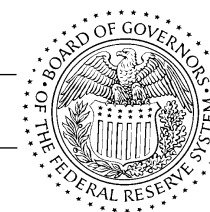


# FEDERAL RESERVE statistical release



H.8 (510)

## ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>

Seasonally adjusted, billions of dollars

For use at 4:15 p.m. Eastern Time

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2	
<b>ASSETS</b>													
1 Bank credit	6,320.8	6,601.6	6,631.3	6,697.6	6,709.6	6,749.9	6,773.7	6,835.4	6,807.3	6,842.2	6,853.8	6,900.5	
2 Securities in bank credit	1,855.1	1,907.1	1,913.8	1,923.8	1,917.5	1,923.1	1,929.9	1,960.5	1,941.5	1,971.6	1,971.9	1,986.0	
3 Treasury and Agency securities <sup>2</sup>	1,105.0	1,180.1	1,182.1	1,177.2	1,148.9	1,146.3	1,149.4	1,179.2	1,160.8	1,187.1	1,186.5	1,196.4	
4 Other securities	750.1	727.0	731.8	746.6	768.7	776.9	780.5	781.3	780.7	784.5	785.4	789.6	
5 Loans and leases in bank credit <sup>3</sup>	4,465.7	4,694.5	4,717.5	4,773.8	4,792.0	4,826.8	4,843.8	4,874.9	4,865.8	4,870.6	4,882.0	4,914.5	
6 Commercial and industrial	889.0	882.5	890.3	893.2	894.5	900.7	908.4	925.4	922.5	926.4	929.4	933.0	
7 Real estate	2,240.9	2,417.7	2,433.7	2,457.6	2,489.8	2,513.6	2,535.8	2,561.3	2,563.5	2,561.2	2,561.6	2,566.7	
8 Revolving home equity	291.2	346.9	357.9	369.0	382.8	392.5	397.7	404.6	404.0	404.8	405.7	405.7	
9 Other	1,949.6	2,070.8	2,075.8	2,088.6	2,107.0	2,121.1	2,138.1	2,156.8	2,159.6	2,156.4	2,155.9	2,161.0	
10 Consumer	632.2	672.4	672.7	674.2	670.9	665.7	674.3	679.5	680.5	678.7	678.7	674.9	
11 Security <sup>4</sup>	233.7	243.5	238.8	254.4	247.4	242.7	221.5	198.5	194.7	190.4	203.9	213.8	
12 Other loans and leases	469.9	478.4	482.0	494.3	489.4	504.1	503.9	510.1	504.5	514.0	508.4	526.1	
13 Interbank loans	317.5	366.9	360.3	364.3	355.7	342.7	318.4	288.1	276.8	295.3	293.8	285.7	
14 Cash assets <sup>5</sup>	316.6	329.9	321.6	324.3	319.5	321.1	323.4	339.1	331.2	354.8	341.9	341.2	
15 Other assets <sup>6</sup>	542.5	622.4	624.2	631.2	617.9	632.2	637.9	639.1	638.2	635.9	637.5	645.6	
16 TOTAL ASSETS <sup>7</sup>	<b>7,423.5</b>	<b>7,849.4</b>	<b>7,865.7</b>	<b>7,945.5</b>	<b>7,930.8</b>	<b>7,974.1</b>	<b>7,981.7</b>	<b>8,030.9</b>	<b>7,982.8</b>	<b>8,057.5</b>	<b>8,056.3</b>	<b>8,102.3</b>	
<b>LIABILITIES</b>													
17 Deposits	4,804.7	5,154.4	5,173.6	5,191.3	5,212.0	5,267.8	5,297.1	5,329.3	5,335.4	5,342.1	5,314.4	5,331.4	
18 Transaction	637.3	657.9	670.0	683.1	666.9	668.0	674.6	663.3	631.0	682.4	714.1	664.3	
19 Nontransaction	4,167.4	4,496.5	4,503.6	4,508.1	4,545.1	4,599.7	4,622.5	4,666.0	4,704.4	4,659.7	4,600.3	4,667.1	
20 Large time	1,019.2	1,150.7	1,157.7	1,158.7	1,171.1	1,176.7	1,185.3	1,211.4	1,220.2	1,206.9	1,201.0	1,213.0	
21 Other	3,148.2	3,345.8	3,345.9	3,349.5	3,374.0	3,423.0	3,437.2	3,454.6	3,484.2	3,452.8	3,399.3	3,454.1	
22 Borrowings	1,522.2	1,591.5	1,578.9	1,607.8	1,588.1	1,577.2	1,551.5	1,486.9	1,456.1	1,480.1	1,503.4	1,521.8	
23 From banks in the U.S.	391.7	457.8	444.0	458.2	438.9	424.6	391.6	352.4	337.7	353.0	352.6	368.7	
24 From others	1,130.5	1,133.7	1,134.9	1,149.6	1,149.2	1,152.6	1,159.9	1,134.5	1,118.4	1,127.1	1,150.8	1,153.0	
25 Net due to related foreign offices	130.5	53.1	38.6	47.3	42.1	24.7	44.9	94.7	72.8	124.8	112.2	91.2	
26 Other liabilities	415.3	474.7	486.6	485.6	476.6	494.7	486.3	481.8	482.4	482.3	476.7	493.7	
27 TOTAL LIABILITIES	<b>6,872.7</b>	<b>7,273.8</b>	<b>7,277.7</b>	<b>7,332.0</b>	<b>7,318.8</b>	<b>7,364.3</b>	<b>7,379.7</b>	<b>7,392.6</b>	<b>7,346.7</b>	<b>7,429.3</b>	<b>7,406.6</b>	<b>7,438.1</b>	
28 Residual (assets less liabilities) <sup>8</sup>	550.8	575.7	588.0	613.5	612.0	609.8	602.0	638.3	636.1	628.2	649.7	664.2	

**ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	6,334.1	6,583.5	6,616.4	6,697.8	6,721.7	6,785.4	6,818.4	6,845.7	6,824.2	6,858.0	6,846.0	6,902.4
2 Securities in bank credit	1,858.4	1,901.8	1,911.6	1,919.7	1,915.4	1,931.8	1,937.9	1,963.3	1,946.6	1,975.3	1,970.2	1,986.4
3 Treasury and Agency securities <sup>2</sup>	1,101.0	1,178.5	1,178.0	1,170.0	1,144.0	1,154.0	1,153.0	1,174.6	1,157.1	1,183.5	1,180.0	1,192.5
4 Other securities	757.4	723.3	733.6	749.6	771.4	777.8	784.9	788.7	789.6	791.8	790.2	793.9
5 Loans and leases in bank credit <sup>3</sup>	4,475.8	4,681.7	4,704.8	4,778.2	4,806.3	4,853.6	4,880.5	4,882.5	4,877.6	4,882.8	4,875.8	4,916.0
6 Commercial and industrial	885.1	881.3	885.6	890.2	893.2	900.6	908.7	921.4	917.1	921.8	923.0	930.2
7 Real estate	2,242.2	2,413.1	2,435.4	2,464.9	2,497.9	2,530.0	2,544.7	2,560.5	2,564.9	2,561.2	2,558.7	2,564.3
8 Revolving home equity	289.9	347.6	359.0	370.6	383.8	392.5	396.6	402.7	401.6	402.7	404.1	405.0
9 Other	1,952.3	2,065.5	2,076.3	2,094.3	2,114.2	2,137.5	2,148.0	2,157.8	2,163.3	2,158.5	2,154.6	2,159.3
10 Consumer	644.3	665.2	669.5	675.6	673.4	670.3	685.9	692.5	693.5	692.4	692.0	686.0
10a Credit cards and related plans	260.4	286.0	289.5	293.5	290.5	288.9	306.1	312.0	314.9	312.1	309.9	302.3
10b Other	383.9	379.3	379.9	382.1	382.9	381.4	379.8	380.5	378.6	380.3	382.1	383.6
11 Security <sup>4</sup>	236.7	239.7	231.0	249.1	249.4	248.0	231.8	200.5	199.2	194.9	203.8	215.6
12 Other loans and leases	467.5	482.4	483.4	498.4	492.3	504.7	509.3	507.6	502.9	512.5	498.3	519.9
13 Interbank loans	312.3	363.4	360.2	356.4	349.8	346.4	322.5	284.3	274.9	291.9	281.2	284.6
14 Cash assets <sup>5</sup>	325.4	324.4	312.1	326.1	324.9	331.2	342.3	348.8	333.8	385.8	334.8	336.7
15 Other assets <sup>6</sup>	543.2	623.3	626.0	633.5	621.0	634.6	639.3	639.7	640.7	636.0	631.7	646.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>7,441.3</b>	<b>7,823.4</b>	<b>7,842.9</b>	<b>7,941.9</b>	<b>7,946.0</b>	<b>8,025.9</b>	<b>8,050.7</b>	<b>8,047.8</b>	<b>8,003.0</b>	<b>8,101.0</b>	<b>8,023.0</b>	<b>8,099.3</b>
<b>LIABILITIES</b>												
17 Deposits	4,806.2	5,139.6	5,152.1	5,181.8	5,206.5	5,278.8	5,326.0	5,330.3	5,350.8	5,354.0	5,261.5	5,330.6
18 Transaction	649.5	655.6	651.4	675.0	665.7	673.9	711.8	675.8	642.5	708.5	703.5	663.6
19 Nontransaction	4,156.7	4,484.0	4,500.6	4,506.8	4,540.8	4,605.0	4,614.2	4,654.5	4,708.3	4,645.6	4,558.0	4,667.0
20 Large time	1,027.9	1,147.8	1,150.1	1,147.5	1,155.4	1,167.1	1,183.1	1,222.0	1,231.4	1,217.2	1,215.2	1,227.4
21 Other	3,128.8	3,336.2	3,350.5	3,359.3	3,385.4	3,437.8	3,431.1	3,432.5	3,476.9	3,428.4	3,342.8	3,439.6
22 Borrowings	1,518.5	1,592.8	1,575.2	1,611.8	1,585.7	1,570.1	1,538.1	1,483.6	1,441.8	1,484.4	1,504.0	1,525.2
23 From banks in the U.S.	388.2	457.7	446.4	458.7	439.0	422.0	389.9	349.4	333.7	351.3	348.4	366.0
24 From others	1,130.3	1,135.1	1,128.8	1,153.1	1,146.7	1,148.1	1,148.2	1,134.2	1,108.1	1,133.1	1,155.6	1,159.2
25 Net due to related foreign offices	135.3	45.7	38.7	51.1	47.5	34.0	52.4	99.7	76.2	129.8	121.7	94.8
26 Other liabilities	419.9	466.0	486.4	490.2	483.1	507.3	496.1	487.4	486.3	487.8	486.3	498.9
27 <b>TOTAL LIABILITIES</b>	<b>6,879.9</b>	<b>7,244.0</b>	<b>7,252.4</b>	<b>7,334.9</b>	<b>7,322.8</b>	<b>7,390.2</b>	<b>7,412.6</b>	<b>7,400.9</b>	<b>7,355.1</b>	<b>7,456.0</b>	<b>7,373.4</b>	<b>7,449.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	561.4	579.4	590.6	607.0	623.3	635.7	638.2	646.9	647.9	645.0	649.6	649.9

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	5,681.4	5,946.2	5,982.9	6,040.1	6,044.2	6,065.3	6,130.9	6,197.9	6,170.6	6,197.9	6,216.3	6,250.9
2 Securities in bank credit	1,593.4	1,647.1	1,652.1	1,661.8	1,646.1	1,641.8	1,661.1	1,680.9	1,661.6	1,690.0	1,694.5	1,701.6
3 Treasury and Agency securities <sup>2</sup>	1,006.6	1,088.4	1,089.8	1,086.1	1,056.5	1,056.2	1,066.2	1,093.9	1,076.7	1,101.8	1,101.7	1,106.3
4 Other securities	586.8	558.7	562.3	575.7	589.6	585.7	594.9	587.0	584.9	588.2	592.8	595.3
5 Loans and leases in bank credit <sup>3</sup>	4,087.9	4,299.0	4,330.8	4,378.3	4,398.1	4,423.4	4,469.8	4,516.9	4,509.1	4,507.9	4,521.8	4,549.3
6 Commercial and industrial	751.6	749.3	754.6	759.8	760.3	765.7	770.5	782.8	780.2	783.3	785.8	788.2
7 Real estate	2,223.7	2,401.3	2,417.9	2,442.2	2,474.3	2,497.4	2,519.4	2,545.2	2,547.3	2,545.0	2,545.4	2,550.7
8 Revolving home equity	291.2	346.9	357.9	369.0	382.8	392.5	397.7	404.6	404.0	404.8	405.7	405.7
9 Other	1,932.5	2,054.4	2,060.0	2,073.3	2,091.5	2,104.9	2,121.7	2,140.6	2,143.4	2,140.2	2,139.7	2,145.0
10 Consumer	632.2	672.4	672.7	674.2	670.9	665.7	674.3	679.5	680.5	678.7	678.7	674.9
11 Security <sup>4</sup>	102.2	86.6	92.0	98.9	94.5	88.3	97.6	98.7	95.9	88.4	103.3	109.9
12 Other loans and leases	378.3	389.5	393.6	403.1	398.1	406.3	408.0	410.8	405.1	412.5	408.6	425.6
13 Interbank loans	282.1	335.1	327.9	331.7	323.5	301.9	277.3	242.1	237.6	243.5	247.1	234.3
14 Cash assets <sup>5</sup>	262.0	268.7	261.2	264.1	260.3	261.2	264.8	278.2	271.4	292.6	280.3	279.3
15 Other assets <sup>6</sup>	515.4	583.7	587.4	590.1	581.8	596.4	600.1	609.3	610.4	604.6	608.5	619.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>6,667.4</b>	<b>7,062.7</b>	<b>7,088.2</b>	<b>7,154.5</b>	<b>7,138.4</b>	<b>7,153.4</b>	<b>7,201.7</b>	<b>7,257.1</b>	<b>7,219.8</b>	<b>7,268.3</b>	<b>7,281.9</b>	<b>7,314.0</b>
<b>LIABILITIES</b>												
17 Deposits	4,349.9	4,605.9	4,632.7	4,660.1	4,674.9	4,734.1	4,764.9	4,788.5	4,787.2	4,800.5	4,777.3	4,798.7
18 Transaction	625.3	646.5	658.7	672.0	654.6	656.0	662.1	651.1	618.5	670.5	702.1	652.0
19 Nontransaction	3,724.6	3,959.5	3,974.0	3,988.1	4,020.3	4,078.1	4,102.9	4,137.4	4,168.6	4,130.0	4,075.2	4,146.7
20 Large time	584.4	631.6	639.9	648.3	651.8	657.1	667.5	684.6	686.3	678.9	677.7	694.5
21 Other	3,140.2	3,327.8	3,334.1	3,339.8	3,368.6	3,421.0	3,435.4	3,452.8	3,482.3	3,451.0	3,397.5	3,452.3
22 Borrowings	1,193.7	1,260.7	1,258.4	1,276.1	1,252.2	1,215.4	1,217.2	1,182.2	1,156.0	1,175.3	1,201.1	1,202.8
23 From banks in the U.S.	351.8	417.3	401.5	407.9	393.0	373.4	340.8	314.3	303.8	315.5	318.6	321.5
24 From others	841.9	843.4	856.9	868.2	859.1	842.0	876.4	867.9	852.2	859.8	882.5	881.4
25 Net due to related foreign offices	262.2	235.5	213.1	209.1	203.1	190.3	215.3	261.7	252.9	276.5	278.4	252.7
26 Other liabilities	314.3	388.3	400.2	398.4	387.9	396.1	394.6	392.6	393.0	391.2	389.4	402.5
27 <b>TOTAL LIABILITIES</b>	<b>6,120.0</b>	<b>6,490.4</b>	<b>6,504.4</b>	<b>6,543.7</b>	<b>6,518.1</b>	<b>6,536.0</b>	<b>6,592.1</b>	<b>6,625.1</b>	<b>6,589.1</b>	<b>6,643.4</b>	<b>6,646.2</b>	<b>6,656.8</b>
28 Residual (assets less liabilities) <sup>8</sup>	547.4	572.3	583.7	610.9	620.2	617.4	609.6	632.1	630.7	624.8	635.7	657.2

