

FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

January 2, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24	
ASSETS													
1 Bank credit	5,835.9	6,141.3	6,196.9	6,201.5	6,192.5	6,200.3	6,181.4	6,221.2	6,208.3	6,211.9	6,249.6	6,228.6	
2 Securities in bank credit	1,687.3	1,841.4	1,865.9	1,814.8	1,773.0	1,777.5	1,805.3	1,835.3	1,848.9	1,841.3	1,854.4	1,843.4	
3 Treasury and Agency securities ²	1,012.3	1,134.5	1,152.1	1,116.7	1,079.6	1,064.5	1,080.9	1,101.3	1,103.3	1,098.9	1,103.3	1,100.7	
4 Other securities	675.0	706.9	713.8	698.1	693.3	713.1	724.5	734.0	745.5	742.4	751.1	742.7	
5 Loans and leases in bank credit ³	4,148.6	4,299.9	4,331.0	4,386.7	4,419.5	4,422.8	4,376.1	4,385.9	4,359.4	4,370.6	4,395.2	4,385.2	
6 Commercial and industrial	966.3	937.2	924.4	923.7	917.1	907.2	896.9	893.3	891.9	894.4	902.1	890.7	
7 Real estate	2,006.5	2,134.1	2,156.9	2,195.6	2,242.3	2,259.5	2,238.2	2,222.6	2,215.5	2,219.0	2,216.8	2,213.8	
8 Revolving home equity	208.7	238.4	244.8	249.0	253.4	258.8	265.6	273.4	272.8	275.3	281.9	284.0	
9 Other	1,797.8	1,895.7	1,912.2	1,946.6	1,988.9	2,000.7	1,972.6	1,949.2	1,942.6	1,943.6	1,934.9	1,929.8	
10 Consumer	585.5	594.5	600.5	602.2	603.4	607.9	603.0	631.7	630.6	633.0	634.8	636.9	
11 Security ⁴	185.9	207.8	209.9	211.3	203.7	199.1	206.7	212.4	201.5	199.1	200.4	199.3	
12 Other loans and leases	404.4	426.4	439.3	453.9	452.9	449.0	431.3	426.0	420.0	425.2	441.1	444.5	
13 Interbank loans	324.9	316.9	320.1	321.5	325.4	304.6	322.4	298.5	281.2	295.1	284.5	303.5	
14 Cash assets ⁵	315.3	310.7	324.7	336.2	343.2	330.0	313.7	323.0	299.0	321.4	295.2	314.1	
15 Other assets ⁶	506.9	545.6	550.1	554.9	573.3	563.5	561.6	558.0	542.2	572.9	554.9	568.6	
16 TOTAL ASSETS ⁷	6,906.6	7,238.9	7,316.4	7,339.0	7,358.5	7,322.6	7,304.2	7,325.4	7,254.3	7,325.0	7,307.8	7,338.1	
LIABILITIES													
17 Deposits	4,509.2	4,643.5	4,702.5	4,749.5	4,803.5	4,781.3	4,722.4	4,744.5	4,723.3	4,742.6	4,737.0	4,768.9	
18 Transaction	605.9	634.1	639.3	656.5	658.5	640.1	639.2	637.0	596.8	626.8	639.8	669.8	
19 Nontransaction	3,903.3	4,009.4	4,063.2	4,093.0	4,145.0	4,141.2	4,083.3	4,107.5	4,126.6	4,115.8	4,097.3	4,099.1	
20 Large time	1,005.7	999.2	1,003.4	1,021.4	1,032.6	1,038.8	1,006.4	998.3	999.8	1,004.9	1,001.8	997.1	
21 Other	2,897.6	3,010.2	3,059.7	3,071.6	3,112.4	3,102.4	3,076.8	3,109.1	3,126.8	3,110.9	3,095.4	3,102.0	
22 Borrowings	1,372.6	1,439.0	1,478.7	1,514.1	1,520.9	1,486.2	1,440.3	1,435.0	1,415.3	1,423.9	1,448.1	1,443.2	
23 From banks in the U.S.	421.7	389.4	408.2	411.2	418.2	403.5	385.4	382.5	364.9	381.6	383.1	391.8	
24 From others	950.9	1,049.6	1,070.6	1,102.8	1,102.7	1,082.8	1,054.9	1,052.5	1,050.4	1,042.3	1,065.0	1,051.4	
25 Net due to related foreign offices	116.3	146.3	126.3	142.8	126.6	130.4	164.4	175.4	139.4	165.9	140.1	129.7	
26 Other liabilities	425.3	438.7	447.0	418.7	403.3	417.0	428.8	411.1	425.7	415.9	416.9	412.5	
27 TOTAL LIABILITIES	6,423.4	6,667.6	6,754.5	6,825.0	6,854.2	6,814.9	6,756.0	6,765.9	6,703.7	6,748.3	6,742.2	6,754.2	
28 Residual (assets less liabilities) ⁸	483.2	571.4	561.9	513.9	504.3	507.7	548.2	559.5	550.6	576.7	565.6	583.9	

