

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 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	6,050.6	6,165.8	6,202.9	6,255.4	6,320.8	6,436.6	6,509.2	6,513.5	6,515.7	6,519.7	6,489.6	6,508.8
2 Securities in bank credit	1,782.3	1,809.1	1,836.8	1,856.1	1,860.5	1,935.4	1,985.2	1,952.1	1,948.3	1,929.4	1,916.8	1,922.3
3 Treasury and Agency securities ²	1,098.5	1,081.1	1,096.7	1,104.6	1,106.5	1,172.3	1,208.1	1,201.8	1,211.9	1,194.5	1,180.3	1,187.0
4 Other securities	683.8	728.0	740.1	751.5	754.0	763.1	777.1	750.3	736.4	734.9	736.6	735.4
5 Loans and leases in bank credit ³	4,268.3	4,356.7	4,366.2	4,399.3	4,460.3	4,501.2	4,524.0	4,561.4	4,567.4	4,590.3	4,572.8	4,586.5
6 Commercial and industrial	942.5	895.1	888.3	889.7	887.6	888.1	879.9	876.0	871.7	871.0	873.4	877.1
7 Real estate	2,126.3	2,227.6	2,206.9	2,215.7	2,239.8	2,258.9	2,296.9	2,346.5	2,367.8	2,381.8	2,375.9	2,378.2
8 Revolving home equity	235.2	265.5	273.2	280.7	291.3	297.8	308.4	317.5	321.4	324.3	326.5	328.5
9 Other	1,891.1	1,962.1	1,933.7	1,934.9	1,948.5	1,961.1	1,988.5	2,029.0	2,046.3	2,057.5	2,049.4	2,049.7
10 Consumer	588.7	597.6	626.6	630.1	632.6	635.0	640.4	641.6	639.0	639.0	645.9	647.5
11 Security ⁴	191.7	220.0	228.6	214.9	233.1	241.4	239.9	233.8	233.3	238.7	211.7	219.6
12 Other loans and leases	419.1	416.5	415.8	448.8	467.2	477.8	467.0	463.6	455.6	459.9	466.0	464.1
13 Interbank loans	310.4	324.1	305.2	296.4	317.6	342.7	296.0	320.4	318.9	317.5	307.7	313.8
14 Cash assets ⁵	313.9	309.3	318.5	304.2	320.1	323.8	330.3	339.5	338.0	342.9	345.6	336.5
15 Other assets ⁶	519.5	545.3	538.8	539.8	541.7	542.5	551.5	579.6	565.7	601.0	598.7	599.8
16 TOTAL ASSETS ⁷	7,119.1	7,269.6	7,290.6	7,319.7	7,426.4	7,572.6	7,613.9	7,680.5	7,666.0	7,709.0	7,669.6	7,686.8
LIABILITIES												
17 Deposits	4,613.2	4,701.0	4,741.2	4,759.0	4,795.3	4,825.9	4,911.2	4,954.7	5,002.0	5,011.9	5,018.2	5,014.3
18 Transaction	631.5	633.0	635.8	642.5	630.8	644.4	671.7	660.6	620.7	629.3	668.8	676.7
19 Nontransaction	3,981.7	4,068.1	4,105.5	4,116.5	4,164.5	4,181.5	4,239.5	4,294.0	4,381.2	4,382.6	4,349.3	4,337.6
20 Large time	986.3	994.3	996.3	1,000.2	1,019.3	1,024.3	1,048.8	1,064.1	1,081.9	1,085.4	1,094.9	1,091.7
21 Other	2,995.4	3,073.7	3,109.1	3,116.2	3,145.2	3,157.1	3,190.7	3,229.9	3,299.3	3,297.2	3,254.4	3,245.9
22 Borrowings	1,406.3	1,458.9	1,457.0	1,479.7	1,518.6	1,568.7	1,534.9	1,548.2	1,531.0	1,534.7	1,509.8	1,527.4
23 From banks in the U.S.	397.5	389.1	386.7	389.1	401.9	429.0	403.2	435.9	429.8	436.7	428.1	431.8
24 From others	1,008.9	1,069.8	1,070.4	1,090.7	1,116.7	1,139.7	1,131.8	1,112.3	1,101.2	1,098.0	1,081.7	1,095.6
25 Net due to related foreign offices	144.4	160.1	169.5	142.8	131.2	105.8	91.7	94.7	91.2	100.0	89.2	85.5
26 Other liabilities	406.5	418.5	398.5	408.7	426.5	459.8	476.5	464.3	419.6	430.8	429.8	417.5
27 TOTAL LIABILITIES	6,570.4	6,738.5	6,766.3	6,790.2	6,871.7	6,960.2	7,014.4	7,061.9	7,043.7	7,077.4	7,047.0	7,044.7
28 Residual (assets less liabilities) ⁸	548.6	531.1	524.3	529.5	554.8	612.3	599.5	618.6	622.3	631.6	622.7	642.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	6,027.5	6,182.0	6,244.1	6,298.1	6,334.3	6,427.1	6,479.1	6,495.4	6,514.0	6,510.1	6,478.5	6,494.7
2 Securities in bank credit	1,779.9	1,807.2	1,844.3	1,860.2	1,863.9	1,932.6	1,976.5	1,948.8	1,952.7	1,930.7	1,918.9	1,925.0
3 Treasury and Agency securities ²	1,102.0	1,076.7	1,103.3	1,105.5	1,102.5	1,168.0	1,204.1	1,205.2	1,219.5	1,200.2	1,187.9	1,194.7
4 Other securities	677.9	730.5	741.0	754.7	761.4	764.6	772.4	743.6	733.3	730.5	731.1	730.4
5 Loans and leases in bank credit ³	4,247.6	4,374.8	4,399.8	4,437.8	4,470.4	4,494.6	4,502.6	4,546.6	4,561.2	4,579.4	4,559.6	4,569.7
6 Commercial and industrial	947.2	893.7	888.3	890.5	883.7	887.9	882.7	880.3	878.7	875.1	877.4	878.9
7 Real estate	2,108.0	2,240.1	2,231.0	2,228.5	2,241.2	2,257.7	2,283.7	2,335.3	2,364.9	2,384.3	2,376.5	2,377.7
8 Revolving home equity	234.4	266.2	273.2	280.3	289.9	297.9	306.1	316.5	322.2	325.2	327.2	329.1
9 Other	1,873.5	1,973.9	1,957.8	1,948.3	1,951.2	1,959.8	1,977.6	2,018.8	2,042.7	2,059.1	2,049.4	2,048.6
10 Consumer	581.4	599.9	630.9	641.0	644.8	639.5	634.4	633.9	633.0	633.8	640.9	642.7
10a Credit cards and related plans	215.3	219.9	251.7	262.7	259.9	253.2	248.9	247.8	246.9	248.0	255.0	256.3
10b Other	366.2	380.0	379.2	378.4	384.8	386.3	385.5	386.1	386.1	385.8	385.9	386.4
11 Security ⁴	193.9	222.2	233.4	223.7	236.1	240.0	239.5	236.0	230.6	230.5	202.4	210.6
12 Other loans and leases	417.1	418.9	416.2	454.2	464.7	469.4	462.3	461.1	454.1	455.8	462.3	459.8
13 Interbank loans	320.8	320.2	308.7	301.1	312.5	336.8	299.9	330.0	325.2	318.3	307.2	307.2
14 Cash assets ⁵	309.3	314.7	329.0	322.3	329.0	321.2	318.0	334.8	332.6	330.7	327.8	332.3
15 Other assets ⁶	518.0	547.8	540.8	542.5	542.3	538.3	547.8	578.6	570.3	604.3	597.0	593.2
16 TOTAL ASSETS ⁷	7,100.4	7,290.5	7,347.9	7,387.9	7,444.3	7,550.0	7,571.2	7,666.4	7,669.7	7,691.2	7,638.5	7,655.3
LIABILITIES												
17 Deposits	4,628.9	4,697.9	4,752.8	4,788.6	4,796.6	4,827.0	4,904.1	4,971.7	5,005.5	4,998.8	4,992.3	4,984.5
18 Transaction	638.0	632.3	641.6	676.5	642.9	636.5	662.8	667.5	614.0	615.6	650.3	664.5
19 Nontransaction	3,990.9	4,065.5	4,111.2	4,112.1	4,153.8	4,190.5	4,241.3	4,304.2	4,391.5	4,383.3	4,341.9	4,320.0
20 Large time	990.7	981.7	988.6	999.8	1,028.0	1,033.2	1,051.8	1,069.8	1,090.5	1,092.4	1,101.5	1,101.6
21 Other	3,000.2	3,083.8	3,122.6	3,112.3	3,125.8	3,157.4	3,189.6	3,234.4	3,301.0	3,290.9	3,240.4	3,218.3
22 Borrowings	1,413.8	1,456.7	1,450.0	1,469.3	1,514.9	1,566.3	1,523.9	1,555.3	1,557.7	1,554.3	1,522.5	1,534.6
23 From banks in the U.S.	403.1	389.3	384.0	387.8	398.4	426.0	404.6	441.0	435.0	438.4	427.5	428.2
24 From others	1,010.6	1,067.4	1,066.0	1,081.5	1,116.5	1,140.4	1,119.4	1,114.3	1,122.7	1,115.9	1,095.0	1,106.4
25 Net due to related foreign offices	130.3	166.5	180.6	150.7	136.0	110.8	85.6	78.4	81.6	93.9	85.1	86.5
26 Other liabilities	391.4	424.2	408.2	416.3	431.3	465.5	468.8	445.9	410.4	424.9	425.7	418.5
27 TOTAL LIABILITIES	6,564.3	6,745.3	6,791.6	6,824.8	6,878.8	6,969.6	6,982.4	7,051.3	7,055.2	7,072.0	7,025.5	7,024.0
28 Residual (assets less liabilities) ⁸	536.2	545.1	556.3	563.1	565.6	580.4	588.8	615.2	614.5	619.2	612.9	631.3

