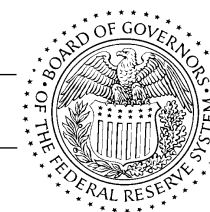


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

December 27, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	6,198.3	6,544.8	6,587.4	6,600.7	6,629.8	6,695.7	6,709.2	6,753.9	6,782.1	6,789.8	6,813.7	6,795.2
2 Securities in bank credit	1,832.0	1,929.1	1,933.4	1,906.5	1,913.2	1,923.4	1,917.9	1,924.0	1,935.1	1,942.0	1,938.4	1,930.5
3 Treasury and Agency securities ²	1,096.7	1,188.4	1,189.1	1,180.3	1,182.3	1,177.5	1,148.6	1,146.1	1,153.5	1,150.2	1,139.7	1,137.6
4 Other securities	735.2	740.7	744.2	726.1	730.9	746.0	769.3	777.9	781.6	791.8	798.7	792.8
5 Loans and leases in bank credit ³	4,366.3	4,615.7	4,654.0	4,694.2	4,716.6	4,772.3	4,791.3	4,829.9	4,846.9	4,847.8	4,875.3	4,864.7
6 Commercial and industrial	888.6	873.8	877.6	882.1	889.0	891.7	893.1	898.0	901.9	899.9	903.1	904.8
7 Real estate	2,206.8	2,395.8	2,409.3	2,417.3	2,433.5	2,457.9	2,490.8	2,514.9	2,514.4	2,519.0	2,529.0	2,535.1
8 Revolving home equity	273.2	327.9	337.6	347.0	358.3	369.6	383.5	393.1	394.1	395.5	396.7	397.6
9 Other	1,933.6	2,068.0	2,071.7	2,070.3	2,075.1	2,088.3	2,107.3	2,121.8	2,120.4	2,123.5	2,132.3	2,137.5
10 Consumer	625.9	641.4	643.9	672.3	672.8	674.4	670.1	665.4	665.5	664.2	666.6	668.6
11 Security ⁴	228.7	232.6	248.1	243.5	238.8	254.5	249.3	248.4	254.5	262.6	265.4	253.9
12 Other loans and leases	416.3	472.1	475.1	479.0	482.5	493.8	488.0	503.2	510.6	502.1	511.2	502.4
13 Interbank loans	305.3	310.1	317.9	367.2	361.1	365.7	356.0	338.8	333.9	313.2	302.3	320.8
14 Cash assets ⁵	315.5	332.4	334.9	329.9	321.7	324.3	319.3	320.7	341.8	320.0	341.3	315.2
15 Other assets ⁶	537.8	594.1	610.9	633.6	635.5	642.7	629.0	644.2	654.9	647.6	647.3	636.3
16 TOTAL ASSETS ⁷	7,282.0	7,709.5	7,779.2	7,860.1	7,876.3	7,956.6	7,942.0	7,985.8	8,041.2	7,998.4	8,033.3	7,996.0
LIABILITIES												
17 Deposits	4,747.4	5,059.3	5,123.4	5,153.4	5,172.9	5,189.8	5,211.2	5,266.8	5,304.9	5,304.7	5,282.0	5,315.1
18 Transaction	641.3	661.0	683.0	657.3	669.4	682.1	666.3	667.3	735.3	643.9	640.9	650.8
19 Nontransaction	4,106.1	4,398.3	4,440.4	4,496.1	4,503.6	4,507.7	4,544.9	4,599.5	4,569.6	4,660.9	4,641.1	4,664.4
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	1,181.1	1,182.1	1,180.9	1,180.6
21 Other	3,110.1	3,300.0	3,322.2	3,346.8	3,347.2	3,350.7	3,374.8	3,423.9	3,388.5	3,478.8	3,460.3	3,483.8
22 Borrowings	1,452.4	1,544.0	1,577.5	1,592.2	1,580.8	1,614.0	1,594.2	1,583.2	1,583.6	1,577.6	1,573.0	1,591.6
23 From banks in the U.S.	383.8	424.1	434.1	458.4	443.8	458.7	439.3	425.0	411.5	403.2	385.0	411.4
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	1,172.1	1,174.4	1,188.0	1,180.2
25 Net due to related foreign offices	170.2	81.6	43.7	52.9	36.9	41.4	36.5	19.4	27.7	15.4	53.8	-14.7
26 Other liabilities	392.7	411.4	454.6	474.8	486.6	485.8	476.8	494.9	496.9	498.2	499.3	500.9
27 TOTAL LIABILITIES	6,762.6	7,096.4	7,199.2	7,273.4	7,277.3	7,331.1	7,318.7	7,364.3	7,413.0	7,395.9	7,408.1	7,392.9
28 Residual (assets less liabilities) ⁸	519.4	613.1	580.1	586.7	599.0	625.5	623.3	621.4	628.2	602.5	625.2	603.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	6,239.4	6,536.3	6,582.2	6,582.6	6,614.9	6,696.0	6,721.3	6,789.6	6,811.2	6,833.8	6,846.1	6,848.7
2 Securities in bank credit	1,839.5	1,932.4	1,935.4	1,901.1	1,911.0	1,919.3	1,915.7	1,932.7	1,944.1	1,954.8	1,951.6	1,938.7
3 Treasury and Agency securities ²	1,103.4	1,195.9	1,192.9	1,178.7	1,178.2	1,170.3	1,143.7	1,153.8	1,163.5	1,161.7	1,150.6	1,143.6
4 Other securities	736.1	736.5	742.5	722.4	732.8	748.9	772.0	778.9	780.6	793.1	801.0	795.2
5 Loans and leases in bank credit ³	4,399.9	4,603.9	4,646.8	4,681.5	4,703.9	4,776.7	4,805.6	4,856.9	4,867.1	4,879.0	4,894.5	4,909.9
6 Commercial and industrial	888.6	877.7	880.1	880.9	884.3	888.7	891.8	897.9	901.0	900.1	899.2	903.2
7 Real estate	2,231.0	2,395.5	2,403.9	2,412.7	2,435.2	2,465.2	2,498.9	2,531.4	2,529.7	2,532.8	2,542.3	2,546.6
8 Revolving home equity	273.2	328.6	338.7	347.7	359.5	371.2	384.5	393.1	393.9	394.7	395.2	397.0
9 Other	1,957.8	2,066.9	2,065.1	2,065.0	2,075.7	2,094.1	2,114.4	2,138.2	2,135.8	2,138.1	2,147.1	2,149.6
10 Consumer	630.2	636.0	637.2	665.1	669.6	675.8	672.6	669.9	670.9	669.4	671.3	677.6
10a Credit cards and related plans	252.1	252.8	255.1	286.0	289.6	293.5	289.8	288.2	289.2	289.9	291.1	297.4
10b Other	378.2	383.2	382.1	379.2	379.9	382.2	382.8	381.7	381.7	379.5	380.2	380.3
11 Security ⁴	233.5	224.9	247.9	239.7	231.0	249.2	251.3	253.9	258.1	271.0	273.6	275.9
12 Other loans and leases	416.6	469.8	477.7	483.0	483.8	497.8	490.9	503.8	507.4	505.8	508.0	506.6
13 Interbank loans	308.9	311.1	319.3	363.7	361.1	357.8	350.0	342.5	326.6	322.6	306.0	331.7
14 Cash assets ⁵	325.9	326.9	326.9	324.5	312.1	326.1	324.8	330.8	340.3	342.8	337.4	337.9
15 Other assets ⁶	539.8	593.8	607.3	634.6	637.3	645.1	632.2	646.7	649.2	650.8	644.8	636.9
16 TOTAL ASSETS ⁷	7,339.2	7,696.2	7,763.8	7,834.2	7,853.6	7,953.2	7,957.3	8,037.9	8,056.0	8,077.7	8,062.8	8,083.6
LIABILITIES												
17 Deposits	4,759.0	5,049.7	5,123.3	5,138.7	5,151.5	5,180.4	5,205.7	5,277.8	5,283.5	5,330.2	5,296.7	5,345.9
18 Transaction	647.1	651.7	675.5	655.0	650.8	674.0	665.1	673.1	732.0	667.6	637.7	684.1
19 Nontransaction	4,111.9	4,398.0	4,447.8	4,483.7	4,500.6	4,506.4	4,540.6	4,604.7	4,551.6	4,662.7	4,659.0	4,661.8
20 Large time	988.2	1,106.9	1,124.9	1,146.4	1,148.8	1,145.9	1,154.4	1,166.0	1,173.1	1,173.4	1,176.1	1,177.3
21 Other	3,123.6	3,291.1	3,323.0	3,337.2	3,351.8	3,360.5	3,386.2	3,438.7	3,378.5	3,489.3	3,482.9	3,484.4
22 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	1,566.7	1,572.0	1,550.6	1,580.6
23 From banks in the U.S.	381.1	424.6	433.4	458.2	446.3	459.1	439.5	422.4	405.3	401.2	381.9	410.6
24 From others	1,064.3	1,135.7	1,154.4	1,135.3	1,130.9	1,158.9	1,152.3	1,153.7	1,161.5	1,170.8	1,168.8	1,170.0
25 Net due to related foreign offices	181.2	77.4	39.7	45.5	37.0	45.1	41.8	28.4	40.9	23.5	59.7	-8.5
26 Other liabilities	402.2	407.7	450.5	466.1	486.4	490.4	483.3	507.6	514.2	509.8	508.4	511.0
27 TOTAL LIABILITIES	6,787.8	7,095.1	7,201.4	7,243.7	7,252.0	7,334.0	7,322.6	7,390.0	7,405.3	7,435.4	7,415.4	7,428.9
28 Residual (assets less liabilities) ⁸	551.4	601.1	562.4	590.5	601.6	619.2	634.7	647.9	650.7	642.3	647.4	654.7

