
FEDERAL RESERVE statistical release

H.8 (510)

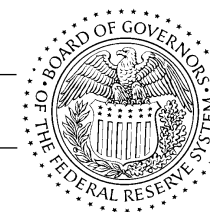


For use at 4:15 p.m. Eastern Time
March 4, 2005

NOTICE TO USERS OF THE H.8 RELEASE

Data on the attached H.8 have been benchmarked through the September 2004 Call Report. Data on the previous release were benchmarked through the June 2004 Call Report.

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 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23	
ASSETS													
1 Bank credit	6,320.1	6,602.8	6,635.3	6,704.5	6,715.1	6,754.2	6,777.3	6,838.3	6,904.8	6,915.2	6,929.6	6,971.4	
2 Securities in bank credit	1,854.3	1,907.4	1,913.0	1,922.3	1,913.5	1,919.1	1,926.9	1,956.7	1,981.5	1,998.8	2,000.0	2,013.6	
3 Treasury and Agency securities ²	1,105.4	1,180.1	1,180.9	1,175.1	1,146.2	1,143.5	1,147.3	1,176.8	1,193.9	1,206.3	1,204.7	1,223.2	
4 Other securities	748.9	727.3	732.1	747.2	767.2	775.6	779.5	779.9	787.7	792.5	795.3	790.4	
5 Loans and leases in bank credit ³	4,465.8	4,695.3	4,722.3	4,782.2	4,801.6	4,835.1	4,850.4	4,881.6	4,923.3	4,916.5	4,929.6	4,957.8	
6 Commercial and industrial	888.7	883.2	891.8	895.8	897.5	903.5	911.4	928.4	936.0	935.8	936.9	938.8	
7 Real estate	2,241.2	2,417.2	2,435.3	2,460.5	2,493.8	2,516.5	2,537.1	2,562.1	2,567.6	2,574.9	2,572.5	2,599.7	
8 Revolving home equity	291.2	347.0	358.1	369.4	383.3	393.0	398.3	405.2	406.2	405.8	406.3	407.7	
9 Other	1,950.0	2,070.2	2,077.3	2,091.1	2,110.4	2,123.5	2,138.8	2,156.9	2,161.4	2,169.0	2,166.2	2,192.0	
10 Consumer	632.1	672.6	673.3	675.6	671.4	666.0	674.6	680.1	675.4	674.4	682.2	683.0	
11 Security ⁴	233.6	243.7	239.4	255.4	248.8	244.0	222.5	199.6	214.9	215.5	220.4	224.1	
12 Other loans and leases	470.2	478.7	482.5	495.0	490.2	505.1	504.9	511.4	529.4	515.9	517.6	512.3	
13 Interbank loans	317.1	367.5	362.2	367.6	359.8	347.8	323.4	293.7	291.3	291.4	290.6	314.1	
14 Cash assets ⁵	317.5	330.8	322.6	325.2	320.5	322.2	324.5	340.8	346.4	337.9	313.4	342.6	
15 Other assets ⁶	542.5	624.1	630.1	641.2	630.3	644.9	649.6	650.9	652.6	655.4	644.9	681.7	
16 TOTAL ASSETS ⁷	7,423.4	7,854.1	7,878.7	7,967.0	7,954.2	7,997.8	8,003.6	8,053.4	8,124.9	8,130.2	8,108.3	8,240.1	
LIABILITIES													
17 Deposits	4,804.8	5,156.4	5,180.0	5,202.9	5,226.6	5,282.2	5,311.1	5,344.2	5,351.7	5,331.5	5,326.4	5,403.8	
18 Transaction	637.9	657.9	670.0	683.3	667.1	668.2	674.6	659.4	640.0	646.1	663.3	712.3	
19 Nontransaction	4,166.9	4,498.4	4,510.0	4,519.5	4,559.5	4,614.0	4,636.5	4,684.8	4,711.7	4,685.4	4,663.1	4,691.4	
20 Large time	1,019.2	1,150.5	1,158.4	1,160.4	1,173.4	1,180.7	1,193.9	1,220.9	1,214.9	1,220.8	1,217.9	1,221.8	
21 Other	3,147.7	3,347.9	3,351.6	3,359.2	3,386.1	3,433.3	3,442.6	3,463.9	3,496.8	3,464.7	3,445.3	3,469.6	
22 Borrowings	1,522.8	1,592.6	1,580.3	1,609.6	1,590.2	1,579.5	1,553.8	1,489.2	1,527.0	1,502.1	1,516.6	1,556.7	
23 From banks in the U.S.	391.9	458.5	445.2	460.0	440.8	426.5	393.5	354.1	371.0	355.2	368.7	376.6	
24 From others	1,130.9	1,134.1	1,135.1	1,149.7	1,149.4	1,152.9	1,160.3	1,135.2	1,156.0	1,146.9	1,147.8	1,180.1	
25 Net due to related foreign offices	130.5	51.9	36.0	43.3	37.9	20.5	40.6	90.4	86.9	88.6	81.6	86.7	
26 Other liabilities	415.1	474.7	486.2	484.9	475.6	493.8	485.0	479.7	490.3	501.8	479.2	485.3	
27 TOTAL LIABILITIES	6,873.3	7,275.6	7,282.6	7,340.8	7,330.3	7,375.9	7,390.4	7,403.6	7,455.9	7,424.0	7,403.8	7,532.5	
28 Residual (assets less liabilities) ⁸	550.1	578.5	596.1	626.3	623.9	621.9	613.2	649.8	669.0	706.2	704.5	707.6	

