

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	6,010.7	6,187.1	6,166.0	6,203.2	6,255.4	6,323.8	6,439.6	6,508.1	6,507.4	6,519.7	6,529.3	6,516.1
2 Securities in bank credit	1,780.7	1,791.6	1,809.1	1,836.8	1,855.8	1,863.8	1,938.6	1,984.6	1,979.7	1,996.8	1,988.8	1,955.7
3 Treasury and Agency securities ²	1,076.0	1,069.8	1,079.8	1,095.4	1,103.3	1,108.3	1,175.2	1,207.0	1,200.5	1,211.3	1,211.3	1,196.7
4 Other securities	704.7	721.9	729.3	741.4	752.4	755.5	763.4	777.6	779.2	785.6	777.5	759.0
5 Loans and leases in bank credit ³	4,230.1	4,395.5	4,356.8	4,366.4	4,399.6	4,460.0	4,500.9	4,523.5	4,527.7	4,522.9	4,540.5	4,560.3
6 Commercial and industrial	942.7	905.8	895.3	890.1	893.2	893.2	893.7	885.6	887.2	884.9	879.1	880.7
7 Real estate	2,102.3	2,245.1	2,227.4	2,206.5	2,215.2	2,238.8	2,258.0	2,295.9	2,295.3	2,295.2	2,315.1	2,332.0
8 Revolving home equity	230.1	258.5	265.5	273.2	280.7	291.2	297.7	308.3	308.3	310.9	312.9	315.4
9 Other	1,872.2	1,986.7	1,961.9	1,933.3	1,934.4	1,947.6	1,960.3	1,987.6	1,987.0	1,984.3	2,002.2	2,016.6
10 Consumer	589.7	603.0	598.3	627.4	630.9	632.8	635.1	640.5	640.0	643.4	643.2	642.3
11 Security ⁴	191.9	212.2	220.0	228.6	214.9	233.0	241.4	239.8	243.9	236.0	250.7	243.3
12 Other loans and leases	403.4	429.4	415.7	413.8	445.3	462.2	472.7	461.7	461.4	463.4	452.3	462.1
13 Interbank loans	318.3	308.7	324.1	305.2	296.4	314.9	339.2	295.7	287.9	311.5	298.5	315.3
14 Cash assets ⁵	317.4	323.0	309.3	318.5	304.2	320.1	323.8	330.8	330.0	324.6	338.3	342.0
15 Other assets ⁶	521.3	557.8	545.3	538.8	539.0	538.9	541.9	551.8	553.0	544.5	548.3	575.6
16 TOTAL ASSETS ⁷	7,091.5	7,300.8	7,269.7	7,290.8	7,318.9	7,423.8	7,571.5	7,613.2	7,605.3	7,627.0	7,640.9	7,676.6
LIABILITIES												
17 Deposits	4,591.7	4,742.9	4,701.0	4,741.2	4,759.0	4,795.4	4,826.0	4,911.3	4,904.9	4,927.9	4,948.3	4,949.5
18 Transaction	619.0	638.0	633.0	635.8	642.5	631.6	645.2	672.3	668.2	706.9	701.0	668.2
19 Nontransaction	3,972.6	4,104.9	4,068.1	4,105.5	4,116.5	4,163.8	4,180.8	4,239.0	4,236.6	4,221.0	4,247.3	4,281.3
20 Large time	1,002.8	1,007.4	994.3	996.3	1,000.2	1,025.0	1,029.4	1,053.8	1,045.8	1,057.4	1,062.1	1,064.2
21 Other	2,969.8	3,097.5	3,073.7	3,109.1	3,116.2	3,138.9	3,151.4	3,185.2	3,190.8	3,163.6	3,185.2	3,217.2
22 Borrowings	1,406.1	1,498.5	1,458.9	1,457.0	1,479.3	1,521.2	1,571.4	1,536.8	1,552.2	1,532.7	1,530.6	1,544.1
23 From banks in the U.S.	401.8	401.0	389.1	386.7	389.1	404.5	427.4	393.7	393.8	389.4	398.5	421.7
24 From others	1,004.3	1,097.5	1,069.8	1,070.4	1,090.2	1,116.6	1,144.0	1,143.1	1,158.4	1,143.4	1,132.1	1,122.4
25 Net due to related foreign offices	138.8	126.3	160.1	169.5	142.8	131.2	106.0	91.7	85.8	92.0	98.3	105.9
26 Other liabilities	415.1	408.8	418.4	398.5	408.2	423.5	457.1	474.5	467.5	473.9	469.5	446.0
27 TOTAL LIABILITIES	6,551.7	6,776.6	6,738.4	6,766.2	6,789.2	6,871.3	6,960.6	7,014.3	7,010.4	7,026.5	7,046.8	7,045.5
28 Residual (assets less liabilities) ⁸	539.9	524.2	531.3	524.6	529.7	552.5	610.9	598.9	594.8	600.4	594.1	631.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	5,983.4	6,194.6	6,182.1	6,244.4	6,298.1	6,337.4	6,430.3	6,478.1	6,478.9	6,476.8	6,496.0	6,475.2
2 Securities in bank credit	1,774.7	1,788.5	1,807.2	1,844.3	1,859.9	1,867.2	1,935.8	1,975.9	1,968.5	1,984.2	1,981.2	1,949.9
3 Treasury and Agency securities ²	1,074.0	1,063.7	1,075.4	1,102.0	1,104.3	1,104.3	1,171.0	1,203.0	1,194.2	1,207.2	1,210.7	1,199.1
4 Other securities	700.8	724.8	731.8	742.3	755.6	762.9	764.8	772.9	774.3	777.0	770.5	750.7
5 Loans and leases in bank credit ³	4,208.7	4,406.0	4,374.9	4,400.1	4,438.2	4,470.2	4,494.5	4,502.2	4,510.5	4,492.7	4,514.8	4,525.3
6 Commercial and industrial	946.0	902.7	894.0	890.1	894.0	889.3	893.6	888.4	891.0	887.9	883.2	882.7
7 Real estate	2,086.7	2,258.4	2,239.9	2,230.7	2,228.1	2,240.1	2,256.8	2,282.7	2,281.8	2,277.9	2,298.8	2,317.4
8 Revolving home equity	228.4	259.6	266.2	273.2	280.3	289.8	297.8	306.1	306.0	307.9	309.8	312.3
9 Other	1,858.3	1,998.8	1,973.7	1,957.5	1,947.8	1,950.3	1,959.0	1,976.7	1,975.7	1,970.0	1,989.1	2,005.1
10 Consumer	584.1	604.3	600.7	631.7	641.8	644.9	639.6	634.5	634.6	636.7	634.3	631.9
10a Credit cards and related plans	219.1	225.3	220.7	252.5	263.4	260.0	253.3	248.9	249.1	251.1	248.3	246.1
10b Other	365.0	379.0	380.0	379.2	378.4	384.9	386.4	385.6	385.5	385.6	386.1	385.8
11 Security ⁴	191.8	208.0	222.2	233.4	223.7	236.0	240.0	239.5	247.1	233.9	245.4	232.6
12 Other loans and leases	400.0	432.7	418.2	414.2	450.7	459.8	464.5	457.0	456.0	456.3	453.1	460.7
13 Interbank loans	324.5	302.8	320.2	308.7	301.1	309.8	333.4	299.6	291.7	306.4	311.1	329.6
14 Cash assets ⁵	305.4	324.8	314.7	329.0	322.3	329.0	321.2	318.4	318.1	303.5	334.4	328.7
15 Other assets ⁶	517.8	559.9	547.8	540.8	541.7	539.5	537.7	548.1	550.4	535.3	548.0	578.0
16 TOTAL ASSETS ⁷	7,054.5	7,306.3	7,290.6	7,348.2	7,387.1	7,441.8	7,549.2	7,570.6	7,565.3	7,548.2	7,616.3	7,639.4
LIABILITIES												
17 Deposits	4,585.5	4,734.9	4,697.9	4,752.8	4,788.6	4,796.8	4,827.2	4,904.2	4,890.2	4,885.2	4,965.9	4,988.6
18 Transaction	610.5	630.4	632.3	641.6	676.5	643.7	637.3	663.4	657.4	684.8	710.6	669.2
19 Nontransaction	3,975.0	4,104.5	4,065.5	4,111.2	4,112.1	4,153.1	4,189.9	4,240.9	4,232.8	4,200.5	4,255.3	4,319.4
20 Large time	1,005.4	998.1	981.7	988.6	999.8	1,033.7	1,038.3	1,056.8	1,047.2	1,059.6	1,066.0	1,067.0
21 Other	2,969.6	3,106.4	3,083.8	3,122.6	3,112.3	3,119.4	3,151.5	3,184.1	3,185.6	3,140.8	3,189.3	3,252.4
22 Borrowings	1,397.0	1,502.2	1,456.7	1,450.0	1,468.8	1,517.4	1,569.0	1,525.8	1,546.9	1,519.0	1,513.2	1,532.1
23 From banks in the U.S.	403.4	401.5	389.3	384.0	387.8	401.0	424.4	395.2	395.9	390.4	401.3	425.6
24 From others	993.6	1,100.7	1,067.4	1,066.0	1,081.0	1,116.4	1,144.6	1,130.6	1,151.0	1,128.6	1,111.9	1,106.5
25 Net due to related foreign offices	133.2	130.3	166.5	180.6	150.7	136.0	111.0	85.6	78.8	86.5	88.3	84.1
26 Other liabilities	409.0	412.8	424.1	408.1	415.7	428.2	462.7	466.8	458.8	465.8	457.8	424.2
27 TOTAL LIABILITIES	6,524.8	6,780.2	6,745.2	6,791.5	6,823.8	6,878.4	6,969.9	6,982.4	6,974.6	6,956.5	7,025.3	7,029.0
28 Residual (assets less liabilities) ⁸	529.8	526.1	545.4	556.7	563.4	563.5	579.3	588.2	590.7	591.8	591.1	610.4

