

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

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	6,196.5	6,324.7	6,445.1	6,521.9	6,529.0	6,524.6	6,560.3	6,575.4	6,578.3	6,581.1	6,575.2	6,595.7
2 Securities in bank credit	1,817.5	1,858.1	1,933.1	1,982.8	1,953.1	1,923.8	1,923.9	1,898.0	1,906.5	1,896.8	1,893.7	1,898.5
3 Treasury and Agency securities ²	1,110.5	1,105.8	1,170.2	1,204.3	1,197.9	1,185.5	1,185.6	1,179.6	1,179.4	1,173.5	1,170.9	1,177.0
4 Other securities	707.0	752.3	762.9	778.5	755.2	738.3	738.3	718.4	727.1	723.3	722.8	721.5
5 Loans and leases in bank credit ³	4,379.0	4,466.6	4,512.0	4,539.1	4,575.9	4,600.8	4,636.4	4,677.4	4,671.8	4,684.4	4,681.5	4,697.3
6 Commercial and industrial	926.3	888.0	887.3	877.4	871.5	870.9	874.6	879.4	881.4	882.4	882.2	883.3
7 Real estate	2,198.0	2,241.1	2,263.2	2,304.2	2,356.4	2,385.9	2,397.6	2,405.9	2,407.4	2,400.1	2,411.6	2,421.8
8 Revolving home equity	248.5	291.2	297.6	308.1	317.2	326.3	335.9	345.7	346.6	348.7	351.9	354.1
9 Other	1,949.4	1,949.9	1,965.6	1,996.1	2,039.2	2,059.6	2,061.7	2,060.2	2,060.9	2,051.5	2,059.7	2,067.8
10 Consumer	600.4	631.0	633.2	638.4	638.9	640.6	643.6	672.3	673.4	673.6	671.5	670.4
11 Security ⁴	217.7	233.6	243.1	242.8	237.4	231.6	246.7	241.6	232.5	244.6	239.7	237.9
12 Other loans and leases	436.6	472.9	485.2	476.4	471.8	471.8	473.9	478.2	477.0	483.6	476.6	483.8
13 Interbank loans	327.0	317.6	342.3	295.3	318.1	310.3	318.2	366.1	367.5	375.2	363.4	375.1
14 Cash assets ⁵	329.8	319.2	320.5	324.3	328.9	331.7	333.5	328.5	323.1	323.1	322.4	325.1
15 Other assets ⁶	542.6	543.4	542.8	550.6	580.5	596.8	619.7	645.1	647.3	639.1	644.9	658.7
16 TOTAL ASSETS ⁷	7,320.7	7,431.1	7,577.6	7,618.8	7,683.9	7,690.9	7,758.8	7,842.6	7,843.8	7,846.1	7,833.2	7,881.9
LIABILITIES												
17 Deposits	4,723.1	4,798.1	4,834.1	4,923.7	4,969.5	5,038.2	5,096.8	5,128.4	5,124.8	5,138.3	5,139.3	5,147.7
18 Transaction	648.3	630.8	645.0	672.9	662.2	651.3	671.5	646.6	659.8	690.2	618.9	643.3
19 Nontransaction	4,074.7	4,167.3	4,189.1	4,250.8	4,307.3	4,387.0	4,425.3	4,481.8	4,465.0	4,448.1	4,520.4	4,504.4
20 Large time	1,002.0	1,020.3	1,028.0	1,055.0	1,072.2	1,098.5	1,117.0	1,136.9	1,143.9	1,144.0	1,140.6	1,140.6
21 Other	3,072.7	3,147.0	3,161.1	3,195.8	3,235.1	3,288.5	3,308.2	3,344.9	3,321.0	3,304.1	3,379.9	3,363.8
22 Borrowings	1,524.1	1,522.0	1,580.1	1,554.3	1,573.8	1,547.0	1,583.0	1,599.3	1,593.5	1,601.8	1,588.6	1,600.1
23 From banks in the U.S.	412.4	390.7	419.1	395.0	429.4	423.4	433.8	458.7	449.6	460.7	459.1	450.7
24 From others	1,111.7	1,131.2	1,161.0	1,159.3	1,144.3	1,123.6	1,149.2	1,140.6	1,144.0	1,141.2	1,129.6	1,149.5
25 Net due to related foreign offices	139.8	130.5	103.6	90.2	93.6	76.9	30.4	40.6	47.8	27.0	20.9	30.2
26 Other liabilities	409.4	421.9	448.6	457.2	435.3	413.7	459.2	479.2	483.4	485.8	486.4	496.6
27 TOTAL LIABILITIES	6,796.4	6,872.5	6,966.4	7,025.3	7,072.2	7,075.8	7,169.4	7,247.5	7,249.5	7,252.9	7,235.2	7,274.6
28 Residual (assets less liabilities) ⁸	524.3	558.6	611.3	593.5	611.7	615.1	589.5	595.2	594.3	593.2	598.0	607.3

