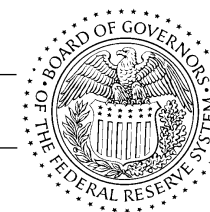


FEDERAL RESERVE statistical release



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

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	6,631.8	6,998.8	7,084.3	7,111.3	7,165.7	7,220.4	7,274.9	7,350.7	7,389.7	7,404.4	7,382.9	7,390.2
2 Securities in bank credit	1,915.3	2,038.3	2,057.0	2,043.4	2,071.4	2,055.1	2,062.5	2,067.0	2,086.4	2,076.4	2,073.0	2,082.5
3 Treasury and Agency securities ²	1,182.0	1,217.6	1,218.2	1,194.3	1,200.4	1,172.8	1,176.2	1,172.5	1,167.8	1,168.3	1,156.5	1,164.6
4 Other securities	733.3	820.6	838.7	849.1	871.0	882.3	886.4	894.5	918.6	908.1	916.5	917.9
5 Loans and leases in bank credit ³	4,716.5	4,960.5	5,027.4	5,067.9	5,094.4	5,165.3	5,212.4	5,283.7	5,303.2	5,327.9	5,309.9	5,307.7
6 Commercial and industrial	904.3	955.0	963.0	976.4	987.4	993.0	1,006.9	1,016.3	1,018.0	1,018.8	1,021.4	1,024.9
7 Real estate	2,438.0	2,598.7	2,652.5	2,679.9	2,688.5	2,731.5	2,779.4	2,813.1	2,823.2	2,830.6	2,817.6	2,815.6
8 Revolving home equity	359.2	409.3	417.2	421.6	425.8	430.0	435.4	437.7	438.1	437.7	437.4	438.0
9 Other	2,078.8	2,189.5	2,235.4	2,258.3	2,262.7	2,301.5	2,344.0	2,375.4	2,385.1	2,392.9	2,380.2	2,377.6
10 Consumer	691.3	700.7	708.6	711.2	704.4	707.0	710.5	717.1	716.7	719.1	721.9	720.9
11 Security ⁴	232.1	220.7	226.5	224.3	237.5	248.7	232.7	245.2	256.9	262.6	247.1	238.8
12 Other loans and leases	450.9	485.4	476.7	476.2	476.6	485.1	482.9	492.0	488.4	496.9	501.9	507.5
13 Interbank loans	369.5	293.5	276.2	287.8	287.8	268.7	260.9	275.8	286.7	277.8	286.4	285.5
14 Cash assets ⁵	322.9	334.0	350.2	332.4	339.6	343.8	327.5	324.1	327.9	336.9	329.5	324.8
15 Other assets ⁶	630.3	670.4	691.2	679.5	677.5	694.2	680.4	688.1	689.7	682.9	701.0	707.5
16 TOTAL ASSETS ⁷	7,883.1	8,227.9	8,333.6	8,342.9	8,402.7	8,459.2	8,475.9	8,570.6	8,626.2	8,633.7	8,631.5	8,639.4
LIABILITIES												
17 Deposits	5,180.2	5,389.0	5,451.2	5,500.0	5,517.1	5,561.7	5,583.7	5,655.4	5,689.6	5,682.1	5,705.9	5,685.2
18 Transaction	670.1	677.0	704.6	674.3	677.6	694.9	661.6	686.0	705.5	624.0	655.0	684.9
19 Nontransaction	4,510.1	4,712.0	4,746.6	4,825.7	4,839.5	4,866.8	4,922.1	4,969.5	4,984.0	5,058.1	5,050.9	5,000.3
20 Large time	1,158.1	1,223.9	1,247.1	1,293.7	1,299.4	1,321.0	1,318.8	1,364.8	1,383.9	1,392.4	1,377.8	1,380.5
21 Other	3,352.0	3,488.2	3,499.6	3,532.0	3,540.1	3,545.8	3,603.4	3,604.7	3,600.2	3,665.8	3,673.0	3,619.8
22 Borrowings	1,580.8	1,590.1	1,618.9	1,612.2	1,627.7	1,627.4	1,619.0	1,667.5	1,675.2	1,677.5	1,652.0	1,681.2
23 From banks in the U.S.	445.3	381.0	369.3	380.5	369.7	369.3	347.2	350.2	359.7	351.7	354.8	359.2
24 From others	1,135.5	1,209.0	1,249.6	1,231.7	1,258.0	1,258.1	1,271.8	1,317.3	1,315.5	1,325.8	1,297.2	1,322.0
25 Net due to related foreign offices	38.1	67.6	74.6	40.4	64.6	46.6	94.0	63.1	51.5	48.5	50.1	90.1
26 Other liabilities	486.3	482.4	494.9	510.5	492.4	497.1	487.9	484.1	503.7	497.4	512.2	486.9
27 TOTAL LIABILITIES	7,285.4	7,529.1	7,639.7	7,663.1	7,701.8	7,732.9	7,784.6	7,870.1	7,920.0	7,905.5	7,920.1	7,943.4
28 Residual (assets less liabilities) ⁸	597.7	698.8	693.9	679.8	701.0	726.3	691.3	700.5	706.2	728.2	711.4	696.0

