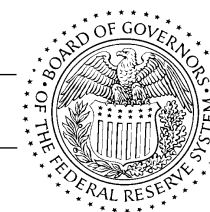


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

January 21, 2005

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	6,249.6	6,587.2	6,601.7	6,630.8	6,696.7	6,709.2	6,750.0	6,772.7	6,747.4	6,744.8	6,773.7	6,806.7
2 Securities in bank credit	1,850.7	1,933.0	1,907.2	1,913.8	1,923.8	1,918.3	1,924.6	1,930.5	1,930.0	1,920.2	1,930.8	1,942.1
3 Treasury and Agency securities ²	1,103.8	1,188.9	1,180.4	1,182.4	1,177.6	1,149.2	1,146.5	1,149.7	1,159.1	1,157.6	1,167.0	1,161.5
4 Other securities	746.9	744.1	726.7	731.5	746.2	769.1	778.0	780.8	770.8	762.6	763.8	780.5
5 Loans and leases in bank credit ³	4,398.9	4,654.2	4,694.5	4,717.0	4,772.9	4,790.9	4,825.4	4,842.2	4,817.4	4,824.6	4,842.9	4,864.7
6 Commercial and industrial	891.7	878.2	882.6	889.3	891.5	892.6	897.6	905.7	905.5	909.7	912.3	919.3
7 Real estate	2,215.4	2,409.3	2,417.6	2,433.9	2,458.4	2,491.3	2,515.4	2,537.6	2,543.0	2,541.2	2,554.6	2,565.3
8 Revolving home equity	280.8	337.6	346.9	358.2	369.5	383.3	393.1	398.4	398.3	399.8	403.0	404.5
9 Other	1,934.7	2,071.7	2,070.7	2,075.7	2,089.0	2,107.9	2,122.3	2,139.3	2,144.7	2,141.5	2,151.7	2,160.7
10 Consumer	629.8	644.2	672.4	673.0	674.8	671.3	666.1	674.3	672.6	685.9	685.4	680.8
11 Security ⁴	215.2	248.1	243.5	238.8	254.5	247.5	242.5	221.5	197.0	190.7	192.3	194.7
12 Other loans and leases	446.8	474.5	478.4	482.0	493.7	488.4	503.8	503.1	499.3	497.1	498.3	504.6
13 Interbank loans	297.5	317.9	367.2	361.1	365.6	357.1	344.2	319.7	325.7	320.8	289.1	277.6
14 Cash assets ⁵	301.4	334.9	329.9	321.7	324.3	319.3	320.4	323.4	339.7	298.6	322.6	334.9
15 Other assets ⁶	540.2	599.7	622.0	623.7	630.7	617.2	631.6	636.8	633.0	638.6	629.7	634.4
16 TOTAL ASSETS ⁷	7,312.6	7,767.8	7,849.4	7,865.6	7,945.4	7,930.9	7,974.3	7,981.0	7,973.8	7,930.5	7,944.1	7,982.8
LIABILITIES												
17 Deposits	4,765.3	5,124.3	5,154.4	5,173.9	5,191.2	5,211.9	5,267.6	5,296.9	5,319.7	5,261.7	5,321.7	5,336.8
18 Transaction	648.2	683.0	657.3	669.4	682.6	666.3	667.5	674.3	714.8	700.1	609.7	637.1
19 Nontransaction	4,117.1	4,441.2	4,497.0	4,504.5	4,508.7	4,545.6	4,600.1	4,622.6	4,605.0	4,561.6	4,712.0	4,699.7
20 Large time	999.5	1,118.4	1,150.7	1,157.8	1,158.7	1,171.1	1,176.7	1,185.2	1,179.4	1,188.2	1,218.2	1,215.5
21 Other	3,117.7	3,322.8	3,346.3	3,346.7	3,350.0	3,374.5	3,423.4	3,437.4	3,425.6	3,373.4	3,493.8	3,484.3
22 Borrowings	1,476.4	1,577.4	1,591.7	1,580.3	1,613.5	1,594.3	1,583.3	1,557.6	1,527.6	1,531.6	1,485.4	1,462.5
23 From banks in the U.S.	386.1	434.0	457.8	443.3	458.2	438.9	424.6	391.5	393.1	385.8	353.6	337.8
24 From others	1,090.3	1,143.4	1,133.9	1,136.9	1,155.3	1,155.4	1,158.7	1,166.1	1,134.4	1,145.8	1,131.8	1,124.7
25 Net due to related foreign offices	143.3	43.6	52.9	36.9	41.2	36.0	18.9	38.9	51.6	65.4	55.9	67.1
26 Other liabilities	402.2	454.6	474.7	486.6	485.7	476.7	494.7	486.3	475.8	472.1	475.5	482.0
27 TOTAL LIABILITIES	6,787.3	7,199.8	7,273.8	7,277.7	7,331.6	7,318.8	7,364.5	7,379.7	7,374.7	7,330.7	7,338.5	7,348.5
28 Residual (assets less liabilities) ⁸	525.4	568.0	575.7	588.0	613.8	612.1	609.8	601.2	599.1	599.8	605.6	634.3

