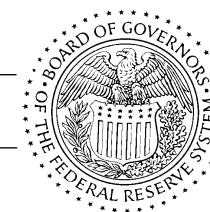


FEDERAL RESERVE statistical release



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

November 12, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	6,161.8	6,536.7	6,544.8	6,587.4	6,600.4	6,629.4	6,695.6	6,707.4	6,709.5	6,714.3	6,709.8	6,713.3
2 Securities in bank credit	1,804.8	1,952.4	1,929.1	1,933.3	1,906.1	1,913.1	1,924.2	1,918.6	1,924.4	1,930.0	1,908.7	1,914.7
3 Treasury and Agency securities ²	1,081.2	1,199.8	1,188.8	1,189.5	1,180.8	1,182.9	1,178.2	1,149.3	1,153.8	1,150.5	1,141.4	1,146.5
4 Other securities	723.6	752.6	740.3	743.8	725.3	730.2	746.0	769.3	770.6	779.5	767.4	768.2
5 Loans and leases in bank credit ³	4,357.0	4,584.3	4,615.7	4,654.1	4,694.4	4,716.3	4,771.4	4,788.8	4,785.0	4,784.3	4,801.1	4,798.6
6 Commercial and industrial	893.8	874.3	874.0	878.6	883.2	889.9	892.6	895.0	892.9	895.4	901.0	897.2
7 Real estate	2,227.6	2,361.5	2,395.8	2,409.3	2,417.3	2,433.2	2,456.9	2,487.5	2,485.9	2,488.6	2,490.2	2,499.6
8 Revolving home equity	265.5	318.0	327.9	337.6	347.0	358.3	369.6	383.4	378.6	385.4	388.2	389.6
9 Other	1,962.1	2,043.5	2,068.0	2,071.8	2,070.3	2,074.8	2,087.3	2,104.0	2,107.3	2,103.2	2,101.9	2,110.0
10 Consumer	596.9	639.8	641.4	643.9	672.2	672.7	674.2	669.9	668.3	670.5	670.2	668.5
11 Security ⁴	220.1	237.6	232.6	248.2	243.7	238.9	254.5	249.4	245.4	246.3	254.3	244.9
12 Other loans and leases	418.6	471.1	471.9	474.1	478.0	481.7	493.2	487.1	492.6	483.5	485.4	488.4
13 Interbank loans	323.9	318.0	310.1	317.9	365.8	361.1	365.7	355.9	342.4	361.6	357.0	365.4
14 Cash assets ⁵	306.4	328.6	332.4	334.9	329.9	321.7	324.3	319.2	328.6	311.0	324.3	310.9
15 Other assets ⁶	541.9	579.8	594.7	614.7	639.4	640.2	646.5	634.1	636.7	630.6	642.0	631.2
16 TOTAL ASSETS ⁷	7,259.0	7,690.4	7,710.1	7,783.1	7,864.3	7,880.7	7,960.4	7,945.2	7,945.7	7,946.1	7,961.8	7,948.8
LIABILITIES												
17 Deposits	4,707.0	4,983.0	5,059.3	5,123.4	5,153.5	5,172.9	5,189.7	5,209.3	5,217.6	5,200.0	5,220.6	5,215.0
18 Transaction	638.4	670.9	661.0	683.0	657.3	669.3	682.2	670.4	638.3	685.8	719.9	657.8
19 Nontransaction	4,068.7	4,312.1	4,398.3	4,440.4	4,496.2	4,503.6	4,507.4	4,538.9	4,579.3	4,514.2	4,500.7	4,557.2
20 Large time	993.9	1,070.6	1,098.3	1,118.0	1,137.7	1,143.7	1,143.0	1,155.8	1,160.4	1,153.3	1,154.5	1,154.0
21 Other	3,074.8	3,241.5	3,300.0	3,322.4	3,358.5	3,359.9	3,364.4	3,383.0	3,418.9	3,360.9	3,346.2	3,403.3
22 Borrowings	1,454.6	1,575.3	1,544.0	1,577.5	1,592.2	1,580.8	1,614.1	1,594.2	1,582.0	1,600.5	1,595.4	1,594.6
23 From banks in the U.S.	386.2	430.6	424.1	434.1	458.5	443.9	458.7	438.5	426.4	442.6	437.8	443.7
24 From others	1,068.4	1,144.7	1,119.9	1,143.4	1,133.8	1,136.9	1,155.3	1,155.7	1,155.6	1,157.9	1,157.7	1,150.9
25 Net due to related foreign offices	160.6	94.5	82.2	47.5	57.3	41.5	44.5	36.3	44.0	38.7	54.0	27.6
26 Other liabilities	413.0	431.2	411.4	454.6	474.8	486.6	485.8	479.2	477.2	481.1	476.3	490.0
27 TOTAL LIABILITIES	6,735.2	7,083.9	7,097.0	7,202.9	7,277.8	7,281.8	7,334.0	7,319.0	7,320.7	7,320.4	7,346.3	7,327.3
28 Residual (assets less liabilities) ⁸	523.8	606.6	613.1	580.2	586.5	598.9	626.4	626.2	625.0	625.7	615.5	621.5

