	2,129.8	2,144.2	2,129.9	2,123.3	2,096.1	2,136.2	2,118.4
18 Transaction	300.4	304.1	294.7	288.8	287.7	293.8	314.5	294.9	309.9	309.5	276.4	270.9
19 Nontransaction	1,724.6	1,813.3	1,847.1	1,846.3	1,816.4	1,836.0	1,829.6	1,835.0	1,813.4	1,786.6	1,859.8	1,847.5
20 Large time	273.6	266.2	274.0	275.9	259.7	256.0	255.8	265.2	263.0	260.3	259.9	251.7
21 Other	1,451.0	1,547.1	1,573.1	1,570.3	1,556.7	1,580.0	1,573.9	1,569.7	1,550.4	1,526.3	1,599.9	1,595.8
22 Borrowings	684.6	795.2	773.7	755.7	705.3	702.7	703.9	729.6	740.8	778.8	766.3	805.5
23 From banks in the U.S.	203.1	212.2	210.6	199.6	190.0	185.4	176.4	184.1	184.9	202.6	210.1	215.3
24 From others	481.5	583.0	563.1	556.1	515.4	517.3	527.5	545.4	555.9	576.2	556.2	590.2
25 Net due to related foreign offices	211.6	211.1	218.0	217.3	249.7	256.1	238.8	242.5	251.7	238.9	236.2	236.2
26 Other liabilities	269.9	225.5	211.4	236.2	250.4	237.1	247.1	261.1	267.6	267.5	271.2	289.7
27 TOTAL LIABILITIES	3,191.1	3,349.2	3,344.9	3,344.2	3,309.6	3,325.7	3,333.9	3,363.1	3,383.5	3,381.3	3,409.9	3,449.8
28 Residual (assets less liabilities) ⁸	353.9	366.2	365.5	364.1	381.7	390.2	393.3	395.1	395.0	395.3	394.4	391.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	2,340.1	2,472.1	2,495.3	2,496.8	2,499.5	2,523.0	2,545.9	2,569.4	2,570.0	2,573.3	2,577.6	2,578.9
2 Securities in bank credit	665.0	699.4	704.1	701.0	705.9	712.4	717.9	719.1	719.9	715.3	718.0	717.6
3 Treasury and Agency securities ²	455.9	495.3	500.3	496.4	499.8	505.0	509.3	510.2	510.7	506.6	508.5	509.7
4 Other securities	209.1	204.0	203.8	204.6	206.2	207.4	208.5	208.8	209.2	208.7	209.6	207.9
5 Loans and leases in bank credit ³	1,675.2	1,772.7	1,791.2	1,795.8	1,793.5	1,810.6	1,828.0	1,850.3	1,850.1	1,858.1	1,859.6	1,861.3
6 Commercial and industrial	290.4	298.7	303.2	305.5	305.5	308.9	309.5	315.4	315.3	316.4	316.6	316.5
7 Real estate	1,008.2	1,076.0	1,090.1	1,091.4	1,091.5	1,095.5	1,103.0	1,113.0	1,112.4	1,115.2	1,117.4	1,121.6
8 Revolving home equity	74.6	85.4	86.0	86.9	88.5	90.4	92.8	95.1	95.0	95.6	96.2	96.8
9 Other	933.6	990.6	1,004.2	1,004.5	1,003.0	1,005.0	1,010.1	1,017.9	1,017.4	1,019.7	1,021.2	1,024.8
10 Consumer	267.4	284.6	284.7	286.8	284.4	296.3	305.4	310.7	311.6	312.0	312.0	310.2
11 Security ⁴	7.7	8.9	8.8	8.4	8.3	7.9	7.8	8.3	8.2	9.3	8.8	8.7
12 Other loans and leases	101.5	104.5	104.4	103.6	103.8	102.0	102.2	102.9	102.5	105.2	104.8	104.3
13 Interbank loans	106.2	112.7	108.1	103.2	104.1	98.0	95.7	104.4	102.2	120.4	112.4	109.9
14 Cash assets ⁵	118.0	134.2	135.3	129.9	127.7	127.5	122.8	125.4	126.0	130.1	129.3	133.4
15 Other assets ⁶	139.5	151.3	158.9	161.7	157.1	159.1	165.0	160.7	157.8	154.5	162.6	181.2
16 TOTAL ASSETS⁷	2,672.6	2,839.6	2,866.7	2,860.4	2,857.4	2,876.1	2,897.3	2,927.6	2,923.8	2,946.1	2,949.7	2,971.4
LIABILITIES												
17 Deposits	2,056.3	2,172.2	2,188.8	2,184.9	2,175.9	2,184.9	2,179.5	2,195.7	2,199.9	2,196.8	2,200.2	2,208.1
18 Transaction	306.6	334.1	337.2	331.5	333.8	331.1	334.7	327.3	333.7	348.8	324.4	331.3
19 Nontransaction	1,749.7	1,838.2	1,851.7	1,853.5	1,842.0	1,853.8	1,844.8	1,868.4	1,866.2	1,848.0	1,875.8	1,876.8
20 Large time	305.3	316.2	315.7	317.0	315.3	318.0	321.6	327.7	329.8	324.7	326.2	326.0
21 Other	1,444.4	1,522.0	1,536.0	1,536.5	1,526.7	1,535.8	1,523.2	1,540.7	1,536.4	1,523.3	1,549.6	1,550.8
22 Borrowings	392.8	420.7	436.9	438.0	436.4	439.0	445.3	458.5	462.3	475.5	465.9	464.5
23 From banks in the U.S.	150.8	158.9	169.0	163.3	158.0	162.0	165.5	173.4	173.8	186.1	179.3	182.6