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

Seasonally adjusted, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	5,567.6	5,913.0	5,936.1	5,945.2	5,981.5	6,038.7	6,042.3	6,063.3	6,079.5	6,087.8	6,113.1	6,123.6
2 Securities in bank credit	1,568.1	1,671.1	1,671.0	1,646.5	1,651.5	1,661.4	1,646.2	1,641.9	1,648.6	1,655.3	1,655.2	1,663.4
3 Treasury and Agency securities ²	999.0	1,096.3	1,095.7	1,088.6	1,090.0	1,086.4	1,056.2	1,056.0	1,064.8	1,063.5	1,052.8	1,054.1
4 Other securities	569.1	574.8	575.4	557.8	561.5	575.0	590.0	585.9	583.9	591.8	602.4	609.3
5 Loans and leases in bank credit ³	3,999.5	4,242.0	4,265.1	4,298.8	4,330.0	4,377.2	4,396.1	4,421.4	4,430.8	4,432.5	4,457.9	4,460.2
6 Commercial and industrial	757.9	743.7	746.3	749.0	753.3	758.3	758.8	762.7	766.8	764.6	765.0	766.2
7 Real estate	2,184.7	2,378.9	2,393.0	2,400.8	2,417.6	2,442.5	2,475.3	2,498.7	2,498.0	2,502.6	2,512.5	2,518.4
8 Revolving home equity	273.2	327.9	337.6	347.0	358.3	369.6	383.5	393.1	394.1	395.5	396.7	397.6
9 Other	1,911.5	2,051.1	2,055.4	2,053.8	2,059.3	2,072.9	2,091.8	2,105.6	2,104.0	2,107.1	2,115.9	2,120.8
10 Consumer	625.9	641.4	643.9	672.3	672.8	674.4	670.1	665.4	665.5	664.2	666.6	668.6
11 Security ⁴	92.5	94.7	97.4	86.6	92.1	98.9	94.5	88.4	88.4	96.9	99.2	100.5
12 Other loans and leases	338.4	383.1	384.5	390.1	394.2	403.1	397.4	406.2	412.2	404.2	414.6	406.5
13 Interbank loans	268.3	275.5	288.6	335.4	328.7	332.5	324.8	303.3	299.7	278.8	267.8	292.8
14 Cash assets ⁵	264.1	271.8	277.5	268.8	261.2	264.2	260.4	261.6	280.5	263.5	281.5	257.2
15 Other assets ⁶	509.1	561.3	575.2	594.9	598.6	601.6	593.2	608.4	621.7	611.9	611.8	597.6
16 TOTAL ASSETS⁷	6,534.7	6,950.2	7,006.0	7,073.4	7,098.8	7,165.6	7,149.7	7,165.1	7,210.3	7,170.2	7,203.4	7,200.1
LIABILITIES												
17 Deposits	4,309.8	4,563.1	4,599.5	4,605.5	4,632.3	4,659.2	4,674.2	4,733.1	4,767.1	4,767.3	4,746.8	4,776.3
18 Transaction	630.4	649.4	670.9	645.9	658.1	671.0	654.0	655.3	723.1	631.1	628.6	637.3
19 Nontransaction	3,679.4	3,913.8	3,928.6	3,959.7	3,974.1	3,988.2	4,020.2	4,077.9	4,043.9	4,136.2	4,118.1	4,139.0
20 Large time	571.5	619.7	623.8	630.3	638.6	646.7	650.8	656.0	657.3	659.3	659.8	659.2
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	3,386.6	3,476.9	3,458.4	3,479.8
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	1,212.5	1,205.0	1,207.9	1,212.2
23 From banks in the U.S.	349.0	381.6	386.3	417.8	402.0	408.3	393.5	373.8	358.2	352.0	343.1	341.8
24 From others	796.8	831.9	855.7	843.1	857.9	873.5	864.8	847.7	854.2	853.0	864.7	870.4
25 Net due to related foreign offices	263.0	258.0	221.6	235.3	211.7	203.3	197.6	184.9	206.9	188.3	210.7	184.3
26 Other liabilities	290.9	313.7	367.3	388.3	400.3	398.6	388.1	396.3	395.7	396.1	399.9	406.8
27 TOTAL LIABILITIES	6,009.5	6,348.2	6,430.5	6,490.0	6,504.1	6,542.8	6,518.2	6,535.9	6,582.2	6,556.7	6,565.3	6,579.6
28 Residual (assets less liabilities) ⁸	525.3	602.0	575.5	583.3	594.7	622.9	631.5	629.2	628.1	613.5	638.1	620.5