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	6,177.9	6,518.6	6,536.3	6,582.2	6,582.3	6,614.5	6,695.9	6,719.5	6,716.4	6,724.2	6,724.8	6,754.4
2 Securities in bank credit	1,802.9	1,949.2	1,932.4	1,935.4	1,900.7	1,910.9	1,920.1	1,916.5	1,917.6	1,924.2	1,910.4	1,922.3
3 Treasury and Agency securities ²	1,076.8	1,203.2	1,196.3	1,193.3	1,179.2	1,178.8	1,171.1	1,144.5	1,144.4	1,143.6	1,140.7	1,151.0
4 Other securities	726.1	745.9	736.2	742.0	721.5	732.1	749.0	772.0	773.2	780.6	769.7	771.3
5 Loans and leases in bank credit ³	4,375.1	4,569.4	4,603.9	4,646.9	4,681.6	4,703.7	4,775.9	4,803.1	4,798.8	4,800.0	4,814.5	4,832.0
6 Commercial and industrial	892.5	878.5	877.9	881.1	882.0	885.2	889.6	893.7	891.0	894.0	898.3	898.8
7 Real estate	2,240.2	2,350.2	2,395.5	2,403.9	2,412.7	2,434.9	2,464.2	2,495.6	2,494.8	2,495.1	2,498.3	2,513.5
8 Revolving home equity	266.2	317.0	328.6	338.7	347.7	359.5	371.2	384.4	379.9	386.6	389.1	390.4
9 Other	1,974.0	2,033.2	2,066.9	2,065.2	2,065.0	2,075.4	2,093.0	2,111.2	2,114.9	2,108.6	2,109.2	2,123.1
10 Consumer	599.2	632.1	636.0	637.2	665.0	669.5	675.6	672.5	669.6	674.0	674.5	672.7
10a Credit cards and related plans	220.2	248.3	252.8	255.1	286.0	289.6	293.4	289.6	286.6	291.0	291.3	289.5
10b Other	379.0	383.8	383.2	382.1	379.1	379.9	382.2	382.9	383.0	383.0	383.2	383.1
11 Security ⁴	222.2	239.9	224.9	247.9	239.9	231.1	249.2	251.3	246.2	250.1	260.1	254.0
12 Other loans and leases	421.0	468.6	469.6	476.7	482.0	483.0	497.2	490.0	497.3	486.8	483.2	493.1
13 Interbank loans	320.0	327.7	311.1	319.3	362.4	361.1	357.8	349.9	335.5	350.8	347.2	377.1
14 Cash assets ⁵	311.7	323.9	326.9	326.9	324.5	312.2	326.2	324.7	353.1	313.4	317.4	317.8
15 Other assets ⁶	544.4	578.2	594.4	611.1	640.4	642.1	649.0	637.3	640.0	629.7	641.8	641.9
16 TOTAL ASSETS ⁷	7,279.9	7,676.0	7,696.8	7,767.7	7,838.4	7,858.1	7,957.0	7,960.5	7,974.2	7,947.4	7,960.7	8,019.5
LIABILITIES												
17 Deposits	4,703.8	5,000.3	5,049.7	5,123.3	5,138.7	5,151.4	5,180.2	5,203.7	5,235.3	5,180.2	5,175.4	5,231.8
18 Transaction	637.7	677.9	651.7	675.5	654.9	650.8	674.1	669.3	652.4	679.0	709.0	663.0
19 Nontransaction	4,066.2	4,322.4	4,398.0	4,447.8	4,483.7	4,500.6	4,506.1	4,534.5	4,582.9	4,501.2	4,466.5	4,568.8
20 Large time	981.3	1,076.5	1,106.9	1,124.7	1,134.9	1,136.1	1,131.9	1,140.0	1,142.0	1,134.6	1,140.2	1,140.1
21 Other	3,084.9	3,245.9	3,291.1	3,323.2	3,348.9	3,364.6	3,374.2	3,394.5	3,440.9	3,366.6	3,326.3	3,428.7
22 Borrowings	1,452.5	1,582.3	1,560.3	1,587.8	1,593.5	1,577.1	1,618.0	1,591.8	1,579.6	1,599.7	1,588.4	1,598.0
23 From banks in the U.S.	386.4	435.6	424.6	433.4	458.3	446.4	459.2	438.7	428.4	442.7	434.9	445.1
24 From others	1,066.1	1,146.7	1,135.7	1,154.4	1,135.2	1,130.7	1,158.8	1,153.1	1,151.2	1,157.0	1,153.4	1,152.9
25 Net due to related foreign offices	167.0	77.3	78.0	43.5	49.8	41.5	48.3	41.6	45.9	43.9	66.7	34.8
26 Other liabilities	418.6	414.6	407.7	450.5	466.0	486.4	490.4	485.8	478.8	487.2	491.5	501.5
27 TOTAL LIABILITIES	6,741.9	7,074.4	7,095.7	7,205.2	7,248.0	7,256.5	7,336.9	7,322.9	7,339.6	7,311.0	7,322.0	7,366.1
28 Residual (assets less liabilities) ⁸	537.9	601.6	601.1	562.5	590.4	601.6	620.1	637.6	634.7	636.4	638.7	653.5

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

Seasonally adjusted, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	5,536.3	5,893.8	5,913.0	5,936.2	5,945.1	5,981.3	6,038.7	6,040.7	6,047.9	6,047.2	6,031.1	6,040.5
2 Securities in bank credit	1,540.7	1,688.1	1,671.1	1,671.1	1,646.4	1,651.7	1,662.4	1,647.2	1,654.4	1,654.6	1,637.3	1,639.4
3 Treasury and Agency securities ²	977.8	1,104.4	1,096.6	1,096.0	1,089.0	1,090.6	1,087.1	1,056.9	1,062.1	1,058.0	1,048.2	1,053.7
4 Other securities	562.8	583.7	574.4	575.1	557.4	561.1	575.4	590.3	592.3	596.6	589.1	585.8
5 Loans and leases in bank credit ³	3,995.6	4,205.8	4,242.0	4,265.1	4,298.7	4,329.6	4,376.3	4,393.5	4,393.5	4,392.7	4,393.8	4,401.1
6 Commercial and industrial	757.8	743.6	743.9	747.3	749.9	754.1	759.1	760.7	759.3	760.2	764.2	763.4
7 Real estate	2,205.6	2,343.7	2,379.0	2,393.0	2,400.8	2,417.3	2,441.5	2,471.9	2,470.5	2,473.2	2,474.6	2,483.8
8 Revolving home equity	265.5	318.0	327.9	337.6	347.0	358.3	369.6	383.4	378.6	385.4	388.2	389.6
9 Other	1,940.1	2,025.7	2,051.1	2,055.4	2,053.8	2,059.0	2,071.9	2,088.5	2,091.9	2,087.7	2,086.4	2,094.2
10 Consumer	596.9	639.8	641.4	643.9	672.2	672.7	674.2	669.9	668.3	670.5	670.2	668.5
11 Security ⁴	93.3	96.5	94.7	97.4	86.6	92.1	98.9	94.5	94.1	95.1	89.8	90.0
12 Other loans and leases	341.9	382.1	383.0	383.5	389.1	393.4	402.5	396.4	401.3	393.7	395.0	395.4
13 Interbank loans	287.9	286.0	275.5	288.6	334.0	328.7	332.6	324.7	314.5	332.6	322.1	328.4
14 Cash assets ⁵	255.1	271.5	271.8	277.5	268.8	261.2	264.2	260.2	268.8	253.6	266.6	251.9
15 Other assets ⁶	508.7	546.5	561.9	579.0	600.7	603.3	605.4	598.3	599.1	597.7	605.0	598.6
16 TOTAL ASSETS⁷	6,513.5	6,925.6	6,950.8	7,009.9	7,077.7	7,103.3	7,169.6	7,153.0	7,159.3	7,160.1	7,154.0	7,147.8
LIABILITIES												
17 Deposits	4,274.0	4,500.7	4,563.1	4,599.5	4,605.5	4,632.3	4,659.0	4,672.3	4,675.0	4,660.1	4,689.8	4,684.0
18 Transaction	628.2	659.3	649.4	670.9	645.8	658.1	671.1	658.1	626.0	672.7	707.4	646.5
19 Nontransaction	3,645.8	3,841.5	3,913.8	3,928.6	3,959.7	3,974.2	3,987.9	4,014.2	4,049.0	3,987.3	3,982.4	4,037.5
20 Large time	573.2	602.3	619.7	623.6	618.6	625.8	632.7	636.4	637.5	632.4	638.1	636.1
21 Other	3,072.6	3,239.2	3,294.0	3,305.0	3,341.0	3,348.3	3,355.2	3,377.8	3,411.5	3,355.0	3,344.3	3,401.3
22 Borrowings	1,140.6	1,226.0	1,213.5	1,242.1	1,260.9	1,259.8	1,281.8	1,258.3	1,252.8	1,266.0	1,255.8	1,250.2
23 From banks in the U.S.	345.9	385.5	381.6	386.3	417.9	402.1	408.4	392.7	384.9	392.0	397.2	398.5
24 From others	794.7	840.5	831.9	855.7	843.0	857.7	873.4	865.6	867.8	874.0	858.6	851.6
25 Net due to related foreign offices	260.0	264.8	258.6	225.4	239.7	216.3	206.5	197.5	207.5	206.1	199.4	174.1
26 Other liabilities	310.0	329.7	313.7	367.3	388.3	400.3	398.5	390.4	390.1	391.4	386.6	400.6
27 TOTAL LIABILITIES	5,984.7	6,321.2	6,348.8	6,434.3	6,494.5	6,508.7	6,545.8	6,518.6	6,525.3	6,523.5	6,531.5	6,508.8
28 Residual (assets less liabilities) ⁸	528.9	604.4	602.0	575.6	583.1	594.6	623.7	634.4	634.0	636.6	622.5	639.0