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

September 30, 2005

Account	2004 Aug	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	Week ending			
									Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	6,617.4	6,984.1	7,050.4	7,090.8	7,157.4	7,214.5	7,255.8	7,336.4	7,384.1	7,394.6	7,389.7	7,398.5
2 Securities in bank credit	1,913.0	2,034.9	2,047.7	2,039.4	2,074.8	2,056.8	2,056.6	2,065.4	2,087.9	2,079.0	2,068.0	2,076.3
3 Treasury and Agency securities ²	1,177.9	1,212.9	1,213.6	1,197.5	1,208.7	1,176.6	1,174.8	1,168.7	1,164.4	1,166.1	1,148.5	1,155.9
4 Other securities	735.1	822.0	834.1	841.9	866.2	880.2	881.8	896.7	923.5	912.9	919.5	920.5
5 Loans and leases in bank credit ³	4,704.4	4,949.2	5,002.8	5,051.4	5,082.5	5,157.8	5,199.2	5,271.0	5,296.2	5,315.6	5,321.7	5,322.2
6 Commercial and industrial	899.5	954.8	966.1	981.2	991.8	995.8	1,005.5	1,010.9	1,012.1	1,012.1	1,017.1	1,023.2
7 Real estate	2,439.6	2,593.4	2,637.1	2,667.7	2,688.2	2,725.6	2,774.1	2,814.9	2,827.7	2,836.7	2,829.0	2,824.4
8 Revolving home equity	360.4	409.5	414.1	420.2	426.7	431.5	436.2	439.1	440.0	439.3	439.7	440.0
9 Other	2,079.3	2,184.0	2,223.0	2,247.5	2,261.6	2,294.1	2,337.9	2,375.8	2,387.7	2,397.4	2,389.3	2,384.3
10 Consumer	688.0	705.7	702.1	702.7	698.5	699.8	703.0	713.7	716.7	717.3	723.5	724.5
10a Credit cards and related plans	296.1	306.2	303.3	305.0	303.1	306.5	308.0	308.7	309.0	307.9	312.8	314.1
10b Other	391.9	399.5	398.8	397.7	395.3	393.3	394.9	405.0	407.7	409.4	410.6	410.4
11 Security ⁴	224.7	218.6	225.5	225.9	229.4	248.7	229.7	237.6	246.9	247.4	246.3	240.6
12 Other loans and leases	452.5	476.7	472.0	474.0	474.7	487.9	487.0	493.9	492.8	502.1	505.8	509.5
13 Interbank loans	369.5	288.6	279.7	296.1	288.3	269.2	257.8	275.4	287.3	279.4	284.5	274.8
14 Cash assets ⁵	313.4	331.2	337.0	327.9	334.3	335.4	322.1	314.5	334.9	351.6	331.2	316.5
15 Other assets ⁶	632.1	665.5	686.5	677.8	677.2	690.3	681.6	690.1	691.9	689.0	704.1	703.2
16 TOTAL ASSETS ⁷	7,860.8	8,200.2	8,285.0	8,324.5	8,389.2	8,441.6	8,449.5	8,548.4	8,630.4	8,645.9	8,640.9	8,624.3
LIABILITIES												
17 Deposits	5,158.6	5,391.6	5,444.5	5,519.3	5,508.4	5,562.9	5,567.5	5,633.0	5,683.1	5,713.0	5,707.4	5,639.1
18 Transaction	651.5	668.8	695.2	681.0	668.0	687.5	659.1	667.3	703.9	625.7	651.3	662.8
19 Nontransaction	4,507.1	4,722.9	4,749.3	4,838.2	4,840.4	4,875.5	4,908.5	4,965.7	4,979.2	5,087.3	5,056.2	4,976.2
20 Large time	1,150.5	1,234.5	1,250.4	1,300.2	1,309.1	1,328.7	1,315.4	1,356.0	1,373.1	1,381.2	1,364.4	1,365.6
21 Other	3,356.6	3,488.3	3,499.0	3,538.0	3,531.3	3,546.8	3,593.1	3,609.7	3,606.1	3,706.0	3,691.8	3,610.6
22 Borrowings	1,577.1	1,588.1	1,606.8	1,618.7	1,646.0	1,639.1	1,620.5	1,661.9	1,672.6	1,673.0	1,651.6	1,697.4
23 From banks in the U.S.	447.8	378.6	370.5	384.9	370.3	368.8	347.1	351.8	361.3	352.7	354.5	360.7
24 From others	1,129.3	1,209.6	1,236.3	1,233.8	1,275.7	1,270.4	1,273.4	1,310.1	1,311.3	1,320.3	1,297.1	1,336.7
25 Net due to related foreign offices	38.1	72.6	67.8	23.7	60.2	42.2	85.3	62.9	56.8	49.8	52.5	95.1
26 Other liabilities	486.1	488.7	486.5	489.0	487.8	492.6	478.7	484.1	509.4	499.7	515.1	491.8
27 TOTAL LIABILITIES	7,260.0	7,541.1	7,605.7	7,650.7	7,702.4	7,736.9	7,752.1	7,841.9	7,921.9	7,935.5	7,926.6	7,923.3
28 Residual (assets less liabilities) ⁸	600.8	659.0	679.3	673.8	686.8	704.7	697.5	706.5	708.5	710.4	714.3	701.0

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

Seasonally adjusted, billions of dollars

September 30, 2005

Account	2004 Aug	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	Week ending			
									Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	5,989.1	6,301.9	6,381.3	6,405.5	6,441.7	6,487.8	6,530.0	6,579.5	6,593.7	6,615.3	6,594.1	6,603.5
2 Securities in bank credit	1,653.0	1,723.0	1,740.7	1,734.0	1,757.3	1,736.4	1,736.5	1,732.5	1,742.1	1,729.3	1,720.8	1,730.8
3 Treasury and Agency securities ²	1,089.4	1,121.5	1,124.3	1,108.2	1,112.9	1,085.3	1,090.3	1,087.4	1,082.3	1,080.7	1,071.4	1,077.3
4 Other securities	563.6	601.5	616.5	625.7	644.4	651.1	646.2	645.0	659.8	648.6	649.5	653.5
5 Loans and leases in bank credit ³	4,336.1	4,578.9	4,640.5	4,671.6	4,684.4	4,751.4	4,793.5	4,847.1	4,851.6	4,886.0	4,873.3	4,872.7
6 Commercial and industrial	768.9	809.1	817.5	825.1	833.0	839.6	846.6	851.8	852.3	855.2	857.2	860.1
7 Real estate	2,421.0	2,580.6	2,634.5	2,661.4	2,670.1	2,713.1	2,762.5	2,796.3	2,807.0	2,814.1	2,801.0	2,799.0
8 Revolving home equity	359.2	409.3	417.2	421.6	425.8	430.0	435.4	437.7	438.1	437.7	437.4	438.0
9 Other	2,061.8	2,171.4	2,217.3	2,239.8	2,244.4	2,283.1	2,327.1	2,358.7	2,368.9	2,376.4	2,363.5	2,361.0
10 Consumer	691.3	700.7	708.6	711.2	704.4	707.0	710.5	717.1	716.7	719.1	721.9	720.9
11 Security ⁴	92.1	107.8	108.0	104.9	106.9	113.8	103.6	103.4	100.7	116.7	108.0	103.5
12 Other loans and leases	362.8	380.7	372.0	368.9	369.9	377.8	370.3	378.4	374.8	380.9	385.2	389.1
13 Interbank loans	329.1	251.9	233.3	242.9	239.6	219.0	209.7	226.9	241.1	230.6	239.4	233.8
14 Cash assets ⁵	261.0	270.5	285.4	269.3	278.0	283.8	267.1	262.8	266.6	274.6	269.7	265.0
15 Other assets ⁶	593.3	639.0	656.4	645.6	642.4	657.2	644.0	651.4	654.5	644.2	662.1	665.9
16 TOTAL ASSETS⁷	7,101.5	7,394.8	7,488.4	7,495.6	7,534.3	7,580.4	7,583.4	7,653.0	7,688.6	7,696.8	7,697.4	7,700.1
LIABILITIES												
17 Deposits	4,635.3	4,835.2	4,889.7	4,911.0	4,929.7	4,959.6	5,001.5	5,026.6	5,038.3	5,034.3	5,070.0	5,058.2
18 Transaction	658.9	663.7	689.9	660.2	664.7	683.1	649.9	673.6	693.0	612.3	642.8	672.3
19 Nontransaction	3,976.4	4,171.5	4,199.8	4,250.8	4,265.0	4,276.6	4,351.6	4,353.0	4,345.2	4,422.0	4,427.2	4,385.9
20 Large time	640.8	707.6	721.0	736.6	745.5	752.0	768.7	771.0	768.8	780.6	779.7	784.6
21 Other	3,335.7	3,463.9	3,478.8	3,514.2	3,519.5	3,524.5	3,582.8	3,582.0	3,576.4	3,641.4	3,647.5	3,601.3
22 Borrowings	1,259.8	1,229.3	1,253.9	1,249.6	1,258.7	1,266.1	1,251.2	1,278.7	1,280.3	1,290.5	1,261.9	1,296.6
23 From banks in the U.S.	402.2	330.7	318.9	329.8	323.6	318.3	299.0	297.5	307.0	307.3	305.9	305.7
24 From others	857.6	898.6	935.0	919.8	935.1	947.7	952.1	981.2	973.3	983.1	956.0	990.9
25 Net due to related foreign offices	215.1	252.7	255.4	244.8	261.2	237.0	249.4	263.4	264.8	251.2	247.9	267.4
26 Other liabilities	399.9	385.6	401.6	417.1	398.9	398.4	393.0	387.9	406.6	397.2	402.5	382.1
27 TOTAL LIABILITIES	6,510.2	6,702.8	6,800.6	6,822.6	6,848.6	6,861.2	6,895.0	6,956.6	6,989.9	6,973.1	6,982.4	7,004.3
28 Residual (assets less liabilities) ⁸	591.3	692.0	687.9	673.0	685.7	719.2	688.4	696.5	698.6	723.7	715.0	695.8