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	6,333.5	6,584.6	6,620.4	6,704.8	6,727.1	6,789.7	6,821.8	6,848.4	6,906.5	6,903.5	6,915.9	6,943.5
2 Securities in bank credit	1,857.5	1,902.1	1,910.8	1,918.1	1,911.2	1,927.8	1,934.7	1,959.2	1,981.8	1,996.4	1,996.5	2,010.3
3 Treasury and Agency securities ²	1,101.4	1,178.5	1,176.8	1,168.0	1,141.4	1,151.2	1,151.0	1,172.2	1,190.0	1,201.3	1,199.8	1,218.6
4 Other securities	756.2	723.5	734.0	750.1	769.8	776.6	783.8	787.0	791.8	795.1	796.7	791.7
5 Loans and leases in bank credit ³	4,475.9	4,682.6	4,709.6	4,786.7	4,815.8	4,861.9	4,887.1	4,889.2	4,924.7	4,907.1	4,919.4	4,933.2
6 Commercial and industrial	884.7	882.0	887.1	892.7	896.1	903.4	911.7	924.3	933.2	933.5	937.2	938.6
7 Real estate	2,242.6	2,412.6	2,437.1	2,467.8	2,501.9	2,533.0	2,546.0	2,561.3	2,565.1	2,574.2	2,569.5	2,589.7
8 Revolving home equity	289.9	347.7	359.3	371.0	384.3	393.0	397.2	403.4	405.4	406.1	407.2	407.9
9 Other	1,952.7	2,065.0	2,077.8	2,096.9	2,117.6	2,140.0	2,148.8	2,157.9	2,159.7	2,168.1	2,162.3	2,181.9
10 Consumer	644.2	665.4	670.1	676.9	673.8	670.4	686.1	693.1	686.5	681.5	688.1	686.6
10a Credit cards and related plans	260.4	285.9	289.5	293.4	289.2	287.3	304.4	310.8	301.5	295.4	302.5	302.8
10b Other	383.8	379.5	380.6	383.5	384.6	383.1	381.8	382.3	384.9	386.2	385.6	383.8
11 Security ⁴	236.7	239.9	231.6	250.1	250.7	249.4	232.9	201.6	216.7	214.0	215.7	218.0
12 Other loans and leases	467.7	482.7	483.8	499.0	493.2	505.7	510.3	508.9	523.2	503.8	509.0	500.3
13 Interbank loans	312.0	364.0	362.1	359.7	353.8	351.5	327.4	289.8	290.2	285.2	289.2	300.8
14 Cash assets ⁵	326.3	325.4	313.1	327.1	326.0	332.2	343.4	350.5	341.7	318.3	320.6	348.6
15 Other assets ⁶	543.3	625.0	631.9	643.5	633.3	647.4	651.1	651.5	653.7	652.5	640.3	670.0
16 TOTAL ASSETS⁷	7,441.2	7,828.0	7,855.9	7,963.5	7,969.4	8,049.6	8,072.5	8,069.9	8,121.6	8,089.2	8,095.5	8,193.0
LIABILITIES												
17 Deposits	4,806.4	5,141.6	5,158.5	5,193.3	5,220.7	5,293.1	5,340.0	5,345.3	5,351.0	5,332.8	5,340.3	5,391.2
18 Transaction	650.2	655.6	651.5	675.2	665.9	674.1	711.8	671.9	639.3	621.5	663.4	706.8
19 Nontransaction	4,156.2	4,486.0	4,507.0	4,518.1	4,554.8	4,619.0	4,628.1	4,673.4	4,711.7	4,711.2	4,676.9	4,684.4
20 Large time	1,027.9	1,147.6	1,150.8	1,149.2	1,157.7	1,171.0	1,191.7	1,231.5	1,229.3	1,235.6	1,227.0	1,230.1
21 Other	3,128.3	3,338.3	3,356.2	3,368.9	3,397.1	3,448.0	3,436.4	3,441.8	3,482.4	3,475.6	3,449.9	3,454.3
22 Borrowings	1,519.1	1,593.9	1,576.6	1,613.6	1,587.8	1,572.4	1,540.4	1,485.9	1,530.4	1,497.3	1,520.8	1,552.0
23 From banks in the U.S.	388.4	458.3	447.7	460.4	440.9	423.9	391.8	351.1	368.2	351.7	367.1	373.3
24 From others	1,130.7	1,135.6	1,129.0	1,153.1	1,146.9	1,148.5	1,148.6	1,134.9	1,162.1	1,145.6	1,153.7	1,178.7
25 Net due to related foreign offices	135.3	44.4	36.1	47.1	43.3	29.7	48.1	95.5	90.5	92.3	86.7	94.5
26 Other liabilities	419.7	466.0	486.1	489.6	482.1	506.4	494.8	485.3	495.4	507.1	486.2	495.0
27 TOTAL LIABILITIES	6,880.5	7,245.8	7,257.2	7,343.6	7,334.0	7,401.7	7,423.2	7,412.0	7,467.3	7,429.5	7,434.0	7,532.7
28 Residual (assets less liabilities) ⁸	560.7	582.2	598.7	619.9	635.4	647.9	649.2	657.9	654.3	659.7	661.5	660.3

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

Seasonally adjusted, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	5,681.5	5,947.1	5,986.4	6,046.3	6,048.6	6,068.5	6,133.7	6,200.6	6,254.9	6,253.2	6,267.9	6,311.8
2 Securities in bank credit	1,593.4	1,647.6	1,652.2	1,661.9	1,644.1	1,640.0	1,660.2	1,679.6	1,699.7	1,712.7	1,714.3	1,731.1
3 Treasury and Agency securities ²	1,007.0	1,088.4	1,088.5	1,083.8	1,053.6	1,053.1	1,063.9	1,091.3	1,103.6	1,113.2	1,111.2	1,127.0
4 Other securities	586.4	559.2	563.7	578.1	590.5	586.9	596.3	588.3	596.0	599.5	603.0	604.1
5 Loans and leases in bank credit ³	4,088.1	4,299.5	4,334.2	4,384.3	4,404.5	4,428.5	4,473.5	4,521.0	4,555.2	4,540.5	4,553.7	4,580.7
6 Commercial and industrial	751.3	749.9	755.7	761.7	762.3	767.6	772.6	784.9	790.4	790.0	791.9	793.7
7 Real estate	2,224.1	2,400.7	2,419.0	2,444.2	2,477.1	2,499.1	2,519.5	2,544.8	2,550.4	2,557.6	2,555.3	2,583.1
8 Revolving home equity	291.2	347.0	358.1	369.4	383.3	393.0	398.3	405.2	406.2	405.8	406.3	407.7
9 Other	1,932.9	2,053.7	2,060.9	2,074.8	2,093.8	2,106.1	2,121.2	2,139.6	2,144.2	2,151.8	2,149.0	2,175.4
10 Consumer	632.1	672.6	673.3	675.6	671.4	666.0	674.6	680.1	675.4	674.4	682.2	683.0
11 Security ⁴	102.1	86.6	92.2	99.0	94.7	88.6	97.7	99.0	110.2	104.0	108.2	110.5
12 Other loans and leases	378.5	389.7	394.1	403.9	399.0	407.2	409.0	412.1	428.9	414.6	416.2	410.3
13 Interbank loans	281.7	335.5	329.1	333.6	325.8	305.0	280.4	245.2	237.3	249.6	249.5	268.2
14 Cash assets ⁵	262.1	268.7	261.0	263.8	260.0	260.9	264.5	278.6	283.1	276.6	253.5	281.8
15 Other assets ⁶	515.4	585.4	593.1	600.0	594.0	608.9	611.7	621.1	626.7	624.7	617.0	648.9
16 TOTAL ASSETS ⁷	6,667.3	7,065.9	7,098.7	7,172.6	7,157.4	7,172.5	7,219.5	7,275.6	7,332.2	7,334.6	7,318.3	7,441.3
LIABILITIES												
17 Deposits	4,350.0	4,606.7	4,635.1	4,664.9	4,680.9	4,739.8	4,770.6	4,795.1	4,810.7	4,794.2	4,793.1	4,870.8
18 Transaction	626.0	646.5	658.9	672.4	655.0	656.5	662.4	647.5	627.9	634.2	651.5	699.7
19 Nontransaction	3,724.1	3,960.2	3,976.2	3,992.5	4,025.9	4,083.4	4,108.2	4,147.6	4,182.8	4,159.9	4,141.5	4,171.1
20 Large time	584.3	631.5	640.6	650.0	654.1	659.4	669.8	687.0	697.1	705.8	702.0	707.5
21 Other	3,139.7	3,328.7	3,335.6	3,342.5	3,371.8	3,423.9	3,438.4	3,460.6	3,485.7	3,454.1	3,439.6	3,463.6
22 Borrowings	1,194.3	1,261.2	1,259.8	1,278.3	1,255.0	1,218.3	1,220.3	1,185.5	1,208.8	1,191.2	1,205.7	1,231.1
23 From banks in the U.S.	351.9	417.6	402.4	409.3	394.8	375.1	342.6	315.7	323.3	318.4	326.1	331.0
24 From others	842.3	843.6	857.4	868.9	860.2	843.1	877.7	869.9	885.6	872.8	879.6	900.1
25 Net due to related foreign offices	262.2	235.5	213.1	209.1	203.1	190.3	215.3	261.7	252.4	250.6	233.3	249.1
26 Other liabilities	314.1	388.2	399.9	397.7	386.9	395.2	393.3	390.6	399.2	400.2	387.0	391.6
27 TOTAL LIABILITIES	6,120.6	6,491.7	6,507.8	6,549.9	6,525.9	6,543.7	6,599.5	6,632.9	6,671.2	6,636.2	6,619.1	6,742.6
28 Residual (assets less liabilities) ⁸	546.7	574.2	590.8	622.7	631.5	628.8	620.0	642.6	661.0	698.5	699.2	698.7