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

Not seasonally adjusted, billions of dollars

November 12, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	5,555.6	5,870.1	5,907.3	5,931.1	5,931.0	5,975.6	6,046.4	6,056.3	6,059.7	6,061.3	6,045.3	6,076.6
2 Securities in bank credit	1,538.7	1,684.9	1,674.4	1,673.1	1,641.1	1,649.4	1,658.3	1,645.1	1,647.6	1,648.7	1,638.9	1,647.0
3 Treasury and Agency securities ²	973.4	1,107.8	1,104.1	1,099.8	1,087.4	1,086.5	1,079.9	1,052.1	1,052.7	1,051.0	1,047.5	1,058.2
4 Other securities	565.3	577.1	570.3	573.3	553.6	563.0	578.4	593.0	594.9	597.7	591.5	588.8
5 Loans and leases in bank credit ³	4,016.9	4,185.2	4,232.9	4,258.0	4,289.9	4,326.1	4,388.1	4,411.2	4,412.1	4,412.5	4,406.4	4,429.6
6 Commercial and industrial	758.2	746.9	747.8	750.2	749.5	750.9	757.4	761.0	759.4	760.8	763.1	765.6
7 Real estate	2,218.2	2,332.4	2,378.6	2,387.6	2,396.3	2,419.1	2,448.8	2,480.1	2,479.3	2,479.7	2,482.7	2,497.7
8 Revolving home equity	266.2	317.0	328.6	338.7	347.7	359.5	371.2	384.4	379.9	386.6	389.1	390.4
9 Other	1,952.0	2,015.4	2,050.0	2,048.8	2,048.6	2,059.6	2,077.7	2,095.6	2,099.5	2,093.1	2,093.6	2,107.3
9a Other residential	--	--	--	1,073.7	1,059.3	1,059.4	1,066.6	1,075.9	1,081.8	1,072.1	1,072.1	1,082.2
9b Commercial	--	--	--	975.2	989.3	1,000.2	1,011.1	1,019.7	1,017.6	1,021.0	1,021.5	1,025.1
10 Consumer	599.2	632.1	636.0	637.2	665.0	669.5	675.6	672.5	669.6	674.0	674.5	672.7
10a Credit cards and related plans	220.2	248.3	252.8	255.1	286.0	289.6	293.4	289.6	286.6	291.0	291.3	289.5
10b Other	379.0	383.8	383.2	382.1	379.1	379.9	382.2	382.9	383.0	383.0	383.2	383.1
11 Security ⁴	96.6	95.1	90.3	98.3	87.0	92.9	100.4	97.8	97.5	100.8	92.3	93.0
12 Other loans and leases	344.7	378.6	380.3	384.7	392.1	393.8	405.9	399.8	406.3	397.3	393.7	400.6
13 Interbank loans	284.0	295.6	276.6	290.0	330.5	328.6	324.6	318.7	307.5	321.8	312.3	340.1
14 Cash assets ⁵	259.5	267.4	267.0	269.9	264.0	251.6	264.8	264.6	292.1	254.5	258.5	258.4
15 Other assets ⁶	512.2	546.2	561.0	575.5	602.8	605.6	609.5	602.6	603.5	597.8	605.8	609.7
16 TOTAL ASSETS⁷	6,537.6	6,907.3	6,940.3	6,995.1	7,057.5	7,090.0	7,174.0	7,171.7	7,192.5	7,165.2	7,151.8	7,213.6
LIABILITIES												
17 Deposits	4,285.1	4,508.4	4,542.2	4,592.0	4,592.2	4,618.3	4,659.2	4,684.4	4,712.3	4,660.4	4,660.4	4,718.4
18 Transaction	627.4	666.5	640.2	663.4	643.5	639.7	662.8	656.9	639.9	665.7	696.3	651.5
19 Nontransaction	3,657.6	3,841.9	3,902.0	3,928.5	3,948.7	3,978.6	3,996.3	4,027.6	4,072.4	3,994.7	3,964.1	4,066.9
20 Large time	574.8	598.3	617.0	623.1	617.2	625.5	631.2	638.2	638.6	633.8	639.7	640.1
21 Other	3,082.8	3,243.5	3,285.0	3,305.5	3,331.5	3,353.1	3,365.2	3,389.4	3,433.7	3,360.9	3,324.4	3,426.8
22 Borrowings	1,138.4	1,233.0	1,229.7	1,252.4	1,262.2	1,256.2	1,285.8	1,255.9	1,250.4	1,265.2	1,248.7	1,253.5
23 From banks in the U.S.	346.1	390.6	382.1	385.7	417.7	404.5	408.9	392.8	386.9	392.1	394.3	399.9
24 From others	792.4	842.4	847.6	866.7	844.4	851.6	876.9	863.1	863.5	873.1	854.4	853.6
25 Net due to related foreign offices	263.9	249.8	256.1	223.8	233.8	216.0	208.7	200.3	207.0	209.2	207.3	179.4
26 Other liabilities	313.6	315.1	311.5	364.9	380.7	399.8	402.1	395.2	390.0	395.9	398.4	410.6
27 TOTAL LIABILITIES	6,001.0	6,306.4	6,339.6	6,433.1	6,468.9	6,490.2	6,555.7	6,535.9	6,559.6	6,530.6	6,514.9	6,561.9
28 Residual (assets less liabilities) ⁸	536.6	600.9	600.7	562.0	588.6	599.8	618.3	635.8	632.9	634.6	636.9	651.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	3,091.4	3,249.9	3,248.9	3,259.0	3,262.0	3,287.5	3,331.9	3,335.0	3,344.2	3,343.7	3,326.4	3,323.3
2 Securities in bank credit	842.2	962.0	937.4	936.7	920.4	929.0	945.6	944.3	951.5	953.1	935.4	931.8
3 Treasury and Agency securities ²	485.2	595.1	575.7	576.0	569.7	573.1	575.1	551.7	556.3	554.7	544.8	546.7
3a Trading account	34.3	45.0	45.4	40.5	38.1	40.4	47.9	41.0	41.3	41.0	40.4	45.3
3b Investment account	450.9	550.0	530.3	535.5	531.5	532.7	527.2	510.7	515.0	513.8	504.4	501.3
3c Mortgage-backed	346.5	442.6	424.6	423.5	421.7	423.8	418.4	405.8	409.1	407.8	399.7	397.8
3d Other	104.4	107.5	105.7	112.0	109.8	109.0	108.8	104.9	105.9	105.9	104.7	103.6
4 Other securities	357.0	367.0	361.8	360.7	350.8	355.9	370.5	392.6	395.2	398.3	390.7	385.1
4a Trading account	182.3	181.9	180.2	179.9	189.2	191.5	200.8	210.8	209.6	216.8	213.1	205.2
4b Investment account	174.7	185.1	181.6	180.8	161.5	164.4	169.7	181.8	185.6	181.5	177.6	179.9
4c State and local government	31.5	33.8	33.4	33.2	33.1	32.9	33.3	33.6	33.6	33.7	33.6	33.5
4d Other	143.2	151.2	148.2	147.6	128.4	131.5	136.4	148.2	151.9	147.8	144.0	146.4
5 Loans and leases in bank credit ³	2,249.3	2,287.8	2,311.5	2,322.3	2,341.5	2,358.5	2,386.3	2,390.7	2,392.7	2,390.6	2,391.0	2,391.6
6 Commercial and industrial	458.2	431.2	431.4	432.2	432.9	433.6	435.5	435.2	434.8	435.0	437.7	436.0
7 Real estate	1,142.5	1,149.7	1,173.5	1,181.5	1,185.0	1,193.9	1,203.9	1,221.2	1,219.3	1,222.8	1,224.5	1,228.1
8 Revolving home equity	179.1	216.5	223.2	229.8	237.0	245.1	253.7	264.0	259.9	265.8	268.0	268.5
9 Other	963.4	933.2	950.3	951.7	948.0	948.8	950.3	957.2	959.3	957.0	956.5	959.5
9a Other residential	626.8	590.9	606.7	605.5	601.0	600.1	600.6	604.7	608.5	603.8	602.0	604.8
9b Commercial	336.6	342.4	343.6	346.1	347.0	348.6	349.7	352.6	350.8	353.2	354.5	354.7
10 Consumer	321.8	338.1	339.2	337.4	357.5	356.2	357.4	356.1	354.9	357.0	357.9	355.2
11 Security ⁴	85.6	89.2	87.5	90.4	79.6	85.0	91.6	87.0	86.8	87.5	82.0	82.5
11a Fed funds and RPs with broker/dealer	67.6	67.1	64.1	69.5	59.1	65.3	71.6	67.6	67.3	68.7	62.6	63.7
11b Other	18.1	22.1	23.3	20.9	20.4	19.7	20.0	19.4	19.5	18.8	19.3	18.7
12a State and local government	13.9	14.9	14.9	14.8	15.3	15.7	15.9	16.2	16.0	16.2	16.3	16.2
12b Agricultural	8.5	9.3	9.2	9.2	9.2	9.2	9.3	9.5	9.5	9.5	9.5	9.5
12c Fed funds and RPs with others	25.7	21.1	17.8	19.3	22.2	23.1	29.7	24.6	32.3	23.2	19.4	22.9
12d All other loans	88.3	134.4	141.9	143.1	146.9	149.2	150.8	149.0	147.1	147.5	151.7	149.5
12e Lease financing receivables	104.7	99.8	95.9	94.4	92.9	92.6	92.2	92.0	92.1	92.0	92.0	91.8
13 Interbank loans	199.2	209.4	198.0	214.2	258.7	254.6	257.4	246.1	239.6	253.0	239.2	249.8
13a Fed funds and RPs with banks	119.0	99.2	90.6	106.5	141.7	138.8	140.2	122.3	115.4	130.0	115.1	127.9
13b Other	80.1	110.2	107.4	107.7	117.1	115.9	117.2	123.9	124.2	123.1	124.1	121.9
14 Cash assets ⁵	138.3	153.0	152.4	157.1	149.9	142.0	144.9	140.4	147.7	134.1	144.8	135.2
15 Other assets ⁶	364.0	383.4	394.6	418.8	423.7	426.6	425.8	427.6	426.4	432.1	435.1	421.6
16 TOTAL ASSETS ⁷	3,749.5	3,956.3	3,955.2	4,010.4	4,056.4	4,072.7	4,122.4	4,111.3	4,120.0	4,125.2	4,107.8	4,091.6