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	6,292.1	6,582.0	6,583.5	6,615.9	6,697.0	6,721.3	6,785.5	6,817.4	6,793.7	6,797.7	6,801.2	6,823.7
2 Securities in bank credit	1,854.8	1,935.1	1,901.8	1,911.6	1,919.7	1,916.2	1,933.3	1,938.5	1,935.5	1,924.9	1,937.5	1,947.2
3 Treasury and Agency securities ²	1,104.7	1,192.7	1,178.8	1,178.3	1,170.5	1,144.3	1,154.3	1,153.4	1,161.7	1,154.4	1,161.5	1,157.8
4 Other securities	750.0	742.4	723.0	733.4	749.2	771.9	779.0	785.2	773.9	770.6	776.1	789.4
5 Loans and leases in bank credit ³	4,437.4	4,647.0	4,681.7	4,704.3	4,777.3	4,805.2	4,852.2	4,878.9	4,858.2	4,872.8	4,863.7	4,876.5
6 Commercial and industrial	892.5	880.7	881.4	884.6	888.5	891.3	897.5	906.0	907.8	914.1	912.8	913.9
7 Real estate	2,228.3	2,403.9	2,413.0	2,435.5	2,465.7	2,499.4	2,531.8	2,546.6	2,549.0	2,548.1	2,553.8	2,566.6
8 Revolving home equity	280.3	338.7	347.6	359.4	371.0	384.3	393.1	397.3	397.5	398.5	400.7	402.1
9 Other	1,948.0	2,065.1	2,065.5	2,076.2	2,094.7	2,115.1	2,138.7	2,149.3	2,151.5	2,149.6	2,153.1	2,164.5
10 Consumer	640.6	637.5	665.3	669.8	676.1	673.8	670.6	685.9	687.7	703.9	699.0	693.7
10a Credit cards and related plans	263.0	255.1	286.0	289.6	293.6	290.3	288.6	305.5	308.0	322.3	320.1	314.6
10b Other	377.6	382.3	379.3	380.2	382.6	383.5	382.0	380.4	379.7	381.6	378.9	379.1
11 Security ⁴	223.9	247.9	239.7	231.0	249.2	249.4	247.8	231.9	206.8	197.2	190.7	199.2
12 Other loans and leases	452.1	477.1	482.3	483.4	497.7	491.3	504.5	508.5	506.9	509.5	507.4	503.1
13 Interbank loans	302.3	319.3	363.7	361.1	357.7	351.1	347.9	323.8	325.0	322.8	291.9	275.6
14 Cash assets ⁵	319.2	326.9	324.5	312.1	326.1	324.7	330.4	342.3	353.8	338.3	350.3	337.4
15 Other assets ⁶	542.9	596.2	622.9	625.5	633.0	620.2	634.1	638.2	632.0	645.2	637.0	636.9
16 TOTAL ASSETS ⁷	7,380.6	7,752.6	7,823.4	7,842.9	7,941.8	7,946.1	8,026.1	8,050.0	8,032.5	8,031.9	8,009.5	8,003.0
LIABILITIES												
17 Deposits	4,795.3	5,124.2	5,139.6	5,152.4	5,181.8	5,206.3	5,278.7	5,325.9	5,330.8	5,317.1	5,364.7	5,352.2
18 Transaction	682.5	675.5	655.0	650.9	674.4	665.1	673.3	711.5	749.8	784.3	650.2	648.7
19 Nontransaction	4,112.8	4,448.7	4,484.6	4,501.5	4,507.3	4,541.2	4,605.4	4,614.4	4,581.0	4,532.8	4,714.5	4,703.6
20 Large time	999.0	1,125.1	1,147.8	1,150.2	1,147.5	1,155.4	1,167.1	1,183.1	1,179.1	1,188.0	1,219.4	1,226.6
21 Other	3,113.8	3,323.6	3,336.8	3,351.4	3,359.8	3,385.9	3,438.2	3,431.3	3,401.9	3,344.8	3,495.1	3,477.0
22 Borrowings	1,466.0	1,587.8	1,593.0	1,576.6	1,617.5	1,591.8	1,576.2	1,544.0	1,521.8	1,515.2	1,474.8	1,448.1
23 From banks in the U.S.	384.8	433.3	457.7	445.8	458.7	439.0	422.1	389.8	392.6	383.7	351.8	333.8
24 From others	1,081.2	1,154.4	1,135.3	1,130.8	1,158.8	1,152.8	1,154.2	1,154.2	1,129.1	1,131.4	1,122.9	1,114.3
25 Net due to related foreign offices	151.2	39.7	45.5	37.0	44.9	41.3	27.9	46.3	58.5	77.0	58.4	70.5
26 Other liabilities	409.6	450.5	466.0	486.4	490.3	483.2	507.4	496.1	485.0	484.9	478.3	486.0
27 TOTAL LIABILITIES	6,822.1	7,202.1	7,244.0	7,252.3	7,334.5	7,322.7	7,390.1	7,412.3	7,396.1	7,394.1	7,376.2	7,356.8
28 Residual (assets less liabilities) ⁸	558.4	550.5	579.4	590.5	607.3	623.5	636.0	637.7	636.4	637.8	633.3	646.2

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

Seasonally adjusted, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	5,621.7	5,936.0	5,946.2	5,982.6	6,039.6	6,043.8	6,064.9	6,130.1	6,134.8	6,142.7	6,156.7	6,170.1
2 Securities in bank credit	1,584.7	1,670.7	1,647.2	1,652.1	1,661.8	1,646.6	1,642.4	1,661.6	1,669.3	1,659.8	1,656.2	1,662.2
3 Treasury and Agency securities ²	1,004.6	1,095.4	1,088.7	1,090.1	1,086.5	1,056.8	1,056.5	1,066.5	1,076.6	1,078.3	1,083.7	1,077.1
4 Other securities	580.1	575.3	558.4	562.0	575.3	589.8	585.9	595.1	592.7	581.5	572.4	585.1
5 Loans and leases in bank credit ³	4,037.0	4,265.3	4,299.0	4,330.5	4,377.8	4,397.2	4,422.5	4,468.5	4,465.5	4,482.8	4,500.5	4,507.9
6 Commercial and industrial	755.7	746.9	749.4	753.6	758.1	758.3	762.3	767.8	768.7	771.2	773.3	776.9
7 Real estate	2,197.6	2,392.9	2,401.2	2,418.1	2,443.1	2,475.7	2,499.2	2,521.3	2,526.7	2,525.1	2,538.5	2,549.1
8 Revolving home equity	280.8	337.6	346.9	358.2	369.5	383.3	393.1	398.4	398.3	399.8	403.0	404.5
9 Other	1,916.8	2,055.4	2,054.3	2,059.9	2,073.6	2,092.4	2,106.1	2,122.9	2,128.4	2,125.3	2,135.5	2,144.5
10 Consumer	629.8	644.2	672.4	673.0	674.8	671.3	666.1	674.3	672.6	685.9	685.4	680.8
11 Security ⁴	90.0	97.4	86.6	92.1	98.9	94.5	88.4	97.7	93.3	97.3	99.3	95.9
12 Other loans and leases	363.9	383.9	389.4	393.8	402.9	397.3	406.5	407.5	404.2	403.3	404.1	405.2
13 Interbank loans	265.8	288.6	335.4	328.6	332.6	324.5	303.0	278.3	284.4	276.6	248.2	238.3
14 Cash assets ⁵	251.5	277.5	268.8	261.2	264.1	260.3	261.3	264.8	282.4	239.2	263.9	275.1
15 Other assets ⁶	513.3	564.0	583.3	586.9	589.6	581.3	595.8	599.0	595.7	597.9	594.5	606.6
16 TOTAL ASSETS⁷	6,576.7	6,994.6	7,062.7	7,088.1	7,154.5	7,138.5	7,153.5	7,201.0	7,225.9	7,184.4	7,192.7	7,219.8
LIABILITIES												
17 Deposits	4,329.6	4,599.9	4,605.9	4,632.7	4,660.1	4,674.8	4,733.9	4,764.8	4,789.3	4,741.4	4,779.5	4,788.5
18 Transaction	637.2	670.9	645.9	658.1	671.4	654.0	655.5	661.8	702.5	688.1	597.6	624.6
19 Nontransaction	3,692.4	3,929.0	3,960.0	3,974.5	3,988.6	4,020.8	4,078.5	4,103.0	4,086.7	4,053.3	4,181.9	4,163.9
20 Large time	577.1	624.1	631.6	639.9	648.3	651.8	657.1	667.4	663.0	681.7	689.9	683.4
21 Other	3,115.3	3,304.9	3,328.4	3,334.6	3,340.3	3,369.0	3,421.4	3,435.5	3,423.7	3,371.6	3,492.0	3,480.5
22 Borrowings	1,159.2	1,242.1	1,260.9	1,259.9	1,281.8	1,258.3	1,221.6	1,223.3	1,233.6	1,228.5	1,185.6	1,162.4
23 From banks in the U.S.	343.2	386.3	417.3	401.5	407.9	393.1	373.5	340.7	348.3	336.5	312.2	303.6
24 From others	816.0	855.8	843.6	858.3	873.9	865.3	848.2	882.5	885.3	892.0	873.4	858.8
25 Net due to related foreign offices	253.7	221.6	235.3	211.7	203.0	197.1	184.4	209.4	211.4	229.0	233.2	247.3
26 Other liabilities	302.9	367.3	388.3	400.2	398.5	387.9	396.1	394.6	389.1	385.7	388.6	392.6
27 TOTAL LIABILITIES	6,045.4	6,430.8	6,490.4	6,504.4	6,543.3	6,518.2	6,536.1	6,592.1	6,623.4	6,584.7	6,586.8	6,590.9
28 Residual (assets less liabilities) ⁸	531.3	563.8	572.3	583.7	611.1	620.3	617.5	608.9	602.5	599.7	605.8	628.9

