

# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

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

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	5,887.2	6,207.5	6,196.0	6,203.4	6,181.7	6,224.0	6,254.7	6,312.5	6,354.5	6,401.6	6,455.6	6,431.7
2 Securities in bank credit	1,719.6	1,835.4	1,792.2	1,796.9	1,817.0	1,846.9	1,857.3	1,858.3	1,879.7	1,891.5	1,959.3	1,953.0
3 Treasury and Agency securities <sup>2</sup>	1,031.1	1,118.2	1,081.2	1,066.0	1,082.5	1,103.0	1,102.1	1,100.7	1,119.4	1,127.0	1,195.8	1,187.3
4 Other securities	688.5	717.2	711.0	730.8	734.5	743.9	755.2	757.6	760.3	764.5	763.5	765.7
5 Loans and leases in bank credit <sup>3</sup>	4,167.6	4,372.1	4,403.9	4,406.5	4,364.7	4,377.1	4,397.4	4,454.3	4,474.8	4,510.2	4,496.4	4,478.7
6 Commercial and industrial	956.9	924.3	917.8	907.9	897.5	893.8	898.4	898.2	900.0	899.1	901.6	898.2
7 Real estate	2,047.4	2,196.1	2,242.8	2,259.5	2,237.2	2,223.5	2,219.4	2,236.9	2,246.4	2,255.8	2,257.8	2,257.8
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	280.9	290.7	294.3	295.4	296.8	299.2
9 Other	1,829.8	1,947.1	1,989.4	2,000.8	1,971.6	1,950.1	1,938.5	1,946.2	1,952.1	1,960.5	1,961.0	1,958.6
10 Consumer	591.9	601.0	602.2	606.7	601.7	630.6	634.1	638.2	637.1	634.9	639.6	637.1
11 Security <sup>4</sup>	171.5	211.3	203.7	199.1	206.6	212.3	196.5	213.1	219.4	237.0	219.4	213.6
12 Other loans and leases	399.9	439.3	437.3	433.3	421.7	416.9	449.0	467.9	471.9	483.3	478.0	472.0
13 Interbank loans	307.2	321.5	325.4	304.4	321.0	297.5	288.8	305.1	345.9	355.8	359.8	291.2
14 Cash assets <sup>5</sup>	307.2	336.2	343.2	329.9	313.6	322.9	306.5	319.0	322.1	326.9	342.7	313.6
15 Other assets <sup>6</sup>	507.2	548.9	568.3	559.2	557.2	549.8	552.1	552.3	553.1	563.1	557.6	565.0
16 TOTAL ASSETS <sup>7</sup>	<b>6,932.0</b>	<b>7,338.9</b>	<b>7,357.0</b>	<b>7,321.1</b>	<b>7,298.5</b>	<b>7,319.1</b>	<b>7,325.6</b>	<b>7,414.5</b>	<b>7,502.2</b>	<b>7,574.2</b>	<b>7,642.1</b>	<b>7,528.1</b>
<b>LIABILITIES</b>												
17 Deposits	4,506.8	4,749.5	4,803.5	4,781.3	4,722.5	4,744.9	4,743.8	4,781.0	4,799.7	4,783.3	4,820.6	4,816.8
18 Transaction	608.0	656.5	658.5	640.1	639.2	636.8	644.5	631.4	622.2	628.0	661.5	671.0
19 Nontransaction	3,898.8	4,093.0	4,145.0	4,141.2	4,083.3	4,108.1	4,099.4	4,149.6	4,177.4	4,155.3	4,159.2	4,145.8
20 Large time	979.4	1,019.0	1,023.4	1,029.4	996.3	988.5	992.3	1,021.9	1,022.6	1,018.7	1,023.7	1,023.9
21 Other	2,919.4	3,074.0	3,121.6	3,111.8	3,087.0	3,119.6	3,107.1	3,127.6	3,154.8	3,136.6	3,135.5	3,121.9
22 Borrowings	1,338.7	1,514.1	1,520.9	1,486.2	1,440.2	1,434.9	1,458.4	1,493.4	1,548.7	1,595.3	1,606.5	1,513.3
23 From banks in the U.S.	380.3	411.2	418.2	403.5	385.4	382.5	380.4	392.3	427.9	433.6	440.0	382.6
24 From others	958.3	1,102.8	1,102.7	1,082.8	1,054.8	1,052.5	1,077.9	1,101.1	1,120.8	1,161.8	1,166.5	1,130.7
25 Net due to related foreign offices	154.8	142.8	126.6	130.4	164.5	175.0	144.5	132.3	112.8	110.2	112.4	115.6
26 Other liabilities	431.7	418.2	402.7	417.0	427.5	410.1	416.5	432.8	442.5	463.9	482.1	458.0
27 TOTAL LIABILITIES	<b>6,432.0</b>	<b>6,824.5</b>	<b>6,853.7</b>	<b>6,814.9</b>	<b>6,754.8</b>	<b>6,764.9</b>	<b>6,763.2</b>	<b>6,839.6</b>	<b>6,903.7</b>	<b>6,952.7</b>	<b>7,021.7</b>	<b>6,903.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	500.0	514.4	503.3	506.2	543.7	554.2	562.4	575.0	598.5	621.4	620.5	624.4

