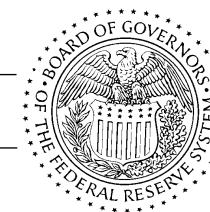


FEDERAL RESERVE statistical release



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

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	6,535.4	6,705.3	6,743.6	6,769.9	6,851.2	6,955.6	7,038.6	7,060.1	7,068.9	7,073.3	7,068.9	7,079.8
2 Securities in bank credit	1,951.4	1,912.3	1,917.2	1,927.0	1,970.8	2,018.6	2,040.0	2,027.7	2,038.1	2,031.1	2,034.2	2,049.4
3 Treasury and Agency securities ²	1,199.8	1,147.1	1,143.8	1,146.5	1,176.5	1,210.9	1,210.0	1,185.7	1,192.3	1,189.9	1,188.1	1,201.8
4 Other securities	751.6	765.2	773.5	780.5	794.4	807.7	829.9	842.0	845.8	841.3	846.1	847.7
5 Loans and leases in bank credit ³	4,584.0	4,793.0	4,826.4	4,842.9	4,880.4	4,936.9	4,998.6	5,032.4	5,030.8	5,042.1	5,034.7	5,030.4
6 Commercial and industrial	887.9	909.1	915.6	923.9	940.6	949.9	955.6	967.7	967.7	973.2	969.3	972.5
7 Real estate	2,362.3	2,496.1	2,518.4	2,538.6	2,562.8	2,589.2	2,640.9	2,666.3	2,669.0	2,666.4	2,669.8	2,672.4
8 Revolving home equity	318.1	383.3	393.0	398.5	405.7	407.3	415.1	419.3	418.7	420.6	421.0	422.1
9 Other	2,044.2	2,112.8	2,125.4	2,140.1	2,157.1	2,181.9	2,225.8	2,247.0	2,250.4	2,245.8	2,248.8	2,250.3
10 Consumer	658.5	689.6	684.2	692.9	699.1	698.2	704.0	705.8	708.0	708.4	700.5	697.0
11 Security ⁴	237.6	240.6	235.8	214.7	199.1	218.9	224.8	219.4	207.0	220.5	224.1	218.9
12 Other loans and leases	437.7	457.5	472.3	472.8	478.9	480.7	473.2	473.3	479.0	473.7	471.0	469.6
13 Interbank loans	318.0	369.4	357.8	333.0	293.5	298.7	282.0	293.0	291.7	297.2	294.0	290.9
14 Cash assets ⁵	329.4	321.1	323.9	325.8	342.5	340.6	354.6	335.3	328.5	343.3	335.6	347.0
15 Other assets ⁶	579.4	630.8	645.4	650.6	654.2	660.4	680.8	670.3	677.2	662.3	654.8	669.3
16 TOTAL ASSETS ⁷	7,689.7	7,955.1	7,999.3	8,008.0	8,071.0	8,185.4	8,286.4	8,289.2	8,296.6	8,306.6	8,283.5	8,318.0
LIABILITIES												
17 Deposits	4,983.6	5,226.6	5,282.3	5,311.2	5,344.0	5,357.3	5,410.9	5,450.8	5,460.1	5,435.3	5,448.9	5,458.5
18 Transaction	671.5	667.1	668.2	674.6	659.4	671.1	697.8	667.7	689.9	722.5	633.5	643.4
19 Nontransaction	4,312.1	4,559.5	4,614.0	4,636.6	4,684.6	4,686.2	4,713.1	4,783.1	4,770.2	4,712.9	4,815.5	4,815.2
20 Large time	1,070.9	1,172.9	1,179.5	1,192.1	1,218.2	1,219.1	1,237.9	1,276.3	1,275.1	1,272.7	1,271.7	1,279.8
21 Other	3,241.2	3,386.6	3,434.5	3,444.5	3,466.4	3,467.1	3,475.2	3,506.9	3,495.1	3,440.2	3,543.7	3,535.4
22 Borrowings	1,575.2	1,590.2	1,579.5	1,555.6	1,512.3	1,551.7	1,579.5	1,570.4	1,560.0	1,598.5	1,590.5	1,581.4
23 From banks in the U.S.	430.2	440.6	426.2	393.1	353.9	365.5	350.8	360.3	364.4	365.8	369.3	353.7
24 From others	1,145.1	1,149.5	1,153.2	1,162.5	1,158.4	1,186.2	1,228.7	1,210.1	1,195.7	1,232.7	1,221.2	1,227.7
25 Net due to related foreign offices	94.4	38.2	20.8	40.4	85.0	84.7	96.9	67.6	78.6	86.2	65.7	78.6
26 Other liabilities	431.3	475.7	493.8	485.0	479.8	485.2	496.4	513.1	527.4	496.0	491.5	504.4
27 TOTAL LIABILITIES	7,084.5	7,330.7	7,376.3	7,392.2	7,421.1	7,478.9	7,583.7	7,601.9	7,626.2	7,616.0	7,596.7	7,622.9
28 Residual (assets less liabilities) ⁸	605.1	624.5	623.0	615.7	649.9	706.4	702.7	687.3	670.4	690.5	686.8	695.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	6,517.8	6,717.0	6,778.6	6,813.0	6,861.5	6,940.9	7,004.4	7,039.2	7,058.2	7,058.5	7,069.1	7,071.3
2 Securities in bank credit	1,948.2	1,910.1	1,925.9	1,934.9	1,973.4	2,015.3	2,030.7	2,023.6	2,033.5	2,028.9	2,038.6	2,051.8
3 Treasury and Agency securities ²	1,203.2	1,142.3	1,151.5	1,150.1	1,171.8	1,206.1	1,205.3	1,188.8	1,194.6	1,195.3	1,196.3	1,208.5
4 Other securities	745.0	767.8	774.4	784.8	801.6	809.1	825.3	834.8	838.9	833.7	842.3	843.3
5 Loans and leases in bank credit ³	4,569.5	4,806.9	4,852.7	4,878.2	4,888.1	4,925.6	4,973.8	5,015.6	5,024.7	5,029.6	5,030.6	5,019.4
6 Commercial and industrial	892.2	907.8	915.5	924.2	936.4	949.7	958.6	972.5	974.7	977.9	977.1	977.4
7 Real estate	2,351.0	2,504.3	2,534.9	2,547.5	2,561.9	2,583.9	2,625.3	2,653.9	2,656.5	2,656.8	2,665.4	2,675.0
8 Revolving home equity	317.0	384.3	393.0	397.4	403.9	407.5	412.1	417.9	418.1	421.4	422.1	423.3
9 Other	2,033.9	2,120.0	2,141.9	2,150.1	2,158.1	2,176.4	2,213.2	2,236.0	2,238.3	2,235.4	2,243.3	2,251.7
10 Consumer	650.7	692.1	688.7	704.7	712.4	703.2	697.6	697.4	700.4	702.4	694.0	691.1
10a Credit cards and related plans	255.1	296.0	294.1	311.1	317.9	307.0	303.2	304.2	307.0	308.5	302.3	299.5
10b Other	395.6	396.1	394.6	393.6	394.5	396.2	394.4	393.2	393.5	394.0	391.7	391.6
11 Security ⁴	239.9	242.7	241.0	224.8	201.1	216.8	223.8	220.8	216.0	223.3	223.9	210.6
12 Other loans and leases	435.7	460.1	472.6	477.1	476.3	472.0	468.5	471.0	477.1	469.1	470.1	465.3
13 Interbank loans	327.7	363.5	361.6	337.0	289.6	293.8	285.6	301.4	300.3	295.3	300.1	290.4
14 Cash assets ⁵	324.8	326.6	334.0	344.8	352.2	337.6	341.2	330.6	326.5	337.2	334.6	331.0
15 Other assets ⁶	577.8	633.8	647.8	652.0	654.8	655.4	676.0	668.6	673.4	656.5	659.0	673.7
16 TOTAL ASSETS ⁷	7,675.6	7,970.0	8,050.7	8,075.5	8,087.8	8,157.5	8,237.4	8,270.4	8,289.0	8,278.2	8,292.9	8,297.3
LIABILITIES												
17 Deposits	5,000.9	5,220.8	5,293.1	5,340.1	5,345.0	5,359.7	5,404.1	5,469.6	5,477.0	5,411.2	5,455.6	5,446.1
18 Transaction	678.6	665.9	674.1	711.8	671.9	663.0	688.5	674.4	702.8	721.0	632.6	624.7
19 Nontransaction	4,322.3	4,554.9	4,619.1	4,628.3	4,673.2	4,696.8	4,715.6	4,795.1	4,774.1	4,690.2	4,823.0	4,821.4
20 Large time	1,076.8	1,157.2	1,169.9	1,189.9	1,228.8	1,229.7	1,241.1	1,282.6	1,281.1	1,282.6	1,281.7	1,288.2
21 Other	3,245.6	3,397.7	3,449.2	3,438.4	3,444.4	3,467.0	3,474.4	3,512.5	3,493.0	3,407.6	3,541.3	3,533.2
22 Borrowings	1,582.3	1,587.8	1,572.4	1,542.2	1,509.0	1,549.8	1,567.4	1,577.0	1,573.2	1,621.7	1,620.0	1,603.7
23 From banks in the U.S.	435.2	440.8	423.6	391.5	351.0	363.0	352.0	364.8	370.3	370.7	374.6	355.6
24 From others	1,147.1	1,147.0	1,148.8	1,150.7	1,158.0	1,186.8	1,215.4	1,212.2	1,202.9	1,251.0	1,245.4	1,248.1
25 Net due to related foreign offices	77.2	43.6	30.1	47.9	90.1	89.6	90.1	50.5	58.0	77.8	56.1	71.2
26 Other liabilities	414.7	482.2	506.4	494.8	485.4	491.6	488.0	491.7	502.1	485.8	480.6	496.0
27 TOTAL LIABILITIES	7,075.1	7,334.4	7,402.1	7,425.1	7,429.6	7,490.7	7,549.6	7,588.8	7,610.3	7,596.5	7,612.2	7,617.1
28 Residual (assets less liabilities) ⁸	600.6	635.7	648.6	650.5	658.2	666.8	687.8	681.6	678.7	681.8	680.7	680.2

