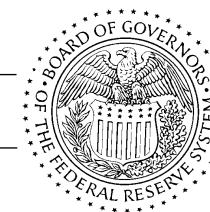


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

October 28, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	6,702.7	7,084.3	7,111.9	7,166.3	7,220.9	7,275.1	7,350.3	7,395.7	7,406.3	7,393.9	7,396.8	7,422.4
2 Securities in bank credit	1,925.5	2,057.0	2,043.4	2,071.5	2,055.1	2,062.2	2,066.5	2,079.0	2,085.6	2,077.7	2,070.8	2,086.8
3 Treasury and Agency securities ²	1,176.4	1,217.7	1,193.8	1,199.9	1,172.3	1,176.2	1,172.5	1,164.4	1,166.3	1,169.9	1,160.5	1,164.3
4 Other securities	749.1	839.2	849.7	871.6	882.8	886.1	894.0	914.6	919.3	907.8	910.3	922.5
5 Loans and leases in bank credit ³	4,777.2	5,027.4	5,068.4	5,094.9	5,165.8	5,212.8	5,283.8	5,316.7	5,320.7	5,316.3	5,326.0	5,335.5
6 Commercial and industrial	908.2	963.3	977.0	988.1	993.6	1,007.9	1,016.9	1,025.1	1,030.9	1,032.9	1,036.2	1,037.0
7 Real estate	2,463.6	2,652.5	2,679.9	2,688.5	2,731.5	2,779.4	2,813.1	2,821.2	2,818.1	2,831.5	2,838.4	2,837.6
8 Revolving home equity	370.5	417.2	421.6	425.8	430.1	437.7	439.1	438.1	438.9	435.0	435.0	436.7
9 Other	2,093.1	2,235.4	2,258.3	2,262.7	2,301.5	2,341.6	2,374.0	2,383.1	2,379.3	2,396.4	2,403.4	2,400.8
10 Consumer	693.6	708.6	711.2	704.4	707.0	710.4	717.0	719.6	719.8	708.1	705.0	705.3
11 Security ⁴	247.5	226.5	224.3	237.5	248.7	232.7	245.2	246.2	239.0	236.9	235.1	242.2
12 Other loans and leases	464.2	476.5	476.1	476.5	485.0	482.5	491.7	504.7	512.8	506.8	511.3	513.4
13 Interbank loans	375.5	276.2	287.8	287.8	268.7	260.9	275.9	283.7	288.7	270.1	285.9	270.4
14 Cash assets ⁵	325.1	350.2	332.4	339.6	343.8	327.5	324.1	327.3	321.7	316.1	333.3	315.8
15 Other assets ⁶	641.1	691.2	679.5	677.5	694.2	680.5	688.4	697.7	701.9	687.9	718.0	701.5
16 TOTAL ASSETS⁷	7,972.9	8,333.6	8,343.5	8,403.3	8,459.8	8,476.2	8,570.7	8,635.9	8,649.8	8,599.9	8,665.7	8,641.6
LIABILITIES												
17 Deposits	5,202.9	5,451.2	5,500.0	5,517.1	5,561.7	5,583.4	5,655.1	5,683.5	5,678.7	5,679.7	5,718.8	5,683.3
18 Transaction	683.4	704.6	674.3	677.6	694.9	661.5	685.8	671.7	726.0	626.2	628.8	657.9
19 Nontransaction	4,519.5	4,746.6	4,825.7	4,839.5	4,866.8	4,921.9	4,969.3	5,011.8	4,952.7	5,053.5	5,090.0	5,025.3
20 Large time	1,160.6	1,247.1	1,293.7	1,299.4	1,321.0	1,318.9	1,364.9	1,387.4	1,396.5	1,404.6	1,410.1	1,403.2
21 Other	3,358.9	3,499.6	3,532.0	3,540.1	3,545.8	3,603.1	3,604.4	3,624.4	3,556.2	3,648.9	3,679.9	3,622.1
22 Borrowings	1,610.6	1,618.9	1,612.7	1,628.3	1,628.1	1,620.0	1,667.6	1,674.3	1,690.9	1,645.3	1,661.4	1,654.5
23 From banks in the U.S.	460.2	369.3	380.5	369.7	369.3	347.3	350.3	354.6	358.9	336.1	334.9	344.8
24 From others	1,150.4	1,249.6	1,232.3	1,258.6	1,258.8	1,272.7	1,317.3	1,319.7	1,331.9	1,309.2	1,326.4	1,309.7
25 Net due to related foreign offices	45.8	74.6	40.4	64.6	46.7	94.3	63.3	66.2	72.4	80.1	88.3	101.0
