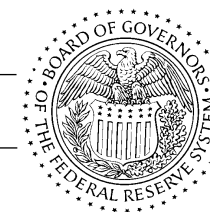


FEDERAL RESERVE statistical release



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

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	6,515.8	6,704.1	6,705.2	6,743.4	6,768.0	6,837.0	6,940.9	7,022.4	7,047.8	7,008.1	7,036.8	7,028.3
2 Securities in bank credit	1,978.7	1,922.3	1,912.2	1,917.0	1,925.0	1,956.1	2,003.9	2,025.2	2,037.3	2,006.8	2,011.1	1,997.9
3 Treasury and Agency securities ²	1,204.6	1,176.0	1,146.4	1,143.7	1,147.8	1,177.1	1,210.1	1,209.3	1,219.0	1,196.4	1,184.9	1,173.4
4 Other securities	774.1	746.3	765.7	773.2	777.3	779.0	793.7	816.0	818.3	810.4	826.2	824.5
5 Loans and leases in bank credit ³	4,537.1	4,781.8	4,793.0	4,826.4	4,843.0	4,880.9	4,937.0	4,997.2	5,010.4	5,001.3	5,025.6	5,030.4
6 Commercial and industrial	891.9	908.2	909.5	915.9	924.2	941.5	950.8	957.2	958.5	957.8	963.1	968.4
7 Real estate	2,304.2	2,461.0	2,495.2	2,517.5	2,537.6	2,561.9	2,587.8	2,639.1	2,644.1	2,646.6	2,664.3	2,660.9
8 Revolving home equity	308.2	369.4	383.3	393.0	398.5	405.7	407.3	415.1	416.7	417.8	418.2	418.8
9 Other	1,996.0	2,091.6	2,111.9	2,124.5	2,139.1	2,156.1	2,180.5	2,223.9	2,227.4	2,228.8	2,246.1	2,242.1
10 Consumer	658.2	693.3	689.6	684.2	692.9	699.4	698.6	704.4	705.1	708.0	705.0	703.0
11 Security ⁴	243.0	255.2	240.6	235.8	214.7	198.9	218.8	223.8	226.9	219.4	228.1	221.1
12 Other loans and leases	439.9	464.1	458.1	472.9	473.4	479.2	481.0	472.8	475.7	469.5	465.1	476.9
13 Interbank loans	295.1	367.9	369.4	357.8	333.0	293.5	298.7	282.0	283.3	274.0	289.2	293.1
14 Cash assets ⁵	322.0	325.2	321.1	323.9	325.8	342.5	340.6	354.6	361.2	357.1	332.5	335.2
15 Other assets ⁶	549.5	641.8	630.8	645.4	650.6	653.6	659.9	681.3	691.2	687.9	663.2	685.9
16 TOTAL ASSETS ⁷	7,609.2	7,967.5	7,955.0	7,999.1	8,006.1	8,056.2	8,170.1	8,270.8	8,313.9	8,257.6	8,252.4	8,273.2
LIABILITIES												
17 Deposits	4,931.3	5,202.9	5,226.6	5,282.3	5,311.2	5,344.0	5,357.3	5,410.8	5,425.4	5,415.6	5,440.1	5,465.9
18 Transaction	680.8	683.3	667.1	668.2	674.6	659.4	671.1	697.9	730.4	753.1	632.4	630.4
19 Nontransaction	4,250.5	4,519.5	4,559.5	4,614.0	4,636.6	4,684.6	4,686.1	4,713.0	4,695.0	4,662.6	4,807.7	4,835.5
20 Large time	1,054.1	1,160.7	1,173.1	1,179.8	1,192.4	1,218.5	1,219.5	1,238.2	1,236.6	1,247.0	1,271.1	1,276.7
21 Other	3,196.4	3,358.8	3,386.4	3,434.3	3,444.2	3,466.1	3,466.7	3,474.8	3,458.4	3,415.6	3,536.6	3,558.8
22 Borrowings	1,554.5	1,609.6	1,590.2	1,579.5	1,554.1	1,489.3	1,529.0	1,555.6	1,558.4	1,537.1	1,526.2	1,540.3
23 From banks in the U.S.	396.0	460.0	440.6	426.2	393.1	353.9	365.5	350.9	350.7	344.4	351.4	354.7
24 From others	1,158.5	1,149.7	1,149.5	1,153.2	1,161.0	1,135.4	1,163.5	1,204.8	1,207.7	1,192.7	1,174.8	1,185.6
25 Net due to related foreign offices	90.1	43.3	38.2	20.8	40.7	92.8	92.5	104.5	125.1	109.8	72.7	47.6
26 Other liabilities	448.9	484.9	475.6	493.8	485.0	479.8	485.1	497.5	500.8	503.5	506.6	530.8
27 TOTAL LIABILITIES	7,024.9	7,340.8	7,330.6	7,376.3	7,391.0	7,406.0	7,463.9	7,568.5	7,609.8	7,566.1	7,545.7	7,584.7
28 Residual (assets less liabilities) ⁸	584.3	626.7	624.4	622.8	615.1	650.2	706.2	702.4	704.2	691.5	706.7	688.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	6,486.3	6,704.1	6,716.9	6,778.3	6,811.1	6,847.2	6,926.2	6,988.3	7,001.1	6,968.0	6,994.0	7,000.6
2 Securities in bank credit	1,970.0	1,918.2	1,910.0	1,925.6	1,932.9	1,958.6	2,000.5	2,015.9	2,022.9	1,996.7	2,004.2	1,991.5
3 Treasury and Agency securities ²	1,200.6	1,168.9	1,141.6	1,151.5	1,151.4	1,172.4	1,205.4	1,204.6	1,213.3	1,193.5	1,186.5	1,174.2
4 Other securities	769.4	749.3	768.4	774.2	781.5	786.2	795.1	811.3	809.6	803.2	817.6	817.2
5 Loans and leases in bank credit ³	4,516.3	4,785.9	4,806.9	4,852.7	4,878.2	4,888.6	4,925.7	4,972.4	4,978.2	4,971.3	4,989.8	5,009.1
6 Commercial and industrial	894.7	905.2	908.1	915.8	924.5	937.3	950.5	960.2	962.4	961.7	966.4	971.0
7 Real estate	2,290.9	2,468.4	2,503.4	2,534.0	2,546.5	2,561.0	2,582.5	2,623.4	2,624.5	2,627.4	2,647.0	2,646.7
8 Revolving home equity	305.9	371.0	384.3	393.0	397.4	403.9	407.5	412.1	412.7	413.6	414.1	415.8
9 Other	1,985.0	2,097.4	2,119.1	2,140.9	2,149.1	2,157.1	2,174.9	2,211.4	2,211.7	2,213.8	2,232.9	2,230.9
10 Consumer	652.2	694.7	692.1	688.7	704.7	712.8	703.6	697.9	698.1	698.8	693.7	692.8
10a Credit cards and related plans	256.6	300.0	296.0	294.1	311.1	317.9	307.0	303.2	303.0	303.9	301.6	300.4
10b Other	395.6	394.7	396.1	394.6	393.6	394.8	396.6	394.8	395.1	394.9	392.1	392.4
11 Security ⁴	242.6	249.9	242.7	241.0	224.8	201.0	216.8	222.7	224.0	215.3	217.1	225.1
12 Other loans and leases	435.9	467.8	460.7	473.2	477.7	476.6	472.3	468.1	469.3	468.0	465.6	473.4
13 Interbank loans	299.1	360.0	363.5	361.6	337.0	289.6	293.8	285.6	280.2	280.2	304.0	307.0
14 Cash assets ⁵	309.9	327.0	326.6	334.0	344.8	352.2	337.6	341.2	337.7	349.7	322.5	331.9
15 Other assets ⁶	545.9	644.1	633.8	647.8	652.1	654.2	654.9	676.6	681.3	682.8	666.9	683.3
16 TOTAL ASSETS ⁷	7,567.6	7,963.6	7,969.9	8,050.4	8,073.6	8,072.9	8,142.3	8,221.8	8,230.5	8,211.2	8,218.1	8,253.8
LIABILITIES												
17 Deposits	4,924.1	5,193.3	5,220.8	5,293.1	5,340.1	5,345.1	5,359.7	5,404.0	5,382.4	5,416.6	5,484.4	5,512.6
18 Transaction	671.7	675.2	665.9	674.1	711.8	671.9	663.0	688.6	706.7	757.3	635.6	645.3
19 Nontransaction	4,252.5	4,518.1	4,554.9	4,619.1	4,628.3	4,673.2	4,696.7	4,715.4	4,675.7	4,659.3	4,848.7	4,867.3
20 Large time	1,057.1	1,149.5	1,157.4	1,170.2	1,190.2	1,229.1	1,230.1	1,241.4	1,238.1	1,251.6	1,274.7	1,280.6
21 Other	3,195.3	3,368.5	3,397.4	3,448.9	3,438.1	3,444.1	3,466.7	3,474.0	3,437.6	3,407.7	3,574.1	3,586.7
22 Borrowings	1,543.5	1,613.6	1,587.8	1,572.4	1,540.7	1,486.1	1,527.1	1,543.6	1,548.4	1,516.2	1,513.4	1,530.5
23 From banks in the U.S.	397.5	460.4	440.8	423.6	391.5	351.0	363.0	352.1	352.2	346.0	354.9	357.9
24 From others	1,146.1	1,153.1	1,147.0	1,148.8	1,149.2	1,135.1	1,164.1	1,191.5	1,196.3	1,170.3	1,158.5	1,172.6
25 Net due to related foreign offices	83.8	47.1	43.6	30.1	48.2	97.9	97.3	97.7	117.1	101.9	53.0	24.6
26 Other liabilities	441.9	489.6	482.1	506.4	494.8	485.4	491.5	489.1	490.4	493.0	482.8	499.8
27 TOTAL LIABILITIES	6,993.3	7,343.6	7,334.3	7,402.1	7,423.8	7,414.4	7,475.6	7,534.4	7,538.3	7,527.7	7,533.5	7,567.5
28 Residual (assets less liabilities) ⁸	574.3	620.1	635.6	648.3	649.9	658.5	666.6	687.5	692.2	683.4	684.6	686.3

