

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

October 15, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	6,187.0	6,520.4	6,539.3	6,547.2	6,588.7	6,603.2	6,631.3	6,697.7	6,699.2	6,710.8	6,692.1	6,688.6
2 Securities in bank credit	1,791.2	1,983.0	1,955.1	1,931.8	1,936.7	1,910.4	1,917.1	1,927.7	1,932.2	1,924.7	1,918.8	1,911.1
3 Treasury and Agency securities ²	1,071.1	1,205.0	1,199.8	1,188.8	1,189.5	1,181.0	1,183.1	1,178.5	1,188.9	1,172.6	1,163.4	1,154.8
4 Other securities	720.1	778.1	755.3	743.0	747.2	729.4	734.0	749.2	743.3	752.1	755.4	756.3
5 Loans and leases in bank credit ³	4,395.8	4,537.4	4,584.3	4,615.5	4,652.0	4,692.7	4,714.2	4,770.0	4,767.0	4,786.2	4,773.3	4,777.5
6 Commercial and industrial	907.9	878.4	874.2	874.0	878.5	883.1	889.5	892.5	894.5	890.9	893.2	889.7
7 Real estate	2,245.3	2,303.8	2,361.4	2,395.7	2,409.4	2,416.3	2,432.2	2,456.0	2,454.7	2,461.6	2,455.7	2,475.9
8 Revolving home equity	258.5	308.1	318.0	327.9	337.6	347.0	358.3	369.6	367.9	370.8	373.8	377.2
9 Other	1,986.8	1,995.7	2,043.4	2,067.9	2,071.9	2,069.3	2,073.8	2,086.4	2,086.8	2,090.8	2,081.9	2,098.7
10 Consumer	601.3	639.2	640.1	641.4	642.0	671.7	672.0	673.7	674.8	674.7	671.1	671.2
11 Security ⁴	212.2	243.0	237.6	232.6	248.2	243.7	238.9	254.5	250.2	256.4	262.2	254.8
12 Other loans and leases	429.2	473.0	470.9	471.7	473.9	478.0	481.6	493.2	492.8	502.4	491.1	486.0
13 Interbank loans	308.4	295.6	318.0	310.1	317.9	365.9	361.1	365.8	378.7	373.0	358.3	357.3
14 Cash assets ⁵	319.5	321.2	328.6	332.4	334.9	330.0	321.7	324.8	325.7	318.3	322.7	327.5
15 Other assets ⁶	554.4	549.1	579.8	594.7	614.7	638.9	640.8	646.5	648.3	654.0	637.5	630.0
16 TOTAL ASSETS ⁷	7,293.6	7,613.0	7,693.1	7,712.5	7,784.4	7,866.7	7,883.2	7,963.1	7,980.2	7,984.2	7,938.8	7,932.3
LIABILITIES												
17 Deposits	4,749.0	4,930.8	4,983.0	5,059.3	5,123.4	5,153.4	5,172.9	5,189.8	5,213.9	5,189.3	5,170.4	5,177.4
18 Transaction	644.1	680.1	670.9	661.0	683.0	657.3	669.2	683.9	667.4	707.7	731.5	672.9
19 Nontransaction	4,104.8	4,250.6	4,312.1	4,398.3	4,440.4	4,496.1	4,503.7	4,505.9	4,546.5	4,481.6	4,438.9	4,504.4
20 Large time	1,007.0	1,053.7	1,070.6	1,098.2	1,117.9	1,138.1	1,144.1	1,143.2	1,144.1	1,141.5	1,142.6	1,151.0
21 Other	3,097.9	3,196.9	3,241.5	3,300.1	3,322.5	3,358.0	3,359.6	3,362.7	3,402.4	3,340.1	3,296.3	3,353.4
22 Borrowings	1,498.1	1,554.3	1,575.3	1,544.0	1,577.4	1,592.1	1,580.6	1,613.1	1,638.3	1,629.1	1,617.2	1,599.4
23 From banks in the U.S.	400.0	396.3	430.6	424.1	434.1	459.1	444.6	459.5	481.9	466.2	451.6	444.5
24 From others	1,098.1	1,158.0	1,144.7	1,119.9	1,143.3	1,133.0	1,136.0	1,153.6	1,156.4	1,162.9	1,165.6	1,154.9
25 Net due to related foreign offices	126.6	90.1	94.5	80.5	36.6	46.2	30.7	33.9	23.0	41.4	36.6	-1.3
26 Other liabilities	402.7	448.8	431.2	411.4	454.6	475.0	487.1	486.6	477.3	487.8	482.2	487.8
27 TOTAL LIABILITIES	6,776.4	7,024.0	7,083.9	7,095.3	7,192.0	7,266.7	7,271.2	7,323.4	7,352.4	7,347.7	7,306.4	7,263.2
28 Residual (assets less liabilities) ⁸	517.2	588.9	609.2	617.3	592.4	600.0	612.0	639.6	627.7	636.6	632.5	669.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	6,194.3	6,490.5	6,521.6	6,538.9	6,583.6	6,585.3	6,616.5	6,698.1	6,708.0	6,714.2	6,694.8	6,686.6
2 Securities in bank credit	1,788.0	1,974.5	1,952.1	1,935.3	1,938.8	1,905.2	1,914.8	1,923.5	1,925.8	1,918.2	1,913.8	1,907.8
3 Treasury and Agency securities ²	1,065.1	1,200.9	1,203.2	1,196.3	1,193.3	1,179.4	1,179.0	1,171.4	1,179.8	1,164.2	1,155.4	1,146.7
4 Other securities	722.9	773.6	748.9	739.0	745.5	725.8	735.8	752.1	746.0	754.1	758.3	761.1
5 Loans and leases in bank credit ³	4,406.3	4,516.0	4,569.5	4,603.7	4,644.8	4,680.1	4,701.7	4,774.6	4,782.2	4,796.0	4,781.0	4,778.8
6 Commercial and industrial	904.8	881.2	878.5	877.9	881.0	881.9	884.8	889.4	891.8	889.1	891.8	888.7
7 Real estate	2,258.5	2,290.6	2,350.2	2,395.4	2,404.0	2,411.8	2,434.1	2,463.6	2,465.2	2,469.2	2,461.9	2,481.3
8 Revolving home equity	259.6	305.8	317.0	328.6	338.7	347.7	359.5	371.2	369.9	372.4	375.3	378.0
9 Other	1,998.9	1,984.8	2,033.1	2,066.8	2,065.2	2,064.2	2,074.6	2,092.4	2,095.3	2,096.8	2,086.5	2,103.3
10 Consumer	602.5	633.3	632.4	636.0	635.4	664.6	668.8	675.1	676.8	678.1	673.3	670.8
10a Credit cards and related plans	224.5	249.8	248.6	252.8	253.3	285.4	288.9	292.7	294.6	295.9	290.9	288.3
10b Other	378.1	383.5	383.8	383.2	382.1	379.1	379.9	382.3	382.2	382.2	382.4	382.5
11 Security ⁴	208.0	242.6	239.9	224.9	247.9	239.9	231.1	249.2	251.5	255.9	256.4	246.8
12 Other loans and leases	432.5	468.3	468.4	469.5	476.5	481.9	483.0	497.3	497.0	503.8	497.5	491.3
13 Interbank loans	302.5	299.6	327.7	311.1	319.3	362.4	361.0	357.9	376.0	356.0	348.3	350.5
14 Cash assets ⁵	321.4	309.1	323.9	326.9	326.9	324.5	312.2	326.6	326.7	310.0	325.3	327.4
15 Other assets ⁶	556.5	545.5	578.2	594.4	611.1	639.9	642.7	648.9	649.8	649.6	644.2	636.9
16 TOTAL ASSETS ⁷	7,299.0	7,571.0	7,678.9	7,699.4	7,769.1	7,841.0	7,860.7	7,959.7	7,988.5	7,958.0	7,941.1	7,930.5
LIABILITIES												
17 Deposits	4,740.9	4,923.6	5,000.3	5,049.7	5,123.3	5,138.6	5,151.4	5,180.3	5,212.5	5,139.7	5,152.9	5,192.8
18 Transaction	636.4	671.0	677.9	651.7	675.5	654.9	650.6	675.7	662.7	682.9	728.2	668.0
19 Nontransaction	4,104.4	4,252.6	4,322.4	4,398.0	4,447.8	4,483.7	4,500.8	4,504.6	4,549.8	4,456.8	4,424.7	4,524.9
20 Large time	997.6	1,056.8	1,076.4	1,106.8	1,124.6	1,135.2	1,136.5	1,132.2	1,132.1	1,129.6	1,131.5	1,138.6
21 Other	3,106.8	3,195.8	3,245.9	3,291.2	3,323.2	3,348.4	3,364.2	3,372.4	3,417.7	3,327.1	3,293.2	3,386.3
22 Borrowings	1,501.7	1,543.3	1,582.3	1,560.3	1,587.7	1,593.3	1,576.9	1,617.0	1,642.3	1,643.5	1,621.8	1,596.6
23 From banks in the U.S.	400.5	397.7	435.6	424.6	433.4	458.9	447.0	459.9	482.6	468.1	450.0	445.3
24 From others	1,101.3	1,145.6	1,146.7	1,135.7	1,154.3	1,134.4	1,129.9	1,157.1	1,159.7	1,175.4	1,171.7	1,151.3
25 Net due to related foreign offices	130.6	83.8	77.3	76.2	32.7	39.0	30.7	37.6	24.4	46.7	43.7	-1.8
26 Other liabilities	406.5	441.7	414.6	407.7	450.6	466.3	486.9	491.3	479.2	494.0	490.7	487.5
27 TOTAL LIABILITIES	6,779.8	6,992.5	7,074.4	7,094.0	7,194.3	7,237.2	7,246.0	7,326.2	7,358.5	7,323.9	7,309.1	7,275.2
28 Residual (assets less liabilities) ⁸	519.2	578.5	604.5	605.4	574.8	603.8	614.8	633.5	630.0	634.1	632.0	655.4

