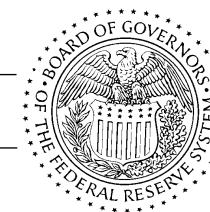


FEDERAL RESERVE statistical release



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

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	6,585.6	6,791.9	6,891.9	6,998.9	7,086.1	7,108.3	7,157.8	7,206.0	7,200.9	7,223.8	7,238.4	7,253.8
2 Securities in bank credit	1,933.6	1,937.5	1,990.9	2,038.7	2,057.9	2,043.7	2,070.3	2,053.0	2,063.2	2,055.4	2,061.5	2,065.6
3 Treasury and Agency securities ²	1,188.9	1,151.0	1,183.9	1,219.8	1,220.4	1,195.6	1,202.1	1,174.7	1,183.5	1,175.0	1,179.6	1,181.7
4 Other securities	744.7	786.5	806.9	819.0	837.5	848.0	868.2	878.3	879.7	880.4	881.9	883.9
5 Loans and leases in bank credit ³	4,652.0	4,854.4	4,901.1	4,960.2	5,028.2	5,064.7	5,087.5	5,153.0	5,137.7	5,168.4	5,176.8	5,188.2
6 Commercial and industrial	890.7	927.3	946.6	957.0	963.6	975.9	987.5	992.9	993.3	1,000.8	1,000.5	1,008.2
7 Real estate	2,408.8	2,544.6	2,569.8	2,598.2	2,652.2	2,677.8	2,683.2	2,722.0	2,724.8	2,745.0	2,763.1	2,768.6
8 Revolving home equity	337.2	399.0	406.4	408.2	416.1	420.3	423.7	427.1	428.1	429.0	429.3	432.3
9 Other	2,071.7	2,145.5	2,163.4	2,190.0	2,236.1	2,257.5	2,259.4	2,294.9	2,296.7	2,316.1	2,333.8	2,336.3
10 Consumer	662.3	695.3	702.9	700.7	708.7	711.5	704.8	707.5	703.6	706.4	707.6	711.8
11 Security ⁴	248.8	215.9	200.7	221.4	228.4	223.9	236.1	246.4	250.6	242.1	235.4	216.4
12 Other loans and leases	441.3	471.4	481.1	482.8	475.3	475.6	475.9	484.2	465.6	474.2	470.2	483.3
13 Interbank loans	317.1	329.6	289.5	293.7	276.4	287.3	285.5	264.6	248.4	238.5	247.9	267.6
14 Cash assets ⁵	335.7	319.8	337.5	334.5	350.5	332.7	340.2	344.2	337.0	340.7	323.6	321.0
15 Other assets ⁶	599.6	655.6	660.4	667.1	687.9	680.7	679.1	696.4	681.8	677.0	688.6	668.9
16 TOTAL ASSETS ⁷	7,766.2	8,026.4	8,109.8	8,225.3	8,332.6	8,340.8	8,394.3	8,442.7	8,399.8	8,412.0	8,429.9	8,442.8
LIABILITIES												
17 Deposits	5,122.4	5,327.0	5,368.1	5,388.3	5,449.8	5,495.2	5,505.3	5,544.7	5,516.4	5,558.1	5,542.2	5,566.1
18 Transaction	683.3	677.6	663.9	676.8	704.3	674.7	678.8	696.6	747.1	642.1	636.0	673.6
19 Nontransaction	4,439.1	4,649.4	4,704.1	4,711.5	4,745.5	4,820.5	4,826.5	4,848.1	4,769.3	4,916.0	4,906.1	4,892.5
20 Large time	1,116.2	1,196.4	1,224.7	1,223.7	1,246.7	1,291.5	1,293.7	1,314.0	1,310.7	1,307.0	1,297.4	1,304.5
21 Other	3,322.9	3,452.9	3,479.4	3,487.8	3,498.8	3,529.0	3,532.8	3,534.1	3,458.6	3,609.1	3,608.8	3,588.0
22 Borrowings	1,578.3	1,574.6	1,550.7	1,592.3	1,621.4	1,609.6	1,623.0	1,620.7	1,618.5	1,583.8	1,598.5	1,607.0
23 From banks in the U.S.	433.3	399.7	362.6	376.3	363.9	374.5	362.6	361.3	370.0	330.1	327.1	339.5
24 From others	1,144.9	1,174.9	1,188.1	1,216.0	1,257.5	1,235.1	1,260.4	1,259.4	1,248.5	1,253.7	1,271.4	1,267.5
25 Net due to related foreign offices	43.3	28.7	67.1	63.0	71.9	40.9	68.2	53.3	83.4	80.6	102.5	106.8
26 Other liabilities	454.5	483.9	479.3	481.9	493.5	511.9	494.4	498.7	491.8	497.6	495.0	490.3
27 TOTAL LIABILITIES	7,198.5	7,414.2	7,465.1	7,525.5	7,636.6	7,657.5	7,690.8	7,717.3	7,710.1	7,720.1	7,738.2	7,770.2
28 Residual (assets less liabilities) ⁸	567.8	612.2	644.7	699.8	696.0	683.3	703.5	725.4	689.7	691.9	691.6	672.6