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	6,176.8	6,338.2	6,435.5	6,491.8	6,511.0	6,516.1	6,555.0	6,557.6	6,552.2	6,560.3	6,569.3	6,580.4
2 Securities in bank credit	1,812.1	1,861.4	1,930.3	1,974.1	1,949.8	1,927.1	1,926.0	1,892.7	1,896.3	1,893.3	1,895.2	1,895.4
3 Treasury and Agency securities ²	1,108.9	1,101.8	1,165.9	1,200.3	1,201.3	1,193.0	1,189.5	1,178.0	1,174.5	1,172.9	1,172.5	1,172.6
4 Other securities	703.2	759.7	764.4	773.9	748.5	734.1	736.5	714.7	721.9	720.4	722.8	722.8
5 Loans and leases in bank credit ³	4,364.7	4,476.7	4,505.2	4,517.7	4,561.1	4,589.0	4,629.1	4,664.9	4,655.9	4,667.0	4,674.1	4,685.0
6 Commercial and industrial	924.9	884.1	887.1	880.2	875.7	874.8	877.1	878.2	879.3	878.1	880.2	878.9
7 Real estate	2,191.0	2,242.5	2,262.0	2,291.0	2,345.2	2,385.5	2,392.1	2,401.5	2,401.1	2,395.9	2,409.6	2,424.8
8 Revolving home equity	249.0	289.9	297.7	305.8	316.2	327.0	337.0	346.3	346.8	349.6	352.6	355.1
9 Other	1,942.0	1,952.6	1,964.2	1,985.1	2,029.0	2,058.5	2,055.1	2,055.1	2,054.2	2,046.3	2,057.0	2,069.6
10 Consumer	594.0	643.2	637.7	632.4	631.2	635.2	636.9	665.2	666.7	668.0	664.4	664.3
10a Credit cards and related plans	222.6	260.0	253.5	249.3	247.9	252.6	255.0	286.1	288.1	288.5	285.1	284.3
10b Other	371.5	383.1	384.2	383.1	383.2	382.6	381.9	379.1	378.6	379.5	379.3	380.0
11 Security ⁴	215.0	236.6	241.7	242.5	239.7	224.0	246.5	237.9	230.1	241.7	238.4	234.0
12 Other loans and leases	439.8	470.4	476.7	471.6	469.3	469.6	476.5	482.1	478.7	483.3	481.6	483.1
13 Interbank loans	322.7	312.4	336.5	299.3	327.8	311.3	319.6	362.6	357.2	367.0	369.4	374.3
14 Cash assets ⁵	324.3	328.2	318.0	312.1	324.2	326.2	325.5	323.0	311.0	313.1	318.9	305.4
15 Other assets ⁶	543.5	544.1	539.0	547.0	578.9	596.5	616.1	646.0	645.3	637.9	650.5	662.7
16 TOTAL ASSETS ⁷	7,292.3	7,449.1	7,555.4	7,576.4	7,669.4	7,677.7	7,743.3	7,816.8	7,793.5	7,806.3	7,835.4	7,850.0
LIABILITIES												
17 Deposits	4,709.4	4,799.5	4,835.3	4,916.6	4,986.7	5,028.7	5,096.8	5,113.7	5,085.9	5,097.3	5,144.7	5,128.0
18 Transaction	646.1	642.9	637.1	663.9	669.1	642.1	664.1	644.3	648.0	685.2	615.6	618.2
19 Nontransaction	4,063.3	4,156.6	4,198.2	4,252.7	4,317.5	4,386.7	4,432.6	4,469.4	4,437.9	4,412.1	4,529.1	4,509.7
20 Large time	999.5	1,029.0	1,036.8	1,058.0	1,078.0	1,107.1	1,123.7	1,134.0	1,141.1	1,142.1	1,136.5	1,133.3
21 Other	3,063.9	3,127.5	3,161.4	3,194.7	3,239.5	3,279.6	3,308.9	3,335.4	3,296.8	3,270.0	3,392.6	3,376.5
22 Borrowings	1,525.4	1,518.2	1,577.7	1,543.3	1,580.8	1,563.2	1,593.3	1,600.5	1,595.5	1,598.8	1,589.6	1,592.4
23 From banks in the U.S.	412.3	387.2	416.0	396.4	434.5	423.9	433.1	458.5	448.3	459.1	462.6	452.5
24 From others	1,113.2	1,131.0	1,161.6	1,146.8	1,146.3	1,139.4	1,160.2	1,142.0	1,147.3	1,139.8	1,127.0	1,139.9
25 Net due to related foreign offices	132.5	135.3	108.9	83.8	76.4	72.8	26.8	33.5	40.8	25.3	15.2	27.2
26 Other liabilities	402.4	426.6	454.1	449.9	418.5	410.0	455.0	470.5	474.3	483.1	479.4	491.7
27 TOTAL LIABILITIES	6,769.8	6,879.6	6,975.9	6,993.6	7,062.4	7,074.7	7,171.9	7,218.2	7,196.5	7,204.5	7,228.9	7,239.3
28 Residual (assets less liabilities) ⁸	522.5	569.4	579.5	582.8	607.0	602.9	571.3	598.6	597.0	601.9	606.5	610.7

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

Seasonally adjusted, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	5,559.6	5,684.9	5,791.0	5,862.8	5,887.1	5,896.2	5,915.2	5,927.7	5,935.1	5,927.8	5,938.8	5,956.7
2 Securities in bank credit	1,558.2	1,596.5	1,666.8	1,716.7	1,689.4	1,668.0	1,665.6	1,643.2	1,654.9	1,638.6	1,640.7	1,642.0
3 Treasury and Agency securities ²	998.0	1,007.5	1,070.5	1,107.8	1,102.4	1,093.1	1,091.8	1,087.4	1,088.2	1,078.6	1,078.8	1,083.8
4 Other securities	560.2	589.1	596.3	608.9	587.0	574.9	573.9	555.8	566.6	560.0	561.9	558.2
5 Loans and leases in bank credit ³	4,001.5	4,088.4	4,124.2	4,146.1	4,197.7	4,228.2	4,249.6	4,284.5	4,280.2	4,289.2	4,298.0	4,314.7
6 Commercial and industrial	772.9	750.7	750.5	743.6	741.8	740.6	743.0	745.7	746.9	747.1	746.6	747.4
7 Real estate	2,179.3	2,224.0	2,246.0	2,286.8	2,338.9	2,369.9	2,382.8	2,391.4	2,392.6	2,386.2	2,397.6	2,407.8
8 Revolving home equity	248.5	291.2	297.6	308.1	317.2	326.3	335.9	345.7	346.6	348.7	351.9	354.1
9 Other	1,930.8	1,932.8	1,948.4	1,978.7	2,021.7	2,043.6	2,047.0	2,045.8	2,046.1	2,037.6	2,045.7	2,053.7
10 Consumer	600.4	631.0	633.2	638.4	638.9	640.6	643.6	672.3	673.4	673.6	671.5	670.4
11 Security ⁴	93.4	102.1	103.1	93.2	96.5	94.7	97.4	86.6	80.3	88.0	94.1	94.3
12 Other loans and leases	355.4	380.5	391.5	384.1	381.7	382.5	382.7	388.5	387.0	394.2	388.3	394.8
13 Interbank loans	287.5	282.2	310.5	265.9	286.1	275.9	289.3	334.8	332.1	346.1	330.9	342.3
14 Cash assets ⁵	278.5	264.7	266.4	269.5	271.9	271.5	276.6	268.1	261.1	263.0	264.7	265.8
15 Other assets ⁶	512.4	516.4	517.0	521.8	547.0	562.8	580.3	602.1	603.0	594.8	603.6	616.0
16 TOTAL ASSETS ⁷	6,563.4	6,674.8	6,812.2	6,847.1	6,919.8	6,934.4	6,989.1	7,060.6	7,059.4	7,059.7	7,065.8	7,108.5
LIABILITIES												
17 Deposits	4,288.4	4,343.3	4,365.9	4,450.8	4,487.7	4,543.6	4,575.9	4,584.0	4,574.0	4,584.3	4,597.2	4,610.0
18 Transaction	637.8	618.9	633.0	660.9	650.7	639.7	659.6	635.4	648.3	678.5	607.7	632.2
19 Nontransaction	3,650.6	3,724.5	3,732.9	3,789.9	3,837.0	3,903.9	3,916.3	3,948.7	3,925.8	3,905.8	3,989.4	3,977.9
20 Large time	581.0	585.5	576.9	596.6	603.9	620.0	622.7	617.8	620.0	621.7	622.7	620.0
21 Other	3,069.6	3,139.0	3,156.0	3,193.2	3,233.2	3,284.0	3,293.6	3,330.9	3,305.8	3,284.0	3,366.7	3,357.9
22 Borrowings	1,215.6	1,193.5	1,236.5	1,201.2	1,224.2	1,215.2	1,245.5	1,265.6	1,268.1	1,267.8	1,261.3	1,277.8
23 From banks in the U.S.	371.1	350.8	375.3	345.8	384.1	379.9	384.3	416.4	410.6	418.7	417.3	408.3
24 From others	844.5	842.6	861.2	855.4	840.0	835.3	861.2	849.2	857.4	849.1	844.0	869.4
25 Net due to related foreign offices	228.9	262.2	256.3	245.6	264.8	256.9	215.4	229.8	233.7	224.5	207.9	209.7
26 Other liabilities	307.4	320.9	345.9	358.9	333.8	315.1	367.8	388.6	392.9	397.5	397.3	404.0
27 TOTAL LIABILITIES	6,040.3	6,119.9	6,204.6	6,256.5	6,310.5	6,330.9	6,404.5	6,468.0	6,468.7	6,474.1	6,463.6	6,501.5
28 Residual (assets less liabilities) ⁸	523.1	555.0	607.6	590.7	609.3	603.6	584.6	592.6	590.7	585.7	602.1	607.0