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

Not seasonally adjusted, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	5,657.3	5,931.0	5,932.0	5,976.8	6,047.2	6,059.3	6,098.7	6,168.8	6,178.2	6,187.1	6,182.5	6,185.1
2 Securities in bank credit	1,588.8	1,672.7	1,641.8	1,649.9	1,657.7	1,644.5	1,651.1	1,669.6	1,674.9	1,664.5	1,662.9	1,667.3
3 Treasury and Agency securities ²	1,005.5	1,099.2	1,087.1	1,086.0	1,079.4	1,051.9	1,064.2	1,070.2	1,079.2	1,075.1	1,078.2	1,073.3
4 Other securities	583.3	573.5	554.7	563.9	578.3	592.6	586.9	599.4	595.7	589.4	584.7	594.0
5 Loans and leases in bank credit ³	4,068.5	4,258.2	4,290.2	4,326.9	4,389.5	4,414.9	4,447.6	4,499.2	4,503.2	4,522.6	4,519.6	4,517.8
6 Commercial and industrial	755.2	749.9	748.9	750.3	756.3	758.6	762.9	767.2	769.2	773.1	772.2	771.0
7 Real estate	2,210.4	2,387.5	2,396.6	2,419.7	2,450.3	2,483.9	2,515.6	2,530.2	2,532.7	2,531.9	2,537.6	2,550.4
8 Revolving home equity	280.3	338.7	347.6	359.4	371.0	384.3	393.1	397.3	397.5	398.5	400.7	402.1
9 Other	1,930.2	2,048.8	2,049.1	2,060.4	2,079.3	2,099.6	2,122.5	2,132.9	2,135.2	2,133.4	2,137.0	2,148.3
9a Other residential	--	1,069.8	1,050.8	1,051.0	1,058.9	1,070.9	1,083.0	1,085.8	1,086.1	1,083.7	1,085.8	1,095.0
9b Commercial	--	979.0	998.2	1,009.3	1,020.3	1,028.6	1,039.5	1,047.2	1,049.1	1,049.8	1,051.1	1,053.3
10 Consumer	640.6	637.5	665.3	669.8	676.1	673.8	670.6	685.9	687.7	703.9	699.0	693.7
10a Credit cards and related plans	263.0	255.1	286.0	289.6	293.6	290.3	288.6	305.5	308.0	322.3	320.1	314.6
10b Other	377.6	382.3	379.3	380.2	382.6	383.5	382.0	380.4	379.7	381.6	378.9	379.1
11 Security ⁴	93.1	98.3	87.0	92.9	100.4	97.8	89.4	101.9	101.0	98.8	97.7	98.0
12 Other loans and leases	369.2	385.1	392.4	394.1	406.3	400.8	409.1	414.0	412.6	414.8	413.0	404.7
13 Interbank loans	270.6	290.0	331.9	328.6	324.7	318.5	306.7	282.4	283.7	278.5	251.0	236.4
14 Cash assets ⁵	267.9	269.9	263.9	251.6	264.8	264.7	271.3	281.6	293.4	276.3	290.9	277.9
15 Other assets ⁶	515.5	560.6	585.3	589.0	593.6	585.4	598.9	599.9	594.6	603.8	600.5	607.1
16 TOTAL ASSETS⁷	6,635.7	6,980.0	7,042.4	7,074.7	7,158.7	7,157.1	7,204.3	7,261.3	7,278.3	7,274.1	7,254.5	7,236.2
LIABILITIES												
17 Deposits	4,360.4	4,592.3	4,592.6	4,618.7	4,660.2	4,687.0	4,758.0	4,796.9	4,800.9	4,794.3	4,822.6	4,797.8
18 Transaction	671.2	663.4	643.6	639.7	663.2	652.7	661.4	698.6	737.0	771.4	637.5	635.9
19 Nontransaction	3,689.2	3,928.9	3,949.0	3,979.0	3,997.1	4,034.2	4,096.6	4,098.3	4,063.9	4,022.9	4,185.1	4,161.9
20 Large time	577.8	623.5	630.1	639.6	646.7	653.6	660.3	668.8	663.8	679.9	691.9	688.6
21 Other	3,111.4	3,305.4	3,318.9	3,339.4	3,350.3	3,380.6	3,436.3	3,429.4	3,400.1	3,342.9	3,493.2	3,473.2
22 Borrowings	1,148.7	1,252.5	1,262.2	1,256.2	1,285.7	1,255.9	1,214.5	1,209.7	1,227.8	1,212.1	1,175.0	1,148.0
23 From banks in the U.S.	341.9	385.6	417.1	404.0	408.3	393.2	370.9	339.1	347.8	334.5	310.4	299.6
24 From others	806.8	866.9	845.0	852.2	877.4	862.7	843.6	870.6	880.0	877.6	864.6	848.4
25 Net due to related foreign offices	260.1	219.9	229.4	211.3	205.2	199.9	190.8	215.3	217.3	236.2	234.7	249.9
26 Other liabilities	309.0	364.9	380.7	399.8	402.0	392.7	406.8	403.5	397.7	395.5	390.7	396.1
27 TOTAL LIABILITIES	6,078.2	6,429.6	6,464.8	6,486.0	6,553.2	6,535.4	6,570.1	6,625.4	6,643.7	6,638.1	6,623.0	6,591.8