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

Seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	5,353.3	5,564.9	5,540.1	5,572.2	5,627.2	5,685.3	5,789.9	5,856.1	5,852.0	5,866.7	5,889.3	5,871.2
2 Securities in bank credit	1,501.2	1,529.3	1,545.1	1,573.0	1,589.9	1,602.5	1,673.1	1,719.6	1,716.9	1,732.3	1,731.3	1,694.7
3 Treasury and Agency securities ²	956.9	962.6	976.5	997.7	1,004.2	1,010.0	1,075.7	1,110.4	1,104.8	1,116.3	1,121.0	1,101.1
4 Other securities	544.3	566.6	568.6	575.3	585.7	592.5	597.3	609.1	612.1	616.1	610.3	593.6
5 Loans and leases in bank credit ³	3,852.1	4,035.7	3,995.0	3,999.1	4,037.3	4,082.8	4,116.9	4,136.6	4,135.2	4,134.4	4,158.1	4,176.5
6 Commercial and industrial	774.1	761.5	755.5	755.5	753.4	751.4	752.6	747.1	748.2	746.9	742.9	744.8
7 Real estate	2,082.7	2,227.8	2,205.4	2,184.4	2,197.3	2,221.7	2,241.0	2,278.8	2,278.1	2,278.0	2,297.8	2,314.7
8 Revolving home equity	230.1	258.5	265.5	273.2	280.7	291.2	297.7	308.3	308.3	310.9	312.9	315.4
9 Other	1,852.6	1,969.3	1,939.9	1,911.2	1,916.6	1,930.5	1,943.2	1,970.4	1,969.8	1,967.1	1,985.0	1,999.3
10 Consumer	589.7	603.0	598.3	627.4	630.9	632.8	635.1	640.5	640.0	643.4	643.2	642.3
11 Security ⁴	73.4	88.2	93.3	92.5	90.0	102.0	102.6	92.5	91.6	86.0	105.3	95.8
12 Other loans and leases	332.1	355.1	342.4	339.4	365.6	375.0	385.6	377.7	377.3	380.1	368.9	378.9
13 Interbank loans	287.2	271.4	288.3	268.4	264.7	279.5	306.9	265.3	261.2	277.3	268.7	284.2
14 Cash assets ⁵	273.9	270.0	258.0	267.1	254.4	264.8	266.7	270.5	269.4	266.7	277.1	279.0
15 Other assets ⁶	493.2	523.1	512.1	510.3	512.2	513.6	521.9	533.4	532.3	528.7	532.0	560.1
16 TOTAL ASSETS⁷	6,331.9	6,554.1	6,524.1	6,543.6	6,582.8	6,669.8	6,812.8	6,852.5	6,842.3	6,866.5	6,894.3	6,922.5
LIABILITIES												
17 Deposits	4,150.6	4,309.1	4,268.0	4,303.7	4,323.2	4,342.6	4,362.5	4,444.4	4,441.0	4,463.8	4,480.0	4,472.9
18 Transaction	607.7	627.4	622.8	624.9	631.6	619.7	633.4	660.6	656.7	695.0	689.1	657.2
19 Nontransaction	3,543.0	3,681.7	3,645.2	3,678.8	3,691.6	3,722.9	3,729.0	3,783.8	3,784.2	3,768.8	3,790.9	3,815.8
20 Large time	584.0	587.1	573.6	571.9	577.8	591.0	581.4	600.6	595.3	607.1	607.6	600.5
21 Other	2,959.0	3,094.6	3,071.6	3,106.9	3,113.8	3,131.9	3,147.6	3,183.2	3,188.9	3,161.7	3,183.3	3,215.3
22 Borrowings	1,102.0	1,190.6	1,144.8	1,150.4	1,161.9	1,194.5	1,234.1	1,194.5	1,201.7	1,195.1	1,196.4	1,210.5
23 From banks in the U.S.	365.0	362.6	348.7	351.9	345.9	365.1	385.4	347.5	344.5	342.6	350.4	383.1
24 From others	737.0	828.0	796.1	798.5	815.9	829.4	848.7	847.0	857.2	852.5	845.9	827.4
25 Net due to related foreign offices	219.8	228.9	259.4	262.3	253.1	261.8	256.7	245.3	235.9	240.0	263.1	271.5
26 Other liabilities	322.1	304.7	315.6	296.7	308.9	321.8	352.1	372.2	367.2	375.6	368.6	342.5
27 TOTAL LIABILITIES	5,794.5	6,033.2	5,987.8	6,013.1	6,047.1	6,120.7	6,205.4	6,256.4	6,245.8	6,274.5	6,308.1	6,297.4
28 Residual (assets less liabilities) ⁸	537.4	520.9	536.3	530.5	535.7	549.1	607.3	596.1	596.5	592.0	586.2	625.2

