

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,755.6	6,028.6	6,141.3	6,196.7	6,200.6	6,192.5	6,202.0	6,184.1	6,178.9	6,181.2	6,183.4	6,184.3
2 Securities in bank credit	1,645.2	1,782.9	1,841.4	1,865.8	1,814.1	1,772.3	1,776.7	1,804.9	1,785.1	1,789.3	1,821.7	1,820.4
3 U.S. government securities	981.6	1,103.5	1,134.5	1,152.1	1,116.7	1,079.6	1,064.4	1,080.8	1,057.3	1,067.8	1,097.1	1,099.3
4 Other securities	663.6	679.4	706.9	713.7	697.4	692.6	712.3	724.1	727.8	721.5	724.6	721.1
5 Loans and leases in bank credit <sup>2</sup>	4,110.4	4,245.8	4,299.9	4,330.9	4,386.5	4,420.2	4,425.3	4,379.2	4,393.8	4,391.9	4,361.8	4,363.9
6 Commercial and industrial	967.0	945.1	936.8	924.1	923.7	917.2	907.3	896.2	898.0	899.9	894.7	893.9
7 Real estate	1,971.8	2,111.5	2,134.4	2,157.3	2,196.3	2,243.8	2,261.8	2,241.6	2,267.0	2,253.6	2,231.2	2,221.9
8 Revolving home equity	204.7	234.8	238.4	244.8	249.0	253.4	258.8	265.6	262.5	264.0	266.5	268.7
9 Other	1,767.2	1,876.7	1,896.0	1,912.5	1,947.3	1,990.4	2,003.0	1,976.0	1,998.2	1,989.6	1,964.8	1,953.1
10 Consumer	584.7	584.6	594.5	600.3	601.2	602.4	608.0	603.5	602.0	601.8	600.5	602.5
11 Security <sup>3</sup>	183.1	187.1	207.8	209.9	211.3	203.7	199.1	206.6	202.4	204.3	205.0	214.9
12 Other loans and leases	403.7	417.5	426.4	439.3	454.0	453.1	449.2	431.2	430.7	432.3	430.2	430.7
13 Interbank loans	327.5	304.9	316.9	320.1	321.5	325.4	304.6	322.4	322.5	336.9	317.4	318.8
14 Cash assets <sup>4</sup>	317.7	312.0	310.7	324.7	336.1	343.1	330.0	313.7	301.3	327.3	316.1	307.5
15 Other assets <sup>5</sup>	506.3	527.1	545.6	550.1	554.9	573.4	563.4	561.3	554.4	554.1	572.6	564.9
<b>16 Total assets<sup>6</sup></b>	<b>6,831.1</b>	<b>7,097.4</b>	<b>7,238.9</b>	<b>7,316.2</b>	<b>7,338.0</b>	<b>7,358.4</b>	<b>7,324.2</b>	<b>7,306.5</b>	<b>7,282.5</b>	<b>7,324.4</b>	<b>7,314.4</b>	<b>7,300.5</b>
<i>Liabilities</i>												
17 Deposits	4,486.6	4,612.6	4,643.5	4,702.5	4,749.5	4,803.5	4,781.3	4,722.4	4,715.0	4,755.9	4,710.4	4,697.2
18 Transaction	609.7	632.4	634.1	639.3	656.5	658.6	640.1	639.1	596.1	639.2	655.4	675.2
19 Nontransaction	3,876.9	3,980.2	4,009.4	4,063.2	4,093.0	4,145.0	4,141.2	4,083.3	4,118.9	4,116.7	4,055.0	4,022.0
20 Large time	1,024.6	985.5	999.2	1,003.4	1,021.4	1,032.6	1,038.8	1,006.7	1,024.0	1,004.0	1,002.9	994.5
21 Other	2,852.3	2,994.7	3,010.2	3,059.8	3,071.6	3,112.4	3,102.4	3,076.6	3,095.0	3,112.6	3,052.1	3,027.5
22 Borrowings	1,338.7	1,396.6	1,439.0	1,478.5	1,513.0	1,520.7	1,487.3	1,439.6	1,426.7	1,439.5	1,437.5	1,451.0
23 From banks in the U.S.	414.7	396.6	389.4	408.2	411.2	418.2	403.5	385.4	387.5	394.7	372.9	386.3
24 From others	923.9	1,000.0	1,049.6	1,070.3	1,101.8	1,102.5	1,083.9	1,054.3	1,044.8	1,044.8	1,064.5	1,064.6
25 Net due to related foreign offices	111.1	139.2	146.3	126.3	142.8	126.6	130.4	164.4	151.6	159.8	170.1	174.7
26 Other liabilities	421.7	411.0	438.7	447.0	418.7	403.2	417.0	428.8	439.8	425.8	433.5	421.2
<b>27 Total liabilities</b>	<b>6,358.0</b>	<b>6,559.5</b>	<b>6,667.6</b>	<b>6,754.3</b>	<b>6,824.0</b>	<b>6,854.1</b>	<b>6,816.0</b>	<b>6,755.3</b>	<b>6,733.1</b>	<b>6,781.0</b>	<b>6,751.5</b>	<b>6,744.1</b>
28 Residual (assets less liabilities) <sup>7</sup>	473.1	538.0	571.4	561.9	514.0	504.3	508.2	551.2	549.4	543.4	562.8	556.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,757.5	6,023.2	6,136.0	6,192.8	6,175.1	6,172.4	6,198.2	6,185.2	6,170.5	6,184.1	6,178.2	6,193.4
30 Securities in bank credit	1,643.1	1,780.7	1,839.1	1,859.6	1,798.9	1,765.0	1,775.5	1,802.6	1,783.2	1,784.8	1,815.7	1,821.4
31 U.S. government securities	977.7	1,103.3	1,132.4	1,147.4	1,108.5	1,075.7	1,064.3	1,076.4	1,053.2	1,062.1	1,089.6	1,097.0
32 Other securities	665.4	677.4	706.7	712.2	690.4	689.3	711.1	726.2	730.0	722.7	726.1	724.4
33 Loans and leases in bank credit <sup>2</sup>	4,114.4	4,242.5	4,296.8	4,333.2	4,376.2	4,407.4	4,422.7	4,382.6	4,387.3	4,399.3	4,362.4	4,372.0
34 Commercial and industrial	967.4	948.9	940.6	928.1	924.8	913.4	905.6	896.5	898.2	900.3	894.3	894.0
35 Real estate	1,973.5	2,107.8	2,138.2	2,158.5	2,194.7	2,243.9	2,263.8	2,243.5	2,262.5	2,257.2	2,231.3	2,223.5
36 Revolving home equity	205.2	234.5	239.6	245.6	249.0	253.5	259.6	266.2	263.0	264.9	267.1	269.3
37 Other	1,768.3	1,873.3	1,898.6	1,912.9	1,945.7	1,990.4	2,004.2	1,977.5	1,999.3	1,992.3	1,964.2	1,954.2
38 Consumer	585.1	581.8	593.3	596.9	595.5	598.6	606.0	602.7	598.3	600.4	601.0	603.8
39 Credit cards and related plans	232.0	215.6	226.0	227.7	224.5	224.4	227.1	222.5	218.1	220.5	220.7	223.1
40 Other	353.0	366.2	367.2	369.2	371.0	374.2	378.9	380.2	380.2	379.8	380.3	380.7
41 Security <sup>3</sup>	185.3	186.3	200.0	208.5	205.4	198.6	197.0	209.1	197.5	207.8	208.4	222.1
42 Other loans and leases	403.1	417.7	424.7	441.0	455.7	452.9	450.4	430.7	431.0	433.6	427.4	428.6
43 Interbank loans	320.3	316.0	312.6	321.4	317.0	319.6	297.8	315.3	315.9	330.1	302.8	313.6
44 Cash assets <sup>4</sup>	320.8	310.1	307.1	315.8	325.5	326.5	326.2	317.1	300.7	352.1	305.2	308.7
45 Other assets <sup>5</sup>	506.2	526.5	543.5	544.7	553.0	569.7	567.4	561.1	557.2	554.1	565.6	564.6
<b>46 Total assets<sup>6</sup></b>	<b>6,829.5</b>	<b>7,100.7</b>	<b>7,223.5</b>	<b>7,299.0</b>	<b>7,295.6</b>	<b>7,312.2</b>	<b>7,313.8</b>	<b>7,304.3</b>	<b>7,270.0</b>	<b>7,345.9</b>	<b>7,277.4</b>	<b>7,306.0</b>
<i>Liabilities</i>												
47 Deposits	4,470.1	4,637.7	4,636.5	4,691.6	4,720.1	4,753.6	4,745.1	4,707.0	4,712.1	4,760.7	4,666.7	4,670.2
48 Transaction	606.8	638.3	623.9	635.9	647.9	642.2	634.8	636.3	593.8	653.7	634.5	670.5
49 Nontransaction	3,863.3	3,999.4	4,012.6	4,057.7	4,072.2	4,111.4	4,110.3	4,070.8	4,118.4	4,106.9	4,032.1	3,999.6
50 Large time	1,013.8	989.9	1,002.9	1,001.5	1,010.2	1,016.4	1,019.8	996.8	1,010.8	990.3	993.5	989.3
51 Other	2,849.5	3,009.5	3,009.7	3,056.1	3,062.0	3,095.0	3,090.5	3,074.0	3,107.6	3,116.6	3,038.6	3,010.3
52 Borrowings	1,341.2	1,400.8	1,444.8	1,477.5	1,506.0	1,500.8	1,485.5	1,444.7	1,426.0	1,444.7	1,439.5	1,454.7
53 From banks in the U.S.	413.2	400.8	391.7	406.3	407.9	413.6	396.7	385.4	394.7	394.7	371.4	384.5
54 From others	928.0	1,000.1	1,053.0	1,071.2	1,098.1	1,087.1	1,088.8	1,058.7	1,040.7	1,049.9	1,068.1	1,070.2
55 Net due to related foreign offices	113.0	130.2	145.9	125.4	133.4	124.9	132.8	168.0	148.7	160.5	175.7	187.0
56 Other liabilities	425.3	400.5	438.0	444.0	409.8	401.6	419.3	432.3	437.0	426.6	439.1	431.5
<b>57 Total liabilities</b>	<b>6,349.6</b>	<b>6,569.2</b>	<b>6,665.1</b>	<b>6,736.6</b>	<b>6,769.3</b>	<b>6,780.8</b>	<b>6,782.7</b>	<b>6,750.1</b>	<b>6,723.8</b>	<b>6,792.4</b>	<b>6,721.0</b>	<b>6,742.0</b>
58 Residual (assets less liabilities) <sup>7</sup>	479.9	531.5	558.3	562.4	526.2	531.4	531.1	554.2	546.2	553.5	556.4	564.0

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,135.1	5,373.7	5,471.7	5,525.8	5,558.6	5,569.8	5,579.1	5,557.8	5,545.9	5,558.2	5,558.8	5,557.7
2 Securities in bank credit	1,394.4	1,504.2	1,551.5	1,576.5	1,548.6	1,508.5	1,508.6	1,534.0	1,510.9	1,518.9	1,550.5	1,552.4
3 U.S. government securities	886.5	980.0	1,007.8	1,028.5	1,002.5	972.1	955.4	975.8	949.8	961.6	992.2	996.5
4 Other securities	507.9	524.2	543.7	548.0	546.2	536.4	553.2	558.2	561.2	557.3	558.3	555.9
5 Loans and leases in bank credit <sup>2</sup>	3,740.7	3,869.5	3,920.3	3,949.3	4,010.0	4,061.3	4,070.5	4,023.8	4,034.9	4,039.3	4,008.3	4,005.4
6 Commercial and industrial <sup>3</sup>	785.9	774.5	768.0	763.3	767.3	766.4	760.5	754.0	754.0	756.8	753.1	752.4
7 Real estate	1,952.3	2,092.4	2,115.0	2,137.8	2,176.8	2,224.5	2,241.6	2,217.2	2,236.6	2,229.3	2,206.6	2,197.5
8 Revolving home equity	204.7	234.8	238.4	244.8	249.0	253.4	258.8	265.6	262.5	264.0	266.5	268.7
9 Other	1,747.6	1,857.6	1,876.6	1,893.0	1,927.8	1,971.1	1,982.8	1,951.6	1,974.1	1,965.3	1,940.1	1,928.7
10 Consumer	584.7	584.6	594.5	600.3	601.2	602.4	608.0	603.5	602.0	601.8	600.5	602.5
11 Security <sup>4</sup>	85.6	72.5	92.4	91.6	95.8	95.1	88.3	94.1	88.4	95.8	93.1	98.8
12 Other loans and leases	332.3	345.5	350.3	356.3	368.9	373.0	372.1	354.9	353.9	355.6	354.9	354.2
13 Interbank loans	302.9	282.5	292.3	289.5	288.3	292.9	273.8	293.1	291.3	307.8	288.0	291.7
14 Cash assets <sup>5</sup>	272.2	262.3	259.6	270.3	281.6	287.4	274.6	261.3	249.3	273.9	263.8	254.8
15 Other assets <sup>5</sup>	478.1	494.6	508.9	513.4	519.7	531.5	524.5	520.4	515.6	514.4	533.1	519.9
<b>16 Total assets<sup>6</sup></b>	<b>6,112.8</b>	<b>6,338.3</b>	<b>6,457.6</b>	<b>6,524.0</b>	<b>6,573.6</b>	<b>6,606.1</b>	<b>6,576.6</b>	<b>6,558.0</b>	<b>6,527.7</b>	<b>6,579.7</b>	<b>6,569.0</b>	<b>6,549.5</b>
<i>Liabilities</i>												
17 Deposits	4,015.2	4,178.0	4,210.1	4,259.9	4,295.7	4,347.1	4,328.4	4,282.3	4,267.6	4,318.7	4,272.1	4,259.6
18 Transaction	600.1	621.2	623.3	627.9	644.1	644.0	625.0	624.4	580.8	624.5	641.1	660.6
19 Nontransaction	3,415.1	3,556.8	3,586.8	3,631.9	3,651.5	3,703.0	3,703.5	3,657.9	3,686.8	3,694.1	3,631.1	3,599.0
20 Large time	571.0	582.2	595.7	590.4	586.3	600.2	604.7	583.4	593.8	583.4	581.0	573.4
21 Other	2,844.2	2,974.5	2,991.0	3,041.5	3,065.2	3,102.8	3,098.7	3,074.5	3,093.0	3,110.7	3,050.1	3,025.6
22 Borrowings	1,101.0	1,098.9	1,133.9	1,164.0	1,221.9	1,229.6	1,195.4	1,138.6	1,125.3	1,136.0	1,143.0	1,145.5
23 From banks in the U.S.	391.7	369.2	358.0	373.5	374.4	384.1	369.6	349.4	352.1	356.3	339.7	348.8
24 From others	709.3	729.7	775.9	790.5	847.5	845.5	825.8	783.3	779.7	779.7	803.3	796.6
25 Net due to related foreign offices	183.7	212.1	224.3	208.3	229.0	230.3	230.2	258.5	252.6	252.7	261.7	266.9
26 Other liabilities	327.2	320.4	331.8	333.3	309.7	287.2	306.6	317.9	326.5	316.7	320.5	312.4
<b>27 Total liabilities</b>	<b>5,627.1</b>	<b>5,809.4</b>	<b>5,900.1</b>	<b>5,965.6</b>	<b>6,056.2</b>	<b>6,094.2</b>	<b>6,060.7</b>	<b>5,997.3</b>	<b>5,972.1</b>	<b>6,024.1</b>	<b>5,997.3</b>	<b>5,984.4</b>
28 Residual (assets less liabilities) <sup>7</sup>	485.7	528.8	557.5	558.4	517.4	511.9	515.9	560.7	555.6	555.6	571.8	565.2
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,137.5	5,368.4	5,471.1	5,525.3	5,540.4	5,556.3	5,579.3	5,559.4	5,544.2	5,561.6	5,554.6	5,562.3
30 Securities in bank credit	1,392.3	1,502.0	1,549.2	1,570.4	1,533.5	1,501.3	1,507.4	1,531.8	1,509.0	1,514.4	1,544.6	1,553.4
31 U.S. government securities	882.6	979.9	1,005.8	1,023.8	994.3	968.2	955.3	971.4	945.7	956.0	984.8	994.2
32 Other securities	509.7	522.1	543.4	546.6	539.1	533.1	552.1	560.3	563.3	558.4	559.8	559.2
33 Loans and leases in bank credit <sup>2</sup>	3,745.2	3,866.3	3,921.9	3,954.9	4,006.9	4,055.0	4,072.0	4,027.7	4,035.2	4,047.1	4,010.0	4,009.9
34 Commercial and industrial <sup>3</sup>	786.2	779.2	773.7	767.8	769.3	763.8	758.9	754.2	754.6	757.5	753.0	751.8
35 Real estate	1,953.9	2,088.7	2,118.8	2,139.0	2,175.2	2,224.5	2,243.6	2,219.1	2,238.2	2,232.8	2,206.6	2,199.1
36 Revolving home equity	205.2	234.5	239.6	245.6	249.0	253.5	259.6	266.2	263.0	264.9	267.1	269.3
37 Other	1,748.8	1,854.3	1,879.3	1,893.4	1,926.2	1,971.0	1,984.0	1,952.9	1,975.2	1,968.0	1,939.5	1,929.8
38 Consumer	585.1	581.8	593.3	596.9	595.5	598.6	606.0	602.7	598.3	600.4	601.0	603.8
39 Credit cards and related plans	232.0	215.6	226.0	227.7	224.5	224.4	227.1	222.5	218.1	220.5	220.7	223.1
40 Other	353.0	366.2	367.2	369.2	371.0	374.2	378.9	380.2	380.2	379.8	380.3	380.7
41 Security <sup>4</sup>	87.8	71.3	86.9	92.7	94.5	93.9	89.6	96.6	88.3	98.8	96.7	101.7
42 Other loans and leases	332.3	345.2	349.2	358.4	372.3	374.2	373.9	355.1	355.3	357.6	352.7	352.6
43 Interbank loans	295.7	293.6	288.0	290.7	283.8	287.0	267.0	286.0	284.7	301.0	273.5	286.4
44 Cash assets <sup>5</sup>	274.2	262.6	257.7	264.0	273.9	273.1	271.2	263.4	248.9	297.7	251.4	253.5
45 Other assets <sup>5</sup>	478.5	494.2	506.7	509.4	519.1	528.4	528.5	520.7	518.6	514.8	526.9	520.5
<b>46 Total assets<sup>6</sup></b>	<b>6,111.0</b>	<b>6,344.0</b>	<b>6,448.3</b>	<b>6,514.2</b>	<b>6,542.6</b>	<b>6,569.2</b>	<b>6,570.7</b>	<b>6,555.6</b>	<b>6,522.5</b>	<b>6,601.1</b>	<b>6,532.5</b>	<b>6,549.0</b>
<i>Liabilities</i>												
47 Deposits	4,011.0	4,197.1	4,197.7	4,250.8	4,276.0	4,312.6	4,308.6	4,278.1	4,279.2	4,337.6	4,239.0	4,239.5
48 Transaction	596.9	627.7	613.6	622.9	635.6	628.0	619.4	621.2	578.8	638.5	619.9	655.2
49 Nontransaction	3,414.0	3,569.5	3,584.1	3,627.9	3,640.4	3,684.6	3,689.2	3,656.9	3,700.5	3,699.1	3,619.2	3,584.3
50 Large time	572.5	580.4	593.9	590.0	584.7	598.8	602.2	584.9	594.8	584.4	582.6	575.8
51 Other	2,841.6	2,989.1	2,990.2	3,037.9	3,055.7	3,085.7	3,087.0	3,072.0	3,105.7	3,114.7	3,036.6	3,008.5
52 Borrowings	1,103.5	1,103.1	1,139.7	1,163.1	1,214.9	1,209.6	1,193.6	1,141.7	1,124.7	1,141.2	1,145.0	1,149.2
53 From banks in the U.S.	390.2	373.3	360.4	371.6	371.1	379.6	362.9	348.0	350.0	356.4	338.2	347.0
54 From others	713.3	729.7	779.3	791.4	843.8	830.0	830.7	793.7	774.7	784.8	806.8	802.2
55 Net due to related foreign offices	187.0	203.5	223.5	207.3	222.9	230.0	231.3	263.2	251.3	254.5	268.9	277.8
56 Other liabilities	331.8	310.2	330.8	332.0	303.4	286.7	307.9	322.4	325.3	318.5	327.5	322.6
<b>57 Total liabilities</b>	<b>5,633.3</b>	<b>5,814.0</b>	<b>5,891.6</b>	<b>5,953.1</b>	<b>6,017.2</b>	<b>6,038.9</b>	<b>6,041.4</b>	<b>6,005.4</b>	<b>5,980.6</b>	<b>6,051.9</b>	<b>5,980.4</b>	<b>5,989.1</b>
58 Residual (assets less liabilities) <sup>7</sup>	477.8	530.0	556.7	561.1	525.5	530.2	529.3	550.2	542.0	549.3	552.2	560.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit .....	2,821.9	2,963.6	3,040.1	3,070.1	3,075.8	3,064.2	3,071.9	3,047.4	3,040.0	3,048.7	3,044.7	3,048.5
2 Securities in bank credit .....	740.0	812.2	858.8	882.6	847.2	802.6	806.0	826.4	806.3	813.2	840.4	842.8
3 U.S. government securities .....	438.7	495.4	522.6	539.4	505.9	470.7	458.2	475.0	453.0	462.9	488.2	493.3
4 Trading account .....	37.7	40.8	44.1	39.9	38.5	34.7	38.1	33.8	33.0	31.0	31.2	37.6
5 Investment account .....	401.0	454.6	478.5	499.5	467.4	436.0	420.1	441.2	420.1	431.8	457.0	455.7
6 Other securities .....	301.3	316.8	336.2	343.2	341.3	331.8	347.8	351.4	353.3	350.3	352.2	349.5
7 Trading account .....	153.8	161.5	183.0	187.1	172.6	162.2	178.3	180.8	182.3	177.9	180.9	182.0
8 Investment account .....	147.5	155.3	153.2	156.1	168.8	169.6	169.5	170.6	171.0	172.5	171.3	167.5
9 State and local government .....	28.8	30.9	31.3	32.2	32.3	31.4	31.5	31.5	31.5	31.4	31.6	31.5
10 Other .....	118.7	124.4	121.9	123.9	136.5	138.2	138.1	139.1	139.5	141.0	139.7	136.0
11 Loans and leases in bank credit <sup>2</sup> .....	2,081.9	2,151.4	2,181.2	2,187.6	2,228.6	2,261.6	2,265.9	2,221.1	2,233.6	2,235.5	2,204.3	2,205.7
12 Commercial and industrial .....	495.4	477.1	469.1	462.5	464.9	459.6	451.4	445.0	445.5	447.5	444.5	443.4
13 Bankers acceptances .....	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
14 Other .....	495.4	477.1	469.1	462.5	464.9	459.6	451.4	445.0	445.5	447.5	444.5	443.4
15 Real estate .....	955.1	1,052.2	1,067.1	1,074.8	1,098.9	1,132.5	1,148.3	1,123.9	1,143.7	1,143.7	1,110.4	1,107.5
16 Revolving home equity .....	132.5	153.4	155.9	159.5	163.2	167.0	171.5	176.7	174.0	175.3	177.5	179.4
17 Other .....	822.6	898.8	911.2	915.3	935.7	965.5	976.8	947.2	969.6	959.4	932.9	928.1
18 Consumer .....	322.4	315.3	315.4	317.0	314.4	315.4	318.7	316.2	315.0	315.8	314.3	315.0
19 Security <sup>3</sup> .....	78.4	64.4	83.7	82.4	86.8	86.2	79.8	85.6	80.1	87.0	84.7	90.3
20 Federal funds sold to and repurchase agreements with broker-dealers .....	68.0	52.6	63.6	64.3	68.9	67.0	62.2	67.5	61.3	68.7	67.2	72.2
21 Other .....	10.4	11.8	20.1	18.1	17.9	19.2	17.6	18.2	18.8	18.3	17.6	18.2
22 State and local government .....	13.2	12.5	12.5	12.8	13.1	13.4	13.5	13.8	13.8	13.7	13.6	14.0
23 Agricultural .....	8.5	8.0	7.8	7.6	7.5	7.7	7.7	7.7	7.7	7.7	7.8	7.7
24 Federal funds sold to and repurchase agreements with others .....	19.4	24.3	26.2	27.8	25.8	24.6	27.0	25.1	23.6	24.6	25.7	26.4
25 All other loans .....	71.0	88.2	89.5	91.9	107.3	112.7	110.2	96.0	95.9	96.2	96.3	94.2
26 Lease-financing receivables .....	118.6	109.4	109.8	110.7	109.9	109.4	109.3	107.7	108.4	108.3	106.9	107.1
27 Interbank loans .....	201.4	175.6	175.5	169.7	173.7	182.8	168.5	185.6	187.5	197.2	179.7	181.7
28 Federal funds sold to and repurchase agreements with commercial banks .....	99.9	103.2	104.9	101.9	101.8	102.9	99.3	106.4	107.3	118.5	98.9	104.0
29 Other .....	101.5	72.4	70.6	67.8	71.9	79.9	69.1	79.2	80.2	78.7	80.8	77.7
30 Cash assets <sup>4</sup> .....	152.9	132.9	129.8	138.3	147.0	151.7	144.3	133.0	125.4	143.9	131.7	128.5
31 Other assets <sup>5</sup> .....	341.6	350.1	359.5	362.3	367.7	371.8	361.9	360.6	355.1	359.3	374.2	357.9
<b>32 Total assets<sup>6</sup> .....</b>	<b>3,473.5</b>	<b>3,577.9</b>	<b>3,660.3</b>	<b>3,696.0</b>	<b>3,720.5</b>	<b>3,726.2</b>	<b>3,702.5</b>	<b>3,683.3</b>	<b>3,664.8</b>	<b>3,705.7</b>	<b>3,686.9</b>	<b>3,673.3</b>
<i>Liabilities</i>												
33 Deposits .....	1,967.3	2,060.0	2,066.7	2,096.4	2,114.2	2,148.9	2,134.2	2,097.2	2,090.5	2,128.3	2,088.0	2,074.4
34 Transaction .....	294.4	298.3	299.3	302.3	309.3	306.1	292.8	289.8	264.0	293.2	298.6	309.4
35 Nontransaction .....	1,672.9	1,761.7	1,767.4	1,794.1	1,805.0	1,842.8	1,841.4	1,807.4	1,826.5	1,835.1	1,789.4	1,765.1
36 Large time .....	268.8	268.0	280.0	271.9	269.7	284.1	287.2	267.3	275.8	269.8	265.8	256.4
37 Other .....	1,404.1	1,493.7	1,487.5	1,522.2	1,535.2	1,558.7	1,554.2	1,540.1	1,550.7	1,565.3	1,523.6	1,508.7
38 Borrowings .....	743.8	700.2	726.6	750.9	798.0	789.5	754.3	699.4	688.9	696.3	700.6	704.9
39 From banks in the U.S. ....	269.1	213.1	204.4	217.6	214.7	214.3	205.5	190.6	196.0	198.2	178.9	187.5
40 From others .....	474.7	487.0	522.2	533.4	583.3	575.2	548.8	508.9	492.9	498.2	521.7	517.4
41 Net due to related foreign offices .....	171.4	199.3	211.9	196.3	217.2	218.3	216.2	245.0	239.5	242.3	247.2	251.5
42 Other liabilities .....	263.9	241.7	252.2	254.3	232.0	212.1	234.5	245.8	255.4	244.8	247.8	240.0
<b>43 Total liabilities .....</b>	<b>3,146.3</b>	<b>3,201.2</b>	<b>3,257.4</b>	<b>3,297.8</b>	<b>3,361.4</b>	<b>3,368.8</b>	<b>3,339.1</b>	<b>3,287.4</b>	<b>3,274.3</b>	<b>3,311.7</b>	<b>3,283.6</b>	<b>3,270.8</b>
44 Residual (assets less liabilities) <sup>7</sup> .....	327.2	376.7	402.9	398.1	359.1	357.3	363.4	395.9	390.4	394.0	403.3	402.5

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit	2,821.7	2,960.1	3,041.0	3,072.0	3,062.8	3,053.8	3,070.0	3,047.2	3,038.6	3,048.8	3,039.4	3,050.0
46 Securities in bank credit	740.0	808.5	857.4	876.9	833.9	797.1	804.6	826.5	806.8	811.0	837.5	845.8
47 U.S. government securities	436.9	493.8	521.4	535.1	499.6	468.6	457.9	473.0	451.3	459.5	483.8	493.0
48 Trading account	37.6	40.7	44.0	39.6	38.0	34.6	38.1	33.7	32.9	30.8	30.9	37.6
49 Investment account	399.4	453.1	477.4	495.5	461.6	434.0	419.8	439.4	418.5	428.7	452.9	455.4
50 Mortgage-backed securities	316.6	356.2	382.2	391.4	365.9	337.2	322.4	337.2	319.0	327.8	348.8	351.3
51 Other	82.8	96.9	95.2	104.1	95.6	96.8	97.4	102.1	99.5	100.9	104.1	104.1
52 One year or less	21.9	24.6	23.3	24.3	24.2	24.4	24.0	24.8	23.9	24.7	25.4	25.4
53 One to five years	50.4	55.3	55.3	57.5	51.3	52.6	53.0	56.7	56.0	57.5	57.7	56.1
54 More than five years	10.5	17.0	16.7	22.3	20.1	19.7	20.5	20.6	19.6	18.8	21.0	22.6
55 Other securities	303.0	314.7	336.0	341.7	334.3	328.5	346.7	353.4	355.4	351.5	353.8	352.8
56 Trading account	154.7	160.5	182.9	186.3	169.0	160.6	177.7	181.9	183.4	178.5	181.7	183.7
57 Investment account	148.4	154.3	153.1	155.4	165.3	167.9	169.0	171.6	172.0	173.0	172.0	169.1
58 State and local government	29.0	30.7	31.3	32.1	31.6	31.1	31.4	31.7	31.6	31.5	31.7	31.8
59 Other	119.4	123.6	121.8	123.4	133.7	136.8	137.6	139.9	140.3	141.5	140.3	137.3
60 Loans and leases in bank credit <sup>2</sup>	2,081.8	2,151.5	2,183.7	2,195.1	2,228.9	2,256.7	2,265.4	2,220.8	2,231.9	2,237.8	2,201.8	2,204.2
61 Commercial and industrial	496.0	479.6	472.2	464.8	466.1	458.3	451.6	445.5	446.7	448.1	444.3	443.2
62 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other	496.0	479.6	472.2	464.8	466.1	458.3	451.6	445.5	446.7	448.1	444.3	443.2
64 Real estate	955.8	1,050.3	1,071.5	1,077.3	1,099.0	1,133.3	1,149.6	1,124.7	1,145.4	1,136.7	1,109.6	1,107.2
65 Revolving home equity	132.8	153.3	157.0	160.4	163.7	167.5	172.0	177.1	174.4	175.9	177.9	179.6
66 Other	498.5	573.1	591.7	594.9	616.4	646.9	658.1	627.2	651.8	641.0	610.4	606.2
67 Commercial	324.5	323.9	322.8	322.0	318.9	318.9	319.5	320.5	319.1	319.7	321.3	321.4
68 Consumer	319.1	315.9	316.4	317.2	312.5	312.9	315.1	312.2	309.8	311.2	310.6	312.0
69 Credit cards and related plans	117.2	103.6	103.9	104.9	100.9	99.7	99.3	95.1	93.5	93.9	93.1	94.2
70 Other	201.9	212.3	212.4	212.2	212.4	213.1	215.8	217.1	216.3	217.2	217.5	217.8
71 Security <sup>3</sup>	80.6	63.1	78.4	83.6	85.6	85.0	81.2	88.2	80.4	90.0	88.6	93.4
72 Federal funds sold to and repurchase agreements with broker-dealers	69.9	51.5	59.6	65.2	68.0	66.1	63.3	69.5	61.5	71.1	70.2	74.6
73 Other	10.7	11.6	18.8	18.3	17.7	18.9	17.9	18.7	18.9	18.9	18.4	18.8
74 State and local government	13.2	12.5	12.5	12.8	13.1	13.4	13.5	13.8	13.8	13.7	13.6	14.0
75 Agricultural	8.4	7.9	7.8	7.8	7.7	7.7	7.7	7.6	7.6	7.7	7.6	7.6
76 Federal funds sold to and repurchase agreements with others	19.4	24.3	26.2	27.8	25.8	24.6	27.0	25.1	23.6	24.6	25.7	26.4
77 All other loans	71.3	88.0	88.9	93.7	109.8	113.0	111.9	96.4	96.7	98.0	95.3	93.7
78 Lease-financing receivables	118.0	109.8	109.8	110.3	109.4	108.4	107.8	107.2	107.9	107.8	106.3	106.6
79 Interbank loans	195.5	179.0	176.3	173.9	173.8	177.7	163.1	179.7	177.8	190.7	170.1	181.3
80 Federal funds sold to and repurchase agreements with commercial banks	97.3	105.1	105.4	104.4	101.8	100.2	96.2	103.1	101.8	114.6	93.7	103.7
81 Other	98.2	73.8	70.9	69.5	71.9	77.5	66.9	76.6	76.0	76.0	76.4	77.5
82 Cash assets <sup>4</sup>	154.5	135.5	128.9	134.2	141.6	142.0	141.4	134.6	123.6	159.0	126.3	127.9
83 Other assets <sup>5</sup>	342.0	349.6	357.3	358.3	367.1	368.8	365.9	360.9	358.1	359.6	368.0	358.6
<b>84 Total assets<sup>6</sup></b>	<b>3,470.1</b>	<b>3,579.9</b>	<b>3,658.8</b>	<b>3,693.8</b>	<b>3,701.6</b>	<b>3,697.8</b>	<b>3,696.3</b>	<b>3,679.8</b>	<b>3,655.4</b>	<b>3,715.4</b>	<b>3,661.2</b>	<b>3,675.3</b>
<i>Liabilities</i>												
85 Deposits	1,964.9	2,067.4	2,062.4	2,096.8	2,108.3	2,132.5	2,125.7	2,094.9	2,096.8	2,140.5	2,067.4	2,063.7
86 Transaction	291.4	304.5	295.1	299.5	303.4	293.9	288.0	286.9	259.9	301.7	284.8	306.2
87 Nontransaction	1,673.5	1,763.0	1,767.4	1,797.4	1,804.9	1,838.5	1,837.7	1,808.0	1,836.8	1,838.8	1,782.6	1,757.5
88 Large time	270.3	266.2	278.1	271.5	268.1	282.7	284.7	268.8	276.8	270.8	267.3	258.8
89 Other	1,403.1	1,496.8	1,489.2	1,525.9	1,536.8	1,555.9	1,553.0	1,539.2	1,560.1	1,568.1	1,515.3	1,498.7
90 Borrowings	746.3	704.4	732.4	750.0	790.9	769.5	752.5	702.5	688.3	701.6	702.7	708.6
91 From banks in the U.S.	267.6	217.2	206.8	215.7	211.3	209.8	198.8	189.2	193.9	198.2	177.4	185.6
92 From nonbanks in the U.S.	478.7	487.1	525.6	534.3	579.6	559.8	553.7	513.3	494.4	503.3	525.3	523.0
93 Net due to related foreign offices	174.7	190.7	211.0	195.3	211.1	218.0	217.3	249.7	238.2	244.1	254.4	262.4
94 Other liabilities	268.4	231.5	251.2	252.9	225.7	211.7	235.7	250.3	254.2	246.6	254.7	250.2
<b>95 Total liabilities</b>	<b>3,154.3</b>	<b>3,194.0</b>	<b>3,257.0</b>	<b>3,294.9</b>	<b>3,336.0</b>	<b>3,331.7</b>	<b>3,331.1</b>	<b>3,297.4</b>	<b>3,277.4</b>	<b>3,332.7</b>	<b>3,279.3</b>	<b>3,284.9</b>
96 Residual (assets less liabilities) <sup>7</sup>	315.8	385.9	401.7	398.8	365.5	366.1	365.2	382.4	378.0	382.7	381.9	390.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,313.3	2,410.1	2,431.7	2,455.6	2,482.8	2,505.7	2,507.2	2,510.3	2,505.9	2,509.4	2,514.1	2,509.2
2 Securities in bank credit	654.5	692.0	692.7	693.9	701.5	705.9	702.6	707.7	704.6	705.7	710.1	709.6
3 U.S. government securities	447.8	484.6	485.2	489.1	496.6	501.4	497.2	500.8	498.8	498.8	504.0	503.2
4 Other securities	206.7	207.4	207.5	204.8	204.9	204.6	205.4	206.9	207.9	206.9	206.1	206.4
5 Loans and leases in bank credit <sup>2</sup>	1,658.8	1,718.1	1,739.0	1,761.7	1,781.3	1,799.7	1,804.5	1,802.7	1,801.3	1,803.7	1,803.9	1,799.7
6 Commercial and industrial	290.5	297.4	299.0	300.8	302.4	306.7	309.1	309.0	308.5	309.3	308.6	309.0
7 Real estate	997.2	1,040.2	1,047.9	1,062.9	1,077.9	1,092.0	1,093.3	1,093.3	1,092.9	1,094.5	1,096.2	1,090.0
8 Revolving home equity	72.2	81.4	82.5	85.3	85.8	86.4	87.3	88.9	88.4	88.6	88.9	89.3
9 Other	925.0	958.8	965.4	977.7	992.1	1,005.6	1,006.0	1,004.4	1,004.4	1,005.9	1,007.2	1,000.6
10 Consumer	262.3	269.4	279.0	283.3	286.8	287.0	289.2	287.3	287.0	286.0	286.2	287.5
11 Security <sup>3</sup>	7.2	8.0	8.7	9.2	9.0	8.9	8.5	8.5	8.3	8.8	8.4	8.5
12 Other loans and leases	101.7	103.1	104.4	105.4	105.2	105.1	104.4	104.6	105.1	105.1	104.6	104.7
13 Interbank loans	101.5	106.8	116.8	119.8	114.7	110.0	105.3	107.5	103.8	110.6	108.3	110.0
14 Cash assets <sup>4</sup>	119.3	129.4	129.9	132.1	134.6	135.7	130.3	128.3	123.9	130.1	132.1	126.3
15 Other assets <sup>5</sup>	136.5	144.5	149.4	151.0	152.0	159.6	162.6	159.8	160.5	155.1	158.9	161.9
<b>16 Total assets<sup>6</sup></b>	<b>2,639.3</b>	<b>2,760.3</b>	<b>2,797.3</b>	<b>2,828.0</b>	<b>2,853.2</b>	<b>2,879.9</b>	<b>2,874.1</b>	<b>2,874.7</b>	<b>2,863.0</b>	<b>2,874.0</b>	<b>2,882.1</b>	<b>2,876.2</b>
<i>Liabilities</i>												
17 Deposits	2,047.9	2,118.0	2,143.4	2,163.5	2,181.4	2,198.2	2,194.2	2,185.1	2,177.1	2,190.3	2,184.2	2,185.2
18 Transaction	305.8	322.9	324.0	325.7	334.9	337.9	332.2	334.5	316.8	331.3	342.5	351.2
19 Nontransaction	1,742.2	1,795.1	1,819.3	1,837.8	1,846.6	1,860.2	1,862.0	1,850.6	1,860.3	1,859.0	1,841.7	1,833.9
20 Large time	302.1	314.2	315.8	318.5	316.6	316.1	317.5	316.1	318.0	313.6	315.2	317.0
21 Other	1,440.1	1,480.9	1,503.6	1,519.3	1,530.0	1,544.1	1,544.5	1,534.4	1,542.3	1,545.4	1,526.5	1,516.9
22 Borrowings	357.2	398.7	407.3	413.1	424.0	440.1	441.1	439.2	436.4	439.6	442.3	440.6
23 From banks in the U.S.	122.6	156.1	153.6	155.9	159.7	169.8	164.1	158.8	156.1	158.1	160.8	161.3
24 From others	234.6	242.6	253.7	257.2	264.3	270.2	277.0	280.4	280.3	281.5	281.5	279.3
25 Net due to related foreign offices	12.3	12.8	12.4	12.0	11.8	12.0	14.1	13.5	13.1	10.4	14.4	15.4
26 Other liabilities	63.4	78.8	79.6	79.1	77.7	75.0	72.2	72.2	71.1	72.0	72.7	72.4
<b>27 Total liabilities</b>	<b>2,480.8</b>	<b>2,608.3</b>	<b>2,642.6</b>	<b>2,667.7</b>	<b>2,694.9</b>	<b>2,725.3</b>	<b>2,721.6</b>	<b>2,709.9</b>	<b>2,697.8</b>	<b>2,712.4</b>	<b>2,713.7</b>	<b>2,713.6</b>
28 Residual (assets less liabilities) <sup>7</sup>	158.5	152.1	154.6	160.3	158.3	154.6	152.5	164.8	165.2	161.6	168.4	162.6
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,315.8	2,408.3	2,430.1	2,453.3	2,477.6	2,502.5	2,509.4	2,512.2	2,505.6	2,512.8	2,515.3	2,512.4
30 Securities in bank credit	652.3	693.5	691.9	693.5	699.6	704.2	702.8	705.3	702.2	703.4	707.1	707.6
31 U.S. government securities	445.7	486.1	484.4	488.7	494.7	499.6	497.4	498.4	494.3	496.5	501.0	501.2
32 Other securities	206.7	207.4	207.5	204.8	204.9	204.6	205.4	206.9	207.9	206.9	206.1	206.4
33 Loans and leases in bank credit <sup>2</sup>	1,663.5	1,714.8	1,738.2	1,759.8	1,778.0	1,798.3	1,806.6	1,806.9	1,803.4	1,809.4	1,808.2	1,804.8
34 Commercial and industrial	290.2	299.6	301.5	303.1	303.3	305.5	307.3	308.7	307.9	309.4	308.6	308.6
35 Real estate	998.1	1,038.4	1,047.4	1,061.8	1,076.2	1,091.2	1,093.9	1,094.4	1,092.8	1,096.1	1,097.0	1,091.9
36 Revolving home equity	72.4	81.2	82.5	85.2	85.3	86.0	87.6	89.1	88.6	88.9	89.2	89.7
37 Other	925.8	957.2	964.8	976.6	990.9	1,005.2	1,006.4	1,005.3	1,004.3	1,007.2	1,007.8	1,002.2
38 Consumer	266.0	265.9	276.9	279.7	283.1	285.8	291.0	290.5	288.5	289.2	290.4	291.8
39 Credit cards and related plans	114.8	112.0	122.1	122.7	124.5	124.7	127.8	127.4	124.6	126.6	127.6	128.9
40 Other	151.1	153.9	154.8	157.0	158.6	161.1	163.1	163.1	163.9	162.6	162.8	162.9
41 Security <sup>3</sup>	7.1	8.2	8.5	9.1	8.9	8.9	8.4	8.4	8.5	8.8	8.1	8.2
42 Other loans and leases	102.0	102.6	103.9	106.1	106.5	106.9	105.9	104.9	105.7	105.9	104.0	104.2
43 Interbank loans	100.2	114.6	111.8	116.8	110.0	109.4	104.0	106.3	106.9	110.3	103.3	105.2
44 Cash assets <sup>4</sup>	119.7	127.1	128.8	129.8	132.3	131.1	129.8	128.8	125.3	138.7	125.1	125.6
45 Other assets <sup>5</sup>	136.5	144.5	149.4	151.0	152.0	159.6	162.6	159.8	160.5	155.1	158.9	161.9
<b>46 Total assets<sup>6</sup></b>	<b>2,641.0</b>	<b>2,764.1</b>	<b>2,789.6</b>	<b>2,820.5</b>	<b>2,841.1</b>	<b>2,871.4</b>	<b>2,874.4</b>	<b>2,875.8</b>	<b>2,867.1</b>	<b>2,885.7</b>	<b>2,871.3</b>	<b>2,873.8</b>
<i>Liabilities</i>												
47 Deposits	2,046.1	2,129.7	2,135.3	2,154.0	2,167.8	2,180.1	2,182.9	2,183.2	2,182.5	2,197.1	2,171.6	2,175.7
48 Transaction	305.5	323.2	318.5	323.4	332.2	334.1	331.4	334.3	318.8	336.9	335.1	349.0
49 Nontransaction	1,740.6	1,806.5	1,816.8	1,830.5	1,835.5	1,846.0	1,851.5	1,848.9	1,863.6	1,860.3	1,836.5	1,826.7
50 Large time	302.1	314.2	315.8	318.5	316.6	316.1	317.5	316.1	318.0	313.6	315.2	317.0
51 Other	1,438.4	1,492.2	1,501.0	1,512.0	1,519.0	1,529.9	1,534.0	1,532.7	1,545.6	1,547.7	1,521.3	1,509.7
52 Borrowings	357.2	398.7	407.3	413.1	424.0	440.1	441.1	439.2	436.4	439.6	442.3	440.6
53 From banks in the U.S.	122.6	156.1	153.6	155.9	159.7	169.8	164.1	158.8	156.1	158.1	160.8	161.3
54 From others	234.6	242.6	253.7	257.2	264.3	270.2	277.0	280.4	280.3	281.5	281.5	279.3
55 Net due to related foreign offices	12.3	12.8	12.4	12.0	11.8	12.0	14.1	13.5	13.1	10.4	14.4	15.4
56 Other liabilities	63.4	78.8	79.6	79.1	77.7	75.0	72.2	72.2	71.1	72.0	72.7	72.4
<b>57 Total liabilities</b>	<b>2,479.0</b>	<b>2,620.0</b>	<b>2,634.6</b>	<b>2,658.1</b>	<b>2,681.2</b>	<b>2,707.2</b>	<b>2,710.3</b>	<b>2,708.0</b>	<b>2,703.2</b>	<b>2,719.2</b>	<b>2,701.1</b>	<b>2,704.2</b>
58 Residual (assets less liabilities) <sup>7</sup>	162.0	144.1	155.0	162.3	159.9	164.1	164.1	167.8	164.0	166.5	170.2	169.6

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct.	Apr.	May <sup>a</sup>	June <sup>a</sup>	July <sup>a</sup>	Aug. <sup>a</sup>	Sept. <sup>a</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	620.4 <sup>f</sup>	655.0	669.5	670.9	642.0	622.6	622.9	626.3	633.1	623.0	624.7	626.5
2 Securities in bank credit	250.8	278.7 <sup>f</sup>	289.9	289.2	265.5	263.7	268.1	270.8	274.2	270.4	271.1	268.0
3 U.S. government securities	95.1	123.4 <sup>f</sup>	126.6	123.6	114.2	107.5	109.0	105.0	107.6	106.1	104.9	102.8
4 Other securities	155.7	155.2 <sup>f</sup>	163.3	165.7	151.2	156.2	159.1	165.9	166.6	164.2	166.3	165.2
5 Loans and leases in bank credit <sup>2</sup>	369.7	376.3 <sup>f</sup>	379.6	381.7	376.6	358.9	354.8	355.5	358.9	352.7	353.5	358.5
6 Commercial and industrial	181.1	170.6 <sup>f</sup>	168.8	160.8	156.4	150.8	146.8	142.3	144.0	143.1	141.6	141.5
7 Real estate	19.6	19.1 <sup>f</sup>	19.4	19.5	19.6	19.3	20.2	24.4	24.1	24.3	24.7	24.4
8 Security <sup>3</sup>	97.5	114.7 <sup>f</sup>	115.4	118.3	115.5	108.6	110.8	112.5	114.0	108.6	111.9	116.1
9 Other loans and leases	71.4 <sup>f</sup>	72.0 <sup>f</sup>	76.1	83.0	85.1	80.1	77.1	76.3	76.8	76.7	75.3	76.5
10 Interbank loans	24.5	22.4	24.6	30.7	33.2	32.5	30.8	29.4	31.2	29.1	29.4	27.1
11 Cash assets <sup>4</sup>	45.5	49.7	51.1	54.3	54.5	55.7	55.4	52.4	52.1	53.3	52.3	52.7
12 Other assets <sup>5</sup>	28.2	32.5	36.6	36.7	35.1	41.9	38.9	40.9	38.8	39.7	39.4	45.1
<b>13 Total assets<sup>6</sup></b>	<b>718.3</b>	<b>759.2</b>	<b>781.3</b>	<b>792.2</b>	<b>764.4</b>	<b>752.3</b>	<b>747.6</b>	<b>748.5</b>	<b>754.7</b>	<b>744.7</b>	<b>745.3</b>	<b>751.0</b>
<i>Liabilities</i>												
14 Deposits	471.4	434.6	433.4	442.6	453.8	456.5	452.9	440.1	447.4	437.2	438.3	437.6
15 Transaction	9.6	11.2	10.8	11.4	12.4	14.5	15.1	14.8	15.3	14.7	14.3	14.6
16 Nontransaction	461.8	423.4	422.7	431.2	441.5	442.0	437.7	425.4	432.1	422.5	423.9	423.0
17 Borrowings	237.7	297.7	305.1	314.5	291.1	291.1	291.9	301.0	301.3	303.5	294.5	305.5
18 From banks in the U.S.	23.0	27.4	31.3	34.7	36.8	34.1	33.9	36.0	35.4	38.4	33.3	37.5
19 From others	214.7	270.3	273.7	279.8	254.3	257.1	258.1	265.0	265.9	265.1	261.2	268.0
20 Net due to related foreign offices	72.6	72.9	78.0	82.0	86.2	103.8	99.8	94.1	101.0	92.9	91.5	92.1
21 Other liabilities	94.4	90.6	106.9	113.7	109.1	116.1	110.3	110.9	113.2	109.1	113.0	108.8
<b>22 Total liabilities</b>	<b>730.9</b>	<b>750.0</b>	<b>767.5</b>	<b>788.7</b>	<b>767.8</b>	<b>759.9</b>	<b>755.3</b>	<b>758.0</b>	<b>761.0</b>	<b>756.9</b>	<b>754.2</b>	<b>759.8</b>
23 Residual (assets less liabilities) <sup>7</sup>	12.6	9.2	13.9	3.5	3.4	7.6	7.7	9.5	6.2	12.3	8.9	8.8
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	619.9 <sup>f</sup>	654.9	664.9	667.5	634.7	616.2	618.9	625.8	626.2	622.5	623.6	631.1
25 Securities in bank credit	250.8	278.7 <sup>f</sup>	289.9	289.2	265.5	263.7	268.1	270.8	274.2	270.4	271.1	268.0
26 U.S. government securities	95.1	123.4 <sup>f</sup>	126.6	123.6	114.2	107.5	109.0	105.0	107.6	106.1	104.9	102.8
27 Trading account	18.6	39.1 <sup>f</sup>	42.4	42.5	39.9	38.8	39.8	38.5	39.0	38.4	38.8	39.3
28 Investment account	76.5	84.4	84.3	81.1	74.3	68.7	69.2	66.5	68.5	67.8	66.0	63.5
29 Other securities	155.7	155.2 <sup>f</sup>	163.3	165.7	151.2	156.2	159.1	165.9	166.6	164.2	166.3	165.2
30 Trading account	101.4 <sup>f</sup>	100.0 <sup>f</sup>	107.3	107.8	98.0	102.4	105.6	104.7	107.1	103.8	104.5	103.5
31 Investment account	54.2	55.2	56.0	57.8	53.2	53.8	53.5	61.1	59.5	60.4	61.8	61.7
32 Loans and leases in bank credit <sup>2</sup>	369.2	376.2 <sup>f</sup>	375.0	378.3	369.2	352.4	350.7	354.9	352.0	352.1	352.4	363.1
33 Commercial and industrial	181.2	169.7 <sup>f</sup>	167.0	160.3	155.5	149.6	146.7	142.3	143.7	142.8	141.3	142.2
34 Real estate	19.6	19.1 <sup>f</sup>	19.4	19.5	19.6	19.3	20.2	24.4	24.1	24.3	24.7	24.4
35 Security <sup>3</sup>	97.5	115.0 <sup>f</sup>	113.1	115.9	110.8	104.7	107.4	112.6	108.6	109.0	111.7	120.4
36 Other loans and leases	70.8 <sup>f</sup>	72.5 <sup>f</sup>	75.5	82.6	83.4	78.8	76.4	75.6	75.6	76.0	74.7	76.1
37 Interbank loans	24.5	22.4	24.6	30.7	33.2	32.5	30.8	29.4	31.2	29.1	29.4	27.1
38 Cash assets <sup>4</sup>	46.6	47.5	49.4	51.8	51.6	53.4	55.0	53.7	51.9	54.3	53.7	55.1
39 Other assets <sup>5</sup>	27.8	32.4	36.7	35.3	34.0	41.3	38.9	40.3	38.6	39.3	38.7	44.1
<b>40 Total assets<sup>6</sup></b>	<b>718.5</b>	<b>756.8<sup>f</sup></b>	<b>775.1</b>	<b>784.8</b>	<b>752.9</b>	<b>743.0</b>	<b>743.1</b>	<b>748.7</b>	<b>747.5</b>	<b>744.8</b>	<b>744.9</b>	<b>757.0</b>
<i>Liabilities</i>												
41 Deposits	459.1	440.6	438.8	440.8	444.1	441.0	436.5	429.0	432.9	423.0	427.6	430.7
42 Transaction	9.8	10.6	10.4	11.0	12.3	14.1	15.4	15.0	15.2	14.7	15.3	15.3
43 Nontransaction	449.3	430.0	428.4	429.7	431.8	426.9	421.1	413.9	417.9	407.8	413.0	415.4
44 Borrowings	237.7	297.7	305.1	314.5	291.1	291.1	291.9	301.0	301.3	303.5	294.5	305.5
45 From banks in the U.S.	23.0	27.4	31.3	34.7	36.8	34.1	33.9	36.0	35.4	38.4	33.3	37.5
46 From others	214.7	270.3	273.7	279.8	254.3	257.1	258.1	265.0	265.9	265.1	261.2	268.0
47 Net due to related foreign offices	74.1	73.3	77.6	83.9	89.5	105.1	98.5	95.2	102.7	94.1	93.1	92.1
48 Other liabilities	93.6	90.3	107.2	112.1	106.4	114.9	111.4	109.9	111.6	108.1	111.6	108.8
<b>49 Total liabilities</b>	<b>716.3</b>	<b>755.3</b>	<b>773.5</b>	<b>783.5</b>	<b>752.2</b>	<b>741.8</b>	<b>741.3</b>	<b>744.7</b>	<b>743.2</b>	<b>740.5</b>	<b>740.6</b>	<b>752.9</b>
50 Residual (assets less liabilities) <sup>7</sup>	2.1 <sup>f</sup>	1.5	1.6	1.3	.8	1.2	1.8	4.0	4.2	4.2	4.3	4.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Oct.	Apr.	May <sup>f</sup>	June <sup>f</sup>	July	Aug. <sup>f</sup>	Sept. <sup>f</sup>	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup>	102.4	102.3 <sup>f</sup>	124.4	129.8	107.9 <sup>f</sup>	93.1	112.4	114.0	114.4	112.0	115.2	115.2
2 Revaluation losses on off-balance-sheet items <sup>8</sup>	85.7	81.5 <sup>f</sup>	105.2	110.1	85.4	79.4	96.0	97.2	99.7	95.5	97.2	96.7
3 Mortgage-backed securities <sup>9</sup>	358.9 <sup>f</sup>	402.5 <sup>f</sup>	429.0	438.6	414.5 <sup>f</sup>	389.3	374.9	389.8	371.9	380.8	401.4	402.5
4 Pass-through	263.6 <sup>f</sup>	290.2 <sup>f</sup>	316.0	326.5	303.2 <sup>f</sup>	275.6	264.0	280.0	261.6	270.6	292.4	294.3
5 CMO, REMIC, and other	95.3 <sup>f</sup>	112.4 <sup>f</sup>	113.0	112.1	111.3 <sup>f</sup>	113.7	110.9	109.7	110.4	110.1	109.0	108.3
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup>	11.6 <sup>f</sup>	10.1	11.1	12.7	6.5 <sup>f</sup>	1.1	4.8	2.2	2.2	1.4	2.2	2.7
7 Off-shore credit to U.S. residents <sup>11</sup>	18.4	17.5	17.3	16.6	15.5	14.7	14.3	13.8	13.8	14.0	14.0	13.6
8 Securitized consumer loans <sup>12</sup>	144.7	155.9 <sup>f</sup>	156.5	158.2	161.6	162.5	160.8	162.9	162.1	161.9	162.9	164.4
9 Credit cards and related plans	127.5	138.7	139.4	140.6	144.0	144.5	144.3	146.8	146.0	145.9	146.9	147.9
10 Other	17.3	17.2 <sup>f</sup>	17.1	17.6	17.5	18.0	16.5	16.2	16.1	16.1	16.0	16.5
11 Securitized business loans <sup>12</sup>	11.6 <sup>f</sup>	10.0	10.2	9.9	8.4	7.2	7.9	8.0	8.0	8.0	8.0	8.0
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup>	300.6 <sup>f</sup>	334.1 <sup>f</sup>	334.9	334.5	330.2 <sup>f</sup>	329.0	327.4	326.2	324.8	324.5	327.1	327.1
13 Securitized consumer loans <sup>12</sup>	197.9	204.6	204.3	204.0	200.6	201.9	202.9	204.2	204.3	204.0	204.6	204.1
14 Credit cards and related plans	189.3	196.7	196.5	196.3	193.0	194.3	195.4	196.7	196.8	196.4	197.1	196.6
15 Other	8.5	7.9	7.8	7.7	7.6	7.6	7.6	7.5	7.5	7.5	7.5	7.5
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup>	61.9	64.9	73.6	72.6	65.5 <sup>f</sup>	66.2	68.2	69.0	70.7	68.3	69.3	68.8
17 Revaluation losses on off-balance-sheet items <sup>8</sup>	60.2	62.4	72.6	72.6	64.9	64.7	66.6	67.7	69.1	67.0	68.2	67.2
18 Securitized business loans <sup>12</sup>	7.6	3.3	3.0	2.5	1.5	1.4	1.2	1.3	1.3	1.3	1.3	1.4

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States." Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Bulletin*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17-19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov. <sup>1</sup>	May <sup>2</sup>	June <sup>3</sup>	July <sup>4</sup>	Aug. <sup>5</sup>	Sept. <sup>6</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,835.3	6,140.7	6,196.6	6,201.1	6,190.6	6,198.2	6,178.1	6,218.0	6,196.2	6,216.7	6,233.2	6,227.4
2 Securities in bank credit	1,687.3	1,841.4	1,868.2	1,828.6	1,785.6	1,789.7	1,809.6	1,839.3	1,823.3	1,831.4	1,846.9	1,843.2
3 U.S. government securities	1,012.3	1,134.5	1,152.1	1,116.7	1,079.6	1,064.5	1,080.8	1,101.3	1,097.0	1,099.1	1,101.9	1,104.9
4 Other securities	675.0	706.9	716.2	711.9	706.0	725.3	728.8	738.0	726.4	732.3	745.1	738.3
5 Loans and leases in bank credit <sup>2</sup>	4,148.0	4,299.3	4,328.3	4,372.5	4,405.0	4,408.5	4,368.5	4,378.7	4,372.8	4,385.3	4,386.3	4,384.3
6 Commercial and industrial	966.3	937.2	924.4	923.7	917.1	907.2	896.8	893.0	890.8	892.5	891.7	897.4
7 Real estate	2,006.5	2,134.1	2,156.9	2,195.6	2,242.3	2,259.5	2,238.3	2,222.7	2,230.9	2,231.3	2,220.5	2,214.7
8 Revolving home equity	208.7	238.4	244.8	249.0	253.4	258.8	265.6	273.4	270.5	272.3	274.3	276.1
9 Other	1,797.8	1,895.7	1,912.2	1,946.6	1,988.9	2,000.8	1,972.6	1,949.3	1,960.5	1,959.1	1,946.2	1,938.6
10 Consumer	585.5	594.5	600.5	602.2	603.4	607.9	603.0	631.8	628.7	631.0	635.2	631.9
11 Security <sup>3</sup>	185.9	207.8	209.9	211.3	203.7	199.1	206.7	212.4	203.5	207.6	222.4	219.7
12 Other loans and leases	403.9	425.9	436.6	439.7	438.4	434.7	423.8	418.8	422.9	416.5	420.5	420.5
13 Interbank loans	324.9	316.9	320.1	321.5	325.4	304.6	322.5	298.5	304.0	308.4	294.8	298.3
14 Cash assets <sup>4</sup>	315.3	310.7	324.7	336.2	343.2	330.0	313.7	323.0	307.9	349.1	307.9	336.4
15 Other assets <sup>5</sup>	507.5	546.1	550.7	555.9	575.5	565.9	564.8	559.3	553.9	568.1	559.3	562.4
<b>16 Total assets<sup>6</sup></b>	<b>6,906.6</b>	<b>7,238.9</b>	<b>7,316.6</b>	<b>7,339.6</b>	<b>7,358.7</b>	<b>7,322.9</b>	<b>7,304.1</b>	<b>7,323.6</b>	<b>7,286.9</b>	<b>7,367.2</b>	<b>7,320.2</b>	<b>7,349.5</b>
<i>Liabilities</i>												
17 Deposits	4,509.2	4,643.5	4,702.5	4,749.5	4,803.5	4,781.3	4,722.5	4,744.3	4,729.8	4,776.0	4,710.3	4,768.6
18 Transaction	605.9	634.1	639.3	656.5	658.5	640.1	639.2	636.7	610.1	633.7	626.0	692.5
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	4,119.7	4,142.3	4,084.4	4,076.1
20 Large time	1,005.7	999.2	1,003.4	1,019.0	1,023.4	1,031.4	1,005.8	997.6	999.2	999.2	998.1	995.2
21 Other	2,897.6	3,010.2	3,059.8	3,074.0	3,121.6	3,109.8	3,077.4	3,109.9	3,122.2	3,143.1	3,086.3	3,080.9
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	1,431.5	1,454.6	1,443.1	1,421.1
23 From banks in the U.S.	421.7	389.4	408.2	411.2	418.2	403.5	385.4	382.5	384.2	392.7	383.7	379.9
24 From others	950.9	1,049.6	1,070.6	1,102.8	1,102.7	1,082.8	1,054.9	1,052.6	1,047.3	1,062.0	1,059.5	1,041.3
25 Net due to related foreign offices	116.3	146.3	126.3	142.8	126.6	130.4	164.5	175.0	177.4	183.7	180.0	179.9
26 Other liabilities	425.3	438.7	447.0	418.7	403.3	417.0	428.7	411.0	403.6	395.6	418.8	415.5
<b>27 Total liabilities</b>	<b>6,423.4</b>	<b>6,667.6</b>	<b>6,754.5</b>	<b>6,825.0</b>	<b>6,854.2</b>	<b>6,814.9</b>	<b>6,756.0</b>	<b>6,765.2</b>	<b>6,742.3</b>	<b>6,809.8</b>	<b>6,752.3</b>	<b>6,785.1</b>
28 Residual (assets less liabilities) <sup>7</sup>	483.2	571.4	562.1	514.6	504.5	508.0	548.1	558.4	544.6	557.4	568.0	564.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,850.8	6,135.4	6,192.5	6,174.9	6,170.5	6,194.2	6,179.2	6,233.6	6,220.4	6,232.8	6,240.3	6,238.9
30 Securities in bank credit	1,690.6	1,839.1	1,862.1	1,813.1	1,778.3	1,788.5	1,807.4	1,842.9	1,828.7	1,833.1	1,849.2	1,844.6
31 U.S. government securities	1,014.0	1,132.4	1,147.4	1,108.5	1,075.7	1,064.3	1,076.5	1,103.2	1,099.0	1,099.0	1,102.9	1,105.7
32 Other securities	676.6	706.7	714.7	704.6	702.6	724.1	730.9	739.7	729.8	734.1	746.3	739.0
33 Loans and leases in bank credit <sup>2</sup>	4,160.2	4,296.3	4,330.4	4,361.8	4,392.2	4,405.7	4,371.9	4,390.7	4,391.6	4,399.7	4,391.0	4,394.3
34 Commercial and industrial	966.3	940.9	928.4	924.8	913.4	905.5	897.1	892.7	893.5	892.3	891.4	895.5
35 Real estate	2,011.0	2,137.9	2,158.2	2,194.0	2,242.3	2,261.5	2,240.2	2,227.6	2,236.3	2,239.0	2,233.8	2,218.7
36 Revolving home equity	208.6	239.6	245.6	249.0	253.5	259.6	266.2	273.2	270.6	272.3	274.1	275.7
37 Other	1,802.4	1,898.3	1,912.6	1,945.0	1,988.8	2,001.9	1,973.9	1,954.4	1,965.6	1,966.7	1,949.7	1,943.0
38 Consumer	587.9	593.3	597.1	596.6	599.7	606.0	602.1	633.4	628.8	631.2	636.7	635.3
39 Credit cards and related plans	231.6	226.0	227.7	224.5	224.4	227.0	221.9	253.7	248.8	251.3	256.0	256.3
40 Other	356.3	367.2	369.4	372.1	375.3	379.0	380.2	379.7	380.0	379.9	380.8	378.9
41 Security <sup>3</sup>	190.2	200.0	208.5	205.4	198.6	197.0	209.2	217.2	212.3	214.4	221.7	224.8
42 Other loans and leases	404.7	424.2	438.2	441.1	438.2	435.7	423.2	419.8	420.6	422.8	417.5	420.1
43 Interbank loans	329.9	312.6	321.4	317.0	319.6	297.8	315.3	303.0	313.8	314.2	297.6	294.8
44 Cash assets <sup>4</sup>	325.1	307.1	315.8	325.5	326.6	326.2	317.1	333.1	311.2	363.7	319.1	342.1
45 Other assets <sup>5</sup>	511.0	544.0	545.2	554.1	571.8	570.0	564.5	563.0	561.8	573.7	560.1	562.4
<b>46 Total assets<sup>6</sup></b>	<b>6,940.6</b>	<b>7,223.5</b>	<b>7,299.3</b>	<b>7,296.6</b>	<b>7,312.3</b>	<b>7,312.3</b>	<b>7,301.9</b>	<b>7,357.9</b>	<b>7,332.5</b>	<b>7,409.8</b>	<b>7,342.3</b>	<b>7,363.5</b>
<i>Liabilities</i>												
47 Deposits	4,524.2	4,636.5	4,691.6	4,720.1	4,753.5	4,745.1	4,707.1	4,760.0	4,745.1	4,797.3	4,723.1	4,766.6
48 Transaction	613.5	623.9	633.9	647.8	642.1	634.8	636.4	644.6	612.2	641.8	635.0	696.5
49 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	4,132.9	4,155.5	4,088.1	4,070.1
50 Large time	1,009.6	1,002.9	1,001.5	1,007.9	1,007.3	1,012.3	995.9	1,001.5	996.2	1,002.2	1,000.9	1,002.4
51 Other	2,901.1	3,009.7	3,056.1	3,064.3	3,104.1	3,098.0	3,074.8	3,113.9	3,136.7	3,153.3	3,087.1	3,067.7
52 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	1,441.4	1,458.5	1,443.8	1,416.3
53 From banks in the U.S.	418.4	391.7	406.3	407.9	413.6	396.7	384.0	379.6	384.4	390.3	379.4	374.3
54 From others	955.5	1,053.0	1,071.5	1,099.2	1,087.3	1,087.7	1,059.4	1,057.0	1,057.0	1,068.2	1,064.5	1,042.0
55 Net due to related foreign offices	120.0	145.9	123.4	133.4	124.9	132.8	168.1	180.9	181.3	188.2	185.0	191.2
56 Other liabilities	431.4	438.0	444.0	409.8	401.6	419.3	432.2	416.5	407.3	399.3	423.5	425.7
<b>57 Total liabilities</b>	<b>6,449.6</b>	<b>6,665.1</b>	<b>6,736.8</b>	<b>6,770.3</b>	<b>6,780.9</b>	<b>6,781.6</b>	<b>6,750.7</b>	<b>6,794.5</b>	<b>6,775.1</b>	<b>6,843.2</b>	<b>6,775.3</b>	<b>6,799.8</b>
58 Residual (assets less liabilities) <sup>7</sup>	491.1	558.3	562.4	526.2	531.5	530.7	551.1	563.4	557.3	566.6	567.0	563.7

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov. <sup>1</sup>	May <sup>2</sup>	June <sup>3</sup>	July <sup>4</sup>	Aug. <sup>5</sup>	Sept. <sup>6</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,209.4	5,471.2	5,525.6	5,559.0	5,568.9	5,576.9	5,554.0	5,592.7	5,579.8	5,597.8	5,600.8	5,594.5
2 Securities in bank credit	1,433.6	1,551.5	1,578.9	1,562.3	1,521.0	1,520.8	1,538.3	1,569.5	1,556.5	1,563.0	1,578.9	1,572.1
3 U.S. government securities	912.7	1,007.8	1,028.5	1,002.5	972.1	955.4	975.8	1,002.7	998.9	999.7	1,005.5	1,006.2
4 Other securities	520.9	543.7	550.3	559.8	548.9	565.4	562.5	566.8	557.6	563.3	573.4	565.8
5 Loans and leases in bank credit <sup>2</sup>	3,775.8	3,919.7	3,946.7	3,996.8	4,047.9	4,056.1	4,015.7	4,023.2	4,023.4	4,034.8	4,021.9	4,022.4
6 Commercial and industrial <sup>3</sup>	787.4	768.4	763.6	767.6	766.7	760.8	754.9	756.2	752.8	755.7	754.9	760.2
7 Real estate	1,986.5	2,114.7	2,137.4	2,176.4	2,224.1	2,241.3	2,216.4	2,201.4	2,208.8	2,209.3	2,199.2	2,194.2
8 Revolving home equity	208.7	238.4	244.8	249.0	253.4	258.8	265.6	273.4	270.5	272.3	274.3	276.1
9 Other	1,777.8	1,876.3	1,892.7	1,927.5	1,970.8	1,982.5	1,950.8	1,928.0	1,938.3	1,937.0	1,925.0	1,918.1
10 Consumer	585.5	594.5	600.5	602.2	603.4	607.9	603.0	631.8	628.7	631.0	635.2	631.9
11 Security <sup>4</sup>	81.1	92.4	91.6	95.8	95.1	88.3	94.1	90.9	90.2	94.1	92.0	90.2
12 Other loans and leases	335.4	349.8	353.5	354.6	358.5	357.8	347.4	343.0	342.8	344.7	340.6	345.9
13 Interbank loans	299.4	292.3	289.5	288.3	292.9	273.8	293.1	268.8	272.0	280.2	267.1	266.1
14 Cash assets <sup>5</sup>	273.0	259.6	270.4	281.7	287.5	274.6	261.2	272.5	258.4	297.6	258.4	285.4
15 Other assets <sup>5</sup>	478.4	509.5	513.9	520.8	533.6	527.0	523.6	520.5	512.9	524.9	523.3	524.2
<b>16 Total assets<sup>6</sup></b>	<b>6,184.1</b>	<b>6,457.6</b>	<b>6,524.3</b>	<b>6,575.2</b>	<b>6,607.3</b>	<b>6,576.9</b>	<b>6,557.4</b>	<b>6,579.7</b>	<b>6,548.6</b>	<b>6,626.0</b>	<b>6,573.6</b>	<b>6,595.7</b>
<i>Liabilities</i>												
17 Deposits	4,056.7	4,210.1	4,259.9	4,295.6	4,347.0	4,328.4	4,282.2	4,307.6	4,293.2	4,339.9	4,276.4	4,330.2
18 Transaction	596.7	623.3	627.9	644.1	644.0	625.0	624.4	621.2	595.4	617.5	610.6	676.4
19 Nontransaction	3,460.0	3,586.8	3,631.9	3,651.5	3,703.0	3,703.4	3,657.8	3,686.5	3,697.8	3,722.3	3,665.8	3,653.8
20 Large time	571.4	595.7	590.4	584.0	591.1	597.4	583.1	579.4	579.9	582.0	581.3	575.3
21 Other	2,888.6	2,991.0	3,041.5	3,067.6	3,111.9	3,106.1	3,074.7	3,107.1	3,118.1	3,140.3	3,084.5	3,078.5
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	1,135.4	1,153.4	1,153.4	1,123.8
23 From banks in the U.S.	396.5	358.0	373.5	374.4	384.1	369.6	349.4	350.3	351.1	361.3	352.5	346.0
24 From others	719.9	775.9	790.7	848.5	846.5	825.9	789.4	784.3	784.3	792.1	800.9	777.8
25 Net due to related foreign offices	190.6	224.3	208.3	229.0	230.3	230.2	258.5	263.7	262.3	275.0	263.7	269.2
26 Other liabilities	331.2	331.8	333.4	309.7	287.2	306.6	317.8	303.5	294.8	290.1	309.9	308.9
<b>27 Total liabilities</b>	<b>5,695.0</b>	<b>5,900.1</b>	<b>5,965.7</b>	<b>6,057.2</b>	<b>6,095.1</b>	<b>6,060.8</b>	<b>5,997.3</b>	<b>6,014.6</b>	<b>5,985.5</b>	<b>6,058.3</b>	<b>6,003.4</b>	<b>6,032.1</b>
28 Residual (assets less liabilities) <sup>7</sup>	489.1	557.5	558.6	518.1	512.2	516.1	560.1	565.1	563.0	567.7	570.3	563.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,221.2	5,470.5	5,524.9	5,540.2	5,555.2	5,576.9	5,555.7	5,604.8	5,597.1	5,607.9	5,609.7	5,602.4
30 Securities in bank credit	1,436.9	1,549.2	1,572.7	1,546.8	1,513.6	1,519.5	1,536.1	1,573.1	1,561.9	1,564.7	1,581.1	1,573.5
31 U.S. government securities	914.4	1,005.8	1,023.8	994.3	968.2	955.3	971.4	1,004.6	1,000.9	999.6	1,006.5	1,007.0
32 Other securities	522.4	543.4	548.9	552.5	545.5	564.2	564.6	568.6	561.0	565.0	574.6	566.5
33 Loans and leases in bank credit <sup>2</sup>	3,784.4	3,921.3	3,952.2	3,993.4	4,041.5	4,057.4	4,019.6	4,031.7	4,035.2	4,043.3	4,028.5	4,028.9
34 Commercial and industrial <sup>3</sup>	786.0	774.0	768.2	769.7	764.1	759.2	755.1	754.8	754.2	754.7	753.3	757.3
35 Real estate	1,991.1	2,118.5	2,138.7	2,174.9	2,224.2	2,243.3	2,218.3	2,206.3	2,214.1	2,216.9	2,202.5	2,198.2
36 Revolving home equity	208.6	239.6	245.6	249.0	253.5	259.6	266.2	273.2	270.6	272.3	274.1	275.7
37 Other	1,782.5	1,878.9	1,893.1	1,925.8	1,970.7	1,983.7	1,952.1	1,933.1	1,943.5	1,944.7	1,928.4	1,922.5
38 Consumer	587.9	593.3	597.1	596.6	599.7	606.0	602.1	633.4	628.8	631.2	636.7	635.3
39 Credit cards and related plans	231.6	226.0	227.7	224.5	224.4	227.0	221.9	253.7	248.8	251.3	256.0	256.3
40 Other	356.3	367.2	369.4	372.1	375.3	379.0	380.2	379.7	380.0	379.9	380.8	378.9
41 Security <sup>4</sup>	83.4	86.9	92.7	94.5	93.9	89.6	96.6	93.4	93.6	95.6	94.5	92.8
42 Other loans and leases	336.0	348.6	355.6	357.8	359.6	359.4	347.5	343.8	344.5	344.8	341.4	345.4
43 Interbank loans	304.4	288.0	290.7	285.8	287.0	267.0	286.0	273.3	281.8	286.0	268.5	262.6
44 Cash assets <sup>5</sup>	280.4	257.7	264.0	274.0	273.1	271.2	263.3	279.7	259.5	309.1	266.5	288.3
45 Other assets <sup>5</sup>	482.0	507.2	509.9	520.2	530.5	531.0	524.0	524.3	521.2	531.0	524.6	524.0
<b>46 Total assets<sup>6</sup></b>	<b>6,212.2</b>	<b>6,448.3</b>	<b>6,514.4</b>	<b>6,543.6</b>	<b>6,570.2</b>	<b>6,570.7</b>	<b>6,555.1</b>	<b>6,607.6</b>	<b>6,585.4</b>	<b>6,659.8</b>	<b>6,595.0</b>	<b>6,603.1</b>
<i>Liabilities</i>												
47 Deposits	4,071.6	4,197.7	4,250.8	4,276.0	4,312.5	4,308.6	4,278.0	4,323.0	4,313.7	4,361.8	4,289.4	4,324.1
48 Transaction	604.0	613.6	622.9	635.5	628.0	619.4	621.3	628.5	597.0	625.3	619.1	680.1
49 Nontransaction	3,467.6	3,584.1	3,627.9	3,640.4	3,684.6	3,689.2	3,656.7	3,694.5	3,716.7	3,736.5	3,670.3	3,644.0
50 Large time	575.4	593.9	590.0	582.4	589.7	594.8	584.6	583.4	584.0	586.0	585.0	578.7
51 Other	2,892.2	2,990.2	3,037.9	3,058.1	3,094.8	3,094.3	3,072.2	3,111.1	3,132.7	3,150.5	3,085.3	3,065.3
52 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	1,145.2	1,157.2	1,154.1	1,119.0
53 From banks in the U.S.	393.3	360.4	371.6	371.1	371.1	362.9	348.0	347.5	351.3	358.9	348.1	340.4
54 From others	724.5	779.3	791.6	844.8	831.0	830.8	793.8	794.3	793.9	798.2	805.9	778.6
55 Net due to related foreign offices	195.7	223.5	207.3	222.9	230.0	231.3	263.2	270.4	269.3	280.7	270.1	279.4
56 Other liabilities	338.2	330.8	332.0	303.4	286.7	307.9	322.3	309.9	301.1	294.8	315.8	318.2
<b>57 Total liabilities</b>	<b>5,723.2</b>	<b>5,891.6</b>	<b>5,953.3</b>	<b>6,018.1</b>	<b>6,039.9</b>	<b>6,041.5</b>	<b>6,005.4</b>	<b>6,045.5</b>	<b>6,029.3</b>	<b>6,094.5</b>	<b>6,029.3</b>	<b>6,040.6</b>
58 Residual (assets less liabilities) <sup>7</sup>	489.0	556.7	561.1	525.5	530.3	529.3	549.7	562.1	556.0	565.3	565.7	562.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures				
	2002	2003							2003				
	Nov. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	2,885.3	3,050.9	3,081.4	3,087.6	3,074.3	3,080.8	3,055.1	3,070.3	3,066.9	3,079.1	3,075.7	3,068.0	
2 Securities in bank credit	775.1	861.7	887.8	863.5	817.6	820.6	833.2	857.9	846.5	851.2	864.9	862.4	
3 U.S. government securities	460.5	525.5	542.3	508.6	473.3	460.6	477.5	499.1	496.4	496.3	501.1	503.8	
4 Trading account	47.9	44.1	39.9	38.5	34.7	38.1	33.8	40.4	40.9	41.9	38.3	40.5	
5 Investment account	412.6	481.3	502.5	470.1	438.5	422.5	443.7	458.7	455.5	454.5	462.8	463.3	
6 Other securities	314.7	336.2	345.5	355.0	344.3	360.0	355.7	358.8	350.2	354.8	363.8	358.6	
7 Trading account	161.0	183.0	187.1	172.6	162.2	178.3	180.8	182.6	176.5	179.5	187.7	180.4	
8 Investment account	153.7	153.2	158.4	182.4	182.1	181.7	174.9	176.1	173.7	175.4	176.1	178.2	
9 State and local government	29.3	31.3	32.2	32.3	31.4	31.5	31.5	31.7	31.5	31.6	31.8	31.8	
10 Other	124.4	121.9	126.2	150.1	150.7	150.3	143.4	144.4	142.2	143.7	144.2	146.4	
11 Loans and leases in bank credit <sup>2</sup>	2,110.2	2,189.3	2,193.6	2,224.1	2,256.7	2,260.3	2,221.9	2,220.4	2,220.4	2,228.0	2,210.8	2,205.6	
12 Commercial and industrial	497.6	472.5	465.9	468.3	463.0	454.7	448.9	446.8	444.7	446.6	445.4	449.8	
13 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.	
14 Other	497.6	472.5	465.9	468.3	463.0	454.7	448.9	446.8	444.7	446.6	445.4	449.8	
15 Real estate	981.9	1,069.2	1,076.9	1,101.0	1,134.5	1,150.4	1,125.4	1,106.4	1,117.2	1,115.7	1,102.3	1,098.7	
16 Revolving home equity	135.9	156.3	159.9	163.6	167.4	171.9	177.2	183.0	181.0	182.5	183.8	184.9	
17 Other	846.0	912.9	917.0	937.3	967.1	978.5	948.2	923.5	936.2	933.3	918.5	913.8	
18 Consumer	323.3	317.7	319.4	317.7	318.7	321.1	318.5	335.4	335.6	336.6	340.3	332.0	
19 Security <sup>3</sup>	73.9	83.8	82.5	86.9	86.3	79.9	85.7	82.9	82.4	86.2	84.1	82.0	
20 Federal funds sold to and repurchase agreements with broker-dealers	63.1	63.7	64.4	69.0	67.1	62.3	67.6	65.2	65.0	67.4	67.0	64.3	
21 Other	10.8	20.1	18.1	17.9	19.2	17.6	18.2	17.7	17.4	18.8	17.1	17.7	
22 State and local government	12.3	12.6	12.8	13.1	13.4	13.6	13.8	14.0	13.8	13.9	13.9	14.2	
23 Agricultural	8.7	8.0	7.8	7.7	7.9	7.9	7.9	7.8	7.9	7.8	7.8	7.8	
24 Federal funds sold to and repurchase agreements with others	20.8	26.4	27.9	26.0	24.8	27.2	25.3	25.3	24.3	24.5	26.0	25.3	
25 All other loans	74.4	89.7	89.9	93.8	98.9	96.6	89.1	87.5	87.9	90.0	84.8	89.6	
26 Lease-financing receivables	117.2	109.5	110.4	109.6	109.1	109.0	107.3	106.3	106.6	106.5	106.1	106.2	
27 Interbank loans	202.0	177.5	171.7	175.6	184.8	170.3	187.6	169.8	175.8	183.5	167.1	161.4	
28 Federal funds sold to and repurchase agreements with commercial banks	105.8	106.9	103.8	103.6	104.8	101.1	108.3	93.0	98.3	105.1	89.6	85.4	
29 Other	96.2	70.7	67.9	72.0	80.0	69.2	79.3	76.8	77.5	78.4	77.5	76.0	
30 Cash assets <sup>4</sup>	154.9	130.1	138.7	147.5	152.1	144.7	133.4	145.0	131.6	162.1	138.2	154.4	
31 Other assets <sup>5</sup>	340.7	360.7	363.6	369.5	374.7	365.1	364.6	359.2	351.2	360.7	363.2	364.5	
<b>32 Total assets<sup>6</sup></b>	<b>3,538.0</b>	<b>3,674.6</b>	<b>3,710.7</b>	<b>3,736.3</b>	<b>3,741.4</b>	<b>3,716.7</b>	<b>3,697.2</b>	<b>3,700.8</b>	<b>3,682.1</b>	<b>3,742.1</b>	<b>3,701.1</b>	<b>3,705.3</b>	
<i>Liabilities</i>													
33 Deposits	2,004.8	2,075.8	2,105.6	2,123.4	2,158.2	2,143.6	2,106.5	2,122.8	2,113.3	2,145.7	2,104.0	2,135.6	
34 Transaction	291.0	300.1	303.1	310.0	306.8	293.5	290.6	290.1	273.3	288.6	283.6	325.6	
35 Nontransaction	1,713.8	1,775.7	1,802.5	1,813.4	1,851.4	1,850.0	1,815.8	1,832.7	1,840.0	1,857.1	1,820.4	1,810.0	
36 Large time	267.8	280.3	272.2	267.7	275.3	280.3	267.7	261.2	262.7	263.3	264.8	256.1	
37 Other	1,446.0	1,495.4	1,530.3	1,545.7	1,576.0	1,569.7	1,548.2	1,571.5	1,577.3	1,593.7	1,555.6	1,553.9	
38 Borrowings	760.6	729.6	754.1	802.2	793.7	757.5	702.4	700.7	703.7	714.3	709.8	682.6	
39 From banks in the U.S.	276.5	205.2	218.4	215.5	215.1	206.3	191.4	188.3	195.3	199.1	186.7	181.0	
40 From others	484.0	524.3	535.7	586.7	578.6	551.2	511.0	512.4	508.5	515.2	523.1	501.6	
41 Net due to related foreign offices	179.3	211.9	196.3	217.2	218.3	216.2	245.0	249.1	247.0	259.9	249.9	254.1	
42 Other liabilities	267.9	252.4	254.4	232.1	212.3	234.6	245.9	230.4	222.1	217.5	236.2	236.1	
<b>43 Total liabilities</b>	<b>3,212.6</b>	<b>3,269.6</b>	<b>3,310.4</b>	<b>3,375.0</b>	<b>3,382.5</b>	<b>3,351.9</b>	<b>3,299.8</b>	<b>3,303.1</b>	<b>3,286.1</b>	<b>3,337.4</b>	<b>3,299.9</b>	<b>3,308.5</b>	
44 Residual (assets less liabilities) <sup>7</sup>	325.4	405.0	400.3	361.3	358.8	364.8	397.5	397.7	396.0	404.7	401.2	396.8	

Footnotes appear on p. A21.