28 Residual (assets less liabilities) ⁸	557.4	550.3	577.6	588.8	605.5	621.7	634.2	636.0	634.6	636.0	631.5	644.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	3,121.4	3,258.7	3,262.3	3,287.7	3,331.2	3,334.6	3,336.1	3,385.2	3,383.5	3,393.8	3,405.9	3,417.4
2 Securities in bank credit	872.6	936.2	920.8	929.1	944.8	943.0	932.4	953.2	963.1	956.7	945.8	949.8
3 Treasury and Agency securities ²	504.0	576.0	569.7	573.1	575.1	551.7	550.0	563.8	577.1	578.8	578.5	570.5
3a Trading account	38.9	40.5	38.1	40.4	48.0	41.0	45.6	35.0	35.8	33.3	32.6	32.3
3b Investment account	465.1	535.5	531.5	532.7	527.2	510.7	504.4	528.8	541.2	545.5	545.8	538.2
3c Mortgage-backed	358.9	423.3	421.4	423.5	418.3	405.8	399.5	425.7	438.2	440.9	442.1	433.5
3d Other	106.2	112.2	110.1	109.2	108.9	104.9	104.8	103.1	103.1	104.5	103.7	104.7
4 Other securities	368.6	360.2	351.1	356.0	369.6	391.3	382.4	389.3	386.0	377.9	367.3	379.3
4a Trading account	189.3	179.6	189.6	191.8	200.9	210.6	202.1	211.0	208.0	202.3	193.1	201.6
4b Investment account	179.3	180.6	161.5	164.2	168.7	180.7	180.3	178.4	178.1	175.6	174.2	177.7
4c State and local government	31.6	33.2	33.1	32.9	33.3	33.6	33.5	33.0	33.1	32.6	32.3	32.9
4d Other	147.7	147.5	128.4	131.3	135.4	147.2	146.8	145.4	145.0	143.0	142.0	144.8
5 Loans and leases in bank credit ³	2,248.8	2,322.5	2,341.5	2,358.6	2,386.4	2,391.6	2,403.8	2,432.0	2,420.4	2,437.1	2,460.2	2,467.6
6 Commercial and industrial	452.0	433.0	433.7	434.5	435.9	434.3	434.8	438.8	439.1	441.6	441.8	445.1
7 Real estate	1,114.7	1,181.2	1,184.7	1,193.6	1,203.7	1,220.9	1,234.3	1,247.0	1,245.3	1,244.2	1,270.1	1,277.7
8 Revolving home equity	189.1	229.8	237.0	245.1	253.7	263.9	271.0	275.9	276.1	277.4	279.3	280.9
9 Other	925.6	951.4	947.7	948.5	950.0	957.0	963.3	971.1	969.2	966.8	990.8	996.8
9a Other residential	589.1	605.2	600.6	599.7	600.2	604.3	607.1	612.9	609.2	607.8	629.5	635.5
9b Commercial	336.5	346.2	347.2	348.8	349.8	352.7	356.2	358.3	360.0	359.0	361.3	361.4
10 Consumer	335.6	337.6	357.6	356.4	358.0	358.1	353.8	354.7	352.5	363.5	358.2	357.3
11 Security ⁴	82.3	90.4	79.6	85.0	91.6	87.0	80.6	90.1	85.5	89.7	91.7	88.5
11a Fed funds and RPs with broker/dealer	63.7	69.5	59.1	65.3	71.6	67.6	59.8	69.7	65.9	68.3	69.7	66.6
11b Other	18.6	20.9	20.5	19.7	20.0	19.4	20.7	20.4	19.7	21.4	22.0	21.9
12a State and local government	13.7	14.8	15.3	15.7	15.9	16.2	16.2	16.5	16.6	16.7	16.9	16.6
12b Agricultural	8.4	9.2	9.2	9.2	9.3	9.5	9.5	9.6	9.7	9.7	9.4	9.4
12c Fed funds and RPs with others	28.0	19.3	22.2	23.1	29.7	24.6	27.1	27.0	27.0	26.8	25.3	21.7
12d All other loans	110.8	142.5	146.3	148.5	150.2	149.0	154.9	153.9	150.2	150.2	152.6	156.7
12e Lease financing receivables	103.3	94.4	92.9	92.6	92.2	92.0	92.5	94.5	94.5	94.7	94.2	94.6
13 Interbank loans	180.0	214.2	260.1	254.6	257.4	246.1	218.8	197.9	201.9	197.8	169.4	162.4
13a Fed funds and RPs with banks	100.3	106.5	143.0	138.8	140.2	122.3	121.4	123.4	124.1	123.4	111.2	101.7
13b Other	79.7	107.7	117.1	115.9	117.2	123.9	97.4	74.5	77.8	74.4	58.2	60.7
14 Cash assets ⁵	139.6	157.1	149.9	142.0	144.9	140.4	141.8	146.7	160.3	128.3	148.6	149.5
15 Other assets ⁶	359.3	403.8	406.7	410.6	411.2	413.6	427.9	432.6	431.4	431.6	421.6	438.9
16 TOTAL ASSETS ⁷	3,756.5	3,995.1	4,041.0	4,056.9	4,106.8	4,096.5	4,086.7	4,125.1	4,139.8	4,114.0	4,109.0	4,131.9