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

Seasonally adjusted, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	5,401.5	5,540.1	5,572.2	5,627.5	5,682.3	5,786.8	5,857.1	5,880.8	5,887.6	5,895.5	5,884.6	5,893.2
2 Securities in bank credit	1,510.2	1,545.1	1,573.0	1,590.2	1,599.2	1,669.8	1,720.1	1,691.2	1,687.2	1,677.8	1,666.7	1,667.5
3 Treasury and Agency securities ²	978.3	977.8	999.0	1,005.5	1,008.2	1,072.8	1,111.8	1,106.5	1,116.5	1,104.1	1,088.7	1,094.1
4 Other securities	531.9	567.3	574.1	584.7	591.0	597.1	608.3	584.7	570.7	573.7	578.0	573.4
5 Loans and leases in bank credit ³	3,891.4	3,995.0	3,999.2	4,037.3	4,083.1	4,116.9	4,137.0	4,189.6	4,200.4	4,217.7	4,217.9	4,225.7
6 Commercial and industrial	775.3	756.1	755.8	753.6	750.4	751.5	746.0	745.0	742.4	741.1	743.0	746.3
7 Real estate	2,107.5	2,205.6	2,184.8	2,197.8	2,222.7	2,241.8	2,279.7	2,329.2	2,350.7	2,364.6	2,358.8	2,361.8
8 Revolving home equity	235.2	265.5	273.2	280.7	291.3	297.8	308.4	317.5	321.4	324.3	326.5	328.5
9 Other	1,872.4	1,940.1	1,911.6	1,917.1	1,931.5	1,944.1	1,971.4	2,011.7	2,029.3	2,040.3	2,032.3	2,033.3
10 Consumer	588.7	597.6	626.6	630.1	632.6	635.0	640.4	641.6	639.0	639.0	645.9	647.5
11 Security ⁴	72.2	93.3	92.5	90.0	102.0	102.6	92.5	95.8	95.6	96.5	90.8	92.0
12 Other loans and leases	347.7	342.5	339.5	365.8	375.4	386.0	378.4	377.9	372.8	376.5	379.4	378.0
13 Interbank loans	283.3	288.3	268.4	264.7	282.1	310.2	265.5	286.8	281.9	278.4	274.0	279.1
14 Cash assets ⁵	266.6	258.0	267.1	254.4	264.8	266.7	270.1	275.2	272.9	275.0	275.3	266.4
15 Other assets ⁶	488.9	512.1	510.3	512.9	516.4	522.5	533.1	559.7	551.4	582.5	573.3	573.8
16 TOTAL ASSETS⁷	6,365.4	6,524.1	6,543.6	6,583.9	6,672.2	6,813.5	6,853.0	6,930.5	6,921.9	6,959.7	6,935.6	6,940.7
LIABILITIES												
17 Deposits	4,189.4	4,268.0	4,303.7	4,323.2	4,342.5	4,362.3	4,444.3	4,479.7	4,525.1	4,528.6	4,529.9	4,529.7
18 Transaction	620.9	622.8	624.9	631.6	618.9	632.6	660.0	649.3	609.1	618.1	657.8	665.3
19 Nontransaction	3,568.5	3,645.2	3,678.8	3,691.6	3,723.6	3,729.7	3,784.3	3,830.4	3,916.0	3,910.5	3,872.1	3,864.3
20 Large time	584.0	573.6	571.9	577.8	585.3	576.3	595.6	602.3	618.6	615.2	619.6	620.2
21 Other	2,984.5	3,071.6	3,106.9	3,113.8	3,138.3	3,153.4	3,188.7	3,228.0	3,297.4	3,295.3	3,252.5	3,244.1
22 Borrowings	1,095.8	1,144.8	1,150.4	1,162.4	1,191.9	1,231.4	1,192.6	1,212.3	1,195.9	1,210.4	1,202.3	1,212.0
23 From banks in the U.S.	367.7	348.7	351.9	345.9	362.5	387.0	356.9	394.6	389.4	399.4	387.8	390.5
24 From others	728.1	796.1	798.5	816.4	829.4	844.4	835.7	817.7	806.5	811.0	814.5	821.5
25 Net due to related foreign offices	214.6	259.4	262.3	253.1	261.8	256.6	245.3	263.9	266.0	274.6	262.5	257.7
26 Other liabilities	319.0	315.6	296.7	309.5	324.9	354.9	374.3	357.8	320.5	325.9	330.4	313.7
27 TOTAL LIABILITIES	5,818.8	5,987.9	6,013.2	6,048.1	6,121.1	6,205.1	6,256.5	6,313.7	6,307.5	6,339.5	6,325.0	6,313.1
28 Residual (assets less liabilities) ⁸	546.6	536.2	530.4	535.7	551.1	608.4	596.4	616.8	614.3	620.2	610.5	627.6