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	5,904.1	6,181.2	6,175.8	6,199.4	6,182.9	6,239.7	6,291.6	6,331.2	6,368.5	6,405.3	6,454.6	6,425.6
2 Securities in bank credit	1,730.0	1,819.8	1,784.7	1,795.6	1,814.8	1,850.5	1,864.7	1,870.3	1,892.8	1,901.6	1,970.0	1,961.8
3 Treasury and Agency securities <sup>2</sup>	1,035.9	1,110.0	1,077.2	1,065.9	1,078.1	1,104.9	1,106.7	1,105.9	1,127.5	1,133.7	1,203.1	1,193.1
4 Other securities	694.1	709.8	707.5	729.6	736.6	745.6	758.0	764.4	765.3	767.9	767.0	768.7
5 Loans and leases in bank credit <sup>3</sup>	4,174.0	4,361.4	4,391.1	4,403.8	4,368.1	4,389.2	4,426.9	4,461.0	4,475.8	4,503.7	4,484.6	4,463.7
6 Commercial and industrial	951.0	925.5	914.0	906.2	897.8	893.4	897.0	892.6	896.1	895.7	899.6	896.4
7 Real estate	2,047.8	2,194.5	2,242.9	2,261.5	2,239.1	2,228.4	2,224.1	2,237.1	2,245.1	2,255.8	2,253.2	2,249.4
8 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.2	289.8	294.4	296.4	297.7	299.4
9 Other	1,830.8	1,945.5	1,989.4	2,001.9	1,972.9	1,955.2	1,943.9	1,947.3	1,950.7	1,959.5	1,955.4	1,950.0
10 Consumer	599.6	595.4	598.5	604.8	600.9	632.3	643.1	646.6	643.1	639.2	643.3	640.3
10a Credit cards and related plans	234.0	223.3	223.2	225.8	220.7	252.6	264.3	261.1	253.4	250.1	256.3	255.6
10b Other	365.6	372.1	375.3	379.0	380.2	379.7	378.9	385.4	389.7	389.1	387.0	384.7
11 Security <sup>4</sup>	177.5	205.4	198.6	197.0	209.1	217.2	207.2	219.7	225.3	238.6	216.7	214.1
12 Other loans and leases	398.1	440.7	437.2	434.3	421.1	417.8	455.5	465.1	466.1	474.4	471.8	463.5
13 Interbank loans	304.0	317.0	319.6	297.6	313.9	302.0	295.1	303.1	344.6	351.3	355.6	282.5
14 Cash assets <sup>5</sup>	322.7	325.5	326.6	326.2	316.9	333.1	327.8	335.8	322.1	315.6	359.2	317.0
15 Other assets <sup>6</sup>	510.8	547.1	564.7	563.2	556.9	553.5	557.4	556.4	555.9	562.0	552.5	557.6
16 TOTAL ASSETS <sup>7</sup>	<b>6,965.0</b>	<b>7,295.8</b>	<b>7,310.6</b>	<b>7,310.4</b>	<b>7,296.4</b>	<b>7,353.3</b>	<b>7,395.4</b>	<b>7,452.2</b>	<b>7,517.5</b>	<b>7,560.4</b>	<b>7,648.1</b>	<b>7,508.9</b>
<b>LIABILITIES</b>												
17 Deposits	4,530.1	4,720.1	4,753.5	4,745.1	4,707.2	4,760.6	4,796.0	4,804.7	4,825.6	4,804.6	4,850.1	4,824.4
18 Transaction	622.0	647.8	642.1	634.8	636.4	644.6	678.7	645.9	619.7	609.4	662.2	660.0
19 Nontransaction	3,908.1	4,072.2	4,111.4	4,110.3	4,070.8	4,116.0	4,117.3	4,158.8	4,205.9	4,195.2	4,187.9	4,164.4
20 Large time	995.9	1,007.9	1,007.3	1,010.4	986.3	992.2	1,005.2	1,039.6	1,038.7	1,034.0	1,032.6	1,033.2
21 Other	2,912.1	3,064.3	3,104.1	3,099.9	3,084.5	3,123.8	3,112.1	3,119.2	3,167.2	3,161.2	3,155.4	3,131.3
22 Borrowings	1,351.8	1,507.0	1,500.9	1,484.4	1,443.3	1,437.1	1,457.3	1,507.7	1,560.4	1,595.2	1,613.3	1,508.2
23 From banks in the U.S.	384.9	407.9	413.6	396.7	384.0	379.6	382.1	396.5	432.1	436.7	445.0	384.5
24 From others	966.9	1,099.2	1,087.3	1,087.7	1,059.3	1,057.4	1,075.2	1,111.2	1,128.3	1,158.5	1,168.3	1,123.7
25 Net due to related foreign offices	158.9	133.4	124.9	132.8	168.1	180.9	150.9	136.0	116.3	115.5	118.6	124.9
26 Other liabilities	435.3	409.3	401.0	419.3	431.0	415.6	422.9	436.4	446.3	469.9	489.6	468.2
27 TOTAL LIABILITIES	<b>6,476.0</b>	<b>6,769.8</b>	<b>6,780.3</b>	<b>6,781.6</b>	<b>6,749.5</b>	<b>6,794.2</b>	<b>6,827.1</b>	<b>6,884.8</b>	<b>6,948.5</b>	<b>6,985.2</b>	<b>7,071.6</b>	<b>6,925.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	489.0	525.9	530.3	528.8	546.8	559.1	568.3	567.4	569.0	575.2	576.5	583.3

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	5,253.1	5,565.4	5,574.3	5,582.1	5,557.6	5,598.7	5,634.5	5,683.3	5,718.8	5,762.1	5,809.0	5,783.5
2 Securities in bank credit	1,449.4	1,569.1	1,527.5	1,527.9	1,545.7	1,577.1	1,586.6	1,593.0	1,610.8	1,618.5	1,691.6	1,685.9
3 Treasury and Agency securities <sup>2</sup>	921.2	1,003.9	973.6	957.0	977.4	1,004.4	1,003.1	1,003.0	1,019.1	1,025.8	1,097.8	1,091.4
4 Other securities	528.2	565.1	553.9	570.9	568.3	572.7	583.5	590.0	591.7	592.7	593.8	594.4
5 Loans and leases in bank credit <sup>3</sup>	3,803.7	3,996.4	4,046.8	4,054.2	4,011.9	4,021.6	4,047.9	4,090.3	4,107.9	4,143.6	4,117.5	4,097.6
6 Commercial and industrial	781.3	768.3	767.4	761.4	755.6	756.9	754.5	751.3	753.0	753.1	755.6	751.7
7 Real estate	2,027.7	2,177.0	2,224.7	2,241.3	2,215.4	2,202.3	2,203.0	2,219.8	2,229.5	2,238.6	2,240.5	2,240.7
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	280.9	290.7	294.3	295.4	296.8	299.2
9 Other	1,810.1	1,928.0	1,971.3	1,982.5	1,949.7	1,928.8	1,922.0	1,929.0	1,935.2	1,943.2	1,943.8	1,941.6
10 Consumer	591.9	601.0	602.2	606.7	601.7	630.6	634.1	638.2	637.1	634.9	639.6	637.1
11 Security <sup>4</sup>	71.4	95.8	95.1	88.3	94.0	90.8	88.8	103.4	104.5	122.5	95.5	89.1
12 Other loans and leases	331.4	354.2	357.4	356.4	345.3	341.0	367.6	377.5	383.8	394.5	386.2	378.9
13 Interbank loans	279.1	288.3	292.9	273.5	291.6	267.8	263.7	277.3	320.0	331.1	334.5	265.0
14 Cash assets <sup>5</sup>	267.0	281.7	287.5	274.5	261.1	272.5	256.4	265.2	267.9	269.7	284.7	255.4
15 Other assets <sup>6</sup>	473.2	513.7	526.4	520.2	516.0	511.0	512.8	511.1	513.1	527.5	520.8	527.3
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>6,196.1</b>	<b>6,574.6</b>	<b>6,605.6</b>	<b>6,575.1</b>	<b>6,551.9</b>	<b>6,575.2</b>	<b>6,591.3</b>	<b>6,662.9</b>	<b>6,746.9</b>	<b>6,817.6</b>	<b>6,875.9</b>	<b>6,758.0</b>
<b>LIABILITIES</b>												
17 Deposits	4,080.4	4,295.6	4,347.0	4,328.4	4,282.3	4,308.3	4,308.4	4,326.5	4,335.7	4,315.6	4,349.4	4,342.8
18 Transaction	598.2	644.1	644.0	625.0	624.5	621.2	628.8	613.5	603.6	610.5	644.1	652.7
19 Nontransaction	3,482.2	3,651.5	3,703.0	3,703.4	3,657.9	3,687.0	3,679.6	3,713.0	3,732.1	3,705.1	3,705.3	3,690.1
20 Large time	577.6	584.0	591.1	595.4	573.6	570.3	574.7	591.8	585.4	577.0	580.6	582.2
21 Other	2,904.6	3,067.6	3,111.9	3,108.0	3,084.3	3,116.8	3,104.8	3,121.2	3,146.8	3,128.2	3,124.7	3,107.9
22 Borrowings	1,064.3	1,222.9	1,230.6	1,195.5	1,138.6	1,139.6	1,150.0	1,172.0	1,218.5	1,267.6	1,271.5	1,183.0
23 From banks in the U.S.	349.3	374.4	384.1	369.6	349.4	350.3	340.0	354.5	386.2	394.7	400.4	342.9
24 From others	715.0	848.5	846.5	825.9	789.3	789.3	810.0	817.5	832.3	873.0	871.1	840.1
25 Net due to related foreign offices	225.2	229.0	230.3	230.2	258.5	263.7	254.1	264.1	257.1	262.5	263.2	261.5
26 Other liabilities	336.7	309.1	286.6	306.7	316.7	302.7	316.6	333.5	342.6	357.4	378.7	356.7
27 <b>TOTAL LIABILITIES</b>	<b>5,706.6</b>	<b>6,056.7</b>	<b>6,094.6</b>	<b>6,060.8</b>	<b>5,996.1</b>	<b>6,014.3</b>	<b>6,029.1</b>	<b>6,096.1</b>	<b>6,153.9</b>	<b>6,203.2</b>	<b>6,262.9</b>	<b>6,143.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	489.5	517.9	511.0	514.2	555.8	560.9	562.2	566.8	592.9	614.5	613.1	614.1