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

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

January 21, 2005

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
17 Deposits	2,172.4	2,335.2	2,329.0	2,338.7	2,353.9	2,356.6	2,398.6	2,415.6	2,432.4	2,399.3	2,421.0	2,422.2
18 Transaction	303.5	315.1	303.8	313.4	323.2	311.7	315.8	319.8	347.7	335.4	274.7	289.9
19 Nontransaction	1,868.9	2,020.1	2,025.1	2,025.3	2,030.6	2,044.9	2,082.8	2,095.8	2,084.7	2,063.9	2,146.3	2,132.4
20 Large time	251.1	287.8	292.2	293.7	297.1	295.1	296.7	305.2	302.1	317.4	319.5	313.3
21 Other	1,617.8	1,732.3	1,732.9	1,731.7	1,733.6	1,749.8	1,786.1	1,790.6	1,782.5	1,746.5	1,826.7	1,819.1
22 Borrowings	732.8	747.0	761.4	771.4	788.9	769.9	732.2	740.0	743.4	740.2	719.4	697.8
23 From banks in the U.S.	180.7	196.1	221.6	214.6	216.9	215.1	193.0	171.7	176.5	164.5	162.0	152.2
24 From others	552.1	551.0	539.8	556.7	571.9	554.8	539.2	568.3	566.9	575.7	557.4	545.7
25 Net due to related foreign offices	233.2	205.8	221.2	198.7	192.1	187.2	177.1	200.7	200.7	218.9	221.8	234.1
26 Other liabilities	234.6	295.8	312.9	323.4	319.9	313.9	319.6	317.4	311.3	308.7	310.6	315.0
27 TOTAL LIABILITIES	3,372.9	3,583.8	3,624.5	3,632.2	3,654.7	3,627.5	3,627.5	3,673.7	3,687.8	3,667.1	3,672.8	3,669.2
28 Residual (assets less liabilities) ⁸	383.5	411.3	416.5	424.7	452.1	469.0	459.2	451.4	452.1	446.9	436.3	462.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	3,141.3	3,262.3	3,257.3	3,286.5	3,336.2	3,341.5	3,355.2	3,405.7	3,403.5	3,414.0	3,427.3	3,429.1
2 Securities in bank credit	874.6	936.9	917.5	930.4	944.0	942.1	942.5	958.3	963.4	957.0	953.0	955.7
3 Treasury and Agency securities ²	502.8	578.4	570.1	572.5	571.3	548.1	559.1	564.6	574.3	571.1	573.4	567.5
3a Trading account	39.0	40.8	38.0	40.2	47.4	40.2	46.0	35.0	35.6	32.8	32.6	32.0
3b Investment account	463.8	537.6	532.1	532.3	523.9	507.8	513.1	529.5	538.8	538.2	540.9	535.6
3c Mortgage-backed	357.6	424.7	422.4	423.5	416.1	404.9	407.2	426.4	436.5	435.2	437.5	431.9
3d Other	106.2	113.0	109.8	108.8	107.8	102.9	105.9	103.2	102.3	103.0	103.4	103.6
4 Other securities	371.8	358.5	347.4	357.9	372.6	394.1	383.4	393.7	389.0	385.9	379.6	388.2
4a Trading account	191.0	178.7	187.6	192.8	202.6	212.1	202.7	213.3	209.6	206.6	199.5	206.3
4b Investment account	180.8	179.7	159.8	165.0	170.1	182.0	180.7	180.4	179.5	179.3	180.0	181.9
4c State and local government	31.9	33.0	32.8	33.1	33.6	33.8	33.6	33.4	33.3	33.3	33.3	33.7
4d Other	148.9	146.7	127.0	132.0	136.5	148.2	147.2	147.0	146.1	146.0	146.7	148.2
5 Loans and leases in bank credit ³	2,266.7	2,325.4	2,339.8	2,356.1	2,392.3	2,399.4	2,412.6	2,447.4	2,440.1	2,457.0	2,474.3	2,473.4
6 Commercial and industrial	451.5	434.1	433.1	433.0	436.0	435.4	436.5	438.1	438.8	441.9	440.6	440.1
7 Real estate	1,121.7	1,183.6	1,184.8	1,194.9	1,205.4	1,221.8	1,238.0	1,248.8	1,244.3	1,243.7	1,269.9	1,278.6
8 Revolving home equity	188.8	230.7	237.5	246.1	254.6	264.3	271.1	275.2	275.6	276.2	278.0	279.1
9 Other	932.9	953.0	947.4	948.8	950.8	957.5	966.9	973.6	968.8	967.5	991.9	999.5
9a Other residential	595.2	606.2	600.3	600.0	600.7	604.6	609.3	614.4	608.9	608.2	630.2	637.2
9b Commercial	337.7	346.7	347.0	348.9	350.1	352.9	357.5	359.2	359.8	359.3	361.7	362.3
10 Consumer	339.3	335.4	354.4	354.9	358.8	358.4	354.4	358.6	357.3	370.9	366.1	363.9
10a Credit cards and related plans	112.0	103.7	126.8	127.2	129.5	130.5	128.0	133.9	133.0	145.3	143.2	141.3
10b Other	227.4	231.6	227.7	227.7	229.4	227.9	226.4	224.7	224.3	225.7	222.8	222.6
11 Security ⁴	85.2	91.3	80.0	85.7	93.1	90.3	81.5	94.3	93.4	91.5	90.1	90.7
11a Fed funds and RPs with broker/dealer	66.0	70.3	59.4	65.8	72.9	70.2	60.5	72.9	71.9	69.6	68.5	68.2
11b Other	19.2	21.0	20.6	19.9	20.3	20.1	21.0	21.3	21.5	21.8	21.6	22.5
12a State and local government	13.7	14.8	15.3	15.7	15.9	16.2	16.2	16.5	16.6	16.7	16.9	16.6
12b Agricultural	8.4	9.3	9.3	9.2	9.3	9.4	9.5	9.7	9.7	9.9	9.7	9.6
12c Fed funds and RPs with others	28.0	19.3	22.2	23.1	29.7	24.6	27.1	27.0	27.0	26.8	25.3	21.7
12d All other loans	115.6	143.3	147.9	147.1	151.8	150.7	156.6	160.0	158.9	160.7	160.7	157.0
12e Lease financing receivables	103.3	94.2	92.8	92.5	92.2	92.6	92.8	94.4	94.1	94.9	95.0	95.2
13 Interbank loans	184.0	217.0	259.0	255.0	250.9	239.2	221.1	202.1	203.9	204.6	172.1	160.9
13a Fed funds and RPs with banks	102.4	107.9	142.4	139.0	136.7	118.9	122.6	126.1	125.3	127.6	113.0	100.8
13b Other	81.6	109.1	116.6	116.0	114.2	120.4	98.5	76.0	78.6	77.0	59.1	60.1
14 Cash assets ⁵	150.7	150.2	145.1	134.3	144.2	143.2	147.9	158.9	169.9	153.6	166.3	153.5
15 Other assets ⁶	361.5	400.4	408.7	412.7	415.1	417.8	431.0	433.4	430.3	437.5	427.6	439.4
16 TOTAL ASSETS ⁷	3,793.6	3,991.0	4,032.3	4,050.4	4,108.5	4,104.1	4,117.2	4,162.8	4,170.2	4,172.4	4,156.9	4,146.6