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

Not seasonally adjusted, billions of dollars

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	5,983.4	6,285.6	6,344.2	6,379.5	6,435.9	6,481.8	6,513.9	6,574.2	6,600.5	6,620.0	6,605.0	6,615.2
2 Securities in bank credit	1,650.7	1,719.6	1,731.4	1,730.0	1,760.7	1,738.1	1,730.5	1,730.8	1,743.6	1,731.8	1,715.9	1,724.6
3 Treasury and Agency securities ²	1,085.3	1,116.7	1,119.6	1,111.4	1,121.2	1,089.1	1,088.9	1,083.6	1,078.9	1,078.4	1,063.4	1,068.5
4 Other securities	565.4	602.9	611.8	618.5	639.6	649.0	641.6	647.2	664.7	653.4	652.5	656.1
5 Loans and leases in bank credit ³	4,332.7	4,566.0	4,612.7	4,649.5	4,675.2	4,743.6	4,783.4	4,843.3	4,856.9	4,888.2	4,889.2	4,890.6
6 Commercial and industrial	765.6	807.1	818.5	828.8	837.3	842.9	846.1	848.1	848.8	850.9	854.6	859.8
7 Real estate	2,422.6	2,575.4	2,619.0	2,649.2	2,669.9	2,707.1	2,757.3	2,798.2	2,811.5	2,820.2	2,812.4	2,807.8
8 Revolving home equity	360.4	409.5	414.1	420.2	426.7	431.5	436.2	439.1	440.0	439.3	439.7	440.0
9 Other	2,062.3	2,165.9	2,205.0	2,229.0	2,243.2	2,275.7	2,321.0	2,359.1	2,371.4	2,380.9	2,372.7	2,367.7
9a Other residential	1,049.0	1,083.1	1,103.9	1,117.0	1,117.0	1,134.3	1,163.7	1,189.8	1,198.4	1,206.4	1,193.4	1,185.1
9b Commercial	1,013.3	1,082.8	1,101.1	1,111.9	1,126.2	1,141.4	1,157.3	1,169.3	1,173.1	1,174.6	1,179.2	1,182.6
10 Consumer	688.0	705.7	702.1	702.7	698.5	699.8	703.0	713.7	716.7	717.3	723.5	724.5
10a Credit cards and related plans	296.1	306.2	303.3	305.0	303.1	306.5	308.0	308.7	309.0	307.9	312.8	314.1
10b Other	391.9	399.5	398.8	397.7	395.3	393.3	394.9	405.0	407.7	409.4	410.6	410.4
11 Security ⁴	93.0	103.7	105.5	103.3	102.0	114.9	104.1	104.3	102.6	115.0	110.8	107.6
12 Other loans and leases	363.4	374.1	367.6	365.5	367.4	379.0	373.0	379.0	377.4	384.7	388.0	390.9
13 Interbank loans	329.0	247.0	236.9	251.2	240.1	219.6	206.6	226.5	241.7	232.1	237.4	223.1
14 Cash assets ⁵	251.4	268.5	274.3	265.3	273.3	275.8	262.2	253.1	273.1	289.3	271.0	255.4
15 Other assets ⁶	595.5	632.3	651.6	645.3	641.5	653.3	646.2	653.8	657.1	651.2	666.8	663.7
16 TOTAL ASSETS⁷	7,088.2	7,364.6	7,438.7	7,473.6	7,523.3	7,563.0	7,561.8	7,640.0	7,704.9	7,724.4	7,712.1	7,689.2
LIABILITIES												
17 Deposits	4,621.3	4,830.5	4,877.5	4,918.5	4,907.5	4,952.2	4,986.9	5,012.9	5,042.1	5,078.5	5,084.8	5,022.6
18 Transaction	640.4	655.5	681.0	667.2	655.3	675.7	647.4	655.1	691.3	614.1	639.1	650.1
19 Nontransaction	3,980.9	4,175.0	4,196.5	4,251.3	4,252.3	4,276.6	4,339.5	4,357.8	4,350.8	4,464.4	4,445.7	4,372.5
20 Large time	640.4	711.3	718.6	731.5	742.1	751.4	766.8	770.6	768.1	782.2	778.9	780.1
21 Other	3,340.5	3,463.8	3,478.0	3,519.8	3,510.1	3,525.2	3,572.6	3,587.2	3,582.7	3,682.2	3,666.8	3,592.4
22 Borrowings	1,256.1	1,227.4	1,241.8	1,256.2	1,277.0	1,277.8	1,252.6	1,273.1	1,277.6	1,286.0	1,261.5	1,312.7
23 From banks in the U.S.	404.7	328.2	320.1	334.3	324.2	317.8	298.9	299.1	308.5	308.4	305.7	307.2
24 From others	851.5	899.2	921.8	921.9	952.8	959.9	953.8	974.0	969.1	977.6	955.9	1,005.5
25 Net due to related foreign offices	214.8	258.1	249.2	230.5	259.0	235.3	242.7	262.8	268.4	252.7	249.4	270.3
26 Other liabilities	399.5	392.3	393.7	397.5	395.8	395.9	385.0	387.6	411.1	399.7	404.8	385.4
27 TOTAL LIABILITIES	6,491.7	6,708.2	6,762.2	6,802.7	6,839.3	6,861.1	6,867.1	6,936.3	6,999.2	7,016.9	7,000.6	6,991.1
28 Residual (assets less liabilities) ⁸	596.5	656.3	676.5	671.0	684.0	701.9	694.7	703.7	705.7	707.6	711.5	698.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 30, 2005