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	6,580.3	6,835.2	6,902.3	6,984.3	7,052.1	7,087.7	7,149.4	7,200.1	7,205.7	7,219.9	7,214.9	7,228.7
2 Securities in bank credit	1,935.7	1,945.4	1,993.4	2,035.3	2,048.6	2,039.7	2,073.8	2,054.7	2,063.0	2,055.0	2,052.1	2,053.6
3 Treasury and Agency securities ²	1,192.7	1,154.7	1,179.3	1,215.0	1,215.7	1,198.8	1,210.4	1,178.5	1,185.3	1,178.6	1,176.0	1,175.9
4 Other securities	743.0	790.7	814.1	820.4	832.9	840.9	863.3	876.2	877.7	876.4	876.1	877.7
5 Loans and leases in bank credit ³	4,644.6	4,889.8	4,908.9	4,948.9	5,003.5	5,048.0	5,075.6	5,145.4	5,142.7	5,165.0	5,162.8	5,175.1
6 Commercial and industrial	893.2	927.6	942.4	956.7	966.7	980.7	991.8	995.6	998.8	1,005.4	999.1	1,006.3
7 Real estate	2,403.5	2,553.5	2,568.9	2,592.9	2,636.7	2,665.5	2,682.9	2,716.0	2,721.6	2,739.3	2,759.4	2,761.8
8 Revolving home equity	338.3	397.9	404.6	408.4	413.0	418.9	424.7	428.6	430.2	429.9	430.3	432.7
9 Other	2,065.2	2,155.5	2,164.4	2,184.5	2,223.6	2,246.6	2,258.3	2,287.4	2,291.5	2,309.4	2,329.2	2,329.2
10 Consumer	655.5	707.1	716.3	705.8	702.2	703.0	698.9	700.3	699.8	697.9	699.1	704.6
10a Credit cards and related plans	261.6	311.3	318.7	305.5	302.7	304.3	302.4	305.7	306.4	304.9	304.6	309.0
10b Other	393.8	395.8	397.6	400.3	399.5	398.6	396.4	394.6	393.4	392.9	394.5	395.5
11 Security ⁴	248.6	226.0	202.8	219.4	227.4	225.4	228.1	246.5	250.3	236.6	231.5	216.0
12 Other loans and leases	443.8	475.6	478.5	474.1	470.6	473.3	474.0	487.0	472.2	485.7	473.6	486.4
13 Interbank loans	318.5	333.7	285.6	288.7	279.9	295.6	286.1	265.2	248.8	244.7	243.5	261.7
14 Cash assets ⁵	327.7	338.6	347.1	331.6	337.3	328.2	334.8	335.8	337.7	353.5	314.3	311.7
15 Other assets ⁶	596.2	657.1	661.1	662.2	683.2	679.0	678.8	692.5	681.1	683.1	688.9	668.2
16 TOTAL ASSETS⁷	7,750.8	8,093.9	8,126.6	8,197.6	8,283.8	8,322.3	8,380.7	8,425.1	8,404.9	8,433.1	8,393.3	8,401.9
LIABILITIES												
17 Deposits	5,122.2	5,356.0	5,369.4	5,390.9	5,443.1	5,514.4	5,496.5	5,545.8	5,513.5	5,596.5	5,527.3	5,533.1
18 Transaction	675.7	715.0	676.5	668.6	694.9	681.4	669.1	689.2	755.7	662.4	630.0	664.6
19 Nontransaction	4,446.5	4,641.0	4,692.9	4,722.3	4,748.2	4,833.1	4,827.4	4,856.7	4,757.8	4,934.1	4,897.3	4,868.5
20 Large time	1,122.9	1,194.3	1,235.4	1,234.3	1,250.0	1,298.1	1,303.4	1,321.7	1,311.2	1,302.5	1,294.4	1,301.0
21 Other	3,323.6	3,446.7	3,457.5	3,488.0	3,498.2	3,535.0	3,524.0	3,535.0	3,446.6	3,631.6	3,602.9	3,567.5
22 Borrowings	1,588.6	1,561.2	1,547.4	1,590.4	1,609.3	1,616.2	1,641.2	1,632.3	1,627.1	1,591.8	1,598.0	1,610.4
23 From banks in the U.S.	432.7	398.1	359.6	373.8	365.1	379.0	363.2	360.7	369.1	330.9	326.7	338.9
24 From others	1,155.9	1,163.1	1,187.8	1,216.6	1,244.2	1,237.2	1,278.1	1,271.6	1,258.0	1,260.8	1,271.3	1,271.5
25 Net due to related foreign offices	39.4	36.2	72.1	67.9	65.2	24.1	63.8	48.7	82.0	67.6	91.6	96.7
26 Other liabilities	450.4	493.7	484.9	488.3	485.1	490.4	489.8	494.2	491.0	484.6	482.8	479.7
27 TOTAL LIABILITIES	7,200.7	7,447.0	7,473.7	7,537.5	7,602.6	7,645.1	7,691.3	7,721.1	7,713.7	7,740.4	7,699.7	7,719.8
28 Residual (assets less liabilities) ⁸	550.1	646.8	652.9	660.2	681.2	677.2	689.5	704.0	691.2	692.7	693.6	682.1

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

Seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	5,932.3	6,148.2	6,218.5	6,301.4	6,381.2	6,403.7	6,435.6	6,475.3	6,462.1	6,492.4	6,495.9	6,513.7
2 Securities in bank credit	1,669.8	1,663.5	1,683.5	1,723.1	1,740.8	1,733.5	1,756.0	1,733.9	1,742.9	1,730.0	1,733.7	1,738.1
3 Treasury and Agency securities ²	1,095.2	1,067.0	1,096.4	1,122.7	1,125.6	1,109.5	1,113.9	1,085.9	1,094.1	1,086.2	1,090.2	1,093.1
4 Other securities	574.6	596.5	587.1	600.4	615.2	624.0	642.0	648.0	648.9	643.8	643.5	645.0
5 Loans and leases in bank credit ³	4,262.5	4,484.7	4,535.1	4,578.3	4,640.4	4,670.2	4,679.6	4,741.4	4,719.1	4,762.4	4,762.2	4,775.6
6 Commercial and industrial	760.4	788.3	802.9	811.5	818.5	825.3	832.5	838.3	839.3	842.7	839.8	846.6
7 Real estate	2,391.7	2,526.1	2,550.7	2,579.3	2,633.2	2,658.6	2,665.0	2,703.8	2,706.7	2,728.4	2,746.5	2,752.2
8 Revolving home equity	337.2	399.0	406.4	408.2	416.1	420.3	423.7	427.1	428.1	429.0	429.3	432.3
9 Other	2,054.5	2,127.0	2,144.3	2,171.1	2,217.1	2,238.3	2,241.2	2,276.7	2,278.6	2,299.5	2,317.2	2,319.9
10 Consumer	662.3	695.3	702.9	700.7	708.7	711.5	704.8	707.5	703.6	706.4	707.6	711.8
11 Security ⁴	97.4	97.7	99.0	107.8	107.9	104.9	106.7	113.4	110.3	117.4	105.9	95.9
12 Other loans and leases	350.7	377.3	379.6	379.0	372.1	370.0	370.7	378.3	359.2	367.5	362.5	369.2
13 Interbank loans	288.6	279.5	244.2	252.0	233.4	242.3	237.6	215.5	203.2	189.7	198.9	214.5
14 Cash assets ⁵	277.3	258.8	270.7	270.4	285.4	268.7	276.0	279.7	270.7	276.5	258.0	254.6
15 Other assets ⁶	564.1	617.3	629.2	635.9	654.7	646.6	643.5	658.6	646.2	639.9	649.6	634.5
16 TOTAL ASSETS ⁷	6,991.0	7,233.5	7,293.5	7,391.3	7,486.8	7,493.4	7,524.8	7,561.0	7,514.1	7,530.7	7,534.2	7,549.0
LIABILITIES												
17 Deposits	4,598.3	4,776.3	4,803.4	4,834.9	4,888.7	4,906.2	4,917.9	4,942.9	4,921.5	4,984.8	4,970.4	4,980.9
18 Transaction	671.3	665.9	652.1	663.6	689.8	660.4	664.6	682.5	733.7	628.2	622.4	658.8
19 Nontransaction	3,927.0	4,110.5	4,151.3	4,171.3	4,198.9	4,245.9	4,253.3	4,260.4	4,187.7	4,356.6	4,348.0	4,322.1
20 Large time	623.4	669.8	687.6	707.4	720.6	734.5	739.8	745.0	744.4	764.9	755.5	762.5
21 Other	3,303.7	3,440.7	3,463.7	3,463.9	3,478.3	3,511.4	3,513.5	3,515.3	3,443.3	3,591.7	3,592.5	3,559.6
22 Borrowings	1,242.1	1,232.2	1,201.2	1,229.6	1,253.9	1,248.9	1,256.4	1,262.2	1,262.8	1,229.7	1,236.4	1,252.3
23 From banks in the U.S.	385.1	347.1	322.4	332.1	320.0	330.3	322.7	316.5	326.2	292.1	286.7	299.8
24 From others	857.0	885.1	878.7	897.5	933.9	918.6	933.7	945.7	936.7	937.6	949.7	952.6
25 Net due to related foreign offices	221.8	216.3	265.1	248.7	253.3	244.1	260.8	236.7	251.0	218.7	243.1	249.2
26 Other liabilities	367.4	390.7	387.2	385.9	402.0	418.5	401.3	400.8	393.4	403.3	396.1	395.9
27 TOTAL LIABILITIES	6,429.6	6,615.6	6,657.0	6,699.1	6,797.9	6,817.8	6,836.4	6,842.6	6,828.6	6,836.4	6,846.0	6,878.3
28 Residual (assets less liabilities) ⁸	561.4	617.9	636.6	692.1	688.9	675.6	688.3	718.4	685.5	694.4	688.2	670.8