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

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June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	5,373.3	5,559.5	5,611.8	5,663.2	5,692.4	5,775.0	5,823.6	5,857.1	5,885.0	5,887.9	5,878.1	5,882.6
2 Securities in bank credit	1,507.8	1,543.2	1,580.6	1,594.3	1,602.6	1,667.0	1,711.4	1,688.0	1,691.6	1,679.1	1,668.8	1,670.2
3 Treasury and Agency securities ²	981.8	973.4	1,005.6	1,006.4	1,004.2	1,068.5	1,107.8	1,110.0	1,124.1	1,109.8	1,096.3	1,101.8
4 Other securities	526.0	569.8	575.0	587.9	598.4	598.5	603.6	578.0	567.5	569.3	572.5	568.4
5 Loans and leases in bank credit ³	3,865.5	4,016.3	4,031.2	4,068.9	4,089.8	4,108.1	4,112.2	4,169.2	4,193.4	4,208.8	4,209.3	4,212.4
6 Commercial and industrial	778.7	756.4	756.4	753.1	745.8	749.7	747.0	748.4	748.8	745.0	746.9	748.6
7 Real estate	2,089.2	2,218.2	2,208.9	2,210.7	2,224.1	2,240.7	2,266.6	2,318.0	2,347.8	2,367.1	2,359.5	2,361.3
8 Revolving home equity	234.4	266.2	273.2	280.3	289.9	297.9	306.1	316.5	322.2	325.2	327.2	329.1
9 Other	1,854.7	1,951.9	1,935.7	1,930.4	1,934.2	1,942.7	1,960.5	2,001.5	2,025.6	2,041.9	2,032.3	2,032.2
10 Consumer	581.4	599.9	630.9	641.0	644.8	639.5	634.4	633.9	633.0	633.8	640.9	642.7
10a Credit cards and related plans	215.3	219.9	251.7	262.7	259.9	253.2	248.9	247.8	246.9	248.0	255.0	256.3
10b Other	366.2	380.0	379.2	378.4	384.8	386.3	385.5	386.1	386.1	385.8	385.9	386.4
11 Security ⁴	71.2	96.6	93.6	93.0	101.2	98.7	90.3	94.4	92.9	91.0	86.2	86.1
12 Other loans and leases	344.9	345.2	341.4	371.0	373.9	379.5	373.9	374.5	370.9	371.9	375.8	373.6
13 Interbank loans	293.7	284.5	272.0	269.4	277.0	304.3	269.4	296.4	288.2	279.3	273.5	272.5
14 Cash assets ⁵	262.3	262.4	277.6	270.9	274.1	264.9	259.6	271.1	267.8	263.4	258.6	263.4
15 Other assets ⁶	488.6	515.6	512.8	515.1	515.3	517.1	529.3	559.4	556.0	585.2	571.3	566.6
16 TOTAL ASSETS⁷	6,343.2	6,548.2	6,599.9	6,643.1	6,685.4	6,788.3	6,808.7	6,912.2	6,925.0	6,944.0	6,909.8	6,913.4
LIABILITIES												
17 Deposits	4,196.6	4,279.1	4,325.9	4,353.6	4,337.9	4,357.4	4,432.6	4,487.2	4,516.9	4,505.0	4,494.5	4,487.3
18 Transaction	627.6	622.1	630.8	665.2	630.6	624.7	651.5	656.4	602.5	604.6	639.6	653.3
19 Nontransaction	3,569.0	3,657.0	3,695.1	3,688.5	3,707.3	3,732.7	3,781.2	3,830.8	3,914.4	3,900.3	3,854.9	3,834.0
20 Large time	580.0	575.2	574.6	578.6	588.5	579.1	593.6	598.3	615.3	611.4	616.4	617.6
21 Other	2,989.1	3,081.8	3,120.4	3,109.9	3,118.8	3,153.6	3,187.6	3,232.4	3,299.1	3,289.0	3,238.5	3,216.4
22 Borrowings	1,103.2	1,142.7	1,143.4	1,151.9	1,188.2	1,229.0	1,181.6	1,219.3	1,222.7	1,230.0	1,215.0	1,219.2
23 From banks in the U.S.	373.3	348.9	349.2	344.7	359.0	383.9	358.3	399.6	394.7	401.1	387.2	386.9
24 From others	729.9	793.8	794.2	807.2	829.2	845.1	823.2	819.7	828.0	829.0	827.8	832.3
25 Net due to related foreign offices	203.2	263.2	270.8	259.4	265.8	261.8	239.8	250.0	258.7	269.6	260.3	260.3
26 Other liabilities	305.6	319.3	304.3	315.7	329.0	360.8	367.1	341.5	313.2	321.1	328.1	316.2
27 TOTAL LIABILITIES	5,808.7	6,004.3	6,044.4	6,080.7	6,120.9	6,209.1	6,221.1	6,298.0	6,311.5	6,325.7	6,297.8	6,283.0
28 Residual (assets less liabilities) ⁸	534.5	543.9	555.5	562.4	564.4	579.3	587.7	614.2	613.5	618.3	612.0	630.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	3,031.5	3,083.5	3,094.5	3,118.7	3,145.5	3,234.1	3,285.6	3,243.8	3,238.5	3,244.4	3,239.0	3,243.0
2 Securities in bank credit	827.6	845.1	865.1	876.9	881.0	951.3	1,004.7	964.2	955.7	946.6	932.5	933.8
3 Treasury and Agency securities ²	501.2	483.6	499.3	502.7	502.1	566.9	609.6	593.0	592.6	580.7	564.2	570.2
3a Trading account	40.4	34.3	40.3	39.6	39.2	42.9	45.1	45.0	49.0	50.3	42.6	46.7
3b Investment account	460.8	449.3	459.0	463.1	462.9	523.9	564.5	547.9	543.7	530.4	521.6	523.5
4 Other securities	326.4	361.5	365.9	374.2	378.9	384.5	395.1	371.3	363.1	365.9	368.4	363.6
4a Trading account	169.3	187.1	189.6	194.8	196.8	200.4	208.1	185.3	180.0	183.3	186.2	182.7
4b Investment account	157.1	174.4	176.2	179.4	182.1	184.1	187.0	186.0	183.1	182.7	182.2	180.9
4c State and local government	31.2	31.5	31.8	31.7	31.6	32.4	33.6	33.8	33.1	33.2	33.5	33.6
4d Other	125.9	142.9	144.5	147.8	150.5	151.6	153.3	152.2	150.0	149.5	148.7	147.3
5 Loans and leases in bank credit ³	2,204.0	2,238.4	2,229.4	2,241.8	2,264.5	2,282.7	2,280.9	2,279.6	2,282.7	2,297.8	2,306.5	2,309.2
6 Commercial and industrial	483.9	452.9	449.9	446.4	438.3	438.5	431.2	431.7	430.8	430.0	430.8	433.3
7 Real estate	1,076.5	1,134.4	1,110.7	1,107.1	1,118.3	1,126.2	1,147.0	1,141.3	1,150.9	1,161.4	1,169.1	1,170.5
8 Revolving home equity	155.2	178.5	183.6	188.5	196.6	201.4	209.7	215.8	218.4	221.2	222.5	223.9
9 Other	921.3	956.0	927.1	918.7	921.6	924.8	937.4	925.5	932.5	940.3	946.6	946.7
10 Consumer Security ⁴	332.8	324.2	344.1	340.2	339.7	339.2	341.0	342.8	343.0	343.7	346.5	346.0
11a Fed funds and RPs with broker/dealer	52.8	67.5	66.7	63.6	74.7	73.8	64.7	67.1	66.1	66.1	60.6	62.0
11b Other	11.8	18.1	18.1	18.6	19.1	20.6	20.0	21.2	22.0	22.9	22.9	22.5
12a State and local government	12.6	13.9	14.0	14.1	14.1	14.2	14.3	14.1	13.6	14.0	14.0	14.3
12b Agricultural	8.9	8.5	8.4	8.4	8.2	8.3	8.3	8.4	8.4	8.4	8.3	8.4
12c Fed funds and RPs with others	25.2	26.1	26.2	29.5	27.1	32.5	26.9	23.7	17.9	18.7	17.3	19.3
12d All other loans	89.6	88.5	87.6	111.0	124.7	127.4	125.8	129.8	132.8	135.1	141.9	137.6
12e Lease financing receivables	109.8	104.4	103.7	103.0	100.4	102.2	101.6	99.5	97.2	97.3	95.1	95.3
13 Interbank loans	188.2	198.3	179.8	178.4	189.8	217.1	179.4	210.2	203.8	200.7	197.5	199.3
13a Fed funds and RPs with banks	114.8	117.9	101.7	98.6	97.8	108.6	94.3	98.7	88.4	82.6	94.3	95.5
13b Other	73.4	80.4	78.0	79.8	92.1	108.5	85.0	111.6	115.5	118.1	103.2	103.9
14 Cash assets ⁵	144.5	139.6	149.9	140.8	148.5	148.0	149.5	154.7	150.5	153.3	152.5	148.8
15 Other assets ⁶	348.8	357.9	355.9	352.9	358.1	360.7	368.5	393.4	380.7	406.8	408.4	399.6
16 TOTAL ASSETS ⁷	3,667.6	3,735.1	3,736.2	3,746.1	3,799.6	3,918.4	3,941.5	3,962.1	3,933.7	3,965.8	3,958.1	3,951.5

