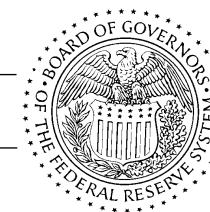


FEDERAL RESERVE statistical release



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

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	6,597.9	6,891.9	6,998.9	7,086.1	7,108.4	7,157.9	7,206.2	7,257.7	7,238.6	7,257.9	7,275.8	7,308.6
2 Securities in bank credit	1,908.5	1,990.9	2,038.7	2,057.9	2,043.7	2,070.3	2,053.1	2,060.2	2,061.7	2,066.0	2,055.4	2,062.7
3 Treasury and Agency securities ²	1,180.7	1,183.9	1,219.8	1,220.4	1,195.5	1,202.0	1,174.6	1,178.3	1,179.5	1,181.6	1,177.2	1,177.2
4 Other securities	727.8	806.9	819.0	837.5	848.2	868.3	878.5	881.9	882.2	884.3	878.2	885.5
5 Loans and leases in bank credit ³	4,689.3	4,901.1	4,960.2	5,028.2	5,064.7	5,087.5	5,153.1	5,197.5	5,176.9	5,192.0	5,220.5	5,245.9
6 Commercial and industrial	896.3	946.7	957.1	963.7	976.0	987.6	993.0	1,007.2	1,000.7	1,008.5	1,014.3	1,013.0
7 Real estate	2,418.7	2,569.7	2,598.1	2,652.1	2,677.7	2,683.2	2,721.9	2,767.5	2,763.0	2,769.9	2,773.9	2,793.6
8 Revolving home equity	347.0	406.4	408.2	416.1	420.2	423.6	427.0	431.0	429.1	432.1	432.6	432.8
9 Other	2,071.7	2,163.3	2,189.9	2,236.0	2,257.5	2,259.5	2,295.0	2,336.5	2,333.9	2,337.8	2,341.3	2,360.8
10 Consumer	691.0	702.9	700.7	708.7	711.4	704.7	707.5	711.8	707.5	711.7	718.8	715.5
11 Security ⁴	238.0	200.7	221.4	228.4	223.9	236.1	246.4	229.8	235.4	218.5	224.5	231.0
12 Other loans and leases	445.4	481.1	482.8	475.3	475.6	476.0	484.3	481.1	470.2	483.3	488.8	492.8
13 Interbank loans	373.5	289.5	293.7	276.4	287.3	285.5	264.6	255.8	247.9	267.6	261.0	265.9
14 Cash assets ⁵	331.7	337.5	334.5	350.5	332.8	340.1	344.0	327.6	323.4	319.4	326.9	331.1
15 Other assets ⁶	624.8	660.4	667.1	687.9	680.7	679.1	696.3	682.7	688.5	681.6	687.0	675.7
16 TOTAL ASSETS ⁷	7,856.7	8,109.8	8,225.3	8,332.5	8,340.9	8,394.4	8,442.7	8,455.2	8,429.8	8,457.9	8,481.9	8,512.2
LIABILITIES												
17 Deposits	5,156.7	5,370.8	5,391.0	5,452.5	5,498.0	5,508.1	5,547.4	5,565.0	5,545.0	5,564.3	5,580.9	5,579.7
18 Transaction	658.0	663.9	676.8	704.3	674.4	678.5	696.5	666.9	636.0	687.6	710.3	646.1
19 Nontransaction	4,498.7	4,706.9	4,714.2	4,748.2	4,823.6	4,829.6	4,850.9	4,898.1	4,908.9	4,876.6	4,870.6	4,933.6
20 Large time	1,149.1	1,227.4	1,226.4	1,249.4	1,293.8	1,295.9	1,316.2	1,312.6	1,299.6	1,316.0	1,318.3	1,324.4
21 Other	3,349.6	3,479.5	3,487.8	3,498.8	3,529.8	3,533.7	3,534.7	3,585.5	3,609.3	3,560.7	3,552.2	3,609.2
22 Borrowings	1,592.7	1,550.7	1,592.3	1,621.4	1,609.6	1,623.0	1,620.6	1,610.5	1,598.6	1,609.9	1,631.0	1,636.8
23 From banks in the U.S.	458.6	362.6	376.3	363.9	374.5	362.6	361.2	336.4	327.1	339.6	343.8	343.5
24 From others	1,134.0	1,188.1	1,216.0	1,257.5	1,235.1	1,260.4	1,259.4	1,274.1	1,271.5	1,270.3	1,287.2	1,293.2
25 Net due to related foreign offices	51.9	67.1	63.0	71.9	40.9	68.2	53.3	101.8	102.4	106.4	105.4	118.8
26 Other liabilities	475.0	479.3	481.9	493.5	511.9	494.4	498.7	490.0	495.0	491.3	477.8	488.7
27 TOTAL LIABILITIES	7,276.2	7,467.8	7,528.2	7,639.3	7,660.3	7,693.6	7,720.0	7,767.4	7,741.0	7,771.8	7,795.1	7,824.0
28 Residual (assets less liabilities) ⁸	580.5	642.0	697.1	693.2	680.6	700.8	722.7	687.8	688.8	686.1	686.8	688.3