24 From others	242.0	261.9	267.9	274.7	278.4	277.0	279.8	285.1	288.5	289.4	286.6	281.9
25 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	21.9	21.6	24.0	24.0
26 Other liabilities	68.9	77.5	74.9	71.9	71.0	72.1	74.9	74.2	73.2	75.2	74.7	76.1
27 TOTAL LIABILITIES	2,533.1	2,682.3	2,712.7	2,708.9	2,696.7	2,710.7	2,720.2	2,751.8	2,757.3	2,769.0	2,764.8	2,772.7
28 Residual (assets less liabilities) ⁸	139.5	157.3	154.0	151.5	160.7	165.4	177.1	175.8	166.5	177.1	184.9	198.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	2,342.2	2,466.9	2,492.1	2,498.9	2,501.3	2,526.1	2,557.3	2,571.9	2,572.3	2,574.9	2,577.6	2,578.1
2 Securities in bank credit	666.8	697.5	702.4	701.1	703.6	711.1	719.6	721.0	722.0	717.0	719.3	719.6
3 Treasury and Agency securities ²	457.6	493.5	498.6	496.5	497.4	503.8	511.0	512.2	512.8	508.4	509.8	511.8
4 Other securities	209.1	204.0	203.8	204.6	206.2	207.4	208.5	208.8	209.2	208.7	209.6	207.9
5 Loans and leases in bank credit ³	1,675.4	1,769.4	1,789.7	1,797.8	1,797.7	1,815.0	1,837.7	1,850.9	1,850.4	1,857.9	1,858.2	1,858.4
6 Commercial and industrial	289.0	299.6	301.9	303.8	305.2	307.3	309.3	313.9	313.6	314.7	314.9	314.8
7 Real estate	1,009.7	1,074.3	1,089.3	1,092.0	1,092.6	1,097.5	1,106.5	1,114.7	1,114.7	1,118.3	1,118.7	1,122.8
8 Revolving home equity	74.8	84.9	85.6	87.2	88.7	90.7	93.3	95.4	95.4	96.0	96.4	97.1
9 Other	934.8	989.4	1,003.7	1,004.9	1,003.8	1,006.8	1,013.2	1,019.3	1,019.3	1,022.2	1,022.2	1,025.7
10 Consumer	270.3	280.9	283.5	288.6	287.6	299.7	311.3	313.7	314.7	315.3	313.4	310.6
10a Credit cards and related plans	118.6	124.4	124.6	127.6	126.7	137.4	146.6	146.0	146.9	146.4	143.5	141.3
10b Other	151.7	156.4	158.9	160.9	160.9	162.3	164.7	167.7	167.8	168.9	170.0	169.3
11 Security ⁴	7.3	8.8	8.8	8.3	8.2	8.1	8.0	8.0	7.7	8.5	8.7	8.6
12 Other loans and leases	99.2	105.8	106.2	105.2	104.2	102.3	102.6	100.6	99.6	101.3	102.5	101.7
13 Interbank loans	99.8	108.1	107.4	101.8	102.9	101.1	97.9	98.9	93.4	105.9	109.9	109.0
14 Cash assets ⁵	122.2	131.9	130.7	129.4	128.2	131.7	129.9	129.4	133.8	128.1	128.4	127.3
15 Other assets ⁶	139.5	151.3	158.9	161.7	157.1	159.1	165.0	160.7	157.8	154.5	162.6	181.2
16 TOTAL ASSETS ⁷	2,672.4	2,827.5	2,858.1	2,860.7	2,858.6	2,886.5	2,918.0	2,928.8	2,925.2	2,931.3	2,946.3	2,963.5
LIABILITIES												
17 Deposits	2,062.5	2,158.6	2,170.8	2,173.6	2,174.0	2,193.2	2,203.9	2,202.1	2,201.2	2,186.0	2,208.7	2,214.3
18 Transaction	311.5	331.4	333.3	330.7	333.6	334.7	347.0	332.4	338.0	344.9	324.4	324.3
19 Nontransaction	1,751.0	1,827.1	1,837.5	1,842.9	1,840.4	1,858.5	1,856.9	1,869.7	1,863.2	1,841.1	1,884.4	1,890.0
20 Large time	305.3	316.2	315.7	317.0	315.3	318.0	321.6	327.7	329.8	324.7	326.2	326.0
21 Other	1,445.7	1,511.0	1,521.7	1,525.9	1,525.0	1,540.5	1,535.3	1,542.1	1,533.4	1,516.4	1,558.2	1,564.1
22 Borrowings	392.8	420.7	436.9	438.0	436.4	439.0	445.3	458.5	462.3	475.5	465.9	464.5
23 From banks in the U.S.	150.8	158.9	169.0	163.3	158.0	162.0	165.5	173.4	173.8	186.1	179.3	182.6
24 From others	242.0	261.9	267.9	274.7	278.4	277.0	279.8	285.1	288.5	289.4	286.6	281.9
25 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	21.9	21.6	24.0	24.0
26 Other liabilities	68.9	77.5	74.9	71.9	71.0	72.1	74.9	74.2	73.2	75.2	74.7	76.1
27 TOTAL LIABILITIES	2,539.3	2,668.6	2,694.6	2,697.5	2,694.8	2,719.0	2,744.6	2,758.2	2,758.6	2,758.2	2,773.4	2,778.9
28 Residual (assets less liabilities) ⁸	133.1	158.9	163.6	163.2	163.7	167.5	173.4	170.6	166.6	173.0	172.9	184.5