## 18 Federal Reserve Bulletin Statistical Supplement □ February 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit .....	2,893.6	3,051.9	3,083.1	3,073.9	3,063.8	3,078.7	3,054.9	3,079.3	3,081.3	3,085.5	3,083.2	3,071.8
46 Securities in bank credit .....	779.6	860.2	882.1	849.9	812.0	819.2	833.3	862.8	854.1	854.0	868.9	864.3
47 U.S. government securities .....	463.3	524.2	538.1	502.3	471.1	460.4	475.6	502.3	500.5	497.4	503.9	505.0
48 Trading account .....	48.2	44.0	39.6	38.0	34.6	38.1	33.7	40.7	41.2	42.0	38.5	40.6
49 Investment account .....	415.2	480.2	498.4	464.3	436.5	422.3	441.9	461.6	459.3	455.5	465.4	464.4
50 Mortgage-backed securities .....	330.5	384.8	394.1	368.5	339.6	324.7	339.6	355.3	355.9	351.8	356.3	356.3
51 Other .....	84.6	95.4	104.3	95.8	96.9	97.6	102.3	106.4	103.4	103.7	109.1	108.1
52 One year or less .....	23.3	23.3	24.4	24.2	24.5	24.0	24.8	25.3	25.0	24.9	25.3	25.6
53 One to five years .....	47.6	55.4	57.6	51.4	52.7	53.1	56.8	58.1	56.4	56.3	60.6	58.6
54 More than five years .....	13.7	16.7	22.4	20.2	19.8	20.5	20.7	23.0	22.0	22.5	23.2	23.9
55 Other securities .....	316.2	336.0	344.0	347.6	340.9	358.8	357.8	360.5	353.5	356.6	365.0	359.3
56 Trading account .....	161.8	182.9	186.3	169.0	160.6	177.7	181.9	183.5	178.2	180.4	188.4	180.8
57 Investment account .....	154.5	153.1	157.7	178.6	180.3	181.1	175.9	177.0	175.4	176.2	176.7	178.5
58 State and local government .....	29.4	31.3	32.1	31.6	31.1	31.4	31.7	31.8	31.8	31.8	32.0	31.9
59 Other .....	125.0	121.8	125.7	147.0	149.2	149.8	144.2	145.1	143.6	144.5	144.7	146.7
60 Loans and leases in bank credit <sup>2</sup> .....	2,114.0	2,191.7	2,201.0	2,224.0	2,251.8	2,259.5	2,221.6	2,216.5	2,227.2	2,231.5	2,214.3	2,207.5
61 Commercial and industrial .....	497.8	475.6	468.2	469.5	461.7	454.9	449.4	446.9	446.8	447.0	445.9	448.8
62 Bankers acceptances .....	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other .....	497.8	475.6	468.2	469.5	461.7	454.9	449.4	446.9	446.8	447.0	445.9	448.8
64 Real estate .....	984.6	1,073.5	1,079.4	1,101.1	1,135.4	1,151.8	1,126.2	1,109.3	1,120.9	1,120.4	1,104.5	1,099.9
65 Revolving home equity .....	135.5	157.4	160.8	164.1	167.9	172.4	177.5	182.5	181.0	182.0	183.5	184.2
66 Other .....	523.0	592.1	595.3	616.8	647.4	658.6	627.6	604.7	618.0	616.3	598.4	593.8
67 Commercial .....	326.0	324.0	323.2	320.1	320.1	320.7	321.1	322.1	321.9	322.1	322.7	321.9
68 Consumer .....	322.0	318.6	319.6	315.7	316.1	317.4	314.5	333.7	333.0	334.2	338.3	331.1
69 Credit cards and related plans .....	114.9	104.0	105.0	100.1	99.8	99.3	95.2	116.3	114.6	115.6	119.0	115.9
70 Other .....	207.1	214.6	214.5	215.6	216.3	218.1	219.3	217.4	218.4	218.6	219.2	215.2
71 Security <sup>3</sup> .....	75.9	78.5	83.7	85.7	85.1	81.3	88.3	85.2	85.3	87.5	86.3	84.6
72 Federal funds sold to and repurchase agreements with broker-dealers .....	64.8	59.7	65.3	68.1	66.2	63.4	69.6	67.0	67.2	68.4	68.8	66.4
73 Other .....	11.1	18.8	18.3	17.7	18.9	17.9	18.7	18.2	18.0	19.1	17.6	18.3
74 State and local government .....	12.3	12.6	12.8	13.1	13.4	13.6	13.8	14.0	13.8	13.9	13.9	14.2
75 Agricultural .....	8.6	8.0	7.9	7.8	7.9	7.9	7.8	7.8	7.8	7.8	7.7	7.7
76 Federal funds sold to and repurchase agreements with others .....	20.8	26.4	27.9	26.0	24.8	27.2	25.3	24.3	24.3	24.5	26.0	25.3
77 All other loans .....	75.2	89.1	91.5	96.0	99.2	98.1	89.4	88.5	89.0	90.2	85.9	90.2
78 Lease-financing receivables .....	116.7	109.4	110.0	109.1	108.1	107.5	106.8	105.8	106.3	106.1	105.7	105.6
79 Interbank loans .....	203.4	178.3	175.9	175.7	179.6	164.9	181.7	171.1	178.0	185.1	167.2	160.9
80 Federal funds sold to and repurchase agreements with commercial banks .....	106.5	107.3	106.3	103.7	102.0	97.9	105.0	93.7	99.5	106.0	89.6	85.2
81 Other .....	96.9	71.0	69.6	72.0	77.6	66.9	76.7	77.4	78.5	79.1	77.6	75.8
82 Cash assets <sup>4</sup> .....	158.0	129.3	134.6	142.0	142.5	141.8	135.0	147.9	131.9	168.3	141.5	153.8
83 Other assets <sup>5</sup> .....	344.3	358.5	359.6	368.9	371.6	369.1	364.9	363.0	359.4	366.7	364.6	364.3
<b>84 Total assets<sup>6</sup> .....</b>	<b>3,554.9</b>	<b>3,673.0</b>	<b>3,708.3</b>	<b>3,716.7</b>	<b>3,712.8</b>	<b>3,710.3</b>	<b>3,693.7</b>	<b>3,718.2</b>	<b>3,707.6</b>	<b>3,762.6</b>	<b>3,713.6</b>	<b>3,708.1</b>
<i>Liabilities</i>												
85 Deposits .....	2,011.6	2,071.5	2,106.0	2,117.5	2,141.8	2,135.1	2,104.1	2,129.8	2,123.9	2,157.6	2,111.3	2,128.4
86 Transaction .....	294.9	295.8	300.3	304.1	294.7	288.8	287.7	293.8	271.4	292.4	289.0	327.7
87 Nontransaction .....	1,716.7	1,775.6	1,805.8	1,813.3	1,847.1	1,846.3	1,816.5	1,836.0	1,852.5	1,865.2	1,822.3	1,800.8
88 Large time .....	271.8	278.5	271.8	266.1	274.0	277.8	269.1	265.1	267.0	267.3	268.4	259.5
89 Other .....	1,444.9	1,497.1	1,534.0	1,547.2	1,573.2	1,568.5	1,547.3	1,570.9	1,585.4	1,597.8	1,553.8	1,541.3
90 Borrowings .....	761.9	735.3	753.2	795.2	773.7	755.7	705.4	702.8	713.6	718.1	710.5	677.8
91 From banks in the U.S. ....	273.3	207.6	216.6	212.2	210.6	199.6	190.0	185.4	195.5	196.7	182.3	175.5
92 From nonbanks in the U.S. ....	488.6	527.7	536.6	583.0	563.1	556.1	515.5	517.4	518.1	521.4	528.1	502.3
93 Net due to related foreign offices .....	184.4	211.0	195.3	211.1	218.0	217.3	249.7	256.1	254.1	265.7	256.3	264.4
94 Other liabilities .....	274.9	251.4	253.0	225.9	211.8	235.8	250.4	236.9	228.4	222.3	242.1	245.4
<b>95 Total liabilities .....</b>	<b>3,232.8</b>	<b>3,269.2</b>	<b>3,307.5</b>	<b>3,349.6</b>	<b>3,345.4</b>	<b>3,343.9</b>	<b>3,309.7</b>	<b>3,325.7</b>	<b>3,320.0</b>	<b>3,363.6</b>	<b>3,320.1</b>	<b>3,316.0</b>
96 Residual (assets less liabilities) <sup>7</sup> .....	322.1	403.8	400.8	367.2	367.4	366.4	384.0	392.6	387.7	399.0	393.5	392.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov. <sup>1</sup>	May <sup>2</sup>	June <sup>3</sup>	July <sup>4</sup>	Aug. <sup>5</sup>	Sept. <sup>6</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,324.1	2,420.3	2,444.2	2,471.4	2,494.6	2,496.1	2,498.9	2,522.4	2,512.9	2,518.7	2,525.1	2,526.5
2 Securities in bank credit	658.4	689.8	691.0	698.7	703.4	700.2	705.1	711.6	710.0	711.8	714.0	709.7
3 U.S. government securities	452.2	482.4	486.2	493.9	498.8	494.8	498.2	503.5	502.5	503.4	504.4	502.4
4 Other securities	206.2	207.5	204.8	204.9	204.6	205.4	206.9	208.1	207.4	208.4	209.6	207.2
5 Loans and leases in bank credit <sup>2</sup>	1,665.7	1,730.5	1,753.1	1,772.7	1,791.2	1,795.9	1,793.8	1,810.8	1,803.0	1,806.9	1,811.2	1,816.9
6 Commercial and industrial	289.7	295.8	297.7	299.3	303.7	306.1	306.0	309.4	308.1	309.1	309.5	310.4
7 Real estate	1,004.6	1,045.5	1,060.5	1,075.5	1,089.6	1,090.9	1,091.0	1,095.0	1,091.6	1,093.6	1,096.9	1,095.5
8 Revolving home equity	72.9	82.1	84.9	85.4	86.0	86.9	88.5	90.4	89.4	89.8	90.4	91.2
9 Other	931.8	963.4	975.7	990.1	1,003.6	1,004.0	1,002.6	1,004.6	1,002.1	1,003.8	1,006.5	1,004.3
10 Consumer	262.2	276.8	281.1	284.6	284.7	286.8	284.4	296.3	293.0	294.4	294.9	299.9
11 Security <sup>3</sup>	7.2	8.6	9.1	8.9	8.8	8.4	8.3	8.0	7.8	7.9	7.9	8.2
12 Other loans and leases	101.9	103.7	104.7	104.5	104.4	103.6	104.0	102.1	102.4	101.9	101.9	102.8
13 Interbank loans	97.5	114.8	117.8	112.7	108.1	103.5	105.5	99.0	96.2	96.7	98.6	104.7
14 Cash assets <sup>4</sup>	118.1	129.5	131.7	134.2	135.3	129.9	127.8	127.5	126.8	135.5	120.2	131.0
15 Other assets <sup>5</sup>	137.7	148.8	150.4	151.3	158.9	161.9	159.0	161.3	161.8	164.3	160.0	159.7
<b>16 Total assets<sup>6</sup></b>	<b>2,646.1</b>	<b>2,783.0</b>	<b>2,813.7</b>	<b>2,839.0</b>	<b>2,866.0</b>	<b>2,860.2</b>	<b>2,860.2</b>	<b>2,878.9</b>	<b>2,866.5</b>	<b>2,883.9</b>	<b>2,872.5</b>	<b>2,890.4</b>
<i>Liabilities</i>												
17 Deposits	2,052.0	2,134.3	2,154.3	2,172.2	2,188.8	2,184.9	2,175.8	2,184.8	2,179.9	2,194.2	2,172.4	2,194.6
18 Transaction	305.7	323.2	324.9	334.1	337.2	331.5	333.8	331.1	322.0	329.0	327.0	350.9
19 Nontransaction	1,746.3	1,811.1	1,829.4	1,838.1	1,851.6	1,853.4	1,842.0	1,853.7	1,857.8	1,865.2	1,845.4	1,843.8
20 Large time	303.6	315.4	318.2	316.2	315.8	317.1	315.4	318.2	317.0	318.6	316.5	319.2
21 Other	1,442.7	1,495.7	1,511.3	1,521.9	1,535.9	1,536.4	1,526.5	1,535.5	1,540.8	1,546.6	1,528.8	1,524.6
22 Borrowings	355.8	404.4	410.1	420.7	436.9	438.0	436.4	439.0	431.6	439.1	443.6	441.2
23 From banks in the U.S.	120.0	152.8	155.1	158.9	169.0	163.3	158.0	162.0	155.8	162.2	165.8	164.9
24 From others	235.9	251.5	255.0	261.9	267.9	274.7	278.4	277.0	275.8	276.9	277.8	276.2
25 Net due to related foreign offices	11.3	12.4	12.0	11.8	12.0	14.1	13.5	14.6	15.2	15.1	13.8	15.0
26 Other liabilities	63.3	79.4	79.0	77.5	74.9	72.0	71.9	73.0	72.7	72.5	73.7	72.8
<b>27 Total liabilities</b>	<b>2,482.4</b>	<b>2,630.5</b>	<b>2,655.3</b>	<b>2,682.2</b>	<b>2,712.6</b>	<b>2,708.9</b>	<b>2,697.6</b>	<b>2,711.5</b>	<b>2,699.4</b>	<b>2,720.9</b>	<b>2,703.5</b>	<b>2,723.6</b>
28 Residual (assets less liabilities) <sup>7</sup>	163.7	152.5	158.3	156.7	153.3	151.3	162.7	167.4	167.1	163.0	169.1	166.7
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,327.6	2,418.6	2,441.8	2,466.3	2,491.4	2,498.2	2,500.7	2,525.5	2,515.8	2,522.4	2,526.4	2,530.6
30 Securities in bank credit	657.3	689.0	690.6	696.9	701.6	700.3	702.7	710.3	707.8	710.7	712.2	709.2
31 U.S. government securities	451.1	481.6	485.8	492.0	497.1	494.9	495.9	502.3	500.4	502.2	502.6	502.0
32 Other securities	206.2	207.5	204.8	204.9	204.6	205.4	206.9	208.1	207.4	208.4	209.6	207.2
33 Loans and leases in bank credit <sup>2</sup>	1,670.3	1,729.6	1,751.2	1,769.4	1,789.7	1,797.9	1,798.0	1,815.2	1,808.0	1,811.8	1,814.2	1,821.4
34 Commercial and industrial	288.2	298.4	300.0	300.2	302.5	304.3	305.7	307.8	307.4	307.7	307.4	308.6
35 Real estate	1,006.5	1,045.0	1,059.4	1,073.8	1,088.8	1,091.5	1,092.1	1,097.0	1,093.2	1,096.5	1,098.0	1,098.2
36 Revolving home equity	73.1	82.1	84.8	84.9	85.6	87.2	88.7	90.7	89.7	90.2	90.6	91.4
37 Other	933.4	962.8	974.6	988.9	1,003.2	1,004.3	1,003.4	1,006.3	1,003.6	1,006.3	1,007.4	1,006.8
38 Consumer	265.9	274.7	277.5	280.9	283.5	288.6	287.6	299.7	295.9	297.1	298.5	304.2
39 Credit cards and related plans	116.7	122.0	122.6	124.4	124.6	127.6	126.7	137.4	134.2	135.7	136.9	140.4
40 Other	149.2	152.6	154.9	156.4	158.9	160.9	160.9	162.3	161.7	161.3	161.5	163.8
41 Security <sup>3</sup>	7.4	8.4	9.0	8.8	8.8	8.3	8.3	8.2	8.3	8.2	8.1	8.2
42 Other loans and leases	102.3	103.2	105.3	105.8	106.2	105.2	104.3	102.4	103.2	102.3	102.2	102.3
43 Interbank loans	101.0	109.8	114.8	108.1	107.4	102.1	104.3	102.2	103.8	100.9	101.3	101.7
44 Cash assets <sup>4</sup>	122.3	128.4	129.5	131.9	130.7	129.4	128.3	131.8	127.6	140.8	125.0	134.5
45 Other assets <sup>5</sup>	137.7	148.8	150.4	151.3	158.9	161.9	159.0	161.3	161.8	164.3	160.0	159.7
<b>46 Total assets<sup>6</sup></b>	<b>2,657.3</b>	<b>2,775.3</b>	<b>2,806.1</b>	<b>2,826.9</b>	<b>2,857.4</b>	<b>2,860.5</b>	<b>2,861.4</b>	<b>2,889.4</b>	<b>2,877.8</b>	<b>2,897.2</b>	<b>2,881.4</b>	<b>2,895.0</b>
<i>Liabilities</i>												
47 Deposits	2,060.0	2,126.2	2,144.8	2,158.5	2,170.7	2,173.5	2,173.9	2,193.2	2,189.8	2,204.2	2,178.1	2,195.6
48 Transaction	309.1	317.7	322.6	331.4	333.3	330.7	333.6	334.7	325.6	332.9	330.1	352.4
49 Nontransaction	1,750.9	1,808.5	1,822.1	1,827.1	1,837.4	1,842.9	1,840.3	1,858.5	1,864.2	1,871.3	1,848.0	1,843.2
50 Large time	303.6	315.4	318.2	316.2	315.8	317.1	315.4	318.2	317.0	318.6	316.5	319.2
51 Other	1,447.3	1,493.1	1,504.0	1,510.9	1,521.6	1,525.8	1,524.8	1,540.3	1,547.2	1,552.7	1,531.5	1,524.0
52 Borrowings	355.8	404.4	410.1	420.7	436.9	438.0	436.4	439.0	431.6	439.1	443.6	441.2
53 From banks in the U.S.	120.0	152.8	155.1	158.9	169.0	163.3	158.0	162.0	155.8	162.2	165.8	164.9
54 From others	235.9	251.5	255.0	261.9	267.9	274.7	278.4	277.0	275.8	276.9	277.8	276.2
55 Net due to related foreign offices	11.3	12.4	12.0	11.8	12.0	14.1	13.5	14.6	15.2	15.1	13.8	15.0
56 Other liabilities	63.3	79.4	79.0	77.5	74.9	72.0	71.9	73.0	72.7	72.5	73.7	72.8
<b>57 Total liabilities</b>	<b>2,490.4</b>	<b>2,622.4</b>	<b>2,645.8</b>	<b>2,668.5</b>	<b>2,694.5</b>	<b>2,697.6</b>	<b>2,695.6</b>	<b>2,719.9</b>	<b>2,709.4</b>	<b>2,730.9</b>	<b>2,709.1</b>	<b>2,724.6</b>
58 Residual (assets less liabilities) <sup>7</sup>	166.9	152.9	160.3	158.3	162.9	162.9	165.7	169.5	168.4	166.3	172.2	170.3

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov.	May <sup>a</sup>	June <sup>a</sup>	July <sup>a</sup>	Aug. <sup>a</sup>	Sept. <sup>a</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	625.9 <sup>f</sup>	669.5	671.0	642.0	621.7	621.3	624.1	625.3	616.3	618.9	632.4	632.9
2 Securities in bank credit	253.7 <sup>f</sup>	289.9	289.4	266.3	264.6	268.9	271.3	269.8	266.8	268.4	268.1	271.1
3 U.S. government securities	99.6	126.6	123.6	114.2	107.5	109.0	105.1	98.6	98.1	99.4	96.4	98.7
4 Other securities	154.2 <sup>f</sup>	163.3	165.8	152.1	157.1	159.9	166.2	171.2	168.8	169.0	171.7	172.5
5 Loans and leases in bank credit <sup>2</sup>	372.2	379.6	381.6	375.7	357.1	352.4	352.8	355.5	349.5	350.5	364.3	361.8
6 Commercial and industrial	178.9 <sup>f</sup>	168.8	160.8	156.0	150.4	146.4	142.0	136.9	138.0	136.8	136.8	137.2
7 Real estate	20.0	19.4	19.5	19.1	18.1	18.2	21.8	21.3	22.1	22.0	21.2	20.5
8 Security <sup>3</sup>	104.8 <sup>f</sup>	115.4	118.3	115.5	108.6	110.8	112.6	121.5	113.3	113.5	130.4	129.5
9 Other loans and leases	68.5 <sup>f</sup>	76.1	83.0	85.1	79.9	76.9	76.4	75.9	76.0	78.2	75.9	74.6
10 Interbank loans	25.5	24.6	30.7	33.2	32.5	30.8	29.4	29.7	32.0	28.2	29.1	32.2
11 Cash assets <sup>4</sup>	42.3	51.1	54.3	54.5	55.7	55.4	52.5	50.5	49.5	51.5	49.5	51.0
12 Other assets <sup>5</sup>	29.1	36.6	36.7	35.1	41.9	38.9	41.1	38.8	41.0	43.1	36.0	38.1
<b>13 Total assets<sup>6</sup></b>	<b>722.4<sup>f</sup></b>	<b>781.3</b>	<b>792.3</b>	<b>764.4</b>	<b>751.4</b>	<b>746.0</b>	<b>746.6</b>	<b>743.9</b>	<b>738.3</b>	<b>741.2</b>	<b>746.6</b>	<b>753.9</b>
<i>Liabilities</i>												
14 Deposits	452.5 <sup>f</sup>	433.4	442.6	453.8	456.5	452.9	440.2	436.6	436.7	436.1	433.9	438.4
15 Transaction	9.2	10.8	11.4	12.4	14.5	15.1	14.8	15.5	14.7	16.1	15.3	16.0
16 Nontransaction	443.2 <sup>f</sup>	422.7	431.2	441.5	442.0	437.8	425.5	421.1	421.9	420.0	418.6	422.3
17 Borrowings	256.2	305.1	314.6	291.1	290.3	290.7	301.6	295.3	296.2	301.3	289.7	297.3
18 From banks in the U.S.	25.2	31.3	34.7	36.8	34.1	33.9	36.0	32.2	33.1	31.3	31.2	33.9
19 From others	231.1 <sup>f</sup>	273.7	279.9	254.3	256.2	256.9	265.6	263.2	263.1	269.9	258.5	263.4
20 Net due to related foreign offices	74.4 <sup>f</sup>	78.0	82.0	86.2	103.8	99.8	94.0	88.8	84.9	91.3	83.7	89.2
21 Other liabilities	94.0	106.9	113.7	109.1	116.1	110.3	110.9	107.5	108.8	105.5	108.9	106.5
<b>22 Total liabilities</b>	<b>728.4<sup>f</sup></b>	<b>767.5</b>	<b>788.8</b>	<b>767.8</b>	<b>759.1</b>	<b>754.1</b>	<b>758.7</b>	<b>750.7</b>	<b>756.8</b>	<b>751.5</b>	<b>748.9</b>	<b>753.0</b>
23 Residual (assets less liabilities) <sup>7</sup>	5.9	13.9	3.5	3.5	7.7	8.1	12.0	6.8	18.4	10.3	2.3	.9
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	629.5 <sup>f</sup>	664.9	667.6	634.7	615.3	617.2	623.6	628.8	623.2	624.8	630.6	636.5
25 Securities in bank credit	253.7 <sup>f</sup>	289.9	289.4	266.3	264.6	268.9	271.3	269.8	266.8	268.4	268.1	271.1
26 U.S. government securities	99.6	126.6	123.6	114.2	107.5	109.0	105.1	98.6	98.1	99.4	96.4	98.7
27 Trading account	20.3	42.4	42.5	39.9	38.8	39.8	38.6	32.8	32.1	33.1	30.9	33.1
28 Investment account	79.2	84.3	81.1	74.3	68.7	69.2	66.5	65.9	66.0	66.2	65.5	65.6
29 Other securities	154.2 <sup>f</sup>	163.3	165.8	152.1	157.1	159.9	166.2	171.2	168.8	169.0	171.7	172.5
30 Trading account	100.3 <sup>f</sup>	107.3	107.8	98.0	102.4	105.6	104.8	105.0	103.2	103.8	105.2	106.6
31 Investment account	53.9	56.0	58.0	54.1	54.7	54.3	61.4	66.2	65.6	65.2	66.4	65.8
32 Loans and leases in bank credit <sup>2</sup>	375.8	375.0	378.2	368.4	350.7	348.3	352.3	359.1	356.4	356.4	362.5	365.4
33 Commercial and industrial	180.3	167.0	160.3	155.1	149.3	146.3	142.0	137.9	139.3	137.6	138.0	138.2
34 Real estate	20.0	19.4	19.5	19.1	18.1	18.2	21.8	21.3	22.1	22.0	21.2	20.5
35 Security <sup>3</sup>	106.9 <sup>f</sup>	113.1	115.9	110.8	108.6	107.4	112.7	123.9	118.8	118.8	127.2	131.9
36 Other loans and leases	68.7	75.5	82.6	83.3	78.6	76.3	75.7	76.0	76.2	78.0	76.0	74.7
37 Interbank loans	25.5	24.6	30.7	33.2	32.5	30.8	29.4	29.7	32.0	28.2	29.1	32.2
38 Cash assets <sup>4</sup>	44.7	49.4	51.8	51.6	53.4	55.0	53.7	53.4	51.6	54.7	52.6	53.8
39 Other assets <sup>5</sup>	29.0	36.7	35.3	33.9	41.3	38.9	40.6	38.7	40.6	42.7	35.5	38.4
<b>40 Total assets<sup>6</sup></b>	<b>728.4<sup>f</sup></b>	<b>775.1</b>	<b>784.9</b>	<b>752.9</b>	<b>742.1</b>	<b>741.6</b>	<b>746.8</b>	<b>750.2</b>	<b>747.1</b>	<b>750.0</b>	<b>747.3</b>	<b>760.4</b>
<i>Liabilities</i>												
41 Deposits	452.6 <sup>f</sup>	438.8	440.8	444.1	441.0	436.5	429.1	437.0	431.4	435.5	433.7	442.6
42 Transaction	9.5	10.4	11.0	12.3	14.1	15.4	15.1	16.0	15.2	16.5	15.9	16.4
43 Nontransaction	443.1	428.4	429.7	431.8	426.9	421.1	413.9	420.9	416.2	419.0	417.8	426.2
44 Borrowings	256.2	305.1	314.6	291.1	290.3	290.7	301.6	295.3	296.2	301.3	289.7	297.3
45 From banks in the U.S.	25.2	31.3	34.7	36.8	34.1	33.9	36.0	32.2	33.1	31.3	31.2	33.9
46 From others	231.1 <sup>f</sup>	273.7	279.9	254.3	256.2	256.9	265.6	263.2	263.1	269.9	258.5	263.4
47 Net due to related foreign offices	75.7 <sup>f</sup>	77.6	83.9	89.5	105.1	98.5	95.2	89.9	88.0	92.6	85.1	88.2
48 Other liabilities	93.2 <sup>f</sup>	107.2	112.1	106.4	114.9	111.4	109.9	106.5	106.2	104.5	107.7	107.4
<b>49 Total liabilities</b>	<b>726.3<sup>f</sup></b>	<b>773.5</b>	<b>783.6</b>	<b>752.2</b>	<b>741.0</b>	<b>740.1</b>	<b>745.4</b>	<b>749.0</b>	<b>745.8</b>	<b>748.7</b>	<b>746.0</b>	<b>759.2</b>
50 Residual (assets less liabilities) <sup>7</sup>	2.1	1.6	1.3	.7	1.1	1.4	1.4	1.3	1.3	1.3	1.3	1.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Nov.	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	105.2	124.4	129.8	107.9	93.1	112.4	114.0	112.3	107.6	107.8	114.5	111.7
2 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	89.0	105.2	110.1	85.4	79.4	96.0	97.2	94.4	91.4	90.4	96.6	93.1
3 Mortgage-backed securities <sup>9</sup> .....	376.3 <sup>3</sup>	431.5	441.1	416.9	391.6	377.2	392.0	409.3	409.5	405.3	410.1	410.7
4 Pass-through .....	277.4 <sup>4</sup>	316.9	327.5	304.1	276.4	264.8	280.9	294.2	294.4	290.5	295.8	295.6
5 CMO, REMIC, and other .....	99.0 <sup>5</sup>	114.5	113.6	112.8	115.2	112.3	111.1	115.2	115.1	114.9	114.3	115.1
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup> .....	10.9 <sup>6</sup>	11.1	12.7	6.5	1.1	4.8	2.2	1.9	1.6	1.4	2.7	2.4
7 Off-shore credit to U.S. residents <sup>11</sup> .....	18.5	17.3	16.6	15.5	14.7	14.3	13.8	13.5	13.6	13.5	13.4	14.0
8 Securitized consumer loans <sup>12</sup> .....	148.8	156.5	158.3	162.3	163.2	162.5	164.7	166.0	166.7	166.5	164.8	166.2
9 Credit cards and related plans .....	131.4	139.4	140.6	144.0	144.5	144.3	146.8	147.5	148.5	147.7	146.2	147.6
10 Other .....	17.4	17.1	17.7	18.3	18.7	18.2	18.0	18.6	18.2	18.7	18.7	18.6
11 Securitized business loans <sup>12</sup> .....	11.3 <sup>1</sup>	10.2	9.9	8.4	7.2	7.9	8.0	7.5	8.0	8.0	7.2	7.2
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup> .....	301.9 <sup>1</sup>	332.4	332.0	327.8	326.7	325.1	323.9	329.9	328.2	328.4	330.1	329.9
13 Securitized consumer loans <sup>12</sup> .....	198.3	204.3	204.0	200.6	201.9	203.0	204.7	203.1	204.3	203.3	201.5	203.4
14 Credit cards and related plans .....	189.8	196.5	196.3	193.0	194.3	195.5	197.2	195.3	196.8	195.4	193.7	195.6
15 Other .....	8.5	7.8	7.7	7.6	7.6	7.6	7.5	7.8	7.5	7.9	7.9	7.9
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	63.2 <sup>1</sup>	73.6	72.6	65.5	66.2	68.2	69.1	65.4	63.8	63.7	66.3	66.3
17 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	60.3	72.6	72.6	64.9	64.7	66.6	67.7	66.2	63.9	64.1	67.4	67.4
18 Securitized business loans <sup>12</sup> .....	7.2	3.0	2.5	1.5	1.4	1.2	1.3	1.3	1.4	1.3	1.3	1.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States." Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Bulletin*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17-19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec.	June	July <sup>a</sup>	Aug. <sup>a</sup>	Sept. <sup>a</sup>	Oct. <sup>a</sup>	Nov. <sup>a</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,895.4 <sup>a</sup>	6,203.7 <sup>a</sup>	6,207.5	6,196.0	6,203.4	6,181.7	6,224.0	6,254.7	6,214.9	6,296.1	6,276.6	6,249.8
2 Securities in bank credit	1,724.4 <sup>a</sup>	1,875.4 <sup>a</sup>	1,835.4	1,792.2	1,796.9	1,817.0	1,846.9	1,857.3	1,852.9	1,868.5	1,857.9	1,848.5
3 U.S. government securities	1,028.3 <sup>a</sup>	1,153.5 <sup>a</sup>	1,118.2	1,081.2	1,066.0	1,082.5	1,103.0	1,102.1	1,100.7	1,105.1	1,102.9	1,098.5
4 Other securities	696.0 <sup>a</sup>	721.8 <sup>a</sup>	717.2	711.0	730.8	734.5	743.9	755.2	752.3	763.4	755.0	749.9
5 Loans and leases in bank credit <sup>b</sup>	4,171.0	4,328.3	4,372.1	4,403.9	4,406.5	4,364.7	4,377.1	4,397.4	4,361.9	4,427.6	4,418.7	4,401.3
6 Commercial and industrial	963.5 <sup>a</sup>	925.0 <sup>a</sup>	924.3	917.8	907.9	897.5	893.8	898.4	894.8	910.2	898.4	892.8
7 Real estate	2,029.0 <sup>a</sup>	2,157.5 <sup>a</sup>	2,196.1	2,242.8	2,259.5	2,237.2	2,233.5	2,219.4	2,220.3	2,217.9	2,216.5	2,224.3
8 Revolving home equity	213.4	244.8	249.0	253.4	258.8	265.6	273.4	280.9	275.2	281.9	284.1	286.1
9 Other	1,815.7 <sup>a</sup>	1,912.7 <sup>a</sup>	1,947.1	1,989.4	2,000.8	1,971.6	1,950.1	1,938.5	1,945.1	1,936.0	1,932.4	1,938.3
10 Consumer	588.0	599.3 <sup>a</sup>	601.0	602.2	606.7	601.7	630.6	634.1	631.9	633.7	635.8	636.8
11 Security <sup>3</sup>	188.8	209.9	211.3	203.7	199.1	206.6	212.3	196.5	199.0	200.0	198.8	186.0
12 Other loans and leases	401.7	436.6	439.3	437.3	433.3	421.7	416.9	449.0	416.0	465.8	469.2	461.4
13 Interbank loans	327.8	320.1	321.5	325.4	304.4	321.0	297.5	288.8	294.5	284.0	302.3	277.8
14 Cash assets <sup>4</sup>	315.1	324.7	336.2	343.2	329.9	313.6	322.9	306.5	321.4	295.8	316.7	295.4
15 Other assets <sup>5</sup>	502.7 <sup>a</sup>	543.8 <sup>a</sup>	548.9	568.3	559.2	557.2	549.8	552.1	566.1	548.7	550.6	549.9
<b>16 Total assets<sup>6</sup></b>	<b>6,964.7<sup>a</sup></b>	<b>7,316.9<sup>a</sup></b>	<b>7,338.9</b>	<b>7,357.0</b>	<b>7,321.1</b>	<b>7,298.5</b>	<b>7,319.1</b>	<b>7,325.6</b>	<b>7,320.5</b>	<b>7,348.3</b>	<b>7,369.4</b>	<b>7,296.6</b>
<i>Liabilities</i>												
17 Deposits	4,486.5	4,702.5	4,749.5	4,803.5	4,781.3	4,722.5	4,744.9	4,743.8	4,743.7	4,736.5	4,759.0	4,744.3
18 Transaction	611.3	639.3	656.5	658.5	640.1	639.2	636.8	644.5	626.8	639.7	686.4	645.3
19 Nontransaction	3,875.2	4,063.2	4,093.0	4,145.0	4,141.2	4,083.3	4,108.1	4,099.4	4,116.8	4,096.8	4,072.7	4,099.0
20 Large time	978.6	1,003.4	1,019.0	1,023.4	1,029.4	996.3	988.5	992.3	991.4	991.4	988.5	994.6
21 Other	2,896.7	3,059.8	3,074.0	3,121.6	3,111.8	3,087.0	3,119.6	3,107.1	3,120.9	3,105.4	3,084.2	3,104.4
22 Borrowings	1,404.2	1,478.7	1,514.1	1,520.9	1,486.2	1,440.2	1,434.9	1,458.4	1,423.7	1,494.4	1,490.2	1,443.7
23 From banks in the U.S.	417.1	408.2	411.2	418.2	403.5	385.4	382.5	380.4	381.5	383.6	392.0	371.3
24 From others	987.1	1,070.6	1,102.8	1,102.7	1,082.8	1,054.8	1,052.5	1,077.9	1,042.2	1,110.8	1,098.2	1,072.4
25 Net due to related foreign offices	146.3	126.3	142.8	126.6	130.4	164.5	175.0	144.5	165.9	140.1	133.2	141.1
26 Other liabilities	433.7 <sup>a</sup>	448.0 <sup>a</sup>	418.2	402.7	417.0	427.5	410.1	416.5	415.9	417.4	408.8	420.3
<b>27 Total liabilities</b>	<b>6,470.7<sup>a</sup></b>	<b>6,755.5<sup>a</sup></b>	<b>6,824.5</b>	<b>6,853.7</b>	<b>6,814.9</b>	<b>6,754.8</b>	<b>6,764.9</b>	<b>6,763.2</b>	<b>6,749.2</b>	<b>6,788.5</b>	<b>6,791.2</b>	<b>6,749.4</b>
28 Residual (assets less liabilities) <sup>7</sup>	494.0 <sup>a</sup>	561.4 <sup>a</sup>	514.4	503.3	506.2	543.7	554.2	562.4	571.3	559.8	578.2	547.2
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,929.4 <sup>a</sup>	6,199.6 <sup>a</sup>	6,181.2	6,175.8	6,199.4	6,182.9	6,239.7	6,291.6	6,238.8	6,335.3	6,312.2	6,303.2
30 Securities in bank credit	1,731.0 <sup>a</sup>	1,869.2 <sup>a</sup>	1,819.8	1,784.7	1,795.6	1,814.8	1,850.5	1,864.7	1,861.1	1,874.7	1,860.9	1,859.1
31 U.S. government securities	1,032.6 <sup>a</sup>	1,148.8 <sup>a</sup>	1,110.0	1,072.2	1,065.9	1,078.1	1,104.9	1,106.7	1,107.8	1,110.5	1,104.6	1,101.0
32 Other securities	698.4 <sup>a</sup>	720.4 <sup>a</sup>	709.8	707.5	729.6	736.6	745.6	758.0	753.3	764.2	756.3	758.0
33 Loans and leases in bank credit <sup>b</sup>	4,198.4	4,330.4	4,361.4	4,391.1	4,403.8	4,368.1	4,389.2	4,426.9	4,377.7	4,460.6	4,451.3	4,444.1
34 Commercial and industrial	962.2 <sup>a</sup>	929.1 <sup>a</sup>	925.5	914.0	906.2	897.8	893.4	897.0	888.6	907.8	898.9	895.6
35 Real estate	2,033.6 <sup>a</sup>	2,158.7 <sup>a</sup>	2,194.5	2,242.9	2,261.5	2,239.1	2,228.4	2,224.1	2,227.4	2,221.8	2,220.1	2,228.8
36 Revolving home equity	212.9	245.6	249.0	253.5	259.6	266.2	273.2	280.2	274.4	281.3	283.5	285.2
37 Other	1,820.7 <sup>a</sup>	1,913.1 <sup>a</sup>	1,945.5	1,989.4	2,001.9	1,972.9	1,955.2	1,943.9	1,953.0	1,940.4	1,936.6	1,943.7
38 Consumer	596.9	595.9 <sup>a</sup>	595.4	598.5	604.8	600.9	632.3	643.1	636.1	642.3	649.3	649.3
39 Credit cards and related plans	238.6	226.5 <sup>a</sup>	223.3	223.2	225.8	220.7	252.6	264.3	257.1	263.9	271.0	269.2
40 Other	358.3	369.4	372.1	375.3	379.0	380.2	379.7	378.9	379.0	378.3	378.3	380.1
41 Security <sup>3</sup>	199.4	208.5	205.4	198.6	197.0	209.1	217.2	207.2	209.4	216.3	207.2	195.7
42 Other loans and leases	406.3	438.2	440.7	437.2	434.3	421.1	417.8	455.5	416.2	472.5	475.8	474.7
43 Interbank loans	334.8	321.4	317.0	319.6	297.6	313.9	302.0	295.1	301.7	295.5	299.1	284.9
44 Cash assets <sup>4</sup>	336.9	315.8	325.5	326.6	326.2	316.9	333.1	327.8	317.0	318.6	329.5	351.3
45 Other assets <sup>5</sup>	507.3 <sup>a</sup>	538.4 <sup>a</sup>	547.1	564.7	563.2	556.9	553.5	557.4	567.0	553.5	553.5	561.7
<b>46 Total assets<sup>6</sup></b>	<b>7,032.3<sup>a</sup></b>	<b>7,299.5<sup>a</sup></b>	<b>7,295.8</b>	<b>7,310.6</b>	<b>7,310.4</b>	<b>7,296.4</b>	<b>7,353.3</b>	<b>7,395.4</b>	<b>7,348.0</b>	<b>7,426.3</b>	<b>7,417.5</b>	<b>7,425.2</b>
<i>Liabilities</i>												
47 Deposits	4,537.2	4,691.6	4,720.1	4,753.5	4,745.1	4,707.2	4,760.6	4,796.0	4,777.2	4,790.6	4,793.9	4,834.9
48 Transaction	644.1	633.9	647.8	642.1	634.8	636.4	644.6	678.7	627.2	672.5	717.0	725.1
49 Nontransaction	3,893.1	4,057.7	4,072.2	4,111.4	4,110.3	4,070.8	4,116.0	4,117.3	4,150.0	4,118.1	4,076.9	4,109.8
50 Large time	991.3	1,001.5	1,007.9	1,007.3	1,010.4	986.3	992.2	1,005.2	1,008.1	1,003.7	1,003.9	1,008.6
51 Other	2,901.9	3,056.1	3,064.3	3,104.1	3,099.9	3,084.5	3,123.8	3,112.1	3,141.9	3,114.4	3,073.0	3,101.2
52 Borrowings	1,403.3	1,477.8	1,507.0	1,500.9	1,484.4	1,443.3	1,437.1	1,457.3	1,409.8	1,499.2	1,490.2	1,446.3
53 From banks in the U.S.	418.9	406.3	407.9	413.6	396.7	384.0	379.6	382.1	380.0	387.0	394.3	374.3
54 From others	984.5	1,071.5	1,099.2	1,087.3	1,087.7	1,059.3	1,057.4	1,075.2	1,029.7	1,112.2	1,095.9	1,072.0
55 Net due to related foreign offices	152.3	123.4	133.4	124.9	132.8	168.1	180.9	150.9	171.5	145.2	141.5	149.1
56 Other liabilities	440.6 <sup>a</sup>	445.0 <sup>a</sup>	409.3	401.0	419.3	431.0	415.6	422.9	421.0	422.8	417.0	428.0
<b>57 Total liabilities</b>	<b>6,533.5<sup>a</sup></b>	<b>6,737.8<sup>a</sup></b>	<b>6,769.8</b>	<b>6,780.3</b>	<b>6,781.6</b>	<b>6,749.5</b>	<b>6,794.2</b>	<b>6,827.1</b>	<b>6,779.5</b>	<b>6,857.7</b>	<b>6,842.5</b>	<b>6,858.3</b>
58 Residual (assets less liabilities) <sup>7</sup>	498.8 <sup>a</sup>	561.8 <sup>a</sup>	525.9	530.3	528.8	546.8	559.1	568.3	568.5	568.6	575.0	566.9

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec.	June	July <sup>f</sup>	Aug. <sup>f</sup>	Sept. <sup>f</sup>	Oct. <sup>f</sup>	Nov. <sup>f</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,252.7 <sup>f</sup>	5,532.7 <sup>f</sup>	5,565.4	5,574.3	5,582.1	5,557.6	5,598.7	5,634.5	5,595.7	5,665.7	5,650.9	5,645.0
2 Securities in bank credit	1,455.5 <sup>f</sup>	1,586.0 <sup>f</sup>	1,569.1	1,527.5	1,527.9	1,545.7	1,577.1	1,586.6	1,576.5	1,595.8	1,587.1	1,588.1
3 U.S. government securities	920.3 <sup>f</sup>	1,030.0 <sup>f</sup>	1,003.9	973.6	957.0	977.4	1,004.4	1,003.1	997.2	1,007.0	1,004.3	1,003.8
4 Other securities	535.2 <sup>f</sup>	556.0 <sup>f</sup>	565.1	553.9	570.9	568.3	572.7	583.5	579.3	588.8	582.8	584.2
5 Loans and leases in bank credit <sup>2</sup>	3,797.1 <sup>f</sup>	3,946.7 <sup>f</sup>	3,996.4	4,046.8	4,054.2	4,011.9	4,021.6	4,047.9	4,019.2	4,069.9	4,063.8	4,057.0
6 Commercial and industrial	785.5 <sup>f</sup>	764.2 <sup>f</sup>	768.3	767.4	761.4	755.6	756.9	754.5	757.9	759.5	750.1	749.4
7 Real estate	2,009.6 <sup>f</sup>	2,138.0 <sup>f</sup>	2,177.0	2,224.7	2,241.3	2,215.4	2,202.3	2,203.0	2,200.8	2,203.7	2,203.4	2,206.9
8 Revolving home equity	213.4	244.8	249.0	253.4	258.8	265.6	273.4	280.9	275.2	281.9	284.1	286.1
9 Other	1,796.2 <sup>f</sup>	1,893.2 <sup>f</sup>	1,928.0	1,971.3	1,982.5	1,949.7	1,928.8	1,922.0	1,925.6	1,921.8	1,919.3	1,920.8
10 Consumer	588.0	599.3 <sup>f</sup>	601.0	602.2	606.7	601.7	630.6	634.1	631.9	633.7	635.8	636.8
11 Security <sup>3</sup>	79.3	91.6	95.8	95.1	88.3	94.0	90.8	88.8	85.2	93.4	88.9	89.2
12 Other loans and leases	334.7	353.5	354.2	357.4	356.4	345.3	341.0	367.6	343.4	379.7	385.6	374.6
13 Interbank loans	297.7	289.5	288.3	292.9	273.5	291.6	267.8	263.7	266.8	259.3	275.6	257.1
14 Cash assets <sup>4</sup>	472.1	270.4	281.7	287.5	274.5	261.1	272.5	256.4	269.9	244.7	266.3	248.3
15 Other assets <sup>5</sup>	272.6 <sup>f</sup>	507.1 <sup>f</sup>	513.7	526.4	520.2	516.0	511.0	512.8	521.1	510.0	515.3	509.7
<b>16 Total assets<sup>6</sup></b>	<b>6,218.4<sup>f</sup></b>	<b>6,524.6<sup>f</sup></b>	<b>6,574.6</b>	<b>6,605.6</b>	<b>6,575.1</b>	<b>6,551.9</b>	<b>6,575.2</b>	<b>6,591.3</b>	<b>6,577.5</b>	<b>6,603.8</b>	<b>6,631.7</b>	<b>6,584.2</b>
<i>Liabilities</i>												
17 Deposits	4,061.9	4,259.9	4,295.6	4,347.0	4,328.4	4,282.3	4,308.3	4,308.4	4,304.0	4,297.1	4,327.6	4,314.6
18 Transaction	602.1	627.9	644.1	644.0	625.0	624.5	621.2	628.8	611.4	624.3	670.7	629.1
19 Nontransaction	3,459.8	3,631.9	3,651.5	3,703.0	3,703.4	3,657.9	3,687.0	3,679.6	3,692.7	3,672.8	3,656.9	3,685.5
20 Large time	569.9	590.4	584.0	591.1	595.4	573.6	570.3	574.7	574.6	569.2	574.6	582.9
21 Other	2,889.9	3,041.5	3,067.6	3,111.9	3,108.0	3,084.3	3,116.8	3,104.8	3,118.1	3,103.6	3,082.4	3,102.5
22 Borrowings	1,121.2	1,164.2	1,222.9	1,230.6	1,195.5	1,138.6	1,139.6	1,150.0	1,124.6	1,178.8	1,169.4	1,138.1
23 From banks in the U.S.	387.1	373.5	374.4	384.1	369.6	349.4	350.3	340.0	341.9	339.6	348.2	333.0
24 From others	734.1	790.7	848.5	846.5	825.9	789.3	783.3	810.0	782.7	839.3	821.2	805.0
25 Net due to related foreign offices	206.1	208.3	229.0	230.3	230.2	258.5	263.7	254.1	267.0	245.2	250.0	261.9
26 Other liabilities	336.7 <sup>f</sup>	334.3 <sup>f</sup>	309.1	286.6	306.7	316.7	302.7	316.6	305.1	319.0	314.8	327.2
<b>27 Total liabilities</b>	<b>5,725.9<sup>f</sup></b>	<b>5,966.7<sup>f</sup></b>	<b>6,056.7</b>	<b>6,094.6</b>	<b>6,060.8</b>	<b>5,996.1</b>	<b>6,014.3</b>	<b>6,029.1</b>	<b>6,000.8</b>	<b>6,040.2</b>	<b>6,061.7</b>	<b>6,041.8</b>
28 Residual (assets less liabilities) <sup>7</sup>	492.5 <sup>f</sup>	557.9 <sup>f</sup>	517.9	511.0	514.2	555.8	560.9	562.2	576.7	563.6	570.0	542.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,276.7 <sup>f</sup>	5,532.0 <sup>f</sup>	5,546.5	5,560.5	5,582.2	5,559.3	5,610.9	5,661.3	5,611.8	5,693.9	5,677.9	5,683.0
30 Securities in bank credit	1,462.2 <sup>f</sup>	1,579.8 <sup>f</sup>	1,553.4	1,520.1	1,526.6	1,543.5	1,580.7	1,594.0	1,584.7	1,602.0	1,590.1	1,598.7
31 U.S. government securities	924.6 <sup>f</sup>	1,025.2 <sup>f</sup>	995.8	969.7	956.9	973.1	1,006.3	1,007.7	1,004.3	1,012.5	1,006.0	1,006.3
32 Other securities	537.6 <sup>f</sup>	554.5 <sup>f</sup>	557.7	550.4	569.7	570.4	574.5	586.3	580.3	589.5	584.1	592.4
33 Loans and leases in bank credit <sup>2</sup>	3,814.5	3,952.2	3,993.0	4,040.4	4,055.5	4,015.8	4,030.1	4,067.3	4,027.1	4,091.9	4,087.8	4,084.3
34 Commercial and industrial	782.8 <sup>f</sup>	768.8 <sup>f</sup>	770.3	764.8	759.9	755.8	755.5	751.9	752.0	756.1	748.7	749.9
35 Real estate	2,014.1 <sup>f</sup>	2,139.2 <sup>f</sup>	2,175.4	2,224.7	2,243.3	2,217.3	2,207.2	2,207.6	2,207.9	2,207.5	2,207.0	2,211.3
36 Revolving home equity	212.9	245.6	249.0	253.5	259.6	266.2	273.2	280.2	274.4	281.3	283.5	285.2
37 Other	1,801.2 <sup>f</sup>	1,893.6 <sup>f</sup>	1,926.4	1,971.2	1,983.7	1,951.0	1,933.9	1,927.4	1,933.5	1,926.2	1,923.5	1,926.2
38 Consumer	596.9	595.9 <sup>f</sup>	595.4	598.5	604.8	600.9	632.3	643.1	636.1	642.3	649.3	649.3
39 Credit cards and related plans	238.6	226.5 <sup>f</sup>	223.3	223.2	225.8	220.7	252.6	264.3	257.1	263.9	271.0	269.2
40 Other	358.3	369.4	372.1	375.3	379.0	380.2	379.7	378.9	379.0	378.3	378.3	380.1
41 Security <sup>3</sup>	83.4	92.7	94.5	93.9	89.6	96.5	93.3	93.1	88.7	101.7	93.9	90.1
42 Other loans and leases	337.3	355.6	357.4	358.5	358.0	345.4	341.8	371.5	342.4	384.3	388.9	383.8
43 Interbank loans	304.8	290.7	283.8	287.0	266.7	284.5	272.3	270.0	273.9	270.8	272.4	264.2
44 Cash assets <sup>4</sup>	290.0	264.0	274.0	273.1	271.2	263.2	279.6	274.1	263.1	263.8	275.1	299.9
45 Other assets <sup>5</sup>	476.4 <sup>f</sup>	503.1 <sup>f</sup>	513.1	523.4	524.2	516.3	514.8	516.9	520.1	513.5	517.2	520.8
<b>46 Total assets<sup>6</sup></b>	<b>6,272.0<sup>f</sup></b>	<b>6,514.7<sup>f</sup></b>	<b>6,542.8</b>	<b>6,568.5</b>	<b>6,568.9</b>	<b>6,549.6</b>	<b>6,603.1</b>	<b>6,646.3</b>	<b>6,592.9</b>	<b>6,665.8</b>	<b>6,666.3</b>	<b>6,692.4</b>
<i>Liabilities</i>												
47 Deposits	4,101.8	4,250.8	4,276.0	4,312.5	4,308.6	4,278.1	4,323.7	4,349.0	4,330.0	4,341.1	4,346.5	4,389.1
48 Transaction	634.1	622.9	635.5	628.0	619.4	621.3	628.6	661.7	611.1	655.5	699.7	706.9
49 Nontransaction	3,467.7	3,627.9	3,640.4	3,684.6	3,689.2	3,656.8	3,695.1	3,687.3	3,718.8	3,685.6	3,646.7	3,682.1
50 Large time	572.7	590.0	582.4	589.7	592.9	575.0	574.1	577.5	579.8	573.1	575.7	582.8
51 Other	2,895.0	3,037.9	3,058.1	3,094.8	3,096.3	3,081.8	3,121.0	3,109.9	3,139.0	3,112.5	3,071.1	3,099.3
52 Borrowings	1,120.3	1,163.2	1,215.9	1,210.6	1,193.7	1,141.7	1,141.7	1,149.0	1,110.7	1,183.6	1,169.4	1,140.7
53 From banks in the U.S.	388.8	371.6	371.1	379.6	362.9	348.0	347.5	341.7	340.5	342.9	350.5	336.1
54 From others	731.5	791.6	844.8	831.0	830.8	793.7	793.3	807.3	770.2	840.7	818.9	804.6
55 Net due to related foreign offices	210.4	207.3	222.9	230.0	231.3	263.2	270.8	259.4	273.8	249.8	255.9	265.7
56 Other liabilities	342.5 <sup>f</sup>	332.9 <sup>f</sup>	302.9	286.2	307.9	321.1	309.1	321.9	311.2	324.0	320.9	331.3
<b>57 Total liabilities</b>	<b>5,775.1<sup>f</sup></b>	<b>5,954.2<sup>f</sup></b>	<b>6,017.6</b>	<b>6,039.4</b>	<b>6,041.5</b>	<b>6,004.2</b>	<b>6,045.2</b>	<b>6,079.3</b>	<b>6,025.6</b>	<b>6,098.4</b>	<b>6,092.6</b>	<b>6,126.8</b>
58 Residual (assets less liabilities) <sup>7</sup>	496.9 <sup>f</sup>	560.5 <sup>f</sup>	525.2	529.1	527.4	545.4	557.9	567.0	567.2	567.3	573.7	565.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec. <sup>†</sup>	June <sup>†</sup>	July <sup>†</sup>	Aug. <sup>†</sup>	Sept. <sup>†</sup>	Oct. <sup>†</sup>	Nov. <sup>†</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,947.1	3,118.5	3,123.5	3,109.1	3,116.0	3,089.5	3,105.6	3,117.7	3,094.4	3,148.5	3,126.2	3,114.0
2 Securities in bank credit	793.2	898.1	873.0	826.5	829.9	842.7	867.6	871.6	868.2	879.3	869.5	868.3
3 U.S. government securities	465.5	545.9	511.9	476.4	463.6	480.6	502.4	496.7	496.1	499.5	496.6	493.6
4 Trading account	44.6	39.9	38.5	34.7	38.1	33.8	40.4	39.4	39.9	43.6	35.4	38.0
5 Investment account	420.8	506.0	473.4	441.6	425.5	446.8	462.0	457.3	456.2	455.9	461.2	455.6
6 Other securities	327.8	352.2	361.1	350.1	366.3	362.1	365.3	374.8	372.1	379.8	372.9	374.7
7 Trading account	170.8	193.7	178.7	188.0	184.6	187.3	189.2	195.2	194.8	199.1	192.3	193.6
8 Investment account	157.0	158.4	182.4	182.1	181.7	174.9	176.1	179.6	177.3	180.7	180.6	181.1
9 State and local government	29.5	32.2	32.3	31.4	31.5	31.5	31.7	31.6	31.6	31.7	31.8	31.8
10 Other	127.5	126.2	150.1	150.7	150.3	143.4	144.4	147.9	145.8	148.9	148.8	149.2
11 Loans and leases in bank credit <sup>2</sup>	2,153.8	2,220.4	2,250.5	2,282.6	2,282.6	2,246.7	2,238.0	2,246.2	2,226.2	2,269.3	2,256.7	2,245.7
12 Commercial and industrial	497.6	469.1	471.6	466.3	457.9	452.1	449.9	446.8	452.7	453.8	441.7	437.9
13 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
14 Other	497.6	469.1	471.6	466.3	457.9	452.1	449.9	446.8	452.7	453.8	441.7	437.9
15 Real estate	1,011.7	1,086.8	1,111.0	1,144.9	1,160.8	1,135.7	1,116.5	1,109.0	1,109.4	1,108.4	1,107.2	1,111.9
16 Revolving home equity	140.7	160.9	164.7	168.5	173.0	178.3	184.1	189.3	184.1	190.3	192.2	193.5
17 Other	870.9	925.9	946.4	976.4	987.9	957.4	932.4	919.8	925.3	918.1	915.0	918.4
18 Consumer	336.6	330.8	328.7	329.8	332.3	329.5	347.4	341.7	342.6	342.3	342.2	339.3
19 Security <sup>3</sup>	72.7	83.0	87.4	86.8	80.4	86.3	83.4	81.4	77.8	86.0	81.4	82.1
20 Federal funds sold to and repurchase agreements with broker-dealers	62.3	64.8	69.5	67.6	62.8	68.1	65.7	63.1	59.6	68.5	62.0	63.6
21 Other	10.4	18.1	17.9	19.2	17.6	18.2	17.8	18.3	18.2	17.5	19.5	18.5
22 State and local government	12.1	12.9	13.2	13.5	13.7	13.9	14.1	14.1	14.0	14.0	14.1	14.2
23 Agricultural	9.5	8.5	8.4	8.5	8.6	8.6	8.5	8.5	8.5	8.5	8.5	8.6
24 Federal funds sold to and repurchase agreements with others	25.6	28.8	26.8	25.6	28.0	26.1	26.1	29.5	27.8	28.9	30.4	31.5
25 All other loans	75.0	90.0	93.9	99.1	96.7	89.2	87.6	112.4	89.5	123.9	127.8	120.8
26 Lease-financing receivables	113.1	110.5	109.3	108.1	107.7	105.5	104.4	102.7	104.0	103.4	103.4	99.3
27 Interbank loans	211.3	182.8	186.6	195.7	180.7	198.8	179.9	178.0	181.8	170.2	189.4	175.3
28 Federal funds sold to and repurchase agreements with commercial banks	113.0	113.6	113.2	114.2	110.1	118.0	101.7	98.2	103.6	89.0	105.8	96.9
29 Other	98.2	69.2	73.4	81.5	70.5	80.8	78.3	79.8	78.3	81.2	83.6	78.5
30 Cash assets <sup>4</sup>	165.7	147.5	156.5	161.0	153.5	141.8	154.2	142.5	148.7	132.7	150.8	141.0
31 Other assets <sup>5</sup>	337.2	359.8	365.8	370.9	361.5	360.9	355.5	351.6	357.7	350.2	354.1	346.5
<b>32 Total assets<sup>6</sup></b>	<b>3,616.4</b>	<b>3,763.4</b>	<b>3,787.8</b>	<b>3,791.5</b>	<b>3,766.8</b>	<b>3,746.8</b>	<b>3,751.2</b>	<b>3,745.2</b>	<b>3,737.7</b>	<b>3,757.1</b>	<b>3,775.8</b>	<b>3,732.6</b>
<i>Liabilities</i>												
33 Deposits	2,048.6	2,141.5	2,159.6	2,194.9	2,180.2	2,142.5	2,159.3	2,164.5	2,158.6	2,158.6	2,184.6	2,165.9
34 Transaction	297.3	305.6	312.7	309.4	296.0	293.1	292.7	296.7	285.8	298.0	327.2	289.2
35 Nontransaction	1,751.3	1,835.9	1,846.9	1,885.5	1,884.1	1,849.4	1,866.7	1,867.8	1,872.8	1,860.5	1,857.4	1,876.7
36 Large time	264.8	273.2	268.7	276.4	279.4	259.2	253.1	253.9	254.1	251.3	254.9	257.0
37 Other	1,486.5	1,562.7	1,578.2	1,609.1	1,604.7	1,590.2	1,613.6	1,613.9	1,618.7	1,609.2	1,602.5	1,619.7
38 Borrowings	756.4	762.0	810.5	801.6	765.0	709.3	707.6	711.7	696.3	743.2	720.6	693.5
39 From banks in the U.S.	258.5	220.7	217.7	217.3	208.3	193.3	190.1	176.3	180.5	177.7	177.7	168.9
40 From others	497.9	541.3	592.7	584.3	556.7	516.0	517.4	535.3	515.8	565.5	542.9	524.6
41 Net due to related foreign offices	193.7	196.3	217.2	218.3	216.2	245.0	249.1	233.6	248.9	220.3	227.7	242.0
42 Other liabilities	277.9	257.2	233.4	213.5	236.6	247.4	232.1	243.3	231.8	245.5	240.9	254.0
<b>43 Total liabilities</b>	<b>3,276.6</b>	<b>3,357.0</b>	<b>3,420.7</b>	<b>3,428.3</b>	<b>3,398.0</b>	<b>3,344.2</b>	<b>3,348.1</b>	<b>3,353.0</b>	<b>3,335.6</b>	<b>3,367.5</b>	<b>3,373.8</b>	<b>3,355.3</b>
44 Residual (assets less liabilities) <sup>7</sup>	339.8	406.4	367.1	363.2	368.8	402.5	403.1	392.2	402.2	389.5	402.0	377.3

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec. <sup>1</sup>	June <sup>2</sup>	July <sup>3</sup>	Aug. <sup>4</sup>	Sept. <sup>5</sup>	Oct. <sup>6</sup>	Nov. <sup>7</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit	2,959.6	3,120.2	3,109.7	3,098.5	3,113.9	3,089.3	3,114.7	3,133.1	3,103.6	3,167.2	3,135.0	3,137.7
46 Securities in bank credit	798.4	892.3	859.3	820.8	828.5	842.9	872.6	877.3	875.6	884.5	868.9	876.5
47 U.S. government securities	468.2	541.6	505.6	474.2	463.3	478.6	505.5	499.6	502.4	503.9	494.8	493.7
48 Trading account	44.9	39.6	38.0	34.6	38.1	33.7	40.7	39.6	40.4	44.0	35.3	38.0
49 Investment account	423.3	502.0	467.6	439.6	425.2	445.0	464.8	460.0	462.0	459.9	459.5	455.7
50 Mortgage-backed securities	325.6	397.6	371.8	342.6	327.5	342.6	358.4	353.8	355.7	353.8	353.4	349.5
51 Other	97.6	104.4	95.9	97.0	97.7	102.4	106.4	106.2	106.2	106.1	106.0	106.1
52 One year or less	24.2	24.4	24.2	24.5	24.1	24.9	25.3	25.9	25.8	25.9	25.9	26.2
53 One to five years	56.9	57.6	51.5	52.8	53.1	56.8	58.1	57.7	57.6	57.8	57.8	57.7
54 More than five years	16.6	22.4	20.2	19.8	20.5	20.7	23.1	22.6	22.9	22.4	22.3	22.2
55 Other securities	330.2	350.7	353.7	346.6	365.2	364.3	367.1	377.6	373.2	380.5	374.1	382.8
56 Trading account	172.1	192.9	175.0	166.4	184.0	188.4	190.1	196.7	195.4	199.5	193.0	197.8
57 Investment account	158.1	157.7	178.6	180.3	181.1	175.9	177.0	181.0	177.9	181.0	181.2	185.0
58 State and local government	29.7	32.1	31.6	31.1	31.4	31.7	31.8	31.9	31.7	31.8	31.9	32.5
59 Other	128.4	125.7	147.0	149.2	149.8	144.2	145.1	149.0	146.2	149.2	149.3	152.5
60 Loans and leases in bank credit <sup>2</sup>	2,161.2	2,227.9	2,250.4	2,277.7	2,285.5	2,246.4	2,242.1	2,255.8	2,228.0	2,282.7	2,266.1	2,261.2
61 Commercial and industrial	495.0	471.4	472.8	464.9	458.1	452.6	450.1	444.4	448.0	451.0	439.4	437.6
62 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other	495.0	471.4	472.8	464.9	458.1	452.6	450.1	444.4	448.0	451.0	439.4	437.6
64 Real estate	1,013.0	1,089.3	1,111.1	1,145.8	1,162.2	1,136.5	1,119.5	1,110.2	1,114.0	1,109.9	1,105.7	1,111.4
65 Revolving home equity	139.9	161.9	165.1	169.0	175.5	178.6	183.7	188.1	183.0	189.3	190.7	192.0
66 Other	543.9	600.5	618.0	648.5	659.8	628.6	605.4	593.6	601.9	591.5	586.2	592.8
67 Commercial	329.2	326.9	328.0	328.3	328.9	329.2	330.3	328.4	329.0	329.1	328.4	326.6
68 Consumer	339.1	330.9	326.8	327.2	328.6	325.5	345.6	344.9	342.7	344.8	347.0	346.2
69 Credit cards and related plans	123.3	109.0	103.9	103.6	103.1	98.7	120.9	123.5	120.7	123.9	126.4	124.5
70 Other	215.8	221.9	223.0	223.7	225.5	226.8	224.8	221.4	222.0	220.9	220.6	221.7
71 Security <sup>3</sup>	76.6	84.1	86.2	85.6	81.7	88.8	85.7	85.6	80.9	94.0	86.6	83.0
72 Federal funds sold to and repurchase agreements with broker-dealers	65.6	65.8	68.6	66.7	63.9	70.1	67.4	66.4	62.0	74.9	65.9	64.4
73 Other	11.0	18.3	17.7	19.0	17.9	18.7	18.2	19.2	18.9	19.1	20.7	18.7
74 State and local government	12.1	12.9	13.2	13.5	13.7	13.9	14.1	14.1	14.0	14.0	14.1	14.2
75 Agricultural	9.5	8.6	8.5	8.6	8.5	8.5	8.4	8.5	8.4	8.4	8.4	8.8
76 Federal funds sold to and repurchase agreements with others	25.6	28.8	26.8	25.6	28.0	26.1	26.1	29.5	27.8	28.9	30.4	31.5
77 All other loans	77.1	91.6	96.2	99.4	98.3	89.5	88.6	115.8	88.6	128.3	131.2	127.8
78 Lease-financing receivables	113.3	110.1	108.8	107.1	106.3	105.0	104.0	103.6	103.6	103.4	103.7	100.7
79 Interbank loans	215.8	187.1	186.7	190.6	175.3	192.9	181.3	182.1	180.8	178.2	188.8	184.6
80 Federal funds sold to and repurchase agreements with commercial banks	115.3	116.1	113.3	111.5	107.0	114.7	102.4	100.3	103.0	93.0	105.5	101.8
81 Other	100.5	71.0	73.4	79.1	68.2	78.2	78.9	81.8	77.8	85.2	83.3	82.8
82 Cash assets <sup>4</sup>	177.1	143.4	151.0	151.3	150.6	143.4	157.1	153.2	144.2	145.1	156.7	171.7
83 Other assets <sup>5</sup>	341.0	355.9	365.2	367.9	365.4	361.2	359.3	355.6	356.7	353.7	356.0	357.5
<b>84 Total assets<sup>6</sup></b>	<b>3,648.6</b>	<b>3,761.0</b>	<b>3,768.1</b>	<b>3,763.0</b>	<b>3,760.3</b>	<b>3,743.3</b>	<b>3,768.6</b>	<b>3,779.4</b>	<b>3,740.3</b>	<b>3,799.4</b>	<b>3,791.8</b>	<b>3,807.7</b>
<i>Liabilities</i>												
85 Deposits	2,065.1	2,142.0	2,153.6	2,178.5	2,171.7	2,140.2	2,166.3	2,180.8	2,163.5	2,178.5	2,185.2	2,204.7
86 Transaction	317.7	302.9	306.7	297.2	291.3	290.1	296.4	317.3	284.0	319.3	346.0	337.6
87 Nontransaction	1,747.4	1,839.2	1,846.9	1,881.3	1,880.4	1,850.0	1,869.9	1,863.5	1,879.6	1,859.1	1,839.2	1,867.1
88 Large time	267.6	272.8	267.1	275.0	276.9	260.6	256.9	256.7	259.3	255.2	256.0	256.9
89 Other	1,479.7	1,566.3	1,579.7	1,606.3	1,603.5	1,589.4	1,613.1	1,606.8	1,620.2	1,604.0	1,583.2	1,610.2
90 Borrowings	755.5	761.0	803.4	781.6	763.2	712.3	709.7	710.6	682.4	747.9	720.6	696.1
91 From banks in the U.S.	260.3	218.8	214.4	212.8	201.6	191.9	187.3	178.0	179.1	181.0	179.9	172.0
92 From nonbanks in the U.S.	495.2	542.2	589.0	568.9	561.6	520.5	522.4	532.6	503.3	566.9	540.7	524.1
93 Net due to related foreign offices	198.1	195.3	211.1	218.0	217.3	249.7	256.1	238.8	255.6	224.9	233.6	245.8
94 Other liabilities	283.7	255.8	227.2	213.0	237.8	251.9	238.5	248.6	237.8	250.5	247.0	258.0
<b>95 Total liabilities</b>	<b>3,302.3</b>	<b>3,354.1</b>	<b>3,395.3</b>	<b>3,391.1</b>	<b>3,390.0</b>	<b>3,354.2</b>	<b>3,370.7</b>	<b>3,378.7</b>	<b>3,339.4</b>	<b>3,401.7</b>	<b>3,386.4</b>	<b>3,404.6</b>
96 Residual (assets less liabilities) <sup>7</sup>	346.3	407.0	372.8	371.8	370.3	389.1	397.9	400.7	400.9	397.6	405.4	403.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec. <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	2,305.6	2,414.2	2,442.0	2,465.2	2,466.1	2,468.2	2,493.1	2,516.7	2,501.2	2,517.2	2,524.6	2,531.0
2 Securities in bank credit	662.3	687.9	696.0	701.1	698.0	703.0	709.4	715.0	708.3	716.5	717.6	719.8
3 U.S. government securities	454.9	484.0	492.0	497.3	493.5	496.8	502.0	506.4	501.1	507.5	507.6	510.2
4 Other securities	207.4	203.9	204.0	203.8	204.6	206.1	207.4	208.7	207.1	209.0	210.0	209.5
5 Loans and leases in bank credit <sup>2</sup>	1,643.3	1,726.3	1,745.9	1,764.2	1,768.0	1,765.2	1,783.7	1,801.7	1,792.9	1,800.7	1,807.0	1,811.2
6 Commercial and industrial	287.9	295.1	296.7	301.1	303.5	303.5	307.0	307.6	305.2	305.7	308.4	311.5
7 Real estate	997.9	1,051.1	1,066.0	1,079.8	1,080.4	1,079.7	1,085.7	1,093.9	1,091.4	1,095.3	1,096.2	1,094.9
8 Revolving home equity	72.7	83.8	84.3	84.9	85.8	87.3	89.3	91.7	91.1	91.6	92.0	92.6
9 Consumer	925.2	967.3	981.6	994.9	994.7	992.4	996.4	1,002.2	1,000.4	1,003.7	1,004.2	1,002.6
10 Security <sup>3</sup>	251.4	268.6	272.3	272.4	274.4	272.2	283.2	292.4	289.3	291.4	293.6	297.6
11 Other loans and leases	6.7	8.7	8.4	8.3	7.9	7.7	7.4	7.4	7.3	7.5	7.5	7.2
12 Interbank loans	99.4	102.8	102.6	102.6	101.7	102.0	100.3	100.4	99.6	100.9	101.4	100.1
13 Cash assets <sup>4</sup>	86.4	106.6	101.7	97.2	92.9	92.9	87.8	85.7	85.0	89.1	86.2	81.7
14 Other assets <sup>5</sup>	105.5	122.9	125.2	126.5	121.1	119.3	118.3	113.9	121.2	111.9	115.5	107.2
15 Total assets <sup>6</sup>	135.4	147.2	147.9	155.5	158.8	155.1	155.5	161.2	163.4	159.8	161.2	163.3
16 Total assets <sup>6</sup>	<b>2,602.0</b>	<b>2,761.2</b>	<b>2,786.8</b>	<b>2,814.1</b>	<b>2,808.3</b>	<b>2,805.1</b>	<b>2,824.1</b>	<b>2,846.2</b>	<b>2,839.8</b>	<b>2,846.7</b>	<b>2,855.9</b>	<b>2,851.6</b>
<i>Liabilities</i>												
17 Deposits	2,013.3	2,118.3	2,136.1	2,152.1	2,148.3	2,139.8	2,149.0	2,143.9	2,145.5	2,138.6	2,143.0	2,148.7
18 Transaction	304.8	322.3	331.4	334.6	329.0	331.4	328.6	332.1	325.6	326.3	343.5	339.9
19 Nontransaction	1,708.5	1,796.0	1,804.6	1,817.5	1,819.3	1,808.5	1,820.4	1,811.8	1,819.9	1,812.3	1,799.5	1,808.8
20 Large time	305.1	317.2	315.2	314.7	316.0	314.4	317.2	320.8	320.5	317.9	317.9	325.9
21 Other	1,403.5	1,478.9	1,489.4	1,502.8	1,503.3	1,494.1	1,503.2	1,490.9	1,499.4	1,494.4	1,479.9	1,482.8
22 Borrowings	364.8	402.2	412.5	429.0	430.4	429.4	432.0	438.4	428.3	435.6	448.8	444.6
23 From banks in the U.S.	128.5	152.8	156.7	166.8	161.3	156.1	160.2	163.7	161.4	161.9	170.5	164.1
24 From others	236.2	249.4	255.8	262.2	269.2	273.3	271.8	274.7	266.9	273.8	278.2	280.5
25 Net due to related foreign offices	12.4	12.0	11.8	12.0	14.1	13.5	14.6	20.6	18.1	24.9	22.2	19.9
26 Other liabilities	58.8	77.1	75.7	73.2	70.1	69.2	70.6	73.3	73.4	73.5	73.9	73.3
27 Total liabilities	<b>2,449.3</b>	<b>2,609.7</b>	<b>2,636.0</b>	<b>2,666.3</b>	<b>2,662.9</b>	<b>2,651.9</b>	<b>2,666.2</b>	<b>2,676.1</b>	<b>2,665.3</b>	<b>2,672.7</b>	<b>2,687.9</b>	<b>2,686.5</b>
28 Residual (assets less liabilities) <sup>7</sup>	152.7	151.5	150.8	147.8	145.4	153.2	157.9	170.1	174.5	174.0	168.0	165.1
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	2,317.1	2,411.8	2,436.8	2,462.0	2,468.2	2,470.0	2,496.2	2,528.2	2,508.2	2,526.6	2,543.0	2,545.3
30 Securities in bank credit	663.8	687.5	694.2	699.3	698.2	700.6	708.2	716.7	709.1	717.5	721.2	722.2
31 U.S. government securities	456.4	483.6	490.1	495.5	493.6	494.4	500.8	508.1	502.0	508.5	511.2	512.6
32 Other securities	207.4	203.9	204.0	203.8	204.6	206.1	207.4	208.7	207.1	209.0	210.0	209.5
33 Loans and leases in bank credit <sup>2</sup>	1,653.3	1,724.3	1,742.6	1,762.7	1,770.1	1,769.4	1,788.0	1,811.5	1,799.1	1,809.1	1,821.8	1,823.2
34 Commercial and industrial	287.8	297.4	297.6	299.9	301.8	303.2	305.4	307.5	304.0	305.1	309.3	312.2
35 Real estate	1,001.2	1,050.0	1,064.3	1,079.0	1,081.0	1,080.8	1,087.7	1,097.5	1,093.9	1,097.6	1,101.7	1,099.9
36 Revolving home equity	73.1	83.8	83.9	84.5	86.1	87.6	89.5	92.2	91.4	92.1	92.8	93.2
37 Consumer	928.1	966.2	980.4	994.5	995.0	993.2	998.2	1,005.3	1,002.5	1,005.6	1,008.9	1,006.8
38 Credit cards and related plans	257.8	265.0	268.6	271.2	276.2	275.4	286.6	298.2	293.4	297.4	302.3	303.1
39 Other	115.2	117.4	119.5	119.7	122.7	122.0	131.8	140.8	136.4	140.0	144.6	144.7
40 Interbank loans	142.5	147.5	149.1	151.6	153.5	153.4	154.9	157.5	156.9	157.4	157.7	158.4
41 Security <sup>3</sup>	6.8	8.6	8.3	8.3	7.8	7.7	7.6	7.5	7.8	7.7	7.3	7.1
42 Other loans and leases	99.8	103.4	103.9	104.4	103.2	102.4	100.6	100.8	100.1	101.3	101.1	100.8
43 Cash assets <sup>4</sup>	89.0	103.6	97.1	96.5	91.5	91.7	91.0	87.9	93.1	92.6	83.6	79.6
44 Other assets <sup>5</sup>	112.8	120.6	123.0	121.8	120.6	119.8	122.5	120.9	118.9	118.7	118.3	128.3
45 Total assets <sup>6</sup>	135.4	147.2	147.9	155.5	158.8	155.1	155.5	161.2	163.4	159.8	161.2	163.3
46 Total assets <sup>6</sup>	<b>2,623.4</b>	<b>2,753.6</b>	<b>2,774.7</b>	<b>2,805.5</b>	<b>2,808.6</b>	<b>2,806.3</b>	<b>2,834.5</b>	<b>2,866.9</b>	<b>2,852.6</b>	<b>2,866.4</b>	<b>2,874.5</b>	<b>2,884.7</b>
<i>Liabilities</i>												
47 Deposits	2,036.8	2,108.8	2,122.4	2,134.0	2,136.9	2,137.9	2,157.3	2,168.3	2,166.4	2,162.6	2,161.3	2,184.4
48 Transaction	316.4	320.0	328.8	330.8	328.2	331.1	332.2	344.4	327.2	336.1	353.8	369.4
49 Nontransaction	1,720.3	1,788.8	1,793.6	1,803.3	1,808.8	1,806.8	1,825.1	1,823.9	1,839.3	1,826.5	1,807.5	1,815.0
50 Large time	305.1	317.2	315.2	314.7	316.0	314.4	317.2	320.8	320.5	317.9	317.9	325.9
51 Other	1,415.3	1,471.6	1,478.4	1,488.5	1,492.8	1,492.4	1,507.9	1,503.0	1,518.8	1,508.5	1,487.9	1,489.1
52 Borrowings	364.8	402.2	412.5	429.0	430.4	429.4	432.0	438.4	428.3	435.6	448.8	444.6
53 From banks in the U.S.	128.5	152.8	156.7	166.8	161.3	156.1	160.2	163.7	161.4	161.9	170.5	164.1
54 From others	236.2	249.4	255.8	262.2	269.2	273.3	271.8	274.7	266.9	273.8	278.2	280.5
55 Net due to related foreign offices	12.4	12.0	11.8	12.0	14.1	13.5	14.6	20.6	18.1	24.9	22.2	19.9
56 Other liabilities	58.8	77.1	75.7	73.2	70.1	69.2	70.6	73.3	73.4	73.5	73.9	73.3
57 Total liabilities	<b>2,472.8</b>	<b>2,601.1</b>	<b>2,622.3</b>	<b>2,648.2</b>	<b>2,651.5</b>	<b>2,650.0</b>	<b>2,674.6</b>	<b>2,700.5</b>	<b>2,686.2</b>	<b>2,696.7</b>	<b>2,706.2</b>	<b>2,722.2</b>
58 Residual (assets less liabilities) <sup>7</sup>	150.6	153.5	152.4	157.3	157.0	156.3	159.9	166.4	166.4	167.7	168.3	162.5

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	642.7	671.0	642.0	621.7	621.3	624.1	625.3	620.2	619.2	630.3	625.8	604.8
2 Securities in bank credit	268.8	289.4	266.3	264.6	268.9	271.3	269.8	270.7	276.4	272.7	270.8	260.4
3 U.S. government securities	108.0	123.6	114.2	107.5	109.0	105.1	98.6	99.0	103.5	98.0	98.6	94.7
4 Other securities	160.8	165.8	152.1	157.1	159.9	166.2	171.2	171.7	173.0	174.7	172.2	165.7
5 Loans and leases in bank credit <sup>2</sup>	373.9	381.6	375.7	357.1	352.4	352.8	355.5	349.5	342.8	357.6	355.0	344.4
6 Commercial and industrial	177.9	160.8	156.0	150.4	146.4	142.0	136.9	143.9	136.9	150.7	148.3	143.4
7 Real estate	19.5	19.5	19.1	18.1	18.2	21.8	21.3	16.5	19.5	14.2	13.1	17.5
8 Security <sup>3</sup>	109.4	118.3	115.5	108.6	110.8	112.6	121.5	107.7	113.8	106.5	109.9	96.8
9 Other loans and leases	67.0	83.0	85.1	79.9	76.9	76.4	75.9	81.4	72.6	86.1	83.7	86.7
10 Interbank loans	30.1	30.7	33.2	32.5	30.8	29.4	29.7	25.1	27.7	24.7	26.7	20.8
11 Cash assets <sup>4</sup>	43.8	54.3	54.5	55.7	55.4	52.5	50.5	50.1	51.5	51.1	50.4	47.2
12 Other assets <sup>5</sup>	30.1	36.7	35.1	41.9	38.9	41.1	38.8	39.3	45.0	38.7	35.3	40.2
<b>13 Total assets<sup>6</sup></b>	<b>746.3</b>	<b>792.3</b>	<b>764.4</b>	<b>751.4</b>	<b>746.0</b>	<b>746.6</b>	<b>743.9</b>	<b>734.3</b>	<b>743.0</b>	<b>744.5</b>	<b>737.7</b>	<b>712.4</b>
<i>Liabilities</i>												
14 Deposits	424.6	442.6	453.8	456.5	452.9	440.2	436.6	435.5	439.6	439.4	431.4	429.8
15 Transaction	9.2	11.4	12.4	14.5	15.1	14.8	15.5	15.6	15.5	15.4	15.7	16.2
16 Nontransaction	415.4	431.2	441.5	442.0	437.8	425.5	421.1	419.8	424.2	424.0	415.7	413.5
17 Borrowings	283.0	314.6	291.1	290.3	290.7	301.6	295.3	308.3	299.1	315.6	320.8	305.6
18 From banks in the U.S.	30.0	34.7	36.8	34.1	33.9	36.0	32.2	40.4	39.6	44.1	43.8	38.2
19 From others	253.0	279.9	254.3	256.2	256.9	265.6	263.2	267.9	259.5	271.5	277.0	267.4
20 Net due to related foreign offices	59.8	82.0	86.2	103.8	99.8	94.0	88.8	109.6	101.2	105.1	116.8	120.8
21 Other liabilities	97.0	113.7	109.1	116.1	110.3	110.9	107.5	100.0	110.8	98.4	94.0	93.0
<b>22 Total liabilities</b>	<b>744.8</b>	<b>788.8</b>	<b>767.8</b>	<b>759.1</b>	<b>754.1</b>	<b>758.7</b>	<b>750.7</b>	<b>734.1</b>	<b>748.3</b>	<b>748.3</b>	<b>729.4</b>	<b>707.6</b>
23 Residual (assets less liabilities) <sup>7</sup>	1.5	3.5	3.5	7.7	8.1	12.0	6.8	.2	5.4	3.8	8.2	4.8
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	652.7	667.6	634.7	615.3	617.2	623.6	628.8	630.3	627.0	641.5	634.3	620.2
25 Securities in bank credit	268.8	289.4	266.3	264.6	268.9	271.3	269.8	270.7	276.4	272.7	270.8	260.4
26 U.S. government securities	108.0	123.6	114.2	107.5	109.0	105.1	98.6	99.0	103.5	98.0	98.6	94.7
27 Trading account	30.6	42.5	39.9	38.8	39.8	38.6	32.8	34.9	37.8	34.2	35.2	31.8
28 Investment account	77.4	81.1	74.3	68.7	69.2	66.5	65.9	64.2	65.6	63.8	63.4	62.9
29 Other securities	160.8	165.8	152.1	157.1	159.9	166.2	171.2	171.7	173.0	174.7	172.2	165.7
30 Trading account	101.4	107.8	98.0	102.4	105.6	104.8	105.0	102.8	108.6	104.2	102.3	94.7
31 Investment account	59.4	58.0	54.1	54.7	54.3	61.4	66.2	68.9	64.4	70.5	69.9	71.0
32 Loans and leases in bank credit <sup>2</sup>	383.9	378.2	368.4	350.7	348.3	352.3	359.1	359.6	350.6	368.8	363.5	359.8
33 Commercial and industrial	179.4	160.3	155.1	149.3	146.3	142.0	137.9	145.1	136.6	151.7	150.2	145.7
34 Real estate	19.5	19.5	19.1	18.1	18.2	21.8	21.3	16.5	19.5	14.2	13.1	17.5
35 Security <sup>3</sup>	116.0	115.9	110.8	104.7	107.4	112.7	123.9	114.1	120.7	114.6	113.3	105.6
36 Other loans and leases	69.0	82.6	83.3	78.6	76.3	75.7	76.0	83.9	73.8	88.2	86.8	90.9
37 Interbank loans	30.1	30.7	33.2	32.5	30.8	29.4	29.7	25.1	27.7	24.7	26.7	20.8
38 Cash assets <sup>4</sup>	47.0	51.8	51.6	53.4	55.0	53.7	53.4	53.7	53.9	54.8	54.4	51.4
39 Other assets <sup>5</sup>	31.0	35.3	33.9	41.3	38.9	40.6	38.7	40.5	46.9	40.1	36.3	41.0
<b>40 Total assets<sup>6</sup></b>	<b>760.3</b>	<b>784.9</b>	<b>752.9</b>	<b>742.1</b>	<b>741.6</b>	<b>746.8</b>	<b>750.2</b>	<b>749.2</b>	<b>755.1</b>	<b>760.6</b>	<b>751.2</b>	<b>732.9</b>
<i>Liabilities</i>												
41 Deposits	435.4	440.8	444.1	441.0	436.5	429.1	437.0	447.0	447.2	449.5	447.4	445.9
42 Transaction	10.0	11.0	12.3	14.1	15.4	15.1	16.0	17.0	16.1	17.0	17.2	18.2
43 Nontransaction	425.4	429.7	431.8	426.9	421.1	413.9	420.9	430.0	431.1	432.5	430.2	427.7
44 Borrowings	283.0	314.6	291.1	290.3	290.7	301.6	295.3	308.3	299.1	315.6	320.8	305.6
45 From banks in the U.S.	30.0	34.7	36.8	34.1	33.9	36.0	32.2	40.4	39.6	44.1	43.8	38.2
46 From others	253.0	279.9	254.3	256.2	256.9	265.6	263.2	267.9	259.5	271.5	277.0	267.4
47 Net due to related foreign offices	58.1	83.9	89.5	105.1	98.5	95.2	89.9	108.5	102.3	104.6	114.4	116.7
48 Other liabilities	98.1	112.1	106.4	114.9	111.4	109.9	106.5	101.0	109.8	98.8	96.1	96.7
<b>49 Total liabilities</b>	<b>758.4</b>	<b>783.6</b>	<b>752.2</b>	<b>741.0</b>	<b>740.1</b>	<b>745.4</b>	<b>749.0</b>	<b>747.9</b>	<b>753.8</b>	<b>759.3</b>	<b>749.9</b>	<b>731.6</b>
50 Residual (assets less liabilities) <sup>7</sup>	1.9	1.3	.7	1.1	1.4	1.4	1.3	1.3	1.3	1.3	1.3	1.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2002	2003							2003			
	Dec.	June	July	Aug.	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec.	Dec. 10	Dec. 17	Dec. 24	Dec. 31
	Not seasonally adjusted											
MEMO												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup>	112.5	129.8	107.9	93.1	112.5	114.1	112.4	120.2	118.3	120.9	117.3	123.0
2 Revaluation losses on off-balance-sheet items <sup>8</sup>	93.8	110.1	85.4	79.4	96.0	97.3	94.5	103.9	101.9	105.0	101.7	107.0
3 Mortgage-backed securities <sup>9</sup>	371.8 <sup>f</sup>	444.6 <sup>f</sup>	420.1 <sup>f</sup>	394.6 <sup>f</sup>	380.0	394.9	412.5	410.3	411.7	410.0	408.9	408.1
4 Pass-through	270.9 <sup>f</sup>	330.6 <sup>f</sup>	307.0 <sup>f</sup>	279.0 <sup>f</sup>	267.3	283.5	296.9	292.7	294.5	293.7	292.3	288.3
5 CMO, REMIC, and other	100.9 <sup>f</sup>	113.9 <sup>f</sup>	113.1 <sup>f</sup>	115.5 <sup>f</sup>	112.7	111.4	115.5	117.5	117.2	116.4	116.6	119.8
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup>	10.3	12.7	6.5	1.1	4.8	2.2	1.9	3.2	1.8	3.6	3.2	5.1
7 Off-shore credit to U.S. residents <sup>11</sup>	18.7	16.6	15.5	14.7	14.3	13.8	13.5	13.3	13.2	14.1	12.9	13.1
8 Securitized consumer loans <sup>12</sup>	150.9 <sup>f</sup>	158.7 <sup>f</sup>	162.7 <sup>f</sup>	163.6 <sup>f</sup>	162.9	165.1	166.4	167.3	166.2	166.7	167.0	169.7
9 Credit cards and related plans	133.2	140.6	144.0	144.5	144.3	146.8	147.5	148.0	147.5	147.0	147.5	150.3
10 Other	17.7 <sup>f</sup>	18.1 <sup>f</sup>	18.6 <sup>f</sup>	19.1 <sup>f</sup>	18.6	18.3	18.9	19.3	18.7	19.6	19.5	19.5
11 Securitized business loans <sup>12</sup>	11.1	9.9	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.2	7.2	7.2
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup>	302.6 <sup>f</sup>	329.2 <sup>f</sup>	325.1 <sup>f</sup>	324.3 <sup>f</sup>	322.9	321.4	327.3	334.8	332.3	334.8	335.9	337.5
13 Securitized consumer loans <sup>12</sup>	200.5 <sup>f</sup>	203.6 <sup>f</sup>	200.3 <sup>f</sup>	201.5 <sup>f</sup>	202.7	204.4	202.7	203.3	203.1	202.7	203.7	203.9
14 Credit cards and related plans	192.5	196.3	193.0	194.3	195.5	197.2	195.3	195.8	195.6	195.1	196.2	196.4
15 Other	8.0 <sup>f</sup>	7.3 <sup>f</sup>	7.3 <sup>f</sup>	7.2 <sup>f</sup>	7.2	7.2	7.4	7.5	7.5	7.5	7.5	7.5
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup>	64.0	72.6	65.5	66.2	68.2	69.1	65.4	65.1	68.3	64.4	64.0	62.8
17 Revaluation losses on off-balance-sheet items <sup>8</sup>	60.1	72.6	64.9	64.7	66.6	67.7	66.2	66.7	69.8	65.4	64.9	66.0
18 Securitized business loans <sup>12</sup>	6.8	2.5	1.5	1.4	1.2	1.3	1.3	1.2	1.3	1.3	1.2	1.1

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States." Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Bulletin*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17–19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages							Wednesday figures				
	2003	2003						2004	2004			
	Jan.	July	Aug.	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	5,885.0 <sup>1</sup>	6,205.0 <sup>1</sup>	6,193.5 <sup>1</sup>	6,200.3	6,177.8	6,223.4	6,253.3	6,306.9	6,266.0	6,287.4	6,320.4	6,335.1
2 Securities in bank credit	1,718.5 <sup>1</sup>	1,834.0 <sup>1</sup>	1,790.8 <sup>1</sup>	1,795.3	1,814.9	1,846.3	1,856.5	1,857.1	1,834.9	1,852.6	1,868.3	1,863.4
3 U.S. government securities	1,032.1 <sup>1</sup>	1,119.1 <sup>1</sup>	1,082.0 <sup>1</sup>	1,066.6	1,081.8	1,102.4	1,101.4	1,100.2	1,089.8	1,087.4	1,107.9	1,107.5
4 Other securities	686.4 <sup>1</sup>	714.9 <sup>1</sup>	708.7 <sup>1</sup>	728.7	733.1	743.9	755.0	756.9	745.1	765.2	760.4	755.8
5 Loans and leases in bank credit <sup>2</sup>	4,166.5 <sup>1</sup>	4,371.0 <sup>1</sup>	4,402.8 <sup>1</sup>	4,404.9	4,363.0	4,377.1	4,396.8	4,449.8	4,431.1	4,434.8	4,452.1	4,471.7
6 Commercial and industrial	956.1 <sup>1</sup>	923.5 <sup>1</sup>	917.0 <sup>1</sup>	907.0	897.0	893.8	898.4	898.1	895.0	895.7	900.5	900.6
7 Real estate	2,047.4	2,196.1	2,242.8	2,259.5	2,237.3	2,223.5	2,219.4	2,234.5	2,232.1	2,229.1	2,235.9	2,236.6
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	281.0	290.7	288.2	290.0	290.9	292.3
9 Other	1,829.8	1,947.1	1,989.4	2,000.8	1,971.7	1,950.1	1,938.4	1,943.7	1,943.9	1,939.1	1,945.0	1,944.3
10 Consumer	591.9	601.0	602.2	606.7	601.7	630.6	634.1	638.3	636.4	636.1	640.3	641.0
11 Security <sup>3</sup>	171.2 <sup>1</sup>	210.9 <sup>1</sup>	203.3 <sup>1</sup>	198.7	206.2	212.3	196.0	202.3	207.8	207.7	209.1	221.7
12 Other loans and leases	400.0 <sup>1</sup>	439.4 <sup>1</sup>	437.4 <sup>1</sup>	433.0	420.8	416.9	449.0	467.8	465.3	465.2	466.3	471.8
13 Interbank loans	307.2	321.5	325.4	304.4	321.0	297.5	288.8	305.2	275.6	295.0	283.1	349.2
14 Cash assets <sup>4</sup>	307.2	336.2	343.2	329.9	313.5	322.9	306.5	319.0	306.6	304.0	339.8	324.1
15 Other assets <sup>5</sup>	506.1 <sup>1</sup>	547.7 <sup>1</sup>	567.1 <sup>1</sup>	558.1	556.2	549.6	552.5	553.9	557.2	555.8	552.9	549.6
<b>16 Total assets<sup>6</sup></b>	<b>6,928.7<sup>1</sup></b>	<b>7,335.2<sup>1</sup></b>	<b>7,353.3<sup>1</sup></b>	<b>7,316.9</b>	<b>7,293.6</b>	<b>7,318.4</b>	<b>7,324.7</b>	<b>7,410.6</b>	<b>7,330.2</b>	<b>7,367.5</b>	<b>7,422.1</b>	<b>7,484.1</b>
<i>Liabilities</i>												
17 Deposits	4,506.8	4,749.5	4,803.5	4,781.4	4,722.6	4,744.9	4,742.2	4,778.5	4,764.1	4,789.5	4,782.4	4,770.1
18 Transaction	608.0	656.5	658.5	640.2	639.3	636.9	644.6	631.5	589.9	611.3	651.1	677.6
19 Nontransaction	3,898.8	4,093.0	4,145.0	4,141.2	4,083.3	4,108.0	4,097.6	4,147.0	4,174.2	4,178.2	4,131.3	4,092.6
20 Large time	979.4	1,019.0	1,023.4	1,028.9	993.1	985.6	987.9	1,015.2	1,013.7	1,022.4	1,014.8	1,008.0
21 Other	2,919.4	3,074.0	3,121.6	3,112.3	3,090.2	3,122.4	3,109.7	3,131.8	3,160.5	3,155.8	3,116.5	3,084.6
22 Borrowings	1,338.7	1,514.1	1,520.9	1,485.8	1,438.1	1,435.4	1,460.5	1,492.9	1,439.7	1,446.7	1,495.4	1,567.2
23 From banks in the U.S.	380.3	411.2	418.2	403.5	385.8	382.9	380.9	392.4	367.5	372.9	387.2	426.6
24 From others	958.3	1,102.8	1,102.7	1,082.2	1,052.3	1,052.5	1,079.6	1,100.5	1,072.2	1,073.8	1,108.3	1,140.6
25 Net due to related foreign offices	152.1 <sup>1</sup>	140.1 <sup>1</sup>	123.9 <sup>1</sup>	127.6	163.0	175.0	144.6	132.3	151.4	125.1	138.4	122.8
26 Other liabilities	431.7	418.2	402.7	416.9	427.2	410.0	416.2	431.9	410.2	439.7	438.4	435.7
<b>27 Total liabilities</b>	<b>6,429.2<sup>1</sup></b>	<b>6,821.8<sup>1</sup></b>	<b>6,850.9<sup>1</sup></b>	<b>6,811.6</b>	<b>6,750.9</b>	<b>6,765.3</b>	<b>6,763.4</b>	<b>6,835.7</b>	<b>6,765.4</b>	<b>6,800.9</b>	<b>6,854.6</b>	<b>6,895.9</b>
28 Residual (assets less liabilities) <sup>7</sup>	499.5 <sup>1</sup>	513.5 <sup>1</sup>	502.4 <sup>1</sup>	505.2	542.6	553.1	561.3	574.9	564.8	566.6	567.5	588.2
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	5,901.9 <sup>1</sup>	6,178.7 <sup>1</sup>	6,173.3 <sup>1</sup>	6,196.2	6,179.0	6,239.1	6,290.2	6,325.6	6,293.3	6,315.7	6,335.2	6,341.3
30 Securities in bank credit	1,729.0 <sup>1</sup>	1,818.4 <sup>1</sup>	1,783.3 <sup>1</sup>	1,794.0	1,812.6	1,850.0	1,863.9	1,869.1	1,851.8	1,864.5	1,878.8	1,871.6
31 U.S. government securities	1,036.9 <sup>1</sup>	1,110.9 <sup>1</sup>	1,078.1 <sup>1</sup>	1,066.5	1,077.4	1,104.3	1,106.1	1,105.5	1,095.9	1,092.2	1,112.5	1,111.7
32 Other securities	692.0 <sup>1</sup>	707.5 <sup>1</sup>	705.2 <sup>1</sup>	727.5	735.2	745.7	757.8	763.7	755.9	772.2	766.3	759.9
33 Loans and leases in bank credit <sup>2</sup>	4,173.0 <sup>1</sup>	4,360.3 <sup>1</sup>	4,390.0 <sup>1</sup>	4,402.2	4,366.4	4,389.1	4,426.4	4,456.5	4,441.5	4,451.3	4,456.4	4,469.7
34 Commercial and industrial	950.2 <sup>1</sup>	924.7 <sup>1</sup>	913.2 <sup>1</sup>	905.4	897.3	893.4	897.0	892.5	891.7	889.5	893.9	893.6
35 Real estate	2,047.8	2,194.5	2,242.9	2,261.5	2,239.2	2,228.4	2,224.1	2,234.7	2,231.2	2,232.2	2,236.0	2,235.7
36 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.3	289.8	286.8	288.8	289.9	291.9
37 Other	1,830.8	1,945.5	1,989.4	2,001.9	1,973.0	1,955.2	1,943.8	1,944.8	1,943.5	1,942.2	1,943.8	1,943.8
38 Consumer	599.6	595.4	598.5	604.8	600.9	632.3	643.1	646.6	645.3	645.1	648.5	649.2
39 Credit cards and related plans	234.0	223.3	223.2	225.8	220.7	252.6	264.3	261.1	263.7	261.0	262.6	260.4
40 Other	365.6	372.1	375.3	379.0	380.2	379.7	378.9	385.5	384.1	385.9	388.8	388.8
41 Security <sup>3</sup>	177.1 <sup>1</sup>	205.0 <sup>1</sup>	198.2 <sup>1</sup>	196.6	208.7	217.2	206.7	217.6	204.3	219.9	216.1	227.8
42 Other loans and leases	398.2 <sup>1</sup>	440.8 <sup>1</sup>	437.3 <sup>1</sup>	433.9	420.3	417.8	455.5	465.0	469.1	464.5	461.9	463.3
43 Interbank loans	304.0	317.0	319.6	297.6	313.9	302.0	295.1	303.2	280.7	298.8	277.7	337.7
44 Cash assets <sup>4</sup>	322.7	325.5	326.6	326.2	316.9	333.1	327.8	335.7	324.0	327.9	370.7	326.2
45 Other assets <sup>5</sup>	509.7 <sup>1</sup>	545.9 <sup>1</sup>	563.6 <sup>1</sup>	562.1	555.9	553.3	557.8	558.1	565.5	563.2	554.3	549.3
<b>46 Total assets<sup>6</sup></b>	<b>6,961.7<sup>1</sup></b>	<b>7,292.1<sup>1</sup></b>	<b>7,306.9<sup>1</sup></b>	<b>7,306.2</b>	<b>7,291.4</b>	<b>7,352.6</b>	<b>7,394.5</b>	<b>7,448.3</b>	<b>7,388.5</b>	<b>7,431.1</b>	<b>7,464.0</b>	<b>7,480.7</b>
<i>Liabilities</i>												
47 Deposits	4,530.1	4,720.1	4,753.5	4,745.2	4,707.2	4,760.7	4,794.3	4,802.1	4,815.2	4,834.3	4,795.8	4,754.0
48 Transaction	622.0	647.8	642.1	634.9	636.5	644.8	678.8	645.9	615.6	639.3	667.5	672.4
49 Nontransaction	3,908.1	4,072.2	4,111.4	4,110.3	4,070.7	4,115.9	4,115.5	4,156.2	4,199.6	4,195.0	4,128.3	4,081.6
50 Large time	995.9	1,007.9	1,007.3	1,009.9	983.2	989.3	1,000.7	1,032.6	1,029.4	1,041.0	1,032.1	1,026.4
51 Other	2,912.1	3,064.3	3,104.1	3,100.4	3,087.6	3,126.6	3,114.8	3,123.6	3,170.2	3,154.0	3,096.2	3,055.1
52 Borrowings	1,351.8	1,507.0	1,500.9	1,483.9	1,441.2	1,437.5	1,459.4	1,507.2	1,445.8	1,458.8	1,520.1	1,582.9
53 From banks in the U.S.	384.9	407.9	413.6	396.8	384.4	380.1	382.5	396.6	371.6	376.8	392.7	429.8
54 From others	966.9	1,099.2	1,087.3	1,087.1	1,056.8	1,057.4	1,076.9	1,110.6	1,074.0	1,081.9	1,127.4	1,153.0
55 Net due to related foreign offices	156.2 <sup>1</sup>	130.7 <sup>1</sup>	122.2 <sup>1</sup>	130.0	166.6	180.9	151.0	136.0	152.0	127.3	142.9	130.2
56 Other liabilities	435.3	409.3	401.0	419.2	430.7	415.5	422.5	435.6	410.8	441.9	442.7	443.3
<b>57 Total liabilities</b>	<b>6,473.3<sup>1</sup></b>	<b>6,767.1<sup>1</sup></b>	<b>6,777.6<sup>1</sup></b>	<b>6,778.3</b>	<b>6,745.7</b>	<b>6,794.5</b>	<b>6,827.3</b>	<b>6,880.9</b>	<b>6,823.6</b>	<b>6,862.3</b>	<b>6,901.5</b>	<b>6,910.4</b>
58 Residual (assets less liabilities) <sup>7</sup>	488.4 <sup>1</sup>	525.0 <sup>1</sup>	529.3 <sup>1</sup>	527.9	545.7	558.1	567.2	567.5	564.9	568.8	562.5	570.3

