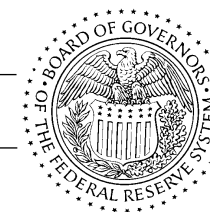


FEDERAL RESERVE statistical release



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

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	6,440.2	6,635.3	6,704.6	6,716.0	6,754.3	6,777.6	6,839.0	6,942.2	6,929.6	6,969.8	6,973.9	6,997.1
2 Securities in bank credit	1,929.4	1,913.0	1,922.3	1,914.4	1,919.2	1,927.1	1,957.0	2,004.4	2,000.0	2,012.6	2,016.1	2,023.1
3 Treasury and Agency securities ²	1,169.9	1,180.9	1,175.1	1,145.9	1,143.2	1,147.2	1,176.9	1,210.8	1,204.7	1,222.8	1,215.5	1,206.4
4 Other securities	759.5	732.1	747.2	768.5	776.1	779.9	780.0	793.6	795.3	789.8	800.6	816.7
5 Loans and leases in bank credit ³	4,510.8	4,722.3	4,782.2	4,801.6	4,835.0	4,850.4	4,882.0	4,937.8	4,929.5	4,957.1	4,957.7	4,974.0
6 Commercial and industrial	887.6	891.8	895.7	896.7	903.1	910.9	927.4	936.5	936.5	937.9	936.3	939.1
7 Real estate	2,263.2	2,435.3	2,460.6	2,494.5	2,516.8	2,537.5	2,563.1	2,588.2	2,573.0	2,600.2	2,618.7	2,633.4
8 Revolving home equity	297.6	358.1	369.4	383.3	393.0	398.4	405.3	406.9	406.3	407.6	408.5	412.1
9 Other	1,965.6	2,077.3	2,091.2	2,111.2	2,123.8	2,139.2	2,157.8	2,181.3	2,166.7	2,192.6	2,210.2	2,221.3
10 Consumer	634.2	673.3	675.6	671.4	666.0	674.6	680.5	680.0	682.0	682.7	682.9	682.1
11 Security ⁴	243.2	239.4	255.4	248.8	244.0	222.5	199.6	218.7	220.4	224.0	215.0	215.7
12 Other loans and leases	482.7	482.5	495.0	490.2	505.1	504.9	511.5	514.4	517.6	512.2	504.8	503.7
13 Interbank loans	342.1	362.2	367.6	359.8	347.8	323.4	293.6	298.8	290.5	313.2	303.7	280.4
14 Cash assets ⁵	318.6	322.6	325.1	319.6	322.2	324.0	340.8	338.8	313.4	350.3	356.3	349.6
15 Other assets ⁶	542.1	630.1	641.2	630.2	644.8	649.4	650.6	657.4	644.8	672.8	658.3	669.5
16 TOTAL ASSETS ⁷	7,569.9	7,878.7	7,967.0	7,954.2	7,997.7	8,003.0	8,053.7	8,167.3	8,108.2	8,236.4	8,222.5	8,227.2
LIABILITIES												
17 Deposits	4,841.2	5,180.0	5,202.9	5,226.6	5,282.2	5,311.2	5,344.2	5,357.2	5,326.4	5,389.9	5,392.9	5,385.4
18 Transaction	652.3	670.0	683.3	667.1	668.2	674.6	659.4	671.2	663.5	725.6	653.5	647.5
19 Nontransaction	4,188.8	4,510.0	4,519.5	4,559.5	4,614.0	4,636.6	4,684.8	4,686.1	4,663.0	4,664.4	4,739.4	4,737.9
20 Large time	1,026.8	1,158.4	1,160.3	1,173.1	1,180.3	1,193.7	1,220.7	1,222.0	1,217.8	1,228.9	1,222.9	1,234.2
21 Other	3,162.1	3,351.6	3,359.2	3,386.4	3,433.7	3,443.0	3,464.1	3,464.1	3,445.2	3,435.5	3,516.5	3,503.7
22 Borrowings	1,581.5	1,580.3	1,609.6	1,590.2	1,579.5	1,553.9	1,489.2	1,529.0	1,516.6	1,557.9	1,545.1	1,533.4
23 From banks in the U.S.	420.8	445.2	460.0	440.6	426.4	393.4	353.9	365.6	368.6	377.2	357.8	345.4
24 From others	1,160.7	1,135.1	1,149.7	1,149.5	1,153.1	1,160.6	1,135.3	1,163.4	1,147.9	1,180.6	1,187.4	1,188.0
25 Net due to related foreign offices	103.7	36.0	43.3	37.9	20.5	39.8	90.4	88.6	81.6	85.5	103.4	100.1
26 Other liabilities	441.4	486.2	484.9	475.6	493.8	485.0	479.8	486.8	479.2	486.8	474.9	499.3
27 TOTAL LIABILITIES	6,967.7	7,282.6	7,340.8	7,330.2	7,375.9	7,389.9	7,403.6	7,461.6	7,403.8	7,520.1	7,516.3	7,518.1
28 Residual (assets less liabilities) ⁸	602.1	596.1	626.3	624.0	621.8	613.1	650.1	705.7	704.4	716.3	706.2	709.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	6,430.6	6,620.4	6,704.8	6,728.0	6,789.8	6,822.1	6,849.1	6,926.5	6,915.8	6,941.9	6,959.9	6,972.0
2 Securities in bank credit	1,926.5	1,910.8	1,918.2	1,912.2	1,927.9	1,935.0	1,959.5	2,001.1	1,996.5	2,009.3	2,010.2	2,019.3
3 Treasury and Agency securities ²	1,165.6	1,176.8	1,168.0	1,141.0	1,150.9	1,150.9	1,172.3	1,206.1	1,199.8	1,218.2	1,210.8	1,202.5
4 Other securities	760.9	734.0	750.2	771.1	777.0	784.1	787.2	795.0	796.7	791.2	799.4	816.8
5 Loans and leases in bank credit ³	4,504.1	4,709.6	4,786.7	4,815.8	4,861.9	4,887.1	4,889.6	4,925.4	4,919.4	4,932.5	4,949.7	4,952.8
6 Commercial and industrial	887.4	887.1	892.7	895.3	903.0	911.2	923.3	936.3	936.8	937.7	939.5	940.2
7 Real estate	2,262.0	2,437.1	2,467.9	2,502.7	2,533.3	2,546.5	2,562.3	2,582.9	2,570.0	2,590.2	2,609.0	2,622.4
8 Revolving home equity	297.7	359.3	371.0	384.3	393.0	397.3	403.4	407.1	407.2	407.8	408.1	410.3
9 Other	1,964.3	2,077.8	2,096.9	2,118.4	2,140.3	2,149.2	2,158.9	2,175.7	2,162.8	2,182.5	2,200.8	2,212.1
10 Consumer	638.8	670.1	676.9	673.9	670.4	686.2	693.5	684.8	687.9	686.3	682.4	677.5
10a Credit cards and related plans	253.9	289.5	293.4	289.2	287.3	304.4	311.1	300.2	302.3	302.7	299.9	295.0
10b Other	384.9	380.6	383.5	384.7	383.1	381.8	382.4	384.7	385.6	383.7	382.5	382.5
11 Security ⁴	241.8	231.6	250.1	250.7	249.4	232.9	201.6	216.6	215.7	218.0	219.6	215.9
12 Other loans and leases	474.1	483.8	499.0	493.1	505.7	510.4	509.0	504.8	509.0	500.2	499.2	496.7
13 Interbank loans	336.2	362.1	359.7	353.8	351.5	327.5	289.7	293.9	289.1	300.0	305.7	285.7
14 Cash assets ⁵	316.1	313.1	327.0	325.0	332.2	342.9	350.5	335.8	320.6	356.5	350.2	334.8
15 Other assets ⁶	538.3	631.9	643.5	633.3	647.2	650.8	651.3	652.5	640.2	661.1	657.2	666.4
16 TOTAL ASSETS ⁷	7,547.7	7,855.9	7,963.5	7,969.3	8,049.6	8,071.9	8,070.3	8,138.4	8,095.4	8,189.5	8,202.7	8,189.0
LIABILITIES												
17 Deposits	4,842.3	5,158.5	5,193.3	5,220.7	5,293.1	5,340.1	5,345.3	5,359.7	5,340.3	5,377.4	5,403.1	5,395.4
18 Transaction	644.4	651.5	675.2	665.9	674.1	711.8	671.9	663.0	663.6	719.9	650.1	634.6
19 Nontransaction	4,197.9	4,507.0	4,518.1	4,554.8	4,619.0	4,628.3	4,673.4	4,696.7	4,676.7	4,657.5	4,753.1	4,760.8
20 Large time	1,035.6	1,150.8	1,149.2	1,157.3	1,170.7	1,191.5	1,231.4	1,232.6	1,226.9	1,237.2	1,231.5	1,237.8
21 Other	3,162.3	3,356.2	3,368.9	3,397.5	3,448.3	3,436.8	3,442.0	3,464.1	3,449.8	3,420.2	3,521.6	3,523.0
22 Borrowings	1,579.1	1,576.6	1,613.6	1,587.8	1,572.4	1,540.5	1,485.9	1,527.1	1,520.8	1,553.1	1,540.4	1,523.6
23 From banks in the U.S.	417.7	447.7	460.4	440.8	423.8	391.7	350.9	363.2	367.0	373.9	356.8	346.1
24 From others	1,161.3	1,129.0	1,153.1	1,147.0	1,148.6	1,148.8	1,135.0	1,163.9	1,153.8	1,179.2	1,183.6	1,177.5
25 Net due to related foreign offices	108.9	36.1	47.1	43.3	29.7	47.3	95.5	93.3	86.7	93.3	105.6	94.8
26 Other liabilities	446.7	486.1	489.6	482.1	506.4	494.8	485.3	493.2	486.2	496.5	477.7	494.0
27 TOTAL LIABILITIES	6,977.0	7,257.2	7,343.6	7,333.9	7,401.7	7,422.7	7,412.1	7,473.3	7,434.0	7,520.3	7,526.9	7,507.9
28 Residual (assets less liabilities) ⁸	570.6	598.7	619.9	635.4	647.9	649.2	658.2	665.1	661.4	669.2	675.9	681.1