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

Not seasonally adjusted, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	5,607.2	5,907.3	5,931.1	5,931.1	5,975.7	6,046.3	6,057.9	6,097.1	6,109.0	6,127.8	6,142.5	6,164.7
2 Securities in bank credit	1,575.7	1,674.4	1,673.1	1,641.1	1,649.3	1,657.3	1,644.1	1,650.6	1,657.6	1,668.1	1,668.4	1,671.6
3 Treasury and Agency securities ²	1,005.6	1,103.8	1,099.5	1,087.0	1,085.9	1,079.3	1,051.4	1,063.7	1,074.7	1,075.1	1,063.6	1,060.0
4 Other securities	570.0	570.6	573.6	554.1	563.3	578.0	592.7	586.9	582.9	593.1	604.8	611.6
5 Loans and leases in bank credit ³	4,031.5	4,232.9	4,258.0	4,290.0	4,326.5	4,389.0	4,413.8	4,446.5	4,451.4	4,459.6	4,474.1	4,493.1
6 Commercial and industrial	758.6	747.6	749.3	748.5	750.1	756.5	759.1	763.2	766.3	765.0	762.0	764.2
7 Real estate	2,208.9	2,378.6	2,387.5	2,396.3	2,419.4	2,449.9	2,483.4	2,515.2	2,513.3	2,516.3	2,525.9	2,529.9
8 Revolving home equity	273.2	328.6	338.7	347.7	359.5	371.2	384.5	393.1	393.9	394.7	395.2	397.0
9 Other	1,935.6	2,050.0	2,048.8	2,048.6	2,059.9	2,078.7	2,098.9	2,122.0	2,119.4	2,121.6	2,130.7	2,132.9
9a Other residential	--	--	1,071.4	1,054.6	1,054.8	1,062.8	1,074.3	1,084.9	1,080.2	1,081.7	1,088.8	1,088.1
9b Commercial	--	--	977.4	994.0	1,005.0	1,015.9	1,024.6	1,037.2	1,039.2	1,039.9	1,041.9	1,044.8
10 Consumer	630.2	636.0	637.2	665.1	669.6	675.8	672.6	669.9	670.9	669.4	671.3	677.6
10a Credit cards and related plans	252.1	252.8	255.1	286.0	289.6	293.5	289.8	288.2	289.2	289.9	291.1	297.4
10b Other	378.2	383.2	382.1	379.2	379.9	382.2	382.8	381.7	381.7	379.5	380.2	380.3
11 Security ⁴	93.6	90.3	98.3	87.0	92.9	100.4	97.8	89.5	89.1	98.7	100.8	108.8
12 Other loans and leases	340.3	380.4	385.7	393.1	394.6	406.5	400.8	408.8	411.9	410.2	414.0	412.5
13 Interbank loans	271.9	276.6	290.0	331.9	328.6	324.6	318.8	307.0	292.4	288.2	271.4	303.7
14 Cash assets ⁵	274.4	267.0	269.9	263.9	251.6	264.8	264.7	271.7	279.9	285.2	276.7	277.6
15 Other assets ⁶	511.7	560.5	571.7	597.0	600.8	605.7	597.5	611.5	616.7	615.6	608.6	597.3
16 TOTAL ASSETS ⁷	6,590.9	6,939.7	6,991.3	7,053.2	7,085.5	7,170.0	7,168.4	7,216.1	7,227.2	7,244.9	7,228.2	7,272.2
LIABILITIES												
17 Deposits	4,332.0	4,542.2	4,592.0	4,592.2	4,618.3	4,659.3	4,686.3	4,757.2	4,756.4	4,804.2	4,770.3	4,812.4
18 Transaction	636.4	640.2	663.4	643.5	639.7	662.7	652.7	661.2	720.1	654.8	625.7	670.1
19 Nontransaction	3,695.7	3,902.0	3,928.5	3,948.6	3,978.6	3,996.6	4,033.7	4,095.9	4,036.2	4,149.4	4,144.6	4,142.2
20 Large time	574.3	617.0	623.3	628.8	638.2	645.1	652.7	659.2	659.5	662.0	663.6	661.7
21 Other	3,121.4	3,285.0	3,305.2	3,319.9	3,340.4	3,351.5	3,381.0	3,436.7	3,376.7	3,487.4	3,481.0	3,480.5
22 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	1,195.6	1,199.3	1,185.5	1,201.2
23 From banks in the U.S.	346.4	382.1	385.7	417.6	404.5	408.8	393.6	371.2	352.0	350.0	340.0	341.0
24 From others	792.5	847.6	866.8	844.5	851.7	876.9	862.3	843.2	843.6	849.3	845.5	860.1
25 Net due to related foreign offices	271.4	255.5	220.0	229.4	211.3	205.4	200.4	191.4	216.3	194.5	217.3	189.5
26 Other liabilities	298.3	311.5	364.9	380.7	399.8	402.1	392.8	407.0	410.0	406.3	409.4	416.1
27 TOTAL LIABILITIES	6,040.6	6,339.0	6,429.4	6,464.5	6,485.6	6,552.6	6,535.5	6,569.9	6,578.3	6,604.4	6,582.6	6,619.2
28 Residual (assets less liabilities) ⁸	550.3	600.7	561.9	588.7	599.9	617.4	633.0	646.1	648.9	640.5	645.6	653.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	3,099.4	3,248.9	3,259.0	3,261.9	3,287.2	3,330.8	3,333.4	3,335.1	3,350.5	3,350.5	3,378.3	3,378.9
2 Securities in bank credit	861.7	937.4	936.7	920.4	928.8	944.6	942.9	932.2	939.0	942.3	941.0	955.3
3 Treasury and Agency securities ²	501.1	575.7	576.0	569.7	573.1	575.1	551.7	550.0	559.0	555.6	545.4	551.2
3a Trading account	40.3	45.4	40.5	38.1	40.4	47.9	41.0	45.6	44.6	38.4	37.2	34.0
3b Investment account	460.8	530.3	535.5	531.5	532.7	527.2	510.7	504.4	514.4	517.2	508.2	517.2
3c Mortgage-backed	355.4	424.6	423.4	421.7	423.8	418.4	405.8	399.5	411.0	409.3	406.3	415.0
3d Other	105.4	105.7	112.1	109.8	109.0	108.8	104.9	104.8	103.4	107.9	101.9	102.2
4 Other securities	360.6	361.8	360.7	350.8	355.7	369.5	391.2	382.2	380.0	386.7	395.6	404.1
4a Trading account	184.1	180.2	179.9	189.2	191.5	200.8	210.6	202.1	199.9	205.3	216.1	223.4
4b Investment account	176.5	181.6	180.8	161.5	164.2	168.7	180.6	180.1	180.1	181.5	179.6	180.7
4c State and local government	31.8	33.4	33.2	33.1	32.9	33.3	33.6	33.5	33.7	33.2	33.1	33.3
4d Other	144.8	148.2	147.6	128.4	131.3	135.4	147.0	146.6	146.4	148.2	146.5	147.4
5 Loans and leases in bank credit ³	2,237.7	2,311.5	2,322.3	2,341.5	2,358.5	2,386.2	2,390.6	2,402.9	2,411.5	2,408.2	2,437.3	2,423.6
6 Commercial and industrial	455.5	431.4	432.2	432.9	433.8	435.7	434.3	434.8	437.9	435.3	436.7	437.4
7 Real estate	1,118.7	1,173.5	1,181.5	1,185.0	1,193.9	1,203.9	1,221.2	1,234.6	1,233.7	1,236.1	1,250.6	1,242.2
8 Revolving home equity	184.3	223.2	229.8	237.0	245.1	253.7	264.0	271.0	271.5	272.6	274.2	275.2
9 Other	934.4	950.3	951.7	948.0	948.8	950.3	957.2	963.6	962.2	963.5	976.4	967.0
9a Other residential	597.1	606.7	605.5	600.9	600.0	600.5	604.5	607.4	605.0	606.8	620.4	609.7
9b Commercial	337.3	343.6	346.2	347.2	348.8	349.8	352.7	356.2	357.2	356.7	356.0	357.3
10 Consumer	339.6	339.2	337.3	357.4	356.2	357.6	356.8	352.9	353.6	349.3	350.0	350.9
11 Security ⁴	84.9	87.5	90.4	79.6	85.0	91.6	87.0	80.6	80.5	89.2	91.7	92.9
11a Fed funds and RPs with broker/dealer	66.8	64.1	69.5	59.1	65.3	71.6	67.6	59.8	58.8	68.7	71.6	73.0
11b Other	18.1	23.3	20.9	20.4	19.7	20.0	19.4	20.7	21.7	20.5	20.0	20.0
12a State and local government	13.7	14.9	14.8	15.3	15.7	15.9	16.2	16.2	16.3	16.3	16.3	16.4
12b Agricultural	8.4	9.2	9.2	9.2	9.2	9.3	9.5	9.5	9.5	9.5	9.6	9.6
12c Fed funds and RPs with others	25.5	17.8	19.3	22.2	23.1	29.7	24.6	27.1	31.0	23.4	31.4	23.9
12d All other loans	87.4	141.9	143.1	146.9	149.0	150.4	149.0	154.9	156.5	156.6	158.3	157.3
12e Lease financing receivables	104.0	95.9	94.4	92.9	92.6	92.2	92.0	92.2	92.5	92.6	92.8	92.9
13 Interbank loans	180.5	198.0	214.2	260.1	254.6	257.4	246.1	218.8	214.0	196.8	187.7	212.3
13a Fed funds and RPs with banks	102.7	90.6	106.5	143.0	138.8	140.2	122.3	121.4	128.9	117.2	110.5	140.0
13b Other	77.8	107.4	107.7	117.1	115.9	117.2	123.9	97.4	85.2	79.6	77.2	72.3
14 Cash assets ⁵	148.6	152.4	157.1	149.9	142.0	144.9	140.4	142.1	157.2	143.8	159.0	142.2
15 Other assets ⁶	362.1	394.0	415.0	418.0	422.0	422.6	425.4	440.0	451.2	441.2	440.5	434.8
16 TOTAL ASSETS ⁷	3,747.4	3,954.6	4,006.6	4,051.9	4,067.8	4,118.1	4,107.5	4,098.1	4,135.4	4,094.1	4,128.3	4,131.1