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	5,851.3	6,136.0	6,193.0	6,176.0	6,172.5	6,196.5	6,182.5	6,236.9	6,235.0	6,235.7	6,287.9	6,263.3
2 Securities in bank credit	1,690.6	1,839.1	1,859.7	1,799.6	1,765.7	1,776.3	1,803.1	1,838.9	1,860.0	1,849.4	1,860.5	1,846.3
3 Treasury and Agency securities ²	1,014.0	1,132.4	1,147.4	1,108.5	1,075.7	1,064.3	1,076.5	1,103.2	1,112.0	1,106.0	1,108.7	1,102.4
4 Other securities	676.6	706.7	712.4	691.1	690.0	711.9	726.5	735.7	747.9	743.5	751.8	743.9
5 Loans and leases in bank credit ³	4,160.7	4,296.8	4,333.3	4,376.3	4,406.7	4,420.2	4,379.5	4,398.0	4,375.0	4,386.3	4,427.3	4,417.0
6 Commercial and industrial	966.3	940.9	928.4	924.8	913.4	905.5	897.2	892.9	890.0	888.3	899.6	891.2
7 Real estate	2,011.0	2,137.9	2,158.2	2,194.0	2,242.3	2,261.5	2,240.1	2,227.5	2,219.5	2,226.0	2,220.6	2,217.4
8 Revolving home equity	208.6	239.6	245.6	249.0	253.5	259.6	266.2	273.2	272.2	274.6	281.3	283.4
9 Other	1,802.4	1,898.3	1,912.6	1,945.0	1,988.8	2,001.9	1,973.9	1,954.3	1,947.3	1,951.5	1,939.3	1,934.0
10 Consumer	587.9	593.3	597.1	596.6	599.7	606.0	602.1	633.3	633.8	637.2	643.4	650.4
10a Credit cards and related plans	231.6	226.0	227.7	224.5	224.4	227.0	221.9	253.7	255.6	258.2	265.0	272.1
10b Other	356.3	367.2	369.4	372.1	375.3	379.0	380.2	379.7	378.3	379.0	378.3	378.4
11 Security ⁴	190.2	200.0	208.5	205.4	198.6	197.0	209.2	217.2	207.3	209.5	216.8	207.7
12 Other loans and leases	405.2	424.7	441.0	455.6	452.8	450.2	430.8	427.0	424.3	425.3	446.9	450.3
13 Interbank loans	329.9	312.6	321.4	317.0	319.6	297.8	315.3	303.0	294.1	302.3	296.0	300.3
14 Cash assets ⁵	325.1	307.1	315.8	325.5	326.6	326.2	317.1	333.1	315.7	317.0	317.9	326.9
15 Other assets ⁶	510.5	543.5	544.7	553.0	569.7	567.5	561.4	561.6	548.9	573.8	559.7	571.5
16 TOTAL ASSETS ⁷	6,940.6	7,223.5	7,299.3	7,296.5	7,312.2	7,312.2	7,302.0	7,359.7	7,317.2	7,352.4	7,384.9	7,385.3
LIABILITIES												
17 Deposits	4,524.2	4,636.5	4,691.6	4,720.1	4,753.5	4,745.1	4,707.1	4,760.2	4,765.9	4,776.1	4,791.1	4,803.4
18 Transaction	613.5	623.9	633.9	647.8	642.1	634.8	636.4	644.9	615.7	627.2	672.5	699.9
19 Nontransaction	3,910.7	4,012.6	4,057.7	4,072.2	4,111.4	4,110.3	4,070.7	4,115.4	4,150.3	4,148.9	4,118.6	4,103.5
20 Large time	1,009.6	1,002.9	1,001.5	1,010.2	1,016.4	1,019.7	996.5	1,002.2	1,007.2	1,017.2	1,014.3	1,012.7
21 Other	2,901.1	3,009.7	3,056.1	3,062.0	3,095.0	3,090.6	3,074.2	3,113.2	3,143.0	3,131.6	3,104.3	3,090.8
22 Borrowings	1,374.0	1,444.8	1,477.8	1,507.0	1,500.9	1,484.4	1,443.4	1,437.2	1,419.6	1,409.9	1,452.8	1,443.3
23 From banks in the U.S.	418.4	391.7	406.3	407.9	413.6	396.7	384.0	379.6	364.9	380.1	386.5	394.1
24 From others	955.5	1,053.0	1,071.5	1,099.2	1,087.3	1,087.7	1,059.4	1,057.5	1,054.7	1,029.8	1,066.3	1,049.3
25 Net due to related foreign offices	120.0	145.9	123.4	133.4	124.9	132.8	168.0	181.3	142.6	171.5	145.2	137.9
26 Other liabilities	431.4	438.0	444.0	409.8	401.6	419.3	432.3	416.5	429.5	421.0	422.3	420.8
27 TOTAL LIABILITIES	6,449.6	6,665.1	6,736.8	6,770.3	6,780.9	6,781.6	6,750.7	6,795.2	6,757.7	6,778.5	6,811.4	6,805.3