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

Seasonally adjusted, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	5,564.8	5,861.5	5,896.5	5,915.4	5,937.5	5,947.9	5,983.2	6,040.7	6,052.4	6,052.5	6,030.3	6,034.0
2 Securities in bank credit	1,528.8	1,716.7	1,690.8	1,673.7	1,674.5	1,650.8	1,655.6	1,666.0	1,673.1	1,664.9	1,659.8	1,645.8
3 Treasury and Agency securities ²	964.0	1,108.4	1,104.4	1,096.6	1,096.0	1,089.3	1,090.8	1,087.4	1,097.7	1,083.4	1,075.6	1,062.9
4 Other securities	564.8	608.3	586.4	577.1	578.4	561.5	564.8	578.6	575.4	581.5	584.2	582.9
5 Loans and leases in bank credit ³	4,036.0	4,144.8	4,205.7	4,241.7	4,263.0	4,297.0	4,327.5	4,374.8	4,379.4	4,387.6	4,370.5	4,388.2
6 Commercial and industrial	763.6	744.8	743.4	743.7	747.0	749.8	753.6	758.8	759.8	757.8	760.2	757.2
7 Real estate	2,227.9	2,286.5	2,343.6	2,378.8	2,393.1	2,399.8	2,416.3	2,440.7	2,439.3	2,446.3	2,440.4	2,460.5
8 Revolving home equity	258.5	308.1	318.0	327.9	337.6	347.0	358.3	369.6	367.9	370.8	373.8	377.2
9 Other	1,969.5	1,978.4	2,025.6	2,051.0	2,055.5	2,052.8	2,058.0	2,071.1	2,071.4	2,075.6	2,066.6	2,083.3
10 Consumer	601.3	639.2	640.1	641.4	642.0	671.7	672.0	673.7	674.8	674.7	671.1	671.2
11 Security ⁴	88.2	93.2	96.5	94.7	97.4	86.6	92.1	98.9	102.6	98.6	97.9	103.0
12 Other loans and leases	355.0	381.2	382.1	383.0	383.5	389.2	393.5	402.7	402.9	410.2	400.9	396.5
13 Interbank loans	271.1	266.2	286.0	275.5	288.6	334.0	328.6	332.7	347.3	336.7	322.4	327.9
14 Cash assets ⁵	266.6	266.4	271.5	271.8	277.5	268.8	261.3	264.6	265.2	259.1	261.4	266.0
15 Other assets ⁶	519.9	520.4	546.5	561.9	579.0	600.2	603.9	605.4	605.9	610.9	601.5	593.2
16 TOTAL ASSETS ⁷	6,547.2	6,841.6	6,928.3	6,953.2	7,011.2	7,080.0	7,105.8	7,172.2	7,199.6	7,187.9	7,144.2	7,150.3
LIABILITIES												
17 Deposits	4,315.1	4,457.8	4,500.7	4,563.1	4,599.5	4,605.5	4,632.2	4,659.1	4,684.9	4,658.0	4,641.7	4,639.3
18 Transaction	633.5	668.2	659.3	649.4	670.9	645.8	657.9	672.7	655.7	696.8	721.0	661.1
19 Nontransaction	3,681.6	3,789.6	3,841.5	3,913.8	3,928.6	3,959.7	3,974.3	3,986.4	4,029.2	3,961.2	3,920.7	3,978.1
20 Large time	586.6	595.3	602.3	619.6	623.6	619.0	626.3	633.0	633.9	632.8	632.0	634.3
21 Other	3,095.0	3,194.3	3,239.2	3,294.1	3,305.1	3,340.6	3,348.0	3,353.4	3,395.2	3,328.4	3,288.7	3,343.8
22 Borrowings	1,190.1	1,201.3	1,226.0	1,213.5	1,241.9	1,260.8	1,259.6	1,280.8	1,301.7	1,299.0	1,281.6	1,264.2
23 From banks in the U.S.	361.6	347.1	385.5	381.6	386.4	418.5	402.7	409.1	423.6	419.7	401.5	392.7
24 From others	828.6	854.2	840.5	831.9	855.6	842.2	856.9	871.7	878.1	879.3	880.1	871.5
25 Net due to related foreign offices	229.6	245.6	264.8	256.8	214.6	228.7	205.5	195.9	191.8	195.9	195.9	178.4
26 Other liabilities	298.4	350.6	329.7	313.7	367.4	388.6	400.8	399.4	389.6	401.1	397.8	400.0
27 TOTAL LIABILITIES	6,033.2	6,255.3	6,321.2	6,347.0	6,423.4	6,483.5	6,498.1	6,535.2	6,568.1	6,554.1	6,517.1	6,481.8
28 Residual (assets less liabilities) ⁸	514.0	586.2	607.0	606.2	587.8	596.6	607.7	637.0	631.5	633.8	627.1	668.5

