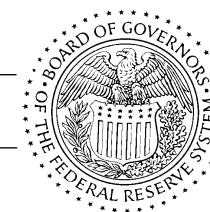


FEDERAL RESERVE statistical release



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 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	6,178.1	6,440.4	6,517.6	6,537.4	6,544.9	6,587.8	6,598.8	6,627.4	6,690.9	6,695.6	6,707.2	6,686.3
2 Securities in bank credit	1,777.0	1,931.6	1,981.6	1,954.8	1,930.8	1,935.3	1,907.1	1,914.1	1,934.7	1,929.7	1,922.2	1,915.0
3 Treasury and Agency securities ²	1,080.0	1,170.5	1,205.0	1,199.8	1,188.8	1,189.5	1,180.9	1,183.0	1,191.5	1,188.8	1,172.5	1,162.0
4 Other securities	697.0	761.0	776.6	755.0	742.0	745.8	726.2	731.1	743.2	740.9	749.7	753.0
5 Loans and leases in bank credit ³	4,401.0	4,508.9	4,536.1	4,582.6	4,614.2	4,652.5	4,691.7	4,713.3	4,756.3	4,766.0	4,785.0	4,771.3
6 Commercial and industrial	917.6	887.0	877.3	873.3	873.1	877.7	882.3	888.4	891.0	893.7	890.1	892.2
7 Real estate	2,234.0	2,263.0	2,304.2	2,361.5	2,395.9	2,409.5	2,415.9	2,431.8	2,450.6	2,454.1	2,460.9	2,454.1
8 Revolving home equity	252.7	297.6	308.1	318.0	327.9	337.8	347.0	358.3	365.8	368.0	370.8	373.8
9 Other	1,981.3	1,965.4	1,996.1	2,043.5	2,068.0	2,071.8	2,068.9	2,073.5	2,084.9	2,086.1	2,090.2	2,080.4
10 Consumer	600.2	633.6	638.7	639.4	641.0	643.6	672.1	672.6	675.3	675.4	675.2	671.5
11 Security ⁴	214.6	243.2	243.0	237.6	232.6	248.2	243.7	238.9	250.5	250.2	256.4	262.4
12 Other loans and leases	434.6	482.1	472.9	470.8	471.6	473.6	477.8	481.5	488.9	492.7	502.3	491.1
13 Interbank loans	325.3	342.5	295.6	318.0	310.1	317.9	365.9	361.1	356.7	378.8	373.0	359.9
14 Cash assets ⁵	332.0	317.8	321.2	328.7	332.4	334.9	330.0	321.7	332.8	325.7	318.3	318.0
15 Other assets ⁶	560.9	544.0	551.1	581.3	596.6	618.1	642.5	643.9	651.9	650.8	656.7	647.3
16 TOTAL ASSETS⁷	7,320.3	7,571.6	7,612.2	7,692.8	7,712.1	7,786.9	7,865.9	7,882.4	7,960.7	7,979.2	7,983.4	7,939.7
LIABILITIES												
17 Deposits	4,769.5	4,840.7	4,931.0	4,983.0	5,059.4	5,122.7	5,153.4	5,172.9	5,185.8	5,213.9	5,189.3	5,163.2
18 Transaction	663.4	651.4	679.9	670.6	660.6	681.3	657.3	669.2	636.4	667.4	707.8	714.7
19 Nontransaction	4,106.1	4,189.3	4,251.1	4,312.4	4,398.8	4,441.5	4,496.1	4,503.7	4,549.4	4,546.5	4,481.6	4,448.4
20 Large time	999.3	1,027.6	1,054.8	1,072.3	1,099.8	1,119.2	1,138.1	1,144.1	1,141.8	1,144.1	1,141.7	1,139.0
21 Other	3,106.8	3,161.6	3,196.3	3,240.1	3,299.0	3,322.3	3,358.0	3,359.6	3,407.6	3,402.4	3,339.8	3,309.4
22 Borrowings	1,523.6	1,580.0	1,553.8	1,572.9	1,543.7	1,577.4	1,592.1	1,580.6	1,575.1	1,638.3	1,629.1	1,617.7
23 From banks in the U.S.	414.9	418.9	394.9	429.4	423.3	433.7	459.2	444.7	442.1	482.1	466.3	451.5
24 From others	1,108.7	1,161.1	1,158.9	1,143.5	1,120.5	1,143.7	1,132.8	1,135.9	1,133.0	1,156.2	1,162.8	1,166.2
25 Net due to related foreign offices	123.8	103.7	90.1	94.6	80.5	36.5	47.2	31.1	41.6	22.6	40.8	35.1
26 Other liabilities	388.4	440.4	447.9	432.1	410.9	456.2	476.0	488.3	501.4	479.2	490.2	485.6
27 TOTAL LIABILITIES	6,805.4	6,964.7	7,022.8	7,082.6	7,094.4	7,192.8	7,268.7	7,272.9	7,303.9	7,354.0	7,349.4	7,301.6
28 Residual (assets less liabilities) ⁸	515.0	606.9	589.5	610.3	617.7	594.1	597.2	609.6	656.8	625.2	633.9	638.1