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

Seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	5,857.7	6,046.1	6,048.6	6,068.5	6,134.7	6,200.7	6,281.2	6,355.0	6,383.3	6,351.1	6,359.6	6,356.5
2 Securities in bank credit	1,713.1	1,661.9	1,644.2	1,640.1	1,660.5	1,679.6	1,718.4	1,735.0	1,747.1	1,723.0	1,723.0	1,712.1
3 Treasury and Agency securities ²	1,108.0	1,084.8	1,053.9	1,053.5	1,064.5	1,091.7	1,115.7	1,117.3	1,126.4	1,109.9	1,100.6	1,087.8
4 Other securities	605.1	577.2	590.2	586.6	596.0	587.9	602.6	617.7	620.8	613.1	622.4	624.3
5 Loans and leases in bank credit ³	4,144.5	4,384.2	4,404.4	4,428.4	4,474.2	4,521.1	4,562.8	4,619.9	4,636.2	4,628.1	4,636.6	4,644.4
6 Commercial and industrial	758.5	774.1	774.4	779.9	785.4	798.1	805.9	813.1	814.9	813.0	816.4	820.1
7 Real estate	2,286.8	2,444.7	2,478.4	2,500.1	2,520.1	2,544.6	2,570.8	2,622.3	2,627.3	2,629.7	2,647.2	2,643.9
8 Revolving home equity	308.2	369.4	383.3	393.0	398.5	405.7	407.3	415.1	416.7	417.8	418.2	418.8
9 Other	1,978.6	2,075.4	2,095.1	2,107.1	2,121.6	2,138.9	2,163.5	2,207.2	2,210.5	2,211.9	2,229.1	2,225.1
10 Consumer	658.2	693.3	689.6	684.2	692.9	699.4	698.6	704.4	705.1	708.0	705.0	703.0
11 Security ⁴	93.2	99.0	94.7	88.6	97.7	98.7	107.4	107.4	112.1	104.8	105.4	103.7
12 Other loans and leases	347.9	373.0	367.3	375.5	378.1	380.3	380.2	372.8	376.9	372.6	362.6	373.7
13 Interbank loans	265.7	333.6	325.8	305.0	280.4	245.1	253.7	235.1	233.6	226.1	243.5	244.6
14 Cash assets ⁵	266.4	263.8	260.0	261.1	264.9	278.6	279.0	294.0	300.2	298.0	274.5	276.3
15 Other assets ⁶	520.8	600.6	594.5	609.4	612.9	623.7	630.3	648.7	656.2	654.2	628.5	653.9
16 TOTAL ASSETS⁷	6,837.7	7,173.0	7,157.9	7,173.1	7,222.1	7,278.2	7,374.6	7,463.7	7,504.2	7,460.2	7,437.1	7,462.5
LIABILITIES												
17 Deposits	4,458.3	4,664.9	4,680.9	4,739.9	4,770.7	4,795.2	4,823.8	4,873.8	4,891.7	4,876.0	4,881.0	4,896.5
18 Transaction	668.8	672.4	655.0	656.5	662.4	647.5	658.9	685.3	718.0	741.0	620.2	619.0
19 Nontransaction	3,789.5	3,992.5	4,025.9	4,083.4	4,108.3	4,147.7	4,164.9	4,188.5	4,173.7	4,135.0	4,260.8	4,277.5
20 Large time	595.7	650.3	653.8	658.6	668.2	684.8	703.8	715.4	717.0	721.1	725.9	729.4
21 Other	3,193.8	3,342.1	3,372.1	3,424.8	3,440.1	3,462.9	3,461.1	3,473.1	3,456.7	3,413.9	3,534.8	3,548.1
22 Borrowings	1,201.3	1,278.3	1,254.9	1,218.3	1,220.5	1,185.8	1,212.3	1,234.7	1,239.9	1,227.1	1,206.6	1,212.7
23 From banks in the U.S.	346.7	409.3	394.7	374.9	342.2	315.6	323.4	309.1	311.8	300.1	305.7	310.0
24 From others	854.6	868.9	860.3	843.4	878.3	870.2	888.8	925.6	928.0	927.0	900.9	902.7
25 Net due to related foreign offices	245.6	209.1	203.1	190.3	216.0	264.1	247.6	252.0	266.3	265.5	236.6	229.5
26 Other liabilities	350.8	397.7	386.9	395.2	393.3	390.1	391.2	406.4	411.7	413.4	415.0	437.4
27 TOTAL LIABILITIES	6,256.0	6,549.9	6,525.9	6,543.7	6,600.5	6,635.1	6,674.8	6,766.9	6,809.6	6,782.0	6,739.1	6,776.1
28 Residual (assets less liabilities) ⁸	581.7	623.1	632.0	629.4	621.6	643.0	699.8	696.8	694.6	678.2	698.0	686.4