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

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October 15, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	5,578.4	5,828.1	5,873.0	5,909.9	5,932.5	5,933.9	5,977.5	6,048.5	6,064.6	6,060.3	6,039.3	6,043.3
2 Securities in bank credit	1,525.6	1,708.2	1,687.8	1,677.2	1,676.6	1,645.6	1,653.4	1,661.7	1,666.6	1,658.5	1,654.7	1,642.4
3 Treasury and Agency securities ²	958.0	1,104.4	1,107.8	1,104.1	1,099.8	1,087.7	1,086.7	1,080.3	1,088.6	1,075.0	1,067.6	1,054.7
4 Other securities	567.7	603.8	580.0	573.1	576.7	557.9	566.7	581.5	578.0	583.6	587.2	587.7
5 Loans and leases in bank credit ³	4,052.8	4,120.0	4,185.2	4,232.7	4,256.0	4,288.3	4,324.2	4,386.8	4,397.9	4,401.8	4,384.5	4,400.9
6 Commercial and industrial	761.9	745.7	746.7	747.6	750.0	749.3	750.3	757.1	758.3	757.0	759.7	757.8
7 Real estate	2,241.1	2,273.3	2,332.3	2,378.5	2,387.6	2,395.3	2,418.2	2,448.2	2,449.8	2,453.9	2,446.6	2,465.9
8 Revolving home equity	259.6	305.8	317.0	328.6	338.7	347.7	359.5	371.2	369.9	372.4	375.3	378.0
9 Other	1,981.5	1,967.4	2,015.3	2,049.9	2,048.9	2,047.6	2,058.8	2,077.0	2,079.9	2,081.5	2,071.2	2,087.9
9a Other residential	--	--	--	--	1,080.9	1,072.3	1,073.0	1,079.5	1,082.9	1,081.1	1,070.7	1,085.1
9b Commercial	--	--	--	--	968.0	975.3	985.7	997.5	996.9	1,000.4	1,000.6	1,002.8
10 Consumer	602.5	633.3	632.4	636.0	635.4	664.6	668.8	675.1	676.8	678.1	673.3	670.8
10a Credit cards and related plans	224.5	249.8	248.6	252.8	253.3	285.4	288.9	292.7	294.6	295.9	290.9	288.3
10b Other	378.1	383.5	383.8	383.2	382.1	379.1	379.9	382.3	382.2	382.2	382.4	382.5
11 Security ⁴	89.4	91.0	95.1	90.3	98.3	87.0	92.9	100.4	106.6	101.5	98.5	104.4
12 Other loans and leases	357.7	376.6	378.6	380.3	384.7	392.2	393.9	406.1	406.4	411.3	406.5	402.0
13 Interbank loans	265.2	270.2	295.6	276.6	290.0	330.6	328.6	324.8	344.5	319.7	312.5	321.1
14 Cash assets ⁵	267.5	256.1	267.4	267.0	269.9	264.0	251.7	265.3	265.7	249.3	261.1	264.9
15 Other assets ⁶	523.5	516.7	546.2	561.0	575.5	602.3	606.2	609.5	609.4	608.7	609.7	601.7
16 TOTAL ASSETS⁷	6,559.2	6,797.8	6,910.2	6,942.9	6,996.5	7,060.1	7,092.7	7,176.7	7,212.6	7,166.7	7,151.6	7,160.6
LIABILITIES												
17 Deposits	4,314.8	4,446.1	4,508.4	4,542.2	4,591.9	4,592.1	4,618.3	4,659.3	4,694.9	4,616.5	4,631.6	4,669.3
18 Transaction	625.7	659.5	666.5	640.2	663.4	643.5	639.5	664.5	651.1	671.8	717.1	656.4
19 Nontransaction	3,689.1	3,786.6	3,841.9	3,902.0	3,928.5	3,948.7	3,978.7	3,994.8	4,043.7	3,944.6	3,914.6	4,012.9
20 Large time	585.2	593.4	598.3	616.9	623.0	617.6	626.0	631.5	633.0	629.0	628.9	636.0
21 Other	3,104.0	3,193.1	3,243.6	3,285.1	3,305.5	3,331.1	3,352.8	3,363.4	3,410.7	3,315.6	3,285.7	3,377.0
22 Borrowings	1,193.8	1,190.3	1,233.0	1,229.7	1,252.3	1,262.0	1,256.0	1,284.8	1,305.7	1,313.4	1,286.2	1,261.4
23 From banks in the U.S.	362.0	348.5	390.6	382.1	385.7	418.4	405.2	409.6	424.2	421.6	399.9	393.4
24 From others	831.8	841.8	842.4	847.6	866.6	843.6	850.7	875.2	881.5	891.8	886.3	868.0
25 Net due to related foreign offices	232.0	239.8	249.8	254.4	213.0	223.0	205.2	198.0	192.7	199.0	199.5	177.1
26 Other liabilities	300.9	344.0	315.1	311.5	365.0	380.9	400.3	402.9	391.1	405.6	404.0	399.2
27 TOTAL LIABILITIES	6,041.4	6,220.2	6,306.4	6,337.8	6,422.3	6,458.1	6,479.7	6,545.0	6,584.4	6,534.4	6,521.3	6,507.0
28 Residual (assets less liabilities) ⁸	517.8	577.7	603.9	605.1	574.3	602.0	613.0	631.8	628.2	632.3	630.3	653.6