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

Seasonally adjusted, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	5,787.4	5,986.4	6,046.3	6,048.6	6,068.6	6,133.9	6,201.3	6,283.1	6,267.9	6,310.5	6,319.0	6,327.5
2 Securities in bank credit	1,663.9	1,652.2	1,661.9	1,644.2	1,640.1	1,660.5	1,679.9	1,719.5	1,714.3	1,730.5	1,728.8	1,728.6
3 Treasury and Agency securities ²	1,070.2	1,088.5	1,083.8	1,053.3	1,052.8	1,063.8	1,091.4	1,116.2	1,111.2	1,126.6	1,117.8	1,111.6
4 Other securities	593.6	563.7	578.1	590.9	587.3	596.7	588.5	603.3	603.0	603.9	610.9	617.0
5 Loans and leases in bank credit ³	4,123.5	4,334.2	4,384.3	4,404.5	4,428.5	4,473.5	4,521.4	4,563.6	4,553.6	4,580.0	4,590.2	4,599.0
6 Commercial and industrial	751.1	755.7	761.6	761.6	767.2	772.1	783.9	791.6	791.5	792.8	793.3	796.1
7 Real estate	2,246.0	2,419.0	2,444.3	2,477.8	2,499.4	2,520.0	2,545.8	2,571.2	2,555.8	2,583.6	2,602.1	2,616.7
8 Revolving home equity	297.6	358.1	369.4	383.3	393.0	398.4	405.3	406.9	406.3	407.6	408.5	412.1
9 Other	1,948.4	2,060.9	2,074.9	2,094.5	2,106.4	2,121.6	2,140.5	2,164.3	2,149.5	2,176.0	2,193.5	2,204.6
10 Consumer	634.2	673.3	675.6	671.4	666.0	674.6	680.5	680.0	682.0	682.7	682.9	682.1
11 Security ⁴	103.1	92.2	99.0	94.7	88.6	97.7	99.0	107.7	108.2	110.5	107.4	102.1
12 Other loans and leases	389.2	394.1	403.9	399.0	407.2	409.1	412.2	413.2	416.2	410.3	404.6	401.9
13 Interbank loans	310.2	329.1	333.6	325.8	305.0	280.4	245.2	253.7	249.4	267.3	253.0	237.6
14 Cash assets ⁵	263.6	261.0	263.8	260.0	260.9	264.5	278.6	277.9	253.5	289.5	295.7	288.4
15 Other assets ⁶	516.1	593.1	600.0	593.9	608.8	611.4	620.8	627.1	617.0	640.0	627.2	635.4
16 TOTAL ASSETS⁷	6,804.6	7,098.7	7,172.6	7,157.4	7,172.4	7,219.5	7,275.9	7,372.4	7,318.1	7,438.0	7,425.6	7,420.0
LIABILITIES												
17 Deposits	4,373.0	4,635.1	4,664.9	4,680.9	4,739.8	4,770.6	4,795.1	4,823.7	4,793.1	4,856.9	4,866.7	4,848.3
18 Transaction	640.4	658.9	672.4	655.0	656.5	662.4	647.5	658.9	651.7	712.9	640.3	634.5
19 Nontransaction	3,732.6	3,976.2	3,992.5	4,025.9	4,083.4	4,108.2	4,147.6	4,164.8	4,141.3	4,144.0	4,226.4	4,213.8
20 Large time	575.7	640.6	650.0	653.7	659.1	669.5	686.8	706.6	701.9	711.1	711.8	715.9
21 Other	3,156.9	3,335.6	3,342.5	3,372.1	3,424.3	3,438.7	3,460.8	3,458.2	3,439.4	3,432.8	3,514.7	3,497.9
22 Borrowings	1,237.9	1,259.8	1,278.3	1,254.9	1,218.3	1,220.3	1,185.5	1,212.9	1,205.7	1,232.2	1,228.3	1,217.5
23 From banks in the U.S.	377.0	402.4	409.3	394.7	375.0	342.4	315.5	323.5	326.0	331.6	315.8	308.0
24 From others	860.9	857.4	868.9	860.3	843.3	877.8	870.0	889.4	879.7	900.6	912.5	909.4
25 Net due to related foreign offices	256.3	213.1	209.1	203.1	190.3	215.3	261.7	244.2	233.3	248.4	241.8	244.8
26 Other liabilities	338.7	399.9	397.7	386.9	395.2	393.3	390.7	392.3	387.0	393.1	384.5	399.5
27 TOTAL LIABILITIES	6,205.9	6,507.8	6,549.9	6,525.9	6,543.6	6,599.4	6,633.0	6,673.1	6,619.1	6,730.6	6,721.3	6,710.1
28 Residual (assets less liabilities) ⁸	598.7	590.8	622.7	631.5	628.8	620.0	642.9	699.3	699.1	707.4	704.3	709.9

