

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

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	6,155.6	6,202.7	6,255.2	6,318.3	6,434.1	6,506.7	6,513.5	6,510.4	6,509.5	6,519.6	6,544.5	6,570.4
2 Securities in bank credit	1,835.9	1,836.8	1,856.1	1,858.2	1,933.1	1,983.2	1,953.3	1,927.2	1,922.9	1,920.5	1,926.0	1,930.2
3 Treasury and Agency securities ²	1,125.1	1,096.7	1,104.6	1,106.5	1,172.3	1,208.1	1,202.3	1,190.9	1,187.9	1,181.1	1,184.5	1,189.4
4 Other securities	710.8	740.1	751.5	751.7	760.8	775.1	751.0	736.3	735.0	739.4	741.5	740.8
5 Loans and leases in bank credit ³	4,319.8	4,365.9	4,399.1	4,460.2	4,501.0	4,523.6	4,560.3	4,583.2	4,586.7	4,599.1	4,618.5	4,640.2
6 Commercial and industrial	935.5	889.6	891.1	888.4	888.9	880.1	876.3	874.6	878.1	876.4	874.7	880.7
7 Real estate	2,146.7	2,206.8	2,215.6	2,240.0	2,259.2	2,297.1	2,347.2	2,376.1	2,377.9	2,372.7	2,386.7	2,392.5
8 Revolving home equity	239.1	273.2	280.7	291.3	297.8	308.4	317.5	326.5	328.5	331.5	333.3	335.4
9 Other	1,907.7	1,933.6	1,934.9	1,948.8	1,961.4	1,988.8	2,029.7	2,049.6	2,049.4	2,041.2	2,053.4	2,057.1
10 Consumer	595.5	625.0	628.6	631.1	633.4	638.8	640.0	642.1	645.9	645.1	645.8	647.8
11 Security ⁴	215.9	228.6	214.9	233.1	241.4	239.9	233.6	228.5	219.6	245.6	246.2	254.5
12 Other loans and leases	426.0	415.8	448.9	467.5	478.1	467.7	463.1	462.0	465.1	459.3	465.1	464.8
13 Interbank loans	318.6	305.2	296.4	317.6	342.7	295.9	319.8	311.5	313.3	300.6	305.3	312.0
14 Cash assets ⁵	310.9	318.5	304.2	320.1	323.8	330.3	339.5	340.5	336.4	338.1	348.1	317.9
15 Other assets ⁶	534.1	538.9	539.8	544.1	544.9	553.6	582.4	595.6	591.3	609.8	611.8	626.6
16 TOTAL ASSETS ⁷	7,243.6	7,290.4	7,319.5	7,426.3	7,572.4	7,613.5	7,682.8	7,685.8	7,678.5	7,695.8	7,737.3	7,754.4
LIABILITIES												
17 Deposits	4,634.9	4,741.2	4,759.0	4,795.3	4,825.8	4,911.2	4,954.5	5,023.7	5,018.5	5,076.7	5,076.6	5,095.7
18 Transaction	631.9	635.8	642.5	630.8	644.4	671.8	660.6	649.8	691.7	621.9	630.3	649.1
19 Nontransaction	4,003.0	4,105.5	4,116.5	4,164.5	4,181.4	4,239.4	4,293.9	4,373.9	4,326.8	4,454.8	4,446.3	4,446.6
20 Large time	996.7	996.3	1,000.2	1,019.3	1,024.3	1,048.8	1,064.1	1,090.2	1,092.5	1,095.5	1,110.2	1,112.2
21 Other	3,006.3	3,109.1	3,116.2	3,145.2	3,157.0	3,190.6	3,229.8	3,283.7	3,234.4	3,359.4	3,336.1	3,334.4
22 Borrowings	1,443.7	1,457.0	1,479.7	1,518.6	1,568.7	1,535.0	1,549.1	1,524.6	1,528.6	1,514.0	1,537.4	1,561.8
23 From banks in the U.S.	394.4	386.7	389.1	390.2	416.6	390.7	424.4	419.8	420.4	417.5	415.5	435.2
24 From others	1,049.3	1,070.4	1,090.7	1,128.5	1,152.1	1,144.3	1,124.7	1,104.8	1,108.2	1,096.5	1,121.9	1,126.6
25 Net due to related foreign offices	149.5	169.5	142.8	131.6	105.8	91.7	94.8	77.9	82.5	13.8	17.4	4.9
26 Other liabilities	433.7	398.5	408.7	425.0	458.6	475.1	463.6	441.5	417.4	528.7	516.7	517.3
27 TOTAL LIABILITIES	6,661.8	6,766.3	6,790.2	6,870.5	6,959.0	7,013.0	7,062.0	7,067.7	7,047.0	7,133.3	7,148.1	7,179.7
28 Residual (assets less liabilities) ⁸	581.8	524.1	529.3	555.9	613.4	600.5	620.8	618.1	631.5	562.5	589.2	574.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	6,139.7	6,243.8	6,297.8	6,331.7	6,424.6	6,476.7	6,495.5	6,502.1	6,495.4	6,518.4	6,533.8	6,565.2
2 Securities in bank credit	1,838.6	1,844.3	1,860.2	1,861.5	1,930.3	1,974.5	1,950.0	1,930.5	1,925.6	1,927.9	1,931.9	1,930.0
3 Treasury and Agency securities ²	1,131.8	1,103.3	1,105.5	1,102.4	1,168.0	1,204.1	1,205.7	1,198.4	1,195.6	1,190.5	1,191.4	1,191.3
4 Other securities	706.8	741.0	754.7	759.1	762.2	770.4	744.3	732.1	730.0	737.4	740.6	738.8
5 Loans and leases in bank credit ³	4,301.1	4,399.5	4,437.6	4,470.2	4,494.3	4,502.2	4,545.5	4,571.6	4,569.8	4,590.4	4,601.8	4,635.2
6 Commercial and industrial	939.5	889.6	891.8	884.5	888.7	882.9	880.6	878.4	879.8	879.6	875.4	882.0
7 Real estate	2,138.2	2,231.0	2,228.5	2,241.4	2,258.0	2,284.0	2,336.0	2,375.7	2,377.5	2,369.8	2,385.2	2,383.9
8 Revolving home equity	239.5	273.2	280.3	289.9	297.9	306.1	316.5	327.1	329.2	331.9	334.0	336.5
9 Other	1,898.6	1,957.8	1,948.3	1,951.5	1,960.1	1,977.8	2,019.5	2,048.6	2,048.3	2,038.0	2,051.2	2,047.4
10 Consumer	590.4	629.3	639.5	643.2	638.0	632.8	632.3	636.7	641.1	638.4	637.6	638.8
10a Credit cards and related plans	224.8	251.7	262.7	259.9	253.2	248.9	247.8	252.3	256.3	254.6	253.9	255.4
10b Other	365.6	377.6	376.8	383.3	384.8	384.0	384.5	384.4	384.8	383.8	383.7	383.4
11 Security ⁴	208.8	233.4	223.7	236.1	240.0	239.5	235.9	221.0	210.6	238.5	239.6	263.4
12 Other loans and leases	424.2	416.2	454.2	465.0	469.7	463.0	460.6	459.7	460.8	464.1	464.1	467.1
13 Interbank loans	317.5	308.7	301.1	312.5	336.8	299.8	329.4	312.6	306.7	309.9	305.5	317.8
14 Cash assets ⁵	306.2	329.0	322.3	329.0	321.2	317.9	334.8	334.9	332.3	356.6	322.6	316.6
15 Other assets ⁶	533.9	540.9	542.5	544.7	540.6	549.9	581.3	595.1	584.7	609.6	608.1	622.5
16 TOTAL ASSETS⁷	7,221.6	7,347.7	7,387.7	7,444.1	7,549.8	7,570.8	7,668.6	7,672.4	7,646.9	7,722.0	7,697.4	7,749.4
LIABILITIES												
17 Deposits	4,625.9	4,752.8	4,788.6	4,796.6	4,827.0	4,904.1	4,971.5	5,014.1	4,988.5	5,110.1	5,089.6	5,105.8
18 Transaction	623.3	641.6	676.5	642.9	636.5	662.8	667.5	640.6	679.3	634.3	608.6	647.4
19 Nontransaction	4,002.6	4,111.2	4,112.1	4,153.7	4,190.5	4,241.3	4,304.0	4,373.5	4,309.3	4,475.8	4,481.0	4,458.4
20 Large time	1,003.5	988.6	999.8	1,028.0	1,033.2	1,051.8	1,069.8	1,098.6	1,102.4	1,106.3	1,121.6	1,121.1
21 Other	2,999.1	3,122.6	3,112.3	3,125.7	3,157.3	3,189.5	3,234.2	3,274.8	3,206.8	3,369.5	3,359.4	3,337.3
22 Borrowings	1,459.3	1,450.0	1,469.3	1,514.9	1,566.3	1,524.0	1,556.1	1,540.9	1,535.8	1,532.9	1,534.5	1,576.4
23 From banks in the U.S.	395.0	384.0	387.8	386.6	413.6	392.1	429.5	420.3	416.8	419.0	412.1	434.8
24 From others	1,064.2	1,066.0	1,081.5	1,128.2	1,152.8	1,131.9	1,126.7	1,120.5	1,119.0	1,113.9	1,122.4	1,141.6
25 Net due to related foreign offices	145.4	180.6	150.7	136.4	110.8	85.6	78.5	73.7	83.5	10.8	13.6	-0.8
26 Other liabilities	429.8	408.2	416.3	429.7	464.3	467.4	445.3	437.5	418.3	525.4	512.0	509.2
27 TOTAL LIABILITIES	6,660.4	6,791.6	6,824.8	6,877.6	6,968.4	6,981.1	7,051.4	7,066.2	7,026.1	7,179.1	7,149.7	7,190.7
28 Residual (assets less liabilities) ⁸	561.2	556.2	562.9	566.6	581.4	589.7	617.2	606.2	620.8	542.9	547.7	558.7