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

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

December 27, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
17 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	2,423.2	2,417.1	2,401.1	2,426.6
18 Transaction	300.6	303.6	315.1	303.8	313.4	322.8	311.7	315.6	360.1	300.1	297.6	314.6
19 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	2,063.1	2,116.9	2,103.5	2,112.0
20 Large time	249.6	278.4	287.6	290.9	292.3	295.5	294.2	295.6	295.9	295.9	297.6	297.2
21 Other	1,613.3	1,738.6	1,732.1	1,733.9	1,732.7	1,734.7	1,750.2	1,786.6	1,767.2	1,821.1	1,805.9	1,814.9
22 Borrowings	726.9	726.3	747.0	761.4	771.4	788.9	769.9	732.1	722.6	715.1	729.1	734.5
23 From banks in the U.S.	191.5	190.7	196.1	221.6	214.6	216.9	215.1	193.0	175.3	170.3	174.3	174.6
24 From others	535.4	535.6	551.0	539.8	556.7	571.9	554.8	539.1	547.3	544.8	554.8	559.8
25 Net due to related foreign offices	248.3	235.2	205.8	221.2	198.7	192.3	187.7	177.6	199.8	183.0	203.2	177.4
26 Other liabilities	225.2	241.7	295.8	312.9	323.4	319.9	313.9	319.7	317.4	320.6	322.7	329.4
27 TOTAL LIABILITIES	3,364.0	3,523.8	3,583.5	3,624.2	3,631.9	3,654.1	3,627.5	3,627.2	3,663.0	3,635.8	3,656.1	3,667.9
28 Residual (assets less liabilities) ⁸	383.5	430.8	423.0	427.8	435.9	463.9	480.0	470.8	472.4	458.3	472.1	463.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	3,125.5	3,251.5	3,262.6	3,257.0	3,286.0	3,335.9	3,340.3	3,354.1	3,363.3	3,376.6	3,394.7	3,403.1
2 Securities in bank credit	870.7	943.1	937.3	917.2	930.1	943.8	942.0	942.4	947.6	956.1	953.6	960.6
3 Treasury and Agency securities ²	509.2	585.5	578.4	570.1	572.5	571.3	548.1	559.1	568.6	568.1	555.7	554.2
3a Trading account	40.7	46.1	40.8	38.0	40.2	47.4	40.2	46.0	45.0	39.1	37.8	34.1
3b Investment account	468.5	539.4	537.6	532.1	532.3	523.9	507.8	513.1	523.6	529.0	517.9	520.1
3c Mortgage-backed	362.1	432.0	424.7	422.7	423.8	416.2	404.9	407.2	419.3	419.0	414.3	417.4
3d Other	106.5	107.4	112.9	109.5	108.5	107.7	102.9	105.9	104.3	110.0	103.6	102.7
4 Other securities	361.5	357.6	358.9	347.0	357.5	372.5	393.9	383.2	379.0	388.0	398.0	406.4
4a Trading account	184.5	178.1	179.0	187.2	192.5	202.4	212.1	202.7	199.4	205.9	217.3	224.7
4b Investment account	177.0	179.5	179.9	159.8	165.0	170.1	181.8	180.5	179.7	182.1	180.6	181.8
4c State and local government	31.8	33.0	33.0	32.8	33.1	33.6	33.8	33.6	33.6	33.3	33.3	33.5
4d Other	145.1	146.5	146.9	127.0	132.0	136.5	148.0	147.0	146.0	148.7	147.3	148.2
5 Loans and leases in bank credit ³	2,254.8	2,308.4	2,325.2	2,339.8	2,356.0	2,392.1	2,398.4	2,411.8	2,415.7	2,420.5	2,441.1	2,442.4
6 Commercial and industrial	457.1	433.2	433.3	432.3	432.4	435.8	435.4	436.5	438.9	436.5	434.9	436.2
7 Real estate	1,131.4	1,177.5	1,183.9	1,185.1	1,195.2	1,205.7	1,222.0	1,238.2	1,235.8	1,239.4	1,255.7	1,246.3
8 Revolving home equity	184.4	223.9	230.7	237.5	246.1	254.6	264.3	271.1	271.7	272.5	273.5	275.1
9 Other	947.0	953.6	953.2	947.6	949.1	951.1	957.7	967.1	964.1	966.9	982.2	971.1
9a Other residential	607.5	608.8	606.5	600.6	600.2	601.0	604.8	609.6	606.2	608.9	624.0	612.3
9b Commercial	339.5	344.8	346.7	347.0	348.9	350.1	352.9	357.5	357.9	358.0	358.1	358.9
10 Consumer	340.2	336.7	335.1	354.3	354.6	358.4	357.1	353.5	354.0	349.9	350.4	353.2
10a Credit cards and related plans	109.5	104.2	103.7	126.8	127.2	129.5	129.9	127.4	128.4	125.6	126.0	128.5
10b Other	230.6	232.5	231.4	227.6	227.5	229.0	227.2	226.1	225.7	224.4	224.4	224.6
11 Security ⁴	85.8	83.2	91.3	80.0	85.7	93.1	90.3	81.5	81.3	90.9	92.9	101.0
11a Fed funds and RPs with broker/dealer	67.5	61.0	70.3	59.4	65.8	72.9	70.2	60.5	59.4	70.0	72.5	79.3
11b Other	18.3	22.2	21.0	20.6	19.9	20.3	20.1	21.0	21.9	20.8	20.3	21.7
12a State and local government	13.7	14.9	14.8	15.3	15.7	15.9	16.2	16.2	16.3	16.3	16.3	16.4
12b Agricultural	8.4	9.2	9.3	9.3	9.2	9.3	9.4	9.5	9.5	9.5	9.5	9.6
12c Fed funds and RPs with others	25.5	17.8	19.3	22.2	23.1	29.7	24.6	27.1	31.0	23.4	31.4	23.9
12d All other loans	88.4	140.0	143.9	148.6	147.5	152.0	150.7	156.6	156.0	161.9	157.3	163.1
12e Lease financing receivables	104.3	95.8	94.2	92.8	92.5	92.2	92.6	92.5	92.7	92.6	92.7	92.7
13 Interbank loans	182.4	201.4	217.0	259.0	255.0	250.9	239.2	221.1	209.7	205.0	186.2	222.1
13a Fed funds and RPs with banks	103.7	92.1	107.9	142.4	139.0	136.7	118.9	122.6	126.2	122.1	109.6	146.5
13b Other	78.6	109.3	109.1	116.6	116.0	114.2	120.4	98.5	83.4	83.0	76.6	75.6
14 Cash assets ⁵	154.5	148.6	150.2	145.1	134.3	144.2	143.2	148.2	155.9	157.2	156.2	157.2
15 Other assets ⁶	364.6	393.2	411.5	420.1	424.2	426.7	429.6	443.2	446.3	444.9	437.4	434.6
16 TOTAL ASSETS ⁷	3,784.1	3,955.9	4,002.4	4,043.3	4,061.4	4,119.8	4,115.2	4,128.7	4,137.6	4,145.4	4,137.0	4,179.7