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	3,113.9	3,287.4	3,246.0	3,245.3	3,254.4	3,260.5	3,285.7	3,329.8	3,335.0	3,341.8	3,328.9	3,326.8
2 Securities in bank credit	816.9	989.3	950.0	925.6	924.9	910.2	918.5	934.7	938.4	936.1	933.6	930.8
3 Treasury and Agency securities ²	469.7	611.7	595.1	575.7	576.0	569.7	573.1	575.1	583.0	573.8	567.3	554.2
3a Trading account	38.5	45.1	45.0	45.4	40.5	38.1	40.4	47.9	53.9	45.5	49.5	38.6
3b Investment account	431.2	566.6	550.0	530.3	535.5	531.5	532.7	527.2	529.1	528.3	517.8	515.6
3c Mortgage-backed	332.4	452.6	442.6	424.6	423.5	421.7	423.8	418.4	419.2	419.0	411.1	411.8
3d Other	98.8	114.0	107.5	105.7	112.0	109.8	109.0	108.8	109.9	109.3	106.7	103.8
4 Other securities	347.2	377.5	354.9	350.0	348.9	340.5	345.4	359.6	355.3	362.3	366.3	376.6
4a Trading account	179.6	204.8	181.9	180.2	179.9	189.2	191.5	200.8	196.8	203.0	206.4	206.3
4b Investment account	167.6	172.8	173.0	169.8	169.1	151.3	153.9	158.8	158.5	159.2	159.9	170.3
4c State and local government	31.1	33.7	33.8	33.4	33.2	33.1	32.9	33.3	33.2	33.6	33.6	33.4
4d Other	136.5	139.0	139.2	136.4	135.9	118.2	121.0	125.5	125.3	125.7	126.3	137.0
5 Loans and leases in bank credit ³	2,297.0	2,298.2	2,296.0	2,319.6	2,329.5	2,350.3	2,367.2	2,395.1	2,396.6	2,405.7	2,395.3	2,396.0
6 Commercial and industrial	464.7	433.1	431.2	431.4	432.1	432.8	433.1	435.1	435.4	435.0	435.6	432.2
7 Real estate	1,166.7	1,155.2	1,149.7	1,173.5	1,181.4	1,184.8	1,194.1	1,204.1	1,201.1	1,208.0	1,206.3	1,213.2
8 Revolving home equity	173.6	210.3	216.5	223.2	229.8	236.9	245.1	253.6	252.3	254.8	257.0	258.8
9 Other	993.1	944.8	933.2	950.3	951.6	947.9	949.0	950.5	948.8	953.1	949.3	954.5
9a Other residential	654.9	603.6	590.9	606.7	605.5	601.0	600.7	601.1	600.2	602.8	598.5	604.2
9b Commercial	338.2	341.2	342.4	343.6	346.1	346.9	348.4	349.4	348.6	350.4	350.8	350.3
10 Consumer	331.1	344.7	346.3	347.4	344.6	366.5	365.2	366.4	366.8	367.5	366.3	363.5
11 Security ⁴	80.5	85.5	89.2	87.5	90.4	79.6	85.0	91.6	95.3	90.9	90.5	95.5
11a Fed funds and RPs with broker/dealer	62.9	64.7	67.1	64.1	69.5	59.1	65.3	71.6	76.0	71.4	70.0	75.2
11b Other	17.6	20.7	22.1	23.3	20.9	20.4	19.7	19.9	19.2	19.5	20.5	20.3
12a State and local government	13.7	14.6	14.9	14.9	14.8	15.3	15.7	15.9	15.8	15.9	16.1	16.1
12b Agricultural	8.5	9.1	9.3	9.2	9.2	9.2	9.2	9.3	9.3	9.3	9.3	9.4
12c Fed funds and RPs with others	28.0	24.4	21.1	17.8	19.3	22.2	23.1	29.7	27.2	34.1	30.1	24.6
12d All other loans	97.1	129.7	134.4	141.9	143.1	146.9	149.2	150.8	153.7	153.0	149.1	149.4
12e Lease financing receivables	106.7	101.9	99.8	95.9	94.4	92.9	92.6	92.2	92.1	92.1	92.0	92.0
13 Interbank loans	180.6	179.3	209.4	198.0	214.2	258.7	254.6	257.5	272.9	255.3	247.1	251.2
13a Fed funds and RPs with banks	110.8	95.2	99.2	90.6	106.5	141.7	138.8	140.3	157.6	137.8	133.7	125.9
13b Other	69.7	84.1	110.2	107.4	107.7	117.1	115.9	117.2	115.3	117.6	113.4	125.3
14 Cash assets ⁵	148.3	147.8	152.9	152.3	157.0	149.8	141.9	145.1	145.0	139.8	141.7	147.5
15 Other assets ⁶	369.4	362.2	383.4	394.6	418.8	423.8	426.6	425.8	431.6	434.8	415.7	418.9
16 TOTAL ASSETS ⁷	3,768.0	3,936.0	3,952.4	3,951.5	4,005.7	4,054.8	4,070.9	4,120.6	4,146.9	4,134.1	4,095.6	4,106.8