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

Seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	5,488.9	5,571.9	5,627.3	5,679.8	5,784.3	5,854.7	5,880.6	5,889.8	5,895.7	5,877.7	5,888.4	5,921.8
2 Securities in bank credit	1,553.0	1,573.0	1,590.2	1,596.9	1,667.6	1,718.0	1,690.8	1,672.2	1,668.0	1,659.9	1,661.5	1,669.5
3 Treasury and Agency securities ²	1,001.1	999.0	1,005.5	1,008.2	1,072.8	1,111.8	1,107.1	1,098.5	1,095.0	1,088.5	1,089.0	1,093.6
4 Other securities	551.9	574.1	584.7	588.7	594.8	606.2	583.8	573.7	573.0	571.4	572.6	575.9
5 Loans and leases in bank credit ³	3,935.9	3,998.9	4,037.1	4,083.0	4,116.7	4,136.7	4,189.8	4,217.7	4,227.7	4,217.8	4,226.9	4,252.4
6 Commercial and industrial	770.8	757.1	754.9	751.2	752.3	746.8	746.1	744.7	747.3	746.5	743.7	748.3
7 Real estate	2,127.7	2,184.7	2,197.8	2,223.0	2,242.1	2,280.0	2,329.9	2,360.4	2,363.4	2,358.1	2,372.1	2,377.9
8 Revolving home equity	239.1	273.2	280.7	291.3	297.8	308.4	317.5	326.5	328.5	331.5	333.3	335.4
9 Other	1,888.6	1,911.5	1,917.1	1,931.7	1,944.3	1,971.6	2,012.4	2,033.9	2,034.9	2,026.6	2,038.8	2,042.5
10 Consumer	595.5	625.0	628.6	631.1	633.4	638.8	640.0	642.1	645.9	645.1	645.8	647.8
11 Security ⁴	90.8	92.5	90.0	102.0	102.6	92.5	95.7	93.8	92.1	94.9	87.0	102.4
12 Other loans and leases	351.2	339.5	365.8	375.7	386.3	378.6	378.1	376.7	379.1	373.2	378.3	376.1
13 Interbank loans	289.2	268.4	264.7	282.1	310.1	265.3	286.3	275.6	278.5	265.9	274.9	286.8
14 Cash assets ⁵	261.6	267.1	254.4	264.8	266.7	270.0	275.3	273.3	266.3	277.9	287.9	259.3
15 Other assets ⁶	501.6	510.3	513.0	518.8	524.8	535.2	562.5	571.9	567.8	572.1	574.2	591.1
16 TOTAL ASSETS ⁷	6,466.3	6,543.4	6,583.7	6,672.1	6,813.4	6,852.6	6,932.6	6,938.9	6,936.7	6,921.8	6,953.4	6,986.9
LIABILITIES												
17 Deposits	4,215.0	4,303.7	4,323.2	4,342.5	4,362.3	4,444.3	4,479.5	4,535.9	4,533.9	4,567.9	4,559.8	4,578.5
18 Transaction	621.9	624.9	631.6	618.9	632.6	660.1	649.3	638.5	680.3	610.7	618.2	637.2
19 Nontransaction	3,593.1	3,678.8	3,691.6	3,723.6	3,729.6	3,784.2	3,830.2	3,897.4	3,853.6	3,957.2	3,941.6	3,941.3
20 Large time	595.6	571.9	577.8	585.3	576.3	595.6	602.3	618.7	621.0	619.1	628.1	627.2
21 Other	2,997.5	3,106.9	3,113.8	3,138.3	3,153.3	3,188.6	3,227.9	3,278.7	3,232.5	3,338.1	3,313.5	3,314.1
22 Borrowings	1,124.2	1,150.4	1,162.4	1,191.9	1,231.4	1,192.7	1,213.1	1,204.1	1,213.2	1,188.0	1,211.5	1,233.6
23 From banks in the U.S.	359.8	351.9	345.9	350.7	374.6	344.4	383.1	379.6	379.2	374.7	375.7	384.4
24 From others	764.4	798.5	816.4	841.2	856.8	848.2	830.0	824.5	834.0	813.3	835.9	849.2
25 Net due to related foreign offices	225.2	262.3	253.1	262.2	256.6	245.4	263.8	252.5	260.3	183.2	180.4	171.7
26 Other liabilities	330.1	296.7	309.4	323.3	353.6	372.9	357.2	339.9	312.4	430.8	424.9	427.6
27 TOTAL LIABILITIES	5,894.5	6,013.1	6,048.1	6,119.9	6,203.9	6,255.2	6,313.6	6,332.4	6,319.9	6,369.9	6,376.7	6,411.4
28 Residual (assets less liabilities) ⁸	571.9	530.3	535.6	552.2	609.5	597.4	619.0	606.5	616.9	551.9	576.8	575.5