Account	2004 Aug	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	Week ending			
									Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	3,351.0	3,548.5	3,573.7	3,562.9	3,569.5	3,588.2	3,608.8	3,640.3	3,649.0	3,663.1	3,645.7	3,661.3
2 Securities in bank credit	940.8	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,022.0	1,016.7	1,026.1	1,011.8	1,003.6	1,020.7
3 Treasury and Agency securities ²	585.6	624.6	632.6	610.8	611.4	591.0	597.6	594.0	589.5	586.6	577.9	588.9
3a Trading account	40.5	51.3	52.1	47.8	53.9	51.0	49.4	46.7	42.1	42.3	33.5	32.7
3b Investment account	545.2	573.3	580.5	563.0	557.5	540.0	548.2	547.3	547.4	544.3	544.4	556.3
3c Mortgage-backed	434.9	467.7	472.6	464.2	458.2	440.7	448.9	447.5	447.3	445.0	443.8	454.5
3d Other	110.2	105.6	107.9	98.8	99.3	99.3	99.3	99.8	100.1	99.3	100.6	101.8
4 Other securities	355.2	380.6	392.1	400.0	419.9	428.3	424.4	422.7	436.6	425.3	425.7	431.8
4a Trading account	192.0	203.3	204.9	208.1	218.7	224.0	214.9	211.9	222.8	211.5	210.2	216.0
4b Investment account	163.2	177.4	187.2	192.0	201.1	204.3	209.5	210.8	213.8	213.8	215.5	215.8
4c State and local government	32.9	34.3	35.2	36.1	36.8	36.6	37.6	37.8	38.0	37.8	38.1	38.3
4d Other	130.3	143.1	152.0	155.9	164.3	167.7	171.9	173.0	175.8	176.0	177.4	177.5
5 Loans and leases in bank credit ³	2,410.2	2,543.3	2,549.0	2,552.0	2,538.3	2,568.9	2,586.8	2,623.5	2,622.9	2,651.3	2,642.1	2,640.6
6 Commercial and industrial	456.6	477.5	481.7	485.3	489.0	492.1	492.8	495.2	494.5	496.3	497.1	500.3
7 Real estate	1,221.1	1,296.9	1,307.4	1,315.2	1,302.1	1,317.9	1,351.7	1,375.5	1,383.3	1,387.0	1,379.1	1,378.0
8 Revolving home equity	254.0	292.3	297.3	298.9	299.8	300.1	303.1	303.5	303.0	302.6	302.5	304.1
9 Other	967.1	1,004.6	1,010.1	1,016.3	1,002.3	1,017.8	1,048.6	1,072.0	1,080.3	1,084.5	1,076.6	1,074.0
9a Other residential	608.4	629.5	634.2	638.9	623.1	634.0	658.0	677.0	684.4	688.7	679.2	674.4
9b Commercial	358.7	375.1	376.0	377.4	379.2	383.8	390.6	394.9	395.9	395.7	397.4	399.6
10 Consumer	384.9	391.3	389.9	388.5	382.0	379.9	381.8	385.6	384.5	385.6	389.6	387.7
11 Security ⁴	85.2	99.8	100.0	96.6	98.4	105.1	94.6	94.3	91.6	107.8	98.6	93.5
11a Fed funds and RPs with broker/dealer	65.3	77.9	77.3	81.5	82.7	89.4	79.6	78.6	76.3	92.3	82.2	76.8
11b Other	19.9	21.9	22.7	15.0	15.7	15.7	15.0	15.7	15.3	15.5	16.3	16.8
12a State and local government	16.0	16.7	16.8	16.9	16.9	16.8	17.0	17.5	17.9	17.9	18.0	18.1
12b Agricultural	9.2	9.3	9.2	9.2	9.1	9.0	9.1	9.2	9.2	9.2	9.3	9.4
12c Fed funds and RPs with others	23.3	27.3	28.1	22.1	20.6	26.2	21.2	24.7	24.0	26.1	26.0	23.6
12d All other loans	119.3	128.0	120.5	124.5	127.5	129.4	125.7	128.9	125.1	128.6	131.8	137.3
12e Lease financing receivables	94.6	96.5	95.4	93.7	92.7	92.6	92.7	92.6	92.8	92.7	92.6	92.6
13 Interbank loans	256.0	171.9	157.7	171.9	164.4	145.7	135.3	150.0	164.4	158.5	162.8	152.3
13a Fed funds and RPs with banks	140.5	106.9	92.7	108.2	98.9	80.1	67.3	83.8	98.3	90.4	95.2	87.9
13b Other	115.6	65.0	65.1	63.7	65.5	65.6	68.1	66.2	66.1	68.1	67.6	64.3
14 Cash assets ⁵	144.7	156.2	170.3	157.0	163.2	168.3	150.2	144.1	148.2	154.4	148.6	141.4
15 Other assets ⁶	440.4	461.4	471.9	458.5	447.0	452.3	445.4	452.9	455.3	441.0	459.9	463.3
16 TOTAL ASSETS ⁷	4,153.5	4,301.9	4,338.5	4,315.4	4,309.7	4,320.1	4,305.7	4,353.4	4,383.3	4,383.0	4,383.0	4,384.2

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

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

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
LIABILITIES												
17 Deposits	2,381.3	2,470.0	2,498.1	2,501.1	2,504.7	2,518.4	2,527.4	2,535.8	2,536.6	2,537.3	2,565.2	2,538.0
18 Transaction	319.5	322.3	334.9	312.8	316.1	327.6	303.8	316.4	314.8	281.2	303.2	325.1
19 Nontransaction	2,061.8	2,147.7	2,163.3	2,188.3	2,188.6	2,190.8	2,223.6	2,219.4	2,221.8	2,256.1	2,262.0	2,212.9
20 Large time	303.4	337.5	341.4	348.5	350.6	352.8	361.1	358.1	353.0	363.8	368.9	374.1
21 Other	1,758.4	1,810.2	1,821.8	1,839.8	1,838.1	1,838.0	1,862.5	1,861.3	1,868.8	1,892.3	1,893.0	1,838.8
22 Borrowings	782.9	734.7	758.9	749.9	742.6	752.8	742.4	767.8	770.4	779.9	747.5	774.7
23 From banks in the U.S.	218.3	165.5	153.1	162.5	152.3	150.2	133.7	134.7	146.6	142.9	142.5	137.1
24 From others	564.6	569.1	605.7	587.4	590.3	602.7	608.7	633.1	623.8	637.0	605.1	637.6
25 Net due to related foreign offices	202.0	243.8	249.4	239.1	250.4	227.0	236.3	249.5	251.4	238.6	236.9	252.5
26 Other liabilities	325.0	316.7	329.1	346.1	327.8	324.9	321.9	315.8	334.7	324.6	329.7	311.5
27 TOTAL LIABILITIES	3,691.1	3,765.1	3,835.4	3,836.3	3,825.5	3,823.1	3,828.0	3,868.9	3,893.1	3,880.3	3,879.3	3,876.7
28 Residual (assets less liabilities) ⁸	462.4	536.9	503.1	479.1	484.1	496.9	477.7	484.4	490.2	502.6	503.7	507.5