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

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

November 12, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 13	Oct 20	Oct 27	Nov 3
LIABILITIES												
17 Deposits	2,139.8	2,283.9	2,320.6	2,334.9	2,328.6	2,338.4	2,353.1	2,356.0	2,357.2	2,349.0	2,363.8	2,369.9
18 Transaction	299.0	315.5	303.6	315.1	303.8	313.4	322.8	311.6	292.9	325.5	342.9	287.9
19 Nontransaction	1,840.8	1,968.5	2,017.0	2,019.7	2,024.8	2,025.0	2,030.2	2,044.4	2,064.3	2,023.5	2,020.9	2,082.0
20 Large time	254.6	263.1	278.5	287.5	279.2	279.5	281.4	280.3	277.4	279.3	284.2	282.1
21 Other	1,586.2	1,705.4	1,738.4	1,732.2	1,745.6	1,745.5	1,748.8	1,764.1	1,786.9	1,744.2	1,736.8	1,799.9
22 Borrowings	725.2	742.9	726.3	747.0	761.4	771.4	789.0	769.9	765.3	774.9	766.0	764.8
23 From banks in the U.S.	193.3	189.5	190.7	196.1	221.6	214.6	216.9	214.2	205.4	213.0	218.6	221.2
24 From others	531.9	553.4	535.6	551.0	539.8	556.7	572.0	555.6	559.9	561.9	547.4	543.6
25 Net due to related foreign offices	246.5	241.3	235.8	209.6	225.5	203.3	195.4	187.7	197.6	196.5	188.2	164.5
26 Other liabilities	244.3	257.9	241.7	295.8	312.9	323.4	319.8	316.0	316.2	317.4	311.7	323.1
27 TOTAL LIABILITIES	3,355.8	3,526.1	3,524.4	3,587.3	3,628.5	3,636.4	3,657.2	3,629.5	3,636.4	3,637.8	3,629.7	3,622.3
28 Residual (assets less liabilities) ⁸	393.6	430.3	430.8	423.1	427.8	436.3	465.1	481.7	483.6	487.3	478.0	469.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	3,103.1	3,235.5	3,251.5	3,262.6	3,257.0	3,286.3	3,336.9	3,341.9	3,347.1	3,348.8	3,328.8	3,347.8
2 Securities in bank credit	841.4	955.1	943.1	937.3	917.2	930.3	944.8	943.4	945.1	948.3	937.3	942.3
3 Treasury and Agency securities ²	482.0	594.8	585.5	578.4	570.1	572.5	571.3	548.1	547.4	548.9	544.4	554.2
3a Trading account	33.7	45.3	46.1	40.8	38.0	40.2	47.4	40.2	40.1	40.0	39.7	45.5
3b Investment account	448.3	549.5	539.4	537.6	532.1	532.3	523.9	507.8	507.2	508.9	504.6	508.6
3c Mortgage-backed	345.9	441.3	432.0	424.8	422.7	423.8	416.2	404.9	404.4	405.6	401.6	404.6
3d Other	102.4	108.2	107.4	112.8	109.5	108.5	107.7	102.9	102.8	103.3	103.0	104.0
4 Other securities	359.5	360.3	357.6	358.9	347.0	357.7	373.5	395.3	397.8	399.4	393.0	388.2
4a Trading account	183.5	178.6	178.1	179.0	187.2	192.5	202.4	212.3	211.0	217.4	214.3	206.9
4b Investment account	175.9	181.7	179.5	179.9	159.8	165.3	171.1	183.0	186.8	182.0	178.7	181.3
4c State and local government	31.7	33.2	33.0	33.0	32.8	33.1	33.6	33.8	33.9	33.8	33.8	33.8
4d Other	144.2	148.5	146.5	146.9	127.0	132.2	137.5	149.2	152.9	148.2	144.9	147.5
5 Loans and leases in bank credit ³	2,261.7	2,280.4	2,308.4	2,325.3	2,339.9	2,356.0	2,392.1	2,398.5	2,402.0	2,400.5	2,391.5	2,405.5
6 Commercial and industrial	459.3	433.1	433.2	433.3	432.3	432.2	435.7	436.2	435.5	436.0	437.4	438.9
7 Real estate	1,148.6	1,147.1	1,177.5	1,183.9	1,185.1	1,195.2	1,205.7	1,222.0	1,221.3	1,222.6	1,223.3	1,231.2
8 Revolving home equity	179.3	215.8	223.9	230.7	237.5	246.1	254.6	264.3	260.4	266.3	268.1	268.9
9 Other	969.3	931.4	953.6	953.2	947.6	949.1	951.1	957.7	960.9	956.4	955.2	962.3
9a Other residential	630.9	589.7	608.8	606.5	600.7	600.4	601.1	604.9	609.5	603.4	601.2	606.6
9b Commercial	338.4	341.7	344.8	346.7	346.9	348.8	350.0	352.8	351.4	352.9	354.0	355.7
10 Consumer	322.1	335.1	336.8	335.2	354.4	354.7	358.2	356.4	354.7	357.5	358.4	356.4
10a Credit cards and related plans	89.4	102.0	104.2	103.8	126.8	127.2	129.3	129.2	127.4	130.3	130.9	128.8
10b Other	232.7	233.1	232.5	231.4	227.6	227.5	229.0	227.2	227.3	227.2	227.5	227.6
11 Security ⁴	88.9	87.8	83.2	91.3	80.0	85.7	93.1	90.3	90.2	93.3	84.8	85.1
11a Fed funds and RPs with broker/dealer	70.2	66.0	61.0	70.3	59.4	65.8	72.9	70.2	69.9	73.3	64.8	65.8
11b Other	18.7	21.8	22.2	21.0	20.6	19.9	20.3	20.1	20.3	20.0	20.0	19.3
12a State and local government	13.9	14.9	14.9	14.8	15.3	15.7	15.9	16.2	16.0	16.2	16.3	16.2
12b Agricultural	8.5	9.2	9.2	9.3	9.3	9.2	9.3	9.4	9.4	9.4	9.4	9.5
12c Fed funds and RPs with others	25.7	21.1	17.8	19.3	22.2	23.1	29.7	24.6	32.3	23.2	19.4	22.9
12d All other loans	89.4	132.3	140.0	143.9	148.6	147.7	152.4	150.7	149.8	149.7	150.1	152.9
12e Lease financing receivables	105.3	99.7	95.8	94.2	92.8	92.5	92.2	92.6	92.7	92.5	92.4	92.4
13 Interbank loans	194.1	215.2	201.4	217.0	257.6	255.0	250.9	239.2	231.0	242.4	232.8	256.4
13a Fed funds and RPs with banks	116.2	101.9	92.1	107.9	141.1	139.0	136.7	118.9	111.2	124.5	112.0	131.3
13b Other	77.9	113.3	109.3	109.1	116.6	116.0	114.2	120.4	119.8	117.9	120.8	125.1
14 Cash assets ⁵	141.0	151.9	148.6	150.2	145.1	134.3	144.2	143.2	162.5	136.3	140.0	139.5
15 Other assets ⁶	367.5	383.1	393.8	415.2	425.9	428.8	429.9	431.9	430.8	432.2	435.9	432.7
16 TOTAL ASSETS ⁷	3,763.0	3,946.7	3,956.5	4,006.2	4,047.8	4,066.3	4,124.1	4,119.0	4,134.2	4,122.7	4,100.6	4,138.5