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 20, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	634.1	642.0	621.7	621.3	624.1	625.3	620.2	629.2	629.5	639.9	635.7	639.5
2 Securities in bank credit	270.2	266.3	264.6	268.9	271.3	269.8	270.7	265.2	264.4	265.6	268.8	273.0
3 Treasury and Agency securities ²	109.9	114.2	107.5	109.0	105.1	98.6	99.0	97.6	97.9	99.1	100.3	101.2
4 Other securities	160.3	152.1	157.1	159.9	166.2	171.2	171.7	167.6	166.4	166.5	168.5	171.8
5 Loans and leases in bank credit ³	363.9	375.7	357.1	352.4	352.8	355.5	349.5	364.0	365.1	374.2	366.9	366.5
6 Commercial and industrial	175.6	156.0	150.4	146.4	142.0	136.9	143.9	146.8	147.3	147.5	146.9	145.9
7 Real estate	19.7	19.1	18.1	18.2	21.8	21.3	16.5	17.1	17.1	17.1	16.9	17.2
11 Security ⁴	100.1	115.5	108.6	110.8	112.6	121.5	107.7	109.7	110.7	118.7	115.0	114.5
12 Other loans and leases	68.4	85.1	79.9	76.9	76.4	75.9	81.4	90.3	90.1	90.9	88.1	88.9
13 Interbank loans	28.1	33.2	32.5	30.8	29.4	29.7	25.1	27.8	28.3	26.6	25.9	24.7
14 Cash assets ⁵	40.1	54.5	55.7	55.4	52.5	50.5	50.1	53.8	54.8	54.5	54.2	57.1
15 Other assets ⁶	34.0	35.1	41.9	38.9	41.1	38.8	39.3	41.2	37.3	43.5	39.9	39.5
16 TOTAL ASSETS ⁷	735.9	764.4	751.4	746.0	746.6	743.9	734.3	751.5	749.5	764.1	755.3	760.4
LIABILITIES												
17 Deposits	426.4	453.8	456.5	452.9	440.2	436.6	435.5	454.5	455.4	454.0	463.9	467.7
18 Transaction	9.7	12.4	14.5	15.1	14.8	15.5	15.6	17.9	19.0	17.7	18.6	17.5
19 Nontransaction	416.7	441.5	442.0	437.8	425.5	421.1	419.8	436.6	436.5	436.3	445.3	450.2
22 Borrowings	274.3	291.1	290.3	290.7	301.6	295.3	308.3	321.4	318.6	331.7	330.3	327.7
23 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	32.6	41.0	41.7	38.9
24 From others	243.4	254.3	256.2	256.9	265.6	263.2	267.9	283.6	286.0	290.7	288.5	288.8
25 Net due to related foreign offices	-70.4	-86.2	-103.8	-99.8	-94.0	-88.8	-109.6	-131.8	-132.9	-133.2	-144.3	-146.6
26 Other liabilities	95.0	109.1	116.1	110.3	110.9	107.5	100.0	99.2	100.6	98.3	99.9	104.9
27 TOTAL LIABILITIES	725.4	767.8	759.1	754.1	758.7	750.7	734.1	743.4	741.7	750.9	749.7	753.6
28 Residual (assets less liabilities) ⁸	10.5	-3.5	-7.7	-8.1	-12.0	-6.8	0.2	8.2	7.8	13.2	5.5	6.8