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	3,350.0	3,533.6	3,541.5	3,547.3	3,572.2	3,591.8	3,602.6	3,639.5	3,657.5	3,671.4	3,654.3	3,665.6
2 Securities in bank credit	942.1	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,018.0	1,018.4	1,031.3	1,019.2	1,003.1	1,016.5
3 Treasury and Agency securities ²	585.0	620.1	620.7	610.4	621.8	593.6	598.1	593.5	589.8	589.1	574.3	582.1
3a Trading account	40.3	51.7	51.7	48.1	54.7	51.4	49.2	46.5	42.1	42.5	33.2	32.1
3b Investment account	544.7	568.4	569.0	562.3	567.1	542.2	548.9	546.9	547.8	546.6	541.1	550.0
3c Mortgage-backed	434.9	462.0	462.2	462.9	466.2	442.2	449.9	447.5	447.8	446.8	441.3	450.0
3d Other	109.8	106.3	106.9	99.4	100.8	100.0	99.0	99.5	100.0	99.8	99.8	100.1
4 Other securities	357.1	382.0	387.5	392.8	415.0	426.2	419.9	424.9	441.5	430.1	428.8	434.4
4a Trading account	193.0	204.0	202.5	204.3	216.2	222.9	212.6	213.0	225.3	213.9	211.7	217.3
4b Investment account	164.0	178.0	185.0	188.5	198.8	203.3	207.3	211.9	216.2	216.2	217.1	217.1
4c State and local government	33.1	34.4	34.8	35.4	36.4	36.4	37.2	38.0	38.4	38.2	38.4	38.5
4d Other	131.0	143.6	150.2	153.1	162.4	166.9	170.1	173.9	177.8	178.0	178.7	178.6
5 Loans and leases in bank credit ³	2,407.9	2,531.5	2,533.3	2,544.0	2,535.4	2,572.0	2,584.6	2,621.1	2,626.2	2,652.2	2,651.1	2,649.1
6 Commercial and industrial	455.1	475.5	482.0	487.5	491.0	493.4	492.1	493.5	493.3	494.9	497.2	501.2
7 Real estate	1,222.4	1,292.3	1,299.1	1,312.2	1,306.5	1,320.7	1,352.0	1,377.1	1,385.1	1,390.1	1,383.8	1,379.0
8 Revolving home equity	254.9	292.8	294.8	297.9	300.6	301.3	303.8	304.7	304.8	304.0	304.0	305.0
9 Other	967.4	999.5	1,004.3	1,014.3	1,005.9	1,019.4	1,048.2	1,072.3	1,080.3	1,086.1	1,079.9	1,074.0
9a Other residential	608.6	626.3	630.5	637.7	625.3	635.0	657.8	677.3	684.4	689.8	681.2	674.4
9b Commercial	358.8	373.2	373.8	376.6	380.6	384.4	390.4	395.1	395.9	396.3	398.6	399.6
10 Consumer	383.3	394.4	387.8	385.1	379.2	377.4	378.3	383.9	384.9	385.6	390.5	389.3
10a Credit cards and related plans	139.6	153.0	146.4	146.0	143.3	144.7	144.7	142.8	142.3	141.6	145.0	144.2
10b Other	243.6	241.4	241.3	239.1	235.9	232.7	233.6	241.1	242.5	244.0	245.5	245.1
11 Security ⁴	86.0	95.7	97.3	94.9	93.6	106.1	95.1	95.1	93.4	105.7	101.3	98.2
11a Fed funds and RPs with broker/dealer	65.9	74.7	75.3	80.2	78.7	90.3	80.0	79.3	77.8	90.5	84.5	80.6
11b Other	20.1	21.0	22.1	14.8	14.9	15.8	15.1	15.8	15.6	15.2	16.8	17.6
12a State and local government	16.0	16.7	16.8	16.9	16.9	16.8	17.0	17.5	17.9	17.9	18.0	18.1
12b Agricultural	9.3	9.2	9.1	9.1	9.1	9.1	9.2	9.2	9.3	9.3	9.3	9.4
12c Fed funds and RPs with others	23.3	27.3	28.1	22.1	20.6	26.2	21.2	24.7	24.0	26.1	26.0	23.6
12d All other loans	118.1	124.2	118.0	122.6	125.8	130.0	127.1	127.6	125.7	130.1	132.6	138.0
12e Lease financing receivables	94.5	96.3	95.1	93.6	92.6	92.4	92.6	92.5	92.7	92.6	92.4	92.3
13 Interbank loans	256.4	166.8	157.2	176.7	167.2	147.6	134.7	150.1	165.8	154.7	159.9	147.9
13a Fed funds and RPs with banks	140.7	103.7	92.4	111.2	100.5	81.2	66.9	83.8	99.2	88.2	93.6	85.4
13b Other	115.7	63.1	64.8	65.5	66.7	66.4	67.7	66.3	66.7	66.5	66.4	62.5
14 Cash assets ⁵	137.0	156.2	164.0	155.9	159.4	160.9	145.3	136.2	150.2	160.1	148.8	135.5
15 Other assets ⁶	442.5	454.7	467.2	458.1	446.1	448.4	447.7	455.3	457.9	448.1	464.6	461.1
16 TOTAL ASSETS ⁷	4,147.2	4,274.8	4,294.4	4,303.2	4,310.4	4,314.2	4,296.4	4,347.2	4,397.7	4,399.8	4,393.3	4,376.0

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

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

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
LIABILITIES												
17 Deposits	2,371.3	2,475.5	2,487.7	2,504.3	2,487.2	2,512.0	2,519.8	2,526.1	2,538.7	2,561.5	2,576.0	2,517.9
18 Transaction	305.3	318.6	330.2	319.1	311.0	324.5	301.6	302.2	311.0	276.9	300.0	311.6
19 Nontransaction	2,066.0	2,156.9	2,157.4	2,185.2	2,176.2	2,187.5	2,218.2	2,223.9	2,227.7	2,284.6	2,276.1	2,206.3
20 Large time	303.0	341.2	339.0	343.4	347.2	352.1	359.2	357.7	352.2	365.4	368.1	369.6
21 Other	1,763.0	1,815.8	1,818.5	1,841.9	1,829.1	1,835.4	1,859.0	1,866.3	1,875.4	1,919.2	1,908.0	1,836.7
22 Borrowings	779.2	732.7	746.8	756.5	760.9	764.5	743.8	762.2	767.7	775.4	747.1	790.8
23 From banks in the U.S.	220.7	163.1	154.3	167.0	152.9	149.6	133.5	136.3	148.1	143.9	142.2	138.6
24 From others	558.4	569.7	592.5	589.5	608.0	614.9	610.3	625.9	619.6	631.5	604.9	652.3
25 Net due to related foreign offices	201.6	249.2	243.2	224.8	248.1	225.3	229.5	248.9	255.0	240.1	238.4	255.5
26 Other liabilities	324.6	323.3	321.2	326.5	324.7	322.3	313.9	315.4	339.3	327.1	332.0	314.8
27 TOTAL LIABILITIES	3,676.7	3,780.7	3,798.8	3,812.1	3,820.9	3,824.1	3,807.1	3,852.7	3,900.6	3,904.1	3,893.5	3,879.0
28 Residual (assets less liabilities) ⁸	470.5	494.1	495.6	491.1	489.5	490.1	489.3	494.5	497.0	495.6	499.8	497.0