28 Residual (assets less liabilities) ⁸	491.1	558.3	562.4	526.2	531.4	530.6	551.2	564.6	559.6	573.8	573.6	579.9

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

Seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	5,209.9	5,471.7	5,525.9	5,559.5	5,570.7	5,579.0	5,557.3	5,595.9	5,586.3	5,592.6	5,626.7	5,610.3
2 Securities in bank credit	1,433.6	1,551.5	1,576.5	1,548.5	1,508.4	1,508.6	1,534.0	1,565.5	1,572.3	1,564.9	1,581.5	1,572.4
3 Treasury and Agency securities ²	912.7	1,007.8	1,028.5	1,002.5	972.1	955.4	975.8	1,002.7	1,001.5	995.4	1,005.2	1,002.0
4 Other securities	520.9	543.7	548.0	546.0	536.2	553.2	558.2	562.8	570.8	569.4	576.3	570.4
5 Loans and leases in bank credit ³	3,776.4	3,920.3	3,949.4	4,011.0	4,062.4	4,070.4	4,023.3	4,030.4	4,014.0	4,027.8	4,045.2	4,037.9
6 Commercial and industrial	787.4	768.4	763.6	767.6	766.7	760.8	754.9	756.1	756.2	757.2	758.7	749.2
7 Real estate	1,986.5	2,114.7	2,137.4	2,176.4	2,224.1	2,241.3	2,216.3	2,201.3	2,195.4	2,199.5	2,202.5	2,201.4
8 Revolving home equity	208.7	238.4	244.8	249.0	253.4	258.8	265.6	273.4	272.8	275.3	281.9	284.0
9 Other	1,777.8	1,876.3	1,892.7	1,927.5	1,970.8	1,982.5	1,950.7	1,927.9	1,922.5	1,924.1	1,920.6	1,917.4
10 Consumer	585.5	594.5	600.5	602.2	603.4	607.9	603.0	631.7	630.6	633.0	634.8	636.9
11 Security ⁴	81.1	92.4	91.6	95.8	95.1	88.3	94.1	90.9	85.2	85.2	93.5	89.0
12 Other loans and leases	335.9	350.3	356.3	368.9	373.0	372.1	355.0	350.4	346.7	352.9	355.6	361.4
13 Interbank loans	299.4	292.3	289.5	288.3	292.9	273.8	293.1	268.7	254.7	267.4	260.0	277.1
14 Cash assets ⁵	273.0	259.6	270.4	281.7	287.5	274.6	261.2	272.5	248.2	269.9	244.7	264.4
15 Other assets ⁶	477.8	508.9	513.4	519.7	531.5	524.5	520.5	518.9	507.5	527.9	516.0	531.5
16 TOTAL ASSETS⁷	6,184.1	6,457.6	6,524.1	6,574.6	6,607.1	6,576.6	6,557.6	6,581.2	6,520.8	6,581.9	6,571.4	6,606.9
LIABILITIES												
17 Deposits	4,056.7	4,210.1	4,259.9	4,295.6	4,347.0	4,328.4	4,282.2	4,307.8	4,284.3	4,302.9	4,296.0	4,335.8
18 Transaction	596.7	623.3	627.9	644.1	644.0	625.0	624.4	621.4	581.7	611.4	624.3	654.0
19 Nontransaction	3,460.0	3,586.8	3,631.9	3,651.5	3,703.0	3,703.4	3,657.8	3,686.4	3,702.6	3,691.6	3,671.7	3,681.8
20 Large time	571.4	595.7	590.4	586.3	600.2	604.7	583.1	579.3	578.2	583.5	578.1	581.6
21 Other	2,888.6	2,991.0	3,041.5	3,065.2	3,102.8	3,098.8	3,074.7	3,107.1	3,124.4	3,108.1	3,093.6	3,100.2
22 Borrowings	1,116.4	1,133.9	1,164.2	1,222.9	1,230.6	1,195.5	1,138.7	1,139.7	1,125.2	1,124.8	1,143.3	1,133.1
23 From banks in the U.S.	396.5	358.0	373.5	374.4	384.1	369.6	349.4	350.3	334.0	342.0	339.7	348.5
24 From others	719.9	775.9	790.7	848.5	846.5	825.9	789.4	789.4	791.2	782.8	803.7	784.7
25 Net due to related foreign offices	190.6	224.3	208.3	229.0	230.3	230.2	258.5	263.7	236.4	267.0	245.2	244.1
26 Other liabilities	331.2	331.8	333.4	309.7	287.2	306.6	317.8	303.7	317.2	305.2	317.7	318.4
27 TOTAL LIABILITIES	5,695.0	5,900.1	5,965.7	6,057.2	6,095.1	6,060.8	5,997.3	6,015.0	5,963.0	5,999.9	6,002.2	6,031.5
28 Residual (assets less liabilities) ⁸	489.1	557.5	558.4	517.4	511.9	515.8	560.2	566.2	557.8	582.0	569.2	575.4