26 Other liabilities	484.9	494.9	510.5	492.4	497.1	487.8	484.2	499.4	503.3	482.9	496.4	511.6
27 TOTAL LIABILITIES	7,344.2	7,639.7	7,663.7	7,702.4	7,733.6	7,785.6	7,870.2	7,923.4	7,945.2	7,888.0	7,964.9	7,950.4
28 Residual (assets less liabilities) ⁸	628.7	693.9	679.8	701.0	726.3	690.7	700.5	712.5	704.6	711.9	700.7	691.2

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	6,702.9	7,050.4	7,091.3	7,158.0	7,215.1	7,255.9	7,336.0	7,397.8	7,409.5	7,395.4	7,400.9	7,435.0
2 Securities in bank credit	1,921.3	2,047.7	2,039.4	2,074.9	2,056.8	2,056.3	2,064.9	2,075.6	2,080.3	2,074.8	2,064.5	2,080.2
3 Treasury and Agency securities ²	1,169.2	1,213.0	1,196.9	1,208.2	1,176.1	1,174.7	1,168.7	1,157.5	1,158.2	1,161.6	1,150.9	1,156.4
4 Other securities	752.1	834.6	842.5	866.8	880.8	881.6	896.2	918.0	922.1	913.2	913.5	923.8
5 Loans and leases in bank credit ³	4,781.6	5,002.8	5,051.9	5,083.1	5,158.3	5,199.7	5,271.1	5,322.2	5,329.2	5,320.6	5,336.4	5,354.8
6 Commercial and industrial	905.2	966.3	981.8	992.4	996.4	1,006.4	1,011.5	1,021.5	1,028.8	1,032.2	1,033.5	1,035.7
7 Real estate	2,470.8	2,637.1	2,667.7	2,688.2	2,725.6	2,774.1	2,814.9	2,829.3	2,825.2	2,837.3	2,848.3	2,845.8
8 Revolving home equity	372.1	414.1	420.2	426.7	431.5	438.6	440.5	440.0	440.7	436.1	436.3	438.1
9 Other	2,098.8	2,223.0	2,247.5	2,261.5	2,294.0	2,335.5	2,374.4	2,389.4	2,384.5	2,401.2	2,412.0	2,407.7
10 Consumer	695.0	702.1	702.7	698.5	699.8	702.9	713.6	721.0	722.7	708.1	705.7	708.7
10a Credit cards and related plans	300.6	303.3	305.0	303.1	306.5	308.0	308.6	311.2	313.3	299.8	298.1	300.4
10b Other	394.4	398.8	397.7	395.3	393.3	394.9	405.0	409.8	409.4	408.2	407.6	408.3
11 Security ⁴	242.6	225.5	225.9	229.4	248.7	229.7	237.6	241.5	235.0	230.1	234.6	246.7
12 Other loans and leases	468.0	471.8	473.9	474.6	487.9	486.5	493.5	508.8	517.5	512.9	514.4	517.9
13 Interbank loans	367.6	279.7	296.1	288.3	269.2	257.8	275.5	278.3	277.3	268.3	281.1	266.1
14 Cash assets ⁵	326.9	337.0	327.9	334.3	335.4	322.1	314.5	329.1	321.3	315.6	352.8	325.6
15 Other assets ⁶	643.4	686.5	677.8	677.2	690.3	681.7	690.5	700.5	706.7	696.8	721.3	701.8
16 TOTAL ASSETS ⁷	7,969.2	8,285.0	8,325.1	8,389.8	8,442.2	8,449.9	8,548.4	8,637.1	8,646.4	8,608.3	8,688.2	8,660.7
LIABILITIES												
17 Deposits	5,193.3	5,444.5	5,519.3	5,508.4	5,562.9	5,567.3	5,632.6	5,673.1	5,643.5	5,695.2	5,733.1	5,673.5
18 Transaction	675.2	695.2	681.0	668.0	687.5	659.0	667.2	663.7	717.2	622.5	637.6	659.1
19 Nontransaction	4,518.1	4,749.3	4,838.2	4,840.4	4,875.5	4,908.3	4,965.5	5,009.3	4,926.3	5,072.8	5,095.5	5,014.4
20 Large time	1,149.5	1,250.4	1,300.2	1,309.1	1,328.7	1,315.5	1,356.1	1,374.1	1,382.8	1,390.8	1,390.5	1,380.4
21 Other	3,368.6	3,499.0	3,538.0	3,531.3	3,546.8	3,592.8	3,609.4	3,635.2	3,543.5	3,682.0	3,705.1	3,634.0