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

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

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
LIABILITIES												
17 Deposits	2,111.6	2,134.3	2,158.1	2,166.4	2,169.7	2,181.6	2,255.5	2,278.1	2,311.4	2,311.8	2,314.6	2,314.4
18 Transaction	302.5	292.7	294.3	297.0	289.3	296.2	312.7	307.8	275.6	282.2	311.1	322.3
19 Nontransaction	1,809.2	1,841.6	1,863.8	1,869.5	1,880.4	1,885.4	1,942.8	1,970.3	2,035.8	2,029.5	2,003.5	1,992.1
20 Large time	272.0	259.5	254.6	256.4	257.7	249.7	264.0	268.7	283.7	278.0	285.7	286.6
21 Other	1,537.2	1,582.1	1,609.2	1,613.1	1,622.7	1,635.7	1,678.9	1,701.5	1,752.1	1,751.6	1,717.9	1,705.5
22 Borrowings	708.9	716.0	718.1	722.8	739.8	777.3	741.4	728.9	706.0	715.2	712.1	723.0
23 From banks in the U.S.	215.2	192.1	190.3	179.6	186.4	204.9	179.3	185.6	178.0	185.1	188.8	191.0
24 From others	493.7	524.0	527.7	543.2	553.4	572.4	562.1	543.4	528.0	530.1	523.3	532.0
25 Net due to related foreign offices	201.9	245.9	247.7	232.6	238.5	232.2	225.3	240.4	240.1	247.9	241.4	236.6
26 Other liabilities	242.4	247.9	229.6	240.2	256.8	284.7	303.1	285.7	248.7	254.5	259.3	241.5
27 TOTAL LIABILITIES	3,264.8	3,344.2	3,353.4	3,361.9	3,404.8	3,475.8	3,525.3	3,533.1	3,506.2	3,529.3	3,527.4	3,515.4
28 Residual (assets less liabilities) ⁸	402.8	390.9	382.8	384.1	394.8	442.6	416.2	429.0	427.5	436.5	430.6	436.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	3,012.2	3,095.3	3,120.7	3,138.7	3,152.3	3,223.5	3,255.7	3,229.5	3,245.3	3,242.9	3,239.4	3,240.3
2 Securities in bank credit	821.7	844.4	874.1	878.9	885.2	948.6	988.4	957.2	961.7	950.1	937.2	938.9
3 Treasury and Agency securities ²	501.3	480.4	507.4	501.5	498.9	562.7	598.0	592.7	601.7	588.6	574.3	580.3
3a Trading account	40.7	33.7	40.7	39.6	39.0	43.2	44.7	45.3	49.6	50.9	43.4	47.3
3b Investment account	460.6	446.8	466.7	461.8	459.9	519.5	553.3	547.3	552.2	537.7	530.9	532.9
3c Mortgage-backed	363.4	344.3	360.2	355.6	353.3	408.5	440.4	439.2	445.1	431.6	424.9	426.8
3d Other	97.2	102.4	106.5	106.2	106.6	111.0	112.9	108.1	107.1	106.2	106.0	106.1
3e 1 year or less	24.7	24.9	25.3	25.9	24.7	23.9	23.9	23.8	23.0	23.3	22.2	22.0
3f Between 1 and 5 years	55.5	56.9	58.1	57.7	58.5	62.2	64.3	59.3	59.0	58.3	58.8	59.1
3g More than 5 years	17.0	20.7	23.1	22.6	23.4	24.8	24.7	25.0	25.1	24.7	25.1	25.1
4 Other securities	320.5	364.0	366.8	377.4	386.3	385.9	390.4	364.6	360.0	361.5	362.9	358.6
4a Trading account	166.2	188.4	190.1	196.4	200.6	201.2	205.6	181.9	178.4	181.0	183.4	180.2
4b Investment account	154.3	175.6	176.7	181.0	185.7	184.7	184.7	182.7	181.5	180.5	179.5	178.4
4c State and local government	30.7	31.7	31.8	31.9	32.3	32.6	33.2	33.1	32.8	32.8	33.0	33.1
4d Other	123.6	143.9	144.8	149.0	153.4	152.2	151.5	149.5	148.7	147.7	146.5	145.3
5 Loans and leases in bank credit ³	2,190.4	2,250.9	2,246.6	2,259.8	2,267.1	2,274.8	2,267.3	2,272.2	2,283.6	2,292.7	2,302.2	2,301.4
6 Commercial and industrial	486.0	454.0	451.6	445.9	434.4	436.7	431.6	433.6	435.0	431.6	432.5	433.7
7 Real estate	1,066.1	1,140.5	1,123.4	1,114.1	1,118.8	1,125.6	1,140.3	1,138.7	1,153.9	1,166.8	1,173.0	1,173.6
8 Revolving home equity	154.7	178.7	183.7	188.1	195.7	201.7	207.9	215.1	219.2	221.8	223.2	224.5
9a Other residential	580.0	625.8	602.6	590.8	589.0	590.0	596.2	585.2	594.5	603.9	608.4	607.1
9b Commercial	331.4	336.0	337.1	335.2	334.2	333.8	336.3	338.4	340.2	341.2	341.4	342.0
10 Consumer	330.2	324.4	344.6	343.9	345.6	341.8	339.1	339.8	340.3	340.9	344.0	343.8
10a Credit cards and related plans	109.1	98.1	120.3	123.0	120.9	115.4	111.8	112.2	112.5	113.4	116.4	115.8
10b Other	221.1	226.3	224.3	220.9	224.6	226.4	227.3	227.6	227.8	227.5	227.6	227.9
11 Security ⁴	63.6	88.9	85.7	85.1	93.2	90.5	82.3	86.9	85.5	83.7	79.0	78.9
11a Fed funds and RPs with broker/dealer	52.0	70.1	67.5	65.9	74.2	70.7	62.9	66.0	64.1	62.2	57.4	57.9
11b Other	11.6	18.7	18.3	19.2	19.0	19.7	19.4	20.8	21.4	21.5	21.7	21.0
12a State and local government	12.6	13.9	14.0	14.1	14.1	14.2	14.3	14.1	13.6	14.0	14.0	14.3
12b Agricultural	8.8	8.5	8.4	8.5	8.3	8.1	8.3	8.3	8.4	8.4	8.3	8.4
12c Fed funds and RPs with others	25.2	26.1	26.2	29.5	27.1	32.5	26.9	23.7	17.9	18.7	17.3	19.3
12d All other loans	88.2	89.5	88.6	115.8	124.9	123.6	123.1	127.8	131.8	131.5	139.1	134.5
12e Lease financing receivables	109.6	105.0	104.0	102.9	100.8	101.9	101.4	99.4	97.2	97.1	95.0	95.0
13 Interbank loans	192.7	193.2	181.6	182.4	189.2	211.1	178.9	216.1	210.0	203.5	200.5	198.8
13a Fed funds and RPs with banks	117.3	115.0	102.7	100.6	97.5	105.6	94.2	101.5	91.0	83.8	95.7	95.2
13b Other	75.3	78.2	78.9	81.7	91.7	105.5	84.7	114.7	119.0	119.8	104.8	103.6
14 Cash assets ⁵	143.7	142.4	156.0	152.1	156.6	148.3	143.9	153.6	147.2	145.9	141.2	145.8
15 Other assets ⁶	348.5	361.4	358.5	355.1	357.0	355.3	364.7	393.1	385.3	409.5	406.4	392.4
16 TOTAL ASSETS ⁷	3,651.9	3,748.7	3,772.9	3,783.5	3,812.8	3,896.4	3,901.3	3,952.5	3,947.9	3,962.3	3,948.1	3,938.0