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	5,262.4	5,546.5	5,560.5	5,582.2	5,559.3	5,610.9	5,661.3	5,693.5	5,724.6	5,758.6	5,806.6	5,774.2
2 Securities in bank credit	1,459.8	1,553.4	1,520.1	1,526.6	1,543.5	1,580.7	1,594.0	1,605.0	1,623.9	1,628.6	1,702.3	1,694.7
3 Treasury and Agency securities <sup>2</sup>	926.0	995.8	969.7	956.9	973.1	1,006.3	1,007.7	1,008.3	1,027.2	1,032.5	1,105.1	1,097.2
4 Other securities	533.8	557.7	550.4	569.7	570.4	574.5	586.3	596.8	596.7	596.1	597.3	597.5
5 Loans and leases in bank credit <sup>3</sup>	3,802.6	3,993.0	4,040.4	4,055.5	4,015.8	4,030.1	4,067.3	4,088.4	4,100.7	4,130.0	4,104.3	4,079.4
6 Commercial and industrial	775.4	770.3	764.8	759.9	755.8	755.5	751.9	745.7	749.1	748.7	752.1	748.5
7 Real estate	2,028.1	2,175.4	2,224.7	2,243.3	2,217.3	2,207.2	2,207.6	2,220.0	2,228.2	2,238.6	2,235.9	2,232.4
8 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.2	289.8	294.4	296.4	297.7	299.4
9 Other	1,811.1	1,926.4	1,971.2	1,983.7	1,951.0	1,933.9	1,927.4	1,930.2	1,933.8	1,942.2	1,938.1	1,933.0
10 Consumer	599.6	595.4	598.5	604.8	600.9	632.3	643.1	646.6	643.1	639.2	643.3	640.3
10a Credit cards and related plans	234.0	223.3	223.2	225.8	220.7	252.6	264.3	261.1	253.4	250.1	256.3	255.6
10b Other	365.6	372.1	375.3	379.0	380.2	379.7	378.9	385.4	389.7	389.1	387.0	384.7
11 Security <sup>4</sup>	70.6	94.5	93.9	89.6	96.5	93.3	93.1	102.4	102.7	118.3	92.9	87.5
12 Other loans and leases	328.9	357.4	358.5	358.0	345.4	341.8	371.5	373.7	377.5	385.2	380.1	370.8
13 Interbank loans	275.9	283.8	287.0	266.7	284.5	272.3	270.0	275.3	318.7	326.6	330.2	256.2
14 Cash assets <sup>5</sup>	279.6	274.0	273.1	271.2	263.2	279.6	274.1	278.0	265.2	256.2	299.5	258.1
15 Other assets <sup>6</sup>	475.7	513.1	523.4	524.2	516.3	514.8	516.9	513.7	514.8	525.4	515.7	519.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>6,217.4</b>	<b>6,542.8</b>	<b>6,568.5</b>	<b>6,568.9</b>	<b>6,549.6</b>	<b>6,603.1</b>	<b>6,646.3</b>	<b>6,686.7</b>	<b>6,750.0</b>	<b>6,793.5</b>	<b>6,878.7</b>	<b>6,734.8</b>
<b>LIABILITIES</b>												
17 Deposits	4,087.5	4,276.0	4,312.5	4,308.6	4,278.1	4,323.7	4,349.0	4,333.0	4,346.0	4,323.0	4,370.4	4,340.6
18 Transaction	612.0	635.5	628.0	619.4	621.3	628.6	661.7	627.4	600.9	592.1	644.6	641.7
19 Nontransaction	3,475.6	3,640.4	3,684.6	3,689.2	3,656.8	3,695.1	3,687.3	3,705.6	3,745.1	3,731.0	3,725.8	3,699.0
20 Large time	578.8	582.4	589.7	592.9	575.0	574.1	577.5	593.1	586.2	578.6	581.4	582.0
21 Other	2,896.7	3,058.1	3,094.8	3,096.3	3,081.8	3,121.0	3,109.9	3,112.6	3,158.9	3,152.4	3,144.4	3,116.9
22 Borrowings	1,077.4	1,215.9	1,210.6	1,193.7	1,141.7	1,141.7	1,149.0	1,186.3	1,230.1	1,267.5	1,278.3	1,177.9
23 From banks in the U.S.	353.9	371.1	379.6	362.9	348.0	347.5	341.7	358.7	390.4	397.8	405.5	344.8
24 From others	723.5	844.8	831.0	830.8	793.7	794.3	807.3	827.6	839.8	869.7	872.9	833.1
25 Net due to related foreign offices	226.7	222.9	230.0	231.3	263.2	270.8	259.4	265.8	260.2	266.8	269.0	269.0
26 Other liabilities	338.6	302.9	286.2	307.9	321.1	309.1	321.9	335.4	346.0	362.3	385.8	365.3
27 <b>TOTAL LIABILITIES</b>	<b>5,730.3</b>	<b>6,017.6</b>	<b>6,039.4</b>	<b>6,041.5</b>	<b>6,004.2</b>	<b>6,045.2</b>	<b>6,079.3</b>	<b>6,120.6</b>	<b>6,182.4</b>	<b>6,219.6</b>	<b>6,303.5</b>	<b>6,152.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	487.2	525.2	529.1	527.4	545.4	557.9	567.0	566.1	567.6	573.9	575.2	582.0