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

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

November 12, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 13	Oct 20	Oct 27	Nov 3
LIABILITIES												
17 Deposits	2,148.7	2,287.7	2,304.2	2,328.5	2,321.6	2,328.4	2,354.4	2,366.0	2,383.6	2,352.6	2,347.3	2,391.5
18 Transaction	296.9	322.0	298.7	311.9	301.7	299.2	316.3	309.0	300.3	320.0	334.5	288.1
19 Nontransaction	1,851.8	1,965.6	2,005.5	2,016.6	2,019.9	2,029.2	2,038.1	2,057.0	2,083.3	2,032.6	2,012.8	2,103.4
20 Large time	256.2	259.1	275.8	287.0	277.7	279.2	279.9	282.1	278.5	280.7	285.8	286.1
21 Other	1,595.6	1,706.6	1,729.7	1,729.7	1,742.2	1,750.0	1,758.2	1,774.9	1,804.8	1,751.9	1,727.0	1,817.3
22 Borrowings	723.1	750.0	742.6	757.4	762.7	767.7	792.9	767.4	763.0	774.1	758.9	768.1
23 From banks in the U.S.	193.5	194.5	191.2	195.4	221.4	217.1	217.4	214.4	207.4	213.1	215.8	222.6
24 From others	529.6	555.4	551.4	562.0	541.2	550.6	575.5	553.1	555.6	561.0	543.2	545.5
25 Net due to related foreign offices	250.4	226.4	233.3	208.0	219.6	202.9	197.6	190.5	197.1	199.5	196.1	169.8
26 Other liabilities	247.8	243.3	239.6	293.5	305.3	322.9	323.3	320.8	316.1	321.9	323.6	333.1
27 TOTAL LIABILITIES	3,370.0	3,507.3	3,519.7	3,587.4	3,609.2	3,621.9	3,668.2	3,644.7	3,659.8	3,648.1	3,626.0	3,662.6
28 Residual (assets less liabilities) ⁸	392.9	439.4	436.8	418.8	438.5	444.4	455.9	474.3	474.4	474.5	474.6	475.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	2,445.0	2,645.4	2,662.2	2,678.5	2,683.2	2,692.0	2,703.9	2,705.9	2,704.4	2,704.5	2,705.0	2,715.1
2 Securities in bank credit	698.7	727.5	731.8	735.7	726.1	720.8	713.8	703.1	703.6	702.5	702.1	705.6
3 Treasury and Agency securities ²	492.8	510.8	519.1	521.3	519.5	515.6	509.0	505.4	506.5	504.2	503.6	504.9
4 Other securities	205.8	216.7	212.7	214.4	206.6	205.2	204.8	197.7	197.1	198.3	198.5	200.6
5 Loans and leases in bank credit ³	1,746.4	1,917.9	1,930.5	1,942.8	1,957.1	1,971.1	1,990.0	2,002.8	2,000.8	2,002.1	2,002.9	2,009.5
6 Commercial and industrial	299.7	312.4	312.5	315.2	317.0	320.5	323.6	325.5	324.5	325.2	326.5	327.4
7 Real estate	1,063.1	1,194.0	1,205.4	1,211.5	1,215.9	1,223.5	1,237.5	1,250.7	1,251.2	1,250.4	1,250.1	1,255.7
8 Revolving home equity	86.4	101.5	104.6	107.8	110.0	113.2	115.9	119.5	118.6	119.6	120.2	121.1
9 Other	976.7	1,092.4	1,100.8	1,103.7	1,105.8	1,110.2	1,121.6	1,131.3	1,132.6	1,130.7	1,129.9	1,134.6
10 Consumer	275.1	301.7	302.2	306.5	314.7	316.5	316.9	313.8	313.4	313.5	312.4	313.4
11 Security ⁴	7.7	7.3	7.2	7.0	7.0	7.1	7.3	7.6	7.3	7.6	7.8	7.5
12 Other loans and leases	100.8	102.5	103.1	102.5	102.6	103.7	104.7	105.2	104.4	105.4	106.1	105.5
13 Interbank loans	88.7	76.6	77.5	74.4	75.3	74.0	75.1	78.6	74.9	79.6	82.9	78.6
14 Cash assets ⁵	116.8	118.5	119.4	120.4	118.8	119.2	119.3	119.8	121.1	119.4	121.9	116.7
15 Other assets ⁶	144.7	163.1	167.3	160.3	176.9	176.7	179.6	170.7	172.7	165.6	169.9	177.0
16 TOTAL ASSETS⁷	2,764.2	2,970.7	2,993.7	3,000.8	3,021.4	3,028.7	3,044.2	3,041.9	3,040.0	3,036.0	3,046.5	3,054.1
LIABILITIES												
17 Deposits	2,134.3	2,216.8	2,242.5	2,264.7	2,276.9	2,293.9	2,305.9	2,316.3	2,317.8	2,311.1	2,326.0	2,314.1
18 Transaction	329.2	343.8	345.7	355.8	342.0	344.7	348.3	346.5	333.0	347.2	364.6	358.6
19 Nontransaction	1,805.1	1,873.0	1,896.8	1,908.9	1,934.9	1,949.2	1,957.7	1,969.8	1,984.7	1,963.8	1,961.4	1,955.5
20 Large time	318.6	339.3	341.2	336.1	339.5	346.3	351.3	356.1	360.2	353.1	353.9	354.0
21 Other	1,486.4	1,533.8	1,555.6	1,572.8	1,595.4	1,602.9	1,606.4	1,613.7	1,624.5	1,610.8	1,607.5	1,601.5
22 Borrowings	415.3	483.1	487.2	495.0	499.5	488.5	492.8	488.5	487.4	491.0	489.8	485.4
23 From banks in the U.S.	152.5	196.1	190.9	190.3	196.3	187.5	191.5	178.4	179.5	179.0	178.6	177.4