**ASSETS AND LIABILITIES OF DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	5,691.3	5,932.0	5,977.0	6,047.7	6,059.7	6,099.1	6,169.6	6,205.8	6,185.6	6,209.6	6,207.0	6,249.8
2 Securities in bank credit	1,596.7	1,641.8	1,649.9	1,657.7	1,644.0	1,650.5	1,669.1	1,683.7	1,666.7	1,693.6	1,692.8	1,702.0
3 Treasury and Agency securities <sup>2</sup>	1,002.6	1,086.8	1,085.7	1,079.0	1,051.6	1,063.9	1,069.8	1,089.2	1,073.0	1,098.1	1,095.2	1,102.4
4 Other securities	594.1	555.0	564.2	578.7	592.3	586.7	599.2	594.4	593.7	595.5	597.5	599.5
5 Loans and leases in bank credit <sup>3</sup>	4,094.6	4,290.2	4,327.2	4,390.0	4,415.8	4,448.5	4,500.5	4,522.1	4,518.9	4,515.9	4,514.3	4,547.9
6 Commercial and industrial	747.1	748.8	751.3	758.1	760.6	766.2	769.9	778.1	774.2	778.1	779.4	785.0
7 Real estate	2,225.1	2,396.7	2,419.5	2,449.5	2,482.4	2,513.8	2,528.3	2,544.3	2,548.7	2,545.1	2,542.6	2,548.2
8 Revolving home equity	289.9	347.6	359.0	370.6	383.8	392.5	396.6	402.7	401.6	402.7	404.1	405.0
9 Other	1,935.2	2,049.1	2,060.5	2,078.9	2,098.6	2,121.3	2,131.7	2,141.6	2,147.1	2,142.3	2,138.4	2,143.3
9a Other residential	--	1,049.9	1,050.7	1,058.1	1,068.6	1,080.4	1,083.2	1,084.4	1,092.4	1,084.3	1,078.9	1,082.4
9b Commercial	--	999.2	1,009.8	1,020.9	1,030.0	1,040.8	1,048.4	1,057.2	1,054.7	1,058.1	1,059.6	1,060.9
10 Consumer	644.3	665.2	669.5	675.6	673.4	670.3	685.9	692.5	693.5	692.4	692.0	686.0
10a Credit cards and related plans	260.4	286.0	289.5	293.5	290.5	288.9	306.1	312.0	314.9	312.1	309.9	302.3
10b Other	383.9	379.3	379.9	382.1	382.9	381.4	379.8	380.5	378.6	380.3	382.1	383.6
11 Security <sup>4</sup>	101.3	87.0	92.9	100.3	97.8	89.4	101.9	97.7	98.0	88.3	99.8	107.8
12 Other loans and leases	376.8	392.4	394.0	406.5	401.5	408.9	414.5	409.4	404.6	412.1	400.5	420.9
13 Interbank loans	276.9	331.6	327.9	323.8	317.5	305.6	281.3	238.3	235.6	240.1	234.5	233.2
14 Cash assets <sup>5</sup>	271.2	263.9	251.6	264.8	264.6	271.3	281.6	288.3	274.3	323.9	274.2	275.9
15 Other assets <sup>6</sup>	514.3	585.7	589.5	594.1	586.0	599.4	600.9	608.0	610.9	602.7	600.4	618.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>6,680.3</b>	<b>7,042.4</b>	<b>7,074.8</b>	<b>7,158.8</b>	<b>7,157.0</b>	<b>7,204.1</b>	<b>7,262.1</b>	<b>7,270.1</b>	<b>7,236.2</b>	<b>7,305.9</b>	<b>7,245.9</b>	<b>7,307.2</b>
<b>LIABILITIES</b>												
17 Deposits	4,345.5	4,592.6	4,618.7	4,660.3	4,687.1	4,758.2	4,797.0	4,782.5	4,796.3	4,806.1	4,713.1	4,787.7
18 Transaction	637.2	644.1	640.3	663.7	653.3	662.0	698.9	663.3	629.8	696.1	691.3	650.9
19 Nontransaction	3,708.2	3,948.5	3,978.4	3,996.6	4,033.8	4,096.2	4,098.2	4,119.3	4,166.6	4,110.0	4,021.8	4,136.8
20 Large time	587.5	630.1	639.5	646.7	653.6	660.3	668.9	688.6	691.5	683.4	680.8	699.0
21 Other	3,120.7	3,318.4	3,338.9	3,349.8	3,380.1	3,435.9	3,429.3	3,430.7	3,475.0	3,426.6	3,341.0	3,437.8
22 Borrowings	1,190.0	1,262.0	1,254.8	1,280.0	1,249.8	1,208.4	1,203.8	1,178.9	1,141.7	1,179.6	1,201.6	1,206.2
23 From banks in the U.S.	348.3	417.1	404.0	408.4	393.2	370.8	339.2	311.3	299.8	313.9	314.4	318.7
24 From others	841.7	844.8	850.8	871.6	856.6	837.6	864.6	867.6	841.9	865.7	887.3	887.5
25 Net due to related foreign offices	266.2	229.6	212.7	211.3	206.0	197.0	221.4	265.9	255.6	280.9	285.7	257.0
26 Other liabilities	318.2	380.7	399.8	401.9	392.6	406.7	403.5	397.6	396.5	396.2	397.6	408.2
27 <b>TOTAL LIABILITIES</b>	<b>6,119.9</b>	<b>6,464.8</b>	<b>6,486.0</b>	<b>6,553.5</b>	<b>6,535.5</b>	<b>6,570.2</b>	<b>6,625.7</b>	<b>6,625.0</b>	<b>6,590.1</b>	<b>6,662.8</b>	<b>6,598.1</b>	<b>6,659.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	560.4	577.6	588.8	605.2	621.5	633.9	636.4	645.1	646.2	643.2	647.8	648.1