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

Not seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	5,824.7	6,053.5	6,063.7	6,102.0	6,172.1	6,208.5	6,264.9	6,317.6	6,333.5	6,307.6	6,320.4	6,323.1
2 Securities in bank credit	1,704.5	1,657.8	1,641.9	1,648.8	1,668.4	1,682.1	1,715.0	1,725.7	1,732.7	1,712.9	1,716.0	1,705.7
3 Treasury and Agency securities ²	1,104.0	1,077.6	1,049.1	1,061.2	1,068.1	1,087.1	1,111.0	1,112.6	1,120.6	1,107.0	1,102.2	1,088.7
4 Other securities	600.5	580.2	592.8	587.5	600.3	595.0	604.1	613.1	612.1	606.0	613.8	617.0
5 Loans and leases in bank credit ³	4,120.3	4,395.7	4,421.8	4,453.2	4,503.7	4,526.4	4,549.8	4,591.9	4,600.8	4,594.7	4,604.3	4,617.4
6 Commercial and industrial	759.4	772.4	774.7	780.5	784.8	793.3	803.9	814.1	816.4	814.7	818.2	821.7
7 Real estate	2,273.6	2,452.1	2,486.6	2,516.6	2,529.0	2,543.7	2,565.5	2,606.7	2,607.6	2,610.5	2,629.9	2,629.7
8 Revolving home equity	305.9	371.0	384.3	393.0	397.4	403.9	407.5	412.1	412.7	413.6	414.1	415.8
9 Other	1,967.7	2,081.1	2,102.3	2,123.6	2,131.6	2,139.9	2,158.0	2,194.6	2,194.9	2,196.8	2,215.9	2,213.9
9a Other residential	--	1,064.3	1,074.0	1,084.5	1,085.3	1,084.7	1,094.0	1,117.4	1,117.1	1,117.1	1,135.0	1,132.9
9b Commercial	--	1,016.9	1,028.3	1,039.1	1,046.3	1,055.1	1,064.0	1,077.2	1,077.8	1,079.8	1,080.9	1,080.9
10 Consumer	652.2	694.7	692.1	688.7	704.7	712.8	703.6	697.9	698.1	698.8	693.7	692.8
10a Credit cards and related plans	256.6	300.0	296.0	294.1	311.1	317.9	307.0	303.2	303.0	303.9	301.6	300.4
10b Other	395.6	394.7	396.1	394.6	393.6	394.8	396.6	394.8	395.1	394.9	392.1	392.4
11 Security ⁴	91.0	100.5	98.0	89.7	101.9	97.8	103.3	104.9	108.3	100.2	100.0	103.9
12 Other loans and leases	344.1	376.1	370.4	377.8	383.3	378.9	373.5	368.4	370.4	370.5	362.5	369.2
13 Interbank loans	269.7	325.7	319.9	308.8	284.5	241.2	248.7	238.7	230.5	232.3	258.3	258.5
14 Cash assets ⁵	256.2	264.5	264.3	271.2	281.7	288.7	276.9	282.6	278.9	291.5	265.8	273.7
15 Other assets ⁶	517.2	604.6	598.7	612.5	613.8	622.4	623.6	643.9	647.3	650.0	633.2	652.9
16 TOTAL ASSETS ⁷	6,794.4	7,177.0	7,176.1	7,223.5	7,281.2	7,290.9	7,344.2	7,413.5	7,420.8	7,412.2	7,408.9	7,439.5
LIABILITIES												
17 Deposits	4,446.6	4,665.0	4,693.1	4,763.9	4,802.7	4,789.2	4,819.1	4,861.6	4,842.6	4,865.9	4,918.8	4,934.3
18 Transaction	660.1	664.1	653.7	662.4	699.2	659.7	650.7	676.4	694.8	745.3	623.8	634.2
19 Nontransaction	3,786.4	4,000.9	4,039.3	4,101.5	4,103.6	4,129.5	4,168.5	4,185.2	4,147.8	4,120.6	4,295.1	4,300.1
20 Large time	593.7	648.8	655.7	661.8	669.6	688.8	707.5	713.0	711.9	714.7	722.8	724.3
21 Other	3,192.7	3,352.1	3,383.6	3,439.7	3,433.9	3,440.7	3,461.0	3,472.2	3,435.8	3,406.0	3,572.3	3,575.8
22 Borrowings	1,190.3	1,282.2	1,252.5	1,211.2	1,207.1	1,182.5	1,210.3	1,222.6	1,229.9	1,206.2	1,193.8	1,202.9
23 From banks in the U.S.	348.1	409.8	394.8	372.3	340.6	312.6	321.0	310.3	313.3	301.6	309.1	313.1
24 From others	842.2	872.4	857.7	839.0	866.5	869.9	889.4	912.3	916.6	904.6	884.7	889.7
25 Net due to related foreign offices	239.8	211.3	206.0	197.0	222.1	268.3	252.9	245.9	257.7	256.8	220.6	209.9
26 Other liabilities	344.2	401.3	391.7	405.8	402.2	395.1	397.9	398.5	401.0	402.4	393.8	408.8
27 TOTAL LIABILITIES	6,220.8	6,559.8	6,543.3	6,578.0	6,634.1	6,635.1	6,680.2	6,728.6	6,731.3	6,731.3	6,727.0	6,755.8
28 Residual (assets less liabilities) ⁸	573.6	617.3	632.8	645.6	647.1	655.8	664.0	684.8	689.5	680.8	682.0	683.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	3,312.9	3,355.2	3,349.2	3,350.8	3,400.2	3,454.1	3,506.7	3,531.9	3,556.3	3,527.5	3,516.9	3,513.2
2 Securities in bank credit	1,005.6	948.8	934.4	923.8	944.7	959.6	997.8	1,017.3	1,031.6	1,004.4	1,001.5	989.8
3 Treasury and Agency securities ²	616.4	579.6	556.0	554.3	568.2	591.9	617.2	625.2	636.2	617.0	605.0	591.8
3a Trading account	45.2	48.1	41.1	45.7	35.1	34.1	51.3	52.2	47.9	53.2	45.5	41.9
3b Investment account	571.2	531.5	514.9	508.6	533.1	557.8	565.8	573.0	588.2	563.7	559.5	549.9
3c Mortgage-backed	457.2	422.6	410.0	403.8	429.9	453.0	460.2	465.1	477.5	463.1	460.3	451.0
3d Other	114.0	108.9	104.9	104.8	103.3	104.8	105.6	107.9	110.7	100.7	99.2	98.9
4 Other securities	389.2	369.2	378.4	369.5	376.5	367.7	380.6	392.1	395.4	387.4	396.4	398.0
4a Trading account	204.4	200.9	210.6	202.1	211.0	201.1	203.3	204.9	206.2	198.5	205.9	206.8
4b Investment account	184.8	168.3	167.8	167.3	165.6	166.6	177.4	187.2	189.2	188.9	190.5	191.1
4c State and local government	33.7	33.3	33.6	33.5	33.0	33.2	34.3	35.2	35.9	35.6	35.8	35.9
4d Other	151.0	134.9	134.2	133.9	132.6	133.4	143.1	152.0	153.3	153.3	154.8	155.2
5 Loans and leases in bank credit ³	2,307.3	2,406.5	2,414.8	2,427.0	2,455.5	2,494.4	2,508.9	2,514.6	2,524.7	2,523.1	2,515.4	2,523.4
6 Commercial and industrial	449.9	453.4	452.4	454.6	458.1	466.4	472.6	476.0	477.5	475.1	477.3	481.5
7 Real estate	1,161.2	1,209.8	1,227.2	1,240.0	1,251.8	1,275.9	1,274.3	1,284.6	1,283.8	1,293.8	1,297.2	1,295.1
8 Revolving home equity	212.2	255.5	265.6	272.7	277.7	283.2	284.3	289.2	290.3	291.0	290.9	291.1
9 Other	949.0	954.3	961.6	967.3	974.1	992.7	990.0	995.4	993.5	1,002.8	1,006.3	1,004.0
9a Other residential	604.9	601.8	605.6	608.2	613.4	628.8	622.8	627.4	625.2	634.6	639.3	636.2
9b Commercial	344.1	352.6	356.0	359.1	360.6	363.9	367.2	368.0	368.3	368.3	367.1	367.7
10 Consumer	360.7	381.5	384.3	379.7	381.1	385.5	386.6	385.2	386.5	387.5	383.3	382.7
11 Security ⁴	85.5	91.6	87.1	80.7	89.9	90.8	99.6	99.8	104.4	97.4	98.2	96.3
11a Fed funds and RPs with broker/dealer	64.7	71.6	67.6	59.9	69.5	69.0	77.9	77.3	79.9	72.7	83.2	82.1
11b Other	20.8	20.0	19.4	20.8	20.4	21.8	21.7	22.6	24.5	24.7	15.0	14.2
12a State and local government	14.6	15.8	16.4	16.4	16.7	16.8	16.5	16.6	16.7	16.7	16.6	16.6
12b Agricultural	9.1	9.3	9.5	9.5	9.6	9.4	9.3	9.1	9.1	9.1	9.1	9.1
12c Fed funds and RPs with others	24.4	29.6	24.7	27.2	27.0	27.3	27.1	27.9	30.5	28.0	18.2	23.0
12d All other loans	97.7	121.6	119.8	124.8	125.3	126.6	127.3	120.4	121.3	120.8	121.0	124.8
12e Lease financing receivables	104.1	93.8	93.6	94.1	96.0	95.8	95.7	94.9	94.8	94.7	94.5	94.4
13 Interbank loans	179.1	256.6	245.9	218.5	197.6	162.9	170.5	156.4	154.2	150.5	172.0	172.9
13a Fed funds and RPs with banks	95.0	139.9	122.6	121.7	123.7	103.4	105.5	91.4	87.7	91.3	108.1	111.0
13b Other	84.1	116.7	123.3	96.8	73.8	59.5	65.0	65.1	66.5	59.2	63.9	61.9
14 Cash assets ⁵	149.6	146.6	142.5	143.9	148.9	157.1	155.0	169.0	170.9	177.0	152.2	154.4
15 Other assets ⁶	376.9	428.9	420.4	434.9	440.8	442.4	445.9	458.1	465.0	463.2	437.4	459.4
16 TOTAL ASSETS ⁷	3,977.4	4,149.2	4,119.5	4,109.9	4,150.0	4,180.0	4,242.1	4,280.4	4,311.3	4,283.1	4,243.8	4,265.3