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

Not seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	5,322.4	5,578.6	5,559.5	5,611.8	5,662.9	5,695.4	5,778.2	5,822.6	5,817.5	5,820.7	5,854.4	5,835.2
2 Securities in bank credit	1,495.2	1,526.2	1,543.2	1,580.6	1,594.0	1,605.9	1,670.2	1,710.9	1,705.7	1,719.7	1,723.7	1,688.8
3 Treasury and Agency securities ²	954.8	956.6	972.1	1,004.3	1,005.1	1,006.0	1,071.5	1,106.4	1,098.5	1,112.2	1,120.4	1,103.5
4 Other securities	540.4	569.6	571.1	576.3	588.9	599.9	598.8	604.4	607.1	607.5	603.4	585.3
5 Loans and leases in bank credit ³	3,827.1	4,052.5	4,016.3	4,031.2	4,068.9	4,089.5	4,108.0	4,111.8	4,111.8	4,101.0	4,130.6	4,146.4
6 Commercial and industrial	775.1	759.9	755.9	756.1	753.0	746.9	750.7	748.0	749.8	747.8	744.8	745.8
7 Real estate	2,067.1	2,241.0	2,218.0	2,208.6	2,210.2	2,223.1	2,239.8	2,265.6	2,264.6	2,260.6	2,281.5	2,300.1
8 Revolving home equity	228.4	259.6	266.2	273.2	280.3	289.8	297.8	306.1	306.0	307.9	309.8	312.3
9 Other	1,838.7	1,981.4	1,951.7	1,935.4	1,930.0	1,933.2	1,941.9	1,959.5	1,958.5	1,952.8	1,971.8	1,987.8
10 Consumer	584.1	604.3	600.7	631.7	641.8	644.9	639.6	634.5	634.6	636.7	634.3	631.9
10a Credit cards and related plans	219.1	225.3	220.7	252.5	263.4	260.0	253.3	248.9	249.1	251.1	248.3	246.1
10b Other	365.0	379.0	380.0	379.2	378.4	384.9	386.4	385.6	385.5	385.6	386.1	385.8
11 Security ⁴	71.9	89.4	96.6	93.6	93.0	101.1	98.7	90.3	90.5	82.8	100.8	91.4
12 Other loans and leases	328.9	357.9	345.2	341.3	370.9	373.6	379.1	373.3	372.4	373.0	369.1	377.2
13 Interbank loans	293.5	265.5	284.5	272.0	269.4	274.4	301.1	269.2	265.0	272.2	281.4	298.5
14 Cash assets ⁵	263.3	270.9	262.4	277.6	270.9	274.1	264.9	260.1	259.9	247.4	274.2	267.4
15 Other assets ⁶	489.6	526.6	515.6	512.8	514.4	512.5	516.5	529.6	529.6	520.0	532.1	563.1
16 TOTAL ASSETS⁷	6,292.6	6,566.3	6,548.2	6,599.9	6,642.0	6,683.0	6,787.7	6,808.3	6,798.7	6,786.9	6,869.2	6,892.3
LIABILITIES												
17 Deposits	4,140.3	4,308.9	4,279.1	4,325.9	4,353.6	4,338.1	4,357.5	4,432.7	4,423.7	4,414.7	4,489.4	4,507.1
18 Transaction	599.6	619.7	622.1	630.8	665.2	631.5	625.5	652.1	646.4	673.4	698.7	658.5
19 Nontransaction	3,540.7	3,689.2	3,657.0	3,695.1	3,688.5	3,706.6	3,732.0	3,780.7	3,777.3	3,741.3	3,790.7	3,848.6
20 Large time	582.1	585.6	575.2	574.6	578.6	594.3	584.3	598.6	593.5	602.4	603.3	598.1
21 Other	2,958.6	3,103.6	3,081.8	3,120.4	3,109.9	3,112.3	3,147.7	3,182.0	3,183.7	3,138.9	3,187.3	3,250.5
22 Borrowings	1,092.9	1,194.2	1,142.7	1,143.4	1,151.4	1,190.7	1,231.7	1,183.4	1,196.3	1,181.3	1,179.0	1,198.5
23 From banks in the U.S.	366.6	363.0	348.9	349.2	344.7	361.5	382.3	348.9	346.6	343.6	353.2	386.9
24 From others	726.3	831.2	793.8	794.2	806.7	829.1	849.3	834.5	849.8	837.7	825.8	811.6
25 Net due to related foreign offices	214.8	231.3	263.2	270.8	259.4	265.8	262.0	239.8	229.7	233.5	253.5	253.5
26 Other liabilities	316.5	307.2	319.2	304.3	315.2	325.9	358.1	365.1	359.2	366.6	357.3	323.8
27 TOTAL LIABILITIES	5,764.5	6,041.6	6,004.2	6,044.3	6,079.6	6,120.5	6,209.3	6,221.0	6,208.9	6,196.1	6,279.1	6,282.9
28 Residual (assets less liabilities) ⁸	528.1	524.7	544.0	555.6	562.4	562.5	578.4	587.3	589.8	590.8	590.1	609.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	3,012.0	3,106.8	3,081.4	3,092.3	3,116.2	3,146.6	3,235.1	3,283.0	3,280.5	3,291.3	3,302.9	3,242.2
2 Securities in bank credit	833.2	829.8	844.9	864.9	876.3	884.0	954.2	1,004.1	1,005.2	1,019.4	1,013.3	972.9
3 Treasury and Agency securities ²	496.5	467.6	483.1	498.7	502.1	504.1	570.1	608.8	606.9	618.6	616.4	593.5
3a Trading account	42.4	38.5	34.3	40.3	39.6	41.1	46.1	44.3	44.3	48.3	38.7	48.1
3b Investment account	454.1	429.1	448.8	458.5	462.5	463.0	524.1	564.6	562.6	570.3	577.7	545.5
4 Other securities	336.7	362.3	361.8	366.2	374.2	379.8	384.1	395.3	398.3	400.8	397.0	379.4
4a Trading account	179.9	182.6	187.1	189.6	194.8	196.8	200.4	208.7	211.8	213.1	208.4	190.7
4b Investment account	156.8	179.7	174.7	176.5	179.4	183.0	183.7	186.5	186.5	187.8	188.5	188.7
4c State and local government	30.4	31.1	31.5	31.8	31.7	31.8	32.6	33.7	33.6	33.9	34.3	33.9
4d Other	126.4	148.6	143.2	144.8	147.8	151.3	151.1	152.8	152.9	153.8	154.3	154.7
5 Loans and leases in bank credit ³	2,178.8	2,277.0	2,236.5	2,227.4	2,239.9	2,262.7	2,280.9	2,278.9	2,275.2	2,271.9	2,289.6	2,269.3
6 Commercial and industrial	484.1	458.3	451.8	448.8	445.3	437.9	438.2	430.9	431.4	431.1	425.4	427.5
7 Real estate	1,063.1	1,156.9	1,132.9	1,109.2	1,105.6	1,116.7	1,124.7	1,145.5	1,142.5	1,144.2	1,156.2	1,132.4
8 Revolving home equity	151.6	172.9	178.4	183.6	188.4	196.6	201.3	209.6	209.5	211.3	213.2	214.5
9 Other	911.5	983.9	954.5	925.6	917.2	920.1	923.3	935.9	933.1	932.9	942.9	917.9
10 Consumer	333.3	327.6	324.9	344.8	340.9	339.8	339.2	341.0	340.4	341.6	342.4	342.6
11 Security ⁴	65.9	80.5	85.6	84.8	82.2	93.8	94.4	84.7	83.9	77.5	97.7	88.5
11a Fed funds and RPs with broker/dealer	54.3	62.8	67.5	66.7	63.6	74.7	73.8	64.7	64.7	57.2	75.9	67.6
11b Other	11.7	17.6	18.1	18.1	18.6	19.1	20.6	20.0	19.2	20.3	21.8	20.9
12a State and local government	12.7	13.6	13.9	14.0	14.1	14.1	14.2	14.3	14.3	14.3	14.5	14.6
12b Agricultural	9.0	8.5	8.5	8.4	8.4	8.1	8.2	8.3	8.3	8.4	8.4	8.4
12c Fed funds and RPs with others	24.0	28.0	26.1	26.2	29.5	27.1	32.5	26.9	27.4	28.2	19.6	25.1
12d All other loans	76.9	97.2	88.5	87.6	111.0	124.7	127.4	125.8	125.3	125.0	124.1	129.4
12e Lease financing receivables	109.7	106.4	104.4	103.7	103.0	100.4	102.2	101.6	101.6	101.4	101.4	100.8
13 Interbank loans	190.5	179.8	198.3	179.8	178.4	187.7	213.6	179.3	176.7	181.3	187.0	209.6
13a Fed funds and RPs with banks	116.8	109.8	117.9	101.7	98.6	95.7	105.0	94.2	93.6	93.1	103.9	96.8
13b Other	73.6	70.0	80.4	78.0	79.8	92.1	108.5	85.0	83.1	88.2	83.2	112.8
14 Cash assets ⁵	154.9	150.1	139.6	149.8	140.7	148.4	147.9	149.9	148.8	146.4	154.8	153.2
15 Other assets ⁶	351.7	362.0	357.2	355.3	351.5	356.3	360.1	368.7	367.7	367.7	366.9	392.0
16 TOTAL ASSETS ⁷	3,663.2	3,753.8	3,732.3	3,733.3	3,742.2	3,796.8	3,915.3	3,939.4	3,932.2	3,945.1	3,970.2	3,957.1