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	3,152.6	3,262.3	3,288.1	3,331.7	3,334.5	3,336.1	3,385.2	3,445.1	3,417.4	3,447.3	3,464.3	3,492.9
2 Securities in bank credit	876.9	920.8	929.1	944.8	942.5	931.8	952.7	969.2	949.3	978.7	983.3	987.8
3 Treasury and Agency securities <sup>2</sup>	503.8	569.7	573.1	575.1	551.7	550.0	563.8	589.1	570.5	597.8	598.8	600.2
3a Trading account	39.2	38.1	40.4	48.0	41.0	45.6	35.0	34.4	32.3	31.1	37.0	40.1
3b Investment account	464.6	531.5	532.7	527.2	510.7	504.4	528.8	554.7	538.2	566.7	561.8	560.1
3c Mortgage-backed	357.4	421.4	423.5	418.3	405.8	399.5	425.7	449.9	433.5	461.4	456.5	455.4
3d Other	107.2	110.1	109.2	108.9	104.9	104.8	103.1	104.8	104.7	105.3	105.3	104.7
4 Other securities	373.2	351.1	356.0	369.6	390.8	381.9	388.8	380.1	378.8	380.9	384.5	387.5
4a Trading account	193.4	189.6	191.8	200.9	210.6	202.1	211.0	201.1	201.6	202.1	205.7	200.8
4b Investment account	179.8	161.5	164.2	168.7	180.2	179.7	177.9	178.9	177.2	178.8	178.9	186.7
4c State and local government	31.7	33.1	32.9	33.3	33.6	33.5	33.0	33.2	32.9	33.1	33.5	34.1
4d Other	148.0	128.4	131.3	135.3	146.6	146.3	144.9	145.8	144.3	145.8	145.4	152.6
5 Loans and leases in bank credit <sup>3</sup>	2,275.7	2,341.5	2,359.0	2,386.9	2,392.0	2,404.2	2,432.5	2,475.9	2,468.1	2,468.7	2,481.0	2,505.1
6 Commercial and industrial	443.2	433.7	435.5	437.6	436.3	438.3	441.5	450.5	448.4	451.2	453.1	454.8
7 Real estate	1,125.8	1,184.7	1,193.4	1,202.8	1,219.4	1,232.4	1,245.0	1,273.1	1,275.8	1,274.3	1,273.3	1,272.3
8 Revolving home equity	197.3	237.0	244.8	253.2	263.4	270.3	275.3	280.9	280.3	281.3	282.1	281.6
9 Other	928.5	947.8	948.6	949.6	956.0	962.0	969.8	992.2	995.5	992.9	991.2	990.7
9a Other residential	591.8	600.9	600.6	600.8	604.3	606.9	612.6	630.1	635.1	630.9	627.2	626.7
9b Commercial	336.7	346.9	348.0	348.8	351.7	355.2	357.2	362.1	360.3	362.0	364.1	364.0
10 Consumer	335.4	357.6	356.1	357.5	357.3	352.9	353.9	357.5	356.5	357.6	358.8	357.3
11 Security <sup>4</sup>	94.0	79.6	85.0	91.6	87.0	80.6	90.0	91.0	88.5	80.7	95.3	102.3
11a Fed funds and RPs with broker/dealer	74.7	59.1	65.3	71.6	67.6	59.8	69.7	69.0	66.6	59.2	72.3	81.0
11b Other	19.2	20.5	19.7	19.9	19.3	20.7	20.4	22.0	21.9	21.5	23.1	21.3
12a State and local government	14.4	15.3	15.7	16.0	16.6	16.6	16.9	17.0	17.0	17.0	17.1	16.9
12b Agricultural	8.3	9.2	9.2	9.3	9.4	9.5	9.6	9.4	9.4	9.4	9.4	9.4
12c Fed funds and RPs with others	25.4	22.2	23.1	29.7	24.6	27.1	27.0	26.8	21.7	30.1	20.7	39.7
12d All other loans	128.6	146.4	148.5	150.6	149.6	154.6	154.2	156.4	156.8	154.4	159.1	158.5
12e Lease financing receivables	100.6	92.9	92.5	92.0	91.8	92.3	94.3	94.0	94.0	94.0	94.2	94.0
13 Interbank loans	190.4	260.1	254.3	256.9	245.5	218.2	197.2	162.7	161.8	164.0	163.7	154.6
13a Fed funds and RPs with banks	98.8	143.0	138.8	140.2	122.3	121.4	123.4	103.2	101.7	105.0	102.5	95.6
13b Other	91.7	117.1	115.5	116.7	123.3	96.8	73.8	59.5	60.0	59.0	61.2	59.1
14 Cash assets <sup>5</sup>	147.5	149.9	142.0	144.9	140.4	141.8	146.7	155.2	149.1	166.3	154.9	155.6
15 Other assets <sup>6</sup>	364.5	406.7	410.6	411.2	413.6	427.9	433.1	435.7	439.0	431.0	439.3	437.4
16 TOTAL ASSETS <sup>7</sup>	<b>3,813.6</b>	<b>4,041.0</b>	<b>4,056.9</b>	<b>4,106.8</b>	<b>4,095.8</b>	<b>4,086.0</b>	<b>4,125.0</b>	<b>4,162.2</b>	<b>4,131.0</b>	<b>4,172.1</b>	<b>4,185.7</b>	<b>4,204.1</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>LIABILITIES</b>												
17 Deposits	2,175.5	2,329.0	2,338.7	2,353.9	2,356.6	2,398.6	2,415.6	2,423.6	2,422.2	2,434.4	2,409.0	2,434.2
18 Transaction	296.4	303.8	313.4	323.2	311.7	315.8	319.8	309.3	289.3	329.2	343.6	296.4
19 Nontransaction	1,879.1	2,025.1	2,025.3	2,030.6	2,044.9	2,082.8	2,095.8	2,114.4	2,133.0	2,105.1	2,065.5	2,137.8
20 Large time	252.2	292.2	293.7	297.1	295.1	296.7	305.2	315.5	313.3	311.2	310.8	327.0
21 Other	1,626.9	1,732.9	1,731.7	1,733.6	1,749.8	1,786.1	1,790.6	1,798.9	1,819.7	1,794.0	1,754.7	1,810.8
22 Borrowings	754.7	761.3	770.0	782.8	763.7	726.0	733.9	708.5	691.5	697.6	720.8	723.7
23 From banks in the U.S.	190.3	221.6	214.6	216.9	215.1	193.0	171.9	160.4	152.5	160.1	162.1	166.4
24 From others	564.4	539.7	555.4	565.9	548.6	533.0	562.1	548.0	539.0	537.5	558.7	557.3
25 Net due to related foreign offices	238.8	221.4	200.1	198.1	193.3	183.0	206.6	250.1	239.9	265.3	267.1	241.5
26 Other liabilities	247.5	312.9	323.4	319.9	313.9	319.6	317.4	313.8	315.1	312.0	310.5	322.3
27 <b>TOTAL LIABILITIES</b>	<b>3,416.5</b>	<b>3,624.6</b>	<b>3,632.3</b>	<b>3,654.7</b>	<b>3,627.4</b>	<b>3,627.2</b>	<b>3,673.5</b>	<b>3,696.0</b>	<b>3,668.8</b>	<b>3,709.3</b>	<b>3,707.5</b>	<b>3,721.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	397.1	416.4	424.6	452.1	468.4	458.8	451.5	466.1	462.2	462.8	478.2	482.3