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

Not seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	5,475.6	5,611.5	5,662.9	5,689.8	5,772.5	5,821.3	5,857.0	5,884.2	5,885.1	5,880.1	5,883.2	5,911.7
2 Securities in bank credit	1,555.7	1,580.6	1,594.3	1,600.2	1,664.7	1,709.4	1,687.6	1,675.5	1,670.7	1,667.3	1,667.5	1,669.3
3 Treasury and Agency securities ²	1,007.8	1,005.6	1,006.4	1,004.1	1,068.5	1,107.8	1,110.5	1,106.0	1,102.7	1,097.9	1,095.8	1,095.5
4 Other securities	547.9	575.0	587.9	596.1	596.2	601.6	577.1	569.4	568.0	569.4	571.6	573.8
5 Loans and leases in bank credit ³	3,919.9	4,030.9	4,068.6	4,089.6	4,107.8	4,111.9	4,169.4	4,208.8	4,214.4	4,212.8	4,215.7	4,242.4
6 Commercial and industrial	774.7	757.7	754.4	746.6	750.4	747.7	749.4	748.6	749.6	749.8	744.9	750.2
7 Real estate	2,119.1	2,208.9	2,210.7	2,224.3	2,240.9	2,266.8	2,318.7	2,360.0	2,363.0	2,355.2	2,370.6	2,369.2
8 Revolving home equity	239.5	273.2	280.3	289.9	297.9	306.1	316.5	327.1	329.2	331.9	334.0	336.5
9 Other	1,879.6	1,935.7	1,930.4	1,934.4	1,943.0	1,960.7	2,002.2	2,032.9	2,033.8	2,023.3	2,036.6	2,032.8
9a Other residential	--	--	--	--	--	--	--	--	--	1,081.8	1,092.5	1,086.8
9b Commercial	--	--	--	--	--	--	--	--	--	941.5	944.1	946.0
10 Consumer	590.4	629.3	639.5	643.2	638.0	632.8	632.3	636.7	641.1	638.4	637.6	638.8
10a Credit cards and related plans	224.8	251.7	262.7	259.9	253.2	248.9	247.8	252.3	256.3	254.6	253.9	255.4
10b Other	365.6	377.6	376.8	383.3	384.8	384.0	384.5	384.4	384.8	383.8	383.7	383.4
11 Security ⁴	86.6	93.6	93.0	101.2	98.8	90.4	94.3	89.5	86.1	93.1	86.7	107.2
12 Other loans and leases	349.0	341.4	371.0	374.3	379.8	374.2	374.6	374.0	374.6	376.3	375.9	377.0
13 Interbank loans	288.1	272.0	269.4	277.0	304.3	269.2	295.9	276.7	272.0	275.2	275.0	292.6
14 Cash assets ⁵	257.4	277.6	270.9	274.1	264.9	259.6	271.1	268.4	263.4	296.3	263.3	258.2
15 Other assets ⁶	500.9	512.9	515.2	517.7	519.4	531.4	562.2	571.0	560.7	571.2	569.8	586.7
16 TOTAL ASSETS⁷	6,446.8	6,599.7	6,642.9	6,685.2	6,788.1	6,808.3	6,914.3	6,928.6	6,909.4	6,950.7	6,919.1	6,977.1
LIABILITIES												
17 Deposits	4,196.4	4,325.9	4,353.6	4,337.9	4,357.3	4,432.6	4,487.1	4,515.2	4,491.3	4,589.7	4,562.0	4,580.5
18 Transaction	613.5	630.8	665.2	630.6	624.7	651.5	656.4	629.5	668.1	623.0	597.0	635.6
19 Nontransaction	3,583.0	3,695.1	3,688.5	3,707.2	3,732.6	3,781.1	3,830.6	3,885.6	3,823.3	3,966.7	3,965.0	3,944.9
20 Large time	592.8	574.6	578.6	588.5	579.1	593.6	598.3	615.9	618.3	618.9	628.7	628.2
21 Other	2,990.1	3,120.4	3,109.9	3,118.7	3,153.5	3,187.5	3,232.3	3,269.7	3,204.9	3,347.8	3,336.3	3,316.7
22 Borrowings	1,139.8	1,143.4	1,151.9	1,188.2	1,229.0	1,181.6	1,220.1	1,220.4	1,220.4	1,206.9	1,208.6	1,248.2
23 From banks in the U.S.	360.4	349.2	344.7	347.2	371.5	345.9	388.1	380.1	375.7	376.2	372.2	384.0
24 From others	779.4	794.2	807.2	841.0	857.5	835.8	832.0	840.3	844.8	830.7	836.3	864.1
25 Net due to related foreign offices	223.2	270.8	259.4	266.2	261.8	239.8	249.8	250.2	263.0	182.6	179.4	168.9
26 Other liabilities	327.8	304.3	315.7	327.4	359.6	365.7	341.0	337.5	314.8	429.6	422.4	421.7
27 TOTAL LIABILITIES	5,887.2	6,044.4	6,080.6	6,119.7	6,207.8	6,219.7	6,298.0	6,323.3	6,289.6	6,408.7	6,372.4	6,419.3
28 Residual (assets less liabilities) ⁸	559.6	555.3	562.2	565.4	580.3	588.6	616.2	605.3	619.9	542.0	546.7	557.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	3,088.3	3,080.9	3,104.7	3,129.8	3,219.3	3,271.6	3,230.9	3,227.4	3,231.3	3,217.1	3,225.8	3,243.6
2 Securities in bank credit	868.8	866.7	878.4	880.2	950.7	1,004.4	965.2	940.3	935.4	926.9	930.1	937.9
3 Treasury and Agency securities ²	522.3	500.8	504.2	503.6	568.6	611.5	594.8	575.4	572.0	564.3	566.8	572.4
3a Trading account	43.3	40.3	39.6	39.2	42.9	45.1	45.0	45.4	46.7	36.8	41.1	43.6
3b Investment account	479.0	460.5	464.6	464.4	525.7	566.3	549.8	530.0	525.3	527.5	525.7	528.8
3c Mortgage-backed	385.0	355.1	358.4	357.1	415.5	452.4	442.3	424.4	420.5	417.5	415.3	417.3
3d Other	94.0	105.4	106.2	107.2	110.2	114.0	107.5	105.7	104.8	110.0	110.4	111.5
4 Other securities	346.5	365.9	374.2	376.6	382.1	392.9	370.3	364.9	363.3	362.6	363.2	365.5
4a Trading account	191.6	189.6	194.8	196.8	200.4	208.1	185.3	183.3	182.4	184.0	184.5	185.9
4b Investment account	154.9	176.2	179.4	179.8	181.7	184.8	185.1	181.6	180.9	178.6	178.7	179.7
4c State and local government	31.7	31.8	31.7	31.6	32.4	33.6	33.8	33.3	33.6	33.1	33.0	33.2
4d Other	123.2	144.5	147.8	148.1	149.2	151.1	151.3	148.3	147.3	145.6	145.8	146.5
5 Loans and leases in bank credit ³	2,219.5	2,214.2	2,226.3	2,249.6	2,268.6	2,267.3	2,265.8	2,287.1	2,295.9	2,290.2	2,295.8	2,305.7
6 Commercial and industrial	478.6	451.7	448.2	440.1	440.4	433.0	433.5	433.4	435.1	434.8	432.0	434.3
7 Real estate	1,093.4	1,112.3	1,108.7	1,119.8	1,127.7	1,148.6	1,142.9	1,166.4	1,172.2	1,170.9	1,180.5	1,175.1
8 Revolving home equity	158.3	183.9	188.8	197.0	201.7	210.0	216.2	222.7	224.3	226.0	227.4	228.3
9 Other	935.1	928.3	919.9	922.8	926.0	938.6	926.7	943.7	947.9	944.9	953.1	946.8
9a Other residential	603.4	592.3	584.7	587.5	591.3	599.3	586.3	602.2	605.5	602.9	610.9	602.7
9b Commercial	331.7	336.1	335.2	335.4	334.8	339.3	340.4	341.5	342.4	342.0	342.2	344.1
10 Consumer	315.9	325.5	321.3	321.4	321.6	323.9	325.6	327.2	328.3	326.2	327.2	327.0
11 Security ⁴	82.9	84.8	82.2	93.8	94.4	84.7	88.2	86.4	84.5	87.8	79.9	95.3
11a Fed funds and RPs with broker/dealer	63.1	66.7	63.6	74.7	73.8	64.7	67.0	64.1	62.0	67.1	59.0	76.7
11b Other	19.8	18.1	18.6	19.1	20.6	20.0	21.2	22.3	22.5	20.8	20.9	18.6
12a State and local government	12.7	14.1	14.1	14.2	14.2	14.4	14.2	14.0	14.3	14.2	14.2	14.2
12b Agricultural	8.7	8.4	8.4	8.2	8.3	8.3	8.4	8.4	8.4	8.4	8.5	8.5
12c Fed funds and RPs with others	27.3	26.2	29.5	27.1	32.5	26.9	23.7	18.1	19.3	17.1	19.6	17.5
12d All other loans	90.4	87.6	111.0	124.7	127.4	125.9	129.8	137.2	138.6	136.1	139.2	139.3
12e Lease financing receivables	109.7	103.7	103.0	100.4	102.2	101.6	99.5	95.9	95.3	94.6	94.7	94.6
13 Interbank loans	187.2	179.8	178.4	189.8	217.1	179.3	209.7	198.2	198.7	191.6	203.1	213.0
13a Fed funds and RPs with banks	116.1	101.8	98.6	97.8	108.6	94.2	98.1	89.7	94.9	89.3	92.1	104.1
13b Other	71.1	78.0	79.8	92.0	108.5	85.0	111.6	108.6	103.9	102.3	111.0	108.9
14 Cash assets ⁵	139.8	149.9	140.8	148.5	148.0	149.5	154.7	152.2	148.9	156.3	165.1	142.1
15 Other assets ⁶	355.7	355.1	352.0	359.6	362.2	369.8	393.3	399.3	398.6	399.3	399.4	405.5
16 TOTAL ASSETS ⁷	3,726.6	3,722.8	3,732.3	3,786.5	3,906.2	3,929.8	3,949.7	3,938.6	3,939.2	3,925.9	3,954.8	3,965.6