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages							Wednesday figures				
	2003	2003						2004	2004			
	Jan.	July	Aug.	Sept.	Oct.	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	5,253.4 <sup>1</sup>	5,565.4	5,574.3	5,582.0 <sup>1</sup>	5,557.1 <sup>1</sup>	5,598.2	5,633.1	5,680.6	5,647.2	5,667.0	5,694.0	5,698.2
2 Securities in bank credit	1,449.7 <sup>1</sup>	1,569.0 <sup>1</sup>	1,527.5	1,527.8 <sup>1</sup>	1,545.2 <sup>1</sup>	1,576.6	1,585.8	1,591.9	1,571.5	1,586.7	1,604.0	1,597.7
3 U.S. government securities	922.2 <sup>1</sup>	1,004.9 <sup>1</sup>	974.5 <sup>1</sup>	957.6 <sup>1</sup>	976.8 <sup>1</sup>	1,003.8	1,002.4	1,002.6	994.5	990.5	1,010.0	1,008.4
4 Other securities	527.4 <sup>1</sup>	564.2 <sup>1</sup>	553.0 <sup>1</sup>	570.2 <sup>1</sup>	568.3	572.8	583.3	589.3	577.0	596.2	593.9	589.3
5 Loans and leases in bank credit <sup>2</sup>	3,803.8 <sup>1</sup>	3,996.4	4,046.8	4,054.2	4,011.9	4,021.6	4,047.4	4,088.7	4,075.7	4,080.3	4,090.0	4,100.5
6 Commercial and industrial	781.5 <sup>1</sup>	768.5 <sup>1</sup>	767.5 <sup>1</sup>	761.5 <sup>1</sup>	755.6	756.9	754.5	751.3	749.1	749.1	753.2	753.0
7 Real estate	2,027.7	2,177.0	2,224.7	2,241.3	2,215.3 <sup>1</sup>	2,202.2	2,202.9	2,219.9	2,217.4	2,214.5	2,221.3	2,222.1
8 Revolving home equity	217.6	249.0	253.4	258.8	265.6	273.4	281.0	290.7	288.2	290.0	290.9	292.3
9 Other	1,810.1	1,928.0	1,971.3	1,982.5	1,949.7	1,928.8	1,922.0	1,929.1	1,929.2	1,924.5	1,930.3	1,929.7
10 Consumer	591.9	601.0	602.2	606.7	601.7	630.6	634.1	638.3	636.4	636.1	640.3	641.0
11 Security <sup>3</sup>	71.4	95.8	95.1	88.3	94.0	90.8	88.3	101.5	98.0	105.7	98.7	103.2
12 Other loans and leases	331.3 <sup>1</sup>	354.1 <sup>1</sup>	357.2 <sup>1</sup>	356.4	345.3	341.0	367.6	377.7	374.8	374.9	376.6	381.2
13 Interbank loans	279.1	288.3	292.9	275.5	291.6	267.8	263.7	277.2	247.0	266.5	254.6	322.4
14 Cash assets <sup>4</sup>	267.0	281.7	287.5	274.5	261.1	272.5	256.4	265.2	256.0	249.0	285.0	269.6
15 Other assets <sup>5</sup>	473.2	513.8 <sup>1</sup>	526.4	520.2	515.8 <sup>1</sup>	510.8	513.2	512.6	513.4	514.9	515.4	505.9
<b>16 Total assets<sup>6</sup></b>	<b>6,196.4<sup>1</sup></b>	<b>6,574.6</b>	<b>6,605.6</b>	<b>6,574.9<sup>1</sup></b>	<b>6,551.1<sup>1</sup></b>	<b>6,574.5</b>	<b>6,590.4</b>	<b>6,661.7</b>	<b>6,588.8</b>	<b>6,623.1</b>	<b>6,675.3</b>	<b>6,722.6</b>
<i>Liabilities</i>												
17 Deposits	4,080.4	4,295.6	4,347.0	4,328.4	4,282.4 <sup>1</sup>	4,308.3	4,308.4	4,326.3	4,319.4	4,334.5	4,329.2	4,318.3
18 Transaction	598.2	644.1	644.0	625.0	624.5	621.4	628.9	613.5	572.9	593.5	632.1	659.9
19 Nontransaction	3,482.2	3,651.5	3,703.0	3,703.4	3,657.9	3,686.9	3,679.4	3,712.8	3,746.5	3,740.9	3,697.1	3,658.5
20 Large time	577.6	584.0	591.1	595.4	573.6	570.3	574.7	591.8	595.3	597.3	592.0	585.2
21 Other	2,904.6	3,067.6	3,111.9	3,108.0	3,084.3	3,116.7	3,104.7	3,121.0	3,151.2	3,143.6	3,105.1	3,073.2
22 Borrowings	1,064.3	1,222.9	1,230.6	1,195.6 <sup>1</sup>	1,139.1 <sup>1</sup>	1,140.0	1,150.5	1,171.9	1,128.7	1,126.8	1,177.3	1,235.9
23 From banks in the U.S.	349.3	374.4	384.1	369.7 <sup>1</sup>	349.8 <sup>1</sup>	350.7	340.5	354.6	330.7	333.8	354.6	385.6
24 From others	715.0	848.5	846.5	825.9	789.3	789.3	810.0	798.0	793.0	793.0	822.7	850.3
25 Net due to related foreign offices	225.2	229.0	230.3	230.2	258.5	263.7	254.2	264.1	271.0	261.1	271.4	256.0
26 Other liabilities	336.6 <sup>1</sup>	309.1	286.6	306.6 <sup>1</sup>	316.5 <sup>1</sup>	302.5	316.2	332.6	312.6	339.2	337.7	337.3
<b>27 Total liabilities</b>	<b>5,706.5<sup>1</sup></b>	<b>6,056.6<sup>1</sup></b>	<b>6,094.6</b>	<b>6,060.9<sup>1</sup></b>	<b>5,996.5<sup>1</sup></b>	<b>6,014.6</b>	<b>6,029.3</b>	<b>6,094.9</b>	<b>6,031.7</b>	<b>6,061.6</b>	<b>6,115.5</b>	<b>6,147.5</b>
28 Residual (assets less liabilities) <sup>7</sup>	489.9 <sup>1</sup>	517.9	511.0	514.1 <sup>1</sup>	554.7 <sup>1</sup>	559.9	561.1	566.8	557.2	561.5	559.8	575.1
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	5,262.7 <sup>1</sup>	5,546.5	5,560.5	5,582.0 <sup>1</sup>	5,558.8 <sup>1</sup>	5,610.3	5,659.9	5,690.8	5,668.5	5,684.8	5,699.2	5,696.1
30 Securities in bank credit	1,460.1 <sup>1</sup>	1,553.4	1,520.0 <sup>1</sup>	1,526.5 <sup>1</sup>	1,543.0 <sup>1</sup>	1,580.2	1,593.1	1,603.9	1,588.4	1,598.5	1,614.4	1,606.0
31 U.S. government securities	927.0 <sup>1</sup>	996.7 <sup>1</sup>	970.6 <sup>1</sup>	957.5 <sup>1</sup>	972.5 <sup>1</sup>	1,005.7	1,007.1	1,007.9	1,000.6	995.3	1,014.6	1,012.6
32 Other securities	533.1 <sup>1</sup>	556.7 <sup>1</sup>	549.5 <sup>1</sup>	569.0 <sup>1</sup>	570.5 <sup>1</sup>	574.6	586.1	596.0	587.8	603.2	599.8	593.4
33 Loans and leases in bank credit <sup>2</sup>	3,802.6	3,993.1 <sup>1</sup>	4,040.5 <sup>1</sup>	4,055.5	4,015.8	4,030.1	4,066.8	4,086.9	4,080.1	4,086.3	4,084.8	4,090.2
34 Commercial and industrial	775.5 <sup>1</sup>	770.5 <sup>1</sup>	765.0 <sup>1</sup>	759.9	755.8	755.5	751.9	745.7	744.9	742.9	746.9	746.6
35 Real estate	2,028.1	2,175.4	2,224.7	2,243.3	2,217.2 <sup>1</sup>	2,207.1	2,207.6	2,220.0	2,216.4	2,217.6	2,221.4	2,221.1
36 Revolving home equity	217.0	249.0	253.5	259.6	266.2	273.2	280.3	289.8	286.8	288.8	289.9	291.9
37 Other	1,811.1	1,926.4	1,971.2	1,983.7	1,951.0	1,933.9	1,927.3	1,930.2	1,929.7	1,928.9	1,931.5	1,929.2
38 Consumer	599.6	595.4	598.5	604.8	600.9	632.3	643.1	646.6	645.3	645.1	648.5	649.2
39 Credit cards and related plans	234.0	223.3	223.2	225.8	220.7	252.6	264.3	261.1	263.7	261.0	262.6	260.4
40 Other	365.6	372.1	375.3	379.0	380.2	379.7	378.9	385.5	381.5	384.1	385.9	388.8
41 Security <sup>3</sup>	70.6	94.5	93.9	89.6	96.5	93.3	92.6	100.6	96.9	107.9	96.5	100.8
42 Other loans and leases	328.7 <sup>1</sup>	357.2 <sup>1</sup>	358.4 <sup>1</sup>	358.0	345.4	341.8	371.5	374.0	376.6	372.8	371.5	372.4
43 Interbank loans	275.9	283.8	287.0	266.7	284.5	272.3	270.0	275.2	252.1	270.2	249.2	310.8
44 Cash assets <sup>4</sup>	279.6	274.0	273.1	271.2	263.2	279.6	274.1	278.0	269.5	268.5	311.4	268.0
45 Other assets <sup>5</sup>	475.7	513.1	523.5 <sup>1</sup>	524.2	516.2 <sup>1</sup>	514.6	517.3	515.3	520.2	520.2	515.9	504.5
<b>46 Total assets<sup>6</sup></b>	<b>6,217.8<sup>1</sup></b>	<b>6,542.9<sup>1</sup></b>	<b>6,568.5</b>	<b>6,568.7<sup>1</sup></b>	<b>6,548.8<sup>1</sup></b>	<b>6,602.3</b>	<b>6,645.3</b>	<b>6,685.5</b>	<b>6,635.8</b>	<b>6,669.7</b>	<b>6,702.2</b>	<b>6,706.1</b>
<i>Liabilities</i>												
47 Deposits	4,087.5	4,276.0	4,312.5	4,308.6	4,278.2 <sup>1</sup>	4,323.7	4,349.0	4,332.9	4,355.8	4,361.8	4,325.3	4,282.9
48 Transaction	612.0	635.5	628.0	619.4	621.3	628.7	661.8	627.4	597.8	620.8	648.0	654.5
49 Nontransaction	3,475.6	3,640.4	3,684.6	3,689.2	3,656.9 <sup>1</sup>	3,695.0	3,687.2	3,705.4	3,758.1	3,741.0	3,677.3	3,628.4
50 Large time	578.8	582.4	589.7	592.9	575.0	574.1	577.5	593.1	597.4	599.7	592.9	585.1
51 Other	2,896.7	3,058.1	3,094.8	3,096.3	3,081.8	3,120.9	3,109.7	3,112.4	3,160.6	3,141.3	3,084.4	3,043.3
52 Borrowings	1,077.4	1,215.9	1,210.6	1,193.8 <sup>1</sup>	1,142.1 <sup>1</sup>	1,142.2	1,149.4	1,186.2	1,134.6	1,138.9	1,201.9	1,251.6
53 From banks in the U.S.	353.9	371.1	379.6	363.0 <sup>1</sup>	348.4 <sup>1</sup>	347.9	342.1	358.8	334.8	337.7	360.2	388.9
54 From others	723.5	844.8	831.0	830.8	793.7	794.3	807.3	827.4	799.9	801.1	841.8	862.8
55 Net due to related foreign offices	226.7	222.9	230.0	231.3	263.2	270.8	259.4	265.8	270.0	261.7	273.7	260.4
56 Other liabilities	338.5 <sup>1</sup>	302.8 <sup>1</sup>	286.1 <sup>1</sup>	307.8 <sup>1</sup>	321.0 <sup>1</sup>	308.9	321.5	334.5	311.8	339.9	340.1	342.1
<b>57 Total liabilities</b>	<b>5,730.2<sup>1</sup></b>	<b>6,017.6</b>	<b>6,039.3<sup>1</sup></b>	<b>6,041.5</b>	<b>6,004.5<sup>1</sup></b>	<b>6,045.6</b>	<b>6,079.4</b>	<b>6,119.3</b>	<b>6,072.2</b>	<b>6,102.2</b>	<b>6,141.0</b>	<b>6,137.1</b>
58 Residual (assets less liabilities) <sup>7</sup>	487.6 <sup>1</sup>	525.3 <sup>1</sup>	529.2 <sup>1</sup>	527.2 <sup>1</sup>	544.3 <sup>1</sup>	556.8	565.9	566.1	563.6	567.5	561.2	569.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages							Wednesday figures					
	2003	2003						2004	2004				
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	2,942.8 <sup>r</sup>	3,123.5	3,109.1	3,116.1 <sup>f</sup>	3,089.5	3,105.6	3,117.0 <sup>f</sup>	3,141.2	3,110.4	3,133.3	3,154.5	3,154.3	
2 Securities in bank credit	787.4	873.1 <sup>f</sup>	826.5	829.9	842.8 <sup>r</sup>	867.7 <sup>r</sup>	871.4 <sup>f</sup>	876.0	852.3	870.7	887.4	885.3	
3 U.S. government securities	468.3	511.9	476.4	463.6	480.6	502.4	496.7	495.7	484.1	483.4	502.8	504.9	
4 Trading account	41.2	38.5	34.7	38.1	33.8	40.4	39.4	40.6	36.1	38.2	44.8	40.6	
5 Investment account	427.1	473.4	441.6	425.5	446.8	462.0	457.3	455.1	448.0	445.3	458.0	464.3	
6 Other securities	319.1 <sup>f</sup>	361.1	350.2 <sup>f</sup>	366.4 <sup>f</sup>	362.1	365.3	374.6 <sup>f</sup>	380.2	368.2	387.3	384.5	380.4	
7 Trading account	165.8 <sup>r</sup>	178.7	168.1 <sup>f</sup>	184.7 <sup>f</sup>	187.3	189.2	195.0 <sup>f</sup>	197.1	187.7	203.0	200.5	196.4	
8 Investment account	153.3	182.4	182.1	181.7	174.9	176.1	179.6	183.1	180.5	184.3	184.0	184.1	
9 State and local government	29.4	32.3	31.4	31.5	31.5	31.7	31.7	31.8	31.3	31.8	31.9	32.1	
10 Other	123.9	150.1	150.7	150.3	143.4	144.4	147.9	151.3	149.2	152.4	152.1	152.0	
11 Loans and leases in bank credit <sup>2</sup>	2,155.4	2,250.5	2,282.6	2,286.2	2,246.7	2,238.0	2,245.7 <sup>r</sup>	2,265.2	2,258.0	2,262.6	2,267.1	2,269.0	
12 Commercial and industrial	493.2 <sup>r</sup>	471.8 <sup>r</sup>	466.4 <sup>r</sup>	458.0 <sup>r</sup>	452.1	449.9	446.8	437.8	436.4	436.1	439.8	438.6	
13 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.	
14 Other	493.2 <sup>r</sup>	471.8 <sup>r</sup>	466.4 <sup>r</sup>	458.0 <sup>r</sup>	452.1	449.9	446.8	437.8	436.4	436.1	439.8	438.6	
15 Real estate	1,028.9	1,111.0	1,144.9	1,160.8	1,135.7	1,116.5	1,109.0	1,116.3	1,116.0	1,112.0	1,118.6	1,116.4	
16 Revolving home equity	143.9	164.7	168.5	173.0	178.3	184.1	189.3	196.8	194.8	196.4	197.1	198.0	
17 Other	885.0	946.4	976.4	987.9	957.4	932.4	919.8	919.5	921.2	915.6	921.5	918.4	
18 Consumer	337.6	328.7	329.8	332.3	329.5	347.4	341.7	340.6	339.3	340.8	341.8	341.7	
19 Security <sup>3</sup>	64.2	87.5 <sup>f</sup>	86.8	80.4	86.3	83.4	81.0 <sup>f</sup>	93.8	90.9	98.5	91.0	94.5	
20 Federal funds sold to and repurchase agreements with broker-dealers	53.5	69.5	67.6	62.8	68.1	65.7	62.7 <sup>r</sup>	74.7	72.3	79.6	70.9	75.5	
21 Other	10.7	17.9	19.2	17.6	18.2	17.8	18.3	19.1	18.5	18.9	20.2	19.0	
22 State and local government	12.2	13.2	13.5	13.7	13.9	14.1	14.1	14.1	14.1	14.1	14.1	14.3	
23 Agricultural	9.4	8.4	8.5	8.6	8.6	8.5	8.5	8.3	8.3	8.3	8.3	8.2	
24 Federal funds sold to and repurchase agreements with others	24.4	26.8	25.6	28.0	26.1	26.1	29.5	27.1	27.0	25.4	27.3	27.6	
25 All other loans	76.3 <sup>f</sup>	93.8 <sup>r</sup>	98.9 <sup>r</sup>	96.7	89.2	87.6	112.4	128.1	127.3	128.5	127.0	128.4	
26 Lease-financing receivables	109.2	109.3	108.1	107.7	105.5	104.4	102.7	99.2	98.8	98.8	99.2	99.3	
27 Interbank loans	183.9	186.6	195.7	180.7	198.8	179.9	178.0	183.4	162.2	180.3	161.8	213.8	
28 Federal funds sold to and repurchase agreements with commercial banks	112.4	113.2	114.2	110.1	118.0	101.7	98.2	93.3	82.2	101.5	83.3	102.3	
29 Other	71.6	73.4	81.5	70.5	80.8	78.3	79.8	90.0	80.0	78.8	78.5	111.4	
30 Cash assets <sup>4</sup>	158.8	156.5	161.0	153.5	141.8	154.2	142.5	149.0	142.0	136.7	170.0	148.1	
31 Other assets <sup>5</sup>	336.6	365.8	370.9	361.5	360.9	355.5	352.1 <sup>f</sup>	355.6	348.8	357.3	360.8	355.4	
<b>32 Total assets<sup>6</sup></b>	<b>3,576.4<sup>r</sup></b>	<b>3,787.8</b>	<b>3,791.6<sup>r</sup></b>	<b>3,766.9<sup>r</sup></b>	<b>3,746.8</b>	<b>3,751.2</b>	<b>3,745.0<sup>r</sup></b>	<b>3,786.8</b>	<b>3,720.1</b>	<b>3,764.8</b>	<b>3,804.9</b>	<b>3,829.7</b>	
<i>Liabilities</i>													
33 Deposits	2,058.7	2,159.6	2,194.9	2,180.2	2,142.5	2,159.3	2,164.5	2,166.3	2,162.6	2,179.1	2,164.7	2,156.5	
34 Transaction	294.2	312.7	309.4	296.0	293.1	292.7	296.7	288.7	264.0	279.0	301.0	313.6	
35 Nontransaction	1,764.4	1,846.9	1,885.5	1,884.1	1,849.4	1,866.7	1,867.8	1,877.6	1,898.6	1,900.1	1,863.7	1,842.9	
36 Large time	273.2	268.7	276.4	279.4	259.2	253.1	253.9	264.9	267.4	269.9	263.0	261.4	
37 Other	1,491.2	1,578.2	1,609.1	1,604.7	1,590.2	1,613.6	1,613.9	1,612.7	1,631.2	1,630.2	1,600.7	1,581.5	
38 Borrowings	678.6	810.5	801.6	765.0	709.3	707.6	711.7	721.7	690.1	687.1	722.8	769.9	
39 From banks in the U.S.	200.6	217.7	217.3	208.3	193.3	190.1	176.3	180.9	166.1	165.7	180.4	200.4	
40 From others	477.9	592.7	584.3	556.7	516.0	517.4	535.3	540.8	524.0	521.5	542.4	569.5	
41 Net due to related foreign offices	210.1	217.2	218.3	216.2	245.0	249.1	233.6	240.8	245.1	237.4	249.4	234.4	
42 Other liabilities	269.7 <sup>r</sup>	233.4	213.4 <sup>f</sup>	236.5 <sup>f</sup>	247.4	232.0 <sup>f</sup>	242.9 <sup>f</sup>	259.9	240.0	266.9	266.2	263.7	
<b>43 Total liabilities</b>	<b>3,217.1<sup>r</sup></b>	<b>3,420.6<sup>r</sup></b>	<b>3,428.2<sup>r</sup></b>	<b>3,397.9<sup>r</sup></b>	<b>3,344.2</b>	<b>3,348.0<sup>r</sup></b>	<b>3,352.8<sup>r</sup></b>	<b>3,388.7</b>	<b>3,337.8</b>	<b>3,370.6</b>	<b>3,403.1</b>	<b>3,424.5</b>	
44 Residual (assets less liabilities) <sup>7</sup>	359.3 <sup>f</sup>	367.2 <sup>f</sup>	363.3 <sup>f</sup>	369.0 <sup>f</sup>	402.7 <sup>f</sup>	403.2 <sup>f</sup>	392.2	398.1	382.4	394.2	401.8	405.2	

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003						2004	2004			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit	2,950.1	3,109.8 <sup>f</sup>	3,098.6 <sup>f</sup>	3,114.0 <sup>f</sup>	3,089.3	3,114.7	3,132.4 <sup>f</sup>	3,148.8	3,129.8	3,145.6	3,157.4	3,150.6
46 Securities in bank credit	796.1	859.3	820.8	828.5	842.9	872.6	877.0 <sup>f</sup>	886.0	867.7	879.7	895.8	891.8
47 U.S. government securities	471.4	505.6	474.2	463.3	478.6	505.5	499.6	499.0	488.7	485.4	505.4	507.3
48 Trading account	41.5	38.0	34.6	38.1	33.7	40.7	39.6	40.9	36.5	38.3	45.1	40.8
49 Investment account	429.8	467.6	439.6	425.2	445.0	464.8	460.0	458.1	452.2	447.0	460.4	466.6
50 Mortgage-backed securities	331.9	371.8	342.6	327.5	342.6	358.4	353.8	351.5	346.7	344.4	353.2	357.5
51 Other	97.9	95.9	97.0	97.7	102.4	106.4	106.2	106.6	105.6	102.7	102.7	109.1
52 One year or less	21.4	24.2	24.5	24.1	24.9	25.3	25.9	24.7	25.9	25.0	24.6	23.7
53 One to five years	58.9	51.5	52.8	53.1	56.8	58.1	57.7	58.5	57.7	56.6	59.2	59.5
54 More than five years	17.6	20.2	19.8	20.5	20.7	23.1	22.6	23.4	22.0	21.1	23.4	25.9
55 Other securities	324.7	353.7	346.7 <sup>f</sup>	365.2	364.3	367.1	377.4 <sup>f</sup>	387.0	379.0	394.3	390.4	384.5
56 Trading account	168.7	175.1 <sup>f</sup>	166.4	184.1 <sup>f</sup>	188.4	190.1	196.4 <sup>f</sup>	200.6	193.2	206.7	203.6	198.5
57 Investment account	156.0	178.6	180.3	181.1	175.9	177.0	181.0	186.3	185.8	187.6	186.8	186.0
58 State and local government	30.0	31.6	31.1	31.4	31.7	31.8	31.9	32.4	32.2	32.4	32.4	32.4
59 Other	126.1	147.0	149.2	149.8	144.2	145.1	149.0	153.6	155.2	154.4	154.4	153.6
60 Loans and leases in bank credit <sup>2</sup>	2,154.0	2,250.5 <sup>f</sup>	2,277.7	2,285.5	2,246.4	2,242.1	2,255.3 <sup>f</sup>	2,262.8	2,262.1	2,265.9	2,261.6	2,258.8
61 Commercial and industrial	488.7 <sup>f</sup>	473.0 <sup>f</sup>	465.1 <sup>f</sup>	458.2 <sup>f</sup>	452.6	450.1	444.5 <sup>f</sup>	433.7	433.2	431.4	435.1	433.9
62 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other	488.7 <sup>f</sup>	473.0 <sup>f</sup>	465.1 <sup>f</sup>	458.2 <sup>f</sup>	452.6	450.1	444.5 <sup>f</sup>	433.7	433.2	431.4	435.1	433.9
64 Real estate	1,027.8	1,111.1	1,145.8	1,162.2	1,136.5	1,119.5	1,110.2	1,114.9	1,115.8	1,113.0	1,116.5	1,112.4
65 Revolving home equity	143.0	165.1	169.0	173.5	178.6	183.7	188.1	195.6	193.4	194.8	195.7	197.1
66 Other	553.6	618.0	648.5	659.8	628.6	605.4	593.6	592.0	596.4	591.2	593.1	587.4
67 Commercial	331.1	328.0	328.3	328.9	329.2	330.3	328.4	327.3	326.1	327.0	327.7	328.0
68 Consumer	342.4	326.8	327.2	328.6	325.5	345.6	344.9	345.9	345.5	346.2	346.9	346.6
69 Credit cards and related plans	121.2	103.9	103.6	103.1	98.7	120.9	123.5	120.8	122.8	121.6	121.4	119.7
70 Other	221.2	223.0	223.7	225.5	226.8	224.8	221.4	225.1	222.7	224.5	225.5	226.9
71 Security <sup>3</sup>	63.7	86.2	85.6	81.7	88.8	85.7	85.1 <sup>f</sup>	93.2	89.7	100.8	89.4	92.9
72 Federal funds sold to and repurchase agreements with broker-dealers	53.1	68.6	66.7	63.9	70.1	67.4	65.9 <sup>f</sup>	74.2	71.4	81.5	69.6	74.3
73 Other	10.6	17.7	19.0	17.9	18.7	18.2	19.2	19.0	18.3	19.3	19.8	18.7
74 State and local government	12.2	13.2	13.5	13.7	13.9	14.1	14.1	14.1	14.1	14.1	14.1	14.3
75 Agricultural	9.4	8.5	8.6	8.5	8.5	8.4	8.5	8.3	8.4	8.3	8.2	8.2
76 Federal funds sold to and repurchase agreements with others	24.4	26.8	25.6	28.0	26.1	26.1	29.5	27.1	27.0	25.4	27.3	27.6
77 All other loans	74.5 <sup>f</sup>	96.0 <sup>f</sup>	99.2 <sup>f</sup>	98.2 <sup>f</sup>	89.5	88.6	115.8	124.9	127.7	126.2	123.4	122.3
78 Lease-financing receivables	110.8	108.8	107.1	106.3	105.0	104.0	102.9	100.7	100.6	100.5	100.7	100.6
79 Interbank loans	187.1	186.7	190.6	175.3	192.9	181.3	182.1	186.8	165.6	185.6	165.1	216.6
80 Federal funds sold to and repurchase agreements with commercial banks	114.1	113.3	111.5	107.0	114.7	102.4	100.3	95.1	83.9	104.4	84.9	103.6
81 Other	73.0	73.4	79.1	68.2	78.2	78.9	81.8	91.7	81.7	81.2	80.1	112.9
82 Cash assets <sup>4</sup>	167.2	151.0	151.3	150.6	143.4	157.1	153.2	157.7	149.1	150.0	188.5	148.6
83 Other assets <sup>5</sup>	339.1	365.2	367.9	365.5 <sup>f</sup>	361.2	359.3	356.1 <sup>f</sup>	358.3	355.6	362.6	361.3	353.9
<b>84 Total assets<sup>6</sup></b>	<b>3,598.0<sup>f</sup></b>	<b>3,768.2<sup>f</sup></b>	<b>3,763.0</b>	<b>3,760.3</b>	<b>3,743.3</b>	<b>3,768.7<sup>f</sup></b>	<b>3,779.2<sup>f</sup></b>	<b>3,809.4</b>	<b>3,757.2</b>	<b>3,801.2</b>	<b>3,830.4</b>	<b>3,828.0</b>
<i>Liabilities</i>												
85 Deposits	2,059.6	2,153.6	2,178.5	2,171.7	2,140.2	2,166.3	2,180.8	2,166.4	2,178.3	2,193.0	2,159.6	2,131.9
86 Transaction	303.0	306.7	297.2	291.3	290.1	296.4	317.3	297.5	276.6	296.6	312.6	312.2
87 Nontransaction	1,756.6	1,846.9	1,881.3	1,880.4	1,850.0	1,869.9	1,863.5	1,868.9	1,901.7	1,896.4	1,847.0	1,819.7
88 Large time	274.5	267.1	275.0	276.9	260.6	256.9	256.7	266.2	269.6	272.2	263.9	261.2
89 Other	1,482.0	1,579.7	1,606.3	1,603.5	1,589.4	1,613.1	1,606.8	1,602.7	1,632.1	1,624.2	1,583.0	1,558.4
90 Borrowings	691.7	803.4	781.6	763.2	712.3	709.7	710.6	736.0	699.2	699.2	747.5	785.6
91 From banks in the U.S.	205.2	214.4	212.8	201.6	191.9	187.3	178.0	185.1	170.1	169.6	186.0	203.6
92 From nonbanks in the U.S.	486.5	589.0	568.9	561.6	520.5	522.4	532.6	550.9	525.9	529.6	561.5	581.9
93 Net due to related foreign offices	211.6	211.1	218.0	217.3	249.7	256.1	238.9 <sup>f</sup>	242.5	244.1	238.0	251.7	238.9
94 Other liabilities	271.7 <sup>f</sup>	227.1 <sup>f</sup>	212.9 <sup>f</sup>	237.7 <sup>f</sup>	251.9	238.5	248.2 <sup>f</sup>	261.8	239.1	267.6	268.6	268.5
<b>95 Total liabilities</b>	<b>3,234.5<sup>f</sup></b>	<b>3,395.3</b>	<b>3,391.1</b>	<b>3,389.9<sup>f</sup></b>	<b>3,354.1<sup>f</sup></b>	<b>3,370.6<sup>f</sup></b>	<b>3,378.5<sup>f</sup></b>	<b>3,406.7</b>	<b>3,357.5</b>	<b>3,397.7</b>	<b>3,427.3</b>	<b>3,424.8</b>
96 Residual (assets less liabilities) <sup>7</sup>	363.4 <sup>f</sup>	373.0 <sup>f</sup>	372.0 <sup>f</sup>	370.4 <sup>f</sup>	389.2 <sup>f</sup>	398.0 <sup>f</sup>	400.7	402.6	399.6	403.5	403.1	403.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages							Wednesday figures				
	2003	2003						2004	2004			
	Jan.	July	Aug.	Sept.	Oct.	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	2,310.6 <sup>1</sup>	2,441.9 <sup>1</sup>	2,465.1 <sup>1</sup>	2,465.9 <sup>1</sup>	2,467.6 <sup>1</sup>	2,492.5	2,516.1	2,539.4	2,536.8	2,533.7	2,539.5	2,543.9
2 Securities in bank credit	662.3 <sup>1</sup>	696.0	701.0 <sup>1</sup>	697.9 <sup>1</sup>	702.4 <sup>1</sup>	708.9	714.4	715.9	719.2	715.9	716.6	712.4
3 U.S. government securities	453.9 <sup>1</sup>	492.9 <sup>1</sup>	498.2 <sup>1</sup>	494.1 <sup>1</sup>	496.2 <sup>1</sup>	501.4	505.7	506.9	510.4	507.0	507.2	503.5
4 Other securities	208.4 <sup>1</sup>	203.0 <sup>1</sup>	202.8 <sup>1</sup>	203.8 <sup>1</sup>	206.2 <sup>1</sup>	207.5	208.7	209.1	208.8	208.9	209.4	208.9
5 Loans and leases in bank credit <sup>2</sup>	1,648.4	1,745.9	1,764.2	1,768.0	1,765.2	1,783.6	1,801.7	1,823.5	1,817.6	1,817.8	1,822.9	1,831.5
6 Commercial and industrial	288.3	296.7	301.1	303.5	303.5	307.0	307.7	313.5	312.7	313.0	313.4	314.4
7 Real estate	998.8	1,066.0	1,079.8	1,080.4	1,079.7	1,085.7	1,093.9	1,103.5	1,101.4	1,102.5	1,102.7	1,105.7
8 Revolving home equity	73.7	84.3	84.9	85.8	87.3	89.3	91.7	93.9	93.4	93.6	93.8	94.4
9 Other	925.1	981.6	994.9	994.7	992.4	996.4	1,002.2	1,009.6	1,008.0	1,008.9	1,008.9	1,011.3
10 Consumer	254.4	272.3	272.4	274.4	272.2	283.2	292.4	297.7	297.0	295.3	298.5	299.3
11 Security <sup>3</sup>	7.3	8.4	8.3	7.9	7.7	7.4	7.4	7.7	7.2	7.3	7.7	8.7
12 Other loans and leases	99.7	102.6	102.6	101.7	102.0	100.3	100.4	101.0	99.4	99.7	100.7	103.4
13 Interbank loans	95.1	101.7	97.2	92.9	92.9	87.8	85.7	93.8	84.8	86.2	92.8	108.6
14 Cash assets <sup>4</sup>	108.2	125.2	126.5	121.1	119.3	118.3	113.9	116.2	114.0	112.3	115.0	121.4
15 Other assets <sup>5</sup>	136.6	147.9	155.5	158.7 <sup>1</sup>	154.9 <sup>1</sup>	155.3	161.1	157.0	164.5	157.6	154.6	150.6
<b>16 Total assets<sup>6</sup></b>	<b>2,620.0<sup>1</sup></b>	<b>2,786.7<sup>1</sup></b>	<b>2,814.0<sup>1</sup></b>	<b>2,808.1<sup>1</sup></b>	<b>2,804.3<sup>1</sup></b>	<b>2,823.2</b>	<b>2,845.4</b>	<b>2,874.9</b>	<b>2,868.7</b>	<b>2,858.4</b>	<b>2,870.4</b>	<b>2,892.9</b>
<i>Liabilities</i>												
17 Deposits	2,021.7	2,136.1	2,152.1	2,148.3	2,139.9 <sup>1</sup>	2,149.0	2,143.9	2,160.1	2,156.8	2,155.4	2,164.5	2,161.8
18 Transaction	304.0	331.4	334.6	329.0	331.4	328.7	332.2	324.9	308.9	314.5	331.1	346.2
19 Nontransaction	1,717.7	1,804.6	1,817.5	1,819.3	1,808.5	1,820.3	1,811.7	1,835.2	1,847.9	1,840.9	1,833.4	1,815.6
20 Large time	304.3	315.2	314.7	316.0	314.4	317.2	320.8	326.9	327.8	327.5	329.0	323.9
21 Other	1,413.4	1,489.4	1,502.8	1,503.3	1,494.1	1,503.1	1,490.8	1,508.3	1,520.1	1,513.4	1,504.4	1,491.7
22 Borrowings	385.8	412.5	429.0	430.5 <sup>1</sup>	429.8 <sup>1</sup>	432.5	438.8	450.2	438.6	439.7	454.5	466.1
23 From banks in the U.S.	148.7	156.7	166.8	161.4 <sup>1</sup>	156.5 <sup>1</sup>	160.6	164.1	173.6	164.6	168.2	174.1	185.2
24 From others	237.0	255.8	262.2	269.2	273.3	271.8	274.7	276.5	274.0	271.5	280.3	280.8
25 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	25.9	23.7	21.9	21.6
26 Other liabilities	66.9 <sup>1</sup>	75.7	73.2	70.1	69.1 <sup>1</sup>	70.5	73.2	72.6	72.7	72.3	71.5	73.6
<b>27 Total liabilities</b>	<b>2,489.4</b>	<b>2,636.0</b>	<b>2,666.3</b>	<b>2,663.0<sup>1</sup></b>	<b>2,652.3<sup>1</sup></b>	<b>2,666.6</b>	<b>2,676.5</b>	<b>2,706.2</b>	<b>2,693.9</b>	<b>2,691.1</b>	<b>2,712.4</b>	<b>2,723.1</b>
28 Residual (assets less liabilities) <sup>7</sup>	130.6 <sup>1</sup>	150.7 <sup>1</sup>	147.7 <sup>1</sup>	145.1 <sup>1</sup>	152.0 <sup>1</sup>	156.7	168.9	168.7	174.8	167.3	158.0	169.8
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	2,312.6 <sup>1</sup>	2,436.7 <sup>1</sup>	2,461.9 <sup>1</sup>	2,468.1 <sup>1</sup>	2,469.4 <sup>1</sup>	2,495.6	2,527.5	2,542.0	2,538.7	2,539.3	2,541.8	2,545.5
30 Securities in bank credit	664.0 <sup>1</sup>	694.1 <sup>1</sup>	699.2 <sup>1</sup>	698.0 <sup>1</sup>	700.0 <sup>1</sup>	707.6	716.1	717.9	720.7	718.8	718.6	714.2
31 U.S. government securities	455.7 <sup>1</sup>	491.1 <sup>1</sup>	496.4 <sup>1</sup>	494.2 <sup>1</sup>	493.8 <sup>1</sup>	500.2	507.4	508.9	511.9	509.9	509.2	505.3
32 Other securities	208.4 <sup>1</sup>	203.0 <sup>1</sup>	202.8 <sup>1</sup>	203.8 <sup>1</sup>	206.2 <sup>1</sup>	207.5	208.7	209.1	208.8	208.9	209.4	208.9
33 Loans and leases in bank credit <sup>2</sup>	1,648.6	1,742.6	1,762.7	1,770.1	1,769.4	1,788.0	1,811.4	1,824.1	1,818.0	1,820.5	1,823.2	1,831.4
34 Commercial and industrial	286.8	297.6	299.9	301.8	303.2	305.4	307.3	312.0	311.7	311.5	311.7	312.7
35 Real estate	1,000.2	1,064.3	1,079.0	1,081.0	1,080.8	1,087.7	1,097.4	1,105.2	1,100.6	1,104.6	1,105.0	1,108.7
36 Revolving home equity	73.9	83.9	84.5	86.1	87.6	89.5	92.2	94.2	93.4	94.0	94.2	94.8
37 Other	926.3	980.4	994.5	995.0	993.2	998.1	1,005.2	1,011.0	1,007.2	1,010.7	1,010.8	1,013.9
38 Consumer	257.2	268.6	271.2	276.2	275.4	286.6	298.2	300.7	299.7	299.0	301.6	302.6
39 Credit cards and related plans	112.8	119.5	119.7	122.7	122.0	131.8	140.8	140.3	140.9	139.4	141.2	140.8
40 Other	144.4	149.1	151.6	153.5	153.4	154.9	157.5	160.4	158.8	159.5	160.4	161.8
41 Security <sup>3</sup>	6.9	8.3	8.3	7.8	7.7	7.6	7.5	7.4	7.2	7.1	7.1	7.9
42 Other loans and leases	97.4	103.9	104.4	103.2	102.4	100.6	100.8	98.8	98.8	98.3	97.8	99.5
43 Interbank loans	88.8	97.1	96.5	91.5	91.7	91.0	87.9	88.4	86.5	84.6	84.1	94.2
44 Cash assets <sup>4</sup>	112.4	123.0	121.8	120.6	119.8	122.5	120.9	120.2	120.4	118.5	122.8	119.4
45 Other assets <sup>5</sup>	136.6	147.9	155.5	158.7 <sup>1</sup>	154.9 <sup>1</sup>	155.3	161.1	157.0	164.5	157.6	154.6	150.6
<b>46 Total assets<sup>6</sup></b>	<b>2,619.8<sup>1</sup></b>	<b>2,774.6<sup>1</sup></b>	<b>2,805.4<sup>1</sup></b>	<b>2,808.4<sup>1</sup></b>	<b>2,805.5<sup>1</sup></b>	<b>2,833.7</b>	<b>2,866.1</b>	<b>2,876.1</b>	<b>2,878.6</b>	<b>2,868.5</b>	<b>2,871.8</b>	<b>2,878.2</b>
<i>Liabilities</i>												
47 Deposits	2,028.0	2,122.4	2,134.0	2,136.9	2,138.0 <sup>1</sup>	2,157.4	2,168.3	2,166.5	2,177.5	2,168.8	2,165.8	2,151.1
48 Transaction	308.9	328.8	330.8	328.2	331.2 <sup>1</sup>	332.4	344.5	330.0	321.2	324.2	335.4	342.3
49 Nontransaction	1,719.0	1,793.6	1,803.3	1,808.8	1,806.8	1,825.0	1,823.8	1,836.5	1,856.3	1,844.6	1,830.4	1,808.7
50 Large time	304.3	315.2	314.7	316.0	314.4	317.2	320.8	326.9	327.8	327.5	329.0	323.9
51 Other	1,414.7	1,478.4	1,488.6 <sup>1</sup>	1,492.8	1,492.4	1,507.8	1,502.9	1,509.6	1,528.5	1,517.1	1,501.3	1,484.8
52 Borrowings	385.8	412.5	429.0	430.5 <sup>1</sup>	429.8 <sup>1</sup>	432.5	438.8	450.2	438.6	439.7	454.5	466.1
53 From banks in the U.S.	148.7	156.7	166.8	161.4 <sup>1</sup>	156.5 <sup>1</sup>	160.6	164.1	173.6	164.6	168.2	174.1	185.2
54 From others	237.0	255.8	262.2	269.2	273.3	271.8	274.7	276.5	274.0	271.5	280.3	280.8
55 Net due to related foreign offices	15.1	11.8	12.0	14.1	13.5	14.6	20.6	23.3	25.9	23.7	21.9	21.6
56 Other liabilities	66.9 <sup>1</sup>	75.7	73.2	70.1	69.1 <sup>1</sup>	70.5	73.2	72.6	72.7	72.3	71.5	73.6
<b>57 Total liabilities</b>	<b>2,495.7</b>	<b>2,622.3</b>	<b>2,648.3<sup>1</sup></b>	<b>2,651.6<sup>1</sup></b>	<b>2,650.4<sup>1</sup></b>	<b>2,674.9</b>	<b>2,700.9</b>	<b>2,712.6</b>	<b>2,714.6</b>	<b>2,704.5</b>	<b>2,713.7</b>	<b>2,712.3</b>
58 Residual (assets less liabilities) <sup>7</sup>	124.1 <sup>1</sup>	152.3 <sup>1</sup>	157.2 <sup>1</sup>	156.7 <sup>1</sup>	155.1 <sup>1</sup>	158.7	165.2	163.5	164.0	164.0	158.1	165.9

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages							Wednesday figures				
	2003	2003						2004	2004			
	Jan. <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov.	Dec.	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	631.6	639.5	619.3	618.3	620.8	625.3	620.2	626.3	618.8	620.4	626.4	636.9
2 Securities in bank credit	268.8	265.0	263.3	267.5	269.7	269.8	270.7	265.2	263.4	266.0	264.4	265.6
3 U.S. government securities	109.9	114.2	107.5	109.0	104.9	98.6	99.0	97.6	95.3	97.0	97.9	99.1
4 Other securities	158.9	150.8	155.7	158.5	164.7	171.2	171.7	167.6	168.1	169.0	166.4	166.5
5 Loans and leases in bank credit <sup>2</sup>	362.8	374.6	356.0	350.8	351.1	355.5	349.5	361.1	355.4	354.4	362.1	371.2
6 Commercial and industrial	174.6	155.1	149.5	145.5	141.4	136.9	143.9	146.8	145.9	146.6	147.3	147.5
7 Real estate	19.7	19.1	18.1	18.3	22.0	21.3	16.5	14.6	14.7	14.6	14.6	14.6
8 Security <sup>3</sup>	99.7	115.1	108.2	110.4	112.2	121.5	107.7	109.6	104.3	103.0	110.4	118.5
9 Other loans and leases	68.7	85.3	80.2	76.6	75.5	75.9	81.4	90.0	90.5	90.2	89.8	90.6
10 Interbank loans	28.1	33.2	32.5	30.8	29.3	29.7	25.1	28.0	28.6	28.5	28.6	26.9
11 Cash assets <sup>4</sup>	40.1	54.5	55.7	55.4	52.4	50.5	50.1	53.8	50.6	55.0	54.8	54.5
12 Other assets <sup>5</sup>	32.8	33.9	40.7	37.9	40.3	38.8	39.3	41.3	43.8	40.9	37.5	43.6
13 Total assets <sup>6</sup>	732.3	760.7	747.7	741.9	742.4	743.9	734.3	748.9	741.4	744.4	746.8	761.4
<i>Liabilities</i>												
14 Deposits	426.4	453.8	456.5	452.9	440.2	436.6	433.8 <sup>8</sup>	452.2	444.7	455.1	453.2	451.8
15 Transaction	9.7	12.4	14.5	15.2	14.8	15.5	15.6	17.9	17.0	17.8	19.0	17.7
16 Nontransaction	416.7	441.5	442.0	437.7	425.4	421.1	418.1 <sup>1</sup>	434.2	427.7	437.2	434.2	434.1
17 Borrowings	274.4	291.1	290.3	290.2	299.1	295.3	310.0 <sup>9</sup>	321.0	311.0	319.9	318.2	331.2
18 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	36.8	39.1	32.6	41.0
19 From others	243.4	254.3	256.2	256.3	263.1	263.2	269.6 <sup>1</sup>	283.2	274.2	280.8	285.6	290.3
20 Net due to related foreign offices	73.1	88.9	106.5	102.6	95.5	88.8	109.6	131.8	119.6	136.1	132.9	133.2
21 Other liabilities	95.0	109.1	116.1	110.3	110.7	107.5	100.0	99.4	97.6	100.5	100.7	98.5
22 Total liabilities	722.7	765.1	756.4	750.7	754.5	750.7	734.2 <sup>7</sup>	740.8	733.8	739.3	739.1	748.3
23 Residual (assets less liabilities) <sup>7</sup>	9.6	4.5	8.6	8.8	12.1	6.8	.1 <sup>1</sup>	8.1	7.6	5.0	7.7	13.1
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	639.2	632.2	612.8	614.2	620.3	628.8	630.3	634.8	624.8	630.9	636.0	645.1
25 Securities in bank credit	268.8	265.0	263.3	267.5	269.7	269.8	270.7	265.2	263.4	266.0	264.4	265.6
26 U.S. government securities	109.9	114.2	107.5	109.0	104.9	98.6	99.0	97.6	95.3	97.0	97.9	99.1
27 Trading account	32.6	39.9	38.8	39.8	38.5	32.8	34.9	33.1	31.3	32.3	33.6	34.0
28 Investment account	77.3	74.3	68.7	69.2	66.4	65.9	64.2	64.5	64.0	64.7	64.3	65.0
29 Other securities	158.9	150.8	155.7	158.5	164.7	171.2	171.7	167.6	168.1	169.0	166.4	166.5
30 Trading account	101.8	96.7	101.1	104.2	103.4	105.0	102.8	97.0	96.2	98.1	96.3	97.9
31 Investment account	57.2	54.1	54.7	54.3	61.3	66.2	68.9	70.6	71.9	70.9	70.2	68.7
32 Loans and leases in bank credit <sup>2</sup>	370.3	367.2	349.6	346.7	350.6	359.1	359.6	369.6	361.4	364.9	371.6	379.5
33 Commercial and industrial	174.7	154.1	148.3	145.4	141.5	137.9	145.1	146.9	146.8	146.7	147.0	147.1
34 Real estate	19.7	19.1	18.1	18.3	22.0	21.3	16.5	14.6	14.7	14.6	14.6	14.6
35 Security <sup>3</sup>	106.5	110.4	104.3	107.0	112.2	123.9	114.1	117.1	112.0	112.0	119.6	127.0
36 Other loans and leases	69.5	83.6	78.9	76.0	74.9	76.0	83.9	91.1	92.4	91.6	90.4	90.9
37 Interbank loans	28.1	33.2	32.5	30.8	29.3	29.7	25.1	28.0	28.6	28.5	28.6	26.9
38 Cash assets <sup>4</sup>	43.1	51.6	53.4	55.0	53.7	53.4	53.7	57.8	54.4	59.4	59.3	58.2
39 Other assets <sup>5</sup>	34.0	32.8	40.1	37.9	39.8	38.7	40.5	42.7	45.4	43.0	38.4	44.8
40 Total assets <sup>6</sup>	744.0	749.3	738.5	737.4	742.6	750.2	749.2	762.8	752.7	761.4	761.8	774.6
<i>Liabilities</i>												
41 Deposits	442.5	444.1	441.0	436.5	429.0	437.0	445.3 <sup>1</sup>	469.2	459.3	472.5	470.5	471.0
42 Transaction	10.0	12.3	14.1	15.4	15.2	16.0	17.0	18.5	17.8	18.6	19.5	17.9
43 Nontransaction	432.5	431.8	426.9	421.1	413.9	420.9	428.3 <sup>1</sup>	450.7	441.5	454.0	451.0	453.2
44 Borrowings	274.4	291.1	290.3	290.2	299.1	295.3	310.0 <sup>9</sup>	321.0	311.0	319.9	318.2	331.2
45 From banks in the U.S.	31.0	36.8	34.1	33.9	36.0	32.2	40.4	37.8	36.8	39.1	32.6	41.0
46 From others	243.4	254.3	256.2	256.3	263.1	263.2	269.6 <sup>1</sup>	283.2	274.2	280.8	285.6	290.3
47 Net due to related foreign offices	70.5	92.2	107.8	101.3	96.7	89.9	108.5	129.8	118.0	134.4	130.8	130.2
48 Other liabilities	96.7	106.4	114.9	111.4	109.7	106.5	101.0	101.1	99.0	102.0	102.6	101.2
49 Total liabilities	743.1	749.5	738.3	736.8	741.1	749.0	747.9	761.5	751.4	760.1	760.5	773.3
50 Residual (assets less liabilities) <sup>7</sup>	.9	.2	.2	.7	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003						2004	2004			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 7	Jan. 14	Jan. 21	Jan. 28
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	107.6	107.9	93.1	112.5	114.1	112.4	120.0 <sup>6</sup>	125.7	120.6	131.9	128.7	122.0
2 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	86.2	85.4	79.4	96.0	97.3	94.5	103.7 <sup>7</sup>	110.5	106.1	116.8	113.0	106.8
3 Mortgage-backed securities <sup>9</sup> .....	377.6	420.1	394.6	380.0	394.9	412.5	410.3	410.2	404.2	403.3	412.8	416.0
4 Pass-through .....	276.5	307.0	279.0	267.3	283.5	296.9	292.7	291.2	285.2	284.0	293.8	297.9
5 CMO, REMIC, and other .....	101.1	113.1	115.5	112.7	111.4	115.5	117.5	119.0	119.0	119.3	119.0	118.1
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup> .....	11.4	6.5	1.1	4.8	4.2 <sup>1</sup>	3.1 <sup>1</sup>	3.5 <sup>1</sup>	5.0	4.6	5.6	5.6	3.9
7 Off-shore credit to U.S. residents <sup>11</sup> .....	18.3	15.5	14.7	14.3	13.8	13.5	13.3	13.4	12.9	13.7	13.7	13.8
8 Securitized consumer loans <sup>12</sup> .....	150.4	162.7	163.6	162.9	165.1	166.4	167.3	169.1	169.0	168.9	168.8	169.6
9 Credit cards and related plans .....	132.2	144.0	144.5	144.3	146.8	147.5	148.0	149.9	149.6	149.6	149.6	150.5
10 Other .....	18.2	18.6	19.1	18.6	18.3	18.9	19.3	19.2	19.4	19.3	19.2	19.1
11 Securitized business loans <sup>12</sup> .....	10.8	8.4	7.2	7.9	8.0	7.5	7.2	7.2	7.2	7.2	7.2	7.2
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup> .....	302.3 <sup>1</sup>	325.1	324.3	322.9	321.4	327.3	334.8	332.5	336.1	333.5	333.7	328.0
13 Securitized consumer loans <sup>12</sup> .....	204.7	200.3	201.5	202.7	204.4	202.7	203.3	205.1	206.2	205.7	204.4	204.5
14 Credit cards and related plans .....	197.0	193.0	194.3	195.5	197.2	195.3	195.8	197.4	198.5	197.9	196.7	196.7
15 Other .....	7.7	7.3	7.2	7.2	7.2	7.4	7.5	7.7	7.8	7.8	7.7	7.7
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	66.8	65.5	66.2	68.2	69.0 <sup>1</sup>	65.4	65.1	64.9	64.2	66.9	65.4	64.1
17 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	62.8	64.9	64.7	66.6	67.7	66.2	66.7	68.2	67.7	69.9	68.8	67.2
18 Securitized business loans <sup>12</sup> .....	5.6	1.5	1.4	1.2	1.3	1.3	1.2	.9	1.1	1.1	1.1	.5

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17-19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,971.9	6,181.6	6,187.2	6,165.8	6,202.9	6,255.4	6,322.3	6,439.5	6,368.0	6,415.6	6,477.6	6,463.5
2 Securities in bank credit	1,769.8	1,779.9	1,791.6	1,809.1	1,833.8	1,856.1	1,862.4	1,938.5	1,885.5	1,900.2	1,968.3	1,965.5
3 U.S. government securities	1,066.6	1,079.0	1,070.0	1,080.1	1,095.7	1,103.6	1,107.8	1,174.8	1,126.5	1,135.7	1,205.2	1,197.7
4 Other securities	703.2	700.9	721.6	729.0	741.1	752.4	754.7	763.7	759.0	764.5	763.0	767.9
5 Loans and leases in bank credit <sup>2</sup>	4,202.1	4,401.8	4,395.5	4,356.7	4,366.2	4,399.3	4,459.9	4,500.9	4,482.5	4,515.4	4,509.4	4,498.0
6 Commercial and industrial	949.0	916.8	906.3	895.1	888.4	890.0	888.2	888.7	889.8	888.8	890.7	887.9
7 Real estate	2,078.5	2,234.2	2,245.4	2,227.6	2,206.7	2,215.4	2,238.9	2,258.1	2,246.8	2,251.7	2,259.0	2,264.1
8 Revolving home equity	223.1	252.7	258.5	265.5	273.2	280.7	291.3	297.8	295.1	296.1	297.2	299.6
9 Other	1,855.4	1,981.5	1,986.9	1,962.1	1,933.5	1,934.7	1,947.6	1,960.4	1,951.7	1,955.7	1,961.7	1,964.5
10 Consumer	588.9	601.4	602.3	597.6	626.6	630.1	632.7	635.0	632.3	632.0	637.4	637.2
11 Security <sup>3</sup>	184.2	214.6	212.2	220.0	228.6	214.9	233.0	241.4	239.9	257.2	242.0	242.0
12 Other loans and leases	401.6	434.8	429.4	416.5	415.8	448.8	467.1	477.7	473.7	485.7	480.3	474.2
13 Interbank loans	308.8	325.3	308.7	324.1	305.2	296.4	315.0	339.4	354.8	365.4	367.4	302.3
14 Cash assets <sup>4</sup>	313.0	335.1	323.0	309.3	318.5	304.2	320.1	323.8	322.2	323.4	339.1	303.9
15 Other assets <sup>5</sup>	531.5	562.0	557.8	545.3	538.8	539.8	540.1	541.7	539.1	547.9	539.0	536.0
<b>16 Total assets<sup>6</sup></b>	<b>7,048.9</b>	<b>7,328.1</b>	<b>7,300.8</b>	<b>7,269.6</b>	<b>7,290.6</b>	<b>7,319.7</b>	<b>7,423.6</b>	<b>7,571.4</b>	<b>7,511.1</b>	<b>7,579.4</b>	<b>7,650.0</b>	<b>7,532.6</b>
<i>Liabilities</i>												
17 Deposits	4,548.5	4,763.0	4,742.9	4,701.0	4,741.2	4,759.0	4,795.3	4,825.9	4,813.2	4,797.2	4,834.3	4,824.8
18 Transaction	613.4	656.8	638.0	633.0	635.8	642.5	630.8	644.4	621.2	626.9	657.8	671.8
19 Nontransaction	3,935.1	4,106.1	4,104.9	4,068.1	4,105.5	4,116.5	4,164.5	4,181.5	4,192.0	4,170.3	4,176.5	4,153.1
20 Large time	997.9	999.5	1,007.4	994.3	996.3	1,000.2	1,019.3	1,020.6	1,015.7	1,010.7	1,022.0	1,029.3
21 Other	2,937.1	3,106.6	3,097.5	3,073.7	3,109.1	3,116.2	3,145.2	3,157.2	3,171.4	3,154.5	3,154.5	3,123.7
22 Borrowings	1,381.7	1,523.4	1,498.5	1,458.9	1,457.0	1,479.7	1,518.6	1,568.8	1,564.8	1,604.6	1,612.6	1,515.6
23 From banks in the U.S.	395.9	415.5	401.0	389.1	386.7	389.1	401.9	429.2	438.0	443.2	448.8	402.5
24 From others	985.9	1,107.9	1,097.5	1,069.8	1,070.4	1,090.7	1,116.6	1,139.7	1,126.8	1,161.3	1,163.8	1,113.1
25 Net due to related foreign offices	144.4	123.4	126.3	160.1	169.5	142.8	131.2	106.0	113.3	110.3	112.6	105.1
26 Other liabilities	442.6	394.8	408.9	418.5	398.5	408.7	425.9	459.5	435.6	456.8	472.3	463.1
<b>27 Total liabilities</b>	<b>6,517.3</b>	<b>6,804.6</b>	<b>6,776.7</b>	<b>6,738.5</b>	<b>6,766.3</b>	<b>6,790.2</b>	<b>6,871.0</b>	<b>6,960.2</b>	<b>6,926.8</b>	<b>6,968.7</b>	<b>7,031.8</b>	<b>6,908.6</b>
28 Residual (assets less liabilities) <sup>7</sup>	531.6	523.5	524.2	531.1	524.3	529.5	552.6	611.2	584.3	610.6	618.3	624.0
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,966.5	6,171.7	6,194.6	6,182.0	6,244.1	6,298.1	6,335.8	6,430.0	6,376.4	6,413.9	6,463.0	6,440.0
30 Securities in bank credit	1,768.0	1,777.9	1,788.5	1,807.2	1,844.3	1,860.2	1,865.8	1,935.7	1,889.1	1,898.2	1,965.2	1,960.2
31 U.S. government securities	1,064.0	1,075.3	1,064.0	1,075.7	1,102.3	1,104.6	1,103.7	1,170.5	1,125.3	1,131.7	1,200.7	1,191.9
32 Other securities	704.1	702.7	724.5	731.5	742.0	755.7	762.1	765.2	763.8	766.6	764.5	768.3
33 Loans and leases in bank credit <sup>2</sup>	4,198.4	4,393.8	4,406.0	4,374.8	4,399.8	4,437.8	4,470.0	4,494.3	4,487.3	4,515.7	4,497.8	4,479.8
34 Commercial and industrial	949.7	912.0	903.3	893.7	888.4	890.7	884.3	888.5	887.4	887.1	890.9	888.1
35 Real estate	2,076.7	2,238.4	2,258.6	2,240.1	2,230.9	2,228.3	2,240.2	2,256.9	2,248.6	2,259.2	2,256.6	2,254.9
36 Revolving home equity	223.1	253.5	259.6	266.2	273.2	280.3	289.9	297.9	294.5	296.5	297.8	299.7
37 Other	1,853.6	1,984.8	1,999.0	1,973.9	1,957.7	1,948.0	1,950.3	1,959.0	1,954.1	1,962.7	1,958.7	1,955.2
38 Consumer	593.1	598.6	603.5	599.9	630.9	641.0	644.8	639.6	642.1	638.5	642.6	639.7
39 Credit cards and related plans	223.9	222.4	224.5	219.9	251.7	262.7	259.9	253.2	253.0	250.0	256.3	255.6
40 Other	369.2	376.2	379.0	380.0	379.2	378.4	384.9	386.3	389.0	388.4	386.3	384.1
41 Security <sup>3</sup>	183.3	208.4	208.0	222.2	233.4	223.7	236.0	240.0	242.3	255.6	235.4	233.1
42 Other loans and leases	395.6	436.5	432.7	418.9	416.2	454.2	464.6	469.4	467.0	475.4	472.4	464.0
43 Interbank loans	304.8	325.0	302.8	320.2	308.7	301.1	309.9	333.6	350.8	358.0	362.2	290.0
44 Cash assets <sup>4</sup>	310.8	325.3	324.8	314.7	329.0	322.3	329.0	321.2	315.4	308.4	352.2	304.1
45 Other assets <sup>5</sup>	528.2	563.6	559.9	547.8	540.8	542.5	540.7	537.5	539.0	544.8	533.3	527.4
<b>46 Total assets<sup>6</sup></b>	<b>7,033.6</b>	<b>7,309.6</b>	<b>7,306.3</b>	<b>7,290.5</b>	<b>7,347.9</b>	<b>7,387.9</b>	<b>7,441.5</b>	<b>7,549.0</b>	<b>7,508.2</b>	<b>7,551.8</b>	<b>7,637.3</b>	<b>7,488.1</b>
<i>Liabilities</i>												
47 Deposits	4,551.7	4,743.3	4,734.9	4,697.9	4,752.8	4,788.6	4,796.6	4,827.0	4,817.2	4,796.8	4,842.6	4,811.1
48 Transaction	605.9	639.0	630.4	632.3	641.6	676.5	642.8	636.5	616.6	606.9	659.5	663.3
49 Nontransaction	3,945.8	4,104.2	4,104.5	4,065.5	4,111.2	4,112.1	4,153.8	4,190.5	4,200.7	4,189.9	4,183.1	4,147.7
50 Large time	1,006.6	993.3	998.1	981.7	988.6	999.8	1,028.0	1,033.2	1,031.9	1,027.3	1,028.5	1,037.7
51 Other	2,939.1	3,110.9	3,106.4	3,083.8	3,122.6	3,112.3	3,125.8	3,157.4	3,168.8	3,162.6	3,154.5	3,110.0
52 Borrowings	1,379.5	1,519.6	1,502.2	1,456.7	1,450.0	1,469.3	1,514.8	1,566.4	1,564.1	1,598.7	1,617.4	1,508.5
53 From banks in the U.S.	394.0	417.9	401.5	389.3	384.0	387.8	398.4	426.1	434.1	438.7	446.8	398.6
54 From others	985.5	1,101.7	1,100.7	1,067.4	1,066.0	1,081.5	1,116.4	1,140.3	1,130.0	1,160.1	1,170.6	1,109.9
55 Net due to related foreign offices	149.2	123.4	130.3	166.5	180.6	150.7	136.0	111.0	116.2	115.4	118.6	113.0
56 Other liabilities	448.7	394.9	412.8	424.2	408.2	416.3	430.7	465.2	439.1	462.3	479.4	472.0
<b>57 Total liabilities</b>	<b>6,529.1</b>	<b>6,781.2</b>	<b>6,780.3</b>	<b>6,745.3</b>	<b>6,791.6</b>	<b>6,824.8</b>	<b>6,878.1</b>	<b>6,969.6</b>	<b>6,936.6</b>	<b>6,973.2</b>	<b>7,058.0</b>	<b>6,904.6</b>
58 Residual (assets less liabilities) <sup>7</sup>	504.4	528.4	526.1	545.1	556.3	563.1	563.5	579.3	571.6	578.6	579.3	583.5

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	5,323.3	5,559.0	5,565.0	5,540.1	5,572.2	5,627.5	5,683.8	5,789.7	5,722.4	5,767.1	5,823.3	5,810.9
2 Securities in bank credit	1,493.0	1,521.7	1,529.3	1,545.1	1,573.0	1,590.2	1,601.1	1,673.0	1,620.7	1,630.9	1,704.4	1,702.5
3 U.S. government securities	951.8	973.1	962.9	976.8	998.0	1,004.5	1,009.5	1,075.3	1,025.5	1,033.7	1,106.6	1,101.2
4 Other securities	541.2	548.6	566.4	568.3	575.0	585.7	591.6	597.7	595.2	597.2	597.8	601.3
5 Loans and leases in bank credit <sup>2</sup>	3,830.3	4,037.4	4,035.7	3,995.0	3,999.2	4,037.3	4,082.7	4,116.7	4,101.8	4,136.2	4,119.0	4,108.4
6 Commercial and industrial	776.9	768.7	762.1	756.1	756.0	753.9	750.9	752.1	752.4	752.2	754.2	751.0
7 Real estate	2,058.8	2,216.8	2,228.0	2,205.6	2,184.6	2,197.6	2,221.8	2,241.1	2,229.9	2,234.5	2,241.7	2,247.2
8 Revolving home equity	223.1	252.7	258.5	265.5	273.2	280.7	291.3	297.8	295.1	296.1	297.2	299.6
9 Other	1,835.8	1,964.1	1,969.5	1,940.1	1,911.4	1,916.8	1,930.5	1,943.3	1,934.8	1,938.4	1,944.5	1,947.6
10 Consumer	588.9	601.4	602.3	597.6	626.6	630.1	632.7	635.0	632.3	632.0	637.4	637.2
11 Security <sup>3</sup>	74.7	92.7	88.2	93.3	92.5	90.0	102.0	102.6	102.6	122.5	98.5	92.9
12 Other loans and leases	331.0	357.8	355.1	342.5	339.5	365.8	375.3	385.9	383.5	394.9	387.1	380.2
13 Interbank loans	279.4	286.4	271.4	288.3	268.4	264.7	279.5	306.9	321.4	333.4	334.5	268.0
14 Cash assets <sup>4</sup>	274.0	282.6	270.0	258.0	267.1	254.4	264.8	266.7	267.1	266.4	282.0	247.0
15 Other assets <sup>5</sup>	499.9	525.3	523.1	512.1	510.3	512.9	514.7	521.7	515.6	528.4	519.0	518.0
<b>16 Total assets<sup>6</sup></b>	<b>6,300.8</b>	<b>6,577.8</b>	<b>6,554.2</b>	<b>6,524.1</b>	<b>6,543.6</b>	<b>6,583.9</b>	<b>6,669.4</b>	<b>6,812.3</b>	<b>6,754.0</b>	<b>6,822.7</b>	<b>6,886.1</b>	<b>6,771.2</b>
<i>Liabilities</i>												
17 Deposits	4,106.4	4,326.4	4,309.1	4,268.0	4,303.7	4,323.2	4,342.5	4,362.3	4,354.4	4,336.3	4,371.4	4,359.2
18 Transaction	603.3	645.8	627.4	622.8	624.9	631.6	618.9	632.6	609.0	615.3	646.3	659.9
19 Nontransaction	3,503.1	3,680.6	3,681.7	3,645.2	3,678.8	3,691.6	3,723.6	3,729.7	3,745.4	3,721.0	3,725.1	3,699.3
20 Large time	581.5	580.0	587.1	573.6	571.9	577.8	585.3	576.3	578.3	570.8	574.4	578.8
21 Other	2,921.6	3,100.5	3,094.6	3,071.6	3,106.9	3,113.8	3,138.3	3,153.4	3,167.1	3,150.2	3,150.7	3,120.5
22 Borrowings	1,099.2	1,215.4	1,190.6	1,144.8	1,150.4	1,162.4	1,191.9	1,231.5	1,228.5	1,271.2	1,271.4	1,182.5
23 From banks in the U.S.	361.8	377.0	362.6	348.7	351.9	345.9	362.5	387.1	394.4	402.7	407.6	361.1
24 From others	737.4	838.4	828.0	796.1	798.5	816.4	829.4	844.4	834.1	868.5	863.8	821.5
25 Net due to related foreign offices	221.8	230.3	228.9	259.4	262.3	253.1	261.8	256.7	256.0	261.4	262.5	254.0
26 Other liabilities	344.7	286.3	304.7	315.6	296.7	309.5	324.2	354.5	333.2	348.0	367.3	358.0
<b>27 Total liabilities</b>	<b>5,772.2</b>	<b>6,058.3</b>	<b>6,033.3</b>	<b>5,987.9</b>	<b>6,013.2</b>	<b>6,048.1</b>	<b>6,120.4</b>	<b>6,205.1</b>	<b>6,172.1</b>	<b>6,216.9</b>	<b>6,272.5</b>	<b>6,153.6</b>
28 Residual (assets less liabilities) <sup>7</sup>	528.6	519.5	520.9	536.2	530.4	535.8	549.0	607.2	581.9	605.9	613.5	617.6
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	5,315.1	5,556.9	5,578.6	5,559.5	5,611.8	5,663.2	5,693.8	5,777.9	5,727.7	5,762.4	5,810.1	5,784.2
30 Securities in bank credit	1,491.2	1,519.7	1,526.2	1,543.2	1,580.6	1,594.3	1,604.5	1,670.1	1,624.2	1,629.0	1,701.3	1,697.2
31 U.S. government securities	949.2	969.4	956.9	972.4	1,004.6	1,005.4	1,005.4	1,071.0	1,024.3	1,029.7	1,102.0	1,095.4
32 Other securities	542.0	550.4	569.3	570.8	576.0	588.9	599.0	599.1	599.9	599.3	599.3	601.8
33 Loans and leases in bank credit <sup>2</sup>	3,823.8	4,037.1	4,025.4	4,016.3	4,031.2	4,068.9	4,089.4	4,107.8	4,103.5	4,133.4	4,108.8	4,087.0
34 Commercial and industrial	775.5	765.4	760.4	756.4	756.6	753.4	746.4	750.3	749.5	749.0	752.3	749.3
35 Real estate	2,057.1	2,210.2	2,241.2	2,218.2	2,208.8	2,210.4	2,223.2	2,239.9	2,231.7	2,241.9	2,239.3	2,237.9
36 Revolving home equity	223.1	253.5	259.6	266.2	273.2	280.3	289.9	297.9	294.5	296.5	297.8	299.7
37 Other	1,834.0	1,967.5	1,981.6	1,951.9	1,935.6	1,930.2	1,933.2	1,942.0	1,937.2	1,945.5	1,941.4	1,938.2
38 Consumer	593.1	598.6	601.5	599.9	630.9	641.0	644.8	639.6	642.1	638.5	642.6	639.7
39 Credit cards and related plans	223.9	222.4	224.5	219.9	251.7	262.7	259.9	253.2	253.0	250.0	256.3	255.6
40 Other	369.2	376.2	379.0	380.0	379.2	378.4	384.9	386.3	389.0	388.4	386.3	384.1
41 Security <sup>3</sup>	72.0	93.6	89.4	96.6	93.6	93.0	101.1	98.7	101.4	117.4	93.3	87.9
42 Other loans and leases	326.2	358.6	357.9	345.2	341.4	371.0	373.9	379.4	378.7	386.6	381.4	372.1
43 Interbank loans	275.4	286.1	265.5	284.5	272.0	269.4	274.4	301.1	317.4	326.0	329.3	255.8
44 Cash assets <sup>4</sup>	271.9	272.8	270.9	262.4	277.6	270.9	274.1	264.9	261.3	251.8	295.5	248.0
45 Other assets <sup>5</sup>	494.6	527.3	526.6	515.6	512.8	515.1	513.6	516.3	513.5	523.8	512.4	508.7
<b>46 Total assets<sup>6</sup></b>	<b>6,280.8</b>	<b>6,567.4</b>	<b>6,566.3</b>	<b>6,548.2</b>	<b>6,599.9</b>	<b>6,643.1</b>	<b>6,682.6</b>	<b>6,787.3</b>	<b>6,747.0</b>	<b>6,791.2</b>	<b>6,874.3</b>	<b>6,723.7</b>
<i>Liabilities</i>												
47 Deposits	4,103.6	4,312.8	4,308.9	4,279.1	4,325.9	4,353.6	4,337.9	4,357.4	4,350.7	4,327.9	4,376.0	4,338.4
48 Transaction	595.8	628.2	619.7	622.1	630.8	665.2	630.6	624.7	604.0	595.3	647.8	651.5
49 Nontransaction	3,507.8	3,684.6	3,689.2	3,657.0	3,695.1	3,688.5	3,707.3	3,732.7	3,746.7	3,732.6	3,728.1	3,686.9
50 Large time	584.5	579.7	585.6	575.2	574.6	578.6	588.5	579.1	582.2	574.5	577.4	580.1
51 Other	2,923.3	3,104.9	3,103.6	3,081.8	3,120.4	3,109.9	3,118.8	3,153.6	3,164.5	3,158.1	3,150.7	3,106.7
52 Borrowings	1,097.0	1,211.6	1,194.2	1,142.7	1,143.4	1,151.9	1,188.2	1,229.1	1,227.8	1,265.3	1,276.2	1,175.5
53 From banks in the U.S.	360.0	379.5	363.0	348.9	349.2	344.7	359.0	384.1	390.5	398.1	405.5	357.2
54 From others	737.0	832.1	831.2	793.8	794.2	807.2	829.1	845.1	837.3	867.2	870.6	818.2
55 Net due to related foreign offices	226.7	229.9	231.3	263.2	270.8	265.8	265.8	262.0	260.2	266.7	269.1	261.2
56 Other liabilities	350.9	285.9	307.3	319.3	304.3	315.7	328.4	360.5	337.8	353.7	374.9	366.3
<b>57 Total liabilities</b>	<b>5,778.2</b>	<b>6,040.2</b>	<b>6,041.7</b>	<b>6,004.3</b>	<b>6,044.4</b>	<b>6,080.7</b>	<b>6,120.2</b>	<b>6,209.0</b>	<b>6,176.5</b>	<b>6,213.7</b>	<b>6,296.1</b>	<b>6,141.3</b>
58 Residual (assets less liabilities) <sup>7</sup>	502.6	527.2	524.6	543.9	555.5	562.4	562.3	578.2	570.5	577.5	578.2	582.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures				
	2003	2003					2004		2004				
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	3,001.5	3,101.8	3,106.9	3,081.4	3,092.4	3,116.5	3,145.3	3,235.0	3,178.3	3,218.6	3,266.4	3,249.4	
2 Securities in bank credit	829.9	820.7	829.8	844.9	864.9	876.6	882.7	954.2	904.1	913.4	986.5	981.3	
3 U.S. government securities	496.0	475.9	467.8	483.4	499.0	502.4	503.8	569.8	522.1	527.8	603.2	593.6	
4 Trading account	54.6	34.7	38.5	34.3	40.3	39.6	41.1	46.1	47.6	52.2	45.1	42.9	
5 Investment account	441.3	441.2	429.4	449.1	458.8	462.8	462.6	523.7	474.6	475.6	558.1	550.7	
6 Other securities	333.9	344.8	362.0	361.5	365.9	374.2	378.9	384.5	382.0	385.6	383.3	387.7	
7 Trading account	179.9	165.5	182.6	187.1	189.6	194.8	196.8	200.4	199.6	201.6	199.5	203.6	
8 Investment account	154.0	179.3	179.4	174.4	176.2	179.4	182.1	184.1	182.4	184.0	183.9	184.1	
9 State and local government	29.8	30.9	31.1	31.5	31.8	31.7	31.8	32.6	32.0	32.3	32.3	33.0	
10 Other	124.3	148.4	148.3	142.9	144.5	147.8	150.4	151.5	150.4	151.7	151.6	151.1	
11 Loans and leases in bank credit <sup>2</sup>	2,171.6	2,281.1	2,277.1	2,236.5	2,227.5	2,239.9	2,262.6	2,280.8	2,274.3	2,305.2	2,279.9	2,268.1	
12 Commercial and industrial	487.7	467.6	459.1	452.6	449.6	446.0	438.0	438.2	439.1	438.9	440.2	436.7	
13 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.	
14 Other	487.7	467.6	459.1	452.6	449.6	446.0	438.0	438.2	439.1	438.9	440.2	436.7	
15 Real estate	1,050.0	1,144.8	1,156.9	1,132.9	1,109.2	1,105.6	1,116.8	1,124.7	1,120.8	1,121.0	1,125.0	1,126.9	
16 Revolving home equity	146.6	168.3	172.9	178.4	183.6	188.4	196.6	201.3	199.5	200.0	200.8	202.5	
17 Other	903.4	976.4	984.0	954.5	925.6	917.2	920.1	923.3	921.3	921.0	924.2	924.4	
18 Consumer	335.4	328.5	326.9	324.1	344.0	340.1	339.7	339.1	337.8	337.6	339.8	340.2	
19 Security <sup>3</sup>	67.4	84.9	80.5	85.6	84.8	82.2	93.8	94.4	95.1	114.2	89.9	85.0	
20 Federal funds sold to and repurchase agreements with broker-dealers	56.3	66.1	62.8	67.5	66.7	63.6	74.7	73.8	76.2	94.3	66.5	64.4	
21 Other	11.1	18.8	17.6	18.1	18.1	18.6	19.1	20.6	18.9	19.9	23.4	20.6	
22 State and local government	12.5	13.5	13.6	13.9	14.0	14.1	14.1	14.2	14.1	14.2	14.2	14.2	
23 Agricultural	9.1	8.5	8.5	8.5	8.4	8.4	8.1	8.2	8.2	8.2	8.2	8.3	
24 Federal funds sold to and repurchase agreements with others	24.5	25.6	28.0	26.1	26.2	29.5	27.1	32.5	29.2	39.2	33.4	28.9	
25 All other loans	74.9	100.3	97.2	88.5	87.6	111.0	124.7	127.4	127.5	129.5	127.1	125.9	
26 Lease-financing receivables	110.3	107.3	106.4	104.4	103.7	103.0	100.4	102.2	102.5	102.4	102.0	102.0	
27 Interbank loans	181.2	190.5	179.8	198.3	179.8	178.4	187.7	213.6	223.4	237.9	236.0	180.1	
28 Federal funds sold to and repurchase agreements with commercial banks	107.2	111.5	109.8	117.9	101.7	98.6	95.7	105.0	104.6	114.4	114.3	92.6	
29 Other	74.0	79.0	70.0	80.4	78.0	79.8	92.1	108.5	118.8	123.5	121.7	87.4	
30 Cash assets <sup>4</sup>	157.6	158.0	150.1	139.6	149.8	140.7	148.4	147.9	146.6	144.2	164.2	133.2	
31 Other assets <sup>5</sup>	359.4	366.2	362.0	357.2	355.3	352.2	357.5	360.1	356.3	360.6	361.4	359.6	
<b>32 Total assets<sup>6</sup></b>	<b>3,653.8</b>	<b>3,771.3</b>	<b>3,753.8</b>	<b>3,732.3</b>	<b>3,733.3</b>	<b>3,743.3</b>	<b>3,796.7</b>	<b>3,915.2</b>	<b>3,863.2</b>	<b>3,919.9</b>	<b>3,986.6</b>	<b>3,881.0</b>	
<i>Liabilities</i>													
33 Deposits	2,060.3	2,189.6	2,172.1	2,132.6	2,156.3	2,164.6	2,167.9	2,179.8	2,172.0	2,153.6	2,182.3	2,185.4	
34 Transaction	295.5	311.1	297.7	292.5	294.0	296.7	289.1	296.0	281.8	284.4	305.5	312.3	
35 Nontransaction	1,764.7	1,878.5	1,874.4	1,840.0	1,862.2	1,867.9	1,878.8	1,883.8	1,890.2	1,869.3	1,876.7	1,873.1	
36 Large time	274.1	265.4	271.2	259.2	254.3	256.1	257.4	249.4	251.9	243.6	249.2	251.7	
37 Other	1,490.6	1,613.1	1,603.3	1,580.9	1,608.0	1,611.8	1,621.4	1,634.4	1,638.3	1,625.6	1,627.6	1,621.3	
38 Borrowings	711.9	787.6	761.0	715.7	717.7	722.5	739.5	777.0	772.0	816.7	814.4	726.8	
39 From banks in the U.S.	209.0	210.5	201.5	192.0	190.2	179.5	186.3	204.8	212.8	218.7	222.5	180.0	
40 From others	502.9	577.1	559.5	523.7	527.5	543.0	553.2	572.1	559.2	598.1	591.9	546.8	
41 Net due to related foreign offices	209.3	218.3	214.9	245.9	247.7	232.6	238.5	232.2	232.0	236.7	236.2	230.4	
42 Other liabilities	272.6	213.8	235.4	247.9	229.5	240.1	256.7	284.6	265.0	277.0	298.8	287.1	
<b>43 Total liabilities</b>	<b>3,254.0</b>	<b>3,409.4</b>	<b>3,383.4</b>	<b>3,342.0</b>	<b>3,351.2</b>	<b>3,359.8</b>	<b>3,402.6</b>	<b>3,473.6</b>	<b>3,441.0</b>	<b>3,484.1</b>	<b>3,531.7</b>	<b>3,429.6</b>	
44 Residual (assets less liabilities) <sup>7</sup>	399.8	361.9	370.4	390.3	382.1	383.5	394.0	441.6	422.2	435.8	454.9	451.4	

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit	2,995.8	3,103.5	3,117.9	3,093.1	3,118.5	3,136.5	3,152.1	3,224.5	3,179.7	3,212.9	3,255.3	3,226.4
46 Securities in bank credit	828.7	822.1	829.7	844.2	873.9	878.7	886.9	951.5	908.0	912.0	984.7	975.4
47 U.S. government securities	493.9	475.4	464.8	480.2	507.1	501.2	500.6	565.6	521.3	524.3	599.9	587.2
48 Trading account	55.1	34.6	38.1	33.7	40.7	39.6	40.9	46.4	47.8	52.4	45.6	43.2
49 Investment account	438.8	440.9	426.7	446.5	466.5	461.6	459.7	519.2	473.6	471.9	554.3	544.0
50 Mortgage-backed securities	339.5	343.8	329.0	344.1	360.0	355.4	353.1	408.3	362.9	359.8	441.4	433.6
51 Other	99.3	97.0	97.7	102.4	106.4	106.2	106.6	110.9	110.6	112.1	112.9	110.4
52 One year or less	23.0	24.5	24.1	24.9	25.3	25.9	24.7	23.9	23.9	24.1	24.0	24.3
53 One to five years	57.6	52.8	53.1	56.8	58.1	57.7	58.5	62.2	60.8	61.6	64.9	62.4
54 More than five years	18.7	19.8	20.5	20.7	23.1	22.6	23.4	24.8	25.9	26.5	24.0	23.8
55 Other securities	334.8	346.6	364.9	364.0	366.8	377.4	386.3	385.9	387.7	387.7	384.8	388.2
56 Trading account	180.3	166.4	184.1	188.4	190.1	196.4	200.6	201.2	202.0	202.7	200.2	203.8
57 Investment account	154.4	180.3	180.9	175.6	176.7	181.0	185.7	184.7	185.0	185.0	184.6	184.3
58 State and local government	29.8	31.1	31.4	31.7	31.8	31.9	32.4	32.7	32.4	32.5	32.4	33.1
59 Other	124.6	149.2	149.5	143.9	144.8	149.0	153.3	152.0	152.2	152.5	152.1	151.2
60 Loans and leases in bank credit <sup>2</sup>	2,167.1	2,281.4	2,288.2	2,249.0	2,244.6	2,257.9	2,265.2	2,272.9	2,271.6	2,300.9	2,270.7	2,251.0
61 Commercial and industrial	486.3	466.1	459.2	453.7	451.2	445.6	434.1	436.4	436.4	436.0	438.5	435.0
62 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other	486.3	466.1	459.2	453.7	451.2	445.6	434.1	436.4	436.4	436.0	438.5	435.0
64 Real estate	1,049.0	1,148.3	1,164.9	1,139.0	1,121.9	1,112.6	1,117.3	1,124.1	1,121.4	1,127.2	1,123.3	1,119.6
65 Revolving home equity	146.8	169.0	173.5	178.7	183.7	188.1	195.6	201.7	199.2	200.5	201.6	202.9
66 Other	570.3	646.0	657.4	626.1	602.9	591.1	589.3	590.4	588.6	592.8	591.4	585.3
67 Commercial	331.9	333.3	333.9	334.2	335.3	333.4	332.4	332.0	333.6	333.9	330.3	331.3
68 Consumer	338.4	327.3	327.6	324.4	344.6	343.8	345.5	341.8	342.1	341.0	342.6	342.3
69 Credit cards and related plans	115.6	103.0	102.5	98.1	120.3	123.0	120.9	115.3	114.4	114.2	116.4	116.0
70 Other	222.8	224.3	225.1	226.3	224.3	220.9	224.6	226.4	226.7	226.8	226.1	226.3
71 Security <sup>3</sup>	64.6	85.7	81.8	88.9	85.7	85.1	93.2	90.5	92.9	109.1	84.6	80.1
72 Federal funds sold to and repurchase agreements with broker-dealers	54.0	66.7	63.9	70.1	67.5	65.9	74.2	70.7	74.4	90.1	62.6	60.7
73 Other	10.6	19.0	17.9	18.7	18.3	19.2	19.0	19.7	18.5	19.0	22.0	19.4
74 State and local government	12.5	13.5	13.6	13.9	14.0	14.1	14.1	14.2	14.1	14.2	14.2	14.2
75 Agricultural	9.0	8.5	8.5	8.4	8.4	8.4	8.2	8.1	8.1	8.1	8.1	8.1
76 Federal funds sold to and repurchase agreements with others	24.5	25.6	28.0	26.1	26.2	29.5	27.1	32.5	29.2	39.2	33.4	28.9
77 All other loans	72.8	99.4	98.2	89.5	88.6	115.8	124.9	123.6	125.0	124.1	124.3	121.1
78 Lease-financing receivables	110.1	107.1	106.3	105.0	104.0	102.9	100.8	101.9	102.3	102.1	101.7	101.7
79 Interbank loans	176.9	190.9	175.6	193.2	181.6	182.4	187.1	207.7	220.8	230.4	231.4	170.0
80 Federal funds sold to and repurchase agreements with commercial banks	104.9	111.8	107.4	115.1	102.7	100.6	95.4	102.2	103.5	110.9	112.2	87.4
81 Other	72.0	79.0	68.2	78.2	78.9	81.7	91.7	105.5	117.3	119.5	119.3	82.5
82 Cash assets <sup>4</sup>	157.6	150.2	149.5	142.3	155.9	152.0	156.5	148.3	144.2	137.0	175.2	134.6
83 Other assets <sup>5</sup>	354.1	368.2	365.5	360.7	357.8	354.5	356.4	354.7	354.2	356.1	354.8	350.3
<b>84 Total assets<sup>6</sup></b>	<b>3,638.2</b>	<b>3,767.4</b>	<b>3,763.5</b>	<b>3,745.9</b>	<b>3,770.1</b>	<b>3,780.7</b>	<b>3,809.9</b>	<b>3,893.3</b>	<b>3,857.2</b>	<b>3,894.5</b>	<b>3,975.1</b>	<b>3,839.6</b>
<i>Liabilities</i>												
85 Deposits	2,065.0	2,179.9	2,173.0	2,141.5	2,167.7	2,182.1	2,167.7	2,184.4	2,174.4	2,156.3	2,195.6	2,180.5
86 Transaction	292.1	297.6	291.6	290.5	296.7	317.6	297.1	292.5	278.4	273.0	309.7	309.2
87 Nontransaction	1,772.9	1,882.3	1,881.4	1,851.0	1,871.0	1,864.5	1,870.6	1,891.9	1,896.0	1,883.3	1,885.9	1,871.4
88 Large time	277.0	265.1	269.7	260.8	257.0	256.8	260.6	252.2	255.9	247.3	252.1	253.0
89 Other	1,495.9	1,617.2	1,611.7	1,590.3	1,613.9	1,607.7	1,610.0	1,639.7	1,640.1	1,636.0	1,633.8	1,618.3
90 Borrowings	709.7	783.8	764.6	713.5	710.7	712.0	735.8	774.6	771.4	810.9	819.2	719.7
91 From banks in the U.S.	207.1	213.0	201.9	192.2	187.5	178.2	182.8	201.8	208.9	214.1	220.4	176.2
92 From nonbanks in the U.S.	502.5	570.8	562.7	521.4	523.2	533.8	553.0	572.8	562.4	596.8	598.7	543.5
93 Net due to related foreign offices	214.1	218.0	217.3	249.7	256.1	238.9	242.5	237.5	236.2	242.0	242.7	237.6
94 Other liabilities	278.8	213.4	238.0	251.5	237.1	246.4	260.9	290.6	269.6	282.8	306.5	295.4
<b>95 Total liabilities</b>	<b>3,267.5</b>	<b>3,395.1</b>	<b>3,392.9</b>	<b>3,356.3</b>	<b>3,371.7</b>	<b>3,379.4</b>	<b>3,406.9</b>	<b>3,487.1</b>	<b>3,451.5</b>	<b>3,491.9</b>	<b>3,564.1</b>	<b>3,433.2</b>
96 Residual (assets less liabilities) <sup>7</sup>	370.6	372.3	370.6	389.6	398.5	401.3	403.0	406.2	405.6	402.6	411.1	406.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,323.2	2,455.6	2,455.5	2,458.9	2,478.2	2,510.0	2,537.5	2,556.6	2,544.7	2,548.9	2,558.9	2,564.9
2 Securities in bank credit	664.5	699.3	696.8	700.4	706.5	712.6	717.5	720.7	717.2	717.9	719.8	724.7
3 U.S. government securities	457.2	495.6	492.4	493.6	497.3	501.1	504.8	507.5	504.0	506.3	505.3	511.1
4 Other securities	207.3	203.7	204.4	206.8	209.2	211.5	212.7	213.2	213.2	211.6	214.5	213.6
5 Loans and leases in bank credit <sup>2</sup>	1,658.7	1,756.3	1,758.6	1,758.5	1,771.7	1,797.4	1,820.0	1,835.9	1,827.5	1,830.9	1,839.1	1,840.2
6 Commercial and industrial	289.2	301.0	303.0	303.4	306.4	307.8	313.0	313.9	313.3	313.3	314.0	314.2
7 Real estate	1,008.8	1,072.0	1,071.1	1,072.7	1,075.4	1,091.9	1,105.1	1,116.4	1,109.1	1,113.5	1,116.7	1,120.3
8 Revolving home equity	76.5	84.4	85.5	87.1	89.6	92.3	94.7	96.4	95.6	96.1	96.4	97.1
9 Other	932.4	987.7	985.6	985.6	985.8	999.6	1,010.4	1,019.9	1,013.5	1,017.4	1,020.2	1,023.2
10 Consumer	253.5	272.9	275.4	273.4	282.6	290.0	293.0	295.9	294.5	294.4	297.6	297.0
11 Security <sup>3</sup>	7.4	7.8	7.8	7.7	7.7	7.8	8.2	8.3	8.6	8.3	8.7	7.9
12 Other loans and leases	99.8	102.5	101.4	101.1	99.6	99.9	100.9	101.4	102.0	101.4	102.1	100.8
13 Interbank loans	98.2	95.9	91.6	90.0	88.6	86.3	91.8	93.4	98.0	95.5	98.5	88.0
14 Cash assets <sup>4</sup>	116.4	124.6	119.9	118.5	117.3	113.7	116.3	118.7	120.5	122.2	117.8	113.7
15 Other assets <sup>5</sup>	140.5	159.1	161.1	154.9	155.0	160.7	157.2	161.6	159.3	167.7	157.6	158.4
<b>16 Total assets<sup>6</sup></b>	<b>2,648.3</b>	<b>2,804.9</b>	<b>2,797.7</b>	<b>2,791.9</b>	<b>2,808.6</b>	<b>2,839.6</b>	<b>2,871.7</b>	<b>2,899.1</b>	<b>2,891.4</b>	<b>2,903.2</b>	<b>2,901.4</b>	<b>2,893.7</b>
<i>Liabilities</i>												
17 Deposits	2,046.1	2,136.8	2,137.0	2,135.5	2,147.4	2,158.5	2,174.5	2,182.5	2,182.4	2,182.7	2,189.1	2,173.8
18 Transaction	307.8	334.7	329.7	330.3	330.9	334.8	329.7	336.6	327.3	330.9	340.7	347.5
19 Nontransaction	1,738.4	1,802.1	1,807.3	1,805.2	1,816.5	1,823.7	1,844.8	1,845.9	1,855.2	1,851.8	1,848.4	1,826.3
20 Large time	307.4	314.6	315.9	314.4	317.6	321.7	327.9	326.9	326.4	327.2	325.2	327.1
21 Other	1,430.9	1,487.5	1,491.4	1,490.8	1,498.9	1,502.0	1,516.9	1,519.0	1,528.8	1,524.6	1,523.2	1,499.1
22 Borrowings	387.4	427.8	429.6	429.1	432.7	439.9	452.4	454.6	456.5	454.4	457.0	455.7
23 From banks in the U.S.	152.9	166.5	161.0	156.7	161.7	166.5	176.2	182.3	181.6	184.0	185.1	181.0
24 From others	234.5	261.3	268.5	272.4	271.1	273.4	276.2	272.3	274.9	270.4	271.9	274.7
25 Net due to related foreign offices	12.6	11.9	14.1	13.5	14.6	20.6	23.3	24.5	24.0	24.7	26.3	23.6
26 Other liabilities	72.2	72.5	69.3	67.8	67.2	69.3	67.5	69.9	68.2	71.0	68.4	70.9
<b>27 Total liabilities</b>	<b>2,518.2</b>	<b>2,649.0</b>	<b>2,649.9</b>	<b>2,645.9</b>	<b>2,661.9</b>	<b>2,688.4</b>	<b>2,717.8</b>	<b>2,731.5</b>	<b>2,731.1</b>	<b>2,732.8</b>	<b>2,740.9</b>	<b>2,724.0</b>
28 Residual (assets less liabilities) <sup>7</sup>	130.1	155.9	147.8	146.0	146.6	151.3	154.0	167.6	160.3	170.4	160.6	169.7
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,319.2	2,453.4	2,460.7	2,466.3	2,493.3	2,526.7	2,541.8	2,553.5	2,548.0	2,549.5	2,554.8	2,557.8
30 Securities in bank credit	662.5	697.7	696.5	699.0	706.7	715.7	717.6	718.6	716.2	717.0	716.6	721.8
31 U.S. government securities	455.3	494.0	492.1	492.2	497.5	504.2	504.9	505.4	503.0	505.3	502.1	508.2
32 Other securities	207.3	203.7	204.4	206.8	209.2	211.5	212.7	213.2	213.2	211.6	214.5	213.6
33 Loans and leases in bank credit <sup>2</sup>	1,656.7	1,755.7	1,764.2	1,767.3	1,786.6	1,811.0	1,824.2	1,834.9	1,831.9	1,832.6	1,838.2	1,836.0
34 Commercial and industrial	289.1	299.3	301.2	302.7	305.3	307.8	312.4	313.9	313.1	313.0	313.9	314.4
35 Real estate	1,008.1	1,072.7	1,076.4	1,079.2	1,086.9	1,097.8	1,105.9	1,115.8	1,110.4	1,114.7	1,116.0	1,118.3
36 Revolving home equity	76.3	84.5	86.1	87.6	89.5	92.2	94.3	96.2	95.3	96.0	96.2	96.8
37 Other	931.8	988.2	990.3	991.6	997.3	1,005.7	1,011.6	1,019.6	1,015.1	1,018.8	1,019.8	1,021.6
38 Consumer	254.7	271.3	275.9	275.5	286.3	297.2	299.3	297.8	299.9	297.5	300.0	297.5
39 Credit cards and related plans	108.3	119.4	122.0	121.8	131.4	139.7	139.0	137.9	137.6	135.8	139.8	139.6
40 Other	146.4	151.9	153.9	153.7	154.9	157.5	160.2	159.9	162.3	161.7	160.2	157.8
41 Security <sup>3</sup>	7.4	7.9	7.7	7.7	7.9	7.9	8.3	8.5	8.3	8.3	8.6	7.8
42 Other loans and leases	97.4	104.5	103.1	102.2	100.2	100.3	98.7	99.1	99.9	99.0	99.7	98.1
43 Interbank loans	98.4	95.2	89.9	91.3	90.4	87.1	87.3	93.4	96.6	95.6	97.9	85.9
44 Cash assets <sup>4</sup>	114.4	122.6	121.4	120.1	121.7	118.9	117.5	116.6	117.1	114.9	120.2	113.4
45 Other assets <sup>5</sup>	140.5	159.1	161.1	154.9	155.0	160.7	157.2	161.6	159.3	167.7	157.6	158.4
<b>46 Total assets<sup>6</sup></b>	<b>2,642.7</b>	<b>2,800.0</b>	<b>2,802.8</b>	<b>2,802.3</b>	<b>2,829.8</b>	<b>2,862.4</b>	<b>2,872.7</b>	<b>2,894.0</b>	<b>2,889.8</b>	<b>2,896.6</b>	<b>2,899.2</b>	<b>2,884.2</b>
<i>Liabilities</i>												
47 Deposits	2,038.6	2,132.9	2,135.9	2,137.6	2,158.2	2,171.5	2,170.1	2,172.9	2,176.4	2,171.7	2,180.3	2,157.9
48 Transaction	303.7	330.6	328.1	331.6	334.1	347.5	333.5	332.2	325.6	322.4	338.1	342.4
49 Nontransaction	1,734.9	1,802.3	1,807.8	1,806.0	1,824.1	1,824.0	1,836.7	1,840.8	1,850.7	1,849.3	1,842.2	1,815.5
50 Large time	307.4	314.6	315.9	314.4	317.6	321.7	327.9	326.9	326.4	327.2	325.2	327.1
51 Other	1,427.4	1,487.7	1,491.9	1,491.5	1,506.5	1,502.2	1,508.8	1,513.9	1,524.4	1,522.1	1,517.0	1,488.4
52 Borrowings	387.4	427.8	429.6	429.1	432.7	439.9	452.4	454.6	456.5	454.4	457.0	455.7
53 From banks in the U.S.	152.9	166.5	161.0	156.7	161.7	166.5	176.2	182.3	181.6	184.0	185.1	181.0
54 From others	234.5	261.3	268.5	272.4	271.1	273.4	276.2	272.3	274.9	270.4	271.9	274.7
55 Net due to related foreign offices	12.6	11.9	14.1	13.5	14.6	20.6	23.3	24.5	24.0	24.7	26.3	23.6
56 Other liabilities	72.2	72.5	69.3	67.8	67.2	69.3	67.5	69.9	68.2	71.0	68.4	70.9
<b>57 Total liabilities</b>	<b>2,510.7</b>	<b>2,645.1</b>	<b>2,648.8</b>	<b>2,648.0</b>	<b>2,672.8</b>	<b>2,701.3</b>	<b>2,713.4</b>	<b>2,721.9</b>	<b>2,725.0</b>	<b>2,721.7</b>	<b>2,732.0</b>	<b>2,708.1</b>
58 Residual (assets less liabilities) <sup>7</sup>	132.0	154.9	154.0	154.3	157.0	161.1	159.3	172.0	164.8	174.9	167.1	176.0

Footnotes appear on p. A21.