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	3,159.3	3,257.4	3,286.8	3,336.7	3,341.4	3,355.1	3,405.6	3,449.4	3,429.0	3,454.7	3,451.9	3,489.1
2 Securities in bank credit	881.0	917.5	930.4	943.9	941.6	942.0	957.8	972.8	955.2	983.0	982.6	989.5
3 Treasury and Agency securities <sup>2</sup>	500.6	570.1	572.5	571.3	548.1	559.1	564.6	585.3	567.5	594.8	593.3	597.7
3a Trading account	39.0	38.0	40.2	47.4	40.2	46.0	35.0	34.2	32.0	30.9	36.7	40.2
3b Investment account	461.6	532.1	532.3	523.9	507.8	513.1	529.5	551.1	535.6	564.0	556.6	557.5
3c Mortgage-backed	355.0	422.4	423.5	416.1	404.9	407.2	426.4	446.9	431.9	459.4	452.4	452.4
3d Other	106.6	109.8	108.8	107.8	102.9	105.9	103.2	104.2	103.6	104.5	104.3	105.1
4 Other securities	380.4	347.4	357.9	372.6	393.5	382.9	393.2	387.4	387.7	388.2	389.3	391.8
4a Trading account	197.2	187.6	192.8	202.6	212.1	202.7	213.3	205.0	206.3	205.9	208.2	203.0
4b Investment account	183.3	159.8	165.0	170.0	181.5	180.2	179.9	182.4	181.4	182.3	181.1	188.8
4c State and local government	32.3	32.8	33.1	33.6	33.8	33.6	33.4	33.8	33.7	33.7	33.9	34.5
4d Other	150.9	127.0	132.0	136.4	147.7	146.6	146.5	148.6	147.7	148.6	147.2	154.3
5 Loans and leases in bank credit <sup>3</sup>	2,278.3	2,339.9	2,356.4	2,392.8	2,399.8	2,413.1	2,447.9	2,476.6	2,473.8	2,471.6	2,469.3	2,499.6
6 Commercial and industrial	439.3	433.0	434.0	437.7	437.4	439.9	440.8	446.5	443.4	446.9	447.5	451.9
7 Real estate	1,126.4	1,184.9	1,194.7	1,204.5	1,220.2	1,236.0	1,246.8	1,271.5	1,276.7	1,273.2	1,268.7	1,269.0
8 Revolving home equity	196.4	237.5	245.8	254.1	263.7	270.5	274.6	279.5	278.5	279.6	280.6	281.1
9 Other	930.0	947.4	948.9	950.4	956.5	965.5	972.3	992.0	998.2	993.6	988.1	987.9
9a Other residential	593.3	600.6	600.8	601.3	604.6	609.1	614.2	629.9	636.8	631.3	625.2	624.9
9b Commercial	336.7	346.8	348.1	349.1	351.9	356.5	358.1	362.0	361.3	362.3	362.9	363.0
10 Consumer	341.2	354.4	354.5	358.3	357.6	353.6	357.8	363.9	363.1	364.0	364.7	362.4
10a Credit cards and related plans	110.1	126.8	127.1	129.4	130.2	127.7	133.7	140.7	141.1	141.1	140.6	137.4
10b Other	231.1	227.7	227.5	228.9	227.4	225.8	224.2	223.2	222.1	222.8	224.1	225.0
11 Security <sup>4</sup>	93.4	80.0	85.7	93.1	90.3	81.5	94.3	90.3	90.6	80.9	92.5	100.3
11a Fed funds and RPs with broker/dealer	74.3	59.4	65.8	72.9	70.2	60.5	72.9	68.5	68.2	59.4	70.1	79.4
11b Other	19.1	20.6	19.9	20.3	20.1	20.9	21.3	21.8	22.5	21.5	22.4	20.9
12a State and local government	14.4	15.3	15.7	16.0	16.6	16.6	16.9	17.0	17.0	17.0	17.1	16.9
12b Agricultural	8.4	9.3	9.2	9.3	9.4	9.5	9.7	9.5	9.5	9.5	9.3	9.3
12c Fed funds and RPs with others	25.4	22.2	23.1	29.7	24.6	27.1	27.0	26.8	21.7	30.1	20.7	39.7
12d All other loans	128.8	148.0	147.1	152.2	151.3	156.3	160.4	156.7	157.1	155.7	154.5	156.1
12e Lease financing receivables	101.0	92.8	92.3	92.0	92.4	92.6	94.2	94.4	94.6	94.4	94.2	94.0
13 Interbank loans	189.8	259.0	254.7	250.3	238.6	220.4	201.5	162.1	160.3	164.4	159.9	155.4
13a Fed funds and RPs with banks	98.5	142.4	139.0	136.7	118.9	122.6	126.1	102.9	100.8	105.3	100.2	96.0
13b Other	91.3	116.5	115.7	113.7	119.8	97.8	75.3	59.3	59.5	59.1	59.8	59.4
14 Cash assets <sup>5</sup>	155.5	145.1	134.3	144.2	143.2	147.9	158.9	164.1	153.2	190.9	153.8	154.9
15 Other assets <sup>6</sup>	363.4	408.7	412.7	415.1	417.8	431.0	434.0	434.3	439.4	429.1	431.2	436.3
16 TOTAL ASSETS <sup>7</sup>	<b>3,826.5</b>	<b>4,032.3</b>	<b>4,050.4</b>	<b>4,108.5</b>	<b>4,103.4</b>	<b>4,116.5</b>	<b>4,162.7</b>	<b>4,173.6</b>	<b>4,145.6</b>	<b>4,202.7</b>	<b>4,160.5</b>	<b>4,198.9</b>

**ASSETS AND LIABILITIES OF LARGE DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

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

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>LIABILITIES</b>												
17 Deposits	2,175.5	2,322.0	2,328.7	2,355.2	2,366.6	2,411.4	2,434.6	2,422.7	2,429.8	2,442.3	2,371.6	2,432.7
18 Transaction	304.6	301.7	299.2	316.6	309.1	318.5	343.7	317.7	296.0	348.3	338.9	296.1
19 Nontransaction	1,870.9	2,020.3	2,029.5	2,038.5	2,057.5	2,092.8	2,090.9	2,105.0	2,133.8	2,094.0	2,032.8	2,136.5
20 Large time	255.4	290.7	293.3	295.5	297.0	299.9	306.6	319.4	318.5	315.7	313.8	331.6
21 Other	1,615.5	1,729.6	1,736.2	1,743.0	1,760.5	1,792.9	1,784.3	1,785.6	1,815.3	1,778.3	1,718.9	1,804.9
22 Borrowings	750.9	762.6	766.4	786.7	761.3	718.9	720.5	705.2	677.2	701.8	721.4	727.1
23 From banks in the U.S.	186.8	221.4	217.1	217.4	215.2	190.4	170.2	157.4	148.4	158.4	157.9	163.6
24 From others	564.2	541.2	549.3	569.3	546.1	528.5	550.3	547.7	528.8	543.4	563.5	563.5
25 Net due to related foreign offices	242.9	215.5	199.8	200.4	196.1	189.6	212.7	254.3	242.6	269.7	274.5	245.8
26 Other liabilities	251.5	305.3	322.9	323.4	318.6	330.3	326.2	318.9	318.6	317.1	318.8	327.9
27 <b>TOTAL LIABILITIES</b>	<b>3,420.8</b>	<b>3,605.4</b>	<b>3,617.8</b>	<b>3,665.7</b>	<b>3,642.6</b>	<b>3,650.2</b>	<b>3,694.0</b>	<b>3,701.0</b>	<b>3,668.2</b>	<b>3,730.9</b>	<b>3,686.3</b>	<b>3,733.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	405.7	426.9	432.6	442.8	460.8	466.3	468.6	472.6	477.4	471.8	474.3	465.4