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

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

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
17 Deposits	2,117.3	2,150.8	2,159.3	2,162.5	2,174.2	2,248.0	2,270.4	2,307.8	2,307.7	2,319.1	2,315.3	2,324.3
18 Transaction	303.9	294.7	297.4	289.8	296.6	313.2	308.3	296.7	323.7	278.3	282.1	303.6
19 Nontransaction	1,813.4	1,856.1	1,861.8	1,872.7	1,877.6	1,934.8	1,962.2	2,011.2	1,984.0	2,040.9	2,033.2	2,020.8
20 Large time	274.4	247.0	248.8	250.1	242.3	256.3	261.0	276.2	278.2	281.1	288.9	288.2
21 Other	1,539.0	1,609.1	1,613.0	1,622.7	1,635.3	1,678.6	1,701.2	1,735.0	1,705.8	1,759.7	1,744.3	1,732.6
22 Borrowings	727.2	716.6	721.4	738.4	775.8	740.0	727.5	710.9	721.6	698.8	722.3	730.4
23 From banks in the U.S.	209.4	190.2	179.4	186.3	204.8	179.2	185.4	186.7	190.9	189.5	188.2	188.3
24 From others	517.9	526.4	542.0	552.2	571.0	560.8	542.1	524.2	530.7	509.3	534.1	542.2
25 Net due to related foreign offices	212.9	247.7	232.6	238.9	232.2	225.3	240.3	229.5	237.2	165.8	160.7	156.5
26 Other liabilities	252.7	229.6	240.1	255.2	283.5	301.7	284.6	267.5	240.0	357.1	351.3	355.3
27 TOTAL LIABILITIES	3,310.1	3,344.7	3,353.4	3,395.0	3,465.7	3,515.0	3,522.8	3,515.8	3,506.5	3,540.8	3,549.5	3,566.5
28 Residual (assets less liabilities) ⁸	416.5	378.1	378.9	391.5	440.4	414.8	426.9	422.8	432.7	385.1	405.3	399.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	3,082.9	3,107.1	3,124.6	3,136.5	3,208.7	3,241.8	3,216.6	3,230.1	3,228.5	3,232.2	3,230.5	3,250.8
2 Securities in bank credit	873.6	875.7	880.4	884.3	948.0	988.1	958.2	945.9	940.4	937.0	936.2	937.2
3 Treasury and Agency securities ²	531.0	508.9	503.0	500.4	564.5	599.9	594.5	585.2	582.1	576.4	573.9	573.7
3a Trading account	44.0	40.7	39.6	39.0	43.2	44.7	45.3	46.1	47.3	37.7	41.9	43.9
3b Investment account	487.0	468.2	463.3	461.4	521.3	555.2	549.2	539.1	534.7	538.7	531.9	529.7
3c Mortgage-backed	391.5	361.7	357.1	354.8	410.3	442.3	441.1	431.8	428.6	425.9	419.4	417.3
3d Other	95.5	106.5	106.2	106.6	111.0	112.9	108.1	107.4	106.1	112.8	112.6	112.4
4 Other securities	342.5	366.8	377.4	383.9	383.5	388.2	363.7	360.7	358.3	360.6	362.3	363.5
4a Trading account	189.4	190.1	196.4	200.6	201.2	205.7	181.9	181.2	179.9	182.9	184.0	184.8
4b Investment account	153.1	176.7	181.0	183.3	182.4	182.6	181.7	179.5	178.4	177.6	178.3	178.7
4c State and local government	31.3	31.8	31.9	32.3	32.6	33.2	33.1	32.9	33.1	32.9	32.9	33.0
4d Other	121.8	144.8	149.0	151.0	149.8	149.4	148.6	146.6	145.3	144.7	145.4	145.6
5 Loans and leases in bank credit ³	2,209.3	2,231.4	2,244.2	2,252.2	2,260.7	2,253.6	2,258.5	2,284.2	2,288.1	2,295.1	2,294.3	2,313.7
6 Commercial and industrial	480.5	453.4	447.7	436.2	438.5	433.4	435.4	435.1	435.5	436.6	431.9	435.7
7 Real estate	1,088.8	1,125.0	1,115.6	1,120.3	1,127.1	1,141.9	1,140.3	1,170.4	1,175.3	1,175.4	1,185.6	1,178.4
8 Revolving home equity	158.7	184.0	188.4	196.0	202.1	208.3	215.4	223.4	224.9	226.6	227.9	229.7
9 Other	930.1	940.9	927.2	924.4	925.1	933.7	924.8	947.0	950.4	948.8	957.7	948.7
9a Other residential	598.7	602.6	590.8	589.0	590.0	596.2	585.1	604.3	607.1	605.4	613.9	603.9
9b Commercial	331.4	338.3	336.4	335.4	335.1	337.5	339.7	342.7	343.3	343.4	343.8	344.8
10 Consumer	313.8	326.1	325.0	327.2	324.2	322.0	322.6	324.8	326.1	324.0	324.3	324.8
10a Credit cards and related plans	94.1	103.5	105.7	104.2	99.4	96.3	96.7	98.7	99.8	97.8	98.4	99.5
10b Other	219.6	222.6	219.2	223.0	224.8	225.6	225.9	226.1	226.3	226.2	225.9	225.4
11 Security ⁴	78.9	85.7	85.1	93.2	90.5	82.3	86.8	82.2	78.9	85.8	79.4	100.1
11a Fed funds and RPs with broker/dealer	60.1	67.5	65.9	74.2	70.7	62.9	66.0	61.0	57.9	65.5	58.6	80.5
11b Other	18.8	18.3	19.2	19.0	19.7	19.4	20.8	21.2	21.0	20.3	20.8	19.5
12a State and local government	12.7	14.1	14.1	14.2	14.2	14.4	14.2	14.0	14.3	14.2	14.2	14.2
12b Agricultural	8.7	8.4	8.5	8.3	8.1	8.3	8.3	8.4	8.4	8.5	8.5	8.5
12c Fed funds and RPs with others	27.3	26.2	29.5	27.1	32.5	26.9	23.7	18.1	19.3	17.1	19.6	17.5
12d All other loans	89.2	88.6	115.8	125.0	123.6	123.2	127.8	135.3	135.4	139.0	136.4	140.2
12e Lease financing receivables	109.6	104.0	102.9	100.8	101.9	101.4	99.4	95.8	95.0	94.6	94.4	94.3
13 Interbank loans	190.0	181.6	182.4	189.2	211.1	178.8	215.6	201.6	198.2	199.4	199.2	219.6
13a Fed funds and RPs with banks	117.6	102.8	100.6	97.5	105.7	94.1	100.9	91.2	94.6	92.9	90.3	107.3
13b Other	72.3	78.9	81.7	91.7	105.5	84.7	114.7	110.5	103.6	106.4	108.9	112.2
14 Cash assets ⁵	136.8	156.0	152.1	156.6	148.4	143.9	153.6	148.3	145.8	166.2	145.8	141.0
15 Other assets ⁶	355.0	357.6	354.2	358.5	356.7	366.0	393.0	398.4	391.5	398.4	395.0	401.2
16 TOTAL ASSETS ⁷	3,720.1	3,759.5	3,769.7	3,799.6	3,884.1	3,889.6	3,940.1	3,939.9	3,925.7	3,957.3	3,931.7	3,973.9