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

Not seasonally adjusted, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	5,691.5	5,932.9	5,980.7	6,054.0	6,064.1	6,102.3	6,172.2	6,208.2	6,253.7	6,239.3	6,254.2	6,283.9
2 Securities in bank credit	1,596.7	1,642.2	1,650.0	1,657.8	1,641.9	1,648.6	1,668.1	1,682.1	1,699.9	1,710.3	1,710.7	1,727.8
3 Treasury and Agency securities ²	1,003.0	1,086.8	1,084.4	1,076.7	1,048.8	1,060.8	1,067.5	1,086.6	1,099.7	1,108.2	1,106.3	1,122.4
4 Other securities	593.7	555.4	565.6	581.1	593.1	587.8	600.5	595.5	600.2	602.1	604.4	605.4
5 Loans and leases in bank credit ³	4,094.8	4,290.7	4,330.7	4,396.2	4,422.2	4,453.6	4,504.1	4,526.1	4,553.8	4,528.9	4,543.5	4,556.1
6 Commercial and industrial	746.7	749.4	752.5	759.9	762.7	768.1	772.0	780.3	787.1	786.5	789.9	791.6
7 Real estate	2,225.5	2,396.1	2,420.7	2,451.6	2,485.3	2,515.6	2,528.4	2,543.9	2,547.9	2,557.0	2,552.3	2,573.1
8 Revolving home equity	289.9	347.7	359.3	371.0	384.3	393.0	397.2	403.4	405.4	406.1	407.2	407.9
9 Other	1,935.6	2,048.4	2,061.5	2,080.6	2,101.0	2,122.6	2,131.2	2,140.6	2,142.5	2,150.8	2,145.1	2,165.3
9a Other residential	--	1,055.9	1,057.1	1,066.1	1,076.3	1,086.8	1,088.1	1,089.0	1,087.3	1,094.7	1,085.4	1,103.8
9b Commercial	--	992.5	1,004.3	1,014.5	1,024.7	1,035.7	1,043.1	1,051.6	1,055.2	1,056.2	1,059.7	1,061.5
10 Consumer	644.2	665.4	670.1	676.9	673.8	670.4	686.1	693.1	686.5	681.5	688.1	686.6
10a Credit cards and related plans	260.4	285.9	289.5	293.4	289.2	287.3	304.4	310.8	301.5	295.4	302.5	302.8
10b Other	383.8	379.5	380.6	383.5	384.6	383.1	381.8	382.3	384.9	386.2	385.6	383.8
11 Security ⁴	101.3	87.1	93.0	100.5	98.0	89.7	102.0	98.1	108.1	99.4	103.5	103.7
12 Other loans and leases	377.1	392.7	394.4	407.3	402.4	409.8	415.5	410.7	424.1	404.5	409.8	401.1
13 Interbank loans	276.6	332.0	329.0	325.7	319.9	308.8	284.5	241.3	236.2	243.3	248.1	255.0
14 Cash assets ⁵	271.2	263.8	251.4	264.5	264.3	271.0	281.3	288.7	279.6	257.9	261.0	288.7
15 Other assets ⁶	514.3	587.4	595.3	604.0	598.1	612.0	612.5	619.7	625.6	619.3	610.9	636.0
16 TOTAL ASSETS ⁷	6,680.3	7,045.6	7,085.3	7,176.9	7,175.9	7,223.2	7,279.6	7,288.1	7,325.0	7,289.9	7,304.3	7,394.1
LIABILITIES												
17 Deposits	4,345.6	4,593.4	4,621.1	4,665.0	4,693.0	4,763.9	4,802.7	4,789.1	4,799.6	4,785.3	4,802.0	4,851.9
18 Transaction	637.9	644.2	640.5	664.1	653.7	662.4	699.2	659.7	626.9	609.7	651.5	694.1
19 Nontransaction	3,707.7	3,949.2	3,980.6	4,000.9	4,039.3	4,101.5	4,103.5	4,129.4	4,172.7	4,175.5	4,150.6	4,157.8
20 Large time	587.5	629.9	640.2	648.4	655.9	662.7	671.2	690.9	701.6	710.7	706.5	709.5
21 Other	3,120.2	3,319.3	3,340.4	3,352.5	3,383.4	3,438.8	3,432.3	3,438.5	3,471.1	3,464.9	3,444.1	3,448.2
22 Borrowings	1,190.6	1,262.5	1,256.1	1,282.2	1,252.6	1,211.2	1,206.8	1,182.3	1,212.3	1,186.4	1,210.0	1,226.4
23 From banks in the U.S.	348.4	417.5	404.9	409.8	395.0	372.6	340.9	312.7	320.5	314.9	324.5	327.7
24 From others	842.1	845.0	851.3	872.4	857.6	838.7	865.9	869.6	891.7	871.5	885.5	898.6
25 Net due to related foreign offices	266.2	229.6	212.7	211.3	206.0	197.0	221.4	265.9	256.7	255.1	239.0	256.8
26 Other liabilities	318.1	380.6	399.4	401.3	391.7	405.8	402.2	395.7	404.8	406.1	394.4	401.3
27 TOTAL LIABILITIES	6,120.5	6,466.1	6,489.4	6,559.8	6,543.3	6,578.0	6,633.1	6,632.9	6,673.4	6,632.9	6,645.4	6,736.3
28 Residual (assets less liabilities) ⁸	559.8	579.5	596.0	617.2	632.6	645.3	646.5	655.2	651.6	657.1	658.9	657.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	3,162.9	3,273.8	3,299.6	3,343.0	3,336.9	3,338.4	3,386.8	3,441.8	3,490.9	3,489.7	3,491.6	3,508.7
2 Securities in bank credit	878.2	922.2	930.6	945.8	931.5	920.8	941.7	956.8	974.8	990.8	991.4	1,004.0
3 Treasury and Agency securities ²	505.0	571.1	574.6	576.6	553.1	551.4	565.2	589.1	600.2	610.8	609.9	625.5
3a Trading account	39.2	38.1	40.4	48.0	41.0	45.6	35.0	34.4	40.1	52.4	47.7	61.2
3b Investment account	465.8	533.0	534.2	528.6	512.1	505.8	530.1	554.7	560.1	558.4	562.2	564.4
3c Mortgage-backed	358.6	422.9	424.9	419.7	407.1	400.9	426.9	449.9	455.4	453.1	458.1	459.2
3d Other	107.2	110.1	109.2	108.9	104.9	104.8	103.3	104.8	104.7	105.2	104.1	105.2
4 Other securities	373.2	351.1	356.0	369.2	378.4	369.5	376.5	367.7	374.6	380.0	381.6	378.5
4a Trading account	193.4	189.6	191.8	200.9	210.6	202.1	211.0	201.1	200.8	205.6	203.8	201.2
4b Investment account	179.8	161.5	164.2	168.3	167.8	167.3	165.6	166.6	173.8	174.4	177.8	177.3
4c State and local government	31.7	33.1	32.9	33.3	33.6	33.5	33.0	33.2	34.1	34.3	34.5	34.0
4d Other	148.0	128.4	131.3	134.9	134.2	133.9	132.6	133.4	139.7	140.1	143.3	143.4
5 Loans and leases in bank credit ³	2,284.8	2,351.5	2,369.0	2,397.2	2,405.4	2,417.6	2,445.1	2,485.0	2,516.1	2,498.9	2,500.1	2,504.7
6 Commercial and industrial	443.4	434.0	435.9	438.0	437.3	439.2	442.3	450.5	454.8	454.9	455.4	457.1
7 Real estate	1,129.4	1,188.5	1,197.2	1,206.6	1,223.2	1,236.3	1,248.5	1,273.1	1,272.3	1,276.0	1,266.2	1,271.4
8 Revolving home equity	197.9	237.6	245.5	253.9	263.9	270.9	275.8	281.0	281.6	281.5	281.5	282.6
9 Other	931.5	950.9	951.8	952.8	959.3	965.3	972.7	992.1	990.7	994.5	984.8	988.9
9a Other residential	593.0	601.7	601.5	601.7	605.2	607.8	613.4	630.0	626.6	630.7	618.8	620.8
9b Commercial	338.6	349.2	350.3	351.1	354.1	357.5	359.3	362.1	364.0	363.8	365.9	368.0
10 Consumer	340.5	363.5	362.0	363.6	365.9	361.3	362.5	366.3	365.9	365.1	370.4	371.2
11 Security ⁴	94.0	79.5	85.0	91.5	87.0	80.6	89.8	91.0	102.3	96.1	100.2	102.7
11a Fed funds and RPs with broker/dealer	74.7	59.1	65.2	71.6	67.6	59.8	69.4	69.0	81.0	74.3	78.5	79.3
11b Other	19.2	20.5	19.7	19.9	19.3	20.7	20.4	22.0	21.3	21.7	21.7	23.3
12a State and local government	14.4	15.3	15.7	16.0	16.6	16.6	16.9	17.0	16.9	16.9	17.0	17.1
12b Agricultural	8.3	9.2	9.2	9.3	9.5	9.5	9.6	9.4	9.4	9.4	9.3	9.3
12c Fed funds and RPs with others	25.3	22.1	23.1	29.6	24.6	27.1	27.0	27.2	42.1	26.5	27.6	24.7
12d All other loans	128.9	146.4	148.6	150.6	149.6	154.6	154.3	156.4	158.5	159.9	160.0	157.8
12e Lease financing receivables	100.6	92.9	92.5	92.0	91.8	92.3	94.3	94.0	94.0	94.1	93.9	93.4
13 Interbank loans	190.0	259.5	253.7	256.3	245.6	218.2	197.3	162.7	154.6	166.4	164.3	186.1
13a Fed funds and RPs with banks	98.3	142.4	138.1	139.6	122.3	121.4	123.4	103.2	95.6	104.1	101.4	118.3
13b Other	91.7	117.1	115.6	116.7	123.3	96.8	73.8	59.5	59.1	62.2	62.9	67.9
14 Cash assets ⁵	147.5	149.9	142.0	144.9	140.8	142.1	147.0	155.2	155.4	149.6	133.5	161.0
15 Other assets ⁶	375.9	419.6	423.6	423.9	415.5	429.8	434.9	435.2	437.4	437.4	439.1	443.6
16 TOTAL ASSETS ⁷	3,834.5	4,064.5	4,080.6	4,130.0	4,100.4	4,090.6	4,128.6	4,158.4	4,201.9	4,206.8	4,192.3	4,264.0