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

Not seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	5,927.2	6,185.7	6,226.4	6,285.1	6,344.0	6,377.6	6,429.8	6,469.2	6,464.8	6,491.5	6,475.5	6,490.1
2 Securities in bank credit	1,671.8	1,671.4	1,686.0	1,719.7	1,731.5	1,729.5	1,759.4	1,735.6	1,742.8	1,729.6	1,724.3	1,726.0
3 Treasury and Agency securities ²	1,099.0	1,070.7	1,091.7	1,117.9	1,120.9	1,112.7	1,122.2	1,089.7	1,095.9	1,089.8	1,086.6	1,087.3
4 Other securities	572.8	600.7	594.3	601.8	610.6	616.8	637.2	645.9	646.9	639.8	637.7	638.8
5 Loans and leases in bank credit ³	4,255.3	4,514.3	4,540.4	4,565.4	4,612.5	4,648.1	4,670.3	4,733.6	4,722.0	4,761.9	4,751.3	4,764.0
6 Commercial and industrial	763.3	787.7	798.1	809.4	819.5	828.9	836.8	841.6	845.2	848.0	839.2	845.2
7 Real estate	2,386.4	2,535.0	2,549.8	2,574.0	2,617.7	2,646.3	2,664.7	2,697.8	2,703.6	2,722.7	2,742.9	2,745.4
8 Revolving home equity	338.3	397.9	404.6	408.4	413.0	418.9	424.7	428.6	430.2	429.9	430.3	432.7
9 Other	2,048.1	2,137.0	2,145.3	2,165.6	2,204.7	2,227.4	2,240.0	2,269.2	2,273.4	2,292.8	2,312.6	2,312.7
9a Other residential	1,052.2	1,083.3	1,080.5	1,088.4	1,110.2	1,122.2	1,123.1	1,140.2	1,140.0	1,160.8	1,172.7	1,168.6
9b Commercial	995.8	1,053.7	1,064.8	1,077.2	1,094.5	1,105.2	1,116.9	1,129.0	1,133.4	1,132.0	1,139.9	1,144.2
10 Consumer	655.5	707.1	716.3	705.8	702.2	703.0	698.9	700.3	699.8	697.9	699.1	704.6
10a Credit cards and related plans	261.6	311.3	318.7	305.5	302.7	304.3	302.4	305.7	306.4	304.9	304.6	309.0
10b Other	393.8	395.8	397.6	400.3	399.5	398.6	396.4	394.6	393.4	392.9	394.5	395.5
11 Security ⁴	98.3	102.0	98.0	103.7	105.5	103.3	101.8	114.4	109.6	116.5	105.7	97.8
12 Other loans and leases	351.9	382.5	378.1	372.5	367.7	366.6	368.2	379.5	363.9	376.8	364.3	371.1
13 Interbank loans	290.0	283.6	240.3	247.0	236.9	250.6	238.1	216.1	203.5	195.9	194.5	208.6
14 Cash assets ⁵	269.7	275.3	280.7	268.4	274.4	264.7	271.3	271.8	271.8	289.8	249.7	246.3
15 Other assets ⁶	560.7	618.1	627.9	629.3	650.0	646.2	642.6	654.7	646.1	647.4	650.9	635.0
16 TOTAL ASSETS⁷	6,976.3	7,292.5	7,306.3	7,361.0	7,437.0	7,471.4	7,513.8	7,543.7	7,518.3	7,556.8	7,502.6	7,511.9
LIABILITIES												
17 Deposits	4,590.7	4,808.6	4,797.4	4,830.2	4,876.5	4,913.7	4,895.8	4,935.4	4,913.8	5,026.3	4,956.7	4,949.2
18 Transaction	663.8	702.8	664.3	655.4	680.9	667.3	655.2	675.1	741.9	647.9	616.5	650.0
19 Nontransaction	3,926.9	4,105.8	4,133.1	4,174.9	4,195.7	4,246.4	4,240.5	4,260.3	4,171.9	4,378.3	4,340.2	4,299.2
20 Large time	622.8	671.2	691.5	711.1	718.2	729.4	736.4	744.4	740.8	764.0	753.5	760.1
21 Other	3,304.1	3,434.6	3,441.6	3,463.8	3,477.5	3,517.0	3,504.2	3,516.0	3,431.1	3,614.3	3,586.7	3,539.1
22 Borrowings	1,252.4	1,218.8	1,197.9	1,227.7	1,241.8	1,255.5	1,274.7	1,273.9	1,271.4	1,237.7	1,235.9	1,255.8
23 From banks in the U.S.	384.5	345.5	319.5	329.7	321.2	334.7	323.3	316.0	325.3	292.9	286.3	299.2
24 From others	868.0	873.3	878.4	898.0	920.6	920.8	951.4	957.9	946.1	944.8	949.6	956.6
25 Net due to related foreign offices	220.2	222.4	269.4	254.0	247.1	229.8	258.5	235.0	251.1	210.1	234.2	241.1
26 Other liabilities	365.1	399.6	392.2	392.5	394.0	398.9	398.2	398.2	393.6	392.9	385.2	386.6
27 TOTAL LIABILITIES	6,428.4	6,649.4	6,657.0	6,704.5	6,759.5	6,797.9	6,827.2	6,842.6	6,829.9	6,866.9	6,811.9	6,832.7
28 Residual (assets less liabilities) ⁸	547.8	643.1	649.3	656.5	677.5	673.5	686.6	701.2	688.4	689.9	690.7	679.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	3,320.0	3,440.5	3,495.1	3,547.9	3,573.2	3,562.9	3,569.6	3,588.2	3,584.6	3,595.0	3,595.4	3,607.1
2 Securities in bank credit	948.0	951.7	966.9	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,034.1	1,019.4	1,022.1	1,026.2
3 Treasury and Agency securities ²	587.6	573.9	598.0	624.6	632.6	610.9	611.4	591.1	603.7	594.2	597.2	599.4
3a Trading account	40.6	35.1	34.1	51.3	52.2	47.9	54.0	51.0	51.2	49.4	53.5	46.7
3b Investment account	547.0	538.8	563.9	573.3	580.5	563.0	557.5	540.0	552.5	544.8	543.7	552.7
3c Mortgage-backed	434.6	435.5	459.1	467.7	472.6	464.2	458.2	440.7	452.1	447.0	444.2	453.0
3d Other	112.4	103.3	104.8	105.6	107.9	98.8	99.3	99.3	100.4	97.9	99.5	99.7
4 Other securities	360.5	377.9	368.9	380.6	392.1	399.9	419.8	428.3	430.4	425.2	424.9	426.8
4a Trading account	179.9	211.0	201.1	203.3	204.9	207.9	218.6	224.0	225.5	216.5	214.5	216.4
4b Investment account	180.6	166.9	167.8	177.4	187.2	192.0	201.1	204.3	204.9	208.7	210.4	210.4
4c State and local government	33.2	33.0	33.2	34.3	35.2	36.1	36.8	36.6	37.1	37.4	37.5	37.6
4d Other	147.4	133.9	134.6	143.1	152.0	155.9	164.3	167.7	167.9	171.3	172.9	172.8
5 Loans and leases in bank credit ³	2,372.0	2,488.8	2,528.1	2,542.7	2,548.5	2,552.1	2,538.3	2,568.9	2,550.5	2,575.6	2,573.3	2,580.9
6 Commercial and industrial	455.1	464.1	473.6	479.9	482.6	485.8	489.8	493.0	494.0	494.8	490.6	495.3
7 Real estate	1,208.6	1,273.8	1,297.0	1,295.4	1,305.9	1,313.6	1,300.5	1,316.3	1,319.7	1,328.8	1,345.6	1,351.3
8 Revolving home equity	238.4	285.5	291.1	292.3	297.3	298.9	299.8	300.1	300.9	300.9	301.0	303.2
9 Other	970.2	988.3	1,005.9	1,003.1	1,008.6	1,014.7	1,000.7	1,016.2	1,018.9	1,027.9	1,044.6	1,048.1
9a Other residential	613.5	620.1	635.7	629.5	634.2	638.9	623.1	634.0	635.2	646.2	657.5	658.3
9b Commercial	356.7	368.2	370.2	373.6	374.5	375.8	377.6	382.1	383.6	381.7	387.1	389.8
10 Consumer	365.5	385.8	390.2	391.3	389.9	388.5	382.0	380.0	379.2	378.1	380.9	382.5
11 Security ⁴	90.7	90.1	91.0	99.8	100.0	96.6	98.4	105.1	101.9	109.5	97.7	87.2
11a Fed funds and RPs with broker/dealer	69.6	69.5	69.1	77.9	77.3	81.5	82.7	89.4	85.7	94.0	82.0	72.9
11b Other	21.1	20.5	21.9	21.9	22.7	15.0	15.7	15.7	16.3	15.6	15.7	14.4
12a State and local government	15.2	16.9	16.9	16.7	16.8	16.9	16.9	16.8	16.9	16.8	17.0	17.0
12b Agricultural	9.3	9.6	9.4	9.3	9.2	9.2	9.1	9.0	9.1	9.1	9.2	9.2
12c Fed funds and RPs with others	19.5	27.3	27.5	27.3	28.1	22.1	20.6	26.2	11.0	20.1	17.4	20.4
12d All other loans	113.0	125.6	126.9	127.5	121.4	125.5	128.3	130.0	126.0	125.8	122.2	125.2
12e Lease financing receivables	95.2	95.8	95.6	95.5	94.7	93.9	92.7	92.6	92.7	92.7	92.8	92.7
13 Interbank loans	215.5	199.4	164.4	171.9	157.7	171.9	164.4	145.7	131.7	128.5	131.8	141.3
13a Fed funds and RPs with banks	107.8	125.5	104.9	106.9	92.7	108.2	98.9	80.1	67.3	61.4	62.4	73.4
13b Other	107.7	73.8	59.5	65.0	65.1	63.7	65.5	65.6	64.3	67.1	69.4	68.0
14 Cash assets ⁵	160.1	150.1	158.4	156.2	170.3	157.0	163.2	168.3	160.6	162.9	146.5	143.4
15 Other assets ⁶	433.3	453.3	454.7	458.1	470.6	458.5	447.0	452.3	443.2	433.7	445.8	451.0
16 TOTAL ASSETS ⁷	4,089.7	4,205.7	4,235.9	4,298.1	4,336.8	4,315.4	4,309.7	4,320.1	4,285.8	4,286.4	4,285.3	4,308.8