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

Not seasonally adjusted, billions of dollars

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	5,543.2	5,694.9	5,779.1	5,829.2	5,863.4	5,890.5	5,910.1	5,913.7	5,912.5	5,911.2	5,935.3	5,947.1
2 Securities in bank credit	1,552.8	1,599.9	1,664.0	1,708.0	1,686.1	1,671.3	1,667.7	1,637.8	1,644.7	1,635.1	1,642.2	1,638.9
3 Treasury and Agency securities ²	996.4	1,003.4	1,066.2	1,103.8	1,105.8	1,100.6	1,095.6	1,085.8	1,083.3	1,078.0	1,080.4	1,079.4
4 Other securities	556.4	596.4	597.7	604.2	580.3	570.7	572.1	552.0	561.4	557.1	561.8	559.5
5 Loans and leases in bank credit ³	3,990.4	4,095.1	4,115.1	4,121.2	4,177.2	4,219.2	4,242.4	4,275.9	4,267.8	4,276.1	4,293.1	4,308.2
6 Commercial and industrial	772.3	746.2	748.6	744.6	745.1	744.5	745.9	745.2	745.3	743.9	745.6	744.3
7 Real estate	2,172.3	2,225.3	2,244.8	2,273.6	2,327.6	2,369.5	2,377.3	2,387.0	2,386.3	2,382.0	2,395.6	2,410.7
8 Revolving home equity	249.0	289.9	297.7	305.8	316.2	327.0	337.0	346.3	346.8	349.6	352.6	355.1
9 Other	1,923.3	1,935.5	1,947.0	1,967.8	2,011.4	2,042.5	2,040.3	2,040.7	2,039.4	2,032.4	2,043.0	2,055.6
9a Other residential	--	--	--	--	--	--	1,096.8	1,092.0	1,089.3	1,081.0	1,090.2	1,100.0
9b Commercial	--	--	--	--	--	--	943.5	948.7	950.2	951.4	952.9	955.6
10 Consumer	594.0	643.2	637.7	632.4	631.2	635.2	636.9	665.2	666.7	668.0	664.4	664.3
10a Credit cards and related plans	222.6	260.0	253.5	249.3	247.9	252.6	255.0	286.1	288.1	288.5	285.1	284.3
10b Other	371.5	383.1	384.2	383.1	383.2	382.6	381.9	379.1	378.6	379.5	379.3	380.0
11 Security ⁴	94.1	101.3	99.1	91.0	95.1	90.3	98.3	87.1	81.5	88.7	95.4	95.5
12 Other loans and leases	357.7	379.1	384.9	379.6	378.2	379.7	383.9	391.4	388.0	393.6	392.1	393.4
13 Interbank loans	283.2	277.1	304.6	269.9	295.7	276.9	290.7	331.3	321.9	338.0	336.9	341.6
14 Cash assets ⁵	273.5	274.0	264.6	259.1	267.8	266.6	269.1	263.3	249.9	253.4	261.3	246.3
15 Other assets ⁶	514.2	515.3	511.8	518.2	546.7	562.0	576.7	604.2	602.6	594.8	609.9	620.3
16 TOTAL ASSETS ⁷	6,539.7	6,687.9	6,787.0	6,803.0	6,901.5	6,923.9	6,974.2	7,040.6	7,015.1	7,025.7	7,071.1	7,082.9
LIABILITIES												
17 Deposits	4,275.9	4,338.8	4,361.0	4,439.1	4,495.2	4,522.9	4,568.4	4,570.8	4,536.2	4,542.8	4,607.0	4,597.7
18 Transaction	635.5	630.6	625.1	652.3	657.8	630.7	652.3	633.1	636.6	673.5	604.5	607.4
19 Nontransaction	3,640.4	3,708.1	3,735.9	3,786.8	3,837.4	3,892.2	3,916.2	3,937.7	3,899.6	3,869.3	4,002.4	3,990.3
20 Large time	579.6	588.7	579.7	594.7	599.9	617.2	622.1	616.3	618.0	619.4	622.9	619.7
21 Other	3,060.7	3,119.5	3,156.2	3,192.1	3,237.6	3,275.0	3,294.0	3,321.3	3,281.6	3,249.9	3,379.5	3,370.6
22 Borrowings	1,217.0	1,189.7	1,234.1	1,190.2	1,231.2	1,231.5	1,255.8	1,266.8	1,270.1	1,264.8	1,262.2	1,270.0
23 From banks in the U.S.	370.9	347.3	372.3	347.2	389.2	380.4	383.6	416.2	409.4	417.1	420.8	410.2
24 From others	846.0	842.4	861.8	843.0	842.0	851.1	872.2	850.7	860.7	847.6	841.4	859.8
25 Net due to related foreign offices	223.4	266.2	261.8	239.8	249.8	254.5	213.8	224.1	227.8	222.5	204.2	206.3
26 Other liabilities	301.7	325.0	351.7	352.1	319.0	312.9	365.4	381.0	384.8	394.5	391.9	398.9
27 TOTAL LIABILITIES	6,017.9	6,119.7	6,208.6	6,221.2	6,295.3	6,321.8	6,403.5	6,442.7	6,418.9	6,424.6	6,465.3	6,472.9
28 Residual (assets less liabilities) ⁸	521.8	568.2	578.4	581.8	606.2	602.2	570.7	597.9	596.3	601.1	605.8	610.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	3,116.5	3,136.7	3,225.1	3,276.2	3,232.3	3,228.9	3,237.9	3,239.7	3,246.4	3,242.2	3,243.4	3,259.2
2 Securities in bank credit	865.9	880.4	951.0	1,004.7	965.5	938.8	936.8	920.5	934.0	916.2	915.4	918.3
3 Treasury and Agency securities ²	508.6	503.8	568.9	611.8	595.1	575.8	576.3	570.5	572.9	563.5	560.3	565.9
3a Trading account	38.1	39.2	42.9	45.1	45.0	45.4	40.5	38.1	41.6	38.1	35.0	38.2
3b Investment account	470.5	464.6	526.0	566.7	550.1	530.4	535.8	532.3	531.3	525.3	525.3	527.8
3c Mortgage-backed	374.3	357.4	415.8	452.7	442.6	424.7	423.7	422.5	423.0	416.6	417.3	418.4
3d Other	96.2	107.2	110.2	114.0	107.5	105.7	112.0	109.8	108.4	108.7	108.0	109.4
4 Other securities	357.3	376.6	382.1	392.9	370.3	363.0	360.5	350.0	361.1	352.8	355.1	352.4
4a Trading account	176.9	196.8	200.4	208.1	185.3	181.4	179.9	189.2	199.2	192.4	191.5	188.8
4b Investment account	180.4	179.8	181.7	184.8	185.1	181.6	180.6	160.8	161.8	160.4	163.6	163.5
4c State and local government	32.0	31.6	32.4	33.6	33.8	33.4	33.2	33.1	33.2	33.1	32.9	32.8
4d Other	148.4	148.1	149.2	151.1	151.2	148.2	147.5	127.6	128.6	127.3	130.6	130.7
5 Loans and leases in bank credit ³	2,250.6	2,256.3	2,274.1	2,271.5	2,266.8	2,290.1	2,301.1	2,319.2	2,312.4	2,325.9	2,328.0	2,340.9
6 Commercial and industrial	477.7	440.1	438.8	429.8	428.5	428.6	428.9	429.6	430.8	430.1	427.9	428.7
7 Real estate	1,121.0	1,121.3	1,129.4	1,150.4	1,145.0	1,168.6	1,176.5	1,180.0	1,180.4	1,177.9	1,183.7	1,190.2
8 Revolving home equity	165.2	197.0	201.7	210.0	216.2	222.9	229.4	236.6	237.0	238.6	240.9	242.5
9 Other	955.9	924.3	927.6	940.4	928.8	945.7	947.1	943.4	943.4	939.2	942.8	947.8
9a Other residential	617.0	587.7	591.3	599.2	586.6	602.3	601.3	596.9	596.3	590.9	595.1	599.7
9b Commercial	338.9	336.6	336.3	341.1	342.3	343.5	345.8	346.5	347.1	348.3	347.7	348.1
10 Consumer	313.6	321.4	321.3	323.3	324.7	325.9	324.6	343.8	343.4	345.3	343.2	342.6
11 Security ⁴	85.7	93.9	94.8	85.4	89.2	87.4	90.3	79.5	73.1	80.8	87.1	87.3
11a Fed funds and RPs with broker/dealer	68.1	74.7	73.8	64.7	67.0	64.1	69.5	59.1	53.5	59.3	67.8	66.3
11b Other	17.6	19.2	21.1	20.7	22.1	23.3	20.9	20.4	19.6	21.5	19.3	21.0
12a State and local government	13.3	14.9	14.9	15.1	14.9	15.0	14.9	15.3	15.4	15.6	15.5	15.7
12b Agricultural	8.4	8.3	8.7	9.1	9.3	9.2	9.2	9.2	9.2	9.2	9.2	9.2
12c Fed funds and RPs with others	26.8	27.1	32.5	26.9	21.0	17.8	19.2	22.0	21.6	26.2	21.5	24.4
12d All other loans	95.2	128.8	131.6	130.0	134.6	142.1	143.3	147.1	145.5	149.1	148.3	151.1
12e Lease financing receivables	108.9	100.3	102.1	101.6	99.5	95.6	94.1	92.6	92.9	91.8	91.7	91.7
13 Interbank loans	187.9	189.8	216.8	178.7	208.5	197.2	213.3	257.5	252.9	267.5	256.1	267.8
13a Fed funds and RPs with banks	114.2	97.9	108.8	94.4	98.3	89.8	105.6	140.5	134.6	153.1	142.7	148.4
13b Other	73.7	91.9	108.0	84.4	110.2	107.4	107.7	117.1	118.3	114.4	113.5	119.4
14 Cash assets ⁵	155.0	148.6	148.1	149.6	152.2	151.2	155.6	148.5	141.7	143.6	146.1	141.3
15 Other assets ⁶	363.9	357.6	354.0	355.6	376.6	388.4	412.2	417.0	423.5	411.9	414.1	420.4
16 TOTAL ASSETS ⁷	3,779.6	3,791.4	3,903.5	3,919.6	3,930.6	3,927.2	3,980.5	4,024.9	4,027.0	4,027.5	4,022.0	4,050.8