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

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

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
LIABILITIES												
17 Deposits	2,179.5	2,333.3	2,343.1	2,358.3	2,361.2	2,403.3	2,419.5	2,423.0	2,429.9	2,415.1	2,415.0	2,447.2
18 Transaction	297.0	304.4	313.9	323.8	312.3	316.4	320.2	309.3	296.4	299.2	310.2	352.1
19 Nontransaction	1,882.6	2,028.9	2,029.1	2,034.5	2,048.9	2,086.9	2,099.3	2,113.7	2,133.5	2,115.9	2,104.8	2,095.1
20 Large time	252.8	292.9	294.3	297.7	295.8	297.4	305.7	314.8	322.8	327.1	325.1	330.4
21 Other	1,629.8	1,736.1	1,734.8	1,736.7	1,753.1	1,789.5	1,793.5	1,798.9	1,810.7	1,788.8	1,779.7	1,764.7
22 Borrowings	754.1	763.5	772.3	785.1	764.6	726.8	734.6	708.6	726.1	712.2	721.5	733.6
23 From banks in the U.S.	190.3	222.3	215.3	217.7	215.3	193.2	171.9	160.0	166.4	161.4	166.9	167.2
24 From others	563.9	541.3	557.0	567.5	549.3	533.6	562.6	548.6	559.7	550.9	554.6	566.4
25 Net due to related foreign offices	238.8	221.4	200.1	198.1	193.3	183.0	206.6	250.1	241.5	239.4	222.4	243.2
26 Other liabilities	247.6	313.1	323.5	320.0	313.9	319.7	317.2	313.3	322.3	325.4	312.8	316.7
27 TOTAL LIABILITIES	3,420.1	3,631.3	3,639.0	3,661.6	3,633.0	3,632.8	3,677.9	3,695.0	3,719.8	3,692.1	3,671.6	3,740.6
28 Residual (assets less liabilities) ⁸	414.4	433.2	441.6	468.5	467.4	457.8	450.7	463.4	482.1	514.7	520.7	523.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	3,169.6	3,268.8	3,298.4	3,348.0	3,343.7	3,357.4	3,407.2	3,446.0	3,487.1	3,475.2	3,479.1	3,484.2
2 Securities in bank credit	882.3	919.0	931.9	944.9	930.5	931.0	946.6	960.2	976.4	989.1	989.2	1,000.2
3 Treasury and Agency securities ²	501.8	571.6	574.0	572.8	549.5	560.5	565.9	585.3	597.7	606.5	606.4	620.4
3a Trading account	39.0	38.0	40.2	47.4	40.2	46.0	35.0	34.2	40.2	52.7	48.2	61.6
3b Investment account	462.8	533.6	533.8	525.3	509.2	514.5	530.8	551.1	557.5	553.8	558.2	558.7
3c Mortgage-backed	356.3	423.8	424.9	417.6	406.3	408.6	427.6	446.9	452.4	448.1	453.0	452.7
3d Other	106.6	109.8	108.8	107.8	102.9	105.9	103.3	104.2	105.1	105.7	105.2	106.0
4 Other securities	380.4	347.4	357.9	372.2	381.0	370.4	380.8	374.8	378.7	382.6	382.9	379.8
4a Trading account	197.2	187.6	192.8	202.6	212.1	202.7	213.3	205.0	203.0	207.0	204.5	201.9
4b Investment account	183.3	159.8	165.0	169.6	168.9	167.8	167.5	169.8	175.7	175.6	178.4	178.0
4c State and local government	32.3	32.8	33.1	33.6	33.8	33.6	33.4	33.8	34.5	34.6	34.6	34.1
4d Other	150.9	127.0	132.0	136.0	135.1	134.2	134.1	136.0	141.2	141.0	143.8	143.9
5 Loans and leases in bank credit ³	2,287.3	2,349.9	2,366.5	2,403.1	2,413.2	2,426.5	2,460.6	2,485.9	2,510.7	2,486.1	2,489.9	2,484.0
6 Commercial and industrial	439.5	433.4	434.4	438.1	438.3	440.8	441.5	446.5	451.9	451.8	453.6	454.9
7 Real estate	1,129.9	1,188.7	1,198.5	1,208.4	1,224.1	1,240.0	1,250.3	1,271.4	1,269.0	1,274.4	1,263.1	1,263.3
8 Revolving home equity	196.9	238.1	246.4	254.8	264.3	271.1	275.1	279.6	281.1	281.9	282.6	283.1
9 Other	933.1	950.5	952.1	953.6	959.8	968.9	975.2	991.9	987.8	992.5	980.5	980.2
9a Other residential	594.5	601.5	601.7	602.2	605.5	610.1	615.0	629.8	624.8	629.4	616.1	615.4
9b Commercial	338.6	349.1	350.4	351.4	354.2	358.8	360.2	362.0	363.0	363.1	364.4	364.8
10 Consumer	346.3	360.3	360.5	364.4	366.2	361.9	366.5	372.8	371.1	369.1	373.6	373.6
10a Credit cards and related plans	115.0	132.4	132.7	135.2	138.5	135.8	142.1	149.6	146.1	143.9	147.3	147.9
10b Other	231.2	228.0	227.7	229.2	227.7	226.1	224.4	223.2	225.0	225.2	226.3	225.7
11 Security ⁴	93.4	80.0	85.7	93.1	90.3	81.5	94.0	90.3	100.3	91.5	95.5	96.0
11a Fed funds and RPs with broker/dealer	74.3	59.4	65.8	72.8	70.2	60.5	72.7	68.5	79.4	70.8	74.8	74.2
11b Other	19.1	20.6	19.9	20.3	20.1	20.9	21.3	21.8	20.9	20.7	20.7	21.8
12a State and local government	14.4	15.3	15.7	16.0	16.6	16.6	16.9	17.0	16.9	16.9	17.0	17.1
12b Agricultural	8.4	9.3	9.2	9.3	9.4	9.5	9.7	9.5	9.3	9.2	9.2	9.1
12c Fed funds and RPs with others	25.3	22.1	23.1	29.6	24.6	27.1	27.0	27.2	42.1	26.5	27.6	24.7
12d All other loans	129.1	148.0	147.1	152.2	151.4	156.3	160.4	156.7	156.1	152.8	156.5	152.1
12e Lease financing receivables	101.0	92.8	92.3	92.0	92.4	92.6	94.2	94.4	94.0	93.8	93.6	93.0
13 Interbank loans	189.4	258.4	254.1	249.8	238.7	220.5	201.5	162.1	155.4	159.5	162.7	175.3
13a Fed funds and RPs with banks	98.1	141.8	138.4	136.1	118.9	122.6	126.2	102.9	96.0	99.8	100.4	111.4
13b Other	91.3	116.6	115.7	113.7	119.8	97.8	75.3	59.3	59.4	59.7	62.3	63.9
14 Cash assets ⁵	155.5	145.1	134.3	144.2	143.6	148.2	159.1	164.1	154.6	138.7	140.5	166.7
15 Other assets ⁶	374.8	421.6	425.8	427.8	419.6	432.9	435.7	433.8	436.3	432.0	433.0	430.7
16 TOTAL ASSETS ⁷	3,847.5	4,055.8	4,074.1	4,131.7	4,107.9	4,121.1	4,166.2	4,169.7	4,196.7	4,168.8	4,178.8	4,221.2