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

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

October 15, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 6
LIABILITIES												
17 Deposits	2,179.4	2,261.5	2,283.9	2,320.6	2,334.9	2,328.6	2,338.4	2,353.1	2,376.4	2,350.1	2,333.6	2,344.2
18 Transaction	304.8	320.5	315.5	303.6	315.1	303.8	313.4	322.8	312.5	339.0	353.9	296.4
19 Nontransaction	1,874.7	1,941.0	1,968.5	2,017.0	2,019.7	2,024.8	2,025.0	2,030.2	2,063.9	2,011.1	1,979.7	2,047.7
20 Large time	266.3	258.5	263.0	278.5	287.3	279.0	279.3	281.3	284.2	282.0	279.2	279.3
21 Other	1,608.3	1,682.6	1,705.4	1,738.5	1,732.4	1,745.8	1,745.7	1,749.0	1,779.7	1,729.1	1,700.5	1,768.5
22 Borrowings	775.2	755.5	742.9	726.3	747.0	761.4	771.4	789.0	809.8	800.7	784.7	777.2
23 From banks in the U.S.	205.1	183.3	189.5	190.7	196.1	221.6	214.6	216.9	228.1	222.9	208.3	216.2
24 From others	570.1	572.1	553.4	535.6	551.0	539.8	556.7	572.0	581.7	577.8	576.3	560.9
25 Net due to related foreign offices	215.5	225.5	241.3	234.0	198.8	214.5	192.5	184.8	180.8	183.5	187.4	170.2
26 Other liabilities	231.0	280.0	257.9	241.7	295.8	313.1	323.6	320.1	311.1	321.5	318.8	323.6
27 TOTAL LIABILITIES	3,401.2	3,522.5	3,526.0	3,522.6	3,576.4	3,617.7	3,625.8	3,647.0	3,678.1	3,655.9	3,624.4	3,615.2
28 Residual (assets less liabilities) ⁸	366.9	413.5	426.3	428.9	429.2	437.1	445.1	473.6	468.8	478.3	471.2	491.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	3,124.9	3,257.6	3,231.8	3,247.9	3,258.0	3,255.6	3,284.4	3,334.8	3,344.3	3,342.2	3,332.9	3,333.8
2 Securities in bank credit	816.6	973.2	943.3	931.4	925.6	907.1	919.7	933.8	936.6	931.2	930.4	929.7
3 Treasury and Agency securities ²	466.6	600.1	594.8	585.5	578.4	570.1	572.5	571.3	578.7	566.9	561.2	548.3
3a Trading account	38.1	44.7	45.3	46.1	40.8	38.0	40.2	47.4	53.5	44.7	48.5	37.8
3b Investment account	428.5	555.5	549.5	539.4	537.6	532.1	532.3	523.9	525.2	522.2	512.7	510.5
3c Mortgage-backed	330.8	442.5	441.3	432.0	424.8	422.7	423.8	416.2	416.2	414.9	408.0	408.8
3d Other	97.7	112.9	108.2	107.4	112.8	109.5	108.5	107.7	109.0	107.3	104.6	101.7
4 Other securities	350.0	373.1	348.5	345.9	347.2	336.9	347.2	362.5	358.0	364.3	369.2	381.5
4a Trading account	181.1	202.4	178.6	178.1	179.0	187.2	192.5	202.4	198.2	204.2	208.1	209.0
4b Investment account	169.0	170.7	169.9	167.8	168.2	149.7	154.7	160.1	159.7	160.1	161.1	172.5
4c State and local government	31.4	33.3	33.2	33.0	33.0	32.8	33.1	33.6	33.5	33.7	33.8	33.8
4d Other	137.6	137.4	136.7	134.8	135.2	116.9	121.7	126.5	126.2	126.4	127.3	138.7
5 Loans and leases in bank credit ³	2,308.2	2,284.4	2,288.5	2,316.5	2,332.3	2,348.5	2,364.7	2,401.0	2,407.7	2,411.0	2,402.6	2,404.0
6 Commercial and industrial	464.9	433.5	433.1	433.2	433.3	432.2	431.7	435.2	436.0	435.3	436.5	434.2
7 Real estate	1,174.7	1,148.5	1,147.1	1,177.5	1,183.9	1,185.0	1,195.4	1,205.9	1,205.0	1,208.1	1,206.3	1,214.5
8 Revolving home equity	174.2	208.6	215.8	223.9	230.7	237.4	246.0	254.5	253.5	255.5	257.6	259.1
9 Other	1,000.5	939.9	931.4	953.6	953.2	947.5	949.4	951.3	951.4	952.6	948.7	955.3
9a Other residential	662.5	600.5	589.7	608.8	606.5	600.8	600.9	601.6	601.8	602.4	598.1	604.8
9b Commercial	338.0	339.5	341.7	344.8	346.7	346.7	348.5	349.7	349.6	350.2	350.6	350.6
10 Consumer	331.9	342.8	343.2	344.8	342.3	363.3	363.6	367.3	367.7	369.0	367.7	363.4
10a Credit cards and related plans	100.4	109.7	110.1	112.3	110.9	135.7	136.2	138.3	138.8	140.1	138.8	136.8
10b Other	231.5	233.1	233.1	232.5	231.4	227.6	227.5	229.0	228.9	228.8	228.9	226.5
11 Security ⁴	81.8	83.1	87.8	83.2	91.3	80.0	85.7	93.1	99.4	94.3	91.4	96.8
11a Fed funds and RPs with broker/dealer	63.9	63.0	66.0	61.0	70.3	59.4	65.8	72.9	79.3	74.1	70.7	76.2
11b Other	17.9	20.1	21.8	22.2	21.0	20.6	19.9	20.3	20.1	20.2	20.7	20.6
12a State and local government	13.7	14.6	14.9	14.9	14.8	15.3	15.7	15.9	15.8	15.9	16.1	16.1
12b Agricultural	8.5	9.0	9.2	9.2	9.3	9.3	9.2	9.3	9.3	9.3	9.4	9.4
12c Fed funds and RPs with others	28.0	24.4	21.1	17.8	19.3	22.2	23.1	29.7	27.2	34.1	30.1	24.6
12d All other loans	98.1	126.9	132.3	140.0	143.9	148.6	147.7	152.4	155.3	153.3	152.7	152.2
12e Lease financing receivables	106.6	101.6	99.7	95.8	94.2	92.8	92.5	92.2	92.0	91.8	92.4	92.8
13 Interbank loans	176.4	178.8	215.2	201.4	217.0	257.6	255.0	251.0	270.0	245.6	241.6	241.2
13a Fed funds and RPs with banks	108.4	95.0	101.9	92.1	107.9	141.1	139.0	136.8	156.0	132.6	130.8	120.9
13b Other	68.0	83.8	113.3	109.3	109.1	116.6	116.0	114.2	114.1	113.1	110.8	120.3
14 Cash assets ⁵	147.7	142.4	151.8	148.5	150.1	145.0	134.2	144.4	145.1	133.5	141.1	144.7
15 Other assets ⁶	372.9	358.5	383.1	393.8	415.2	425.9	428.8	429.9	435.0	432.6	424.0	427.4
16 TOTAL ASSETS ⁷	3,777.7	3,896.1	3,942.8	3,952.8	4,001.5	4,046.2	4,064.4	4,122.3	4,156.6	4,116.3	4,102.1	4,109.7