24 From others	262.8	287.0	296.3	304.8	303.2	301.0	301.4	310.0	307.9	312.1	311.2	308.1
25 Net due to related foreign offices	13.5	23.5	22.8	15.8	14.2	13.1	11.1	9.8	9.9	9.7	11.2	9.5
26 Other liabilities	65.7	71.8	71.9	71.5	75.4	76.9	78.8	74.5	73.9	73.9	74.8	77.5
27 TOTAL LIABILITIES	2,628.9	2,795.2	2,824.4	2,847.0	2,866.0	2,872.3	2,888.6	2,889.0	2,888.9	2,885.7	2,901.8	2,886.5
28 Residual (assets less liabilities) ⁸	135.4	175.6	169.3	153.8	155.4	156.4	155.6	152.9	151.1	150.3	144.7	167.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	2,452.5	2,634.6	2,655.8	2,668.5	2,673.9	2,689.3	2,709.5	2,714.4	2,712.6	2,712.4	2,716.5	2,728.8
2 Securities in bank credit	697.3	729.8	731.3	735.8	723.9	719.2	713.5	701.7	702.5	700.4	701.6	704.7
3 Treasury and Agency securities ²	491.5	513.0	518.7	521.4	517.3	513.9	508.7	504.0	505.4	502.1	503.1	504.0
4 Other securities	205.8	216.7	212.7	214.4	206.6	205.2	204.8	197.7	197.1	198.3	198.5	200.6
5 Loans and leases in bank credit ³	1,755.2	1,904.8	1,924.5	1,932.8	1,950.0	1,970.1	1,996.0	2,012.7	2,010.1	2,012.0	2,014.9	2,024.1
6 Commercial and industrial	298.9	313.8	314.6	316.9	317.2	318.7	321.7	324.7	324.0	324.8	325.7	326.7
7 Real estate	1,069.6	1,185.3	1,201.1	1,203.7	1,211.2	1,223.9	1,243.2	1,258.1	1,258.0	1,257.0	1,259.4	1,266.5
8 Revolving home equity	86.9	101.3	104.7	108.1	110.2	113.4	116.6	120.1	119.4	120.3	121.0	121.5
9 Other	982.7	1,084.0	1,096.4	1,095.6	1,101.0	1,110.5	1,126.6	1,137.9	1,138.6	1,136.7	1,138.4	1,145.0
9a Other residential	--	--	--	467.1	458.6	459.1	465.5	471.0	472.3	468.6	470.9	475.7
9b Commercial	--	--	--	628.5	642.4	651.4	661.1	666.9	666.3	668.1	667.5	669.3
10 Consumer	277.2	297.0	299.3	302.0	310.7	314.8	317.4	316.0	314.9	316.5	316.1	316.3
10a Credit cards and related plans	130.8	146.3	148.6	151.3	159.2	162.4	164.1	160.4	159.2	160.7	160.3	160.8
10b Other	146.3	150.7	150.7	150.7	151.5	152.4	153.2	155.7	155.7	155.8	155.7	155.5
11 Security ⁴	7.6	7.3	7.1	7.0	7.0	7.2	7.2	7.5	7.3	7.5	7.5	7.8
12 Other loans and leases	101.9	101.4	102.5	103.2	104.0	105.6	106.5	106.3	106.0	106.2	106.2	106.8
13 Interbank loans	90.0	80.4	75.1	73.0	72.9	73.6	73.8	79.5	76.5	79.5	79.5	83.7
14 Cash assets ⁵	118.5	115.4	118.4	119.7	118.9	117.4	120.7	121.3	129.7	118.2	118.5	118.9
15 Other assets ⁶	144.7	163.1	167.3	160.3	176.9	176.7	179.6	170.7	172.7	165.6	169.9	177.0
16 TOTAL ASSETS ⁷	2,774.6	2,960.6	2,983.9	2,988.9	3,009.7	3,023.7	3,049.9	3,052.7	3,058.3	3,042.5	3,051.2	3,075.1
LIABILITIES												
17 Deposits	2,136.4	2,220.7	2,238.0	2,263.4	2,270.6	2,289.9	2,304.8	2,318.5	2,328.7	2,307.8	2,313.1	2,326.9
18 Transaction	330.5	344.5	341.5	351.5	341.8	340.5	346.6	347.9	339.6	345.7	361.8	363.4
19 Nontransaction	1,805.8	1,876.2	1,896.5	1,911.9	1,928.8	1,949.4	1,958.2	1,970.6	1,989.1	1,962.1	1,951.4	1,963.5
20 Large time	318.6	339.3	341.2	336.1	339.5	346.3	351.3	356.1	360.2	353.1	353.9	354.0
21 Other	1,487.2	1,537.0	1,555.3	1,575.8	1,589.3	1,603.1	1,607.0	1,614.5	1,628.9	1,609.0	1,597.4	1,609.5
22 Borrowings	415.3	483.1	487.2	495.0	499.5	488.5	492.8	488.5	487.4	491.0	489.8	485.4
23 From banks in the U.S.	152.5	196.1	190.9	190.3	196.3	187.5	191.5	178.4	179.5	179.0	178.6	177.4
24 From others	262.8	287.0	296.3	304.8	303.2	301.0	301.4	310.0	307.9	312.1	311.2	308.1
25 Net due to related foreign offices	13.5	23.5	22.8	15.8	14.2	13.1	11.1	9.8	9.9	9.7	11.2	9.5
26 Other liabilities	65.7	71.8	71.9	71.5	75.4	76.9	78.8	74.5	73.9	73.9	74.8	77.5
27 TOTAL LIABILITIES	2,631.0	2,799.1	2,819.9	2,845.7	2,859.7	2,868.3	2,887.4	2,891.2	2,899.8	2,882.5	2,888.9	2,899.3
28 Residual (assets less liabilities) ⁸	143.6	161.5	164.0	143.1	150.1	155.4	162.4	161.6	158.5	160.1	162.3	175.8