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

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

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
LIABILITIES												
17 Deposits	2,157.7	2,164.3	2,176.0	2,249.9	2,272.3	2,309.2	2,322.3	2,316.0	2,306.7	2,311.6	2,321.1	2,326.9
18 Transaction	309.9	289.9	296.7	313.3	308.4	296.6	306.2	295.1	304.0	322.5	278.4	294.5
19 Nontransaction	1,847.8	1,874.4	1,879.3	1,936.6	1,964.0	2,012.6	2,016.1	2,020.9	2,002.7	1,989.2	2,042.8	2,032.4
20 Large time	258.6	250.3	242.5	256.5	261.2	276.1	284.8	275.3	276.9	278.1	275.8	273.0
21 Other	1,589.1	1,624.1	1,636.8	1,680.1	1,702.8	1,736.5	1,731.3	1,745.6	1,725.9	1,711.1	1,767.0	1,759.4
22 Borrowings	803.0	738.7	776.1	740.2	727.6	711.2	731.7	746.0	744.8	746.5	749.3	764.5
23 From banks in the U.S.	214.8	186.3	204.8	179.2	185.5	186.8	192.1	217.1	209.9	219.6	221.6	213.0
24 From others	588.2	552.4	571.3	561.0	542.1	524.4	539.6	528.8	534.9	527.0	527.6	551.4
25 Net due to related foreign offices	217.2	238.8	231.9	225.5	241.3	234.2	199.6	215.6	220.6	212.6	195.5	195.9
26 Other liabilities	232.7	252.7	275.1	286.7	259.9	241.4	293.6	310.3	315.0	319.2	317.5	324.6
27 TOTAL LIABILITIES	3,410.7	3,394.4	3,459.1	3,502.3	3,501.1	3,496.0	3,547.2	3,587.8	3,587.1	3,590.0	3,583.3	3,611.8
28 Residual (assets less liabilities) ⁸	369.0	397.0	444.4	417.3	429.5	431.2	433.3	437.1	439.9	437.5	438.6	439.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	3,108.5	3,143.4	3,214.3	3,246.2	3,217.9	3,231.5	3,241.5	3,234.8	3,234.8	3,233.6	3,247.7	3,255.4
2 Securities in bank credit	862.6	884.6	948.3	988.5	958.5	944.4	937.4	917.2	926.3	915.0	919.6	918.2
3 Treasury and Agency securities ²	509.1	500.7	564.8	600.2	594.9	585.5	578.7	571.0	570.5	565.2	564.6	564.5
3a Trading account	38.0	39.0	43.2	44.7	45.3	46.1	40.8	38.0	41.2	38.0	35.2	37.9
3b Investment account	471.1	461.7	521.5	555.5	549.5	539.5	537.9	533.0	529.3	527.1	529.4	526.6
3c Mortgage-backed	375.2	355.1	410.6	442.6	441.4	432.1	425.1	423.5	421.8	418.7	420.8	417.9
3d Other	95.9	106.6	111.0	112.9	108.2	107.4	112.8	109.5	107.5	108.4	108.5	108.7
4 Other securities	353.5	383.9	383.5	388.2	363.7	358.9	358.8	346.3	355.8	349.9	355.0	353.7
4a Trading account	175.1	200.6	201.2	205.7	181.9	179.4	179.0	187.2	196.3	190.8	191.5	189.5
4b Investment account	178.5	183.3	182.4	182.6	181.7	179.5	179.8	159.0	159.5	159.1	163.5	164.1
4c State and local government	31.6	32.3	32.6	33.2	33.2	33.0	33.0	32.8	32.7	32.8	32.9	33.0
4d Other	146.8	151.0	149.8	149.4	148.5	146.5	146.7	126.3	126.7	126.3	130.6	131.2
5 Loans and leases in bank credit ³	2,245.9	2,258.8	2,266.1	2,257.8	2,259.3	2,287.1	2,304.0	2,317.6	2,308.5	2,318.6	2,328.1	2,337.3
6 Commercial and industrial	477.0	436.2	436.9	430.2	430.4	430.3	430.1	428.9	429.7	427.9	427.9	427.1
7 Real estate	1,118.1	1,121.9	1,128.8	1,143.7	1,142.4	1,172.7	1,179.0	1,180.1	1,179.3	1,176.3	1,184.3	1,193.3
8 Revolving home equity	165.5	196.1	202.1	208.3	215.4	223.6	230.3	237.1	237.5	239.4	241.5	243.3
9 Other	952.6	925.8	926.7	935.4	927.0	949.1	948.7	943.0	941.8	936.9	942.8	950.0
9a Other residential	615.7	589.2	590.1	596.1	585.4	604.4	602.3	596.6	595.3	589.5	595.1	601.1
9b Commercial	337.0	336.6	336.6	339.4	341.6	344.7	346.3	346.4	346.5	347.4	347.7	348.9
10 Consumer	311.0	327.2	323.9	321.4	321.7	323.4	322.4	340.7	340.4	342.6	339.9	339.7
10a Credit cards and related plans	88.9	104.2	99.3	96.1	96.4	98.5	98.0	119.9	120.0	121.8	119.1	118.4
10b Other	222.1	223.1	224.7	225.3	225.3	224.9	224.3	220.7	220.4	220.8	220.8	221.3
11 Security ⁴	86.3	93.3	90.9	83.1	87.7	83.1	91.2	80.0	74.5	81.7	88.2	88.4
11a Fed funds and RPs with broker/dealer	68.6	74.2	70.8	62.9	66.0	61.0	70.2	59.4	54.5	60.0	68.6	67.1
11b Other	17.7	19.1	20.2	20.1	21.8	22.2	21.0	20.6	20.0	21.8	19.5	21.2
12a State and local government	13.3	14.9	14.9	15.1	14.9	15.0	14.9	15.3	15.4	15.6	15.5	15.7
12b Agricultural	8.5	8.4	8.5	9.0	9.2	9.2	9.3	9.3	9.3	9.2	9.2	9.2
12c Fed funds and RPs with others	26.8	27.1	32.5	26.9	21.0	17.8	19.2	22.0	21.6	26.2	21.5	24.4
12d All other loans	96.2	129.1	127.7	127.2	132.5	140.2	144.1	148.7	145.7	147.5	150.0	148.0
12e Lease financing receivables	108.8	100.7	101.8	101.3	99.4	95.5	93.9	92.5	92.7	91.6	91.6	91.5
13 Interbank loans	187.2	189.2	210.8	178.2	214.4	200.6	216.1	256.4	248.0	265.5	259.9	266.5
13a Fed funds and RPs with banks	113.8	97.7	105.8	94.2	101.1	91.3	107.0	139.9	132.0	152.0	144.8	147.7
13b Other	73.4	91.5	105.0	84.0	113.3	109.3	109.1	116.6	116.0	113.5	115.1	118.8
14 Cash assets ⁵	150.1	156.7	148.5	144.0	151.1	147.4	148.7	143.6	134.0	135.9	141.9	127.1
15 Other assets ⁶	365.7	356.5	348.7	351.9	376.3	387.5	408.6	419.1	423.1	411.9	420.4	424.7
16 TOTAL ASSETS ⁷	3,768.0	3,804.5	3,881.5	3,879.5	3,920.9	3,928.4	3,976.3	4,016.3	4,002.5	4,009.6	4,032.1	4,035.8