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

Seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	5,893.2	6,048.7	6,068.5	6,134.8	6,200.6	6,281.7	6,355.7	6,376.0	6,389.6	6,392.6	6,383.7	6,388.5
2 Securities in bank credit	1,687.7	1,644.2	1,640.1	1,660.6	1,679.6	1,718.4	1,735.0	1,727.4	1,736.7	1,732.4	1,738.4	1,747.3
3 Treasury and Agency securities ²	1,104.4	1,054.6	1,053.5	1,063.2	1,091.1	1,116.5	1,118.0	1,101.5	1,106.7	1,107.1	1,107.1	1,114.8
4 Other securities	583.3	589.6	586.6	597.4	588.4	601.9	617.0	626.0	630.0	625.3	631.3	632.5
5 Loans and leases in bank credit ³	4,205.5	4,404.4	4,428.4	4,474.2	4,521.1	4,563.3	4,620.7	4,648.6	4,652.9	4,660.2	4,645.4	4,641.2
6 Commercial and industrial	758.0	774.8	780.4	785.9	798.6	806.4	812.8	819.5	819.2	821.8	820.8	822.3
7 Real estate	2,343.7	2,478.6	2,500.3	2,520.2	2,544.7	2,571.5	2,623.3	2,648.4	2,651.2	2,648.6	2,652.2	2,655.1
8 Revolving home equity	318.1	383.3	393.0	398.5	405.7	407.3	415.1	419.3	418.7	420.6	421.0	422.1
9 Other	2,025.6	2,095.3	2,107.3	2,121.8	2,139.0	2,164.2	2,208.2	2,229.2	2,232.5	2,228.0	2,231.2	2,233.0
10 Consumer	658.5	689.6	684.2	692.9	699.1	698.2	704.0	705.8	708.0	708.4	700.5	697.0
11 Security ⁴	96.6	94.7	88.6	97.7	98.7	107.4	107.4	103.9	98.8	108.3	102.7	98.4
12 Other loans and leases	348.7	366.7	374.9	377.5	380.0	379.8	373.1	370.9	375.7	373.1	369.3	368.3
13 Interbank loans	286.0	325.8	305.0	280.4	245.1	253.7	235.1	243.6	247.2	241.0	239.0	241.0
14 Cash assets ⁵	271.5	260.0	261.1	264.9	278.6	279.0	294.0	276.7	270.5	284.1	276.6	287.8
15 Other assets ⁶	546.1	594.5	609.4	612.8	623.8	630.3	648.7	636.2	640.5	630.0	622.5	636.9
16 TOTAL ASSETS ⁷	6,924.6	7,157.9	7,173.1	7,222.1	7,278.2	7,375.1	7,464.5	7,463.4	7,478.5	7,478.6	7,452.4	7,485.6
LIABILITIES												
17 Deposits	4,501.3	4,680.9	4,739.9	4,770.7	4,795.2	4,823.8	4,873.8	4,889.3	4,899.3	4,873.9	4,899.1	4,899.0
18 Transaction	659.9	655.0	656.5	662.4	647.5	658.8	685.2	655.9	678.2	710.7	621.4	631.5
19 Nontransaction	3,841.4	4,025.9	4,083.4	4,108.3	4,147.7	4,164.9	4,188.5	4,233.4	4,221.1	4,163.2	4,277.7	4,267.5
20 Large time	602.6	653.6	658.3	667.9	684.5	703.4	715.1	728.3	727.7	724.8	735.7	733.9
21 Other	3,238.8	3,372.3	3,425.1	3,440.4	3,463.2	3,461.5	3,473.5	3,505.1	3,493.3	3,438.4	3,542.0	3,533.6
22 Borrowings	1,225.8	1,254.9	1,218.3	1,220.5	1,185.9	1,212.2	1,234.7	1,228.4	1,221.1	1,265.2	1,240.6	1,239.2
23 From banks in the U.S.	385.1	394.7	374.9	342.2	315.6	323.4	309.1	318.2	319.6	331.5	328.6	318.5
24 From others	840.8	860.3	843.4	878.3	870.3	888.8	925.6	910.2	901.5	933.7	912.0	920.6
25 Net due to related foreign offices	264.8	203.1	190.3	216.3	265.2	248.7	253.3	244.1	253.7	257.8	231.0	250.8
26 Other liabilities	329.9	387.0	395.2	393.3	390.1	391.3	406.6	421.1	434.1	404.1	404.4	414.0
27 TOTAL LIABILITIES	6,321.9	6,526.0	6,543.7	6,600.8	6,636.3	6,676.0	6,768.4	6,782.8	6,808.1	6,801.0	6,775.1	6,802.9
28 Residual (assets less liabilities) ⁸	602.7	632.0	629.4	621.2	641.8	699.1	696.1	680.6	670.4	677.5	677.3	682.7