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

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

January 21, 2005

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
LIABILITIES												
17 Deposits	2,190.3	2,328.9	2,322.0	2,328.7	2,355.2	2,366.6	2,411.4	2,434.6	2,438.9	2,433.7	2,447.2	2,429.8
18 Transaction	324.8	311.9	301.7	299.2	316.6	309.1	318.5	343.7	371.4	389.9	297.3	296.6
19 Nontransaction	1,865.5	2,017.0	2,020.3	2,029.5	2,038.5	2,057.5	2,092.8	2,090.9	2,067.5	2,043.8	2,149.9	2,133.2
20 Large time	251.9	287.3	290.7	293.3	295.5	297.0	299.9	306.6	302.9	315.6	321.5	318.5
21 Other	1,613.6	1,729.7	1,729.6	1,736.2	1,743.0	1,760.5	1,792.9	1,784.3	1,764.6	1,728.2	1,828.4	1,814.7
22 Borrowings	722.4	757.4	762.7	767.7	792.8	767.4	725.1	726.5	737.6	723.8	708.7	683.4
23 From banks in the U.S.	179.4	195.4	221.4	217.1	217.4	215.2	190.4	170.1	176.0	162.5	160.2	148.1
24 From others	543.0	562.0	541.2	550.6	575.4	552.2	534.7	556.4	561.6	561.3	548.5	535.3
25 Net due to related foreign offices	239.5	204.2	215.3	198.4	194.3	190.0	183.5	206.6	206.7	226.0	223.3	236.8
26 Other liabilities	240.7	293.5	305.3	322.9	323.4	318.6	330.3	326.2	319.9	318.6	312.7	318.5
27 TOTAL LIABILITIES	3,392.8	3,583.9	3,605.2	3,617.7	3,665.7	3,642.6	3,650.2	3,693.9	3,703.0	3,702.1	3,692.0	3,668.5
28 Residual (assets less liabilities) ⁸	400.8	407.1	427.1	432.7	442.8	461.4	467.0	468.8	467.2	470.3	465.0	478.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	2,499.3	2,678.6	2,684.0	2,693.0	2,705.4	2,709.4	2,727.0	2,743.8	2,751.5	2,748.3	2,748.4	2,750.2
2 Securities in bank credit	711.1	735.8	726.5	721.2	714.1	703.7	708.3	707.3	706.3	702.5	708.0	709.9
3 Treasury and Agency securities ²	499.6	520.7	519.2	515.1	508.4	505.2	504.8	501.6	499.6	499.0	502.9	504.1
4 Other securities	211.5	215.0	207.3	206.0	205.7	198.5	203.5	205.7	206.7	203.5	205.1	205.8
5 Loans and leases in bank credit ³	1,788.2	1,942.8	1,957.6	1,971.9	1,991.3	2,005.6	2,018.7	2,036.5	2,045.1	2,045.7	2,040.3	2,040.3
6 Commercial and industrial	303.7	314.0	315.7	319.1	322.2	324.0	327.5	329.0	329.6	329.6	331.5	331.8
7 Real estate	1,082.8	1,211.7	1,216.5	1,224.4	1,239.4	1,254.8	1,264.9	1,274.3	1,281.4	1,280.9	1,268.4	1,271.3
8 Revolving home equity	91.6	107.8	109.9	113.1	115.8	119.4	122.1	122.5	122.1	122.4	123.7	123.6
9 Other	991.2	1,104.0	1,106.6	1,111.4	1,123.6	1,135.4	1,142.7	1,151.8	1,159.2	1,158.5	1,144.7	1,147.7
10 Consumer	294.1	306.6	314.8	316.6	316.8	313.2	312.3	319.5	320.1	322.4	327.1	323.5
11 Security ⁴	7.8	7.0	7.0	7.1	7.3	7.5	7.8	7.6	7.7	7.6	7.6	7.4
12 Other loans and leases	99.8	103.5	103.5	104.6	105.6	106.1	106.2	106.0	106.2	105.2	105.8	106.2
13 Interbank loans	85.8	74.4	75.2	74.0	75.2	78.4	84.2	80.4	82.5	78.7	78.8	76.0
14 Cash assets ⁵	111.9	120.4	118.8	119.2	119.2	119.9	119.5	118.1	122.1	110.9	115.3	125.6
15 Other assets ⁶	153.9	160.2	176.6	176.3	178.5	167.7	167.9	166.5	164.3	166.3	172.9	167.7
16 TOTAL ASSETS⁷	2,819.3	3,000.9	3,021.8	3,029.4	3,044.7	3,042.1	3,065.2	3,074.8	3,086.1	3,069.8	3,081.2	3,085.4
LIABILITIES												
17 Deposits	2,157.2	2,264.7	2,276.9	2,294.0	2,306.2	2,318.3	2,335.4	2,349.2	2,356.9	2,342.1	2,358.5	2,366.3
18 Transaction	333.7	355.8	342.0	344.8	348.2	342.4	339.6	342.0	354.9	352.7	322.8	334.8
19 Nontransaction	1,823.5	1,908.9	1,934.9	1,949.2	1,958.0	1,975.9	1,995.7	2,007.2	2,002.1	1,989.4	2,035.6	2,031.6
20 Large time	326.0	336.3	339.4	346.3	351.2	356.6	360.4	362.2	360.9	364.3	370.4	370.1
21 Other	1,497.5	1,572.6	1,595.5	1,602.9	1,606.8	1,619.3	1,635.3	1,645.0	1,641.2	1,625.1	1,665.2	1,661.5
22 Borrowings	426.4	495.1	499.5	488.5	492.9	488.5	489.4	483.2	490.2	488.3	466.3	464.5
23 From banks in the U.S.	162.5	190.2	195.7	186.9	190.9	178.0	180.5	169.0	171.7	172.0	150.2	151.4
24 From others	263.9	304.9	303.8	301.6	302.0	310.5	309.0	314.2	318.5	316.3	316.0	313.1
25 Net due to related foreign offices	20.6	15.8	14.1	13.0	10.9	9.9	7.3	8.7	10.7	10.2	11.4	13.2
26 Other liabilities	68.3	71.5	75.3	76.8	78.6	74.1	76.5	77.3	77.8	77.0	78.0	77.7
27 TOTAL LIABILITIES	2,672.5	2,847.0	2,865.9	2,872.2	2,888.6	2,890.6	2,908.6	2,918.4	2,935.6	2,917.6	2,914.1	2,921.7
28 Residual (assets less liabilities) ⁸	146.8	153.9	155.9	157.1	156.0	151.5	156.5	156.4	150.5	152.2	167.2	163.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 21, 2005