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

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

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
LIABILITIES												
17 Deposits	2,151.3	2,164.1	2,180.7	2,240.0	2,275.9	2,292.9	2,316.0	2,309.1	2,285.9	2,287.9	2,327.4	2,318.0
18 Transaction	307.8	297.9	293.3	308.8	314.7	291.8	303.0	293.0	296.7	318.9	273.7	276.6
19 Nontransaction	1,843.5	1,866.2	1,887.4	1,931.2	1,961.2	2,001.1	2,013.0	2,016.0	1,989.2	1,969.0	2,053.8	2,041.3
20 Large time	257.3	253.5	245.3	254.5	257.2	273.4	284.2	273.9	274.9	275.7	276.0	272.7
21 Other	1,586.2	1,612.8	1,642.2	1,676.7	1,704.0	1,727.7	1,728.8	1,742.1	1,714.3	1,693.2	1,777.8	1,768.6
22 Borrowings	804.4	734.9	773.7	729.2	734.6	727.5	742.0	747.2	746.8	743.5	750.2	756.7
23 From banks in the U.S.	214.7	182.8	201.8	180.6	190.5	187.3	191.4	216.9	208.6	218.0	225.1	214.9
24 From others	589.7	552.1	571.9	548.6	544.1	540.2	550.6	530.3	538.2	525.6	525.1	541.8
25 Net due to related foreign offices	211.7	242.9	237.5	219.7	226.4	231.7	198.0	209.9	214.7	210.6	191.8	192.5
26 Other liabilities	227.0	256.7	280.9	279.9	245.1	239.2	291.3	302.7	306.9	316.2	312.1	319.5
27 TOTAL LIABILITIES	3,394.4	3,398.7	3,472.8	3,468.9	3,481.9	3,491.3	3,547.4	3,568.9	3,554.3	3,558.3	3,581.5	3,586.7
28 Residual (assets less liabilities) ⁸	373.6	405.9	408.7	410.6	438.9	437.1	428.9	447.5	448.2	451.3	450.6	449.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	2,443.2	2,547.3	2,567.9	2,592.7	2,656.3	2,665.5	2,678.6	2,688.1	2,689.4	2,685.4	2,695.2	2,696.1
2 Securities in bank credit	692.3	715.2	717.8	718.1	725.4	727.4	730.2	722.8	721.5	722.1	725.1	722.3
3 Treasury and Agency securities ²	489.4	502.7	503.6	502.1	508.7	515.5	516.8	517.0	515.9	514.9	518.3	516.5
4 Other securities	202.9	212.5	214.2	216.0	216.7	211.8	213.3	205.8	205.6	207.2	206.8	205.8
5 Loans and leases in bank credit ³	1,750.9	1,832.1	1,850.1	1,874.6	1,930.9	1,938.1	1,948.4	1,965.3	1,967.9	1,963.2	1,970.1	1,973.8
6 Commercial and industrial	295.2	310.6	311.7	313.8	313.3	312.1	314.1	316.1	316.2	317.0	318.8	318.7
7 Real estate	1,058.3	1,102.6	1,116.6	1,136.5	1,193.9	1,201.2	1,206.3	1,211.4	1,212.2	1,208.4	1,213.9	1,217.6
8 Revolving home equity	83.4	94.2	95.9	98.1	101.0	103.4	106.4	109.1	109.5	110.0	111.0	111.6
9 Other	975.0	1,008.5	1,020.7	1,038.4	1,092.8	1,097.8	1,099.8	1,102.4	1,102.7	1,098.3	1,102.9	1,106.0
10 Consumer	286.9	309.6	311.9	315.1	314.1	314.7	319.1	328.5	330.0	328.2	328.3	327.8
11 Security ⁴	7.8	8.2	8.2	7.8	7.4	7.3	7.1	7.1	7.2	7.2	6.9	7.0
12 Other loans and leases	102.7	101.1	101.6	101.4	102.3	102.8	101.9	102.1	102.3	102.4	102.1	102.7
13 Interbank loans	99.6	92.4	93.7	87.2	77.6	78.7	76.0	77.3	79.2	78.6	74.8	74.6
14 Cash assets ⁵	123.5	116.0	118.3	120.0	119.7	120.2	121.1	119.6	119.3	119.4	118.6	124.5
15 Other assets ⁶	148.5	158.9	163.1	166.3	170.3	174.4	168.1	185.1	179.5	182.9	189.4	195.6
16 TOTAL ASSETS⁷	2,783.9	2,882.5	2,910.7	2,933.6	2,990.7	3,005.4	3,009.9	3,035.8	3,033.0	3,032.0	3,043.6	3,056.3
LIABILITIES												
17 Deposits	2,130.7	2,179.1	2,189.9	2,200.9	2,215.3	2,234.4	2,253.6	2,268.0	2,267.3	2,272.7	2,276.0	2,283.2
18 Transaction	327.9	329.0	336.3	347.6	342.3	343.1	353.5	340.2	344.3	356.1	329.3	337.7
19 Nontransaction	1,802.8	1,850.1	1,853.6	1,853.3	1,873.1	1,891.3	1,900.2	1,927.7	1,923.0	1,916.6	1,946.7	1,945.5
20 Large time	322.4	335.2	334.4	340.2	342.7	343.8	337.9	342.4	343.1	343.7	347.0	347.0
21 Other	1,480.4	1,514.8	1,519.2	1,513.1	1,530.3	1,547.5	1,562.2	1,585.3	1,579.9	1,572.9	1,599.7	1,598.4
22 Borrowings	412.6	454.8	460.4	461.0	496.6	504.0	513.8	519.6	523.3	521.2	512.0	513.3
23 From banks in the U.S.	156.3	164.5	170.5	166.6	198.6	193.1	192.2	199.3	200.7	199.1	195.6	195.3