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

Not seasonally adjusted, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	5,775.5	5,980.7	6,054.0	6,064.1	6,102.3	6,172.4	6,209.0	6,265.7	6,254.2	6,282.7	6,299.6	6,301.2
2 Securities in bank credit	1,661.0	1,650.0	1,657.8	1,641.9	1,648.8	1,668.3	1,682.4	1,716.2	1,710.7	1,727.2	1,722.8	1,724.8
3 Treasury and Agency securities ²	1,066.0	1,084.4	1,076.7	1,048.4	1,060.5	1,067.4	1,086.8	1,111.5	1,106.3	1,122.0	1,113.1	1,107.7
4 Other securities	595.0	565.6	581.1	593.5	588.2	600.9	595.6	604.7	604.4	605.3	609.7	617.1
5 Loans and leases in bank credit ³	4,114.5	4,330.7	4,396.2	4,422.1	4,453.6	4,504.1	4,526.6	4,549.6	4,543.5	4,555.4	4,576.8	4,576.5
6 Commercial and industrial	749.3	752.5	759.9	761.9	767.7	771.5	779.2	789.6	789.5	790.7	794.2	795.8
7 Real estate	2,244.8	2,420.7	2,451.6	2,485.9	2,515.9	2,528.9	2,544.9	2,565.9	2,552.8	2,573.7	2,592.3	2,605.8
8 Revolving home equity	297.7	359.3	371.0	384.3	393.0	397.3	403.4	407.1	407.2	407.8	408.1	410.3
9 Other	1,947.1	2,061.5	2,080.6	2,101.6	2,122.9	2,131.6	2,141.5	2,158.7	2,145.5	2,165.9	2,184.2	2,195.4
9a Other residential	--	1,056.9	1,065.8	1,076.1	1,086.6	1,087.8	1,088.3	1,096.6	1,084.7	1,103.2	1,111.6	1,122.0
9b Commercial	--	1,004.6	1,014.8	1,025.6	1,036.3	1,043.9	1,053.2	1,062.2	1,060.8	1,062.7	1,072.6	1,073.4
10 Consumer	638.8	670.1	676.9	673.9	670.4	686.2	693.5	684.8	687.9	686.3	682.4	677.5
10a Credit cards and related plans	253.9	289.5	293.4	289.2	287.3	304.4	311.1	300.2	302.3	302.7	299.9	295.0
10b Other	384.9	380.6	383.5	384.7	383.1	381.8	382.4	384.7	385.6	383.7	382.5	382.5
11 Security ⁴	99.2	93.0	100.5	98.0	89.7	102.0	98.1	103.6	103.5	103.7	107.7	101.5
12 Other loans and leases	382.5	394.4	407.3	402.4	409.8	415.6	410.8	405.6	409.8	401.1	400.1	395.9
13 Interbank loans	304.3	329.0	325.7	319.9	308.8	284.5	241.2	248.8	248.0	254.2	255.0	243.0
14 Cash assets ⁵	261.9	251.4	264.5	264.3	271.0	281.3	288.7	275.8	261.0	296.5	290.9	276.3
15 Other assets ⁶	510.9	595.3	604.0	598.1	611.9	612.3	619.5	620.5	610.9	627.1	624.6	630.9
16 TOTAL ASSETS ⁷	6,779.4	7,085.3	7,176.9	7,175.9	7,223.1	7,279.6	7,288.5	7,340.9	7,304.1	7,390.9	7,400.2	7,381.7
LIABILITIES												
17 Deposits	4,368.0	4,621.1	4,665.0	4,693.0	4,763.9	4,802.7	4,789.1	4,819.1	4,802.1	4,838.0	4,871.7	4,857.3
18 Transaction	632.4	640.5	664.1	653.7	662.4	699.2	659.7	650.7	651.7	707.2	637.2	622.3
19 Nontransaction	3,735.6	3,980.6	4,000.9	4,039.3	4,101.5	4,103.5	4,129.4	4,168.4	4,150.4	4,130.8	4,234.5	4,235.1
20 Large time	578.5	640.2	648.4	655.6	662.4	670.9	690.8	710.3	706.4	713.2	714.7	717.9
21 Other	3,157.1	3,340.4	3,352.5	3,383.7	3,439.1	3,432.6	3,438.7	3,458.1	3,444.0	3,417.6	3,519.8	3,517.2
22 Borrowings	1,235.5	1,256.1	1,282.2	1,252.5	1,211.2	1,206.8	1,182.2	1,210.9	1,210.0	1,227.4	1,223.6	1,207.6
23 From banks in the U.S.	374.0	404.9	409.8	394.8	372.4	340.8	312.5	321.0	324.4	328.3	314.9	308.7
24 From others	861.5	851.3	872.4	857.7	838.8	866.1	869.7	889.9	885.5	899.1	908.7	899.0
25 Net due to related foreign offices	261.8	212.7	211.3	206.0	197.0	221.4	265.9	249.5	239.0	256.1	244.2	242.2
26 Other liabilities	344.4	399.4	401.3	391.7	405.8	402.2	395.7	398.9	394.4	402.8	387.5	396.0
27 TOTAL LIABILITIES	6,209.7	6,489.4	6,559.8	6,543.2	6,577.9	6,633.1	6,632.9	6,678.4	6,645.4	6,724.3	6,727.0	6,703.2