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 30, 2005

Account	2004 Aug	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	Week ending			
									Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	2,636.2	2,755.3	2,813.4	2,844.0	2,870.4	2,900.7	2,921.2	2,937.6	2,941.6	2,947.8	2,944.2	2,940.3
2 Securities in bank credit	710.3	719.6	721.8	724.5	724.3	718.3	714.6	714.0	713.0	713.0	713.1	708.2
3 Treasury and Agency securities ²	501.9	498.8	497.4	498.8	499.8	495.5	492.8	491.7	489.8	489.7	489.4	486.4
4 Other securities	208.4	220.9	224.3	225.7	224.5	222.8	221.8	222.3	223.2	223.3	223.7	221.7
5 Loans and leases in bank credit ³	1,925.9	2,035.7	2,091.6	2,119.5	2,146.1	2,182.5	2,206.7	2,223.5	2,228.6	2,234.7	2,231.1	2,232.1
6 Commercial and industrial	312.3	331.6	335.8	339.8	344.0	347.5	353.8	356.6	357.8	359.0	360.0	359.8
7 Real estate	1,199.9	1,283.8	1,327.1	1,346.2	1,368.0	1,395.2	1,410.8	1,420.9	1,423.7	1,427.1	1,421.8	1,421.0
8 Revolving home equity	105.2	117.0	119.9	122.7	126.0	129.9	132.3	134.2	135.1	135.2	134.9	133.9
9 Other	1,094.7	1,166.8	1,207.2	1,223.5	1,242.0	1,265.4	1,278.5	1,286.7	1,288.6	1,291.9	1,286.9	1,287.0
10 Consumer	306.4	309.4	318.6	322.7	322.4	327.0	328.6	331.5	332.3	333.5	332.3	333.2
11 Security ⁴	6.9	8.1	8.0	8.4	8.5	8.8	9.0	9.1	9.1	8.9	9.4	10.0
12 Other loans and leases	100.4	102.8	102.1	102.5	103.1	103.9	104.5	105.5	105.8	106.3	107.5	108.1
13 Interbank loans	73.0	80.0	75.6	71.0	75.2	73.4	74.4	76.9	76.7	72.1	76.6	81.6
14 Cash assets ⁵	116.3	114.3	115.1	112.3	114.8	115.5	116.9	118.7	118.4	120.2	121.1	123.6
15 Other assets ⁶	152.9	177.6	184.4	187.2	195.4	204.9	198.6	198.5	199.2	203.2	202.2	202.6
16 TOTAL ASSETS ⁷	2,946.1	3,094.8	3,155.7	3,181.5	3,222.8	3,261.5	3,277.8	3,298.0	3,302.2	3,309.4	3,310.3	3,313.9
LIABILITIES												
17 Deposits	2,254.0	2,365.2	2,391.6	2,409.9	2,424.9	2,441.3	2,474.0	2,490.8	2,501.7	2,497.0	2,504.8	2,520.2
18 Transaction	339.4	341.4	355.0	347.4	348.6	355.5	346.1	357.2	378.2	331.1	339.6	347.2
19 Nontransaction	1,914.7	2,023.8	2,036.6	2,062.5	2,076.4	2,085.8	2,128.0	2,133.6	2,123.5	2,165.9	2,165.2	2,173.0
20 Large time	337.4	370.1	379.6	388.2	395.0	399.3	407.6	412.9	415.8	416.8	410.7	410.6
21 Other	1,577.3	1,653.7	1,657.0	1,674.4	1,681.4	1,686.5	1,720.3	1,720.7	1,707.6	1,749.1	1,754.5	1,762.5
22 Borrowings	476.9	494.6	495.1	499.7	516.1	513.2	508.8	510.8	509.9	510.6	514.4	521.9
23 From banks in the U.S.	183.9	165.1	165.8	167.3	171.3	168.2	165.3	162.8	160.4	164.4	163.5	168.6
24 From others	293.0	329.5	329.3	332.4	344.8	345.1	343.5	348.1	349.5	346.1	350.9	353.3
25 Net due to related foreign offices	13.2	8.9	6.0	5.7	10.8	10.0	13.2	13.9	13.4	12.6	11.1	14.8
26 Other liabilities	74.9	69.0	72.5	71.0	71.1	73.5	71.0	72.2	71.9	72.6	72.8	70.6
27 TOTAL LIABILITIES	2,819.0	2,937.7	2,965.1	2,986.3	3,023.0	3,038.0	3,067.0	3,087.6	3,096.8	3,092.8	3,103.1	3,127.6
28 Residual (assets less liabilities) ⁸	127.0	157.1	190.6	195.2	199.8	223.5	210.8	210.4	205.4	216.6	207.2	186.3