24 From others	256.3	290.3	289.9	294.4	297.9	310.9	321.6	320.4	322.6	322.1	316.4	318.0
25 Net due to related foreign offices	11.7	23.3	24.4	20.1	23.5	22.8	15.8	14.2	13.1	11.9	12.5	13.8
26 Other liabilities	74.7	68.2	70.8	72.1	74.0	73.7	74.1	78.3	77.9	78.3	79.8	79.4
27 TOTAL LIABILITIES	2,629.6	2,725.4	2,745.5	2,754.2	2,809.4	2,834.9	2,857.3	2,880.2	2,881.6	2,884.1	2,880.3	2,889.7
28 Residual (assets less liabilities) ⁸	154.2	157.0	165.2	179.5	181.3	170.5	152.6	155.6	151.4	147.9	163.3	166.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	2,434.7	2,551.5	2,564.8	2,582.9	2,645.5	2,659.1	2,668.6	2,678.9	2,677.7	2,677.6	2,687.7	2,691.6
2 Securities in bank credit	690.2	715.3	715.7	719.5	727.6	726.9	730.3	720.6	718.4	720.1	722.6	720.7
3 Treasury and Agency securities ²	487.3	502.8	501.5	503.5	510.9	515.1	516.9	514.8	512.8	512.9	515.8	514.9
4 Other securities	202.9	212.5	214.2	216.0	216.7	211.8	213.3	205.8	205.6	207.2	206.8	205.8
5 Loans and leases in bank credit ³	1,744.5	1,836.3	1,849.1	1,863.4	1,917.9	1,932.1	1,938.3	1,958.3	1,959.3	1,957.5	1,965.0	1,970.9
6 Commercial and industrial	295.4	309.9	311.7	314.4	314.7	314.1	315.8	316.3	315.7	316.1	317.7	317.1
7 Real estate	1,054.2	1,103.5	1,116.0	1,130.0	1,185.2	1,196.9	1,198.3	1,206.9	1,207.0	1,205.7	1,211.3	1,217.4
8 Revolving home equity	83.5	93.8	95.7	97.6	100.8	103.4	106.7	109.2	109.3	110.2	111.1	111.8
9 Other	970.7	1,009.6	1,020.4	1,032.4	1,084.5	1,093.4	1,091.7	1,097.7	1,097.7	1,095.5	1,100.2	1,105.6
9a Other residential	--	--	--	--	--	--	494.4	495.4	494.0	491.5	495.1	498.9
9b Commercial	--	--	--	--	--	--	597.2	602.3	603.7	604.0	605.2	606.7
10 Consumer	283.1	315.9	313.8	311.1	309.4	311.8	314.6	324.5	326.3	325.3	324.5	324.7
10a Credit cards and related plans	133.7	155.9	154.3	153.3	151.5	154.1	157.0	166.2	168.1	166.6	166.0	165.9
10b Other	149.4	160.1	159.6	157.8	157.9	157.7	157.6	158.4	158.3	158.7	158.6	158.8
11 Security ⁴	7.8	8.0	8.2	8.0	7.4	7.2	7.1	7.1	7.0	6.9	7.2	7.1
12 Other loans and leases	104.1	99.0	99.3	100.0	101.2	102.2	102.6	103.5	103.3	103.5	104.3	104.5
13 Interbank loans	96.0	87.9	93.8	91.6	81.4	76.3	74.6	74.9	73.9	72.5	77.0	75.1
14 Cash assets ⁵	123.4	117.3	116.2	115.1	116.7	119.2	120.4	119.7	115.9	117.5	119.3	119.2
15 Other assets ⁶	148.5	158.9	163.1	166.3	170.3	174.4	168.1	185.1	179.5	182.9	189.4	195.6
16 TOTAL ASSETS ⁷	2,771.7	2,883.4	2,905.5	2,923.5	2,980.6	2,995.5	2,997.9	3,024.3	3,012.6	3,016.2	3,039.0	3,047.1
LIABILITIES												
17 Deposits	2,124.6	2,174.7	2,180.3	2,199.1	2,219.3	2,230.0	2,252.4	2,261.7	2,250.3	2,255.0	2,279.5	2,279.7
18 Transaction	327.7	332.8	331.9	343.6	343.0	338.9	349.3	340.0	339.9	354.7	330.9	330.7
19 Nontransaction	1,796.9	1,841.9	1,848.4	1,855.5	1,876.3	1,891.1	1,903.1	1,921.6	1,910.4	1,900.3	1,948.7	1,949.0
20 Large time	322.4	335.2	334.4	340.2	342.7	343.8	337.9	342.4	343.1	343.7	347.0	347.0
21 Other	1,474.5	1,506.7	1,514.0	1,515.4	1,533.6	1,547.2	1,565.2	1,579.2	1,567.3	1,556.6	1,601.7	1,601.9
22 Borrowings	412.6	454.8	460.4	461.0	496.6	504.0	513.8	519.6	523.3	521.2	512.0	513.3
23 From banks in the U.S.	156.3	164.5	170.5	166.6	198.6	193.1	192.2	199.3	200.7	199.1	195.6	195.3
24 From others	256.3	290.3	289.9	294.4	297.9	310.9	321.6	320.4	322.6	322.1	316.4	318.0
25 Net due to related foreign offices	11.7	23.3	24.4	20.1	23.5	22.8	15.8	14.2	13.1	11.9	12.5	13.8
26 Other liabilities	74.7	68.2	70.8	72.1	74.0	73.7	74.1	78.3	77.9	78.3	79.8	79.4
27 TOTAL LIABILITIES	2,623.5	2,721.0	2,735.9	2,752.3	2,813.4	2,830.5	2,856.1	2,873.9	2,864.6	2,866.4	2,883.8	2,886.2
28 Residual (assets less liabilities) ⁸	148.2	162.4	169.7	171.2	167.3	165.1	141.8	150.4	148.1	149.8	155.2	160.9