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	6,579.4	6,902.3	6,984.3	7,052.1	7,087.7	7,149.5	7,200.3	7,238.6	7,215.1	7,232.7	7,246.9	7,302.5
2 Securities in bank credit	1,903.2	1,993.4	2,035.3	2,048.6	2,039.7	2,073.8	2,054.8	2,054.2	2,052.3	2,053.9	2,049.8	2,064.4
3 Treasury and Agency securities ²	1,179.1	1,179.3	1,215.0	1,215.7	1,198.6	1,210.3	1,178.4	1,176.8	1,175.9	1,175.9	1,175.9	1,179.3
4 Other securities	724.1	814.1	820.4	832.9	841.0	863.5	876.4	877.4	876.4	878.1	873.9	885.2
5 Loans and leases in bank credit ³	4,676.2	4,908.9	4,948.9	5,003.5	5,048.1	5,075.7	5,145.5	5,184.4	5,162.8	5,178.8	5,197.1	5,238.0
6 Commercial and industrial	895.1	942.5	956.8	966.8	980.8	991.9	995.7	1,005.8	999.2	1,006.7	1,008.7	1,010.6
7 Real estate	2,414.1	2,568.8	2,592.8	2,636.6	2,665.5	2,682.9	2,716.0	2,762.3	2,759.4	2,763.2	2,767.8	2,790.5
8 Revolving home equity	347.7	404.6	408.4	413.0	418.9	424.5	428.4	431.8	430.1	432.5	433.5	433.8
9 Other	2,066.4	2,164.3	2,184.4	2,223.6	2,246.6	2,258.4	2,287.5	2,330.5	2,329.3	2,330.6	2,334.4	2,356.7
10 Consumer	683.6	716.3	705.8	702.2	702.9	698.8	700.3	704.3	699.1	704.5	712.6	708.4
10a Credit cards and related plans	292.6	318.7	305.5	302.7	304.3	302.4	305.7	307.3	304.6	309.0	310.6	306.3
10b Other	391.0	397.6	400.3	399.5	398.6	396.3	394.6	397.1	394.5	395.4	402.0	402.0
11 Security ⁴	234.4	202.8	219.4	227.4	225.4	228.1	246.5	226.9	231.5	218.0	220.9	230.5
12 Other loans and leases	449.0	478.5	474.1	470.6	473.4	474.0	487.1	485.1	473.6	486.4	487.2	498.1
13 Interbank loans	370.0	285.6	288.7	279.9	295.6	286.1	265.3	252.9	243.5	261.7	250.5	270.0
14 Cash assets ⁵	326.2	347.1	331.6	337.3	328.2	334.8	335.6	322.1	314.0	310.1	310.1	331.1
15 Other assets ⁶	625.7	661.1	662.2	683.2	679.0	678.8	692.4	683.9	688.8	680.9	683.9	681.4
16 TOTAL ASSETS⁷	7,830.3	8,126.6	8,197.6	8,283.8	8,322.4	8,380.9	8,425.1	8,428.9	8,393.2	8,417.0	8,422.9	8,516.0
LIABILITIES												
17 Deposits	5,141.9	5,372.1	5,393.6	5,445.8	5,517.2	5,499.3	5,548.6	5,548.9	5,530.1	5,531.2	5,521.8	5,585.0
18 Transaction	655.6	676.5	668.6	694.9	681.1	668.8	689.0	664.5	630.0	678.5	695.7	648.6
19 Nontransaction	4,486.3	4,695.6	4,725.0	4,750.9	4,836.1	4,830.5	4,859.6	4,884.5	4,900.1	4,852.7	4,826.1	4,936.3
20 Large time	1,146.1	1,238.1	1,237.1	1,252.7	1,300.3	1,305.6	1,323.9	1,309.2	1,296.6	1,312.5	1,315.8	1,320.6
21 Other	3,340.1	3,457.5	3,488.0	3,498.2	3,535.8	3,524.9	3,535.6	3,575.3	3,603.5	3,540.2	3,510.3	3,615.7
22 Borrowings	1,593.9	1,547.4	1,590.4	1,609.3	1,616.2	1,641.2	1,632.3	1,612.0	1,598.1	1,613.3	1,627.7	1,636.9
23 From banks in the U.S.	458.4	359.6	373.8	365.1	379.0	363.2	360.7	336.3	326.7	339.0	342.3	345.5
24 From others	1,135.5	1,187.8	1,216.6	1,244.2	1,237.2	1,278.1	1,271.6	1,275.8	1,271.4	1,274.3	1,285.4	1,291.4
25 Net due to related foreign offices	44.4	72.1	67.9	65.2	24.1	63.8	48.7	93.1	91.5	96.2	102.9	111.5
26 Other liabilities	466.3	484.9	488.3	485.1	490.4	489.8	494.2	480.7	482.8	480.7	474.5	482.4
27 TOTAL LIABILITIES	7,246.5	7,476.5	7,540.2	7,605.4	7,647.9	7,694.0	7,723.8	7,734.8	7,702.5	7,721.4	7,726.9	7,815.7
28 Residual (assets less liabilities) ⁸	583.8	650.1	657.5	678.4	674.5	686.8	701.3	694.2	690.7	695.6	696.0	700.3

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

Seasonally adjusted, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	5,947.8	6,218.5	6,301.4	6,381.2	6,403.7	6,435.7	6,475.3	6,514.7	6,495.9	6,515.2	6,528.3	6,556.1
2 Securities in bank credit	1,648.3	1,683.5	1,723.1	1,740.8	1,733.5	1,756.0	1,733.9	1,733.4	1,733.6	1,738.1	1,731.9	1,732.3
3 Treasury and Agency securities ²	1,089.3	1,096.4	1,122.7	1,125.6	1,109.3	1,113.8	1,085.8	1,090.7	1,090.1	1,093.0	1,092.8	1,091.3
4 Other securities	559.0	587.1	600.4	615.2	624.2	642.2	648.0	642.6	643.6	645.1	639.1	641.1
5 Loans and leases in bank credit ³	4,299.6	4,535.1	4,578.4	4,640.4	4,670.2	4,679.7	4,741.5	4,781.3	4,762.2	4,777.1	4,796.3	4,823.7
6 Commercial and industrial	764.0	803.0	811.6	818.6	825.4	832.6	838.5	845.4	839.9	846.9	849.7	848.8
7 Real estate	2,401.3	2,550.6	2,579.2	2,633.1	2,658.5	2,664.9	2,703.7	2,751.0	2,746.5	2,753.5	2,757.4	2,776.8
8 Revolving home equity	347.0	406.4	408.2	416.1	420.2	423.6	427.0	431.0	429.1	432.1	432.6	432.8
9 Other	2,054.3	2,144.2	2,171.0	2,217.1	2,238.3	2,241.3	2,276.8	2,320.0	2,317.3	2,321.4	2,324.9	2,344.0
10 Consumer	691.0	702.9	700.7	708.7	711.4	704.7	707.5	711.8	707.5	711.7	718.8	715.5
11 Security ⁴	86.6	99.0	107.8	107.9	104.9	106.7	113.4	103.0	105.9	95.9	95.5	102.1
12 Other loans and leases	356.6	379.6	379.0	372.1	370.0	370.8	378.4	370.1	362.5	369.1	374.9	380.5
13 Interbank loans	335.4	244.2	252.0	233.4	242.3	237.6	215.5	205.4	198.9	214.5	215.2	207.3
14 Cash assets ⁵	268.7	270.7	270.4	285.4	268.7	275.9	279.6	261.7	258.0	253.2	261.5	261.3
15 Other assets ⁶	586.1	629.2	635.9	654.7	646.6	643.6	658.6	645.4	649.5	647.2	650.4	634.8
16 TOTAL ASSETS⁷	7,067.3	7,293.5	7,391.3	7,486.8	7,493.4	7,524.9	7,561.0	7,559.1	7,534.1	7,561.8	7,587.1	7,590.8
LIABILITIES												
17 Deposits	4,606.8	4,806.2	4,837.7	4,891.5	4,909.0	4,920.7	4,945.6	4,982.8	4,973.2	4,979.0	4,991.2	4,984.6
18 Transaction	646.5	652.1	663.6	689.8	660.1	664.3	682.4	652.4	622.4	672.9	695.1	631.1
19 Nontransaction	3,960.3	4,154.0	4,174.0	4,201.7	4,248.9	4,256.4	4,263.3	4,330.4	4,350.8	4,306.1	4,296.2	4,353.5
20 Large time	631.7	690.3	710.1	723.4	736.8	742.0	747.3	763.1	757.8	764.2	762.9	764.7
21 Other	3,328.6	3,463.8	3,463.9	3,478.3	3,512.2	3,514.4	3,516.0	3,567.3	3,593.0	3,541.9	3,533.3	3,588.8
22 Borrowings	1,261.2	1,201.2	1,229.6	1,253.9	1,248.9	1,256.4	1,262.1	1,246.1	1,236.5	1,253.0	1,260.7	1,249.7
23 From banks in the U.S.	417.6	322.4	332.1	320.0	330.3	322.7	316.5	295.3	286.7	299.8	303.1	293.7
24 From others	843.6	878.7	897.5	933.9	918.6	933.7	945.7	950.7	949.8	953.2	957.6	955.9
25 Net due to related foreign offices	235.5	265.1	248.7	253.3	244.1	260.8	236.7	249.2	243.0	248.7	269.9	271.0
26 Other liabilities	388.5	387.2	385.9	402.0	418.5	401.3	400.8	396.0	396.1	396.9	389.4	394.8
27 TOTAL LIABILITIES	6,492.0	6,659.7	6,701.9	6,800.6	6,820.5	6,839.2	6,845.3	6,874.1	6,848.8	6,877.6	6,911.3	6,900.1
28 Residual (assets less liabilities) ⁸	575.3	633.8	689.4	686.2	672.9	685.7	715.7	684.9	685.4	684.2	675.8	690.7