20 Federal Reserve Bulletin Statistical Supplement □ May 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb. <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	648.6	622.6	622.2	625.7	630.7	627.9	638.5	649.8	645.6	648.5	654.3	652.7
2 Securities in bank credit	276.8	258.2	262.4	264.0	263.7	265.9	261.3	265.6	264.9	269.3	263.9	263.1
3 U.S. government securities	114.8	105.9	107.1	103.3	97.7	99.2	98.3	99.5	101.0	102.0	98.7	96.5
4 Other securities	162.0	152.3	155.2	160.7	166.0	166.7	163.0	166.1	163.9	167.3	165.2	166.5
5 Loans and leases in bank credit <sup>2</sup>	371.7	364.4	359.8	361.7	367.0	362.0	377.2	384.2	380.7	379.2	390.4	389.6
6 Commercial and industrial	172.1	148.2	144.3	139.0	132.5	136.2	137.2	136.6	137.4	136.6	136.4	136.9
7 Real estate	19.6	17.4	17.3	22.0	22.1	17.8	17.1	17.1	16.9	17.2	17.3	17.0
8 Security <sup>3</sup>	109.4	121.9	124.0	126.7	136.1	124.9	131.1	138.8	136.3	134.7	143.5	141.8
9 Other loans and leases	70.6	77.0	74.2	74.0	76.3	83.1	91.8	90.2	90.8	90.2	93.2	94.0
10 Interbank loans	29.4	38.9	37.3	35.8	36.7	31.7	35.5	32.5	33.4	32.0	32.9	34.2
11 Cash assets <sup>4</sup>	39.0	52.5	52.9	51.2	51.4	49.8	55.3	57.1	55.0	57.0	57.1	56.9
12 Other assets <sup>5</sup>	31.5	36.7	34.7	33.2	28.5	26.9	25.3	20.1	23.5	19.5	20.0	18.0
<b>13 Total assets<sup>6</sup></b>	<b>748.1</b>	<b>750.3</b>	<b>746.7</b>	<b>745.5</b>	<b>747.0</b>	<b>735.8</b>	<b>754.2</b>	<b>759.0</b>	<b>757.1</b>	<b>756.6</b>	<b>764.0</b>	<b>761.4</b>
<i>Liabilities</i>												
14 Deposits	442.1	436.6	433.8	433.0	437.6	435.8	452.8	463.6	458.8	460.8	462.9	465.6
15 Transaction	10.1	11.0	10.6	10.2	10.9	11.0	11.9	11.8	12.2	11.6	11.5	11.9
16 Nontransaction	432.0	425.6	423.2	422.8	426.7	424.8	440.9	451.8	446.6	449.3	451.3	453.7
17 Borrowings	282.5	308.0	308.0	314.0	306.6	317.4	326.7	337.3	336.3	333.4	341.2	333.0
18 From banks in the U.S.	34.1	38.5	38.5	40.4	34.8	43.1	39.4	42.0	43.6	40.5	41.3	41.4
19 From others	248.4	269.6	269.5	273.7	271.8	274.3	287.3	295.3	292.7	292.8	300.0	291.6
20 Net due to related foreign offices	77.4	106.9	102.6	99.3	92.8	110.4	130.6	120.7	142.7	151.1	149.9	148.8
21 Other liabilities	97.9	108.6	104.2	102.9	101.8	99.3	101.7	105.0	102.5	108.8	105.0	105.1
<b>22 Total liabilities</b>	<b>745.1</b>	<b>746.3</b>	<b>743.4</b>	<b>750.6</b>	<b>753.1</b>	<b>742.1</b>	<b>750.6</b>	<b>755.1</b>	<b>754.7</b>	<b>751.9</b>	<b>759.2</b>	<b>755.0</b>
23 Residual (assets less liabilities) <sup>7</sup>	3.0	4.0	3.3	5.1	6.2	6.3	3.7	3.9	2.4	4.7	4.7	6.4
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	651.4	614.8	615.9	622.5	632.3	634.9	641.9	652.1	648.7	651.5	652.9	655.8
25 Securities in bank credit	276.8	258.2	262.4	264.0	263.7	265.9	261.3	265.6	264.9	269.3	263.9	263.1
26 U.S. government securities	114.8	105.9	107.1	103.3	97.7	99.2	98.3	99.5	101.0	102.0	98.7	96.5
27 Trading account	36.1	38.4	39.4	38.2	32.7	35.2	33.6	35.5	36.1	36.6	34.7	34.7
28 Investment account	78.6	67.5	67.7	65.1	65.0	64.0	64.7	64.0	64.9	65.4	64.0	61.9
29 Other securities	162.0	152.3	155.2	160.7	166.0	166.7	163.0	166.1	163.9	167.3	165.2	166.5
30 Trading account	101.2	99.6	102.5	101.7	103.4	101.9	96.4	98.3	95.9	100.3	98.9	97.4
31 Investment account	60.8	52.8	52.7	59.1	62.6	64.8	66.6	67.7	67.9	67.0	66.3	69.1
32 Loans and leases in bank credit <sup>2</sup>	374.6	356.6	353.6	358.5	368.6	369.0	380.6	386.5	383.8	382.2	389.0	392.8
33 Commercial and industrial	174.2	146.6	142.8	137.3	131.9	137.3	137.9	138.2	137.9	138.0	138.5	138.8
34 Real estate	19.6	17.4	17.3	22.0	22.1	17.8	17.1	17.1	16.9	17.2	17.3	17.0
35 Security <sup>3</sup>	111.4	114.8	118.6	125.6	139.8	130.6	134.9	141.3	140.9	138.2	142.1	145.2
36 Other loans and leases	69.4	77.9	74.8	73.7	74.8	83.2	90.8	90.0	88.2	88.7	91.1	91.9
37 Interbank loans	29.4	38.9	37.3	35.8	36.7	31.7	35.5	32.5	33.4	32.0	32.9	34.2
38 Cash assets <sup>4</sup>	38.8	52.5	53.9	52.2	51.4	51.3	54.9	56.3	54.1	56.5	56.8	56.0
39 Other assets <sup>5</sup>	33.5	36.3	33.3	32.2	28.0	27.3	27.0	21.2	25.5	21.0	20.9	18.7
<b>40 Total assets<sup>6</sup></b>	<b>752.7</b>	<b>742.2</b>	<b>740.0</b>	<b>742.3</b>	<b>748.0</b>	<b>744.8</b>	<b>759.0</b>	<b>761.7</b>	<b>761.2</b>	<b>760.6</b>	<b>763.0</b>	<b>764.4</b>
<i>Liabilities</i>												
41 Deposits	448.1	430.5	426.0	418.8	426.9	435.0	458.7	469.7	466.5	468.8	466.7	472.7
42 Transaction	10.1	10.9	10.8	10.2	10.8	11.3	12.2	11.8	12.5	11.6	11.7	11.8
43 Nontransaction	438.0	419.6	415.3	408.5	416.2	423.6	446.5	457.8	454.0	457.3	454.9	460.9
44 Borrowings	282.5	308.0	308.0	314.0	306.6	317.4	326.7	337.3	336.3	333.4	341.2	333.0
45 From banks in the U.S.	34.1	38.5	38.5	40.4	34.8	43.1	39.4	42.0	43.6	40.5	41.3	41.4
46 From others	248.4	269.6	269.5	273.7	271.8	274.3	287.3	295.3	292.7	292.8	300.0	291.6
47 Net due to related foreign offices	77.5	106.5	101.0	96.7	90.2	108.8	129.9	151.1	144.0	151.3	150.5	148.2
48 Other liabilities	97.8	109.0	105.5	104.9	103.9	100.6	102.3	104.7	101.3	108.6	104.5	105.7
<b>49 Total liabilities</b>	<b>750.9</b>	<b>741.0</b>	<b>738.5</b>	<b>741.0</b>	<b>747.2</b>	<b>744.1</b>	<b>757.9</b>	<b>760.6</b>	<b>760.1</b>	<b>759.5</b>	<b>761.9</b>	<b>763.3</b>
50 Residual (assets less liabilities) <sup>7</sup>	1.8	1.2	1.5	1.3	.8	.7	1.1	1.1	1.1	1.1	1.1	1.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003					2004		2004			
	Feb.	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb.	Feb. 4	Feb. 11	Feb. 18	Feb. 25
	Not seasonally adjusted											
<i>MEMO</i>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	116.8	93.2	112.6	114.1	112.4	120.0	125.7	125.6	124.8	129.1	126.8	125.2
2 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	94.9	79.5	96.1	97.3	94.5	103.7	110.5	114.7	109.0	120.6	116.9	113.6
3 Mortgage-backed securities <sup>9</sup> .....	384.9 <sup>9</sup>	395.7	381.1	396.1 <sup>1</sup>	413.7	411.9	411.4	468.2	422.4	419.7	501.6	493.2
4 Pass-through .....	283.0 <sup>9</sup>	280.0	268.6	284.9 <sup>9</sup>	298.4	294.1	293.0	347.5	301.4	298.6	380.8	373.5
5 CMO, REMIC, and other .....	101.9 <sup>9</sup>	115.7	112.5	111.2 <sup>1</sup>	115.4	117.8	118.5	120.7	121.0	121.2	120.9	119.7
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup> .....	11.5	1.1	4.8	4.2	3.1	3.6	5.0	8.6	5.5	6.1	9.9	10.3
7 Off-shore credit to U.S. residents <sup>11</sup> .....	18.2	14.7	14.3	13.8	13.5	13.3	13.4	13.0	12.8	13.1	13.2	13.1
8 Securitized consumer loans <sup>12</sup> .....	151.3	162.5	162.7	165.1	166.3	167.3	169.1	168.4	169.7	169.4	167.5	167.8
9 Credit cards and related plans .....	134.8	144.5	144.3	146.8	147.5	148.0	149.9	149.5	150.6	150.6	148.8	148.6
10 Other .....	16.5	18.0	18.4	18.3	18.9	19.3	19.2	18.9	19.0	18.8	18.7	19.1
11 Securitized business loans <sup>12</sup> .....	10.9	7.2	7.9	8.0	7.5	7.2	7.2	7.1	7.1	7.1	7.1	7.0
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup> .....	306.7 <sup>9</sup>	323.1	321.7	319.5 <sup>1</sup>	323.9	330.4	327.3	326.8	324.5	325.2	324.8	329.2
13 Securitized consumer loans <sup>12</sup> .....	200.4 <sup>9</sup>	201.6	203.1	204.4	202.8	203.4	205.2	202.5	204.4	204.4	200.3	201.0
14 Credit cards and related plans .....	192.7 <sup>9</sup>	194.3	195.9	197.2	195.4	196.0	197.6	195.1	196.8	196.8	192.8	193.7
15 Other .....	7.7	7.3	7.2	7.2	7.4	7.4	7.6	7.4	7.6	7.6	7.6	7.3
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup> .....	66.6 <sup>1</sup>	65.1	66.9	67.5 <sup>1</sup>	63.9	63.9	63.7	62.9	61.6	65.0	63.0	61.9
17 Revaluation losses on off-balance-sheet items <sup>8</sup> .....	64.9	64.7	66.6	67.7	66.3	66.9	68.4	69.2	66.5	70.4	70.4	68.6
18 Securitized business loans <sup>12</sup> .....	4.6	1.4	1.2	1.3	1.3	1.2	.9	.4	.4	.4	.4	.4

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17-19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003				2004			2004			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	6,010.7	6,187.2	6,165.8	6,202.9	6,255.4	6,320.8	6,436.5	6,508.5	6,503.0	6,507.0	6,519.7	6,532.1
2 Securities in bank credit	1,780.7	1,791.6	1,809.1	1,836.8	1,856.1	1,860.5	1,935.4	1,984.8	1,983.5	1,979.3	1,996.7	1,990.7
3 U.S. government securities	1,077.0 <sup>f</sup>	1,071.0 <sup>f</sup>	1,081.1 <sup>f</sup>	1,096.7 <sup>f</sup>	1,104.6 <sup>f</sup>	1,106.5	1,172.3	1,207.6	1,208.2	1,200.3	1,211.4	1,214.5
4 Other securities	703.7 <sup>f</sup>	720.6 <sup>f</sup>	728.0 <sup>f</sup>	740.1 <sup>f</sup>	751.5 <sup>f</sup>	754.0	763.1	777.1	775.3	778.9	785.3	776.2
5 Loans and leases in bank credit <sup>2</sup>	4,230.0	4,395.5	4,356.7	4,366.2	4,399.3	4,460.3	4,501.1	4,523.7	4,519.6	4,527.7	4,523.0	4,541.4
6 Commercial and industrial	942.5	906.3	895.1	888.3 <sup>t</sup>	889.7 <sup>t</sup>	887.6	888.1	879.9	883.2	881.5	879.3	873.4
7 Real estate	2,102.5	2,245.4	2,227.6	2,206.9 <sup>t</sup>	2,215.7 <sup>t</sup>	2,239.8	2,258.9	2,296.8	2,290.6	2,296.2	2,296.1	2,316.0
8 Revolving home equity	230.1	258.5	265.5	273.2	280.7	291.3	297.8	308.4	304.4	308.3	310.9	312.9
9 Other	1,872.4	1,986.9	1,962.1	1,933.7 <sup>t</sup>	1,934.9 <sup>t</sup>	1,948.5	1,961.1	1,988.4	1,986.2	1,987.8	1,985.2	2,003.1
10 Consumer	589.7	602.3	597.6	626.6	630.1	632.6	635.0	640.4	637.5	639.9	643.3	643.1
11 Security <sup>3</sup>	191.9	212.2	220.0	228.6	214.9	233.1	241.4	239.8	234.8	243.9	236.0	250.7
12 Other loans and leases	403.4	429.4	416.5	415.8	448.8	467.2	477.8	466.8	473.4	466.3	468.3	458.2
13 Interbank loans	318.3	308.7	324.1	305.2	296.4	317.6	342.7	296.0	285.8	288.3	311.8	298.8
14 Cash assets <sup>4</sup>	317.4	323.0	309.3	318.5	304.2	320.1	323.8	330.3	328.8	330.0	324.6	336.2
15 Other assets <sup>5</sup>	521.3	557.8	545.3	538.8	539.8	541.7	542.5	550.3	561.0	551.9	545.0	544.4
<b>16 Total assets<sup>6</sup></b>	<b>7,091.5</b>	<b>7,300.9<sup>f</sup></b>	<b>7,269.6</b>	<b>7,290.6</b>	<b>7,319.7</b>	<b>7,426.4</b>	<b>7,572.4</b>	<b>7,612.0</b>	<b>7,605.7</b>	<b>7,604.0</b>	<b>7,627.8</b>	<b>7,638.1</b>
<i>Liabilities</i>												
17 Deposits	4,591.7	4,742.9	4,701.0	4,741.2	4,759.0	4,795.3	4,825.8	4,911.2	4,879.2	4,904.7	4,927.9	4,948.0
18 Transaction	619.0	638.0	633.0	635.8	642.5	630.8	644.4	671.7	631.6	667.5	706.3	700.7
19 Nontransaction	3,972.6	4,104.9	4,068.1	4,105.5	4,116.5	4,164.5	4,181.5	4,239.4	4,247.6	4,237.2	4,221.6	4,247.2
20 Large time	1,002.8	1,007.4	994.3	996.3	1,000.2	1,019.3	1,024.3	1,048.8	1,040.9	1,040.9	1,052.2	1,056.8
21 Other	2,969.8	3,097.5	3,073.7	3,109.1	3,116.2	3,145.2	3,157.1	3,190.7	3,198.0	3,196.3	3,169.4	3,190.4
22 Borrowings	1,406.1	1,498.5	1,458.9	1,457.0	1,479.7	1,518.6	1,568.7	1,534.2	1,532.1	1,549.7	1,530.1	1,527.8
23 From banks in the U.S.	401.8	401.0	389.1	386.7	389.1	401.9	429.1	403.0	399.6	402.5	398.0	409.8
24 From others	1,004.3	1,097.5	1,069.8	1,070.4	1,090.7	1,116.7	1,139.5	1,131.2	1,132.6	1,147.2	1,132.1	1,118.0
25 Net due to related foreign offices	138.8	126.3	160.1	169.5	142.8	131.2	105.8	91.7	95.1	85.8	92.0	98.3
26 Other liabilities	415.1	408.9	418.5	398.5	408.7	426.5	459.8	476.3	496.6	469.8	476.7	469.4
<b>27 Total liabilities</b>	<b>6,551.7</b>	<b>6,776.7</b>	<b>6,738.5</b>	<b>6,766.3</b>	<b>6,790.2</b>	<b>6,871.6</b>	<b>6,960.1</b>	<b>7,013.3</b>	<b>7,003.0</b>	<b>7,010.1</b>	<b>7,026.7</b>	<b>7,043.5</b>
28 Residual (assets less liabilities) <sup>7</sup>	539.8	524.2	531.1	524.3	529.5	554.8	612.3	598.7	602.7	594.0	601.1	594.7
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	5,983.4	6,194.6	6,182.0	6,244.1	6,298.1	6,334.3	6,427.0	6,478.5	6,477.9	6,478.4	6,476.8	6,498.9
30 Securities in bank credit	1,774.7	1,788.5	1,807.2	1,844.3	1,860.2	1,863.9	1,932.5	1,976.1	1,979.0	1,968.1	1,984.1	1,983.2
31 U.S. government securities	1,075.0 <sup>f</sup>	1,065.0 <sup>f</sup>	1,076.7 <sup>f</sup>	1,103.3 <sup>f</sup>	1,105.5 <sup>f</sup>	1,102.5	1,168.0	1,203.6	1,203.5	1,194.1	1,207.3	1,213.9
32 Other securities	699.8 <sup>f</sup>	723.5 <sup>f</sup>	730.5 <sup>f</sup>	741.0 <sup>f</sup>	754.7 <sup>f</sup>	761.4	764.6	772.5	775.5	774.0	776.8	769.3
33 Loans and leases in bank credit <sup>2</sup>	4,208.6	4,406.0	4,374.8	4,399.8	4,437.8	4,470.4	4,494.5	4,502.4	4,498.9	4,510.4	4,492.7	4,515.7
34 Commercial and industrial	945.8	903.3	893.7	888.3 <sup>t</sup>	890.5 <sup>t</sup>	883.7	887.9	882.7	883.7	885.2	882.2	877.4
35 Real estate	2,086.9	2,258.6	2,240.1	2,231.0 <sup>t</sup>	2,228.5 <sup>t</sup>	2,241.2	2,257.7	2,283.6	2,280.8	2,282.6	2,278.7	2,299.7
36 Revolving home equity	228.4	259.6	266.2	273.2	280.3	289.9	297.9	306.1	303.0	306.0	307.9	309.8
37 Other	1,858.5	1,999.0	1,973.9	1,957.8 <sup>t</sup>	1,948.3 <sup>t</sup>	1,951.2	1,959.8	1,977.5	1,977.8	1,976.6	1,970.8	1,989.9
38 Consumer	584.1	603.5	599.9	630.9	641.0	644.8	639.5	634.4	632.8	634.5	636.6	634.3
39 Credit cards and related plans	219.1	224.5	219.9	251.7	262.7	259.9	253.2	248.9	247.0	249.1	251.1	248.2
40 Other	365.0	379.0	380.0	379.2	378.4	384.8	386.3	385.5	385.8	385.5	385.5	386.0
41 Security <sup>3</sup>	191.8	208.0	222.2	233.4	223.7	236.1	240.0	239.5	235.6	247.1	233.9	245.4
42 Other loans and leases	400.0	432.7	418.9	416.2	454.2	464.7	469.4	462.1	466.1	460.9	461.3	459.0
43 Interbank loans	324.5	302.8	320.2	308.7	301.1	312.5	336.8	299.9	289.5	292.0	306.7	311.4
44 Cash assets <sup>4</sup>	305.4	324.8	314.7	329.0	322.3	329.0	321.2	317.9	314.6	318.1	303.5	332.3
45 Other assets <sup>5</sup>	517.8	559.9	547.8	540.8	542.5	542.3	538.3	546.6	556.7	549.2	535.8	544.1
<b>46 Total assets<sup>6</sup></b>	<b>7,054.5</b>	<b>7,306.3</b>	<b>7,290.5</b>	<b>7,347.9</b>	<b>7,387.9</b>	<b>7,444.3</b>	<b>7,549.9</b>	<b>7,569.4</b>	<b>7,565.1</b>	<b>7,564.0</b>	<b>7,549.0</b>	<b>7,613.5</b>
<i>Liabilities</i>												
47 Deposits	4,585.5	4,734.9	4,697.9	4,752.8	4,788.6	4,796.6	4,827.0	4,904.1	4,881.2	4,890.0	4,885.3	4,965.5
48 Transaction	610.5	630.4	632.3	641.6	676.5	642.9	636.5	662.7	617.8	656.7	684.2	710.2
49 Nontransaction	3,975.0	4,104.5	4,065.5	4,111.2	4,112.1	4,153.8	4,190.5	4,241.3	4,263.5	4,233.4	4,201.1	4,255.3
50 Large time	1,005.4	998.1	981.7	988.6	999.8	1,028.0	1,033.2	1,051.8	1,052.5	1,042.3	1,054.5	1,060.9
51 Other	2,969.6	3,106.4	3,083.8	3,122.6	3,112.3	3,125.8	3,157.3	3,189.6	3,211.0	3,191.1	3,146.6	3,194.4
52 Borrowings	1,397.0	1,502.2	1,456.7	1,450.0	1,469.3	1,514.9	1,566.3	1,523.2	1,521.0	1,544.3	1,516.4	1,510.5
53 From banks in the U.S.	403.4	401.5	389.3	384.0	387.8	398.4	426.1	404.4	400.0	404.6	399.1	412.5
54 From others	993.6	1,100.7	1,067.4	1,066.0	1,081.5	1,116.5	1,140.2	1,118.8	1,121.0	1,139.7	1,117.3	1,098.0
55 Net due to related foreign offices	133.2	130.3	166.5	180.6	150.7	136.0	110.8	85.6	90.6	78.8	86.5	88.3
56 Other liabilities	409.1	412.8	424.2	408.2	416.3	431.3	465.5	468.6	491.1	461.0	468.5	457.7
<b>57 Total liabilities</b>	<b>6,524.9</b>	<b>6,780.3</b>	<b>6,745.3</b>	<b>6,791.6</b>	<b>6,824.8</b>	<b>6,878.8</b>	<b>6,969.5</b>	<b>6,981.4</b>	<b>6,983.9</b>	<b>6,974.2</b>	<b>6,956.6</b>	<b>7,022.0</b>
58 Residual (assets less liabilities) <sup>7</sup>	529.7	526.1	545.1	556.3	563.1	565.6	580.4	588.0	581.2	589.9	592.5	591.5

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003		2003			2004			2004			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	5,353.3	5,565.0	5,540.1	5,572.2	5,627.5	5,682.3	5,786.7	5,856.4	5,839.5	5,851.5	5,866.7	5,892.1
2 Securities in bank credit	1,501.2	1,529.3	1,545.1	1,573.0	1,590.2	1,599.2	1,669.8	1,719.7	1,709.0	1,716.5	1,732.2	1,732.9
3 U.S. government securities	957.9 <sup>f</sup>	963.9 <sup>f</sup>	977.8 <sup>f</sup>	999.0 <sup>f</sup>	1,005.5 <sup>f</sup>	1,008.2	1,072.7	1,111.3	1,104.7	1,104.7	1,116.4	1,125.2
4 Other securities	543.3 <sup>f</sup>	565.4 <sup>f</sup>	567.3 <sup>f</sup>	574.1 <sup>f</sup>	584.7 <sup>f</sup>	591.0	597.1	608.3	604.2	611.8	615.8	607.8
5 Loans and leases in bank credit <sup>2</sup>	3,852.1	4,035.7	3,995.0	3,999.2	4,037.3	4,083.1	4,116.9	4,136.8	4,130.5	4,135.1	4,134.5	4,159.1
6 Commercial and industrial	773.9	762.1	756.1	755.8 <sup>f</sup>	753.6 <sup>f</sup>	750.3	751.5	746.0	747.9	747.1	745.8	741.7
7 Real estate	2,082.9	2,228.0	2,205.6	2,184.8 <sup>f</sup>	2,197.8 <sup>f</sup>	2,222.7	2,241.8	2,279.7	2,273.7	2,279.0	2,278.9	2,298.8
8 Revolving home equity	230.1	258.5	265.5	273.2	280.7	291.3	297.8	308.4	304.4	308.3	310.9	312.9
9 Other	1,852.8	1,969.6 <sup>f</sup>	1,940.1	1,911.6 <sup>f</sup>	1,917.1 <sup>f</sup>	1,931.5	1,944.1	1,971.3	1,969.3	1,970.6	1,967.9	1,985.8
10 Consumer	589.7	602.3	597.6	626.6	630.1	632.6	635.0	640.4	637.5	639.9	643.3	643.1
11 Security <sup>3</sup>	73.4	88.2	93.3	92.5	90.0	102.0	102.6	92.5	87.6	91.6	86.0	105.3
12 Other loans and leases	332.1	355.1	342.5	339.5	365.8	375.4	385.9	378.2	383.9	377.5	380.5	370.2
13 Interbank loans	287.2	271.4	288.3	268.4	264.7	282.1	310.2	265.4	261.4	277.4	277.4	268.9
14 Cash assets <sup>4</sup>	273.9	270.0	258.0	267.1	254.4	264.8	266.7	270.0	267.0	269.4	266.7	275.0
15 Other assets <sup>5</sup>	493.2	523.1	512.1	510.3	512.9	516.4	522.4	531.9	541.3	531.1	529.2	528.2
<b>16 Total assets<sup>6</sup></b>	<b>6,331.9</b>	<b>6,554.2</b>	<b>6,524.1</b>	<b>6,543.6</b>	<b>6,583.9</b>	<b>6,672.2</b>	<b>6,813.4</b>	<b>6,851.1</b>	<b>6,829.3</b>	<b>6,840.8</b>	<b>6,867.1</b>	<b>6,891.3</b>
<i>Liabilities</i>												
17 Deposits	4,150.6	4,309.1	4,268.0	4,303.7	4,323.2	4,342.5	4,362.3	4,444.3	4,409.5	4,440.8	4,463.9	4,479.7
18 Transaction	607.7	627.4	622.8	624.9	631.6	618.9	632.6	660.0	620.2	656.0	694.5	688.8
19 Nontransaction	3,543.0	3,681.7	3,645.2	3,678.8	3,691.6	3,723.6	3,729.7	3,784.3	3,789.3	3,784.8	3,769.4	3,790.9
20 Large time	584.0	587.1	573.6	571.9	577.8	585.3	576.3	595.6	592.3	590.4	601.8	602.4
21 Other	2,959.0	3,094.6	3,071.6	3,106.9	3,113.8	3,138.3	3,153.4	3,188.7	3,196.1	3,194.4	3,167.5	3,188.5
22 Borrowings	1,102.0	1,190.6	1,144.8	1,150.4	1,162.4	1,191.9	1,231.3	1,191.8	1,186.7	1,199.2	1,192.5	1,193.5
23 From banks in the U.S.	365.0	362.6	348.7	351.9	345.9	362.5	387.1	356.8	358.6	353.2	351.2	361.7
24 From others	737.0	828.0	796.1	798.5	816.4	829.4	844.2	835.1	828.1	846.0	841.3	831.9
25 Net due to related foreign offices	219.8	228.9	259.4	262.3	253.1	261.8	256.6	245.3	242.9	235.9	240.0	263.0
26 Other liabilities	322.2	304.7	315.6	296.7	309.5	324.9	354.9	374.1	386.3	369.5	378.3	368.5
<b>27 Total liabilities</b>	<b>5,794.6</b>	<b>6,033.3</b>	<b>5,987.9</b>	<b>6,013.2</b>	<b>6,048.1</b>	<b>6,121.1</b>	<b>6,205.0</b>	<b>6,255.5</b>	<b>6,225.4</b>	<b>6,245.4</b>	<b>6,274.6</b>	<b>6,304.8</b>
28 Residual (assets less liabilities) <sup>7</sup>	537.3	520.9	536.2	530.4	535.7 <sup>f</sup>	551.1	608.4	595.7	603.9	595.4	592.5	586.5
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	5,322.4	5,578.6	5,559.5	5,611.8	5,663.2	5,692.3	5,775.0	5,822.9	5,812.1	5,817.0	5,820.6	5,857.1
30 Securities in bank credit	1,495.2	1,526.2	1,543.2	1,580.6	1,594.3	1,602.6	1,667.0	1,711.0	1,704.5	1,705.3	1,719.6	1,725.4
31 U.S. government securities	955.8 <sup>f</sup>	957.9 <sup>f</sup>	973.4 <sup>f</sup>	1,005.6 <sup>f</sup>	1,006.4 <sup>f</sup>	1,004.2	1,068.5	1,107.3	1,100.0	1,098.4	1,112.3	1,124.5
32 Other securities	539.4 <sup>f</sup>	568.3 <sup>f</sup>	569.8 <sup>f</sup>	575.0 <sup>f</sup>	587.9 <sup>f</sup>	598.4	598.5	603.6	604.4	606.9	607.3	608.8
33 Loans and leases in bank credit <sup>2</sup>	3,827.1	4,052.5	4,016.3	4,031.2	4,068.9	4,089.8	4,108.0	4,112.0	4,107.6	4,111.7	4,101.0	4,131.7
34 Commercial and industrial	774.9	760.4	756.4	756.4 <sup>f</sup>	753.1 <sup>f</sup>	745.8	749.7	746.9	747.1	748.6	746.7	743.7
35 Real estate	2,067.3	2,241.2	2,218.2	2,208.9 <sup>f</sup>	2,210.7 <sup>f</sup>	2,224.1	2,240.7	2,266.5	2,263.8	2,265.4	2,261.5	2,282.4
36 Revolving home equity	228.4	259.6	266.2	273.2	280.3	289.9	297.9	306.1	303.0	306.0	307.9	309.8
37 Other	1,838.9	1,981.6	1,951.9	1,935.7 <sup>f</sup>	1,930.4 <sup>f</sup>	1,934.2	1,942.7	1,960.4	1,960.8	1,959.4	1,953.6	1,972.6
38 Consumer	584.1	603.5	599.9	630.9	641.0	644.8	639.5	634.4	632.8	634.5	636.6	634.3
39 Credit cards and related plans	219.1	224.5	219.9	251.7	262.7	259.9	253.2	248.9	247.0	249.1	251.1	248.2
40 Other	365.0	379.0	380.0	379.2	378.4	384.8	386.3	385.5	385.8	385.5	385.5	386.0
41 Security <sup>3</sup>	71.9	89.4	96.6	93.6	93.0	101.2	98.7	90.3	86.5	90.5	82.9	100.9
42 Other loans and leases	328.9	357.9	345.2	341.4	371.0	373.9	379.4	373.8	372.7	372.7	373.3	370.4
43 Interbank loans	293.5	265.5	284.5	272.0	269.4	277.0	304.3	269.4	257.7	265.2	272.2	281.5
44 Cash assets <sup>4</sup>	263.3	270.9	262.4	277.6	270.9	274.1	264.9	259.6	255.6	259.9	247.4	272.1
45 Other assets <sup>5</sup>	489.6	526.6	515.6	512.8	515.1	515.3	517.0	528.1	536.3	528.4	520.5	528.4
<b>46 Total assets<sup>6</sup></b>	<b>6,292.6</b>	<b>6,566.3</b>	<b>6,548.2</b>	<b>6,599.9</b>	<b>6,643.1</b>	<b>6,685.4</b>	<b>6,788.2</b>	<b>6,806.9</b>	<b>6,788.5</b>	<b>6,797.2</b>	<b>6,787.5</b>	<b>6,866.3</b>
<i>Liabilities</i>												
47 Deposits	4,140.3	4,308.9	4,279.1	4,325.9	4,353.6	4,337.9	4,357.3	4,432.6	4,410.1	4,423.5	4,414.7	4,489.0
48 Transaction	599.6	619.7	622.1	630.8	665.2	630.6	624.7	651.4	606.9	645.7	672.8	698.4
49 Nontransaction	3,540.7	3,689.2	3,657.0	3,695.1	3,688.5	3,707.3	3,732.7	3,781.2	3,803.2	3,777.8	3,741.9	3,790.6
50 Large time	582.1	585.6	575.2	574.6	578.6	588.5	579.1	593.6	594.0	588.6	597.3	598.1
51 Other	2,958.6	3,103.6	3,081.8	3,120.4	3,109.9	3,118.8	3,153.6	3,187.5	3,209.1	3,189.2	3,144.7	3,192.5
52 Borrowings	1,092.9	1,194.2	1,142.7	1,143.4	1,151.9	1,188.2	1,228.9	1,180.8	1,175.6	1,193.8	1,178.7	1,176.2
53 From banks in the U.S.	366.6	363.0	348.9	349.2	344.7	359.0	384.0	358.2	352.9	355.2	352.2	364.4
54 From others	726.3	831.2	793.8	794.2	807.2	829.2	844.9	822.7	816.5	838.5	826.5	811.8
55 Net due to related foreign offices	214.8	231.3	263.2	270.8	259.4	265.8	261.8	239.8	240.2	229.7	233.5	253.5
56 Other liabilities	316.6	307.3	319.3	304.3	315.7	329.0	360.8	366.8	382.5	361.4	369.3	357.2
<b>57 Total liabilities</b>	<b>5,764.6</b>	<b>6,041.7</b>	<b>6,004.3</b>	<b>6,044.4</b>	<b>6,080.7</b>	<b>6,120.9</b>	<b>6,209.0</b>	<b>6,220.0</b>	<b>6,208.4</b>	<b>6,208.4</b>	<b>6,196.2</b>	<b>6,275.9</b>
58 Residual (assets less liabilities) <sup>7</sup>	528.0	524.6	543.9	555.5	562.4	564.4	579.2	586.9	580.1	588.8	591.3	590.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures				
	2003	2003				2004			2004				
	Mar. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	3,014.2	3,109.0	3,083.5	3,094.5	3,118.7	3,145.5	3,234.1	3,285.6	3,277.7	3,282.5	3,293.5	3,307.2	
2 Securities in bank credit	833.5	830.0	845.1	865.1	876.9	881.0	951.3	1,004.7	992.2	1,005.3	1,019.7	1,015.5	
3 U.S. government securities	496.7	468.1	483.6	499.3	502.7	502.1	566.9	609.6	600.8	606.6	618.5	620.6	
4 Trading account	42.4	38.5	34.3	40.3	39.6	39.2	42.9	45.1	47.0	44.1	48.3	43.0	
5 Investment account	454.3	429.6	449.3	459.0	463.1	462.9	523.9	564.5	553.7	562.5	570.2	577.6	
6 Other securities	336.7	362.0	361.5	365.9	374.2	378.9	384.5	395.1	391.4	398.7	401.2	394.9	
7 Trading account	179.9	182.6	187.1	189.6	194.8	196.8	200.4	208.1	207.4	211.8	213.1	205.7	
8 Investment account	156.8	179.4	174.4	176.2	179.4	182.1	184.1	187.0	184.0	186.9	188.2	189.2	
9 State and local government	30.4	31.1	31.5	31.8	31.7	31.6	32.4	33.6	33.1	33.5	33.8	34.4	
10 Other	126.4	148.3	142.9	144.5	147.8	150.5	151.6	153.3	150.9	153.4	154.4	154.8	
11 Loans and leases in bank credit <sup>2</sup>	2,180.7	2,279.0	2,238.4	2,229.4	2,241.8	2,264.5	2,282.7	2,280.9	2,285.5	2,277.1	2,273.8	2,291.8	
12 Commercial and industrial	484.5	459.4	452.9	449.9	446.4	438.3	438.5	431.2	434.0	431.7	431.5	425.8	
13 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	
14 Other	484.5	459.4	452.9	449.9	446.4	438.3	438.5	431.2	434.0	431.7	431.5	425.8	
15 Real estate	1,064.6	1,158.4	1,134.4	1,110.7	1,107.1	1,118.3	1,126.2	1,147.0	1,147.1	1,144.1	1,145.8	1,157.7	
16 Revolving home equity	151.6	173.0	178.5	183.6	188.5	196.6	201.4	209.7	206.8	209.5	211.4	213.3	
17 Other	913.0	985.5	956.0	927.1	918.7	921.6	924.8	937.4	940.3	934.6	934.4	944.5	
18 Consumer	333.4	326.9	324.2	344.1	340.2	339.7	339.2	341.0	340.0	340.4	341.6	342.4	
19 Security <sup>3</sup>	65.9	80.5	85.6	84.8	82.2	93.8	94.4	84.7	80.1	83.9	77.5	97.7	
20 Federal funds sold to and repurchase agreements with broker-dealers	54.3	62.8	67.5	66.7	63.6	74.7	73.8	64.7	60.9	64.7	57.2	75.9	
21 Other	11.7	17.6	18.1	18.1	18.6	19.1	20.6	20.0	19.1	19.2	20.3	21.8	
22 State and local government	12.7	13.6	13.9	14.0	14.1	14.1	14.2	14.3	14.3	14.3	14.3	14.5	
23 Agricultural	9.0	8.5	8.5	8.4	8.4	8.2	8.3	8.3	8.3	8.3	8.4	8.4	
24 Federal funds sold to and repurchase agreements with others	24.0	28.0	26.1	26.2	29.5	27.1	32.5	26.9	31.6	27.4	28.2	19.6	
25 All other loans	76.9	97.2	88.5	87.6	111.0	124.7	127.4	125.8	128.3	125.3	125.0	124.4	
26 Lease-financing receivables	109.7	106.4	104.4	103.7	103.0	100.4	102.2	101.6	101.9	101.6	101.4	101.4	
27 Interbank loans	190.4	179.7	198.3	179.8	178.4	189.8	217.1	179.4	171.7	176.9	181.3	187.0	
28 Federal funds sold to and repurchase agreements with commercial banks	116.8	109.8	117.9	101.7	98.6	97.8	108.6	94.3	86.4	93.8	93.1	103.9	
29 Other	73.6	70.0	80.4	78.0	79.8	92.1	108.5	85.0	85.2	83.1	88.2	83.2	
30 Cash assets <sup>4</sup>	155.0	150.2	139.6	149.9	140.8	148.5	148.0	149.5	148.1	148.9	146.4	152.9	
31 Other assets <sup>5</sup>	352.3	362.6	357.9	355.9	352.9	358.1	360.7	368.5	376.2	368.2	368.3	364.4	
<b>32 Total assets<sup>6</sup></b>	<b>3,666.0</b>	<b>3,756.7</b>	<b>3,735.1</b>	<b>3,736.2</b>	<b>3,746.1</b>	<b>3,799.6</b>	<b>3,918.4</b>	<b>3,941.5</b>	<b>3,932.2</b>	<b>3,935.0</b>	<b>3,948.0</b>	<b>3,970.1</b>	
<i>Liabilities</i>													
33 Deposits	2,088.9	2,173.9	2,134.3	2,158.1	2,166.4	2,169.7	2,181.6	2,255.5	2,230.9	2,254.1	2,270.3	2,281.7	
34 Transaction	296.6	297.9	292.7	294.3	297.0	289.3	296.2	312.7	290.8	315.3	336.7	319.8	
35 Nontransaction	1,792.3	1,876.0	1,841.6	1,863.8	1,869.5	1,880.4	1,885.4	1,942.8	1,940.1	1,938.8	1,933.6	1,961.8	
36 Large time	272.2	271.5	259.5	254.6	256.4	257.7	249.7	264.0	262.0	260.6	269.5	268.1	
37 Other	1,520.1	1,604.5	1,582.1	1,609.2	1,613.1	1,622.7	1,635.7	1,678.9	1,678.2	1,678.2	1,664.0	1,693.7	
38 Borrowings	719.6	761.4	716.0	718.1	722.8	739.8	777.3	741.4	735.5	748.7	740.6	743.7	
39 From banks in the U.S.	214.1	201.6	192.1	190.3	179.6	186.4	204.9	179.3	182.1	177.6	173.5	181.4	
40 From others	505.5	559.8	524.0	527.7	543.2	553.4	572.4	562.1	553.4	571.1	567.1	562.3	
41 Net due to related foreign offices	209.2	214.9	245.9	247.7	232.6	238.5	232.2	225.3	223.9	217.5	218.9	242.6	
42 Other liabilities	245.5	235.5	247.9	229.6	240.2	256.8	284.7	303.1	315.7	298.1	306.2	298.6	
<b>43 Total liabilities</b>	<b>3,263.3</b>	<b>3,385.6</b>	<b>3,344.2</b>	<b>3,353.4</b>	<b>3,361.9</b>	<b>3,404.8</b>	<b>3,475.8</b>	<b>3,525.3</b>	<b>3,506.0</b>	<b>3,518.3</b>	<b>3,535.9</b>	<b>3,566.6</b>	
44 Residual (assets less liabilities) <sup>7</sup>	402.7	371.0	390.9	382.8	384.1	394.8	442.6	416.3	426.3	416.7	412.1	403.5	

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003				2004			2004			
	Mar. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
	Not seasonally adjusted											
<i>Assets</i>												
45 Bank credit	2,987.3	3,120.1	3,095.3	3,120.7	3,138.7	3,152.3	3,223.5	3,255.7	3,253.0	3,250.8	3,250.8	3,277.4
46 Securities in bank credit	820.7	829.9	844.4	874.1	878.9	885.2	948.6	988.4	982.0	986.1	997.0	998.9
47 U.S. government securities	487.8	465.0	480.4	507.4	501.5	498.9	562.7	598.0	590.3	592.3	604.3	610.9
48 Trading account	42.1	38.1	33.7	40.7	39.6	39.0	43.2	44.7	46.9	43.5	47.4	42.6
49 Investment account	445.8	426.9	446.8	466.7	461.8	459.9	519.5	553.3	543.4	548.9	556.9	568.3
50 Mortgage-backed securities	343.2	329.2	344.3	360.2	355.6	353.3	408.5	440.4	433.6	436.1	442.0	451.5
51 Other	102.5	97.7	102.4	106.5	106.2	106.6	111.0	112.9	109.8	112.8	114.9	116.8
52 One year or less	24.5	24.1	24.9	25.3	25.9	24.7	23.9	23.9	23.4	23.8	24.1	24.6
53 One to five years	57.6	53.1	56.9	58.1	57.7	58.5	62.2	64.3	63.0	64.8	65.6	65.9
54 More than five years	20.4	20.5	20.7	23.1	22.6	23.4	24.8	24.7	23.4	24.1	25.2	26.3
55 Other securities	332.8	364.9	364.0	366.8	377.4	386.3	385.9	390.4	391.7	393.8	392.7	387.9
56 Trading account	177.9	184.1	188.4	190.1	196.4	200.6	201.2	205.6	207.5	209.2	208.5	202.1
57 Investment account	155.0	180.9	175.6	176.7	181.0	185.7	184.7	184.7	184.1	184.6	184.1	185.9
58 State and local government	30.1	31.4	31.7	31.8	31.9	32.3	32.6	33.2	33.1	33.1	33.1	33.8
59 Other	124.9	149.5	143.9	144.8	149.0	153.4	152.2	151.5	151.0	151.5	151.1	152.1
60 Loans and leases in bank credit <sup>2</sup>	2,166.6	2,290.2	2,250.9	2,246.6	2,259.8	2,267.1	2,274.8	2,267.3	2,271.0	2,264.7	2,253.8	2,278.6
61 Commercial and industrial	484.9	459.6	454.0	451.6	445.9	434.4	436.7	431.6	433.0	432.5	431.4	427.4
62 Bankers acceptances	.0	.0	.0	.0	.0	.0	.0	.0	n.a.	n.a.	n.a.	n.a.
63 Other	484.9	459.6	454.0	451.6	445.9	434.4	436.7	431.6	433.0	432.5	431.4	427.4
64 Real estate	1,055.4	1,166.4	1,140.5	1,123.4	1,114.1	1,118.8	1,125.6	1,140.3	1,141.6	1,137.2	1,136.4	1,149.7
65 Revolving home equity	150.4	173.6	178.7	183.7	188.1	195.7	201.7	207.9	205.6	207.7	208.9	210.9
66 Other	571.0	657.2	625.8	602.6	590.8	589.0	590.0	596.2	600.0	593.2	590.6	601.6
67 Commercial	334.0	335.7	336.0	337.1	335.2	334.2	333.8	336.3	336.0	336.3	336.9	337.2
68 Consumer	331.7	327.7	324.4	344.6	343.9	345.6	341.8	339.1	338.8	338.6	339.2	339.0
69 Credit cards and related plans	111.6	102.5	98.1	120.3	123.0	120.9	115.4	111.1	111.6	111.6	111.8	111.6
70 Other	220.1	225.1	226.3	224.3	220.9	224.6	226.4	227.3	227.7	227.1	227.4	227.4
71 Security <sup>3</sup>	64.2	81.8	88.9	85.7	85.1	93.2	90.5	82.3	78.6	82.6	74.4	93.0
72 Federal funds sold to and repurchase agreements with broker-dealers	52.9	63.9	70.1	67.5	65.9	74.2	70.7	62.9	59.8	63.7	54.9	72.3
73 Other	11.4	17.9	18.7	18.3	19.2	19.0	19.7	19.4	18.8	18.9	19.5	20.7
74 State and local government	12.7	13.6	13.9	14.0	14.1	14.1	14.2	14.3	14.3	14.3	14.3	14.5
75 Agricultural	8.9	8.5	8.5	8.4	8.5	8.3	8.1	8.3	8.2	8.3	8.3	8.3
76 Federal funds sold to and repurchase agreements with others	24.0	28.0	26.1	26.2	29.5	27.1	32.5	26.9	31.6	27.4	28.2	19.6
77 All other loans	75.4	98.2	89.5	88.6	115.8	124.9	123.6	123.1	123.4	122.3	120.5	125.8
78 Lease-financing receivables	109.5	106.3	105.0	104.0	102.9	100.8	101.9	101.4	101.5	101.4	101.1	101.3
79 Interbank loans	190.0	175.6	193.2	181.6	182.4	189.2	211.1	178.9	168.7	177.2	175.9	193.5
80 Federal funds sold to and repurchase agreements with commercial banks	116.6	107.3	115.0	102.7	100.6	97.5	105.6	94.2	84.9	94.0	90.4	107.5
81 Other	73.4	68.2	78.2	78.9	81.7	91.7	105.5	84.7	83.7	83.2	85.5	86.0
82 Cash assets <sup>4</sup>	149.9	149.5	142.4	156.0	152.1	156.6	148.3	143.9	141.5	145.2	135.2	151.7
83 Other assets <sup>5</sup>	348.7	366.2	361.4	358.5	355.1	357.0	355.3	364.7	371.2	365.5	359.5	364.6
<b>84 Total assets<sup>6</sup></b>	<b>3,629.5</b>	<b>3,766.4</b>	<b>3,748.7</b>	<b>3,772.9</b>	<b>3,783.5</b>	<b>3,812.8</b>	<b>3,896.4</b>	<b>3,901.3</b>	<b>3,892.3</b>	<b>3,896.6</b>	<b>3,879.6</b>	<b>3,945.7</b>
<i>Liabilities</i>												
85 Deposits	2,080.2	2,174.8	2,143.3	2,169.5	2,183.9	2,169.5	2,186.2	2,245.7	2,230.0	2,242.3	2,233.2	2,282.7
86 Transaction	292.4	291.8	290.7	296.9	317.9	297.3	292.7	308.2	282.0	311.1	323.8	327.4
87 Nontransaction	1,787.8	1,883.0	1,852.6	1,872.5	1,866.1	1,872.2	1,893.5	1,937.5	1,948.1	1,931.2	1,909.4	1,955.3
88 Large time	270.3	270.0	261.1	257.3	257.1	260.9	252.5	262.0	262.8	258.9	265.0	263.9
89 Other	1,517.5	1,613.0	1,591.5	1,615.2	1,609.0	1,611.3	1,641.0	1,675.5	1,685.3	1,672.3	1,644.5	1,691.5
90 Borrowings	710.6	765.0	713.9	711.0	712.3	736.1	774.9	730.4	724.3	743.3	726.8	726.4
91 From banks in the U.S.	215.8	202.1	192.3	187.6	178.3	182.9	201.9	180.7	182.6	179.6	174.5	184.2
92 From nonbanks in the U.S.	494.8	563.0	521.6	523.4	534.0	553.2	573.0	549.7	541.8	563.6	552.3	542.2
93 Net due to related foreign offices	204.2	217.3	249.7	256.1	238.9	242.5	237.5	219.7	221.3	211.3	212.3	233.0
94 Other liabilities	239.9	238.1	251.6	237.2	246.4	260.9	290.7	295.9	311.9	289.9	297.2	287.3
<b>95 Total liabilities</b>	<b>3,234.9</b>	<b>3,395.2</b>	<b>3,358.5</b>	<b>3,373.8</b>	<b>3,381.5</b>	<b>3,409.1</b>	<b>3,489.3</b>	<b>3,491.6</b>	<b>3,487.5</b>	<b>3,486.8</b>	<b>3,469.5</b>	<b>3,529.4</b>
96 Residual (assets less liabilities) <sup>7</sup>	394.6	371.2	390.2	399.1	402.0	403.8	407.1	409.7	404.8	409.8	410.1	416.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003				2004			2004			
	Mar. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov. <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,344.6	2,453.3	2,456.7	2,476.0	2,507.8	2,535.8	2,554.6	2,577.0	2,567.2	2,575.9	2,580.7	2,590.8
2 Securities in bank credit	673.2	696.6	700.2	706.2	712.3	717.2	720.5	721.1	722.2	718.0	719.9	723.4
3 U.S. government securities	466.6	493.2	494.3	498.0	501.8	505.2	507.9	507.9	509.4	504.9	505.4	510.5
4 Other securities	206.6	203.4	205.8	208.2	210.5	212.1	212.6	213.3	212.8	213.1	214.6	212.9
5 Loans and leases in bank credit <sup>2</sup>	1,671.4	1,756.7	1,756.6	1,769.8	1,795.5	1,818.6	1,834.2	1,855.8	1,845.1	1,857.9	1,867.0	1,867.4
6 Commercial and industrial	289.5	302.7	303.1	305.9	307.2	312.1	313.0	314.8	313.8	315.4	314.3	316.0
7 Real estate	1,018.3	1,069.6	1,071.2	1,074.0	1,090.7	1,104.5	1,115.7	1,132.6	1,126.6	1,134.9	1,133.1	1,141.0
8 Revolving home equity	78.5	85.5	87.1	89.6	92.3	94.6	96.4	98.7	97.6	98.8	99.6	99.7
9 Other	939.8	984.1	984.1	984.4	998.4	1,009.8	1,019.2	1,033.9	1,029.0	1,036.1	1,033.5	1,041.4
10 Consumer	256.4	275.4	273.4	282.5	290.0	292.9	295.8	299.4	297.5	299.5	301.7	300.8
11 Security <sup>3</sup>	7.5	7.8	7.7	7.7	7.8	8.2	8.3	7.8	7.5	7.7	8.5	7.6
12 Other loans and leases	99.8	101.3	101.1	99.6	99.9	100.9	101.5	101.2	99.6	100.5	103.1	102.0
13 Interbank loans	96.8	91.6	90.0	88.7	86.3	92.3	93.1	86.1	82.3	84.5	96.1	81.8
14 Cash assets <sup>4</sup>	118.9	119.9	118.4	117.2	113.6	116.3	118.7	120.5	118.9	120.5	120.3	122.1
15 Other assets <sup>5</sup>	140.9	160.4	154.2	154.3	160.1	158.2	161.8	163.4	165.1	162.9	161.0	163.8
<b>16 Total assets<sup>6</sup></b>	<b>2,671.4</b>	<b>2,794.9</b>	<b>2,789.1</b>	<b>2,805.8</b>	<b>2,836.8</b>	<b>2,871.6</b>	<b>2,897.0</b>	<b>2,915.7</b>	<b>2,902.4</b>	<b>2,912.6</b>	<b>2,926.6</b>	<b>2,927.1</b>
<i>Liabilities</i>												
17 Deposits	2,061.7	2,135.2	2,133.7	2,145.6	2,156.7	2,172.7	2,180.7	2,188.7	2,178.6	2,186.7	2,193.6	2,198.0
18 Transaction	311.1	329.5	330.1	330.6	334.6	329.5	336.4	347.3	329.4	340.7	357.8	368.9
19 Nontransaction	1,750.6	1,805.7	1,803.6	1,815.0	1,822.1	1,843.2	1,844.3	1,841.5	1,849.2	1,846.0	1,835.8	1,829.1
20 Large time	311.8	315.6	314.1	317.3	321.5	327.6	326.6	331.6	331.3	329.7	332.3	334.3
21 Other	1,438.8	1,490.1	1,489.5	1,497.6	1,500.7	1,515.6	1,517.7	1,509.8	1,517.9	1,516.2	1,503.5	1,494.8
22 Borrowings	382.3	429.2	428.8	432.4	439.6	452.1	454.0	450.4	451.2	450.5	451.9	449.8
23 From banks in the U.S.	150.8	160.9	156.6	161.6	166.4	176.1	182.2	177.5	176.5	175.6	177.8	180.2
24 From others	231.5	268.3	272.1	270.8	273.2	276.0	271.9	274.7	274.9	274.2	269.6	269.6
25 Net due to related foreign offices	10.6	14.1	13.5	14.6	20.6	23.3	24.4	20.1	18.9	18.4	21.2	20.4
26 Other liabilities	76.7	69.3	67.7	67.2	69.3	68.1	70.2	71.0	70.7	71.5	72.1	69.9
<b>27 Total liabilities</b>	<b>2,531.4</b>	<b>2,647.7</b>	<b>2,643.7</b>	<b>2,659.8</b>	<b>2,686.2</b>	<b>2,716.3</b>	<b>2,729.2</b>	<b>2,730.2</b>	<b>2,719.4</b>	<b>2,727.0</b>	<b>2,738.8</b>	<b>2,738.2</b>
28 Residual (assets less liabilities) <sup>7</sup>	140.1	147.2	145.4	146.0	150.6	155.3	167.7	185.5	183.0	185.6	187.8	188.9
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,335.1	2,458.6	2,464.2	2,491.1	2,524.5	2,540.0	2,551.5	2,567.3	2,559.1	2,566.2	2,569.8	2,579.7
30 Securities in bank credit	674.6	696.3	698.8	706.4	715.4	717.3	718.3	722.6	722.5	719.2	722.6	726.5
31 U.S. government securities	468.0	492.9	493.0	498.3	504.9	505.3	505.7	509.3	509.7	506.1	508.0	513.6
32 Other securities	206.6	203.4	205.8	208.2	210.5	212.1	212.6	213.3	212.8	213.1	214.6	212.9
33 Loans and leases in bank credit <sup>2</sup>	1,660.5	1,762.3	1,765.4	1,784.7	1,809.1	1,822.7	1,833.2	1,844.7	1,836.6	1,847.1	1,847.2	1,853.1
34 Commercial and industrial	290.0	300.9	302.4	304.9	307.2	311.5	313.0	315.3	314.1	316.1	315.3	316.3
35 Real estate	1,011.9	1,074.8	1,077.6	1,085.5	1,096.6	1,105.3	1,115.1	1,126.1	1,122.2	1,128.2	1,125.1	1,132.7
36 Revolving home equity	78.1	86.0	87.6	89.5	92.1	94.3	96.2	98.2	97.4	98.3	99.0	98.9
37 Other	933.9	988.8	990.1	996.0	1,004.5	1,011.0	1,018.9	1,027.9	1,024.8	1,029.9	1,026.2	1,033.8
38 Consumer	252.4	275.8	275.4	286.3	297.1	299.2	297.7	295.4	294.0	295.9	297.5	295.3
39 Credit cards and related plans	107.5	122.0	121.8	131.4	139.7	139.0	137.9	137.1	135.9	137.5	139.3	136.6
40 Other	144.9	153.8	153.7	154.9	157.5	160.2	159.9	158.2	158.1	158.4	158.1	158.6
41 Security <sup>3</sup>	7.7	7.7	7.7	7.9	7.9	8.0	8.3	8.0	7.9	7.9	8.4	7.9
42 Other loans and leases	98.5	103.1	102.2	100.2	100.3	98.8	99.2	99.8	98.5	99.0	100.9	100.9
43 Interbank loans	103.4	90.0	91.3	90.4	87.1	87.8	93.2	90.5	89.0	88.0	96.3	88.1
44 Cash assets <sup>4</sup>	113.4	121.4	120.1	121.6	118.9	117.5	116.6	115.7	114.1	114.7	112.2	120.4
45 Other assets <sup>5</sup>	140.9	160.4	154.2	154.3	160.1	158.2	161.8	163.4	165.1	162.9	161.0	163.8
<b>46 Total assets<sup>6</sup></b>	<b>2,663.1</b>	<b>2,800.0</b>	<b>2,799.5</b>	<b>2,827.0</b>	<b>2,859.6</b>	<b>2,872.5</b>	<b>2,891.8</b>	<b>2,905.6</b>	<b>2,896.2</b>	<b>2,900.6</b>	<b>2,907.9</b>	<b>2,920.5</b>
<i>Liabilities</i>												
47 Deposits	2,060.1	2,134.0	2,135.8	2,156.4	2,169.7	2,168.3	2,171.1	2,186.9	2,180.1	2,181.3	2,181.5	2,206.3
48 Transaction	307.2	327.9	331.4	333.9	347.3	333.3	332.0	343.2	325.0	334.6	349.0	371.0
49 Nontransaction	1,752.9	1,806.2	1,804.4	1,822.5	1,822.4	1,835.1	1,839.1	1,843.7	1,855.1	1,846.7	1,832.5	1,835.3
50 Large time	311.8	315.6	314.1	317.3	321.5	327.6	326.6	331.6	331.3	329.7	332.3	334.3
51 Other	1,441.1	1,490.6	1,490.3	1,505.2	1,509.9	1,507.5	1,512.6	1,512.1	1,523.8	1,516.9	1,500.2	1,501.0
52 Borrowings	382.3	429.2	428.8	432.4	439.6	452.1	454.0	450.4	451.2	450.5	451.9	449.8
53 From banks in the U.S.	150.8	160.9	156.6	161.6	166.4	176.1	182.2	177.5	176.5	175.6	177.8	180.2
54 From others	231.5	268.3	272.1	270.8	273.2	276.0	271.9	273.0	274.9	274.2	269.6	269.6
55 Net due to related foreign offices	10.6	14.1	13.5	14.6	20.6	23.3	24.4	20.1	18.9	18.4	21.2	20.4
56 Other liabilities	76.7	69.3	67.7	67.2	69.3	68.1	70.2	71.0	70.7	71.5	72.1	69.9
<b>57 Total liabilities</b>	<b>2,529.7</b>	<b>2,646.6</b>	<b>2,645.8</b>	<b>2,670.6</b>	<b>2,699.1</b>	<b>2,711.9</b>	<b>2,719.7</b>	<b>2,728.4</b>	<b>2,720.9</b>	<b>2,721.6</b>	<b>2,726.7</b>	<b>2,746.5</b>
58 Residual (assets less liabilities) <sup>7</sup>	133.4	153.4	153.7	156.4	160.5	160.7	172.2	177.2	175.3	179.0	181.2	174.1

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003				2004			2004			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	657.4	622.2	625.7	630.7	627.9	638.5	649.8	652.1	663.6	655.4	653.0	640.1
2 Securities in bank credit	279.5	262.4	264.0	263.7	265.9	261.3	265.6	265.1	274.5	262.8	264.5	257.8
3 U.S. government securities	119.1	107.1	103.3	97.7	99.2	98.3	99.5	96.3	103.5	95.7	95.0	89.3
4 Other securities	160.4	155.2	160.7	166.0	166.7	163.0	166.1	168.8	171.0	167.1	169.5	168.5
5 Loans and leases in bank credit <sup>2</sup>	377.9	359.8	361.7	367.0	362.0	377.2	384.2	387.0	389.1	392.6	388.5	382.3
6 Commercial and industrial	168.6	144.3	139.0	132.5	136.2	137.2	136.6	133.9	135.3	134.4	133.5	131.7
7 Real estate	19.6	17.3	22.0	22.1	17.8	17.1	17.1	17.1	16.9	17.2	17.2	17.3
8 Security <sup>3</sup>	118.5	124.0	126.7	136.1	124.9	131.1	138.8	147.4	147.3	152.3	149.9	145.4
9 Other loans and leases	71.3	74.2	74.0	76.3	83.1	91.8	91.8	88.6	89.5	88.7	87.9	88.0
10 Interbank loans	31.1	37.3	35.8	36.7	31.7	35.5	32.5	30.6	31.8	26.9	34.4	29.9
11 Cash assets <sup>4</sup>	43.5	52.9	51.2	51.4	49.8	55.3	57.1	60.3	61.8	60.6	57.9	61.1
12 Other assets <sup>5</sup>	28.1	34.7	33.2	28.5	26.9	25.3	20.1	18.4	19.7	20.7	15.8	16.2
<b>13 Total assets<sup>6</sup></b>	<b>759.6</b>	<b>746.7</b>	<b>745.5</b>	<b>747.0</b>	<b>735.8</b>	<b>754.2</b>	<b>759.0</b>	<b>760.9</b>	<b>776.4</b>	<b>763.2</b>	<b>760.7</b>	<b>746.8</b>
<i>Liabilities</i>												
14 Deposits	441.0	433.8	433.0	437.6	435.8	452.8	463.6	466.9	469.7	463.9	464.0	468.3
15 Transaction	11.3	10.6	10.2	10.9	11.0	11.9	11.8	11.7	11.4	11.5	11.8	11.9
16 Nontransaction	429.7	423.2	422.8	426.7	424.8	440.9	451.8	455.2	458.3	452.4	452.2	456.4
17 Borrowings	304.1	308.0	314.0	306.6	317.4	326.7	337.3	342.3	345.4	350.5	337.7	334.2
18 From banks in the U.S.	36.8	38.5	40.4	34.8	43.1	39.4	42.0	46.2	41.0	49.3	46.8	48.1
19 From others	267.3	269.5	273.7	271.8	274.3	287.3	295.3	296.1	304.4	301.2	290.8	286.1
20 Net due to related foreign offices	81.0	102.6	99.3	92.8	110.4	130.6	150.7	153.6	147.8	150.0	148.0	164.7
21 Other liabilities	93.0	104.2	102.9	101.8	99.3	101.7	105.0	102.2	110.3	100.3	98.4	100.8
<b>22 Total liabilities</b>	<b>757.1</b>	<b>743.4</b>	<b>750.6</b>	<b>753.1</b>	<b>742.1</b>	<b>750.6</b>	<b>755.1</b>	<b>757.9</b>	<b>777.6</b>	<b>764.7</b>	<b>752.0</b>	<b>738.7</b>
23 Residual (assets less liabilities) <sup>7</sup>	2.5	3.3	5.1	6.2	6.3	3.7	3.9	3.0	1.2	1.5	8.7	8.2
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	661.0	615.9	622.5	632.3	634.9	641.9	652.1	655.5	665.7	661.4	656.2	641.8
25 Securities in bank credit	279.5	262.4	264.0	263.7	265.9	261.3	265.6	265.1	274.5	262.8	264.5	257.8
26 U.S. government securities	119.1	107.1	103.3	97.7	99.2	98.3	99.5	96.3	103.5	95.7	95.0	89.3
27 Trading account	36.4	39.4	38.2	32.7	35.2	33.6	35.5	34.0	38.4	32.7	33.6	30.3
28 Investment account	82.7	67.7	65.1	65.0	64.0	64.7	64.0	62.3	65.0	63.0	61.4	59.0
29 Other securities	160.4	155.2	160.7	166.0	166.7	163.0	166.1	168.8	171.0	167.1	169.5	168.5
30 Trading account	100.7	102.5	101.7	103.4	101.9	96.4	98.3	100.0	101.2	98.6	101.3	99.6
31 Investment account	59.6	52.7	59.1	62.6	64.8	66.6	67.7	68.8	69.8	68.5	68.2	68.8
32 Loans and leases in bank credit <sup>2</sup>	381.5	353.6	358.5	368.6	369.0	380.6	386.5	390.4	391.2	398.6	391.7	384.0
33 Commercial and industrial	170.9	142.8	137.3	131.9	137.3	137.9	138.2	135.8	136.6	136.6	135.5	133.7
34 Real estate	19.6	17.3	22.0	22.1	17.8	17.1	17.1	17.1	16.9	17.2	17.2	17.3
35 Security <sup>3</sup>	119.9	118.6	125.6	139.8	130.6	134.9	141.3	149.2	149.1	156.6	151.1	144.5
36 Other loans and leases	71.1	74.8	73.7	74.8	83.2	90.8	90.0	88.3	88.6	88.3	87.9	88.5
37 Interbank loans	31.1	37.3	35.8	36.7	31.7	35.5	32.5	30.6	31.8	26.9	34.4	29.9
38 Cash assets <sup>4</sup>	42.1	53.9	52.2	51.4	51.3	54.9	56.3	58.3	59.1	58.2	56.0	60.2
39 Other assets <sup>5</sup>	28.2	33.3	32.2	28.0	27.3	27.0	21.2	18.5	20.4	20.8	15.3	15.8
<b>40 Total assets<sup>6</sup></b>	<b>761.9</b>	<b>740.0</b>	<b>742.3</b>	<b>748.0</b>	<b>744.8</b>	<b>759.0</b>	<b>761.7</b>	<b>762.5</b>	<b>776.6</b>	<b>766.9</b>	<b>761.5</b>	<b>747.2</b>
<i>Liabilities</i>												
41 Deposits	445.3	426.0	418.8	426.9	435.0	458.7	469.7	471.5	471.1	466.5	470.5	476.5
42 Transaction	11.0	10.8	10.2	10.8	11.3	12.2	11.8	11.3	10.8	11.0	11.4	11.9
43 Nontransaction	434.3	415.3	408.5	416.2	423.6	446.5	457.8	460.2	460.3	455.6	459.2	464.6
44 Borrowings	304.1	308.0	314.0	306.6	317.4	326.7	337.3	342.3	345.4	350.5	337.7	334.2
45 From banks in the U.S.	36.8	38.5	40.4	34.8	43.1	39.4	42.0	46.2	41.0	49.3	46.8	48.1
46 From others	267.3	269.5	273.7	271.8	274.3	287.3	295.3	296.1	304.4	301.2	290.8	286.1
47 Net due to related foreign offices	81.6	101.0	96.7	90.2	108.8	129.9	151.1	154.2	149.6	150.9	147.0	165.1
48 Other liabilities	92.5	105.5	104.9	103.9	100.6	102.3	104.7	101.7	108.6	99.6	99.2	100.5
<b>49 Total liabilities</b>	<b>760.3</b>	<b>738.5</b>	<b>741.0</b>	<b>747.2</b>	<b>744.1</b>	<b>757.9</b>	<b>760.6</b>	<b>761.4</b>	<b>775.5</b>	<b>765.7</b>	<b>760.4</b>	<b>746.1</b>
50 Residual (assets less liabilities) <sup>7</sup>	1.7	1.5	1.3	.8	.7	1.1	1.1	1.1	1.1	1.1	1.1	1.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003				2004			2004			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 10	Mar. 17	Mar. 24	Mar. 31
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>8</sup>	114.6	112.6	114.1	112.4	120.0	125.7	125.6	129.4	132.4	133.2	130.5	125.9
2 Revaluation losses on off-balance-sheet items <sup>8</sup>	91.3	96.1	97.3	94.5	103.7	110.5	114.7	118.9	123.2	121.2	120.4	115.3
3 Mortgage-backed securities <sup>9</sup>	389.7 <sup>7</sup>	381.4 <sup>7</sup>	396.4 <sup>7</sup>	414.0 <sup>7</sup>	412.2 <sup>7</sup>	411.7 <sup>7</sup>	468.5 <sup>7</sup>	501.0	493.5	496.3	502.2	513.9
4 Pass-through	282.4 <sup>7</sup>	268.7 <sup>7</sup>	285.0 <sup>7</sup>	298.4	294.2 <sup>7</sup>	293.1 <sup>7</sup>	347.6 <sup>7</sup>	379.6	372.6	376.3	381.4	390.0
5 CMO, REMIC, and other	107.3 <sup>7</sup>	112.7 <sup>7</sup>	111.4 <sup>7</sup>	115.5 <sup>7</sup>	118.0 <sup>7</sup>	118.7 <sup>7</sup>	120.9 <sup>7</sup>	121.4	120.9	120.1	120.8	123.9
6 Net unrealized gains (losses) on available-for-sale securities <sup>10</sup>	11.6	4.8	4.2	3.1	3.6	4.8 <sup>7</sup>	8.5 <sup>7</sup>	13.3	12.7	12.9	13.1	15.5
7 Off-shore credit to U.S. residents <sup>11</sup>	18.2	14.3	13.8	13.5	13.3	13.4	13.0	12.5	12.7	12.9	12.4	11.8
8 Securitized consumer loans <sup>12</sup>	153.4	162.7	165.1	166.3	167.3	169.1	168.4	170.4	171.1	170.8	170.5	170.4
9 Credit cards and related plans	136.7	144.3	146.8	147.5	148.0	149.9	149.5	150.3	150.6	150.4	150.3	150.3
10 Other	16.7	18.4	18.3	18.9	19.3	19.2	18.9	20.2	20.5	20.4	20.3	20.1
11 Securitized business loans <sup>12</sup>	10.5	7.9	8.0	7.5	7.2	7.2	7.1	7.0	7.0	7.0	7.0	7.0
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
12 Mortgage-backed securities <sup>9</sup>	318.8 <sup>8</sup>	322.9 <sup>8</sup>	320.7 <sup>8</sup>	325.1 <sup>8</sup>	331.6 <sup>8</sup>	328.4 <sup>8</sup>	327.9 <sup>8</sup>	333.3	333.0	330.3	333.3	336.8
13 Securitized consumer loans <sup>12</sup>	201.1	203.1	204.4	202.8	203.4	205.2	202.5	203.3	204.1	202.8	201.5	204.4
14 Credit cards and related plans	193.4	195.9	197.2	195.4	196.0	197.6	195.1	196.9	195.6	195.6	194.3	197.2
15 Other	7.7	7.2	7.2	7.4	7.4	7.6	7.4	7.2	7.2	7.2	7.2	7.2
<i>Foreign-related institutions</i>												
16 Revaluation gains on off-balance-sheet items <sup>8</sup>	64.6	66.9	67.5	63.9	63.9	63.7	62.9	61.9	64.3	61.8	61.6	60.0
17 Revaluation losses on off-balance-sheet items <sup>8</sup>	63.6	66.6	67.7	66.3	66.9	68.4	69.2	68.0	70.4	67.3	67.6	66.3
18 Securitized business loans <sup>12</sup>	4.1	1.2	1.3	1.3	1.2	.9	.4	.4	.4	.4	.4	.4

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

The not-seasonally-adjusted data for all tables now contain additional balance sheet items, which were available as of October 2, 1996.

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 pp. A17–19 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. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in "Interbank loans."

3. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.

4. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

5. Excludes the due-from position with related foreign offices, which is included in "Net due to related foreign offices."

6. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

7. 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.

8. 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.

9. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

10. 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.

11. Mainly commercial and industrial loans but also includes an unknown amount of credit extended to other than nonfinancial businesses.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003		2004						2004			
	June	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,209.5 <sup>1</sup>	6,252.6	6,320.5	6,442.1	6,520.1	6,527.9	6,525.0	6,559.9	6,551.0	6,578.4	6,561.4	6,558.9
2 Securities in bank credit	1,858.7 <sup>2</sup>	1,853.2	1,858.1	1,933.1	1,982.8	1,953.0	1,925.1	1,924.2	1,918.0	1,923.1	1,923.6	1,935.8
3 Treasury and Agency securities <sup>2</sup>	1,143.4	1,104.3	1,105.8	1,170.2	1,204.3	1,197.8	1,185.4	1,185.6	1,177.7	1,183.2	1,191.6	1,193.2
4 Other securities	715.3	748.9	752.3	762.9	778.5	755.2	739.7	738.7	740.2	739.9	732.0	742.7
5 Loans and leases in bank credit <sup>3</sup>	4,350.8 <sup>4</sup>	4,399.4	4,462.4	4,508.9	4,537.3	4,574.9	4,600.0	4,635.7	4,633.0	4,655.4	4,637.8	4,623.1
6 Commercial and industrial	925.7 <sup>5</sup>	890.9	888.7	889.6	881.3	878.7	876.5	879.9	876.7	883.2	883.8	876.4
7 Real estate	2,171.8	2,215.7	2,241.1	2,263.0	2,304.0	2,355.8	2,385.1	2,396.7	2,397.4	2,403.3	2,399.5	2,390.6
8 Revolving home equity	244.7	280.8	291.2	297.7	308.2	317.3	326.2	335.8	333.1	335.2	337.5	338.6
9 Other	1,927.0 <sup>6</sup>	1,935.0	1,949.8	1,965.4	1,995.8	2,038.5	2,058.9	2,061.0	2,064.4	2,068.1	2,062.0	2,052.0
10 Consumer	599.0 <sup>6</sup>	628.6	631.2	633.6	639.1	640.0	642.2	644.6	646.1	647.9	646.4	637.8
11 Security <sup>4</sup>	218.1	215.1	233.5	242.7	242.1	236.4	230.6	246.1	244.6	252.8	241.8	245.8
12 Other loans and leases	436.2	449.0	468.1	480.0	470.9	464.0	465.5	468.4	468.2	468.1	466.3	472.5
13 Interbank loans	327.3	297.5	317.7	342.8	296.0	319.1	311.3	319.7	306.0	312.3	343.1	322.6
14 Cash assets <sup>5</sup>	322.1	304.1	319.2	320.5	324.3	328.9	332.0	333.5	343.4	318.3	338.7	333.3
15 Other assets <sup>6</sup>	536.2 <sup>7</sup>	541.2	543.4	542.8	550.6	580.5	595.9	619.5	620.8	612.0	620.6	624.1
<b>16 Total assets<sup>7</sup></b>	<b>7,319.5<sup>8</sup></b>	<b>7,319.3</b>	<b>7,427.0</b>	<b>7,575.1</b>	<b>7,617.7</b>	<b>7,683.7</b>	<b>7,691.9</b>	<b>7,759.7</b>	<b>7,748.5</b>	<b>7,748.1</b>	<b>7,790.6</b>	<b>7,766.0</b>
<i>Liabilities</i>												
17 Deposits	4,681.0	4,758.6	4,798.1	4,834.1	4,923.7	4,969.4	5,038.6	5,096.4	5,089.7	5,104.9	5,104.2	5,088.6
18 Transaction	640.7 <sup>9</sup>	641.8	630.8	645.0	672.9	662.0	651.2	670.7	631.6	661.2	710.2	693.2
19 Nontransaction	4,040.3	4,116.8	4,167.3	4,189.1	4,250.8	4,307.5	4,387.4	4,425.7	4,458.2	4,443.7	4,394.0	4,395.4
20 Large time	994.8	999.8	1,020.3	1,020.0	1,055.0	1,072.0	1,098.7	1,116.9	1,121.1	1,116.6	1,123.0	1,110.4
21 Other	3,045.4	3,117.0	3,147.0	3,161.1	3,195.8	3,235.5	3,288.8	3,308.8	3,337.1	3,327.1	3,271.0	3,285.0
22 Borrowings	1,484.5	1,476.4	1,522.0	1,580.1	1,554.3	1,574.0	1,547.1	1,584.3	1,552.2	1,577.6	1,612.6	1,611.1
23 From banks in the U.S.	410.9	386.4	390.7	419.1	395.0	429.6	423.6	434.1	415.5	430.1	449.5	446.8
24 From others	1,073.6	1,090.1	1,131.2	1,161.0	1,159.3	1,144.4	1,123.5	1,150.2	1,136.8	1,147.6	1,163.1	1,164.3
25 Net due to related foreign offices	127.4 <sup>10</sup>	143.3	130.5	103.6	90.2	93.6	68.1	24.0	23.6	37.3	16.1	17.9
26 Other liabilities	442.5 <sup>11</sup>	409.2	421.9	448.6	457.2	435.8	423.9	513.5	513.8	513.9	493.6	529.1
<b>27 Total liabilities</b>	<b>6,735.3<sup>12</sup></b>	<b>6,787.6</b>	<b>6,872.5</b>	<b>6,966.4</b>	<b>7,025.3</b>	<b>7,072.8</b>	<b>7,077.7</b>	<b>7,170.2</b>	<b>7,132.2</b>	<b>7,159.1</b>	<b>7,194.3</b>	<b>7,210.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	584.2 <sup>13</sup>	531.8	554.5	608.7	592.4	610.9	614.2	589.4	616.3	589.0	596.3	555.1
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,195.2 <sup>1</sup>	6,295.2	6,333.9	6,432.6	6,490.1	6,510.0	6,516.7	6,554.6	6,540.2	6,573.2	6,545.4	6,568.5
30 Securities in bank credit	1,860.6	1,857.3	1,861.4	1,930.3	1,974.1	1,949.8	1,928.4	1,926.3	1,923.9	1,923.0	1,923.3	1,936.9
31 Treasury and Agency securities <sup>2</sup>	1,146.9 <sup>1</sup>	1,105.2	1,101.8	1,165.9	1,200.3	1,201.2	1,192.9	1,189.4	1,184.6	1,185.1	1,193.7	1,195.9
32 Other securities	713.6	752.0	759.7	764.4	773.9	748.5	735.5	736.9	739.3	737.8	729.6	741.0
33 Loans and leases in bank credit <sup>3</sup>	4,334.7 <sup>4</sup>	4,437.9	4,472.5	4,502.3	4,516.0	4,560.2	4,588.3	4,628.4	4,616.3	4,650.2	4,622.1	4,631.6
34 Commercial and industrial	928.2 <sup>5</sup>	891.6	884.8	889.4	884.1	883.0	880.4	882.4	877.4	884.6	885.6	882.3
35 Real estate	2,157.7	2,228.6	2,242.4	2,261.8	2,290.8	2,344.6	2,384.8	2,391.2	2,395.8	2,394.5	2,390.0	2,387.8
36 Revolving home equity	245.6	280.3	289.9	297.8	305.9	316.3	326.9	336.9	333.7	336.3	339.1	340.1
37 Other	1,912.1 <sup>6</sup>	1,948.3	1,952.5	1,964.1	1,984.8	2,028.3	2,057.9	2,054.3	2,062.1	2,058.2	2,050.9	2,047.7
38 Consumer	592.7 <sup>6</sup>	639.5	643.3	638.2	633.2	632.3	636.8	637.9	637.9	638.9	640.8	633.8
39 Credit cards and related plans	224.8	262.7	260.1	253.7	249.6	248.2	252.8	255.4	254.5	256.0	257.9	253.2
40 Other	367.9 <sup>6</sup>	376.8	383.2	384.5	383.6	384.1	384.0	382.5	383.4	382.9	382.9	380.5
41 Security <sup>4</sup>	217.9	223.9	236.5	241.3	241.8	238.7	223.0	245.9	238.0	261.7	241.2	245.1
42 Other loans and leases	438.2	454.3	465.6	471.6	466.2	461.6	463.3	471.0	467.2	470.5	464.6	482.6
43 Interbank loans	327.0 <sup>7</sup>	302.3	312.6	336.9	300.0	328.8	312.4	321.1	306.2	318.1	331.0	332.1
44 Cash assets <sup>5</sup>	314.6	322.2	328.2	318.0	312.1	324.2	326.5	325.5	318.2	317.0	314.9	344.1
45 Other assets <sup>6</sup>	533.1 <sup>7</sup>	543.9	544.1	539.0	547.0	578.9	595.7	615.9	617.1	607.8	611.0	626.2
<b>46 Total assets<sup>7</sup></b>	<b>7,294.3<sup>8</sup></b>	<b>7,387.6</b>	<b>7,445.0</b>	<b>7,553.0</b>	<b>7,575.4</b>	<b>7,669.3</b>	<b>7,678.7</b>	<b>7,744.1</b>	<b>7,708.7</b>	<b>7,743.0</b>	<b>7,729.2</b>	<b>7,798.0</b>
<i>Liabilities</i>												
47 Deposits	4,679.6	4,788.2	4,799.5	4,835.3	4,916.6	4,986.6	5,029.1	5,096.3	5,102.8	5,115.0	5,050.8	5,109.1
48 Transaction	633.0	675.7	642.9	637.1	663.9	668.9	642.0	663.2	609.8	659.3	678.3	713.5
49 Nontransaction	4,046.6	4,112.5	4,156.6	4,198.2	4,252.7	4,317.7	4,387.1	4,433.1	4,493.0	4,455.6	4,372.5	4,395.6
50 Large time	1,000.3	999.3	1,029.0	1,036.8	1,058.0	1,077.8	1,107.3	1,123.6	1,132.7	1,125.6	1,128.5	1,109.9
51 Other	3,046.4 <sup>9</sup>	3,113.1	3,127.5	3,161.4	3,194.7	3,239.9	3,279.9	3,309.5	3,360.3	3,330.0	3,244.0	3,285.8
52 Borrowings	1,494.1	1,466.0	1,518.2	1,577.7	1,543.3	1,581.0	1,563.3	1,594.7	1,549.3	1,592.3	1,632.5	1,618.6
53 From banks in the U.S.	410.1	385.1	387.2	416.0	396.4	434.6	424.1	433.5	412.0	429.8	450.5	446.3
54 From others	1,084.0	1,080.9	1,131.0	1,161.6	1,146.8	1,146.4	1,139.2	1,161.2	1,137.3	1,162.5	1,182.0	1,172.3
55 Net due to related foreign offices	123.2 <sup>10</sup>	151.2	135.3	108.9	83.8	76.4	64.0	27.2	27.0	42.3	18.0	20.5
56 Other liabilities	438.4 <sup>11</sup>	416.8	426.6	454.1	449.9	419.0	420.1	509.0	509.2	505.9	490.8	525.9
<b>57 Total liabilities</b>	<b>6,735.2<sup>12</sup></b>	<b>6,822.2</b>	<b>6,879.6</b>	<b>6,975.9</b>	<b>6,993.6</b>	<b>7,063.0</b>	<b>7,076.6</b>	<b>7,172.8</b>	<b>7,134.3</b>	<b>7,170.8</b>	<b>7,156.2</b>	<b>7,233.1</b>
58 Residual (assets less liabilities) <sup>8</sup>	559.1 <sup>13</sup>	565.4	565.3	577.0	581.8	606.4	602.2	571.3	574.5	572.2	573.0	564.9

Footnotes appear on p. A21.