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

Seasonally adjusted, billions of dollars

August 20, 2004

Account	2003 Jul	2004 Jan	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	Week ending			
									Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	636.8	639.8	654.1	659.2	641.9	628.4	645.1	647.8	643.2	653.3	636.4	639.1
2 Securities in bank credit	259.3	261.6	266.3	266.2	263.7	255.8	258.3	254.9	251.6	258.2	253.0	256.5
3 Treasury and Agency securities ²	112.5	98.3	99.6	96.5	95.5	92.4	93.9	92.2	91.1	94.8	92.1	93.2
4 Other securities	146.8	163.2	166.6	169.6	168.2	163.4	164.4	162.6	160.5	163.3	160.9	163.3
5 Loans and leases in bank credit ³	377.5	378.2	387.8	393.0	378.2	372.6	386.8	392.9	391.5	395.2	383.4	382.6
6 Commercial and industrial	153.4	137.3	136.8	133.7	129.7	130.3	131.6	133.7	134.5	135.2	135.5	135.9
7 Real estate	18.6	17.1	17.2	17.3	17.6	16.0	14.7	14.4	14.8	13.9	14.0	14.0
11 Security ⁴	124.3	131.4	140.1	149.6	140.8	136.9	149.3	155.0	152.2	156.7	145.7	143.7
12 Other loans and leases	81.2	92.4	93.8	92.3	90.2	89.3	91.2	89.7	90.0	89.4	88.3	89.0
13 Interbank loans	39.5	35.3	31.9	29.4	32.0	34.4	28.9	31.2	35.4	29.1	32.5	32.7
14 Cash assets ⁵	51.2	54.6	54.1	54.7	57.0	60.2	56.8	60.3	62.1	60.1	57.6	59.3
15 Other assets ⁶	30.2	27.0	25.8	28.8	33.6	34.0	39.4	43.1	44.3	44.3	41.3	42.7
16 TOTAL ASSETS ⁷	757.3	756.3	765.4	771.7	764.0	756.5	769.8	782.0	784.5	786.4	767.5	773.4
LIABILITIES												
17 Deposits	434.6	454.8	468.1	472.9	481.8	494.6	520.9	544.4	550.7	554.0	542.2	537.7
18 Transaction	10.5	11.9	11.9	11.9	11.6	11.6	11.9	11.2	11.5	11.7	11.2	11.1
19 Nontransaction	424.1	442.9	456.2	460.9	470.2	483.0	509.0	533.2	539.2	542.3	531.0	526.6
22 Borrowings	308.5	328.5	343.6	353.0	349.6	331.8	337.5	333.6	325.5	334.1	327.4	322.4
23 From banks in the U.S.	41.3	39.9	43.8	49.2	45.3	43.5	49.5	42.3	38.9	42.0	41.8	42.3
24 From others	267.2	288.6	299.8	303.9	304.3	288.3	288.1	291.3	286.5	292.1	285.5	280.0
25 Net due to related foreign offices	-89.1	-131.7	-152.6	-155.4	-171.2	-180.1	-185.0	-189.2	-185.9	-197.5	-187.0	-179.5
26 Other liabilities	102.0	101.0	102.7	98.3	101.5	98.6	91.4	90.6	90.5	88.4	89.1	92.6
27 TOTAL LIABILITIES	756.1	752.6	761.8	768.8	761.7	745.0	764.9	779.4	780.8	778.9	771.6	773.1
28 Residual (assets less liabilities) ⁸	1.2	3.6	3.7	2.9	2.4	11.5	4.9	2.5	3.7	7.5	-4.1	0.2