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

Not seasonally adjusted, billions of dollars

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	5,933.2	6,226.4	6,285.1	6,344.0	6,377.6	6,429.8	6,469.3	6,498.7	6,475.5	6,491.6	6,504.4	6,551.9
2 Securities in bank credit	1,642.9	1,686.0	1,719.7	1,731.5	1,729.5	1,759.4	1,735.6	1,727.4	1,724.2	1,726.1	1,726.3	1,734.1
3 Treasury and Agency securities ²	1,087.7	1,091.7	1,117.9	1,120.9	1,112.5	1,122.1	1,089.6	1,089.3	1,086.5	1,087.2	1,091.5	1,093.4
4 Other securities	555.3	594.3	601.8	610.6	617.0	637.4	645.9	638.1	637.8	638.9	634.8	640.7
5 Loans and leases in bank credit ³	4,290.2	4,540.4	4,565.4	4,612.5	4,648.1	4,670.4	4,733.7	4,771.3	4,751.3	4,765.5	4,778.1	4,817.8
6 Commercial and industrial	763.5	798.2	809.6	819.6	829.1	836.9	841.7	844.9	839.4	845.5	845.3	847.5
7 Real estate	2,396.7	2,549.7	2,573.9	2,617.6	2,646.3	2,664.7	2,697.8	2,745.8	2,742.8	2,746.7	2,751.3	2,773.7
8 Revolving home equity	347.7	404.6	408.4	413.0	418.9	424.5	428.4	431.8	430.1	432.5	433.5	433.8
9 Other	2,049.0	2,145.2	2,165.5	2,204.6	2,227.4	2,240.1	2,269.3	2,313.9	2,312.7	2,314.2	2,317.9	2,339.9
9a Other residential	1,051.7	1,080.1	1,088.1	1,109.9	1,122.1	1,122.9	1,140.1	1,171.2	1,172.7	1,169.7	1,169.3	1,190.3
9b Commercial	997.4	1,065.1	1,077.4	1,094.7	1,105.4	1,117.2	1,129.2	1,142.7	1,140.1	1,144.5	1,148.5	1,149.6
10 Consumer	683.6	716.3	705.8	702.2	702.9	698.8	700.3	704.3	699.1	704.5	712.6	708.4
10a Credit cards and related plans	292.6	318.7	305.5	302.7	304.3	302.4	305.7	307.3	304.6	309.0	310.6	306.3
10b Other	391.0	397.6	400.3	399.5	398.6	396.3	394.6	397.1	394.5	395.4	402.0	402.0
11 Security ⁴	87.1	98.0	103.7	105.5	103.3	101.8	114.4	103.5	105.7	97.8	95.7	103.9
12 Other loans and leases	359.3	378.1	372.5	367.7	366.6	368.3	379.5	372.8	364.3	371.0	373.1	384.4
13 Interbank loans	332.0	240.3	247.0	236.9	250.6	238.1	216.2	202.4	194.6	208.6	204.7	211.4
14 Cash assets ⁵	263.8	280.7	268.4	274.4	264.8	271.3	271.8	256.9	249.6	244.9	245.5	261.2
15 Other assets ⁶	588.1	627.9	629.3	650.0	646.2	642.7	654.6	647.7	650.8	647.7	648.4	641.3
16 TOTAL ASSETS ⁷	7,046.5	7,306.3	7,361.0	7,437.0	7,471.5	7,513.9	7,543.7	7,537.6	7,502.6	7,524.7	7,534.9	7,597.1
LIABILITIES												
17 Deposits	4,593.5	4,800.2	4,833.0	4,879.3	4,916.5	4,898.5	4,938.2	4,968.3	4,959.5	4,947.3	4,931.6	4,993.7
18 Transaction	644.2	664.3	655.4	680.9	667.0	654.9	675.0	650.0	616.5	663.9	680.6	633.7
19 Nontransaction	3,949.3	4,135.8	4,177.6	4,198.4	4,249.5	4,243.6	4,263.2	4,318.3	4,343.0	4,283.3	4,251.0	4,360.0
20 Large time	630.2	694.3	713.8	720.9	731.6	738.6	746.6	761.2	755.8	761.9	759.7	764.5
21 Other	3,319.1	3,441.6	3,463.8	3,477.5	3,517.8	3,505.1	3,516.6	3,557.1	3,587.2	3,521.5	3,491.3	3,595.5
22 Borrowings	1,262.4	1,197.9	1,227.7	1,241.8	1,255.5	1,274.7	1,273.8	1,247.5	1,236.0	1,256.5	1,257.3	1,249.8
23 From banks in the U.S.	417.5	319.5	329.7	321.2	334.7	323.3	315.9	295.2	286.3	299.3	301.6	295.7
24 From others	845.0	878.4	898.0	920.6	920.8	951.4	957.9	952.4	949.7	957.2	955.8	954.1
25 Net due to related foreign offices	229.7	269.4	254.0	247.1	229.8	258.5	235.0	242.5	234.1	240.7	266.9	266.2
26 Other liabilities	380.9	392.2	392.5	394.0	398.9	398.2	398.3	388.0	385.2	387.5	385.9	390.0
27 TOTAL LIABILITIES	6,466.4	6,659.7	6,707.2	6,762.3	6,800.6	6,830.0	6,845.3	6,846.3	6,814.7	6,832.0	6,841.8	6,899.7
28 Residual (assets less liabilities) ⁸	580.1	646.6	653.8	674.7	670.8	684.0	698.4	691.3	687.9	692.7	693.1	697.4