## 16 Federal Reserve Bulletin Statistical Supplement □ July 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003	2004						2004			
	June <sup>a</sup>	Dec. <sup>a</sup>	Jan. <sup>a</sup>	Feb. <sup>a</sup>	Mar. <sup>a</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,543.0	5,624.7	5,680.7	5,788.0	5,860.9	5,885.9	5,896.7	5,914.8	5,895.3	5,930.3	5,917.6	5,924.8
2 Securities in bank credit	1,576.9	1,587.3	1,596.5	1,666.8	1,716.7	1,689.4	1,669.3	1,666.0	1,655.9	1,664.8	1,665.9	1,680.7
3 Treasury and Agency securities <sup>2</sup>	1,021.9	1,005.2	1,007.5	1,070.5	1,107.8	1,102.3	1,093.1	1,091.7	1,083.7	1,088.9	1,096.5	1,100.3
4 Other securities	555.0	582.2	589.1	596.3	608.9	587.0	576.2	574.3	572.2	575.9	569.4	580.4
5 Loans and leases in bank credit <sup>3</sup>	3,966.1	4,037.3	4,084.2	4,121.1	4,144.3	4,196.6	4,227.4	4,248.8	4,239.4	4,265.5	4,251.7	4,244.0
6 Commercial and industrial	767.6	754.8	751.4	752.8	747.6	747.9	746.1	748.2	745.5	750.6	751.0	745.5
7 Real estate	2,152.6	2,197.9	2,223.9	2,245.8	2,286.6	2,338.3	2,369.2	2,382.1	2,382.7	2,388.5	2,384.9	2,376.3
8 Revolving home equity	244.7	280.8	291.2	297.7	308.2	317.3	326.2	335.8	333.1	335.2	337.5	338.6
9 Other	1,907.9	1,917.1	1,932.7	1,948.2	1,978.4	2,021.0	2,043.0	2,046.3	2,049.6	2,053.3	2,047.4	2,037.8
10 Consumer	599.0	628.6	631.2	633.6	639.1	640.0	642.2	644.6	646.1	647.9	646.4	637.8
11 Security <sup>4</sup>	91.5	90.0	102.0	102.6	92.4	95.6	93.7	96.8	86.9	102.3	93.1	105.5
12 Other loans and leases	355.2	366.0	375.7	386.2	378.6	374.8	376.2	377.1	378.2	376.2	376.3	379.0
13 Interbank loans	290.9	266.0	282.3	311.0	266.6	287.1	277.0	290.8	276.3	276.3	312.1	293.8
14 Cash assets <sup>5</sup>	270.7	254.3	264.7	266.4	269.5	271.9	271.8	276.6	286.4	262.7	281.5	275.9
15 Other assets <sup>6</sup>	505.0	514.4	516.4	517.0	521.8	547.0	561.9	580.1	583.3	576.7	580.8	578.7
<b>16 Total assets<sup>7</sup></b>	<b>6,534.5</b>	<b>6,583.7</b>	<b>6,670.7</b>	<b>6,809.6</b>	<b>6,846.0</b>	<b>6,919.6</b>	<b>6,935.4</b>	<b>6,989.9</b>	<b>6,969.0</b>	<b>6,985.0</b>	<b>7,019.4</b>	<b>7,000.6</b>
<i>Liabilities</i>												
17 Deposits	4,256.6	4,322.9	4,343.3	4,365.9	4,450.8	4,487.7	4,544.0	4,575.4	4,568.0	4,582.1	4,582.5	4,569.1
18 Transaction	630.5	630.8	618.9	633.0	660.9	650.4	639.6	658.7	619.3	649.1	698.5	681.6
19 Nontransaction	3,626.1	3,692.1	3,724.5	3,732.9	3,789.9	3,837.3	3,904.4	3,916.7	3,948.7	3,933.0	3,884.1	3,887.5
20 Large time	589.1	577.5	585.5	576.9	596.6	603.7	620.2	622.5	623.2	623.2	625.0	613.1
21 Other	3,037.0	3,114.6	3,139.0	3,156.0	3,193.2	3,233.6	3,284.3	3,294.2	3,319.4	3,309.8	3,259.1	3,274.4
22 Borrowings	1,153.9	1,159.2	1,193.5	1,236.5	1,201.2	1,224.3	1,215.2	1,246.8	1,223.4	1,245.9	1,271.5	1,260.2
23 From banks in the U.S.	372.2	343.4	350.8	375.3	345.8	384.3	380.1	384.7	374.1	382.3	397.9	387.8
24 From others	781.7	815.7	842.6	861.2	855.4	840.1	835.1	842.3	849.3	863.6	873.6	872.4
25 Net due to related foreign offices	208.9	253.7	262.2	256.3	245.6	264.8	248.2	160.9	153.2	143.5	169.3	179.2
26 Other liabilities	334.2	310.0	320.9	345.9	358.9	334.3	325.3	422.1	420.4	423.7	406.0	437.1
<b>27 Total liabilities</b>	<b>5,953.5</b>	<b>6,045.7</b>	<b>6,119.9</b>	<b>6,204.6</b>	<b>6,256.5</b>	<b>6,311.1</b>	<b>6,332.7</b>	<b>6,405.3</b>	<b>6,365.0</b>	<b>6,395.3</b>	<b>6,429.3</b>	<b>6,445.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	581.0	538.0	550.9	605.0	589.5	608.5	602.7	584.6	604.0	589.8	590.1	555.1
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,528.9	5,660.3	5,690.7	5,776.2	5,827.5	5,862.3	5,891.0	5,909.6	5,890.1	5,920.1	5,902.3	5,932.8
30 Securities in bank credit	1,578.8	1,591.4	1,599.9	1,664.0	1,708.0	1,686.1	1,672.6	1,668.0	1,661.9	1,664.7	1,665.7	1,681.8
31 Treasury and Agency securities <sup>2</sup>	1,025.5	1,006.1	1,003.5	1,066.2	1,103.8	1,105.7	1,106.6	1,095.5	1,090.5	1,090.8	1,098.6	1,103.1
32 Other securities	553.3	585.4	596.4	597.7	604.2	580.4	572.0	572.5	571.3	573.9	567.1	578.7
33 Loans and leases in bank credit <sup>3</sup>	3,950.1	4,068.9	4,090.8	4,112.2	4,119.5	4,176.2	4,218.5	4,241.6	4,228.2	4,255.3	4,236.6	4,251.0
34 Commercial and industrial	770.6	764.4	746.8	750.9	748.5	751.2	750.0	751.1	746.7	752.6	753.3	751.6
35 Real estate	2,138.5	2,210.8	2,225.3	2,244.7	2,273.4	2,327.0	2,368.8	2,376.6	2,381.0	2,379.7	2,375.4	2,373.6
36 Revolving home equity	245.6	280.3	289.9	297.8	305.9	316.3	326.9	336.9	333.7	336.3	339.1	340.1
37 Other	1,893.0	1,930.5	1,935.4	1,946.9	1,967.5	2,010.8	2,041.9	2,039.7	2,047.3	2,043.4	2,036.3	2,033.5
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,098.8	1,108.0	1,101.2	1,095.2	1,091.6
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	940.9	939.3	942.2	941.1	941.9
40 Consumer	592.7	639.5	643.3	638.2	633.2	632.3	636.8	637.9	637.9	638.9	640.8	633.8
41 Credit cards and related plans	224.8	262.7	260.1	253.7	249.6	248.2	252.8	255.4	254.5	256.0	257.9	253.2
42 Other	367.9	376.8	383.2	384.5	383.6	384.1	384.0	382.5	383.4	382.9	382.9	380.5
43 Security <sup>4</sup>	92.2	93.0	101.2	98.7	90.3	94.2	89.4	97.7	86.6	107.1	93.2	105.1
44 Other loans and leases	356.0	371.2	374.3	379.7	374.1	371.4	373.5	378.3	375.9	377.1	373.9	387.0
45 Interbank loans	290.6	270.8	277.2	305.1	270.5	296.8	278.0	292.2	276.5	293.5	300.0	303.3
46 Cash assets <sup>5</sup>	263.6	270.9	274.0	264.6	259.1	267.8	266.9	269.1	261.9	261.7	258.5	286.9
47 Other assets <sup>6</sup>	502.0	516.6	515.3	511.8	518.2	546.7	561.1	576.6	578.8	572.3	571.6	581.9
<b>48 Total assets<sup>7</sup></b>	<b>6,509.9</b>	<b>6,643.0</b>	<b>6,683.8</b>	<b>6,784.5</b>	<b>6,802.0</b>	<b>6,901.5</b>	<b>6,925.0</b>	<b>6,975.0</b>	<b>6,934.7</b>	<b>6,975.0</b>	<b>6,959.7</b>	<b>7,032.4</b>
<i>Liabilities</i>												
49 Deposits	4,249.1	4,353.3	4,338.8	4,361.0	4,439.1	4,495.2	4,523.3	4,568.0	4,570.2	4,583.9	4,522.2	4,587.1
50 Transaction	622.8	664.4	630.6	625.1	652.3	657.5	630.6	651.4	598.1	647.4	666.7	701.2
51 Nontransaction	3,626.3	3,688.9	3,708.1	3,735.9	3,786.8	3,837.7	3,892.7	3,916.6	3,972.2	3,936.5	3,855.5	3,885.9
52 Large time	588.6	578.2	588.7	579.7	594.7	599.7	617.4	621.9	629.8	624.2	623.5	610.8
53 Other	3,037.8	3,110.7	3,119.5	3,156.2	3,192.1	3,238.0	3,275.3	3,294.6	3,342.3	3,312.4	3,232.0	3,275.1
54 Borrowings	1,163.4	1,148.7	1,189.7	1,234.1	1,190.2	1,231.4	1,231.5	1,257.2	1,220.4	1,260.5	1,291.4	1,267.7
55 From banks in the U.S.	371.4	342.2	347.3	372.3	347.2	389.3	384.0	370.9	382.0	382.0	398.9	387.2
56 From others	792.0	806.6	842.4	861.8	843.0	842.0	850.9	873.2	849.8	878.6	892.5	880.5
57 Net due to related foreign offices	207.3	260.1	266.2	261.8	239.8	249.8	245.8	159.8	152.4	141.2	169.0	178.0
58 Other liabilities	332.2	316.2	325.0	351.7	352.1	319.5	323.0	419.4	418.0	418.0	404.5	435.2
<b>59 Total liabilities</b>	<b>5,952.1</b>	<b>6,078.3</b>	<b>6,119.7</b>	<b>6,208.6</b>	<b>6,221.2</b>	<b>6,295.9</b>	<b>6,323.6</b>	<b>6,404.3</b>	<b>6,361.0</b>	<b>6,403.6</b>	<b>6,387.1</b>	<b>6,468.0</b>
60 Residual (assets less liabilities) <sup>8</sup>	557.8	564.7	564.1	575.9	580.8	605.5	601.4	570.6	573.7	571.4	572.5	564.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003	2004						2004			
	June <sup>a</sup>	Dec. <sup>a</sup>	Jan. <sup>a</sup>	Feb. <sup>a</sup>	Mar. <sup>a</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,120.5	3,101.8	3,129.7	3,219.2	3,271.5	3,228.2	3,226.5	3,234.7	3,222.5	3,239.9	3,230.7	3,251.8
2 Securities in bank credit	895.1	875.2	880.1	950.6	1,004.3	965.1	939.7	936.9	926.7	934.6	938.4	951.6
3 Treasury and Agency securities <sup>2</sup>	542.7	503.7	503.5	568.5	611.4	594.7	575.4	575.9	566.8	572.3	582.9	585.0
4 Trading account	39.3	38.9	39.2	42.9	45.1	45.0	45.4	40.5	41.1	43.6	39.3	38.9
5 Investment account	503.4	464.8	464.3	525.6	566.3	549.7	530.0	535.5	525.7	528.8	543.6	546.1
6 Mortgage-backed	399.6	358.7	357.1	415.4	452.3	442.2	424.3	423.4	415.2	417.3	430.9	432.0
7 Other	103.8	106.2	107.2	110.2	114.0	107.5	105.7	112.1	110.4	111.5	112.8	114.1
8 Other securities	352.4	371.5	376.6	382.1	392.9	370.3	364.4	360.9	359.9	362.2	355.5	366.6
9 Trading account	193.9	192.9	196.8	200.4	208.1	185.3	182.8	180.5	181.1	182.5	173.9	184.6
10 Investment account	158.5	178.6	179.8	181.7	184.8	185.1	181.6	180.4	178.7	179.7	181.6	182.0
11 State and local government	32.2	31.6	31.6	32.4	33.6	33.8	33.3	33.1	33.0	33.2	33.2	33.0
12 Other	126.3	147.0	148.1	149.2	151.1	151.3	148.3	147.3	145.8	146.5	148.5	149.0
13 Loans and leases in bank credit <sup>3</sup>	2,225.4	2,226.6	2,249.6	2,268.6	2,267.2	2,263.1	2,286.8	2,297.9	2,295.8	2,305.4	2,292.3	2,300.3
14 Commercial and industrial	473.4	448.2	440.1	440.3	433.0	433.9	433.4	433.4	432.0	434.3	435.8	431.0
15 Real estate	1,101.6	1,108.7	1,119.8	1,127.7	1,148.6	1,142.9	1,166.4	1,174.4	1,180.5	1,174.8	1,171.0	1,172.2
16 Revolving home equity	161.6	188.8	197.0	201.7	210.0	216.2	222.8	229.3	227.5	228.3	230.2	232.1
17 Other	940.0	919.9	922.8	926.0	938.6	926.7	943.7	945.1	953.1	946.4	940.7	940.2
18 Other residential	607.1	584.7	587.5	591.2	599.3	586.3	602.2	601.5	610.9	602.3	596.1	596.4
19 Commercial	332.9	335.2	335.3	334.7	339.2	340.4	341.5	343.6	342.2	344.1	344.6	343.8
20 Consumer	315.0	321.5	321.4	321.6	323.9	325.6	327.2	325.3	327.2	327.0	325.7	321.1
21 Security <sup>4</sup>	83.5	82.2	93.8	94.4	84.7	88.2	86.4	89.7	80.0	95.3	85.9	98.3
22 Federal funds sold to and repurchase agreements with broker-dealers	65.2	63.6	74.7	73.8	64.7	67.0	64.1	69.8	59.0	76.7	66.4	77.8
23 Other	18.2	18.6	19.1	20.6	20.0	21.2	22.3	19.9	20.9	18.6	19.5	20.5
24 State and local government	12.9	14.1	14.2	14.2	14.4	13.7	14.0	14.3	14.2	14.2	14.3	14.4
25 Agricultural	8.6	8.4	8.2	8.3	8.3	8.4	8.4	8.4	8.5	8.5	8.5	8.4
26 Federal funds sold to and repurchase agreements with others	28.9	29.5	27.1	32.5	26.9	21.0	17.8	19.7	19.7	17.5	20.3	22.1
27 All other loans	91.1	111.0	124.7	127.4	125.9	129.8	137.2	138.7	139.2	139.3	137.5	139.7
28 Lease-financing receivables	110.4	103.0	100.4	102.2	101.6	99.5	95.9	94.0	94.7	94.6	93.4	93.1
29 Interbank loans	185.4	179.4	190.0	217.3	179.4	209.6	198.3	214.8	203.2	213.0	233.9	215.9
30 Federal funds sold to and repurchase agreements with commercial banks	115.3	99.4	97.9	108.8	94.4	98.3	89.8	105.7	92.2	104.1	119.7	111.4
31 Other	70.1	79.9	92.0	108.5	85.0	111.3	108.5	109.2	111.0	108.9	114.2	104.5
32 Cash assets <sup>5</sup>	148.5	140.6	148.5	148.0	149.4	152.0	151.4	155.4	164.2	141.4	159.5	156.5
33 Other assets <sup>6</sup>	358.8	352.3	357.1	353.5	355.1	376.1	387.0	411.4	407.4	409.3	418.3	410.9
<b>34 Total assets<sup>7</sup></b>	<b>3,768.8</b>	<b>3,730.5</b>	<b>3,783.9</b>	<b>3,897.5</b>	<b>3,915.0</b>	<b>3,926.9</b>	<b>3,924.6</b>	<b>3,977.7</b>	<b>3,958.7</b>	<b>3,965.0</b>	<b>4,003.7</b>	<b>3,996.6</b>
<i>Liabilities</i>												
35 Deposits	2,144.2	2,159.3	2,162.5	2,174.3	2,248.0	2,270.5	2,307.7	2,320.1	2,315.4	2,324.4	2,324.7	2,316.0
36 Transaction	307.3	296.8	289.7	296.6	313.1	308.2	296.7	305.6	282.1	303.5	335.0	309.7
37 Nontransaction	1,836.9	1,862.4	1,872.8	1,877.7	1,934.9	1,962.3	2,011.1	2,014.4	2,033.3	2,020.9	1,989.7	2,006.3
38 Large time	265.8	248.5	250.0	242.2	256.2	260.9	276.1	284.5	288.4	287.7	288.4	274.7
39 Other	1,571.1	1,613.9	1,622.7	1,635.4	1,678.7	1,701.3	1,735.0	1,729.9	1,744.9	1,733.1	1,701.3	1,731.7
40 Borrowings	751.3	717.6	738.3	775.7	739.9	727.3	710.8	732.7	722.2	730.5	745.3	742.7
41 From banks in the U.S.	219.8	176.8	186.2	204.7	179.1	185.4	186.7	192.0	188.2	188.3	197.8	194.4
42 From others	531.4	540.8	552.1	571.0	560.7	542.0	524.1	540.7	534.0	542.2	547.5	548.2
43 Net due to related foreign offices	197.0	233.2	238.8	231.9	225.5	241.3	225.4	145.1	134.9	130.0	156.0	161.2
44 Other liabilities	257.8	240.3	252.7	275.1	286.7	260.3	251.6	348.0	345.6	349.5	332.1	363.5
<b>45 Total liabilities</b>	<b>3,350.3</b>	<b>3,350.3</b>	<b>3,392.3</b>	<b>3,457.0</b>	<b>3,500.2</b>	<b>3,499.5</b>	<b>3,495.6</b>	<b>3,545.9</b>	<b>3,518.1</b>	<b>3,534.4</b>	<b>3,558.1</b>	<b>3,583.5</b>
46 Residual (assets less liabilities) <sup>8</sup>	418.6	380.2	391.6	440.5	414.9	427.3	429.1	431.9	440.6	430.6	445.6	413.1

Footnotes appear on p. A21.

## 18 Federal Reserve Bulletin Statistical Supplement □ July 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003		2004						2004			
	June <sup>a</sup>	Dec. <sup>a</sup>	Jan. <sup>a</sup>	Feb. <sup>a</sup>	Mar. <sup>a</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit	3,114.4	3,121.7	3,136.4	3,208.6	3,241.6	3,213.9	3,229.1	3,238.3	3,227.2	3,247.2	3,224.1	3,257.4
48 Securities in bank credit	895.6	877.2	884.3	947.9	988.1	958.1	945.3	937.5	932.8	933.8	934.6	949.9
49 Treasury and Agency securities <sup>2</sup>	544.9	502.6	500.3	564.4	599.8	594.5	585.1	578.3	573.8	573.7	581.4	585.0
50 Trading account	39.6	39.0	39.0	43.2	44.7	45.3	46.1	40.8	41.9	43.9	39.2	38.8
51 Investment account	505.3	463.6	461.4	521.2	555.1	549.1	539.1	537.6	531.9	529.7	542.3	546.1
52 Mortgage-backed	400.9	357.3	354.8	410.2	442.2	440.9	431.7	424.8	419.3	417.3	429.8	432.3
53 Other	104.4	106.2	106.6	111.0	112.9	108.2	107.4	112.8	112.6	112.4	112.5	113.8
54 Other securities	350.7	374.7	383.9	383.5	388.2	363.7	360.2	359.2	359.0	360.2	353.1	364.9
55 Trading account	193.0	194.5	200.6	201.2	205.7	181.9	180.7	179.7	180.7	181.5	172.7	183.7
56 Investment account	157.7	180.2	183.3	182.4	182.6	181.7	179.5	179.5	178.3	178.7	180.4	181.2
57 State and local government	32.1	31.9	32.3	32.6	33.2	33.1	32.9	32.9	32.9	33.0	32.9	32.8
58 Other	125.7	148.3	151.0	149.8	149.4	148.6	146.6	146.6	145.4	145.7	147.5	148.4
59 Loans and leases in bank credit <sup>3</sup>	2,218.7	2,244.5	2,252.1	2,260.7	2,253.6	2,255.8	2,283.8	2,300.8	2,294.4	2,313.3	2,289.5	2,307.5
60 Commercial and industrial	474.7	447.7	436.2	438.5	433.3	435.8	435.1	434.6	431.9	435.7	436.6	433.4
61 Real estate	1,094.6	1,115.6	1,120.3	1,127.1	1,141.9	1,140.2	1,170.4	1,176.8	1,185.6	1,178.0	1,170.8	1,173.2
62 Revolving home equity	162.2	188.5	196.0	202.1	208.3	215.4	223.4	230.2	227.9	229.7	231.6	232.6
63 Other	932.4	927.2	924.3	925.0	933.6	924.8	947.0	946.6	957.7	948.3	939.3	940.6
64 Other residential	601.3	590.7	588.9	590.0	596.1	585.1	604.3	602.5	613.9	603.5	595.2	596.7
65 Commercial	331.2	336.5	335.4	335.0	337.5	339.7	342.7	344.1	343.8	344.8	344.1	343.9
66 Consumer	313.0	325.1	327.2	324.2	321.9	322.6	324.7	323.1	324.3	324.9	324.0	318.9
67 Credit cards and related plans	93.3	105.9	104.2	99.4	96.3	96.7	98.7	98.4	98.4	99.5	99.1	96.6
68 Other	219.8	219.2	223.0	224.8	225.6	225.9	226.1	224.7	225.9	225.4	224.9	222.3
69 Security <sup>4</sup>	84.2	85.2	93.2	90.5	82.3	86.8	82.2	90.6	79.4	100.1	86.4	98.0
70 Federal funds sold to and repurchase agreements with broker-dealers	65.8	65.9	74.2	70.8	62.9	66.0	61.0	70.5	58.6	80.5	66.8	77.6
71 Other	18.4	19.2	19.0	19.7	19.4	20.8	21.2	20.1	20.8	19.5	19.6	20.4
72 State and local government	12.9	14.1	14.2	14.2	14.4	13.7	14.0	14.3	14.2	14.2	14.3	14.4
73 Agricultural	8.6	8.4	8.2	8.1	8.3	8.3	8.4	8.5	8.5	8.5	8.5	8.4
74 Federal funds sold to and repurchase agreements with others	28.9	29.5	27.1	32.5	26.9	21.0	17.8	19.7	19.7	17.5	20.3	22.1
75 All other loans	91.6	115.8	125.0	123.6	123.2	127.8	135.3	139.5	136.4	140.2	135.4	145.9
76 Lease-financing receivables	110.2	103.0	100.8	101.9	101.4	99.4	95.8	93.8	94.4	94.3	93.1	93.1
77 Interbank loans	187.6	183.4	189.3	211.3	178.9	215.4	201.7	217.6	199.3	219.6	228.8	228.0
78 Federal funds sold to and repurchase agreements with commercial banks	116.6	101.5	97.7	105.8	94.2	101.1	91.3	107.1	90.4	107.4	117.0	117.7
79 Other	71.0	81.8	91.7	105.5	84.7	114.4	110.4	110.5	108.9	112.2	111.7	110.4
80 Cash assets <sup>5</sup>	142.3	151.9	156.6	148.3	143.9	151.0	147.5	148.5	145.0	140.3	143.0	160.8
81 Other assets <sup>6</sup>	355.8	354.5	356.0	348.2	351.5	375.8	386.1	407.8	402.9	404.9	409.0	414.2
<b>82 Total assets<sup>7</sup></b>	<b>3,755.5</b>	<b>3,767.9</b>	<b>3,797.0</b>	<b>3,875.6</b>	<b>3,875.0</b>	<b>3,917.3</b>	<b>3,925.9</b>	<b>3,973.5</b>	<b>3,935.7</b>	<b>3,973.3</b>	<b>3,966.3</b>	<b>4,021.8</b>
<i>Liabilities</i>												
83 Deposits	2,138.0	2,176.7	2,162.3	2,178.9	2,238.2	2,274.1	2,291.4	2,313.8	2,311.5	2,329.0	2,285.3	2,324.9
84 Transaction	303.8	317.7	297.7	293.1	308.6	314.6	291.8	302.5	267.9	305.9	316.9	323.9
85 Nontransaction	1,834.2	1,859.0	1,864.6	1,885.8	1,929.6	1,959.5	1,999.6	2,011.3	2,043.6	2,023.0	1,968.4	2,001.0
86 Large time	265.2	249.3	253.2	245.1	254.3	256.9	273.4	284.0	288.9	288.7	287.0	272.3
87 Other	1,569.0	1,609.7	1,611.4	1,640.8	1,675.3	1,702.5	1,726.2	1,727.4	1,754.6	1,734.3	1,681.4	1,728.7
88 Borrowings	760.8	707.2	734.6	773.3	728.9	734.4	727.1	743.1	719.2	745.1	765.2	750.1
89 From banks in the U.S.	219.0	175.5	182.7	201.7	180.5	190.4	187.2	191.3	184.7	188.0	198.8	193.9
90 From others	541.8	531.6	551.8	571.6	548.3	544.0	539.9	551.8	534.5	557.1	566.4	556.3
91 Net due to related foreign offices	195.4	239.5	242.9	237.5	219.7	226.4	223.0	144.0	134.1	127.7	155.7	160.1
92 Other liabilities	255.8	246.5	256.7	280.9	279.9	245.5	249.4	345.2	343.2	343.7	330.6	361.7
<b>93 Total liabilities</b>	<b>3,350.1</b>	<b>3,369.9</b>	<b>3,396.5</b>	<b>3,470.6</b>	<b>3,466.7</b>	<b>3,480.3</b>	<b>3,490.9</b>	<b>3,546.1</b>	<b>3,508.0</b>	<b>3,545.5</b>	<b>3,536.9</b>	<b>3,596.7</b>
94 Residual (assets less liabilities) <sup>8</sup>	405.4	398.0	400.5	405.0	408.3	436.9	435.0	427.4	427.7	427.8	429.4	425.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003	2004						2004			
	June <sup>a</sup>	Dec. <sup>a</sup>	Jan. <sup>a</sup>	Feb. <sup>a</sup>	Mar. <sup>a</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,423.8	2,521.9	2,550.1	2,570.8	2,595.5	2,659.2	2,668.3	2,681.4	2,672.6	2,692.2	2,689.6	2,674.6
2 Securities in bank credit	683.1	711.1	715.5	718.2	718.5	725.7	727.7	730.4	729.0	732.1	730.2	730.9
3 Treasury and Agency securities <sup>2</sup>	480.5	500.4	503.0	504.0	502.5	509.0	515.8	517.1	516.6	518.4	516.3	517.1
4 Other securities	202.6	210.7	212.5	214.2	216.0	216.7	211.9	213.3	212.3	213.7	213.9	213.8
5 Loans and leases in bank credit <sup>3</sup>	1,740.7	1,810.8	1,834.6	1,852.5	1,877.1	1,933.5	1,940.6	1,950.9	1,943.6	1,960.2	1,959.4	1,943.8
6 Commercial and industrial	294.2	306.7	311.3	312.5	314.6	314.0	312.8	314.8	313.5	316.3	315.2	314.5
7 Real estate	1,051.0	1,089.2	1,104.2	1,118.1	1,138.0	1,195.4	1,202.8	1,207.7	1,202.1	1,213.8	1,213.9	1,204.1
8 Revolving home equity	83.1	92.0	94.2	95.9	98.1	101.1	103.5	106.5	105.6	106.9	107.3	106.5
9 Other	967.9	997.2	1,009.9	1,022.2	1,039.9	1,094.3	1,099.3	1,101.3	1,096.5	1,106.9	1,106.6	1,097.6
10 Consumer	284.0	307.2	309.8	312.1	315.3	314.3	314.9	319.3	318.9	320.9	320.8	316.7
11 Security <sup>4</sup>	8.1	7.8	8.2	8.2	7.8	7.4	7.3	7.1	7.0	7.0	7.2	7.1
12 Other loans and leases	103.4	100.0	101.1	101.7	101.4	102.3	102.9	102.0	102.1	102.1	102.4	101.3
13 Interbank loans	105.5	86.6	92.4	93.7	87.2	77.5	78.7	75.9	73.1	74.7	78.2	77.9
14 Cash assets <sup>5</sup>	122.2	113.7	116.2	118.4	120.1	119.9	120.4	121.2	122.2	121.3	122.1	119.4
15 Other assets <sup>6</sup>	146.2	162.2	159.3	163.5	166.7	170.9	175.0	168.8	175.9	167.4	162.5	167.8
<b>16 Total assets<sup>7</sup></b>	<b>2,767.0</b>	<b>2,852.3</b>	<b>2,885.9</b>	<b>2,914.1</b>	<b>2,937.1</b>	<b>2,994.2</b>	<b>3,008.9</b>	<b>3,013.5</b>	<b>3,010.0</b>	<b>3,021.8</b>	<b>3,018.4</b>	<b>3,005.8</b>
<i>Liabilities</i>												
17 Deposits	2,112.4	2,163.6	2,180.8	2,191.7	2,202.7	2,217.2	2,236.3	2,255.4	2,252.6	2,257.7	2,257.8	2,253.1
18 Transaction	323.2	334.0	329.2	336.4	347.8	342.2	342.9	353.1	337.2	345.6	363.4	371.9
19 Nontransaction	1,789.2	1,829.6	1,851.7	1,855.2	1,855.0	1,875.0	1,893.3	1,902.3	1,915.4	1,912.1	1,894.4	1,881.2
20 Large time	323.3	328.9	335.4	334.6	340.4	342.8	344.1	338.0	340.9	335.5	336.5	338.5
21 Other	1,465.9	1,500.7	1,516.2	1,520.6	1,514.6	1,532.2	1,549.3	1,564.3	1,574.5	1,576.6	1,557.9	1,542.7
22 Borrowings	402.6	441.6	455.2	460.8	461.4	497.0	504.4	514.1	501.2	515.4	526.2	517.6
23 From banks in the U.S.	152.4	166.6	164.6	170.6	166.7	198.9	193.4	192.7	185.9	193.9	200.1	193.4
24 From others	250.3	274.9	290.6	290.2	294.7	298.1	311.0	321.4	315.3	321.4	326.1	324.2
25 Net due to related foreign offices	11.9	20.6	23.3	24.4	20.1	23.5	22.8	15.8	18.3	13.5	13.3	17.9
26 Other liabilities	76.3	69.7	68.2	70.8	72.1	74.0	73.7	74.2	74.8	74.3	73.9	73.9
<b>27 Total liabilities</b>	<b>2,603.3</b>	<b>2,695.4</b>	<b>2,727.6</b>	<b>2,747.6</b>	<b>2,756.3</b>	<b>2,811.6</b>	<b>2,837.1</b>	<b>2,859.4</b>	<b>2,846.9</b>	<b>2,860.9</b>	<b>2,871.2</b>	<b>2,862.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	163.7	156.8	158.3	166.5	180.8	182.6	171.8	154.0	163.1	161.0	147.2	143.7
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,414.5	2,538.6	2,554.3	2,567.6	2,585.8	2,648.4	2,661.9	2,671.3	2,662.9	2,672.9	2,678.2	2,675.4
30 Securities in bank credit	683.2	714.2	715.6	716.1	719.9	728.0	727.3	730.5	729.1	730.9	731.1	731.9
31 Treasury and Agency securities <sup>2</sup>	480.5	503.5	503.1	501.9	503.9	511.3	515.4	517.2	516.7	517.2	517.2	518.1
32 Other securities	202.6	210.7	212.5	214.2	216.0	216.7	211.9	213.3	212.3	213.7	213.9	213.8
33 Loans and leases in bank credit <sup>3</sup>	1,731.3	1,824.4	1,838.7	1,851.6	1,865.9	1,920.4	1,934.7	1,940.8	1,933.8	1,942.0	1,947.1	1,943.5
34 Commercial and industrial	295.9	306.7	310.7	312.4	315.1	315.4	314.9	316.5	314.8	316.8	316.7	318.2
35 Real estate	1,043.9	1,095.1	1,105.0	1,117.5	1,131.5	1,186.8	1,198.4	1,199.8	1,195.4	1,201.8	1,204.5	1,200.4
36 Revolving home equity	83.4	91.8	93.9	95.7	97.6	100.8	103.5	106.7	105.8	106.7	107.5	107.5
37 Other	960.5	1,003.3	1,011.1	1,021.8	1,033.9	1,086.0	1,094.9	1,093.1	1,089.6	1,095.1	1,097.0	1,092.9
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	496.2	494.1	497.7	500.1
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	596.8	594.4	597.4	598.0
40 Consumer	279.7	314.3	316.1	314.0	311.2	309.6	312.0	314.8	313.6	314.1	316.8	314.9
41 Credit cards and related plans	131.5	156.7	155.8	154.2	153.2	151.5	154.1	157.0	156.1	156.5	158.7	156.6
42 Other	148.1	157.6	160.3	159.7	158.0	158.2	157.9	157.8	157.5	157.5	158.0	158.2
43 Security <sup>4</sup>	8.0	7.9	8.0	8.2	8.0	7.4	7.2	7.1	7.3	7.0	6.9	7.1
44 Other loans and leases	103.8	100.4	99.0	99.4	100.1	101.2	102.2	102.6	102.7	102.4	102.3	103.0
45 Interbank loans	103.0	87.4	87.9	95.8	91.6	81.3	76.3	74.6	77.1	73.9	71.2	75.3
46 Cash assets <sup>5</sup>	121.3	118.9	117.4	116.3	115.3	116.8	119.3	120.6	116.9	121.3	115.5	126.1
47 Other assets <sup>6</sup>	146.2	162.2	159.3	163.5	166.7	170.9	175.0	168.8	175.9	167.4	162.5	167.8
<b>48 Total assets<sup>7</sup></b>	<b>2,754.3</b>	<b>2,875.1</b>	<b>2,886.8</b>	<b>2,909.0</b>	<b>2,927.0</b>	<b>2,984.2</b>	<b>2,999.1</b>	<b>3,001.4</b>	<b>2,999.1</b>	<b>3,001.7</b>	<b>2,993.4</b>	<b>3,010.7</b>
<i>Liabilities</i>												
49 Deposits	2,111.1	2,176.6	2,176.4	2,182.1	2,200.9	2,221.1	2,231.8	2,254.1	2,258.7	2,254.9	2,236.9	2,262.2
50 Transaction	319.0	346.7	332.9	332.0	343.7	342.9	338.8	348.9	330.1	341.4	349.8	377.3
51 Nontransaction	1,792.2	1,829.9	1,843.5	1,850.1	1,857.2	1,878.2	1,893.1	1,905.2	1,928.6	1,913.5	1,887.1	1,884.9
52 Large time	323.3	328.9	335.4	334.6	340.4	342.8	344.1	338.0	340.9	335.5	336.5	338.5
53 Other	1,468.8	1,501.0	1,508.1	1,515.4	1,516.8	1,535.4	1,549.0	1,567.3	1,587.7	1,578.0	1,550.5	1,546.5
54 Borrowings	402.6	441.6	455.2	460.8	461.4	497.0	504.4	514.1	501.2	515.4	526.2	517.6
55 From banks in the U.S.	152.4	166.6	164.6	170.6	166.7	198.9	193.4	192.7	185.9	193.9	200.1	193.4
56 From others	250.3	274.9	290.6	290.2	294.7	298.1	311.0	321.4	315.3	321.4	326.1	324.2
57 Net due to related foreign offices	11.9	20.6	23.3	24.4	20.1	23.5	22.8	15.8	18.3	13.5	13.3	17.9
58 Other liabilities	76.3	69.7	68.2	70.8	72.1	74.0	73.7	74.2	74.8	74.3	73.9	73.5
<b>59 Total liabilities</b>	<b>2,602.0</b>	<b>2,708.4</b>	<b>2,723.2</b>	<b>2,738.0</b>	<b>2,754.5</b>	<b>2,815.6</b>	<b>2,832.7</b>	<b>2,858.2</b>	<b>2,853.1</b>	<b>2,858.1</b>	<b>2,850.3</b>	<b>2,871.3</b>
60 Residual (assets less liabilities) <sup>8</sup>	152.4	166.7	163.6	171.0	172.5	168.6	166.4	143.2	146.0	143.6	143.1	139.4

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003	2004						2004			
	June	Dec.	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	666.5 <sup>2</sup>	627.9	639.8	654.1	659.2	642.0	628.4	645.1	655.6	648.1	643.7	634.2
2 Securities in bank credit	281.8 <sup>2</sup>	265.9	261.6	266.3	266.2	263.7	255.8	258.3	262.0	258.2	257.6	255.1
3 Treasury and Agency securities <sup>2</sup>	121.5 <sup>2</sup>	99.2	98.3	99.6	96.5	95.5	92.4	93.9	94.1	94.3	95.1	92.8
4 Other securities	160.3	166.7	163.2	166.6	169.6	168.2	163.4	164.4	168.0	163.9	162.6	162.3
5 Loans and leases in bank credit <sup>3</sup>	384.8	362.1 <sup>1</sup>	378.2	387.8	393.0	378.3	372.6	386.9	393.6	389.9	386.1	379.1
6 Commercial and industrial	158.1	136.1 <sup>1</sup>	137.3	136.8	133.7	130.8	130.4	131.8	131.2	132.6	132.8	130.9
7 Real estate	19.2	17.8	17.1	17.2	17.3	17.5	15.9	14.6	14.8	14.8	14.6	14.3
8 Security <sup>4</sup>	126.6	125.1 <sup>1</sup>	131.4	140.1	149.6	140.8	136.9	149.3	157.6	150.5	148.6	140.3
9 Other loans and leases	80.9	83.0 <sup>1</sup>	92.4	93.8	92.3	89.2	89.3	91.2	90.0	92.0	90.0	93.6
10 Interbank loans	36.4	31.5 <sup>1</sup>	35.3	31.9	29.4	32.0	34.4	28.9	29.8	24.6	31.0	28.8
11 Cash assets <sup>5</sup>	51.4	49.8	54.6	54.1	54.7	57.0	60.2	56.8	57.0	55.5	57.2	57.4
12 Other assets <sup>6</sup>	31.1	26.8 <sup>1</sup>	27.0	25.8	28.8	33.5	34.0	39.3	37.5	35.3	39.8	45.4
<b>13 Total assets<sup>7</sup></b>	<b>785.0<sup>2</sup></b>	<b>735.6<sup>1</sup></b>	<b>756.3</b>	<b>765.4</b>	<b>771.7</b>	<b>764.0</b>	<b>756.5</b>	<b>769.8</b>	<b>779.5</b>	<b>763.1</b>	<b>771.3</b>	<b>765.3</b>
<i>Liabilities</i>												
14 Deposits	424.3	435.7 <sup>1</sup>	454.8	468.1	472.9	481.8	494.6	520.9	521.7	522.9	521.7	519.5
15 Transaction	10.2	11.0	11.9	11.9	11.9	11.6	11.6	11.9	12.3	12.1	11.8	11.7
16 Nontransaction	414.1	424.8	442.9	456.2	460.9	470.2	483.0	509.0	509.4	510.8	509.9	507.8
17 Borrowings	330.6 <sup>1</sup>	317.3 <sup>1</sup>	328.5	343.6	353.0	349.7	331.8	337.5	328.9	331.7	341.1	350.9
18 From banks in the U.S.	38.7	42.9 <sup>1</sup>	39.9	43.8	49.2	45.3	43.5	49.5	41.4	47.8	51.6	59.0
19 From others	291.9 <sup>1</sup>	274.3	288.6	299.8	303.9	304.4	288.3	288.1	287.5	283.9	289.6	291.8
20 Net due to related foreign offices	81.5	110.4	131.7	152.6	155.4	171.2	180.1	184.9	176.9	180.9	185.4	197.1
21 Other liabilities	108.3	99.3	101.0	102.7	98.3	101.5	98.6	91.4	93.4	90.1	87.6	92.1
<b>22 Total liabilities</b>	<b>781.8<sup>1</sup></b>	<b>741.9<sup>1</sup></b>	<b>752.6</b>	<b>761.8</b>	<b>768.8</b>	<b>761.7</b>	<b>745.0</b>	<b>764.9</b>	<b>767.2</b>	<b>763.9</b>	<b>765.0</b>	<b>765.3</b>
23 Residual (assets less liabilities) <sup>8</sup>	3.2	6.3	3.6	3.7	2.9	2.4	11.5	4.9	12.3	.8	6.3	.0
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	666.3 <sup>1</sup>	634.9	643.2	656.4	662.6	647.7	625.6	645.0	650.2	653.1	643.2	635.7
25 Securities in bank credit	281.8 <sup>1</sup>	265.9	261.6	266.3	266.2	263.7	255.8	258.3	262.0	258.2	257.6	255.1
26 Treasury and Agency securities <sup>2</sup>	121.5 <sup>1</sup>	99.2	98.3	99.6	96.5	95.5	92.4	93.9	94.1	94.3	95.1	92.8
27 Trading account	41.8	35.2	33.8	36.2	35.1	35.1	33.3	35.4	35.8	35.7	36.3	34.7
28 Investment account	79.6 <sup>1</sup>	64.0	64.5	63.5	61.4	60.4	59.1	58.4	58.3	58.6	58.7	58.1
29 Other securities	160.3	166.7	163.2	166.6	169.6	168.2	163.4	164.4	168.0	163.9	162.6	162.3
30 Trading account	104.9	101.9	96.6	99.0	101.1	98.2	100.6	104.7	106.7	103.7	103.5	104.9
31 Investment account	55.4	64.8	66.6	67.7	68.5	70.0	62.8	59.7	61.3	60.2	59.1	57.4
32 Loans and leases in bank credit <sup>3</sup>	384.6	369.0	381.7	390.1	396.5	384.0	369.8	386.8	388.1	394.9	385.5	380.6
33 Commercial and industrial	157.6	137.3	137.9	138.5	135.6	131.8	130.4	131.3	130.7	132.0	132.3	130.6
34 Real estate	19.2	17.8	17.1	17.2	17.3	17.5	15.9	14.6	14.8	14.8	14.6	14.3
35 Security <sup>4</sup>	125.7	130.8 <sup>1</sup>	135.3	142.6	151.5	144.6	133.7	148.2	151.4	154.6	147.9	140.0
36 Other loans and leases	82.2	83.1 <sup>1</sup>	91.3	91.8	92.1	90.2	89.8	92.7	91.3	93.4	90.7	95.7
37 Interbank loans	36.4	31.5 <sup>1</sup>	35.3	31.9	29.4	32.0	34.4	28.9	29.8	24.6	31.0	28.8
38 Cash assets <sup>5</sup>	51.0	51.3	54.2	53.4	52.9	56.4	59.6	56.4	56.2	55.3	56.4	57.3
39 Other assets <sup>6</sup>	31.1	27.3	28.8	27.3	28.8	32.2	34.6	39.3	38.3	35.5	39.4	44.3
<b>40 Total assets<sup>7</sup></b>	<b>784.4<sup>1</sup></b>	<b>744.6<sup>1</sup></b>	<b>761.1</b>	<b>768.4</b>	<b>773.4</b>	<b>767.9</b>	<b>753.7</b>	<b>769.1</b>	<b>774.0</b>	<b>768.0</b>	<b>769.6</b>	<b>765.6</b>
<i>Liabilities</i>												
41 Deposits	430.4	434.9 <sup>1</sup>	460.8	474.3	477.5	491.4	505.8	528.4	532.6	531.1	528.7	522.0
42 Transaction	10.2	11.3	12.3	11.9	11.5	11.4	11.4	11.9	11.7	12.0	11.6	12.2
43 Nontransaction	420.3	423.5 <sup>1</sup>	448.5	462.3	466.0	480.0	494.5	516.5	520.8	519.1	517.0	509.7
44 Borrowings	330.6 <sup>1</sup>	317.3 <sup>1</sup>	328.5	343.6	353.0	349.7	331.8	337.5	328.9	331.7	341.1	350.9
45 From banks in the U.S.	38.7	42.9 <sup>1</sup>	39.9	43.8	49.2	45.3	43.5	49.5	41.4	47.8	51.6	59.0
46 From others	291.9 <sup>1</sup>	274.3	288.6	299.8	303.9	304.4	288.3	288.1	287.5	283.9	289.6	291.8
47 Net due to related foreign offices	84.1	108.8	131.0	152.9	156.0	173.5	181.8	187.0	179.4	183.5	187.0	198.5
48 Other liabilities	106.2	100.6	101.6	102.4	97.8	99.5	97.1	89.6	91.2	87.9	86.3	90.7
<b>49 Total liabilities</b>	<b>783.1<sup>1</sup></b>	<b>743.9<sup>1</sup></b>	<b>759.9</b>	<b>767.3</b>	<b>772.4</b>	<b>767.1</b>	<b>753.0</b>	<b>768.5</b>	<b>773.2</b>	<b>767.2</b>	<b>769.1</b>	<b>765.1</b>
50 Residual (assets less liabilities) <sup>8</sup>	1.3	.7	1.2	1.1	1.0	.8	.8	.7	.8	.8	.5	.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2003	2004						2004			
	June <sup>1</sup>	Dec. <sup>1</sup>	Jan. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr.	May	June	June 9	June 16	June 23	June 30
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup>	129.9	120.0	125.7	125.6	129.4	106.9	101.3	97.0	99.5	97.9	94.2	96.1
2 Revaluation losses on off-balance-sheet items <sup>9</sup>	110.2	103.7	110.5	114.7	118.9	93.2	85.2	83.2	83.9	83.3	80.0	86.3
3 Mortgage-backed securities <sup>10</sup>	447.0	412.6	412.5	469.4	502.0	498.9	487.7	483.1	477.3	475.7	488.3	491.2
4 Pass-through	332.6	295.5	293.7	348.4	380.4	383.8	377.7	376.3	369.6	369.3	382.3	384.3
5 CMO, REMIC, and other	114.4	117.1	118.8	121.0	121.5	115.1	109.9	106.8	107.7	106.5	106.0	106.9
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	12.7	3.2	3.8	6.7	10.6	4.9	5.5	5.6	5.8	6.2	5.5	4.6
7 Securitized consumer loans <sup>12</sup>	131.2	138.5	140.0	139.4	141.3	139.5	136.9	137.7	136.9	136.5	137.2	140.0
8 Credit cards and related plans	113.3	119.3	120.8	120.4	121.1	119.4	117.2	117.6	117.5	117.2	117.2	118.3
9 Other	17.9	19.3	19.2	18.9	20.2	20.2	19.7	20.1	19.4	19.3	20.0	21.8
10 Securitized business loans <sup>12</sup>	9.9	7.2	7.6	7.5	7.4	7.4	7.4	7.3	7.4	7.3	7.3	7.3
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup>	327.9	330.8	326.8	325.2	329.4	332.4	332.6	330.4	331.2	329.3	329.5	331.4
12 Securitized consumer loans <sup>12</sup>	230.9	232.1	234.3	231.5	232.4	229.4	224.6	224.7	223.8	224.4	224.0	226.8
13 Credit cards and related plans	223.6	224.7	226.7	224.1	225.2	222.3	217.4	217.4	216.6	217.2	216.8	219.4
14 Other	7.3	7.4	7.6	7.4	7.2	7.1	7.2	7.3	7.2	7.2	7.2	7.3
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup>	71.5	63.9	63.7	62.8	61.8	58.4	60.5	58.6	61.0	58.1	57.3	57.3
16 Revaluation losses on off-balance-sheet items <sup>9</sup>	72.6	66.9	68.4	69.1	67.8	64.8	63.2	58.9	61.3	58.2	57.7	57.5
17 Securitized business loans <sup>12</sup>	2.5	1.2	.8	.4	.3	.3	.3	.3	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr. <sup>1</sup>	May <sup>2</sup>	June <sup>3</sup>	July	July 7	July 14	July 21	July 28
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,196.5	6,320.5	6,442.1	6,520.1	6,527.8	6,523.4	6,559.6	n.a.	6,565.1	6,574.1	6,576.5	6,579.2
2 Securities in bank credit	1,817.5	1,858.1	1,933.1	1,982.8	1,953.1	1,923.8	1,923.7	n.a.	1,924.5	1,927.5	1,937.3	1,896.5
3 Treasury and Agency securities <sup>2</sup>	1,110.5	1,105.8	1,170.2	1,204.3	1,197.8	1,185.5	1,185.6	n.a.	1,186.1	1,182.9	1,179.2	1,173.2
4 Other securities	707.0	752.3	762.9	778.5	755.2	738.3	738.1	n.a.	738.4	744.6	758.1	723.4
5 Loans and leases in bank credit <sup>3</sup>	4,379.0	4,462.4	4,508.9	4,537.3	4,574.8	4,599.6	4,635.8	n.a.	4,640.6	4,646.5	4,639.2	4,682.7
6 Commercial and industrial	926.3	888.7	889.6	881.3	877.6	876.5	880.0	n.a.	879.3	881.3	885.4	886.7
7 Real estate	2,198.0	2,241.1	2,263.0	2,304.0	2,355.8	2,385.2	2,396.8	n.a.	2,400.0	2,414.4	2,407.6	2,400.0
8 Revolving home equity	248.5	291.2	297.7	308.2	317.3	326.2	335.8	n.a.	341.4	344.0	346.8	348.9
9 Other	1,949.4	1,949.8	1,965.4	1,995.8	2,038.5	2,058.9	2,061.0	n.a.	2,058.6	2,070.4	2,060.8	2,051.1
10 Consumer	600.4	631.2	633.6	639.1	639.9	642.2	644.6	n.a.	641.9	641.2	643.6	674.7
11 Security <sup>4</sup>	217.7	233.5	242.7	242.1	236.4	230.6	246.1	n.a.	249.4	239.1	231.7	243.8
12 Other loans and leases	436.6	468.1	480.0	470.9	465.0	465.1	468.3	n.a.	470.1	470.5	470.9	477.6
13 Interbank loans	327.0	317.7	342.8	296.0	319.2	311.3	319.7	n.a.	362.1	364.0	369.1	377.2
14 Cash assets <sup>5</sup>	329.8	319.2	320.5	324.3	328.9	331.7	333.5	n.a.	346.5	323.7	323.1	321.9
15 Other assets <sup>6</sup>	542.6	543.4	542.8	550.6	580.6	596.8	619.8	n.a.	620.1	631.6	625.8	649.6
<b>16 Total assets<sup>7</sup></b>	<b>7,320.7</b>	<b>7,427.0</b>	<b>7,575.1</b>	<b>7,617.7</b>	<b>7,683.7</b>	<b>7,690.8</b>	<b>7,759.7</b>	<b>n.a.</b>	<b>7,821.6</b>	<b>7,820.9</b>	<b>7,822.6</b>	<b>7,855.5</b>
<i>Liabilities</i>												
17 Deposits	4,723.1	4,798.1	4,834.1	4,923.7	4,969.5	5,038.2	5,096.7	n.a.	5,115.6	5,130.6	5,124.8	5,139.3
18 Transaction	648.3	630.8	645.0	672.9	662.0	650.9	671.1	n.a.	619.2	629.3	659.8	676.1
19 Nontransaction	4,074.7	4,167.3	4,189.1	4,250.8	4,307.5	4,387.3	4,425.6	n.a.	4,496.4	4,501.2	4,465.0	4,463.1
20 Large time	1,002.0	1,020.3	1,028.0	1,055.0	1,072.2	1,098.5	1,117.1	n.a.	1,127.9	1,130.2	1,143.9	1,143.9
21 Other	3,072.8	3,147.0	3,161.1	3,195.8	3,235.4	3,288.8	3,308.5	n.a.	3,368.6	3,371.1	3,321.0	3,319.2
22 Borrowings	1,524.1	1,522.0	1,580.1	1,554.3	1,573.8	1,547.0	1,583.8	n.a.	1,606.1	1,600.2	1,593.5	1,603.2
23 From banks in the U.S.	412.4	390.7	419.1	395.0	429.6	423.6	433.9	n.a.	467.3	458.1	450.1	461.6
24 From others	1,111.7	1,131.2	1,161.0	1,159.3	1,144.2	1,123.4	1,149.9	n.a.	1,138.8	1,142.1	1,143.4	1,141.6
25 Net due to related foreign offices	139.8	130.5	103.6	90.2	93.6	75.9	23.8	n.a.	43.2	38.5	47.8	27.2
26 Other liabilities	409.4	421.9	448.6	457.2	435.3	414.8	466.1	n.a.	478.4	477.9	482.2	485.9
<b>27 Total liabilities</b>	<b>6,796.4</b>	<b>6,872.5</b>	<b>6,966.4</b>	<b>7,025.3</b>	<b>7,072.2</b>	<b>7,075.9</b>	<b>7,170.4</b>	<b>n.a.</b>	<b>7,243.3</b>	<b>7,247.2</b>	<b>7,248.3</b>	<b>7,255.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	524.3	554.5	608.7	592.4	611.5	614.9	589.3	n.a.	578.3	573.7	574.3	599.9
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,176.8	6,333.9	6,432.6	6,490.1	6,509.9	6,515.0	6,554.3	n.a.	6,554.6	6,554.7	6,550.4	6,558.4
30 Securities in bank credit	1,812.1	1,861.4	1,930.3	1,974.1	1,949.8	1,927.1	1,925.8	n.a.	1,923.3	1,917.6	1,926.8	1,893.1
31 Treasury and Agency securities <sup>2</sup>	1,108.9	1,101.8	1,165.9	1,200.3	1,201.3	1,193.0	1,189.4	n.a.	1,188.8	1,177.9	1,174.3	1,172.6
32 Other securities	703.2	759.7	764.4	773.9	748.5	734.1	736.4	n.a.	734.5	739.6	752.5	720.5
33 Loans and leases in bank credit <sup>3</sup>	4,364.7	4,472.5	4,502.3	4,516.0	4,560.1	4,587.9	4,628.5	n.a.	4,631.3	4,637.1	4,623.6	4,665.3
34 Commercial and industrial	924.9	884.8	889.4	884.1	881.9	880.4	882.5	n.a.	882.1	880.5	883.3	882.4
35 Real estate	2,191.0	2,242.4	2,261.8	2,290.8	2,344.6	2,384.8	2,391.3	n.a.	2,394.9	2,411.5	2,401.3	2,397.7
36 Revolving home equity	249.0	289.9	297.8	305.9	316.3	326.9	336.9	n.a.	342.0	344.8	347.1	349.8
37 Other	1,942.0	1,952.5	1,964.1	1,984.8	2,028.3	2,057.9	2,054.4	n.a.	2,052.8	2,066.7	2,054.1	2,046.0
38 Consumer	594.0	643.3	638.2	633.2	636.7	637.9	637.9	n.a.	633.4	634.1	637.2	669.1
39 Credit cards and related plans	222.6	260.1	253.7	249.6	248.2	252.8	255.4	n.a.	252.3	253.4	256.7	287.8
40 Other	371.5	383.2	384.5	383.6	384.0	383.9	382.5	n.a.	381.1	380.7	380.5	381.3
41 Security <sup>4</sup>	215.0	236.5	241.3	241.8	238.8	223.0	245.9	n.a.	241.1	236.7	229.2	240.8
42 Other loans and leases	439.8	465.6	471.6	466.2	462.6	462.9	470.9	n.a.	479.8	474.4	472.7	477.3
43 Interbank loans	322.7	312.6	336.9	300.0	328.9	312.4	321.1	n.a.	367.1	359.4	358.9	369.0
44 Cash assets <sup>5</sup>	324.3	328.2	318.0	312.1	324.2	326.2	325.5	n.a.	351.7	317.9	311.0	311.9
45 Other assets <sup>6</sup>	543.5	544.1	539.0	547.0	578.9	596.5	616.1	n.a.	623.9	632.1	623.8	648.4
<b>46 Total assets<sup>7</sup></b>	<b>7,292.3</b>	<b>7,445.0</b>	<b>7,553.0</b>	<b>7,575.4</b>	<b>7,669.4</b>	<b>7,677.7</b>	<b>7,744.1</b>	<b>n.a.</b>	<b>7,825.1</b>	<b>7,791.8</b>	<b>7,772.2</b>	<b>7,815.7</b>
<i>Liabilities</i>												
47 Deposits	4,709.4	4,799.5	4,835.3	4,916.6	4,986.7	5,028.7	5,096.6	n.a.	5,140.4	5,118.3	5,085.9	5,098.2
48 Transaction	646.1	642.9	637.1	663.9	668.9	641.8	663.6	n.a.	629.7	627.0	648.0	671.2
49 Nontransaction	4,063.3	4,156.6	4,198.2	4,252.7	4,317.8	4,387.0	4,433.0	n.a.	4,510.7	4,491.4	4,437.9	4,427.0
50 Large time	999.5	1,029.0	1,036.8	1,058.0	1,078.0	1,107.1	1,123.8	n.a.	1,124.0	1,127.8	1,141.1	1,142.0
51 Other	3,063.9	3,127.5	3,161.4	3,194.7	3,239.8	3,279.9	3,309.2	n.a.	3,386.7	3,363.6	3,296.8	3,285.0
52 Borrowings	1,525.4	1,518.2	1,577.7	1,543.3	1,580.8	1,563.3	1,594.2	n.a.	1,612.1	1,600.4	1,595.5	1,600.2
53 From banks in the U.S.	412.3	387.2	416.0	396.4	434.6	424.1	433.3	n.a.	468.5	457.5	448.8	460.0
54 From others	1,113.2	1,131.0	1,161.6	1,146.8	1,146.2	1,139.2	1,160.9	n.a.	1,143.6	1,142.9	1,146.7	1,140.2
55 Net due to related foreign offices	132.5	135.3	108.9	83.8	76.4	71.7	20.2	n.a.	32.6	29.7	40.8	25.4
56 Other liabilities	402.4	426.6	454.1	449.9	418.5	411.0	461.9	n.a.	465.2	466.5	473.1	483.2
<b>57 Total liabilities</b>	<b>6,769.8</b>	<b>6,879.6</b>	<b>6,975.9</b>	<b>6,993.6</b>	<b>7,062.4</b>	<b>7,074.7</b>	<b>7,172.9</b>	<b>n.a.</b>	<b>7,250.3</b>	<b>7,214.9</b>	<b>7,195.3</b>	<b>7,207.0</b>
58 Residual (assets less liabilities) <sup>8</sup>	522.5	565.3	577.0	581.8	607.0	602.9	571.2	n.a.	574.8	576.9	576.9	608.7

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr.	May <sup>a</sup>	June <sup>a</sup>	July	July 7	July 14	July 21	July 28
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,559.7	5,680.7	5,788.0	5,860.9	5,885.9	5,895.0	5,914.5	n.a.	5,915.1	5,924.6	5,933.4	5,925.9
2 Securities in bank credit	1,558.2	1,596.5	1,666.8	1,716.7	1,689.4	1,668.0	1,665.4	n.a.	1,667.8	1,673.7	1,685.7	1,638.4
3 Treasury and Agency securities <sup>2</sup>	998.0	1,007.5	1,070.5	1,107.8	1,102.3	1,093.1	1,091.7	n.a.	1,092.8	1,093.2	1,088.1	1,078.4
4 Other securities	560.2	589.1	596.3	608.9	587.0	574.9	573.7	n.a.	575.0	580.5	597.6	560.1
5 Loans and leases in bank credit <sup>3</sup>	4,001.5	4,084.2	4,121.1	4,144.3	4,196.5 <sup>†</sup>	4,227.0	4,249.0	n.a.	4,247.3	4,250.9	4,247.7	4,287.5
6 Commercial and industrial	772.9	751.4	752.8	747.6	747.9	746.1	748.3	n.a.	747.4	748.7	750.8	751.3
7 Real estate	2,179.4	2,223.9	2,245.8	2,286.6	2,338.3	2,369.2	2,382.2	n.a.	2,385.6	2,399.9	2,393.0	2,386.2
8 Revolving home equity	248.5	291.2	297.7	308.2	317.3	326.2	335.8	n.a.	341.4	344.0	346.8	348.9
9 Other	1,930.8	1,932.7	1,948.2	1,978.4	2,021.0	2,043.0	2,046.4	n.a.	2,044.2	2,055.9	2,046.1	2,037.4
10 Consumer	600.4	631.2	633.6	639.1	639.9 <sup>†</sup>	642.2	644.6	n.a.	641.9	641.2	643.6	674.7
11 Security <sup>4</sup>	93.4	102.0	102.6	92.4	95.6	93.7	96.8	n.a.	92.2	81.0	79.4	87.1
12 Other loans and leases	355.4	375.7	386.2	378.6	374.8	375.8	377.1	n.a.	380.3	380.1	380.9	388.2
13 Interbank loans	287.5	282.3	311.0	266.6	287.1	277.0	290.8	n.a.	332.5	333.6	333.8	348.1
14 Cash assets <sup>5</sup>	278.5	264.7	266.4	269.5	271.9	271.5	276.7	n.a.	286.7	263.1	261.1	261.8
15 Other assets <sup>6</sup>	512.4	516.4	517.0	521.8	547.0	562.8	580.4	n.a.	578.2	589.0	581.5	605.2
<b>16 Total assets<sup>7</sup></b>	<b>6,563.4</b>	<b>6,670.7</b>	<b>6,809.6</b>	<b>6,846.0</b>	<b>6,919.7<sup>†</sup></b>	<b>6,934.3</b>	<b>6,989.9</b>	<b>n.a.</b>	<b>7,040.8</b>	<b>7,038.4</b>	<b>7,038.1</b>	<b>7,069.1</b>
<i>Liabilities</i>												
17 Deposits	4,288.4	4,343.3	4,365.9	4,450.8	4,487.7	4,543.6	4,575.8	n.a.	4,583.3	4,589.1	4,574.0	4,585.3
18 Transaction	637.8	618.9	633.0	660.9	650.4	639.4	659.1	n.a.	608.4	618.3	648.3	664.5
19 Nontransaction	3,650.6	3,724.5	3,732.9	3,789.9	3,837.3	3,904.2	3,916.6	n.a.	3,974.8	3,970.8	3,925.8	3,920.9
20 Large time	581.0	585.5	576.9	596.6	603.9 <sup>†</sup>	619.9	622.7	n.a.	615.5	611.9	619.9	621.2
21 Other	3,069.6	3,139.0	3,156.0	3,193.2	3,233.4 <sup>†</sup>	3,284.3	3,293.9	n.a.	3,359.4	3,358.9	3,305.8	3,299.6
22 Borrowings	1,215.6	1,193.5	1,236.5	1,201.2	1,224.2 <sup>†</sup>	1,215.2	1,246.3	n.a.	1,261.6	1,267.0	1,268.1	1,269.1
23 From banks in the U.S.	371.1	350.8	375.3	345.8	384.3	380.1	384.5	n.a.	418.9	418.0	411.2	419.6
24 From others	844.5	842.6	861.2	855.4	839.9 <sup>†</sup>	835.1	861.8	n.a.	842.8	849.1	856.9	849.5
25 Net due to related foreign offices	228.9	262.2	256.3	245.6	264.8	255.9	208.7	n.a.	232.7	223.4	233.7	224.7
26 Other liabilities	307.4	320.9	345.9	358.9	333.8 <sup>†</sup>	316.2	374.7	n.a.	385.4	386.6	391.7	397.5
<b>27 Total liabilities</b>	<b>6,040.3</b>	<b>6,119.9</b>	<b>6,204.6</b>	<b>6,256.5</b>	<b>6,310.5<sup>†</sup></b>	<b>6,330.9</b>	<b>6,405.5</b>	<b>n.a.</b>	<b>6,462.9</b>	<b>6,466.1</b>	<b>6,467.5</b>	<b>6,476.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	523.1	550.9	605.0	589.5	609.2 <sup>†</sup>	603.4	584.5	n.a.	577.9	572.3	570.6	592.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,543.3	5,690.7	5,776.2	5,827.5	5,862.3	5,889.4	5,909.3	n.a.	5,910.8	5,907.5	5,910.7	5,909.4
30 Securities in bank credit	1,552.8	1,599.9	1,664.0	1,708.0	1,686.1	1,671.3	1,667.5	n.a.	1,666.6	1,663.8	1,675.2	1,634.9
31 Treasury and Agency securities <sup>2</sup>	996.4	1,003.5	1,066.2	1,103.8	1,105.8 <sup>†</sup>	1,100.6	1,095.5	n.a.	1,095.5	1,088.3	1,083.2	1,077.8
32 Other securities	556.4	596.4	597.7	604.2	580.3 <sup>†</sup>	570.7	571.9	n.a.	571.1	575.5	592.0	557.2
33 Loans and leases in bank credit <sup>3</sup>	3,990.4	4,090.8	4,112.2	4,119.5	4,176.2	4,218.1	4,241.8	n.a.	4,244.2	4,243.8	4,235.5	4,274.5
34 Commercial and industrial	772.3	746.8	750.9	748.5	751.2	750.0	751.3	n.a.	750.8	748.4	749.2	748.1
35 Real estate	2,172.3	2,225.3	2,244.7	2,273.4	2,327.0	2,368.9	2,376.7	n.a.	2,380.4	2,397.0	2,386.6	2,382.0
36 Revolving home equity	249.0	289.9	297.8	305.9	316.3	326.9	336.9	n.a.	342.0	344.8	347.1	349.8
37 Other	1,923.3	1,935.4	1,946.9	1,967.5	2,010.8	2,042.0	2,039.7	n.a.	2,038.4	2,052.3	2,039.5	2,032.2
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,097.8	n.a.	1,096.4	1,105.9	1,091.2	1,081.9
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	942.0	n.a.	942.0	946.4	948.3	950.3
40 Consumer	594.0	643.3	638.2	633.2	632.2 <sup>†</sup>	636.7	634.1	n.a.	633.4	634.1	637.2	669.1
41 Credit cards and related plans	222.6	260.1	253.7	249.6	248.2	252.8	255.4	n.a.	252.3	253.4	256.7	287.8
42 Other	371.5	383.2	384.5	383.6	384.0 <sup>†</sup>	383.9	382.5	n.a.	381.1	380.7	380.5	381.3
43 Security <sup>4</sup>	94.1	101.2	98.7	90.3	94.2	89.4	97.7	n.a.	91.1	81.7	80.6	87.8
44 Other loans and leases	357.7	374.3	379.7	374.1	371.4	373.1	378.3	n.a.	388.5	382.6	381.9	387.6
45 Interbank loans	283.2	277.2	305.1	270.5	296.8	278.0	292.2	n.a.	337.5	328.9	323.5	339.9
46 Cash assets <sup>5</sup>	273.5	274.0	264.6	259.1	267.8	266.6	269.1	n.a.	292.6	258.1	249.9	252.2
47 Other assets <sup>6</sup>	514.2	515.3	511.8	518.2	546.7	562.0	576.8	n.a.	583.5	590.6	581.1	605.2
<b>48 Total assets<sup>7</sup></b>	<b>6,539.7</b>	<b>6,683.8</b>	<b>6,784.5</b>	<b>6,802.0</b>	<b>6,901.5</b>	<b>6,923.9</b>	<b>6,975.0</b>	<b>n.a.</b>	<b>7,052.8</b>	<b>7,013.3</b>	<b>6,993.8</b>	<b>7,035.1</b>
<i>Liabilities</i>												
49 Deposits	4,275.9	4,338.8	4,361.0	4,439.1	4,495.2	4,522.9	4,568.3	n.a.	4,611.2	4,577.6	4,536.2	4,543.8
50 Transaction	635.5	630.6	625.1	652.3	657.5	630.4	651.8	n.a.	618.7	615.9	636.6	659.5
51 Nontransaction	3,640.4	3,708.1	3,735.9	3,786.8	3,837.7	3,892.5	3,916.5	n.a.	3,992.5	3,961.6	3,899.6	3,884.2
52 Large time	579.6	588.7	579.7	594.7	599.9 <sup>†</sup>	617.2	622.1	n.a.	614.9	610.2	618.0	618.9
53 Other	3,060.7	3,119.5	3,156.2	3,192.1	3,237.8 <sup>†</sup>	3,275.3	3,294.4	n.a.	3,377.6	3,351.4	3,281.6	3,265.3
54 Borrowings	1,217.0	1,189.7	1,234.1	1,190.2	1,231.2 <sup>†</sup>	1,231.5	1,256.7	n.a.	1,267.5	1,267.2	1,270.1	1,266.1
55 From banks in the U.S.	370.9	347.3	372.3	347.2	389.3	380.6	383.8	n.a.	420.1	417.3	409.9	418.0
56 From others	846.0	842.4	861.8	843.0	841.9	850.9	872.9	n.a.	847.5	849.9	860.2	848.1
57 Net due to related foreign offices	223.4	266.2	261.8	239.8	249.8	255.5	207.2	n.a.	225.0	216.0	227.8	225.7
58 Other liabilities	301.7	325.0	351.7	352.1	319.0 <sup>†</sup>	313.9	372.3	n.a.	374.7	376.5	383.6	394.6
<b>59 Total liabilities</b>	<b>6,017.9</b>	<b>6,119.7</b>	<b>6,208.6</b>	<b>6,221.2</b>	<b>6,295.3<sup>†</sup></b>	<b>6,321.8</b>	<b>6,404.5</b>	<b>n.a.</b>	<b>6,478.5</b>	<b>6,437.2</b>	<b>6,417.7</b>	<b>6,427.2</b>
60 Residual (assets less liabilities) <sup>8</sup>	521.8	564.1	575.9	580.8	606.2 <sup>†</sup>	602.2	570.5	n.a.	574.3	576.1	576.1	607.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 7	July 14	July 21	July 28
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,113.6	3,129.7	3,219.2	3,271.5	3,228.1 <sup>1</sup>	3,224.7 <sup>1</sup>	3,234.2 <sup>1</sup>	n.a.	3,228.1	3,232.1	3,241.9	3,237.7
2 Securities in bank credit	865.6	880.1	950.6	1,004.3	965.1	938.4 <sup>1</sup>	936.2 <sup>1</sup>	n.a.	935.0	940.5	954.9	915.8
3 Treasury and Agency securities <sup>2</sup>	508.3	503.5	568.5	611.4	594.7	575.4	575.8 <sup>1</sup>	n.a.	574.0	575.1	572.5	563.1
4 Trading account	38.1	39.2	42.9	45.1	45.0	45.4	40.5	n.a.	35.6	38.6	41.6	38.1
5 Investment account	470.1	464.3	525.6	566.3	549.7	530.0	535.3 <sup>1</sup>	n.a.	538.5	536.4	531.0	524.9
6 Mortgage-backed	374.0	357.1	415.4	452.3	442.2	424.3	423.4	n.a.	426.8	425.2	422.6	416.2
7 Other	96.2	107.2	110.2	114.0	107.5	105.7	111.9 <sup>1</sup>	n.a.	111.7	111.2	108.4	108.7
8 Other securities	357.3	376.6	382.1	392.9	370.3	363.0 <sup>1</sup>	360.4 <sup>1</sup>	n.a.	361.0	365.5	382.4	352.8
9 Trading account	176.9	196.8	200.4	208.1	185.3	181.4 <sup>1</sup>	179.8 <sup>1</sup>	n.a.	180.4	184.0	199.2	192.4
10 Investment account	180.4	179.8	181.7	184.8	185.1	181.6	180.6 <sup>1</sup>	n.a.	180.6	181.5	183.1	160.4
11 State and local government	32.0	31.6	32.4	33.6	33.8	33.4 <sup>1</sup>	33.3 <sup>1</sup>	n.a.	33.1	33.2	33.2	33.1
12 Other	148.4	148.1	149.2	151.1	151.2 <sup>1</sup>	148.2 <sup>1</sup>	147.3	n.a.	147.5	148.3	149.9	127.3
13 Loans and leases in bank credit <sup>3</sup>	2,248.0	2,249.6	2,268.6	2,267.2	2,263.1	2,286.4 <sup>1</sup>	2,298.0 <sup>1</sup>	n.a.	2,293.1	2,291.6	2,287.0	2,321.8
14 Commercial and industrial	476.9	440.1	440.3	433.0	433.9	433.4	433.5 <sup>1</sup>	n.a.	431.7	433.2	434.1	433.8
15 Real estate	1,119.5	1,119.8	1,127.7	1,148.6	1,142.9	1,166.4	1,174.4	n.a.	1,174.7	1,183.4	1,179.1	1,176.1
16 Revolving home equity	165.1	197.0	201.7	210.0	216.2	222.8	229.3	n.a.	233.8	235.5	237.2	238.8
17 Other	954.4	922.8	926.0	938.6	926.7	943.7	945.1	n.a.	940.9	947.9	941.9	937.3
18 Other residential	616.6	587.5	591.2	599.3	586.3	602.2	601.5	n.a.	597.8	603.9	596.8	591.2
19 Commercial	337.8	335.3	334.7	339.2	340.4	341.5	343.6	n.a.	343.1	344.0	345.0	346.2
20 Consumer	313.4	321.4	321.6	323.9	325.6	327.2	325.3	n.a.	323.1	323.0	323.1	346.2
21 Security <sup>4</sup>	85.7	93.8	94.4	84.7	88.2	86.4	89.7	n.a.	85.2	73.9	72.2	79.9
22 Federal funds sold to and repurchase agreements with broker-dealers	68.1	74.7	73.8	64.7	67.0	64.1	69.8	n.a.	64.9	54.9	53.5	59.3
23 Other	17.6	19.1	20.6	20.0	21.2	22.3	19.9	n.a.	20.4	19.0	18.8	20.6
24 State and local government	13.2	14.2	14.2	14.4	13.7	14.0	14.3	n.a.	14.7	14.7	14.9	15.1
25 Agricultural	8.4	8.2	8.3	8.3	8.4	8.4	8.4	n.a.	8.4	8.5	8.4	8.3
26 Federal funds sold to and repurchase agreements with others	26.8	27.1	32.5	26.9	21.0	17.8	19.7	n.a.	20.4	20.3	21.6	26.2
27 All other loans	95.1	124.7	127.4	125.9	129.8	137.2	138.7	n.a.	141.8	141.6	140.6	144.3
28 Lease-financing receivables	108.9	100.4	102.2	101.6	99.5	95.5 <sup>1</sup>	94.0	n.a.	93.0	93.0	93.0	91.9
29 Interbank loans	187.9	190.0	217.3	179.4	209.6	198.3	214.9 <sup>1</sup>	n.a.	257.7	256.0	254.6	269.1
30 Federal funds sold to and repurchase agreements with commercial banks	114.2	97.9	108.8	94.4	98.3	89.8	105.7	n.a.	139.7	133.4	134.6	153.1
31 Other	73.7	92.0	108.5	85.0	111.3	108.5	109.2	n.a.	118.0	122.6	120.0	115.9
32 Cash assets <sup>5</sup>	154.9	148.5	148.0	149.4	152.0	151.1 <sup>1</sup>	155.4	n.a.	165.5	143.7	141.6	143.4
33 Other assets <sup>6</sup>	363.4	357.1	353.5	355.1	376.2 <sup>1</sup>	387.9 <sup>1</sup>	411.8 <sup>1</sup>	n.a.	390.0	408.9	406.0	412.2
<b>34 Total assets<sup>7</sup></b>	<b>3,776.1</b>	<b>3,783.9</b>	<b>3,897.5</b>	<b>3,915.0</b>	<b>3,926.9</b>	<b>3,923.5<sup>1</sup></b>	<b>3,977.7</b>	n.a.	<b>4,003.4</b>	<b>4,002.8</b>	<b>4,006.5</b>	<b>4,024.7</b>
<i>Liabilities</i>												
35 Deposits	2,156.0	2,162.5	2,174.3	2,248.0	2,270.5	2,307.3 <sup>1</sup>	2,320.4 <sup>1</sup>	n.a.	2,318.5	2,321.6	2,304.9	2,309.8
36 Transaction	309.8	289.7	296.6	313.1	308.2	296.4 <sup>1</sup>	306.0 <sup>1</sup>	n.a.	276.4	284.8	303.9	322.3
37 Nontransaction	1,846.2	1,872.8	1,877.7	1,934.9	1,962.3	2,010.9 <sup>1</sup>	2,014.3 <sup>1</sup>	n.a.	2,042.1	2,036.7	2,001.0	1,987.5
38 Large time	258.4	250.0	242.2	256.2	260.9	275.9 <sup>1</sup>	284.5	n.a.	274.7	271.1	276.6	277.8
39 Other	1,587.8	1,622.7	1,635.4	1,678.7	1,701.3	1,735.0	1,729.8 <sup>1</sup>	n.a.	1,767.4	1,765.7	1,724.4	1,709.6
40 Borrowings	802.7	738.3	775.7	739.9	727.2 <sup>1</sup>	710.8	732.1 <sup>1</sup>	n.a.	746.1	744.4	744.4	746.9
41 From banks in the U.S.	214.8	186.2	204.7	179.1	185.4	186.7	192.0	n.a.	222.1	214.7	209.8	220.2
42 From others	587.9	552.1	571.0	560.7	541.8 <sup>1</sup>	524.1	540.1 <sup>1</sup>	n.a.	524.0	529.7	534.6	526.7
43 Net due to related foreign offices	217.2	238.8	231.9	225.5	241.3	233.1 <sup>1</sup>	193.0 <sup>1</sup>	n.a.	215.7	207.8	220.6	212.6
44 Other liabilities	232.7	252.7	275.1	286.7	259.8 <sup>1</sup>	242.5 <sup>1</sup>	300.5 <sup>1</sup>	n.a.	307.6	310.2	315.0	319.2
<b>45 Total liabilities</b>	<b>3,408.6</b>	<b>3,392.3</b>	<b>3,457.0</b>	<b>3,500.2</b>	<b>3,498.9<sup>1</sup></b>	<b>3,493.7<sup>1</sup></b>	<b>3,545.9</b>	n.a.	<b>3,587.9</b>	<b>3,584.0</b>	<b>3,584.9</b>	<b>3,588.6</b>
46 Residual (assets less liabilities) <sup>8</sup>	367.6	391.6	440.5	414.9	428.0 <sup>1</sup>	429.8 <sup>1</sup>	431.8 <sup>1</sup>	n.a.	415.4	418.7	421.7	436.2