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

Not seasonally adjusted, billions of dollars

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
ASSETS												
1 Bank credit	633.6	643.2	656.4	662.6	647.6	625.6	645.0	643.9	639.7	649.0	634.0	633.3
2 Securities in bank credit	259.3	261.6	266.3	266.2	263.7	255.8	258.3	254.9	251.6	258.2	253.0	256.5
3 Treasury and Agency securities ²	112.5	98.3	99.6	96.5	95.5	92.4	93.9	92.2	91.1	94.8	92.1	93.2
3a Trading account	39.4	33.8	36.2	35.1	35.1	33.3	35.4	34.7	34.7	37.9	35.7	35.0
3b Investment account	73.1	64.5	63.5	61.4	60.4	59.1	58.4	57.5	56.4	56.9	56.4	58.1
4 Other securities	146.8	163.2	166.6	169.6	168.2	163.4	164.4	162.6	160.5	163.3	160.9	163.3
4a Trading account	95.2	96.6	99.0	101.1	98.2	100.6	104.7	104.9	103.2	105.6	103.8	106.6
4b Investment account	51.6	66.6	67.7	68.5	70.0	62.8	59.7	57.7	57.2	57.7	57.2	56.8
5 Loans and leases in bank credit ³	374.3	381.7	390.1	396.5	383.9	369.8	386.7	389.0	388.1	390.9	381.0	376.8
6 Commercial and industrial	152.6	137.9	138.5	135.6	130.7	130.3	131.1	133.0	134.0	134.2	134.6	134.6
7 Real estate	18.6	17.1	17.2	17.3	17.6	16.0	14.7	14.4	14.8	13.9	14.0	14.0
11 Security ⁴	120.9	135.3	142.6	151.5	144.6	133.7	148.2	150.8	148.6	153.0	143.0	138.5
12 Other loans and leases	82.1	91.3	91.8	92.1	91.1	89.8	92.6	90.8	90.7	89.7	89.4	89.7
13 Interbank loans	39.5	35.3	31.9	29.4	32.0	34.4	28.9	31.2	35.4	29.1	32.5	32.7
14 Cash assets ⁵	50.7	54.2	53.4	52.9	56.4	59.6	56.4	59.7	61.1	59.8	57.6	59.1
15 Other assets ⁶	29.3	28.8	27.3	28.8	32.2	34.6	39.3	41.8	42.7	43.2	40.6	42.5
16 TOTAL ASSETS⁷	752.6	761.1	768.4	773.4	767.9	753.7	769.1	776.2	778.4	780.6	764.3	767.2
LIABILITIES												
17 Deposits	433.5	460.8	474.3	477.5	491.4	505.9	528.3	543.0	549.7	554.4	537.7	530.3
18 Transaction	10.5	12.3	11.9	11.5	11.4	11.4	11.9	11.2	11.4	11.6	11.1	10.9
19 Nontransaction	423.0	448.5	462.3	466.0	480.1	494.5	516.5	531.7	538.3	542.8	526.7	519.4
22 Borrowings	308.5	328.5	343.6	353.0	349.6	331.8	337.5	333.6	325.5	334.1	327.4	322.4
23 From banks in the U.S.	41.3	39.9	43.8	49.2	45.3	43.5	49.5	42.3	38.9	42.0	41.8	42.3
24 From others	267.2	288.6	299.8	303.9	304.3	288.3	288.1	291.3	286.5	292.1	285.5	280.0
25 Net due to related foreign offices	-90.8	-131.0	-152.9	-156.0	-173.5	-181.8	-187.0	-190.6	-187.0	-197.3	-189.0	-179.2
26 Other liabilities	100.7	101.6	102.4	97.8	99.5	97.1	89.6	89.4	89.5	88.6	87.4	92.9
27 TOTAL LIABILITIES	751.9	759.9	767.3	772.4	767.1	753.0	768.5	775.5	777.6	779.8	763.6	766.4
28 Residual (assets less liabilities) ⁸	0.7	1.2	1.1	1.0	0.8	0.8	0.7	0.7	0.8	0.8	0.8	0.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 20, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 21	Jul 28	Aug 4	Aug 11
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	108.1	125.7	125.6	129.4	106.9	100.2	96.8	105.4	113.0	109.8	114.2	114.5
30 Reval. losses on off-bal. sheet items ⁹	85.5	110.5	114.7	118.9	93.2	83.8	83.0	94.7	102.4	97.9	102.2	103.2
31 Mortgage-backed securities ¹⁰	422.6	412.6	469.5	502.2	499.0	487.8	483.4	483.0	481.1	477.6	483.4	480.1
31a Pass-through	308.9	293.7	348.4	380.5	383.8	377.8	376.3	376.5	374.8	372.6	374.7	371.8
31b CMO, REMIC, and other	113.7	118.9	121.2	121.7	115.2	110.1	107.1	106.5	106.4	105.0	108.7	108.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	6.7	3.8	6.7	10.6	4.9	-5.5	-5.4	-2.2	-1.7	-3.2	-1.6	-0.1
33 Securitized consumer loans ¹²	133.6	140.0	139.4	141.3	139.5	136.9	137.9	140.6	140.7	140.0	140.6	141.2
33a Credit cards and related plans	116.1	120.8	120.4	121.1	119.4	117.2	117.6	118.6	118.8	118.2	118.9	119.6
33b Other	17.5	19.2	18.9	20.2	20.2	19.7	20.2	21.9	21.9	21.8	21.7	21.6
34 Securitized business loans ¹²	8.4	7.6	7.5	7.4	7.4	7.4	7.3	7.2	7.2	7.2	7.2	7.2
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	324.0	326.7	325.1	329.2	332.5	332.7	330.6	329.8	328.6	328.3	330.4	329.9
33 Securitized consumer loans ¹²	228.3	234.3	231.5	232.4	229.4	224.6	224.7	227.1	226.0	228.4	227.5	227.6
33a Credit cards and related plans	221.0	226.7	224.1	225.2	222.3	217.4	217.4	219.8	218.7	221.2	220.3	220.4
33b Other	7.3	7.6	7.4	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.2	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	64.5	63.7	62.8	61.8	58.4	60.5	58.6	58.5	56.9	59.8	56.8	56.8
30 Reval. losses on off-bal. sheet items ⁹	64.9	68.4	69.1	67.8	64.8	63.2	58.9	60.4	60.0	61.6	58.8	59.3
34 Securitized business loans ¹²	1.5	0.8	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

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. Total amount outstanding.

NOTE: The effective date of the reclassification by some domestically chartered banks of their holdings of the seller's interest portion of securitized credit card loans reported in a special footnote to the H.8 release of August 6 for the week of July 28, 2004 has been extended back to July 7, 2004. The items affected for the weeks of July 7, 14 and 21 were (in billions): other securities, -\$30.4 and consumer loans, \$30.4.

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

OFFICIAL BUSINESS

First Class