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

Not seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	5,221.8	5,471.1	5,525.4	5,541.3	5,557.2	5,579.3	5,558.9	5,608.0	5,608.6	5,608.6	5,653.8	5,636.6
2 Securities in bank credit	1,436.9	1,549.2	1,570.4	1,533.3	1,501.1	1,507.3	1,531.8	1,569.1	1,583.4	1,573.0	1,587.6	1,575.3
3 Treasury and Agency securities ²	914.4	1,005.8	1,023.8	994.3	968.2	955.3	971.4	1,004.5	1,010.2	1,002.5	1,010.6	1,003.7
4 Other securities	522.4	543.4	546.5	539.0	532.9	552.0	560.3	564.6	573.2	570.5	577.0	571.6
5 Loans and leases in bank credit ³	3,784.9	3,921.9	3,955.1	4,008.0	4,056.1	4,072.0	4,027.2	4,038.9	4,025.2	4,035.7	4,066.2	4,061.3
6 Commercial and industrial	786.0	774.0	768.2	769.7	764.1	759.2	755.1	754.8	753.7	751.3	755.4	747.8
7 Real estate	1,991.1	2,118.5	2,138.7	2,174.9	2,224.2	2,243.2	2,218.2	2,206.2	2,199.4	2,206.5	2,206.4	2,205.0
8 Revolving home equity	208.6	239.6	245.6	249.0	253.5	259.6	266.2	273.2	272.2	274.6	281.3	283.4
9 Other	1,782.5	1,878.9	1,893.1	1,925.8	1,970.7	1,983.7	1,952.0	1,933.0	1,927.2	1,932.0	1,925.0	1,921.6
10 Consumer	587.9	593.3	597.1	596.6	599.7	606.0	602.1	633.3	633.8	637.2	643.4	650.4
10a Credit cards and related plans	231.6	226.0	227.7	224.5	224.4	227.0	221.9	253.7	255.6	258.2	265.0	272.1
10b Other	356.3	367.2	369.4	372.1	375.3	379.0	380.2	379.7	378.3	379.0	378.3	378.4
11 Security ⁴	83.4	86.9	92.7	94.5	93.9	89.6	96.6	93.4	88.3	88.8	101.7	94.0
12 Other loans and leases	336.6	349.2	358.4	372.3	374.2	373.9	355.1	351.2	350.0	351.8	359.3	364.1
13 Interbank loans	304.4	288.0	290.7	283.8	287.0	267.0	286.0	273.3	267.5	274.6	271.5	273.9
14 Cash assets ⁵	280.4	257.7	264.0	274.0	273.1	271.2	263.3	279.7	261.5	263.1	263.8	273.1
15 Other assets ⁶	481.5	506.7	509.4	519.1	528.4	528.6	520.8	522.7	513.4	526.9	519.5	533.4
16 TOTAL ASSETS⁷	6,212.2	6,448.3	6,514.4	6,543.6	6,570.1	6,570.6	6,555.2	6,609.2	6,575.1	6,597.2	6,632.6	6,640.7
LIABILITIES												
17 Deposits	4,071.6	4,197.7	4,250.8	4,276.0	4,312.5	4,308.6	4,278.0	4,323.2	4,323.6	4,328.9	4,339.9	4,354.3
18 Transaction	604.0	613.6	622.9	635.5	628.0	619.4	621.3	628.8	599.8	611.1	655.5	682.6
19 Nontransaction	3,467.6	3,584.1	3,627.9	3,640.4	3,684.6	3,689.2	3,656.8	3,694.5	3,723.8	3,717.8	3,684.4	3,671.7
20 Large time	575.4	593.9	590.0	584.7	598.8	602.1	584.5	583.3	583.2	589.0	582.1	582.7
21 Other	2,892.2	2,990.2	3,037.9	3,055.7	3,085.7	3,087.1	3,072.2	3,111.2	3,140.6	3,128.8	3,102.4	3,089.0
22 Borrowings	1,117.7	1,139.7	1,163.2	1,215.9	1,210.6	1,193.7	1,141.8	1,141.8	1,129.4	1,110.8	1,148.0	1,133.3
23 From banks in the U.S.	393.3	360.4	371.6	371.1	379.6	362.9	348.0	347.5	333.9	340.5	343.0	350.7
24 From others	724.5	779.3	791.6	844.8	831.0	830.8	793.8	794.4	795.5	770.3	805.0	782.6
25 Net due to related foreign offices	195.7	223.5	207.3	222.9	230.0	231.3	263.2	270.8	241.3	273.8	249.8	249.8
26 Other liabilities	338.2	330.8	332.0	303.4	286.7	307.9	322.3	310.1	322.5	311.2	322.6	324.7
27 TOTAL LIABILITIES	5,723.2	5,891.6	5,953.3	6,018.1	6,039.9	6,041.5	6,005.4	6,046.0	6,016.9	6,024.7	6,060.3	6,062.0
28 Residual (assets less liabilities) ⁸	489.0	556.7	561.1	525.5	530.2	529.2	549.8	563.3	558.2	572.5	572.2	578.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	2,874.9	3,040.1	3,070.3	3,076.8	3,065.1	3,072.0	3,047.5	3,062.6	3,045.7	3,051.6	3,069.2	3,047.0
2 Securities in bank credit	772.7	858.9	882.6	847.1	802.4	806.0	826.4	851.3	857.1	851.7	860.1	850.6
3 Treasury and Agency securities ²	458.0	522.6	539.4	505.9	470.8	458.2	475.0	496.5	493.3	490.3	493.7	490.9
3a Trading account	47.9	44.1	39.9	38.5	34.7	38.1	33.8	40.4	40.8	39.9	43.6	35.4
3b Investment account	410.1	478.5	499.6	467.4	436.0	420.1	441.2	456.1	452.4	450.4	450.1	455.4
4 Other securities	314.7	336.2	343.1	341.2	331.7	347.8	351.4	354.8	363.8	361.4	366.4	359.7
4a Trading account	161.0	183.0	187.1	172.6	162.2	178.3	180.8	182.6	190.8	188.1	192.2	185.7
4b Investment account	153.7	153.2	156.1	168.6	169.4	169.5	170.6	172.1	173.0	173.4	174.1	174.1
4c State and local government	29.3	31.3	32.2	32.3	31.4	31.5	31.5	31.7	31.5	31.6	31.7	31.8
4d Other	124.4	121.9	123.9	136.3	138.0	138.1	139.1	140.5	141.5	141.8	142.4	142.3
5 Loans and leases in bank credit ³	2,102.2	2,181.3	2,187.8	2,229.7	2,262.7	2,266.1	2,221.1	2,211.3	2,188.7	2,199.9	2,209.1	2,196.4
6 Commercial and industrial	494.4	469.4	462.8	465.3	460.0	451.7	445.9	443.8	443.6	446.6	447.7	435.6
7 Real estate	979.6	1,066.8	1,074.5	1,098.6	1,132.1	1,148.0	1,123.0	1,104.0	1,095.0	1,096.9	1,096.0	1,094.8
8 Revolving home equity	135.5	155.9	159.5	163.2	167.0	171.5	176.7	182.5	180.8	182.5	188.6	190.5
9 Other	844.1	910.9	915.0	935.4	965.2	976.5	946.3	921.5	914.2	914.4	907.4	904.4
10 Consumer Security ⁴	321.1	315.5	317.2	315.4	316.5	318.8	316.2	333.1	328.2	328.5	328.1	327.9
11a Fed funds and RPs with broker/dealer	63.0	63.6	64.3	68.9	67.0	62.2	67.5	65.1	59.9	59.1	67.8	61.4
11b Other	10.8	20.1	18.1	17.9	19.2	17.6	18.2	17.7	17.4	18.2	17.5	19.4
12a State and local government	12.3	12.5	12.8	13.1	13.4	13.5	13.8	13.9	14.0	13.9	13.9	14.0
12b Agricultural	8.5	7.8	7.6	7.5	7.7	7.7	7.7	7.6	7.6	7.6	7.7	7.6
12c Fed funds and RPs with others	20.7	26.2	27.8	25.8	24.6	27.0	25.1	25.2	26.8	26.8	27.8	29.3
12d All other loans	74.3	89.5	91.9	107.3	112.7	110.2	96.0	94.2	90.0	96.2	97.1	100.7
12e Lease financing receivables	117.5	109.8	110.7	109.9	109.4	109.3	107.7	106.6	106.3	106.1	105.6	105.6
13 Interbank loans	199.9	175.5	169.7	173.7	182.8	168.5	185.6	168.0	155.7	169.8	159.1	177.0
13a Fed funds and RPs with banks	103.9	104.9	101.9	101.8	102.9	99.3	106.4	91.3	82.7	93.1	79.6	95.1
13b Other	96.1	70.6	67.8	71.9	79.9	69.1	79.2	76.7	73.0	76.7	79.5	81.9
14 Cash assets ⁵	154.4	129.8	138.3	147.1	151.8	144.3	133.0	144.6	126.5	139.9	123.9	139.8
15 Other assets ⁶	339.5	359.5	362.4	367.7	371.8	361.9	360.6	355.1	346.0	357.3	349.4	353.1
16 TOTAL ASSETS ⁷	3,524.2	3,660.4	3,696.2	3,721.5	3,727.2	3,702.7	3,683.4	3,687.0	3,629.7	3,674.6	3,657.8	3,673.0