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

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

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
LIABILITIES												
17 Deposits	2,087.2	2,172.1	2,132.6	2,156.3	2,164.6	2,167.9	2,179.8	2,253.7	2,252.3	2,268.4	2,279.9	2,266.3
18 Transaction	296.4	297.7	292.5	294.0	296.7	289.8	296.7	313.0	315.6	337.0	319.7	284.2
19 Nontransaction	1,790.8	1,874.4	1,840.0	1,862.2	1,867.9	1,878.1	1,883.1	1,940.7	1,936.6	1,931.4	1,960.2	1,982.1
20 Large time	271.9	271.2	259.1	254.2	256.0	263.0	254.4	268.6	265.2	274.4	272.9	265.6
21 Other	1,519.0	1,603.3	1,580.9	1,608.0	1,611.9	1,615.1	1,628.7	1,672.1	1,671.4	1,657.0	1,687.2	1,716.5
22 Borrowings	719.2	761.0	715.7	717.7	721.9	742.1	779.5	743.7	750.9	742.7	746.2	735.6
23 From banks in the U.S.	214.0	201.5	192.0	190.2	179.5	188.9	207.4	181.2	180.0	175.9	181.4	195.8
24 From others	505.2	559.5	523.7	527.5	542.5	553.2	572.1	562.5	570.8	566.8	564.8	539.8
25 Net due to related foreign offices	209.2	214.9	245.9	247.7	232.6	238.5	232.2	225.3	217.5	218.9	242.6	251.1
26 Other liabilities	245.4	235.4	247.8	229.5	239.6	254.3	282.2	301.1	295.5	303.6	298.7	271.7
27 TOTAL LIABILITIES	3,261.0	3,383.3	3,341.9	3,351.1	3,358.8	3,402.8	3,473.7	3,523.7	3,516.1	3,533.6	3,567.4	3,524.7
28 Residual (assets less liabilities) ⁸	402.2	370.4	390.4	382.2	383.4	394.0	441.5	415.6	416.1	411.5	402.8	432.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	2,985.1	3,117.9	3,093.1	3,118.5	3,136.2	3,153.5	3,224.5	3,253.1	3,248.8	3,248.6	3,273.2	3,216.1
2 Securities in bank credit	820.4	829.7	844.2	873.9	878.3	888.2	951.5	987.8	986.0	996.7	996.7	961.1
3 Treasury and Agency securities ²	487.6	464.5	479.9	506.8	500.9	501.0	566.0	597.3	592.7	604.4	606.7	590.0
3a Trading account	42.1	38.1	33.7	40.7	39.6	40.9	46.4	43.9	43.7	47.4	38.3	48.4
3b Investment account	445.5	426.4	446.2	466.2	461.3	460.1	519.6	553.4	549.0	557.0	568.4	541.6
3c Mortgage-backed	343.0	328.7	343.8	359.7	355.1	353.5	408.7	440.6	436.2	442.1	451.8	433.4
3d Other	102.5	97.7	102.4	106.4	106.2	106.6	110.9	112.8	112.7	114.9	116.6	108.2
3e 1 year or less	24.5	24.1	24.9	25.3	25.9	24.7	23.9	23.9	23.8	24.1	24.6	24.0
3f Between 1 and 5 years	57.6	53.1	56.8	58.1	57.7	58.5	62.2	64.3	64.8	65.6	65.9	59.9
3g More than 5 years	20.4	20.5	20.7	23.1	22.6	23.4	24.8	24.7	24.1	25.1	26.2	24.3
4 Other securities	332.8	365.2	364.3	367.1	377.4	387.2	385.5	390.6	393.4	392.3	390.0	371.1
4a Trading account	177.9	184.1	188.4	190.1	196.4	200.6	201.2	206.2	209.2	208.5	204.8	186.6
4b Investment account	155.0	181.1	175.9	177.0	181.0	186.6	184.4	184.3	184.2	183.8	185.2	184.5
4c State and local government	30.1	31.4	31.7	31.8	31.9	32.4	32.7	33.3	33.2	33.2	33.7	33.2
4d Other	124.9	149.8	144.2	145.1	149.0	154.2	151.7	151.0	151.0	150.6	151.6	151.4
5 Loans and leases in bank credit ³	2,164.7	2,288.2	2,249.0	2,244.6	2,257.9	2,265.3	2,273.0	2,265.3	2,262.8	2,251.9	2,276.4	2,255.0
6 Commercial and industrial	484.5	458.5	452.9	450.5	444.8	434.0	436.4	431.2	432.2	431.1	427.0	428.4
7 Real estate	1,053.9	1,164.9	1,139.0	1,121.9	1,112.6	1,117.3	1,124.1	1,138.8	1,135.7	1,134.8	1,148.2	1,127.5
8 Revolving home equity	150.3	173.5	178.7	183.7	188.1	195.6	201.7	207.9	207.7	208.9	210.9	212.0
9a Other residential	571.3	661.7	630.4	607.2	595.4	593.7	592.1	596.5	593.5	590.9	601.9	580.3
9b Commercial	332.2	329.6	329.9	331.0	329.1	328.0	330.3	334.4	334.4	335.0	335.4	335.1
10 Consumer	331.7	328.4	325.2	345.4	344.6	345.7	341.8	339.1	338.6	339.2	339.1	338.6
10a Credit cards and related plans	111.5	103.3	98.9	121.1	123.7	121.0	115.4	111.8	111.6	111.8	111.7	111.2
10b Other	220.1	225.1	226.3	224.3	220.9	224.6	226.4	227.3	227.1	227.4	227.3	227.4
11 Security ⁴	64.2	81.8	88.9	85.7	85.1	93.2	90.5	82.3	82.6	74.4	93.0	83.6
11a Fed funds and RPs with broker/dealer	52.9	63.9	70.1	67.5	65.9	74.2	70.7	62.9	63.7	54.9	72.3	63.9
11b Other	11.4	17.9	18.7	18.3	19.2	19.0	19.7	19.4	18.9	19.5	20.7	19.7
12a State and local government	12.7	13.6	13.9	14.0	14.1	14.1	14.2	14.3	14.3	14.3	14.5	14.6
12b Agricultural	8.9	8.5	8.4	8.4	8.4	8.2	8.1	8.2	8.2	8.3	8.3	8.3
12c Fed funds and RPs with others	24.0	28.0	26.1	26.2	29.5	27.1	32.5	26.9	27.4	28.2	19.6	25.1
12d All other loans	75.4	98.2	89.5	88.6	115.8	124.9	123.6	123.1	122.3	120.5	125.5	128.3
12e Lease financing receivables	109.5	106.3	105.0	104.0	102.9	100.8	101.9	101.4	101.4	101.1	101.3	100.8
13 Interbank loans	190.0	175.6	193.2	181.6	182.4	187.1	207.7	178.8	177.0	175.9	193.5	211.6
13a Fed funds and RPs with banks	116.7	107.4	115.1	102.7	100.6	95.4	102.2	94.0	93.7	90.4	107.5	97.8
13b Other	73.4	68.2	78.2	78.9	81.7	91.7	105.5	84.7	83.2	85.6	86.0	113.9
14 Cash assets ⁵	149.8	149.5	142.3	155.9	152.0	156.5	148.3	144.3	145.1	135.2	153.6	145.7
15 Other assets ⁶	348.1	365.5	360.7	357.8	353.7	355.2	354.7	364.9	364.9	359.0	367.1	394.9
16 TOTAL ASSETS ⁷	3,626.7	3,763.5	3,745.9	3,770.1	3,779.6	3,810.0	3,893.4	3,899.2	3,893.8	3,876.7	3,945.8	3,928.6