28 Residual (assets less liabilities) ⁸	569.7	596.0	617.2	632.7	645.2	646.5	655.5	662.5	658.8	666.5	673.2	678.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	3,262.9	3,312.1	3,355.6	3,349.5	3,351.1	3,399.8	3,454.9	3,509.3	3,504.9	3,522.0	3,508.9	3,509.4
2 Securities in bank credit	951.8	933.6	948.8	934.4	923.8	944.7	960.0	999.0	994.7	1,007.3	1,008.6	1,009.9
3 Treasury and Agency securities ²	573.2	577.6	579.6	556.0	554.3	568.2	592.3	618.4	613.1	628.8	623.0	618.9
3a Trading account	43.0	40.5	48.1	41.1	45.7	35.1	34.5	52.5	47.8	61.3	51.8	51.4
3b Investment account	530.2	537.1	531.5	514.9	508.6	533.1	557.8	565.8	565.4	567.5	571.2	567.5
3c Mortgage-backed	420.0	427.9	422.6	410.0	403.8	429.9	453.0	460.2	461.3	462.3	462.1	457.6
3d Other	110.2	109.2	108.9	104.9	104.8	103.3	104.8	105.6	104.1	105.2	109.1	109.9
4 Other securities	378.6	356.0	369.2	378.4	369.5	376.5	367.7	380.6	381.6	378.5	385.6	391.1
4a Trading account	196.9	191.8	200.9	210.6	202.1	211.0	201.1	203.3	203.8	201.2	203.2	206.9
4b Investment account	181.7	164.2	168.3	167.8	167.3	165.6	166.6	177.4	177.8	177.3	182.4	184.2
4c State and local government	32.5	32.9	33.3	33.6	33.5	33.0	33.2	34.3	34.5	34.0	34.4	34.4
4d Other	149.1	131.3	134.9	134.2	133.9	132.6	133.4	143.1	143.3	143.4	148.0	149.8
5 Loans and leases in bank credit ³	2,311.1	2,378.5	2,406.8	2,415.1	2,427.4	2,455.1	2,495.0	2,510.3	2,510.2	2,514.7	2,500.2	2,499.4
6 Commercial and industrial	445.1	438.9	440.9	439.5	441.8	444.7	452.2	458.2	457.8	459.4	458.8	460.0
7 Real estate	1,140.1	1,200.2	1,209.7	1,227.0	1,239.8	1,252.2	1,277.7	1,275.7	1,270.2	1,275.5	1,277.9	1,283.6
8 Revolving home equity	203.9	247.0	255.5	265.6	272.7	277.5	282.7	283.9	283.2	284.3	285.3	287.0
9 Other	936.2	953.1	954.2	961.4	967.2	974.7	995.0	991.8	987.0	991.1	992.5	996.7
9a Other residential	596.9	601.8	602.0	605.6	608.2	613.8	630.3	623.8	619.2	621.2	622.5	627.7
9b Commercial	339.3	351.3	352.2	355.8	359.0	360.9	364.6	368.0	367.8	369.9	370.1	368.9
10 Consumer	340.1	362.2	363.8	366.1	361.5	362.7	366.5	367.9	370.6	371.4	363.2	363.3
11 Security ⁴	95.0	85.0	91.6	87.1	80.6	89.9	91.1	99.9	100.3	102.8	99.7	94.5
11a Fed funds and RPs with broker/dealer	73.8	65.2	71.6	67.6	59.8	69.4	69.0	77.9	78.5	79.4	78.5	73.0
11b Other	21.1	19.8	20.0	19.4	20.8	20.5	22.1	22.1	21.8	23.4	21.1	21.5
12a State and local government	14.5	15.7	16.0	16.6	16.6	16.9	17.0	17.0	17.0	17.1	17.1	17.1
12b Agricultural	8.7	9.2	9.3	9.5	9.5	9.6	9.4	9.3	9.3	9.3	9.3	9.2
12c Fed funds and RPs with others	30.4	23.1	29.6	24.7	27.1	27.0	27.3	27.1	27.6	24.7	24.4	25.8
12d All other loans	132.7	149.8	151.9	150.9	155.9	155.6	157.7	159.5	161.3	159.1	154.6	150.8
12e Lease financing receivables	104.6	94.5	94.0	93.8	94.3	96.3	96.1	95.7	95.9	95.4	95.3	95.1
13 Interbank loans	217.2	254.0	256.6	245.8	218.5	197.5	162.9	170.5	164.5	186.1	168.6	158.2
13a Fed funds and RPs with banks	109.4	138.4	139.9	122.6	121.7	123.7	103.4	105.4	101.6	118.3	98.3	89.6
13b Other	107.8	115.6	116.7	123.3	96.8	73.8	59.5	65.0	62.9	67.9	70.3	68.6
14 Cash assets ⁵	148.6	143.6	146.6	142.5	143.9	148.9	157.1	153.9	135.2	163.1	169.8	159.8
15 Other assets ⁶	375.2	428.0	428.3	419.8	434.2	439.3	439.5	443.6	443.4	447.9	441.2	451.2
16 TOTAL ASSETS ⁷	3,962.8	4,099.2	4,148.9	4,119.1	4,109.6	4,148.0	4,177.9	4,241.3	4,211.6	4,283.5	4,253.2	4,243.6