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

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

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LIABILITIES												
17 Deposits	2,103.0	2,162.2	2,176.8	2,162.3	2,178.9	2,238.2	2,274.0	2,291.5	2,276.2	2,330.3	2,311.4	2,328.9
18 Transaction	299.4	297.4	318.4	297.8	293.2	308.7	314.6	291.8	316.9	285.9	267.9	305.9
19 Nontransaction	1,803.6	1,864.9	1,858.4	1,864.5	1,885.8	1,929.5	1,959.4	1,999.7	1,959.3	2,044.4	2,043.4	2,022.9
20 Large time	271.7	249.8	249.5	253.3	245.1	254.3	257.0	273.4	275.6	280.9	289.4	289.1
21 Other	1,531.9	1,615.1	1,608.9	1,611.3	1,640.7	1,675.2	1,702.4	1,726.2	1,683.7	1,763.5	1,754.0	1,733.8
22 Borrowings	742.8	709.6	710.9	734.7	773.4	729.0	734.5	727.2	728.8	717.7	719.3	745.1
23 From banks in the U.S.	210.0	187.5	178.1	182.8	201.7	180.6	190.5	187.2	187.3	191.0	184.8	187.9
24 From others	532.8	522.1	532.8	551.9	571.7	548.4	544.1	540.0	541.5	526.7	534.5	557.1
25 Net due to related foreign offices	210.9	256.1	238.9	242.9	237.5	219.7	226.4	227.2	239.9	165.1	159.7	153.7
26 Other liabilities	250.3	237.1	246.4	259.3	289.4	294.5	268.3	265.1	242.4	355.8	348.8	349.4
27 TOTAL LIABILITIES	3,307.0	3,365.1	3,373.0	3,399.2	3,479.2	3,481.4	3,503.2	3,511.0	3,487.2	3,569.0	3,539.1	3,577.0
28 Residual (assets less liabilities) ⁸	413.1	394.4	396.8	400.3	404.8	408.2	436.8	428.9	438.5	388.4	392.6	396.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	2,398.9	2,489.4	2,521.6	2,549.1	2,567.0	2,589.2	2,651.2	2,660.6	2,662.8	2,659.5	2,662.3	2,680.0
2 Securities in bank credit	682.5	704.7	710.8	715.8	718.9	719.8	727.1	730.0	731.0	731.9	731.2	733.4
3 Treasury and Agency securities ²	477.2	496.5	500.3	503.6	506.2	506.4	513.7	521.3	521.4	523.1	521.9	523.0
4 Other securities	205.4	208.2	210.5	212.1	212.7	213.3	213.4	208.7	209.7	208.8	209.3	210.3
5 Loans and leases in bank credit ³	1,716.4	1,784.7	1,810.8	1,833.3	1,848.1	1,869.4	1,924.0	1,930.6	1,931.8	1,927.6	1,931.1	1,946.7
6 Commercial and industrial	292.2	305.4	306.7	311.1	312.0	313.8	312.6	311.3	312.1	311.7	311.7	314.0
7 Real estate	1,034.3	1,072.5	1,089.1	1,103.2	1,114.3	1,131.4	1,187.0	1,193.9	1,191.2	1,187.2	1,191.6	1,202.7
8 Revolving home equity	80.8	89.3	92.0	94.3	96.1	98.4	101.4	103.7	104.3	105.5	105.9	107.1
9 Other	953.5	983.2	997.2	1,008.9	1,018.3	1,033.0	1,085.7	1,090.2	1,087.0	1,081.7	1,085.7	1,095.7
10 Consumer	279.6	299.5	307.3	309.7	311.9	314.9	314.4	314.9	317.6	318.9	318.6	320.8
11 Security ⁴	7.8	7.7	7.8	8.2	8.3	7.8	7.5	7.4	7.6	7.1	7.0	7.1
12 Other loans and leases	102.5	99.6	99.8	101.2	101.7	101.6	102.5	103.0	103.3	102.7	102.2	102.1
13 Interbank loans	102.0	88.6	86.2	92.3	93.0	86.1	76.6	77.4	79.8	74.3	71.8	73.8
14 Cash assets ⁵	121.8	117.2	113.6	116.3	118.6	120.5	120.6	121.1	117.4	121.6	122.8	117.2
15 Other assets ⁶	145.9	155.3	161.0	159.1	162.7	165.4	169.1	172.6	169.2	172.8	174.8	185.6
16 TOTAL ASSETS ⁷	2,738.1	2,819.0	2,850.4	2,884.6	2,909.2	2,928.9	2,984.4	2,998.5	2,995.9	2,994.9	2,998.4	3,023.1
LIABILITIES												
17 Deposits	2,097.6	2,152.8	2,163.9	2,180.0	2,188.0	2,196.3	2,209.1	2,228.1	2,226.2	2,248.7	2,244.5	2,254.2
18 Transaction	318.0	330.2	334.1	329.1	336.0	346.9	341.1	341.8	356.6	332.4	336.1	333.7
19 Nontransaction	1,779.7	1,822.6	1,829.8	1,850.8	1,852.0	1,849.3	1,868.0	1,886.2	1,869.6	1,916.3	1,908.4	1,920.6
20 Large time	321.2	324.9	329.0	335.2	334.0	339.3	341.4	342.5	342.8	338.0	339.3	339.1
21 Other	1,458.5	1,497.8	1,500.8	1,515.6	1,518.0	1,510.0	1,526.7	1,543.7	1,526.8	1,578.4	1,569.2	1,581.5
22 Borrowings	397.0	433.8	440.9	453.5	455.6	452.6	485.6	493.2	491.7	489.2	489.3	503.1
23 From banks in the U.S.	150.4	161.7	166.5	164.5	169.8	165.3	197.7	192.9	188.4	185.2	187.5	196.1