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

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

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
LIABILITIES												
17 Deposits	2,078.5	2,173.0	2,141.5	2,167.7	2,182.1	2,167.7	2,184.4	2,243.8	2,240.4	2,231.4	2,280.9	2,281.1
18 Transaction	292.2	291.6	290.5	296.7	317.6	297.8	293.2	308.5	311.4	324.1	327.3	283.9
19 Nontransaction	1,786.3	1,881.5	1,851.1	1,871.0	1,864.5	1,869.9	1,891.3	1,935.4	1,929.0	1,907.3	1,953.7	1,997.1
20 Large time	269.9	269.7	260.7	257.0	256.8	266.3	257.3	266.7	263.4	269.7	268.6	263.2
21 Other	1,516.3	1,611.8	1,590.3	1,614.0	1,607.7	1,603.6	1,633.9	1,668.7	1,665.5	1,637.5	1,685.0	1,734.0
22 Borrowings	710.1	764.6	713.5	710.7	711.5	738.3	777.1	732.7	745.5	729.0	728.8	723.7
23 From banks in the U.S.	215.6	201.9	192.2	187.5	178.2	185.4	204.3	182.6	182.1	176.9	184.1	199.7
24 From others	494.5	562.7	521.4	523.2	533.3	552.9	572.8	550.1	563.4	552.0	544.7	524.0
25 Net due to related foreign offices	204.2	217.3	249.7	256.1	238.9	242.5	237.5	219.7	211.3	212.3	233.0	233.0
26 Other liabilities	239.8	238.0	251.4	237.1	245.9	258.4	288.1	293.9	287.4	294.6	287.4	253.0
27 TOTAL LIABILITIES	3,232.6	3,392.8	3,356.2	3,371.6	3,378.3	3,407.0	3,487.2	3,490.1	3,484.6	3,467.3	3,530.1	3,490.8
28 Residual (assets less liabilities) ⁸	394.1	370.7	389.7	398.6	401.3	403.1	406.2	409.1	409.1	409.4	415.7	437.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	2,346.8	2,455.5	2,458.9	2,478.2	2,510.0	2,537.7	2,556.9	2,579.2	2,578.4	2,582.9	2,592.3	2,632.2
2 Securities in bank credit	673.4	696.8	700.4	706.5	712.6	717.6	720.8	721.6	718.5	720.3	723.8	724.9
3 Treasury and Agency securities ²	465.9	492.4	493.6	497.3	501.1	504.9	507.6	507.7	504.7	505.1	510.5	510.7
4 Other securities	207.6	204.4	206.8	209.2	211.5	212.7	213.2	213.9	213.8	215.2	213.4	214.2
5 Loans and leases in bank credit ³	1,673.4	1,758.6	1,758.5	1,771.7	1,797.4	1,820.2	1,836.0	1,857.6	1,859.9	1,862.6	1,868.5	1,907.3
6 Commercial and industrial	290.0	303.2	303.7	306.7	308.1	313.5	314.4	316.2	316.8	315.7	317.5	317.3
7 Real estate	1,019.6	1,070.9	1,072.5	1,075.2	1,091.7	1,104.9	1,116.3	1,133.3	1,135.5	1,133.8	1,141.7	1,182.3
8 Revolving home equity	78.5	85.5	87.1	89.6	92.3	94.6	96.4	98.7	98.8	99.6	99.7	101.0
9 Other	941.1	985.4	985.4	985.6	999.4	1,010.4	1,019.9	1,034.6	1,036.7	1,034.2	1,042.0	1,081.4
10 Consumer	256.4	275.4	273.5	282.6	290.0	292.9	295.9	299.5	299.6	301.8	300.8	299.7
11 Security ⁴	7.5	7.8	7.7	7.7	7.8	8.2	8.3	7.8	7.7	8.5	7.6	7.3
12 Other loans and leases	99.8	101.4	101.1	99.6	99.8	100.6	101.2	100.8	100.3	102.8	100.9	100.7
13 Interbank loans	96.7	91.6	90.0	88.6	86.3	91.8	93.3	86.1	84.5	96.0	81.7	74.6
14 Cash assets ⁵	119.0	119.9	118.5	117.3	113.7	116.3	118.7	120.7	120.6	120.3	122.3	125.7
15 Other assets ⁶	141.5	161.1	154.9	155.0	160.7	157.3	161.8	164.7	164.6	161.0	165.1	168.1
16 TOTAL ASSETS⁷	2,674.2	2,797.7	2,791.9	2,808.6	2,839.6	2,872.0	2,899.5	2,919.3	2,916.9	2,928.8	2,930.0	2,968.6
LIABILITIES												
17 Deposits	2,063.4	2,137.0	2,135.5	2,147.4	2,158.5	2,174.7	2,182.7	2,190.7	2,188.7	2,195.4	2,200.2	2,206.6
18 Transaction	311.3	329.7	330.3	330.9	334.8	329.9	336.8	347.6	341.1	358.0	369.4	372.9
19 Nontransaction	1,752.1	1,807.2	1,805.2	1,816.5	1,823.7	1,844.8	1,845.9	1,843.1	1,847.6	1,837.4	1,830.8	1,833.7
20 Large time	312.1	315.9	314.5	317.6	321.8	328.0	327.0	332.0	330.1	332.7	334.7	334.9
21 Other	1,440.0	1,491.3	1,490.7	1,498.9	1,501.9	1,516.8	1,519.0	1,511.1	1,517.5	1,504.7	1,496.1	1,498.8
22 Borrowings	382.8	429.6	429.2	432.7	439.9	452.4	454.5	450.8	450.8	452.3	450.2	474.8