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	3,325.0	3,495.1	3,547.9	3,573.2	3,562.9	3,569.6	3,588.2	3,608.8	3,595.4	3,607.1	3,619.0	3,637.7
2 Securities in bank credit	932.5	966.9	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,022.0	1,022.1	1,026.2	1,020.9	1,020.2
3 Treasury and Agency securities ²	581.7	598.0	624.6	632.6	610.8	611.4	591.0	597.6	597.2	599.4	599.0	597.6
3a Trading account	38.2	34.1	51.3	52.2	47.8	53.9	51.0	49.4	53.5	46.7	47.7	49.7
3b Investment account	543.5	563.9	573.3	580.5	563.0	557.5	540.0	548.2	543.7	552.7	551.3	547.9
3c Mortgage-backed	432.8	459.1	467.7	472.6	464.2	458.2	440.7	448.9	444.2	453.0	451.1	448.8
3d Other	110.6	104.8	105.6	107.9	98.8	99.3	99.3	99.3	99.5	99.7	100.2	99.2
4 Other securities	350.8	368.9	380.6	392.1	400.0	419.9	428.3	424.4	424.9	426.8	421.9	422.6
4a Trading account	189.8	201.1	203.3	204.9	208.1	218.7	224.0	214.9	214.5	216.4	214.0	212.3
4b Investment account	161.0	167.8	177.4	187.2	192.0	201.1	204.3	209.5	210.4	210.4	208.0	210.3
4c State and local government	33.1	33.2	34.3	35.2	36.1	36.8	36.6	37.6	37.5	37.6	37.8	37.6
4d Other	127.8	134.6	143.1	152.0	155.9	164.3	167.7	171.9	172.9	172.8	170.2	172.7
5 Loans and leases in bank credit ³	2,392.5	2,528.1	2,542.7	2,548.5	2,552.1	2,538.3	2,568.9	2,586.8	2,573.3	2,580.9	2,598.1	2,617.5
6 Commercial and industrial	456.1	473.6	479.9	482.6	485.8	489.8	493.0	494.4	490.6	495.3	496.3	495.6
7 Real estate	1,212.2	1,297.0	1,295.4	1,305.9	1,313.6	1,300.5	1,316.3	1,349.2	1,345.6	1,351.3	1,358.2	1,367.0
8 Revolving home equity	245.8	291.1	292.3	297.2	298.8	299.6	299.9	302.2	301.0	303.2	303.1	303.0
9 Other	966.4	1,005.9	1,003.1	1,008.7	1,014.8	1,000.9	1,016.3	1,047.0	1,044.6	1,048.1	1,055.0	1,064.0
9a Other residential	608.6	635.7	629.5	634.2	639.0	623.2	634.2	658.5	657.5	658.3	662.3	672.1
9b Commercial	357.7	370.2	373.6	374.5	375.8	377.6	382.1	388.5	387.1	389.8	392.7	391.9
10 Consumer	386.8	390.2	391.3	389.9	388.5	382.0	380.0	382.7	380.9	382.5	387.5	384.9
11 Security ⁴	79.8	91.0	99.8	100.0	96.6	98.4	105.1	94.6	97.7	87.2	86.5	93.9
11a Fed funds and RPs with broker/dealer	59.2	69.1	77.9	77.3	81.5	82.7	89.4	79.6	82.0	72.9	72.2	78.6
11b Other	20.7	21.9	21.9	22.7	15.0	15.7	15.7	15.0	15.7	14.4	14.4	15.4
12a State and local government	15.7	16.9	16.7	16.8	16.9	16.9	16.8	17.0	17.0	17.0	17.2	17.2
12b Agricultural	9.3	9.4	9.3	9.2	9.2	9.1	9.0	9.1	9.2	9.2	9.1	9.1
12c Fed funds and RPs with others	22.3	27.5	27.3	28.1	22.1	20.6	26.2	21.2	17.4	20.4	21.4	30.5
12d All other loans	116.8	126.9	127.5	121.4	125.5	128.3	130.0	125.7	122.2	125.2	129.2	126.6
12e Lease financing receivables	93.6	95.6	95.5	94.7	93.9	92.7	92.6	92.7	92.8	92.7	92.8	92.8
13 Interbank loans	261.9	164.4	171.9	157.7	171.9	164.4	145.7	135.3	131.8	141.3	138.3	135.9
13a Fed funds and RPs with banks	144.8	104.9	106.9	92.7	108.2	98.9	80.1	67.3	62.4	73.4	69.6	69.9
13b Other	117.1	59.5	65.0	65.1	63.7	65.5	65.6	68.1	69.4	68.0	68.8	66.0
14 Cash assets ⁵	152.8	158.4	156.2	170.3	157.0	163.2	168.3	150.2	146.5	143.4	148.2	152.9
15 Other assets ⁶	437.0	454.7	458.1	470.6	458.5	447.0	452.3	445.9	445.8	451.0	454.0	441.3
16 TOTAL ASSETS ⁷	4,138.1	4,235.9	4,298.1	4,336.8	4,315.4	4,309.7	4,320.1	4,306.1	4,285.3	4,308.8	4,325.5	4,333.5