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

March 5, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	2,942.7	3,123.5	3,109.1	3,116.0	3,089.5	3,105.6	3,117.7	3,143.6	3,170.6	3,211.9	3,249.1	3,226.7
2 Securities in bank credit	787.4	873.0	826.5	829.9	842.7	867.6	871.6	876.7	895.7	903.4	974.5	966.6
3 Treasury and Agency securities <sup>2</sup>	468.3	511.9	476.4	463.6	480.6	502.4	496.7	495.7	513.6	518.7	591.6	581.9
3a Trading account	41.2	38.5	34.7	38.1	33.8	40.4	39.4	40.6	47.2	51.9	45.1	42.8
3b Investment account	427.1	473.4	441.6	425.5	446.8	462.0	457.3	455.1	466.5	466.8	546.5	539.0
4 Other securities	319.0	361.1	350.1	366.3	362.1	365.3	374.8	381.0	382.1	384.6	382.9	384.7
4a Trading account	165.7	178.7	168.0	184.6	187.3	189.2	195.2	197.9	200.2	201.6	200.4	202.2
4b Investment account	153.3	182.4	182.1	181.7	174.9	176.1	179.6	183.1	181.9	183.0	182.5	182.5
4c State and local government	29.4	32.3	31.4	31.5	31.5	31.7	31.7	31.8	32.0	32.2	32.1	32.8
4d Other	123.9	150.1	150.7	150.3	143.4	144.4	147.9	151.3	149.9	150.8	150.4	149.7
5 Loans and leases in bank credit <sup>3</sup>	2,155.4	2,250.4	2,282.6	2,286.2	2,246.7	2,238.0	2,246.2	2,266.9	2,274.9	2,308.6	2,274.6	2,260.1
6 Commercial and industrial	493.0	471.6	466.3	457.9	452.1	449.9	446.8	437.8	438.3	438.3	440.0	436.4
7 Real estate	1,028.9	1,111.0	1,144.9	1,160.8	1,135.7	1,116.5	1,109.0	1,116.3	1,121.5	1,125.9	1,125.2	1,126.1
8 Revolving home equity	143.9	164.7	168.5	173.0	178.3	184.1	189.3	196.8	199.3	199.8	200.6	202.5
9 Other	885.0	946.4	976.4	987.9	957.4	932.4	919.8	919.4	922.1	926.1	924.6	923.5
10 Consumer	337.6	328.7	329.8	332.3	329.5	347.4	341.7	340.6	338.0	337.5	339.2	338.7
11 Security <sup>4</sup>	64.2	87.4	86.8	80.4	86.3	83.4	81.4	95.7	96.2	114.5	87.1	81.6
11a Fed funds and RPs with broker/dealer	53.5	69.5	67.6	62.8	68.1	65.7	63.1	76.6	77.5	94.8	64.4	61.8
11b Other	10.7	17.9	19.2	17.6	18.2	17.8	18.3	19.1	18.7	19.7	22.7	19.8
12a State and local government	12.2	13.2	13.5	13.7	13.9	14.1	14.1	14.1	14.1	14.2	14.2	14.2
12b Agricultural	9.4	8.4	8.5	8.6	8.6	8.5	8.5	8.3	8.2	8.2	8.2	8.2
12c Fed funds and RPs with others	24.4	26.8	25.6	28.0	26.1	26.1	29.5	27.1	29.2	39.2	33.4	28.9
12d All other loans	76.5	93.9	99.1	96.7	89.2	87.6	112.4	128.1	130.4	131.9	128.9	127.5
12e Lease financing receivables	109.2	109.3	108.1	107.7	105.5	104.4	102.7	99.0	99.0	98.8	98.5	98.6
13 Interbank loans	183.9	186.6	195.7	180.7	198.8	179.9	178.0	183.4	219.4	233.6	233.0	175.9
13a Fed funds and RPs with banks	112.4	113.2	114.2	110.1	118.0	101.7	98.2	93.3	102.6	112.2	112.7	90.5
13b Other	71.6	73.4	81.5	70.5	80.8	78.3	79.8	90.0	116.8	121.4	120.3	85.4
14 Cash assets <sup>5</sup>	158.8	156.5	161.0	153.5	141.8	154.2	142.5	149.0	147.1	145.6	166.0	133.1
15 Other assets <sup>6</sup>	336.6	365.8	370.9	361.5	360.9	355.5	351.6	353.8	354.1	360.1	363.2	361.2
16 TOTAL ASSETS <sup>7</sup>	<b>3,576.3</b>	<b>3,787.8</b>	<b>3,791.5</b>	<b>3,766.8</b>	<b>3,746.8</b>	<b>3,751.2</b>	<b>3,745.2</b>	<b>3,787.3</b>	<b>3,849.8</b>	<b>3,909.9</b>	<b>3,969.8</b>	<b>3,855.5</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>LIABILITIES</b>												
17 Deposits	2,058.7	2,159.6	2,194.9	2,180.2	2,142.5	2,159.3	2,164.5	2,166.3	2,171.3	2,153.7	2,181.9	2,181.7
18 Transaction	294.2	312.7	309.4	296.0	293.1	292.7	296.7	288.7	281.6	284.7	307.8	315.6
19 Nontransaction	1,764.4	1,846.9	1,885.5	1,884.1	1,849.4	1,866.7	1,867.8	1,877.6	1,889.8	1,869.0	1,874.1	1,866.0
20 Large time	273.2	268.7	276.4	279.4	259.2	253.1	253.9	264.9	259.9	250.7	256.3	258.2
21 Other	1,491.2	1,578.2	1,609.1	1,604.7	1,590.2	1,613.6	1,613.9	1,612.7	1,629.8	1,618.3	1,617.7	1,607.8
22 Borrowings	678.6	810.5	801.6	765.0	709.3	707.6	711.7	721.7	761.4	812.7	813.9	727.0
23 From banks in the U.S.	200.6	217.7	217.3	208.3	193.3	190.1	176.3	180.9	207.1	213.3	217.7	174.8
24 From others	477.9	592.7	584.3	556.7	516.0	517.4	535.3	540.8	554.3	599.4	596.3	552.2
25 Net due to related foreign offices	210.1	217.2	218.3	216.2	245.0	249.1	233.6	240.8	233.1	237.8	236.9	235.2
26 Other liabilities	269.8	233.4	213.5	236.6	247.4	232.1	243.3	260.9	269.6	281.2	305.2	284.7
27 TOTAL LIABILITIES	<b>3,217.2</b>	<b>3,420.7</b>	<b>3,428.3</b>	<b>3,398.0</b>	<b>3,344.2</b>	<b>3,348.1</b>	<b>3,353.0</b>	<b>3,389.7</b>	<b>3,435.4</b>	<b>3,485.4</b>	<b>3,538.0</b>	<b>3,428.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	359.2	367.1	363.2	368.8	402.5	403.1	392.2	397.6	414.4	424.5	431.9	427.0