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 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
LIABILITIES												
17 Deposits	2,115.0	2,143.3	2,169.5	2,183.9	2,169.5	2,186.2	2,245.7	2,281.6	2,303.8	2,292.9	2,290.1	2,282.9
18 Transaction	308.5	290.7	296.9	317.9	297.3	292.7	308.2	314.2	271.7	274.6	301.5	315.6
19 Nontransaction	1,806.6	1,852.6	1,872.5	1,866.1	1,872.2	1,893.5	1,937.5	1,967.5	2,032.1	2,018.3	1,988.6	1,967.4
20 Large time	268.0	261.1	257.3	257.1	260.9	252.5	262.0	264.7	280.4	274.1	282.5	283.9
21 Other	1,538.6	1,591.5	1,615.2	1,609.0	1,611.3	1,641.0	1,675.5	1,702.7	1,751.7	1,744.2	1,706.1	1,683.5
22 Borrowings	716.3	713.9	711.0	712.3	736.1	774.9	730.4	736.0	732.8	734.8	724.8	730.2
23 From banks in the U.S.	220.9	192.3	187.6	178.3	182.9	201.9	180.7	190.6	183.2	186.8	188.2	187.4
24 From others	495.4	521.6	523.4	534.0	553.2	573.0	549.7	545.4	549.6	548.0	536.6	542.8
25 Net due to related foreign offices	190.5	249.7	256.1	238.9	242.5	237.5	219.7	226.5	232.7	242.9	239.2	239.2
26 Other liabilities	229.1	251.6	237.2	246.4	260.9	290.7	295.9	269.4	241.5	249.6	257.0	243.9
27 TOTAL LIABILITIES	3,250.9	3,358.5	3,373.8	3,381.5	3,409.1	3,489.3	3,491.6	3,513.5	3,510.8	3,520.3	3,511.1	3,496.2
28 Residual (assets less liabilities) ⁸	401.0	390.2	399.1	401.9	403.8	407.1	409.7	439.0	437.0	442.0	436.9	441.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	2,371.3	2,456.7	2,476.0	2,507.8	2,535.8	2,554.7	2,577.6	2,638.5	2,647.1	2,648.3	2,644.0	2,648.5
2 Securities in bank credit	683.9	700.2	706.2	712.3	717.2	720.5	721.5	728.4	729.4	728.5	732.5	732.0
3 Treasury and Agency securities ²	478.4	494.3	498.0	501.8	505.2	507.9	508.3	515.0	521.8	520.7	522.9	522.3
4 Other securities	205.5	205.8	208.2	210.5	212.1	212.6	213.2	213.4	207.6	207.8	209.6	209.8
5 Loans and leases in bank credit ³	1,687.4	1,756.6	1,769.8	1,795.5	1,818.6	1,834.2	1,856.1	1,910.0	1,917.7	1,919.9	1,911.4	1,916.5
6 Commercial and industrial	291.4	303.1	305.9	307.2	312.1	313.0	314.8	313.4	311.6	311.0	312.2	313.0
7 Real estate	1,031.1	1,071.2	1,074.0	1,090.7	1,104.5	1,115.7	1,132.7	1,187.9	1,199.8	1,203.2	1,189.7	1,191.3
8 Revolving home equity	80.0	87.1	89.6	92.3	94.6	96.4	98.7	101.7	103.0	103.1	104.0	104.6
9 Other	951.1	984.1	984.4	998.4	1,009.8	1,019.2	1,034.0	1,086.2	1,096.8	1,100.1	1,085.7	1,086.6
10 Consumer	255.9	273.4	282.5	290.0	292.9	295.8	299.4	298.8	296.1	295.2	299.3	301.5
11 Security ⁴	7.6	7.7	7.7	7.8	8.2	8.3	7.8	7.5	7.4	7.4	7.4	7.6
12 Other loans and leases	101.5	101.1	99.6	99.9	100.9	101.5	101.4	102.4	102.9	103.0	102.8	103.2
13 Interbank loans	95.2	90.0	88.7	86.3	92.3	93.1	86.1	76.6	78.1	77.7	76.5	79.7
14 Cash assets ⁵	122.1	118.4	117.2	113.6	116.3	118.7	120.6	120.5	122.4	121.8	122.8	117.5
15 Other assets ⁶	140.1	154.2	154.3	160.1	158.2	161.8	164.5	166.3	170.7	175.7	164.9	174.1
16 TOTAL ASSETS⁷	2,699.0	2,789.1	2,805.8	2,836.8	2,871.6	2,897.1	2,917.5	2,969.8	2,986.1	2,991.2	2,975.8	2,987.6
LIABILITIES												
17 Deposits	2,077.7	2,133.7	2,145.6	2,156.7	2,172.8	2,180.7	2,188.8	2,201.6	2,213.7	2,216.8	2,215.2	2,215.3
18 Transaction	318.4	330.1	330.6	334.6	329.5	336.4	347.3	341.5	333.5	335.8	346.7	343.0
19 Nontransaction	1,759.3	1,803.6	1,814.9	1,822.1	1,843.2	1,844.3	1,841.5	1,860.1	1,880.2	1,881.0	1,868.6	1,872.3
20 Large time	312.0	314.1	317.3	321.5	327.6	326.6	331.6	333.6	334.9	337.2	333.9	333.7
21 Other	1,447.3	1,489.5	1,497.6	1,500.7	1,515.7	1,517.7	1,509.9	1,526.5	1,545.3	1,543.8	1,534.7	1,538.6
22 Borrowings	386.9	428.8	432.4	439.6	452.1	454.1	451.2	483.3	489.9	495.2	490.2	489.0