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

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

December 27, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
LIABILITIES												
17 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	2,412.4	2,438.6	2,410.5	2,450.0
18 Transaction	303.3	298.7	311.9	301.7	299.2	316.3	309.1	318.3	357.0	315.2	293.6	337.8
19 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	2,055.4	2,123.3	2,116.9	2,112.3
20 Large time	252.4	275.6	287.0	289.4	292.0	293.9	296.1	298.9	298.2	298.6	301.4	299.6
21 Other	1,619.3	1,729.9	1,729.6	1,730.6	1,737.2	1,744.2	1,760.9	1,793.4	1,757.2	1,824.8	1,815.5	1,812.6
22 Borrowings	720.0	742.6	757.4	762.7	767.7	792.8	767.4	725.0	705.7	709.5	706.8	723.5
23 From banks in the U.S.	188.9	191.2	195.4	221.4	217.1	217.4	215.2	190.4	169.0	168.3	171.2	173.8
24 From others	531.1	551.4	562.0	541.2	550.6	575.4	552.2	534.6	536.7	541.2	535.6	549.6
25 Net due to related foreign offices	256.8	232.8	204.2	215.3	198.4	194.5	190.5	184.0	209.2	189.3	209.8	182.7
26 Other liabilities	232.6	239.6	293.5	305.3	322.9	323.4	318.6	330.4	331.7	330.7	332.2	338.7
27 TOTAL LIABILITIES	3,384.3	3,519.1	3,583.6	3,604.9	3,617.4	3,665.1	3,642.6	3,650.0	3,658.9	3,668.0	3,659.3	3,694.8
28 Residual (assets less liabilities) ⁸	399.7	436.8	418.8	438.4	444.0	454.7	472.6	478.7	478.7	477.4	477.7	484.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	2,466.6	2,662.3	2,678.4	2,683.4	2,692.4	2,704.8	2,709.0	2,726.5	2,728.6	2,734.9	2,732.4	2,743.8
2 Securities in bank credit	704.7	731.8	735.7	726.1	720.8	713.8	703.5	708.0	709.3	710.6	711.8	707.3
3 Treasury and Agency securities ²	496.2	518.8	521.0	519.1	515.1	508.3	504.7	504.4	505.4	505.5	505.0	502.1
4 Other securities	208.5	213.0	214.7	207.1	205.8	205.5	198.8	203.6	203.9	205.1	206.8	205.2
5 Loans and leases in bank credit ³	1,761.8	1,930.5	1,942.8	1,957.3	1,971.6	1,991.0	2,005.6	2,018.5	2,019.3	2,024.3	2,020.6	2,036.6
6 Commercial and industrial	302.5	312.3	314.2	316.0	319.5	322.6	324.5	327.8	328.8	329.3	328.3	328.8
7 Real estate	1,066.0	1,205.4	1,211.5	1,215.9	1,223.8	1,238.6	1,254.0	1,264.1	1,264.4	1,266.5	1,261.9	1,276.2
8 Revolving home equity	88.9	104.6	107.8	110.0	113.2	115.9	119.5	122.1	122.6	122.9	122.4	122.4
9 Other	977.1	1,100.8	1,103.7	1,105.8	1,110.5	1,122.7	1,134.5	1,142.0	1,141.7	1,143.6	1,139.5	1,153.8
10 Consumer	286.3	302.2	306.6	314.8	316.6	316.8	313.3	312.5	311.9	314.9	316.6	317.7
11 Security ⁴	7.6	7.2	7.0	7.0	7.1	7.3	7.6	7.8	7.9	7.7	7.6	7.6
12 Other loans and leases	99.3	103.3	103.5	103.5	104.6	105.7	106.2	106.2	106.4	105.8	106.3	106.3
13 Interbank loans	87.8	77.5	74.4	75.3	74.0	75.1	78.7	84.4	85.7	82.0	80.0	80.5
14 Cash assets ⁵	115.5	119.4	120.4	118.8	119.2	119.3	119.9	119.5	123.3	119.8	122.5	114.9
15 Other assets ⁶	147.0	167.2	160.2	176.9	176.6	179.0	167.9	168.4	170.4	170.7	171.3	162.8
16 TOTAL ASSETS⁷	2,785.6	2,993.7	3,000.8	3,021.5	3,029.1	3,044.6	3,042.4	3,065.4	3,074.6	3,073.7	3,072.7	3,068.2
LIABILITIES												
17 Deposits	2,146.2	2,242.5	2,264.7	2,276.9	2,293.9	2,306.1	2,318.2	2,335.3	2,343.9	2,350.2	2,345.6	2,349.7
18 Transaction	329.8	345.7	355.8	342.0	344.8	348.2	342.3	339.7	363.0	331.0	331.0	322.7
19 Nontransaction	1,816.4	1,896.8	1,908.9	1,934.9	1,949.1	1,958.0	1,975.9	1,995.6	1,980.8	2,019.2	2,014.6	2,027.0
20 Large time	321.9	341.4	336.3	339.4	346.2	351.2	356.6	360.4	361.4	363.4	362.2	362.1
21 Other	1,494.5	1,555.4	1,572.6	1,595.5	1,602.9	1,606.8	1,619.2	1,635.3	1,619.4	1,655.8	1,652.4	1,664.9
22 Borrowings	418.9	487.2	495.1	499.5	488.5	492.9	488.5	489.4	489.9	489.9	478.8	477.7
23 From banks in the U.S.	157.5	190.9	190.3	196.2	187.4	191.4	178.4	180.8	183.0	181.7	168.8	167.2