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

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

October 15, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 15	Sep 22	Sep 29	Oct 6
LIABILITIES												
17 Deposits	2,180.2	2,251.6	2,287.7	2,304.2	2,328.5	2,321.6	2,328.4	2,354.4	2,384.8	2,325.6	2,332.5	2,365.7
18 Transaction	298.5	315.9	322.0	298.7	311.9	301.7	299.2	316.3	309.3	323.4	351.9	290.3
19 Nontransaction	1,881.7	1,935.7	1,965.6	2,005.5	2,016.6	2,019.9	2,029.2	2,038.1	2,075.5	2,002.2	1,980.6	2,075.3
20 Large time	264.9	256.5	259.0	275.7	286.8	277.5	279.0	279.8	283.3	278.2	276.1	281.0
21 Other	1,616.8	1,679.2	1,706.6	1,729.8	1,729.8	1,742.4	1,750.2	1,758.4	1,792.1	1,724.0	1,704.5	1,794.4
22 Borrowings	778.8	744.5	750.0	742.6	757.4	762.7	767.7	792.9	813.8	815.0	789.2	774.4
23 From banks in the U.S.	205.5	184.7	194.5	191.2	195.4	221.4	217.1	217.4	228.7	224.7	206.8	217.0
24 From others	573.3	559.7	555.4	551.4	562.0	541.2	550.6	575.5	585.1	590.3	582.5	557.4
25 Net due to related foreign offices	217.9	219.7	226.4	231.6	197.2	208.8	192.1	186.9	181.7	186.6	191.0	168.9
26 Other liabilities	233.5	273.4	243.3	239.5	293.4	305.5	323.1	323.6	312.6	326.0	324.9	322.8
27 TOTAL LIABILITIES	3,410.5	3,489.2	3,507.2	3,517.9	3,576.6	3,598.6	3,611.3	3,657.9	3,692.8	3,653.2	3,637.6	3,631.8
28 Residual (assets less liabilities) ⁸	367.1	407.0	435.6	434.9	424.9	447.6	453.1	464.4	463.8	463.2	464.4	477.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	2,448.3	2,580.1	2,652.0	2,668.3	2,684.4	2,687.5	2,695.6	2,707.9	2,713.3	2,708.9	2,700.1	2,707.1
2 Securities in bank credit	709.3	733.5	742.2	746.3	750.9	740.7	735.3	728.3	730.6	727.0	725.0	714.9
3 Treasury and Agency securities ²	491.7	502.8	510.8	519.1	521.4	519.7	515.8	509.3	510.5	507.8	507.0	508.7
4 Other securities	217.6	230.7	231.5	227.2	229.5	221.0	219.4	218.9	220.1	219.3	218.0	206.2
5 Loans and leases in bank credit ³	1,739.0	1,846.6	1,909.7	1,922.1	1,933.5	1,946.8	1,960.3	1,979.7	1,982.8	1,981.9	1,975.1	1,992.2
6 Commercial and industrial	298.9	311.7	312.2	312.3	314.9	317.0	320.4	323.7	324.4	322.8	324.7	325.0
7 Real estate	1,061.2	1,131.3	1,193.9	1,205.3	1,211.6	1,214.9	1,222.2	1,236.5	1,238.3	1,238.4	1,234.1	1,247.2
8 Revolving home equity	84.9	97.8	101.5	104.6	107.8	110.1	113.2	116.0	115.7	115.9	116.8	118.4
9 Other	976.3	1,033.5	1,092.3	1,100.7	1,103.8	1,104.9	1,109.0	1,120.5	1,122.6	1,122.4	1,117.3	1,128.9
10 Consumer	270.2	294.4	293.8	294.1	297.4	305.2	306.8	307.3	308.0	307.2	304.8	307.6
11 Security ⁴	7.7	7.8	7.3	7.2	7.0	7.0	7.1	7.3	7.3	7.7	7.4	7.5
12 Other loans and leases	101.0	101.5	102.5	103.1	102.5	102.6	103.7	104.8	104.8	105.7	104.2	104.9
13 Interbank loans	90.5	86.9	76.6	77.5	74.4	75.3	74.0	75.2	74.4	81.3	75.3	76.7
14 Cash assets ⁵	118.3	118.6	118.6	119.5	120.5	119.0	119.4	119.5	120.2	119.4	119.7	118.5
15 Other assets ⁶	150.5	158.2	163.1	167.3	160.3	176.4	177.4	179.7	174.4	176.1	185.7	174.3
16 TOTAL ASSETS ⁷	2,776.5	2,911.7	2,977.4	2,999.9	3,006.8	3,025.3	3,033.1	3,048.6	3,048.5	3,051.9	3,047.3	3,043.5
LIABILITIES												
17 Deposits	2,135.7	2,196.3	2,216.8	2,242.5	2,264.7	2,276.8	2,293.9	2,306.0	2,308.5	2,307.9	2,308.1	2,295.1
18 Transaction	328.8	347.7	343.8	345.7	355.8	342.0	344.6	349.9	343.3	357.8	367.1	364.7
19 Nontransaction	1,807.0	1,848.6	1,873.0	1,896.8	1,908.9	1,934.9	1,949.3	1,956.2	1,965.2	1,950.1	1,941.0	1,930.4
20 Large time	320.3	336.9	339.3	341.2	336.2	340.0	347.0	351.7	349.7	350.8	352.8	355.0
21 Other	1,486.7	1,511.7	1,533.8	1,555.6	1,572.7	1,594.8	1,602.3	1,604.5	1,615.6	1,599.3	1,588.2	1,575.4
22 Borrowings	414.9	445.8	483.1	487.2	494.9	499.3	488.3	491.8	491.9	498.3	497.0	487.0
23 From banks in the U.S.	156.5	163.8	196.1	190.9	190.3	196.9	188.1	192.2	195.5	196.8	193.2	176.4
24 From others	258.4	282.0	287.0	296.3	304.6	302.4	300.2	299.7	296.4	301.5	303.8	310.6
25 Net due to related foreign offices	14.1	20.1	23.5	22.8	15.8	14.2	13.1	11.0	11.0	12.4	8.6	8.1
26 Other liabilities	67.3	70.6	71.9	72.0	71.6	75.4	77.2	79.3	78.5	79.5	79.0	76.4
27 TOTAL LIABILITIES	2,632.0	2,732.9	2,795.2	2,824.4	2,846.9	2,865.8	2,872.4	2,888.2	2,890.0	2,898.2	2,892.7	2,866.6
28 Residual (assets less liabilities) ⁸	144.5	178.8	182.2	175.4	159.9	159.5	160.7	160.4	158.6	153.7	154.6	176.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	2,453.5	2,570.5	2,641.2	2,662.0	2,674.6	2,678.3	2,693.1	2,713.7	2,720.3	2,718.1	2,706.3	2,709.6
2 Securities in bank credit	709.0	735.0	744.5	745.8	750.9	738.5	733.6	727.9	730.0	727.3	724.4	712.7
3 Treasury and Agency securities ²	491.3	504.2	513.0	518.7	521.4	517.5	514.2	509.0	509.9	508.1	506.4	506.4
4 Other securities	217.6	230.7	231.5	227.2	229.5	221.0	219.4	218.9	220.1	219.3	218.0	206.2
5 Loans and leases in bank credit ³	1,744.5	1,835.6	1,896.7	1,916.2	1,923.6	1,939.8	1,959.5	1,985.8	1,990.3	1,990.8	1,982.0	1,996.9
6 Commercial and industrial	297.1	312.3	313.6	314.4	316.6	317.2	318.6	321.8	322.3	321.7	323.1	323.6
7 Real estate	1,066.5	1,124.8	1,185.2	1,200.9	1,203.7	1,210.3	1,222.8	1,242.3	1,244.8	1,245.8	1,240.3	1,251.4
8 Revolving home equity	85.4	97.3	101.3	104.7	108.1	110.2	113.4	116.6	116.4	116.9	117.7	118.9
9 Other	981.1	1,027.5	1,084.0	1,096.3	1,095.7	1,100.1	1,109.4	1,125.7	1,128.4	1,128.9	1,122.6	1,132.5
9a Other residential	--	--	--	--	474.3	471.5	472.2	477.9	481.1	478.6	472.6	480.3
9b Commercial	--	--	--	--	621.3	628.6	637.2	647.8	647.3	650.3	650.0	652.2
10 Consumer	270.7	290.5	289.2	291.2	293.1	301.3	305.2	307.8	309.1	309.1	305.6	307.4
10a Credit cards and related plans	124.1	140.1	138.5	140.5	142.4	149.7	152.8	154.4	155.7	155.8	152.1	151.4
10b Other	146.5	150.5	150.7	150.7	150.7	151.6	152.4	153.4	153.3	153.3	153.5	155.9
11 Security ⁴	7.6	7.9	7.3	7.1	7.0	7.0	7.2	7.2	7.3	7.2	7.1	7.6
12 Other loans and leases	102.8	100.1	101.4	102.5	103.2	104.1	105.6	106.7	106.8	106.9	105.9	106.9
13 Interbank loans	88.8	91.4	80.4	75.1	73.0	72.9	73.5	73.8	74.4	74.1	70.9	80.0
14 Cash assets ⁵	119.8	113.8	115.6	118.5	119.8	119.0	117.5	120.9	120.6	115.9	120.1	120.2
15 Other assets ⁶	150.5	158.2	163.1	167.3	160.3	176.4	177.4	179.7	174.4	176.1	185.7	174.3
16 TOTAL ASSETS ⁷	2,781.5	2,901.7	2,967.4	2,990.1	2,995.0	3,013.8	3,028.3	3,054.4	3,056.0	3,050.3	3,049.5	3,050.9
LIABILITIES												
17 Deposits	2,134.6	2,194.5	2,220.7	2,238.0	2,263.4	2,270.5	2,289.9	2,304.9	2,310.1	2,290.9	2,299.1	2,303.7
18 Transaction	327.1	343.6	344.5	341.5	351.5	341.8	340.3	348.2	341.8	348.5	365.1	366.1
19 Nontransaction	1,807.5	1,850.9	1,876.2	1,896.5	1,911.9	1,928.7	1,949.5	1,956.7	1,968.3	1,942.4	1,934.0	1,937.6
20 Large time	320.3	336.9	339.3	341.2	336.2	340.0	347.0	351.7	349.7	350.8	352.8	355.0
21 Other	1,487.2	1,514.0	1,537.0	1,555.3	1,575.7	1,588.7	1,602.6	1,605.0	1,618.6	1,591.6	1,581.2	1,582.6
22 Borrowings	414.9	445.8	483.1	487.2	494.9	499.3	488.3	491.8	491.9	498.3	497.0	487.0
23 From banks in the U.S.	156.5	163.8	196.1	190.9	190.3	196.9	188.1	192.2	195.5	196.8	193.2	176.4
24 From others	258.4	282.0	287.0	296.3	304.6	302.4	300.2	299.7	296.4	301.5	303.8	310.6
25 Net due to related foreign offices	14.1	20.1	23.5	22.8	15.8	14.2	13.1	11.0	11.0	12.4	8.6	8.1
26 Other liabilities	67.3	70.6	71.9	72.0	71.6	75.4	77.2	79.3	78.5	79.5	79.0	76.4
27 TOTAL LIABILITIES	2,630.9	2,731.0	2,799.2	2,819.9	2,845.7	2,859.5	2,868.4	2,887.1	2,891.6	2,881.2	2,883.7	2,875.2
28 Residual (assets less liabilities) ⁸	150.6	170.7	168.2	170.2	149.3	154.4	159.9	167.3	164.4	169.2	165.8	175.7