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	2,633.4	2,752.0	2,802.6	2,832.2	2,863.7	2,890.0	2,911.3	2,934.7	2,942.9	2,948.7	2,950.8	2,949.7
2 Securities in bank credit	708.6	717.5	723.2	726.7	723.9	718.3	712.5	712.4	712.3	712.6	712.7	708.2
3 Treasury and Agency securities ²	500.3	496.7	498.9	501.0	499.4	495.5	490.7	490.1	489.1	489.4	489.0	486.4
4 Other securities	208.4	220.9	224.3	225.7	224.5	222.8	221.8	222.3	223.2	223.3	223.7	221.7
5 Loans and leases in bank credit ³	1,924.8	2,034.5	2,079.4	2,105.5	2,139.8	2,171.6	2,198.8	2,222.2	2,230.6	2,236.0	2,238.0	2,241.5
6 Commercial and industrial	310.5	331.6	336.4	341.3	346.3	349.4	354.0	354.6	355.5	355.9	357.4	358.6
7 Real estate	1,200.2	1,283.1	1,319.9	1,337.0	1,363.4	1,386.4	1,405.3	1,421.2	1,426.4	1,430.1	1,428.6	1,428.8
8 Revolving home equity	105.4	116.7	119.2	122.3	126.1	130.2	132.4	134.4	135.2	135.3	135.8	135.0
9 Other	1,094.8	1,166.4	1,200.7	1,214.7	1,237.3	1,256.3	1,272.9	1,286.7	1,291.2	1,294.8	1,292.8	1,293.8
9a Other residential	440.4	456.8	473.5	479.4	491.7	499.3	505.9	512.5	514.0	516.6	512.2	510.7
9b Commercial	654.4	709.6	727.2	735.3	745.7	757.0	766.9	774.2	777.2	778.3	780.6	783.1
10 Consumer	304.8	311.3	314.3	317.6	319.2	322.4	324.6	329.8	331.8	331.7	333.0	335.2
10a Credit cards and related plans	156.5	153.2	156.9	159.0	159.8	161.8	163.3	165.9	166.7	166.3	167.8	170.0
10b Other	148.3	158.1	157.4	158.6	159.4	160.6	161.3	163.9	165.1	165.4	165.2	165.2
11 Security ⁴	7.0	8.1	8.2	8.4	8.4	8.8	9.0	9.2	9.2	9.3	9.5	9.5
12 Other loans and leases	102.3	100.4	100.5	101.3	102.5	104.6	105.9	107.5	107.8	108.9	109.6	109.4
13 Interbank loans	72.6	80.2	79.7	74.5	72.9	72.0	72.0	76.5	75.9	77.5	77.5	75.2
14 Cash assets ⁵	114.4	112.3	110.3	109.4	113.9	114.9	116.9	116.9	122.9	129.2	122.1	119.9
15 Other assets ⁶	152.9	177.6	184.4	187.2	195.4	204.9	198.6	198.5	199.2	203.2	202.2	202.6
16 TOTAL ASSETS ⁷	2,941.0	3,089.8	3,144.3	3,170.4	3,212.9	3,248.8	3,265.5	3,292.8	3,307.2	3,324.7	3,318.7	3,313.3
LIABILITIES												
17 Deposits	2,250.0	2,355.0	2,389.8	2,414.2	2,420.3	2,440.3	2,467.0	2,486.8	2,503.4	2,517.0	2,508.8	2,504.7
18 Transaction	335.1	336.9	350.7	348.1	344.3	351.2	345.8	352.9	380.3	337.1	339.2	338.5
19 Nontransaction	1,914.9	2,018.1	2,039.1	2,066.1	2,076.0	2,089.1	2,121.2	2,133.9	2,123.2	2,179.8	2,169.6	2,166.2
20 Large time	337.4	370.1	379.6	388.2	395.0	399.3	407.6	412.9	415.8	416.8	410.7	410.6
21 Other	1,577.5	1,648.0	1,659.5	1,678.0	1,681.1	1,689.8	1,713.6	1,720.9	1,707.3	1,763.0	1,758.9	1,755.6
22 Borrowings	476.9	494.6	495.1	499.7	516.1	513.2	508.8	510.8	509.9	510.6	514.4	521.9
23 From banks in the U.S.	183.9	165.1	165.8	167.3	171.3	168.2	165.3	162.8	160.4	164.4	163.5	168.6
24 From others	293.0	329.5	329.3	332.4	344.8	345.1	343.5	348.1	349.5	346.1	350.9	353.3
25 Net due to related foreign offices	13.2	8.9	6.0	5.7	10.8	10.0	13.2	13.9	13.4	12.6	11.1	14.8
26 Other liabilities	74.9	69.0	72.5	71.0	71.1	73.5	71.0	72.2	71.9	72.6	72.8	70.6
27 TOTAL LIABILITIES	2,815.0	2,927.5	2,963.4	2,990.6	3,018.4	3,037.0	3,060.1	3,083.6	3,098.6	3,112.8	3,107.1	3,112.1
28 Residual (assets less liabilities) ⁸	125.9	162.3	180.9	179.8	194.5	211.8	205.4	209.2	208.6	211.9	211.6	201.2

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

Seasonally adjusted, billions of dollars

September 30, 2005

Account	2004 Aug	2005 Feb	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	Week ending			
									Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	642.7	696.8	703.1	705.8	724.1	732.6	745.0	771.1	796.0	789.1	788.8	786.7
2 Securities in bank credit	262.3	315.3	316.2	309.4	314.1	318.6	326.1	334.5	344.3	347.1	352.2	351.7
3 Treasury and Agency securities ²	92.6	96.2	94.0	86.0	87.5	87.5	85.9	85.1	85.5	87.6	85.2	87.3
4 Other securities	169.7	219.1	222.3	223.4	226.6	231.2	240.2	249.5	258.8	259.5	267.0	264.4
5 Loans and leases in bank credit ³	380.4	381.5	386.8	396.4	409.9	414.0	418.9	436.6	451.7	441.9	436.7	435.0
6 Commercial and industrial	135.4	145.9	145.6	151.3	154.4	153.4	160.3	164.6	165.6	163.6	164.2	164.7
7 Real estate	17.0	18.1	18.1	18.5	18.3	18.4	16.8	16.7	16.2	16.5	16.6	16.6
11 Security ⁴	139.9	112.9	118.5	119.4	130.5	134.8	129.1	141.7	156.2	145.9	139.1	135.3
12 Other loans and leases	88.1	104.7	104.7	107.2	106.7	107.3	112.7	113.6	113.7	116.0	116.8	118.4
13 Interbank loans	40.5	41.6	42.8	44.9	48.2	49.6	51.1	48.9	45.6	47.2	47.0	51.7
14 Cash assets ⁵	61.9	63.6	64.8	63.2	61.6	60.1	60.5	61.3	61.3	62.3	59.8	59.8
15 Other assets ⁶	37.0	31.5	34.8	33.9	35.0	37.0	36.4	36.7	35.2	38.7	38.9	41.6
16 TOTAL ASSETS⁷	781.6	833.0	845.1	847.3	868.5	878.8	892.5	917.6	937.7	936.9	934.1	939.3
LIABILITIES												
17 Deposits	544.9	553.9	561.5	589.0	587.4	602.1	582.2	628.9	651.3	647.8	635.9	627.0
18 Transaction	11.2	13.3	14.7	14.1	12.9	11.9	11.7	12.4	12.5	11.7	12.2	12.6
19 Nontransaction	533.7	540.6	546.8	574.9	574.5	590.2	570.6	616.5	638.8	636.1	623.6	614.4
22 Borrowings	321.0	360.8	365.0	362.5	369.0	361.4	367.9	388.8	395.0	387.1	390.0	384.6
23 From banks in the U.S.	43.1	50.4	50.4	50.7	46.2	50.9	48.2	52.7	52.7	44.4	48.9	53.5
24 From others	277.9	310.4	314.6	311.9	322.8	310.4	319.6	336.1	342.2	342.7	341.2	331.1
25 Net due to related foreign offices	-177.1	-185.1	-180.8	-204.4	-196.7	-190.4	-155.5	-200.3	-213.3	-202.7	-197.8	-177.3
26 Other liabilities	86.4	96.7	93.3	93.4	93.4	98.7	95.0	96.2	97.1	100.2	109.6	104.8
27 TOTAL LIABILITIES	775.2	826.3	839.1	840.5	853.2	871.7	889.6	913.6	930.1	932.3	937.7	939.2
28 Residual (assets less liabilities) ⁸	6.4	6.7	6.1	6.8	15.3	7.1	2.9	4.0	7.6	4.5	-3.6	0.2