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

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

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
LIABILITIES												
17 Deposits	2,378.0	2,459.6	2,463.1	2,469.9	2,498.1	2,501.1	2,504.7	2,517.0	2,496.0	2,541.2	2,516.8	2,519.9
18 Transaction	321.5	326.7	315.6	322.3	334.8	312.8	316.1	327.6	356.2	293.8	287.8	322.8
19 Nontransaction	2,056.5	2,132.9	2,147.4	2,147.6	2,163.3	2,188.3	2,188.6	2,189.4	2,139.8	2,247.4	2,229.0	2,197.1
20 Large time	297.6	315.3	324.9	337.5	341.4	348.8	350.6	351.4	349.2	366.2	352.1	359.2
21 Other	1,758.9	1,817.6	1,822.6	1,810.2	1,821.8	1,839.5	1,838.0	1,838.0	1,790.6	1,881.1	1,876.8	1,837.8
22 Borrowings	759.4	744.4	717.8	735.0	758.9	750.0	742.6	752.8	746.6	728.2	736.4	746.3
23 From banks in the U.S.	199.3	174.2	162.1	165.9	153.2	162.5	152.3	150.2	157.7	125.0	127.8	138.1
24 From others	560.1	570.1	555.6	569.1	605.8	587.4	590.3	602.7	588.9	603.2	608.7	608.3
25 Net due to related foreign offices	206.0	207.6	253.5	240.0	247.4	238.6	250.2	227.0	240.8	207.9	228.9	236.9
26 Other liabilities	297.1	318.6	314.2	316.7	329.1	346.1	327.8	324.9	319.5	330.1	323.0	323.6
27 TOTAL LIABILITIES	3,640.6	3,730.2	3,748.5	3,761.6	3,833.6	3,835.8	3,825.3	3,821.8	3,802.8	3,807.4	3,805.2	3,826.7
28 Residual (assets less liabilities) ⁸	449.0	475.5	487.3	536.4	503.2	479.6	484.4	498.3	483.0	478.9	480.1	482.1