23 From banks in the U.S.	152.5	156.6	161.6	166.4	176.1	182.0	177.6	209.0	211.5	214.2	199.0	199.5
24 From others	234.4	272.1	270.8	273.2	276.0	272.0	273.5	274.3	278.5	281.0	291.2	289.5
25 Net due to related foreign offices	12.7	13.5	14.6	20.6	23.3	24.4	20.1	23.5	26.0	26.7	21.1	21.1
26 Other liabilities	76.6	67.7	67.2	69.3	68.1	70.2	71.2	72.1	71.8	71.4	71.0	72.3
27 TOTAL LIABILITIES	2,553.9	2,643.7	2,659.8	2,686.2	2,716.3	2,729.3	2,731.3	2,780.6	2,801.3	2,810.2	2,797.6	2,797.7
28 Residual (assets less liabilities) ⁸	145.1	145.4	146.0	150.6	155.3	167.8	186.3	189.3	184.8	181.1	178.3	189.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	2,361.1	2,464.2	2,491.1	2,524.5	2,540.1	2,551.6	2,567.9	2,627.7	2,639.7	2,645.1	2,638.7	2,642.3
2 Securities in bank credit	686.1	698.8	706.4	715.4	717.3	718.4	723.0	730.7	729.9	728.9	731.6	731.3
3 Treasury and Agency securities ²	480.6	493.0	498.3	504.9	505.3	505.8	509.7	517.3	522.3	521.2	522.0	521.5
4 Other securities	205.5	205.8	208.2	210.5	212.1	212.6	213.2	213.4	207.6	207.8	209.6	209.8
5 Loans and leases in bank credit ³	1,675.0	1,765.4	1,784.7	1,809.1	1,822.7	1,833.2	1,844.9	1,897.0	1,909.8	1,916.1	1,907.1	1,911.0
6 Commercial and industrial	292.7	302.4	304.9	307.2	311.5	313.0	315.4	314.8	313.8	313.4	314.4	315.0
7 Real estate	1,023.1	1,077.6	1,085.5	1,096.6	1,105.3	1,115.1	1,126.2	1,179.3	1,193.9	1,200.3	1,186.5	1,187.7
8 Revolving home equity	79.8	87.6	89.5	92.1	94.3	96.2	98.2	101.4	103.0	103.4	104.0	104.6
9 Other	943.4	990.1	996.0	1,004.5	1,011.0	1,018.9	1,028.0	1,077.9	1,090.9	1,096.9	1,082.5	1,083.1
10 Consumer	251.2	275.4	286.3	297.1	299.2	297.7	295.4	294.1	292.7	292.9	296.9	298.9
10a Credit cards and related plans	106.2	121.8	131.4	139.7	139.0	137.9	137.1	135.6	134.4	134.6	138.6	140.5
10b Other	145.0	153.7	154.9	157.5	160.2	159.9	158.2	158.5	158.3	158.3	158.3	158.5
11 Security ⁴	7.6	7.7	7.9	7.9	8.0	8.3	8.0	7.5	7.4	7.3	7.2	7.2
12 Other loans and leases	100.3	102.2	100.2	100.3	98.8	99.2	99.9	101.2	102.1	102.2	102.1	102.2
13 Interbank loans	101.1	91.3	90.4	87.1	87.8	93.2	90.5	80.3	78.2	75.7	73.0	73.7
14 Cash assets ⁵	118.6	120.1	121.6	118.9	117.5	116.6	115.7	117.5	120.7	117.5	117.5	117.6
15 Other assets ⁶	140.1	154.2	154.3	160.1	158.2	161.8	164.5	166.3	170.7	175.7	164.9	174.1
16 TOTAL ASSETS ⁷	2,691.2	2,799.5	2,827.0	2,859.6	2,872.5	2,891.9	2,907.4	2,959.7	2,977.1	2,981.7	2,961.8	2,975.4
LIABILITIES												
17 Deposits	2,081.6	2,135.8	2,156.4	2,169.7	2,168.4	2,171.1	2,187.0	2,205.6	2,213.0	2,212.0	2,204.4	2,204.4
18 Transaction	319.1	331.4	333.9	347.3	333.3	332.0	343.2	342.3	330.8	330.1	338.1	337.8
19 Nontransaction	1,762.5	1,804.4	1,822.5	1,822.4	1,835.1	1,839.2	1,843.7	1,863.3	1,882.3	1,882.0	1,866.3	1,866.6
20 Large time	312.0	314.1	317.3	321.5	327.6	326.6	331.6	333.6	334.9	337.2	333.9	333.7
21 Other	1,450.5	1,490.3	1,505.2	1,500.9	1,507.5	1,512.6	1,512.1	1,529.7	1,547.4	1,544.8	1,532.4	1,533.0
22 Borrowings	386.9	428.8	432.4	439.6	452.1	454.1	451.2	483.3	489.9	495.2	490.2	489.0
23 From banks in the U.S.	152.5	156.6	161.6	166.4	176.1	182.0	177.6	209.0	211.5	214.2	199.0	199.5
24 From others	234.4	272.1	270.8	273.2	276.0	272.0	273.5	274.3	278.5	281.0	291.2	289.5
25 Net due to related foreign offices	12.7	13.5	14.6	20.6	23.3	24.4	20.1	23.5	26.0	26.7	21.1	21.1
26 Other liabilities	76.6	67.7	67.2	69.3	68.1	70.2	71.2	72.1	71.8	71.4	71.0	72.3
27 TOTAL LIABILITIES	2,557.8	2,645.8	2,670.6	2,699.1	2,711.9	2,719.7	2,729.4	2,784.5	2,800.7	2,805.4	2,786.7	2,786.8
28 Residual (assets less liabilities) ⁸	133.4	153.7	156.4	160.5	160.7	172.2	177.9	175.2	176.5	176.3	175.1	188.6