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

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

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
LIABILITIES												
17 Deposits	2,276.3	2,369.0	2,372.0	2,414.3	2,430.6	2,434.0	2,440.7	2,469.0	2,484.3	2,471.9	2,472.7	2,481.4
18 Transaction	322.6	325.4	313.8	318.0	321.9	310.9	317.6	330.3	351.0	361.4	286.9	288.8
19 Nontransaction	1,953.7	2,043.6	2,058.2	2,096.2	2,108.6	2,123.1	2,123.1	2,138.7	2,133.3	2,110.4	2,185.8	2,192.6
20 Large time	262.4	301.8	299.9	301.5	309.9	319.1	331.5	335.6	338.3	341.4	341.9	345.5
21 Other	1,691.2	1,741.8	1,758.3	1,794.7	1,798.7	1,804.0	1,791.6	1,803.1	1,795.1	1,769.0	1,843.9	1,847.1
22 Borrowings	760.1	789.1	768.4	730.4	738.2	711.7	728.8	752.6	752.5	754.7	736.3	738.4
23 From banks in the U.S.	184.6	218.8	216.4	194.1	172.8	160.8	164.5	151.9	152.2	150.5	152.4	155.9
24 From others	575.5	570.4	552.0	536.3	565.4	550.9	564.3	600.7	600.4	604.2	584.0	582.5
25 Net due to related foreign offices	225.5	198.1	193.3	183.0	207.3	252.5	238.9	246.2	259.6	258.2	230.1	225.7
26 Other liabilities	280.9	320.7	314.6	320.4	317.9	313.5	316.0	328.5	332.8	336.2	337.7	360.6
27 TOTAL LIABILITIES	3,542.8	3,676.9	3,648.3	3,648.1	3,694.0	3,711.7	3,724.4	3,796.2	3,829.3	3,820.9	3,776.9	3,806.1
28 Residual (assets less liabilities) ⁸	434.7	472.3	471.2	461.8	456.0	468.3	517.8	484.2	482.1	462.1	466.8	459.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	3,283.6	3,360.0	3,355.7	3,369.6	3,419.6	3,458.5	3,491.8	3,499.7	3,512.1	3,491.0	3,489.5	3,490.4
2 Securities in bank credit	989.4	947.9	933.4	933.9	949.7	963.0	994.6	1,000.7	1,008.0	985.6	988.7	978.3
3 Treasury and Agency securities ²	604.9	575.8	552.4	563.5	568.9	588.2	612.6	613.3	621.3	605.3	600.9	587.7
3a Trading account	44.8	47.5	40.3	46.1	35.1	33.9	51.7	51.7	47.1	52.5	45.8	42.1
3b Investment account	560.1	528.2	512.1	517.4	533.8	554.2	560.9	561.6	574.2	552.8	555.1	545.6
3c Mortgage-backed	447.2	420.5	409.1	411.5	430.6	450.1	454.6	454.7	465.4	453.5	455.4	446.1
3d Other	112.9	107.8	102.9	105.9	103.3	104.2	106.3	106.9	108.8	99.3	99.7	99.4
4 Other securities	384.5	372.2	381.0	370.4	380.8	374.8	382.0	387.5	386.7	380.3	387.8	390.6
4a Trading account	202.0	202.6	212.1	202.7	213.3	205.0	204.0	202.5	201.6	194.8	201.4	203.0
4b Investment account	182.6	169.6	168.9	167.8	167.5	169.8	178.0	185.0	185.0	185.4	186.4	187.6
4c State and local government	33.3	33.6	33.8	33.6	33.4	33.8	34.4	34.8	35.1	34.9	35.0	35.3
4d Other	149.3	136.0	135.1	134.2	134.1	136.0	143.6	150.1	149.9	150.5	151.4	152.4
5 Loans and leases in bank credit ³	2,294.2	2,412.0	2,422.3	2,435.7	2,469.9	2,495.5	2,497.1	2,499.0	2,504.2	2,505.5	2,500.8	2,512.1
6 Commercial and industrial	450.3	453.6	453.5	456.3	457.4	462.2	470.6	476.4	478.0	476.2	479.0	482.2
7 Real estate	1,154.5	1,211.5	1,228.0	1,243.6	1,253.6	1,274.2	1,269.7	1,276.4	1,273.5	1,283.8	1,290.7	1,290.8
8 Revolving home equity	210.4	256.4	266.0	272.8	277.0	281.8	284.8	286.8	287.1	287.7	287.7	288.7
9 Other	944.1	955.2	962.0	970.8	976.5	992.5	984.9	989.6	986.4	996.1	1,003.0	1,002.1
9a Other residential	601.7	602.3	605.9	610.4	615.0	628.7	619.5	623.7	620.7	630.3	637.1	635.0
9b Commercial	342.4	352.9	356.1	360.4	361.5	363.8	365.3	365.9	365.7	365.8	365.8	367.0
10 Consumer	358.7	382.4	384.6	380.4	385.3	392.4	389.7	383.0	383.8	383.9	378.9	378.7
10a Credit cards and related plans	113.2	141.8	145.3	142.6	148.9	156.5	152.0	145.4	145.9	146.2	144.2	144.0
10b Other	245.5	240.5	239.4	237.8	236.4	235.9	237.7	237.6	237.9	237.8	234.7	234.7
11 Security ⁴	83.2	93.2	90.4	81.6	94.1	90.1	95.5	97.1	100.7	92.7	92.3	96.1
11a Fed funds and RPs with broker/dealer	63.0	72.9	70.2	60.5	72.7	68.5	74.7	75.2	77.1	69.2	78.2	81.9
11b Other	20.2	20.3	20.2	21.0	21.3	21.6	20.8	21.9	23.6	23.5	14.1	14.2
12a State and local government	14.6	15.8	16.4	16.4	16.7	16.8	16.5	16.6	16.7	16.7	16.6	16.6
12b Agricultural	9.0	9.3	9.4	9.5	9.7	9.5	9.2	9.0	9.0	9.0	9.0	9.0
12c Fed funds and RPs with others	24.4	29.6	24.7	27.2	27.0	27.3	27.1	27.9	30.5	28.0	18.2	23.0
12d All other loans	95.7	122.8	121.2	126.2	130.3	126.8	123.5	117.9	117.4	120.5	121.6	121.4
12e Lease financing receivables	103.8	93.8	94.2	94.5	95.9	96.2	95.4	94.6	94.5	94.6	94.5	94.3
13 Interbank loans	178.6	250.1	239.0	220.8	201.8	162.4	165.4	155.9	150.2	153.5	175.6	177.4
13a Fed funds and RPs with banks	94.8	136.4	119.2	122.9	126.5	103.1	102.3	91.1	85.4	93.2	110.4	113.9
13b Other	83.8	113.7	119.8	97.8	75.4	59.3	63.1	64.8	64.8	60.4	65.2	63.5
14 Cash assets ⁵	144.2	145.9	145.3	150.0	161.1	166.1	155.0	162.7	158.5	173.4	146.6	153.8
15 Other assets ⁶	373.3	432.9	424.6	437.9	441.6	441.1	439.3	453.4	456.0	459.1	442.2	458.4
16 TOTAL ASSETS ⁷	3,938.1	4,150.6	4,126.7	4,140.2	4,186.6	4,191.5	4,215.1	4,236.3	4,241.6	4,241.9	4,219.4	4,245.5