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

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

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
17 Deposits	2,371.4	2,465.8	2,472.7	2,500.8	2,503.9	2,507.5	2,519.7	2,527.4	2,519.6	2,522.6	2,524.8	2,529.6
18 Transaction	310.0	315.6	322.3	334.8	312.8	316.1	327.6	303.6	287.8	322.8	328.1	269.7
19 Nontransaction	2,061.4	2,150.2	2,150.4	2,166.0	2,191.0	2,191.4	2,192.1	2,223.8	2,231.7	2,199.8	2,196.7	2,259.9
20 Large time	301.9	327.6	340.2	344.2	351.6	353.4	354.1	361.3	354.9	362.0	360.3	361.6
21 Other	1,759.5	1,822.6	1,810.2	1,821.8	1,839.4	1,838.0	1,838.0	1,862.5	1,876.8	1,837.8	1,836.4	1,898.4
22 Borrowings	774.0	717.8	735.0	758.9	750.0	742.6	752.8	742.4	736.4	746.3	752.9	748.6
23 From banks in the U.S.	225.3	162.1	165.9	153.2	162.5	152.3	150.2	133.7	127.8	138.1	142.1	134.8
24 From others	548.8	555.6	569.1	605.8	587.4	590.3	602.7	608.7	608.7	608.3	610.8	613.9
25 Net due to related foreign offices	221.4	253.5	240.0	247.4	238.6	250.2	227.0	236.3	228.9	236.9	255.4	257.0
26 Other liabilities	314.5	314.2	316.7	329.1	346.1	327.8	324.9	322.4	323.0	323.6	316.1	318.5
27 TOTAL LIABILITIES	3,681.4	3,751.3	3,764.4	3,836.3	3,838.6	3,828.1	3,824.5	3,828.4	3,807.9	3,829.4	3,849.2	3,853.8
28 Residual (assets less liabilities) ⁸	456.7	484.6	533.7	500.4	476.9	481.6	495.6	477.7	477.3	479.4	476.3	479.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	3,319.5	3,499.5	3,533.0	3,541.1	3,547.3	3,572.2	3,591.8	3,602.6	3,584.9	3,595.3	3,605.3	3,641.9
2 Securities in bank credit	929.2	970.3	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,018.0	1,014.6	1,016.7	1,017.4	1,024.6
3 Treasury and Agency securities ²	582.2	594.2	620.1	620.7	610.4	621.8	593.6	598.1	595.5	596.1	599.9	602.4
3a Trading account	38.1	33.9	51.7	51.7	48.1	54.7	51.4	49.2	53.1	46.3	47.4	49.9
3b Investment account	544.1	560.3	568.4	569.0	562.3	567.1	542.2	548.9	542.4	549.8	552.4	552.5
3c Mortgage-backed	433.8	456.1	462.0	462.2	462.9	466.2	442.2	449.9	443.6	451.1	452.7	452.8
3d Other	110.3	104.2	106.3	106.9	99.4	100.8	100.0	99.0	98.8	98.8	99.7	99.7
4 Other securities	347.0	376.1	382.0	387.5	392.8	415.0	426.2	419.9	419.1	420.6	417.6	422.2
4a Trading account	187.8	205.0	204.0	202.5	204.3	216.2	222.9	212.6	211.6	213.2	211.8	212.1
4b Investment account	159.3	171.1	178.0	185.0	188.5	198.8	203.3	207.3	207.5	207.3	205.8	210.1
4c State and local government	32.8	33.8	34.4	34.8	35.4	36.4	36.4	37.2	37.0	37.0	37.4	37.6
4d Other	126.5	137.3	143.6	150.2	153.1	162.4	166.9	170.1	170.5	170.3	168.4	172.6
5 Loans and leases in bank credit ³	2,390.3	2,529.1	2,530.9	2,532.9	2,544.0	2,535.4	2,572.0	2,584.6	2,570.4	2,578.6	2,587.9	2,617.3
6 Commercial and industrial	455.4	469.4	477.9	483.0	488.0	491.8	494.4	493.7	489.1	494.3	493.2	495.4
7 Real estate	1,212.3	1,295.3	1,290.8	1,297.6	1,310.6	1,304.9	1,319.1	1,349.4	1,347.5	1,350.8	1,356.1	1,367.3
8 Revolving home equity	246.3	289.7	292.8	294.8	297.8	300.5	301.1	302.9	301.6	303.8	304.0	303.9
9 Other	966.0	1,005.6	998.0	1,002.8	1,012.7	1,004.4	1,018.0	1,046.6	1,045.9	1,047.0	1,052.1	1,063.4
9a Other residential	608.4	635.5	626.3	630.5	637.7	625.4	635.2	658.2	658.4	657.6	660.5	671.7
9b Commercial	357.6	370.1	371.7	372.3	375.0	379.0	382.8	388.4	387.6	389.4	391.6	391.7
10 Consumer	383.4	397.0	394.4	387.8	385.1	379.2	377.4	379.2	377.1	379.0	384.4	381.3
10a Credit cards and related plans	139.4	156.7	152.2	145.7	145.2	142.6	143.9	143.9	143.9	145.4	144.8	142.0
10b Other	244.1	240.3	242.2	242.1	239.9	236.7	233.5	235.3	233.2	233.7	239.6	239.4
11 Security ⁴	80.3	90.3	95.7	97.3	94.9	93.6	106.1	95.1	97.5	89.3	87.1	95.4
11a Fed funds and RPs with broker/dealer	59.5	68.6	74.7	75.3	80.2	78.7	90.3	80.0	81.8	74.6	72.7	79.8
11b Other	20.8	21.7	21.0	22.1	14.8	14.9	15.8	15.1	15.7	14.7	14.5	15.6
12a State and local government	15.7	16.9	16.7	16.8	16.9	16.9	16.8	17.0	17.0	17.0	17.2	17.2
12b Agricultural	9.3	9.5	9.2	9.1	9.1	9.1	9.1	9.2	9.2	9.2	9.2	9.2
12c Fed funds and RPs with others	22.3	27.5	27.3	28.1	22.1	20.6	26.2	21.2	17.4	20.4	21.4	30.5
12d All other loans	118.0	127.1	123.8	118.8	123.5	126.6	130.7	127.1	122.8	126.0	126.7	128.3
12e Lease financing receivables	93.5	96.0	95.2	94.4	93.8	92.6	92.4	92.6	92.7	92.6	92.5	92.7
13 Interbank loans	260.7	163.8	166.8	157.2	176.7	167.2	147.6	134.7	129.1	139.6	134.6	138.8
13a Fed funds and RPs with banks	144.2	104.6	103.7	92.4	111.2	100.5	81.2	66.9	61.1	72.4	67.7	71.4
13b Other	116.6	59.3	63.1	64.8	65.5	66.7	66.4	67.7	68.0	67.1	66.9	67.4
14 Cash assets ⁵	148.0	167.4	156.2	164.0	155.9	159.4	160.9	145.3	139.6	137.7	136.2	151.1
15 Other assets ⁶	439.0	453.4	451.5	465.9	458.1	446.1	448.4	448.1	447.0	451.6	452.0	447.7
16 TOTAL ASSETS ⁷	4,128.9	4,247.4	4,271.0	4,292.7	4,303.2	4,310.4	4,314.2	4,296.8	4,266.5	4,290.2	4,294.3	4,345.3