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

Not seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	5,869.9	6,063.8	6,102.0	6,172.2	6,208.5	6,265.4	6,318.4	6,349.8	6,367.6	6,370.4	6,381.1	6,381.8
2 Securities in bank credit	1,684.5	1,642.0	1,648.8	1,668.5	1,682.1	1,715.0	1,725.7	1,723.4	1,732.1	1,730.2	1,742.8	1,749.7
3 Treasury and Agency securities ²	1,107.8	1,049.7	1,061.2	1,066.8	1,086.5	1,111.7	1,113.3	1,104.6	1,109.1	1,112.5	1,115.3	1,121.5
4 Other securities	576.7	592.2	587.5	601.6	595.6	603.3	612.3	618.8	623.1	617.7	627.5	628.2
5 Loans and leases in bank credit ³	4,185.3	4,421.8	4,453.2	4,503.7	4,526.4	4,550.3	4,592.7	4,626.4	4,635.5	4,640.2	4,638.3	4,632.1
6 Commercial and industrial	761.4	775.1	780.9	785.2	793.7	804.4	813.8	823.2	824.6	825.9	827.9	827.0
7 Real estate	2,332.4	2,486.8	2,516.7	2,529.2	2,543.9	2,566.2	2,607.7	2,636.1	2,638.6	2,639.1	2,647.8	2,657.7
8 Revolving home equity	317.0	384.3	393.0	397.4	403.9	407.5	412.1	417.9	418.1	421.4	422.1	423.3
9 Other	2,015.4	2,102.5	2,123.7	2,131.7	2,140.0	2,158.7	2,195.7	2,218.1	2,220.5	2,217.6	2,225.7	2,234.4
9a Other residential	--	1,073.6	1,084.0	1,084.7	1,082.3	1,092.1	1,115.9	1,128.9	1,131.4	1,122.3	1,127.7	1,133.7
9b Commercial	--	1,028.9	1,039.7	1,047.0	1,057.7	1,066.6	1,079.8	1,089.3	1,089.2	1,095.3	1,098.0	1,100.7
10 Consumer	650.7	692.1	688.7	704.7	712.4	703.2	697.6	697.4	700.4	702.4	694.0	691.1
10a Credit cards and related plans	255.1	296.0	294.1	311.1	317.9	307.0	303.2	304.2	307.0	308.5	302.3	299.5
10b Other	395.6	396.1	394.6	393.6	394.5	396.2	394.4	393.2	393.5	394.0	391.7	391.6
11 Security ⁴	95.1	98.0	89.7	101.9	97.8	103.3	104.9	102.3	99.8	105.6	100.9	92.7
12 Other loans and leases	345.7	369.8	377.2	382.7	378.6	373.2	368.7	367.5	372.0	367.3	367.8	363.6
13 Interbank loans	295.7	319.9	308.8	284.5	241.2	248.7	238.7	252.0	255.8	239.1	245.1	240.5
14 Cash assets ⁵	267.4	264.3	271.2	281.7	288.7	276.9	282.6	272.5	268.7	278.3	275.7	272.4
15 Other assets ⁶	545.8	598.7	612.5	613.7	622.4	623.6	644.0	635.9	638.5	625.3	627.1	640.4
16 TOTAL ASSETS⁷	6,906.7	7,176.1	7,223.5	7,281.2	7,290.9	7,344.7	7,414.3	7,441.2	7,461.5	7,444.3	7,459.4	7,466.4
LIABILITIES												
17 Deposits	4,509.0	4,693.1	4,764.0	4,802.8	4,789.2	4,819.2	4,861.6	4,896.8	4,904.4	4,833.8	4,891.6	4,874.0
18 Transaction	667.2	653.7	662.4	699.2	659.6	650.7	676.4	662.9	691.4	709.3	620.6	613.2
19 Nontransaction	3,841.8	4,039.3	4,101.6	4,103.6	4,129.5	4,168.5	4,185.2	4,233.9	4,212.9	4,124.5	4,270.9	4,260.8
20 Large time	598.6	655.4	661.6	669.3	688.4	707.1	712.6	723.2	721.7	718.7	731.4	729.3
21 Other	3,243.2	3,383.9	3,440.0	3,434.3	3,441.1	3,461.4	3,472.6	3,510.7	3,491.2	3,405.8	3,539.5	3,531.5
22 Borrowings	1,232.9	1,252.5	1,211.2	1,207.1	1,182.6	1,210.3	1,222.6	1,234.9	1,234.2	1,288.3	1,270.1	1,261.5
23 From banks in the U.S.	390.1	394.8	372.3	340.6	312.7	320.9	310.3	322.6	325.5	336.4	333.9	320.4
24 From others	842.8	857.7	839.0	866.6	870.0	889.4	912.3	912.3	908.8	951.9	936.2	941.0
25 Net due to related foreign offices	249.8	206.0	197.0	222.4	269.4	254.0	247.1	229.7	236.6	249.9	223.8	245.4
26 Other liabilities	315.3	391.8	405.8	402.2	395.1	398.0	398.7	401.5	411.1	394.1	394.8	406.9
27 TOTAL LIABILITIES	6,307.0	6,543.3	6,578.0	6,634.5	6,636.3	6,681.5	6,730.0	6,762.9	6,786.4	6,766.1	6,780.3	6,787.7
28 Residual (assets less liabilities) ⁸	599.7	632.8	645.6	646.7	654.6	663.2	684.3	678.3	675.2	678.2	679.1	678.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	3,295.2	3,373.0	3,374.8	3,424.5	3,478.8	3,531.7	3,556.9	3,546.0	3,559.3	3,551.7	3,527.7	3,541.7
2 Securities in bank credit	972.2	939.8	929.1	950.3	965.4	1,003.7	1,023.2	1,009.3	1,018.3	1,013.3	1,014.7	1,023.2
3 Treasury and Agency securities ²	605.6	562.0	559.7	572.4	596.4	623.1	631.1	609.5	615.6	614.2	609.2	616.0
3a Trading account	45.3	41.3	45.9	35.3	34.3	51.6	52.4	48.1	50.3	52.9	50.2	61.4
3b Investment account	560.2	520.7	513.8	537.1	562.2	571.5	578.7	561.4	565.3	561.4	559.0	554.6
3c Mortgage-backed	452.8	415.1	408.9	433.9	457.4	465.9	470.8	462.7	468.0	462.2	459.1	454.1
3d Other	107.5	105.6	104.8	103.3	104.8	105.6	107.9	98.8	97.3	99.2	99.8	100.5
4 Other securities	366.6	377.8	369.5	377.9	368.9	380.6	392.1	399.8	402.7	399.1	405.5	407.2
4a Trading account	181.5	210.7	202.1	211.0	201.1	203.3	204.9	207.9	211.9	207.1	207.6	207.4
4b Investment account	185.1	167.1	167.3	166.9	167.8	177.4	187.2	191.8	190.8	192.0	197.9	199.8
4c State and local government	33.8	33.6	33.5	33.0	33.2	34.3	35.2	36.1	36.0	36.5	36.3	36.5
4d Other	151.2	133.6	133.9	133.9	134.6	143.1	152.0	155.7	154.8	155.5	161.6	163.3
5 Loans and leases in bank credit ³	2,323.0	2,433.2	2,445.6	2,474.2	2,513.4	2,527.9	2,533.7	2,536.7	2,541.0	2,538.4	2,513.0	2,518.5
6 Commercial and industrial	452.4	456.5	458.7	462.3	470.5	476.8	479.6	483.1	482.6	483.6	481.4	483.0
7 Real estate	1,166.7	1,238.8	1,251.8	1,263.7	1,288.0	1,286.4	1,296.8	1,304.0	1,307.9	1,299.1	1,292.0	1,302.1
8 Revolving home equity	221.2	269.0	276.1	281.2	286.8	287.9	292.8	294.4	294.9	293.6	293.8	294.7
9 Other	945.4	969.8	975.7	982.5	1,001.2	998.5	1,003.9	1,009.7	1,013.1	1,005.5	998.3	1,007.4
9a Other residential	595.4	609.0	611.6	616.9	632.3	626.2	630.8	635.6	638.8	629.0	623.1	632.3
9b Commercial	350.1	360.9	364.1	365.6	368.9	372.3	373.1	374.1	374.2	376.5	375.2	375.1
10 Consumer	364.2	386.6	382.1	383.4	387.8	388.9	387.6	385.8	387.4	386.3	378.8	378.1
11 Security ⁴	89.4	87.2	80.7	90.0	90.9	99.7	99.9	96.5	91.3	100.7	95.3	91.2
11a Fed funds and RPs with broker/dealer	67.1	67.7	59.9	69.5	69.1	77.9	77.3	81.5	76.6	85.1	79.7	75.3
11b Other	22.3	19.5	20.9	20.5	21.8	21.8	22.6	15.0	14.7	15.7	15.6	15.9
12a State and local government	15.0	16.2	16.3	16.6	16.6	16.4	16.5	16.6	16.6	16.7	16.6	16.6
12b Agricultural	9.4	9.5	9.6	9.6	9.4	9.3	9.2	9.2	9.1	9.2	9.2	9.2
12c Fed funds and RPs with others	21.1	24.7	27.2	27.1	27.3	27.1	27.9	21.9	22.3	24.1	20.6	18.4
12d All other loans	103.5	120.2	125.2	125.8	127.0	127.7	121.6	125.7	129.1	124.9	126.3	127.2
12e Lease financing receivables	101.4	93.5	94.0	95.8	95.7	95.6	94.7	93.9	94.7	93.7	92.7	92.8
13 Interbank loans	209.6	246.3	219.0	198.1	163.3	170.9	156.8	170.6	174.1	166.3	162.9	169.1
13a Fed funds and RPs with banks	99.4	123.1	122.2	124.2	103.8	105.9	91.7	107.0	109.2	103.3	96.8	103.9
13b Other	110.3	123.3	96.8	73.9	59.5	65.0	65.1	63.7	64.8	63.0	66.0	65.2
14 Cash assets ⁵	155.7	143.3	144.8	149.8	158.1	155.9	170.0	156.1	151.6	163.6	156.7	162.0
15 Other assets ⁶	402.7	424.3	438.8	444.7	446.3	449.8	462.1	452.7	456.3	452.5	443.0	452.3
16 TOTAL ASSETS ⁷	4,023.4	4,148.4	4,139.2	4,179.5	4,209.8	4,272.2	4,310.7	4,290.7	4,306.4	4,299.4	4,255.4	4,291.1