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	3,323.4	3,459.9	3,499.5	3,533.0	3,541.1	3,547.3	3,572.2	3,591.8	3,584.4	3,602.3	3,584.9	3,595.3
2 Securities in bank credit	948.7	956.7	970.3	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,030.7	1,019.8	1,014.6	1,016.7
3 Treasury and Agency securities ²	590.0	574.6	594.2	620.1	620.7	610.5	621.9	593.6	602.3	598.6	595.5	596.1
3a Trading account	40.9	35.1	33.9	51.7	51.7	48.2	54.8	51.4	50.9	49.6	53.1	46.3
3b Investment account	549.1	539.5	560.3	568.4	569.0	562.3	567.1	542.2	551.3	548.9	542.4	549.8
3c Mortgage-backed	435.9	436.2	456.1	462.0	462.2	462.9	466.2	442.2	451.5	450.6	443.6	451.1
3d Other	113.2	103.3	104.2	106.3	106.9	99.4	100.8	100.0	99.8	98.3	98.8	98.8
4 Other securities	358.7	382.1	376.1	382.0	387.5	392.7	414.9	426.2	428.4	421.2	419.1	420.6
4a Trading account	179.0	213.3	205.0	204.0	202.5	204.2	216.1	222.9	224.4	214.5	211.6	213.2
4b Investment account	179.7	168.8	171.1	178.0	185.0	188.5	198.8	203.3	204.0	206.7	207.5	207.3
4c State and local government	33.0	33.4	33.8	34.4	34.8	35.4	36.4	36.4	36.9	37.1	37.0	37.0
4d Other	146.7	135.4	137.3	143.6	150.2	153.1	162.4	166.9	167.1	169.6	170.5	170.3
5 Loans and leases in bank credit ³	2,374.7	2,503.2	2,529.1	2,530.9	2,532.9	2,544.0	2,535.4	2,572.0	2,553.7	2,582.5	2,570.4	2,578.6
6 Commercial and industrial	456.3	463.3	469.4	477.9	483.0	488.0	491.8	494.4	496.0	497.5	489.1	494.3
7 Real estate	1,211.1	1,275.6	1,295.3	1,290.8	1,297.6	1,310.6	1,304.9	1,319.1	1,320.5	1,330.4	1,347.5	1,350.8
8 Revolving home equity	239.3	284.8	289.7	292.8	294.8	297.9	300.6	301.2	301.8	301.3	301.6	303.8
9 Other	971.8	990.8	1,005.6	998.0	1,002.8	1,012.7	1,004.3	1,017.8	1,018.7	1,029.1	1,045.9	1,047.0
9a Other residential	614.5	621.7	635.5	626.3	630.5	637.7	625.3	635.1	635.2	647.0	658.4	657.6
9b Commercial	357.3	369.1	370.1	371.7	372.3	375.0	379.0	382.8	383.6	382.1	387.6	389.4
10 Consumer	363.2	390.0	397.0	394.4	387.8	385.1	379.2	377.4	376.8	374.6	377.1	379.0
10a Credit cards and related plans	115.2	149.2	156.7	152.2	145.7	145.2	142.6	143.9	144.1	142.5	143.9	145.4
10b Other	248.0	240.8	240.3	242.2	242.1	239.9	236.7	233.5	232.7	232.0	233.2	233.7
11 Security ⁴	91.6	94.3	90.3	95.7	97.3	94.9	93.6	106.1	101.5	108.4	97.5	89.3
11a Fed funds and RPs with broker/dealer	70.3	72.8	68.6	74.7	75.3	80.2	78.7	90.3	85.3	93.0	81.8	74.6
11b Other	21.2	21.5	21.7	21.0	22.1	14.8	14.9	15.8	16.2	15.4	15.7	14.7
12a State and local government	15.2	16.9	16.9	16.7	16.8	16.9	16.9	16.8	16.9	16.8	17.0	17.0
12b Agricultural	9.3	9.7	9.5	9.2	9.1	9.1	9.1	9.1	9.2	9.2	9.2	9.2
12c Fed funds and RPs with others	19.5	27.3	27.5	27.3	28.1	22.1	20.6	26.2	11.0	20.1	17.4	20.4
12d All other loans	113.6	130.5	127.1	123.8	118.8	123.5	126.6	130.7	129.3	133.0	122.8	126.0
12e Lease financing receivables	95.0	95.7	96.0	95.2	94.4	93.8	92.6	92.4	92.6	92.7	92.7	92.6
13 Interbank loans	218.3	203.6	163.8	166.8	157.2	176.7	167.2	147.6	136.6	132.9	129.1	139.6
13a Fed funds and RPs with banks	109.2	128.3	104.6	103.7	92.4	111.2	100.5	81.2	69.9	63.5	61.1	72.4
13b Other	109.1	75.4	59.3	63.1	64.8	65.5	66.7	66.4	66.7	69.4	68.0	67.1
14 Cash assets ⁵	153.2	162.3	167.4	156.2	164.0	155.9	159.4	160.9	158.9	167.9	139.6	137.7
15 Other assets ⁶	429.9	454.2	453.4	451.5	465.9	458.1	446.1	448.4	443.1	441.2	447.0	451.6
16 TOTAL ASSETS ⁷	4,085.4	4,242.3	4,247.4	4,271.0	4,292.7	4,303.2	4,310.4	4,314.2	4,288.9	4,310.4	4,266.5	4,290.2

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

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

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
LIABILITIES												
17 Deposits	2,371.7	2,478.7	2,462.1	2,475.5	2,487.6	2,504.3	2,487.2	2,510.6	2,488.4	2,566.3	2,509.4	2,503.6
18 Transaction	318.2	350.7	324.0	318.6	330.2	319.1	311.0	324.5	364.0	305.3	283.7	317.5
19 Nontransaction	2,053.5	2,128.0	2,138.1	2,156.9	2,157.4	2,185.2	2,176.2	2,186.1	2,124.4	2,261.0	2,225.7	2,186.1
20 Large time	297.1	316.7	328.8	341.2	339.0	343.7	347.2	350.7	345.5	365.3	350.2	356.9
21 Other	1,756.4	1,811.3	1,809.3	1,815.8	1,818.5	1,841.5	1,829.0	1,835.4	1,778.9	1,895.7	1,875.5	1,829.3
22 Borrowings	769.8	731.0	714.5	733.1	746.8	756.5	760.9	764.5	755.2	736.2	735.9	749.8
23 From banks in the U.S.	198.6	172.6	159.2	163.4	154.4	167.0	152.9	149.6	156.9	125.8	127.4	137.5
24 From others	571.1	558.4	555.3	569.7	592.5	589.5	608.0	614.9	598.3	610.4	608.6	612.2
25 Net due to related foreign offices	204.4	213.7	257.8	245.3	241.3	224.3	247.9	225.3	240.9	199.4	220.0	228.8
26 Other liabilities	294.8	327.4	319.2	323.3	321.2	326.5	324.7	322.4	319.6	319.8	312.0	314.2
27 TOTAL LIABILITIES	3,640.7	3,750.8	3,753.6	3,777.2	3,797.0	3,811.6	3,820.7	3,822.8	3,804.1	3,821.6	3,777.4	3,796.5
28 Residual (assets less liabilities) ⁸	444.7	491.6	493.8	493.8	495.7	491.6	489.7	491.5	484.8	488.8	489.1	493.7