23 From banks in the U.S.	150.9	161.0	156.7	161.7	166.5	176.2	178.0	166.3	164.5	166.7	169.1	187.3
24 From others	231.8	268.6	272.4	271.1	273.5	276.2	276.6	284.5	286.4	285.7	281.1	287.6
25 Net due to related foreign offices	10.6	14.1	13.5	14.6	20.6	23.3	24.5	20.1	18.4	21.2	20.4	20.4
26 Other liabilities	76.7	69.3	67.8	67.2	69.3	67.5	69.9	71.1	71.8	72.0	69.9	70.7
27 TOTAL LIABILITIES	2,533.5	2,649.9	2,645.9	2,661.9	2,688.3	2,717.9	2,731.7	2,732.7	2,729.7	2,740.8	2,740.7	2,772.6
28 Residual (assets less liabilities) ⁸	140.7	147.8	146.1	146.7	151.3	154.1	167.8	186.6	187.2	188.0	189.3	196.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	2,337.3	2,460.7	2,466.4	2,493.3	2,526.7	2,542.0	2,553.7	2,569.5	2,568.7	2,572.1	2,581.2	2,619.1
2 Securities in bank credit	674.8	696.5	699.0	706.7	715.7	717.7	718.7	723.0	719.6	723.0	727.0	727.7
3 Treasury and Agency securities ²	467.2	492.1	492.2	497.5	504.2	505.0	505.4	509.2	505.9	507.8	513.6	513.5
4 Other securities	207.6	204.4	206.8	209.2	211.5	212.7	213.2	213.9	213.8	215.2	213.4	214.2
5 Loans and leases in bank credit ³	1,662.5	1,764.2	1,767.3	1,786.6	1,811.0	1,824.3	1,835.0	1,846.5	1,849.1	1,849.1	1,854.2	1,891.4
6 Commercial and industrial	290.6	301.4	302.9	305.6	308.2	312.9	314.4	316.8	317.6	316.7	317.9	317.4
7 Real estate	1,013.3	1,076.2	1,079.0	1,086.7	1,097.6	1,105.8	1,115.7	1,126.8	1,128.9	1,125.8	1,133.3	1,172.6
8 Revolving home equity	78.1	86.1	87.6	89.5	92.2	94.2	96.2	98.2	98.3	99.0	98.9	100.3
9 Other	935.2	990.1	991.4	997.1	1,005.5	1,011.5	1,019.6	1,028.6	1,030.6	1,026.8	1,034.5	1,072.3
10 Consumer	252.5	275.9	275.5	286.3	297.2	299.2	297.8	295.5	296.0	297.5	295.3	293.3
10a Credit cards and related plans	107.6	122.0	121.8	131.4	139.7	139.0	137.9	137.1	137.6	139.3	136.6	134.9
10b Other	144.9	153.9	153.7	154.9	157.5	160.3	159.9	158.3	158.4	158.2	158.7	158.4
11 Security ⁴	7.7	7.7	7.7	7.9	7.9	7.9	8.3	8.0	7.8	8.4	7.8	7.8
12 Other loans and leases	98.5	103.1	102.2	100.1	100.2	98.5	98.9	99.4	98.7	100.6	99.9	100.2
13 Interbank loans	103.4	89.9	91.3	90.4	87.1	87.3	93.4	90.5	88.0	96.3	87.9	86.9
14 Cash assets ⁵	113.5	121.4	120.1	121.7	118.9	117.5	116.6	115.8	114.8	112.3	120.6	121.6
15 Other assets ⁶	141.5	161.1	154.9	155.0	160.7	157.3	161.8	164.7	164.6	161.0	165.1	168.1
16 TOTAL ASSETS ⁷	2,665.9	2,802.8	2,802.3	2,829.8	2,862.4	2,873.0	2,894.3	2,909.1	2,904.9	2,910.2	2,923.4	2,963.7
LIABILITIES												
17 Deposits	2,061.8	2,135.8	2,137.6	2,158.2	2,171.5	2,170.3	2,173.1	2,188.9	2,183.3	2,183.3	2,208.4	2,226.1
18 Transaction	307.4	328.1	331.6	334.1	347.5	333.7	332.3	343.6	335.0	349.3	371.4	374.6
19 Nontransaction	1,754.4	1,807.7	1,806.0	1,824.1	1,824.0	1,836.7	1,840.8	1,845.3	1,848.3	1,834.1	1,837.0	1,851.5
20 Large time	312.1	315.9	314.5	317.6	321.8	328.0	327.0	332.0	330.1	332.7	334.7	334.9
21 Other	1,442.3	1,491.8	1,491.5	1,506.5	1,502.2	1,508.7	1,513.8	1,513.3	1,518.2	1,501.4	1,502.3	1,516.6
22 Borrowings	382.8	429.6	429.2	432.7	439.9	452.4	454.5	450.8	450.8	452.3	450.2	474.8
23 From banks in the U.S.	150.9	161.0	156.7	161.7	166.5	176.2	178.0	166.3	164.5	166.7	169.1	187.3
24 From others	231.8	268.6	272.4	271.1	273.5	276.2	276.6	284.5	286.4	285.7	281.1	287.6
25 Net due to related foreign offices	10.6	14.1	13.5	14.6	20.6	23.3	24.5	20.1	18.4	21.2	20.4	20.4
26 Other liabilities	76.7	69.3	67.8	67.2	69.3	67.5	69.9	71.1	71.8	72.0	69.9	70.7
27 TOTAL LIABILITIES	2,531.9	2,648.8	2,648.0	2,672.8	2,701.3	2,713.5	2,722.1	2,730.9	2,724.3	2,728.8	2,749.0	2,792.1
28 Residual (assets less liabilities) ⁸	134.0	154.0	154.3	157.0	161.1	159.5	172.2	178.3	180.7	181.4	174.5	171.6