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

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

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
LIABILITIES												
17 Deposits	2,201.5	2,353.6	2,369.0	2,371.9	2,414.3	2,430.5	2,433.9	2,440.7	2,426.0	2,458.3	2,456.9	2,445.9
18 Transaction	305.5	315.4	325.4	313.8	318.0	321.9	310.9	317.6	311.9	353.8	306.4	298.6
19 Nontransaction	1,896.0	2,038.2	2,043.6	2,058.2	2,096.2	2,108.6	2,123.1	2,123.1	2,114.1	2,104.5	2,150.5	2,147.2
20 Large time	247.9	298.0	301.4	299.5	301.2	309.6	318.8	331.2	329.3	334.6	330.6	331.3
21 Other	1,648.1	1,740.3	1,742.2	1,758.6	1,795.1	1,799.0	1,804.3	1,791.9	1,784.8	1,769.9	1,819.9	1,816.0
22 Borrowings	796.8	776.2	789.1	768.4	730.4	738.2	712.1	729.9	725.1	737.2	746.2	733.2
23 From banks in the U.S.	210.3	216.4	218.8	216.4	194.1	172.8	160.8	164.5	167.7	168.0	157.2	147.0
24 From others	586.5	559.8	570.4	552.0	536.3	565.4	551.3	565.4	557.4	569.2	589.0	586.1
25 Net due to related foreign offices	231.9	200.1	198.1	193.3	183.0	206.6	250.1	235.5	222.4	243.2	235.6	239.3
26 Other liabilities	270.4	324.2	320.7	314.6	320.4	317.9	314.0	317.2	313.5	317.4	307.3	322.2
27 TOTAL LIABILITIES	3,500.6	3,654.1	3,676.9	3,648.2	3,648.1	3,693.2	3,710.2	3,723.3	3,687.0	3,756.1	3,746.0	3,740.5
28 Residual (assets less liabilities) ⁸	462.1	445.1	472.0	470.9	461.5	454.7	467.7	518.0	524.7	527.4	507.2	503.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	3,252.2	3,310.9	3,360.6	3,356.3	3,370.2	3,420.2	3,459.2	3,493.3	3,492.4	3,497.5	3,493.0	3,486.8
2 Securities in bank credit	949.1	934.9	947.9	933.4	933.9	949.7	963.4	995.8	992.5	1,003.5	1,001.1	1,001.2
3 Treasury and Agency securities ²	569.1	577.0	575.8	552.4	563.5	568.9	588.5	613.8	609.6	623.7	616.7	610.0
3a Trading account	43.3	40.3	47.5	40.3	46.1	35.1	34.3	52.9	48.3	61.8	52.1	51.4
3b Investment account	525.8	536.7	528.2	512.1	517.4	533.8	554.2	560.9	561.4	561.9	564.6	558.5
3c Mortgage-backed	414.8	427.9	420.5	409.1	411.5	430.6	450.1	454.6	456.2	455.8	454.8	448.6
3d Other	111.0	108.8	107.8	102.9	105.9	103.3	104.2	106.3	105.2	106.0	109.8	110.0
4 Other securities	380.0	357.9	372.2	381.0	370.4	380.8	374.8	382.0	382.9	379.8	384.4	391.2
4a Trading account	197.7	192.8	202.6	212.1	202.7	213.3	205.0	204.0	204.5	201.9	202.6	207.0
4b Investment account	182.3	165.0	169.6	168.9	167.8	167.5	169.8	178.0	178.4	178.0	181.8	184.2
4c State and local government	32.7	33.1	33.6	33.8	33.6	33.4	33.8	34.4	34.6	34.1	34.3	34.4
4d Other	149.7	132.0	136.0	135.1	134.2	134.1	136.0	143.6	143.8	143.9	147.5	149.8
5 Loans and leases in bank credit ³	2,303.1	2,376.0	2,412.7	2,422.9	2,436.3	2,470.5	2,495.8	2,497.5	2,499.9	2,494.0	2,491.9	2,485.6
6 Commercial and industrial	443.3	437.4	441.1	440.6	443.5	444.0	448.1	456.3	455.9	457.2	459.1	459.4
7 Real estate	1,139.5	1,201.5	1,211.4	1,227.9	1,243.5	1,254.0	1,276.1	1,271.1	1,267.1	1,267.4	1,271.0	1,277.5
8 Revolving home equity	204.2	248.0	256.4	266.0	272.8	276.9	281.3	284.4	284.4	284.9	285.2	285.5
9 Other	935.2	953.5	955.0	961.9	970.7	977.2	994.7	986.7	982.7	982.5	985.8	992.0
9a Other residential	595.7	602.0	602.5	605.9	610.4	615.4	630.2	620.6	616.5	615.8	618.2	624.8
9b Commercial	339.6	351.4	352.5	356.0	360.3	361.8	364.5	366.1	366.2	366.7	367.6	367.2
10 Consumer	342.7	360.7	364.6	366.4	362.2	366.7	373.0	370.8	373.9	373.9	364.2	362.3
10a Credit cards and related plans	109.7	132.8	135.3	138.5	135.8	142.2	149.6	145.0	147.3	147.9	138.8	136.9
10b Other	233.1	227.9	229.4	227.9	226.3	224.6	223.4	225.8	226.5	226.0	225.3	225.5
11 Security ⁴	91.0	85.8	93.2	90.4	81.6	94.1	90.4	95.8	95.6	96.1	99.7	93.5
11a Fed funds and RPs with broker/dealer	70.8	65.8	72.8	70.2	60.5	72.7	68.5	74.7	74.8	74.2	78.5	72.2
11b Other	20.2	20.0	20.3	20.2	21.0	21.4	21.9	21.1	20.8	21.9	21.2	21.3
12a State and local government	14.5	15.7	16.0	16.6	16.6	16.9	17.0	17.0	17.0	17.1	17.1	17.1
12b Agricultural	8.6	9.2	9.3	9.4	9.5	9.7	9.5	9.2	9.2	9.1	9.1	9.1
12c Fed funds and RPs with others	30.4	23.1	29.6	24.7	27.1	27.0	27.3	27.1	27.6	24.7	24.4	25.8
12d All other loans	128.8	148.4	153.5	152.7	157.6	161.8	158.0	154.8	157.9	153.4	152.2	146.2
12e Lease financing receivables	104.3	94.3	94.0	94.3	94.6	96.2	96.4	95.4	95.6	95.0	95.0	94.8
13 Interbank loans	211.3	254.4	250.1	238.9	220.7	201.8	162.4	165.3	162.9	175.3	166.5	155.9
13a Fed funds and RPs with banks	106.5	138.7	136.4	119.2	122.9	126.4	103.1	102.2	100.6	111.4	97.1	88.3
13b Other	104.8	115.7	113.7	119.8	97.8	75.3	59.3	63.1	62.3	63.9	69.5	67.6
14 Cash assets ⁵	148.9	135.9	145.9	145.3	150.0	161.1	166.1	153.9	142.2	168.9	167.2	152.4
15 Other assets ⁶	369.9	430.1	432.2	424.0	437.3	440.1	438.1	436.9	437.3	435.0	438.6	446.7
16 TOTAL ASSETS ⁷	3,940.7	4,092.8	4,150.6	4,126.6	4,140.2	4,185.6	4,189.2	4,213.2	4,198.1	4,240.7	4,229.5	4,206.1