24 From others	246.6	272.1	274.4	289.0	285.8	287.4	287.9	300.3	303.3	304.0	301.8	307.0
25 Net due to related foreign offices	12.3	14.6	20.6	23.3	24.4	20.1	23.5	23.0	23.1	17.5	19.8	15.2
26 Other liabilities	77.4	67.2	69.3	68.1	70.2	71.2	72.6	72.4	72.4	73.7	73.6	72.3
27 TOTAL LIABILITIES	2,584.4	2,668.4	2,694.7	2,724.9	2,738.1	2,740.2	2,790.8	2,816.7	2,813.4	2,829.1	2,827.2	2,844.9
28 Residual (assets less liabilities) ⁸	153.7	150.5	155.7	159.7	171.0	188.8	193.5	181.8	182.5	165.8	171.2	178.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	2,392.7	2,504.5	2,538.3	2,553.3	2,563.9	2,579.5	2,640.4	2,654.2	2,656.6	2,648.0	2,652.7	2,660.9
2 Securities in bank credit	682.1	704.9	713.9	715.9	716.7	721.2	729.4	729.6	730.3	730.3	731.3	732.2
3 Treasury and Agency securities ²	476.8	496.7	503.4	503.7	504.0	507.9	516.0	520.8	520.6	521.5	522.0	521.8
4 Other securities	205.4	208.2	210.5	212.1	212.7	213.3	213.4	208.7	209.7	208.8	209.3	210.3
5 Loans and leases in bank credit ³	1,710.6	1,799.5	1,824.4	1,837.4	1,847.1	1,858.3	1,911.0	1,924.6	1,926.3	1,917.7	1,921.4	1,928.7
6 Commercial and industrial	294.2	304.4	306.7	310.4	311.9	314.3	314.0	313.4	314.1	313.2	313.0	314.5
7 Real estate	1,030.3	1,083.9	1,095.0	1,104.0	1,113.8	1,124.9	1,178.5	1,189.6	1,187.7	1,179.8	1,185.0	1,190.9
8 Revolving home equity	80.8	89.2	91.8	93.9	95.9	97.9	101.1	103.7	104.3	105.3	106.1	106.8
9 Other	949.5	994.7	1,003.2	1,010.0	1,017.9	1,027.0	1,077.4	1,085.9	1,083.4	1,074.5	1,078.9	1,084.1
9a Other residential	--	--	--	--	--	--	--	--	--	476.4	478.6	482.9
9b Commercial	--	--	--	--	--	--	--	--	--	598.1	600.2	601.1
10 Consumer	276.7	303.2	314.5	316.0	313.8	310.9	309.7	312.0	315.0	314.4	313.3	314.0
10a Credit cards and related plans	130.7	148.3	156.9	155.7	153.8	152.5	151.1	153.7	156.5	156.8	155.5	155.9
10b Other	146.0	155.0	157.6	160.3	160.0	158.4	158.6	158.3	158.5	157.5	157.8	158.0
11 Security ⁴	7.7	7.8	7.9	8.0	8.3	8.0	7.5	7.3	7.2	7.3	7.3	7.1
12 Other loans and leases	101.7	100.2	100.2	99.0	99.4	100.1	101.3	102.3	102.2	103.0	102.8	102.3
13 Interbank loans	98.2	90.4	87.0	87.8	93.1	90.5	80.3	75.1	73.7	75.8	75.8	73.0
14 Cash assets ⁵	120.6	121.6	118.8	117.5	116.5	115.7	117.5	120.0	117.5	130.1	117.5	117.2
15 Other assets ⁶	145.9	155.3	161.0	159.1	162.7	165.4	169.1	172.6	169.2	172.8	174.8	185.6
16 TOTAL ASSETS ⁷	2,726.7	2,840.2	2,873.2	2,885.6	2,904.0	2,918.7	2,974.2	2,988.7	2,983.7	2,993.3	2,987.4	3,003.2
LIABILITIES												
17 Deposits	2,093.5	2,163.6	2,176.9	2,175.6	2,178.4	2,194.4	2,213.0	2,223.7	2,215.2	2,259.4	2,250.6	2,251.6
18 Transaction	314.1	333.4	346.8	332.9	331.6	342.8	341.8	337.7	351.2	337.1	329.1	329.7
19 Nontransaction	1,779.4	1,830.2	1,830.1	1,842.7	1,846.9	1,851.6	1,871.2	1,886.0	1,864.0	1,922.3	1,921.6	1,922.0
20 Large time	321.2	324.9	329.0	335.2	334.0	339.3	341.4	342.5	342.8	338.0	339.3	339.1
21 Other	1,458.2	1,505.3	1,501.1	1,507.5	1,512.8	1,512.3	1,529.9	1,543.5	1,521.2	1,584.3	1,582.3	1,582.9
22 Borrowings	397.0	433.8	440.9	453.5	455.6	452.6	485.6	493.2	491.7	489.2	489.3	503.1
23 From banks in the U.S.	150.4	161.7	166.5	164.5	169.8	165.3	197.7	192.9	188.4	185.2	187.5	196.1
24 From others	246.6	272.1	274.4	289.0	285.8	287.4	287.9	300.3	303.3	304.0	301.8	307.0
25 Net due to related foreign offices	12.3	14.6	20.6	23.3	24.4	20.1	23.5	23.0	23.1	17.5	19.8	15.2
26 Other liabilities	77.4	67.2	69.3	68.1	70.2	71.2	72.6	72.4	72.4	73.7	73.6	72.3
27 TOTAL LIABILITIES	2,580.2	2,679.2	2,707.7	2,720.5	2,728.6	2,738.3	2,794.8	2,812.2	2,802.3	2,839.8	2,833.3	2,842.3
28 Residual (assets less liabilities) ⁸	146.5	160.9	165.5	165.1	175.4	180.4	179.4	176.4	181.4	153.6	154.2	161.0