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

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

January 2, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
17 Deposits	1,996.1	2,066.8	2,096.4	2,114.2	2,148.9	2,134.3	2,097.3	2,113.6	2,096.3	2,112.7	2,112.8	2,138.9
18 Transaction	290.3	299.3	302.3	309.2	306.1	292.8	289.9	289.4	262.5	282.6	294.5	323.3
19 Nontransaction	1,705.8	1,767.4	1,794.1	1,805.0	1,842.8	1,841.5	1,807.4	1,824.2	1,833.8	1,830.1	1,818.3	1,815.6
20 Large time	267.4	280.0	271.9	269.8	284.1	287.2	267.3	260.8	257.8	261.7	258.8	262.5
21 Other	1,438.4	1,487.5	1,522.3	1,535.3	1,558.7	1,554.2	1,540.1	1,563.4	1,576.0	1,568.4	1,559.5	1,553.1
22 Borrowings	757.4	726.6	751.1	799.0	790.5	754.4	699.4	697.8	685.8	686.9	697.6	675.1
23 From banks in the U.S.	275.3	204.4	217.6	214.7	214.3	205.5	190.6	187.5	175.2	178.0	175.1	175.2
24 From others	482.0	522.2	533.5	584.3	576.3	548.9	508.9	510.3	510.6	508.9	522.5	499.9
25 Net due to related foreign offices	179.3	211.9	196.3	217.2	218.3	216.2	245.0	249.1	222.5	248.9	220.3	219.2
26 Other liabilities	267.7	252.2	254.3	232.0	212.2	234.5	245.8	230.3	243.2	229.3	241.6	244.2
27 TOTAL LIABILITIES	3,200.5	3,257.5	3,298.1	3,362.4	3,369.9	3,339.3	3,287.5	3,290.7	3,247.8	3,277.8	3,272.3	3,277.4
28 Residual (assets less liabilities) ⁸	323.6	402.9	398.1	359.1	357.3	363.4	395.9	396.3	381.9	396.8	385.4	395.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	2,883.2	3,041.1	3,072.2	3,063.7	3,054.7	3,070.1	3,047.3	3,071.7	3,064.3	3,060.6	3,087.0	3,055.0
2 Securities in bank credit	777.1	857.4	876.9	833.7	796.9	804.6	826.5	856.2	868.9	859.0	865.3	849.9
3 Treasury and Agency securities ²	460.9	521.4	535.2	499.6	468.6	457.9	473.0	499.7	502.7	496.5	498.2	489.0
3a Trading account	48.2	44.0	39.6	38.0	34.6	38.1	33.7	40.7	41.6	40.4	44.0	35.3
3b Investment account	412.7	477.4	495.5	461.6	434.0	419.9	439.4	459.0	461.1	456.1	454.1	453.7
3c Mortgage-backed	328.2	382.2	391.4	366.0	337.2	322.4	337.2	352.8	354.5	350.2	348.2	347.9
3d Other	84.5	95.2	104.2	95.6	96.8	97.5	102.1	106.2	106.6	106.0	105.9	105.8
3e 1 year or less	23.3	23.3	24.4	24.2	24.4	24.0	24.8	25.2	25.5	25.7	25.8	25.8
3f Between 1 and 5 years	47.6	55.3	57.5	51.3	52.6	53.0	56.7	58.0	57.6	57.4	57.7	57.7
3g More than 5 years	13.6	16.7	22.3	20.1	19.7	20.5	20.6	23.0	23.5	22.9	22.4	22.3
4 Other securities	316.2	336.0	341.7	334.1	328.4	346.7	353.4	356.5	366.2	362.5	367.1	360.9
4a Trading account	161.8	182.9	186.3	169.0	160.6	177.7	181.9	183.5	192.1	188.6	192.6	186.3
4b Investment account	154.5	153.1	155.4	165.1	167.7	169.0	171.6	173.0	174.1	173.9	174.5	174.6
4c State and local government	29.4	31.3	32.1	31.6	31.1	31.4	31.7	31.8	31.7	31.7	31.8	31.9
4d Other	125.0	121.8	123.4	133.5	136.7	137.6	139.9	141.1	142.4	142.2	142.7	142.7
5 Loans and leases in bank credit ³	2,106.1	2,183.7	2,195.3	2,230.0	2,257.8	2,265.5	2,220.8	2,215.5	2,195.4	2,201.6	2,221.7	2,205.0
6 Commercial and industrial	494.5	472.5	465.1	466.4	458.6	451.9	446.4	444.0	442.5	441.9	444.9	433.4
7 Real estate	982.3	1,071.2	1,077.0	1,098.7	1,133.0	1,149.3	1,123.8	1,106.9	1,098.0	1,101.6	1,097.5	1,093.0
8 Revolving home equity	135.2	157.0	160.5	163.7	167.5	172.0	177.1	182.1	180.1	181.4	187.6	189.1
9a Other residential	522.7	591.7	594.9	616.4	646.9	658.1	627.2	604.3	597.6	600.8	590.4	585.2
9b Commercial	324.5	322.5	321.6	318.6	318.6	319.2	319.5	320.6	320.3	319.3	319.4	318.7
10 Consumer	319.8	316.4	317.3	313.5	313.9	315.2	312.2	331.4	327.9	328.6	330.6	332.6
10a Credit cards and related plans	114.8	103.9	104.9	100.0	99.7	99.3	95.1	116.2	115.4	116.0	119.1	121.5
10b Other	205.0	212.4	212.4	213.5	214.2	215.9	217.1	215.2	212.5	212.6	211.5	211.2
11 Security ⁴	75.8	78.4	83.6	85.6	85.0	81.2	88.2	85.1	79.9	80.4	93.3	86.0
11a Fed funds and RPs with broker/dealer	64.7	59.6	65.2	68.0	66.1	63.3	69.5	66.9	61.9	61.5	74.2	65.3
11b Other	11.1	18.8	18.3	17.7	18.9	17.9	18.7	18.2	17.9	18.9	19.1	20.7
12a State and local government	12.3	12.5	12.8	13.1	13.4	13.5	13.8	13.9	14.0	13.9	13.9	14.0
12b Agricultural	8.4	7.8	7.8	7.7	7.7	7.7	7.6	7.6	7.5	7.5	7.6	7.5
12c Fed funds and RPs with others	20.7	26.2	27.8	25.8	24.6	27.0	25.1	25.2	26.8	26.8	27.8	29.3
12d All other loans	75.1	88.9	93.7	109.8	113.0	111.9	96.4	95.3	93.0	95.3	100.5	103.4
12e Lease financing receivables	117.0	109.8	110.3	109.4	108.4	107.8	107.2	106.2	105.9	105.7	105.6	105.9
13 Interbank loans	201.4	176.3	173.9	173.8	177.7	163.1	179.7	169.4	161.3	168.8	167.1	176.4
13a Fed funds and RPs with banks	104.6	105.4	104.4	101.8	100.2	96.2	103.1	92.1	85.7	92.6	83.6	94.8
13b Other	96.8	70.9	69.5	71.9	77.5	66.9	76.6	77.3	75.6	76.2	83.5	81.6
14 Cash assets ⁵	157.6	128.9	134.2	141.7	142.1	141.4	134.7	147.5	132.9	135.4	136.2	145.6
15 Other assets ⁶	343.1	357.3	358.4	367.1	368.8	366.0	360.9	358.9	351.9	356.3	352.9	355.1
16 TOTAL ASSETS ⁷	3,541.1	3,658.8	3,694.0	3,702.6	3,698.8	3,696.5	3,679.9	3,704.5	3,666.3	3,677.0	3,699.1	3,688.3