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

Seasonally adjusted, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	625.5	642.8	631.8	651.2	655.3	648.1	656.9	666.7	661.6	667.1	678.7	672.8
2 Securities in bank credit	264.1	264.3	258.0	262.2	259.6	261.4	261.7	271.3	270.0	275.5	271.4	275.3
3 Treasury and Agency securities ²	103.3	95.4	92.1	93.5	91.7	92.3	91.1	92.4	91.7	92.5	93.2	92.8
4 Other securities	160.8	168.9	165.9	168.7	167.9	169.1	170.6	178.9	178.3	182.9	178.2	182.5
5 Loans and leases in bank credit ³	361.3	378.5	373.8	389.0	395.7	386.7	395.2	395.3	391.6	391.6	407.3	397.5
6 Commercial and industrial	136.0	130.7	130.1	131.3	133.3	135.7	133.5	134.3	133.6	135.2	136.8	133.8
7 Real estate	22.0	17.8	16.9	16.3	16.4	15.8	15.4	15.5	15.4	15.4	15.6	15.8
11 Security ⁴	126.8	141.0	137.9	150.8	157.1	146.8	155.6	154.8	151.2	151.2	164.6	154.9
12 Other loans and leases	76.6	89.0	88.9	90.6	88.9	88.3	90.6	90.6	91.3	89.8	90.3	93.0
13 Interbank loans	36.0	32.1	34.6	29.3	31.8	32.5	33.2	31.2	27.9	29.0	34.9	37.0
14 Cash assets ⁵	51.3	57.1	60.6	57.5	61.2	60.4	60.1	59.0	59.7	57.4	57.6	59.0
15 Other assets ⁶	33.2	33.3	32.8	35.7	38.7	36.9	41.1	35.8	37.6	33.0	37.0	32.6
16 TOTAL ASSETS⁷	745.5	764.8	759.3	773.2	786.6	777.4	790.9	792.2	786.4	786.0	807.8	801.0
LIABILITIES												
17 Deposits	433.0	482.3	496.2	523.9	547.9	540.7	530.7	537.0	542.6	540.0	530.8	531.1
18 Transaction	10.2	11.6	11.7	12.1	11.5	11.2	11.1	12.3	12.3	13.1	12.5	11.3
19 Nontransaction	422.8	470.6	484.5	511.8	536.5	529.4	519.5	524.7	530.3	526.9	518.3	519.8
22 Borrowings	314.0	349.3	330.6	335.4	331.3	321.0	332.3	335.9	329.2	334.5	339.6	344.5
23 From banks in the U.S.	40.4	45.1	42.5	47.7	40.5	41.8	50.4	45.8	41.5	50.6	40.6	45.2
24 From others	273.7	304.2	288.0	287.7	290.8	279.1	281.9	290.1	287.7	283.9	299.0	299.3
25 Net due to related foreign offices	-99.4	-170.3	-176.3	-178.0	-182.5	-174.9	-161.9	-161.2	-163.5	-167.4	-145.4	-146.5
26 Other liabilities	102.9	101.4	97.8	87.3	86.5	86.3	87.2	88.7	87.1	89.8	89.7	89.5
27 TOTAL LIABILITIES	750.5	762.7	748.2	768.6	783.2	773.1	788.2	800.4	795.4	796.9	814.8	818.5
28 Residual (assets less liabilities) ⁸	-5.0	2.2	11.1	4.6	3.4	4.3	2.7	-8.2	-9.0	-10.9	-7.0	-17.5