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 7	July 14	July 21	July 28
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit	3,105.6	3,136.4	3,208.6	3,241.6	3,213.9	3,227.4 <sup>1</sup>	3,237.7 <sup>1</sup>	n.a.	3,232.9	3,223.5	3,230.2	3,229.1
48 Securities in bank credit	862.3	884.3	947.9	988.1	958.1	944.0 <sup>1</sup>	936.8 <sup>1</sup>	n.a.	935.1	932.7	946.9	914.6
49 Treasury and Agency securities <sup>2</sup>	508.8	500.3	564.4	599.8	594.5	585.1	578.2 <sup>1</sup>	n.a.	578.0	572.2	570.1	564.8
50 Trading account	38.0	39.0	43.2	44.7	45.3	46.1	40.8	n.a.	35.7	38.3	41.2	38.0
51 Investment account	470.7	461.4	521.2	555.1	549.1	539.1	537.4 <sup>1</sup>	n.a.	542.3	533.9	528.9	526.7
52 Mortgage-backed	374.9	354.8	410.2	442.2	440.9	431.7	424.7 <sup>1</sup>	n.a.	430.1	423.6	421.4	418.3
53 Other	95.9	106.6	111.0	112.9	108.2	107.4	112.7 <sup>1</sup>	n.a.	112.1	110.3	107.5	108.4
54 Other securities	353.5	383.9	383.5	388.2	363.7	358.9 <sup>1</sup>	358.6 <sup>1</sup>	n.a.	357.1	360.5	376.8	349.9
55 Trading account	175.1	200.6	201.2	205.7	181.9	179.4 <sup>1</sup>	178.9 <sup>1</sup>	n.a.	178.4	181.5	196.3	190.8
56 Investment account	178.5	183.3	182.4	182.6	181.7	179.5	179.7 <sup>1</sup>	n.a.	178.7	179.0	180.5	159.1
57 State and local government	31.6	32.3	32.6	33.2	33.2 <sup>1</sup>	33.0 <sup>1</sup>	33.1 <sup>1</sup>	n.a.	32.7	32.8	32.7	32.8
58 Other	146.8	151.0	149.8	149.4	148.5 <sup>1</sup>	146.5 <sup>1</sup>	146.6	n.a.	146.0	146.2	147.7	126.3
59 Loans and leases in bank credit <sup>3</sup>	2,243.4	2,252.1	2,260.7	2,253.6	2,255.7 <sup>1</sup>	2,283.4 <sup>1</sup>	2,300.9 <sup>1</sup>	n.a.	2,297.8	2,290.8	2,283.3	2,314.5
60 Commercial and industrial	476.2	436.2	438.5	433.3	433.8	435.1	434.7 <sup>1</sup>	n.a.	433.2	432.1	432.9	431.5
61 Real estate	1,116.6	1,120.3	1,127.1	1,141.9	1,140.2	1,170.4	1,176.8	n.a.	1,176.2	1,185.0	1,178.0	1,174.5
62 Revolving home equity	165.5	196.0	202.1	208.3	215.4	223.4	230.2	n.a.	234.1	236.0	237.7	239.5
63 Other	951.1	924.3	925.0	933.6	924.8	947.0	946.6	n.a.	942.1	949.0	940.2	935.0
64 Other residential	615.3	588.9	590.0	596.1	585.1	604.3	602.5	n.a.	598.6	604.6	595.8	589.7
65 Commercial	335.8	335.4	335.0	337.5	339.7	342.7	344.1	n.a.	343.5	344.4	344.4	345.3
66 Consumer	310.8	327.2	324.2	321.9	322.6	324.7	323.1	n.a.	319.9	319.9	320.2	343.5
67 Credit cards and related plans	88.9	104.2	99.4	96.3	96.7	98.7	98.4	n.a.	97.1	97.7	98.2	121.0
68 Other	221.9	223.0	224.8	225.6	225.9	226.1	224.7	n.a.	222.9	222.2	222.0	222.4
69 Security <sup>4</sup>	86.3	93.2	90.5	82.3	86.8	82.2	90.6	n.a.	83.8	74.6	73.6	80.8
70 Federal funds sold to and repurchase agreements with broker-dealers	68.6	74.2	70.8	62.9	66.0	61.0	70.5	n.a.	63.8	55.4	54.5	60.0
71 Other	17.7	19.0	19.7	19.4	20.8	21.2	20.1	n.a.	20.0	19.2	19.1	20.9
72 State and local government	13.2	14.2	14.2	14.4	13.7	14.0	14.3	n.a.	14.7	14.7	14.9	15.1
73 Agricultural	8.5	8.2	8.1	8.3	8.3	8.4	8.5	n.a.	8.5	8.5	8.5	8.4
74 Federal funds sold to and repurchase agreements with others	26.8	27.1	32.5	26.9	21.0	17.8	19.7	n.a.	20.4	20.3	21.6	26.2
75 All other loans	96.1	125.0	123.6	123.2	127.8	135.3	139.5	n.a.	148.0	142.9	140.8	142.8
76 Lease-financing receivables	108.8	100.8	101.9	101.4	99.4	95.4 <sup>1</sup>	93.8	n.a.	93.1	92.9	92.7	91.7
77 Interbank loans	187.2	189.3	211.3	178.9	215.4	201.7	217.7 <sup>1</sup>	n.a.	260.5	253.6	249.6	267.0
78 Federal funds sold to and repurchase agreements with commercial banks	113.8	97.7	105.8	94.2	101.1	91.3	107.1	n.a.	141.3	132.2	132.0	152.0
79 Other	73.4	91.7	105.5	84.7	114.4	110.4	110.5	n.a.	119.3	121.5	117.6	115.1
80 Cash assets <sup>5</sup>	149.9	156.6	148.3	143.9	151.0	147.2 <sup>1</sup>	148.5	n.a.	165.2	139.7	133.9	135.8
81 Other assets <sup>6</sup>	365.3	356.0	348.2	351.5	375.9 <sup>1</sup>	387.0 <sup>1</sup>	408.2 <sup>1</sup>	n.a.	395.3	410.5	405.6	412.2
<b>82 Total assets<sup>7</sup></b>	<b>3,764.5</b>	<b>3,797.0</b>	<b>3,875.6</b>	<b>3,875.0</b>	<b>3,917.3</b>	<b>3,924.8<sup>1</sup></b>	<b>3,973.5</b>	n.a.	<b>4,016.1</b>	<b>3,989.5</b>	<b>3,981.9</b>	<b>4,006.8</b>
<i>Liabilities</i>												
83 Deposits	2,149.6	2,162.3	2,178.9	2,238.2	2,274.1	2,291.0 <sup>1</sup>	2,314.1 <sup>1</sup>	n.a.	2,334.8	2,316.4	2,284.1	2,286.0
84 Transaction	307.7	297.7	293.1	308.6	314.6	291.6 <sup>1</sup>	302.9 <sup>1</sup>	n.a.	281.2	283.7	296.5	318.7
85 Nontransaction	1,841.9	1,864.6	1,885.8	1,929.6	1,959.5	1,999.4 <sup>1</sup>	2,011.3	n.a.	2,053.5	2,032.7	1,987.5	1,967.3
86 Large time	257.0	253.2	245.1	254.3	256.9	273.1 <sup>1</sup>	284.0	n.a.	274.2	269.4	274.7	275.5
87 Other	1,584.8	1,611.4	1,640.8	1,675.3	1,702.5	1,726.2	1,727.3 <sup>1</sup>	n.a.	1,779.3	1,763.4	1,712.9	1,691.8
88 Borrowings	804.0	734.6	773.3	728.9	734.3 <sup>1</sup>	727.1	742.5 <sup>1</sup>	n.a.	752.1	744.6	746.4	743.9
89 From banks in the U.S.	214.6	182.7	201.7	180.5	190.4	187.2	191.3	n.a.	223.3	214.1	208.5	218.6
90 From others	589.4	551.8	571.6	548.3	543.8 <sup>1</sup>	539.9	551.2 <sup>1</sup>	n.a.	528.7	530.5	537.9	525.3
91 Net due to related foreign offices	211.7	242.9	237.5	219.7	226.4	230.7 <sup>1</sup>	191.4 <sup>1</sup>	n.a.	207.9	200.4	214.7	210.6
92 Other liabilities	227.0	256.7	280.9	279.9	245.1 <sup>1</sup>	240.3 <sup>1</sup>	298.1 <sup>1</sup>	n.a.	297.0	300.0	306.9	316.2
<b>93 Total liabilities</b>	<b>3,392.3</b>	<b>3,396.5</b>	<b>3,470.6</b>	<b>3,466.7</b>	<b>3,479.7<sup>1</sup></b>	<b>3,489.1<sup>1</sup></b>	<b>3,546.2<sup>1</sup></b>	n.a.	<b>3,591.7</b>	<b>3,561.5</b>	<b>3,552.1</b>	<b>3,556.8</b>
94 Residual (assets less liabilities) <sup>8</sup>	372.2	400.5	405.0	408.3	437.6 <sup>1</sup>	435.7 <sup>1</sup>	427.4	n.a.	424.3	428.0	429.8	450.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
		July	Jan.	Feb.	Mar.	Apr.	May	June <sup>e</sup>	July	July 7	July 14	July 21
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	2,446.1	2,550.1	2,570.8	2,595.5	2,659.2	2,668.4 <sup>f</sup>	2,681.6	n.a.	2,687.1	2,692.6	2,692.1	2,688.1
2 Securities in bank credit	692.7	715.5	718.2	718.5	725.8 <sup>f</sup>	727.7	730.6	n.a.	732.8	733.2	731.4	722.3
3 Treasury and Agency securities <sup>2</sup>	489.8	503.0	504.0	502.5	509.1 <sup>f</sup>	515.9 <sup>f</sup>	517.3	n.a.	518.8	518.2	516.2	515.0
4 Other securities	202.9	212.5	214.2	216.0	216.7	211.8 <sup>f</sup>	213.3	n.a.	214.0	215.0	215.2	207.3
5 Loans and leases in bank credit <sup>3</sup>	1,753.4	1,834.6	1,852.5	1,877.1	1,933.5	1,940.7 <sup>f</sup>	1,951.0	n.a.	1,954.3	1,959.4	1,960.7	1,965.7
6 Commercial and industrial	296.0	311.3	312.5	314.6	314.0	312.8	314.8	n.a.	315.7	315.5	316.7	317.5
7 Real estate	1,059.9	1,104.2	1,118.1	1,138.0	1,195.4	1,202.8	1,207.8	n.a.	1,210.9	1,216.5	1,213.9	1,210.1
8 Revolving home equity	83.4	94.2	95.9	98.1	101.1	103.5	106.5	n.a.	107.6	108.5	109.6	110.1
9 Other	976.5	1,009.9	1,022.2	1,039.9	1,094.3	1,099.3	1,101.3	n.a.	1,103.3	1,108.0	1,104.3	1,100.0
10 Consumer	287.0	309.8	312.1	315.3	314.3	314.9	319.3	n.a.	318.8	318.2	320.5	328.5
11 Security <sup>4</sup>	7.8	8.2	8.2	7.8	7.4	7.3	7.1	n.a.	7.0	7.1	7.2	7.2
12 Other loans and leases	102.8	101.1	101.7	101.4	102.4 <sup>f</sup>	102.9	102.0	n.a.	101.9	102.1	102.4	102.5
13 Interbank loans	99.6	92.4	93.7	87.2	77.6 <sup>f</sup>	78.7	76.0	n.a.	74.8	77.6	79.2	79.0
14 Cash assets <sup>5</sup>	123.7	116.2	118.4	120.1	119.9	120.4	121.2	n.a.	121.2	119.4	119.5	118.3
15 Other assets <sup>6</sup>	149.0	159.3	163.5	166.7	170.8 <sup>f</sup>	174.9 <sup>f</sup>	168.6	n.a.	188.2	180.1	175.5	193.0
<b>16 Total assets<sup>7</sup></b>	<b>2,787.4</b>	<b>2,885.9</b>	<b>2,914.1</b>	<b>2,937.1</b>	<b>2,994.2</b>	<b>3,008.9</b>	<b>3,013.5</b>	n.a.	<b>3,037.5</b>	<b>3,035.7</b>	<b>3,032.2</b>	<b>3,044.1</b>
<i>Liabilities</i>												
17 Deposits	2,132.5	2,180.8	2,191.7	2,202.7	2,217.2	2,236.3	2,255.4	n.a.	2,264.7	2,267.5	2,269.2	2,275.5
18 Transaction	328.0	329.2	336.4	347.8	342.2	342.9	353.1	n.a.	332.0	333.5	344.4	342.1
19 Nontransaction	1,804.4	1,851.7	1,855.2	1,855.0	1,875.0	1,893.4 <sup>f</sup>	1,902.3	n.a.	1,932.7	1,934.0	1,924.8	1,933.4
20 Large time	322.6	335.4	334.6	340.4	342.9 <sup>f</sup>	344.0 <sup>f</sup>	338.2	n.a.	340.7	340.8	343.3	343.4
21 Other	1,481.8	1,516.2	1,520.6	1,514.6	1,532.1 <sup>f</sup>	1,549.3	1,564.1	n.a.	1,592.0	1,593.2	1,581.4	1,590.0
22 Borrowings	412.9	455.2	460.8	461.4	497.0	504.4	514.2	n.a.	515.5	522.6	523.7	522.2
23 From banks in the U.S.	156.4	164.6	170.6	166.7	198.9	193.4	192.5	n.a.	196.7	203.2	201.4	199.4
24 From others	256.6	290.6	290.2	294.7	298.1	311.0	321.7	n.a.	318.7	319.4	322.3	322.8
25 Net due to related foreign offices	11.7	23.3	24.4	20.1	23.5	22.8	15.8	n.a.	17.0	15.6	13.1	12.1
26 Other liabilities	74.7	68.2	70.8	72.1	74.0	73.7	74.2	n.a.	77.8	76.4	76.7	78.4
<b>27 Total liabilities</b>	<b>2,631.7</b>	<b>2,727.6</b>	<b>2,747.6</b>	<b>2,756.3</b>	<b>2,811.6</b>	<b>2,837.1</b>	<b>2,859.5</b>	n.a.	<b>2,875.0</b>	<b>2,882.1</b>	<b>2,882.7</b>	<b>2,888.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	155.6	158.3	166.5	180.8	182.6	171.8	154.0	n.a.	162.5	153.5	149.6	156.0
Not seasonally adjusted												
<i>Assets</i>												
29 Bank credit	2,437.6	2,554.3	2,567.6	2,585.8	2,648.4	2,662.0 <sup>f</sup>	2,671.5	n.a.	2,677.9	2,684.1	2,680.5	2,680.3
30 Securities in bank credit	690.6	715.6	716.1	719.9	728.0	727.3	730.7	n.a.	731.5	731.1	728.3	720.3
31 Treasury and Agency securities <sup>2</sup>	487.7	503.1	501.9	503.9	511.3	515.5 <sup>f</sup>	517.3	n.a.	517.6	516.1	513.1	513.0
32 Other securities	202.9	212.5	214.2	216.0	216.7	211.8 <sup>f</sup>	213.3	n.a.	214.0	215.0	215.2	207.3
33 Loans and leases in bank credit <sup>3</sup>	1,747.0	1,838.7	1,851.6	1,865.9	1,920.4	1,934.7	1,940.9	n.a.	1,946.4	1,953.0	1,952.2	1,960.0
34 Commercial and industrial	296.2	310.7	312.4	315.1	315.4	314.9	316.5	n.a.	317.7	316.3	316.2	316.5
35 Real estate	1,055.7	1,105.0	1,117.5	1,131.5	1,186.8	1,198.4	1,199.9	n.a.	1,204.2	1,212.0	1,208.7	1,207.4
36 Revolving home equity	83.5	93.9	95.7	97.6	100.8	103.5	106.8	n.a.	107.9	108.8	109.4	110.2
37 Other	972.2	1,011.1	1,021.8	1,033.9	1,086.0	1,094.9	1,093.1	n.a.	1,096.3	1,103.3	1,099.3	1,097.2
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	495.3	n.a.	497.8	501.3	495.4	492.2
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	597.8	n.a.	598.5	602.0	603.8	605.0
40 Consumer	283.2	316.1	314.0	311.2	309.6	312.0	314.8	n.a.	313.5	314.2	316.9	325.6
41 Credit cards and related plans	133.7	155.8	154.2	153.2	151.5	154.1	157.0	n.a.	155.3	155.7	158.5	166.7
42 Other	149.6	160.3	159.7	158.0	158.1 <sup>f</sup>	157.9	157.8	n.a.	158.2	158.5	158.5	158.9
43 Security <sup>4</sup>	7.8	8.0	8.2	8.0	7.4	7.2	7.1	n.a.	7.2	7.1	7.0	7.0
44 Other loans and leases	104.2	99.0	99.4	100.1	101.2	102.2	102.6	n.a.	103.8	103.4	103.4	103.5
45 Interbank loans	96.0	87.9	93.8	91.6	81.4 <sup>f</sup>	76.3	74.6	n.a.	77.0	75.3	73.9	72.9
46 Cash assets <sup>5</sup>	123.6	117.4	116.3	115.3	116.8	119.3	120.6	n.a.	127.4	118.4	116.0	116.4
47 Other assets <sup>6</sup>	149.0	159.3	163.5	166.7	170.8 <sup>f</sup>	174.9 <sup>f</sup>	168.6	n.a.	188.2	180.1	175.5	193.0
<b>48 Total assets<sup>7</sup></b>	<b>2,775.2</b>	<b>2,886.8</b>	<b>2,909.0</b>	<b>2,927.0</b>	<b>2,984.2</b>	<b>2,999.1</b>	<b>3,001.5</b>	n.a.	<b>3,036.7</b>	<b>3,023.8</b>	<b>3,011.9</b>	<b>3,028.3</b>
<i>Liabilities</i>												
49 Deposits	2,126.4	2,176.4	2,182.1	2,200.9	2,221.1	2,231.9 <sup>f</sup>	2,254.2	n.a.	2,276.5	2,261.1	2,252.1	2,257.8
50 Transaction	327.9	332.9	332.0	343.7	343.9	338.8	348.9	n.a.	337.5	332.3	340.0	340.8
51 Nontransaction	1,798.5	1,843.5	1,850.1	1,857.2	1,878.2	1,893.1	1,905.2	n.a.	1,939.0	1,928.9	1,912.1	1,917.0
52 Large time	322.6	335.4	334.6	340.4	342.9 <sup>f</sup>	344.0 <sup>f</sup>	338.2	n.a.	340.7	340.8	343.3	343.4
53 Other	1,475.9	1,508.1	1,515.4	1,516.8	1,535.3 <sup>f</sup>	1,549.1 <sup>f</sup>	1,567.1	n.a.	1,598.2	1,588.1	1,568.8	1,573.6
54 Borrowings	412.9	455.2	460.8	461.4	497.0	504.4	514.2	n.a.	515.5	522.6	523.7	522.2
55 From banks in the U.S.	156.4	164.6	170.6	166.7	198.9	193.4	192.5	n.a.	196.7	203.2	201.4	199.4
56 From others	256.6	290.6	290.2	294.7	298.1	311.0	321.7	n.a.	318.7	319.4	322.3	322.8
57 Net due to related foreign offices	11.7	23.3	24.4	20.1	23.5	22.8	15.8	n.a.	17.0	15.6	13.1	12.1
58 Other liabilities	74.7	68.2	70.8	72.1	74.0	73.7	74.2	n.a.	77.8	76.4	76.7	78.4
<b>59 Total liabilities</b>	<b>2,625.6</b>	<b>2,723.2</b>	<b>2,738.0</b>	<b>2,754.5</b>	<b>2,815.6</b>	<b>2,832.7</b>	<b>2,858.3</b>	n.a.	<b>2,886.7</b>	<b>2,875.7</b>	<b>2,865.6</b>	<b>2,870.3</b>
60 Residual (assets less liabilities) <sup>8</sup>	149.6	163.6	171.0	172.5	168.6	166.4	143.2	n.a.	150.0	148.1	146.3	157.9

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 7	July 14	July 21	July 28
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	636.8	639.8	654.1	659.2	641.9 <sup>f</sup>	628.4	645.1	n.a.	650.0	649.4	643.2	653.3
2 Securities in bank credit	259.3	261.6	266.3	266.2	263.7	255.8	258.3	n.a.	256.7	253.8	251.6	258.1
3 Treasury and Agency securities <sup>2</sup>	112.5	98.3	99.6	96.5	95.5	92.4	93.9	n.a.	93.3	89.7	91.1	94.8
4 Other securities	146.8	163.2	166.6	169.6	168.2	163.4	164.4	n.a.	163.4	164.1	160.5	163.3
5 Loans and leases in bank credit <sup>3</sup>	377.5	378.2	387.8	393.0	378.2 <sup>f</sup>	372.6	386.8 <sup>f</sup>	n.a.	393.3	395.6	391.5	395.1
6 Commercial and industrial	153.4	137.3	136.8	133.7	129.7 <sup>f</sup>	130.4	131.7 <sup>f</sup>	n.a.	132.0	132.7	134.6	135.4
7 Real estate	18.6	17.1	17.2	17.3	17.5	15.9	14.6	n.a.	14.4	14.5	14.7	13.8
8 Security <sup>4</sup>	124.3	131.4	140.1	149.6	140.8	136.9	149.3	n.a.	157.2	158.0	152.2	156.6
9 Other loans and leases	81.2	92.4	93.8	92.3	90.2 <sup>f</sup>	89.3	91.2	n.a.	89.7	90.4	90.0	89.4
10 Interbank loans	39.5	35.3	31.9	29.4	32.0	34.4	28.9	n.a.	29.6	30.4	35.4	29.1
11 Cash assets <sup>5</sup>	51.2	54.6	54.1	54.7	57.0	60.2	56.8	n.a.	59.8	60.6	62.1	60.1
12 Other assets <sup>6</sup>	30.2	27.0	25.8	28.8	33.6 <sup>f</sup>	34.0	39.4 <sup>f</sup>	n.a.	41.9	42.5	44.3	44.4
<b>13 Total assets<sup>7</sup></b>	<b>757.3</b>	<b>756.3</b>	<b>765.4</b>	<b>771.7</b>	<b>764.0</b>	<b>756.5</b>	<b>769.8</b>	n.a.	<b>780.8</b>	<b>782.5</b>	<b>784.5</b>	<b>786.4</b>
<i>Liabilities</i>												
14 Deposits	434.6	454.8	468.1	472.9	481.8	494.6	520.9	n.a.	532.3	541.5	550.7	554.0
15 Transaction	10.5	11.9	11.9	11.9	11.6	11.6	11.9	n.a.	10.8	11.1	11.5	11.7
16 Nontransaction	424.1	442.9	456.2	460.9	470.2	483.0	509.0	n.a.	521.6	530.5	539.2	542.3
17 Borrowings	308.5	328.5	343.6	353.0	349.6 <sup>f</sup>	331.8	337.5	n.a.	344.5	333.2	325.5	334.1
18 From banks in the U.S.	41.3	39.9	43.8	49.2	45.3	43.5	49.5	n.a.	48.4	40.2	38.9	42.0
19 From others	267.2	288.6	299.8	303.9	304.3 <sup>f</sup>	288.3	288.1	n.a.	296.1	293.0	286.5	292.1
20 Net due to related foreign offices	89.1	131.7	152.6	155.4	171.2	180.1	185.0 <sup>f</sup>	n.a.	184.4	184.9	185.9	197.5
21 Other liabilities	102.0	101.0	102.7	98.3	101.5	98.6	91.4	n.a.	93.0	91.2	90.5	88.4
<b>22 Total liabilities</b>	<b>756.1</b>	<b>752.6</b>	<b>761.8</b>	<b>768.8</b>	<b>761.7</b>	<b>745.0</b>	<b>764.9</b>	n.a.	<b>780.4</b>	<b>781.1</b>	<b>780.8</b>	<b>778.9</b>
23 Residual (assets less liabilities) <sup>8</sup>	1.2	3.6	3.7	2.9	2.4	11.5	4.9	n.a.	.4	1.5	3.7	7.5
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	633.6	643.2	656.4	662.6	647.6 <sup>f</sup>	625.6	645.0	n.a.	643.7	647.2	639.7	648.9
25 Securities in bank credit	259.3	261.6	266.3	266.2	263.7	255.8	258.3	n.a.	256.7	253.8	251.6	258.1
26 Treasury and Agency securities <sup>2</sup>	112.5	98.3	99.6	96.5	95.5	92.4	93.9	n.a.	93.3	89.7	91.1	94.8
27 Trading account	39.4	33.8	36.2	35.1	35.1	33.3	35.4	n.a.	34.6	31.3	34.7	37.9
28 Investment account	73.1	64.5	63.5	61.4	60.4	59.1	58.4	n.a.	58.7	58.4	56.4	56.9
29 Other securities	146.8	163.2	166.6	169.6	168.2	163.4	164.4	n.a.	163.4	164.1	160.5	163.3
30 Trading account	95.2	96.6	99.0	101.1	98.2	100.6	104.7	n.a.	105.4	106.0	103.2	105.3
31 Investment account	51.6	66.6	67.7	68.5	70.0	62.8	59.7	n.a.	58.0	58.1	57.2	58.0
32 Loans and leases in bank credit <sup>3</sup>	374.3	381.7	390.1	396.5	383.9 <sup>f</sup>	369.8	386.7 <sup>f</sup>	n.a.	387.1	393.4	388.1	390.8
33 Commercial and industrial	152.6	137.9	138.5	135.6	130.7 <sup>f</sup>	130.4	131.3	n.a.	131.2	132.1	134.1	134.3
34 Real estate	18.6	17.1	17.2	17.3	17.5	15.9	14.6	n.a.	14.4	14.5	14.7	13.8
35 Security <sup>4</sup>	120.9	135.3	142.6	151.5	144.6	133.7	148.2	n.a.	150.0	155.0	148.6	153.0
36 Other loans and leases	82.1	91.3	91.8	92.1	91.1 <sup>f</sup>	89.8	92.6 <sup>f</sup>	n.a.	91.3	91.8	90.7	89.7
37 Interbank loans	39.5	35.3	31.9	29.4	32.0	34.4	28.9	n.a.	29.6	30.4	35.4	29.1
38 Cash assets <sup>5</sup>	50.7	54.2	53.4	52.9	56.4	59.6	56.4	n.a.	59.1	59.8	61.1	59.7
39 Other assets <sup>6</sup>	29.3	28.8	27.3	28.8	32.2	34.6	39.3	n.a.	40.4	41.5	42.7	43.3
<b>40 Total assets<sup>7</sup></b>	<b>752.6</b>	<b>761.1</b>	<b>768.4</b>	<b>773.4</b>	<b>767.9</b>	<b>753.7</b>	<b>769.1</b>	n.a.	<b>772.3</b>	<b>778.5</b>	<b>778.4</b>	<b>780.6</b>
<i>Liabilities</i>												
41 Deposits	433.5	460.8	474.3	477.5	491.4	505.9 <sup>f</sup>	528.3 <sup>f</sup>	n.a.	529.2	540.8	549.7	554.4
42 Transaction	10.5	12.3	11.9	11.5	11.4	11.4	11.9	n.a.	11.0	11.0	11.4	11.6
43 Nontransaction	423.0	448.5	462.3	466.0	480.1 <sup>f</sup>	494.5	516.5	n.a.	518.2	529.7	538.3	542.8
44 Borrowings	308.5	328.5	343.6	353.0	349.6 <sup>f</sup>	331.8	337.5	n.a.	344.5	333.2	325.5	334.1
45 From banks in the U.S.	41.3	39.9	43.8	49.2	45.3	43.5	49.5	n.a.	48.4	40.2	38.9	42.0
46 From others	267.2	288.6	299.8	303.9	304.3 <sup>f</sup>	288.3	288.1	n.a.	296.1	293.0	286.5	292.1
47 Net due to related foreign offices	90.8	131.0	152.9	156.0	173.5	181.8	187.0	n.a.	192.4	186.3	187.0	197.3
48 Other liabilities	100.7	101.6	102.4	97.8	99.5	97.1	89.6	n.a.	90.5	90.1	89.5	88.6
<b>49 Total liabilities</b>	<b>751.9</b>	<b>759.9</b>	<b>767.3</b>	<b>772.4</b>	<b>767.1</b>	<b>753.0</b>	<b>768.5</b>	n.a.	<b>771.8</b>	<b>777.7</b>	<b>777.6</b>	<b>779.8</b>
50 Residual (assets less liabilities) <sup>8</sup>	.7	1.2	1.1	1.0	.8	.8	.7	n.a.	.5	.8	.8	.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 7	July 14	July 21	July 28
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup>	108.1	125.7	125.6	129.4	106.9	100.2 <sup>2</sup>	96.9 <sup>2</sup>	n.a.	96.0	98.8	113.0	109.8
2 Revaluation losses on off-balance-sheet items <sup>9</sup>	85.5	110.5	114.7	118.9	93.2	83.8 <sup>2</sup>	83.1 <sup>1</sup>	n.a.	86.0	89.2	102.4	97.9
3 Mortgage-backed securities <sup>10</sup>	422.4	412.5	469.4	502.0	498.9	487.7	483.1	n.a.	489.7	483.1	481.0	477.5
4 Pass-through	308.9	293.7	348.4	380.4	383.8	377.7	376.3	n.a.	382.6	376.6	374.7	372.6
5 CMO, REMIC, and other	113.6	118.8	121.0	121.5	115.1	109.9	106.8	n.a.	107.2	106.5	106.3	104.9
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	6.7	3.8	6.7	10.6	4.9	5.5	5.6	n.a.	1.4	2.7	1.7	3.2
7 Securitized consumer loans <sup>12</sup>	133.6	140.0	139.4	141.3	139.5	136.9	137.7	n.a.	140.1	139.9	140.7	140.0
8 Credit cards and related plans	116.1	120.8	120.4	121.1	119.4	117.2	117.6	n.a.	118.7	118.7	118.8	118.2
9 Other	17.5	19.2	18.9	20.2	20.2	19.7	20.1	n.a.	21.4	21.2	21.9	21.8
10 Securitized business loans <sup>12</sup>	8.4	7.6	7.5	7.4	7.4	7.4	7.3	n.a.	7.3	7.3	7.2	7.2
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup>	324.2	326.8	325.2	329.4	332.6 <sup>1</sup>	332.8 <sup>2</sup>	330.7 <sup>2</sup>	n.a.	330.8	330.9	328.5	328.1
12 Securitized consumer loans <sup>12</sup>	228.3	234.3	231.5	232.4	229.4	224.6	224.7	n.a.	226.7	227.2	226.0	228.5
13 Credit cards and related plans	221.0	226.7	224.1	225.2	222.3	217.4	217.4	n.a.	219.4	219.9	218.7	221.2
14 Other	7.3	7.6	7.4	7.2	7.1	7.2	7.2 <sup>2</sup>	n.a.	7.3	7.3	7.3	7.3
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup>	64.5	63.7	62.8	61.8	58.4	60.5	58.6	n.a.	59.0	58.8	56.9	59.5
16 Revaluation losses on off-balance-sheet items <sup>9</sup>	64.9	68.4	69.1	67.8	64.8	63.2	58.9	n.a.	60.6	60.3	60.0	61.5
17 Securitized business loans <sup>12</sup>	1.5	.8	.4	.3	.3	.3	.3	n.a.	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug.	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,181.5	6,445.1	6,521.9	6,528.8	6,523.3	6,560.2	6,575.4	n.a.	6,575.2	6,595.2	6,595.5	6,611.2
2 Securities in bank credit	1,780.0	1,933.1	1,982.8	1,952.9	1,922.5	1,924.0	1,898.1	n.a.	1,893.8	1,898.3	1,911.3	1,904.2
3 Treasury and Agency securities <sup>2</sup>	1,080.0	1,170.2	1,204.3	1,198.7	1,186.3	1,186.4	1,180.5	n.a.	1,171.7	1,177.7	1,189.0	1,186.8
4 Other securities	699.9	762.9	778.5	754.2	736.2	737.5	717.7	n.a.	722.0	720.6	722.3	717.4
5 Loans and leases in bank credit <sup>3</sup>	4,401.5	4,512.0	4,539.1	4,575.9	4,600.8	4,636.3	4,677.3	n.a.	4,681.5	4,697.0	4,684.2	4,707.0
6 Commercial and industrial	918.2	887.4	877.5	871.3	870.9	874.5	879.3	n.a.	881.7	882.8	885.0	889.9
7 Real estate	2,234.1	2,263.2	2,304.2	2,356.4	2,385.9	2,397.6	2,405.9	n.a.	2,412.0	2,422.0	2,418.5	2,419.0
8 Revolving home equity	252.7	297.6	308.1	317.2	326.3	335.9	345.7	n.a.	351.8	354.0	356.6	359.0
9 Other	1,981.4	1,965.6	1,996.1	2,039.2	2,059.6	2,061.8	2,060.3	n.a.	2,060.1	2,068.0	2,061.9	2,060.0
10 Consumer	599.9	633.2	638.4	638.9	640.6	643.5	672.2	n.a.	671.5	670.4	671.6	675.7
11 Security <sup>4</sup>	214.6	243.1	242.8	237.4	231.6	246.7	241.6	n.a.	239.7	238.0	232.9	235.1
12 Other loans and leases	434.8	485.1	476.2	471.9	471.8	473.9	478.2	n.a.	476.6	483.8	476.1	487.3
13 Interbank loans	325.3	342.3	295.3	318.1	310.3	318.2	366.1	n.a.	363.3	375.4	351.2	364.1
14 Cash assets <sup>5</sup>	335.1	320.5	324.3	328.8	331.4	333.5	328.4	n.a.	322.3	323.1	310.3	327.3
15 Other assets <sup>6</sup>	559.8	542.8	550.6	580.6	597.1	619.8	645.2	n.a.	644.8	650.8	649.0	647.7
<b>16 Total assets<sup>7</sup></b>	<b>7,325.7</b>	<b>7,577.6</b>	<b>7,618.8</b>	<b>7,683.6</b>	<b>7,689.7</b>	<b>7,758.9</b>	<b>7,842.6</b>	n.a.	<b>7,833.1</b>	<b>7,871.7</b>	<b>7,833.1</b>	<b>7,877.4</b>
<i>Liabilities</i>												
17 Deposits	4,769.6 <sup>6</sup>	4,840.5	4,930.5	4,976.2	5,044.7	5,103.5	5,134.9	n.a.	5,145.5	5,153.3	5,123.0	5,167.1
18 Transaction	663.4 <sup>7</sup>	651.4	679.7	668.9	657.7	678.2	653.0	n.a.	625.0	649.1	671.5	708.7
19 Nontransaction	4,106.1	4,189.1	4,250.8	4,307.3	4,387.0	4,425.3	4,481.8	n.a.	4,520.6	4,504.2	4,451.6	4,458.4
20 Large time	999.5	1,028.0	1,055.0	1,072.3	1,098.4	1,117.1	1,137.0	n.a.	1,140.6	1,136.0	1,134.1	1,138.9
21 Other	3,106.6	3,161.1	3,195.8	3,235.0	3,288.5	3,308.1	3,344.8	n.a.	3,380.0	3,368.2	3,317.5	3,319.5
22 Borrowings	1,523.5	1,580.1	1,554.3	1,573.8	1,547.0	1,583.0	1,599.2	n.a.	1,588.4	1,599.9	1,596.2	1,569.0
23 From banks in the U.S.	415.5	419.1	395.0	429.4	423.4	433.7	458.5	n.a.	458.7	449.9	437.1	433.7
24 From others	1,108.0	1,161.0	1,159.3	1,144.3	1,123.6	1,149.3	1,140.7	n.a.	1,129.7	1,149.9	1,159.1	1,135.3
25 Net due to related foreign offices	123.8	103.6	90.2	93.6	76.9	30.4	40.6	n.a.	20.9	29.6	26.3	28.1
26 Other liabilities	393.8	448.6	457.2	435.0	412.5	459.2	479.2	n.a.	486.4	496.6	498.2	484.7
<b>27 Total liabilities</b>	<b>6,810.7<sup>8</sup></b>	<b>6,972.8</b>	<b>7,032.1</b>	<b>7,078.6</b>	<b>7,081.1</b>	<b>7,176.1</b>	<b>7,253.9</b>	n.a.	<b>7,241.2</b>	<b>7,279.4</b>	<b>7,243.7</b>	<b>7,248.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	515.0 <sup>9</sup>	604.9	586.7	605.0	608.6	582.9	588.8	n.a.	591.9	592.3	589.4	628.6
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,171.5	6,435.5	6,491.8	6,510.7	6,514.9	6,555.0	6,557.6	n.a.	6,569.4	6,579.9	6,579.9	6,585.5
30 Securities in bank credit	1,778.0	1,930.3	1,974.1	1,949.7	1,925.9	1,926.0	1,892.8	n.a.	1,895.2	1,895.2	1,906.4	1,900.2
31 Treasury and Agency securities <sup>2</sup>	1,076.3	1,165.9	1,200.3	1,202.1	1,193.8	1,190.3	1,178.9	n.a.	1,173.3	1,173.3	1,182.0	1,181.8
32 Other securities	701.7	764.4	773.9	747.5	732.1	735.8	714.0	n.a.	721.9	721.9	724.4	718.4
33 Loans and leases in bank credit <sup>3</sup>	4,393.5	4,505.2	4,517.7	4,561.1	4,589.0	4,629.0	4,664.8	n.a.	4,674.1	4,684.7	4,673.5	4,685.2
34 Commercial and industrial	913.3	887.2	880.3	875.6	874.8	877.0	878.1	n.a.	879.7	878.3	881.0	882.8
35 Real estate	2,238.3	2,262.0	2,291.0	2,345.2	2,385.5	2,392.1	2,401.5	n.a.	2,410.0	2,424.9	2,420.5	2,420.9
36 Revolving home equity	253.5	297.7	305.8	316.2	327.0	337.0	346.3	n.a.	352.6	355.1	357.8	360.1
37 Other	1,984.8	1,964.2	1,985.1	2,029.0	2,058.5	2,055.1	2,055.2	n.a.	2,057.4	2,069.9	2,062.7	2,060.8
38 Consumer	597.0	637.7	632.4	631.2	635.2	636.8	665.0	n.a.	664.4	664.3	668.7	675.0
39 Credit cards and related plans	222.4	253.5	249.3	248.0	252.7	255.2	286.3	n.a.	285.3	284.6	290.7	294.7
40 Other	374.6	384.2	383.1	383.2	382.5	381.6	378.7	n.a.	379.0	379.7	378.1	380.3
41 Security <sup>4</sup>	208.4	241.7	242.5	239.7	224.0	246.5	237.9	n.a.	238.4	234.0	224.7	222.9
42 Other loans and leases	436.5	476.6	471.5	469.4	469.6	476.5	482.2	n.a.	481.6	483.2	478.5	483.7
43 Interbank loans	325.0	336.5	299.3	327.8	311.3	319.6	362.6	n.a.	369.3	374.6	358.9	349.7
44 Cash assets <sup>5</sup>	325.3	318.0	312.1	324.2	325.9	325.5	323.0	n.a.	318.9	303.4	302.2	303.9
45 Other assets <sup>6</sup>	561.4	539.0	547.0	578.9	596.9	616.2	646.0	n.a.	650.4	654.8	651.9	642.6
<b>46 Total assets<sup>7</sup></b>	<b>7,307.2</b>	<b>7,555.4</b>	<b>7,576.4</b>	<b>7,669.1</b>	<b>7,676.4</b>	<b>7,743.4</b>	<b>7,816.8</b>	n.a.	<b>7,835.2</b>	<b>7,840.0</b>	<b>7,820.0</b>	<b>7,808.7</b>
<i>Liabilities</i>												
47 Deposits	4,749.6 <sup>6</sup>	4,841.6	4,923.3	4,993.5	5,035.1	5,103.4	5,120.1	n.a.	5,150.8	5,133.2	5,104.4	5,099.6
48 Transaction	645.3 <sup>7</sup>	643.4	670.6	676.0	648.4	670.7	650.7	n.a.	621.6	623.7	655.1	667.8
49 Nontransaction	4,104.2	4,198.2	4,252.7	4,317.5	4,386.7	4,432.6	4,469.4	n.a.	4,529.2	4,509.5	4,449.3	4,431.8
50 Large time	993.3	1,036.8	1,058.0	1,078.1	1,107.0	1,123.8	1,134.1	n.a.	1,136.5	1,128.8	1,125.3	1,131.8
51 Other	3,110.9	3,161.4	3,194.7	3,239.5	3,279.6	3,308.8	3,333.3	n.a.	3,392.7	3,380.8	3,324.0	3,300.0
52 Borrowings	1,519.7	1,577.7	1,543.3	1,580.8	1,563.2	1,593.4	1,600.5	n.a.	1,589.4	1,592.1	1,595.9	1,559.7
53 From banks in the U.S.	417.9	416.0	396.4	434.5	423.9	433.0	458.3	n.a.	462.2	451.8	441.3	434.0
54 From others	1,101.8	1,161.6	1,146.8	1,146.3	1,139.4	1,160.3	1,142.2	n.a.	1,127.1	1,140.3	1,154.6	1,125.7
55 Net due to related foreign offices	123.9	108.9	83.8	76.4	72.8	26.8	33.5	n.a.	15.2	26.6	25.1	33.1
56 Other liabilities	393.8	454.1	449.9	418.2	408.8	455.0	470.5	n.a.	479.3	491.8	496.5	491.0
<b>57 Total liabilities</b>	<b>6,787.0<sup>8</sup></b>	<b>6,982.3</b>	<b>7,000.3</b>	<b>7,068.9</b>	<b>7,079.9</b>	<b>7,178.6</b>	<b>7,224.6</b>	n.a.	<b>7,234.7</b>	<b>7,243.7</b>	<b>7,221.9</b>	<b>7,183.4</b>
58 Residual (assets less liabilities) <sup>8</sup>	520.2 <sup>9</sup>	573.2	576.1	600.2	596.6	564.8	592.2	n.a.	600.5	596.3	598.1	625.3

Footnotes appear on p. A21.

## 16 Federal Reserve Bulletin Statistical Supplement □ September 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug.	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,558.9	5,791.0	5,862.8	5,886.9	5,895.0	5,915.1	5,927.7	n.a.	5,938.8	5,956.2	5,959.9	5,965.3
2 Securities in bank credit	1,521.8	1,666.8	1,716.7	1,689.2	1,666.7	1,665.7	1,643.3	n.a.	1,640.8	1,641.8	1,653.9	1,647.4
3 Treasury and Agency securities <sup>2</sup>	974.1	1,070.5	1,107.8	1,103.2	1,093.9	1,092.6	1,088.2	n.a.	1,079.7	1,084.5	1,095.7	1,094.2
4 Other securities	547.6	596.3	608.9	586.0	572.8	573.1	555.0	n.a.	561.1	557.3	558.3	553.3
5 Loans and leases in bank credit <sup>3</sup>	4,037.1	4,124.2	4,146.1	4,197.6	4,228.2	4,249.5	4,284.4	n.a.	4,298.0	4,314.4	4,306.0	4,317.9
6 Commercial and industrial	770.0	750.5	743.6	741.5	740.4	742.8	745.5	n.a.	746.2	746.9	749.1	752.6
7 Real estate	2,216.8	2,246.0	2,286.8	2,338.9	2,369.9	2,382.9	2,391.5	n.a.	2,398.0	2,408.0	2,404.7	2,404.8
8 Revolving home equity	252.7	297.6	308.1	317.2	326.3	335.9	345.7	n.a.	351.8	354.0	356.6	359.0
9 Other	1,964.0	1,948.4	1,978.7	2,021.7	2,043.6	2,047.0	2,045.8	n.a.	2,046.1	2,054.0	2,048.1	2,045.8
10 Consumer	599.9	633.2	638.4	638.9	640.6	643.5	672.2	n.a.	671.5	670.4	671.6	675.7
11 Security <sup>4</sup>	92.7	103.1	93.2	96.5	94.7	97.4	86.6	n.a.	94.1	94.3	92.3	87.3
12 Other loans and leases	357.7	391.5	384.1	381.9	382.6	382.8	388.5	n.a.	388.3	394.8	388.3	397.5
13 Interbank loans	286.4	310.5	265.9	286.1	275.9	289.3	334.8	n.a.	330.8	342.6	323.5	328.6
14 Cash assets <sup>5</sup>	282.6	266.4	269.5	271.9	271.2	276.6	268.1	n.a.	264.7	263.8	249.8	266.7
15 Other assets <sup>6</sup>	523.2	517.0	521.8	547.0	563.1	580.4	602.1	n.a.	603.5	608.1	610.2	610.5
<b>16 Total assets<sup>7</sup></b>	<b>6,575.6</b>	<b>6,812.2</b>	<b>6,847.1</b>	<b>6,919.5</b>	<b>6,933.2</b>	<b>6,989.2</b>	<b>7,060.6</b>	n.a.	<b>7,065.6</b>	<b>7,098.4</b>	<b>7,071.1</b>	<b>7,098.6</b>
<i>Liabilities</i>												
17 Deposits	4,333.0 <sup>8</sup>	4,372.3	4,457.6	4,494.4	4,550.1	4,582.5	4,590.5	n.a.	4,603.3	4,615.6	4,589.1	4,625.1
18 Transaction	652.4 <sup>9</sup>	639.5	667.7	657.4	646.1	666.3	641.8	n.a.	613.8	638.0	660.3	697.6
19 Nontransaction	3,680.6	3,732.9	3,789.9	3,837.0	3,903.9	3,916.3	3,948.7	n.a.	3,989.6	3,977.7	3,928.8	3,927.5
20 Large time	580.0	576.9	596.6	603.9	619.9	622.8	617.9	n.a.	622.8	620.2	617.6	625.2
21 Other	3,100.6	3,156.0	3,193.2	3,233.1	3,284.1	3,293.5	3,330.7	n.a.	3,366.8	3,357.5	3,311.2	3,302.3
22 Borrowings	1,215.5	1,236.5	1,201.2	1,224.2	1,215.2	1,245.5	1,265.6	n.a.	1,261.1	1,277.5	1,268.5	1,252.9
23 From banks in the U.S.	377.0	375.3	345.8	384.1	379.9	384.2	416.2	n.a.	416.9	407.6	392.4	393.7
24 From others	838.5	861.2	855.4	840.0	835.3	861.2	849.4	n.a.	844.2	869.9	876.1	859.2
25 Net due to related foreign offices	230.9	256.3	245.6	264.8	256.9	215.4	229.8	n.a.	207.9	209.1	220.9	204.3
26 Other liabilities	285.2	345.9	358.9	333.5	313.9	367.8	388.6	n.a.	397.3	404.0	405.6	396.9
<b>27 Total liabilities</b>	<b>6,064.6<sup>8</sup></b>	<b>6,211.0</b>	<b>6,263.3</b>	<b>6,316.9</b>	<b>6,336.1</b>	<b>6,411.2</b>	<b>6,474.4</b>	n.a.	<b>6,469.6</b>	<b>6,506.3</b>	<b>6,484.1</b>	<b>6,479.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	511.0 <sup>9</sup>	601.2	583.9	602.6	597.1	578.0	586.2	n.a.	596.0	592.1	587.0	619.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,556.7	5,779.1	5,829.2	5,863.1	5,889.3	5,910.0	5,913.7	n.a.	5,935.4	5,946.5	5,954.1	5,951.4
30 Securities in bank credit	1,519.8	1,664.0	1,708.0	1,686.0	1,670.1	1,667.7	1,638.0	n.a.	1,642.2	1,638.7	1,649.1	1,643.4
31 Treasury and Agency securities <sup>2</sup>	970.4	1,066.2	1,103.8	1,106.6	1,101.5	1,096.4	1,086.6	n.a.	1,081.2	1,080.1	1,088.8	1,089.2
32 Other securities	549.4	597.7	604.2	579.3	568.6	571.3	551.3	n.a.	561.0	558.6	560.3	554.3
33 Loans and leases in bank credit <sup>3</sup>	4,036.9	4,115.1	4,121.2	4,177.1	4,219.2	4,242.3	4,275.8	n.a.	4,293.1	4,307.9	4,305.1	4,308.0
34 Commercial and industrial	766.8	748.6	744.6	744.8	744.3	745.7	745.1	n.a.	745.2	743.7	746.1	747.4
35 Real estate	2,220.9	2,244.8	2,273.6	2,327.6	2,369.5	2,377.4	2,387.1	n.a.	2,396.0	2,410.9	2,406.6	2,406.8
36 Revolving home equity	253.5	297.7	305.8	316.2	327.0	337.0	346.3	n.a.	352.6	355.1	357.8	360.1
37 Other	1,967.4	1,947.0	1,967.8	2,011.5	2,042.5	2,040.4	2,040.8	n.a.	2,043.4	2,055.9	2,048.8	2,046.6
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	1,096.6	1,091.9	n.a.	1,090.1	1,100.0	1,090.6	1,088.5
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	943.7	948.9	n.a.	953.4	955.9	958.2	958.1
40 Consumer	597.0	637.7	632.4	631.2	635.2	636.8	665.0	n.a.	664.4	664.3	668.7	675.0
41 Credit cards and related plans	222.4	253.5	249.3	248.0	252.7	255.2	286.3	n.a.	285.3	284.6	290.7	294.7
42 Other	374.6	384.2	383.1	383.2	382.5	381.6	378.7	n.a.	379.0	379.7	378.1	380.3
43 Security <sup>4</sup>	93.6	99.1	91.0	95.1	90.3	98.3	87.1	n.a.	95.4	95.5	93.8	85.9
44 Other loans and leases	358.6	384.9	379.6	378.4	379.9	384.0	391.5	n.a.	392.2	393.4	389.8	393.0
45 Interbank loans	286.1	304.6	269.9	295.7	276.9	290.7	331.3	n.a.	336.8	341.9	331.3	314.2
46 Cash assets <sup>5</sup>	272.8	264.6	259.1	267.8	266.3	269.1	263.3	n.a.	261.3	244.4	241.5	243.3
47 Other assets <sup>6</sup>	525.2	511.8	518.2	546.7	562.3	576.9	604.2	n.a.	609.8	612.4	613.5	605.8
<b>48 Total assets<sup>7</sup></b>	<b>6,565.2</b>	<b>6,787.0</b>	<b>6,803.0</b>	<b>6,901.2</b>	<b>6,922.7</b>	<b>6,974.2</b>	<b>7,040.6</b>	n.a.	<b>7,070.9</b>	<b>7,072.8</b>	<b>7,068.0</b>	<b>7,042.2</b>
<i>Liabilities</i>												
49 Deposits	4,319.1 <sup>8</sup>	4,367.3	4,445.8	4,502.1	4,529.2	4,575.0	4,577.2	n.a.	4,613.0	4,602.9	4,579.3	4,564.0
50 Transaction	634.4 <sup>9</sup>	631.5	659.0	664.6	637.0	658.8	639.5	n.a.	610.5	612.8	644.0	657.0
51 Nontransaction	3,684.6	3,735.9	3,786.8	3,837.4	3,892.2	3,916.2	3,937.7	n.a.	4,002.6	3,990.1	3,935.3	3,907.0
52 Large time	579.7	579.7	594.7	600.0	617.1	622.3	616.5	n.a.	622.9	619.9	617.5	624.0
53 Other	3,104.9	3,156.2	3,192.1	3,237.5	3,275.1	3,293.9	3,321.2	n.a.	3,379.6	3,370.2	3,317.8	3,283.0
54 Borrowings	1,211.7	1,234.1	1,190.2	1,231.2	1,231.5	1,255.8	1,266.8	n.a.	1,262.0	1,269.7	1,268.3	1,243.7
55 From banks in the U.S.	379.5	372.3	347.2	389.2	380.4	383.6	416.0	n.a.	420.4	409.5	396.6	394.0
56 From others	832.2	861.8	843.0	842.0	851.1	872.3	850.8	n.a.	841.6	860.3	871.7	849.6
57 Net due to related foreign offices	230.5	261.8	239.8	249.8	254.5	215.8	224.1	n.a.	204.2	205.8	219.4	208.0
58 Other liabilities	284.8	351.7	352.1	318.7	311.7	365.4	381.0	n.a.	391.9	398.9	403.6	402.0
<b>59 Total liabilities</b>	<b>6,046.1<sup>8</sup></b>	<b>6,215.0</b>	<b>6,227.9</b>	<b>6,301.9</b>	<b>6,326.9</b>	<b>6,410.1</b>	<b>6,449.1</b>	n.a.	<b>6,471.2</b>	<b>6,477.4</b>	<b>6,470.6</b>	<b>6,417.6</b>
60 Residual (assets less liabilities) <sup>8</sup>	519.1 <sup>9</sup>	572.0	575.1	599.4	595.8	564.2	591.5	n.a.	599.7	595.5	597.4	624.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures				
	2003	2004							2004				
	Aug. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	3,095.6	3,225.1	3,276.2	3,232.0	3,227.6	3,237.8	3,239.6	n.a.	3,243.4	3,259.2	3,265.0	3,269.0	
2 Securities in bank credit	822.6	951.0	1,004.7	965.3	937.5	936.8	920.5	n.a.	915.4	918.3	934.7	932.0	
3 Treasury and Agency securities <sup>2</sup>	477.8	568.9	611.8	595.1	575.8	576.3	570.5	n.a.	560.3	565.9	579.2	580.2	
4 Trading account	34.7	42.9	45.1	45.0	45.4	40.5	38.1	n.a.	35.0	38.2	41.6	44.0	
5 Investment account	443.1	526.0	566.7	550.1	530.4	535.8	532.3	n.a.	525.3	527.8	537.6	536.3	
6 Mortgage-backed	345.7	415.8	452.7	442.6	424.7	423.7	422.5	n.a.	417.3	418.4	428.9	427.3	
7 Other	97.4	110.2	114.0	107.5	105.7	112.0	109.8	n.a.	108.0	109.4	108.7	109.0	
8 Other securities	344.8	382.1	392.9	370.1	361.7	360.5	350.0	n.a.	355.1	352.4	355.5	351.7	
9 Trading account	165.5	200.4	208.1	185.0	180.1	179.9	189.2	n.a.	191.5	188.8	192.6	188.9	
10 Investment account	179.3	181.7	184.8	185.1	181.6	180.6	160.8	n.a.	163.6	163.5	162.9	162.8	
11 State and local government	30.9	32.4	33.6	33.8	33.4	33.2	33.1	n.a.	32.9	32.8	32.8	33.0	
12 Other	148.4	149.2	151.1	151.2	148.2	147.5	127.6	n.a.	130.6	130.7	130.1	129.8	
13 Loans and leases in bank credit <sup>3</sup>	2,272.9	2,274.1	2,271.5	2,266.7	2,290.1	2,301.0	2,319.1	n.a.	2,328.0	2,340.9	2,330.2	2,337.0	
14 Commercial and industrial	470.6	438.8	429.8	428.4	428.6	428.9	429.6	n.a.	427.9	428.7	429.5	431.6	
15 Real estate	1,149.4	1,129.4	1,150.4	1,145.0	1,168.6	1,176.5	1,180.0	n.a.	1,183.7	1,190.2	1,188.5	1,189.4	
16 Revolving home equity	168.7	201.7	210.0	216.2	222.9	229.4	236.6	n.a.	240.9	242.5	244.5	246.2	
17 Other	980.6	927.6	940.4	928.8	945.7	947.1	943.4	n.a.	942.8	947.8	944.0	943.2	
18 Other residential	641.9	591.3	599.2	586.6	602.3	601.3	596.9	n.a.	595.1	599.7	595.7	595.0	
19 Commercial	338.7	336.3	341.1	342.3	345.8	345.8	346.5	n.a.	347.7	348.1	348.3	348.3	
20 Consumer	312.7	321.3	323.3	324.7	325.9	324.4	343.7	n.a.	343.2	342.6	341.8	343.0	
21 Security <sup>4</sup>	84.9	94.8	85.4	89.2	87.4	90.3	79.5	n.a.	87.1	87.3	85.2	79.9	
22 Federal funds sold to and repurchase agreements with broker-dealers	66.1	73.8	64.7	67.0	64.1	69.5	59.1	n.a.	67.8	66.3	65.5	59.9	
23 Other	18.8	21.1	20.7	22.1	23.3	20.9	20.4	n.a.	19.3	21.0	19.7	20.0	
24 State and local government	13.6	14.9	15.1	14.9	15.0	14.9	15.3	n.a.	15.5	15.7	15.6	15.8	
25 Agricultural	8.5	8.7	9.1	9.3	9.2	9.2	9.2	n.a.	9.2	9.2	9.1	9.2	
26 Federal funds sold to and repurchase agreements with others	25.6	32.5	26.9	21.0	17.8	19.2	22.0	n.a.	21.5	24.4	22.3	22.9	
27 All other loans	100.4	131.6	130.0	134.6	142.1	143.3	147.1	n.a.	148.3	151.1	145.7	152.5	
28 Lease-financing receivables	107.3	102.1	101.6	99.5	95.6	94.1	92.6	n.a.	91.7	91.7	92.5	92.8	
29 Interbank loans	190.6	216.8	178.7	208.5	197.2	213.3	257.5	n.a.	256.1	267.8	248.5	250.8	
30 Federal funds sold to and repurchase agreements with commercial banks	111.6	108.8	94.4	98.3	89.8	105.6	140.5	n.a.	142.7	148.4	133.9	133.2	
31 Other	79.0	108.0	84.4	110.2	107.4	107.7	117.1	n.a.	113.5	119.4	114.5	117.5	
32 Cash assets <sup>5</sup>	158.2	148.1	149.6	152.1	150.9	155.6	148.5	n.a.	146.1	141.3	132.5	144.0	
33 Other assets <sup>6</sup>	366.5	354.0	355.6	376.7	388.7	412.3	417.1	n.a.	414.1	420.4	426.4	421.5	
<b>34 Total assets<sup>7</sup></b>	<b>3,766.7</b>	<b>3,903.5</b>	<b>3,919.6</b>	<b>3,930.3</b>	<b>3,926.0</b>	<b>3,980.5</b>	<b>4,024.9</b>	<b>n.a.</b>	<b>4,022.0</b>	<b>4,050.8</b>	<b>4,034.6</b>	<b>4,047.5</b>	
<i>Liabilities</i>													
35 Deposits	2,192.6	2,182.4	2,256.7	2,279.0	2,315.6	2,328.9	2,322.5	n.a.	2,327.2	2,333.3	2,312.2	2,339.7	
36 Transaction	318.5	303.1	320.1	315.1	303.0	312.8	301.5	n.a.	284.4	300.9	317.1	348.9	
37 Nontransaction	1,874.0	1,879.3	1,936.6	1,964.0	2,012.6	2,016.1	2,020.9	n.a.	2,042.8	2,032.4	1,995.1	1,990.8	
38 Large time	257.9	242.5	256.5	261.2	276.1	284.9	275.5	n.a.	275.8	273.0	270.1	277.7	
39 Other	1,616.2	1,636.8	1,680.1	1,702.7	1,736.5	1,731.2	1,745.4	n.a.	1,767.0	1,759.4	1,725.0	1,713.2	
40 Borrowings	786.4	776.1	740.2	727.6	711.2	731.7	746.0	n.a.	749.3	764.5	757.9	750.9	
41 From banks in the U.S.	210.5	204.8	179.2	185.5	186.8	192.1	217.1	n.a.	221.6	213.0	206.2	206.1	
42 From others	575.9	571.3	561.0	542.1	524.4	539.6	528.8	n.a.	527.6	551.4	551.7	544.8	
43 Net due to related foreign offices	218.9	231.9	225.5	241.3	234.2	199.6	215.6	n.a.	195.5	195.9	209.6	189.3	
44 Other liabilities	213.2	275.1	286.7	259.6	240.2	293.6	310.3	n.a.	317.5	324.6	325.6	315.4	
<b>45 Total liabilities</b>	<b>3,411.1</b>	<b>3,465.6</b>	<b>3,509.1</b>	<b>3,507.5</b>	<b>3,501.2</b>	<b>3,553.8</b>	<b>3,594.3</b>	<b>n.a.</b>	<b>3,589.4</b>	<b>3,618.2</b>	<b>3,605.3</b>	<b>3,595.2</b>	
46 Residual (assets less liabilities) <sup>8</sup>	355.6	438.0	410.5	422.8	424.8	426.7	430.6	n.a.	432.6	432.6	429.2	452.3	

Footnotes appear on p. A21.

## 18 Federal Reserve Bulletin Statistical Supplement □ September 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit	3,097.3	3,214.3	3,246.2	3,217.6	3,230.2	3,241.3	3,234.7	n.a.	3,247.7	3,255.4	3,263.5	3,257.0
48 Securities in bank credit	824.0	948.3	988.5	958.3	943.1	937.4	917.2	n.a.	919.6	918.2	934.3	930.8
49 Treasury and Agency securities <sup>2</sup>	477.4	564.8	600.2	594.9	585.5	578.7	571.0	n.a.	564.6	564.5	576.8	578.1
50 Trading account	34.6	43.2	44.7	45.3	46.1	40.8	38.0	n.a.	35.2	37.9	41.4	43.6
51 Investment account	442.8	521.5	555.5	549.5	539.5	537.9	533.0	n.a.	529.4	526.6	535.3	534.5
52 Mortgage-backed	345.7	410.6	442.6	441.4	432.1	425.1	423.5	n.a.	420.8	417.9	427.2	426.5
53 Other	97.0	111.0	112.9	108.2	107.4	112.8	109.5	n.a.	108.5	108.7	108.2	108.0
54 Other securities	346.6	383.5	388.2	363.4	357.6	358.8	346.3	n.a.	355.0	353.7	357.6	352.7
55 Trading account	166.4	201.2	205.7	181.7	178.1	179.0	187.2	n.a.	191.5	189.5	193.7	189.4
56 Investment account	180.3	182.4	182.6	181.7	179.5	179.8	159.0	n.a.	163.5	164.1	163.8	163.3
57 State and local government	31.1	32.6	33.2	33.2	33.0	33.0	32.8	n.a.	32.9	33.0	33.0	33.1
58 Other	149.2	149.8	149.4	148.5	146.5	146.7	126.3	n.a.	130.6	131.2	130.9	130.2
59 Loans and leases in bank credit <sup>3</sup>	2,273.3	2,266.1	2,257.8	2,259.3	2,287.1	2,303.9	2,317.5	n.a.	2,328.1	2,337.3	2,329.2	2,326.2
60 Commercial and industrial	469.0	436.9	430.2	430.3	430.3	430.1	428.9	n.a.	427.9	427.1	428.1	428.7
61 Real estate	1,152.9	1,128.8	1,143.7	1,142.4	1,172.7	1,179.0	1,180.1	n.a.	1,184.3	1,193.3	1,189.8	1,189.0
62 Revolving home equity	169.4	202.1	208.3	215.4	223.6	230.3	237.1	n.a.	241.5	243.3	245.4	247.1
63 Other	983.5	926.7	935.4	927.0	949.1	948.7	943.0	n.a.	942.8	950.0	944.4	941.9
64 Other residential	646.2	590.1	596.1	585.4	604.4	602.3	596.6	n.a.	595.1	601.1	595.9	594.1
65 Commercial	337.2	336.6	339.4	341.6	344.7	346.3	346.4	n.a.	347.7	348.9	348.4	347.8
66 Consumer	311.4	323.9	321.4	321.7	323.4	322.2	340.5	n.a.	339.9	339.7	340.2	342.4
67 Credit cards and related plans	88.6	99.3	96.1	96.5	98.5	98.2	120.2	n.a.	119.4	118.7	121.4	122.0
68 Other	222.8	224.7	225.3	225.3	224.8	224.1	220.4	n.a.	220.5	221.0	218.7	220.4
69 Security <sup>4</sup>	85.7	90.9	83.1	87.7	83.1	91.2	80.0	n.a.	88.2	88.4	86.6	78.8
70 Federal funds sold to and repurchase agreements with broker-dealers	66.7	70.8	62.9	66.0	61.0	70.2	59.4	n.a.	68.6	67.1	66.5	59.1
71 Other	19.0	20.2	20.1	21.8	22.2	21.0	20.6	n.a.	19.5	21.2	20.0	19.7
72 State and local government	13.6	14.9	15.1	14.9	15.0	14.9	15.3	n.a.	15.5	15.7	15.6	15.8
73 Agricultural	8.5	8.5	9.0	9.2	9.2	9.3	9.3	n.a.	9.2	9.2	9.2	9.2
74 Federal funds sold to and repurchase agreements with others	25.6	32.5	26.9	21.0	17.8	19.2	22.0	n.a.	21.5	24.4	22.3	22.9
75 All other loans	99.4	127.7	127.2	132.5	140.2	144.1	148.7	n.a.	150.0	148.0	145.1	147.0
76 Lease-financing receivables	107.1	101.8	101.3	99.4	95.5	93.9	92.5	n.a.	91.6	91.5	92.4	92.5
77 Interbank loans	191.0	210.8	178.2	214.4	200.6	216.1	256.4	n.a.	259.9	266.5	256.3	240.9
78 Federal funds sold to and repurchase agreements with commercial banks	112.0	105.8	94.2	101.1	91.3	107.0	139.9	n.a.	144.8	147.7	138.2	128.0
79 Other	79.0	105.0	84.0	113.3	109.3	109.1	116.6	n.a.	115.1	118.8	118.1	112.9
80 Cash assets <sup>5</sup>	150.4	148.5	144.0	151.1	147.1	148.7	143.6	n.a.	141.9	127.1	126.3	128.0
81 Other assets <sup>6</sup>	368.5	348.7	351.9	376.4	387.9	408.8	419.2	n.a.	420.4	424.7	429.8	416.8
<b>82 Total assets<sup>7</sup></b>	<b>3,762.8</b>	<b>3,881.5</b>	<b>3,879.5</b>	<b>3,920.6</b>	<b>3,927.2</b>	<b>3,976.3</b>	<b>4,016.3</b>	<b>n.a.</b>	<b>4,032.1</b>	<b>4,035.8</b>	<b>4,038.0</b>	<b>4,005.0</b>
<i>Liabilities</i>												
83 Deposits	2,182.6	2,187.0	2,246.7	2,282.8	2,299.2	2,322.6	2,315.5	n.a.	2,333.4	2,324.0	2,306.1	2,297.6
84 Transaction	304.7	299.6	315.5	321.6	298.1	309.6	299.4	n.a.	279.6	282.7	305.7	319.3
85 Nontransaction	1,877.8	1,887.4	1,931.2	1,961.2	2,001.1	2,013.0	2,016.0	n.a.	2,053.8	2,041.3	2,000.3	1,978.3
86 Large time	257.6	245.3	254.5	257.2	273.3	284.3	274.0	n.a.	276.0	272.7	270.1	276.4
87 Other	1,620.2	1,642.2	1,676.7	1,703.9	1,727.8	1,728.7	1,742.0	n.a.	1,777.8	1,768.6	1,730.3	1,701.9
88 Borrowings	782.6	773.7	729.2	734.6	727.5	742.0	747.2	n.a.	750.2	756.7	757.6	741.6
89 From banks in the U.S.	212.9	201.8	180.6	190.5	187.3	191.4	216.9	n.a.	225.1	214.9	210.4	206.4
90 From others	569.6	571.9	548.6	544.1	540.2	550.6	530.3	n.a.	525.1	541.8	547.2	535.2
91 Net due to related foreign offices	218.6	237.5	219.7	226.4	231.7	198.0	209.9	n.a.	191.8	192.5	208.1	193.0
92 Other liabilities	212.8	280.9	279.9	244.8	238.0	291.3	302.7	n.a.	312.1	319.5	323.7	320.5
<b>93 Total liabilities</b>	<b>3,396.5</b>	<b>3,479.1</b>	<b>3,475.6</b>	<b>3,488.5</b>	<b>3,496.4</b>	<b>3,554.0</b>	<b>3,575.2</b>	<b>n.a.</b>	<b>3,587.4</b>	<b>3,592.7</b>	<b>3,595.5</b>	<b>3,552.8</b>
94 Residual (assets less liabilities) <sup>8</sup>	366.3	402.4	403.9	432.1	430.7	422.3	441.1	n.a.	444.6	443.0	442.5	452.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug. <sup>1</sup>	Feb. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,461.6	2,567.9	2,592.7	2,656.4	2,665.5	2,678.7	2,688.2	n.a.	2,695.2	2,695.6	2,693.2	2,694.3
2 Securities in bank credit	697.5	717.8	718.1	725.4	727.4	730.2	722.9	n.a.	725.1	722.1	717.5	713.5
3 Treasury and Agency securities <sup>2</sup>	494.7	503.6	502.1	509.5	516.3	517.6	517.8	n.a.	519.1	517.2	514.7	511.9
4 Other securities	202.8	214.2	216.0	215.9	211.1	212.6	205.0	n.a.	206.0	204.9	202.8	201.5
5 Loans and leases in bank credit <sup>3</sup>	1,764.2	1,850.1	1,874.6	1,931.0	1,938.1	1,948.4	1,965.3	n.a.	1,970.1	1,973.5	1,975.8	1,980.9
6 Commercial and industrial	299.4	311.7	313.8	313.1	311.9	313.9	316.0	n.a.	318.3	318.2	319.6	321.0
7 Real estate	1,067.4	1,116.6	1,136.5	1,193.9	1,201.2	1,206.3	1,211.5	n.a.	1,214.3	1,217.8	1,216.2	1,215.4
8 Revolving home equity	84.0	95.9	98.1	101.0	103.4	106.4	109.1	n.a.	111.0	111.5	112.1	112.8
9 Other	983.4	1,020.7	1,038.4	1,092.8	1,097.8	1,099.9	1,102.4	n.a.	1,103.3	1,106.3	1,104.1	1,102.6
10 Consumer	287.2	311.9	315.1	314.1	314.7	319.0	328.5	n.a.	328.3	327.8	329.8	332.7
11 Security <sup>4</sup>	7.8	8.2	7.8	7.4	7.3	7.1	7.1	n.a.	6.9	7.0	7.1	7.4
12 Other loans and leases	102.4	101.6	101.4	102.5	103.0	102.1	102.2	n.a.	102.2	102.8	103.1	104.4
13 Interbank loans	95.8	93.7	87.2	77.6	78.7	76.0	77.3	n.a.	74.7	74.8	75.1	77.9
14 Cash assets <sup>5</sup>	124.4	118.3	120.0	119.7	120.2	121.1	119.6	n.a.	118.6	122.5	117.3	122.7
15 Other assets <sup>6</sup>	156.7	163.1	166.3	170.3	174.4	168.1	185.0	n.a.	189.3	187.7	183.7	189.0
<b>16 Total assets<sup>7</sup></b>	<b>2,807.2</b>	<b>2,910.7</b>	<b>2,933.6</b>	<b>2,990.7</b>	<b>3,005.4</b>	<b>3,010.0</b>	<b>3,035.8</b>	n.a.	<b>3,043.4</b>	<b>3,046.2</b>	<b>3,034.7</b>	<b>3,049.1</b>
<i>Liabilities</i>												
17 Deposits	2,140.4	2,189.9	2,200.9	2,215.3	2,234.4	2,253.6	2,268.0	n.a.	2,276.1	2,282.4	2,276.9	2,285.4
18 Transaction	333.9	336.3	347.6	342.3	343.1	353.5	340.2	n.a.	329.3	337.1	343.2	348.7
19 Nontransaction	1,806.5	1,853.6	1,853.3	1,873.1	1,891.3	1,900.2	1,927.8	n.a.	1,946.8	1,945.3	1,933.7	1,936.7
20 Large time	322.1	334.4	340.2	342.7	343.8	337.9	342.5	n.a.	347.0	347.2	347.5	347.5
21 Other	1,484.4	1,519.2	1,513.1	1,530.4	1,547.5	1,562.2	1,585.3	n.a.	1,599.8	1,598.0	1,586.2	1,589.1
22 Borrowings	429.1	460.4	461.0	496.6	504.0	513.8	519.6	n.a.	511.8	513.0	510.6	502.0
23 From banks in the U.S.	166.5	170.5	166.6	198.6	193.1	192.1	199.1	n.a.	195.3	194.6	186.2	187.6
24 From others	262.6	289.9	294.4	297.9	310.9	321.7	320.6	n.a.	316.5	318.5	324.5	314.4
25 Net due to related foreign offices	11.9	24.4	20.1	23.5	22.8	15.8	14.2	n.a.	12.5	13.3	11.3	15.1
26 Other liabilities	72.0	70.8	72.1	74.0	73.7	74.2	78.3	n.a.	79.8	79.4	79.9	81.5
<b>27 Total liabilities</b>	<b>2,653.5</b>	<b>2,745.5</b>	<b>2,754.2</b>	<b>2,809.4</b>	<b>2,834.9</b>	<b>2,857.4</b>	<b>2,880.1</b>	n.a.	<b>2,880.2</b>	<b>2,888.1</b>	<b>2,878.7</b>	<b>2,883.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	153.7	165.2	179.5	181.3	170.5	152.7	155.7	n.a.	163.3	158.2	156.0	165.2
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,459.4	2,564.8	2,582.9	2,645.5	2,659.1	2,668.7	2,679.0	n.a.	2,687.7	2,691.1	2,690.7	2,694.5
30 Securities in bank credit	695.8	715.7	719.5	727.7	727.0	730.3	720.7	n.a.	722.7	720.5	714.8	712.6
31 Treasury and Agency securities <sup>2</sup>	493.1	501.5	503.5	511.8	515.9	517.7	515.6	n.a.	516.6	515.6	512.0	511.1
32 Other securities	202.8	214.2	216.0	215.9	211.1	212.6	205.0	n.a.	206.0	204.9	202.8	201.5
33 Loans and leases in bank credit <sup>3</sup>	1,763.6	1,849.1	1,863.4	1,917.9	1,932.1	1,938.3	1,958.3	n.a.	1,965.0	1,970.6	1,975.9	1,981.8
34 Commercial and industrial	297.7	311.7	314.4	314.5	314.0	315.6	316.1	n.a.	317.3	316.6	318.1	318.7
35 Real estate	1,068.1	1,116.0	1,130.0	1,185.3	1,196.9	1,198.4	1,207.0	n.a.	1,211.7	1,217.6	1,216.8	1,217.8
36 Revolving home equity	84.1	95.7	97.6	100.8	103.4	106.7	109.3	n.a.	111.1	111.8	112.4	113.1
37 Other	983.9	1,020.4	1,032.4	1,084.5	1,093.4	1,091.7	1,097.7	n.a.	1,100.6	1,105.9	1,104.4	1,104.7
38 Other residential	n.a.	n.a.	n.a.	n.a.	n.a.	494.3	495.3	n.a.	495.0	498.9	494.7	494.4
39 Commercial	n.a.	n.a.	n.a.	n.a.	n.a.	597.4	602.5	n.a.	605.7	607.0	609.7	610.4
40 Consumer	285.6	313.8	311.1	309.4	311.8	314.5	324.5	n.a.	324.5	324.6	328.6	332.5
41 Credit cards and related plans	133.7	154.3	153.3	151.5	154.1	157.0	166.2	n.a.	166.0	165.9	169.2	172.6
42 Other	151.9	159.6	157.8	157.9	157.7	157.6	158.3	n.a.	158.5	158.7	159.3	159.9
43 Security <sup>4</sup>	7.9	8.2	8.0	7.4	7.2	7.1	7.1	n.a.	7.2	7.2	7.2	7.2
44 Other loans and leases	104.3	99.3	100.0	101.3	102.3	102.7	103.6	n.a.	104.3	104.6	105.2	105.6
45 Interbank loans	95.1	93.8	91.6	81.4	76.3	74.6	74.9	n.a.	76.9	75.4	75.0	73.3
46 Cash assets <sup>5</sup>	122.3	116.2	115.1	116.7	119.2	120.4	119.7	n.a.	119.3	117.3	115.3	115.3
47 Other assets <sup>6</sup>	156.7	163.1	166.3	170.3	174.4	168.1	185.0	n.a.	189.3	187.7	183.7	189.0
<b>48 Total assets<sup>7</sup></b>	<b>2,802.3</b>	<b>2,905.5</b>	<b>2,923.5</b>	<b>2,980.6</b>	<b>2,995.5</b>	<b>2,998.0</b>	<b>3,024.3</b>	n.a.	<b>3,038.8</b>	<b>3,037.1</b>	<b>3,030.0</b>	<b>3,037.2</b>
<i>Liabilities</i>												
49 Deposits	2,136.5	2,180.3	2,199.1	2,219.3	2,230.0	2,252.4	2,261.7	n.a.	2,279.7	2,278.9	2,273.3	2,266.3
50 Transaction	329.7	331.9	343.6	343.0	338.9	349.3	340.0	n.a.	330.8	330.1	338.3	337.6
51 Nontransaction	1,806.8	1,848.4	1,855.5	1,876.3	1,891.1	1,903.1	1,921.7	n.a.	1,948.8	1,948.8	1,935.0	1,928.7
52 Large time	322.1	334.4	340.2	342.7	343.8	337.9	342.5	n.a.	347.0	347.2	347.5	347.5
53 Other	1,484.7	1,514.0	1,515.4	1,533.6	1,547.3	1,565.2	1,579.2	n.a.	1,601.8	1,601.6	1,587.6	1,581.2
54 Borrowings	429.1	460.4	461.0	496.6	504.0	513.8	519.6	n.a.	511.8	513.0	510.6	502.0
55 From banks in the U.S.	166.5	170.5	166.6	198.6	193.1	192.1	199.1	n.a.	195.3	194.6	186.2	187.6
56 From others	262.6	289.9	294.4	297.9	310.9	321.7	320.6	n.a.	316.5	318.5	324.5	314.4
57 Net due to related foreign offices	11.9	24.4	20.1	23.5	22.8	15.8	14.2	n.a.	12.5	13.3	11.3	15.1
58 Other liabilities	72.0	70.8	72.1	74.0	73.7	74.2	78.3	n.a.	79.8	79.4	79.9	81.5
<b>59 Total liabilities</b>	<b>2,649.6</b>	<b>2,735.9</b>	<b>2,752.3</b>	<b>2,813.4</b>	<b>2,830.5</b>	<b>2,856.1</b>	<b>2,873.9</b>	n.a.	<b>2,883.7</b>	<b>2,884.6</b>	<b>2,875.1</b>	<b>2,864.9</b>
60 Residual (assets less liabilities) <sup>8</sup>	152.8	169.7	171.2	167.3	165.1	141.8	150.4	n.a.	155.1	152.4	154.9	172.4

Footnotes appear on p. A21.

## 20 Federal Reserve Bulletin Statistical Supplement □ September 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	622.6	654.1	659.2	641.9	628.4	645.1	647.8	n.a.	636.4	639.1	635.6	645.9
2 Securities in bank credit	258.2	266.3	266.2	263.7	255.8	258.3	254.9	n.a.	253.0	256.5	257.3	256.8
3 Treasury and Agency securities <sup>2</sup>	105.9	99.6	96.5	95.5	92.4	93.9	92.2	n.a.	92.1	93.2	93.3	92.7
4 Other securities	152.3	166.6	169.6	168.2	163.4	164.4	162.6	n.a.	160.9	163.3	164.1	164.1
5 Loans and leases in bank credit <sup>3</sup>	364.4	387.8	393.0	378.2	372.6	386.8	392.9	n.a.	383.4	382.6	378.2	389.1
6 Commercial and industrial	148.2	136.9 <sup>a</sup>	133.9 <sup>a</sup>	129.8 <sup>a</sup>	130.4	131.7	133.7	n.a.	135.5	135.9	135.9	137.3
7 Real estate	17.4	17.2	17.3	17.6 <sup>a</sup>	16.0 <sup>a</sup>	14.7 <sup>a</sup>	14.4	n.a.	14.0	14.0	13.9	14.2
8 Security <sup>4</sup>	121.9	140.1	149.6	140.8	136.9	149.3	155.0	n.a.	145.7	143.7	140.6	147.8
9 Other loans and leases	77.0	93.6 <sup>a</sup>	92.2 <sup>a</sup>	90.0 <sup>a</sup>	89.2 <sup>a</sup>	91.1 <sup>a</sup>	89.7	n.a.	88.3	89.0	87.8	89.8
10 Interbank loans	38.9	31.9	29.4	32.0	34.4	28.9	31.2	n.a.	32.5	32.7	27.6	35.5
11 Cash assets <sup>5</sup>	52.5	54.1	54.7	57.0	60.2	56.8	60.3	n.a.	57.6	59.3	60.5	60.6
12 Other assets <sup>6</sup>	36.6	25.8	28.8	33.6	34.0	39.4	43.1	n.a.	41.3	42.7	38.8	37.2
<b>13 Total assets<sup>7</sup></b>	<b>750.2</b>	<b>765.4</b>	<b>771.7</b>	<b>764.0</b>	<b>756.5</b>	<b>769.8</b>	<b>782.0</b>	n.a.	<b>767.5</b>	<b>773.4</b>	<b>762.0</b>	<b>778.8</b>
<i>Liabilities</i>												
14 Deposits	436.6	468.1	472.9	481.8	494.6	520.9	544.4	n.a.	542.2	537.7	533.9	541.9
15 Transaction	11.0	11.9	11.9	11.6	11.6	11.9	11.2	n.a.	11.2	11.1	11.1	11.1
16 Nontransaction	425.6	456.2	460.9	470.2	483.0	509.0	533.2	n.a.	531.0	526.6	522.8	530.8
17 Borrowings	308.0	343.6	353.0	349.6	331.8	337.5	333.6	n.a.	327.4	322.4	327.7	316.1
18 From banks in the U.S.	38.5	43.8	49.2	45.3	43.5	49.5	42.3	n.a.	41.8	42.3	44.8	40.0
19 From others	269.6	299.8	303.9	304.3	288.3	288.1	291.3	n.a.	285.5	280.0	282.9	276.1
20 Net due to related foreign offices	107.1	152.6	155.4	171.2	180.1	185.0	189.2	n.a.	187.0	179.5	189.6	176.2
21 Other liabilities	108.6	102.7	98.3	101.5	98.6	91.4	90.6	n.a.	89.1	92.6	92.6	87.9
<b>22 Total liabilities</b>	<b>746.1</b>	<b>761.8</b>	<b>768.8</b>	<b>761.7</b>	<b>745.0</b>	<b>764.9</b>	<b>779.4</b>	n.a.	<b>771.6</b>	<b>773.1</b>	<b>759.6</b>	<b>769.7</b>
23 Residual (assets less liabilities) <sup>8</sup>	4.0	3.6 <sup>a</sup>	2.9	2.4	11.5	4.9	2.5	n.a.	4.1	.2	2.4	9.1
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	614.8	656.4	662.6	647.6	625.6	645.0	643.9	n.a.	634.0	633.3	625.7	634.0
25 Securities in bank credit	258.2	266.3	266.2	263.7	255.8	258.3	254.9	n.a.	253.0	256.5	257.3	256.8
26 Treasury and Agency securities <sup>2</sup>	105.9	99.6	96.5	95.5	92.4	93.9	92.2	n.a.	92.1	93.2	93.3	92.7
27 Trading account	38.4	36.2	35.1	33.3	33.3	35.4	34.7	n.a.	35.7	35.0	35.0	34.6
28 Investment account	67.5	63.5	61.4	60.4	59.1	58.4	57.5	n.a.	56.4	58.1	58.3	58.1
29 Other securities	152.3	166.6	169.6	168.2	163.4	164.4	162.6	n.a.	160.9	163.3	164.1	164.1
30 Trading account	99.6	99.0	101.1	98.2	100.6	104.7	104.9	n.a.	103.8	106.6	105.7	105.1
31 Investment account	52.8	67.7	68.5	70.0	62.8	59.7	57.7	n.a.	57.2	56.8	58.3	59.1
32 Loans and leases in bank credit <sup>3</sup>	356.6	390.1	396.5	383.9	369.8	386.7	389.0	n.a.	381.0	376.8	368.4	377.2
33 Commercial and industrial	146.6	138.6 <sup>a</sup>	135.7 <sup>a</sup>	130.8 <sup>a</sup>	130.5 <sup>a</sup>	131.3	133.0	n.a.	134.6	134.6	134.9	135.4
34 Real estate	17.4	17.2	17.3	17.6 <sup>a</sup>	16.0 <sup>a</sup>	14.7 <sup>a</sup>	14.4	n.a.	14.0	14.0	13.9	14.2
35 Security <sup>4</sup>	114.8	142.6	151.5	144.6	133.7	148.2	150.8	n.a.	143.0	138.5	130.9	137.0
36 Other loans and leases	77.9	91.7 <sup>a</sup>	91.9 <sup>a</sup>	91.0 <sup>a</sup>	89.7 <sup>a</sup>	92.5 <sup>a</sup>	90.7	n.a.	89.4	89.7	88.7	90.7
37 Interbank loans	38.9	31.9	29.4	32.0	34.4	28.9	31.2	n.a.	32.5	32.7	27.6	35.5
38 Cash assets <sup>5</sup>	52.5	53.4	52.9	56.4	59.6	56.4	59.7	n.a.	57.6	59.1	60.7	60.6
39 Other assets <sup>6</sup>	36.2	27.3	28.8	32.2	34.6	39.3	41.8	n.a.	40.6	42.5	38.4	36.8
<b>40 Total assets<sup>7</sup></b>	<b>742.1</b>	<b>768.4</b>	<b>773.4</b>	<b>767.9</b>	<b>753.7</b>	<b>769.1</b>	<b>776.2</b>	n.a.	<b>764.3</b>	<b>767.2</b>	<b>752.0</b>	<b>766.5</b>
<i>Liabilities</i>												
41 Deposits	430.5	474.3	477.5	491.4	505.9	528.4 <sup>a</sup>	543.0	n.a.	537.7	530.3	525.1	535.6
42 Transaction	10.9	11.9	11.5	11.4	11.4	11.9	11.2	n.a.	11.1	10.9	11.1	10.9
43 Nontransaction	419.6	462.3	466.0	480.1	494.5	516.5	531.7	n.a.	526.7	519.4	514.0	524.8
44 Borrowings	308.0	343.6	353.0	349.6	331.8	337.5	333.6	n.a.	327.4	322.4	327.7	316.1
45 From banks in the U.S.	38.5	43.8	49.2	45.3	43.5	49.5	42.3	n.a.	41.8	42.3	44.8	40.0
46 From others	269.6	299.8	303.9	304.3	288.3	288.1	291.3	n.a.	285.5	280.0	282.9	276.1
47 Net due to related foreign offices	106.7	152.9	156.0	173.5	181.8	187.0	190.6	n.a.	189.0	179.2	194.4	174.9
48 Other liabilities	109.0	102.4	97.8	99.5	97.1	89.6	89.4	n.a.	87.4	92.9	92.9	89.0
<b>49 Total liabilities</b>	<b>740.9</b>	<b>767.3</b>	<b>772.4</b>	<b>767.1</b>	<b>753.0</b>	<b>768.5</b>	<b>775.5</b>	n.a.	<b>763.6</b>	<b>766.4</b>	<b>751.2</b>	<b>765.8</b>
50 Residual (assets less liabilities) <sup>8</sup>	1.2	1.1	1.0	.8	.8	.7	.7	n.a.	.8	.8	.8	.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 4	Aug. 11	Aug. 18	Aug. 25
	Not seasonally adjusted											
<i>MEMO</i>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup>	93.2	125.6	129.4	106.7 <sup>1</sup>	99.0 <sup>1</sup>	96.8 <sup>1</sup>	105.4	n.a.	114.2	114.5	111.7	107.1
2 Revaluation losses on off-balance-sheet items <sup>9</sup>	79.5	114.7	118.9	92.9 <sup>1</sup>	82.5 <sup>1</sup>	83.0 <sup>1</sup>	94.7	n.a.	102.2	103.2	102.7	99.9
3 Mortgage-backed securities <sup>10</sup>	396.9 <sup>1</sup>	469.5 <sup>1</sup>	502.2 <sup>1</sup>	499.0 <sup>1</sup>	487.8 <sup>1</sup>	483.4 <sup>1</sup>	483.0	n.a.	483.4	480.1	490.5	490.5
4 Pass-through	280.7	348.4	380.5 <sup>1</sup>	383.8	377.8 <sup>1</sup>	376.3	376.5	n.a.	374.7	371.8	380.3	380.8
5 CMO, REMIC, and other	116.1 <sup>1</sup>	121.2 <sup>1</sup>	121.7 <sup>1</sup>	115.2 <sup>1</sup>	110.1 <sup>1</sup>	107.2 <sup>1</sup>	106.5	n.a.	108.7	108.3	110.2	109.7
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	1.4	6.7	10.6	4.9	5.5	5.4 <sup>1</sup>	2.2	n.a.	1.6	.1	.7	.7
7 Securitized consumer loans <sup>12</sup>	134.4	139.4	141.3	139.5	136.9	137.9 <sup>1</sup>	140.6	n.a.	140.6	141.2	139.4	139.5
8 Credit cards and related plans	116.4	120.4	121.1	119.4	117.2	117.6	118.6	n.a.	118.9	119.6	117.8	118.1
9 Other	18.0	18.9	20.2	20.2	19.7	20.2 <sup>1</sup>	21.9	n.a.	21.7	21.6	21.5	21.3
10 Securitized business loans <sup>12</sup>	7.2	7.5	7.4	7.4	7.4	7.3	7.2	n.a.	7.2	7.2	6.6	6.6
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup>	323.4 <sup>1</sup>	325.1 <sup>1</sup>	329.2 <sup>1</sup>	332.5 <sup>1</sup>	332.7 <sup>1</sup>	330.6 <sup>1</sup>	329.8	n.a.	330.5	329.9	327.1	325.5
12 Securitized consumer loans <sup>12</sup>	229.7	231.5	232.4	229.4	224.6	224.7	227.1	n.a.	227.5	227.6	225.6	224.5
13 Credit cards and related plans	222.4	224.1	225.2	222.3	217.4	217.4	219.8	n.a.	220.3	220.4	218.4	217.3
14 Other	7.3	7.4	7.2	7.1	7.2	7.2	7.3	n.a.	7.2	7.2	7.2	7.2
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup>	65.1	62.8	61.8	58.4	60.5	58.6	58.5	n.a.	56.8	56.8	57.7	57.1
16 Revaluation losses on off-balance-sheet items <sup>9</sup>	64.7	69.1	67.8	64.8	63.2	58.9	60.4	n.a.	58.8	59.3	60.1	59.5
17 Securitized business loans <sup>12</sup>	1.4	.4	.3	.3	.3	.3	.3	n.a.	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,185.0	6,517.6	6,536.4	6,544.7	6,587.8	6,600.7	6,629.4	6,696.3	6,692.7	6,697.7	6,709.4	6,690.6
2 Securities in bank credit	1,788.9	1,980.3	1,952.4	1,929.2	1,933.9	1,907.0	1,914.0	1,925.2	1,934.6	1,929.5	1,922.2	1,916.4
3 Treasury and Agency securities <sup>2</sup>	1,071.1	1,205.0	1,199.8	1,188.8	1,189.5	1,181.0	1,183.1	1,178.5	1,191.6	1,188.8	1,172.7	1,163.4
4 Other securities	717.8	775.3	752.6	740.4	744.4	726.0	731.0	746.7	743.0	740.7	749.5	753.0
5 Loans and leases in bank credit <sup>3</sup>	4,396.1	4,537.3	4,584.0	4,615.5	4,653.9	4,693.7	4,715.3	4,771.0	4,758.2	4,768.2	4,787.2	4,774.1
6 Commercial and industrial	907.9	878.4	874.2	874.0	878.4	883.1	889.5	892.5	891.9	894.6	891.0	893.3
7 Real estate	2,245.3	2,303.8	2,361.4	2,395.7	2,409.5	2,416.5	2,432.3	2,456.2	2,451.2	2,455.0	2,461.7	2,455.8
8 Revolving home equity	258.5	308.1	318.0	327.9	337.6	347.0	358.3	369.6	365.7	367.9	370.8	373.8
9 Other	1,986.8	1,995.7	2,043.4	2,067.9	2,071.9	2,069.5	2,074.0	2,086.6	2,085.4	2,087.0	2,091.0	2,082.0
10 Consumer	601.6	639.1	639.8	641.4	644.0	672.5	673.0	674.6	675.7	675.8	675.7	671.9
11 Security <sup>4</sup>	212.2	243.0	237.6	232.6	248.2	243.7	238.9	254.5	250.5	250.2	256.4	262.2
12 Other loans and leases	429.2	473.0	470.9	471.7	473.9	477.9	481.6	493.2	489.0	492.7	502.4	491.0
13 Interbank loans	308.4	295.6	318.0	310.1	317.9	365.9	361.1	365.9	378.7	378.7	373.0	358.3
14 Cash assets <sup>5</sup>	319.5	321.2	328.6	332.4	334.9	330.0	321.7	324.8	332.8	325.7	318.3	322.7
15 Other assets <sup>6</sup>	554.4	549.1	579.8	594.7	614.7	639.0	640.8	646.4	648.9	648.3	653.9	637.5
<b>16 Total assets<sup>7</sup></b>	<b>7,291.6</b>	<b>7,610.2</b>	<b>7,690.2</b>	<b>7,709.9</b>	<b>7,783.6</b>	<b>7,864.2</b>	<b>7,881.3</b>	<b>7,961.5</b>	<b>7,959.5</b>	<b>7,978.7</b>	<b>7,982.6</b>	<b>7,937.3</b>
<i>Liabilities</i>												
17 Deposits	4,749.0	4,930.8	4,983.0	5,059.3	5,123.4	5,153.4	5,172.9	5,190.3	5,185.9	5,213.9	5,189.3	5,170.4
18 Transaction	644.1	680.1	670.9	661.0	683.0	657.3	669.2	682.8	636.4	667.4	707.7	731.4
19 Nontransaction	4,104.9	4,250.6	4,312.1	4,398.3	4,440.4	4,496.2	4,503.7	4,507.6	4,549.4	4,546.5	4,481.6	4,439.0
20 Large time	1,007.0	1,053.7	1,070.6	1,098.2	1,117.8	1,137.8	1,143.7	1,143.2	1,141.4	1,143.6	1,141.7	1,142.6
21 Other	3,097.9	3,196.9	3,241.5	3,300.1	3,322.6	3,358.4	3,360.0	3,364.3	3,408.1	3,402.9	3,339.9	3,296.4
22 Borrowings	1,498.1	1,554.3	1,575.3	1,544.0	1,577.5	1,592.1	1,580.6	1,613.1	1,575.0	1,638.3	1,629.1	1,617.1
23 From banks in the U.S.	400.0	396.3	430.6	424.1	434.2	459.1	444.6	459.5	442.0	481.9	466.2	451.6
24 From others	1,098.1	1,158.0	1,144.7	1,119.9	1,143.3	1,133.0	1,136.0	1,153.6	1,133.1	1,156.4	1,162.9	1,165.6
25 Net due to related foreign offices	126.6	90.1	94.5	80.5	36.6	46.2	30.7	34.0	42.2	23.0	41.4	36.6
26 Other liabilities	402.7	448.8	431.2	411.4	454.6	475.0	487.1	486.5	499.2	477.3	487.8	482.2
<b>27 Total liabilities</b>	<b>6,776.4</b>	<b>7,024.0</b>	<b>7,083.9</b>	<b>7,095.3</b>	<b>7,192.1</b>	<b>7,266.7</b>	<b>7,271.3</b>	<b>7,323.9</b>	<b>7,302.3</b>	<b>7,352.5</b>	<b>7,347.7</b>	<b>7,306.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	515.2	586.1	606.3	614.7	591.5	597.5	610.0	637.6	657.3	626.2	634.9	630.9
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,192.4	6,487.5	6,518.4	6,536.2	6,582.6	6,582.7	6,614.7	6,696.7	6,680.6	6,706.6	6,712.9	6,693.3
30 Securities in bank credit	1,785.8	1,971.7	1,949.2	1,932.5	1,935.9	1,901.7	1,911.8	1,921.1	1,934.8	1,923.2	1,915.8	1,911.5
31 Treasury and Agency securities <sup>2</sup>	1,065.1	1,200.9	1,203.2	1,196.3	1,193.3	1,179.4	1,179.0	1,174.4	1,188.2	1,179.8	1,164.3	1,155.4
32 Other securities	720.7	770.7	745.9	736.3	742.6	722.3	732.8	749.7	746.7	743.4	751.6	756.0
33 Loans and leases in bank credit <sup>3</sup>	4,406.6	4,515.8	4,569.2	4,603.6	4,646.7	4,681.0	4,702.9	4,775.6	4,747.4	4,783.4	4,797.0	4,781.8
34 Commercial and industrial	904.8	881.2	878.5	877.9	880.9	881.9	884.8	889.5	885.6	891.8	889.1	891.9
35 Real estate	2,258.5	2,290.6	2,350.2	2,395.4	2,404.0	2,412.0	2,434.2	2,463.7	2,457.8	2,465.4	2,469.3	2,461.9
36 Revolving home equity	259.6	305.8	317.0	328.6	338.7	347.6	359.5	371.2	367.0	369.9	372.4	375.3
37 Other	1,998.9	1,984.8	2,033.1	2,066.8	2,065.3	2,064.3	2,074.8	2,092.5	2,090.8	2,095.5	2,096.9	2,086.6
38 Consumer	602.8	633.1	632.1	636.0	637.2	665.3	669.8	676.0	674.1	677.8	679.0	674.0
39 Credit cards and related plans	224.7	249.6	248.3	252.8	255.2	286.2	289.9	293.7	291.3	295.6	296.8	291.7
40 Other	378.1	383.5	383.8	383.2	382.1	379.1	379.9	382.3	382.7	382.2	382.2	382.4
41 Security <sup>4</sup>	208.0	242.6	239.9	224.9	247.9	239.9	231.1	249.2	235.5	251.5	255.9	256.4
42 Other loans and leases	432.5	468.3	468.4	469.5	476.5	481.9	482.9	497.2	492.8	496.9	503.7	497.5
43 Interbank loans	302.5	299.6	327.7	311.1	319.3	362.4	361.0	358.0	352.9	376.0	356.0	348.4
44 Cash assets <sup>5</sup>	321.4	309.1	323.9	326.9	326.9	324.5	312.2	326.6	343.4	326.7	310.0	325.3
45 Other assets <sup>6</sup>	556.5	545.5	578.2	594.4	611.2	639.9	642.7	648.8	653.9	649.8	649.5	644.2
<b>46 Total assets<sup>7</sup></b>	<b>7,297.1</b>	<b>7,568.0</b>	<b>7,675.7</b>	<b>7,696.7</b>	<b>7,768.1</b>	<b>7,838.4</b>	<b>7,858.8</b>	<b>7,958.3</b>	<b>7,958.9</b>	<b>7,987.0</b>	<b>7,956.5</b>	<b>7,939.6</b>
<i>Liabilities</i>												
47 Deposits	4,740.9	4,923.6	5,000.3	5,049.7	5,123.3	5,138.7	5,151.4	5,180.9	5,210.1	5,212.6	5,139.7	5,152.9
48 Transaction	636.4	671.0	677.9	651.7	675.5	654.9	650.7	674.7	634.5	662.7	682.9	728.1
49 Nontransaction	4,104.4	4,252.6	4,322.4	4,398.0	4,447.8	4,483.7	4,500.8	4,506.2	4,575.5	4,549.8	4,456.8	4,424.8
50 Large time	997.6	1,056.8	1,076.4	1,106.8	1,124.5	1,134.9	1,136.2	1,132.2	1,131.9	1,131.6	1,129.8	1,131.5
51 Other	3,106.8	3,195.8	3,246.0	3,291.2	3,323.3	3,348.8	3,364.6	3,374.1	3,443.6	3,418.2	3,326.9	3,293.3
52 Borrowings	1,501.7	1,543.3	1,582.3	1,560.3	1,587.8	1,593.3	1,576.9	1,617.0	1,569.4	1,642.3	1,643.5	1,621.7
53 From banks in the U.S.	400.5	397.7	435.6	424.6	435.5	458.9	447.0	460.0	442.5	482.6	468.1	450.0
54 From others	1,101.3	1,145.6	1,146.7	1,135.7	1,154.3	1,134.4	1,129.9	1,157.1	1,126.9	1,159.7	1,175.4	1,171.7
55 Net due to related foreign offices	130.6	83.8	77.3	76.2	32.7	39.0	30.7	37.6	43.5	24.4	46.7	43.7
56 Other liabilities	406.5	441.7	414.6	407.7	450.6	466.3	486.9	491.2	501.8	479.2	494.0	490.7
<b>57 Total liabilities</b>	<b>6,779.8</b>	<b>6,992.5</b>	<b>7,074.4</b>	<b>7,094.0</b>	<b>7,194.4</b>	<b>7,237.2</b>	<b>7,246.0</b>	<b>7,326.7</b>	<b>7,324.9</b>	<b>7,358.5</b>	<b>7,323.9</b>	<b>7,309.1</b>
58 Residual (assets less liabilities) <sup>8</sup>	517.3	575.5	601.3	602.7	573.7	601.1	612.9	631.6	634.0	628.5	632.5	630.6