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

Seasonally adjusted, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	649.1	625.7	630.7	627.9	638.5	649.8	652.1	632.7	628.1	624.2	605.0	615.7
2 Securities in bank credit	272.1	264.0	263.7	265.9	261.3	265.6	265.1	260.8	261.2	251.6	250.1	254.9
3 Treasury and Agency securities ²	120.2	103.3	97.7	99.2	98.3	99.5	96.3	95.3	95.4	90.4	91.6	92.9
4 Other securities	151.9	160.7	166.0	166.7	163.0	166.1	168.8	165.6	165.8	161.2	158.5	162.0
5 Loans and leases in bank credit ³	377.0	361.7	367.0	362.0	377.2	384.2	387.0	371.9	366.9	372.6	354.9	360.8
6 Commercial and industrial	167.3	139.0	132.5	136.2	137.2	136.6	133.9	131.0	129.3	129.9	130.4	130.8
7 Real estate	18.8	22.0	22.1	17.8	17.1	17.1	17.1	17.3	17.1	17.1	17.1	16.4
11 Security ⁴	119.5	126.7	136.1	124.9	131.1	138.8	147.4	138.0	137.8	142.2	120.9	127.6
12 Other loans and leases	71.4	74.0	76.3	83.1	91.8	91.8	88.6	85.6	82.8	83.4	86.6	86.0
13 Interbank loans	27.1	35.8	36.7	31.7	35.5	32.5	30.6	33.6	37.0	39.1	33.8	34.7
14 Cash assets ⁵	47.4	51.2	51.4	49.8	55.3	57.1	60.3	64.3	65.1	67.9	70.3	70.1
15 Other assets ⁶	30.6	33.2	28.5	26.9	25.3	20.1	18.4	19.9	14.4	18.6	25.4	26.0
16 TOTAL ASSETS⁷	753.7	745.5	747.0	735.8	754.2	759.0	760.9	750.0	744.1	749.3	734.1	746.1
LIABILITIES												
17 Deposits	423.8	433.0	437.6	435.8	452.8	463.6	466.9	475.0	476.9	483.3	488.3	484.6
18 Transaction	10.6	10.2	10.9	11.0	11.9	11.8	11.7	11.3	11.6	11.3	11.1	11.4
19 Nontransaction	413.2	422.8	426.7	424.8	440.9	451.8	455.2	463.7	465.2	472.0	477.2	473.3
22 Borrowings	310.6	314.0	306.6	317.4	326.7	337.3	342.3	336.0	335.0	324.3	307.5	315.3
23 From banks in the U.S.	29.8	40.4	34.8	43.1	39.4	42.0	46.2	41.3	40.3	37.3	40.3	41.2
24 From others	280.8	273.7	271.8	274.3	287.3	295.3	296.1	294.7	294.7	286.9	267.3	274.1
25 Net due to related foreign offices	-70.2	-99.3	-92.8	-110.4	-130.6	-150.7	-153.6	-169.2	-174.8	-174.6	-173.3	-172.2
26 Other liabilities	87.5	102.9	101.8	99.3	101.7	105.0	102.2	106.5	99.1	104.9	99.4	103.8
27 TOTAL LIABILITIES	751.7	750.6	753.1	742.1	750.6	755.1	757.9	748.2	736.2	737.9	722.0	731.6
28 Residual (assets less liabilities) ⁸	2.0	-5.1	-6.2	-6.3	3.7	3.9	3.0	1.8	7.9	11.4	12.1	14.5