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	2,950.1	3,109.7	3,098.5	3,113.9	3,089.3	3,114.7	3,133.1	3,151.2	3,176.5	3,209.3	3,251.3	3,221.8
2 Securities in bank credit	796.1	859.3	820.8	828.5	842.9	872.6	877.3	886.7	907.5	911.5	985.1	974.9
3 Treasury and Agency securities <sup>2</sup>	471.4	505.6	474.2	463.3	478.6	505.5	499.6	499.0	520.4	523.4	598.7	587.2
3a Trading account	41.5	38.0	34.6	38.1	33.7	40.7	39.6	40.9	47.8	52.4	45.6	43.2
3b Investment account	429.8	467.6	439.6	425.2	445.0	464.8	460.0	458.1	472.6	471.0	553.0	543.9
3c Mortgage-backed	331.9	371.8	342.6	327.5	342.6	358.4	353.8	351.5	362.0	358.9	440.1	433.6
3d Other	97.9	95.9	97.0	97.7	102.4	106.4	106.2	106.6	110.6	112.1	112.9	110.3
3e 1 year or less	21.4	24.2	24.5	24.1	24.9	25.3	25.9	24.7	23.9	24.1	24.0	24.3
3f Between 1 and 5 years	58.9	51.5	52.8	53.1	56.8	58.1	57.7	58.5	60.8	61.6	64.9	62.4
3g More than 5 years	17.6	20.2	19.8	20.5	20.7	23.1	22.6	23.4	25.9	26.5	24.0	23.7
4 Other securities	324.7	353.7	346.6	365.2	364.3	367.1	377.6	387.7	387.1	388.1	386.4	387.8
4a Trading account	168.7	175.0	166.4	184.0	188.4	190.1	196.7	201.4	202.8	203.4	202.2	203.8
4b Investment account	156.0	178.6	180.3	181.1	175.9	177.0	181.0	186.3	184.3	184.6	184.2	183.9
4c State and local government	30.0	31.6	31.1	31.4	31.7	31.8	31.9	32.4	32.4	32.5	32.4	33.1
4d Other	126.1	147.0	149.2	149.8	144.2	145.1	149.0	154.0	151.9	152.2	151.8	150.9
5 Loans and leases in bank credit <sup>3</sup>	2,154.0	2,250.4	2,277.7	2,285.5	2,246.4	2,242.1	2,255.8	2,264.4	2,269.0	2,297.8	2,266.2	2,246.9
6 Commercial and industrial	488.5	472.8	464.9	458.1	452.6	450.1	444.4	433.7	436.1	435.6	438.1	434.5
7 Real estate	1,027.8	1,111.1	1,145.8	1,162.2	1,136.5	1,119.5	1,110.2	1,114.8	1,118.9	1,124.7	1,120.9	1,118.2
8 Revolving home equity	143.0	165.1	169.0	173.5	178.6	183.7	188.1	195.6	199.2	200.5	201.6	202.8
9a Other residential	553.6	618.0	648.5	659.8	628.6	605.4	593.6	591.9	591.4	595.6	589.7	584.5
9b Commercial	331.1	328.0	328.3	328.9	329.2	330.3	328.4	327.3	328.3	328.7	329.6	330.9
10 Consumer	342.4	326.8	327.2	328.6	325.5	345.6	344.9	345.9	342.6	341.4	342.9	342.0
10a Credit cards and related plans	121.2	103.9	103.6	103.1	98.7	120.9	123.5	120.8	115.3	114.1	116.3	116.0
10b Other	221.2	223.0	223.7	225.5	226.8	224.8	221.4	225.1	227.2	227.3	226.7	226.0
11 Security <sup>4</sup>	63.7	86.2	85.6	81.7	88.8	85.7	85.6	95.0	94.6	110.4	84.6	80.1
11a Fed funds and RPs with broker/dealer	53.1	68.6	66.7	63.9	70.1	67.4	66.4	76.1	76.2	91.4	62.6	60.7
11b Other	10.6	17.7	19.0	17.9	18.7	18.2	19.2	19.0	18.4	19.0	22.0	19.4
12a State and local government	12.2	13.2	13.5	13.7	13.9	14.1	14.1	14.1	14.1	14.2	14.2	14.2
12b Agricultural	9.4	8.5	8.6	8.5	8.5	8.4	8.5	8.3	8.2	8.2	8.2	8.1
12c Fed funds and RPs with others	24.4	26.8	25.6	28.0	26.1	26.1	29.5	27.1	29.2	39.2	33.4	28.9
12d All other loans	74.6	96.2	99.4	98.3	89.5	88.6	115.8	124.9	125.0	124.1	124.3	121.1
12e Lease financing receivables	110.8	108.8	107.1	106.3	105.0	104.0	102.9	100.6	100.3	100.0	99.7	99.7
13 Interbank loans	187.1	186.7	190.6	175.3	192.9	181.3	182.1	186.8	220.5	230.1	231.1	170.0
13a Fed funds and RPs with banks	114.1	113.3	111.5	107.0	114.7	102.4	100.3	95.1	103.1	110.5	111.8	87.4
13b Other	73.0	73.4	79.1	68.2	78.2	78.9	81.8	91.7	117.4	119.5	119.3	82.5
14 Cash assets <sup>5</sup>	167.2	151.0	151.3	150.6	143.4	157.1	153.2	157.7	145.3	138.0	176.6	134.6
15 Other assets <sup>6</sup>	339.1	365.2	367.9	365.4	361.2	359.3	355.6	356.4	355.8	358.0	358.1	353.7
16 TOTAL ASSETS <sup>7</sup>	<b>3,597.9</b>	<b>3,768.1</b>	<b>3,763.0</b>	<b>3,760.3</b>	<b>3,743.3</b>	<b>3,768.6</b>	<b>3,779.4</b>	<b>3,809.9</b>	<b>3,856.4</b>	<b>3,893.6</b>	<b>3,975.4</b>	<b>3,838.3</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>LIABILITIES</b>												
17 Deposits	2,059.6	2,153.6	2,178.5	2,171.7	2,140.2	2,166.3	2,180.8	2,166.4	2,173.0	2,154.9	2,194.3	2,178.3
18 Transaction	303.0	306.7	297.2	291.3	290.1	296.4	317.3	297.5	278.8	273.2	310.2	309.6
19 Nontransaction	1,756.6	1,846.9	1,881.3	1,880.4	1,850.0	1,869.9	1,863.5	1,868.9	1,894.2	1,881.7	1,884.1	1,868.7
20 Large time	274.5	267.1	275.0	276.9	260.6	256.9	256.7	266.2	260.8	252.3	257.2	258.0
21 Other	1,482.0	1,579.7	1,606.3	1,603.5	1,589.4	1,613.1	1,606.8	1,602.7	1,633.4	1,629.4	1,626.9	1,610.7
22 Borrowings	691.7	803.4	781.6	763.2	712.3	709.7	710.6	736.0	773.0	812.5	820.7	721.9
23 From banks in the U.S.	205.2	214.4	212.8	201.6	191.9	187.3	178.0	185.1	211.3	216.4	222.7	176.7
24 From others	486.5	589.0	568.9	561.6	520.5	522.4	532.6	550.9	561.7	596.1	598.0	545.3
25 Net due to related foreign offices	211.6	211.1	218.0	217.3	249.7	256.1	238.8	242.5	236.2	242.1	242.7	242.7
26 Other liabilities	271.8	227.2	213.0	237.8	251.9	238.5	248.6	262.9	273.1	286.2	312.3	293.4
27 <b>TOTAL LIABILITIES</b>	<b>3,234.6</b>	<b>3,395.3</b>	<b>3,391.1</b>	<b>3,390.0</b>	<b>3,354.2</b>	<b>3,370.7</b>	<b>3,378.7</b>	<b>3,407.8</b>	<b>3,455.3</b>	<b>3,495.7</b>	<b>3,570.0</b>	<b>3,436.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	363.3	372.8	371.8	370.3	389.1	397.9	400.7	402.1	401.1	397.9	405.4	402.1