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

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

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
LIABILITIES												
17 Deposits	2,364.4	2,464.8	2,478.2	2,490.4	2,507.0	2,489.9	2,513.3	2,519.8	2,512.1	2,506.4	2,489.4	2,536.4
18 Transaction	307.8	324.0	318.6	330.2	319.1	311.0	324.5	301.4	283.7	317.5	318.3	268.9
19 Nontransaction	2,056.5	2,140.8	2,159.7	2,160.2	2,188.0	2,179.0	2,188.9	2,218.4	2,228.4	2,188.9	2,171.1	2,267.5
20 Large time	300.4	331.5	343.9	341.7	346.5	349.9	353.4	359.4	352.9	359.6	357.1	361.4
21 Other	1,756.2	1,809.3	1,815.8	1,818.5	1,841.5	1,829.0	1,835.4	1,859.0	1,875.5	1,829.3	1,814.0	1,906.1
22 Borrowings	775.3	714.5	733.1	746.8	756.5	760.9	764.5	743.8	735.9	749.8	749.6	748.7
23 From banks in the U.S.	225.1	159.2	163.4	154.4	167.0	152.9	149.6	133.5	127.4	137.5	140.6	136.7
24 From others	550.2	555.3	569.7	592.5	589.5	608.0	614.9	610.3	608.6	612.2	609.0	612.0
25 Net due to related foreign offices	215.5	257.8	245.3	241.3	224.3	247.9	225.3	229.5	220.0	228.8	252.4	252.2
26 Other liabilities	306.9	319.2	323.3	321.2	326.5	324.7	322.4	314.4	312.0	314.2	312.6	313.7
27 TOTAL LIABILITIES	3,662.1	3,756.3	3,780.0	3,799.7	3,814.3	3,823.4	3,825.5	3,807.5	3,780.2	3,799.2	3,803.9	3,851.0
28 Residual (assets less liabilities) ⁸	466.7	491.0	491.0	493.0	488.9	487.0	488.7	489.3	486.4	490.9	490.4	494.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	2,623.0	2,722.5	2,755.5	2,813.8	2,842.2	2,864.4	2,888.3	2,906.0	2,900.2	2,908.6	2,909.1	2,918.1
2 Securities in bank credit	715.9	715.6	719.8	721.9	724.0	723.0	715.7	711.5	711.3	712.5	710.9	711.9
3 Treasury and Agency securities ²	507.7	497.4	500.0	498.7	499.8	500.7	496.0	493.2	492.6	494.2	493.7	493.4
4 Other securities	208.2	218.2	219.8	223.2	224.2	222.3	219.7	218.2	218.7	218.3	217.2	218.5
5 Loans and leases in bank credit ³	1,907.1	2,007.0	2,035.7	2,091.9	2,118.2	2,141.4	2,172.6	2,194.5	2,188.9	2,196.1	2,198.2	2,206.2
6 Commercial and industrial	308.0	329.4	331.7	336.0	339.5	342.8	345.4	351.0	349.3	351.6	353.4	353.2
7 Real estate	1,189.1	1,253.6	1,283.8	1,327.3	1,344.9	1,364.4	1,387.5	1,401.8	1,400.9	1,402.2	1,399.3	1,409.8
8 Revolving home equity	101.2	115.3	115.9	118.9	121.4	124.0	127.0	128.8	128.2	129.0	129.4	129.8
9 Other	1,087.9	1,138.3	1,167.9	1,208.4	1,223.5	1,240.4	1,260.5	1,273.0	1,272.7	1,273.2	1,269.8	1,280.0
10 Consumer	304.2	312.7	309.5	318.7	322.9	322.7	327.5	329.1	326.6	329.2	331.4	330.6
11 Security ⁴	6.8	8.0	8.0	7.9	8.3	8.3	8.3	8.4	8.2	8.6	8.9	8.2
12 Other loans and leases	99.0	103.2	102.7	102.0	102.5	103.1	103.8	104.3	103.9	104.6	105.3	104.4
13 Interbank loans	73.6	79.8	80.0	75.7	70.4	73.2	69.9	70.1	67.1	73.1	76.9	71.4
14 Cash assets ⁵	115.8	112.3	114.2	115.1	111.7	112.8	111.4	111.5	111.5	109.8	113.3	108.4
15 Other assets ⁶	149.1	174.5	177.8	184.1	188.1	196.5	206.3	199.6	203.8	196.2	196.5	193.5
16 TOTAL ASSETS ⁷	2,929.3	3,056.7	3,095.1	3,155.8	3,179.3	3,213.4	3,242.1	3,253.0	3,248.7	3,253.6	3,261.5	3,257.0
LIABILITIES												
17 Deposits	2,235.4	2,340.4	2,365.0	2,390.7	2,405.1	2,413.2	2,425.9	2,455.4	2,453.6	2,456.4	2,466.5	2,454.9
18 Transaction	336.5	336.5	341.3	355.0	347.2	348.2	354.8	348.8	334.6	350.0	367.0	361.4
19 Nontransaction	1,898.9	2,003.8	2,023.6	2,035.7	2,057.9	2,065.0	2,071.1	2,106.6	2,119.1	2,106.3	2,099.5	2,093.5
20 Large time	329.8	362.7	369.9	379.2	385.2	388.6	393.1	401.8	402.9	402.3	402.6	403.1
21 Other	1,569.0	1,641.1	1,653.7	1,656.5	1,672.8	1,676.4	1,678.0	1,704.8	1,716.2	1,704.1	1,696.8	1,690.4
22 Borrowings	487.2	483.4	494.6	495.0	498.9	513.8	509.3	503.7	500.1	506.7	507.8	501.1
23 From banks in the U.S.	192.4	160.3	166.3	166.8	167.7	170.4	166.3	161.6	159.0	161.8	161.0	159.0
24 From others	294.8	323.1	328.4	328.1	331.2	343.4	343.0	342.1	341.1	344.9	346.8	342.1
25 Net due to related foreign offices	14.1	11.6	8.7	5.8	5.5	10.6	9.7	13.0	14.0	11.9	14.5	14.0
26 Other liabilities	74.0	73.0	69.2	72.9	72.4	73.5	75.9	73.6	73.1	73.3	73.4	76.3
27 TOTAL LIABILITIES	2,810.7	2,908.4	2,937.5	2,964.3	2,982.0	3,011.2	3,020.8	3,045.7	3,040.8	3,048.2	3,062.1	3,046.3
28 Residual (assets less liabilities) ⁸	118.7	148.3	157.6	191.5	197.3	202.3	221.3	207.3	207.8	205.4	199.4	210.7