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	6,168.1	6,430.8	6,487.5	6,519.3	6,536.4	6,582.6	6,580.8	6,612.7	6,678.9	6,704.6	6,710.8	6,689.0
2 Securities in bank credit	1,775.1	1,928.7	1,972.9	1,951.6	1,934.1	1,937.4	1,901.7	1,911.9	1,934.9	1,923.3	1,915.8	1,910.0
3 Treasury and Agency securities ²	1,076.3	1,166.3	1,201.0	1,203.3	1,196.3	1,193.3	1,179.3	1,178.9	1,188.1	1,179.8	1,164.1	1,154.0
4 Other securities	698.8	762.4	771.9	748.3	737.8	744.0	722.4	733.0	746.8	743.6	751.7	756.1
5 Loans and leases in bank credit ³	4,393.0	4,502.1	4,514.6	4,567.7	4,602.3	4,645.2	4,679.1	4,700.8	4,743.9	4,781.3	4,794.9	4,779.0
6 Commercial and industrial	912.7	886.7	880.1	877.6	877.0	880.2	881.1	883.7	884.7	890.9	888.3	890.8
7 Real estate	2,238.2	2,261.8	2,291.0	2,350.3	2,395.5	2,404.0	2,411.4	2,433.8	2,457.3	2,464.6	2,468.5	2,460.3
8 Revolving home equity	253.5	297.7	305.8	317.0	328.6	338.9	347.7	359.5	367.0	369.9	372.4	375.3
9 Other	1,984.7	1,964.1	1,985.1	2,033.3	2,066.9	2,065.1	2,063.7	2,074.3	2,090.3	2,094.7	2,096.1	2,085.0
10 Consumer	597.4	638.2	632.7	631.7	635.6	636.9	665.0	669.4	673.7	677.4	678.6	673.6
10a Credit cards and related plans	222.4	253.6	249.4	247.9	252.5	254.9	286.0	289.6	291.1	295.3	296.6	291.4
10b Other	375.0	384.5	383.4	383.7	383.1	381.9	379.0	379.8	382.6	382.1	382.0	382.2
11 Security ⁴	208.4	241.8	242.6	239.9	224.9	247.9	239.9	231.1	235.5	251.5	255.9	256.6
12 Other loans and leases	436.3	473.6	468.1	468.3	469.3	476.2	481.8	482.8	492.7	496.9	503.7	497.6
13 Interbank loans	325.0	336.7	299.6	327.7	311.1	319.3	362.4	361.1	352.9	376.0	356.0	349.9
14 Cash assets ⁵	322.4	315.3	309.2	324.1	326.9	326.9	324.5	312.2	343.4	326.7	310.0	320.5
15 Other assets ⁶	562.5	540.2	547.5	579.7	596.3	614.5	643.5	645.8	656.9	652.3	652.3	654.0
16 TOTAL ASSETS ⁷	7,302.0	7,549.4	7,570.0	7,678.4	7,698.8	7,771.4	7,840.0	7,860.0	7,960.2	7,987.6	7,957.2	7,942.0
LIABILITIES												
17 Deposits	4,749.5	4,841.9	4,923.8	5,000.3	5,049.8	5,122.7	5,138.6	5,151.4	5,210.1	5,212.6	5,139.7	5,145.8
18 Transaction	645.3	643.5	670.8	677.6	651.2	673.8	654.9	650.7	634.6	662.7	683.0	711.5
19 Nontransaction	4,104.2	4,198.4	4,253.0	4,322.7	4,398.5	4,448.9	4,483.7	4,500.8	4,575.5	4,549.8	4,456.8	4,434.2
20 Large time	993.1	1,036.5	1,057.8	1,078.1	1,108.4	1,125.9	1,135.3	1,136.6	1,132.3	1,132.1	1,129.9	1,128.0
21 Other	3,111.1	3,161.9	3,195.2	3,244.6	3,290.1	3,323.0	3,348.4	3,364.2	3,443.2	3,417.7	3,326.9	3,306.2
22 Borrowings	1,519.8	1,577.6	1,542.8	1,579.9	1,560.0	1,587.7	1,593.3	1,576.9	1,569.5	1,642.3	1,643.5	1,622.3
23 From banks in the U.S.	417.3	415.8	396.4	434.5	423.8	433.0	459.0	447.2	442.6	482.7	468.1	450.0
24 From others	1,102.5	1,161.8	1,146.5	1,145.5	1,136.2	1,154.7	1,134.3	1,129.8	1,126.8	1,159.6	1,175.3	1,172.3
25 Net due to related foreign offices	123.9	108.9	83.8	77.3	76.3	32.7	40.1	31.1	43.0	24.0	46.0	42.0
26 Other liabilities	388.5	445.7	440.8	415.5	407.1	452.1	467.3	488.1	504.0	481.2	496.4	494.2
27 TOTAL LIABILITIES	6,781.7	6,974.0	6,991.3	7,073.1	7,093.2	7,195.2	7,239.3	7,247.6	7,326.5	7,360.0	7,325.6	7,304.2
28 Residual (assets less liabilities) ⁸	520.3	575.4	578.8	605.3	605.6	576.2	600.8	612.5	633.7	627.6	631.6	637.7

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

Seasonally adjusted, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	5,555.4	5,786.7	5,858.7	5,894.5	5,913.1	5,936.7	5,943.7	5,979.5	6,029.6	6,048.9	6,048.9	6,025.0
2 Securities in bank credit	1,518.8	1,665.2	1,715.2	1,690.5	1,672.7	1,673.1	1,647.5	1,652.7	1,666.3	1,670.6	1,662.5	1,656.6
3 Treasury and Agency securities ²	974.1	1,070.9	1,108.4	1,104.4	1,096.7	1,096.0	1,089.2	1,090.7	1,095.4	1,097.6	1,083.3	1,075.2
4 Other securities	544.7	594.3	606.8	586.1	576.1	577.0	558.3	562.0	570.9	572.9	579.1	581.4
5 Loans and leases in bank credit ³	4,036.6	4,121.6	4,143.5	4,204.0	4,240.3	4,263.6	4,296.2	4,326.8	4,363.3	4,378.3	4,386.5	4,368.4
6 Commercial and industrial	769.4	750.3	743.7	742.4	742.8	746.1	748.9	752.7	757.1	758.9	756.9	759.0
7 Real estate	2,216.6	2,245.8	2,286.8	2,343.7	2,379.0	2,393.2	2,399.5	2,416.0	2,435.2	2,438.6	2,445.7	2,439.1
8 Revolving home equity	252.7	297.6	308.1	318.0	327.9	337.8	347.0	358.3	365.8	368.0	370.8	373.8
9 Other	1,963.9	1,948.2	1,978.7	2,025.7	2,051.1	2,055.4	2,052.5	2,057.7	2,069.4	2,070.7	2,074.9	2,065.3
10 Consumer	600.2	633.6	638.7	639.4	641.0	643.6	672.1	672.6	675.3	675.4	675.2	671.5
11 Security ⁴	92.7	103.1	93.2	96.5	94.7	97.4	86.6	92.1	96.8	102.6	98.6	97.9
12 Other loans and leases	357.6	388.8	381.0	382.0	382.8	383.3	389.1	393.4	398.9	402.9	410.1	400.9
13 Interbank loans	286.4	310.6	266.1	286.0	275.5	288.6	334.0	328.6	327.0	347.3	336.7	322.4
14 Cash assets ⁵	279.6	263.7	266.5	271.7	271.8	277.4	268.8	261.3	273.4	265.2	259.1	258.3
15 Other assets ⁶	524.3	518.1	522.4	548.2	564.0	581.1	602.3	606.1	607.1	607.6	612.7	610.2
16 TOTAL ASSETS ⁷	6,570.2	6,806.4	6,840.9	6,928.1	6,952.9	7,012.4	7,078.0	7,104.2	7,166.0	7,197.8	7,186.0	7,144.6
LIABILITIES												
17 Deposits	4,333.0	4,372.6	4,458.0	4,500.7	4,563.1	4,598.9	4,605.5	4,632.2	4,654.4	4,684.9	4,658.0	4,634.3
18 Transaction	652.4	639.5	667.9	659.0	648.9	669.2	645.8	657.9	625.0	655.8	696.9	704.3
19 Nontransaction	3,680.5	3,733.0	3,790.1	3,841.8	3,914.2	3,929.7	3,959.7	3,974.3	4,029.4	4,029.1	3,961.2	3,930.0
20 Large time	579.8	576.5	596.3	604.0	621.3	624.8	619.1	626.3	632.1	633.9	632.8	630.2
21 Other	3,100.7	3,156.5	3,193.7	3,237.8	3,293.0	3,304.8	3,340.6	3,348.0	3,397.3	3,395.2	3,328.4	3,299.8
22 Borrowings	1,215.6	1,236.4	1,200.8	1,223.6	1,213.1	1,241.9	1,260.8	1,259.6	1,247.5	1,301.7	1,299.0	1,282.0
23 From banks in the U.S.	376.4	375.1	345.7	384.4	380.7	386.0	418.7	402.9	395.4	423.7	419.8	401.4
24 From others	839.2	861.3	855.0	839.2	832.4	856.0	842.1	856.7	852.1	878.0	879.2	880.6
25 Net due to related foreign offices	230.9	256.3	245.6	264.8	256.9	215.2	228.7	205.5	203.7	191.8	195.9	195.7
26 Other liabilities	279.8	337.7	349.7	331.1	313.7	367.3	388.6	400.8	408.8	389.5	401.0	399.0
27 TOTAL LIABILITIES	6,059.2	6,203.0	6,254.1	6,320.2	6,347.0	6,423.3	6,483.5	6,498.1	6,514.4	6,568.0	6,554.0	6,511.0
28 Residual (assets less liabilities) ⁸	511.0	603.4	586.8	607.9	606.0	589.1	594.5	606.1	651.6	629.8	632.1	633.6