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

March 5, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	2,310.3	2,442.0	2,465.2	2,466.1	2,468.2	2,493.1	2,516.7	2,539.7	2,548.1	2,550.2	2,560.0	2,556.8
2 Securities in bank credit	662.0	696.0	701.1	698.0	703.0	709.4	715.0	716.3	715.1	715.1	717.1	719.3
3 Treasury and Agency securities <sup>2</sup>	452.9	492.0	497.3	493.5	496.8	502.0	506.4	507.3	505.5	507.0	506.2	509.6
4 Other securities	209.1	204.0	203.8	204.6	206.1	207.4	208.7	209.0	209.6	208.1	210.9	209.7
5 Loans and leases in bank credit <sup>3</sup>	1,648.4	1,745.9	1,764.2	1,768.0	1,765.2	1,783.7	1,801.7	1,823.4	1,833.0	1,835.1	1,842.9	1,837.5
6 Commercial and industrial	288.3	296.7	301.1	303.5	303.5	307.0	307.6	313.5	314.7	314.8	315.6	315.3
7 Real estate	998.8	1,066.0	1,079.8	1,080.4	1,079.7	1,085.7	1,093.9	1,103.5	1,108.0	1,112.7	1,115.3	1,114.7
8 Revolving home equity	73.7	84.3	84.9	85.8	87.3	89.3	91.7	93.9	95.0	95.6	96.1	96.6
9 Other	925.1	981.6	994.9	994.7	992.4	996.4	1,002.2	1,009.6	1,013.1	1,017.1	1,019.2	1,018.1
10 Consumer	254.4	272.3	272.4	274.4	272.2	283.2	292.4	297.6	299.2	297.5	300.4	298.5
11 Security <sup>4</sup>	7.3	8.4	8.3	7.9	7.7	7.4	7.4	7.7	8.2	8.0	8.5	7.5
12 Other loans and leases	99.7	102.6	102.6	101.7	102.0	100.3	100.4	101.0	102.9	102.1	103.0	101.5
13 Interbank loans	95.1	101.7	97.2	92.9	92.9	87.8	85.7	93.9	100.6	97.5	101.5	89.1
14 Cash assets <sup>5</sup>	108.2	125.2	126.5	121.1	119.3	118.3	113.9	116.2	120.8	124.2	118.7	122.3
15 Other assets <sup>6</sup>	136.6	147.9	155.5	158.8	155.1	155.5	161.2	157.3	159.0	167.4	157.6	166.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,619.7</b>	<b>2,786.8</b>	<b>2,814.1</b>	<b>2,808.3</b>	<b>2,805.1</b>	<b>2,824.1</b>	<b>2,846.2</b>	<b>2,875.6</b>	<b>2,897.0</b>	<b>2,907.7</b>	<b>2,906.1</b>	<b>2,902.5</b>
<b>LIABILITIES</b>												
17 Deposits	2,021.7	2,136.1	2,152.1	2,148.3	2,139.8	2,149.0	2,143.9	2,160.3	2,164.4	2,161.9	2,167.5	2,161.1
18 Transaction	304.0	331.4	334.6	329.0	331.4	328.6	332.1	324.8	322.0	325.8	336.3	337.1
19 Nontransaction	1,717.7	1,804.6	1,817.5	1,819.3	1,808.5	1,820.4	1,811.8	1,835.4	1,842.4	1,836.1	1,831.2	1,824.0
20 Large time	304.3	315.2	314.7	316.0	314.4	317.2	320.8	326.9	325.4	326.3	324.2	324.0
21 Other	1,413.4	1,489.4	1,502.8	1,503.3	1,494.1	1,503.2	1,490.9	1,508.5	1,516.9	1,509.8	1,507.0	1,500.1
22 Borrowings	385.8	412.5	429.0	430.4	429.4	432.0	438.4	450.3	457.1	455.0	457.6	456.0
23 From banks in the U.S.	148.7	156.7	166.8	161.3	156.1	160.2	163.7	173.6	179.1	181.4	182.7	168.1
24 From others	237.0	255.8	262.2	269.2	273.3	271.8	274.7	276.7	278.0	273.6	274.8	287.9
25 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	24.0	24.7	26.3	26.3
26 Other liabilities	66.8	75.7	73.2	70.1	69.2	70.6	73.3	72.5	72.9	76.2	73.5	72.0
27 <b>TOTAL LIABILITIES</b>	<b>2,489.4</b>	<b>2,636.0</b>	<b>2,666.3</b>	<b>2,662.9</b>	<b>2,651.9</b>	<b>2,666.2</b>	<b>2,676.1</b>	<b>2,706.4</b>	<b>2,718.5</b>	<b>2,717.7</b>	<b>2,724.9</b>	<b>2,715.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	130.3	150.8	147.8	145.4	153.2	157.9	170.1	169.2	178.5	190.0	181.2	187.2