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

Seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	666.7	630.7	627.9	638.5	649.8	652.0	632.9	620.6	613.8	641.9	656.1	648.5
2 Securities in bank credit	282.9	263.7	265.9	261.3	265.6	265.1	262.4	255.0	254.9	260.6	264.5	260.7
3 Treasury and Agency securities ²	124.0	97.7	99.2	98.3	99.5	96.3	95.2	92.4	92.9	92.6	95.5	95.8
4 Other securities	158.9	166.0	166.7	163.0	166.1	168.8	167.2	162.6	162.0	168.0	168.9	164.9
5 Loans and leases in bank credit ³	383.8	367.0	362.0	377.2	384.2	386.9	370.5	365.6	358.9	381.2	391.7	387.8
6 Commercial and industrial	164.8	132.5	136.2	137.2	136.6	133.3	130.3	129.9	130.8	129.8	130.9	132.4
7 Real estate	19.1	22.1	17.8	17.1	17.1	17.1	17.3	15.7	14.5	14.6	14.6	14.6
11 Security ⁴	125.2	136.1	124.9	131.1	138.8	147.4	137.9	134.7	127.6	150.7	159.2	152.1
12 Other loans and leases	74.8	76.4	83.1	91.8	91.8	89.1	85.0	85.3	86.0	86.1	86.9	88.7
13 Interbank loans	29.4	36.7	31.7	35.5	32.5	30.6	33.5	35.9	34.7	34.7	30.5	25.2
14 Cash assets ⁵	49.2	51.4	49.8	55.3	57.1	60.3	64.3	67.2	70.1	60.1	60.2	58.6
15 Other assets ⁶	32.5	28.5	26.9	25.3	20.1	18.4	19.9	23.6	23.5	37.7	37.5	35.6
16 TOTAL ASSETS ⁷	777.3	747.0	735.9	754.2	759.0	760.9	750.2	746.9	741.7	774.0	783.9	767.4
LIABILITIES												
17 Deposits	419.9	437.6	435.8	452.8	463.6	466.9	475.0	487.8	484.6	508.9	516.8	517.2
18 Transaction	10.0	10.9	11.0	11.9	11.8	11.7	11.3	11.3	11.4	11.2	12.1	11.9
19 Nontransaction	409.9	426.7	424.8	440.9	451.8	455.2	463.7	476.5	473.3	497.6	504.7	505.3
22 Borrowings	319.5	306.6	317.4	326.7	337.3	342.3	336.0	320.5	315.3	326.0	325.9	328.2
23 From banks in the U.S.	34.6	34.8	43.1	39.4	42.0	46.2	41.3	40.2	41.1	42.8	39.9	50.8
24 From others	284.8	271.8	274.3	287.3	295.3	296.1	294.7	280.3	274.2	283.2	286.0	277.4
25 Net due to related foreign offices	-75.7	-92.8	-110.4	-130.6	-150.7	-153.7	-169.0	-174.6	-177.8	-169.4	-163.1	-166.9
26 Other liabilities	103.7	101.8	99.3	101.7	105.0	102.2	106.4	101.6	105.0	97.9	91.8	89.7
27 TOTAL LIABILITIES	767.4	753.1	742.1	750.6	755.1	757.8	748.4	735.3	727.1	763.4	771.4	768.3
28 Residual (assets less liabilities) ⁸	10.0	-6.2	-6.3	3.7	3.9	3.1	1.8	11.6	14.6	10.6	12.4	-0.8