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,562.9	5,858.7	5,893.5	5,912.9	5,936.6	5,945.4	5,981.3	6,039.3	6,031.3	6,050.9	6,051.1	6,028.7
2 Securities in bank credit	1,526.6	1,714.0	1,688.1	1,671.2	1,671.6	1,647.4	1,652.6	1,663.5	1,666.2	1,670.4	1,662.5	1,657.4
3 Treasury and Agency securities <sup>2</sup>	964.0	1,108.4	1,104.4	1,096.6	1,096.0	1,089.3	1,090.8	1,087.4	1,095.5	1,097.6	1,083.5	1,075.5
4 Other securities	562.6	605.6	583.7	574.5	575.6	558.1	561.8	576.1	570.7	572.8	579.0	581.9
5 Loans and leases in bank credit <sup>3</sup>	4,036.3	4,144.7	4,205.5	4,241.7	4,265.0	4,298.0	4,328.7	4,375.9	4,365.2	4,380.5	4,388.6	4,371.3
6 Commercial and industrial	763.6	744.8	743.4	743.7	747.0	749.8	753.6	758.8	758.0	759.8	757.8	760.3
7 Real estate	2,227.9	2,286.5	2,343.6	2,378.8	2,393.1	2,399.9	2,416.5	2,440.8	2,435.7	2,439.5	2,446.4	2,440.5
8 Revolving home equity	258.5	308.1	318.0	327.9	337.6	347.0	358.3	369.6	365.7	367.9	370.8	373.8
9 Other	1,969.5	1,978.4	2,025.6	2,051.0	2,055.5	2,052.9	2,058.2	2,071.2	2,070.0	2,071.6	2,075.7	2,066.7
10 Consumer	601.6	639.1	639.8	641.4	644.0	672.5	673.0	674.6	675.7	675.8	675.7	671.9
11 Security <sup>4</sup>	88.2	93.2	96.5	94.7	97.4	86.6	92.1	98.9	102.6	98.6	97.9	97.9
12 Other loans and leases	355.0	381.2	382.1	383.0	383.5	389.2	393.5	402.7	399.0	402.9	410.1	400.9
13 Interbank loans	271.1	266.2	286.0	275.5	288.6	334.0	328.6	337.0	347.2	336.7	322.4	322.4
14 Cash assets <sup>5</sup>	266.6	266.4	271.5	271.8	277.5	268.8	261.3	264.6	273.4	265.2	259.1	261.4
15 Other assets <sup>6</sup>	519.9	520.4	546.5	561.9	579.1	600.2	603.9	605.3	605.0	605.9	610.8	601.4
<b>16 Total assets<sup>7</sup></b>	<b>6,545.2</b>	<b>6,838.8</b>	<b>6,925.3</b>	<b>6,950.6</b>	<b>7,010.4</b>	<b>7,077.6</b>	<b>7,103.9</b>	<b>7,170.6</b>	<b>7,165.6</b>	<b>7,198.1</b>	<b>7,186.3</b>	<b>7,142.6</b>
<i>Liabilities</i>												
17 Deposits	4,315.1	4,457.8	4,500.7	4,563.1	4,599.5	4,605.5	4,632.2	4,659.7	4,654.4	4,684.9	4,658.0	4,641.7
18 Transaction	633.5	668.2	659.3	649.4	670.9	645.8	657.9	671.6	625.0	655.7	696.8	720.9
19 Nontransaction	3,681.6	3,789.6	3,841.5	3,913.8	3,928.6	3,959.7	3,974.3	3,988.0	4,029.4	4,029.2	3,961.2	3,920.8
20 Large time	586.6	595.3	602.3	619.6	623.5	618.7	625.9	632.9	631.7	633.4	633.0	632.0
21 Other	3,095.0	3,194.3	3,239.2	3,294.1	3,305.1	3,341.0	3,348.4	3,355.1	3,397.8	3,395.7	3,328.2	3,288.7
22 Borrowings	1,190.1	1,201.3	1,226.0	1,213.5	1,242.0	1,260.8	1,259.6	1,280.8	1,247.5	1,301.7	1,299.0	1,281.6
23 From banks in the U.S.	361.6	347.1	385.5	381.6	386.5	418.5	402.7	409.1	395.3	423.6	419.7	401.5
24 From others	828.6	854.2	840.5	831.9	855.6	842.2	856.9	871.7	852.2	878.1	879.3	880.1
25 Net due to related foreign offices	229.6	245.6	264.8	256.8	214.6	228.7	205.5	195.9	203.7	191.8	195.9	195.9
26 Other liabilities	298.4	350.6	329.7	313.7	367.4	388.6	400.8	399.3	408.8	389.6	401.1	397.8
<b>27 Total liabilities</b>	<b>6,033.2</b>	<b>6,255.3</b>	<b>6,321.2</b>	<b>6,347.0</b>	<b>6,423.5</b>	<b>6,483.5</b>	<b>6,498.2</b>	<b>6,535.7</b>	<b>6,514.4</b>	<b>6,568.1</b>	<b>6,554.1</b>	<b>6,517.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	512.0	583.4	604.1	603.6	586.9	594.1	605.7	634.9	651.2	630.0	632.2	625.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,576.5	5,825.1	5,869.8	5,907.1	5,931.5	5,931.3	5,975.7	6,047.2	6,033.3	6,063.2	6,058.9	6,037.8
30 Securities in bank credit	1,523.4	1,705.3	1,684.9	1,674.5	1,673.7	1,642.0	1,659.4	1,669.4	1,666.4	1,664.1	1,656.1	1,652.4
31 Treasury and Agency securities <sup>2</sup>	958.0	1,104.4	1,107.8	1,104.1	1,099.8	1,087.6	1,086.7	1,080.2	1,092.1	1,088.6	1,075.1	1,067.5
32 Other securities	565.5	600.9	577.1	570.4	573.9	554.4	563.7	579.1	574.3	575.5	581.0	584.9
33 Loans and leases in bank credit <sup>3</sup>	4,053.0	4,119.8	4,184.9	4,232.7	4,257.9	4,289.3	4,325.3	4,387.8	4,366.9	4,399.1	4,402.8	4,385.4
34 Commercial and industrial	761.9	745.7	746.7	747.6	750.0	749.3	750.4	757.1	753.7	758.3	757.1	759.7
35 Real estate	2,241.1	2,273.3	2,332.3	2,375.5	2,387.7	2,395.4	2,418.4	2,448.3	2,442.3	2,450.0	2,454.0	2,446.6
36 Revolving home equity	259.6	305.8	317.0	328.6	338.7	347.6	359.5	371.2	367.0	369.9	372.4	375.3
37 Other	1,981.6	1,967.4	2,015.3	2,049.9	2,048.9	2,047.8	2,058.9	2,077.1	2,075.3	2,080.1	2,081.6	2,071.3
38 Other residential	n.a.	n.a.	n.a.	n.a.	1,080.6	1,071.3	1,072.0	1,078.8	1,082.0	1,081.9	1,080.4	1,070.5
39 Commercial	n.a.	n.a.	n.a.	n.a.	968.3	976.4	986.9	998.4	993.3	998.2	1,001.2	1,009.9
40 Consumer	602.8	633.1	632.1	636.0	637.2	665.3	669.8	676.0	674.1	677.8	679.0	674.0
41 Credit cards and related plans	224.7	249.6	248.3	252.8	255.2	286.2	289.9	293.7	291.3	295.6	296.8	291.7
42 Other	378.1	383.5	383.8	383.2	382.1	379.1	379.9	382.3	382.2	382.2	382.2	382.4
43 Security <sup>4</sup>	89.4	91.0	95.1	90.3	98.3	87.0	92.9	100.4	94.9	106.6	101.5	98.5
44 Other loans and leases	357.7	376.6	378.6	380.3	384.7	392.1	393.8	406.1	401.8	406.4	411.3	406.5
45 Interbank loans	265.2	270.2	295.6	276.6	290.0	330.6	328.6	324.8	323.1	344.5	319.7	312.5
46 Cash assets <sup>5</sup>	267.5	256.1	267.4	267.0	269.9	264.0	251.7	265.3	284.1	265.7	249.3	261.1
47 Other assets <sup>6</sup>	523.5	516.7	546.2	561.0	575.5	602.3	606.2	609.4	611.1	609.4	608.6	609.7
<b>48 Total assets<sup>7</sup></b>	<b>6,557.3</b>	<b>6,794.8</b>	<b>6,907.0</b>	<b>6,940.1</b>	<b>6,995.5</b>	<b>7,057.5</b>	<b>7,090.8</b>	<b>7,175.2</b>	<b>7,180.2</b>	<b>7,211.1</b>	<b>7,165.1</b>	<b>7,150.1</b>
<i>Liabilities</i>												
49 Deposits	4,314.8	4,446.1	4,508.4	4,542.2	4,592.0	4,592.2	4,618.3	4,659.8	4,689.6	4,694.9	4,616.5	4,631.6
50 Transaction	625.7	659.5	666.5	640.2	663.4	643.5	639.5	663.4	623.2	651.1	671.8	717.0
51 Nontransaction	3,689.1	3,786.6	3,841.9	3,902.0	3,928.5	3,948.7	3,978.8	3,996.5	4,066.4	4,043.8	3,944.7	3,914.6
52 Large time	585.2	593.4	598.3	616.9	622.9	617.3	625.6	631.4	632.8	632.6	629.2	628.9
53 Other	3,104.0	3,193.1	3,243.6	3,285.1	3,305.6	3,331.4	3,353.2	3,365.1	3,411.2	3,411.2	3,315.5	3,285.7
54 Borrowings	1,193.8	1,190.3	1,233.0	1,229.7	1,252.4	1,262.0	1,256.0	1,284.8	1,241.9	1,305.7	1,313.4	1,286.2
55 From banks in the U.S.	362.0	348.5	390.6	382.1	385.8	418.4	405.2	409.6	395.9	424.2	421.6	399.9
56 From others	831.8	841.8	842.4	847.6	866.6	843.6	850.7	875.2	846.0	881.5	891.8	886.3
57 Net due to related foreign offices	232.0	239.8	249.8	254.4	213.0	225.0	205.2	198.0	205.1	192.7	199.0	199.5
58 Other liabilities	300.9	344.0	315.1	311.5	365.0	380.9	400.3	402.8	411.5	391.1	405.6	404.0
<b>59 Total liabilities</b>	<b>6,041.4</b>	<b>6,220.2</b>	<b>6,306.4</b>	<b>6,337.8</b>	<b>6,422.4</b>	<b>6,458.1</b>	<b>6,479.7</b>	<b>6,545.4</b>	<b>6,548.0</b>	<b>6,584.4</b>	<b>6,534.4</b>	<b>6,521.3</b>
60 Residual (assets less liabilities) <sup>8</sup>	515.9	574.7	600.7	602.3	573.2	599.4	611.1	629.8	632.2	626.7	630.8	628.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,118.8	3,291.4	3,249.9	3,248.9	3,259.0	3,261.9	3,287.5	3,331.9	3,320.0	3,337.0	3,343.8	3,331.0
2 Securities in bank credit	828.7	1,001.3	962.0	937.4	936.7	920.4	929.0	945.6	942.7	949.2	947.0	944.5
3 Treasury and Agency securities <sup>2</sup>	469.7	611.7	595.1	575.7	576.0	569.7	573.1	575.1	578.8	583.0	573.8	567.3
4 Trading account	38.5	45.1	45.0	45.4	40.5	38.1	40.4	47.9	45.0	53.9	45.5	49.5
5 Investment account	431.2	566.6	550.0	530.3	535.5	531.5	532.7	527.2	533.8	529.1	528.3	517.8
6 Mortgage-backed	332.4	452.6	442.6	424.6	423.5	421.7	423.8	418.4	423.8	419.2	419.0	411.1
7 Other	98.8	114.0	107.5	105.7	112.0	109.8	109.0	108.8	110.0	109.9	109.3	106.7
8 Other securities	359.0	389.6	367.0	361.8	360.7	350.8	355.9	370.5	364.0	366.2	373.2	377.2
9 Trading account	179.6	204.8	181.9	180.2	179.9	189.2	191.5	200.8	196.9	196.8	203.0	206.4
10 Investment account	179.4	184.8	185.1	181.6	180.8	161.5	164.4	169.7	167.0	169.4	170.1	170.8
11 State and local government	31.1	33.7	33.8	33.4	33.2	33.1	32.9	33.3	33.0	33.2	33.6	33.6
12 Other	148.3	151.1	151.2	148.2	147.6	128.4	131.5	136.3	134.0	136.1	136.5	137.2
13 Loans and leases in bank credit <sup>3</sup>	2,290.0	2,290.1	2,287.8	2,311.5	2,322.3	2,341.5	2,358.5	2,386.3	2,377.2	2,387.7	2,396.8	2,386.5
14 Commercial and industrial	464.7	433.1	431.2	431.4	432.1	432.8	433.1	435.1	435.0	435.4	435.0	435.6
15 Real estate	1,166.7	1,155.2	1,149.7	1,173.5	1,181.4	1,184.8	1,194.1	1,204.2	1,200.9	1,201.1	1,208.0	1,206.3
16 Revolving home equity	173.6	210.3	216.5	223.2	229.8	236.9	245.1	253.6	250.5	252.3	254.8	257.0
17 Other	993.1	944.8	933.2	950.3	951.6	947.9	949.0	950.5	950.4	948.8	953.1	949.3
18 Other residential	654.9	603.6	590.9	606.7	605.5	601.0	600.7	601.1	602.7	600.2	602.8	598.5
19 Commercial	338.2	341.2	342.4	343.6	346.1	346.9	348.4	349.4	347.7	348.6	350.4	350.8
20 Consumer	324.1	336.6	338.1	339.2	337.4	357.7	356.5	357.6	357.2	357.9	358.6	357.5
21 Security <sup>4</sup>	80.5	85.5	89.2	87.5	90.4	79.6	85.0	91.6	89.8	95.3	90.9	90.5
22 Federal funds sold to and repurchase agreements with broker-dealers	62.9	64.7	67.1	64.1	69.5	59.1	65.3	71.6	69.0	76.0	71.4	70.0
23 Other	17.6	20.7	22.1	23.3	20.9	20.4	19.7	19.9	20.8	19.2	19.5	20.5
24 State and local government	13.7	14.6	14.9	14.9	14.8	15.3	15.7	15.9	15.7	15.8	15.9	16.1
25 Agricultural	8.5	9.1	9.3	9.2	9.2	9.2	9.2	9.3	9.2	9.3	9.3	9.3
26 Federal funds sold to and repurchase agreements with others	28.0	24.4	21.1	17.8	19.3	22.2	23.1	29.7	28.9	27.2	34.1	30.1
27 All other loans	97.1	129.7	134.4	141.9	143.1	146.9	149.2	150.8	148.1	153.7	153.0	149.1
28 Lease-financing receivables	106.7	101.9	99.8	95.9	94.4	92.9	92.6	92.2	92.5	92.1	92.1	92.0
29 Interbank loans	180.6	179.3	209.4	198.0	214.2	258.7	254.6	257.5	257.4	272.9	255.3	247.1
30 Federal funds sold to and repurchase agreements with commercial banks	110.8	95.2	99.2	90.6	106.5	141.7	138.8	140.3	135.2	157.6	137.8	133.7
31 Other	69.7	84.1	110.2	107.4	107.7	117.1	115.9	117.2	122.1	115.3	117.6	113.4
32 Cash assets <sup>5</sup>	148.3	147.8	152.9	152.3	157.0	149.8	141.9	145.1	154.0	145.0	139.8	141.7
33 Other assets <sup>6</sup>	369.4	362.2	383.4	394.6	418.8	423.8	426.6	425.8	422.4	431.6	434.8	415.7
<b>34 Total assets<sup>7</sup></b>	<b>3,772.8</b>	<b>3,939.9</b>	<b>3,956.2</b>	<b>3,955.1</b>	<b>4,010.3</b>	<b>4,056.3</b>	<b>4,072.6</b>	<b>4,122.7</b>	<b>4,116.2</b>	<b>4,148.9</b>	<b>4,136.1</b>	<b>4,097.7</b>
<i>Liabilities</i>												
35 Deposits	2,179.4	2,261.5	2,283.9	2,320.6	2,334.9	2,328.6	2,338.4	2,353.1	2,353.2	2,376.4	2,350.1	2,333.6
36 Transaction	304.8	320.5	315.5	303.6	315.1	303.8	313.4	322.8	293.9	312.5	339.0	353.9
37 Nontransaction	1,874.7	1,941.0	1,968.5	2,017.0	2,019.7	2,024.8	2,025.0	2,030.2	2,059.2	2,063.9	2,011.1	1,979.7
38 Large time	266.3	258.5	263.0	278.5	287.4	279.2	279.5	281.4	279.2	284.4	282.2	279.2
39 Other	1,608.3	1,682.6	1,705.4	1,738.5	1,732.3	1,745.6	1,745.5	1,748.8	1,780.0	1,779.5	1,728.9	1,700.5
40 Borrowings	775.2	755.5	742.9	726.3	747.0	761.4	771.4	789.0	765.3	809.8	800.7	784.7
41 From banks in the U.S.	205.1	183.3	189.5	190.7	196.1	221.6	214.6	216.9	209.0	228.1	222.9	208.3
42 From others	570.1	572.1	553.4	535.6	551.0	539.8	556.7	572.0	556.3	581.7	577.8	576.3
43 Net due to related foreign offices	215.5	225.5	241.3	234.0	198.8	214.5	192.5	184.8	191.3	180.8	183.5	187.4
44 Other liabilities	231.0	280.0	257.9	241.7	295.8	313.1	323.6	320.1	328.3	311.1	321.5	318.8
<b>45 Total liabilities</b>	<b>3,401.2</b>	<b>3,522.5</b>	<b>3,526.0</b>	<b>3,522.6</b>	<b>3,576.4</b>	<b>3,617.7</b>	<b>3,625.8</b>	<b>3,647.0</b>	<b>3,638.1</b>	<b>3,678.1</b>	<b>3,655.9</b>	<b>3,624.4</b>
46 Residual (assets less liabilities) <sup>8</sup>	371.7	417.4	430.2	432.5	433.8	438.6	446.8	475.7	478.1	470.8	480.2	473.3

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit	3,129.7	3,261.4	3,235.5	3,251.5	3,262.6	3,257.0	3,286.2	3,337.0	3,325.1	3,346.3	3,344.2	3,335.1
48 Securities in bank credit	828.6	985.1	955.1	943.1	937.3	917.2	930.3	944.8	948.2	947.6	942.1	941.4
49 Treasury and Agency securities <sup>2</sup>	466.6	600.1	594.8	585.5	578.4	570.1	572.5	571.3	580.5	578.7	566.9	561.2
50 Trading account	38.1	44.7	45.3	46.1	40.8	38.0	40.2	47.4	45.2	53.5	44.7	48.5
51 Investment account	428.5	555.5	549.5	539.4	537.6	532.1	532.3	523.9	535.4	525.2	522.2	512.7
52 Mortgage-backed	330.8	442.5	441.3	432.0	424.8	422.7	423.8	416.2	425.0	416.2	414.9	408.0
53 Other	97.7	112.9	108.2	107.4	112.8	109.5	108.5	107.7	110.3	109.0	107.3	104.6
54 Other securities	361.9	384.9	360.3	357.6	358.9	347.0	357.7	373.5	367.6	368.9	375.2	380.2
55 Trading account	181.1	202.4	178.6	178.1	179.0	187.2	192.5	202.4	198.9	198.2	204.2	208.1
56 Investment account	180.9	182.6	181.7	179.5	179.9	159.8	165.3	171.1	168.7	170.6	171.0	172.2
57 State and local government	31.4	33.3	33.2	33.0	33.0	32.8	33.1	33.6	33.4	33.5	33.7	33.8
58 Other	149.5	149.3	148.5	146.5	146.9	127.0	132.2	137.5	135.4	137.2	137.3	138.3
59 Loans and leases in bank credit <sup>3</sup>	2,301.2	2,276.3	2,280.4	2,308.4	2,325.2	2,339.9	2,356.0	2,392.2	2,377.0	2,398.8	2,402.1	2,393.7
60 Commercial and industrial	464.9	433.5	433.1	433.2	433.3	432.2	431.7	435.2	433.5	436.0	435.3	436.5
61 Real estate	1,174.7	1,148.5	1,147.1	1,177.5	1,183.9	1,185.0	1,195.4	1,205.9	1,203.8	1,205.0	1,208.1	1,206.3
62 Revolving home equity	174.2	208.6	215.8	223.9	230.7	237.4	246.0	254.5	251.6	253.5	255.5	257.6
63 Other	1,000.5	939.9	931.4	953.6	953.2	947.5	949.4	951.3	952.2	951.4	952.6	948.7
64 Other residential	662.5	600.5	589.7	608.8	606.5	600.8	600.9	601.6	603.8	601.8	602.4	598.1
65 Commercial	338.0	339.5	341.7	344.8	346.7	346.7	348.5	349.7	348.4	349.6	350.2	350.6
66 Consumer	324.8	334.7	335.1	336.8	335.2	354.6	354.9	358.5	357.1	358.9	360.0	358.8
67 Credit cards and related plans	93.3	101.7	102.0	104.2	103.8	127.0	127.5	129.5	130.0	130.0	131.2	129.9
68 Other	231.5	233.1	233.1	232.5	231.4	227.6	227.5	229.0	229.7	228.9	228.8	228.9
69 Security <sup>4</sup>	81.8	83.1	87.8	83.2	91.3	80.0	85.7	93.1	87.6	99.4	94.3	91.4
70 Federal funds sold to and repurchase agreements with broker-dealers	63.9	63.0	66.0	61.0	70.3	59.4	65.8	72.9	67.3	79.3	74.1	70.7
71 Other	17.9	20.1	21.8	22.2	21.0	20.6	19.9	20.3	20.3	20.1	20.2	20.7
72 State and local government	13.7	14.6	14.9	14.9	14.8	15.3	15.7	15.9	15.7	15.8	15.9	16.1
73 Agricultural	8.5	9.0	9.2	9.2	9.3	9.3	9.2	9.3	9.2	9.3	9.3	9.4
74 Federal funds sold to and repurchase agreements with others	28.0	24.4	21.1	17.8	19.3	22.2	23.1	29.7	28.9	27.2	34.1	30.1
75 All other loans	98.1	126.9	132.3	140.0	143.9	148.6	147.7	152.4	148.7	155.3	153.3	152.7
76 Lease-financing receivables	106.6	101.6	99.7	95.8	94.2	92.8	92.5	92.2	92.3	92.0	91.8	92.4
77 Interbank loans	176.4	178.8	215.2	201.4	217.0	257.6	255.0	251.0	248.4	270.0	245.6	241.6
78 Federal funds sold to and repurchase agreements with commercial banks	108.4	95.0	101.9	92.1	107.9	141.1	139.0	136.8	130.5	156.0	132.6	130.8
79 Other	68.0	83.8	113.3	109.3	109.1	116.6	116.0	114.2	117.8	114.1	113.1	110.8
80 Cash assets <sup>5</sup>	147.7	142.4	151.8	148.5	150.1	145.0	134.2	144.4	157.3	145.1	133.5	141.1
81 Other assets <sup>6</sup>	372.9	358.5	383.1	393.8	415.2	425.9	428.8	429.9	428.6	435.0	432.6	424.0
<b>82 Total assets<sup>7</sup></b>	<b>3,782.5</b>	<b>3,900.0</b>	<b>3,946.6</b>	<b>3,956.4</b>	<b>4,006.1</b>	<b>4,047.7</b>	<b>4,066.2</b>	<b>4,124.4</b>	<b>4,121.5</b>	<b>4,158.7</b>	<b>4,118.3</b>	<b>4,104.2</b>
<i>Liabilities</i>												
83 Deposits	2,180.2	2,251.6	2,287.7	2,304.2	2,328.5	2,321.6	2,328.4	2,354.4	2,371.3	2,384.8	2,325.6	2,332.5
84 Transaction	298.5	315.9	322.0	298.7	311.9	301.7	299.2	316.3	287.4	309.3	323.4	351.9
85 Nontransaction	1,881.7	1,935.7	1,965.6	2,005.5	2,016.6	2,019.9	2,029.2	2,038.1	2,083.9	2,075.5	2,002.2	1,980.6
86 Large time	264.9	256.5	259.0	275.7	286.8	277.7	279.2	279.9	280.4	283.5	278.4	276.1
87 Other	1,616.8	1,679.2	1,706.6	1,729.8	1,729.8	1,742.2	1,750.0	1,758.2	1,803.4	1,791.9	1,723.8	1,704.5
88 Borrowings	778.8	744.5	750.0	742.6	757.4	762.7	767.7	792.9	759.6	813.8	815.0	789.2
89 From banks in the U.S.	205.5	184.7	194.5	191.2	195.4	221.4	217.1	217.4	209.6	228.7	224.7	206.8
90 From others	573.3	559.7	555.4	551.4	562.0	541.2	550.6	575.5	550.1	585.1	590.3	582.5
91 Net due to related foreign offices	217.9	219.7	226.4	231.6	197.2	208.8	192.1	186.9	192.7	181.7	186.6	191.0
92 Other liabilities	233.5	273.4	243.3	239.5	293.4	305.5	323.1	323.6	331.0	312.6	326.0	324.9
<b>93 Total liabilities</b>	<b>3,410.5</b>	<b>3,489.2</b>	<b>3,507.2</b>	<b>3,517.9</b>	<b>3,576.6</b>	<b>3,598.6</b>	<b>3,611.3</b>	<b>3,657.9</b>	<b>3,654.6</b>	<b>3,692.8</b>	<b>3,653.2</b>	<b>3,637.6</b>
94 Residual (assets less liabilities) <sup>8</sup>	372.0	410.8	439.4	438.5	429.5	449.1	454.9	466.6	466.9	465.9	465.1	466.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept. <sup>1</sup>	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,441.5	2,573.4	2,645.1	2,662.1	2,678.9	2,683.5	2,692.0	2,704.5	2,706.4	2,709.8	2,705.5	2,696.5
2 Securities in bank credit	695.2	718.8	727.5	731.9	736.3	727.1	721.8	714.9	718.4	717.1	713.7	711.7
3 Treasury and Agency securities <sup>2</sup>	491.7	502.8	510.8	519.1	521.3	519.7	515.8	509.3	511.7	510.5	507.9	507.0
4 Other securities	203.5	216.0	216.7	212.8	214.9	207.4	206.0	205.6	206.7	206.6	205.8	204.7
5 Loans and leases in bank credit <sup>3</sup>	1,746.2	1,854.6	1,917.6	1,930.2	1,942.7	1,956.5	1,970.2	1,989.5	1,987.9	1,992.8	1,991.8	1,984.8
6 Commercial and industrial	298.9	311.7	312.2	312.3	314.9	317.0	320.5	323.7	323.1	324.4	322.9	324.7
7 Real estate	1,061.2	1,131.3	1,193.9	1,205.3	1,211.7	1,215.1	1,222.4	1,234.8	1,234.8	1,238.5	1,238.5	1,234.2
8 Revolving home equity	84.9	97.8	101.5	104.6	107.8	110.1	113.2	116.0	115.3	115.7	115.9	116.8
9 Other	976.3	1,033.5	1,092.3	1,100.7	1,103.9	1,105.0	1,109.2	1,120.7	1,119.6	1,122.8	1,122.5	1,117.4
10 Consumer	277.5	302.4	301.7	302.2	306.5	314.7	316.6	317.0	318.5	317.9	317.1	314.4
11 Security <sup>4</sup>	7.7	7.8	7.3	7.2	7.0	7.0	7.1	7.3	7.0	7.3	7.7	7.4
12 Other loans and leases	101.0	101.5	102.5	103.1	102.5	102.6	103.7	104.8	104.5	104.7	105.7	104.2
13 Interbank loans	90.5	86.9	76.6	77.5	74.4	75.3	74.0	75.2	69.6	74.4	81.3	75.3
14 Cash assets <sup>5</sup>	118.3	118.6	118.6	119.5	120.5	119.0	119.4	119.5	119.4	120.2	119.4	119.7
15 Other assets <sup>6</sup>	150.5	158.2	163.1	167.3	160.3	176.5	177.4	179.5	182.6	174.3	176.0	185.7
<b>16 Total assets<sup>7</sup></b>	<b>2,769.7</b>	<b>2,904.9</b>	<b>2,970.6</b>	<b>2,993.6</b>	<b>3,001.4</b>	<b>3,021.4</b>	<b>3,029.4</b>	<b>3,045.0</b>	<b>3,044.5</b>	<b>3,045.0</b>	<b>3,048.4</b>	<b>3,043.6</b>
<i>Liabilities</i>												
17 Deposits	2,135.7	2,196.3	2,216.8	2,242.5	2,264.7	2,276.9	2,293.9	2,306.6	2,301.2	2,308.5	2,307.9	2,308.1
18 Transaction	328.8	347.7	343.8	345.7	355.8	342.0	344.6	348.8	331.0	343.3	357.8	367.1
19 Nontransaction	1,807.0	1,848.6	1,873.0	1,896.8	1,908.9	1,934.9	1,949.3	1,957.8	1,970.2	1,965.3	1,950.1	1,941.1
20 Large time	320.3	336.9	339.3	341.2	336.1	339.5	346.4	351.5	352.4	349.0	350.8	352.8
21 Other	1,486.7	1,511.7	1,533.8	1,555.6	1,572.8	1,595.4	1,602.9	1,606.3	1,617.8	1,616.3	1,599.3	1,588.2
22 Borrowings	414.9	445.8	483.1	487.2	495.0	499.3	488.3	491.8	482.2	491.9	496.3	496.9
23 From banks in the U.S.	156.5	163.8	196.1	190.9	190.4	196.9	188.1	192.2	186.3	195.5	196.8	193.1
24 From others	258.4	282.0	287.0	296.3	304.6	302.4	300.2	299.6	296.0	296.4	301.5	303.8
25 Net due to related foreign offices	14.1	20.1	23.5	22.8	15.8	14.2	13.1	11.1	12.3	11.0	12.4	8.6
26 Other liabilities	67.3	70.6	71.9	72.0	71.6	75.4	77.2	79.2	80.5	78.5	79.5	79.0
<b>27 Total liabilities</b>	<b>2,632.0</b>	<b>2,732.9</b>	<b>2,795.2</b>	<b>2,824.4</b>	<b>2,847.0</b>	<b>2,865.8</b>	<b>2,872.4</b>	<b>2,888.7</b>	<b>2,876.3</b>	<b>2,890.0</b>	<b>2,898.2</b>	<b>2,892.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	137.7	172.1	175.3	169.2	154.4	155.6	157.0	156.3	168.2	155.0	150.2	151.0
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,446.7	2,563.7	2,634.3	2,655.7	2,669.0	2,674.3	2,689.4	2,710.2	2,708.2	2,716.8	2,714.7	2,702.7
30 Securities in bank credit	694.9	720.2	729.8	731.4	736.3	724.9	720.1	714.6	718.3	716.5	714.0	711.0
31 Treasury and Agency securities <sup>2</sup>	491.3	504.2	513.0	518.7	521.4	517.5	514.2	509.0	511.6	509.9	508.2	506.4
32 Other securities	203.5	216.0	216.7	212.8	214.9	207.4	206.0	205.6	206.7	206.6	205.8	204.7
33 Loans and leases in bank credit <sup>3</sup>	1,751.8	1,843.5	1,904.5	1,924.2	1,932.6	1,949.4	1,969.3	1,995.7	1,989.9	2,000.3	2,000.7	1,991.7
34 Commercial and industrial	297.1	312.3	313.6	314.4	316.6	317.2	318.7	321.8	320.2	322.3	321.8	323.2
35 Real estate	1,066.5	1,124.8	1,185.2	1,200.9	1,203.8	1,210.4	1,223.0	1,242.5	1,238.5	1,245.1	1,245.9	1,240.4
36 Revolving home equity	85.4	97.3	101.3	104.7	108.1	110.2	113.4	116.6	115.5	116.4	116.9	117.7
37 Other	981.1	1,027.5	1,084.0	1,096.3	1,095.7	1,100.2	1,109.6	1,125.8	1,123.1	1,128.7	1,129.0	1,122.7
38 Other residential	n.a.	n.a.	n.a.	n.a.	474.1	470.5	471.1	477.2	478.1	480.1	477.9	472.4
39 Commercial	n.a.	n.a.	n.a.	n.a.	621.6	629.7	638.4	648.7	644.9	648.6	651.1	650.3
40 Consumer	277.9	298.4	297.0	299.3	302.0	310.7	314.9	317.5	317.0	318.9	319.0	315.2
41 Credit cards and related plans	131.4	148.0	146.3	148.6	151.3	159.2	162.4	164.2	163.9	165.6	165.7	161.8
42 Other	146.5	150.5	150.7	150.7	150.7	151.5	152.4	153.3	153.0	153.3	153.3	153.5
43 Security <sup>4</sup>	7.6	7.9	7.3	7.1	7.0	7.0	7.2	7.2	7.3	7.3	7.2	7.1
44 Other loans and leases	102.8	100.1	101.4	102.5	103.2	104.0	105.6	106.6	106.9	106.8	106.9	105.8
45 Interbank loans	88.8	91.4	80.4	75.1	73.0	72.9	73.5	74.8	74.4	74.1	74.1	70.9
46 Cash assets <sup>5</sup>	119.8	113.8	115.6	118.5	119.8	119.0	117.5	120.9	126.7	120.6	115.8	120.1
47 Other assets <sup>6</sup>	150.5	158.2	163.1	167.3	160.3	176.5	177.4	179.5	182.6	174.3	176.0	185.7
<b>48 Total assets<sup>7</sup></b>	<b>2,774.8</b>	<b>2,894.9</b>	<b>2,960.5</b>	<b>2,983.8</b>	<b>2,989.4</b>	<b>3,009.8</b>	<b>3,024.6</b>	<b>3,050.8</b>	<b>3,058.8</b>	<b>3,052.5</b>	<b>3,046.8</b>	<b>3,045.9</b>
<i>Liabilities</i>												
49 Deposits	2,134.6	2,194.5	2,220.7	2,238.0	2,263.4	2,270.5	2,289.9	2,305.5	2,318.3	2,310.1	2,290.9	2,299.1
50 Transaction	327.1	343.6	344.5	341.5	351.5	341.8	340.3	347.1	335.8	341.9	348.5	365.0
51 Nontransaction	1,807.5	1,850.9	1,876.2	1,896.5	1,911.9	1,928.7	1,949.6	1,958.4	1,982.5	1,968.3	1,942.5	1,934.1
52 Large time	320.3	336.9	339.3	341.2	336.1	339.5	346.4	351.5	352.4	349.0	350.8	352.8
53 Other	1,487.2	1,514.0	1,537.0	1,555.3	1,575.8	1,589.2	1,603.2	1,606.9	1,630.1	1,619.3	1,591.7	1,581.3
54 Borrowings	414.9	445.8	483.1	487.2	495.0	499.3	488.3	491.8	482.2	491.9	498.3	496.9
55 From banks in the U.S.	156.5	163.8	196.1	190.9	190.4	196.9	188.1	192.2	186.3	195.5	196.8	193.1
56 From others	258.4	282.0	287.0	296.3	304.6	302.4	300.2	299.6	296.0	296.4	301.5	303.8
57 Net due to related foreign offices	14.1	20.1	23.5	22.8	15.8	14.2	13.1	11.1	12.3	11.0	12.4	8.6
58 Other liabilities	67.3	70.6	71.9	72.0	71.6	75.4	77.2	79.2	80.5	78.5	79.5	79.0
<b>59 Total liabilities</b>	<b>2,630.9</b>	<b>2,731.0</b>	<b>2,799.2</b>	<b>2,819.9</b>	<b>2,845.8</b>	<b>2,859.5</b>	<b>2,868.4</b>	<b>2,887.5</b>	<b>2,893.4</b>	<b>2,891.6</b>	<b>2,881.2</b>	<b>2,883.6</b>
60 Residual (assets less liabilities) <sup>8</sup>	143.8	163.9	161.3	163.8	143.6	150.3	156.2	163.2	165.4	160.9	165.6	162.2

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept.	Mar. <sup>1</sup>	Apr. <sup>1</sup>	May <sup>1</sup>	June <sup>1</sup>	July <sup>1</sup>	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	622.2	658.9	642.8	631.8	651.2	655.3	648.1	656.9	661.4	646.7	658.3	661.8
2 Securities in bank credit	262.4	266.4	264.3	258.0	262.2	259.6	261.4	261.7	268.4	259.1	259.7	259.0
3 Treasury and Agency securities <sup>2</sup>	107.1	96.6	95.4	92.1	93.5	91.7	92.3	91.1	96.1	91.2	89.2	87.9
4 Other securities	155.2	169.8	168.9	165.9	168.7	167.9	169.1	170.6	172.3	167.9	170.5	171.2
5 Loans and leases in bank credit <sup>3</sup>	359.8	392.6	378.5	373.8	389.0	395.7	386.7	395.2	393.0	387.6	398.6	402.8
6 Commercial and industrial	144.3	133.6	130.8	130.2	131.4	133.3	135.9	133.7	133.9	134.8	133.1	133.0
7 Real estate	17.3	17.3	17.8	16.9	16.4	16.6	15.8	15.4	15.5	15.4	15.3	15.3
8 Security <sup>4</sup>	124.0	149.8	141.0	137.9	150.8	157.1	146.8	155.6	153.7	147.6	157.9	164.3
9 Other loans and leases	74.2	91.9	88.8	88.7	90.4	88.8	88.1	90.5	90.0	89.8	92.3	90.2
10 Interbank loans	37.3	29.5	32.1	34.6	29.3	31.8	32.5	33.2	29.7	31.5	36.3	35.9
11 Cash assets <sup>5</sup>	52.9	54.7	57.1	60.6	57.5	61.2	60.4	60.1	59.4	60.5	59.1	61.3
12 Other assets <sup>6</sup>	34.5	28.7	33.3	32.8	35.7	38.7	36.9	41.1	43.9	42.4	43.1	36.1
<b>13 Total assets<sup>7</sup></b>	<b>746.4</b>	<b>771.4</b>	<b>764.8</b>	<b>759.3</b>	<b>773.2</b>	<b>786.6</b>	<b>777.4</b>	<b>790.9</b>	<b>793.9</b>	<b>780.6</b>	<b>796.3</b>	<b>794.7</b>
<i>Liabilities</i>												
14 Deposits	433.8	472.9	482.3	496.2	523.9	547.9	540.7	530.7	531.4	529.0	531.3	528.7
15 Transaction	10.6	11.9	11.6	11.7	12.1	11.5	11.2	11.1	11.5	11.7	10.9	10.5
16 Nontransaction	423.2	461.0	470.6	484.5	511.8	536.5	529.4	519.5	520.0	517.3	520.4	518.2
17 Borrowings	308.0	353.0	349.3	330.6	335.4	331.3	321.0	332.3	327.5	336.6	330.1	335.5
18 From banks in the U.S.	38.5	49.2	45.1	42.5	47.7	40.5	41.8	50.4	46.7	58.3	46.5	50.1
19 From others	269.5	303.8	304.2	288.0	287.7	290.8	279.1	281.9	280.9	278.3	283.6	285.5
20 Net due to related foreign offices	102.9	155.4	170.3	176.3	178.0	182.5	174.9	161.9	161.5	168.9	154.5	159.3
21 Other liabilities	104.3	98.2	101.4	97.8	87.3	86.5	86.3	87.2	90.4	87.7	86.7	84.3
<b>22 Total liabilities</b>	<b>743.2</b>	<b>768.7</b>	<b>762.7</b>	<b>748.2</b>	<b>768.6</b>	<b>783.2</b>	<b>773.1</b>	<b>788.2</b>	<b>787.9</b>	<b>784.4</b>	<b>793.6</b>	<b>789.3</b>
23 Residual (assets less liabilities) <sup>8</sup>	3.3	2.7	2.2	11.1	4.6	3.4	4.3	2.7	6.0	3.8	2.8	5.4
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	615.9	662.4	648.6	629.0	651.1	651.4	639.0	649.5	647.3	643.4	653.9	655.5
25 Securities in bank credit	262.4	266.4	264.3	258.0	262.2	259.6	261.4	261.7	268.4	259.1	259.7	259.0
26 Treasury and Agency securities <sup>2</sup>	107.1	96.6	95.4	92.1	93.5	91.7	92.3	91.1	96.1	91.2	89.2	87.9
27 Trading account	39.4	35.1	35.0	33.0	35.0	34.1	34.1	36.2	37.9	37.1	36.1	34.3
28 Investment account	67.7	61.5	60.4	59.1	58.5	57.6	58.1	55.0	58.2	54.1	53.1	53.6
29 Other securities	155.2	169.8	168.9	165.9	168.7	167.9	169.1	170.6	172.3	167.9	170.5	171.2
30 Trading account	102.5	101.2	98.1	100.3	104.2	104.2	105.3	105.1	108.2	103.5	104.3	104.1
31 Investment account	52.7	68.6	70.7	65.6	64.6	63.7	63.8	65.5	64.1	64.5	66.2	67.0
32 Loans and leases in bank credit <sup>3</sup>	353.6	396.0	384.2	371.0	388.8	391.7	377.6	387.8	378.9	384.3	394.2	396.4
33 Commercial and industrial	142.8	135.4	131.8	130.3	131.0	132.6	134.5	132.4	131.9	133.5	132.1	132.2
34 Real estate	17.3	17.3	17.8	16.9	16.4	16.6	15.8	15.4	15.5	15.4	15.3	15.3
35 Security <sup>4</sup>	118.6	151.6	144.8	134.6	149.7	152.8	138.2	148.9	140.6	144.9	154.4	157.9
36 Other loans and leases	74.8	91.6	89.8	89.2	91.8	89.8	89.1	91.1	91.0	90.5	92.4	91.0
37 Interbank loans	37.3	29.5	32.1	34.6	29.3	31.8	32.5	33.2	29.7	31.5	36.3	35.9
38 Cash assets <sup>5</sup>	53.9	52.9	56.5	60.0	57.0	60.5	60.5	61.3	59.4	61.0	60.6	64.2
39 Other assets <sup>6</sup>	33.1	28.8	32.0	33.4	35.6	37.6	36.5	39.4	42.8	40.4	40.9	34.5
<b>40 Total assets<sup>7</sup></b>	<b>739.8</b>	<b>773.2</b>	<b>768.7</b>	<b>756.5</b>	<b>772.6</b>	<b>780.9</b>	<b>768.1</b>	<b>783.0</b>	<b>778.7</b>	<b>775.9</b>	<b>791.3</b>	<b>789.6</b>
<i>Liabilities</i>												
41 Deposits	426.0	477.6	491.9	507.5	531.3	546.5	533.2	521.0	520.5	517.6	523.2	521.3
42 Transaction	10.8	11.5	11.4	11.5	12.0	11.4	11.1	11.3	11.6	11.1	11.1	11.2
43 Nontransaction	415.3	466.0	480.5	496.0	519.3	535.0	522.0	509.8	509.2	506.1	512.1	510.2
44 Borrowings	308.0	353.0	349.3	330.6	335.4	331.3	321.0	332.3	327.5	336.6	330.1	335.5
45 From banks in the U.S.	38.5	49.2	45.1	42.5	47.7	40.5	41.8	50.4	46.7	58.3	46.5	50.1
46 From others	269.5	303.8	304.2	288.0	287.7	290.8	279.1	281.9	280.9	278.3	283.6	285.5
47 Net due to related foreign offices	101.3	156.0	172.6	178.2	180.3	184.0	174.5	160.4	161.5	168.3	152.2	155.8
48 Other liabilities	105.6	97.7	99.4	96.2	85.6	85.3	86.6	88.3	90.4	88.1	88.4	86.7
<b>49 Total liabilities</b>	<b>738.3</b>	<b>772.3</b>	<b>768.0</b>	<b>756.1</b>	<b>772.0</b>	<b>779.1</b>	<b>766.3</b>	<b>781.2</b>	<b>776.9</b>	<b>774.1</b>	<b>789.5</b>	<b>787.8</b>
50 Residual (assets less liabilities) <sup>8</sup>	1.5	.8	.7	.4	.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Sept.	Mar. <sup>1</sup>	Apr.	May	June	July	Aug.	Sept.	Sept. 8	Sept. 15	Sept. 22	Sept. 29
	Not seasonally adjusted											
MEMO												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup>	109.8 <sup>8</sup>	126.5	103.9 <sup>8</sup>	99.0	96.8	105.4	111.3	109.2	105.2	106.6	112.1	113.4
2 Revaluation losses on off-balance-sheet items <sup>9</sup>	93.3 <sup>3</sup>	115.6	89.8 <sup>8</sup>	82.5	83.0	94.7	102.0	99.2	96.4	95.4	102.2	103.2
3 Mortgage-backed securities <sup>10</sup>	382.2	502.1	499.0	487.8	483.4	483.0	488.6	486.9	494.5	486.7	486.4	479.2
4 Pass-through	269.3	380.5	383.8	377.8	376.3	376.5	378.4	373.4	380.3	372.9	373.2	366.6
5 CMO, REMIC, and other	112.9	121.7	115.2	110.1	107.1 <sup>1</sup>	106.5	110.2	113.5	114.3	113.8	113.1	112.6
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	4.9	10.5	2.7 <sup>7</sup>	2.4 <sup>1</sup>	2.8 <sup>1</sup>	2.3 <sup>1</sup>	.7	2.7	2.8	2.1	3.4	2.4
7 Securitized consumer loans <sup>12</sup>	146.0 <sup>6</sup>	153.5	151.2 <sup>7</sup>	148.3 <sup>1</sup>	149.3 <sup>1</sup>	152.1 <sup>1</sup>	151.7	150.5	151.9	149.9	149.4	150.9
8 Credit cards and related plans	127.6 <sup>6</sup>	132.9	131.0 <sup>7</sup>	128.6 <sup>1</sup>	129.1 <sup>1</sup>	130.2 <sup>1</sup>	130.2	129.5	130.7	128.9	128.4	130.0
9 Other	18.4	20.6	20.2	19.7	20.2	21.9	21.5	21.0	21.1	21.0	21.0	20.9
10 Securitized business loans <sup>12</sup>	7.9	7.4	7.4	7.4	7.3	7.2	6.8	6.6	6.6	6.6	6.6	6.6
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup>	321.7 <sup>7</sup>	330.0	333.9 <sup>8</sup>	336.6 <sup>1</sup>	336.1 <sup>1</sup>	333.6 <sup>6</sup>	331.6	329.9	331.9	330.7	329.3	327.4
12 Securitized consumer loans <sup>12</sup>	219.8 <sup>7</sup>	220.6	217.8 <sup>8</sup>	213.3 <sup>1</sup>	213.3 <sup>1</sup>	215.7 <sup>7</sup>	214.5	214.0	213.5	211.9	213.0	216.8
13 Credit cards and related plans	212.6 <sup>6</sup>	213.4	210.7 <sup>7</sup>	206.1 <sup>1</sup>	206.1 <sup>1</sup>	208.4 <sup>7</sup>	207.2	206.6	206.2	204.6	205.7	209.5
14 Other	7.2	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.3	7.3	7.3	7.3
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup>	66.9	61.8	58.4	60.5	58.7 <sup>1</sup>	58.5	57.4	56.8	57.6	54.8	56.8	57.5
16 Revaluation losses on off-balance-sheet items <sup>9</sup>	66.6	67.8	64.8	63.3 <sup>1</sup>	58.9	60.5 <sup>1</sup>	59.7	59.3	59.8	57.0	59.5	60.4
17 Securitized business loans <sup>12</sup>	1.2	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Oct.	Apr.	May	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,161.8 <sup>8</sup>	6,536.7 <sup>1</sup>	6,544.8 <sup>8</sup>	6,587.4	6,600.4	6,629.4	6,695.6	6,707.4	6,690.3	6,709.5	6,714.3	6,709.8
2 Securities in bank credit	1,804.8	1,952.4	1,929.1 <sup>1</sup>	1,933.3	1,906.1	1,913.1	1,924.2	1,918.6	1,912.5	1,924.4	1,930.0	1,908.7
3 Treasury and Agency securities <sup>2</sup>	1,081.2	1,199.8	1,188.8	1,189.5	1,180.8	1,182.9	1,178.2	1,149.3	1,153.9	1,153.8	1,150.5	1,141.4
4 Other securities	723.6	752.6	740.3 <sup>1</sup>	743.8	725.3	730.2	746.0	769.3	758.6	770.6	779.5	767.4
5 Loans and leases in bank credit <sup>3</sup>	4,357.0 <sup>1</sup>	4,584.3 <sup>1</sup>	4,615.7 <sup>1</sup>	4,654.1	4,694.4	4,716.3	4,771.4	4,788.8	4,777.8	4,785.0	4,784.3	4,801.1
6 Commercial and industrial	893.8 <sup>1</sup>	874.3 <sup>1</sup>	874.0	878.6	883.2	889.9	892.6	895.0	888.5	892.9	895.4	901.0
7 Real estate	2,227.6	2,361.5 <sup>1</sup>	2,395.8 <sup>1</sup>	2,409.3	2,417.3	2,433.2	2,456.9	2,487.5	2,476.7	2,485.9	2,488.6	2,490.2
8 Revolving home equity	265.5	318.0	327.9	337.6	347.0	358.3	369.6	383.4	377.1	378.6	385.4	388.2
9 Other	1,962.1	2,043.5 <sup>1</sup>	2,068.0 <sup>1</sup>	2,071.8	2,070.3	2,074.8	2,087.3	2,104.0	2,099.6	2,107.3	2,103.2	2,101.9
10 Consumer	596.9	639.8	641.4	643.9	672.2	672.7	674.2	669.9	671.9	668.3	670.5	670.2
11 Security <sup>4</sup>	220.1	237.6	232.6	248.2	243.7	238.9	254.5	249.4	254.8	245.4	246.3	254.3
12 Other loans and leases	418.6	471.1 <sup>1</sup>	471.9 <sup>1</sup>	474.1	478.0	481.7	493.2	487.1	485.9	492.6	483.5	485.4
13 Interbank loans	323.9	318.0	310.1	317.9	365.8	361.1	365.7	355.9	357.5	342.4	361.6	357.0
14 Cash assets <sup>5</sup>	306.4	328.6	332.4	334.9	329.9	321.7	324.3	319.2	317.7	328.6	311.0	324.3
15 Other assets <sup>6</sup>	541.9	579.8	594.7	614.7	639.4	640.2	646.5	634.1	627.5	636.7	630.6	642.0
<b>16 Total assets<sup>7</sup></b>	<b>7,259.0<sup>8</sup></b>	<b>7,690.4<sup>1</sup></b>	<b>7,710.1<sup>1</sup></b>	<b>7,783.1</b>	<b>7,864.3</b>	<b>7,880.7</b>	<b>7,960.4</b>	<b>7,945.2</b>	<b>7,921.7</b>	<b>7,945.7</b>	<b>7,946.1</b>	<b>7,961.8</b>
<i>Liabilities</i>												
17 Deposits	4,707.0	4,983.0	5,059.3	5,123.4	5,153.5	5,172.9	5,189.7	5,209.3	5,193.3	5,217.6	5,200.0	5,220.6
18 Transaction	638.4	670.9	661.0	683.0	657.3	669.3	682.2	670.4	640.5	638.3	685.8	719.9
19 Nontransaction	4,068.7	4,312.1	4,398.3	4,440.4	4,496.2	4,503.6	4,507.4	4,538.9	4,552.8	4,579.3	4,514.2	4,500.7
20 Large time	993.9	1,070.6	1,098.3 <sup>1</sup>	1,118.0	1,137.7	1,143.7	1,143.0	1,155.8	1,156.3	1,160.4	1,153.3	1,154.5
21 Other	3,074.8	3,241.5	3,300.0 <sup>1</sup>	3,322.4	3,358.5	3,359.9	3,364.4	3,383.0	3,396.4	3,418.9	3,360.9	3,346.2
22 Borrowings	1,454.6	1,575.3	1,544.0	1,577.5	1,592.2	1,580.8	1,614.1	1,594.2	1,599.5	1,582.0	1,600.5	1,595.4
23 From banks in the U.S.	386.2	430.6	424.1	434.1	458.5	443.9	458.7	438.5	445.3	426.4	442.6	437.8
24 From others	1,068.4	1,144.7	1,119.9	1,143.4	1,133.8	1,136.9	1,155.3	1,155.7	1,154.2	1,155.6	1,157.9	1,157.7
25 Net due to related foreign offices	160.6	94.5	82.2 <sup>1</sup>	47.5	57.3	41.5	44.5	36.3	9.7	44.0	38.7	54.0
26 Other liabilities	413.0	431.2	411.4	454.6	474.8	486.6	485.8	479.2	475.3	477.2	481.1	476.3
<b>27 Total liabilities</b>	<b>6,735.2</b>	<b>7,083.9</b>	<b>7,097.0<sup>1</sup></b>	<b>7,202.9</b>	<b>7,277.8</b>	<b>7,281.8</b>	<b>7,334.0</b>	<b>7,319.0</b>	<b>7,277.8</b>	<b>7,320.7</b>	<b>7,320.4</b>	<b>7,346.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	523.8 <sup>1</sup>	606.6 <sup>1</sup>	613.1 <sup>1</sup>	580.2	586.5	598.9	626.4	626.2	643.9	625.0	625.7	615.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,177.9 <sup>1</sup>	6,518.6 <sup>1</sup>	6,536.3 <sup>1</sup>	6,582.2	6,582.3	6,614.5	6,695.9	6,719.5	6,688.3	6,716.4	6,724.2	6,724.8
30 Securities in bank credit	1,802.9	1,949.2	1,932.4 <sup>1</sup>	1,935.4	1,900.7	1,910.9	1,920.1	1,916.5	1,909.3	1,917.6	1,924.2	1,910.4
31 Treasury and Agency securities <sup>2</sup>	1,076.8	1,203.2	1,196.3	1,193.3	1,179.2	1,178.8	1,171.1	1,144.5	1,145.7	1,144.4	1,143.6	1,140.7
32 Other securities	726.1	745.9	736.2 <sup>1</sup>	742.0	721.5	732.1	749.0	772.0	763.6	773.2	780.6	769.7
33 Loans and leases in bank credit <sup>3</sup>	4,375.1 <sup>1</sup>	4,569.4 <sup>1</sup>	4,603.9 <sup>1</sup>	4,646.9	4,681.6	4,703.7	4,775.9	4,803.1	4,779.1	4,798.8	4,800.0	4,814.5
34 Commercial and industrial	892.5 <sup>1</sup>	878.5	877.9	881.1	882.0	885.2	889.6	893.7	887.5	891.0	894.0	898.3
35 Real estate	2,240.2 <sup>1</sup>	2,350.2	2,395.5 <sup>1</sup>	2,403.9	2,412.7	2,434.9	2,464.2	2,495.6	2,482.1	2,494.8	2,495.1	2,498.3
36 Revolving home equity	266.2	317.0	328.6	338.7	347.7	359.5	371.2	384.4	377.9	379.9	386.6	389.1
37 Other	1,974.0 <sup>1</sup>	2,032.2 <sup>1</sup>	2,066.9 <sup>1</sup>	2,065.2	2,065.0	2,075.4	2,093.0	2,111.2	2,104.1	2,114.9	2,108.6	2,109.2
38 Consumer	599.2	632.1	636.0	637.2	665.0	669.5	675.6	672.5	671.5	669.6	674.0	674.5
39 Credit cards and related plans	220.2	248.3	252.8	255.1	286.0	289.6	293.4	289.6	289.4	286.6	291.0	291.3
40 Other	379.0	383.8	383.2	382.1	379.1	379.9	382.2	382.9	382.1	383.0	383.2	383.2
41 Security <sup>4</sup>	222.2	239.9	224.9	247.9	239.9	231.1	249.2	251.3	246.8	246.2	250.1	260.1
42 Other loans and leases	421.0	468.6 <sup>1</sup>	469.6 <sup>1</sup>	476.7	482.0	483.0	497.2	490.0	491.2	497.3	486.8	483.2
43 Interbank loans	320.0	327.7	311.1	319.3	362.4	361.1	357.8	349.9	350.7	335.5	350.8	347.2
44 Cash assets <sup>5</sup>	311.7	323.9	326.9	326.9	324.5	312.2	326.2	324.7	317.7	335.1	313.4	317.4
45 Other assets <sup>6</sup>	544.4	578.2	594.4	611.1	640.4	642.1	649.0	637.3	634.4	640.0	629.7	641.8
<b>46 Total assets<sup>7</sup></b>	<b>7,279.9<sup>1</sup></b>	<b>7,676.0<sup>1</sup></b>	<b>7,696.8<sup>1</sup></b>	<b>7,767.7</b>	<b>7,838.4</b>	<b>7,858.1</b>	<b>7,957.0</b>	<b>7,960.5</b>	<b>7,920.3</b>	<b>7,974.2</b>	<b>7,974.4</b>	<b>7,960.7</b>
<i>Liabilities</i>												
47 Deposits	4,703.8	5,000.3	5,049.7	5,123.3	5,138.7	5,151.4	5,180.2	5,203.8	5,208.8	5,235.3	5,180.2	5,175.4
48 Transaction	637.7	677.9	651.7	675.5	654.9	650.8	674.1	669.3	635.4	652.4	679.0	709.0
49 Nontransaction	4,066.2	4,322.4	4,398.0	4,447.8	4,483.7	4,500.6	4,506.1	4,534.5	4,573.4	4,582.9	4,501.2	4,466.5
50 Large time	981.3	1,076.5 <sup>1</sup>	1,106.9 <sup>1</sup>	1,124.7	1,134.9	1,136.1	1,131.9	1,140.0	1,143.9	1,142.0	1,134.6	1,140.2
51 Other	3,084.9	3,245.9 <sup>1</sup>	3,291.1 <sup>1</sup>	3,323.2	3,348.9	3,364.6	3,374.2	3,394.5	3,429.5	3,440.9	3,366.6	3,326.3
52 Borrowings	1,452.5	1,582.3	1,560.3	1,587.8	1,593.5	1,577.1	1,618.0	1,591.8	1,596.7	1,579.6	1,599.7	1,588.4
53 From banks in the U.S.	386.4	435.6	424.6	433.4	453.3	446.4	459.2	438.7	446.0	428.4	442.7	434.9
54 From others	1,066.1	1,146.7	1,135.7	1,154.4	1,135.2	1,130.7	1,158.8	1,153.1	1,150.7	1,151.2	1,157.0	1,153.4
55 Net due to related foreign offices	167.0	77.3	78.0 <sup>1</sup>	43.5	49.8	41.5	48.3	41.6	9.2	45.9	43.9	66.7
56 Other liabilities	418.6	414.6	407.7	450.5	466.0	486.4	490.4	485.8	475.1	478.8	487.2	491.5
<b>57 Total liabilities</b>	<b>6,741.9</b>	<b>7,074.4</b>	<b>7,095.7<sup>1</sup></b>	<b>7,205.2</b>	<b>7,248.0</b>	<b>7,256.5</b>	<b>7,336.9</b>	<b>7,322.9</b>	<b>7,289.8</b>	<b>7,339.6</b>	<b>7,311.0</b>	<b>7,322.0</b>
58 Residual (assets less liabilities) <sup>8</sup>	537.9 <sup>1</sup>	601.6 <sup>1</sup>	601.1 <sup>1</sup>	562.5	590.4	601.6	620.1	637.6	630.5	634.7	636.4	638.7

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Oct.	Apr.	May	June <sup>f</sup>	July <sup>f</sup>	Aug. <sup>f</sup>	Sept. <sup>f</sup>	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,536.3 <sup>f</sup>	5,893.8 <sup>f</sup>	5,913.0 <sup>f</sup>	5,936.2	5,945.1	5,981.3	6,038.7	6,040.7	6,036.2	6,047.9	6,047.2	6,031.1
2 Securities in bank credit	1,540.7	1,688.1	1,671.1 <sup>f</sup>	1,671.1	1,646.4	1,651.7	1,662.4	1,647.2	1,647.1	1,654.4	1,654.6	1,637.3
3 Treasury and Agency securities <sup>2</sup>	977.8	1,104.4	1,096.6	1,096.0	1,089.0	1,090.6	1,087.1	1,056.9	1,061.9	1,062.1	1,058.0	1,048.2
4 Other securities	562.8	583.7	574.4 <sup>f</sup>	575.1	557.4	561.1	575.4	590.3	585.2	592.3	596.6	589.1
5 Loans and leases in bank credit <sup>3</sup>	3,995.6 <sup>f</sup>	4,205.8 <sup>f</sup>	4,242.0 <sup>f</sup>	4,265.1	4,298.7	4,329.6	4,376.3	4,393.5	4,389.1	4,393.5	4,392.7	4,393.8
6 Commercial and industrial	757.8 <sup>f</sup>	743.6 <sup>f</sup>	743.9 <sup>f</sup>	747.3	749.9	754.1	759.1	760.7	756.8	759.3	760.2	764.2
7 Real estate	2,205.6	2,343.7 <sup>f</sup>	2,379.0 <sup>f</sup>	2,393.0	2,400.9	2,417.3	2,441.5	2,471.9	2,461.2	2,470.5	2,473.2	2,474.6
8 Revolving home equity	265.5	318.0	327.9	337.6	347.0	358.3	369.6	383.4	377.1	378.6	385.4	388.2
9 Other	1,940.1	2,025.7 <sup>f</sup>	2,051.1 <sup>f</sup>	2,055.4	2,053.8	2,059.0	2,071.9	2,088.5	2,084.2	2,091.9	2,087.7	2,086.4
10 Consumer	596.9	639.8	641.4	643.9	672.2	672.7	674.2	669.9	671.9	668.3	670.5	670.2
11 Security <sup>4</sup>	93.3	96.5	94.7	97.4	86.6	92.1	98.9	94.5	103.0	94.1	95.1	89.8
12 Other loans and leases	341.9	382.1	383.0	383.5	389.1	393.4	402.5	396.4	396.3	401.3	393.7	395.0
13 Interbank loans	287.9	286.0	275.5	288.6	334.0	328.7	332.6	324.7	328.1	314.5	332.6	322.1
14 Cash assets <sup>5</sup>	255.1	271.5	271.8	277.5	268.8	261.2	264.2	260.2	256.1	268.8	253.6	266.6
15 Other assets <sup>6</sup>	508.7	546.5	561.9	579.0	600.7	603.3	605.4	598.3	590.0	599.1	597.7	605.0
<b>16 Total assets<sup>7</sup></b>	<b>6,513.5<sup>f</sup></b>	<b>6,925.6<sup>f</sup></b>	<b>6,950.8<sup>f</sup></b>	<b>7,009.9</b>	<b>7,077.7</b>	<b>7,103.3</b>	<b>7,169.6</b>	<b>7,153.0</b>	<b>7,139.7</b>	<b>7,159.3</b>	<b>7,160.1</b>	<b>7,154.0</b>
<i>Liabilities</i>												
17 Deposits	4,274.0	4,500.7	4,563.1	4,599.5	4,605.5	4,632.3	4,659.0	4,672.3	4,655.2	4,675.0	4,660.1	4,689.8
18 Transaction	628.2	659.3	649.4	670.9	645.8	658.1	671.1	658.1	628.7	626.0	672.7	707.4
19 Nontransaction	3,645.8	3,841.5	3,913.8	3,928.6	3,959.7	3,974.2	3,987.9	4,014.2	4,026.4	4,049.0	3,987.3	3,982.4
20 Large time	573.2	602.3	619.7 <sup>f</sup>	623.6	618.6	625.8	632.7	636.4	637.5	637.5	632.4	638.1
21 Other	3,072.6	3,239.2	3,294.0 <sup>f</sup>	3,305.0	3,341.1	3,348.3	3,355.2	3,377.8	3,388.5	3,411.5	3,355.0	3,344.3
22 Borrowings	1,140.6	1,226.0	1,213.5	1,242.1	1,260.9	1,259.8	1,281.8	1,258.3	1,264.3	1,252.8	1,266.0	1,255.8
23 From banks in the U.S.	345.9	385.5	381.6	386.3	417.9	402.1	408.4	392.7	393.4	384.9	392.0	397.2
24 From others	794.7	840.5	831.9	855.7	843.0	857.7	873.4	865.6	870.9	867.8	874.0	858.6
25 Net due to related foreign offices	260.0	264.8	258.6 <sup>f</sup>	225.4	239.7	216.3	206.5	197.5	189.4	207.5	206.1	199.4
26 Other liabilities	310.0	329.7	313.7	367.3	388.3	400.3	398.5	390.4	387.5	390.1	391.4	386.6
<b>27 Total liabilities</b>	<b>5,984.7</b>	<b>6,321.2</b>	<b>6,348.8<sup>f</sup></b>	<b>6,434.3</b>	<b>6,494.5</b>	<b>6,508.7</b>	<b>6,545.8</b>	<b>6,518.6</b>	<b>6,496.4</b>	<b>6,525.3</b>	<b>6,523.5</b>	<b>6,531.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	528.9 <sup>f</sup>	604.4 <sup>f</sup>	602.0 <sup>f</sup>	575.6	583.1	594.6	623.7	634.4	643.3	634.0	636.6	622.5
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,555.6 <sup>f</sup>	5,870.1 <sup>f</sup>	5,907.3 <sup>f</sup>	5,931.1	5,931.0	5,975.6	6,046.4	6,056.3	6,045.7	6,059.7	6,061.3	6,045.3
30 Securities in bank credit	1,538.7	1,684.9	1,674.4 <sup>f</sup>	1,673.1	1,641.1	1,649.4	1,658.3	1,645.1	1,643.9	1,647.6	1,648.7	1,638.9
31 Treasury and Agency securities <sup>2</sup>	973.4	1,107.8	1,104.1	1,099.8	1,087.4	1,086.5	1,079.9	1,052.1	1,053.8	1,052.7	1,051.0	1,047.5
32 Other securities	565.3	577.1	570.3 <sup>f</sup>	573.3	553.6	563.0	578.4	593.0	590.2	594.9	597.7	591.5
33 Loans and leases in bank credit <sup>3</sup>	4,016.9 <sup>f</sup>	4,185.2 <sup>f</sup>	4,232.9 <sup>f</sup>	4,258.0	4,289.9	4,326.1	4,388.1	4,411.2	4,401.8	4,412.1	4,412.5	4,406.4
34 Commercial and industrial	758.2 <sup>f</sup>	746.9 <sup>f</sup>	747.8 <sup>f</sup>	750.2	749.5	750.9	757.4	761.0	757.3	759.4	760.8	763.1
35 Real estate	2,218.2 <sup>f</sup>	2,332.4 <sup>f</sup>	2,378.6 <sup>f</sup>	2,387.6	2,396.3	2,419.1	2,448.8	2,480.1	2,466.7	2,479.3	2,479.7	2,482.7
36 Revolving home equity	266.2	317.0	328.6	338.7	347.7	359.5	371.2	384.4	377.9	379.9	386.6	389.1
37 Other	1,952.0 <sup>f</sup>	2,015.4 <sup>f</sup>	2,050.0 <sup>f</sup>	2,048.8	2,048.6	2,059.6	2,077.7	2,095.6	2,088.7	2,099.5	2,093.1	2,093.6
38 Other residential	n.a.	n.a.	n.a.	1,073.7	1,059.3	1,059.4	1,066.6	1,073.9	1,073.8	1,081.8	1,072.1	1,072.1
39 Commercial	n.a.	n.a.	n.a.	975.2	989.3	1,000.2	1,011.1	1,019.7	1,014.9	1,017.6	1,021.0	1,021.5
40 Consumer	599.2	632.1	636.0	637.2	665.0	669.5	675.6	672.5	671.5	669.6	674.0	674.5
41 Credit cards and related plans	220.2	248.3	252.8	255.1	286.0	289.6	293.4	289.6	289.4	286.6	291.0	291.3
42 Other	379.0	383.8	383.2	382.1	379.1	379.9	382.2	382.9	382.9	383.0	383.0	383.2
43 Security <sup>4</sup>	96.6	95.1	90.3	98.3	87.0	92.9	100.4	97.8	104.4	97.5	100.8	92.3
44 Other loans and leases	344.7	378.6	380.3	384.7	392.1	393.8	405.9	399.8	401.8	406.3	397.3	393.7
45 Interbank loans	284.0	295.6	276.6	290.0	330.5	328.6	324.6	318.7	321.3	307.5	321.8	312.3
46 Cash assets <sup>5</sup>	259.5	267.4	267.0	269.9	264.0	251.6	264.8	264.6	255.3	292.1	254.5	258.5
47 Other assets <sup>6</sup>	512.2	546.2	561.0	575.5	602.8	605.6	609.5	602.6	598.6	603.5	597.8	605.8
<b>48 Total assets<sup>7</sup></b>	<b>6,537.6<sup>f</sup></b>	<b>6,907.3<sup>f</sup></b>	<b>6,940.3<sup>f</sup></b>	<b>6,995.1</b>	<b>7,057.5</b>	<b>7,090.0</b>	<b>7,174.0</b>	<b>7,171.7</b>	<b>7,150.4</b>	<b>7,192.5</b>	<b>7,165.2</b>	<b>7,151.8</b>
<i>Liabilities</i>												
49 Deposits	4,285.1	4,508.4	4,542.2	4,592.0	4,592.2	4,618.3	4,659.2	4,684.4	4,685.3	4,712.3	4,660.4	4,660.4
50 Transaction	627.4	666.5	640.2	663.4	643.5	639.7	662.8	656.9	623.9	639.9	665.7	696.3
51 Nontransaction	3,657.6	3,841.9	3,902.0	3,928.5	3,948.7	3,978.6	3,996.3	4,027.6	4,061.4	4,072.4	3,994.7	3,964.1
52 Large time	574.8	598.3	617.0 <sup>f</sup>	623.1	617.2	625.5	631.2	638.2	639.7	638.6	633.8	639.7
53 Other	3,082.8	3,243.5 <sup>f</sup>	3,285.0 <sup>f</sup>	3,305.5	3,331.5	3,353.1	3,365.2	3,389.4	3,421.8	3,433.7	3,360.9	3,324.4
54 Borrowings	1,138.4	1,233.0	1,229.7	1,252.4	1,262.2	1,256.2	1,285.8	1,255.9	1,261.5	1,250.4	1,265.2	1,248.7
55 From banks in the U.S.	346.1	390.6	382.1	385.7	417.7	404.5	408.9	392.8	394.2	386.9	392.1	394.3
56 From others	792.4	842.4	847.6	866.7	844.4	851.6	876.9	863.1	867.3	863.5	873.1	854.4
57 Net due to related foreign offices	263.9	249.8	256.1 <sup>f</sup>	225.8	233.8	216.0	208.7	200.3	188.1	207.0	209.2	207.3
58 Other liabilities	313.6	315.1	311.5	364.9	380.7	399.8	402.1	395.2	386.7	390.0	395.9	398.4
<b>59 Total liabilities</b>	<b>6,001.0</b>	<b>6,306.4</b>	<b>6,339.6<sup>f</sup></b>	<b>6,433.1</b>	<b>6,468.9</b>	<b>6,490.2</b>	<b>6,555.7</b>	<b>6,535.9</b>	<b>6,521.6</b>	<b>6,559.6</b>	<b>6,530.6</b>	<b>6,514.9</b>
60 Residual (assets less liabilities) <sup>8</sup>	536.6 <sup>f</sup>	600.9 <sup>f</sup>	600.7 <sup>f</sup>	562.0	588.6	599.8	618.3	635.8	628.7	632.9	634.6	636.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures				
	2003	2004							2004				
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27	
	Seasonally adjusted												
<i>Assets</i>													
1 Bank credit	3,091.4	3,249.9	3,248.9	3,259.0	3,262.0 <sup>f</sup>	3,287.5	3,331.9	3,335.0	3,331.8	3,344.2	3,343.7	3,326.4	
2 Securities in bank credit	842.2	962.0	937.4	936.7	920.4	929.0	945.6	944.3	944.3	951.5	953.1	935.4	
3 Treasury and Agency securities <sup>2</sup>	485.2	595.1	575.7	576.0	569.7	573.1	575.1	551.7	554.2	556.3	554.7	544.8	
4 Trading account	34.3	45.0	45.4	40.5	38.1	40.4	47.9	41.0	38.6	41.3	41.0	40.4	
5 Investment account	450.9	550.0	530.3	535.5	531.5	532.7	527.2	510.7	515.6	515.0	513.8	504.4	
6 Mortgage-backed	346.5	442.6	424.6	423.5	421.7	423.8	418.4	405.8	411.8	409.1	407.8	399.7	
7 Other	104.4	107.5	105.7	112.0	109.8	109.0	108.8	104.9	103.8	105.9	105.9	104.7	
8 Other securities	357.0	367.0	361.8	360.7	350.8	355.9	370.5	392.6	390.1	395.2	398.3	390.7	
9 Trading account	182.3	181.9	180.2	179.9	189.2	191.5	200.8	210.8	206.3	209.6	216.8	213.1	
10 Investment account	174.7	185.1	181.6	180.8	161.5	164.4	169.7	181.8	183.8	185.6	181.5	177.6	
11 State and local government	31.5	33.8	33.4	33.2	33.1	32.9	33.3	33.6	33.4	33.6	33.7	33.6	
12 Other	143.2	151.2	148.2	147.6	128.4	131.5	136.4 <sup>f</sup>	148.2	150.4	151.9	147.8	144.0	
13 Loans and leases in bank credit <sup>3</sup>	2,249.3	2,287.8	2,311.5	2,322.3	2,341.5	2,358.5	2,386.3	2,390.7	2,387.6	2,392.7	2,390.6	2,391.0	
14 Commercial and industrial	458.2	431.2	431.4	432.2 <sup>f</sup>	432.9 <sup>f</sup>	433.6 <sup>f</sup>	435.5 <sup>f</sup>	435.2	432.2	434.8	435.0	437.7	
15 Real estate	1,142.5	1,149.7	1,173.5	1,181.5 <sup>f</sup>	1,185.0 <sup>f</sup>	1,193.9 <sup>f</sup>	1,203.9 <sup>f</sup>	1,221.2	1,213.3	1,219.3	1,222.8	1,224.5	
16 Revolving home equity	179.1	216.5	223.2	229.8	237.0 <sup>f</sup>	245.1	253.7 <sup>f</sup>	264.0	258.8	259.9	265.8	268.0	
17 Other	963.4	933.2	950.3	951.7 <sup>f</sup>	948.0 <sup>f</sup>	948.8 <sup>f</sup>	950.3 <sup>f</sup>	957.2	954.5	959.3	957.0	956.5	
18 Other residential	626.8	590.9	606.7	605.5	601.0	600.1 <sup>f</sup>	600.6 <sup>f</sup>	604.7	604.0	608.5	603.8	602.0	
19 Commercial	336.6	342.4	343.6	346.1	347.0 <sup>f</sup>	348.6 <sup>f</sup>	349.7 <sup>f</sup>	352.6	350.4	350.8	353.2	348.6	
20 Consumer	321.8	338.1	339.2	337.4	357.5 <sup>f</sup>	356.2 <sup>f</sup>	357.4 <sup>f</sup>	356.1	355.1	354.9	357.0	357.9	
21 Security <sup>4</sup>	85.6	89.2	87.5	90.4	79.6	85.0	91.6	87.0	95.5	86.8	87.5	82.0	
22 Federal funds sold to and repurchase agreements with broker-dealers	67.6	67.1	64.1	69.5	59.1	65.3	71.6	67.6	75.2	67.3	68.7	62.6	
23 Other	18.1	22.1	23.3	20.9	20.4	19.7	20.0 <sup>f</sup>	19.4	20.3	19.5	18.8	19.3	
24 State and local government	13.9	14.9	14.9	14.8	15.3	15.7	15.9	16.2	16.1	16.0	16.2	16.3	
25 Agricultural	8.5	9.3	9.2	9.2	9.2	9.2	9.3	9.5	9.4	9.5	9.5	9.5	
26 Federal funds sold to and repurchase agreements with others	25.7	21.1	17.8	19.3	22.2	23.1	29.7	24.6	24.6	32.3	23.2	19.4	
27 All other loans	88.3	134.4	141.9	143.1	146.9	149.2	150.8	149.0	149.4	147.1	147.5	151.7	
28 Lease-financing receivables	104.7	99.8	95.9	94.4	92.9	92.6	92.2	92.0	92.0	92.1	92.0	92.0	
29 Interbank loans	199.2	209.4	198.0	214.2	258.7	254.6	257.4 <sup>f</sup>	246.1	251.2	239.6	253.0	239.2	
30 Federal funds sold to and repurchase agreements with commercial banks	119.0	99.2	90.6	106.5	141.7	138.8	140.2 <sup>f</sup>	122.3	125.9	115.4	130.0	115.1	
31 Other	80.1	110.2	107.4	107.7	117.1	115.9	117.2	123.9	125.3	124.2	123.1	124.1	
32 Cash assets <sup>5</sup>	138.3 <sup>f</sup>	153.0 <sup>f</sup>	152.4 <sup>f</sup>	157.1 <sup>f</sup>	149.9 <sup>f</sup>	142.0 <sup>f</sup>	144.9 <sup>f</sup>	140.4	137.7	147.7	134.1	144.8	
33 Other assets <sup>6</sup>	364.0	383.4	394.6	418.8	423.8	426.6	425.8	427.6	419.0	426.4	432.1	435.1	
<b>34 Total assets<sup>7</sup></b>	<b>3,749.5<sup>f</sup></b>	<b>3,956.3<sup>f</sup></b>	<b>3,955.2<sup>f</sup></b>	<b>4,010.4<sup>f</sup></b>	<b>4,056.4<sup>f</sup></b>	<b>4,072.7<sup>f</sup></b>	<b>4,122.4<sup>f</sup></b>	<b>4,111.3</b>	<b>4,102.1</b>	<b>4,120.0</b>	<b>4,125.2</b>	<b>4,107.8</b>	
<i>Liabilities</i>													
35 Deposits	2,139.8	2,283.9	2,320.6	2,334.9	2,328.6	2,338.4	2,353.1	2,356.0	2,344.2	2,357.2	2,349.0	2,363.8	
36 Transaction	299.0	315.5	303.6	315.1	303.8	313.4	322.8	311.6	296.4	292.9	325.5	342.9	
37 Nontransaction	1,840.8	1,968.5	2,017.0	2,019.7	2,024.8	2,025.0	2,030.2	2,044.4	2,047.7	2,064.3	2,023.5	2,020.9	
38 Large time	254.6	263.1 <sup>f</sup>	278.5	287.5 <sup>f</sup>	279.2	279.5	281.4	280.3	279.3	277.4	279.3	284.2	
39 Other	1,586.2	1,705.4	1,738.4 <sup>f</sup>	1,732.2 <sup>f</sup>	1,745.6	1,745.5	1,748.8	1,764.1	1,768.5	1,786.9	1,744.2	1,736.8	
40 Borrowings	725.2	742.9	726.3	747.0	761.4	771.4	789.0	769.9	777.2	765.3	774.9	766.0	
41 From banks in the U.S.	193.3	189.5	190.7	196.1	221.6	214.6	216.9	214.2	216.2	205.4	213.0	218.6	
42 From others	531.9	553.4	535.6	551.0	539.8	556.7	572.0	555.6	560.9	559.9	561.9	547.4	
43 Net due to related foreign offices	246.5	241.3	235.8 <sup>f</sup>	209.6 <sup>f</sup>	225.5 <sup>f</sup>	203.3 <sup>f</sup>	195.4 <sup>f</sup>	187.7	181.0	197.6	196.5	188.2	
44 Other liabilities	244.3 <sup>f</sup>	257.9	241.7	295.8	312.9 <sup>f</sup>	323.4 <sup>f</sup>	319.8 <sup>f</sup>	316.0	314.1	316.2	317.4	311.7	
<b>45 Total liabilities</b>	<b>3,355.8</b>	<b>3,526.1<sup>f</sup></b>	<b>3,524.4<sup>f</sup></b>	<b>3,587.3<sup>f</sup></b>	<b>3,628.5<sup>f</sup></b>	<b>3,636.4<sup>f</sup></b>	<b>3,657.2<sup>f</sup></b>	<b>3,629.5</b>	<b>3,616.5</b>	<b>3,636.4</b>	<b>3,637.8</b>	<b>3,629.7</b>	
46 Residual (assets less liabilities) <sup>8</sup>	393.6	430.3 <sup>f</sup>	430.8 <sup>f</sup>	423.1 <sup>f</sup>	427.8 <sup>f</sup>	436.3 <sup>f</sup>	465.1 <sup>f</sup>	481.7	485.6	483.6	487.3	478.0	