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

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

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
LIABILITIES												
17 Deposits	2,314.9	2,388.5	2,431.1	2,447.6	2,450.8	2,457.6	2,486.0	2,488.5	2,498.9	2,467.5	2,486.7	2,487.4
18 Transaction	320.0	316.1	320.3	324.5	313.2	319.9	332.7	310.6	327.5	341.9	287.0	292.2
19 Nontransaction	1,994.9	2,072.4	2,110.7	2,123.1	2,137.6	2,137.7	2,153.3	2,177.9	2,171.3	2,125.6	2,199.7	2,195.2
20 Large time	270.1	303.4	305.0	313.6	322.9	335.4	339.4	346.7	347.9	341.2	352.3	350.3
21 Other	1,724.8	1,769.0	1,805.7	1,809.6	1,814.7	1,802.3	1,814.0	1,831.2	1,823.5	1,784.5	1,847.4	1,844.9
22 Borrowings	752.9	773.2	734.9	742.7	716.1	733.3	757.2	748.2	736.3	772.1	746.6	750.1
23 From banks in the U.S.	192.1	217.8	195.3	173.9	161.8	165.5	152.8	162.1	162.7	172.4	166.4	164.3
24 From others	560.8	555.4	539.6	568.8	554.4	567.8	604.4	586.1	573.6	599.6	580.3	585.8
25 Net due to related foreign offices	241.3	193.2	183.0	207.6	253.5	240.0	247.4	238.6	249.3	251.4	223.6	241.3
26 Other liabilities	258.9	314.9	320.6	318.1	313.7	316.2	328.7	344.9	357.8	329.2	328.7	337.9
27 TOTAL LIABILITIES	3,568.0	3,669.8	3,669.7	3,716.0	3,734.2	3,747.2	3,819.4	3,820.2	3,842.3	3,820.2	3,785.6	3,816.8
28 Residual (assets less liabilities) ⁸	455.4	478.6	469.5	463.5	475.6	525.0	491.3	470.5	464.1	479.3	469.8	474.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	3,281.2	3,379.5	3,393.6	3,443.8	3,483.2	3,516.7	3,524.7	3,530.4	3,546.9	3,539.9	3,535.8	3,541.4
2 Securities in bank credit	965.3	938.8	939.3	955.2	968.8	1,000.6	1,006.7	1,001.7	1,010.3	1,008.9	1,020.2	1,027.8
3 Treasury and Agency securities ²	605.3	558.4	568.9	573.1	592.7	618.5	619.2	609.1	614.5	617.4	618.4	624.9
3a Trading account	45.6	40.5	46.3	35.3	34.1	51.9	51.9	48.4	50.6	53.2	50.9	62.1
3b Investment account	559.7	517.8	522.5	537.9	558.6	566.6	567.3	560.7	563.9	564.2	567.6	562.8
3c Mortgage-backed	451.5	414.3	416.7	434.6	454.4	460.3	460.4	461.4	466.0	464.4	466.5	461.1
3d Other	108.2	103.6	105.9	103.3	104.2	106.3	106.9	99.4	97.9	99.8	101.1	101.7
4 Other securities	360.0	380.4	370.4	382.1	376.1	382.0	387.5	392.6	395.7	391.5	401.7	402.9
4a Trading account	178.3	212.1	202.7	213.3	205.0	204.0	202.5	204.2	208.2	203.1	205.7	205.2
4b Investment account	181.7	168.3	167.8	168.8	171.1	178.0	185.0	188.4	187.5	188.3	196.1	197.7
4c State and local government	33.2	33.8	33.6	33.4	33.8	34.4	34.8	35.4	35.4	35.8	35.9	36.1
4d Other	148.5	134.5	134.2	135.4	137.3	143.6	150.1	152.9	152.1	152.5	160.1	161.6
5 Loans and leases in bank credit ³	2,315.9	2,440.7	2,454.3	2,488.6	2,514.4	2,516.2	2,518.1	2,528.7	2,536.6	2,530.9	2,515.7	2,513.6
6 Commercial and industrial	454.4	457.6	460.4	461.5	466.4	474.9	480.0	485.3	485.9	485.4	486.2	485.1
7 Real estate	1,164.0	1,239.6	1,255.4	1,265.5	1,286.3	1,281.8	1,288.5	1,301.0	1,304.7	1,298.0	1,294.8	1,307.9
8 Revolving home equity	220.5	269.3	276.3	280.5	285.4	288.4	290.4	293.4	294.6	294.3	294.9	295.6
9 Other	943.6	970.3	979.2	985.0	1,001.0	993.3	998.1	1,007.6	1,010.1	1,003.7	1,000.0	1,012.4
9a Other residential	594.2	609.3	613.8	618.4	632.2	623.0	627.2	634.3	637.0	627.9	624.1	635.4
9b Commercial	349.4	361.0	365.4	366.5	368.8	370.4	370.9	373.3	373.1	375.8	375.8	376.9
10 Consumer	361.0	387.0	382.7	387.6	394.7	392.0	385.4	382.5	384.3	383.9	376.2	374.9
10a Credit cards and related plans	113.5	145.4	142.7	149.0	156.6	152.1	145.5	145.1	146.3	147.0	141.6	140.8
10b Other	247.5	241.6	240.0	238.6	238.1	239.9	239.9	237.4	238.0	236.8	234.5	234.1
11 Security ⁴	88.0	90.5	81.7	94.2	90.2	95.6	97.2	94.9	92.4	98.6	93.7	85.6
11a Fed funds and RPs with broker/dealer	66.0	70.2	60.6	72.7	68.5	74.7	75.2	80.1	77.6	83.3	78.3	70.7
11b Other	21.9	20.2	21.1	21.4	21.7	20.9	22.0	14.7	14.9	15.3	15.3	14.9
12a State and local government	15.0	16.2	16.3	16.6	16.6	16.4	16.5	16.6	16.6	16.7	16.6	16.6
12b Agricultural	9.3	9.5	9.6	9.7	9.5	9.2	9.1	9.1	9.0	9.1	9.1	9.1
12c Fed funds and RPs with others	21.1	24.7	27.2	27.1	27.3	27.1	27.9	21.9	22.3	24.1	20.6	18.4
12d All other loans	101.9	121.6	126.6	130.7	127.3	124.0	119.0	123.7	127.0	121.7	125.9	123.4
12e Lease financing receivables	101.3	94.0	94.3	95.7	96.1	95.3	94.5	93.8	94.5	93.5	92.7	92.6
13 Interbank loans	215.5	239.5	221.3	202.3	162.8	165.8	156.3	175.4	180.2	170.1	169.7	169.6
13a Fed funds and RPs with banks	102.1	119.7	123.4	127.0	103.5	102.7	91.5	110.0	113.1	105.6	100.9	104.2
13b Other	113.3	119.8	97.8	75.4	59.3	63.1	64.8	65.5	67.1	64.5	68.8	65.4
14 Cash assets ⁵	154.6	146.1	150.8	162.0	167.0	155.9	163.7	154.9	153.6	162.2	156.3	151.9
15 Other assets ⁶	402.4	428.4	441.9	445.6	445.0	443.1	457.3	452.4	454.2	447.9	447.6	455.7
16 TOTAL ASSETS ⁷	4,014.1	4,155.6	4,169.5	4,216.2	4,221.3	4,245.1	4,266.5	4,278.5	4,300.2	4,285.6	4,274.6	4,284.4