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

Not seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
ASSETS												
1 Bank credit	664.1	632.3	634.9	641.9	652.1	655.5	638.5	617.8	610.3	638.2	650.6	653.5
2 Securities in bank credit	282.9	263.7	265.9	261.3	265.6	265.1	262.4	255.0	254.9	260.6	264.5	260.7
3 Treasury and Agency securities ²	124.0	97.7	99.2	98.3	99.5	96.3	95.2	92.4	92.9	92.6	95.5	95.8
3a Trading account	41.8	32.7	35.2	33.6	35.5	34.0	33.7	32.2	31.7	33.3	36.2	36.1
3b Investment account	82.2	65.0	64.0	64.7	64.0	62.3	61.5	60.2	61.2	59.3	59.4	59.7
4 Other securities	158.9	166.0	166.7	163.0	166.1	168.8	167.2	162.6	162.0	168.0	168.9	164.9
4a Trading account	104.5	103.4	101.9	96.4	98.3	100.0	96.8	99.6	100.1	106.3	107.5	104.5
4b Investment account	54.4	62.6	64.8	66.6	67.7	68.9	70.4	63.1	61.9	61.7	61.5	60.4
5 Loans and leases in bank credit ³	381.2	368.6	369.0	380.6	386.5	390.3	376.1	362.8	355.4	377.6	386.1	392.8
6 Commercial and industrial	164.8	131.9	137.3	137.9	138.2	135.2	131.2	129.9	130.2	129.8	130.4	131.8
7 Real estate	19.1	22.1	17.8	17.1	17.1	17.1	17.3	15.7	14.5	14.6	14.6	14.6
11 Security ⁴	122.1	139.8	130.6	134.9	141.3	149.2	141.6	131.5	124.5	145.5	152.9	156.2
12 Other loans and leases	75.2	74.8	83.2	90.8	90.0	88.8	86.0	85.7	86.2	87.8	88.1	90.1
13 Interbank loans	29.4	36.7	31.7	35.5	32.5	30.6	33.5	35.9	34.7	34.7	30.5	25.2
14 Cash assets ⁵	48.7	51.4	51.3	54.9	56.3	58.3	63.7	66.5	68.9	60.4	59.3	58.4
15 Other assets ⁶	33.0	28.0	27.3	27.0	21.2	18.5	19.1	24.1	24.0	38.4	38.3	35.8
16 TOTAL ASSETS ⁷	774.8	748.0	744.8	759.0	761.7	762.5	754.4	743.9	737.5	771.3	778.2	772.3
LIABILITIES												
17 Deposits	429.5	426.9	435.0	458.7	469.7	471.5	484.5	498.9	497.2	520.4	527.6	525.3
18 Transaction	9.8	10.8	11.3	12.2	11.8	11.3	11.1	11.1	11.2	11.3	11.6	11.8
19 Nontransaction	419.7	416.2	423.6	446.5	457.8	460.2	473.4	487.8	486.0	509.1	516.0	513.6
22 Borrowings	319.5	306.6	317.4	326.7	337.3	342.3	336.0	320.5	315.3	326.0	325.9	328.2
23 From banks in the U.S.	34.6	34.8	43.1	39.4	42.0	46.2	41.3	40.2	41.1	42.8	39.9	50.8
24 From others	284.8	271.8	274.3	287.3	295.3	296.1	294.7	280.3	274.2	283.2	286.0	277.4
25 Net due to related foreign offices	-77.8	-90.2	-108.8	-129.9	-151.1	-154.2	-171.4	-176.5	-179.4	-171.8	-165.8	-169.7
26 Other liabilities	102.0	103.9	100.6	102.3	104.7	101.7	104.3	100.0	103.5	95.8	89.6	87.5
27 TOTAL LIABILITIES	773.2	747.2	744.1	757.9	760.6	761.3	753.4	742.9	736.6	770.4	777.3	771.4
28 Residual (assets less liabilities) ⁸	1.6	0.8	0.7	1.1	1.1	1.1	1.0	0.9	0.9	0.9	0.9	0.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

June 25, 2004

Account	2003	2003	2003	2004	2004	2004	2004	2004	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	May 26	Jun 2	Jun 9	Jun 16
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	124.4	112.4	120.0	125.7	125.6	129.4	106.9	101.8	102.0	100.2	102.5	100.9
30 Reval. losses on off-bal. sheet items ⁹	105.2	94.5	103.7	110.5	114.7	118.9	93.2	85.7	84.9	83.7	87.2	86.6
31 Mortgage-backed securities ¹⁰	437.3	414.8	413.0	412.5	469.4	502.0	498.9	487.7	481.9	483.0	477.3	475.8
31a Pass-through	321.9	299.1	294.8	293.7	348.4	380.5	383.9	377.7	375.3	375.3	369.6	369.3
31b CMO, REMIC, and other	115.3	115.7	118.2	118.8	121.1	121.6	115.0	109.9	106.6	107.8	107.7	106.5
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	11.1	3.1	3.7	4.3	7.0	10.7	4.9	-5.5	-4.9	-5.6	-5.8	-6.2
33 Securitized consumer loans ¹²	129.8	137.7	138.5	140.0	139.4	141.3	139.1	136.4	135.9	137.7	136.5	136.1
33a Credit cards and related plans	112.4	118.8	119.3	120.8	120.4	121.1	119.4	117.2	116.8	118.6	117.5	117.2
33b Other	17.4	18.9	19.3	19.2	18.9	20.2	19.8	19.3	19.2	19.1	19.0	18.9
34 Securitized business loans ¹²	10.2	7.5	7.2	7.6	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.3
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	328.5	324.3	330.8	327.2	326.7	331.9	335.1	335.8	334.6	335.6	334.1	332.2
33 Securitized consumer loans ¹²	231.0	231.4	232.1	234.3	231.6	232.5	229.5	224.7	223.9	223.7	223.9	224.5
33a Credit cards and related plans	223.6	224.0	224.7	226.7	224.1	225.3	222.4	217.5	216.6	216.4	216.7	217.3
33b Other	7.4	7.4	7.4	7.6	7.4	7.2	7.1	7.2	7.3	7.3	7.2	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	72.5	63.9	63.9	63.7	62.9	61.9	58.6	60.7	59.9	61.0	61.3	58.4
30 Reval. losses on off-bal. sheet items ⁹	72.6	66.3	66.9	68.4	69.2	68.0	65.0	62.5	59.2	60.0	59.8	58.1
34 Securitized business loans ¹²	3.0	1.3	1.2	0.9	0.4	0.4	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. Total amount outstanding.

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

OFFICIAL BUSINESS

First Class