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

Not seasonally adjusted, billions of dollars

October 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	5,553.3	5,774.8	5,825.1	5,870.7	5,907.3	5,931.6	5,929.6	5,973.9	6,031.6	6,061.2	6,056.9	6,034.1
2 Securities in bank credit	1,516.9	1,662.3	1,706.6	1,687.3	1,676.0	1,675.1	1,642.1	1,650.5	1,666.6	1,664.2	1,656.1	1,651.6
3 Treasury and Agency securities ²	970.4	1,066.6	1,104.4	1,107.8	1,104.2	1,099.8	1,087.6	1,086.6	1,092.0	1,088.6	1,074.9	1,067.2
4 Other securities	546.5	595.7	602.1	579.4	571.9	575.3	554.5	563.8	574.5	575.6	581.2	584.4
5 Loans and leases in bank credit ³	4,036.4	4,112.5	4,118.6	4,183.5	4,231.3	4,256.5	4,287.5	4,323.4	4,365.0	4,397.0	4,400.7	4,382.5
6 Commercial and industrial	766.1	748.5	744.7	745.7	746.6	749.1	748.4	749.4	752.8	757.4	756.2	758.5
7 Real estate	2,220.8	2,244.6	2,273.6	2,332.5	2,378.6	2,387.7	2,395.0	2,417.9	2,441.9	2,449.2	2,453.2	2,445.3
8 Revolving home equity	253.5	297.7	305.8	317.0	328.6	338.9	347.7	359.5	367.0	369.9	372.4	375.3
9 Other	1,967.3	1,946.9	1,967.8	2,015.4	2,050.0	2,048.8	2,047.4	2,058.5	2,074.9	2,079.3	2,080.9	2,070.0
9a Other residential	--	--	--	--	--	1,081.3	1,076.6	1,077.4	1,087.3	1,087.5	1,085.6	1,072.7
9b Commercial	--	--	--	--	--	967.5	970.8	981.1	987.6	991.8	995.3	997.3
10 Consumer	597.4	638.2	632.7	631.7	635.6	636.9	665.0	669.4	673.7	677.4	678.6	673.6
10a Credit cards and related plans	222.4	253.6	249.4	247.9	252.5	254.9	286.0	289.6	291.1	295.3	296.6	291.4
10b Other	375.0	384.5	383.4	383.7	383.1	381.9	379.0	379.8	382.6	382.1	382.0	382.2
11 Security ⁴	93.6	99.2	91.0	95.1	90.3	98.3	87.0	92.9	94.9	106.6	101.5	98.5
12 Other loans and leases	358.4	382.2	376.5	378.5	380.1	384.6	392.1	393.7	401.8	406.3	411.2	406.5
13 Interbank loans	286.1	304.8	270.1	295.6	276.6	290.0	330.6	328.6	323.1	344.5	319.7	312.5
14 Cash assets ⁵	269.9	261.9	256.2	267.6	267.0	269.9	264.0	251.7	284.1	265.7	249.4	258.0
15 Other assets ⁶	526.3	512.8	518.7	547.9	563.2	577.5	604.5	608.4	613.3	611.1	610.5	618.5
16 TOTAL ASSETS ⁷	6,559.9	6,781.2	6,796.9	6,909.8	6,942.4	6,997.6	7,057.9	7,091.2	7,180.7	7,210.9	7,165.0	7,152.1
LIABILITIES												
17 Deposits	4,319.0	4,367.6	4,446.3	4,508.4	4,542.3	4,591.3	4,592.1	4,618.3	4,689.5	4,694.9	4,616.5	4,624.3
18 Transaction	634.5	631.5	659.3	666.2	639.8	661.7	643.5	639.5	623.2	651.2	671.9	700.4
19 Nontransaction	3,684.6	3,736.0	3,787.0	3,842.2	3,902.5	3,929.6	3,948.7	3,978.7	4,066.3	4,043.7	3,944.6	3,923.9
20 Large time	579.5	579.4	594.4	600.0	618.5	624.3	617.6	626.0	633.3	633.0	629.0	627.1
21 Other	3,105.1	3,156.7	3,192.6	3,242.2	3,284.0	3,305.3	3,331.0	3,352.7	3,433.1	3,410.7	3,315.6	3,296.7
22 Borrowings	1,211.7	1,234.0	1,189.8	1,230.6	1,229.4	1,252.3	1,262.0	1,256.0	1,241.9	1,305.7	1,313.4	1,286.6
23 From banks in the U.S.	378.8	372.0	347.2	389.4	381.2	385.3	418.5	405.3	396.0	424.3	421.6	399.9
24 From others	832.9	861.9	842.6	841.2	848.2	867.0	843.5	850.6	845.9	881.3	891.7	886.8
25 Net due to related foreign offices	230.5	261.8	239.8	249.8	254.5	213.6	223.0	205.2	205.1	192.7	199.0	199.3
26 Other liabilities	279.4	343.3	343.1	316.5	311.5	365.0	380.9	400.3	411.5	391.1	405.5	405.1
27 TOTAL LIABILITIES	6,040.8	6,206.7	6,218.9	6,305.3	6,337.7	6,422.3	6,458.1	6,479.7	6,548.0	6,584.3	6,534.2	6,515.3
28 Residual (assets less liabilities) ⁸	519.2	574.4	577.9	604.5	604.7	575.3	599.8	611.5	632.7	626.6	630.7	636.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	3,092.2	3,220.5	3,271.2	3,231.1	3,229.0	3,239.0	3,239.5	3,265.0	3,297.3	3,314.2	3,321.0	3,308.3
2 Securities in bank credit	819.6	948.9	1,002.5	964.4	938.9	938.0	920.4	929.0	942.7	949.2	947.0	944.5
3 Treasury and Agency securities ²	477.7	568.8	611.7	595.1	575.7	576.0	569.7	573.1	578.8	583.0	573.8	567.3
3a Trading account	34.7	42.9	45.1	45.0	45.4	40.5	38.1	40.4	45.0	53.9	45.5	49.5
3b Investment account	443.0	525.9	566.6	550.0	530.3	535.5	531.5	532.7	533.8	529.1	528.3	517.8
3c Mortgage-backed	345.6	415.7	452.6	442.6	424.6	423.5	421.7	423.8	423.8	419.2	419.0	411.1
3d Other	97.4	110.2	114.0	107.5	105.7	112.0	109.8	109.0	110.0	109.9	109.3	106.7
4 Other securities	341.9	380.0	390.7	369.4	363.3	362.0	350.8	355.9	364.0	366.2	373.2	377.2
4a Trading account	162.6	196.8	204.4	182.7	180.1	179.9	189.2	191.5	196.9	196.8	203.0	206.4
4b Investment account	179.3	183.2	186.3	186.6	183.1	182.2	161.5	164.4	167.0	169.4	170.1	170.8
4c State and local government	30.9	32.5	33.7	33.8	33.4	33.2	33.1	32.9	33.0	33.2	33.6	33.6
4d Other	148.4	150.7	152.6	152.8	149.7	149.0	128.4	131.5	134.0	136.1	136.5	137.2
5 Loans and leases in bank credit ³	2,272.6	2,271.6	2,268.8	2,266.6	2,290.0	2,300.9	2,319.0	2,336.0	2,354.6	2,365.0	2,374.0	2,363.8
6 Commercial and industrial	469.8	438.5	429.8	427.8	428.1	428.8	429.5	429.8	431.6	432.0	431.6	432.2
7 Real estate	1,149.4	1,129.4	1,150.4	1,145.1	1,168.7	1,176.6	1,180.1	1,189.3	1,196.1	1,196.3	1,203.2	1,201.5
8 Revolving home equity	168.7	201.7	210.0	216.2	222.9	229.4	236.5	244.7	250.1	251.9	254.4	256.5
9 Other	980.7	927.7	940.4	928.9	945.8	947.2	943.5	944.7	946.0	944.4	948.7	945.0
9a Other residential	641.9	591.3	599.2	586.6	602.2	601.0	596.7	596.3	598.3	595.8	598.4	594.2
9b Commercial	338.8	336.4	341.2	342.4	343.6	346.2	346.9	348.4	347.7	348.6	350.4	350.8
10 Consumer	313.1	321.7	323.7	325.2	326.2	324.4	343.7	342.4	343.0	343.6	344.2	343.2
11 Security ⁴	84.9	94.8	85.4	89.2	87.4	90.3	79.5	84.9	89.7	95.2	90.8	90.4
11a Fed funds and RPs with broker/dealer	66.1	73.8	64.7	67.0	64.1	69.5	59.1	65.2	69.0	76.0	71.4	69.9
11b Other	18.8	21.1	20.7	22.1	23.3	20.9	20.4	19.7	20.8	19.2	19.5	20.5
12a State and local government	13.6	14.5	14.6	14.9	14.9	14.8	15.3	15.7	15.7	15.8	15.9	16.1
12b Agricultural	8.5	8.7	9.1	9.3	9.2	9.2	9.2	9.2	9.2	9.3	9.3	9.3
12c Fed funds and RPs with others	25.6	30.3	24.3	21.0	17.8	19.2	22.0	23.0	28.8	27.1	33.9	30.0
12d All other loans	100.3	131.5	129.9	134.6	142.1	143.3	147.1	149.4	148.2	153.9	153.2	149.2
12e Lease financing receivables	107.3	102.1	101.6	99.5	95.6	94.1	92.6	92.3	92.1	91.8	91.8	91.7
13 Interbank loans	190.4	216.6	178.5	208.5	197.2	213.3	257.5	253.4	256.2	271.6	254.2	246.0
13a Fed funds and RPs with banks	111.6	108.8	94.4	98.3	89.8	105.6	140.5	137.6	134.1	156.3	136.6	132.6
13b Other	78.8	107.8	84.1	110.2	107.4	107.7	117.1	115.9	122.1	115.3	117.6	113.4
14 Cash assets ⁵	155.1	145.3	146.5	151.6	150.9	155.5	148.4	140.6	152.5	143.6	138.4	140.3
15 Other assets ⁶	368.4	355.6	357.2	377.8	389.3	412.9	417.7	420.5	416.3	424.9	428.2	409.2
16 TOTAL ASSETS ⁷	3,761.8	3,897.5	3,913.0	3,929.9	3,927.9	3,982.2	4,025.4	4,041.7	4,085.0	4,116.9	4,104.4	4,066.2