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 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
LIABILITIES												
17 Deposits	2,179.5	2,326.3	2,333.1	2,359.6	2,371.2	2,416.1	2,438.5	2,422.0	2,428.4	2,416.4	2,432.2	2,444.1
18 Transaction	305.2	302.3	299.8	317.2	309.7	319.1	344.2	317.7	296.1	283.5	313.3	350.8
19 Nontransaction	1,874.4	2,024.1	2,033.3	2,042.4	2,061.5	2,096.9	2,094.4	2,104.3	2,132.2	2,132.9	2,118.9	2,093.3
20 Large time	255.9	291.3	294.0	296.1	297.7	300.6	307.2	318.7	327.3	331.9	329.6	332.5
21 Other	1,618.4	1,732.7	1,739.4	1,746.2	1,763.9	1,796.3	1,787.2	1,785.6	1,804.9	1,801.0	1,789.3	1,760.8
22 Borrowings	750.4	764.8	768.7	789.1	762.2	719.8	721.1	705.3	729.5	707.4	725.7	728.8
23 From banks in the U.S.	186.8	222.1	217.8	218.1	215.5	190.6	170.3	157.0	163.6	157.9	165.3	163.9
24 From others	563.7	542.7	550.9	570.9	546.7	529.2	550.9	548.3	565.9	549.5	560.4	564.9
25 Net due to related foreign offices	242.9	215.5	199.8	200.4	196.1	189.6	212.7	254.3	245.8	243.9	228.0	250.9
26 Other liabilities	251.6	305.4	323.1	323.5	318.7	330.3	326.1	318.4	327.9	331.3	320.2	326.3
27 TOTAL LIABILITIES	3,424.4	3,612.0	3,624.6	3,672.6	3,648.2	3,655.8	3,698.4	3,699.9	3,731.6	3,699.1	3,706.1	3,750.1
28 Residual (assets less liabilities) ⁸	423.0	443.8	449.6	459.1	459.7	465.3	467.8	469.8	465.1	469.7	472.7	471.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	2,517.7	2,673.4	2,685.0	2,700.3	2,711.9	2,728.4	2,745.8	2,757.8	2,764.6	2,763.9	2,777.6	2,806.4
2 Securities in bank credit	714.3	725.4	719.8	713.2	712.8	717.4	717.5	721.8	725.4	722.3	724.1	730.4
3 Treasury and Agency securities ²	501.1	517.4	512.1	504.3	500.7	500.0	497.7	501.2	504.0	502.8	502.6	504.8
4 Other securities	213.3	208.0	207.7	208.9	212.1	217.4	219.8	220.6	221.4	219.5	221.5	225.6
5 Loans and leases in bank credit ³	1,803.3	1,948.0	1,965.2	1,987.1	1,999.1	2,011.0	2,028.3	2,036.0	2,039.1	2,041.7	2,053.5	2,076.0
6 Commercial and industrial	307.9	315.9	319.9	323.7	325.1	328.4	330.4	334.4	335.6	335.0	336.4	336.6
7 Real estate	1,094.7	1,212.1	1,221.8	1,237.6	1,253.9	1,262.8	1,271.0	1,271.7	1,278.0	1,281.6	1,289.1	1,311.7
8 Revolving home equity	93.3	109.4	112.6	115.5	119.4	122.0	122.5	124.2	124.5	124.4	124.8	125.1
9 Other	1,001.4	1,102.7	1,109.2	1,122.0	1,134.5	1,140.8	1,148.5	1,147.5	1,153.5	1,157.3	1,164.2	1,186.5
10 Consumer	291.6	309.1	311.3	312.0	305.5	304.7	312.1	313.9	309.5	309.3	311.8	311.8
11 Security ⁴	8.2	7.1	7.2	7.5	7.8	8.0	7.9	8.0	7.9	7.9	8.0	7.8
12 Other loans and leases	101.0	103.8	105.0	106.3	106.9	107.0	107.0	108.0	108.1	107.8	108.3	108.1
13 Interbank loans	91.7	76.0	75.4	77.3	80.3	86.8	83.2	82.6	82.7	83.2	85.2	82.0
14 Cash assets ⁵	114.5	118.7	119.0	118.9	119.2	118.8	117.6	123.4	127.7	127.1	120.0	120.8
15 Other assets ⁶	139.5	165.8	169.5	176.1	178.5	179.1	176.8	185.9	189.4	187.3	178.0	205.3
16 TOTAL ASSETS ⁷	2,831.8	3,001.4	3,016.2	3,039.6	3,057.2	3,080.2	3,089.8	3,116.2	3,130.9	3,128.2	3,127.2	3,180.7
LIABILITIES												
17 Deposits	2,170.5	2,273.4	2,292.0	2,306.6	2,319.7	2,336.5	2,351.1	2,372.1	2,380.9	2,379.1	2,378.1	2,423.6
18 Transaction	329.0	342.1	345.0	348.6	342.8	340.0	342.2	338.2	331.5	335.0	341.4	347.6
19 Nontransaction	1,841.5	1,931.3	1,947.0	1,958.0	1,976.9	1,996.5	2,008.9	2,033.9	2,049.3	2,044.1	2,036.7	2,076.0
20 Large time	331.6	338.6	346.3	352.3	358.3	362.0	364.0	372.2	374.3	378.7	376.8	377.1
21 Other	1,509.9	1,592.7	1,600.8	1,605.7	1,618.7	1,634.5	1,644.9	1,661.7	1,675.0	1,665.4	1,659.9	1,698.9
22 Borrowings	440.1	497.7	487.5	493.1	490.4	491.5	485.7	477.0	482.8	479.0	484.3	497.5
23 From banks in the U.S.	161.7	195.4	187.1	191.7	179.5	182.0	170.7	155.7	156.9	157.0	159.2	163.8