24 From others	261.4	296.3	304.8	303.3	301.1	301.5	310.0	308.6	306.9	308.2	309.9	310.5
25 Net due to related foreign offices	14.6	22.8	15.8	14.1	13.0	10.9	9.9	7.3	7.2	5.3	7.5	6.9
26 Other liabilities	65.7	71.9	71.5	75.4	76.9	78.7	74.2	76.6	78.3	75.5	77.2	77.4
27 TOTAL LIABILITIES	2,645.5	2,824.4	2,847.0	2,865.9	2,872.2	2,888.7	2,890.7	2,908.7	2,919.2	2,920.9	2,909.1	2,911.7
28 Residual (assets less liabilities) ⁸	140.1	169.3	153.8	155.6	156.9	156.0	151.7	156.7	155.4	152.8	163.6	156.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	2,481.6	2,655.9	2,668.5	2,674.1	2,689.7	2,710.4	2,717.5	2,743.0	2,745.7	2,751.1	2,747.8	2,761.6
2 Securities in bank credit	705.0	731.3	735.8	723.9	719.2	713.5	702.1	708.2	709.9	712.1	714.8	711.0
3 Treasury and Agency securities ²	496.4	518.3	521.1	516.9	513.4	508.0	503.3	504.6	506.1	507.0	508.0	505.8
4 Other securities	208.5	213.0	214.7	207.1	205.8	205.5	198.8	203.6	203.9	205.1	206.8	205.2
5 Loans and leases in bank credit ³	1,776.7	1,924.5	1,932.8	1,950.1	1,970.5	1,996.9	2,015.4	2,034.8	2,035.8	2,039.1	2,033.0	2,050.6
6 Commercial and industrial	301.4	314.4	315.9	316.2	317.7	320.7	323.7	326.7	327.4	328.5	327.1	328.1
7 Real estate	1,077.5	1,201.1	1,203.6	1,211.1	1,224.2	1,244.2	1,261.4	1,276.9	1,277.5	1,277.0	1,270.3	1,283.6
8 Revolving home equity	88.8	104.7	108.1	110.2	113.4	116.6	120.2	122.0	122.2	122.2	121.7	121.9
9 Other	988.7	1,096.4	1,095.6	1,101.0	1,110.8	1,127.6	1,141.2	1,154.9	1,155.3	1,154.8	1,148.5	1,161.8
9a Other residential	--	--	464.9	454.0	454.6	461.8	469.5	475.3	473.9	472.8	464.7	475.8
9b Commercial	--	--	630.7	646.9	656.1	665.8	671.7	679.7	681.3	681.9	683.8	685.9
10 Consumer	290.1	299.3	302.1	310.8	314.9	317.3	315.5	316.4	316.9	319.5	320.9	324.5
10a Credit cards and related plans	142.5	148.6	151.4	159.2	162.5	164.1	159.9	160.7	160.9	164.3	165.1	168.8
10b Other	147.5	150.7	150.7	151.6	152.5	153.2	155.6	155.6	156.0	155.1	155.8	155.6
11 Security ⁴	7.8	7.1	7.0	7.0	7.2	7.2	7.5	8.0	7.8	7.8	7.9	7.7
12 Other loans and leases	99.9	102.6	104.2	105.0	106.6	107.5	107.3	106.8	106.2	106.3	106.8	106.7
13 Interbank loans	89.5	75.1	73.0	72.9	73.6	73.8	79.6	85.9	82.8	83.2	85.3	81.6
14 Cash assets ⁵	119.9	118.4	119.7	118.9	117.4	120.6	121.4	123.5	124.0	128.1	120.5	120.3
15 Other assets ⁶	147.0	167.2	160.2	176.9	176.6	179.0	167.9	168.4	170.4	170.7	171.3	162.8
16 TOTAL ASSETS ⁷	2,806.8	2,983.9	2,988.9	3,009.9	3,024.0	3,050.2	3,053.2	3,087.3	3,089.5	3,099.4	3,091.2	3,092.4
LIABILITIES												
17 Deposits	2,157.0	2,238.0	2,263.4	2,270.5	2,289.9	2,305.0	2,320.3	2,346.5	2,344.0	2,365.6	2,359.8	2,362.4
18 Transaction	333.0	341.5	351.5	341.8	340.5	346.5	343.6	342.9	363.1	339.6	332.1	332.4
19 Nontransaction	1,824.0	1,896.5	1,911.9	1,928.7	1,949.4	1,958.5	1,976.7	2,003.7	1,980.8	2,026.1	2,027.7	2,030.0
20 Large time	321.9	341.4	336.3	339.4	346.2	351.2	356.6	360.4	361.4	363.4	362.2	362.1
21 Other	1,502.1	1,555.1	1,575.6	1,589.3	1,603.2	1,607.3	1,620.1	1,643.3	1,619.4	1,662.6	1,665.5	1,667.9
22 Borrowings	418.9	487.2	495.1	499.5	488.5	492.9	488.5	489.4	489.9	489.9	478.8	477.7
23 From banks in the U.S.	157.5	190.9	190.3	196.2	187.4	191.4	178.4	180.8	183.0	181.7	168.8	167.2
24 From others	261.4	296.3	304.8	303.3	301.1	301.5	310.0	308.6	306.9	308.2	309.9	310.5
25 Net due to related foreign offices	14.6	22.8	15.8	14.1	13.0	10.9	9.9	7.3	7.2	5.3	7.5	6.9
26 Other liabilities	65.7	71.9	71.5	75.4	76.9	78.7	74.2	76.6	78.3	75.5	77.2	77.4
27 TOTAL LIABILITIES	2,656.3	2,819.9	2,845.7	2,859.6	2,868.2	2,887.5	2,892.8	2,920.0	2,919.3	2,936.3	2,923.3	2,924.4
28 Residual (assets less liabilities) ⁸	150.5	164.0	143.1	150.3	155.8	162.7	160.4	167.4	170.2	163.1	167.9	168.0