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	2,613.6	2,706.6	2,722.5	2,755.4	2,813.8	2,842.1	2,864.3	2,888.2	2,879.2	2,897.6	2,900.2	2,907.1
2 Securities in bank credit	723.1	710.7	715.6	719.8	721.9	724.0	723.0	715.8	710.6	710.9	711.4	712.5
3 Treasury and Agency securities ²	509.0	492.1	497.4	500.0	498.7	499.9	500.7	496.1	492.2	492.3	492.8	494.3
4 Other securities	214.1	218.6	218.2	219.8	223.2	224.1	222.3	219.7	218.4	218.6	218.6	218.2
5 Loans and leases in bank credit ³	1,890.6	1,995.9	2,007.0	2,035.7	2,091.9	2,118.1	2,141.3	2,172.5	2,168.6	2,186.8	2,188.8	2,194.7
6 Commercial and industrial	305.3	324.3	329.3	331.6	335.9	339.4	342.8	345.3	345.3	347.9	349.2	351.3
7 Real estate	1,183.1	1,252.3	1,253.7	1,283.9	1,327.4	1,345.0	1,364.4	1,387.5	1,386.9	1,399.7	1,400.9	1,400.9
8 Revolving home equity	98.8	113.6	115.3	115.9	118.9	121.4	124.0	127.0	127.2	128.1	128.4	129.1
9 Other	1,084.3	1,138.7	1,138.4	1,168.0	1,208.5	1,223.6	1,240.5	1,260.5	1,259.7	1,271.6	1,272.6	1,271.7
10 Consumer	296.7	309.5	312.7	309.5	318.8	323.0	322.8	327.6	324.4	328.3	326.6	329.3
11 Security ⁴	6.8	7.7	8.0	8.0	7.9	8.3	8.3	8.3	8.4	7.8	8.2	8.6
12 Other loans and leases	98.7	102.1	103.2	102.7	102.0	102.5	103.1	103.8	103.6	103.1	103.9	104.6
13 Interbank loans	73.1	80.2	79.8	80.0	75.7	70.4	73.2	69.8	71.5	61.1	67.0	73.2
14 Cash assets ⁵	117.2	108.6	112.3	114.2	115.1	111.7	112.8	111.4	110.2	113.6	111.6	111.2
15 Other assets ⁶	130.8	164.0	174.5	177.8	184.1	188.1	196.5	206.3	203.0	206.2	203.8	183.5
16 TOTAL ASSETS⁷	2,902.7	3,026.8	3,056.7	3,095.1	3,155.8	3,179.3	3,213.3	3,242.1	3,230.1	3,244.7	3,248.8	3,240.8
LIABILITIES												
17 Deposits	2,220.3	2,316.7	2,340.4	2,365.0	2,390.7	2,405.1	2,413.1	2,425.9	2,425.5	2,443.6	2,453.6	2,461.0
18 Transaction	349.8	339.1	336.5	341.3	355.0	347.5	348.5	354.9	377.5	334.4	334.6	336.0
19 Nontransaction	1,870.5	1,977.6	2,003.8	2,023.6	2,035.7	2,057.6	2,064.6	2,071.0	2,047.9	2,109.2	2,119.0	2,125.0
20 Large time	325.8	354.5	362.7	369.9	379.2	385.7	389.2	393.7	395.2	398.7	403.4	403.3
21 Other	1,544.7	1,623.1	1,641.1	1,653.7	1,656.5	1,671.9	1,675.5	1,677.3	1,652.7	1,710.5	1,715.6	1,721.8
22 Borrowings	482.7	487.8	483.4	494.6	495.0	498.9	513.8	509.4	516.3	501.5	500.0	506.0
23 From banks in the U.S.	185.8	172.9	160.3	166.3	166.8	167.7	170.4	166.3	168.5	167.1	158.9	161.7
24 From others	296.8	315.0	323.1	328.4	328.1	331.2	343.4	343.0	347.8	334.4	341.0	344.3
25 Net due to related foreign offices	15.8	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.2	10.7	14.1	12.3
26 Other liabilities	70.3	72.2	73.0	69.2	72.9	72.4	73.5	75.9	73.9	73.1	73.1	72.3
27 TOTAL LIABILITIES	2,789.0	2,885.4	2,908.4	2,937.5	2,964.3	2,981.9	3,011.1	3,020.8	3,025.9	3,029.0	3,040.8	3,051.6
28 Residual (assets less liabilities) ⁸	113.7	141.3	148.3	157.6	191.5	197.3	202.2	221.3	204.2	215.7	207.9	189.2