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

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

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
LIABILITIES												
17 Deposits	2,206.1	2,343.7	2,370.3	2,381.9	2,427.0	2,449.6	2,433.0	2,446.2	2,443.3	2,455.2	2,466.9	2,450.3
18 Transaction	301.9	301.2	318.8	311.2	320.7	345.9	319.2	313.9	315.1	352.5	305.1	289.7
19 Nontransaction	1,904.2	2,042.4	2,051.5	2,070.8	2,106.3	2,103.7	2,113.7	2,132.4	2,128.2	2,102.7	2,161.8	2,160.6
20 Large time	250.7	297.6	299.9	301.4	304.4	311.0	322.7	334.9	333.8	336.6	333.6	333.2
21 Other	1,653.5	1,744.8	1,751.6	1,769.4	1,801.9	1,792.7	1,791.0	1,797.5	1,794.4	1,766.0	1,828.2	1,827.3
22 Borrowings	794.4	772.5	793.0	766.0	723.4	724.7	708.8	728.0	729.3	732.5	741.5	723.4
23 From banks in the U.S.	207.3	218.9	219.2	216.5	191.6	171.1	157.8	162.0	166.1	164.7	156.3	147.7
24 From others	587.1	553.6	573.8	549.5	531.8	553.6	551.0	565.9	563.2	567.7	585.2	575.6
25 Net due to related foreign offices	237.5	199.8	200.4	196.1	189.6	212.7	254.3	240.8	228.0	250.9	238.0	236.6
26 Other liabilities	276.0	323.7	324.2	319.4	331.1	326.8	319.1	323.9	320.9	327.0	310.3	318.7
27 TOTAL LIABILITIES	3,514.0	3,639.7	3,687.9	3,663.5	3,671.1	3,713.8	3,715.2	3,738.8	3,721.5	3,765.6	3,756.7	3,729.0
28 Residual (assets less liabilities) ⁸	426.7	453.1	462.6	463.2	469.1	471.8	474.1	474.3	476.6	475.2	472.8	477.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	2,526.4	2,672.5	2,687.7	2,699.3	2,715.7	2,733.1	2,745.4	2,775.7	2,764.3	2,791.8	2,813.8	2,823.2
2 Securities in bank credit	714.0	716.7	710.2	709.9	714.6	714.7	718.9	722.4	720.8	726.5	723.8	723.7
3 Treasury and Agency securities ²	499.0	509.0	501.3	497.4	496.8	494.5	498.1	499.8	499.3	501.1	498.4	497.8
4 Other securities	215.0	207.7	208.9	212.5	217.8	220.1	220.8	222.7	221.5	225.4	225.3	225.9
5 Loans and leases in bank credit ³	1,812.4	1,955.8	1,977.5	1,989.4	2,001.1	2,018.4	2,026.4	2,053.3	2,043.5	2,065.3	2,090.0	2,099.6
6 Commercial and industrial	306.0	316.9	320.7	322.1	325.4	327.4	331.8	333.3	333.7	333.4	334.5	336.1
7 Real estate	1,105.9	1,218.8	1,234.6	1,250.7	1,259.6	1,267.7	1,268.1	1,295.5	1,285.5	1,308.2	1,324.2	1,333.1
8 Revolving home equity	93.7	111.1	113.9	117.7	120.3	120.8	122.5	123.0	123.1	123.3	123.2	125.2
9 Other	1,012.2	1,107.8	1,120.7	1,133.0	1,139.3	1,146.9	1,145.6	1,172.5	1,162.5	1,184.9	1,201.0	1,207.9
10 Consumer	294.1	311.1	311.8	305.3	304.5	311.9	313.9	312.1	311.4	311.3	319.7	318.8
11 Security ⁴	8.1	7.1	7.4	7.7	8.0	7.8	7.9	7.8	7.9	7.7	7.8	7.6
12 Other loans and leases	98.2	101.8	103.1	103.6	103.7	103.6	104.7	104.6	104.9	104.7	103.9	104.0
13 Interbank loans	93.0	75.1	77.0	80.0	86.5	82.9	82.3	83.2	84.9	81.2	84.4	79.5
14 Cash assets ⁵	115.1	117.4	117.2	117.5	117.0	115.7	121.4	124.0	118.4	126.4	125.8	128.6
15 Other assets ⁶	141.0	165.2	171.7	174.1	174.6	172.1	181.3	183.6	173.6	192.1	186.0	184.2
16 TOTAL ASSETS ⁷	2,843.9	2,997.6	3,020.8	3,038.4	3,061.1	3,070.4	3,097.1	3,133.0	3,107.8	3,157.8	3,176.0	3,181.5
LIABILITIES												
17 Deposits	2,171.5	2,281.5	2,295.9	2,309.0	2,325.6	2,340.0	2,361.2	2,383.0	2,367.1	2,398.6	2,409.8	2,402.5
18 Transaction	334.9	343.5	347.0	341.2	338.4	340.4	336.6	341.3	339.8	359.1	333.8	335.9
19 Nontransaction	1,836.6	1,937.9	1,948.9	1,967.7	1,987.1	1,999.6	2,024.5	2,041.7	2,027.3	2,039.5	2,075.9	2,066.6
20 Large time	327.8	342.6	348.5	354.2	358.0	359.9	368.1	375.4	372.7	376.6	381.1	384.7
21 Other	1,508.8	1,595.4	1,600.3	1,613.5	1,629.2	1,639.7	1,656.5	1,666.3	1,654.6	1,662.9	1,694.8	1,681.9
22 Borrowings	441.1	483.6	489.1	486.5	487.9	482.1	473.4	483.0	480.6	495.0	482.1	484.3
23 From banks in the U.S.	166.7	186.0	190.6	178.3	180.8	169.7	154.7	159.0	158.3	163.6	158.6	161.0
24 From others	274.4	297.6	298.6	308.2	307.0	312.4	318.7	324.0	322.3	331.4	323.5	323.3
25 Net due to related foreign offices	24.4	13.0	10.9	9.9	7.3	8.7	11.6	8.7	10.9	5.2	6.2	5.6
26 Other liabilities	68.3	75.7	77.1	72.3	74.7	75.4	76.6	75.1	73.5	75.8	77.2	77.3
27 TOTAL LIABILITIES	2,705.3	2,853.7	2,873.0	2,877.6	2,895.5	2,906.2	2,922.8	2,949.8	2,932.1	2,974.6	2,975.3	2,969.6
28 Residual (assets less liabilities) ⁸	138.6	143.9	147.8	160.8	165.5	164.2	174.2	183.2	175.7	183.3	200.7	211.9