**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	2,527.8	2,684.0	2,693.0	2,705.4	2,709.8	2,727.5	2,744.6	2,751.8	2,750.7	2,749.9	2,752.2	2,758.5
2 Securities in bank credit	715.5	726.4	721.1	714.1	703.7	708.3	707.3	710.8	709.7	710.6	711.3	714.4
3 Treasury and Agency securities <sup>2</sup>	501.9	518.9	514.8	508.0	504.9	504.5	501.3	503.8	503.7	503.4	503.1	506.7
4 Other securities	213.6	207.6	206.3	206.1	198.8	203.8	206.0	207.0	206.0	207.3	208.2	207.7
5 Loans and leases in bank credit <sup>3</sup>	1,812.2	1,957.5	1,971.8	1,991.3	2,006.1	2,019.2	2,037.3	2,041.1	2,041.0	2,039.3	2,040.8	2,044.2
6 Commercial and industrial	308.4	315.7	319.1	322.2	324.0	327.4	329.0	332.3	331.8	332.1	332.7	333.5
7 Real estate	1,097.9	1,216.5	1,224.5	1,239.5	1,254.9	1,265.0	1,274.4	1,272.1	1,271.5	1,270.7	1,272.1	1,278.3
8 Revolving home equity	93.9	109.9	113.1	115.8	119.4	122.1	122.5	123.7	123.7	123.5	123.7	124.0
9 Other	1,004.0	1,106.6	1,111.4	1,123.6	1,135.5	1,142.9	1,151.9	1,148.4	1,147.9	1,147.3	1,148.5	1,154.3
10 Consumer	296.8	314.8	316.6	316.8	313.6	312.8	320.4	322.0	324.0	321.2	319.9	317.6
11 Security <sup>4</sup>	8.2	7.0	7.1	7.3	7.5	7.8	7.6	7.7	7.4	7.7	7.9	7.6
12 Other loans and leases	101.0	103.5	104.6	105.6	106.1	106.2	106.0	107.1	106.2	107.6	108.2	107.2
13 Interbank loans	91.7	74.9	73.6	74.8	78.0	83.7	80.0	79.4	75.8	79.6	83.4	79.7
14 Cash assets <sup>5</sup>	114.4	118.8	119.2	119.2	119.9	119.4	118.1	123.0	122.3	126.3	125.4	123.6
15 Other assets <sup>6</sup>	150.9	177.0	176.8	179.0	168.2	168.5	166.9	173.7	171.5	173.6	169.2	182.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>2,852.9</b>	<b>3,021.8</b>	<b>3,029.4</b>	<b>3,044.8</b>	<b>3,042.7</b>	<b>3,065.7</b>	<b>3,075.7</b>	<b>3,094.0</b>	<b>3,086.3</b>	<b>3,095.5</b>	<b>3,096.4</b>	<b>3,110.5</b>
<b>LIABILITIES</b>												
17 Deposits	2,174.4	2,276.9	2,294.0	2,306.3	2,318.4	2,335.5	2,349.4	2,364.9	2,364.9	2,366.1	2,368.3	2,364.5
18 Transaction	328.9	342.6	345.4	348.8	342.9	340.2	342.3	341.8	329.3	341.3	358.6	355.6
19 Nontransaction	1,845.5	1,934.3	1,948.6	1,957.5	1,975.4	1,995.3	2,007.1	2,023.0	2,035.6	2,024.8	2,009.7	2,008.9
20 Large time	332.1	339.4	346.2	351.2	356.6	360.4	362.3	369.2	373.0	367.8	367.0	367.4
21 Other	1,513.4	1,594.9	1,602.4	1,606.3	1,618.8	1,634.9	1,644.8	1,653.9	1,662.7	1,657.0	1,642.8	1,641.5
22 Borrowings	439.1	499.4	488.4	493.3	488.5	489.5	483.3	473.7	464.5	477.7	480.2	479.1
23 From banks in the U.S.	161.5	195.7	186.9	191.0	178.0	180.4	169.0	153.8	151.3	155.4	156.5	155.1
24 From others	277.5	303.7	301.5	302.3	310.5	309.0	314.3	319.9	313.2	322.3	323.7	324.0
25 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	12.9	11.2	11.3	11.2
26 Other liabilities	66.7	75.3	76.8	78.5	74.0	76.4	77.2	78.8	77.9	79.1	78.8	80.2
27 <b>TOTAL LIABILITIES</b>	<b>2,703.5</b>	<b>2,865.8</b>	<b>2,872.2</b>	<b>2,889.0</b>	<b>2,890.7</b>	<b>2,908.7</b>	<b>2,918.6</b>	<b>2,929.1</b>	<b>2,920.3</b>	<b>2,934.2</b>	<b>2,938.7</b>	<b>2,935.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	149.4	156.0	157.2	155.8	152.0	156.9	157.1	165.0	166.0	161.4	157.7	175.4