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	2,603.8	2,725.8	2,726.9	2,752.1	2,802.9	2,830.3	2,857.6	2,877.4	2,880.4	2,889.2	2,890.6	2,894.8
2 Securities in bank credit	723.2	714.7	715.7	717.6	723.3	726.2	722.6	715.8	712.1	709.8	709.7	709.4
3 Treasury and Agency securities ²	509.1	496.1	497.5	497.9	500.1	502.1	500.3	496.1	493.6	491.2	491.0	491.2
4 Other securities	214.1	218.6	218.2	219.8	223.2	224.1	222.3	219.7	218.4	218.6	218.6	218.2
5 Loans and leases in bank credit ³	1,880.7	2,011.1	2,011.3	2,034.5	2,079.6	2,104.1	2,135.0	2,161.6	2,168.3	2,179.4	2,180.9	2,185.4
6 Commercial and industrial	307.1	324.4	328.7	331.5	336.5	340.9	345.0	347.2	349.2	350.5	350.1	350.9
7 Real estate	1,175.3	1,259.4	1,254.5	1,283.3	1,320.1	1,335.7	1,359.7	1,378.7	1,383.1	1,392.3	1,395.3	1,394.6
8 Revolving home equity	99.0	113.2	114.9	115.6	118.2	121.0	124.0	127.3	128.4	128.6	128.7	128.9
9 Other	1,076.3	1,146.2	1,139.6	1,167.6	1,201.9	1,214.7	1,235.7	1,251.4	1,254.7	1,263.7	1,266.7	1,265.7
9a Other residential	437.7	461.7	445.0	462.2	479.8	484.6	497.8	505.2	504.9	513.8	514.4	510.9
9b Commercial	638.6	684.6	694.7	705.4	722.2	730.1	738.0	746.2	749.8	749.9	752.3	754.8
10 Consumer	292.2	317.1	319.2	311.4	314.4	317.8	319.6	322.9	323.0	323.3	322.1	325.5
10a Credit cards and related plans	146.4	162.1	162.0	153.3	157.0	159.1	159.9	161.8	162.3	162.4	160.7	163.7
10b Other	145.8	155.0	157.3	158.1	157.4	158.7	159.7	161.1	160.6	160.9	161.4	161.9
11 Security ⁴	6.7	7.7	7.7	8.0	8.1	8.3	8.2	8.3	8.2	8.1	8.2	8.5
12 Other loans and leases	99.3	102.5	101.1	100.3	100.5	101.3	102.4	104.4	104.9	105.1	105.2	105.8
13 Interbank loans	71.7	80.0	76.5	80.2	79.7	73.9	71.0	68.6	66.9	63.0	65.5	69.0
14 Cash assets ⁵	116.6	113.0	113.4	112.2	110.4	108.9	111.8	110.8	112.9	121.9	110.1	108.6
15 Other assets ⁶	130.8	164.0	174.5	177.8	184.1	188.1	196.5	206.3	203.0	206.2	203.8	183.5
16 TOTAL ASSETS ⁷	2,890.9	3,050.2	3,058.9	3,090.0	3,144.3	3,168.1	3,203.4	3,229.5	3,229.4	3,246.4	3,236.1	3,221.7
LIABILITIES												
17 Deposits	2,219.0	2,329.9	2,335.3	2,354.7	2,388.9	2,409.4	2,408.5	2,424.8	2,425.4	2,459.9	2,447.3	2,445.6
18 Transaction	345.5	352.1	340.4	336.8	350.7	348.3	344.2	350.6	377.9	342.6	332.8	332.6
19 Nontransaction	1,873.5	1,977.8	1,995.0	2,017.9	2,038.2	2,061.2	2,064.3	2,074.2	2,047.5	2,117.3	2,114.6	2,113.0
20 Large time	325.8	354.5	362.7	369.9	379.2	385.7	389.2	393.7	395.2	398.7	403.4	403.3
21 Other	1,547.7	1,623.2	1,632.3	1,648.0	1,659.0	1,675.5	1,675.1	1,680.6	1,652.2	1,718.6	1,711.2	1,709.8
22 Borrowings	482.7	487.8	483.4	494.6	495.0	498.9	513.8	509.4	516.3	501.5	500.0	506.0
23 From banks in the U.S.	185.8	172.9	160.3	166.3	166.8	167.7	170.4	166.3	168.5	167.1	158.9	161.7
24 From others	296.8	315.0	323.1	328.4	328.1	331.2	343.4	343.0	347.8	334.4	341.0	344.3
25 Net due to related foreign offices	15.8	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.2	10.7	14.1	12.3
26 Other liabilities	70.3	72.2	73.0	69.2	72.9	72.4	73.5	75.9	73.9	73.1	73.1	72.3
27 TOTAL LIABILITIES	2,787.7	2,898.6	2,903.4	2,927.3	2,962.6	2,986.3	3,006.5	3,019.8	3,025.8	3,045.3	3,034.5	3,036.2
28 Residual (assets less liabilities) ⁸	103.1	151.5	155.5	162.8	181.7	181.9	196.9	209.7	203.6	201.1	201.6	185.5

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

Seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	653.3	643.8	673.4	697.5	704.9	704.7	722.2	730.7	738.8	731.5	742.5	740.2
2 Securities in bank credit	263.8	274.0	307.4	315.6	317.1	310.2	314.4	319.1	320.2	325.4	327.8	327.5
3 Treasury and Agency securities ²	93.7	84.0	87.6	97.1	94.8	86.1	88.2	88.8	89.4	88.8	89.5	88.6
4 Other securities	170.1	190.0	219.8	218.6	222.2	224.0	226.2	230.3	230.8	236.6	238.4	238.9
5 Loans and leases in bank credit ³	389.5	369.7	366.0	381.8	387.8	394.5	407.8	411.7	418.6	406.1	414.7	412.6
6 Commercial and industrial	130.3	139.0	143.7	145.5	145.2	150.7	155.0	154.5	154.0	158.1	160.8	161.6
7 Real estate	17.1	18.5	19.1	18.9	19.0	19.2	18.2	18.2	18.1	16.6	16.6	16.4
11 Security ⁴	151.4	118.1	101.7	113.6	120.5	119.0	129.5	133.1	140.2	124.7	129.6	120.5
12 Other loans and leases	90.6	94.1	101.5	103.8	103.2	105.6	105.2	105.9	106.4	106.7	107.8	114.2
13 Interbank loans	28.5	50.1	45.3	41.7	43.0	45.0	47.9	49.1	45.3	48.9	49.0	53.2
14 Cash assets ⁵	58.4	61.0	66.8	64.1	65.0	64.1	64.2	64.5	66.3	64.2	65.6	66.4
15 Other assets ⁶	35.5	38.4	31.1	31.2	33.2	34.1	35.6	37.8	35.7	37.1	39.0	34.4
16 TOTAL ASSETS⁷	775.2	792.9	816.3	834.0	845.7	847.5	869.5	881.7	885.6	881.3	895.7	893.8
LIABILITIES												
17 Deposits	524.0	550.7	564.6	553.3	561.0	589.0	587.4	601.8	594.9	573.4	571.8	585.2
18 Transaction	12.0	11.8	11.8	13.2	14.5	14.3	14.2	14.1	13.3	13.9	13.6	14.8
19 Nontransaction	512.0	538.9	552.8	540.2	546.5	574.6	573.2	587.7	581.6	559.4	558.1	570.4
22 Borrowings	336.2	342.4	349.5	362.7	367.5	360.7	366.5	358.5	355.7	354.1	362.1	354.6
23 From banks in the U.S.	48.2	52.6	40.1	44.1	43.8	44.3	39.8	44.8	43.8	38.0	40.4	39.7
24 From others	288.0	289.7	309.3	318.6	323.6	316.4	326.7	313.7	311.9	316.0	321.7	314.9
25 Net due to related foreign offices	-178.5	-187.6	-198.1	-185.8	-181.3	-203.2	-192.6	-183.4	-167.6	-138.1	-140.6	-142.3
26 Other liabilities	87.1	93.1	92.1	96.1	91.5	93.4	93.0	97.9	98.4	94.3	98.9	94.4
27 TOTAL LIABILITIES	768.9	798.6	808.1	826.4	838.7	839.8	854.4	874.7	881.4	883.7	892.2	891.9
28 Residual (assets less liabilities) ⁸	6.3	-5.7	8.2	7.7	7.1	7.7	15.1	7.0	4.2	-2.4	3.4	1.9