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	2,613.6	2,726.9	2,752.1	2,802.9	2,830.4	2,857.6	2,877.5	2,896.1	2,890.6	2,896.3	2,899.1	2,909.9
2 Securities in bank credit	713.7	715.7	717.6	723.3	726.3	722.6	715.8	709.4	709.6	709.4	708.9	709.4
3 Treasury and Agency securities ²	505.5	497.5	497.9	500.1	502.1	500.3	496.1	491.2	490.9	491.1	491.7	490.9
4 Other securities	208.2	218.2	219.8	223.2	224.2	222.3	219.7	218.2	218.7	218.3	217.2	218.5
5 Loans and leases in bank credit ³	1,899.9	2,011.3	2,034.5	2,079.6	2,104.1	2,135.0	2,161.7	2,186.7	2,181.0	2,186.9	2,190.2	2,200.5
6 Commercial and industrial	308.1	328.8	331.6	336.6	341.0	345.1	347.3	351.2	350.2	351.2	352.1	352.1
7 Real estate	1,184.4	1,254.4	1,283.2	1,320.0	1,335.7	1,359.7	1,378.7	1,396.3	1,395.3	1,395.9	1,395.2	1,406.4
8 Revolving home equity	101.3	114.9	115.6	118.2	121.0	124.0	127.3	129.0	128.5	128.7	129.5	129.9
9 Other	1,083.1	1,139.5	1,167.5	1,201.8	1,214.7	1,235.7	1,251.4	1,267.3	1,266.8	1,267.2	1,265.7	1,276.5
9a Other residential	443.3	444.6	461.8	479.4	484.3	497.5	504.9	513.0	514.3	512.1	508.8	518.6
9b Commercial	639.8	694.9	705.7	722.4	730.3	738.2	746.4	754.3	752.5	755.1	756.9	757.9
10 Consumer	300.2	319.2	311.4	314.4	317.8	319.6	322.9	325.1	322.0	325.5	328.2	327.0
10a Credit cards and related plans	153.2	162.0	153.3	157.0	159.1	159.9	161.8	163.3	160.7	163.7	165.7	164.4
10b Other	147.0	157.3	158.1	157.4	158.7	159.7	161.1	161.8	161.3	161.8	162.4	162.7
11 Security ⁴	6.8	7.7	8.0	8.1	8.3	8.2	8.3	8.4	8.2	8.5	8.6	8.5
12 Other loans and leases	100.4	101.1	100.3	100.5	101.3	102.5	104.5	105.7	105.2	105.8	106.1	106.5
13 Interbank loans	71.2	76.5	80.2	79.7	73.9	71.0	68.6	67.8	65.5	69.0	70.0	72.6
14 Cash assets ⁵	115.9	113.4	112.2	110.4	108.9	111.8	110.8	111.5	110.1	107.2	109.3	110.1
15 Other assets ⁶	149.1	174.5	177.8	184.1	188.1	196.5	206.3	199.6	203.8	196.2	196.5	193.5
16 TOTAL ASSETS ⁷	2,917.7	3,058.9	3,090.0	3,144.3	3,168.2	3,203.5	3,229.5	3,240.8	3,236.0	3,234.5	3,240.7	3,251.8
LIABILITIES												
17 Deposits	2,229.1	2,335.3	2,354.7	2,388.9	2,409.5	2,408.6	2,424.9	2,448.5	2,447.3	2,440.9	2,442.3	2,457.3
18 Transaction	336.3	340.4	336.8	350.7	348.0	343.9	350.5	348.6	332.7	346.5	362.4	364.7
19 Nontransaction	1,892.8	1,995.0	2,017.9	2,038.2	2,061.5	2,064.7	2,074.3	2,099.9	2,114.6	2,094.5	2,079.9	2,092.5
20 Large time	329.8	362.7	369.9	379.2	385.2	388.6	393.1	401.8	402.9	402.3	402.6	403.1
21 Other	1,562.9	1,632.3	1,648.0	1,659.1	1,676.3	1,676.0	1,681.2	1,698.1	1,711.7	1,692.2	1,677.2	1,689.4
22 Borrowings	487.2	483.4	494.6	495.0	498.9	513.8	509.3	503.7	500.1	506.7	507.8	501.1
23 From banks in the U.S.	192.4	160.3	166.3	166.8	167.7	170.4	166.3	161.6	159.0	161.8	161.0	159.0
24 From others	294.8	323.1	328.4	328.1	331.2	343.4	343.0	342.1	341.1	344.9	346.8	342.1
25 Net due to related foreign offices	14.1	11.6	8.7	5.8	5.5	10.6	9.7	13.0	14.0	11.9	14.5	14.0
26 Other liabilities	74.0	73.0	69.2	72.9	72.4	73.5	75.9	73.6	73.1	73.3	73.4	76.3
27 TOTAL LIABILITIES	2,804.3	2,903.4	2,927.3	2,962.6	2,986.3	3,006.6	3,019.8	3,038.8	3,034.5	3,032.8	3,037.9	3,048.7
28 Residual (assets less liabilities) ⁸	113.3	155.5	162.8	181.8	181.9	197.0	209.7	202.0	201.5	201.8	202.8	203.1

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

Seasonally adjusted, billions of dollars

August 12, 2005

Account	2004 Jul	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	Week ending			
									Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	650.0	673.4	697.5	704.9	704.7	722.2	730.9	743.0	742.7	742.7	747.6	752.5
2 Securities in bank credit	260.2	307.4	315.6	317.1	310.2	314.4	319.2	326.8	328.1	327.8	323.4	330.4
3 Treasury and Agency securities ²	91.5	87.6	97.1	94.8	86.1	88.2	88.8	87.5	89.5	88.6	84.4	85.9
4 Other securities	168.8	219.8	218.6	222.2	224.0	226.2	230.4	239.3	238.6	239.2	239.1	244.5
5 Loans and leases in bank credit ³	389.8	366.0	381.8	387.8	394.5	407.8	411.7	416.1	414.7	414.9	424.1	422.2
6 Commercial and industrial	132.3	143.7	145.5	145.2	150.7	155.0	154.5	161.8	160.8	161.6	164.6	164.2
7 Real estate	17.4	19.1	18.9	19.0	19.2	18.2	18.2	16.6	16.6	16.4	16.5	16.8
11 Security ⁴	151.4	101.7	113.6	120.5	119.0	129.5	133.1	126.8	129.5	122.6	129.1	128.8
12 Other loans and leases	88.7	101.5	103.8	103.2	105.6	105.2	105.9	111.0	107.8	114.2	113.9	112.3
13 Interbank loans	38.0	45.3	41.7	43.0	45.0	47.9	49.1	50.4	49.0	53.2	45.8	58.6
14 Cash assets ⁵	63.0	66.8	64.1	65.0	64.1	64.2	64.4	65.8	65.4	66.2	65.4	69.8
15 Other assets ⁶	38.8	31.1	31.2	33.2	34.1	35.6	37.8	37.3	39.0	34.4	36.5	40.9
16 TOTAL ASSETS ⁷	789.4	816.3	834.0	845.7	847.5	869.5	881.7	896.1	895.7	896.1	894.8	921.4
LIABILITIES												
17 Deposits	549.9	564.6	553.3	561.0	589.0	587.4	601.8	582.2	571.8	585.3	589.7	595.1
18 Transaction	11.5	11.8	13.2	14.5	14.3	14.2	14.1	14.5	13.6	14.8	15.3	15.0
19 Nontransaction	538.4	552.8	540.2	546.5	574.6	573.2	587.7	567.7	558.1	570.5	574.4	580.1
22 Borrowings	331.5	349.5	362.7	367.5	360.7	366.5	358.5	364.5	362.1	356.9	370.4	387.1
23 From banks in the U.S.	41.0	40.1	44.1	43.8	44.3	39.8	44.8	41.1	40.4	39.7	40.7	49.8
24 From others	290.5	309.3	318.6	323.6	316.4	326.7	313.7	323.4	321.7	317.2	329.6	337.3
25 Net due to related foreign offices	-183.7	-198.1	-185.8	-181.3	-203.2	-192.6	-183.4	-147.4	-140.6	-142.4	-164.5	-152.2
26 Other liabilities	86.5	92.1	96.1	91.5	93.4	93.0	97.9	94.0	98.9	94.4	88.3	93.9
27 TOTAL LIABILITIES	784.2	808.1	826.4	838.7	839.8	854.4	874.7	893.2	892.2	894.2	883.8	923.9
28 Residual (assets less liabilities) ⁸	5.2	8.2	7.7	7.1	7.7	15.1	7.0	2.9	3.4	1.9	11.0	-2.4