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

Seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	657.4	622.2	625.9	631.0	628.2	638.4	649.6	652.0	655.3	653.0	639.9	644.9
2 Securities in bank credit	279.5	262.4	264.0	263.7	265.9	261.3	265.6	265.0	262.8	264.5	257.5	261.1
3 Treasury and Agency securities ²	119.1	107.1	103.3	97.7	99.2	98.3	99.5	96.5	95.7	95.0	90.4	95.6
4 Other securities	160.4	155.2	160.7	166.0	166.7	163.0	166.1	168.5	167.1	169.5	167.1	165.4
5 Loans and leases in bank credit ³	377.9	359.8	361.8	367.2	362.3	377.1	384.1	386.9	392.5	388.5	382.4	383.8
6 Commercial and industrial	168.6	144.3	139.8	134.6	139.8	141.8	141.1	138.4	139.0	138.0	136.3	135.9
7 Real estate	19.6	17.3	22.0	22.1	17.8	17.1	17.1	17.1	17.2	17.2	17.3	17.3
11 Security ⁴	118.5	124.0	126.7	136.1	124.9	131.1	138.8	147.4	152.3	149.9	145.4	147.5
12 Other loans and leases	71.3	74.2	73.3	74.4	79.7	87.1	87.1	84.0	84.1	83.3	83.4	83.2
13 Interbank loans	31.1	37.3	35.8	36.7	31.7	35.4	32.3	30.4	26.7	34.2	29.7	31.1
14 Cash assets ⁵	43.5	52.9	51.2	51.4	49.8	55.3	57.1	60.3	60.6	57.9	61.1	63.0
15 Other assets ⁶	28.1	34.7	33.2	28.5	26.9	25.3	20.1	18.4	20.7	15.8	16.3	15.5
16 TOTAL ASSETS⁷	759.6	746.7	745.6	747.2	736.1	754.0	758.7	760.6	763.0	760.5	746.7	754.1
LIABILITIES												
17 Deposits	441.0	433.8	433.0	437.6	435.8	452.8	463.6	466.9	463.9	464.0	468.3	476.6
18 Transaction	11.3	10.6	10.2	10.9	11.0	11.9	11.8	11.7	11.5	11.8	11.9	11.0
19 Nontransaction	429.7	423.2	422.8	426.7	424.8	440.9	451.8	455.2	452.4	452.2	456.4	465.6
22 Borrowings	304.1	308.0	314.0	306.6	317.4	326.7	337.3	342.3	350.5	337.7	334.2	333.6
23 From banks in the U.S.	36.8	38.5	40.4	34.8	43.1	39.4	42.0	46.2	49.3	46.8	48.1	38.6
24 From others	267.3	269.5	273.7	271.8	274.3	287.3	295.3	296.1	301.2	290.8	286.1	295.0
25 Net due to related foreign offices	-81.0	-102.6	-99.3	-92.8	-110.4	-130.6	-150.7	-153.6	-150.0	-148.0	-164.7	-165.6
26 Other liabilities	93.0	104.2	102.9	101.8	99.3	101.7	105.0	102.2	100.3	98.4	100.9	103.6
27 TOTAL LIABILITIES	757.1	743.4	750.6	753.1	742.1	750.6	755.1	757.9	764.7	752.0	738.7	748.1
28 Residual (assets less liabilities) ⁸	2.5	3.3	-5.0	-5.9	-6.0	3.4	3.6	2.8	-1.7	8.4	8.0	5.9