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

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

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
LIABILITIES												
17 Deposits	2,266.3	2,370.3	2,382.0	2,427.0	2,449.6	2,433.0	2,446.3	2,458.5	2,447.5	2,460.4	2,489.6	2,501.5
18 Transaction	318.0	318.8	311.2	320.7	345.9	319.2	313.9	325.7	337.3	366.2	288.6	299.0
19 Nontransaction	1,948.3	2,051.5	2,070.8	2,106.3	2,103.7	2,113.7	2,132.3	2,132.9	2,110.2	2,094.2	2,201.0	2,202.6
20 Large time	260.5	300.2	301.8	304.8	311.4	323.1	335.2	333.1	333.2	335.0	338.7	340.3
21 Other	1,687.8	1,751.3	1,769.0	1,801.5	1,792.4	1,790.7	1,797.1	1,799.7	1,777.0	1,759.2	1,862.3	1,862.2
22 Borrowings	749.1	793.1	766.0	723.4	724.7	708.4	726.9	740.5	742.5	733.9	723.5	728.6
23 From banks in the U.S.	186.0	219.2	216.5	191.6	171.1	157.8	162.0	153.1	153.6	152.1	155.8	159.0
24 From others	563.1	573.8	549.5	531.8	553.6	550.6	564.8	587.4	588.9	581.8	567.8	569.6
25 Net due to related foreign offices	219.7	200.4	196.1	189.6	213.4	256.7	244.2	240.0	251.1	249.5	214.2	206.0
26 Other liabilities	274.3	324.2	319.4	331.1	326.8	318.6	322.7	320.5	322.1	325.1	316.5	332.0
27 TOTAL LIABILITIES	3,509.5	3,687.9	3,663.5	3,671.1	3,714.5	3,716.7	3,740.0	3,759.6	3,763.2	3,768.8	3,743.9	3,768.1
28 Residual (assets less liabilities) ⁸	428.6	462.7	463.2	469.1	472.1	474.8	475.1	476.7	478.4	473.0	475.5	477.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	2,550.9	2,687.9	2,699.6	2,716.0	2,733.4	2,745.7	2,776.4	2,828.9	2,834.0	2,829.1	2,845.7	2,845.8
2 Securities in bank credit	713.6	710.2	709.9	714.6	714.7	719.0	722.5	723.5	722.6	724.2	724.6	724.8
3 Treasury and Agency securities ²	497.7	502.2	498.1	497.5	495.2	498.8	500.5	497.9	497.2	498.5	498.7	498.5
4 Other securities	215.9	208.0	211.8	217.1	219.5	220.2	222.0	225.7	225.4	225.7	225.9	226.4
5 Loans and leases in bank credit ³	1,837.2	1,977.7	1,989.7	2,001.4	2,018.7	2,026.7	2,053.9	2,105.4	2,111.5	2,105.0	2,121.1	2,121.0
6 Commercial and industrial	308.5	320.6	322.0	325.3	327.3	331.7	333.3	337.1	337.3	337.8	339.1	338.6
7 Real estate	1,125.6	1,234.9	1,251.3	1,260.2	1,268.3	1,268.7	1,296.5	1,337.7	1,343.4	1,335.9	1,350.0	1,348.8
8 Revolving home equity	96.0	113.9	117.7	120.3	120.8	122.5	123.0	125.9	126.4	126.8	127.3	127.7
9 Other	1,029.6	1,121.0	1,133.5	1,139.8	1,147.5	1,146.2	1,173.5	1,211.7	1,217.0	1,209.1	1,222.7	1,221.1
10 Consumer	297.5	311.8	305.3	304.5	311.9	313.9	312.0	319.2	318.6	320.5	321.7	320.3
11 Security ⁴	7.7	7.4	7.7	8.0	7.8	7.9	7.8	7.5	7.6	7.4	7.2	7.4
12 Other loans and leases	98.0	102.9	103.4	103.5	103.4	104.5	104.3	103.9	104.5	103.4	103.2	105.8
13 Interbank loans	86.6	76.9	80.0	86.5	82.9	82.2	83.2	78.7	79.4	75.6	71.5	71.7
14 Cash assets ⁵	116.9	117.2	117.5	117.2	116.0	121.4	124.0	125.0	129.3	121.0	122.3	121.9
15 Other assets ⁶	143.9	171.7	174.1	174.5	172.1	181.3	184.4	190.6	191.3	191.0	191.1	194.5
16 TOTAL ASSETS ⁷	2,866.4	3,020.9	3,038.5	3,061.4	3,071.0	3,097.3	3,134.4	3,189.0	3,199.9	3,182.6	3,196.4	3,199.7
LIABILITIES												
17 Deposits	2,182.1	2,295.9	2,309.0	2,325.6	2,340.1	2,361.2	2,383.1	2,404.8	2,407.4	2,404.1	2,408.3	2,415.1
18 Transaction	346.2	347.0	341.2	338.4	340.4	336.6	341.2	355.0	367.1	379.6	333.3	330.2
19 Nontransaction	1,835.8	1,948.9	1,967.7	1,987.2	1,999.6	2,024.6	2,041.8	2,049.8	2,040.4	2,024.5	2,074.9	2,084.9
20 Large time	333.3	348.5	353.9	357.1	358.3	365.7	372.3	379.8	378.8	379.7	384.0	383.9
21 Other	1,502.6	1,600.3	1,613.8	1,630.1	1,641.4	1,658.9	1,669.6	1,670.0	1,661.6	1,644.8	1,690.9	1,701.0
22 Borrowings	441.2	489.1	486.5	487.8	482.3	474.1	483.5	482.1	487.4	472.3	470.2	474.3
23 From banks in the U.S.	162.1	190.6	178.3	180.7	169.4	154.8	158.9	157.3	159.7	149.6	153.3	154.1