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	2,312.4	2,436.8	2,462.0	2,468.2	2,470.0	2,496.2	2,528.2	2,542.3	2,548.1	2,549.3	2,555.3	2,552.3
2 Securities in bank credit	663.8	694.2	699.3	698.2	700.6	708.2	716.7	718.3	716.4	717.1	717.3	719.8
3 Treasury and Agency securities <sup>2</sup>	454.7	490.1	495.5	493.6	494.4	500.8	508.1	509.3	506.8	509.0	506.4	510.1
4 Other securities	209.1	204.0	203.8	204.6	206.1	207.4	208.7	209.0	209.6	208.1	210.9	209.7
5 Loans and leases in bank credit <sup>3</sup>	1,648.6	1,742.6	1,762.7	1,770.1	1,769.4	1,788.0	1,811.5	1,824.0	1,831.7	1,832.2	1,838.0	1,832.6
6 Commercial and industrial	286.8	297.6	299.9	301.8	303.2	305.4	307.5	312.1	313.1	313.1	314.0	314.1
7 Real estate	1,000.2	1,064.3	1,079.0	1,081.0	1,080.8	1,087.7	1,097.5	1,105.1	1,109.3	1,113.9	1,115.0	1,114.1
8 Revolving home equity	73.9	83.9	84.5	86.1	87.6	89.5	92.2	94.2	95.2	95.9	96.1	96.5
9 Other	926.3	980.4	994.5	995.0	993.2	998.2	1,005.3	1,010.9	1,014.1	1,018.0	1,018.9	1,017.6
10 Consumer	257.2	268.6	271.2	276.2	275.4	286.6	298.2	300.6	300.6	297.8	300.4	298.3
10a Credit cards and related plans	112.8	119.5	119.7	122.7	122.0	131.8	140.8	140.3	138.1	136.0	140.1	139.6
10b Other	144.4	149.1	151.6	153.5	153.4	154.9	157.5	160.3	162.5	161.8	160.3	158.7
11 Security <sup>4</sup>	6.9	8.3	8.3	7.8	7.7	7.6	7.5	7.4	8.1	7.9	8.3	7.3
12 Other loans and leases	97.4	103.9	104.4	103.2	102.4	100.6	100.8	98.8	100.6	99.6	100.4	98.8
13 Interbank loans	88.8	97.1	96.5	91.5	91.7	91.0	87.9	88.5	98.2	96.5	99.1	86.3
14 Cash assets <sup>5</sup>	112.4	123.0	121.8	120.6	119.8	122.5	120.9	120.3	119.9	118.1	122.9	123.5
15 Other assets <sup>6</sup>	136.6	147.9	155.5	158.8	155.1	155.5	161.2	157.3	159.0	167.4	157.6	166.0
16 TOTAL ASSETS <sup>7</sup>	<b>2,619.5</b>	<b>2,774.7</b>	<b>2,805.5</b>	<b>2,808.6</b>	<b>2,806.3</b>	<b>2,834.5</b>	<b>2,866.9</b>	<b>2,876.8</b>	<b>2,893.6</b>	<b>2,899.9</b>	<b>2,903.2</b>	<b>2,896.5</b>
<b>LIABILITIES</b>												
17 Deposits	2,028.0	2,122.4	2,134.0	2,136.9	2,137.9	2,157.3	2,168.3	2,166.7	2,173.0	2,168.1	2,176.1	2,162.4
18 Transaction	308.9	328.8	330.8	328.2	331.1	332.2	344.4	329.9	322.0	318.8	334.4	332.1
19 Nontransaction	1,719.0	1,793.6	1,803.3	1,808.8	1,806.8	1,825.1	1,823.9	1,836.7	1,850.9	1,849.3	1,841.7	1,830.3
20 Large time	304.3	315.2	314.7	316.0	314.4	317.2	320.8	326.9	325.4	326.3	324.2	324.0
21 Other	1,414.7	1,478.4	1,488.5	1,492.8	1,492.4	1,507.9	1,503.0	1,509.8	1,525.5	1,523.0	1,517.5	1,506.3
22 Borrowings	385.8	412.5	429.0	430.4	429.4	432.0	438.4	450.3	457.1	455.0	457.6	456.0
23 From banks in the U.S.	148.7	156.7	166.8	161.3	156.1	160.2	163.7	173.6	179.1	181.4	182.7	168.1
24 From others	237.0	255.8	262.2	269.2	273.3	271.8	274.7	276.7	278.0	273.6	274.8	287.9
25 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	24.0	24.7	26.3	26.3
26 Other liabilities	66.8	75.7	73.2	70.1	69.2	70.6	73.3	72.5	72.9	76.2	73.5	72.0
27 TOTAL LIABILITIES	<b>2,495.7</b>	<b>2,622.3</b>	<b>2,648.2</b>	<b>2,651.5</b>	<b>2,650.0</b>	<b>2,674.6</b>	<b>2,700.5</b>	<b>2,712.8</b>	<b>2,727.1</b>	<b>2,723.9</b>	<b>2,733.5</b>	<b>2,716.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	123.9	152.4	157.3	157.0	156.3	159.9	166.4	164.0	166.6	175.9	169.7	179.9

Footnotes appear on page 14.

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

March 5, 2004

Account	2003 Jan	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	2003 Dec	2004 Jan	Week ending			
									Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	634.1	642.0	621.7	621.3	624.1	625.3	620.2	629.2	635.7	639.5	646.6	648.2
2 Securities in bank credit	270.2	266.3	264.6	268.9	271.3	269.8	270.7	265.2	268.8	273.0	267.7	267.1
3 Treasury and Agency securities <sup>2</sup>	109.9	114.2	107.5	109.0	105.1	98.6	99.0	97.6	100.3	101.2	98.0	95.9
4 Other securities	160.3	152.1	157.1	159.9	166.2	171.2	171.7	167.6	168.5	171.8	169.7	171.3
5 Loans and leases in bank credit <sup>3</sup>	363.9	375.7	357.1	352.4	352.8	355.5	349.5	364.0	366.9	366.5	378.9	381.1
6 Commercial and industrial	175.6	156.0	150.4	146.4	142.0	136.9	143.9	146.8	146.9	145.9	145.9	146.5
7 Real estate	19.7	19.1	18.1	18.2	21.8	21.3	16.5	17.1	16.9	17.2	17.3	17.0
11 Security <sup>4</sup>	100.1	115.5	108.6	110.8	112.6	121.5	107.7	109.7	115.0	114.5	123.8	124.5
12 Other loans and leases	68.4	85.1	79.9	76.9	76.4	75.9	81.4	90.3	88.1	88.9	91.8	93.1
13 Interbank loans	28.1	33.2	32.5	30.8	29.4	29.7	25.1	27.8	25.9	24.7	25.3	26.3
14 Cash assets <sup>5</sup>	40.1	54.5	55.7	55.4	52.5	50.5	50.1	53.8	54.2	57.1	57.9	58.2
15 Other assets <sup>6</sup>	34.0	35.1	41.9	38.9	41.1	38.8	39.3	41.2	39.9	35.6	36.8	37.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>735.9</b>	<b>764.4</b>	<b>751.4</b>	<b>746.0</b>	<b>746.6</b>	<b>743.9</b>	<b>734.3</b>	<b>751.6</b>	<b>755.3</b>	<b>756.5</b>	<b>766.2</b>	<b>770.1</b>
<b>LIABILITIES</b>												
17 Deposits	426.4	453.8	456.5	452.9	440.2	436.6	435.5	454.5	463.9	467.7	471.2	474.1
18 Transaction	9.7	12.4	14.5	15.1	14.8	15.5	15.6	17.9	18.6	17.5	17.3	18.4
19 Nontransaction	416.7	441.5	442.0	437.8	425.5	421.1	419.8	436.6	445.3	450.2	453.9	455.7
22 Borrowings	274.3	291.1	290.3	290.7	301.6	295.3	308.3	321.4	330.3	327.7	335.0	330.3
23 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	41.7	38.9	39.6	39.7
24 From others	243.4	254.3	256.2	256.9	265.6	263.2	267.9	283.6	288.5	288.8	295.4	290.6
25 Net due to related foreign offices	-70.4	-86.2	-103.8	-99.8	-94.0	-88.8	-109.6	-131.8	-144.3	-152.3	-150.8	-145.9
26 Other liabilities	95.0	109.1	116.1	110.3	110.9	107.5	100.0	99.3	99.9	106.5	103.4	101.3
27 <b>TOTAL LIABILITIES</b>	<b>725.4</b>	<b>767.8</b>	<b>759.1</b>	<b>754.1</b>	<b>758.7</b>	<b>750.7</b>	<b>734.1</b>	<b>743.4</b>	<b>749.8</b>	<b>749.6</b>	<b>758.8</b>	<b>759.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	10.5	-3.5	-7.7	-8.1	-12.0	-6.8	0.2	8.2	5.5	7.0	7.4	10.3