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	2,523.3	2,669.8	2,693.4	2,707.8	2,732.2	2,752.2	2,749.8	2,772.4	2,761.8	2,785.2	2,806.6	2,814.5
2 Securities in bank credit	711.9	715.1	709.8	708.6	714.8	718.6	719.0	720.3	718.2	723.7	721.7	723.6
3 Treasury and Agency securities ²	496.9	507.4	500.9	496.0	497.0	498.5	498.2	497.7	496.7	498.3	496.4	497.7
4 Other securities	215.0	207.7	208.9	212.5	217.8	220.1	220.8	222.7	221.5	225.4	225.3	225.9
5 Loans and leases in bank credit ³	1,811.4	1,954.7	1,983.5	1,999.2	2,017.3	2,033.6	2,030.7	2,052.0	2,043.6	2,061.5	2,084.9	2,090.9
6 Commercial and industrial	306.0	315.1	318.8	321.3	324.3	327.5	331.1	333.3	333.5	333.5	335.0	336.4
7 Real estate	1,105.3	1,219.3	1,240.2	1,258.1	1,272.4	1,274.8	1,268.9	1,294.8	1,285.6	1,306.3	1,321.3	1,328.3
8 Revolving home equity	93.5	111.3	114.6	118.4	120.2	120.4	122.1	122.7	122.8	122.8	122.9	124.8
9 Other	1,011.8	1,108.0	1,125.6	1,139.7	1,152.2	1,154.4	1,146.8	1,172.1	1,162.8	1,183.4	1,198.4	1,203.4
9a Other residential	--	454.8	463.3	470.2	476.1	472.4	458.1	476.0	468.2	487.4	493.3	497.2
9b Commercial	--	653.1	662.3	669.6	676.1	682.1	688.7	696.0	694.6	696.0	705.0	706.2
10 Consumer	296.0	309.4	312.3	307.5	308.3	319.4	320.4	314.0	314.0	312.5	318.3	315.1
10a Credit cards and related plans	144.2	156.7	158.2	150.7	151.5	162.2	161.5	155.1	155.0	154.7	161.1	158.1
10b Other	151.8	152.7	154.1	156.8	156.8	157.2	159.0	158.9	159.1	157.7	157.2	157.0
11 Security ⁴	8.1	7.2	7.3	7.6	8.1	7.9	7.7	7.8	7.9	7.5	8.0	8.0
12 Other loans and leases	96.0	103.7	104.9	104.7	104.2	104.0	102.6	102.1	102.5	101.7	102.3	103.0
13 Interbank loans	93.1	74.6	75.6	80.9	88.0	82.7	78.9	83.4	85.1	78.8	88.5	87.1
14 Cash assets ⁵	113.0	115.5	118.5	119.0	121.0	120.3	122.6	121.9	118.9	127.7	123.7	123.9
15 Other assets ⁶	141.0	165.2	171.7	174.1	174.6	172.1	181.3	183.6	173.6	192.1	186.0	184.2
16 TOTAL ASSETS ⁷	2,838.7	2,992.6	3,026.4	3,049.3	3,083.0	3,093.9	3,099.2	3,127.8	3,106.0	3,150.1	3,170.7	3,175.6
LIABILITIES												
17 Deposits	2,161.9	2,277.5	2,294.7	2,311.1	2,336.9	2,353.1	2,356.1	2,372.9	2,358.8	2,382.8	2,404.8	2,407.0
18 Transaction	330.5	339.3	345.3	342.6	341.7	353.3	340.4	336.8	336.6	354.7	332.0	332.5
19 Nontransaction	1,831.4	1,938.2	1,949.4	1,968.5	1,995.2	1,999.8	2,015.7	2,036.0	2,022.2	2,028.1	2,072.7	2,074.5
20 Large time	327.8	342.6	348.5	354.2	358.0	359.9	368.1	375.4	372.7	376.6	381.1	384.7
21 Other	1,503.6	1,595.6	1,600.8	1,614.3	1,637.2	1,639.9	1,647.6	1,660.6	1,649.5	1,651.5	1,691.6	1,689.8
22 Borrowings	441.1	483.6	489.1	486.5	487.9	482.1	473.4	483.0	480.6	495.0	482.1	484.3
23 From banks in the U.S.	166.7	186.0	190.6	178.3	180.8	169.7	154.7	159.0	158.3	163.6	158.6	161.0
24 From others	274.4	297.6	298.6	308.2	307.0	312.4	318.7	324.0	322.3	331.4	323.5	323.3
25 Net due to related foreign offices	24.4	13.0	10.9	9.9	7.3	8.7	11.6	8.7	10.9	5.2	6.2	5.6
26 Other liabilities	68.3	75.7	77.1	72.3	74.7	75.4	76.6	75.1	73.5	75.8	77.2	77.3
27 TOTAL LIABILITIES	2,695.7	2,849.7	2,871.8	2,879.8	2,906.8	2,919.3	2,917.8	2,939.6	2,923.8	2,958.8	2,970.3	2,974.2
28 Residual (assets less liabilities) ⁸	143.0	142.8	154.5	169.5	176.2	174.7	181.5	188.1	182.2	191.4	200.4	201.4

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

Seasonally adjusted, billions of dollars

March 18, 2005

Account	2004 Feb	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	2005 Jan	2005 Feb	Week ending			
									Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	652.8	648.8	658.3	667.4	685.7	643.6	637.7	659.1	661.7	659.3	654.8	669.5
2 Securities in bank credit	265.5	260.8	260.4	270.3	279.1	266.7	277.1	284.9	285.8	282.1	287.3	294.5
3 Treasury and Agency securities ²	99.7	92.4	91.3	92.6	90.4	83.4	85.5	94.6	93.5	96.2	97.7	94.8
4 Other securities	165.8	168.4	169.1	177.6	188.8	183.2	191.5	190.4	192.3	185.9	189.6	199.7
5 Loans and leases in bank credit ³	387.3	388.1	397.9	397.1	406.6	377.0	360.6	374.2	375.9	377.2	367.5	375.0
6 Commercial and industrial	136.5	136.1	134.1	135.1	135.9	138.8	143.5	145.0	145.1	145.1	143.1	143.0
7 Real estate	17.2	16.3	16.3	16.8	17.4	17.6	17.3	17.0	17.2	16.6	16.7	16.7
11 Security ⁴	140.1	147.3	156.4	154.1	155.4	124.7	100.6	111.0	112.2	113.6	107.6	113.6
12 Other loans and leases	93.5	88.4	91.1	91.2	97.9	95.9	99.3	101.2	101.4	101.9	100.2	101.7
13 Interbank loans	31.9	33.1	34.0	34.0	42.8	43.0	48.4	45.1	41.1	45.9	50.7	42.7
14 Cash assets ⁵	55.0	61.6	61.3	59.6	61.2	59.4	62.3	60.8	59.8	60.8	60.6	61.2
15 Other assets ⁶	25.9	36.9	41.2	36.3	36.0	38.0	29.8	30.3	27.8	32.9	31.1	34.1
16 TOTAL ASSETS⁷	765.2	780.0	794.4	796.8	825.3	783.6	777.8	794.9	790.0	798.4	796.9	807.2
LIABILITIES												
17 Deposits	468.1	544.9	538.0	545.7	542.4	540.6	549.1	533.5	533.3	533.1	526.1	537.1
18 Transaction	11.9	11.1	11.0	12.1	11.8	12.2	11.9	12.3	11.7	12.7	13.2	13.0
19 Nontransaction	456.2	533.8	527.1	533.6	530.6	528.4	537.2	521.3	521.6	520.4	512.9	524.1
22 Borrowings	343.6	320.5	331.4	335.2	361.2	333.7	303.7	316.1	310.8	325.7	316.8	315.9
23 From banks in the U.S.	43.8	42.8	50.6	46.0	51.4	50.9	38.4	42.1	42.6	45.6	41.9	37.4
24 From others	299.8	277.7	280.7	289.3	309.8	282.7	265.3	274.0	268.2	280.1	274.9	278.5
25 Net due to related foreign offices	-152.6	-177.1	-165.8	-165.2	-169.9	-175.5	-171.3	-155.7	-151.7	-162.9	-138.3	-144.8
26 Other liabilities	102.7	86.3	87.2	88.7	98.6	91.7	89.1	94.5	92.2	93.7	90.4	99.7
27 TOTAL LIABILITIES	761.8	774.7	790.9	804.4	832.3	790.5	770.6	788.5	784.7	789.5	795.0	808.0
28 Residual (assets less liabilities) ⁸	3.4	5.3	3.5	-7.5	-6.9	-6.9	7.2	6.4	5.3	8.9	1.9	-0.9