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

Seasonally adjusted, billions of dollars

December 27, 2004

Account	2003 Nov	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	Week ending			
									Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	630.7	631.8	651.2	655.5	648.2	657.0	666.8	690.6	702.6	702.0	700.5	671.6
2 Securities in bank credit	263.8	258.0	262.3	260.0	261.7	262.0	271.7	282.1	286.5	286.7	283.2	267.1
3 Treasury and Agency securities ²	97.8	92.1	93.5	91.7	92.3	91.1	92.4	90.1	88.8	86.7	86.9	83.6
4 Other securities	166.1	165.9	168.9	168.3	169.5	170.9	179.3	192.0	197.7	200.0	196.2	183.5
5 Loans and leases in bank credit ³	366.8	373.8	388.9	395.5	386.5	395.0	395.2	408.5	416.1	415.3	417.4	404.5
6 Commercial and industrial	130.7	130.1	131.3	133.2	135.7	133.5	134.3	135.3	135.1	135.3	138.2	138.6
7 Real estate	22.1	16.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.4	16.4	16.7
11 Security ⁴	136.1	137.9	150.7	156.9	146.8	155.6	154.8	160.0	166.2	165.7	166.2	153.3
12 Other loans and leases	77.9	88.9	90.6	88.9	88.2	90.6	90.6	96.9	98.4	97.9	96.6	95.9
13 Interbank loans	37.0	34.6	29.3	31.8	32.5	33.2	31.2	35.5	34.2	34.4	34.5	27.9
14 Cash assets ⁵	51.4	60.6	57.5	61.2	60.4	60.1	59.0	59.1	61.3	56.5	59.9	58.1
15 Other assets ⁶	28.6	32.8	35.7	38.7	36.9	41.1	35.7	35.8	33.2	35.7	35.5	38.7
16 TOTAL ASSETS⁷	747.3	759.3	773.2	786.7	777.5	791.0	792.3	820.6	830.9	828.2	830.0	795.9
LIABILITIES												
17 Deposits	437.6	496.2	523.9	547.9	540.7	530.7	537.0	533.7	537.8	537.4	535.3	538.8
18 Transaction	10.9	11.7	12.1	11.5	11.2	11.1	12.3	12.0	12.2	12.8	12.3	13.5
19 Nontransaction	426.7	484.5	511.8	536.5	529.4	519.5	524.7	521.7	525.6	524.7	523.0	525.3
22 Borrowings	306.6	330.6	335.4	331.3	321.0	332.3	335.9	361.7	371.1	372.6	365.1	379.4
23 From banks in the U.S.	34.8	42.5	47.7	40.5	41.8	50.4	45.8	51.2	53.3	51.2	41.9	69.5
24 From others	271.8	288.0	287.7	290.8	279.1	281.9	290.1	310.5	317.9	321.5	323.2	309.9
25 Net due to related foreign offices	-92.8	-176.3	-178.0	-182.3	-174.8	-161.8	-161.1	-165.5	-179.2	-172.9	-157.0	-199.0
26 Other liabilities	101.8	97.8	87.3	86.5	86.3	87.2	88.7	98.6	101.1	102.1	99.4	94.1
27 TOTAL LIABILITIES	753.1	748.2	768.6	783.3	773.2	788.3	800.5	828.4	830.8	839.2	842.8	813.3
28 Residual (assets less liabilities) ⁸	-5.9	11.1	4.6	3.4	4.3	2.7	-8.2	-7.8	0.0	-11.0	-12.9	-17.4