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

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

January 2, 2004

Account	2002	2003	2003	2003	2003	2003	2003	2003	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 3	Dec 10	Dec 17	Dec 24
LIABILITIES												
17 Deposits	2,002.9	2,062.5	2,096.9	2,108.3	2,132.5	2,125.8	2,095.0	2,120.6	2,114.4	2,117.7	2,132.7	2,139.5
18 Transaction	294.1	295.1	299.5	303.3	293.9	288.0	286.9	293.1	272.9	280.8	315.8	342.1
19 Nontransaction	1,708.8	1,767.4	1,797.4	1,804.9	1,838.6	1,837.8	1,808.0	1,827.5	1,841.5	1,836.9	1,816.9	1,797.4
20 Large time	271.5	278.1	271.5	268.1	282.7	284.7	268.8	264.8	262.7	267.1	262.8	263.6
21 Other	1,437.3	1,489.3	1,526.0	1,536.8	1,555.9	1,553.1	1,539.3	1,562.7	1,578.8	1,569.7	1,554.1	1,533.8
22 Borrowings	758.7	732.4	750.1	791.9	770.5	752.6	702.5	699.9	690.1	672.9	702.3	675.2
23 From banks in the U.S.	272.1	206.8	215.7	211.3	209.8	198.8	189.2	184.7	175.2	176.6	178.5	177.4
24 From others	486.6	525.6	534.4	580.6	560.8	553.8	513.3	515.2	514.9	496.4	523.8	497.8
25 Net due to related foreign offices	184.4	211.0	195.3	211.1	218.0	217.3	249.7	256.1	227.4	255.6	224.9	224.9
26 Other liabilities	274.7	251.2	252.9	225.7	211.7	235.7	250.3	236.7	248.6	235.4	246.5	250.4
27 TOTAL LIABILITIES	3,220.7	3,257.1	3,295.2	3,337.0	3,332.7	3,331.3	3,297.5	3,313.3	3,280.5	3,281.6	3,306.4	3,290.1
28 Residual (assets less liabilities) ⁸	320.3	401.7	398.8	365.5	366.1	365.2	382.4	391.2	385.7	395.4	392.7	398.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	2,335.1	2,431.6	2,455.6	2,482.7	2,505.6	2,507.0	2,509.8	2,533.3	2,540.6	2,541.0	2,557.4	2,563.3
2 Securities in bank credit	660.8	692.6	693.9	701.4	705.9	702.6	707.6	714.2	715.2	713.1	721.3	721.8
3 Treasury and Agency securities ²	454.6	485.2	489.1	496.6	501.3	497.2	500.8	506.2	508.2	505.1	511.5	511.1
4 Other securities	206.2	207.5	204.8	204.9	204.6	205.4	206.9	208.1	207.0	208.0	209.9	210.7
5 Loans and leases in bank credit ³	1,674.2	1,739.0	1,761.7	1,781.3	1,799.7	1,804.4	1,802.1	1,819.1	1,825.3	1,827.9	1,836.1	1,841.5
6 Commercial and industrial	293.0	298.9	300.8	302.4	306.7	309.1	309.0	312.3	312.6	310.6	311.1	313.5
7 Real estate	1,006.9	1,047.9	1,062.9	1,077.9	1,092.0	1,093.3	1,093.3	1,097.3	1,100.4	1,102.5	1,106.5	1,106.6
8 Revolving home equity	73.2	82.5	85.3	85.8	86.4	87.3	88.9	90.9	92.0	92.8	93.3	93.6
9 Other	933.7	965.4	977.6	992.1	1,005.6	1,006.0	1,004.5	1,006.4	1,008.4	1,009.7	1,013.3	1,013.0
10 Consumer	264.4	279.0	283.3	286.8	286.9	289.1	286.7	298.6	302.3	304.5	306.7	309.0
11 Security ⁴	7.3	8.7	9.2	9.0	8.9	8.5	8.5	8.1	8.0	8.0	8.2	8.2
12 Other loans and leases	102.6	104.4	105.4	105.2	105.1	104.4	104.7	102.8	102.1	102.2	103.5	104.2
13 Interbank loans	99.5	116.8	119.8	114.7	110.0	105.3	107.5	100.7	99.0	97.6	101.0	100.1
14 Cash assets ⁵	118.6	129.9	132.1	134.6	135.7	130.3	128.2	127.9	121.8	130.0	120.8	124.6
15 Other assets ⁶	138.3	149.4	151.0	152.0	159.6	162.6	159.9	163.8	161.5	170.6	166.6	178.3
16 TOTAL ASSETS⁷	2,660.0	2,797.2	2,827.9	2,853.1	2,879.9	2,873.9	2,874.2	2,894.2	2,891.1	2,907.3	2,913.7	2,933.9
LIABILITIES												
17 Deposits	2,060.7	2,143.3	2,163.5	2,181.4	2,198.1	2,194.2	2,184.9	2,194.3	2,188.0	2,190.2	2,183.2	2,196.9
18 Transaction	306.4	324.0	325.7	334.9	337.9	332.2	334.6	332.1	319.2	328.7	329.8	330.7
19 Nontransaction	1,754.2	1,819.3	1,837.8	1,846.5	1,860.2	1,862.0	1,850.4	1,862.2	1,868.8	1,861.5	1,853.4	1,866.2
20 Large time	304.0	315.8	318.5	316.6	316.1	317.4	315.8	318.5	320.4	321.8	319.3	319.1
21 Other	1,450.3	1,503.5	1,519.3	1,529.9	1,544.1	1,544.5	1,534.6	1,543.7	1,548.4	1,539.7	1,534.1	1,547.1
22 Borrowings	359.0	407.3	413.1	424.0	440.1	441.1	439.3	441.9	439.3	437.9	445.7	458.0
23 From banks in the U.S.	121.2	153.6	155.9	159.7	169.8	164.1	158.8	162.8	158.8	164.0	164.5	173.3
24 From others	237.9	253.7	257.2	264.3	270.2	277.0	280.5	279.1	280.6	273.9	281.1	284.7
25 Net due to related foreign offices	11.3	12.4	12.0	11.8	12.0	14.1	13.5	14.6	13.9	18.1	24.9	24.9
26 Other liabilities	63.5	79.6	79.1	77.7	75.0	72.2	72.1	73.4	73.9	75.8	76.1	74.3
27 TOTAL LIABILITIES	2,494.5	2,642.6	2,667.6	2,694.8	2,725.3	2,721.5	2,709.8	2,724.3	2,715.1	2,722.1	2,729.9	2,754.1
28 Residual (assets less liabilities) ⁸	165.5	154.6	160.3	158.3	154.6	152.4	164.4	170.0	175.9	185.3	183.8	179.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	2,338.5	2,430.0	2,453.2	2,477.5	2,502.4	2,509.2	2,511.6	2,536.4	2,544.3	2,548.0	2,566.9	2,581.6
2 Securities in bank credit	659.7	691.8	693.5	699.6	704.2	702.7	705.3	712.9	714.5	714.0	722.3	725.4
3 Treasury and Agency securities ²	453.5	484.4	488.7	494.7	499.6	497.4	498.4	504.9	507.5	506.0	512.5	514.7
4 Other securities	206.2	207.5	204.8	204.9	204.6	205.4	206.9	208.1	207.0	208.0	209.9	210.7