24 From others	278.5	302.3	300.4	301.4	310.9	309.5	315.1	321.3	325.9	321.9	325.0	333.7
25 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	10.9	11.3	10.9	5.9
26 Other liabilities	66.5	75.2	76.4	77.7	73.0	75.5	76.1	77.3	76.9	74.7	74.2	74.9
27 TOTAL LIABILITIES	2,700.5	2,860.4	2,868.8	2,888.3	2,893.0	2,910.8	2,921.6	2,938.0	2,951.4	2,944.0	2,947.5	3,002.0
28 Residual (assets less liabilities) ⁸	131.4	141.0	147.4	151.3	164.2	169.3	168.2	178.2	179.5	184.1	179.7	178.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	2,521.9	2,664.1	2,682.3	2,706.0	2,720.3	2,744.8	2,764.9	2,762.2	2,766.6	2,764.1	2,775.1	2,799.8
2 Securities in bank credit	714.4	723.2	718.1	712.9	711.4	717.7	721.4	722.0	723.5	721.3	721.4	727.6
3 Treasury and Agency securities ²	501.2	515.2	510.4	503.9	499.3	500.3	501.6	501.3	502.0	501.8	500.0	502.0
4 Other securities	213.3	208.0	207.7	208.9	212.1	217.4	219.8	220.6	221.4	219.5	221.5	225.6
5 Loans and leases in bank credit ³	1,807.5	1,940.8	1,964.2	1,993.1	2,009.0	2,027.2	2,043.5	2,040.2	2,043.1	2,042.8	2,053.7	2,072.2
6 Commercial and industrial	307.3	316.1	318.1	321.8	324.3	327.3	330.5	333.8	335.2	334.7	336.3	336.7
7 Real estate	1,095.5	1,207.4	1,222.2	1,243.2	1,261.2	1,275.6	1,278.1	1,272.5	1,278.9	1,282.5	1,289.2	1,309.8
8 Revolving home equity	93.0	109.5	112.8	116.2	120.0	121.9	122.1	123.8	124.3	124.2	124.6	124.7
9 Other	1,002.5	1,097.9	1,109.4	1,127.0	1,141.2	1,153.7	1,156.0	1,148.7	1,154.6	1,158.3	1,164.6	1,185.1
9a Other residential	--	454.4	455.5	463.9	470.8	476.8	473.1	459.2	462.4	465.3	469.2	488.4
9b Commercial	--	643.5	653.9	663.1	670.4	676.9	682.9	689.5	692.2	693.0	695.4	696.7
10 Consumer	297.9	305.1	309.6	312.5	307.7	308.5	319.6	320.3	315.4	312.4	314.4	313.0
10a Credit cards and related plans	145.4	153.5	156.8	158.2	150.7	151.5	162.2	161.2	155.4	151.5	155.2	154.9
10b Other	152.6	151.6	152.9	154.3	157.0	157.0	157.4	159.1	159.9	161.0	159.3	158.0
11 Security ⁴	7.9	7.1	7.3	7.4	7.7	8.2	7.9	7.8	7.8	7.9	8.0	7.7
12 Other loans and leases	98.8	105.2	107.0	108.2	108.0	107.6	107.3	105.9	105.8	105.3	105.8	105.1
13 Interbank loans	87.2	73.6	74.9	75.9	81.2	88.3	83.0	79.2	80.8	83.8	85.4	79.6
14 Cash assets ⁵	115.7	118.8	117.1	120.3	120.7	122.8	122.2	124.6	125.0	119.2	120.5	122.0
15 Other assets ⁶	139.5	165.8	169.5	176.1	178.5	179.1	176.8	185.9	189.4	187.3	178.0	205.3
16 TOTAL ASSETS ⁷	2,832.8	2,989.8	3,011.2	3,045.2	3,068.0	3,102.1	3,113.4	3,118.4	3,128.3	3,121.1	3,125.5	3,172.9
LIABILITIES												
17 Deposits	2,166.1	2,267.1	2,288.0	2,305.4	2,321.8	2,347.8	2,364.1	2,367.1	2,371.3	2,368.8	2,369.8	2,407.8
18 Transaction	332.7	341.9	340.7	346.9	344.1	343.3	355.0	342.0	330.8	326.2	338.2	343.4
19 Nontransaction	1,833.4	1,925.1	1,947.3	1,958.5	1,977.7	2,004.6	2,009.1	2,025.1	2,040.5	2,042.6	2,031.6	2,064.5
20 Large time	331.6	338.6	346.3	352.3	358.3	362.0	364.0	372.2	374.3	378.7	376.8	377.1
21 Other	1,501.8	1,586.5	1,601.0	1,606.3	1,619.5	1,642.5	1,645.1	1,652.9	1,666.2	1,663.9	1,654.8	1,687.4
22 Borrowings	440.1	497.7	487.5	493.1	490.4	491.5	485.7	477.0	482.8	479.0	484.3	497.5
23 From banks in the U.S.	161.7	195.4	187.1	191.7	179.5	182.0	170.7	155.7	156.9	157.0	159.2	163.8
24 From others	278.5	302.3	300.4	301.4	310.9	309.5	315.1	321.3	325.9	321.9	325.0	333.7
25 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	10.9	11.3	10.9	5.9
26 Other liabilities	66.5	75.2	76.4	77.7	73.0	75.5	76.1	77.3	76.9	74.7	74.2	74.9
27 TOTAL LIABILITIES	2,696.1	2,854.1	2,864.8	2,887.2	2,895.1	2,922.1	2,934.7	2,932.9	2,941.8	2,933.8	2,939.2	2,986.2
28 Residual (assets less liabilities) ⁸	136.7	135.7	146.4	158.0	173.0	180.0	178.7	185.5	186.5	187.3	186.2	186.7