22 Borrowings	1,614.5	1,606.8	1,619.3	1,646.6	1,639.8	1,621.5	1,662.0	1,678.5	1,698.1	1,643.6	1,655.6	1,654.8
23 From banks in the U.S.	460.6	370.5	384.9	370.3	368.8	347.2	351.9	354.9	357.9	336.3	336.0	345.4
24 From others	1,153.9	1,236.3	1,234.4	1,276.2	1,271.0	1,274.4	1,310.1	1,323.6	1,340.2	1,307.3	1,319.5	1,309.4
25 Net due to related foreign offices	49.7	67.8	23.7	60.3	42.3	85.6	63.2	70.7	82.7	80.8	90.1	106.0
26 Other liabilities	489.5	486.5	489.0	487.8	492.6	478.6	484.1	504.3	514.2	483.8	498.0	516.7
27 TOTAL LIABILITIES	7,347.0	7,605.7	7,651.3	7,703.0	7,737.5	7,753.0	7,841.9	7,926.6	7,938.4	7,903.5	7,976.7	7,951.0
28 Residual (assets less liabilities) ⁸	622.2	679.3	673.8	686.8	704.7	696.9	706.5	710.5	708.0	704.9	711.5	709.7

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

Seasonally adjusted, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	6,050.4	6,381.3	6,405.5	6,441.7	6,487.8	6,529.6	6,579.2	6,608.6	6,622.0	6,607.1	6,609.3	6,610.7
2 Securities in bank credit	1,662.7	1,740.7	1,734.0	1,757.3	1,736.4	1,736.1	1,732.1	1,727.6	1,730.9	1,724.6	1,715.3	1,719.5
3 Treasury and Agency securities ²	1,085.0	1,124.3	1,108.2	1,112.9	1,085.3	1,090.3	1,087.4	1,078.8	1,083.1	1,086.9	1,077.6	1,081.0
4 Other securities	577.8	616.5	625.7	644.4	651.1	645.8	644.6	648.8	647.8	637.7	637.7	638.5
5 Loans and leases in bank credit ³	4,387.6	4,640.5	4,671.5	4,684.4	4,751.3	4,793.5	4,847.1	4,881.0	4,891.1	4,882.6	4,894.0	4,891.2
6 Commercial and industrial	774.8	817.7	825.3	833.3	839.8	847.2	852.3	860.8	866.7	869.1	870.8	871.1
7 Real estate	2,446.6	2,634.5	2,661.4	2,670.1	2,713.1	2,762.5	2,796.4	2,804.7	2,801.7	2,814.9	2,821.9	2,820.6
8 Revolving home equity	370.5	417.2	421.6	425.8	430.1	437.7	439.1	438.1	438.9	435.0	435.0	436.7
9 Other	2,076.1	2,217.3	2,239.8	2,244.4	2,283.0	2,324.8	2,357.3	2,366.6	2,362.8	2,379.9	2,386.9	2,383.8
10 Consumer	693.6	708.6	711.2	704.4	707.0	710.4	717.0	719.6	719.8	708.1	705.0	705.3
11 Security ⁴	99.0	108.0	104.9	106.9	113.8	103.6	103.4	107.9	105.4	101.2	101.6	99.1
12 Other loans and leases	373.6	371.8	368.7	369.7	377.7	369.8	378.0	388.0	397.6	389.1	394.7	395.2
13 Interbank loans	333.6	233.3	242.9	239.6	219.0	209.8	227.0	233.5	232.4	225.0	233.7	226.0
14 Cash assets ⁵	263.8	285.4	269.3	278.0	283.8	267.1	262.8	267.4	263.4	258.9	274.5	260.6
15 Other assets ⁶	599.8	656.4	645.6	642.4	657.2	644.1	651.7	657.5	660.2	648.8	674.2	660.2
16 TOTAL ASSETS⁷	7,176.4	7,488.4	7,495.6	7,534.2	7,580.4	7,583.1	7,653.1	7,699.0	7,709.7	7,672.2	7,723.6	7,689.5
LIABILITIES												
17 Deposits	4,665.2	4,889.7	4,911.0	4,929.7	4,959.6	5,001.2	5,026.2	5,046.6	5,042.9	5,038.4	5,073.9	5,034.5
18 Transaction	672.3	689.9	660.2	664.7	683.0	649.8	673.4	659.7	714.2	614.3	617.1	646.2
19 Nontransaction	3,992.9	4,199.8	4,250.8	4,265.0	4,276.6	4,351.4	4,352.8	4,386.9	4,328.7	4,424.0	4,456.9	4,388.3