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

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

October 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
LIABILITIES												
17 Deposits	2,192.4	2,182.3	2,256.5	2,278.9	2,315.4	2,328.9	2,323.4	2,333.1	2,347.8	2,371.0	2,344.9	2,328.4
18 Transaction	318.5	303.1	320.1	315.1	303.0	313.2	303.7	313.2	293.8	312.3	338.8	353.7
19 Nontransaction	1,873.9	1,879.1	1,936.4	1,963.8	2,012.4	2,015.7	2,019.7	2,019.9	2,054.0	2,058.7	2,006.1	1,974.7
20 Large time	257.4	242.1	256.1	260.9	276.0	284.6	275.4	275.8	275.5	280.6	278.4	275.7
21 Other	1,616.5	1,637.0	1,680.4	1,702.9	1,736.4	1,731.1	1,744.3	1,744.1	1,778.5	1,778.1	1,727.7	1,699.1
22 Borrowings	786.6	776.2	740.2	727.7	711.3	731.8	746.1	755.9	749.9	793.3	784.2	770.0
23 From banks in the U.S.	210.6	204.9	179.5	185.5	186.8	192.1	217.2	210.3	204.8	223.5	218.3	204.2
24 From others	576.0	571.4	560.7	542.2	524.5	539.7	528.9	545.6	545.1	569.8	565.9	565.8
25 Net due to related foreign offices	218.9	231.9	225.5	241.3	234.2	199.4	214.5	192.5	191.3	180.8	183.5	187.4
26 Other liabilities	207.9	266.9	277.5	257.1	240.2	293.8	311.2	321.5	326.2	309.0	319.4	316.7
27 TOTAL LIABILITIES	3,405.8	3,457.3	3,499.7	3,505.0	3,501.1	3,554.0	3,595.2	3,603.0	3,615.2	3,654.1	3,632.1	3,602.5
28 Residual (assets less liabilities) ⁸	356.0	440.2	413.2	425.0	426.8	428.3	430.2	438.7	469.7	462.8	472.3	463.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	3,093.9	3,209.7	3,241.3	3,216.7	3,231.5	3,242.5	3,234.6	3,263.7	3,302.5	3,323.6	3,321.4	3,312.4
2 Securities in bank credit	821.0	946.1	986.3	957.5	944.6	938.7	917.2	930.3	948.2	947.6	942.1	941.4
3 Treasury and Agency securities ²	477.3	564.7	600.1	594.8	585.5	578.4	570.1	572.5	580.5	578.7	566.9	561.2
3a Trading account	34.6	43.2	44.7	45.3	46.1	40.8	38.0	40.2	45.2	53.5	44.7	48.5
3b Investment account	442.7	521.5	555.5	549.5	539.4	537.6	532.1	532.3	535.4	525.2	522.2	512.7
3c Mortgage-backed	345.7	410.5	442.5	441.3	432.0	424.8	422.7	423.8	425.0	416.2	414.9	408.0
3d Other	97.0	111.0	112.9	108.2	107.4	112.8	109.5	108.5	110.3	109.0	107.3	104.6
4 Other securities	343.7	381.4	386.1	362.7	359.1	360.3	347.0	357.7	367.6	368.9	375.2	380.2
4a Trading account	163.4	197.6	202.0	179.4	178.1	179.0	187.2	192.5	198.9	198.2	204.2	208.1
4b Investment account	180.3	183.9	184.1	183.3	181.0	181.3	159.8	165.3	168.7	170.6	171.0	172.2
4c State and local government	31.1	32.7	33.3	33.2	33.0	33.0	32.8	33.1	33.4	33.5	33.7	33.8
4d Other	149.2	151.2	150.8	150.0	148.0	148.3	127.0	132.2	135.4	137.2	137.3	138.3
5 Loans and leases in bank credit ³	2,272.9	2,263.6	2,255.0	2,259.2	2,287.0	2,303.8	2,317.4	2,333.5	2,354.3	2,376.0	2,379.2	2,371.0
6 Commercial and industrial	468.2	436.7	430.1	429.8	429.8	430.0	428.8	428.4	430.2	432.7	432.0	433.2
7 Real estate	1,152.9	1,128.8	1,143.7	1,142.5	1,172.7	1,179.1	1,180.2	1,190.6	1,199.0	1,200.2	1,203.3	1,201.5
8 Revolving home equity	169.4	202.1	208.2	215.4	223.5	230.3	237.1	245.6	251.2	253.1	255.1	257.2
9 Other	983.6	926.8	935.5	927.0	949.2	948.8	943.1	945.0	947.8	947.1	948.2	944.3
9a Other residential	646.2	590.1	596.1	585.4	604.3	602.0	596.4	596.5	599.4	597.4	598.0	593.7
9b Commercial	337.3	336.7	339.5	341.7	344.9	346.8	346.7	348.5	348.4	349.6	350.2	350.6
10 Consumer	311.8	324.4	321.8	322.2	323.7	322.2	340.5	340.8	342.9	344.6	345.7	344.5
10a Credit cards and related plans	88.6	99.3	96.1	96.5	98.5	98.2	120.2	120.5	120.5	122.9	124.1	122.9
10b Other	223.2	225.1	225.7	225.7	225.2	224.1	220.4	220.3	222.5	221.7	221.6	221.7
11 Security ⁴	85.7	90.9	83.1	87.7	83.1	91.2	80.0	85.7	87.6	99.3	94.2	91.4
11a Fed funds and RPs with broker/dealer	66.7	70.8	62.9	66.0	61.0	70.2	59.4	65.8	67.3	79.2	74.0	70.7
11b Other	19.0	20.2	20.1	21.8	22.2	21.0	20.6	19.9	20.3	20.1	20.2	20.7
12a State and local government	13.6	14.5	14.6	14.9	14.9	14.8	15.3	15.7	15.7	15.8	15.9	16.1
12b Agricultural	8.5	8.5	9.0	9.2	9.2	9.3	9.3	9.2	9.2	9.3	9.3	9.4
12c Fed funds and RPs with others	25.6	30.3	24.3	21.0	17.8	19.2	22.0	23.0	28.8	27.1	33.9	30.0
12d All other loans	99.4	127.6	127.1	132.5	140.2	144.1	148.7	147.9	148.9	155.5	153.5	152.9
12e Lease financing receivables	107.1	101.8	101.3	99.4	95.5	93.9	92.5	92.1	92.0	91.6	91.5	92.1
13 Interbank loans	190.7	210.6	178.0	214.4	200.6	216.1	256.4	253.9	247.2	268.7	244.5	240.4
13a Fed funds and RPs with banks	112.0	105.8	94.2	101.1	91.3	107.0	139.9	137.8	129.4	154.6	131.4	129.6
13b Other	78.8	104.8	83.8	113.3	109.3	109.1	116.6	116.0	117.8	114.1	113.1	110.8
14 Cash assets ⁵	147.5	145.7	141.0	150.5	147.0	148.6	143.6	132.9	155.8	143.6	132.2	139.7
15 Other assets ⁶	370.3	350.3	353.6	377.5	388.5	409.4	419.8	422.7	422.5	428.4	426.0	417.5
16 TOTAL ASSETS ⁷	3,758.1	3,875.5	3,872.9	3,920.2	3,929.1	3,978.0	4,016.8	4,035.3	4,090.3	4,126.7	4,086.6	4,072.7