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

Not seasonally adjusted, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
ASSETS												
1 Bank credit	641.6	634.7	615.3	617.2	623.6	628.8	630.3	637.8	639.0	648.1	644.0	646.6
2 Securities in bank credit	270.2	266.3	264.6	268.9	271.3	269.8	270.7	265.2	264.4	265.6	268.8	273.0
3 Treasury and Agency securities ²	109.9	114.2	107.5	109.0	105.1	98.6	99.0	97.6	97.9	99.1	100.3	101.2
3a Trading account	32.6	39.9	38.8	39.8	38.6	32.8	34.9	33.1	33.6	34.0	35.5	35.9
3b Investment account	77.3	74.3	68.7	69.2	66.5	65.9	64.2	64.5	64.3	65.0	64.8	65.3
4 Other securities	160.3	152.1	157.1	159.9	166.2	171.2	171.7	167.6	166.4	166.5	168.5	171.8
4a Trading account	103.1	98.0	102.4	105.6	104.8	105.0	102.8	97.0	96.3	97.9	96.5	100.8
4b Investment account	57.2	54.1	54.7	54.3	61.4	66.2	68.9	70.6	70.2	68.7	72.0	71.0
5 Loans and leases in bank credit ³	371.4	368.4	350.7	348.3	352.3	359.1	359.6	372.5	374.7	382.5	375.1	373.6
6 Commercial and industrial	175.7	155.1	149.3	146.3	142.0	137.9	145.1	146.9	147.0	147.0	146.9	147.0
7 Real estate	19.7	19.1	18.1	18.2	21.8	21.3	16.5	17.1	17.1	17.1	16.9	17.2
11 Security ⁴	106.9	110.8	104.7	107.4	112.7	123.9	114.1	117.2	119.8	127.2	122.6	120.3
12 Other loans and leases	69.2	83.3	78.6	76.3	75.7	76.0	83.9	91.3	90.7	91.2	88.7	89.1
13 Interbank loans	28.1	33.2	32.5	30.8	29.4	29.7	25.1	27.8	28.3	26.6	25.9	24.7
14 Cash assets ⁵	43.1	51.6	53.4	55.0	53.7	53.4	53.7	57.8	59.3	58.2	56.9	59.4
15 Other assets ⁶	35.2	33.9	41.3	38.9	40.6	38.7	40.5	42.6	38.3	44.7	41.1	40.6
16 TOTAL ASSETS⁷	747.6	752.9	742.1	741.6	746.8	750.2	749.2	765.5	764.5	777.2	767.4	770.9
LIABILITIES												
17 Deposits	442.5	444.1	441.0	436.5	429.1	437.0	447.0	471.6	472.9	473.4	479.6	481.6
18 Transaction	10.0	12.3	14.1	15.4	15.1	16.0	17.0	18.5	19.5	17.9	18.9	17.4
19 Nontransaction	432.5	431.8	426.9	421.1	413.9	420.9	430.0	453.1	453.4	455.5	460.7	464.2
22 Borrowings	274.3	291.1	290.3	290.7	301.6	295.3	308.3	321.4	318.6	331.7	330.3	327.7
23 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	32.6	41.0	41.7	38.9
24 From others	243.4	254.3	256.2	256.9	265.6	263.2	267.9	283.6	286.0	290.7	288.5	288.8
25 Net due to related foreign offices	-67.8	-89.5	-105.1	-98.5	-95.2	-89.9	-108.5	-129.8	-130.8	-130.2	-144.0	-145.6
26 Other liabilities	96.7	106.4	114.9	111.4	109.9	106.5	101.0	101.0	102.5	101.1	100.2	105.9
27 TOTAL LIABILITIES	745.8	752.2	741.0	740.1	745.4	749.0	747.9	764.2	763.2	775.9	766.1	769.6
28 Residual (assets less liabilities) ⁸	1.8	0.7	1.1	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