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

Not seasonally adjusted, billions of dollars

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
ASSETS												
1 Bank credit	634.0	698.5	706.3	711.2	721.5	732.8	741.9	762.2	783.6	774.6	784.7	783.3
2 Securities in bank credit	262.3	315.3	316.2	309.4	314.1	318.6	326.1	334.5	344.3	347.1	352.2	351.7
3 Treasury and Agency securities ²	92.6	96.2	94.0	86.0	87.5	87.5	85.9	85.1	85.5	87.6	85.2	87.3
3a Trading account	34.0	38.2	38.8	30.8	30.9	29.4	27.0	26.6	27.5	26.9	26.0	27.8
3b Investment account	58.6	57.9	55.2	55.2	56.6	58.1	58.9	58.5	58.0	60.7	59.1	59.5
4 Other securities	169.7	219.1	222.3	223.4	226.6	231.2	240.2	249.5	258.8	259.5	267.0	264.4
4a Trading account	104.2	116.3	123.8	127.6	130.1	132.7	133.1	139.2	147.2	147.8	155.9	152.9
4b Investment account	65.5	102.8	98.4	95.8	96.5	98.4	107.1	110.2	111.6	111.7	111.1	111.5
5 Loans and leases in bank credit ³	371.7	383.2	390.0	401.8	407.4	414.1	415.8	427.7	439.3	427.4	432.5	431.6
6 Commercial and industrial	133.9	147.7	147.6	152.4	154.4	152.9	159.4	162.8	163.3	161.2	162.5	163.4
7 Real estate	17.0	18.1	18.1	18.5	18.3	18.4	16.8	16.7	16.2	16.5	16.6	16.6
11 Security ⁴	131.7	114.9	119.9	122.5	127.4	133.8	125.6	133.3	144.3	132.4	135.5	132.9
12 Other loans and leases	89.1	102.6	104.4	108.4	107.3	108.9	114.0	114.9	115.5	117.3	117.8	118.7
13 Interbank loans	40.5	41.6	42.8	44.9	48.2	49.6	51.1	48.9	45.6	47.2	47.0	51.7
14 Cash assets ⁵	62.0	62.7	62.7	62.6	61.0	59.6	59.8	61.4	61.8	62.3	60.2	61.1
15 Other assets ⁶	36.6	33.2	34.9	32.5	35.7	37.0	35.3	36.3	34.8	37.8	37.3	39.4
16 TOTAL ASSETS⁷	772.6	835.6	846.3	850.9	865.9	878.5	887.7	908.4	925.5	921.4	928.8	935.1
LIABILITIES												
17 Deposits	537.3	561.2	567.0	600.8	600.8	610.7	580.7	620.1	641.0	634.5	622.6	616.4
18 Transaction	11.1	13.3	14.2	13.9	12.7	11.8	11.7	12.2	12.6	11.6	12.1	12.7
19 Nontransaction	526.2	547.8	552.8	586.9	588.1	598.9	569.0	607.8	628.4	622.9	610.5	603.7
22 Borrowings	321.0	360.8	365.0	362.5	369.0	361.4	367.9	388.8	395.0	387.1	390.0	384.6
23 From banks in the U.S.	43.1	50.4	50.4	50.7	46.2	50.9	48.2	52.7	52.7	44.4	48.9	53.5
24 From others	277.9	310.4	314.6	311.9	322.8	310.4	319.6	336.1	342.2	342.7	341.2	331.1
25 Net due to related foreign offices	-176.6	-185.4	-181.4	-206.8	-198.7	-193.0	-157.3	-199.9	-211.6	-202.9	-196.9	-175.2
26 Other liabilities	86.7	96.4	92.9	91.5	91.9	96.7	93.7	96.5	98.3	100.0	110.3	106.4
27 TOTAL LIABILITIES	768.3	832.9	843.5	848.0	863.1	875.7	884.9	905.6	922.7	918.7	926.0	932.3
28 Residual (assets less liabilities) ⁸	4.3	2.7	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

MEMO ITEMS

Not seasonally adjusted, billions of dollars

September 30, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 31	Sep 7	Sep 14	Sep 21
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	111.5	89.3	88.4	89.3	90.8	93.2	86.5	89.3	105.0	91.5	91.1	93.2
30 Reval. losses on off-bal. sheet items ⁹	102.2	78.8	78.8	80.3	82.7	85.3	76.9	79.4	93.5	82.6	81.3	83.5
31 Mortgage-backed securities ¹⁰	497.3	541.3	544.3	546.4	556.9	535.9	544.3	543.5	545.7	544.6	539.6	548.8
31a Pass-through	382.8	419.5	422.7	427.0	433.8	411.3	418.8	416.5	416.8	415.9	410.7	419.7
31b CMO, REMIC, and other	114.6	121.9	121.7	119.5	123.2	124.6	125.5	127.0	128.8	128.7	128.8	129.0
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-0.3	1.1	-3.0	-2.7	0.5	3.6	0.3	-2.1	0.3	-0.9	-1.1	-1.5
33 Securitized consumer loans ¹²	151.6	155.4	148.3	146.8	148.9	151.1	152.5	153.1	153.7	153.8	150.7	152.3
33a Credit cards and related plans	130.8	134.3	127.7	127.0	129.5	129.2	129.5	130.7	131.4	131.7	128.7	130.4
33b Other	20.8	21.2	20.6	19.8	19.4	21.9	22.9	22.4	22.2	22.1	22.0	21.9
34 Securitized business loans ¹²	6.8	6.3	6.3	5.7	5.6	5.5	4.9	4.0	3.6	3.3	3.3	3.3
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	322.8	337.3	342.7	342.7	342.9	339.8	337.0	336.1	335.1	334.6	333.5	330.9
33 Securitized consumer loans ¹²	214.0	208.5	211.1	210.7	209.6	210.4	209.7	209.0	210.4	210.4	209.7	207.4
33a Credit cards and related plans	206.7	201.2	203.9	203.6	202.5	203.2	202.5	201.8	203.2	203.3	202.5	200.2
33b Other	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.2	7.2	7.2	7.2	7.2
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	57.3	53.6	52.3	52.4	53.3	54.6	54.9	56.8	59.6	60.1	68.4	65.8
30 Reval. losses on off-bal. sheet items ⁹	59.8	64.8	63.0	62.6	62.0	63.6	62.6	62.4	65.0	65.6	73.3	71.1
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