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

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

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
LIABILITIES												
17 Deposits	2,318.6	2,398.5	2,443.8	2,466.6	2,449.8	2,463.2	2,475.6	2,491.7	2,502.9	2,444.8	2,481.3	2,465.9
18 Transaction	326.5	313.5	323.1	348.4	321.6	316.2	328.0	316.8	338.8	345.4	287.7	280.4
19 Nontransaction	1,992.1	2,085.0	2,120.8	2,118.2	2,128.3	2,147.0	2,147.5	2,174.9	2,164.0	2,099.4	2,193.6	2,185.5
20 Large time	266.1	305.3	308.3	315.0	326.8	339.1	336.9	341.6	341.8	335.0	348.0	345.7
21 Other	1,726.0	1,779.7	1,812.5	1,803.2	1,801.5	1,807.9	1,810.6	1,833.3	1,822.2	1,764.4	1,845.6	1,839.8
22 Borrowings	760.0	770.8	727.9	729.3	712.9	731.4	745.2	754.7	749.4	795.2	776.1	772.4
23 From banks in the U.S.	197.2	217.9	192.8	172.2	158.8	163.0	154.0	166.6	168.6	177.3	171.7	166.2
24 From others	562.8	552.9	535.1	557.1	554.1	568.4	591.1	588.2	580.9	617.9	604.5	606.2
25 Net due to related foreign offices	226.4	196.1	189.6	213.7	257.8	245.3	241.3	224.2	232.2	243.4	216.4	235.9
26 Other liabilities	244.3	319.6	331.3	327.0	318.8	322.9	320.7	325.4	334.8	319.2	319.2	330.9
27 TOTAL LIABILITIES	3,549.2	3,685.0	3,692.6	3,736.6	3,739.3	3,762.8	3,782.7	3,796.0	3,819.4	3,802.6	3,793.0	3,805.1
28 Residual (assets less liabilities) ⁸	464.9	470.6	476.8	479.6	482.1	482.3	483.8	482.4	480.8	483.0	481.6	479.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	2,599.5	2,675.8	2,692.0	2,709.2	2,720.9	2,752.0	2,804.6	2,831.3	2,831.5	2,841.0	2,854.6	2,844.0
2 Securities in bank credit	717.0	704.6	709.2	709.2	713.2	716.6	717.6	719.5	719.6	719.1	722.2	721.3
3 Treasury and Agency securities ²	500.3	492.8	492.1	489.7	493.7	495.3	492.7	493.3	492.3	492.9	496.4	496.0
4 Other securities	216.7	211.8	217.1	219.5	219.5	221.3	224.9	226.2	227.3	226.2	225.8	225.3
5 Loans and leases in bank credit ³	1,882.5	1,971.2	1,982.8	2,000.0	2,007.7	2,035.4	2,087.0	2,111.8	2,111.9	2,121.9	2,132.4	2,122.7
6 Commercial and industrial	305.6	318.3	321.6	323.6	328.0	329.6	333.3	336.4	336.6	338.2	339.4	339.3
7 Real estate	1,177.0	1,239.8	1,248.5	1,256.6	1,256.8	1,285.1	1,326.6	1,344.4	1,343.3	1,349.5	1,360.2	1,353.0
8 Revolving home equity	96.9	114.3	116.9	117.3	119.0	119.4	122.3	124.9	123.8	127.0	127.3	127.4
9 Other	1,080.2	1,125.4	1,131.6	1,139.3	1,137.8	1,165.7	1,204.3	1,219.5	1,219.5	1,222.5	1,232.9	1,225.6
10 Consumer	294.4	303.0	302.2	309.5	311.2	309.3	316.5	320.0	320.6	322.1	321.6	318.9
11 Security ⁴	7.1	7.6	7.9	7.7	7.8	7.7	7.5	7.4	7.5	7.6	7.4	7.2
12 Other loans and leases	98.3	102.6	102.6	102.5	103.9	103.7	103.2	103.6	104.0	104.5	103.9	104.3
13 Interbank loans	76.4	79.5	86.0	82.4	81.8	82.8	78.3	72.9	73.1	74.7	76.1	71.9
14 Cash assets ⁵	115.8	116.7	116.4	115.1	120.5	123.1	124.1	120.6	118.9	120.5	120.0	125.8
15 Other assets ⁶	143.5	170.2	170.6	168.1	177.4	180.5	186.6	183.5	184.2	177.5	179.5	184.7
16 TOTAL ASSETS⁷	2,902.7	3,009.7	3,032.2	3,041.5	3,067.4	3,104.9	3,159.6	3,174.1	3,173.3	3,179.2	3,195.5	3,191.7
LIABILITIES												
17 Deposits	2,186.5	2,292.5	2,308.8	2,323.1	2,344.4	2,366.1	2,387.8	2,400.8	2,400.4	2,406.4	2,412.4	2,411.6
18 Transaction	340.0	339.0	336.1	337.9	334.3	338.9	352.6	345.3	350.7	368.8	334.4	339.3
19 Nontransaction	1,846.5	1,953.5	1,972.7	1,985.2	2,010.1	2,027.2	2,035.2	2,055.5	2,049.7	2,037.6	2,078.0	2,072.3
20 Large time	332.5	350.2	353.3	354.4	361.6	368.0	375.7	381.6	379.9	383.6	383.4	383.6
21 Other	1,514.0	1,603.3	1,619.4	1,630.8	1,648.4	1,659.2	1,659.5	1,673.9	1,669.9	1,654.0	1,694.6	1,688.7
22 Borrowings	472.9	481.7	483.3	477.8	469.8	478.9	477.4	480.2	484.8	493.1	494.0	489.1
23 From banks in the U.S.	192.9	176.9	179.5	168.4	153.9	157.9	156.3	156.1	156.9	159.0	162.2	154.3