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

Not seasonally adjusted, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
ASSETS												
1 Bank credit	654.3	622.5	632.3	634.9	641.9	652.1	655.5	638.3	629.0	622.2	600.4	612.1
2 Securities in bank credit	272.1	264.0	263.7	265.9	261.3	265.6	265.1	260.8	261.2	251.6	250.1	254.9
3 Treasury and Agency securities ²	120.2	103.3	97.7	99.2	98.3	99.5	96.3	95.3	95.4	90.4	91.6	92.9
3a Trading account	38.6	38.2	32.7	35.2	33.6	35.5	34.0	33.7	35.3	30.3	31.8	31.7
3b Investment account	81.6	65.1	65.0	64.0	64.7	64.0	62.3	61.6	60.1	60.1	59.8	61.2
4 Other securities	151.9	160.7	166.0	166.7	163.0	166.1	168.8	165.6	165.8	161.2	158.5	162.0
4a Trading account	97.3	101.7	103.4	101.9	96.4	98.3	100.0	96.9	97.9	97.8	97.2	100.1
4b Investment account	54.6	59.1	62.6	64.8	66.6	67.7	68.8	68.7	67.9	63.4	61.3	61.9
5 Loans and leases in bank credit ³	382.1	358.5	368.6	369.0	380.6	386.5	390.4	377.5	367.9	370.6	350.3	357.3
6 Commercial and industrial	168.5	137.3	131.9	137.3	137.9	138.2	135.8	131.9	129.9	130.1	130.5	130.2
7 Real estate	18.8	22.0	22.1	17.8	17.1	17.1	17.1	17.3	17.1	17.1	17.1	16.4
11 Security ⁴	122.7	125.6	139.8	130.6	134.9	141.3	149.2	141.7	137.7	139.5	116.2	124.5
12 Other loans and leases	72.2	73.7	74.8	83.2	90.8	90.0	88.3	86.6	83.2	83.9	86.5	86.2
13 Interbank loans	27.1	35.8	36.7	31.7	35.5	32.5	30.6	33.6	37.0	39.1	33.8	34.7
14 Cash assets ⁵	46.9	52.2	51.4	51.3	54.9	56.3	58.3	63.7	64.7	67.3	69.2	68.9
15 Other assets ⁶	29.4	32.2	28.0	27.3	27.0	21.2	18.5	19.1	14.3	19.1	25.8	26.6
16 TOTAL ASSETS⁷	757.3	742.3	748.0	744.8	759.0	761.7	762.5	754.2	744.7	747.2	728.6	742.0
LIABILITIES												
17 Deposits	432.2	418.8	426.9	435.0	458.7	469.7	471.5	484.5	488.6	493.9	497.8	497.2
18 Transaction	10.4	10.2	10.8	11.3	12.2	11.8	11.3	11.1	11.5	11.0	10.8	11.2
19 Nontransaction	421.8	408.5	416.2	423.6	446.5	457.8	460.2	473.4	477.1	482.9	487.0	486.0
22 Borrowings	310.6	314.0	306.6	317.4	326.7	337.3	342.3	336.0	335.0	324.3	307.5	315.3
23 From banks in the U.S.	29.8	40.4	34.8	43.1	39.4	42.0	46.2	41.3	40.3	37.3	40.3	41.2
24 From others	280.8	273.7	271.8	274.3	287.3	295.3	296.1	294.7	294.7	286.9	267.3	274.1
25 Net due to related foreign offices	-73.0	-96.7	-90.2	-108.8	-129.9	-151.1	-154.2	-171.6	-177.1	-175.7	-175.2	-173.8
26 Other liabilities	85.7	104.9	103.9	100.6	102.3	104.7	101.7	104.4	97.2	103.9	97.6	102.3
27 TOTAL LIABILITIES	755.6	741.0	747.2	744.1	757.9	760.6	761.4	753.3	743.7	746.3	727.7	741.0
28 Residual (assets less liabilities) ⁸	1.7	1.3	0.8	0.7	1.1	1.1	1.1	1.0	0.9	0.9	0.9	0.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

June 4, 2004

Account	2003	2003	2003	2003	2004	2004	2004	2004	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May 5	May 12	May 19	May 26
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	102.3	114.1	112.4	120.0	125.7	125.6	129.4	106.9	100.7	101.6	103.6	102.3
30 Reval. losses on off-bal. sheet items ⁹	81.5	97.3	94.5	103.7	110.5	114.7	118.9	93.2	86.7	86.0	87.1	84.9
31 Mortgage-backed securities ¹⁰	409.5	396.4	414.0	412.2	411.7	468.5	501.0	497.9	503.8	489.0	481.3	480.9
31a Pass-through	295.0	285.0	298.4	294.2	293.1	347.6	379.6	383.0	388.4	377.0	372.8	374.5
31b CMO, REMIC, and other	114.5	111.4	115.5	118.0	118.7	120.9	121.4	114.9	115.4	112.0	108.5	106.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	10.1	4.2	3.1	3.6	4.8	8.5	13.3	5.1	-3.3	-6.2	-7.0	-5.0
33 Offshore credit to U.S. residents ¹²	17.5	13.8	13.5	13.3	13.4	13.0	12.5	11.7	11.4	11.5	11.6	11.6
34 Securitized consumer loans ¹³	156.2	165.1	166.3	167.3	169.1	168.4	170.4	167.9	165.9	164.9	163.1	164.1
34a Credit cards and related plans	138.7	146.8	147.5	148.0	149.9	149.5	150.3	148.1	146.5	145.5	143.9	145.0
34b Other	17.5	18.3	18.9	19.3	19.2	18.9	20.2	19.8	19.4	19.4	19.3	19.2
35 Securitized business loans ¹³	10.0	8.0	7.5	7.2	7.2	7.1	7.0	7.1	7.4	7.4	7.4	7.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	329.0	320.7	325.1	331.6	328.4	327.9	333.2	336.0	338.4	336.3	337.0	335.7
34 Securitized consumer loans ¹³	204.3	204.4	202.8	203.4	205.2	202.5	203.3	200.8	197.8	198.6	195.1	195.7
34a Credit cards and related plans	196.7	197.2	195.4	196.0	197.6	195.1	196.1	193.6	190.7	191.6	187.8	188.5
34b Other	7.5	7.2	7.4	7.4	7.6	7.4	7.2	7.1	7.1	7.1	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	64.0	67.5	63.9	63.9	63.7	62.9	61.9	58.6	60.2	62.2	59.9	59.9
30 Reval. losses on off-bal. sheet items ⁹	62.4	67.7	66.3	66.9	68.4	69.2	68.0	65.0	66.6	67.7	59.3	59.2
35 Securitized business loans ¹³	3.3	1.3	1.3	1.2	0.9	0.4	0.4	0.4	0.4	0.4	0.4	0.4

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.

NOTE: Domestically chartered banks acquired \$1.0 billion in assets and liabilities of nonbank institutions in the week ending May 26, 2004. The major asset items affected were (in billions): Treasury and Agency securities, \$0.2; other securities, \$0.1; real estate loans, other, \$0.6. The major liability items affected were: nontransaction deposits, others, \$0.5; borrowings from other, \$0.3. The memo item affected was mortgage-backed securities, \$0.1..

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

OFFICIAL BUSINESS

First Class