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

Not seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
ASSETS												
1 Bank credit	653.1	649.5	675.9	699.2	708.1	710.1	719.6	730.9	740.9	728.5	739.4	738.6
2 Securities in bank credit	263.8	274.0	307.4	315.6	317.1	310.2	314.4	319.1	320.2	325.4	327.8	327.5
3 Treasury and Agency securities ²	93.7	84.0	87.6	97.1	94.8	86.1	88.2	88.8	89.4	88.8	89.5	88.6
3a Trading account	35.0	27.4	30.5	38.3	38.8	30.9	31.0	29.6	29.1	28.5	29.0	29.1
3b Investment account	58.6	56.6	57.0	58.8	56.0	55.3	57.2	59.1	60.3	60.3	60.5	59.5
4 Other securities	170.1	190.0	219.8	218.6	222.2	224.0	226.2	230.3	230.8	236.6	238.4	238.9
4a Trading account	103.6	115.6	115.4	116.5	124.2	127.8	130.6	133.5	132.2	134.0	134.9	133.3
4b Investment account	66.5	74.4	104.4	102.1	98.1	96.2	95.6	96.8	98.6	102.6	103.5	105.6
5 Loans and leases in bank credit ³	389.3	375.5	368.4	383.5	391.0	399.9	405.3	411.8	420.7	403.1	411.5	411.0
6 Commercial and industrial	129.9	139.9	144.3	147.3	147.2	151.8	155.0	154.0	153.6	157.4	159.9	161.0
7 Real estate	17.1	18.5	19.1	18.9	19.0	19.2	18.2	18.2	18.1	16.6	16.6	16.4
11 Security ⁴	150.3	124.0	104.7	115.7	121.9	122.2	126.3	132.1	140.6	120.1	125.8	118.2
12 Other loans and leases	92.0	93.1	100.4	101.6	102.9	106.8	105.8	107.5	108.4	108.9	109.3	115.4
13 Interbank loans	28.5	50.1	45.3	41.7	43.0	45.0	47.9	49.1	45.3	48.9	49.0	53.2
14 Cash assets ⁵	57.9	63.2	66.3	63.2	62.9	63.5	63.6	64.0	65.9	63.7	64.6	65.4
15 Other assets ⁶	35.5	38.9	33.2	32.9	33.2	32.8	36.2	37.8	35.0	35.7	38.0	33.2
16 TOTAL ASSETS⁷	774.5	801.4	820.3	836.6	846.8	851.0	866.9	881.4	886.7	876.3	890.6	890.0
LIABILITIES												
17 Deposits	531.5	547.4	571.9	560.6	566.5	600.7	600.7	610.4	599.7	570.2	570.6	583.8
18 Transaction	12.0	12.2	12.1	13.2	14.0	14.0	13.9	14.0	13.8	14.4	13.5	14.6
19 Nontransaction	519.5	535.2	559.8	547.4	552.5	586.7	586.8	596.4	585.9	555.8	557.1	569.3
22 Borrowings	336.2	342.4	349.5	362.7	367.5	360.7	366.5	358.5	355.7	354.1	362.1	354.6
23 From banks in the U.S.	48.2	52.6	40.1	44.1	43.8	44.3	39.8	44.8	43.8	38.0	40.4	39.7
24 From others	288.0	289.7	309.3	318.6	323.6	316.4	326.7	313.7	311.9	316.0	321.7	314.9
25 Net due to related foreign offices	-180.8	-186.3	-197.3	-186.1	-182.0	-205.7	-194.8	-186.3	-169.1	-142.5	-142.6	-144.5
26 Other liabilities	85.4	94.1	92.6	95.8	91.1	91.5	91.5	95.9	97.5	91.7	97.6	93.1
27 TOTAL LIABILITIES	772.3	797.6	816.8	833.0	843.1	847.3	864.1	878.5	883.8	873.5	887.8	887.1
28 Residual (assets less liabilities) ⁸	2.2	3.8	3.6	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9	2.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 29, 2005

Account	2004	2004	2005	2005	2005	2005	2005	2005	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 29	Jul 6	Jul 13	Jul 20
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	96.8	103.7	93.1	89.3	88.4	89.3	90.8	93.2	92.6	91.2	87.4	86.7
30 Reval. losses on off-bal. sheet items ⁹	83.0	95.1	83.7	78.8	78.8	80.3	82.7	85.3	83.8	81.8	78.1	77.0
31 Mortgage-backed securities ¹⁰	492.0	507.3	529.0	541.6	544.7	546.4	556.9	535.9	545.3	545.4	538.5	545.4
31a Pass-through	380.5	389.0	410.7	419.5	422.7	427.0	433.8	411.3	421.1	419.4	412.7	420.1
31b CMO, REMIC, and other	111.5	118.4	118.4	122.2	122.0	119.5	123.2	124.6	124.2	126.0	125.8	125.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-5.0	4.7	3.9	1.5	-2.6	-3.6	0.7	1.9	1.6	1.4	0.1	0.2
33 Securitized consumer loans ¹²	149.5	155.6	158.6	155.8	148.8	147.6	149.7	151.8	153.7	153.8	153.3	151.8
33a Credit cards and related plans	129.7	133.2	136.6	134.3	127.7	127.0	129.5	129.2	130.2	130.4	130.0	128.9
33b Other	19.8	22.4	22.0	21.6	21.0	20.6	20.1	22.6	23.5	23.5	23.3	22.9
34 Securitized business loans ¹²	7.3	6.4	6.4	6.4	6.4	6.2	6.1	6.1	6.1	6.1	6.1	5.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	326.9	333.4	335.6	338.7	344.0	343.7	343.7	340.2	337.6	337.4	337.1	337.7
33 Securitized consumer loans ¹²	212.6	221.5	222.2	208.5	211.1	210.7	209.5	210.2	211.8	210.7	212.0	208.5
33a Credit cards and related plans	205.4	214.2	214.9	201.2	203.9	203.5	202.4	203.1	204.7	203.6	204.9	201.4
33b Other	7.2	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.1	7.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	58.7	59.3	54.5	53.7	52.4	52.4	53.3	54.6	53.7	56.1	55.4	55.0
30 Reval. losses on off-bal. sheet items ⁹	59.0	65.1	61.9	64.8	63.0	62.6	61.9	63.5	62.1	64.3	63.3	62.7
34 Securitized business loans ¹²	0.3	0.2	0.2	0.2	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