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

Not seasonally adjusted, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
ASSETS												
1 Bank credit	622.3	648.6	629.0	651.1	651.4	639.0	649.5	663.3	656.7	662.9	679.5	677.8
2 Securities in bank credit	264.1	264.3	258.0	262.2	259.6	261.4	261.7	271.3	270.0	275.5	271.4	275.3
3 Treasury and Agency securities ²	103.3	95.4	92.1	93.5	91.7	92.3	91.1	92.4	91.7	92.5	93.2	92.8
3a Trading account	38.2	35.0	33.0	35.0	34.1	34.1	36.2	34.6	32.8	35.1	35.8	35.5
3b Investment account	65.1	60.4	59.1	58.5	57.6	58.1	55.0	57.8	58.9	57.4	57.4	57.3
4 Other securities	160.8	168.9	165.9	168.7	167.9	169.1	170.6	178.9	178.3	182.9	178.2	182.5
4a Trading account	101.7	98.1	100.3	104.2	104.2	105.3	105.1	110.0	108.3	114.9	109.7	113.1
4b Investment account	59.1	70.7	65.6	64.6	63.7	63.8	65.5	68.9	70.0	68.1	68.6	69.4
5 Loans and leases in bank credit ³	358.2	384.2	371.0	388.8	391.7	377.6	387.8	391.9	386.7	387.5	408.1	402.5
6 Commercial and industrial	134.3	131.6	130.1	130.9	132.6	134.3	132.2	132.7	131.6	133.2	135.2	133.2
7 Real estate	22.0	17.8	16.9	16.3	16.4	15.8	15.4	15.5	15.4	15.4	15.6	15.8
11 Security ⁴	125.6	144.8	134.6	149.7	152.8	138.2	148.9	153.5	148.7	149.3	167.8	161.0
12 Other loans and leases	76.3	90.0	89.4	92.0	89.9	89.3	91.3	90.2	91.0	89.5	89.5	92.4
13 Interbank loans	36.0	32.1	34.6	29.3	31.8	32.5	33.2	31.2	27.9	29.0	34.9	37.0
14 Cash assets ⁵	52.2	56.5	60.0	57.0	60.5	60.5	61.3	60.1	61.0	58.8	58.9	59.4
15 Other assets ⁶	32.2	32.0	33.4	35.6	37.6	36.5	39.4	34.7	36.5	31.9	36.0	32.3
16 TOTAL ASSETS ⁷	742.3	768.7	756.5	772.6	780.9	768.1	783.0	788.8	781.7	782.2	808.9	805.9
LIABILITIES												
17 Deposits	418.8	491.9	507.5	531.3	546.5	533.2	521.0	519.3	523.0	519.8	515.0	513.4
18 Transaction	10.2	11.4	11.5	12.0	11.4	11.1	11.3	12.4	12.5	13.3	12.7	11.5
19 Nontransaction	408.5	480.5	496.0	519.3	535.0	522.0	509.8	506.9	510.5	506.5	502.4	501.9
22 Borrowings	314.0	349.3	330.6	335.4	331.3	321.0	332.3	335.9	329.2	334.5	339.6	344.5
23 From banks in the U.S.	40.4	45.1	42.5	47.7	40.5	41.8	50.4	45.8	41.5	50.6	40.6	45.2
24 From others	273.7	304.2	288.0	287.7	290.8	279.1	281.9	290.1	287.7	283.9	299.0	299.3
25 Net due to related foreign offices	-96.9	-172.6	-178.2	-180.3	-184.0	-174.5	-160.4	-158.7	-161.1	-165.3	-140.6	-144.5
26 Other liabilities	105.0	99.4	96.2	85.6	85.3	86.6	88.3	90.5	88.8	91.4	93.1	90.8
27 TOTAL LIABILITIES	740.9	768.0	756.1	772.0	779.1	766.3	781.2	787.0	779.9	780.4	807.1	804.2
28 Residual (assets less liabilities) ⁸	1.4	0.7	0.4	0.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

November 12, 2004

Account	2003 Oct	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	2004 Oct	Week ending			
									Oct 13	Oct 20	Oct 27	Nov 3
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	111.3	103.9	99.0	96.8	105.4	111.3	109.2	108.1	108.3	114.2	108.3	102.6
30 Reval. losses on off-bal. sheet items ⁹	94.4	89.8	82.5	83.0	94.7	102.0	99.2	96.6	96.1	103.2	94.5	96.7
31 Mortgage-backed securities ¹⁰	397.2	499.0	487.8	483.4	483.0	488.6	486.9	477.3	476.3	477.8	473.5	478.8
31a Pass-through	285.8	383.8	377.8	376.3	376.5	378.4	373.4	363.4	362.7	364.2	360.5	362.6
31b CMO, REMIC, and other	111.5	115.2	110.1	107.1	106.5	110.2	113.5	113.9	113.6	113.6	113.1	116.1
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	4.1	2.7	-2.4	-2.8	-2.3	0.7	2.7	2.5	2.5	3.2	2.3	3.4
33 Securitized consumer loans ¹²	148.1	151.2	148.3	149.3	152.1	151.7	150.5	150.1	151.3	149.0	149.3	151.4
33a Credit cards and related plans	129.8	131.0	128.6	129.1	130.2	130.2	129.5	128.0	129.3	127.1	127.5	128.0
33b Other	18.3	20.2	19.7	20.2	21.9	21.5	21.0	22.0	22.0	21.9	21.8	23.4
34 Securitized business loans ¹²	8.0	7.4	7.4	7.3	7.2	6.8	6.6	6.5	6.5	6.5	6.5	6.5
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	319.9	333.9	336.6	336.6	334.1	332.1	330.4	330.8	330.7	329.5	331.5	333.7
33 Securitized consumer loans ¹²	221.4	217.8	213.3	213.2	215.7	214.5	214.0	220.8	221.3	220.5	222.2	220.0
33a Credit cards and related plans	214.2	210.7	206.1	206.0	208.4	207.2	206.7	213.5	214.0	213.2	214.9	212.7
33b Other	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	67.5	58.4	60.5	58.7	58.5	57.4	56.8	60.0	59.6	64.1	57.4	59.2
30 Reval. losses on off-bal. sheet items ⁹	67.7	64.8	63.3	58.9	60.5	59.7	59.3	64.1	62.7	66.8	63.8	65.9
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

Current and historical H.8 data are available on the Federal Reserve Board's web site (<http://www.federalreserve.gov>). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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

NOTES: Large domestically chartered banks acquired \$1.4 billion in assets and liabilities of nonbank institutions in the week ending November 3, 2004. The major asset items affected were (in billions): Treasury and Agency securities, investment account, mortgage-backed, \$0.1; real estate loans, commercial, \$1.1; real estate loans, other, residential, \$0.2; and other assets, \$0.1. The major liability items affected were: transaction deposits, \$0.1; nontransaction deposits, other, \$0.7; nontransaction deposits, large time, \$0.3; other liabilities, \$0.1; and residual(assets less liabilities), \$0.2. Memo item affected was: mortgage-backed securities, pass-through, \$0.1.

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

OFFICIAL BUSINESS

First Class