5 Loans and leases in bank credit ³	1,678.8	1,738.2	1,759.7	1,778.0	1,798.3	1,806.4	1,806.4	1,823.4	1,829.8	1,834.0	1,844.5	1,856.2
6 Commercial and industrial	291.5	301.5	303.1	303.2	305.5	307.3	308.7	310.8	311.2	309.4	310.5	314.4
7 Real estate	1,008.7	1,047.3	1,061.7	1,076.2	1,091.2	1,093.9	1,094.4	1,099.3	1,101.4	1,105.0	1,108.9	1,112.0
8 Revolving home equity	73.4	82.5	85.2	85.3	86.0	87.6	89.2	91.1	92.1	93.1	93.7	94.3
9 Other	935.3	964.8	976.5	990.8	1,005.2	1,006.3	1,005.3	1,008.2	1,009.3	1,011.8	1,015.2	1,017.7
10 Consumer	268.1	276.9	279.7	283.1	285.8	290.8	289.9	301.9	305.9	308.6	312.8	317.8
10a Credit cards and related plans	116.8	122.1	122.7	124.5	124.7	127.7	126.8	137.5	140.2	142.2	145.9	150.6
10b Other	151.3	154.8	157.0	158.6	161.1	163.1	163.1	164.5	165.8	166.4	166.9	167.2
11 Security ⁴	7.5	8.5	9.1	8.9	8.9	8.4	8.4	8.3	8.4	8.4	8.4	8.0
12 Other loans and leases	103.0	103.9	106.1	106.5	106.9	105.9	105.0	103.1	102.8	102.7	103.9	104.0
13 Interbank loans	103.0	111.8	116.8	110.0	109.4	103.9	106.3	103.9	106.2	105.8	104.5	97.4
14 Cash assets ⁵	122.8	128.8	129.8	132.3	131.1	129.8	128.7	132.2	128.6	127.7	127.6	127.4
15 Other assets ⁶	138.3	149.4	151.0	152.0	159.6	162.6	159.9	163.8	161.5	170.6	166.6	178.3
16 TOTAL ASSETS ⁷	2,671.2	2,789.5	2,820.4	2,841.0	2,871.3	2,874.2	2,875.3	2,904.7	2,908.8	2,920.2	2,933.4	2,952.4
LIABILITIES												
17 Deposits	2,068.7	2,135.2	2,153.9	2,167.7	2,180.0	2,182.8	2,183.0	2,202.6	2,209.2	2,211.2	2,207.2	2,214.8
18 Transaction	309.9	318.5	323.4	332.2	334.1	331.4	334.3	335.7	326.9	330.3	339.6	340.5
19 Nontransaction	1,758.9	1,816.7	1,830.5	1,835.5	1,846.0	1,851.4	1,848.7	1,867.0	1,882.3	1,880.9	1,867.6	1,874.3
20 Large time	304.0	315.8	318.5	316.6	316.1	317.4	315.8	318.5	320.4	321.8	319.3	319.1
21 Other	1,454.9	1,501.0	1,512.0	1,518.9	1,529.8	1,534.0	1,533.0	1,548.5	1,561.8	1,559.1	1,548.3	1,555.2
22 Borrowings	359.0	407.3	413.1	424.0	440.1	441.1	439.3	441.9	439.3	437.9	445.7	458.0
23 From banks in the U.S.	121.2	153.6	155.9	159.7	169.8	164.1	158.8	162.8	158.8	164.0	164.5	173.3
24 From others	237.9	253.7	257.2	264.3	270.2	277.0	280.5	279.1	280.6	273.9	281.1	284.7
25 Net due to related foreign offices	11.3	12.4	12.0	11.8	12.0	14.1	13.5	14.6	13.9	18.1	24.9	24.9
26 Other liabilities	63.5	79.6	79.1	77.7	75.0	72.2	72.1	73.4	73.9	75.8	76.1	74.3
27 TOTAL LIABILITIES	2,502.5	2,634.5	2,658.1	2,681.1	2,707.2	2,710.2	2,707.9	2,732.6	2,736.3	2,743.1	2,753.9	2,772.0
28 Residual (assets less liabilities) ⁸	168.7	155.0	162.3	159.9	164.1	164.0	167.4	172.1	172.5	177.1	179.5	180.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	625.9	669.5	671.0	642.0	621.7	621.3	624.1	625.3	622.0	619.3	622.9	618.3
2 Securities in bank credit	253.7	289.9	289.4	266.3	264.6	268.9	271.3	269.8	276.6	276.4	272.9	271.0
3 Treasury and Agency securities ²	99.6	126.6	123.6	114.2	107.5	109.0	105.1	98.6	101.9	103.5	98.1	98.7
4 Other securities	154.2	163.3	165.8	152.1	157.1	159.9	166.2	171.2	174.7	173.0	174.8	172.3
5 Loans and leases in bank credit ³	372.2	379.6	381.6	375.7	357.1	352.4	352.8	355.5	345.4	342.8	350.0	347.3
6 Commercial and industrial	178.9	168.8	160.8	156.0	150.4	146.4	142.0	137.1	135.7	137.2	143.3	141.5
7 Real estate	20.0	19.4	19.5	19.1	18.1	18.2	21.8	21.3	20.1	19.5	14.2	12.4
11 Security ⁴	104.8	115.4	118.3	115.5	108.6	110.8	112.6	121.5	116.3	113.8	107.0	110.3
12 Other loans and leases	68.5	76.1	83.0	85.1	79.9	76.9	76.3	75.7	73.3	72.3	85.5	83.1
13 Interbank loans	25.5	24.6	30.7	33.2	32.5	30.8	29.4	29.7	26.5	27.7	24.5	26.4
14 Cash assets ⁵	42.3	51.1	54.3	54.5	55.7	55.4	52.5	50.5	50.7	51.5	50.5	49.8
15 Other assets ⁶	29.1	36.6	36.7	35.1	41.9	38.9	41.1	39.1	34.7	45.0	38.9	37.1
16 TOTAL ASSETS⁷	722.4	781.3	792.3	764.4	751.4	746.0	746.6	744.2	733.5	743.0	736.4	731.2
LIABILITIES												
17 Deposits	452.5	433.4	442.6	453.8	456.5	452.9	440.2	436.7	439.1	439.6	441.1	433.1
18 Transaction	9.2	10.8	11.4	12.4	14.5	15.1	14.8	15.6	15.1	15.5	15.5	15.8
19 Nontransaction	443.2	422.7	431.2	441.5	442.0	437.8	425.5	421.1	424.0	424.2	425.6	417.3
22 Borrowings	256.2	305.1	314.6	291.1	290.3	290.7	301.6	295.3	290.1	299.1	304.8	310.0
23 From banks in the U.S.	25.2	31.3	34.7	36.8	34.1	33.9	36.0	32.2	31.0	39.6	43.5	43.3
24 From others	231.1	273.7	279.9	254.3	256.2	256.9	265.6	263.2	259.2	259.5	261.3	266.7
25 Net due to related foreign offices	-74.4	-78.0	-82.0	-86.2	-103.8	-99.8	-94.1	-88.4	-96.9	-101.1	-105.1	-114.4
26 Other liabilities	94.0	106.9	113.7	109.1	116.1	110.3	110.9	107.3	108.5	110.8	99.2	94.0
27 TOTAL LIABILITIES	728.4	767.5	788.8	767.8	759.1	754.1	758.6	750.9	740.7	748.4	740.0	722.7
28 Residual (assets less liabilities) ⁸	-5.9	13.9	3.5	-3.5	-7.6	-8.1	-12.0	-6.7	-7.2	-5.3	-3.6	8.5