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

Not seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
ASSETS												
1 Bank credit	661.0	615.9	622.7	632.6	635.2	641.9	652.1	655.5	661.4	656.2	641.6	640.0
2 Securities in bank credit	279.5	262.4	264.0	263.7	265.9	261.3	265.6	265.0	262.8	264.5	257.5	261.1
3 Treasury and Agency securities ²	119.1	107.1	103.3	97.7	99.2	98.3	99.5	96.5	95.7	95.0	90.4	95.6
3a Trading account	36.4	39.4	38.2	32.7	35.2	33.6	35.5	34.0	32.7	33.6	30.3	33.8
3b Investment account	82.7	67.7	65.1	65.0	64.0	64.7	64.0	62.6	63.0	61.4	60.0	61.8
4 Other securities	160.4	155.2	160.7	166.0	166.7	163.0	166.1	168.5	167.1	169.5	167.1	165.4
4a Trading account	100.7	102.5	101.7	103.4	101.9	96.4	98.3	100.0	98.6	101.3	99.7	97.0
4b Investment account	59.6	52.7	59.1	62.6	64.8	66.6	67.7	68.5	68.5	68.2	67.4	68.5
5 Loans and leases in bank credit ³	381.5	353.6	358.6	368.8	369.3	380.6	386.5	390.5	398.6	391.7	384.1	378.9
6 Commercial and industrial	170.9	142.8	138.1	134.0	141.0	142.5	142.8	140.4	141.2	140.1	138.4	136.9
7 Real estate	19.6	17.3	22.0	22.1	17.8	17.1	17.1	17.1	17.2	17.2	17.3	17.3
11 Security ⁴	119.9	118.6	125.6	139.8	130.6	134.9	141.3	149.2	156.6	151.1	144.5	141.2
12 Other loans and leases	71.1	74.8	73.0	72.9	79.8	86.2	85.4	83.7	83.6	83.3	84.0	83.5
13 Interbank loans	31.1	37.3	35.8	36.7	31.7	35.4	32.3	30.4	26.7	34.2	29.7	31.1
14 Cash assets ⁵	42.1	53.9	52.2	51.4	51.3	54.9	56.3	58.3	58.2	56.0	60.2	61.4
15 Other assets ⁶	28.2	33.3	32.2	28.0	27.3	27.0	21.2	18.5	20.8	15.3	15.9	15.0
16 TOTAL ASSETS⁷	761.9	740.0	742.4	748.3	745.1	758.8	761.5	762.3	766.7	761.3	747.1	747.0
LIABILITIES												
17 Deposits	445.3	426.0	418.8	426.9	435.0	458.7	469.7	471.5	466.5	470.5	476.5	481.4
18 Transaction	11.0	10.8	10.2	10.8	11.3	12.2	11.8	11.3	11.0	11.4	11.9	10.6
19 Nontransaction	434.3	415.3	408.5	416.2	423.6	446.5	457.8	460.2	455.6	459.2	464.6	470.8
22 Borrowings	304.1	308.0	314.0	306.6	317.4	326.7	337.3	342.3	350.5	337.7	334.2	333.6
23 From banks in the U.S.	36.8	38.5	40.4	34.8	43.1	39.4	42.0	46.2	49.3	46.8	48.1	38.6
24 From others	267.3	269.5	273.7	271.8	274.3	287.3	295.3	296.1	301.2	290.8	286.1	295.0
25 Net due to related foreign offices	-81.6	-101.0	-96.7	-90.2	-108.8	-129.9	-151.1	-154.2	-150.9	-147.0	-165.1	-169.3
26 Other liabilities	92.5	105.5	104.9	103.9	100.6	102.3	104.7	101.7	99.6	99.2	100.5	100.4
27 TOTAL LIABILITIES	760.3	738.5	741.0	747.2	744.1	757.9	760.6	761.4	765.7	760.4	746.2	746.1
28 Residual (assets less liabilities) ⁸	1.7	1.5	1.4	1.1	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 16, 2004

Account	2003	2003	2003	2003	2003	2004	2004	2004	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 17	Mar 24	Mar 31	Apr 7
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	114.6	112.6	114.1	112.4	120.0	125.7	125.6	129.5	133.3	130.5	126.2	112.8
30 Reval. losses on off-bal. sheet items ⁹	91.3	96.1	97.3	94.5	103.7	110.5	114.7	118.9	121.2	120.4	115.5	100.6
31 Mortgage-backed securities ¹⁰	389.4	381.1	396.1	413.7	411.5	411.4	468.2	500.7	496.0	501.9	513.6	491.8
31a Pass-through	282.3	268.3	284.6	298.1	293.8	293.0	347.5	379.5	376.1	381.3	389.9	376.4
31b CMO, REMIC, and other	107.1	112.8	111.5	115.7	117.7	118.5	120.7	121.2	119.9	120.6	123.7	115.5
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.6	4.8	4.2	3.1	3.5	5.0	8.6	13.3	12.9	13.1	15.5	9.6
33 Offshore credit to U.S. residents ¹²	18.2	14.3	13.8	13.5	13.3	13.4	13.0	12.5	12.9	12.4	11.8	11.8
34 Securitized consumer loans ¹³	153.4	162.7	165.1	166.3	167.3	169.1	168.4	170.4	170.8	170.5	170.4	168.4
34a Credit cards and related plans	136.7	144.3	146.8	147.5	148.0	149.9	149.5	150.3	150.4	150.3	150.3	148.3
34b Other	16.7	18.4	18.3	18.9	19.3	19.2	18.9	20.2	20.4	20.3	20.1	20.0
35 Securitized business loans ¹³	10.5	7.9	8.0	7.5	7.2	7.2	7.1	7.0	7.0	7.0	7.0	7.0
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	317.6	321.7	319.5	323.9	330.4	327.3	326.8	332.2	329.3	332.2	335.9	334.3
34 Securitized consumer loans ¹³	201.1	203.1	204.4	202.8	203.4	205.2	202.5	203.3	202.8	201.5	204.4	204.9
34a Credit cards and related plans	193.4	195.9	197.2	195.4	196.0	197.6	195.1	196.1	195.6	194.3	197.2	197.7
34b Other	7.7	7.2	7.2	7.4	7.4	7.6	7.4	7.2	7.2	7.2	7.2	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	64.6	66.9	67.5	63.9	63.9	63.7	62.9	61.9	61.8	61.6	60.0	58.1
30 Reval. losses on off-bal. sheet items ⁹	63.6	66.6	67.7	66.3	66.9	68.4	69.2	68.0	67.3	67.6	66.4	64.8
35 Securitized business loans ¹³	4.1	1.2	1.3	1.3	1.2	0.9	0.4	0.4	0.4	0.4	0.4	0.4

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

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

OFFICIAL BUSINESS

First Class