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 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
LIABILITIES												
17 Deposits	2,182.4	2,186.9	2,246.6	2,282.6	2,299.0	2,322.7	2,316.4	2,323.2	2,365.9	2,379.4	2,320.4	2,327.4
18 Transaction	304.7	299.6	315.5	321.6	298.1	310.0	301.6	299.1	287.3	309.2	323.2	351.8
19 Nontransaction	1,877.7	1,887.3	1,931.1	1,961.0	2,000.9	2,012.6	2,014.9	2,024.1	2,078.6	2,070.3	1,997.2	1,975.6
20 Large time	257.1	244.9	254.1	256.9	273.3	284.0	274.0	275.4	276.6	279.7	274.6	272.6
21 Other	1,620.6	1,642.4	1,677.0	1,704.1	1,727.7	1,728.6	1,740.9	1,748.7	1,802.0	1,790.5	1,722.5	1,703.0
22 Borrowings	782.8	773.9	729.2	734.8	727.6	742.1	747.3	752.2	744.3	797.2	798.6	774.6
23 From banks in the U.S.	213.0	201.8	181.0	190.6	187.3	191.5	217.0	212.7	205.4	224.1	220.2	202.6
24 From others	569.8	572.0	548.3	544.2	540.3	550.7	530.4	539.5	539.0	573.2	578.4	572.0
25 Net due to related foreign offices	218.6	237.5	219.7	226.4	231.7	197.8	208.8	192.1	192.7	181.7	186.6	191.0
26 Other liabilities	207.5	272.5	270.9	242.4	238.0	291.5	303.6	321.1	328.8	310.5	323.9	322.8
27 TOTAL LIABILITIES	3,391.2	3,470.7	3,466.4	3,486.1	3,496.4	3,554.1	3,576.1	3,588.6	3,631.7	3,668.9	3,629.4	3,615.8
28 Residual (assets less liabilities) ⁸	366.9	404.8	406.5	434.1	432.7	423.9	440.7	446.8	458.6	457.8	457.2	457.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	2,461.6	2,568.3	2,593.6	2,664.9	2,682.2	2,699.0	2,704.3	2,712.6	2,727.2	2,730.6	2,726.2	2,715.5
2 Securities in bank credit	697.5	718.3	718.9	727.5	731.9	736.3	727.1	721.8	718.6	717.2	713.7	710.9
3 Treasury and Agency securities ²	494.7	504.0	502.8	510.8	519.1	521.3	519.6	515.8	511.7	510.5	507.7	506.6
4 Other securities	202.8	214.3	216.0	216.7	212.8	215.0	207.5	206.1	206.9	206.8	206.0	204.2
5 Loans and leases in bank credit ³	1,764.0	1,850.0	1,874.7	1,937.4	1,950.3	1,962.7	1,977.1	1,990.8	2,008.7	2,013.3	2,012.5	2,004.6
6 Commercial and industrial	299.6	311.8	314.0	314.6	314.7	317.3	319.4	322.9	325.5	326.9	325.3	326.8
7 Real estate	1,067.2	1,116.3	1,136.4	1,198.7	1,210.3	1,216.6	1,219.4	1,226.6	1,239.1	1,242.4	1,242.5	1,237.6
8 Revolving home equity	84.0	95.9	98.1	101.9	105.0	108.3	110.4	113.6	115.7	116.1	116.4	117.2
9 Other	983.2	1,020.5	1,038.3	1,096.8	1,105.3	1,108.2	1,109.0	1,113.0	1,123.4	1,126.3	1,126.1	1,120.4
10 Consumer	287.1	311.9	315.0	314.2	314.8	319.1	328.4	330.3	332.3	331.7	331.0	328.2
11 Security ⁴	7.8	8.2	7.8	7.4	7.3	7.1	7.1	7.1	7.0	7.4	7.7	7.4
12 Other loans and leases	102.3	101.7	101.6	102.6	103.2	102.6	102.8	103.9	104.8	105.0	106.0	104.5
13 Interbank loans	96.0	94.1	87.6	77.5	78.3	75.3	76.5	75.2	70.8	75.7	82.5	76.5
14 Cash assets ⁵	124.5	118.3	120.0	120.1	121.0	121.9	120.4	120.7	120.9	121.7	120.7	118.0
15 Other assets ⁶	156.0	162.5	165.2	170.4	174.7	168.1	184.7	185.6	190.9	182.8	184.5	201.0
16 TOTAL ASSETS⁷	2,806.7	2,910.8	2,934.0	2,999.6	3,023.2	3,031.5	3,052.7	3,060.7	3,076.0	3,076.7	3,079.8	3,077.2
LIABILITIES												
17 Deposits	2,140.6	2,190.3	2,201.5	2,221.9	2,247.7	2,269.9	2,282.1	2,299.1	2,306.6	2,313.9	2,313.1	2,305.8
18 Transaction	333.9	336.4	347.9	343.9	345.9	355.9	342.1	344.7	331.2	343.4	358.0	350.6
19 Nontransaction	1,806.7	1,853.9	1,853.7	1,878.0	1,901.8	1,914.0	1,939.9	1,954.4	1,975.4	1,970.4	1,955.1	1,955.3
20 Large time	322.4	334.5	340.3	343.1	345.2	340.3	343.6	350.6	356.6	353.3	354.4	354.6
21 Other	1,484.2	1,519.5	1,513.4	1,534.9	1,556.6	1,573.7	1,596.3	1,603.8	1,618.8	1,617.1	1,600.7	1,600.7
22 Borrowings	429.0	460.1	460.5	495.9	501.8	510.1	514.7	503.7	497.6	508.4	514.8	512.0
23 From banks in the U.S.	165.8	170.2	166.2	198.8	193.9	193.8	201.5	192.6	190.6	200.2	201.4	197.2