24 From others	280.0	304.8	303.8	309.5	315.9	321.0	321.2	324.1	327.9	334.0	331.8	334.8
25 Net due to related foreign offices	23.5	9.9	7.3	8.7	11.6	8.7	5.8	5.5	4.4	6.5	7.4	9.5
26 Other liabilities	71.0	72.1	74.6	75.2	76.4	75.1	78.0	76.1	76.3	74.9	75.6	76.0
27 TOTAL LIABILITIES	2,753.8	2,856.2	2,874.0	2,884.8	2,902.1	2,928.8	2,949.0	2,962.6	2,965.9	2,980.9	2,989.5	2,986.2
28 Residual (assets less liabilities) ⁸	148.8	153.5	158.1	156.7	165.3	176.1	210.6	211.5	207.4	198.3	206.0	205.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	2,588.6	2,684.3	2,708.4	2,728.3	2,725.3	2,748.6	2,793.7	2,819.4	2,820.7	2,830.5	2,845.2	2,840.4
2 Securities in bank credit	719.3	703.2	709.5	713.2	713.3	714.5	719.0	721.7	721.9	721.3	722.6	721.9
3 Treasury and Agency securities ²	502.5	491.4	492.3	493.7	493.8	493.2	494.1	495.5	494.5	495.1	496.8	496.6
4 Other securities	216.7	211.8	217.1	219.5	219.5	221.3	224.9	226.2	227.3	226.2	225.8	225.3
5 Loans and leases in bank credit ³	1,869.4	1,981.1	1,999.0	2,015.1	2,011.9	2,034.2	2,074.7	2,097.7	2,098.9	2,109.3	2,122.6	2,118.5
6 Commercial and industrial	307.0	317.6	320.5	323.7	327.4	329.5	333.9	337.9	338.7	340.4	341.7	341.9
7 Real estate	1,168.4	1,247.1	1,261.3	1,263.7	1,257.5	1,284.4	1,319.3	1,335.1	1,334.0	1,341.1	1,353.0	1,349.7
8 Revolving home equity	96.6	115.0	116.8	116.9	118.5	119.1	121.7	124.6	123.6	127.2	127.2	127.7
9 Other	1,071.8	1,132.1	1,144.5	1,146.8	1,139.0	1,165.3	1,197.6	1,210.5	1,210.4	1,213.9	1,225.7	1,222.0
9a Other residential	--	464.3	470.2	466.3	450.2	469.1	488.7	494.6	494.4	494.4	503.5	498.2
9b Commercial	--	667.9	674.3	680.5	688.9	696.2	708.9	715.9	716.0	719.5	722.2	723.8
10 Consumer	289.7	305.1	306.0	317.1	317.7	311.2	312.2	314.9	316.1	318.6	317.8	316.2
10a Credit cards and related plans	141.6	150.6	151.4	162.1	161.4	155.0	157.6	159.1	160.7	161.4	160.6	158.7
10b Other	148.0	154.6	154.6	155.0	156.4	156.3	154.6	155.8	155.4	157.1	157.2	157.4
11 Security ⁴	7.2	7.5	8.0	7.7	7.6	7.7	7.6	7.4	7.4	7.0	7.2	7.2
12 Other loans and leases	97.2	103.7	103.2	102.9	101.8	101.3	101.7	102.4	102.7	102.2	102.9	103.5
13 Interbank loans	80.2	80.4	87.5	82.2	78.4	83.0	82.5	76.6	75.7	69.0	75.4	70.9
14 Cash assets ⁵	112.7	118.2	120.4	119.7	121.7	121.0	119.0	117.6	115.1	116.1	119.4	120.6
15 Other assets ⁶	143.5	170.2	170.6	168.1	177.4	180.5	186.6	183.5	184.2	177.5	179.5	184.7
16 TOTAL ASSETS ⁷	2,892.6	3,020.6	3,054.1	3,065.0	3,069.5	3,099.6	3,147.8	3,162.7	3,161.3	3,158.7	3,184.8	3,182.0
LIABILITIES												
17 Deposits	2,190.4	2,294.6	2,320.1	2,336.2	2,339.3	2,356.0	2,386.1	2,405.1	2,401.5	2,389.1	2,410.2	2,408.1
18 Transaction	340.7	340.3	339.3	350.8	338.1	334.5	348.3	346.1	352.6	364.0	332.9	332.8
19 Nontransaction	1,849.7	1,954.3	1,980.8	1,985.4	2,001.2	2,021.5	2,037.7	2,059.0	2,048.9	2,025.1	2,077.3	2,075.3
20 Large time	332.5	350.2	353.3	354.4	361.6	368.0	375.7	381.6	379.9	383.6	383.4	383.6
21 Other	1,517.2	1,604.1	1,627.5	1,631.0	1,639.6	1,653.5	1,662.0	1,677.5	1,669.0	1,641.5	1,693.9	1,691.7
22 Borrowings	472.9	481.7	483.3	477.8	469.8	478.9	477.4	480.2	484.8	493.1	494.0	489.1
23 From banks in the U.S.	192.9	176.9	179.5	168.4	153.9	157.9	156.3	156.1	156.9	159.0	162.2	154.3
24 From others	280.0	304.8	303.8	309.5	315.9	321.0	321.2	324.1	327.9	334.0	331.8	334.8
25 Net due to related foreign offices	23.5	9.9	7.3	8.7	11.6	8.7	5.8	5.5	4.4	6.5	7.4	9.5
26 Other liabilities	71.0	72.1	74.6	75.2	76.4	75.1	78.0	76.1	76.3	74.9	75.6	76.0
27 TOTAL LIABILITIES	2,757.8	2,858.3	2,885.3	2,897.9	2,897.1	2,918.7	2,947.3	2,966.9	2,967.0	2,963.5	2,987.3	2,982.7
28 Residual (assets less liabilities) ⁸	134.8	162.2	168.7	167.1	172.5	181.0	200.5	195.9	194.3	195.2	197.5	199.4