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

Not seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
ASSETS												
1 Bank credit	629.5	664.9	667.6	634.7	615.3	617.2	623.6	628.9	626.4	627.1	634.0	626.8
2 Securities in bank credit	253.7	289.9	289.4	266.3	264.6	268.9	271.3	269.8	276.6	276.4	272.9	271.0
3 Treasury and Agency securities ²	99.6	126.6	123.6	114.2	107.5	109.0	105.1	98.6	101.9	103.5	98.1	98.7
3a Trading account	20.3	42.4	42.5	39.9	38.8	39.8	38.6	32.8	35.6	37.8	34.2	35.3
3b Investment account	79.2	84.3	81.1	74.3	68.7	69.2	66.5	65.9	66.2	65.6	63.9	63.4
4 Other securities	154.2	163.3	165.8	152.1	157.1	159.9	166.2	171.2	174.7	173.0	174.8	172.3
4a Trading account	100.3	107.3	107.8	98.0	102.4	105.6	104.8	105.0	106.0	108.6	104.3	102.4
4b Investment account	53.9	56.0	58.0	54.1	54.7	54.3	61.4	66.2	68.7	64.4	70.6	69.9
5 Loans and leases in bank credit ³	375.8	375.0	378.2	368.4	350.7	348.3	352.3	359.1	349.9	350.7	361.1	355.7
6 Commercial and industrial	180.3	167.0	160.3	155.1	149.3	146.3	142.1	138.1	136.4	137.0	144.2	143.3
7 Real estate	20.0	19.4	19.5	19.1	18.1	18.2	21.8	21.3	20.1	19.5	14.2	12.4
11 Security ⁴	106.9	113.1	115.9	110.8	104.7	107.4	112.7	123.9	119.1	120.7	115.1	113.8
12 Other loans and leases	68.7	75.5	82.6	83.3	78.6	76.3	75.7	75.8	74.4	73.5	87.6	86.2
13 Interbank loans	25.5	24.6	30.7	33.2	32.5	30.8	29.4	29.7	26.5	27.7	24.5	26.4
14 Cash assets ⁵	44.7	49.4	51.8	51.6	53.4	55.0	53.7	53.4	54.1	53.9	54.1	53.8
15 Other assets ⁶	29.0	36.7	35.3	33.9	41.3	38.9	40.5	39.0	35.4	46.9	40.3	38.1
16 TOTAL ASSETS⁷	728.4	775.1	784.9	752.9	742.1	741.6	746.8	750.5	742.1	755.2	752.4	744.6
LIABILITIES												
17 Deposits	452.6	438.8	440.8	444.1	441.0	436.5	429.0	437.0	442.4	447.2	451.2	449.1
18 Transaction	9.5	10.4	11.0	12.3	14.1	15.4	15.1	16.1	15.9	16.1	17.1	17.3
19 Nontransaction	443.1	428.4	429.7	431.8	426.9	421.1	413.9	420.9	426.5	431.1	434.1	431.8
22 Borrowings	256.2	305.1	314.6	291.1	290.3	290.7	301.6	295.3	290.1	299.1	304.8	310.0
23 From banks in the U.S.	25.2	31.3	34.7	36.8	34.1	33.9	36.0	32.2	31.0	39.6	43.5	43.3
24 From others	231.1	273.7	279.9	254.3	256.2	256.9	265.6	263.2	259.2	259.5	261.3	266.7
25 Net due to related foreign offices	-75.7	-77.6	-83.9	-89.5	-105.1	-98.5	-95.2	-89.5	-98.7	-102.2	-104.6	-111.9
26 Other liabilities	93.2	107.2	112.1	106.4	114.9	111.4	109.9	106.4	107.0	109.8	99.7	96.1
27 TOTAL LIABILITIES	726.3	773.5	783.6	752.2	741.0	740.1	745.3	749.2	740.8	753.9	751.1	743.3
28 Residual (assets less liabilities) ⁸	2.1	1.6	1.3	0.7	1.1	1.4	1.5	1.3	1.3	1.3	1.3	1.3

MEMO ITEMS

Not seasonally adjusted, billions of dollars

January 2, 2004

Account	2002 Nov	2003 May	2003 Jun	2003 Jul	2003 Aug	2003 Sep	2003 Oct	2003 Nov	Week ending			
									Dec 3	Dec 10	Dec 17	Dec 24
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	105.2	124.4	129.8	107.9	93.1	112.4	114.0	112.3	123.0	118.2	120.8	117.2
30 Reval. losses on off-bal. sheet items ⁹	89.0	105.2	110.1	85.4	79.4	96.0	97.2	94.4	103.8	101.8	104.9	101.7
31 Mortgage-backed securities ¹⁰	374.2	429.0	438.7	414.5	389.3	374.9	389.7	407.0	410.1	406.2	404.6	403.5
31a Pass-through	276.5	316.0	326.6	303.2	275.6	264.0	280.0	293.3	294.0	290.9	290.0	288.7
31b CMO, REMIC, and other	97.7	113.0	112.1	111.3	113.7	110.9	109.6	113.7	116.1	115.3	114.5	114.8
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	10.9	11.1	12.7	6.5	1.1	4.8	2.2	1.9	0.6	1.8	3.6	3.2
33 Offshore credit to U.S. residents ¹²	18.5	17.3	16.6	15.5	14.7	14.3	13.8	13.5	13.1	13.2	13.7	13.7
34 Securitized consumer loans ¹³	148.8	156.5	158.0	160.5	161.4	160.7	162.9	164.2	164.2	164.1	164.5	164.9
34a Credit cards and related plans	131.4	139.4	140.6	144.0	144.5	144.3	146.8	147.5	147.5	147.5	147.0	147.5
34b Other	17.4	17.1	17.4	16.5	16.9	16.4	16.2	16.8	16.7	16.5	17.5	17.4
35 Securitized business loans ¹³	11.3	10.2	9.9	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.2	7.2
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	304.0	334.8	334.5	330.1	329.0	327.4	326.2	332.2	336.3	337.3	339.8	340.6
34 Securitized consumer loans ¹³	198.3	204.3	204.0	200.6	201.9	203.0	204.7	203.1	203.4	203.4	203.0	204.1
34a Credit cards and related plans	189.8	196.5	196.3	193.0	194.3	195.5	197.2	195.3	195.5	195.6	195.1	196.2
34b Other	8.5	7.8	7.7	7.6	7.6	7.6	7.5	7.8	7.8	7.8	7.9	7.9
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	63.2	73.6	72.6	65.5	66.2	68.2	69.1	65.4	67.3	68.3	64.5	64.0
30 Reval. losses on off-bal. sheet items ⁹	60.3	72.6	72.6	64.9	64.7	66.6	67.7	66.2	68.7	69.8	65.4	64.9
35 Securitized business loans ¹³	7.2	3.0	2.5	1.5	1.4	1.2	1.3	1.3	1.3	1.3	1.3	1.2

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

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

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

OFFICIAL BUSINESS

First Class