**ASSETS AND LIABILITIES OF SMALL DOMESTICALLY CHARTERED COMMERCIAL BANKS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	2,532.0	2,674.6	2,690.2	2,711.0	2,718.3	2,743.9	2,763.9	2,756.4	2,756.6	2,754.9	2,755.1	2,760.7
2 Securities in bank credit	715.6	724.3	719.5	713.7	702.3	708.5	711.3	710.9	711.5	710.6	710.1	712.4
3 Treasury and Agency securities <sup>2</sup>	502.0	516.7	513.2	507.6	503.5	504.7	505.3	503.9	505.4	503.3	501.9	504.7
4 Other securities	213.6	207.6	206.3	206.1	198.8	203.8	206.0	207.0	206.0	207.3	208.2	207.7
5 Loans and leases in bank credit <sup>3</sup>	1,816.3	1,950.4	1,970.7	1,997.2	2,016.0	2,035.4	2,052.6	2,045.5	2,045.1	2,044.3	2,045.0	2,048.3
6 Commercial and industrial	307.8	315.8	317.3	320.3	323.2	326.3	329.1	331.6	330.8	331.2	331.9	333.1
7 Real estate	1,098.7	1,211.8	1,224.8	1,245.0	1,262.3	1,277.7	1,281.5	1,272.9	1,272.0	1,271.8	1,273.8	1,279.2
8 Revolving home equity	93.5	110.1	113.3	116.5	120.1	122.0	122.1	123.2	123.0	123.1	123.5	123.8
9 Other	1,005.2	1,101.7	1,111.6	1,128.5	1,142.2	1,155.7	1,159.4	1,149.6	1,149.0	1,148.7	1,150.3	1,155.4
9a Other residential	--	449.3	449.9	456.8	464.1	471.3	469.1	454.5	455.6	453.0	453.7	457.5
9b Commercial	--	652.4	661.7	671.8	678.1	684.4	690.3	695.2	693.4	695.8	696.7	697.9
10 Consumer	303.1	310.8	314.9	317.3	315.8	316.7	328.1	328.6	330.3	328.5	327.3	323.6
10a Credit cards and related plans	150.3	159.2	162.5	164.1	160.3	161.2	172.4	171.3	173.8	171.0	169.3	164.9
10b Other	152.8	151.6	152.5	153.2	155.5	155.5	155.7	157.3	156.5	157.5	158.0	158.7
11 Security <sup>4</sup>	7.9	7.0	7.1	7.2	7.5	7.9	7.6	7.4	7.4	7.4	7.3	7.5
12 Other loans and leases	98.8	104.9	106.5	107.4	107.2	106.7	106.4	105.0	104.6	105.4	104.6	104.9
13 Interbank loans	87.2	72.6	73.2	73.4	78.9	85.2	79.8	76.2	75.4	75.7	74.5	77.8
14 Cash assets <sup>5</sup>	115.6	118.8	117.3	120.6	121.4	123.4	122.7	124.2	121.1	133.0	120.4	121.1
15 Other assets <sup>6</sup>	150.9	177.0	176.8	179.0	168.2	168.5	166.9	173.7	171.5	173.6	169.2	182.5
16 TOTAL ASSETS <sup>7</sup>	<b>2,853.8</b>	<b>3,010.1</b>	<b>3,024.3</b>	<b>3,050.3</b>	<b>3,053.6</b>	<b>3,087.6</b>	<b>3,099.4</b>	<b>3,096.5</b>	<b>3,090.6</b>	<b>3,103.3</b>	<b>3,085.4</b>	<b>3,108.3</b>
<b>LIABILITIES</b>												
17 Deposits	2,170.0	2,270.6	2,290.0	2,305.1	2,320.5	2,346.8	2,362.4	2,359.9	2,366.5	2,363.8	2,341.5	2,355.0
18 Transaction	332.6	342.4	341.1	347.1	344.2	343.5	355.2	345.6	333.7	347.8	352.5	354.8
19 Nontransaction	1,837.3	1,928.2	1,948.9	1,958.0	1,976.3	2,003.4	2,007.3	2,014.3	2,032.7	2,016.0	1,989.0	2,000.2
20 Large time	332.1	339.4	346.2	351.2	356.6	360.4	362.3	369.2	373.0	367.8	367.0	367.4
21 Other	1,505.2	1,588.8	1,602.7	1,606.8	1,619.6	1,643.0	1,645.0	1,645.1	1,659.8	1,648.2	1,622.0	1,632.8
22 Borrowings	439.1	499.4	488.4	493.3	488.5	489.5	483.3	473.7	464.5	477.7	480.2	479.1
23 From banks in the U.S.	161.5	195.7	186.9	191.0	178.0	180.4	169.0	153.8	151.3	155.4	156.5	155.1
24 From others	277.5	303.7	301.5	302.3	310.5	309.0	314.3	319.9	313.2	322.3	323.7	324.0
25 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	12.9	11.2	11.3	11.2
26 Other liabilities	66.7	75.3	76.8	78.5	74.0	76.4	77.2	78.8	77.9	79.1	78.8	80.2
27 TOTAL LIABILITIES	<b>2,699.1</b>	<b>2,859.5</b>	<b>2,868.1</b>	<b>2,887.8</b>	<b>2,892.9</b>	<b>2,920.0</b>	<b>2,931.7</b>	<b>2,924.0</b>	<b>2,921.8</b>	<b>2,931.9</b>	<b>2,911.8</b>	<b>2,925.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	154.7	150.7	156.2	162.5	160.7	167.6	167.7	172.5	168.8	171.4	173.5	182.7

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	639.4	655.5	648.4	657.6	665.4	684.7	642.8	637.5	636.7	644.3	637.5	649.7
2 Securities in bank credit	261.7	260.0	261.7	262.0	271.4	281.3	268.8	279.6	280.0	281.7	277.4	284.5
3 Treasury and Agency securities <sup>2</sup>	98.4	91.7	92.3	91.1	92.4	90.1	83.2	85.4	84.1	85.3	84.8	90.1
4 Other securities	163.3	168.3	169.5	170.9	179.0	191.2	185.6	194.3	195.9	196.3	192.6	194.4
5 Loans and leases in bank credit <sup>3</sup>	377.7	395.5	386.7	395.5	394.0	403.4	374.0	357.9	356.7	362.7	360.1	365.2
6 Commercial and industrial	137.4	133.2	135.7	133.5	134.3	135.0	137.9	142.7	142.3	143.1	143.5	144.8
7 Real estate	17.1	16.4	15.8	15.4	15.5	16.2	16.4	16.1	16.2	16.2	16.2	16.0
11 Security <sup>4</sup>	131.5	156.9	146.8	155.5	153.0	154.3	123.8	99.8	98.8	102.0	100.7	103.9
12 Other loans and leases	91.7	88.9	88.4	91.2	91.2	97.8	95.9	99.3	99.4	101.5	99.8	100.5
13 Interbank loans	35.4	31.8	32.3	32.7	32.2	40.8	41.2	46.0	39.2	51.8	46.7	51.3
14 Cash assets <sup>5</sup>	54.6	61.2	60.4	60.1	59.2	59.9	58.6	60.9	59.8	62.2	61.6	62.0
15 Other assets <sup>6</sup>	27.1	38.7	36.8	41.1	36.1	35.9	37.8	29.7	27.7	31.3	29.0	25.8
16 TOTAL ASSETS <sup>7</sup>	<b>756.1</b>	<b>786.7</b>	<b>777.5</b>	<b>791.0</b>	<b>792.5</b>	<b>820.7</b>	<b>780.0</b>	<b>773.7</b>	<b>763.0</b>	<b>789.2</b>	<b>774.4</b>	<b>788.3</b>
<b>LIABILITIES</b>												
17 Deposits	454.8	548.5	540.9	531.1	537.0	533.7	532.1	540.8	548.3	541.6	537.1	532.7
18 Transaction	11.9	11.5	11.2	11.1	12.3	12.0	12.5	12.2	12.5	11.9	12.0	12.3
19 Nontransaction	442.9	537.0	529.6	520.0	524.8	521.7	519.6	528.6	535.8	529.7	525.0	520.3
22 Borrowings	328.5	330.8	320.4	331.8	335.9	361.7	334.3	304.7	300.1	304.8	302.3	319.0
23 From banks in the U.S.	39.9	40.5	42.4	50.4	45.8	51.2	50.7	38.1	33.9	37.5	34.0	47.3
24 From others	288.6	290.3	278.0	281.4	290.1	310.5	283.6	266.5	266.2	267.3	268.3	271.7
25 Net due to related foreign offices	-131.7	-182.4	-174.4	-161.8	-161.0	-165.6	-170.5	-167.1	-180.1	-151.7	-166.2	-161.5
26 Other liabilities	101.0	86.5	86.4	87.2	88.7	98.6	91.7	89.2	89.4	91.1	87.3	91.2
27 TOTAL LIABILITIES	<b>752.6</b>	<b>783.3</b>	<b>773.2</b>	<b>788.3</b>	<b>800.6</b>	<b>828.4</b>	<b>787.6</b>	<b>767.5</b>	<b>757.7</b>	<b>785.9</b>	<b>760.5</b>	<b>781.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	3.4	3.4	4.3	2.7	-8.2	-7.6	-7.7	6.2	5.3	3.4	13.9	7.0