24 From others	279.1	298.6	308.2	307.1	312.9	319.3	324.5	324.9	327.7	322.8	316.9	320.1
25 Net due to related foreign offices	20.1	10.9	9.9	7.3	8.7	11.6	8.7	5.8	6.6	7.4	6.4	3.9
26 Other liabilities	69.9	77.1	72.3	74.8	75.4	76.6	75.2	78.0	78.9	77.3	77.2	76.8
27 TOTAL LIABILITIES	2,713.2	2,873.0	2,877.6	2,895.5	2,906.5	2,923.5	2,950.4	2,970.7	2,980.3	2,961.1	2,962.2	2,970.0
28 Residual (assets less liabilities) ⁸	153.2	147.9	160.9	165.9	164.5	173.8	184.0	218.3	219.5	221.6	234.2	229.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	2,541.1	2,693.5	2,708.0	2,732.4	2,752.5	2,750.1	2,773.1	2,817.9	2,821.4	2,816.6	2,830.9	2,832.6
2 Securities in bank credit	715.1	709.8	708.5	714.8	718.7	719.1	720.4	724.9	724.7	727.3	727.3	727.3
3 Treasury and Agency securities ²	499.2	501.9	496.7	497.7	499.2	498.9	498.4	499.3	499.3	501.7	501.4	501.0
4 Other securities	215.9	208.0	211.8	217.1	219.5	220.2	222.0	225.7	225.4	225.7	225.9	226.4
5 Loans and leases in bank credit ³	1,826.1	1,983.6	1,999.5	2,017.6	2,033.9	2,030.9	2,052.7	2,093.0	2,096.7	2,089.2	2,103.6	2,105.3
6 Commercial and industrial	309.1	318.8	321.2	324.2	327.4	331.1	333.3	337.7	338.4	338.4	339.2	339.5
7 Real estate	1,119.1	1,240.6	1,258.6	1,273.0	1,275.4	1,269.5	1,295.9	1,330.3	1,334.1	1,326.7	1,339.3	1,338.9
8 Revolving home equity	95.5	114.6	118.4	120.2	120.4	122.1	122.7	125.3	125.6	125.9	126.4	127.1
9 Other	1,023.6	1,126.0	1,140.3	1,152.7	1,155.0	1,147.4	1,173.1	1,205.0	1,208.4	1,200.7	1,212.9	1,211.8
9a Other residential	--	462.0	468.1	474.0	470.3	456.0	474.5	493.7	496.4	486.8	497.8	497.9
9b Commercial	--	664.0	672.2	678.7	684.7	691.3	698.6	711.4	712.1	714.0	715.0	713.9
10 Consumer	293.5	312.3	307.5	308.3	319.4	320.4	313.9	314.9	314.3	314.9	314.8	314.1
10a Credit cards and related plans	143.4	158.2	150.7	151.5	162.2	161.5	155.1	157.8	157.0	157.7	157.4	156.4
10b Other	150.0	154.1	156.8	156.8	157.2	158.9	158.8	157.2	157.2	157.2	157.4	157.7
11 Security ⁴	7.8	7.3	7.6	8.1	7.8	7.7	7.8	7.7	7.6	7.5	7.7	7.8
12 Other loans and leases	96.6	104.7	104.5	104.1	103.8	102.4	101.9	102.4	102.3	101.8	102.6	105.0
13 Interbank loans	91.0	75.5	80.9	88.0	82.7	78.8	83.4	82.8	80.3	78.7	82.7	81.1
14 Cash assets ⁵	112.0	118.5	119.0	121.2	120.7	122.6	121.9	119.9	120.4	118.1	119.2	119.9
15 Other assets ⁶	143.9	171.7	174.1	174.5	172.1	181.3	184.4	190.6	191.3	191.0	191.1	194.5
16 TOTAL ASSETS ⁷	2,856.3	3,026.4	3,049.4	3,083.3	3,094.6	3,099.4	3,129.2	3,177.1	3,179.2	3,170.3	3,189.6	3,194.0
LIABILITIES												
17 Deposits	2,180.2	2,294.7	2,311.1	2,336.9	2,353.1	2,356.2	2,372.9	2,403.1	2,395.2	2,405.5	2,429.2	2,432.7
18 Transaction	342.1	345.3	342.5	341.7	353.3	340.4	336.8	350.7	357.5	379.1	335.2	335.2
19 Nontransaction	1,838.1	1,949.4	1,968.6	1,995.2	1,999.8	2,015.8	2,036.1	2,052.3	2,037.6	2,026.4	2,094.0	2,097.5
20 Large time	333.3	348.5	353.9	357.1	358.3	365.7	372.3	379.8	378.8	379.7	384.0	383.9
21 Other	1,504.8	1,600.9	1,614.6	1,638.2	1,641.6	1,650.1	1,663.9	1,672.5	1,658.9	1,646.8	1,710.0	1,713.6
22 Borrowings	441.2	489.1	486.5	487.8	482.3	474.1	483.5	482.1	487.4	472.3	470.2	474.3
23 From banks in the U.S.	162.1	190.6	178.3	180.7	169.4	154.8	158.9	157.3	159.7	149.6	153.3	154.1
24 From others	279.1	298.6	308.2	307.1	312.9	319.3	324.5	324.9	327.7	322.8	316.9	320.1
25 Net due to related foreign offices	20.1	10.9	9.9	7.3	8.7	11.6	8.7	5.8	6.6	7.4	6.4	3.9
26 Other liabilities	69.9	77.1	72.3	74.8	75.4	76.6	75.2	78.0	78.9	77.3	77.2	76.8
27 TOTAL LIABILITIES	2,711.4	2,871.8	2,879.8	2,906.8	2,919.6	2,918.4	2,940.3	2,969.0	2,968.1	2,962.5	2,983.1	2,987.7
28 Residual (assets less liabilities) ⁸	144.9	154.6	169.6	176.5	175.0	181.0	188.9	208.1	211.2	207.8	206.5	206.3