20 Large time	650.3	721.0	736.6	745.5	752.1	768.8	771.1	788.3	800.7	800.4	800.7	790.6
21 Other	3,342.6	3,478.8	3,514.2	3,519.5	3,524.5	3,582.5	3,581.7	3,598.6	3,527.9	3,623.6	3,656.2	3,597.7
22 Borrowings	1,278.3	1,253.9	1,249.6	1,258.7	1,266.1	1,251.7	1,278.8	1,289.9	1,313.2	1,266.6	1,271.1	1,278.9
23 From banks in the U.S.	409.0	318.9	329.8	323.6	318.4	299.1	297.6	304.6	304.2	289.1	287.4	297.6
24 From others	869.3	935.0	919.8	935.1	947.8	952.6	981.2	985.3	1,008.9	977.5	983.7	981.3
25 Net due to related foreign offices	211.4	255.4	244.8	261.2	237.0	249.7	263.6	258.6	262.5	277.0	282.3	278.9
26 Other liabilities	397.7	401.6	417.1	398.9	398.4	392.8	388.0	393.2	393.2	377.5	387.2	391.6
27 TOTAL LIABILITIES	6,552.6	6,800.6	6,822.6	6,848.6	6,861.2	6,895.4	6,956.6	6,988.3	7,011.7	6,959.5	7,014.5	6,984.0
28 Residual (assets less liabilities) ⁸	623.8	687.8	673.0	685.7	719.2	687.7	696.5	710.7	697.9	712.7	709.1	705.5

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

Not seasonally adjusted, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	6,057.6	6,344.2	6,379.5	6,435.9	6,481.8	6,513.5	6,573.8	6,617.5	6,629.6	6,618.7	6,619.7	6,627.5
2 Securities in bank credit	1,658.6	1,731.4	1,730.0	1,760.7	1,738.1	1,730.1	1,730.5	1,724.2	1,725.7	1,721.7	1,708.9	1,712.9
3 Treasury and Agency securities ²	1,077.8	1,119.6	1,111.4	1,121.2	1,089.1	1,088.8	1,083.6	1,071.9	1,075.0	1,078.5	1,068.1	1,073.1
4 Other securities	580.7	611.8	618.5	639.6	649.0	641.3	646.9	652.3	650.6	643.1	640.9	639.7
5 Loans and leases in bank credit ³	4,399.1	4,612.7	4,649.5	4,675.2	4,743.6	4,783.4	4,843.4	4,893.4	4,904.0	4,897.1	4,910.8	4,914.7
6 Commercial and industrial	773.0	818.7	829.0	837.6	843.0	846.7	848.6	858.9	865.5	870.2	870.6	872.1
7 Real estate	2,453.8	2,619.0	2,649.2	2,669.9	2,707.1	2,757.3	2,798.2	2,812.9	2,808.8	2,820.8	2,831.8	2,828.8
8 Revolving home equity	372.1	414.1	420.2	426.7	431.5	438.6	440.5	440.0	440.7	436.1	436.3	438.1
9 Other	2,081.7	2,205.0	2,229.0	2,243.2	2,275.6	2,318.7	2,357.7	2,372.9	2,368.1	2,384.6	2,395.5	2,390.7
9a Other residential	1,056.5	1,103.6	1,116.7	1,116.7	1,133.9	1,160.9	1,187.9	1,191.2	1,181.4	1,196.2	1,203.2	1,198.0
9b Commercial	1,025.2	1,101.3	1,112.2	1,126.5	1,141.7	1,157.8	1,169.8	1,181.7	1,186.6	1,188.5	1,192.4	1,192.6
10 Consumer	695.0	702.1	702.7	698.5	699.8	702.9	713.6	721.0	722.7	708.1	705.7	708.7
10a Credit cards and related plans	300.6	303.3	305.0	303.1	306.5	308.0	308.6	311.2	313.3	299.8	298.1	300.4
10b Other	394.4	398.8	397.7	395.3	393.3	394.9	405.0	409.8	409.4	408.2	407.6	408.3
11 Security ⁴	100.5	105.5	103.3	102.0	114.9	104.1	104.3	109.3	105.7	102.8	104.2	105.3
12 Other loans and leases	376.7	367.4	365.3	367.2	378.8	372.5	378.6	391.2	401.2	395.3	398.5	399.7