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	2,516.0	2,668.7	2,674.7	2,690.3	2,711.0	2,717.8	2,743.5	2,763.2	2,774.7	2,773.2	2,755.2	2,756.1
2 Securities in bank credit	714.2	735.8	724.3	719.5	713.7	702.3	708.5	711.3	711.6	707.5	709.9	711.6
3 Treasury and Agency securities ²	502.7	520.8	517.0	513.5	508.0	503.8	505.0	505.6	504.9	504.0	504.8	505.8
4 Other securities	211.5	215.0	207.3	206.0	205.7	198.5	203.5	205.7	206.7	203.5	205.1	205.8
5 Loans and leases in bank credit ³	1,801.8	1,932.8	1,950.4	1,970.8	1,997.2	2,015.5	2,035.0	2,051.8	2,063.1	2,065.6	2,045.3	2,044.5
6 Commercial and industrial	303.7	315.7	315.9	317.3	320.3	323.3	326.4	329.1	330.4	331.3	331.6	330.8
7 Real estate	1,088.8	1,203.9	1,211.8	1,224.8	1,244.9	1,262.2	1,277.7	1,281.4	1,288.4	1,288.2	1,267.7	1,271.8
8 Revolving home equity	91.5	108.0	110.1	113.3	116.5	120.1	122.0	122.1	121.9	122.3	122.7	123.0
9 Other	997.3	1,095.9	1,101.7	1,111.5	1,128.5	1,142.1	1,155.6	1,159.3	1,166.5	1,165.9	1,145.0	1,148.8
9a Other residential	--	463.6	450.5	451.1	458.2	466.3	473.7	471.3	477.2	475.5	455.6	457.9
9b Commercial	--	632.3	651.2	660.4	670.3	675.7	682.0	688.0	689.3	690.5	689.4	691.0
10 Consumer	301.3	302.1	310.8	314.9	317.3	315.3	316.2	327.3	330.4	333.0	332.9	329.8
10a Credit cards and related plans	151.1	151.4	159.2	162.5	164.1	159.8	160.7	171.6	175.0	177.0	176.8	173.3
10b Other	150.2	150.7	151.6	152.5	153.2	155.6	155.6	155.7	155.4	156.0	156.1	156.5
11 Security ⁴	7.8	7.0	7.0	7.2	7.2	7.5	7.9	7.7	7.6	7.3	7.6	7.4
12 Other loans and leases	100.2	104.2	105.0	106.5	107.5	107.2	106.7	106.4	106.3	105.8	105.5	104.6
13 Interbank loans	86.6	73.0	72.9	73.6	73.8	79.3	85.7	80.2	79.9	73.9	79.0	75.5
14 Cash assets ⁵	117.2	119.7	118.9	117.4	120.6	121.4	123.5	122.7	123.5	122.7	124.6	124.4
15 Other assets ⁶	153.9	160.2	176.6	176.3	178.5	167.7	167.9	166.5	164.3	166.3	172.9	167.7
16 TOTAL ASSETS ⁷	2,842.0	2,989.0	3,010.1	3,024.3	3,050.2	3,053.0	3,087.1	3,098.6	3,108.1	3,101.7	3,097.6	3,089.7
LIABILITIES												
17 Deposits	2,170.1	2,263.4	2,270.6	2,290.0	2,305.0	2,320.4	2,346.6	2,362.2	2,362.0	2,360.5	2,375.4	2,368.0
18 Transaction	346.4	351.5	341.9	340.5	346.5	343.7	342.9	354.9	365.6	381.5	340.1	339.3
19 Nontransaction	1,823.7	1,911.9	1,928.8	1,949.4	1,958.5	1,976.7	2,003.8	2,007.4	1,996.4	1,979.1	2,035.2	2,028.7
20 Large time	326.0	336.3	339.4	346.3	351.2	356.6	360.4	362.2	360.9	364.3	370.4	370.1
21 Other	1,497.8	1,575.6	1,589.3	1,603.2	1,607.3	1,620.1	1,643.4	1,645.1	1,635.5	1,614.8	1,664.9	1,658.6
22 Borrowings	426.4	495.1	499.5	488.5	492.9	488.5	489.4	483.2	490.2	488.3	466.3	464.5
23 From banks in the U.S.	162.5	190.2	195.7	186.9	190.9	178.0	180.5	169.0	171.7	172.0	150.2	151.4
24 From others	263.9	304.9	303.8	301.6	302.0	310.5	309.0	314.2	318.5	316.3	316.0	313.1
25 Net due to related foreign offices	20.6	15.8	14.1	13.0	10.9	9.9	7.3	8.7	10.7	10.2	11.4	13.2
26 Other liabilities	68.3	71.5	75.3	76.8	78.6	74.1	76.5	77.3	77.8	77.0	78.0	77.7
27 TOTAL LIABILITIES	2,685.4	2,845.8	2,859.6	2,868.2	2,887.5	2,892.8	2,919.9	2,931.5	2,940.7	2,936.0	2,931.0	2,923.3
28 Residual (assets less liabilities) ⁸	156.6	143.2	150.5	156.1	162.7	160.2	167.2	167.1	167.4	165.7	166.6	166.4

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

Seasonally adjusted, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	627.8	651.2	655.5	648.2	657.1	665.4	685.1	642.6	612.6	602.2	617.0	636.6
2 Securities in bank credit	266.0	262.3	260.0	261.7	262.0	271.7	282.2	268.9	260.6	260.4	274.6	279.9
3 Treasury and Agency securities ²	99.2	93.5	91.7	92.3	91.1	92.4	90.1	83.2	82.5	79.3	83.2	84.5
4 Other securities	166.8	168.9	168.3	169.5	170.9	179.3	192.1	185.7	178.1	181.1	191.4	195.4
5 Loans and leases in bank credit ³	361.9	388.9	395.5	386.5	395.1	393.7	402.9	373.7	351.9	341.8	342.4	356.8
6 Commercial and industrial	136.1	131.3	133.2	135.7	133.5	134.3	135.2	137.9	136.8	138.5	139.1	142.4
7 Real estate	17.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.3	16.2	16.1	16.2
11 Security ⁴	125.1	150.7	156.9	146.8	155.6	153.0	154.1	123.8	103.7	93.4	93.1	98.8
12 Other loans and leases	82.8	90.6	88.9	88.2	90.7	91.0	97.3	95.5	95.1	93.7	94.2	99.4
13 Interbank loans	31.7	29.3	31.8	32.5	33.1	32.6	41.2	41.4	41.3	44.3	40.9	39.2
14 Cash assets ⁵	49.8	57.5	61.2	60.4	60.1	59.0	59.1	58.6	57.3	59.3	58.7	59.8
15 Other assets ⁶	26.9	35.7	38.7	36.9	41.1	35.9	35.8	37.8	37.3	40.8	35.3	27.7
16 TOTAL ASSETS ⁷	735.9	773.2	786.7	777.5	791.0	792.4	820.8	780.0	747.9	746.1	751.5	763.0
LIABILITIES												
17 Deposits	435.7	524.4	548.5	541.2	531.2	537.0	533.7	532.1	530.5	520.2	542.2	548.3
18 Transaction	11.0	12.1	11.5	11.2	11.1	12.3	12.0	12.5	12.2	11.9	12.1	12.5
19 Nontransaction	424.8	512.3	537.0	530.0	520.0	524.8	521.7	519.6	518.3	508.3	530.1	535.8
22 Borrowings	317.3	335.3	330.8	320.4	331.8	335.9	361.7	334.3	294.0	303.1	299.8	300.1
23 From banks in the U.S.	42.9	47.7	40.5	41.8	50.4	45.8	51.2	50.7	44.9	49.3	41.4	34.2
24 From others	274.3	287.6	290.3	278.6	281.4	290.1	310.5	283.6	249.1	253.8	258.4	265.9
25 Net due to related foreign offices	-110.4	-178.0	-182.4	-174.8	-161.9	-161.1	-165.5	-170.5	-159.9	-163.7	-177.3	-180.1
26 Other liabilities	99.3	87.3	86.5	86.3	87.2	88.7	98.6	91.7	86.7	86.4	86.9	89.4
27 TOTAL LIABILITIES	741.9	769.0	783.3	773.2	788.3	800.6	828.4	787.6	751.3	746.1	751.7	757.7
28 Residual (assets less liabilities) ⁸	-6.0	4.2	3.4	4.3	2.7	-8.2	-7.6	-7.7	-3.4	0.0	-0.2	5.3