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

Seasonally adjusted, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	622.2	658.9	642.8	631.8	651.2	655.3	648.1	656.9	646.7	658.3	661.8	654.6
2 Securities in bank credit	262.4	266.4	264.3	258.0	262.2	259.6	261.4	261.7	259.1	259.7	259.0	265.4
3 Treasury and Agency securities ²	107.1	96.6	95.4	92.1	93.5	91.7	92.3	91.1	91.2	89.2	87.9	91.9
4 Other securities	155.2	169.8	168.9	165.9	168.7	167.9	169.1	170.6	167.9	170.5	171.2	173.4
5 Loans and leases in bank credit ³	359.8	392.6	378.5	373.8	389.0	395.7	386.7	395.2	387.6	398.6	402.8	389.3
6 Commercial and industrial	144.3	133.6	130.8	130.2	131.4	133.3	135.9	133.7	134.8	133.1	133.0	132.5
7 Real estate	17.3	17.3	17.8	16.9	16.4	16.6	15.8	15.4	15.4	15.3	15.3	15.4
11 Security ⁴	124.0	149.8	141.0	137.9	150.8	157.1	146.8	155.6	147.6	157.9	164.3	151.8
12 Other loans and leases	74.2	91.9	88.8	88.7	90.4	88.8	88.1	90.5	89.8	92.3	90.2	89.5
13 Interbank loans	37.3	29.5	32.1	34.6	29.3	31.8	32.5	33.2	31.5	36.3	35.9	29.4
14 Cash assets ⁵	52.9	54.7	57.1	60.6	57.5	61.2	60.4	60.1	60.5	59.1	61.3	61.5
15 Other assets ⁶	34.5	28.7	33.3	32.8	35.7	38.7	36.9	41.1	42.4	43.1	36.1	36.9
16 TOTAL ASSETS ⁷	746.4	771.4	764.8	759.3	773.2	786.6	777.4	790.9	780.6	796.3	794.7	782.0
LIABILITIES												
17 Deposits	433.8	472.9	482.3	496.2	523.9	547.9	540.7	530.7	529.0	531.3	528.7	538.1
18 Transaction	10.6	11.9	11.6	11.7	12.1	11.5	11.2	11.1	11.7	10.9	10.5	11.8
19 Nontransaction	423.2	461.0	470.6	484.5	511.8	536.5	529.4	519.5	517.3	520.4	518.2	526.3
22 Borrowings	308.0	353.0	349.3	330.6	335.4	331.3	321.0	332.3	336.6	330.1	335.5	335.2
23 From banks in the U.S.	38.5	49.2	45.1	42.5	47.7	40.5	41.8	50.4	58.3	46.5	50.1	51.9
24 From others	269.5	303.8	304.2	288.0	287.7	290.8	279.1	281.9	278.3	283.6	285.5	283.3
25 Net due to related foreign offices	-102.9	-155.4	-170.3	-176.3	-178.0	-182.5	-174.9	-161.9	-168.9	-154.5	-159.3	-179.7
26 Other liabilities	104.3	98.2	101.4	97.8	87.3	86.5	86.3	87.2	87.7	86.7	84.3	87.8
27 TOTAL LIABILITIES	743.2	768.7	762.7	748.2	768.6	783.2	773.1	788.2	784.4	793.6	789.3	781.4
28 Residual (assets less liabilities) ⁸	3.3	2.7	2.2	11.1	4.6	3.4	4.3	2.7	-3.8	2.8	5.4	0.6