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

Not seasonally adjusted, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
ASSETS												
1 Bank credit	655.1	639.7	650.9	663.9	687.4	649.7	640.1	660.8	661.6	659.2	660.3	670.8
2 Securities in bank credit	265.5	260.8	260.4	270.3	279.1	266.7	277.1	284.9	285.8	282.1	287.3	294.5
3 Treasury and Agency securities ²	99.7	92.4	91.3	92.6	90.4	83.4	85.5	94.6	93.5	96.2	97.7	94.8
3a Trading account	36.2	34.0	35.9	34.3	32.2	27.1	30.1	37.5	37.2	38.7	39.2	36.9
3b Investment account	63.5	58.4	55.4	58.3	58.2	56.3	55.4	57.1	56.3	57.6	58.5	57.9
4 Other securities	165.8	168.4	169.1	177.6	188.8	183.2	191.5	190.4	192.3	185.9	189.6	199.7
4a Trading account	99.0	104.1	103.6	108.9	118.3	114.8	119.6	119.9	120.2	116.2	120.0	128.7
4b Investment account	66.8	64.3	65.6	68.7	70.5	68.4	72.0	70.4	72.1	69.7	69.7	71.1
5 Loans and leases in bank credit ³	389.6	378.9	390.5	393.7	408.3	383.0	363.1	375.9	375.9	377.1	372.9	376.3
6 Commercial and industrial	138.1	134.6	132.8	133.4	135.3	139.7	144.1	146.7	147.3	147.0	145.3	144.4
7 Real estate	17.2	16.3	16.3	16.8	17.4	17.6	17.3	17.0	17.2	16.6	16.7	16.7
11 Security ⁴	142.7	138.6	149.6	152.7	159.7	130.9	103.5	113.0	112.1	114.4	111.9	114.4
12 Other loans and leases	91.6	89.4	91.8	90.8	95.9	94.8	98.2	99.2	99.2	99.2	99.0	100.8
13 Interbank loans	31.9	33.1	34.0	34.0	42.8	43.0	48.4	45.1	41.1	45.9	50.7	42.7
14 Cash assets ⁵	54.2	61.6	62.5	60.7	61.2	61.6	61.8	60.0	59.6	59.9	59.3	58.6
15 Other assets ⁶	27.4	36.6	39.6	35.2	35.4	38.5	31.8	32.0	29.3	34.0	32.6	35.5
16 TOTAL ASSETS ⁷	768.2	770.6	786.5	793.4	826.4	792.3	781.8	797.5	791.2	798.6	802.5	807.2
LIABILITIES												
17 Deposits	474.3	537.4	528.3	527.7	529.2	537.5	556.2	540.6	538.2	539.4	531.5	538.1
18 Transaction	11.9	11.0	11.1	12.2	11.7	12.7	12.3	12.3	11.9	12.7	12.9	12.3
19 Nontransaction	462.4	526.3	517.2	515.6	517.5	524.8	544.0	528.3	526.3	526.7	518.5	525.7
22 Borrowings	343.6	320.5	331.4	335.2	361.2	333.7	303.7	316.1	310.8	325.7	316.8	315.9
23 From banks in the U.S.	43.8	42.8	50.6	46.0	51.4	50.9	38.4	42.1	42.6	45.6	41.9	37.4
24 From others	299.8	277.7	280.7	289.3	309.8	282.7	265.3	274.0	268.2	280.1	274.9	278.5
25 Net due to related foreign offices	-152.9	-176.7	-164.2	-162.7	-167.2	-174.1	-170.4	-156.1	-152.3	-162.8	-138.6	-147.4
26 Other liabilities	102.4	86.6	88.3	90.5	100.6	92.6	89.6	94.2	91.8	93.7	90.2	98.0
27 TOTAL LIABILITIES	767.3	767.9	783.8	790.7	823.7	789.6	779.1	794.9	788.6	796.0	799.9	804.6
28 Residual (assets less liabilities) ⁸	0.9	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6	2.6	2.6	2.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

March 18, 2005

Account	2004	2004	2004	2004	2004	2004	2005	2005	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 16	Feb 23	Mar 2	Mar 9
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	122.7	111.3	109.2	107.9	95.7	103.7	93.1	89.3	88.5	86.5	86.8	88.0
30 Reval. losses on off-bal. sheet items ⁹	111.6	102.0	99.2	96.4	90.5	95.1	83.7	78.8	77.9	73.6	78.3	79.2
31 Mortgage-backed securities ¹⁰	473.1	492.0	489.8	478.9	482.5	499.0	519.9	532.4	534.0	533.9	534.4	529.5
31a Pass-through	349.6	379.8	374.7	364.7	367.3	385.6	407.4	416.2	418.0	418.2	416.9	412.6
31b CMO, REMIC, and other	123.5	112.3	115.1	114.2	115.2	113.4	112.5	116.2	116.1	115.7	117.5	116.9
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	6.7	-0.3	3.8	2.9	1.7	1.6	2.0	1.2	1.7	0.7	-2.8	-3.8
33 Securitized consumer loans ¹²	151.8	151.6	151.0	149.7	151.9	155.4	155.2	152.7	153.0	153.2	146.7	147.1
33a Credit cards and related plans	132.8	130.8	130.1	128.0	130.3	132.9	133.2	131.2	131.4	131.7	125.3	125.8
33b Other	19.1	20.8	21.0	21.7	21.6	22.4	22.0	21.6	21.6	21.5	21.4	21.3
34 Securitized business loans ¹²	7.5	6.8	6.6	6.5	6.5	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	322.1	327.2	324.9	324.5	330.9	336.1	337.5	339.9	337.0	343.3	343.2	344.2
33 Securitized consumer loans ¹²	219.2	214.0	213.5	220.0	221.1	221.3	222.0	208.3	205.2	205.4	210.5	210.8
33a Credit cards and related plans	211.8	206.7	206.2	212.6	213.8	214.0	214.7	201.1	198.0	198.2	203.2	203.6
33b Other	7.4	7.3	7.3	7.3	7.3	7.3	7.3	7.2	7.3	7.2	7.2	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	62.8	57.3	56.6	59.8	64.3	58.8	54.2	53.2	52.9	51.4	51.7	55.2
30 Reval. losses on off-bal. sheet items ⁹	69.1	59.7	59.3	64.1	71.3	64.9	61.8	64.5	64.4	63.1	62.6	66.1
34 Securitized business loans ¹²	0.4	0.3	0.3	0.3	0.3	0.3	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