24 From others	263.2	289.9	294.3	297.0	307.9	316.3	313.1	311.1	307.0	308.2	313.4	314.8
25 Net due to related foreign offices	11.9	24.4	20.1	23.5	22.8	15.8	14.2	13.1	12.3	11.0	12.4	8.3
26 Other liabilities	71.9	70.8	72.2	74.0	73.5	73.5	77.4	79.2	82.6	80.5	81.6	82.3
27 TOTAL LIABILITIES	2,653.4	2,745.6	2,754.4	2,815.2	2,845.8	2,869.4	2,888.3	2,895.1	2,899.1	2,913.8	2,921.9	2,908.5
28 Residual (assets less liabilities) ⁸	153.3	165.2	179.6	184.4	177.4	162.1	164.4	165.5	176.9	162.9	158.0	168.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	2,459.4	2,565.1	2,583.9	2,654.1	2,675.8	2,689.1	2,695.0	2,710.2	2,729.1	2,737.6	2,735.5	2,721.8
2 Securities in bank credit	695.9	716.2	720.3	729.8	731.5	736.4	724.9	720.2	718.4	716.7	714.0	710.3
3 Treasury and Agency securities ²	493.1	501.9	504.3	513.1	518.7	521.4	517.4	514.1	511.5	509.9	508.0	506.0
4 Other securities	202.8	214.3	216.0	216.7	212.8	215.0	207.5	206.1	206.9	206.8	206.0	204.2
5 Loans and leases in bank credit ³	1,763.5	1,849.0	1,863.6	1,924.3	1,944.3	1,952.6	1,970.1	1,990.0	2,010.7	2,021.0	2,021.5	2,011.5
6 Commercial and industrial	297.9	311.8	314.5	315.9	316.8	319.1	319.6	321.1	322.6	324.8	324.2	325.3
7 Real estate	1,067.9	1,115.7	1,129.9	1,190.0	1,205.9	1,208.7	1,214.8	1,227.3	1,242.9	1,249.0	1,250.0	1,243.8
8 Revolving home equity	84.1	95.6	97.6	101.6	105.0	108.6	110.6	113.8	115.9	116.8	117.3	118.1
9 Other	983.7	1,020.1	1,032.3	1,088.4	1,100.9	1,100.1	1,104.2	1,113.5	1,127.0	1,132.2	1,132.6	1,125.7
9a Other residential	--	--	--	--	--	479.3	480.2	480.9	487.9	490.0	487.5	479.0
9b Commercial	--	--	--	--	--	620.7	624.1	632.6	639.2	642.2	645.1	646.7
10 Consumer	285.5	313.8	311.0	309.5	311.9	314.6	324.4	328.6	330.7	332.8	332.9	329.1
10a Credit cards and related plans	133.7	154.4	153.3	151.5	154.0	156.7	165.8	169.1	170.6	172.4	172.5	168.6
10b Other	151.8	159.5	157.7	158.1	157.9	157.9	158.6	159.5	160.1	160.4	160.4	160.6
11 Security ⁴	7.9	8.3	8.0	7.4	7.2	7.0	7.1	7.2	7.4	7.3	7.3	7.1
12 Other loans and leases	104.2	99.4	100.2	101.5	102.5	103.2	104.2	105.8	107.1	107.0	107.1	106.2
13 Interbank loans	95.3	94.2	92.1	81.3	75.9	73.9	74.1	74.7	75.9	75.8	75.2	72.1
14 Cash assets ⁵	122.4	116.2	115.2	117.0	119.9	121.3	120.4	118.8	128.3	122.0	117.2	118.4
15 Other assets ⁶	156.0	162.5	165.2	170.4	174.7	168.1	184.7	185.6	190.9	182.8	184.5	201.0
16 TOTAL ASSETS ⁷	2,801.8	2,905.7	2,923.9	2,989.6	3,013.4	3,019.5	3,041.2	3,055.9	3,090.4	3,084.2	3,078.4	3,079.4
LIABILITIES												
17 Deposits	2,136.7	2,180.7	2,199.7	2,225.8	2,243.2	2,268.7	2,275.7	2,295.1	2,323.6	2,315.5	2,296.1	2,296.9
18 Transaction	329.7	332.0	343.8	344.6	341.7	351.7	341.9	340.5	335.9	342.0	348.6	348.6
19 Nontransaction	1,806.9	1,848.7	1,855.9	1,881.2	1,901.5	1,917.0	1,933.8	1,954.6	1,987.7	1,973.5	1,947.4	1,948.3
20 Large time	322.4	334.5	340.3	343.1	345.2	340.3	343.6	350.6	356.6	353.3	354.4	354.6
21 Other	1,484.5	1,514.3	1,515.6	1,538.1	1,556.3	1,576.7	1,590.2	1,604.1	1,631.1	1,620.2	1,593.1	1,593.7
22 Borrowings	429.0	460.1	460.5	495.9	501.8	510.1	514.7	503.7	497.6	508.4	514.8	512.0
23 From banks in the U.S.	165.8	170.2	166.2	198.8	193.9	193.8	201.5	192.6	190.6	200.2	201.4	197.2
24 From others	263.2	289.9	294.3	297.0	307.9	316.3	313.1	311.1	307.0	308.2	313.4	314.8
25 Net due to related foreign offices	11.9	24.4	20.1	23.5	22.8	15.8	14.2	13.1	12.3	11.0	12.4	8.3
26 Other liabilities	71.9	70.8	72.2	74.0	73.5	73.5	77.4	79.2	82.6	80.5	81.6	82.3
27 TOTAL LIABILITIES	2,649.5	2,736.0	2,752.5	2,819.2	2,841.3	2,868.1	2,882.0	2,891.1	2,916.2	2,915.4	2,904.8	2,899.6
28 Residual (assets less liabilities) ⁸	152.3	169.7	171.4	170.4	172.0	151.4	159.2	164.8	174.2	168.8	173.5	179.9