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

Seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	642.2	656.6	675.1	635.2	650.6	673.9	682.8	684.1	679.2	680.7	685.2	691.3
2 Securities in bank credit	263.7	268.1	277.1	266.4	291.3	300.3	305.0	300.3	301.4	298.8	295.8	302.2
3 Treasury and Agency securities ²	95.4	92.5	90.3	83.3	85.3	94.4	92.0	84.2	85.5	82.8	81.0	87.0
4 Other securities	168.3	175.6	186.9	183.1	206.0	205.9	213.0	216.1	215.8	216.0	214.8	215.2
5 Loans and leases in bank credit ³	378.5	388.5	398.0	368.7	359.3	373.6	377.8	383.9	377.9	381.9	389.4	389.2
6 Commercial and industrial	129.9	134.3	135.2	138.0	142.0	143.6	142.8	148.2	148.5	151.5	148.5	150.2
7 Real estate	18.6	17.5	18.1	18.3	18.1	17.7	17.6	17.8	17.8	17.7	17.6	17.3
11 Security ⁴	141.0	145.9	147.2	117.1	100.3	111.5	117.4	115.5	108.2	112.2	121.4	120.5
12 Other loans and leases	89.0	90.8	97.4	95.4	98.9	100.9	100.1	102.3	103.3	100.5	101.8	101.2
13 Interbank loans	32.1	43.6	52.8	52.5	48.4	45.0	46.9	49.5	44.5	56.2	55.0	49.9
14 Cash assets ⁵	57.9	61.1	62.8	60.9	63.9	61.6	60.6	58.6	58.0	59.3	59.0	59.2
15 Other assets ⁶	33.3	36.2	36.0	37.8	30.4	30.1	32.1	34.0	36.8	32.3	32.3	32.4
16 TOTAL ASSETS ⁷	765.1	797.2	826.3	785.9	792.9	810.2	821.9	825.8	818.1	828.0	831.1	832.5
LIABILITIES												
17 Deposits	482.3	545.7	542.4	540.5	548.8	533.5	537.2	561.5	560.8	561.4	549.8	559.5
18 Transaction	11.6	12.1	11.8	12.2	11.9	12.3	12.6	11.8	11.7	11.8	12.1	11.9
19 Nontransaction	470.6	533.6	530.6	528.3	536.9	521.3	524.6	549.7	549.1	549.6	537.7	547.7
22 Borrowings	349.4	335.2	361.2	335.1	326.4	339.5	344.8	342.1	339.0	333.4	349.9	342.2
23 From banks in the U.S.	45.1	46.0	51.4	50.9	38.3	42.1	41.7	42.1	44.8	34.3	40.7	35.2
24 From others	304.3	289.3	309.8	284.2	288.1	297.4	303.1	299.9	294.2	299.0	309.2	307.0
25 Net due to related foreign offices	-170.4	-164.9	-169.5	-175.9	-180.1	-164.0	-156.4	-176.5	-175.1	-171.7	-165.3	-172.2
26 Other liabilities	101.4	88.7	98.6	91.7	89.8	93.9	89.8	92.1	93.4	91.9	87.1	90.4
27 TOTAL LIABILITIES	762.7	804.7	832.6	791.4	784.8	802.9	815.4	819.1	818.0	815.0	821.5	820.0
28 Residual (assets less liabilities) ⁸	2.4	-7.5	-6.4	-5.5	8.1	7.3	6.6	6.7	0.1	13.0	9.6	12.4