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit	3,103.1	3,235.5	3,251.5	3,262.6	3,257.0	3,286.3 <sup>1</sup>	3,336.9 <sup>1</sup>	3,341.9	3,338.9	3,347.1	3,348.8	3,328.8
48 Securities in bank credit	841.4	955.1	943.1	937.3	917.2	930.3	944.8	943.4	943.4	945.1	948.3	937.3
49 Treasury and Agency securities <sup>2</sup>	482.0	594.8	585.5	578.4	570.1	572.5	571.3	548.1	548.3	547.4	548.9	544.4
50 Trading account	33.7	45.3	46.1	40.8	38.0	40.2	47.4	40.2	37.8	40.1	40.0	39.7
51 Investment account	448.3	549.5	539.4	537.6	532.1	532.3	523.9	507.8	510.5	507.2	508.9	504.6
52 Mortgage-backed	345.9	441.3	432.0	424.8	422.7	423.8	416.2	404.9	408.8	404.4	405.6	401.6
53 Other	102.4	108.2	107.4	112.8	109.5	108.5	107.7	102.9	101.7	102.8	103.3	103.0
54 Other securities	359.5	360.3	357.6	358.9	347.0	357.7	373.5	395.3	395.1	397.8	399.4	393.0
55 Trading account	183.5	178.6	178.1	179.0	187.2	192.5	202.4	212.3	209.0	211.0	217.4	214.3
56 Investment account	175.9	181.7	179.5	179.9	159.8	165.3	171.1	183.0	186.1	186.8	182.0	178.7
57 State and local government	31.7	33.2	33.0	33.0	32.8	33.1	33.6	33.8	33.8	33.9	33.8	33.8
58 Other	144.2	148.5	146.5	146.9	127.0	132.2	137.5	149.2	152.3	152.9	148.2	144.9
59 Loans and leases in bank credit <sup>3</sup>	2,261.7	2,280.4	2,308.4	2,325.3 <sup>1</sup>	2,339.9	2,356.0	2,392.1 <sup>1</sup>	2,398.5	2,395.6	2,402.0	2,400.5	2,391.5
60 Commercial and industrial	459.3	433.1	433.2	433.3	432.3 <sup>1</sup>	432.2 <sup>1</sup>	435.7 <sup>1</sup>	436.2	434.2	435.5	436.0	437.4
61 Real estate	1,148.6	1,147.1	1,177.5	1,183.9	1,185.1 <sup>1</sup>	1,195.2 <sup>1</sup>	1,205.7 <sup>1</sup>	1,222.0	1,214.5	1,221.3	1,222.6	1,223.3
62 Revolving home equity	179.3	215.8	223.9	230.7	237.5 <sup>1</sup>	246.1 <sup>1</sup>	254.6 <sup>1</sup>	264.3	259.1	260.4	266.3	268.1
63 Other	969.3	931.4	953.6	953.2	947.6 <sup>1</sup>	949.1 <sup>1</sup>	951.1 <sup>1</sup>	957.7	955.4	960.9	956.4	955.2
64 Other residential	630.9	589.7	608.8	606.5	600.7 <sup>1</sup>	600.4 <sup>1</sup>	601.1 <sup>1</sup>	604.9	604.6	609.5	603.4	601.2
65 Commercial	338.4	341.7	344.8	346.7	346.9 <sup>1</sup>	348.8 <sup>1</sup>	350.0 <sup>1</sup>	352.8	350.8	351.4	352.9	354.0
66 Consumer	322.1	335.1	336.8	335.2	354.4 <sup>1</sup>	354.7 <sup>1</sup>	358.2 <sup>1</sup>	356.4	354.9	354.7	357.5	358.4
67 Credit cards and related plans	89.4	102.0	104.2	103.8	126.8 <sup>1</sup>	127.2 <sup>1</sup>	129.3 <sup>1</sup>	128.4	127.4	127.4	130.3	130.9
68 Other	232.7	233.1	232.5	231.4	227.6	227.5	229.0	227.2	226.5	227.3	227.2	227.5
69 Security <sup>4</sup>	88.9	87.8	83.2	91.3	80.0	85.7	93.1	90.3	96.8	90.2	93.3	84.8
70 Federal funds sold to and repurchase agreements with broker-dealers	70.2	66.0	61.0	70.3	59.4	65.8	72.9	70.2	76.2	69.9	73.3	64.8
71 Other	18.7	21.8	22.2	21.0	20.6	19.9	20.3	20.1	20.6	20.3	20.0	20.0
72 State and local government	13.9	14.9	14.9	14.8	15.3	15.7	15.9	16.2	16.1	16.0	16.2	16.3
73 Agricultural	8.5	9.2	9.2	9.3	9.3	9.2	9.3	9.4	9.4	9.4	9.4	9.4
74 Federal funds sold to and repurchase agreements with others	25.7	21.1	17.8	19.3	22.2	23.1	29.7	24.6	24.6	32.3	23.2	19.4
75 All other loans	89.4	132.3	140.0	143.9	148.6	147.7	152.4	150.7	152.2	149.8	149.7	150.1
76 Lease-financing receivables	105.3	99.7	95.8	94.2	92.8	92.5	92.2	92.6	92.8	92.7	92.5	92.4
77 Interbank loans	194.1	215.2	201.4	217.0	257.6	255.0	250.9 <sup>1</sup>	239.2	241.2	231.0	242.4	232.8
78 Federal funds sold to and repurchase agreements with commercial banks	116.2	101.9	92.1	107.9	141.1	139.0	136.7 <sup>1</sup>	118.9	120.9	111.2	124.5	112.0
79 Other	77.9	113.3	109.3	109.1	116.6	116.0	114.2	120.4	120.3	119.8	117.9	120.8
80 Cash assets <sup>5</sup>	141.0 <sup>1</sup>	151.9 <sup>1</sup>	148.6 <sup>1</sup>	150.2 <sup>1</sup>	145.1 <sup>1</sup>	134.3 <sup>1</sup>	144.2 <sup>1</sup>	143.2	135.1	162.5	136.3	140.0
81 Other assets <sup>6</sup>	367.5	383.1	393.8	415.2	425.9	428.8	429.9	431.9	427.5	430.8	432.2	435.9
<b>82 Total assets<sup>7</sup></b>	<b>3,763.0<sup>1</sup></b>	<b>3,946.7<sup>1</sup></b>	<b>3,956.5<sup>1</sup></b>	<b>4,006.2<sup>1</sup></b>	<b>4,047.8<sup>1</sup></b>	<b>4,066.3<sup>1</sup></b>	<b>4,124.1<sup>1</sup></b>	<b>4,119.0</b>	<b>4,105.3</b>	<b>4,134.2</b>	<b>4,122.7</b>	<b>4,100.6</b>
<i>Liabilities</i>												
83 Deposits	2,148.7	2,287.7	2,304.2	2,328.5	2,321.6	2,328.4	2,354.4	2,366.0	2,365.7	2,383.6	2,352.6	2,347.3
84 Transaction	296.9	322.0	298.7	311.9	301.7	299.2	316.3	309.0	290.3	300.3	320.0	334.5
85 Nontransaction	1,851.8	1,965.6	2,005.5	2,016.6	2,019.9	2,029.2	2,038.1	2,057.0	2,075.3	2,083.3	2,032.6	2,012.8
86 Large time	256.2	259.1 <sup>1</sup>	275.8 <sup>1</sup>	287.0 <sup>1</sup>	277.7	279.2	279.9	282.1	281.0	278.5	280.7	285.8
87 Other	1,595.6	1,706.6	1,729.7 <sup>1</sup>	1,729.7 <sup>1</sup>	1,742.2	1,750.0	1,758.2	1,774.9	1,794.4	1,804.8	1,751.9	1,727.0
88 Borrowings	723.1	750.0	742.6	757.4	762.7	767.7	792.9	767.4	774.4	763.0	774.1	758.9
89 From banks in the U.S.	193.5	194.5	191.2	195.4	221.4	217.1	217.4	214.4	217.0	207.4	213.1	215.8
90 From others	529.6	555.4	551.4	562.0	541.2	550.6	575.5	553.1	557.4	555.6	561.0	543.2
91 Net due to related foreign offices	250.4	226.4	233.3 <sup>1</sup>	208.0 <sup>1</sup>	219.6 <sup>1</sup>	202.9 <sup>1</sup>	197.6 <sup>1</sup>	190.5	179.7	197.1	199.5	196.1
92 Other liabilities	247.8	243.3	239.6 <sup>1</sup>	293.5 <sup>1</sup>	305.3 <sup>1</sup>	322.9 <sup>1</sup>	323.3 <sup>1</sup>	320.8	313.3	316.1	321.9	323.6
<b>93 Total liabilities</b>	<b>3,370.0</b>	<b>3,507.3<sup>1</sup></b>	<b>3,519.7<sup>1</sup></b>	<b>3,587.4<sup>1</sup></b>	<b>3,609.2<sup>1</sup></b>	<b>3,621.9<sup>1</sup></b>	<b>3,668.2<sup>1</sup></b>	<b>3,644.7</b>	<b>3,633.1</b>	<b>3,659.8</b>	<b>3,648.1</b>	<b>3,626.0</b>
94 Residual (assets less liabilities) <sup>8</sup>	392.9	439.4	436.8 <sup>1</sup>	418.8 <sup>1</sup>	438.5 <sup>1</sup>	444.4 <sup>1</sup>	455.9 <sup>1</sup>	474.3	472.3	474.4	474.5	474.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
		Oct.	Apr.	May	June	July <sup>f</sup>	Aug. <sup>f</sup>	Sept. <sup>f</sup>	Oct.	Oct. 6	Oct. 13	Oct. 20
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,445.0 <sup>f</sup>	2,645.4 <sup>f</sup>	2,662.2 <sup>f</sup>	2,678.5 <sup>f</sup>	2,683.2	2,692.0	2,703.9	2,705.9	2,704.3	2,704.4	2,704.5	2,705.0
2 Securities in bank credit	698.7	727.5	731.8 <sup>f</sup>	735.7 <sup>f</sup>	726.1	720.8	713.8	703.1	702.8	703.6	702.5	702.1
3 Treasury and Agency securities <sup>2</sup>	492.8	510.8	519.1	521.3	519.5	515.6	509.0	505.4	507.7	506.5	504.2	503.6
4 Other securities	205.8	216.7	212.7 <sup>f</sup>	214.4 <sup>f</sup>	206.6	205.2	204.8	197.7	195.1	197.1	198.3	198.5
5 Loans and leases in bank credit <sup>3</sup>	1,746.4 <sup>f</sup>	1,917.9 <sup>f</sup>	1,930.5 <sup>f</sup>	1,942.8 <sup>f</sup>	1,957.1	1,971.1	1,990.0	2,002.8	2,001.6	2,000.8	2,002.1	2,002.9
6 Commercial and industrial	299.7 <sup>f</sup>	312.4 <sup>f</sup>	312.5 <sup>f</sup>	315.2 <sup>f</sup>	317.0	320.5	323.6	325.5	324.5	324.5	325.2	326.5
7 Real estate	1,063.1	1,194.0 <sup>f</sup>	1,205.4 <sup>f</sup>	1,211.5 <sup>f</sup>	1,215.9	1,223.5	1,237.5	1,250.7	1,248.0	1,251.2	1,250.4	1,250.1
8 Revolving home equity	86.4	101.5	104.6	107.8	110.0	113.2	115.9	118.3	118.6	118.6	119.6	120.2
9 Other	976.7	1,092.4 <sup>f</sup>	1,100.8 <sup>f</sup>	1,103.7 <sup>f</sup>	1,105.8	1,110.2	1,121.6	1,131.3	1,129.7	1,132.6	1,130.7	1,129.9
10 Consumer	275.1	301.7	302.2	306.5	314.7	316.5	316.9	313.8	316.8	313.4	313.5	312.4
11 Security <sup>4</sup>	7.7	7.3	7.2	7.0	7.0	7.1	7.3	7.6	7.5	7.3	7.6	7.8
12 Other loans and leases	100.8	102.5	103.1	102.5	102.6	103.7	104.7	105.2	104.7	104.4	105.4	106.1
13 Interbank loans	88.7	76.6	77.5	74.4	75.3	74.0	75.1	76.9	76.9	74.9	79.6	82.9
14 Cash assets <sup>5</sup>	116.8 <sup>f</sup>	118.5 <sup>f</sup>	119.4 <sup>f</sup>	120.4 <sup>f</sup>	118.8	119.2	119.3	119.8	118.4	121.1	119.4	121.9
15 Other assets <sup>6</sup>	144.7	163.1	167.3	160.3	176.9	176.7	179.6	170.7	171.0	172.7	165.6	169.9
<b>16 Total assets<sup>7</sup></b>	<b>2,764.2<sup>f</sup></b>	<b>2,970.7<sup>f</sup></b>	<b>2,993.7<sup>f</sup></b>	<b>3,000.8<sup>f</sup></b>	<b>3,021.4</b>	<b>3,028.7</b>	<b>3,044.2</b>	<b>3,041.9</b>	<b>3,037.6</b>	<b>3,040.0</b>	<b>3,036.0</b>	<b>3,046.5</b>
<i>Liabilities</i>												
17 Deposits	2,134.3	2,216.8	2,242.5	2,264.7	2,276.9	2,293.9	2,305.9	2,316.3	2,311.0	2,317.8	2,311.1	2,326.0
18 Transaction	329.2	343.8	345.7	355.8	342.0	344.7	348.3	346.5	332.3	333.0	347.2	364.6
19 Nontransaction	1,805.1	1,873.0	1,896.8	1,908.9	1,934.9	1,949.2	1,957.7	1,969.8	1,978.7	1,984.7	1,963.8	1,961.4
20 Large time	318.6	339.3	341.2	336.1	339.5	346.3	351.3	356.1	358.7	360.2	353.1	353.9
21 Other	1,486.4	1,533.8	1,555.6	1,572.8	1,595.4	1,602.9	1,606.4	1,613.7	1,620.0	1,624.5	1,610.8	1,607.5
22 Borrowings	415.3	483.1	487.2	495.0	499.5	488.5	492.8	488.5	487.1	487.4	491.0	489.8
23 From banks in the U.S.	152.5	196.1	190.9	190.3 <sup>f</sup>	196.3	187.5	191.5	178.4	177.1	179.5	179.0	178.6
24 From others	262.8	287.0	296.3	304.8 <sup>f</sup>	303.2	301.0	301.4	310.0	310.0	307.9	312.1	311.2
25 Net due to related foreign offices	13.5	23.5	22.8	15.8	14.2	13.1	11.1	9.8	8.4	9.9	9.7	11.2
26 Other liabilities	65.7 <sup>f</sup>	71.8 <sup>f</sup>	71.9 <sup>f</sup>	71.5 <sup>f</sup>	75.4	76.9	78.8	74.5	73.4	73.9	73.9	74.8
<b>27 Total liabilities</b>	<b>2,628.9</b>	<b>2,795.2</b>	<b>2,824.4</b>	<b>2,847.0</b>	<b>2,866.0</b>	<b>2,872.3</b>	<b>2,888.6</b>	<b>2,889.0</b>	<b>2,879.9</b>	<b>2,888.9</b>	<b>2,885.7</b>	<b>2,901.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	135.4 <sup>f</sup>	175.6 <sup>f</sup>	169.3 <sup>f</sup>	153.8 <sup>f</sup>	155.4	156.4	155.6	152.9	157.6	151.1	150.3	144.7
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,452.5 <sup>f</sup>	2,634.6 <sup>f</sup>	2,655.8 <sup>f</sup>	2,668.5 <sup>f</sup>	2,673.9	2,689.3	2,709.5	2,714.4	2,706.7	2,712.6	2,712.4	2,716.5
30 Securities in bank credit	697.3	729.8	731.3 <sup>f</sup>	735.8 <sup>f</sup>	723.9	719.2	713.5	701.7	700.6	702.5	700.4	701.6
31 Treasury and Agency securities <sup>2</sup>	491.5	513.0	518.7	521.4	517.3	513.9	508.7	504.0	505.5	505.4	502.1	503.1
32 Other securities	205.8	216.7	212.7 <sup>f</sup>	214.4 <sup>f</sup>	206.6	205.2	204.8	197.7	195.1	197.1	198.3	198.5
33 Loans and leases in bank credit <sup>3</sup>	1,755.2 <sup>f</sup>	1,904.8 <sup>f</sup>	1,924.5 <sup>f</sup>	1,932.8 <sup>f</sup>	1,950.0	1,970.1	1,996.0	2,012.7	2,006.2	2,010.1	2,014.9	2,014.9
34 Commercial and industrial	298.9 <sup>f</sup>	313.8 <sup>f</sup>	314.6 <sup>f</sup>	316.9 <sup>f</sup>	317.2	318.7	321.7	324.7	323.2	324.0	324.8	325.7
35 Real estate	1,069.6 <sup>f</sup>	1,185.3 <sup>f</sup>	1,201.1 <sup>f</sup>	1,203.7 <sup>f</sup>	1,211.2	1,223.9	1,243.2	1,258.1	1,252.1	1,259.0	1,259.4	1,259.4
36 Revolving home equity	86.9	101.3	104.7	108.1	110.2	113.4	116.6	120.1	118.8	119.4	120.3	121.0
37 Other	982.7 <sup>f</sup>	1,084.0	1,096.4 <sup>f</sup>	1,095.6 <sup>f</sup>	1,101.0	1,110.5	1,126.6	1,137.9	1,133.3	1,138.6	1,136.7	1,138.4
38 Other residential	n.a.	n.a.	n.a.	467.1 <sup>f</sup>	458.6	459.1	465.5	471.0	469.2	472.3	468.6	470.9
39 Commercial	n.a.	n.a.	n.a.	628.5 <sup>f</sup>	642.4	651.4	661.1	666.9	664.1	666.3	668.1	667.5
40 Consumer	277.2	297.0	299.3	302.0	310.7	314.8	317.4	316.0	316.6	314.9	316.5	316.1
41 Credit cards and related plans	130.8	146.3	148.6	151.3	159.2	162.4	164.1	160.4	161.0	159.2	160.7	160.3
42 Other	146.3	150.7	150.7	150.7	151.5	152.4	153.2	155.7	155.6	155.7	155.8	155.7
43 Security <sup>4</sup>	7.6	7.3	7.1	7.0	7.0	7.2	7.5	7.6	7.5	7.3	7.5	7.5
44 Other loans and leases	101.9	101.4	102.5	103.2	104.0	105.6	106.5	106.7	106.7	106.0	106.2	106.2
45 Interbank loans	90.0	80.4	75.1	73.0	72.9	73.6	73.8	79.5	80.2	76.5	79.5	79.5
46 Cash assets <sup>5</sup>	118.5 <sup>f</sup>	115.4 <sup>f</sup>	118.4 <sup>f</sup>	119.7 <sup>f</sup>	118.9	117.4	120.7	121.3	120.2	129.7	118.2	118.5
47 Other assets <sup>6</sup>	144.7	163.1	167.3	160.3	176.9	176.7	179.6	170.7	171.0	172.7	165.6	169.9
<b>48 Total assets<sup>7</sup></b>	<b>2,774.6<sup>f</sup></b>	<b>2,960.6<sup>f</sup></b>	<b>2,983.9<sup>f</sup></b>	<b>2,988.9<sup>f</sup></b>	<b>3,009.7</b>	<b>3,023.7</b>	<b>3,049.9</b>	<b>3,052.7</b>	<b>3,045.0</b>	<b>3,058.3</b>	<b>3,042.5</b>	<b>3,051.2</b>
<i>Liabilities</i>												
49 Deposits	2,136.4	2,220.7	2,238.0	2,263.4	2,270.6	2,289.9	2,304.8	2,318.5	2,319.6	2,328.7	2,307.8	2,313.1
50 Transaction	330.5	344.5	341.5	351.5	341.8	340.5	346.6	347.9	333.5	339.6	345.7	361.8
51 Nontransaction	1,805.8	1,876.2	1,896.5	1,911.9	1,928.8	1,949.4	1,958.2	1,970.6	1,986.1	1,989.1	1,962.1	1,951.4
52 Large time	318.6	339.3	341.2	336.1	339.5	346.3	351.3	356.1	358.7	360.2	353.1	353.9
53 Other	1,487.2	1,537.0	1,555.3	1,575.8	1,589.3	1,603.1	1,607.0	1,614.5	1,620.8	1,628.9	1,609.0	1,597.4
54 Borrowings	415.3	483.1	487.2	495.0	499.5	488.5	492.8	488.5	487.1	487.4	491.0	489.8
55 From banks in the U.S.	152.5	196.1	190.9	190.3 <sup>f</sup>	196.3	187.5	191.5	178.4	177.1	179.5	179.0	178.6
56 From others	262.8	287.0	296.3	304.8 <sup>f</sup>	303.2	301.0	301.4	310.0	310.0	307.9	312.1	311.2
57 Net due to related foreign offices	13.5	23.5	22.8	15.8	14.2	13.1	11.1	9.8	8.4	9.9	9.7	11.2
58 Other liabilities	65.7 <sup>f</sup>	71.8 <sup>f</sup>	71.9 <sup>f</sup>	71.5 <sup>f</sup>	75.4	76.9	78.8	74.5	73.4	73.9	73.9	74.8
<b>59 Total liabilities</b>	<b>2,631.0</b>	<b>2,799.1<sup>f</sup></b>	<b>2,819.9</b>	<b>2,845.7<sup>f</sup></b>	<b>2,859.7</b>	<b>2,868.3</b>	<b>2,887.4</b>	<b>2,891.2</b>	<b>2,888.6</b>	<b>2,899.8</b>	<b>2,882.5</b>	<b>2,888.9</b>
60 Residual (assets less liabilities) <sup>8</sup>	143.6 <sup>f</sup>	161.5 <sup>f</sup>	164.0 <sup>f</sup>	143.1 <sup>f</sup>	150.1	155.4	162.4	161.6	156.5	158.5	160.1	162.3

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	625.5	642.8	631.8	651.2	655.3	648.1	656.9	666.7	654.0	661.6	667.1	678.7
2 Securities in bank credit	264.1	264.3	258.0	262.2	259.6	261.4	261.7	271.3	265.4	270.0	275.5	271.4
3 Treasury and Agency securities <sup>2</sup>	103.3	95.4	92.1	93.5	91.7	92.3	91.1	92.4	91.9	91.7	92.5	93.2
4 Other securities	160.8	168.9	165.9	168.7	167.9	169.1	170.6	178.9	173.4	178.3	182.9	178.2
5 Loans and leases in bank credit <sup>3</sup>	361.3	378.5	373.8	389.0	395.7	386.7	395.2	395.3	388.7	391.6	391.6	407.3
6 Commercial and industrial	136.0	130.7 <sup>4</sup>	130.1 <sup>4</sup>	131.3 <sup>4</sup>	133.3	135.7 <sup>4</sup>	133.5 <sup>4</sup>	134.3	131.8	133.6	135.2	136.8
7 Real estate	22.0	17.8	16.9	16.3 <sup>4</sup>	16.4 <sup>4</sup>	15.8	15.4	15.5	15.4	15.4	15.4	15.6
8 Security <sup>4</sup>	126.8	141.0	137.9	150.8	157.1	146.8	155.6	154.8	151.8	151.2	151.2	164.6
9 Other loans and leases	76.6	89.0 <sup>4</sup>	88.9 <sup>4</sup>	90.6 <sup>4</sup>	88.9 <sup>4</sup>	88.3 <sup>4</sup>	90.6 <sup>4</sup>	90.6	89.7	91.3	89.8	90.3
10 Interbank loans	36.0	32.1	34.6	29.3	31.8	32.5	33.2	31.2	29.4	27.9	29.0	34.9
11 Cash assets <sup>5</sup>	51.3	57.1	60.6	57.5	61.2	60.4	60.1	59.0	61.5	59.7	57.4	57.6
12 Other assets <sup>6</sup>	33.2	33.3	32.8	35.7	38.7	36.9	41.1	35.8	37.5	37.6	33.0	37.0
<b>13 Total assets<sup>7</sup></b>	<b>745.5</b>	<b>764.8</b>	<b>759.3</b>	<b>773.2</b>	<b>786.6</b>	<b>777.4</b>	<b>790.9</b>	<b>792.2</b>	<b>782.0</b>	<b>786.4</b>	<b>786.0</b>	<b>807.8</b>
<i>Liabilities</i>												
14 Deposits	433.0	482.3	496.2	523.9	547.9	540.7	530.7	537.0	538.1	542.6	540.0	530.8
15 Transaction	10.2	11.6	11.7	12.1	11.5	11.2	11.1	12.3	11.8	12.3	13.1	12.5
16 Nontransaction	422.8	470.6	484.5	511.8	536.5	529.4	519.5	524.7	526.3	530.3	526.9	518.3
17 Borrowings	314.0	349.3	330.6	335.4	331.3	321.0	332.3	335.9	335.2	329.2	334.5	339.6
18 From banks in the U.S.	40.4	45.1	42.5	47.7	40.5	41.8	50.4	45.8	51.9	41.5	50.6	40.6
19 From others	273.7	304.2	288.0	287.7	290.8	279.1	281.9	290.1	283.3	287.7	283.9	299.0
20 Net due to related foreign offices	99.4	170.3	176.3	178.0	182.5	174.9	161.9	161.2	179.7	163.5	167.4	145.4
21 Other liabilities	102.9	101.4	97.8	87.3	86.5	86.3	87.2	88.7	87.8	87.1	89.8	89.7
<b>22 Total liabilities</b>	<b>750.5</b>	<b>762.7</b>	<b>748.2</b>	<b>768.6</b>	<b>783.2</b>	<b>773.1</b>	<b>788.2</b>	<b>800.4</b>	<b>781.4</b>	<b>795.4</b>	<b>796.9</b>	<b>814.8</b>
23 Residual (assets less liabilities) <sup>8</sup>	5.0	2.2	11.1	4.6	3.4	4.3	2.7	8.2	.6	9.0	10.9	7.0
	Not seasonally adjusted											
<i>Assets</i>												
24 Bank credit	622.3	648.6	629.0	651.1	651.4	639.0	649.5	663.3	642.7	656.7	662.9	679.5
25 Securities in bank credit	264.1	264.3	258.0	262.2	259.6	261.4	261.7	271.3	265.4	270.0	275.5	271.4
26 Treasury and Agency securities <sup>2</sup>	103.3	95.4	92.1	93.5	91.7	92.3	91.1	92.4	91.9	91.7	92.5	93.2
27 Trading account	38.2	35.0	33.0	35.0	34.1	34.1	36.2	34.6	34.3	32.8	35.1	35.8
28 Investment account	65.1	60.4	59.1	58.5	57.6	58.1	55.0	57.8	57.6	58.9	57.4	57.4
29 Other securities	160.8	168.9	165.9	168.7	167.9	169.1	170.6	178.9	173.4	178.3	182.9	178.2
30 Trading account	101.7	98.1	100.3	104.2	104.2	105.3	105.1	110.0	104.5	108.3	114.9	109.7
31 Investment account	59.1	70.7	65.6	64.6	63.7	63.8	65.5	68.9	68.9	70.0	68.1	68.6
32 Loans and leases in bank credit <sup>3</sup>	358.2	384.2	371.0	388.8	391.7	377.6	387.8	391.9	377.3	386.7	387.5	408.1
33 Commercial and industrial	134.3	131.6 <sup>4</sup>	130.1 <sup>4</sup>	130.9 <sup>4</sup>	132.6	134.3 <sup>4</sup>	132.2 <sup>4</sup>	132.7	130.1	131.6	133.2	135.2
34 Real estate	22.0	17.8	16.9	16.3 <sup>4</sup>	16.4 <sup>4</sup>	15.8	15.4	15.5	15.4	15.4	15.4	15.6
35 Security <sup>4</sup>	125.6	144.8	134.6	149.7	152.8	138.2	148.9	153.5	142.4	148.7	149.3	167.8
36 Other loans and leases	76.3	90.0 <sup>4</sup>	89.4 <sup>4</sup>	92.0 <sup>4</sup>	89.9 <sup>4</sup>	89.3 <sup>4</sup>	91.3 <sup>4</sup>	90.2	89.4	91.0	89.5	89.5
37 Interbank loans	36.0	32.1	34.6	29.3	31.8	32.5	33.2	31.2	29.4	27.9	29.0	34.9
38 Cash assets <sup>5</sup>	52.2	56.5	60.0	57.0	60.5	60.5	61.3	60.1	62.5	61.0	58.8	58.9
39 Other assets <sup>6</sup>	32.2	32.0	33.4	35.6	37.6	36.5	39.4	34.7	35.8	36.5	31.9	36.0
<b>40 Total assets<sup>7</sup></b>	<b>742.3</b>	<b>768.7</b>	<b>756.5</b>	<b>772.6</b>	<b>780.9</b>	<b>768.1</b>	<b>783.0</b>	<b>788.8</b>	<b>769.9</b>	<b>781.7</b>	<b>782.2</b>	<b>808.9</b>
<i>Liabilities</i>												
41 Deposits	418.8	491.9	507.5	531.3	546.5	533.2	521.0	519.3	523.5	523.0	519.8	515.0
42 Transaction	10.2	11.4	11.5	12.0	11.4	11.1	11.3	12.4	11.6	12.5	13.3	12.7
43 Nontransaction	408.5	480.5	496.0	519.3	535.0	522.0	509.8	506.9	511.9	510.5	506.5	502.4
44 Borrowings	314.0	349.3	330.6	335.4	331.3	321.0	332.3	335.9	335.2	329.2	334.5	339.6
45 From banks in the U.S.	40.4	45.1	42.5	47.7	40.5	41.8	50.4	45.8	51.9	41.5	50.6	40.6
46 From others	273.7	304.2	288.0	287.7	290.8	279.1	281.9	290.1	283.3	287.7	283.9	299.0
47 Net due to related foreign offices	96.9	172.6	178.2	180.3	184.0	174.5	160.4	158.7	178.9	161.1	165.3	140.6
48 Other liabilities	105.0	99.4	96.2	85.6	85.3	86.6	88.3	90.5	88.3	88.8	91.4	93.1
<b>49 Total liabilities</b>	<b>740.9</b>	<b>768.0</b>	<b>756.1</b>	<b>772.0</b>	<b>779.1</b>	<b>766.3</b>	<b>781.2</b>	<b>787.0</b>	<b>768.1</b>	<b>779.9</b>	<b>780.4</b>	<b>807.1</b>
50 Residual (assets less liabilities) <sup>8</sup>	1.4	.7	.4	.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 6	Oct. 13	Oct. 20	Oct. 27
	Not seasonally adjusted											
MEMO												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup>	111.3	103.9	99.0	96.8	105.4	111.3	109.2	108.1	104.3	108.3	114.2	108.3
2 Revaluation losses on off-balance-sheet items <sup>9</sup>	94.4	89.8	82.5	83.0	94.7	102.0	99.2	96.6	92.0	96.1	103.2	94.5
3 Mortgage-backed securities <sup>10</sup>	397.2	499.0	487.8	483.4	483.0	488.6	486.9	477.3	481.5	476.3	477.8	473.5
4 Pass-through	285.8	383.8	377.8	376.3	376.5	378.4	373.4	363.4	367.2	362.7	364.2	360.5
5 CMO, REMIC, and other	111.5	115.2	110.1	107.1	106.5	110.2	113.5	113.9	114.4	113.6	113.6	113.1
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	4.1	2.7	2.4	2.8	2.3	.7	2.7	2.5	1.1	2.5	3.2	2.3
7 Securitized consumer loans <sup>12</sup>	148.1	151.2	148.3	149.3	152.1	151.7	150.5	150.1	149.8	151.3	149.0	149.3
8 Credit cards and related plans	129.8	131.0	128.6	129.1	130.2	130.2	129.5	128.0	128.4	129.3	127.1	127.5
9 Other	18.3	20.2	19.7	20.2	21.9	21.5	21.0	22.0	21.4	22.0	21.9	21.8
10 Securitized business loans <sup>12</sup>	8.0	7.4	7.4	7.3	7.2	6.8	6.6	6.5	6.5	6.5	6.5	6.5
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup>	319.9	333.9	336.6	336.6 <sup>a</sup>	334.1 <sup>a</sup>	332.1 <sup>a</sup>	330.4 <sup>a</sup>	330.8	329.8	330.7	329.5	331.5
12 Securitized consumer loans <sup>12</sup>	221.4	217.8	213.3	213.2 <sup>a</sup>	215.7	214.5	214.0	220.8	219.2	221.3	220.5	222.2
13 Credit cards and related plans	214.2	210.7	206.1	206.0 <sup>a</sup>	208.4	207.2	206.7 <sup>a</sup>	213.5	211.9	214.0	213.2	214.9
14 Other	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup>	67.5	58.4	60.5	58.7	58.5	57.4	56.8	60.0	59.0	59.6	64.1	57.4
16 Revaluation losses on off-balance-sheet items <sup>9</sup>	67.7	64.8	63.3	58.9	60.5	59.7	59.3	64.1	61.6	62.7	66.8	63.8
17 Securitized business loans <sup>12</sup>	1.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>

## A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May <sup>a</sup>	June <sup>a</sup>	July <sup>a</sup>	Aug. <sup>a</sup>	Sept. <sup>a</sup>	Oct. <sup>a</sup>	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	6,198.4 <sup>a</sup>	6,545.0	6,587.4	6,600.9	6,629.9	6,695.8	6,709.4	6,754.4	6,717.6	6,729.7	6,736.3	6,782.4
2 Securities in bank credit	1,832.1 <sup>a</sup>	1,929.3	1,933.4	1,906.5	1,913.2	1,923.4	1,918.1	1,924.3	1,914.7	1,914.6	1,911.7	1,935.5
3 Treasury and Agency securities <sup>2</sup>	1,096.5 <sup>a</sup>	1,188.1	1,188.8	1,180.1	1,182.0	1,177.2	1,148.6	1,146.1	1,146.0	1,143.5	1,137.9	1,153.6
4 Other securities	735.7 <sup>a</sup>	741.1	744.6	726.5	731.2	746.2	769.6	778.2	768.7	771.1	773.8	781.9
5 Loans and leases in bank credit <sup>3</sup>	4,366.3	4,615.7	4,654.0	4,694.3	4,716.6	4,772.4	4,791.3	4,830.1	4,802.9	4,815.1	4,824.6	4,847.0
6 Commercial and industrial	888.6	873.8	877.6	882.1	889.0	891.7	893.1	898.2	895.3	896.2	896.2	901.9
7 Real estate	2,206.5 <sup>a</sup>	2,395.6	2,409.0	2,417.1	2,433.3	2,457.8	2,490.6	2,514.7	2,504.3	2,512.5	2,518.4	2,514.3
8 Revolving home equity	273.2	327.9	337.6	347.1	358.4	369.6	383.5	393.1	389.7	391.8	392.9	394.1
9 Other	1,933.3 <sup>a</sup>	2,067.7	2,071.4	2,070.0	2,074.9	2,088.2	2,107.1	2,121.6	2,114.6	2,120.7	2,125.5	2,120.2
10 Consumer	626.2 <sup>a</sup>	641.7	644.2	672.5	673.0	674.7	670.3	665.5	668.9	664.7	665.9	665.6
11 Security <sup>4</sup>	228.7	232.6	248.1	243.5	238.8	254.5	249.3	248.4	239.8	239.8	240.3	254.5
12 Other loans and leases	416.3	472.1	475.1	479.0	482.5	493.8	488.0	503.2	489.4	501.9	503.9	510.6
13 Interbank loans	305.3	310.1	317.9	367.2	361.1	365.8	356.0	338.8	366.2	375.7	316.9	333.9
14 Cash assets <sup>5</sup>	315.5	332.4	334.9	329.9	321.7	324.3	319.3	320.6	312.9	313.7	310.3	341.8
15 Other assets <sup>6</sup>	537.8	592.3	599.7	622.0	623.8	630.8	616.7	631.3	604.6	638.0	622.1	641.7
<b>16 Total assets<sup>7</sup></b>	<b>7,282.2<sup>a</sup></b>	<b>7,707.9</b>	<b>7,768.1</b>	<b>7,848.7</b>	<b>7,864.7</b>	<b>7,944.8</b>	<b>7,929.9</b>	<b>7,973.3</b>	<b>7,929.2</b>	<b>7,985.3</b>	<b>7,913.8</b>	<b>8,028.3</b>
<i>Liabilities</i>												
17 Deposits	4,747.4	5,059.3	5,123.4	5,153.5	5,173.0	5,189.9	5,211.3	5,266.8	5,229.0	5,232.7	5,246.6	5,305.0
18 Transaction	641.3	661.0	683.0	657.3	669.4	682.2	666.3	667.3	626.6	641.8	662.2	735.3
19 Nontransaction	4,106.1	4,398.3	4,440.4	4,496.2	4,503.6	4,507.7	4,545.0	4,599.6	4,602.4	4,590.9	4,584.3	4,569.7
20 Large time	996.0	1,098.3	1,118.2	1,149.4	1,156.4	1,157.0	1,170.1	1,175.6	1,171.1	1,172.5	1,169.7	1,181.1
21 Other	3,110.1	3,300.0	3,322.2	3,346.8	3,347.2	3,350.7	3,374.8	3,424.0	3,431.3	3,418.4	3,414.6	3,388.6
22 Borrowings	1,452.4	1,544.0	1,577.5	1,592.2	1,580.8	1,614.1	1,594.2	1,583.2	1,594.3	1,621.7	1,544.5	1,583.6
23 From banks in the U.S.	383.8	424.1	434.1	458.4	443.8	458.7	439.3	425.0	450.3	468.7	402.6	411.5
24 From others	1,068.6	1,119.9	1,143.4	1,133.9	1,137.0	1,155.4	1,154.9	1,158.2	1,144.0	1,152.9	1,141.9	1,172.1
25 Net due to related foreign offices	170.2	81.6	43.7	52.9	36.9	41.4	36.5	19.4	28.4	22.0	7.9	27.7
26 Other liabilities	392.7	411.4	454.6	474.7	486.6	485.7	476.7	494.8	482.0	490.8	499.4	496.7
<b>27 Total liabilities</b>	<b>6,762.6</b>	<b>7,096.4</b>	<b>7,199.2</b>	<b>7,273.4</b>	<b>7,277.3</b>	<b>7,331.1</b>	<b>7,318.7</b>	<b>7,364.2</b>	<b>7,333.6</b>	<b>7,367.2</b>	<b>7,298.4</b>	<b>7,413.0</b>
28 Residual (assets less liabilities) <sup>8</sup>	519.6 <sup>a</sup>	611.5	568.9	575.2	587.4	613.7	611.3	609.1	595.6	618.1	615.4	615.4
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	6,239.6 <sup>a</sup>	6,536.5	6,582.2	6,582.8	6,615.0	6,696.1	6,721.6	6,790.1	6,758.6	6,766.0	6,768.4	6,811.6
30 Securities in bank credit	1,839.7 <sup>a</sup>	1,932.6	1,935.5	1,901.2	1,911.0	1,919.3	1,916.0	1,933.0	1,922.3	1,920.5	1,919.8	1,944.4
31 Treasury and Agency securities <sup>2</sup>	1,103.1 <sup>a</sup>	1,195.6	1,192.6	1,178.5	1,177.9	1,170.0	1,143.7	1,153.8	1,150.6	1,147.8	1,144.9	1,163.5
32 Other securities	736.6 <sup>a</sup>	736.9	742.8	722.7	733.1	749.2	772.3	779.2	771.7	772.7	775.0	780.9
33 Loans and leases in bank credit <sup>3</sup>	4,399.9	4,603.9	4,646.8	4,681.6	4,704.0	4,776.8	4,805.5	4,857.1	4,836.3	4,845.5	4,848.6	4,867.1
34 Commercial and industrial	888.6	877.7	880.1	880.9	884.3	888.7	891.7	898.1	896.9	895.7	896.3	901.0
35 Real estate	2,230.7 <sup>a</sup>	2,395.2	2,403.6	2,412.5	2,435.0	2,465.1	2,498.8	2,531.2	2,518.3	2,532.5	2,535.9	2,529.5
36 Revolving home equity	273.2	328.6	338.7	347.7	359.5	371.2	384.5	393.2	390.4	392.1	393.3	393.9
37 Other	1,957.5 <sup>a</sup>	2,066.6	2,064.9	2,064.8	2,075.5	2,093.9	2,114.3	2,138.0	2,127.8	2,140.4	2,142.6	2,135.6
38 Consumer	630.5 <sup>a</sup>	636.3	637.5	665.4	669.8	676.0	672.8	670.0	673.1	668.2	670.0	671.1
39 Credit cards and related plans	252.1	252.8	255.1	286.0	289.6	293.5	289.7	288.1	289.7	285.0	287.8	289.1
40 Other	378.4 <sup>a</sup>	383.5	382.4	379.4	380.2	382.5	383.1	382.0	383.4	383.2	382.2	381.9
41 Security <sup>4</sup>	233.5	224.9	247.9	239.7	231.0	249.2	251.3	253.9	254.0	248.0	241.0	258.1
42 Other loans and leases	416.6	469.8	477.7	483.0	483.8	497.8	491.0	503.8	494.1	501.1	503.5	507.5
43 Interbank loans	308.9	311.1	319.3	363.7	361.1	357.8	350.0	342.5	378.0	380.5	322.2	326.6
44 Cash assets <sup>5</sup>	325.9	326.9	326.9	324.5	312.1	326.1	324.8	330.7	319.8	318.9	327.4	340.3
45 Other assets <sup>6</sup>	539.8	592.1	596.2	622.9	625.6	633.1	619.7	633.7	614.9	645.1	623.9	636.1
<b>46 Total assets<sup>7</sup></b>	<b>7,339.4<sup>a</sup></b>	<b>7,694.6</b>	<b>7,752.8</b>	<b>7,822.7</b>	<b>7,842.0</b>	<b>7,941.2</b>	<b>7,945.2</b>	<b>8,025.3</b>	<b>7,999.6</b>	<b>8,038.8</b>	<b>7,970.3</b>	<b>8,043.2</b>
<i>Liabilities</i>												
47 Deposits	4,759.0	5,049.7	5,123.3	5,138.7	5,151.5	5,180.5	5,205.7	5,277.9	5,245.5	5,252.5	5,266.5	5,283.6
48 Transaction	647.1	651.7	675.5	655.0	650.9	674.1	665.1	673.1	631.4	636.7	673.4	731.9
49 Nontransaction	4,111.9	4,398.0	4,447.8	4,483.7	4,500.7	4,506.4	4,540.6	4,604.8	4,614.1	4,615.9	4,593.1	4,551.7
50 Large time	988.2	1,106.9	1,124.9	1,146.5	1,148.8	1,145.9	1,154.4	1,166.0	1,157.4	1,163.3	1,159.1	1,173.0
51 Other	3,123.6	3,291.1	3,323.0	3,337.3	3,351.8	3,360.5	3,386.2	3,438.8	3,456.7	3,452.6	3,434.1	3,378.6
52 Borrowings	1,445.4	1,560.3	1,587.8	1,593.5	1,577.1	1,618.0	1,591.8	1,576.1	1,597.6	1,617.1	1,538.9	1,566.7
53 From banks in the U.S.	381.1	424.6	433.4	458.2	446.3	459.1	439.5	422.4	451.7	467.9	399.7	405.3
54 From others	1,064.3	1,135.7	1,154.5	1,135.3	1,130.9	1,158.9	1,152.3	1,153.7	1,145.9	1,149.2	1,139.2	1,161.5
55 Net due to related foreign offices	181.2	77.4	39.7	45.5	37.0	45.1	41.8	28.4	35.6	29.6	15.9	40.9
56 Other liabilities	402.2	407.7	450.5	466.0	486.4	490.3	483.2	507.5	493.2	501.6	510.8	514.0
<b>57 Total liabilities</b>	<b>6,787.8</b>	<b>7,095.1</b>	<b>7,201.4</b>	<b>7,243.7</b>	<b>7,252.0</b>	<b>7,333.9</b>	<b>7,322.5</b>	<b>7,389.9</b>	<b>7,371.9</b>	<b>7,400.9</b>	<b>7,332.1</b>	<b>7,405.2</b>
58 Residual (assets less liabilities) <sup>8</sup>	551.5 <sup>a</sup>	599.5	551.3	579.0	590.0	607.3	622.6	635.4	627.7	637.9	638.2	638.0

Footnotes appear on p. A21.

## 16 Federal Reserve Bulletin Statistical Supplement □ December 2004

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June <sup>1</sup>	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	5,567.8 <sup>1</sup>	5,913.2 <sup>1</sup>	5,936.2	5,945.4	5,981.6	6,038.7	6,042.6	6,063.8	6,044.6	6,051.1	6,047.9	6,079.8
2 Securities in bank credit	1,568.3 <sup>1</sup>	1,671.2 <sup>1</sup>	1,671.1	1,646.5	1,651.5	1,661.4	1,646.5	1,642.2	1,639.1	1,634.9	1,632.6	1,649.0
3 Treasury and Agency securities <sup>2</sup>	998.7 <sup>1</sup>	1,096.0 <sup>1</sup>	1,095.3	1,088.4	1,089.7	1,086.1	1,056.2	1,056.0	1,053.2	1,048.7	1,049.4	1,064.8
4 Other securities	569.6 <sup>1</sup>	575.2 <sup>1</sup>	575.7	558.2	561.8	575.3	590.3	586.2	585.8	586.2	583.3	584.2
5 Loans and leases in bank credit <sup>3</sup>	3,999.5	4,242.0	4,265.1	4,298.8	4,330.1	4,377.4	4,396.1	4,421.6	4,405.5	4,416.2	4,415.3	4,430.8
6 Commercial and industrial	757.9	743.7 <sup>1</sup>	746.3	748.9	753.3	758.2	758.8	762.8	761.6	759.8	761.0	766.8
7 Real estate	2,184.4 <sup>1</sup>	2,378.7 <sup>1</sup>	2,392.7	2,400.7	2,417.5	2,442.4	2,475.1	2,498.5	2,488.5	2,496.7	2,502.1	2,497.9
8 Revolving home equity	273.2	327.9	337.6	347.1	358.4	369.6	383.5	393.1	389.7	391.8	392.9	394.1
9 Other	1,911.2 <sup>1</sup>	2,050.8 <sup>1</sup>	2,055.1	2,053.6	2,059.1	2,072.8	2,091.6	2,105.4	2,098.8	2,104.9	2,109.2	2,103.7
10 Consumer	626.2 <sup>1</sup>	641.7 <sup>1</sup>	644.2	672.5	673.0	674.7	670.3	665.5	668.9	664.7	665.9	665.6
11 Security <sup>4</sup>	92.5	94.7	97.4	86.6	92.1	98.9	94.5	90.0	88.8	88.0	80.0	88.4
12 Other loans and leases	338.4	383.1 <sup>1</sup>	384.5	390.1	394.2	403.1	397.4	406.3	396.5	406.1	406.3	412.2
13 Interbank loans	268.3	275.5	288.6	335.4	328.7	332.6	324.8	303.3	329.2	338.8	281.1	299.7
14 Cash assets <sup>5</sup>	264.1	271.8	277.5	268.8	261.2	264.2	260.4	261.5	253.9	253.6	252.1	280.5
15 Other assets <sup>6</sup>	509.1	559.5 <sup>1</sup>	564.0	583.3	586.9	589.7	589.9	595.5	572.0	596.3	588.1	608.5
<b>16 Total assets<sup>7</sup></b>	<b>6,534.9<sup>1</sup></b>	<b>6,948.5<sup>1</sup></b>	<b>6,994.8</b>	<b>7,061.9</b>	<b>7,087.2</b>	<b>7,153.8</b>	<b>7,137.7</b>	<b>7,152.7</b>	<b>7,128.1</b>	<b>7,168.4</b>	<b>7,097.9</b>	<b>7,197.5</b>
<i>Liabilities</i>												
17 Deposits	4,309.8	4,563.1	4,599.5	4,605.6	4,632.3	4,659.3	4,674.3	4,733.2	4,697.9	4,702.2	4,716.0	4,767.1
18 Transaction	630.4	649.4	670.9	645.9	658.1	671.0	654.0	655.2	615.3	629.9	650.6	723.1
19 Nontransaction	3,679.4	3,913.8	3,928.6	3,959.7	3,974.2	3,988.2	4,020.3	4,077.9	4,082.6	4,072.3	4,065.4	4,044.0
20 Large time	571.5	619.7	623.8	630.3	638.6	646.7	650.8	656.0	654.5	655.8	652.7	657.3
21 Other	3,107.9	3,294.0	3,304.8	3,329.4	3,335.6	3,341.5	3,369.4	3,421.9	3,428.1	3,416.5	3,412.7	3,386.7
22 Borrowings	1,145.8	1,213.5	1,242.1	1,260.9	1,259.9	1,281.8	1,258.3	1,221.5	1,249.8	1,259.6	1,194.5	1,212.5
23 From banks in the U.S.	349.0	381.6	386.3	417.8	402.0	408.3	393.5	373.8	405.1	416.2	352.3	358.2
24 From others	796.8	831.9	855.7	843.1	857.9	873.5	864.8	847.7	844.7	843.5	842.2	854.2
25 Net due to related foreign offices	263.0	258.0 <sup>1</sup>	221.6	235.3	211.7	203.3	197.6	184.9	174.7	182.0	167.2	206.9
26 Other liabilities	290.9	313.7	367.3	388.3	400.2	398.5	387.9	396.2	392.5	394.4	400.4	395.6
<b>27 Total liabilities</b>	<b>6,009.5</b>	<b>6,348.2<sup>1</sup></b>	<b>6,430.5</b>	<b>6,490.1</b>	<b>6,504.1</b>	<b>6,542.8</b>	<b>6,518.2</b>	<b>6,535.8</b>	<b>6,514.9</b>	<b>6,538.2</b>	<b>6,478.1</b>	<b>6,582.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	525.4 <sup>1</sup>	600.3 <sup>1</sup>	564.3	571.9	583.1	611.1	619.5	616.8	613.1	630.2	619.8	615.3
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	5,607.3 <sup>1</sup>	5,907.5 <sup>1</sup>	5,931.1	5,931.3	5,975.8	6,046.4	6,058.1	6,097.6	6,080.7	6,082.1	6,082.5	6,109.4
30 Securities in bank credit	1,575.8 <sup>1</sup>	1,674.5 <sup>1</sup>	1,673.1	1,641.2	1,649.3	1,657.3	1,644.3	1,650.9	1,646.7	1,640.8	1,640.8	1,657.9
31 Treasury and Agency securities <sup>2</sup>	1,005.3 <sup>1</sup>	1,103.5 <sup>1</sup>	1,099.1	1,086.8	1,085.6	1,078.9	1,051.3	1,063.8	1,057.7	1,053.1	1,056.3	1,074.7
32 Other securities	570.5 <sup>1</sup>	571.0 <sup>1</sup>	574.0	554.4	563.7	578.3	593.0	587.2	588.9	587.8	584.4	583.2
33 Loans and leases in bank credit <sup>3</sup>	4,031.5	4,232.9	4,258.0	4,290.1	4,326.5	4,389.1	4,413.8	4,446.7	4,434.0	4,441.3	4,441.7	4,451.4
34 Commercial and industrial	758.6	747.6 <sup>1</sup>	749.3	748.5	750.1	756.5	759.1	763.4	763.8	760.6	761.6	766.3
35 Real estate	2,208.6 <sup>1</sup>	2,378.3 <sup>1</sup>	2,387.3	2,396.1	2,419.2	2,449.7	2,483.3	2,515.0	2,502.4	2,516.6	2,519.7	2,513.1
36 Revolving home equity	273.2	328.6	338.7	347.7	359.5	371.2	384.5	393.2	390.4	392.1	393.3	393.9
37 Other	1,935.4 <sup>1</sup>	2,049.7 <sup>1</sup>	2,048.5	2,048.4	2,059.6	2,078.5	2,098.8	2,121.8	2,112.0	2,124.5	2,126.3	2,119.2
38 Other residential	n.a.	n.a.	1,071.1	1,053.9	1,054.3	1,062.1	1,073.9	1,084.4	1,079.9	1,090.0	1,088.2	1,079.7
39 Commercial	n.a.	n.a.	977.5	994.4	1,005.4	1,016.4	1,024.8	1,037.4	1,032.1	1,034.5	1,038.1	1,039.4
40 Consumer	630.5 <sup>1</sup>	636.3 <sup>1</sup>	637.5	665.4	669.8	676.0	672.8	670.0	673.1	668.2	670.0	671.1
41 Credit cards and related plans	252.1	252.8	255.1	286.0	289.6	293.5	289.7	288.1	289.7	285.0	287.8	289.1
42 Other	378.4 <sup>1</sup>	383.5 <sup>1</sup>	382.4	379.4	380.2	382.5	383.1	382.0	383.4	383.2	382.2	381.9
43 Security <sup>4</sup>	93.6	90.3	98.3	87.0	92.9	100.4	97.8	89.5	93.0	89.1	80.8	89.1
44 Other loans and leases	340.3	380.4 <sup>1</sup>	385.7	393.1	394.6	406.5	400.8	408.8	401.7	406.9	409.6	411.9
45 Interbank loans	271.9	276.6	290.0	331.9	328.6	324.7	318.8	307.0	341.0	343.6	286.4	292.4
46 Cash assets <sup>5</sup>	274.4	267.0	269.9	263.9	251.6	264.8	264.7	271.7	260.5	259.1	269.2	279.9
47 Other assets <sup>6</sup>	511.7	558.7 <sup>1</sup>	560.6	585.3	589.1	593.6	585.0	598.5	582.7	603.7	591.0	603.6
<b>48 Total assets<sup>7</sup></b>	<b>6,591.1<sup>1</sup></b>	<b>6,938.1<sup>1</sup></b>	<b>6,980.2</b>	<b>7,041.7</b>	<b>7,073.8</b>	<b>7,158.1</b>	<b>7,156.2</b>	<b>7,203.5</b>	<b>7,193.6</b>	<b>7,217.4</b>	<b>7,157.9</b>	<b>7,214.4</b>
<i>Liabilities</i>												
49 Deposits	4,332.0	4,542.2	4,592.0	4,592.2	4,618.4	4,659.4	4,686.4	4,757.2	4,732.1	4,735.6	4,750.0	4,756.4
50 Transaction	636.4	640.2	663.4	643.6	639.7	662.8	652.7	661.2	619.9	625.0	661.7	720.1
51 Nontransaction	3,695.7	3,902.0	3,928.5	3,948.7	3,978.6	3,996.6	4,033.7	4,096.0	4,112.2	4,110.7	4,088.2	4,036.3
52 Large time	574.3	617.0	623.3	628.8	638.2	645.1	652.7	659.2	658.6	660.0	656.0	659.5
53 Other	3,121.4	3,285.0	3,305.2	3,319.9	3,340.4	3,351.5	3,381.0	3,436.8	3,453.6	3,450.7	3,432.2	3,376.8
54 Borrowings	1,138.9	1,229.7	1,252.4	1,262.2	1,256.2	1,285.7	1,255.9	1,214.4	1,253.1	1,255.1	1,188.9	1,195.6
55 From banks in the U.S.	346.4	382.1	385.7	417.6	404.5	408.8	393.6	371.2	406.5	415.3	349.4	352.0
56 From others	792.5	847.6	866.8	844.5	851.7	877.0	862.3	843.2	846.6	839.7	839.5	843.6
57 Net due to related foreign offices	271.4	255.5 <sup>1</sup>	220.0	229.4	211.3	205.4	200.4	191.4	180.0	187.2	172.7	216.3
58 Other liabilities	298.3	311.5	364.9	380.7	399.8	402.0	392.7	406.9	402.4	403.3	409.9	409.8
<b>59 Total liabilities</b>	<b>6,040.6</b>	<b>6,339.0<sup>1</sup></b>	<b>6,429.4</b>	<b>6,464.5</b>	<b>6,485.6</b>	<b>6,552.6</b>	<b>6,535.4</b>	<b>6,569.8</b>	<b>6,567.7</b>	<b>6,581.2</b>	<b>6,521.5</b>	<b>6,578.2</b>
60 Residual (assets less liabilities) <sup>8</sup>	550.4 <sup>1</sup>	599.1 <sup>1</sup>	550.8	577.2	588.2	605.5	620.9	633.6	625.9	636.2	636.4	636.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued  
C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June	July	Aug.	Sept.	Oct. <sup>1</sup>	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	3,099.4	3,248.9	3,259.0	3,261.9 <sup>7</sup>	3,287.2 <sup>7</sup>	3,330.9 <sup>7</sup>	3,333.9	3,335.5	3,322.3	3,326.1	3,322.1	3,350.9
2 Securities in bank credit	861.7	937.4	936.7	920.4	928.8 <sup>7</sup>	944.6 <sup>7</sup>	943.1	932.4	930.6	925.0	925.2	939.2
3 Treasury and Agency securities <sup>2</sup>	501.1	575.7	576.0	569.7	573.1	575.1	551.7	550.0	546.6	542.1	545.4	559.0
4 Trading account	40.3	45.4	40.5	38.1	40.4	47.9	41.0	45.6	45.3	47.2	51.3	44.6
5 Investment account	460.8	530.3	535.5	531.5	532.7	527.2	510.7	504.4	501.3	494.9	494.1	514.4
6 Mortgage-backed	355.4	424.6	423.4 <sup>7</sup>	421.7	423.8	418.4	405.8	399.5	397.7	389.1	390.8	411.0
7 Other	105.4	105.7	112.1 <sup>7</sup>	109.8	109.0	108.8	104.9	104.8	103.6	105.8	103.3	103.4
8 Other securities	360.6	361.8	360.7	350.8	355.7 <sup>7</sup>	369.5 <sup>7</sup>	391.4	382.5	384.0	382.9	379.8	380.2
9 Trading account	184.1	180.2	179.9	189.2	191.5	200.8	210.6	202.1	205.2	203.8	198.8	199.9
10 Investment account	176.5	181.6	180.8	161.5	164.2 <sup>7</sup>	168.7 <sup>7</sup>	180.8	180.3	178.8	179.1	181.0	180.3
11 State and local government	31.8	33.4	33.2	33.1	32.9	33.3	33.6	33.5	33.5	33.4	33.5	33.7
12 Other	144.8	148.2	147.6	128.4	131.3 <sup>7</sup>	135.4 <sup>7</sup>	147.2	146.8	145.3	145.7	147.5	146.6
13 Loans and leases in bank credit <sup>3</sup>	2,237.7	2,311.5	2,322.3	2,341.5	2,358.5	2,386.3	2,390.7	2,403.1	2,391.6	2,401.1	2,396.9	2,411.7
14 Commercial and industrial	455.5	431.4	432.2	432.9	433.8 <sup>7</sup>	435.7 <sup>7</sup>	434.3	434.8	435.1	433.1	433.0	437.9
15 Real estate	1,118.4 <sup>7</sup>	1,173.2 <sup>7</sup>	1,181.2 <sup>7</sup>	1,184.7 <sup>7</sup>	1,193.6 <sup>7</sup>	1,203.7 <sup>7</sup>	1,220.9	1,234.3	1,227.8	1,233.2	1,237.7	1,233.4
16 Revolving home equity	184.3	223.2	229.8	237.0	245.1	253.7	263.9	271.0	268.5	270.2	270.9	271.5
17 Other	934.1 <sup>7</sup>	950.0 <sup>7</sup>	951.4 <sup>7</sup>	947.7 <sup>7</sup>	948.5 <sup>7</sup>	950.0 <sup>7</sup>	957.0	963.3	959.3	963.1	966.9	961.9
18 Other residential	596.8 <sup>7</sup>	606.4 <sup>7</sup>	605.2 <sup>7</sup>	600.6 <sup>7</sup>	599.7 <sup>7</sup>	600.2 <sup>7</sup>	604.3	607.1	604.3	608.6	609.8	604.8
19 Commercial	337.3	343.6	346.2 <sup>7</sup>	347.2 <sup>7</sup>	348.8 <sup>7</sup>	349.8 <sup>7</sup>	352.7	356.2	355.0	354.5	357.1	357.2
20 Consumer	339.9 <sup>7</sup>	339.5 <sup>7</sup>	337.6 <sup>7</sup>	357.7 <sup>7</sup>	356.4 <sup>7</sup>	357.9 <sup>7</sup>	357.3	353.4	356.4	354.0	354.0	354.0
21 Security <sup>4</sup>	84.9	87.5	90.4	79.6	85.0	91.6	87.0	80.6	82.5	81.0	72.1	80.5
22 Federal funds sold to and repurchase agreements with broker-dealers	66.8	64.1	69.5	59.1	65.3	71.6	67.6	59.8	63.7	59.5	51.9	58.8
23 Other	18.1	23.3	20.9	20.4	19.7	20.0	19.4	20.7	18.7	21.5	20.2	21.7
24 State and local government	13.7	14.9	14.8	15.3	15.7	15.9	16.2	16.2	16.2	16.1	16.2	16.3
25 Agricultural	8.4	9.2	9.2	9.2	9.2	9.3	9.5	9.5	9.5	9.5	9.5	9.5
26 Federal funds sold to and repurchase agreements with others	25.5	17.8	19.3	22.2	23.1	29.7	24.6	27.1	22.9	25.1	30.2	31.0
27 All other loans	87.4	141.9	143.1	146.9	149.0 <sup>7</sup>	150.4 <sup>7</sup>	149.0	154.9	149.5	157.1	152.0	156.5
28 Lease-financing receivables	104.0	95.9	94.4	92.9	92.6	92.2	92.0	92.2	91.8	91.8	92.3	92.5
29 Interbank loans	180.5	198.0	214.2	260.1 <sup>7</sup>	254.6	257.4	246.1	218.8	249.8	254.5	193.5	214.0
30 Federal funds sold to and repurchase agreements with commercial banks	102.7	90.6	106.5	143.0 <sup>7</sup>	138.8	140.2	122.3	121.4	127.9	128.5	107.5	128.9
31 Other	77.8	107.4	107.7	117.1	115.9	117.2	123.9	97.4	121.9	126.0	86.0	85.2
32 Cash assets <sup>5</sup>	148.6	152.4	157.1	149.9	142.0	144.9	140.4	142.1	135.2	134.2	136.3	157.2
33 Other assets <sup>6</sup>	362.1	392.3 <sup>7</sup>	403.8 <sup>7</sup>	406.7 <sup>7</sup>	410.6 <sup>7</sup>	411.2 <sup>7</sup>	413.6	427.9	404.5	429.5	424.4	438.8
<b>34 Total assets<sup>7</sup></b>	<b>3,747.4<sup>7</sup></b>	<b>3,952.9<sup>7</sup></b>	<b>3,995.4<sup>7</sup></b>	<b>4,040.6<sup>7</sup></b>	<b>4,056.4<sup>7</sup></b>	<b>4,106.6<sup>7</sup></b>	<b>4,096.2</b>	<b>4,086.3</b>	<b>4,073.4</b>	<b>4,106.2</b>	<b>4,038.4</b>	<b>4,123.3</b>
<i>Liabilities</i>												
35 Deposits	2,163.6	2,320.6	2,334.9	2,328.6	2,338.4	2,353.1	2,356.0	2,397.9	2,370.5	2,379.6	2,386.0	2,423.2
36 Transaction	300.6	303.6	315.1	303.8	313.4	322.8	311.7	315.6	288.5	299.6	312.0	360.1
37 Nontransaction	1,862.9	2,017.0	2,019.7	2,024.8	2,025.0	2,030.2	2,044.4	2,082.3	2,082.0	2,080.0	2,074.0	2,063.1
38 Large time	249.6 <sup>7</sup>	278.4 <sup>7</sup>	287.6 <sup>7</sup>	290.9 <sup>7</sup>	292.3 <sup>7</sup>	295.5 <sup>7</sup>	294.2	295.6	296.0	296.2	294.5	295.9
39 Other	1,613.3 <sup>7</sup>	1,738.6 <sup>7</sup>	1,732.1 <sup>7</sup>	1,733.9 <sup>7</sup>	1,732.7 <sup>7</sup>	1,734.7 <sup>7</sup>	1,750.2	1,786.6	1,786.0	1,783.8	1,779.6	1,767.2
40 Borrowings	726.9	726.3	747.0	761.4	771.4	788.9 <sup>7</sup>	769.9	732.1	764.7	768.6	705.6	722.6
41 From banks in the U.S.	191.5	190.7	196.1	221.6	214.6	216.9	215.1	193.0	227.5	235.3	172.9	175.3
42 From others	535.4	535.6	551.0	539.8	556.7	571.9 <sup>7</sup>	554.8	539.1	537.2	533.2	532.7	547.3
43 Net due to related foreign offices	248.3	235.2 <sup>7</sup>	205.8 <sup>7</sup>	221.2 <sup>7</sup>	198.7 <sup>7</sup>	192.3 <sup>7</sup>	187.7	177.6	164.5	174.7	159.2	199.8
44 Other liabilities	225.2	241.7	295.8	312.9	323.4	319.9 <sup>7</sup>	313.9	319.7	317.2	318.2	323.9	317.4
<b>45 Total liabilities</b>	<b>3,364.0</b>	<b>3,523.8<sup>7</sup></b>	<b>3,583.5<sup>7</sup></b>	<b>3,624.2<sup>7</sup></b>	<b>3,631.9<sup>7</sup></b>	<b>3,654.1<sup>7</sup></b>	<b>3,627.5</b>	<b>3,627.2</b>	<b>3,616.9</b>	<b>3,641.1</b>	<b>3,574.7</b>	<b>3,663.0</b>
46 Residual (assets less liabilities) <sup>8</sup>	383.5	429.0 <sup>7</sup>	411.8 <sup>7</sup>	416.5 <sup>7</sup>	424.5 <sup>7</sup>	452.5 <sup>7</sup>	468.7	459.1	456.5	465.2	463.7	460.4

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June	July	Aug.	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Not seasonally adjusted											
<i>Assets</i>												
47 Bank credit .....	3,125.5 <sup>1</sup>	3,251.5	3,262.6	3,257.0	3,286.0 <sup>1</sup>	3,335.9	3,340.8	3,354.6	3,346.7	3,342.8	3,341.3	3,363.7
48 Securities in bank credit .....	870.7	943.1	937.3	917.2	930.1 <sup>1</sup>	943.8	942.2	942.6	941.2	933.9	934.8	947.9
49 Treasury and Agency securities <sup>2</sup> .....	509.2	585.5	578.4	570.1	572.5	571.3	548.1	559.1	554.1	549.5	553.9	568.6
50 Trading account .....	40.7	46.1	40.8	38.0	40.2	47.4	40.2	46.0	45.5	47.4	51.8	45.0
51 Investment account .....	468.5	539.4	537.6	532.1	532.3	523.9	507.8	513.1	508.6	502.1	502.0	523.6
52 Mortgage-backed .....	362.1	432.0	424.7 <sup>1</sup>	422.7	423.8	416.2	404.9	407.2	404.6	395.8	397.6	419.3
53 Other .....	106.5	107.4	112.9 <sup>1</sup>	109.5	108.5	107.7	102.9	105.9	104.0	106.2	104.4	104.3
54 Other securities .....	361.5	357.6	358.9	347.0	357.5 <sup>1</sup>	372.5	394.1	383.4	387.1	384.5	380.9	379.3
55 Trading account .....	184.5	178.1	179.0	187.2	192.5	202.4	212.1	202.7	206.9	204.6	199.4	199.4
56 Investment account .....	177.0	179.5	179.9	159.8	165.0 <sup>1</sup>	170.1	182.1	180.8	180.2	179.8	181.6	179.9
57 State and local government .....	31.8	33.0	33.0	32.8	33.1	33.6	33.8	33.6	33.8	33.5	33.6	33.6
58 Other .....	145.1	146.5	146.9	127.0	132.0 <sup>1</sup>	136.5	148.3	147.2	146.5	146.3	147.9	146.3
59 Loans and leases in bank credit <sup>3</sup> .....	2,254.8 <sup>1</sup>	2,308.4	2,325.2 <sup>1</sup>	2,339.8 <sup>1</sup>	2,356.0	2,392.1	2,398.6	2,412.0	2,405.5	2,408.9	2,406.5	2,415.8
60 Commercial and industrial .....	457.1	433.2	433.3	432.3	432.4 <sup>1</sup>	435.8	435.4	436.5	438.0	434.8	435.0	438.9
61 Real estate .....	1,131.1 <sup>1</sup>	1,177.3 <sup>1</sup>	1,183.6 <sup>1</sup>	1,184.9 <sup>1</sup>	1,194.9 <sup>1</sup>	1,205.4	1,221.8	1,238.0	1,230.9	1,238.7	1,241.7	1,235.5
62 Revolving home equity .....	184.4	223.9	230.7	237.5	246.1	254.6	264.3	271.1	268.9	270.1	271.3	271.7
63 Other .....	946.7 <sup>1</sup>	953.4 <sup>1</sup>	953.0 <sup>1</sup>	947.4 <sup>1</sup>	948.8 <sup>1</sup>	950.8	957.5	966.9	962.0	968.6	970.4	963.8
64 Other residential .....	607.2 <sup>1</sup>	608.5 <sup>1</sup>	606.2 <sup>1</sup>	600.3 <sup>1</sup>	600.0 <sup>1</sup>	600.7	604.6	609.3	606.0	612.0	612.0	606.0
65 Commercial .....	339.5	344.8	346.7	347.0 <sup>1</sup>	348.9 <sup>1</sup>	350.1	352.9	357.5	356.0	356.5	358.4	357.9
66 Consumer .....	340.4 <sup>1</sup>	337.0 <sup>1</sup>	335.4 <sup>1</sup>	354.6 <sup>1</sup>	354.9 <sup>1</sup>	358.7	357.6	354.0	357.6	354.7	354.4	354.5
67 Credit cards and related plans .....	109.5 <sup>1</sup>	104.2	103.7 <sup>1</sup>	126.8	127.2	129.5	130.1	127.6	129.7	128.2	128.2	128.5
68 Other .....	230.9 <sup>1</sup>	232.8 <sup>1</sup>	231.7 <sup>1</sup>	227.8 <sup>1</sup>	227.8 <sup>1</sup>	229.3	227.5	226.4	227.9	227.9	226.2	225.9
69 Security <sup>4</sup> .....	85.8	83.2	91.3	80.0	85.7	93.1	90.3	81.5	85.1	81.0	72.7	81.3
70 Federal funds sold to and repurchase agreements with broker-dealers .....	67.5	61.0	70.3	59.4	65.8	72.9	70.2	60.5	65.8	59.5	52.3	59.4
71 Other .....	18.3	22.2	21.0	20.6	19.9	20.3	20.1	21.0	19.3	21.5	20.3	21.9
72 State and local government .....	13.7	14.9	14.8	15.3	15.7	15.9	16.2	16.2	16.2	16.1	16.2	16.3
73 Agricultural .....	8.4	9.2	9.3	9.3	9.2	9.3	9.4	9.5	9.5	9.5	9.5	9.5
74 Federal funds sold to and repurchase agreements with others .....	25.5	17.8	19.3	22.2	23.1	29.7	24.6	27.1	22.9	25.1	30.2	31.0
75 All other loans .....	88.4	140.0	143.9	148.6	147.5 <sup>1</sup>	152.0	150.7	156.6	152.9	156.6	154.2	156.0
76 Lease-financing receivables .....	104.3	95.8	94.2	92.8	92.5	92.2	92.6	92.5	92.4	92.3	92.7	92.7
77 Interbank loans .....	182.4	201.4	217.0	259.0 <sup>1</sup>	255.0	250.9	239.2	221.1	256.4	255.3	196.8	209.7
78 Federal funds sold to and repurchase agreements with commercial banks .....	103.7	92.1	107.9	142.4 <sup>1</sup>	139.0	136.7	118.9	122.6	131.3	128.9	109.4	126.2
79 Other .....	78.6	109.3	109.1	116.6	116.0	114.2	120.4	98.5	125.1	126.4	87.4	83.4
80 Cash assets <sup>5</sup> .....	154.5	148.6	150.2	145.1	134.3	144.2	143.2	148.2	139.5	137.6	147.0	155.9
81 Other assets <sup>6</sup> .....	364.6	391.4 <sup>1</sup>	400.4 <sup>1</sup>	408.7 <sup>1</sup>	412.7 <sup>1</sup>	415.1	417.8	431.0	415.1	437.0	427.3	433.9
<b>82 Total assets<sup>7</sup> .....</b>	<b>3,784.1</b>	<b>3,954.1<sup>1</sup></b>	<b>3,991.3<sup>1</sup></b>	<b>4,032.0<sup>1</sup></b>	<b>4,049.9<sup>1</sup></b>	<b>4,108.3</b>	<b>4,103.8</b>	<b>4,116.9</b>	<b>4,119.9</b>	<b>4,134.8</b>	<b>4,074.5</b>	<b>4,125.7</b>
<i>Liabilities</i>												
83 Deposits .....	2,175.0	2,304.2	2,328.5	2,321.6	2,328.4	2,354.4	2,366.0	2,410.6	2,392.1	2,397.0	2,406.4	2,412.4
84 Transaction .....	303.3	298.7	311.9	301.7	299.2	316.3	309.1	318.3	288.7	293.8	319.5	357.0
85 Nontransaction .....	1,871.7	2,005.5	2,016.6	2,019.9	2,029.2	2,038.1	2,057.0	2,092.3	2,103.4	2,103.2	2,087.0	2,055.4
86 Large time .....	252.4 <sup>1</sup>	275.6 <sup>1</sup>	287.0	289.4 <sup>1</sup>	292.0 <sup>1</sup>	293.9	296.1	298.9	300.1	300.3	297.9	298.2
87 Other .....	1,619.3 <sup>1</sup>	1,729.9 <sup>1</sup>	1,729.6 <sup>1</sup>	1,730.6 <sup>1</sup>	1,737.2 <sup>1</sup>	1,744.2	1,760.9	1,793.4	1,803.3	1,802.9	1,789.1	1,757.2
88 Borrowings .....	720.0	742.6	757.4	762.7	767.7	792.8	767.4	725.0	768.1	764.0	700.0	705.7
89 From banks in the U.S. ....	188.9	191.2	195.4	221.4	217.1	217.4	215.2	190.4	228.9	234.5	170.1	169.0
90 From others .....	531.1	551.4	562.0	541.2	550.6	575.4	552.2	534.6	539.2	529.5	529.9	536.7
91 Net due to related foreign offices .....	256.8	232.8 <sup>1</sup>	204.2 <sup>1</sup>	215.3 <sup>1</sup>	198.4 <sup>1</sup>	194.5	190.5	184.0	169.8	179.9	164.6	209.2
92 Other liabilities .....	232.6	239.6	293.5	305.3	322.9	323.4	318.6	330.4	327.0	327.1	333.4	331.7
<b>93 Total liabilities .....</b>	<b>3,384.3</b>	<b>3,519.1<sup>1</sup></b>	<b>3,583.6<sup>1</sup></b>	<b>3,604.9<sup>1</sup></b>	<b>3,617.4<sup>1</sup></b>	<b>3,665.1</b>	<b>3,642.6</b>	<b>3,650.0</b>	<b>3,657.1</b>	<b>3,668.0</b>	<b>3,604.5</b>	<b>3,658.9</b>
94 Residual (assets less liabilities) <sup>8</sup> .....	399.7 <sup>1</sup>	435.0 <sup>1</sup>	407.7 <sup>1</sup>	427.1 <sup>1</sup>	432.5 <sup>1</sup>	443.2	461.1	466.9	462.8	466.9	470.1	466.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June	July <sup>1</sup>	Aug. <sup>1</sup>	Sept. <sup>1</sup>	Oct. <sup>1</sup>	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Seasonally adjusted											
<i>Assets</i>												
1 Bank credit	2,466.7 <sup>1</sup>	2,662.4 <sup>1</sup>	2,678.5	2,683.5	2,692.5	2,704.9	2,708.9	2,726.6	2,720.3	2,722.1	2,724.8	2,728.5
2 Securities in bank credit	704.9 <sup>1</sup>	731.9 <sup>1</sup>	735.7	726.2	720.9	713.8	703.5	708.1	706.4	707.0	706.5	709.4
3 Treasury and Agency securities <sup>2</sup>	495.9 <sup>1</sup>	518.5 <sup>1</sup>	520.7 <sup>1</sup>	518.8	514.8	508.0	504.7	504.4	504.5	503.6	503.0	505.4
4 Other securities	209.0 <sup>1</sup>	213.5 <sup>1</sup>	215.0 <sup>1</sup>	207.4	206.1	205.8	198.9	203.7	201.8	203.3	203.5	203.9
5 Loans and leases in bank credit <sup>3</sup>	1,761.8	1,930.5	1,942.8	1,957.4	1,971.6	1,991.1	2,005.4	2,018.5	2,013.9	2,015.1	2,018.3	2,019.1
6 Commercial and industrial	302.5	312.3 <sup>1</sup>	314.2 <sup>1</sup>	316.0	319.5	322.6	324.5	328.0	326.4	326.7	328.0	328.8
7 Real estate	1,066.0	1,205.4	1,211.5	1,216.0	1,223.9	1,238.8	1,254.2	1,264.3	1,260.7	1,263.4	1,264.4	1,264.5
8 Revolving home equity	88.9	104.6	107.8	110.1	113.3	116.0	119.6	122.2	121.1	121.6	122.1	122.7
9 Other	977.1	1,100.8	1,103.7	1,105.9	1,110.6	1,122.8	1,134.6	1,142.1	1,139.6	1,141.8	1,142.3	1,141.8
10 Consumer	286.3	302.2	306.6 <sup>1</sup>	314.8	316.6	316.8	313.0	312.2	312.6	310.7	311.9	311.6
11 Security <sup>4</sup>	7.6	7.2	7.0	7.0	7.1	7.3	7.6	7.8	7.6	7.9	8.0	7.9
12 Other loans and leases	99.3	103.3 <sup>1</sup>	103.5 <sup>1</sup>	103.5	104.6	105.7	106.2	106.2	106.6	106.4	106.1	106.4
13 Interbank loans	87.8	77.5	74.4	75.3	74.0	75.2	78.7	84.4	79.4	84.3	87.6	85.7
14 Cash assets <sup>5</sup>	115.5	119.4	120.4	118.8	119.2	119.3	119.9	119.5	118.7	119.5	115.8	123.3
15 Other assets <sup>6</sup>	147.0	167.2 <sup>1</sup>	160.2 <sup>1</sup>	176.6	176.4	178.5	167.3	167.6	167.5	166.8	163.7	169.7
<b>16 Total assets<sup>7</sup></b>	<b>2,785.8<sup>1</sup></b>	<b>2,993.8<sup>1</sup></b>	<b>3,000.8</b>	<b>3,021.4</b>	<b>3,028.9</b>	<b>3,044.2</b>	<b>3,041.6</b>	<b>3,064.6</b>	<b>3,052.6</b>	<b>3,059.3</b>	<b>3,058.5</b>	<b>3,073.8</b>
<i>Liabilities</i>												
17 Deposits	2,146.2	2,242.5	2,264.7	2,276.9	2,294.0	2,306.2	2,318.2	2,335.3	2,327.4	2,322.6	2,330.0	2,343.9
18 Transaction	329.8	345.7	355.8	342.0	344.8	348.2	342.4	339.6	326.8	330.3	338.6	363.0
19 Nontransaction	1,816.5	1,896.8	1,908.9	1,934.9	1,949.2	1,958.0	1,975.9	1,995.7	2,000.6	1,992.3	1,991.3	1,980.9
20 Large time	321.9 <sup>1</sup>	341.4 <sup>1</sup>	336.3 <sup>1</sup>	334.4	346.3	351.2	356.6	360.4	358.5	359.6	358.2	361.4
21 Other	1,494.5 <sup>1</sup>	1,555.4 <sup>1</sup>	1,572.6 <sup>1</sup>	1,595.5	1,602.9	1,606.8	1,619.3	1,633.3	1,642.1	1,632.7	1,633.1	1,619.5
22 Borrowings	418.9	487.2	495.1 <sup>1</sup>	499.5	488.5	492.9	488.5	489.4	485.0	491.1	488.9	489.9
23 From banks in the U.S.	157.5	190.9	190.3	196.2	187.4	191.4	178.4	180.8	177.6	180.9	179.3	183.0
24 From others	261.4	296.3	304.8	303.3	301.1	301.5	310.0	308.6	307.5	310.2	309.5	306.9
25 Net due to related foreign offices	14.6	22.8	15.8	14.1	13.0	10.9	9.9	7.3	10.2	7.3	8.0	7.2
26 Other liabilities	65.7	71.9	71.5	75.3	76.8	78.6	74.1	76.5	75.4	76.2	76.5	78.2
<b>27 Total liabilities</b>	<b>2,645.5</b>	<b>2,824.4</b>	<b>2,847.0</b>	<b>2,865.9</b>	<b>2,872.2</b>	<b>2,888.6</b>	<b>2,890.6</b>	<b>2,908.6</b>	<b>2,898.0</b>	<b>2,897.2</b>	<b>2,903.4</b>	<b>2,919.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	140.3 <sup>1</sup>	169.5 <sup>1</sup>	153.8	155.5	156.7	155.6	151.0	156.0	154.5	162.1	155.1	154.6
	Not seasonally adjusted											
<i>Assets</i>												
29 Bank credit	2,481.8 <sup>1</sup>	2,656.0 <sup>1</sup>	2,668.6 <sup>1</sup>	2,674.2	2,689.8	2,710.5	2,717.4	2,743.1	2,734.0	2,739.4	2,741.2	2,745.6
30 Securities in bank credit	705.1 <sup>1</sup>	731.5 <sup>1</sup>	735.8	724.0	719.2	713.5	702.1	708.3	705.4	706.9	706.0	710.0
31 Treasury and Agency securities <sup>2</sup>	496.1 <sup>1</sup>	518.0 <sup>1</sup>	520.7 <sup>1</sup>	516.6	513.1	507.7	503.3	504.6	503.6	503.6	502.5	506.1
32 Other securities	209.0 <sup>1</sup>	213.5 <sup>1</sup>	215.0 <sup>1</sup>	207.4	206.1	205.8	198.9	203.7	201.8	203.3	203.5	203.9
33 Loans and leases in bank credit <sup>3</sup>	1,776.7	1,924.5	1,932.8	1,950.2	1,970.6	1,997.0	2,015.2	2,034.8	2,028.5	2,032.5	2,035.3	2,035.6
34 Commercial and industrial	301.4	314.4 <sup>1</sup>	315.9 <sup>1</sup>	316.2	317.7	320.7	323.7	326.9	325.7	325.8	326.6	327.4
35 Real estate	1,077.5	1,201.1	1,203.7	1,211.2	1,224.3	1,244.4	1,261.5	1,277.0	1,271.5	1,277.9	1,277.9	1,277.2
36 Revolving home equity	88.8	104.7	108.1	110.2	113.5	116.7	120.2	122.1	121.5	122.0	122.0	122.6
37 Other	988.7	1,096.4	1,095.6	1,101.0	1,110.8	1,127.7	1,141.3	1,155.0	1,150.0	1,155.9	1,155.9	1,155.3
38 Other residential	n.a.	n.a.	464.8 <sup>1</sup>	453.6	454.3	461.4	469.4	475.1	473.9	478.0	476.2	473.8
39 Commercial	n.a.	n.a.	630.7 <sup>1</sup>	647.4	656.5	666.3	671.9	679.9	676.1	678.0	679.7	681.6
40 Consumer	290.1 <sup>1</sup>	299.3	302.1 <sup>1</sup>	310.8	314.9	317.3	315.2	316.1	315.5	313.5	315.7	316.6
41 Credit cards and related plans	142.5	148.6	151.4 <sup>1</sup>	159.2	162.5	164.1	159.6	160.5	160.0	158.3	159.7	160.6
42 Other	147.5	150.7	150.7	151.6	152.5	153.2	155.6	155.6	155.5	155.2	156.0	156.0
43 Security <sup>4</sup>	7.8	7.1	7.0	7.0	7.2	7.2	7.5	8.0	7.9	8.1	8.1	7.8
44 Other loans and leases	99.9	102.6 <sup>1</sup>	104.2 <sup>1</sup>	105.0	106.5	107.5	107.3	106.8	107.9	107.2	106.9	106.3
45 Interbank loans	89.5	75.1	73.0	72.9	73.6	73.8	79.6	85.9	84.6	88.3	89.6	82.8
46 Cash assets <sup>5</sup>	119.9	118.4	119.7	118.9	117.4	120.6	121.4	123.5	120.9	121.5	122.2	124.0
47 Other assets <sup>6</sup>	147.0	167.2 <sup>1</sup>	160.2 <sup>1</sup>	176.6	176.4	178.5	167.3	167.6	167.5	166.8	163.7	169.7
<b>48 Total assets<sup>7</sup></b>	<b>2,807.0<sup>1</sup></b>	<b>2,984.0<sup>1</sup></b>	<b>2,988.9</b>	<b>3,009.7</b>	<b>3,023.9</b>	<b>3,049.8</b>	<b>3,052.5</b>	<b>3,086.6</b>	<b>3,073.7</b>	<b>3,082.5</b>	<b>3,083.3</b>	<b>3,088.7</b>
<i>Liabilities</i>												
49 Deposits	2,157.0	2,238.0	2,263.4	2,270.6	2,290.0	2,305.0	2,320.4	2,346.6	2,340.0	2,338.7	2,343.6	2,344.0
50 Transaction	333.0	341.5	351.5	341.9	340.5	346.5	343.7	342.9	331.2	331.2	342.3	363.1
51 Nontransaction	1,824.0	1,896.5	1,911.9	1,928.8	1,949.4	1,958.5	1,976.7	2,003.7	2,008.8	2,007.5	2,001.3	1,980.9
52 Large time	321.9 <sup>1</sup>	341.4 <sup>1</sup>	336.3 <sup>1</sup>	339.4	346.3	351.2	356.6	360.4	358.5	359.6	358.2	361.4
53 Other	1,502.1 <sup>1</sup>	1,555.1 <sup>1</sup>	1,575.6 <sup>1</sup>	1,589.3	1,603.2	1,607.3	1,620.1	1,643.4	1,650.4	1,647.8	1,643.1	1,619.5
54 Borrowings	418.9	487.2	495.1 <sup>1</sup>	499.5	488.5	492.9	488.5	489.4	485.0	491.1	488.9	489.9
55 From banks in the U.S.	157.5	190.9	190.3	196.2	187.4	191.4	178.4	180.8	177.6	180.9	179.3	183.0
56 From others	261.4	296.3	304.8	303.3	301.1	301.5	310.0	308.6	307.5	310.2	309.5	306.9
57 Net due to related foreign offices	14.6	22.8	15.8	14.1	13.0	10.9	9.9	7.3	10.2	7.3	8.0	7.2
58 Other liabilities	65.7	71.9	71.5	75.3	76.8	78.6	74.1	76.5	75.4	76.2	76.5	78.2
<b>59 Total liabilities</b>	<b>2,656.3</b>	<b>2,819.9</b>	<b>2,845.7</b>	<b>2,859.6</b>	<b>2,868.2</b>	<b>2,887.5</b>	<b>2,892.8</b>	<b>2,919.9</b>	<b>2,910.6</b>	<b>2,913.2</b>	<b>2,917.0</b>	<b>2,919.2</b>
60 Residual (assets less liabilities) <sup>8</sup>	150.7 <sup>1</sup>	164.1 <sup>1</sup>	143.1	150.1	155.7	162.3	159.7	166.7	163.1	169.3	166.3	169.4

Footnotes appear on p. A21.

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1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
Seasonally adjusted												
<i>Assets</i>												
1 Bank credit	630.7	631.8	651.2	655.5 <sup>r</sup>	648.2 <sup>r</sup>	657.0 <sup>r</sup>	666.8 <sup>r</sup>	690.6	673.0	678.6	688.4	702.6
2 Securities in bank credit	263.8	258.0	262.3 <sup>r</sup>	260.0 <sup>r</sup>	261.7 <sup>r</sup>	262.0 <sup>r</sup>	271.7 <sup>r</sup>	282.1	275.6	279.7	279.1	286.5
3 Treasury and Agency securities <sup>2</sup>	97.8	92.1	93.5	91.7	92.3	91.1	92.4	90.1	92.8	94.8	88.5	88.8
4 Other securities	166.1	165.9	168.9 <sup>r</sup>	168.3 <sup>r</sup>	169.5 <sup>r</sup>	170.9 <sup>r</sup>	179.3 <sup>r</sup>	192.0	182.8	184.9	190.6	197.7
5 Loans and leases in bank credit <sup>3</sup>	366.8	373.8	388.9 <sup>r</sup>	395.5 <sup>r</sup>	386.5 <sup>r</sup>	395.0 <sup>r</sup>	395.2 <sup>r</sup>	408.5	397.3	398.9	409.3	416.1
6 Commercial and industrial	130.7	130.1	131.3	133.2 <sup>r</sup>	135.7	133.5	134.3	135.3	133.7	136.3	135.3	135.1
7 Real estate	22.1	16.9	16.3	16.4	15.8	15.4	15.5	16.2	15.8	15.8	16.3	16.4
8 Security <sup>4</sup>	136.1	137.9	150.7 <sup>r</sup>	156.9 <sup>r</sup>	146.8	155.6	154.8	160.0	154.9	151.0	160.2	166.2
9 Other loans and leases	77.9	88.9	90.6	88.9	88.2 <sup>r</sup>	90.6	90.6	96.9	93.0	95.7	97.6	98.4
10 Interbank loans	37.0	34.6	29.3	31.8	32.5	33.2	31.2	35.5	37.0	36.9	35.8	34.2
11 Cash assets <sup>5</sup>	51.4	60.6	57.5	61.2	60.4	60.1	59.0	59.1	59.0	60.1	58.2	61.3
12 Other assets <sup>6</sup>	28.6	32.8	35.7	38.7	36.9	41.1	35.7 <sup>r</sup>	35.8	32.6	41.7	34.0	33.2
<b>13 Total assets<sup>7</sup></b>	<b>747.3</b>	<b>759.3</b>	<b>773.2</b>	<b>786.7<sup>r</sup></b>	<b>777.5<sup>r</sup></b>	<b>791.0<sup>r</sup></b>	<b>792.3<sup>r</sup></b>	<b>820.6</b>	<b>801.1</b>	<b>816.9</b>	<b>816.0</b>	<b>830.9</b>
<i>Liabilities</i>												
14 Deposits	437.6	496.2	523.9	547.9	540.7	530.7	537.0	533.7	531.1	530.5	530.6	537.8
15 Transaction	10.9	11.7	12.1	11.5	11.2	11.1	12.3	12.0	11.3	11.9	11.6	12.2
16 Nontransaction	426.7	484.5	511.8	536.5	529.4	519.5	524.7	521.7	519.8	518.6	519.0	525.6
17 Borrowings	306.6	330.6	335.4	331.3	321.0	332.3	335.9	361.7	344.5	362.0	350.0	371.1
18 From banks in the U.S.	34.8	42.5	47.7	40.5	41.8	50.4	45.8	51.2	45.2	52.6	50.3	53.3
19 From others	271.8	288.0	287.7	290.8	279.1	281.9	290.1	310.5	299.3	309.5	299.7	317.9
20 Net due to related foreign offices	92.8	176.3	178.0	182.3 <sup>r</sup>	174.8 <sup>r</sup>	161.8 <sup>r</sup>	161.1 <sup>r</sup>	165.5	146.3	160.0	159.3	179.2
21 Other liabilities	101.8	97.8	87.3	86.5	86.3	87.2	88.7	98.6	89.5	96.5	99.1	101.1
<b>22 Total liabilities</b>	<b>753.1</b>	<b>748.2</b>	<b>768.6</b>	<b>783.3<sup>r</sup></b>	<b>773.2<sup>r</sup></b>	<b>788.3<sup>r</sup></b>	<b>800.5<sup>r</sup></b>	<b>828.4</b>	<b>818.6</b>	<b>829.0</b>	<b>820.4</b>	<b>830.8</b>
23 Residual (assets less liabilities) <sup>8</sup>	5.9	11.1	4.6	3.4	4.3	2.7	8.2	7.8	17.5	12.1	4.4	.0
Not seasonally adjusted												
<i>Assets</i>												
24 Bank credit	632.2	629.0	651.1	651.5 <sup>r</sup>	639.1 <sup>r</sup>	649.7 <sup>r</sup>	663.4 <sup>r</sup>	692.5	677.9	683.9	685.9	702.2
25 Securities in bank credit	263.8	258.0	262.3 <sup>r</sup>	260.0 <sup>r</sup>	261.7 <sup>r</sup>	262.0 <sup>r</sup>	271.7 <sup>r</sup>	282.1	275.6	279.7	279.1	286.5
26 Treasury and Agency securities <sup>2</sup>	97.8	92.1	93.5	91.7	92.3	91.1	92.4	90.1	92.8	94.8	88.5	88.8
27 Trading account	32.8	33.0	35.0	34.1	34.1	36.1 <sup>r</sup>	34.6	32.4	35.5	36.0	31.2	31.2
28 Investment account	65.0	59.1	58.5	57.6	58.1	54.9 <sup>r</sup>	57.8	57.7	57.3	58.8	57.3	57.6
29 Other securities	166.1	165.9	168.9 <sup>r</sup>	168.3 <sup>r</sup>	169.5 <sup>r</sup>	170.9 <sup>r</sup>	179.3 <sup>r</sup>	192.0	182.8	184.9	190.6	197.7
30 Trading account	103.5	100.3	104.0 <sup>r</sup>	103.4 <sup>r</sup>	104.4 <sup>r</sup>	104.0 <sup>r</sup>	108.6 <sup>r</sup>	118.8	111.8	112.7	118.3	123.3
31 Investment account	62.6	65.6	64.8 <sup>r</sup>	64.9 <sup>r</sup>	65.1 <sup>r</sup>	67.0 <sup>r</sup>	70.7 <sup>r</sup>	73.2	71.1	72.2	72.3	74.5
32 Loans and leases in bank credit <sup>3</sup>	368.4	371.0	388.7 <sup>r</sup>	391.5 <sup>r</sup>	377.4 <sup>r</sup>	387.6 <sup>r</sup>	391.8 <sup>r</sup>	410.3	402.3	404.2	406.8	415.7
33 Commercial and industrial	130.1	130.1	130.8 <sup>r</sup>	132.4 <sup>r</sup>	134.2 <sup>r</sup>	132.2	132.6 <sup>r</sup>	134.7	133.1	135.2	134.7	134.7
34 Real estate	22.1	16.9	16.3	16.4	15.8	15.4	15.5	16.2	15.8	15.8	16.3	16.4
35 Security <sup>4</sup>	139.9	134.6	149.6 <sup>r</sup>	152.7 <sup>r</sup>	138.1 <sup>r</sup>	148.8 <sup>r</sup>	153.4 <sup>r</sup>	164.5	161.0	159.0	160.2	169.0
36 Other loans and leases	76.3	89.4	92.0	90.0 <sup>r</sup>	89.2 <sup>r</sup>	91.3	90.2	95.0	92.4	94.2	95.6	95.6
37 Interbank loans	37.0	34.6	29.3	31.8	32.5	33.2	31.2	35.5	37.0	36.9	35.8	34.2
38 Cash assets <sup>5</sup>	51.4	60.0	57.0	60.5	60.5	61.3	60.1	59.1	59.3	59.8	58.2	60.4
39 Other assets <sup>6</sup>	28.1	33.4	35.6	37.6	36.5	39.4	34.7	35.2	32.3	41.4	33.0	32.5
<b>40 Total assets<sup>7</sup></b>	<b>748.3</b>	<b>756.5</b>	<b>772.6</b>	<b>781.0<sup>r</sup></b>	<b>768.2<sup>r</sup></b>	<b>783.1<sup>r</sup></b>	<b>788.9<sup>r</sup></b>	<b>821.8</b>	<b>806.0</b>	<b>821.5</b>	<b>812.4</b>	<b>828.8</b>
<i>Liabilities</i>												
41 Deposits	426.9	507.5	531.4 <sup>r</sup>	546.5	533.2	521.0	519.3	520.7	513.4	516.9	516.6	527.2
42 Transaction	10.8	11.5	12.0	11.4	11.1	11.3	12.4	11.9	11.5	11.7	11.7	11.8
43 Nontransaction	416.2	496.0	519.3	535.0	522.0	509.8	506.9	508.8	501.9	505.2	504.9	515.4
44 Borrowings	306.6	330.6	335.4	331.3	321.0	332.3	335.9	361.7	344.5	362.0	350.0	371.1
45 From banks in the U.S.	34.8	42.5	47.7	40.5	41.8	50.4	45.8	51.2	45.2	52.6	50.3	53.3
46 From others	271.8	288.0	287.7	290.8	279.1	281.9	290.1	310.5	299.3	309.5	299.7	317.9
47 Net due to related foreign offices	90.2	178.2	180.3	183.9 <sup>r</sup>	174.4 <sup>r</sup>	160.3 <sup>r</sup>	158.6 <sup>r</sup>	163.0	144.4	157.6	156.8	175.5
48 Other liabilities	103.9	96.2	85.6	85.3	86.6	88.3	90.5	100.6	90.8	98.4	100.9	104.2
<b>49 Total liabilities</b>	<b>747.2</b>	<b>756.1</b>	<b>772.1<sup>r</sup></b>	<b>779.2<sup>r</sup></b>	<b>766.4<sup>r</sup></b>	<b>781.3<sup>r</sup></b>	<b>787.1<sup>r</sup></b>	<b>820.0</b>	<b>804.3</b>	<b>819.7</b>	<b>810.7</b>	<b>827.0</b>
50 Residual (assets less liabilities) <sup>8</sup>	1.1	.4	.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities<sup>1</sup>—Continued

## F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 3	Nov. 10	Nov. 17	Nov. 24
	Not seasonally adjusted											
<b>MEMO</b>												
<i>Large domestically chartered banks, adjusted for mergers</i>												
1 Revaluation gains on off-balance-sheet items <sup>9</sup> .....	109.6	99.0	96.8	105.4	111.3	109.2	107.9 <sup>f</sup>	95.7	102.6	96.5	91.3	95.8
2 Revaluation losses on off-balance-sheet items <sup>9</sup> .....	91.7	82.5	83.0	94.7	102.0	99.2	96.4 <sup>f</sup>	90.5	96.7	90.6	86.3	91.7
3 Mortgage-backed securities <sup>10</sup> .....	414.9	487.8	483.3 <sup>f</sup>	483.0	488.6	486.4 <sup>f</sup>	475.5 <sup>f</sup>	479.0	476.8	467.9	469.4	490.0
4 Pass-through .....	299.6	377.8	376.2 <sup>f</sup>	376.5	378.4	373.4	363.4	366.0	362.7	354.4	356.5	378.6
5 CMO, REMIC, and other .....	115.3	110.1	107.1	106.5	110.2	113.0 <sup>f</sup>	112.0 <sup>f</sup>	113.0	114.1	113.5	112.9	111.4
6 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup> .....	2.8	2.4	2.8	2.3	.7	2.7	2.5	1.6	3.4	1.1	2.0	2.2
7 Securitized consumer loans <sup>12</sup> .....	149.3	148.3	149.3	152.1	151.7	150.5	150.1	153.8	151.4	153.3	152.9	152.8
8 Credit cards and related plans .....	130.4	128.6	129.1	130.2	130.2	129.5	128.0	130.3	128.0	129.9	129.7	129.6
9 Other .....	18.9	19.7	20.2	21.9	21.5	21.0	22.0	23.6	23.4	23.4	23.3	23.2
10 Securitized business loans <sup>12</sup> .....	7.5	7.4	7.3	7.2	6.8	6.6	6.5	6.5	6.5	6.5	6.5	6.4
<i>Small domestically chartered commercial banks, adjusted for mergers</i>												
11 Mortgage-backed securities <sup>10</sup> .....	324.2	336.6	336.6	334.1	332.1	330.3 <sup>f</sup>	330.8	337.3	333.9	335.1	335.6	338.8
12 Securitized consumer loans <sup>12</sup> .....	219.9	213.3	213.2	215.7	214.5	213.9 <sup>f</sup>	220.6 <sup>f</sup>	221.8	219.8	221.3	222.0	223.3
13 Credit cards and related plans .....	212.5	206.1	206.0	208.4	207.2	206.6 <sup>f</sup>	213.3 <sup>f</sup>	214.5	212.6	214.0	214.8	216.0
14 Other .....	7.4	7.2	7.2	7.3	7.3	7.3	7.3	7.2	7.3	7.3	7.3	7.2
<i>Foreign-related institutions</i>												
15 Revaluation gains on off-balance-sheet items <sup>9</sup> .....	64.0	60.5	58.7	58.4 <sup>f</sup>	57.3 <sup>f</sup>	56.8	59.9 <sup>f</sup>	64.5	59.1	59.9	64.5	67.3
16 Revaluation losses on off-balance-sheet items <sup>9</sup> .....	66.3	63.3	58.9	60.5	59.7	59.3	64.1	71.2	65.9	66.1	71.3	74.6
17 Securitized business loans <sup>12</sup> .....	1.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: [www.federalreserve.gov/releases](http://www.federalreserve.gov/releases). Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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.