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

Not seasonally adjusted, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
ASSETS												
1 Bank credit	615.9	662.4	648.6	629.0	651.1	651.4	639.0	649.5	643.4	653.9	655.5	643.2
2 Securities in bank credit	262.4	266.4	264.3	258.0	262.2	259.6	261.4	261.7	259.1	259.7	259.0	265.4
3 Treasury and Agency securities ²	107.1	96.6	95.4	92.1	93.5	91.7	92.3	91.1	91.2	89.2	87.9	91.9
3a Trading account	39.4	35.1	35.0	33.0	35.0	34.1	34.1	36.2	37.1	36.1	34.3	34.3
3b Investment account	67.7	61.5	60.4	59.1	58.5	57.6	58.1	55.0	54.1	53.1	53.6	57.6
4 Other securities	155.2	169.8	168.9	165.9	168.7	167.9	169.1	170.6	167.9	170.5	171.2	173.4
4a Trading account	102.5	101.2	98.1	100.3	104.2	104.2	105.3	105.1	103.5	104.3	104.1	104.5
4b Investment account	52.7	68.6	70.7	65.6	64.6	63.7	63.8	65.5	64.5	66.2	67.0	68.9
5 Loans and leases in bank credit ³	353.6	396.0	384.2	371.0	388.8	391.7	377.6	387.8	384.3	394.2	396.4	377.9
6 Commercial and industrial	142.8	135.4	131.8	130.3	131.0	132.6	134.5	132.4	133.5	132.1	132.2	130.9
7 Real estate	17.3	17.3	17.8	16.9	16.4	16.6	15.8	15.4	15.4	15.3	15.3	15.4
11 Security ⁴	118.6	151.6	144.8	134.6	149.7	152.8	138.2	148.9	144.9	154.4	157.9	142.4
12 Other loans and leases	74.8	91.6	89.8	89.2	91.8	89.8	89.1	91.1	90.5	92.4	91.0	89.2
13 Interbank loans	37.3	29.5	32.1	34.6	29.3	31.8	32.5	33.2	31.5	36.3	35.9	29.4
14 Cash assets ⁵	53.9	52.9	56.5	60.0	57.0	60.5	60.5	61.3	61.0	60.6	64.2	62.5
15 Other assets ⁶	33.1	28.8	32.0	33.4	35.6	37.6	36.5	39.4	40.4	40.9	34.5	35.3
16 TOTAL ASSETS ⁷	739.8	773.2	768.7	756.5	772.6	780.9	768.1	783.0	775.9	791.3	789.6	769.9
LIABILITIES												
17 Deposits	426.0	477.6	491.9	507.5	531.3	546.5	533.2	521.0	517.6	523.2	521.3	523.5
18 Transaction	10.8	11.5	11.4	11.5	12.0	11.4	11.1	11.3	11.6	11.1	11.2	11.6
19 Nontransaction	415.3	466.0	480.5	496.0	519.3	535.0	522.0	509.8	506.1	512.1	510.2	511.9
22 Borrowings	308.0	353.0	349.3	330.6	335.4	331.3	321.0	332.3	336.6	330.1	335.5	335.2
23 From banks in the U.S.	38.5	49.2	45.1	42.5	47.7	40.5	41.8	50.4	58.3	46.5	50.1	51.9
24 From others	269.5	303.8	304.2	288.0	287.7	290.8	279.1	281.9	278.3	283.6	285.5	283.3
25 Net due to related foreign offices	-101.3	-156.0	-172.6	-178.2	-180.3	-184.0	-174.5	-160.4	-168.3	-152.2	-155.8	-178.9
26 Other liabilities	105.6	97.7	99.4	96.2	85.6	85.3	86.6	88.3	88.1	88.4	86.7	88.3
27 TOTAL LIABILITIES	738.3	772.3	768.0	756.1	772.0	779.1	766.3	781.2	774.1	789.5	787.8	768.1
28 Residual (assets less liabilities) ⁸	1.5	0.8	0.7	0.4	0.5	1.8	1.8	1.8	1.8	1.8	1.8	1.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 15, 2004

Account	2003 Sep	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	2004 Sep	Week ending			
									Sep 15	Sep 22	Sep 29	Oct 6
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	109.8	126.5	103.9	99.0	96.8	105.4	111.3	109.2	106.6	112.1	113.4	104.3
30 Reval. losses on off-bal. sheet items ⁹	93.3	115.6	89.8	82.5	83.0	94.7	102.0	99.2	95.4	102.2	103.2	92.0
31 Mortgage-backed securities ¹⁰	382.2	502.1	499.0	487.8	483.4	483.0	488.6	486.9	486.7	486.4	479.2	481.5
31a Pass-through	269.3	380.5	383.8	377.8	376.3	376.5	378.4	373.4	372.9	373.2	366.6	367.2
31b CMO, REMIC, and other	112.9	121.7	115.2	110.1	107.1	106.5	110.2	113.5	113.8	113.1	112.6	114.4
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	4.9	10.5	2.7	-2.4	-2.8	-2.3	0.7	2.7	2.1	3.4	2.4	1.1
33 Securitized consumer loans ¹²	146.0	153.5	151.2	148.3	149.3	152.1	151.7	150.8	149.9	149.4	150.9	158.2
33a Credit cards and related plans	127.6	132.9	131.0	128.6	129.1	130.2	130.2	129.5	128.9	128.4	130.0	128.4
33b Other	18.4	20.6	20.2	19.7	20.2	21.9	21.5	21.3	21.0	21.0	20.9	29.8
34 Securitized business loans ¹²	7.9	7.4	7.4	7.4	7.3	7.2	6.8	6.6	6.6	6.6	6.6	6.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	321.5	329.9	333.8	336.4	335.9	333.5	331.5	329.7	330.6	329.1	327.3	328.7
33 Securitized consumer loans ¹²	219.8	220.6	217.8	213.3	213.3	215.7	214.5	213.5	211.9	213.0	216.8	205.5
33a Credit cards and related plans	212.6	213.4	210.7	206.1	206.1	208.4	207.2	206.2	204.6	205.7	209.5	198.0
33b Other	7.2	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.3	7.3	7.3	7.5
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	66.9	61.8	58.4	60.5	58.7	58.5	57.4	56.8	54.8	56.8	57.5	59.0
30 Reval. losses on off-bal. sheet items ⁹	66.6	67.8	64.8	63.3	58.9	60.5	59.7	59.3	57.0	59.5	60.4	61.6
34 Securitized business loans ¹²	1.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3

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

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

OFFICIAL BUSINESS

First Class