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>ASSETS</b>												
1 Bank credit	641.6	634.7	615.3	617.2	623.6	628.8	630.3	637.8	644.0	646.6	648.0	651.4
2 Securities in bank credit	270.2	266.3	264.6	268.9	271.3	269.8	270.7	265.2	268.8	273.0	267.7	267.1
3 Treasury and Agency securities <sup>2</sup>	109.9	114.2	107.5	109.0	105.1	98.6	99.0	97.6	100.3	101.2	98.0	95.9
3a Trading account	32.6	39.9	38.8	39.8	38.6	32.8	34.9	33.1	35.5	35.9	34.1	34.1
3b Investment account	77.3	74.3	68.7	69.2	66.5	65.9	64.2	64.5	64.8	65.3	63.9	61.8
4 Other securities	160.3	152.1	157.1	159.9	166.2	171.2	171.7	167.6	168.5	171.8	169.7	171.3
4a Trading account	103.1	98.0	102.4	105.6	104.8	105.0	102.8	97.0	96.5	100.8	99.4	98.0
4b Investment account	57.2	54.1	54.7	54.3	61.4	66.2	68.9	70.6	72.0	71.0	70.3	73.3
5 Loans and leases in bank credit <sup>3</sup>	371.4	368.4	350.7	348.3	352.3	359.1	359.6	372.5	375.1	373.6	380.4	384.3
6 Commercial and industrial	175.7	155.1	149.3	146.3	142.0	137.9	145.1	146.9	146.9	147.0	147.6	147.9
7 Real estate	19.7	19.1	18.1	18.2	21.8	21.3	16.5	17.1	16.9	17.2	17.3	17.0
11 Security <sup>4</sup>	106.9	110.8	104.7	107.4	112.7	123.9	114.1	117.2	122.6	120.3	123.9	126.6
12 Other loans and leases	69.2	83.3	78.6	76.3	75.7	76.0	83.9	91.3	88.7	89.1	91.7	92.8
13 Interbank loans	28.1	33.2	32.5	30.8	29.4	29.7	25.1	27.8	25.9	24.7	25.3	26.3
14 Cash assets <sup>5</sup>	43.1	51.6	53.4	55.0	53.7	53.4	53.7	57.8	56.9	59.4	59.7	58.9
15 Other assets <sup>6</sup>	35.2	33.9	41.3	38.9	40.6	38.7	40.5	42.6	41.1	36.6	36.8	37.9
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>747.6</b>	<b>752.9</b>	<b>742.1</b>	<b>741.6</b>	<b>746.8</b>	<b>750.2</b>	<b>749.2</b>	<b>765.5</b>	<b>767.5</b>	<b>766.9</b>	<b>769.4</b>	<b>774.1</b>
<b>LIABILITIES</b>												
17 Deposits	442.5	444.1	441.0	436.5	429.1	437.0	447.0	471.6	479.6	481.6	479.7	483.8
18 Transaction	10.0	12.3	14.1	15.4	15.1	16.0	17.0	18.5	18.9	17.4	17.6	18.3
19 Nontransaction	432.5	431.8	426.9	421.1	413.9	420.9	430.0	453.1	460.7	464.2	462.1	465.5
22 Borrowings	274.3	291.1	290.3	290.7	301.6	295.3	308.3	321.4	330.3	327.7	335.0	330.3
23 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	41.7	38.9	39.6	39.7
24 From others	243.4	254.3	256.2	256.9	265.6	263.2	267.9	283.6	288.5	288.8	295.4	290.6
25 Net due to related foreign offices	-67.8	-89.5	-105.1	-98.5	-95.2	-89.9	-108.5	-129.8	-144.0	-151.3	-150.4	-144.1
26 Other liabilities	96.7	106.4	114.9	111.4	109.9	106.5	101.0	101.0	100.2	107.6	103.8	102.9
27 <b>TOTAL LIABILITIES</b>	<b>745.8</b>	<b>752.2</b>	<b>741.0</b>	<b>740.1</b>	<b>745.4</b>	<b>749.0</b>	<b>747.9</b>	<b>764.2</b>	<b>766.1</b>	<b>765.6</b>	<b>768.1</b>	<b>772.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	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

March 5, 2004

Account	2003	2003	2003	2003	2003	2003	2003	2004	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 4	Feb 11	Feb 18	Feb 25
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	107.6	107.9	93.1	112.5	114.1	112.4	120.2	126.5	125.6	129.9	128.7	125.2
30 Reval. losses on off-bal. sheet items <sup>9</sup>	86.2	85.4	79.4	96.0	97.3	94.5	103.9	111.3	109.8	121.4	119.9	113.6
31 Mortgage-backed securities <sup>10</sup>	377.6	420.1	394.6	380.0	394.9	412.5	410.3	410.2	421.2	418.5	500.1	492.8
31a Pass-through	276.5	307.0	279.0	267.3	283.5	296.9	292.7	291.2	300.3	297.5	379.3	373.2
31b CMO, REMIC, and other	101.1	113.1	115.5	112.7	111.4	115.5	117.5	119.0	120.9	121.0	120.7	119.6
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	11.4	6.5	1.1	4.8	2.2	1.9	3.2	5.0	5.5	6.1	9.9	11.6
33 Offshore credit to U.S. residents <sup>12</sup>	18.3	15.5	14.7	14.3	13.8	13.5	13.3	13.4	12.8	13.1	13.2	13.2
34 Securitized consumer loans <sup>13</sup>	150.4	162.7	163.6	162.9	165.1	166.4	167.3	169.1	169.7	169.4	167.5	167.8
34a Credit cards and related plans	132.2	144.0	144.5	144.3	146.8	147.5	148.0	149.9	150.6	150.6	148.8	148.6
34b Other	18.2	18.6	19.1	18.6	18.3	18.9	19.3	19.2	19.0	18.8	18.7	19.1
35 Securitized business loans <sup>13</sup>	10.8	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.1	7.1	7.1	7.0
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	302.2	325.1	324.3	322.9	321.4	327.3	334.8	332.5	329.9	330.6	330.6	333.5
34 Securitized consumer loans <sup>13</sup>	204.7	200.3	201.5	202.7	204.4	202.7	203.3	205.1	204.2	204.3	200.2	200.8
34a Credit cards and related plans	197.0	193.0	194.3	195.5	197.2	195.3	195.8	197.4	196.5	196.6	192.6	193.5
34b Other	7.7	7.3	7.2	7.2	7.2	7.4	7.5	7.7	7.7	7.7	7.7	7.3
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	66.8	65.5	66.2	68.2	69.1	65.4	65.1	64.9	62.7	66.2	64.2	63.0
30 Reval. losses on off-bal. sheet items <sup>9</sup>	62.8	64.9	64.7	66.6	67.7	66.2	66.7	68.2	66.3	70.2	70.2	68.4
35 Securitized business loans <sup>13</sup>	5.6	1.5	1.4	1.2	1.3	1.3	1.2	0.9	0.5	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  
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