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

Not seasonally adjusted, billions of dollars

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
ASSETS												
1 Bank credit	634.8	651.1	651.5	639.1	649.8	662.0	686.8	648.6	615.5	610.6	618.7	638.6
2 Securities in bank credit	266.0	262.3	260.0	261.7	262.0	271.7	282.2	268.9	260.6	260.4	274.6	279.9
3 Treasury and Agency securities ²	99.2	93.5	91.7	92.3	91.1	92.4	90.1	83.2	82.5	79.3	83.2	84.5
3a Trading account	35.2	35.0	34.1	34.1	36.1	34.6	32.4	27.4	27.0	24.5	27.9	28.5
3b Investment account	64.0	58.5	57.6	58.1	54.9	57.8	57.7	55.8	55.5	54.8	55.4	55.9
4 Other securities	166.8	168.9	168.3	169.5	170.9	179.3	192.1	185.7	178.1	181.1	191.4	195.4
4a Trading account	101.9	104.0	103.4	104.4	104.0	108.6	118.9	115.5	109.7	112.8	117.3	121.1
4b Investment account	64.8	64.8	64.9	65.1	67.0	70.7	73.2	70.2	68.5	68.4	74.0	74.3
5 Loans and leases in bank credit ³	368.8	388.7	391.5	377.4	387.7	390.3	404.6	379.7	354.9	350.2	344.1	358.7
6 Commercial and industrial	137.2	130.8	132.4	134.2	132.2	132.6	134.6	138.9	138.6	140.9	140.7	142.9
7 Real estate	17.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.3	16.2	16.1	16.2
11 Security ⁴	130.9	149.6	152.7	138.1	148.8	151.6	158.4	130.0	105.8	98.4	93.0	101.2
12 Other loans and leases	82.9	92.0	90.0	89.2	91.4	90.6	95.4	94.5	94.2	94.7	94.4	98.4
13 Interbank loans	31.7	29.3	31.8	32.5	33.1	32.6	41.2	41.4	41.3	44.3	40.9	39.2
14 Cash assets ⁵	51.4	57.0	60.5	60.5	61.3	60.1	59.1	60.7	60.5	62.0	59.4	59.5
15 Other assets ⁶	27.4	35.6	37.6	36.5	39.4	34.8	35.2	38.4	37.3	41.4	36.5	29.9
16 TOTAL ASSETS⁷	744.9	772.6	781.0	768.2	783.1	789.0	821.8	788.7	754.2	757.8	755.1	766.8
LIABILITIES												
17 Deposits	434.9	531.8	547.0	533.7	521.6	519.4	520.7	529.0	529.9	522.9	542.1	554.4
18 Transaction	11.3	12.0	11.4	11.1	11.3	12.4	11.9	12.9	12.8	12.9	12.7	12.8
19 Nontransaction	423.5	519.8	535.6	522.6	510.3	507.0	508.8	516.1	517.1	509.9	529.4	541.7
22 Borrowings	317.3	335.3	330.8	320.4	331.8	335.9	361.7	334.3	294.0	303.1	299.8	300.1
23 From banks in the U.S.	42.9	47.7	40.5	41.8	50.4	45.8	51.2	50.7	44.9	49.3	41.4	34.2
24 From others	274.3	287.6	290.3	278.6	281.4	290.1	310.5	283.6	249.1	253.8	258.4	265.9
25 Net due to related foreign offices	-108.8	-180.3	-183.9	-174.4	-160.3	-158.6	-163.0	-169.0	-158.9	-159.2	-176.2	-179.5
26 Other liabilities	100.6	85.6	85.3	86.6	88.3	90.5	100.6	92.6	87.3	89.3	87.6	89.9
27 TOTAL LIABILITIES	743.9	772.4	779.2	766.4	781.3	787.3	820.0	786.9	752.4	756.0	753.3	765.0
28 Residual (assets less liabilities) ⁸	1.0	0.2	1.8	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

January 21, 2005

Account	2003 Dec	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	Week ending			
									Dec 22	Dec 29	Jan 5	Jan 12
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	117.1	96.8	105.4	111.3	109.2	107.9	95.7	103.7	100.7	98.2	92.1	96.9
30 Reval. losses on off-bal. sheet items ⁹	100.6	83.0	94.7	102.0	99.2	96.4	90.5	95.1	90.8	89.8	83.1	85.9
31 Mortgage-backed securities ¹⁰	412.7	483.3	483.0	488.6	486.4	475.5	479.0	495.6	504.4	502.3	505.3	500.7
31a Pass-through	295.5	376.2	376.5	378.4	373.4	363.4	366.0	384.3	393.9	393.1	394.7	390.6
31b CMO, REMIC, and other	117.2	107.1	106.5	110.2	113.0	112.0	113.0	111.3	110.6	109.2	110.5	110.2
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.2	-2.8	-2.3	0.7	2.7	2.5	1.6	1.5	1.5	0.6	1.3	2.0
33 Securitized consumer loans ¹²	150.1	149.3	152.1	151.7	150.5	150.1	153.8	157.3	157.2	157.2	157.2	156.6
33a Credit cards and related plans	130.9	129.1	130.2	130.2	129.5	128.0	130.3	132.9	132.9	133.0	133.1	132.6
33b Other	19.3	20.2	21.9	21.5	21.0	22.0	23.6	24.3	24.3	24.2	24.1	24.0
34 Securitized business loans ¹²	7.2	7.3	7.2	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	330.8	336.6	334.1	332.1	330.3	330.8	337.3	342.5	342.0	341.5	343.9	343.8
33 Securitized consumer loans ¹²	220.5	213.2	215.7	214.5	213.9	220.7	221.9	222.4	222.7	223.5	221.1	221.4
33a Credit cards and related plans	213.1	206.0	208.4	207.2	206.6	213.4	214.6	215.2	215.4	216.2	213.8	214.1
33b Other	7.4	7.2	7.3	7.3	7.3	7.3	7.2	7.3	7.3	7.3	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	63.9	58.7	58.4	57.3	56.8	59.9	64.5	58.9	54.9	56.3	54.1	55.0
30 Reval. losses on off-bal. sheet items ⁹	66.9	58.9	60.5	59.7	59.3	64.1	71.2	64.8	60.5	61.9	60.3	61.7
34 Securitized business loans ¹²	1.2	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