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

Seasonally adjusted, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	622.6	653.7	658.9	642.9	631.9	651.1	655.2	647.9	661.4	646.7	658.3	661.3
2 Securities in bank credit	258.2	266.4	266.4	264.3	258.0	262.2	259.6	261.4	268.4	259.1	259.7	258.4
3 Treasury and Agency securities ²	105.9	99.7	96.6	95.4	92.1	93.5	91.7	92.3	96.1	91.2	89.2	86.8
4 Other securities	152.3	166.7	169.8	168.9	165.9	168.8	167.9	169.1	172.3	167.9	170.5	171.6
5 Loans and leases in bank credit ³	364.4	387.3	392.6	378.6	373.8	388.9	395.5	386.5	393.0	387.6	398.6	402.9
6 Commercial and industrial	148.2	136.6	133.6	130.9	130.3	131.5	133.4	135.7	133.9	134.8	133.1	133.2
7 Real estate	17.4	17.2	17.3	17.8	16.9	16.3	16.4	15.8	15.5	15.4	15.3	15.0
11 Security ⁴	121.9	140.1	149.8	141.0	137.9	150.8	157.1	146.8	153.7	147.6	157.9	164.5
12 Other loans and leases	77.0	93.3	91.9	88.8	88.7	90.3	88.7	88.1	90.0	89.8	92.3	90.2
13 Interbank loans	38.9	31.9	29.5	32.1	34.6	29.3	31.8	32.5	29.7	31.5	36.3	37.4
14 Cash assets ⁵	52.5	54.1	54.7	57.1	60.6	57.5	61.2	60.4	59.4	60.5	59.1	59.7
15 Other assets ⁶	36.6	25.9	28.7	33.2	32.6	37.0	40.2	37.8	44.7	43.2	44.1	37.1
16 TOTAL ASSETS⁷	750.1	765.2	771.4	764.7	759.2	774.5	787.9	778.2	794.8	781.4	797.3	795.1
LIABILITIES												
17 Deposits	436.6	468.1	472.9	482.3	496.2	523.9	547.9	540.7	531.5	529.0	531.3	528.9
18 Transaction	11.0	11.9	11.9	11.6	11.7	12.1	11.5	11.2	11.5	11.7	10.9	10.5
19 Nontransaction	425.6	456.2	461.0	470.6	484.5	511.8	536.5	529.4	520.0	517.3	520.4	518.4
22 Borrowings	308.0	343.6	353.0	349.3	330.6	335.4	331.3	321.0	327.6	336.6	330.1	335.7
23 From banks in the U.S.	38.5	43.8	49.2	45.1	42.5	47.7	40.5	41.8	46.7	58.3	46.5	50.1
24 From others	269.6	299.8	303.8	304.2	288.0	287.7	290.8	279.1	280.9	278.3	283.6	285.6
25 Net due to related foreign offices	-107.1	-152.6	-155.4	-170.2	-176.4	-178.7	-181.5	-174.5	-162.0	-169.3	-155.1	-160.6
26 Other liabilities	108.6	102.7	98.2	101.1	97.1	88.8	87.5	87.6	92.6	89.7	89.2	86.5
27 TOTAL LIABILITIES	746.1	761.8	768.7	762.4	747.5	769.5	785.3	774.7	789.6	786.1	795.5	790.5
28 Residual (assets less liabilities) ⁸	4.0	3.5	2.7	2.3	11.7	5.0	2.6	3.5	5.2	-4.6	1.9	4.5