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

Not seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
ASSETS												
1 Bank credit	647.9	653.2	676.6	640.9	653.0	675.6	686.0	689.4	690.6	688.1	688.1	689.4
2 Securities in bank credit	263.7	268.1	277.1	266.4	291.3	300.3	305.0	300.3	301.4	298.8	295.8	302.2
3 Treasury and Agency securities ²	95.4	92.5	90.3	83.3	85.3	94.4	92.0	84.2	85.5	82.8	81.0	87.0
3a Trading account	35.0	34.3	32.1	27.1	30.0	37.4	37.7	29.7	31.2	28.1	27.5	30.6
3b Investment account	60.4	58.2	58.1	56.2	55.3	57.0	54.3	54.5	54.3	54.7	53.5	56.4
4 Other securities	168.3	175.6	186.9	183.1	206.0	205.9	213.0	216.1	215.8	216.0	214.8	215.2
4a Trading account	98.1	108.8	118.2	114.3	113.7	114.3	121.3	124.6	124.8	125.1	123.9	124.2
4b Investment account	70.2	66.8	68.7	68.8	92.2	91.5	91.7	91.5	91.0	90.9	90.9	91.0
5 Loans and leases in bank credit ³	384.2	385.2	399.5	374.4	361.8	375.3	381.0	389.2	389.2	389.3	392.3	387.3
6 Commercial and industrial	130.9	132.7	134.6	138.9	142.6	145.3	144.8	149.3	150.2	152.0	149.2	150.4
7 Real estate	18.6	17.5	18.1	18.3	18.1	17.7	17.6	17.8	17.8	17.7	17.6	17.3
11 Security ⁴	144.8	144.6	151.3	122.9	103.3	113.5	118.9	118.6	116.1	117.7	123.0	117.8
12 Other loans and leases	90.0	90.3	95.4	94.3	97.7	98.8	99.8	103.5	105.1	101.9	102.4	101.7
13 Interbank loans	32.1	43.6	52.8	52.5	48.4	45.0	46.9	49.5	44.5	56.2	55.0	49.9
14 Cash assets ⁵	57.4	62.3	62.8	63.1	63.5	60.8	58.6	58.0	57.8	58.9	58.9	58.6
15 Other assets ⁶	32.0	35.2	35.3	38.3	32.4	31.8	32.0	32.7	34.9	31.1	31.9	33.3
16 TOTAL ASSETS⁷	768.9	793.9	827.1	794.4	796.9	812.8	823.1	829.2	827.5	833.9	833.5	830.9
LIABILITIES												
17 Deposits	491.9	527.7	529.2	537.3	555.9	540.6	542.5	572.8	572.6	577.3	564.0	572.1
18 Transaction	11.4	12.2	11.7	12.6	12.2	12.3	12.1	11.5	11.4	11.6	12.0	11.5
19 Nontransaction	480.5	515.6	517.5	524.7	543.7	528.3	530.3	561.2	561.2	565.7	552.0	560.6
22 Borrowings	349.4	335.2	361.2	335.1	326.4	339.5	344.8	342.1	339.0	333.4	349.9	342.2
23 From banks in the U.S.	45.1	46.0	51.4	50.9	38.3	42.1	41.7	42.1	44.8	34.3	40.7	35.2
24 From others	304.3	289.3	309.8	284.2	288.1	297.4	303.1	299.9	294.2	299.0	309.2	307.0
25 Net due to related foreign offices	-172.7	-162.4	-166.9	-174.5	-179.3	-164.4	-157.1	-179.2	-178.6	-172.1	-167.7	-174.2
26 Other liabilities	99.4	90.5	100.6	92.6	90.3	93.6	89.3	90.2	91.0	91.7	85.7	89.1
27 TOTAL LIABILITIES	768.1	791.1	824.1	790.6	793.3	809.2	819.5	825.9	823.9	830.3	831.9	829.3
28 Residual (assets less liabilities) ⁸	0.9	2.8	3.0	3.8	3.6	3.6	3.6	3.4	3.6	3.6	1.5	1.5

MEMO ITEMS

Not seasonally adjusted, billions of dollars

May 20, 2005

Account	2004	2004	2004	2004	2005	2005	2005	2005	Week ending			
	Apr	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Apr 20	Apr 27	May 4	May 11
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	103.9	108.0	95.7	103.7	93.1	89.3	88.4	89.3	93.1	87.4	87.3	84.4
30 Reval. losses on off-bal. sheet items ⁹	89.8	96.5	90.5	95.1	83.7	78.8	78.8	80.3	84.1	77.1	77.0	76.7
31 Mortgage-backed securities ¹⁰	506.8	482.9	486.6	503.5	524.2	536.7	539.8	542.3	546.2	546.1	553.2	548.0
31a Pass-through	386.4	365.9	368.5	387.2	408.8	417.6	420.7	425.5	429.5	431.0	433.5	428.3
31b CMO, REMIC, and other	120.3	117.0	118.1	116.3	115.4	119.2	119.0	116.8	116.7	115.2	119.7	119.7
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	2.0	4.7	4.3	4.6	2.6	1.3	-5.8	-3.1	-2.1	-2.7	-0.1	-1.5
33 Securitized consumer loans ¹²	151.7	149.7	151.9	155.6	158.6	155.8	148.8	147.6	147.0	147.1	150.5	152.8
33a Credit cards and related plans	131.6	128.0	130.3	133.2	136.6	134.3	127.7	127.0	126.4	126.6	130.1	132.6
33b Other	20.2	21.7	21.6	22.4	22.0	21.6	21.0	20.6	20.6	20.5	20.4	20.2
34 Securitized business loans ¹²	7.4	6.5	6.5	6.4	6.4	6.4	6.4	6.2	6.1	6.1	6.1	6.1
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	326.2	320.4	326.8	332.0	333.4	335.6	339.8	338.9	338.8	337.1	339.6	339.5
33 Securitized consumer loans ¹²	217.3	220.0	221.1	221.3	222.0	208.3	211.0	210.7	209.8	210.2	208.9	209.7
33a Credit cards and related plans	210.1	212.6	213.8	214.0	214.7	201.1	203.8	203.5	202.6	203.0	201.7	202.6
33b Other	7.1	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.2	7.2	7.1	7.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	58.4	59.7	64.2	58.7	53.9	53.1	51.8	51.8	52.2	51.4	50.5	49.5
30 Reval. losses on off-bal. sheet items ⁹	64.8	64.1	71.3	64.9	61.6	64.5	62.7	62.4	62.8	62.2	59.4	58.5
34 Securitized business loans ¹²	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2

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

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

OFFICIAL BUSINESS

First Class