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

Not seasonally adjusted, billions of dollars

December 27, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
ASSETS												
1 Bank credit	632.2	629.0	651.1	651.5	639.1	649.7	663.4	692.5	702.2	706.1	703.6	684.0
2 Securities in bank credit	263.8	258.0	262.3	260.0	261.7	262.0	271.7	282.1	286.5	286.7	283.2	267.1
3 Treasury and Agency securities ²	97.8	92.1	93.5	91.7	92.3	91.1	92.4	90.1	88.8	86.7	86.9	83.6
3a Trading account	32.8	33.0	35.0	34.1	34.1	36.1	34.6	32.4	31.2	29.6	30.2	27.4
3b Investment account	65.0	59.1	58.5	57.6	58.1	54.9	57.8	57.7	57.6	57.0	56.8	56.2
4 Other securities	166.1	165.9	168.9	168.3	169.5	170.9	179.3	192.0	197.7	200.0	196.2	183.5
4a Trading account	103.5	100.3	104.0	103.4	104.4	104.0	108.6	118.8	123.3	124.9	124.2	113.4
4b Investment account	62.6	65.6	64.8	64.9	65.1	67.0	70.7	73.2	74.5	75.1	72.1	70.2
5 Loans and leases in bank credit ³	368.4	371.0	388.7	391.5	377.4	387.6	391.8	410.3	415.7	419.4	420.4	416.9
6 Commercial and industrial	130.1	130.1	130.8	132.4	134.2	132.2	132.6	134.7	134.7	135.1	137.2	139.0
7 Real estate	22.1	16.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.4	16.4	16.7
11 Security ⁴	139.9	134.6	149.6	152.7	138.1	148.8	153.4	164.5	169.0	172.3	172.8	167.1
12 Other loans and leases	76.3	89.4	92.0	90.0	89.2	91.3	90.2	95.0	95.6	95.6	94.0	94.1
13 Interbank loans	37.0	34.6	29.3	31.8	32.5	33.2	31.2	35.5	34.2	34.4	34.5	27.9
14 Cash assets ⁵	51.4	60.0	57.0	60.5	60.5	61.3	60.1	59.1	60.4	57.6	60.7	60.4
15 Other assets ⁶	28.1	33.4	35.6	37.6	36.5	39.4	34.7	35.2	32.5	35.2	36.2	39.6
16 TOTAL ASSETS⁷	748.3	756.5	772.6	781.0	768.2	783.1	788.9	821.8	828.8	832.9	834.6	811.4
LIABILITIES												
17 Deposits	426.9	507.5	531.4	546.5	533.2	521.0	519.3	520.7	527.2	526.0	526.4	533.5
18 Transaction	10.8	11.5	12.0	11.4	11.1	11.3	12.4	11.9	11.8	12.8	12.0	14.0
19 Nontransaction	416.2	496.0	519.3	535.0	522.0	509.8	506.9	508.8	515.4	513.2	514.4	519.5
22 Borrowings	306.6	330.6	335.4	331.3	321.0	332.3	335.9	361.7	371.1	372.6	365.1	379.4
23 From banks in the U.S.	34.8	42.5	47.7	40.5	41.8	50.4	45.8	51.2	53.3	51.2	41.9	69.5
24 From others	271.8	288.0	287.7	290.8	279.1	281.9	290.1	310.5	317.9	321.5	323.2	309.9
25 Net due to related foreign offices	-90.2	-178.2	-180.3	-183.9	-174.4	-160.3	-158.6	-163.0	-175.5	-171.1	-157.6	-198.1
26 Other liabilities	103.9	96.2	85.6	85.3	86.6	88.3	90.5	100.6	104.2	103.5	99.0	94.9
27 TOTAL LIABILITIES	747.2	756.1	772.1	779.2	766.4	781.3	787.1	820.0	827.0	831.1	832.8	809.6
28 Residual (assets less liabilities) ⁸	1.1	0.4	0.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

December 27, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Nov 24	Dec 1	Dec 8	Dec 15
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	109.6	99.0	96.8	105.4	111.3	109.2	107.9	95.7	95.8	96.0	107.4	112.9
30 Reval. losses on off-bal. sheet items ⁹	91.7	82.5	83.0	94.7	102.0	99.2	96.4	90.5	91.7	90.7	99.6	104.0
31 Mortgage-backed securities ¹⁰	414.9	487.8	483.3	483.0	488.6	486.4	475.5	479.0	490.0	491.4	486.7	486.9
31a Pass-through	299.6	377.8	376.2	376.5	378.4	373.4	363.4	366.0	378.6	377.5	373.1	375.2
31b CMO, REMIC, and other	115.3	110.1	107.1	106.5	110.2	113.0	112.0	113.0	111.4	113.9	113.6	111.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	2.8	-2.4	-2.8	-2.3	0.7	2.7	2.5	1.6	2.2	0.2	2.0	2.3
33 Securitized consumer loans ¹²	149.3	148.3	149.3	152.1	151.7	150.5	150.1	153.8	152.8	157.8	157.1	157.5
33a Credit cards and related plans	130.4	128.6	129.1	130.2	130.2	129.5	128.0	130.3	129.6	133.2	132.7	133.1
33b Other	18.9	19.7	20.2	21.9	21.5	21.0	22.0	23.6	23.2	24.6	24.5	24.4
34 Securitized business loans ¹²	7.5	7.4	7.3	7.2	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	324.2	336.6	336.6	334.1	332.1	330.3	330.8	337.3	338.8	341.6	343.8	342.7
33 Securitized consumer loans ¹²	219.9	213.3	213.2	215.7	214.5	213.9	220.6	221.8	223.3	221.3	221.9	222.2
33a Credit cards and related plans	212.5	206.1	206.0	208.4	207.2	206.6	213.3	214.5	216.0	214.1	214.6	214.9
33b Other	7.4	7.2	7.2	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	64.0	60.5	58.7	58.4	57.3	56.8	59.9	64.5	67.3	69.0	67.3	57.3
30 Reval. losses on off-bal. sheet items ⁹	66.3	63.3	58.9	60.5	59.7	59.3	64.1	71.2	74.6	75.9	73.6	63.0
34 Securitized business loans ¹²	1.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

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

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

OFFICIAL BUSINESS

First Class