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

Seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	658.1	658.0	656.6	674.9	633.3	636.2	659.7	667.5	664.4	657.0	677.2	671.8
2 Securities in bank credit	265.6	260.4	268.0	276.9	264.5	276.5	285.5	290.2	290.2	283.8	288.1	285.8
3 Treasury and Agency securities ²	96.6	91.3	92.5	90.3	83.3	85.3	94.4	92.0	92.7	86.5	84.3	85.6
4 Other securities	169.0	169.1	175.5	186.6	181.2	191.2	191.1	198.2	197.5	197.3	203.8	200.2
5 Loans and leases in bank credit ³	392.6	397.6	388.5	398.0	368.8	359.8	374.2	377.3	374.3	373.2	389.1	386.0
6 Commercial and industrial	133.4	134.1	135.1	135.9	138.8	143.4	144.9	144.1	143.7	144.8	146.8	148.4
7 Real estate	17.3	16.3	16.8	17.4	17.6	17.3	16.9	16.8	16.9	16.9	17.1	17.0
11 Security ⁴	149.8	156.1	145.9	147.2	117.1	100.2	111.5	116.4	114.9	114.6	122.7	117.4
12 Other loans and leases	92.1	91.1	90.8	97.4	95.4	98.9	100.9	100.0	98.8	96.9	102.5	103.2
13 Interbank loans	29.5	34.3	43.6	52.8	52.5	48.4	45.0	46.9	49.7	48.0	45.7	48.5
14 Cash assets ⁵	55.6	61.3	61.1	62.8	60.9	63.9	61.6	60.6	61.0	59.1	58.0	58.8
15 Other assets ⁶	28.7	41.2	36.2	36.0	37.7	29.8	29.6	32.6	35.0	33.7	34.8	32.0
16 TOTAL ASSETS⁷	771.4	794.5	797.2	826.0	784.0	778.0	795.5	807.2	809.7	797.4	815.3	810.7
LIABILITIES												
17 Deposits	472.9	538.0	545.7	542.4	540.5	548.8	533.5	537.1	533.7	539.7	559.1	569.4
18 Transaction	11.9	11.0	12.1	11.8	12.2	11.9	12.3	12.6	12.4	12.1	12.2	11.4
19 Nontransaction	461.0	527.1	533.6	530.6	528.3	536.9	521.3	524.5	521.3	527.6	546.9	558.0
22 Borrowings	353.2	331.4	335.2	361.2	333.6	303.5	316.8	320.9	318.5	310.0	319.6	327.6
23 From banks in the U.S.	49.3	50.6	46.0	51.4	50.9	38.3	42.1	41.7	38.8	44.3	45.8	44.7
24 From others	303.8	280.7	289.3	309.8	282.7	265.2	274.7	279.2	279.7	265.7	273.8	282.9
25 Net due to related foreign offices	-155.4	-165.7	-164.9	-169.5	-175.3	-171.3	-155.2	-147.5	-141.1	-155.7	-163.8	-181.9
26 Other liabilities	98.2	87.2	88.7	98.6	91.7	89.7	93.9	91.1	89.1	90.1	91.7	93.4
27 TOTAL LIABILITIES	768.9	790.9	804.7	832.6	790.5	770.8	789.1	801.6	800.2	784.1	806.5	808.6
28 Residual (assets less liabilities) ⁸	2.6	3.6	-7.5	-6.6	-6.5	7.2	6.4	5.6	9.5	13.3	8.7	2.2