February 20, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 21	Jan 28	Feb 4	Feb 11
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	107.6	107.9	93.1	112.5	114.1	112.4	120.2	126.5	129.5	122.8	125.6	129.9
30 Reval. losses on off-bal. sheet items ⁹	86.2	85.4	79.4	96.0	97.3	94.5	103.9	111.3	113.7	107.6	109.8	121.4
31 Mortgage-backed securities ¹⁰	374.7	416.9	391.6	377.2	392.0	409.3	407.2	407.2	409.7	412.9	418.0	415.4
31a Pass-through	273.9	304.1	276.4	264.8	280.9	294.2	290.0	288.5	291.0	295.1	297.5	294.7
31b CMO, REMIC, and other	100.8	112.8	115.2	112.3	111.1	115.2	117.2	118.7	118.7	117.7	120.5	120.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.4	6.5	1.1	4.8	2.2	1.9	3.2	5.0	5.6	3.9	5.5	6.1
33 Offshore credit to U.S. residents ¹²	18.3	15.5	14.7	14.3	13.8	13.5	13.3	13.4	13.7	13.8	12.8	12.8
34 Securitized consumer loans ¹³	150.1	162.3	163.2	162.5	164.7	166.0	167.0	168.8	168.4	169.3	169.3	169.0
34a Credit cards and related plans	132.2	144.0	144.5	144.3	146.8	147.5	148.0	149.9	149.6	150.5	150.6	150.6
34b Other	17.9	18.3	18.7	18.2	18.0	18.6	18.9	18.9	18.8	18.8	18.7	18.4
35 Securitized business loans ¹³	10.8	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.2	7.2	7.1	7.1
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	305.1	328.3	327.2	325.7	324.4	330.4	337.9	335.6	336.8	331.2	333.1	333.8
34 Securitized consumer loans ¹³	205.0	200.6	201.9	203.0	204.7	203.1	203.7	205.5	204.8	204.9	204.6	204.7
34a Credit cards and related plans	197.0	193.0	194.3	195.5	197.2	195.3	195.8	197.4	196.7	196.7	196.5	196.6
34b Other	8.1	7.6	7.6	7.6	7.5	7.8	7.8	8.1	8.1	8.1	8.1	8.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	66.8	65.5	66.2	68.2	69.1	65.4	65.1	64.9	65.4	64.1	62.7	66.2
30 Reval. losses on off-bal. sheet items ⁹	62.8	64.9	64.7	66.6	67.7	66.2	66.7	68.2	68.8	67.2	66.3	70.2
35 Securitized business loans ¹³	5.6	1.5	1.4	1.2	1.3	1.3	1.2	0.9	1.1	0.5	0.5	0.5

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

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

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

OFFICIAL BUSINESS

First Class