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

Not seasonally adjusted, billions of dollars

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
ASSETS												
1 Bank credit	646.2	675.9	699.2	708.1	710.1	719.6	731.0	739.9	739.6	741.1	742.5	750.6
2 Securities in bank credit	260.2	307.4	315.6	317.1	310.2	314.4	319.2	326.8	328.1	327.8	323.4	330.4
3 Treasury and Agency securities ²	91.5	87.6	97.1	94.8	86.1	88.2	88.8	87.5	89.5	88.6	84.4	85.9
3a Trading account	33.7	30.5	38.3	38.8	30.9	31.0	29.6	27.3	29.0	29.1	24.7	23.8
3b Investment account	57.8	57.0	58.8	56.0	55.3	57.2	59.1	60.2	60.5	59.5	59.7	62.1
4 Other securities	168.8	219.8	218.6	222.2	224.0	226.2	230.4	239.3	238.6	239.2	239.1	244.5
4a Trading account	103.8	115.4	116.5	124.2	127.8	130.6	133.5	134.1	134.9	133.3	133.1	135.9
4b Investment account	65.0	104.4	102.1	98.1	96.2	95.6	96.9	105.2	103.7	105.9	106.0	108.6
5 Loans and leases in bank credit ³	386.0	368.4	383.5	391.0	399.9	405.3	411.8	413.1	411.5	413.3	419.0	420.2
6 Commercial and industrial	131.5	144.3	147.3	147.2	151.8	155.0	154.0	160.9	159.9	161.1	163.3	163.1
7 Real estate	17.4	19.1	18.9	19.0	19.2	18.2	18.2	16.6	16.6	16.4	16.5	16.8
11 Security ⁴	147.3	104.7	115.7	121.9	122.2	126.3	132.1	123.4	125.8	120.2	125.2	126.6
12 Other loans and leases	89.7	100.4	101.6	102.9	106.8	105.8	107.5	112.3	109.3	115.4	114.1	113.7
13 Interbank loans	38.0	45.3	41.7	43.0	45.0	47.9	49.1	50.4	49.0	53.2	45.8	58.6
14 Cash assets ⁵	62.4	66.3	63.2	62.9	63.5	63.6	63.9	65.2	64.4	65.2	64.6	69.9
15 Other assets ⁶	37.6	33.2	32.9	33.2	32.8	36.2	37.8	36.2	38.0	33.2	35.5	40.2
16 TOTAL ASSETS⁷	783.8	820.3	836.6	846.8	851.0	866.9	881.4	891.3	890.6	892.3	888.0	918.9
LIABILITIES												
17 Deposits	548.4	571.9	560.6	566.5	600.7	600.7	610.4	580.6	570.6	583.9	590.2	591.3
18 Transaction	11.5	12.1	13.2	14.0	14.0	13.9	14.0	14.5	13.5	14.6	15.1	15.0
19 Nontransaction	537.0	559.8	547.4	552.5	586.7	586.8	596.4	566.2	557.1	569.4	575.1	576.3
22 Borrowings	331.5	349.5	362.7	367.5	360.7	366.5	358.5	364.5	362.1	356.9	370.4	387.1
23 From banks in the U.S.	41.0	40.1	44.1	43.8	44.3	39.8	44.8	41.1	40.4	39.7	40.7	49.8
24 From others	290.5	309.3	318.6	323.6	316.4	326.7	313.7	323.4	321.7	317.2	329.6	337.3
25 Net due to related foreign offices	-185.2	-197.3	-186.1	-182.0	-205.7	-194.8	-186.3	-149.4	-142.6	-144.5	-164.0	-154.7
26 Other liabilities	85.4	92.6	95.8	91.1	91.5	91.5	95.9	92.7	97.6	93.1	88.6	92.3
27 TOTAL LIABILITIES	780.0	816.8	833.0	843.1	847.3	864.1	878.5	888.4	887.8	889.5	885.1	916.0
28 Residual (assets less liabilities) ⁸	3.7	3.6	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9	2.9	2.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

August 12, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 13	Jul 20	Jul 27	Aug 3
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	105.6	93.1	89.3	88.4	89.3	90.8	93.2	86.5	87.4	86.7	82.7	84.5
30 Reval. losses on off-bal. sheet items ⁹	95.0	83.7	78.8	78.8	80.3	82.7	85.3	76.9	78.1	77.0	72.5	75.4
31 Mortgage-backed securities ¹⁰	491.6	529.0	541.6	544.7	546.4	556.9	535.9	544.3	538.5	545.4	545.7	548.2
31a Pass-through	380.8	410.7	419.5	422.7	427.0	433.8	411.3	418.8	412.7	420.1	421.7	421.1
31b CMO, REMIC, and other	110.8	118.4	122.2	122.0	119.5	123.2	124.6	125.5	125.8	125.3	124.0	127.1
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-3.9	3.9	1.5	-2.6	-3.6	0.7	1.9	-0.2	0.1	0.2	-0.9	-2.5
33 Securitized consumer loans ¹²	150.8	158.6	155.8	148.8	147.6	149.7	151.8	152.6	153.3	151.8	151.6	152.8
33a Credit cards and related plans	130.7	136.6	134.3	127.7	127.0	129.5	129.2	129.5	130.0	128.9	128.8	130.0
33b Other	20.0	22.0	21.6	21.0	20.6	20.1	22.6	23.1	23.3	22.9	22.8	22.8
34 Securitized business loans ¹²	7.2	6.4	6.4	6.4	6.2	6.1	6.1	5.9	6.1	5.7	5.7	5.7
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	325.6	335.6	338.7	344.0	343.8	343.8	340.3	337.3	337.3	337.9	336.5	337.3
33 Securitized consumer loans ¹²	215.1	222.2	208.5	211.1	210.7	209.5	210.2	209.4	212.0	208.6	207.8	207.5
33a Credit cards and related plans	207.8	214.9	201.2	203.9	203.5	202.4	203.1	202.3	204.9	201.4	200.6	200.4
33b Other	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.1	7.1	7.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	58.5	54.5	53.7	52.4	52.4	53.3	54.6	55.0	55.4	55.0	54.0	54.3
30 Reval. losses on off-bal. sheet items ⁹	60.6	61.9	64.8	63.0	62.6	61.9	63.5	62.5	63.3	62.7	61.1	60.6
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