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

Not seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
ASSETS												
1 Bank credit	661.6	650.6	653.2	676.4	639.0	638.7	661.4	670.7	667.6	660.4	673.6	677.5
2 Securities in bank credit	265.6	260.4	268.0	276.9	264.5	276.5	285.5	290.2	290.2	283.8	288.1	285.8
3 Treasury and Agency securities ²	96.6	91.3	92.5	90.3	83.3	85.3	94.4	92.0	92.7	86.5	84.3	85.6
3a Trading account	35.1	35.9	34.3	32.1	27.1	30.0	37.4	37.7	41.6	36.1	31.4	29.4
3b Investment account	61.5	55.4	58.2	58.1	56.2	55.3	57.0	54.3	51.1	50.4	52.9	56.2
4 Other securities	169.0	169.1	175.5	186.6	181.2	191.2	191.1	198.2	197.5	197.3	203.8	200.2
4a Trading account	101.2	103.6	108.8	118.2	114.2	112.5	113.1	119.8	119.1	119.2	124.3	121.5
4b Investment account	67.8	65.6	66.7	68.5	67.0	78.7	78.0	78.4	78.4	78.0	79.5	78.7
5 Loans and leases in bank credit ³	396.0	390.2	385.2	399.5	374.5	362.2	375.9	380.5	377.4	376.6	385.5	391.8
6 Commercial and industrial	135.3	132.8	133.5	135.3	139.7	144.0	146.6	146.1	146.0	147.0	148.2	149.3
7 Real estate	17.3	16.3	16.8	17.4	17.6	17.3	16.9	16.8	16.9	16.9	17.1	17.0
11 Security ⁴	151.6	149.4	144.6	151.3	122.9	103.2	113.5	117.8	115.7	115.1	117.1	121.2
12 Other loans and leases	91.8	91.8	90.3	95.4	94.3	97.7	98.8	99.7	98.9	97.5	103.1	104.2
13 Interbank loans	29.5	34.3	43.6	52.8	52.5	48.4	45.0	46.9	49.7	48.0	45.7	48.5
14 Cash assets ⁵	53.8	62.5	62.3	62.8	63.1	63.5	60.8	58.6	58.8	58.2	56.7	58.2
15 Other assets ⁶	28.8	39.6	35.2	35.3	38.3	31.8	31.2	32.6	34.0	32.8	33.6	30.4
16 TOTAL ASSETS⁷	773.2	786.6	793.8	826.9	792.5	782.0	798.0	808.4	809.7	799.0	809.2	814.3
LIABILITIES												
17 Deposits	477.6	528.3	527.7	529.2	537.3	555.9	540.6	542.4	539.7	550.7	565.5	578.4
18 Transaction	11.5	11.1	12.2	11.7	12.6	12.2	12.3	12.1	11.9	12.0	11.9	11.1
19 Nontransaction	466.0	517.2	515.6	517.5	524.7	543.7	528.3	530.2	527.9	538.7	553.7	567.2
22 Borrowings	353.2	331.4	335.2	361.2	333.6	303.5	316.8	320.9	318.5	310.0	319.6	327.6
23 From banks in the U.S.	49.3	50.6	46.0	51.4	50.9	38.3	42.1	41.7	38.8	44.3	45.8	44.7
24 From others	303.8	280.7	289.3	309.8	282.7	265.2	274.7	279.2	279.7	265.7	273.8	282.9
25 Net due to related foreign offices	-156.0	-164.2	-162.4	-166.9	-173.9	-170.4	-155.6	-148.2	-140.7	-154.9	-167.6	-185.3
26 Other liabilities	97.7	88.3	90.5	100.6	92.6	90.3	93.6	90.6	89.4	90.6	89.1	91.0
27 TOTAL LIABILITIES	772.5	783.8	791.1	824.1	789.7	779.3	795.4	805.8	807.1	796.4	806.6	811.7
28 Residual (assets less liabilities) ⁸	0.7	2.8	2.8	2.8	2.8	2.7	2.6	2.6	2.6	2.6	2.6	2.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

April 22, 2005

Account	2004	2004	2004	2004	2004	2005	2005	2005	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Mar 23	Mar 30	Apr 6	Apr 13
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	126.5	109.2	107.9	95.7	103.7	93.1	89.3	88.4	88.5	88.5	88.0	89.2
30 Reval. losses on off-bal. sheet items ⁹	115.6	99.2	96.4	90.5	95.1	83.7	78.8	78.8	78.2	77.2	78.0	83.3
31 Mortgage-backed securities ¹⁰	505.8	489.8	478.9	482.5	499.0	519.9	532.4	535.5	546.6	533.7	536.0	527.2
31a Pass-through	381.8	374.7	364.7	367.3	385.6	407.4	416.2	419.3	430.1	419.4	421.5	413.4
31b CMO, REMIC, and other	124.0	115.1	114.2	115.2	113.4	112.5	116.2	116.1	116.5	114.3	114.5	113.9
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	10.6	3.8	4.7	4.3	4.6	2.6	1.3	-5.8	-8.0	-6.8	-4.9	-4.4
33 Securitized consumer loans ¹²	154.0	151.0	149.7	151.9	155.6	158.0	155.5	148.7	148.3	148.3	147.2	147.7
33a Credit cards and related plans	133.4	130.1	128.0	130.3	133.1	136.0	134.0	127.7	127.3	127.5	126.5	127.1
33b Other	20.6	21.0	21.7	21.6	22.4	22.0	21.6	21.0	21.0	20.9	20.7	20.7
34 Securitized business loans ¹²	7.4	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	326.0	324.9	324.5	330.9	336.1	337.5	339.9	344.1	344.5	344.1	344.3	344.0
33 Securitized consumer loans ¹²	220.0	213.5	220.0	221.1	221.3	222.0	208.3	211.0	210.9	211.8	211.2	212.3
33a Credit cards and related plans	212.8	206.2	212.6	213.8	214.0	214.7	201.1	203.8	203.6	204.6	204.0	205.2
33b Other	7.2	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.1	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	61.8	56.6	59.7	64.2	58.7	54.1	53.1	51.7	50.4	50.5	53.3	51.4
30 Reval. losses on off-bal. sheet items ⁹	67.8	59.3	64.1	71.3	64.9	61.8	64.5	62.7	61.2	61.7	63.9	62.1
34 Securitized business loans ¹²	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2

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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