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

Not seasonally adjusted, billions of dollars

October 8, 2004

Account	2003 Aug	2004 Feb	2004 Mar	2004 Apr	2004 May	2004 Jun	2004 Jul	2004 Aug	Week ending			
									Sep 8	Sep 15	Sep 22	Sep 29
ASSETS												
1 Bank credit	614.8	656.0	662.4	648.6	629.1	651.0	651.2	638.8	647.3	643.4	653.9	654.9
2 Securities in bank credit	258.2	266.4	266.4	264.3	258.0	262.2	259.6	261.4	268.4	259.1	259.7	258.4
3 Treasury and Agency securities ²	105.9	99.7	96.6	95.4	92.1	93.5	91.7	92.3	96.1	91.2	89.2	86.8
3a Trading account	38.4	36.2	35.1	35.0	33.0	35.0	34.1	34.1	37.9	37.1	36.1	34.3
3b Investment account	67.5	63.5	61.5	60.4	59.1	58.5	57.6	58.1	58.2	54.1	53.1	52.5
4 Other securities	152.3	166.7	169.8	168.9	165.9	168.8	167.9	169.1	172.3	167.9	170.5	171.6
4a Trading account	99.6	99.0	101.2	98.1	100.3	104.2	104.2	105.3	108.2	103.5	104.3	104.1
4b Investment account	52.8	67.7	68.6	70.7	65.6	64.6	63.7	63.8	64.1	64.5	66.2	67.5
5 Loans and leases in bank credit ³	356.6	389.6	396.0	384.3	371.0	388.8	391.6	377.4	378.9	384.3	394.2	396.5
6 Commercial and industrial	146.6	138.3	135.4	131.8	130.3	131.1	132.6	134.3	131.9	133.5	132.1	132.4
7 Real estate	17.4	17.2	17.3	17.8	16.9	16.3	16.4	15.8	15.5	15.4	15.3	15.0
11 Security ⁴	114.8	142.7	151.6	144.8	134.6	149.7	152.8	138.2	140.6	144.9	154.4	158.1
12 Other loans and leases	77.9	91.4	91.6	89.8	89.2	91.7	89.7	89.1	91.0	90.5	92.4	91.0
13 Interbank loans	38.9	31.9	29.5	32.1	34.6	29.3	31.8	32.5	29.7	31.5	36.3	37.4
14 Cash assets ⁵	52.5	53.4	52.9	56.5	60.0	57.0	60.5	60.5	59.4	61.0	60.6	62.5
15 Other assets ⁶	36.2	27.4	28.8	31.8	33.2	36.9	39.0	37.4	43.6	41.2	41.8	35.5
16 TOTAL ASSETS⁷	742.1	768.2	773.1	768.6	756.4	773.8	782.1	768.8	779.5	776.7	792.3	789.8
LIABILITIES												
17 Deposits	430.5	474.3	477.6	491.9	507.5	531.3	546.5	533.2	520.5	517.7	523.3	521.5
18 Transaction	10.9	11.9	11.5	11.4	11.5	12.0	11.4	11.1	11.3	11.6	11.1	11.2
19 Nontransaction	419.6	462.4	466.0	480.5	496.0	519.3	535.0	522.0	509.2	506.1	512.2	510.4
22 Borrowings	308.0	343.6	353.0	349.3	330.6	335.4	331.3	321.0	327.6	336.6	330.1	335.7
23 From banks in the U.S.	38.5	43.8	49.2	45.1	42.5	47.7	40.5	41.8	46.7	58.3	46.5	50.1
24 From others	269.6	299.8	303.8	304.2	288.0	287.7	290.8	279.1	280.9	278.3	283.6	285.6
25 Net due to related foreign offices	-106.7	-152.9	-156.0	-172.5	-178.2	-180.9	-183.0	-174.1	-162.1	-168.7	-152.9	-157.3
26 Other liabilities	109.0	102.4	97.7	99.1	95.6	87.1	86.4	87.9	92.5	90.1	90.9	89.0
27 TOTAL LIABILITIES	740.9	767.3	772.3	767.8	755.5	773.0	781.2	767.9	778.6	775.7	791.3	788.9
28 Residual (assets less liabilities) ⁸	1.2	0.9	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

October 8, 2004

Account	2003	2004	2004	2004	2004	2004	2004	2004	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep 8	Sep 15	Sep 22	Sep 29
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	90.6	122.2	125.9	104.6	99.0	96.8	105.4	111.3	105.2	106.6	112.1	113.4
30 Reval. losses on off-bal. sheet items ⁹	76.7	110.7	114.7	90.6	82.5	83.0	94.7	102.0	96.4	95.4	102.2	103.2
31 Mortgage-backed securities ¹⁰	396.9	469.5	502.1	499.0	487.8	483.4	483.0	488.6	494.5	486.7	486.4	479.2
31a Pass-through	280.7	348.4	380.5	383.8	377.8	376.3	376.5	378.4	380.3	372.9	373.2	366.6
31b CMO, REMIC, and other	116.1	121.1	121.7	115.2	110.1	107.1	106.5	110.2	114.3	113.8	113.1	112.6
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	1.3	6.7	10.5	2.7	-2.4	-2.8	-2.3	0.7	2.8	2.1	3.4	2.4
33 Securitized consumer loans ¹²	134.4	139.5	141.7	139.5	136.9	137.9	140.6	140.2	140.3	138.5	138.0	139.3
33a Credit cards and related plans	116.4	120.4	121.1	119.4	117.2	117.6	118.6	118.7	119.1	117.5	117.0	118.4
33b Other	18.0	19.1	20.6	20.2	19.7	20.2	21.9	21.5	21.1	21.0	21.0	20.9
34 Securitized business loans ¹²	7.2	7.5	7.4	7.4	7.4	7.3	7.2	6.8	6.6	6.6	6.6	6.6
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	323.4	325.7	330.0	334.3	336.6	336.0	333.5	331.5	331.7	330.6	329.1	327.2
33 Securitized consumer loans ¹²	229.7	231.5	232.4	229.5	224.7	224.8	227.2	226.0	225.1	223.3	224.4	228.3
33a Credit cards and related plans	222.4	224.1	225.2	222.3	217.5	217.5	219.9	218.7	217.8	216.0	217.1	221.0
33b Other	7.3	7.4	7.2	7.1	7.2	7.2	7.3	7.3	7.3	7.3	7.3	7.4
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	65.1	62.8	61.8	58.4	60.5	58.7	58.5	57.4	57.6	54.8	56.8	57.5
30 Reval. losses on off-bal. sheet items ⁹	64.7	69.1	67.8	64.8	63.3	58.9	60.5	59.8	60.4	57.7	60.3	61.4
34 Securitized business loans ¹²	1.4	0.4	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