**ASSETS AND LIABILITIES OF FOREIGN-RELATED INSTITUTIONS IN THE UNITED STATES <sup>1</sup>**

Not seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>ASSETS</b>												
1 Bank credit	642.8	651.5	639.3	650.2	662.0	686.4	648.8	640.0	638.6	648.5	639.0	652.5
2 Securities in bank credit	261.7	260.0	261.7	262.0	271.4	281.3	268.8	279.6	280.0	281.7	277.4	284.5
3 Treasury and Agency securities <sup>2</sup>	98.4	91.7	92.3	91.1	92.4	90.1	83.2	85.4	84.1	85.3	84.8	90.1
3a Trading account	33.8	34.1	34.1	36.1	34.6	32.4	27.4	30.4	28.5	31.0	30.2	35.1
3b Investment account	64.5	57.6	58.1	54.9	57.8	57.7	55.8	55.0	55.6	54.4	54.6	55.0
4 Other securities	163.3	168.3	169.5	170.9	179.0	191.2	185.6	194.3	195.9	196.3	192.6	194.4
4a Trading account	96.7	103.4	104.4	104.0	108.6	118.9	115.5	120.4	121.1	121.6	120.6	120.7
4b Investment account	66.7	64.9	65.1	67.0	70.4	72.2	70.1	73.8	74.8	74.7	72.0	73.7
5 Loans and leases in bank credit <sup>3</sup>	381.1	391.5	377.6	388.2	390.5	405.1	380.0	360.3	358.7	366.8	361.6	368.1
6 Commercial and industrial	138.0	132.4	134.2	132.2	132.6	134.4	138.8	143.3	142.9	143.7	143.7	145.2
7 Real estate	17.1	16.4	15.8	15.4	15.5	16.2	16.4	16.1	16.2	16.2	16.2	16.0
11 Security <sup>4</sup>	135.4	152.7	138.1	148.8	151.6	158.6	130.0	102.8	101.2	106.6	104.0	107.8
12 Other loans and leases	90.6	90.0	89.4	91.8	90.8	95.8	94.8	98.1	98.4	100.4	97.8	99.0
13 Interbank loans	35.4	31.8	32.3	32.7	32.2	40.8	41.2	46.0	39.2	51.8	46.7	51.3
14 Cash assets <sup>5</sup>	54.2	60.5	60.5	61.3	60.3	59.9	60.8	60.5	59.5	61.9	60.6	60.8
15 Other assets <sup>6</sup>	28.9	37.6	36.5	39.4	35.0	35.2	38.4	31.7	29.8	33.3	31.2	28.0
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>760.9</b>	<b>781.0</b>	<b>768.2</b>	<b>783.1</b>	<b>789.0</b>	<b>821.8</b>	<b>788.7</b>	<b>777.7</b>	<b>766.8</b>	<b>795.0</b>	<b>777.1</b>	<b>792.1</b>
<b>LIABILITIES</b>												
17 Deposits	460.8	547.0	533.3	521.5	519.4	520.7	529.0	547.8	554.5	547.9	548.4	542.9
18 Transaction	12.3	11.4	11.1	11.3	12.4	11.9	12.9	12.5	12.8	12.4	12.1	12.7
19 Nontransaction	448.5	535.6	522.2	510.2	507.0	508.8	516.1	535.3	541.7	535.6	536.3	530.3
22 Borrowings	328.5	330.8	320.4	331.8	335.9	361.7	334.3	304.7	300.1	304.8	302.3	319.0
23 From banks in the U.S.	39.9	40.5	42.4	50.4	45.8	51.2	50.7	38.1	33.9	37.5	34.0	47.3
24 From others	288.6	290.3	278.0	281.4	290.1	310.5	283.6	266.5	266.2	267.3	268.3	271.7
25 Net due to related foreign offices	-131.0	-183.9	-174.0	-160.2	-158.6	-163.0	-169.0	-166.3	-179.4	-151.1	-164.1	-162.2
26 Other liabilities	101.6	85.3	86.6	88.3	90.5	100.6	92.6	89.7	89.9	91.6	88.7	90.7
27 <b>TOTAL LIABILITIES</b>	<b>759.9</b>	<b>779.2</b>	<b>766.4</b>	<b>781.3</b>	<b>787.3</b>	<b>820.0</b>	<b>786.9</b>	<b>775.9</b>	<b>765.0</b>	<b>793.2</b>	<b>775.3</b>	<b>790.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	1.0	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

**MEMO ITEMS**

Not seasonally adjusted, billions of dollars

February 11, 2005

Account	2004	2004	2004	2004	2004	2004	2004	2005	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 12	Jan 19	Jan 26	Feb 2
<b>LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	122.8	105.4	111.3	109.2	107.9	95.7	103.7	93.1	96.9	92.0	93.1	90.4
30 Reval. losses on off-bal. sheet items <sup>9</sup>	107.4	94.7	102.0	99.2	96.4	90.5	95.1	83.7	85.9	82.9	84.2	81.6
31 Mortgage-backed securities <sup>10</sup>	412.6	483.0	488.6	486.4	475.5	479.0	495.6	517.1	500.7	529.8	521.0	528.5
31a Pass-through	293.7	376.5	378.4	373.4	363.4	366.0	384.3	406.4	390.6	419.0	412.3	414.5
31b CMO, REMIC, and other	118.9	106.5	110.2	113.0	112.0	113.0	111.3	110.7	110.2	110.8	108.7	114.0
32 Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	3.7	-3.0	1.1	4.2	2.9	1.7	1.6	2.0	2.1	1.9	1.8	2.7
33 Securitized consumer loans <sup>12</sup>	151.7	152.1	153.0	152.4	151.7	153.8	157.3	157.1	156.6	157.0	157.4	157.5
33a Credit cards and related plans	132.5	130.2	130.2	129.5	128.0	130.3	132.9	133.2	132.6	133.1	133.5	133.8
33b Other	19.2	21.9	22.7	22.9	23.6	23.6	24.3	23.9	24.0	23.9	23.8	23.7
34 Securitized business loans <sup>12</sup>	7.6	7.2	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4
<b>SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers</b>												
31 Mortgage-backed securities <sup>10</sup>	326.9	334.1	332.1	330.7	330.8	337.6	342.5	343.3	343.9	343.0	342.0	344.1
33 Securitized consumer loans <sup>12</sup>	222.6	215.7	214.5	213.9	220.5	221.7	221.9	222.6	221.2	223.2	224.0	223.9
33a Credit cards and related plans	214.9	208.4	207.2	206.6	213.2	214.4	214.6	215.4	213.9	215.9	216.7	216.6
33b Other	7.6	7.3	7.3	7.3	7.3	7.2	7.3	7.3	7.2	7.3	7.3	7.2
<b>FOREIGN-RELATED INSTITUTIONS</b>												
29 Reval. gains on off-bal. sheet items <sup>9</sup>	63.7	58.4	57.3	56.8	59.9	64.5	59.0	54.5	55.0	55.8	54.4	52.3
30 Reval. losses on off-bal. sheet items <sup>9</sup>	68.4	60.5	59.7	59.3	64.1	71.2	64.8	61.8	61.7	62.3	61.1	63.9
34 Securitized business loans <sup>12</sup>	0.8	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.3	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.

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