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

Seasonally adjusted, billions of dollars

March 4, 2005

Account	2004 Jan	2004 Jul	2004 Aug	2004 Sep	2004 Oct	2004 Nov	2004 Dec	2005 Jan	Week ending			
									Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	638.6	655.7	648.8	658.2	666.5	685.7	643.6	637.7	649.9	662.0	661.7	659.7
2 Securities in bank credit	260.8	259.8	260.8	260.3	269.4	279.1	266.6	277.1	281.9	286.1	285.8	282.5
3 Treasury and Agency securities ²	98.4	91.7	92.4	91.3	92.6	90.4	83.4	85.5	90.2	93.1	93.5	96.2
4 Other securities	162.5	168.1	168.4	169.1	176.8	188.8	183.2	191.5	191.6	193.0	192.3	186.3
5 Loans and leases in bank credit ³	377.7	395.8	388.1	397.9	397.1	406.6	377.0	360.6	368.0	375.9	375.9	377.2
6 Commercial and industrial	137.4	133.3	136.1	134.1	135.1	135.9	138.8	143.5	145.6	145.9	145.1	145.1
7 Real estate	17.1	16.6	16.3	16.3	16.6	17.4	17.6	17.3	17.2	17.3	17.2	16.6
11 Security ⁴	131.5	157.1	147.3	156.4	154.1	155.4	124.7	100.6	104.7	111.5	112.2	113.5
12 Other loans and leases	91.7	88.9	88.4	91.1	91.2	97.9	95.9	99.3	100.5	101.3	101.4	101.9
13 Interbank loans	35.4	32.0	33.1	34.0	34.0	42.8	43.0	48.4	54.0	41.9	41.1	45.9
14 Cash assets ⁵	55.5	62.2	61.6	61.4	60.5	61.2	59.9	62.3	63.3	61.3	59.8	60.8
15 Other assets ⁶	27.1	38.7	36.9	41.2	36.3	36.0	38.0	29.8	25.9	30.7	27.8	32.9
16 TOTAL ASSETS⁷	756.1	788.2	780.0	794.4	796.8	825.3	784.1	777.8	792.7	795.5	790.0	798.8
LIABILITIES												
17 Deposits	454.8	549.6	544.9	538.0	545.7	542.4	540.5	549.1	541.0	537.3	533.3	533.0
18 Transaction	11.9	11.4	11.1	11.0	12.1	11.8	12.2	11.9	12.1	11.8	11.7	12.7
19 Nontransaction	442.9	538.2	533.8	527.1	533.6	530.6	528.3	537.2	528.9	525.5	521.6	520.3
22 Borrowings	328.5	331.4	320.5	331.4	335.2	361.2	333.6	303.7	318.1	310.9	310.8	325.6
23 From banks in the U.S.	39.9	40.9	42.8	50.6	46.0	51.4	50.9	38.4	47.7	36.8	42.6	45.6
24 From others	288.6	290.5	277.7	280.7	289.3	309.8	282.7	265.3	270.4	274.1	268.2	280.0
25 Net due to related foreign offices	-131.7	-183.6	-177.1	-165.7	-165.2	-169.9	-174.7	-171.3	-165.5	-162.0	-151.7	-162.4
26 Other liabilities	101.0	86.5	86.3	87.2	88.7	98.6	91.6	89.1	91.1	101.6	92.2	93.7
27 TOTAL LIABILITIES	752.6	783.9	774.7	790.9	804.4	832.3	791.0	770.6	784.7	787.8	784.7	789.9
28 Residual (assets less liabilities) ⁸	3.4	4.4	5.3	3.5	-7.5	-6.9	-6.9	7.2	8.0	7.7	5.3	8.9

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

Not seasonally adjusted, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
ASSETS												
1 Bank credit	642.0	651.7	639.7	650.8	663.0	687.4	649.7	640.1	652.8	664.2	661.6	659.6
2 Securities in bank credit	260.8	259.8	260.8	260.3	269.4	279.1	266.6	277.1	281.9	286.1	285.8	282.5
3 Treasury and Agency securities ²	98.4	91.7	92.4	91.3	92.6	90.4	83.4	85.5	90.2	93.1	93.5	96.2
3a Trading account	33.8	34.1	34.0	35.9	34.3	32.2	27.1	30.1	34.8	36.0	37.2	38.7
3b Investment account	64.5	57.6	58.4	55.4	58.3	58.2	56.3	55.4	55.5	57.1	56.3	57.6
4 Other securities	162.5	168.1	168.4	169.1	176.8	188.8	183.2	191.5	191.6	193.0	192.3	186.3
4a Trading account	96.7	103.3	104.1	103.5	108.1	118.3	114.8	119.6	119.8	123.3	120.2	116.2
4b Investment account	65.8	64.8	64.3	65.6	68.7	70.5	68.4	72.0	71.8	69.7	72.1	70.1
5 Loans and leases in bank credit ³	381.1	391.9	378.9	390.5	393.6	408.3	383.0	363.1	370.9	378.1	375.9	377.1
6 Commercial and industrial	138.0	132.5	134.6	132.8	133.5	135.3	139.7	144.1	146.1	147.0	147.3	147.0
7 Real estate	17.1	16.6	16.3	16.3	16.6	17.4	17.6	17.3	17.2	17.3	17.2	16.6
11 Security ⁴	135.4	152.8	138.6	149.6	152.7	159.7	130.9	103.5	108.6	114.6	112.1	114.3
12 Other loans and leases	90.6	89.9	89.4	91.8	90.8	95.9	94.8	98.2	99.1	99.2	99.2	99.2
13 Interbank loans	35.4	32.0	33.1	34.0	34.0	42.8	43.0	48.4	54.0	41.9	41.1	45.9
14 Cash assets ⁵	55.1	61.5	61.6	62.6	61.6	61.2	62.1	61.8	62.1	60.4	59.6	59.9
15 Other assets ⁶	28.9	37.6	36.6	39.6	35.2	35.4	38.5	31.8	28.1	33.2	29.3	34.0
16 TOTAL ASSETS⁷	760.9	782.5	770.6	786.5	793.4	826.4	792.9	781.8	796.5	799.3	791.2	798.9
LIABILITIES												
17 Deposits	460.8	548.2	537.4	528.3	527.7	529.2	537.3	556.2	551.4	547.5	538.2	539.3
18 Transaction	12.3	11.4	11.0	11.1	12.2	11.7	12.7	12.3	12.4	11.8	11.9	12.7
19 Nontransaction	448.5	536.8	526.3	517.2	515.6	517.5	524.7	544.0	539.0	535.7	526.3	526.6
22 Borrowings	328.5	331.4	320.5	331.4	335.2	361.2	333.6	303.7	318.1	310.9	310.8	325.6
23 From banks in the U.S.	39.9	40.9	42.8	50.6	46.0	51.4	50.9	38.4	47.7	36.8	42.6	45.6
24 From others	288.6	290.5	277.7	280.7	289.3	309.8	282.7	265.3	270.4	274.1	268.2	280.0
25 Net due to related foreign offices	-131.0	-185.2	-176.7	-164.2	-162.7	-167.2	-173.3	-170.4	-166.3	-162.8	-152.3	-162.3
26 Other liabilities	101.6	85.3	86.6	88.3	90.5	100.6	92.6	89.6	90.6	101.1	91.8	93.7
27 TOTAL LIABILITIES	759.9	779.7	767.9	783.8	790.7	823.7	790.2	779.1	793.9	796.6	788.6	796.3
28 Residual (assets less liabilities) ⁸	1.0	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6

MEMO ITEMS

Not seasonally adjusted, billions of dollars

March 4, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb 2	Feb 9	Feb 16	Feb 23
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	122.8	105.4	111.3	109.2	107.9	95.7	103.7	93.1	90.4	94.4	88.5	86.5
30 Reval. losses on off-bal. sheet items ⁹	107.4	94.7	102.0	99.2	96.4	90.5	95.1	83.7	81.6	84.4	77.9	73.6
31 Mortgage-backed securities ¹⁰	413.2	483.6	489.3	487.0	476.1	479.7	496.2	517.1	528.5	525.2	531.1	531.0
31a Pass-through	294.0	376.9	378.9	373.8	363.9	366.4	384.7	406.4	414.5	411.0	417.0	417.3
31b CMO, REMIC, and other	119.2	106.8	110.4	113.2	112.2	113.2	111.5	110.7	114.0	114.2	114.1	113.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.7	-3.9	-0.3	3.8	2.9	1.7	1.6	2.0	2.7	3.3	1.7	1.0
33 Securitized consumer loans ¹²	152.3	150.8	151.6	151.0	149.7	151.9	155.4	155.2	155.6	155.5	153.0	153.2
33a Credit cards and related plans	133.1	130.7	130.8	130.1	128.0	130.3	132.9	133.2	133.8	133.8	131.4	131.7
33b Other	19.2	20.0	20.8	21.0	21.7	21.6	22.4	22.0	21.7	21.7	21.6	21.5
34 Securitized business loans ¹²	7.6	7.2	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	326.4	332.9	329.9	327.7	327.2	333.6	338.9	340.4	341.3	340.4	339.9	346.2
33 Securitized consumer loans ¹²	222.0	215.1	214.0	213.5	220.0	221.1	221.3	222.0	223.1	208.6	205.2	205.4
33a Credit cards and related plans	214.4	207.8	206.7	206.2	212.6	213.8	214.0	214.7	215.9	201.4	198.0	198.2
33b Other	7.6	7.3	7.3	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.3	7.3
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	63.7	58.4	57.3	56.6	59.8	64.3	58.8	54.2	52.1	56.5	52.9	51.4
30 Reval. losses on off-bal. sheet items ⁹	68.4	60.5	59.7	59.3	64.1	71.3	64.9	61.8	63.9	67.7	64.4	63.1
34 Securitized business loans ¹²	0.8	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2

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.

NOTE: Domestically chartered commercial banks acquired \$32.6 billion in assets and liabilities of nonbank institutions in the week ending February 23, 2005. The major items affected were (in billions): Treasury and Agency securities, \$2.5; other securities, \$4.3; real estate loans, other, \$22.8. The major liability item affected was: nontransaction deposits, other, \$32.6. The memo item affected was: mortgage-backed securities, \$5.7.

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

OFFICIAL BUSINESS

First Class