13 Interbank loans	325.7	236.9	251.2	240.1	219.6	206.7	226.6	228.1	221.0	223.3	228.9	221.8
14 Cash assets ⁵	264.4	274.3	265.3	273.3	275.8	262.3	253.1	268.1	260.3	257.3	293.0	269.0
15 Other assets ⁶	603.7	651.6	645.3	641.5	653.3	646.3	654.2	662.0	666.7	659.5	678.7	661.8
16 TOTAL ASSETS ⁷	7,180.3	7,438.7	7,473.6	7,523.3	7,563.0	7,561.6	7,640.1	7,707.5	7,709.6	7,691.3	7,753.0	7,712.7
LIABILITIES												
17 Deposits	4,665.4	4,877.5	4,918.5	4,907.5	4,952.2	4,986.6	5,012.6	5,047.7	5,015.5	5,070.0	5,110.6	5,050.1
18 Transaction	664.1	681.0	667.2	655.3	675.7	647.3	654.9	651.5	704.6	610.7	625.9	647.1
19 Nontransaction	4,001.3	4,196.5	4,251.3	4,252.3	4,276.6	4,339.3	4,357.6	4,396.2	4,310.9	4,459.4	4,484.7	4,403.0
20 Large time	648.7	718.6	731.5	742.1	751.4	766.9	770.7	786.2	795.3	802.1	802.6	792.5
21 Other	3,352.6	3,478.0	3,519.8	3,510.1	3,525.2	3,572.3	3,586.9	3,610.0	3,515.6	3,657.3	3,682.2	3,610.5
22 Borrowings	1,282.2	1,241.8	1,256.2	1,277.0	1,277.8	1,253.1	1,273.2	1,294.1	1,320.4	1,265.0	1,265.3	1,279.2
23 From banks in the U.S.	409.4	320.1	334.3	324.2	317.8	298.9	299.2	304.8	303.2	289.3	288.5	298.2
24 From others	872.8	921.8	921.9	952.8	960.0	954.2	974.0	989.2	1,017.2	975.7	976.8	981.0
25 Net due to related foreign offices	213.6	249.2	230.5	259.0	235.3	242.9	263.0	261.3	268.2	276.8	281.6	281.6
26 Other liabilities	401.3	393.7	397.5	395.8	395.9	384.8	387.6	396.8	400.4	377.5	386.7	394.8
27 TOTAL LIABILITIES	6,562.5	6,762.2	6,802.7	6,839.3	6,861.2	6,867.5	6,936.3	6,999.9	7,004.4	6,989.3	7,044.3	7,005.8
28 Residual (assets less liabilities) ⁸	617.8	676.5	671.0	684.0	701.8	694.1	703.7	707.7	705.2	702.1	708.7	706.9

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	3,396.9	3,574.3	3,563.5	3,570.2	3,588.8	3,608.9	3,640.4	3,663.6	3,680.5	3,675.4	3,683.0	3,677.2
2 Securities in bank credit	956.0	1,024.8	1,011.0	1,031.4	1,019.4	1,021.6	1,016.3	1,016.0	1,027.2	1,022.3	1,015.1	1,018.4
3 Treasury and Agency securities ²	587.6	632.7	611.0	611.5	591.2	597.7	594.2	588.3	596.6	598.7	592.3	595.0
3a Trading account	48.1	52.1	47.8	53.9	51.0	49.4	46.7	36.8	37.2	42.4	37.0	42.4
3b Investment account	539.5	580.6	563.1	557.6	540.2	548.3	547.4	551.5	559.4	556.3	555.3	552.6
3c Mortgage-backed	429.6	472.7	464.4	458.3	440.8	449.0	447.6	449.6	453.9	452.4	448.5	447.1
3d Other	109.9	107.9	98.8	99.3	99.3	99.3	99.8	101.9	105.5	103.9	106.8	105.5
4 Other securities	368.4	392.1	400.0	419.9	428.3	423.9	422.2	427.7	430.6	423.6	422.7	423.4
4a Trading account	201.1	204.9	208.1	218.7	224.0	214.9	211.9	213.2	216.8	207.0	204.3	204.6
4b Investment account	167.3	187.2	192.0	201.1	204.3	209.0	210.3	214.5	213.8	216.6	218.5	218.8
4c State and local government	33.3	35.2	36.1	36.8	36.6	37.6	37.8	38.1	38.1	37.6	37.7	37.6
4d Other	133.9	152.0	155.9	164.3	167.7	171.4	172.5	176.4	175.7	179.0	180.8	181.2
5 Loans and leases in bank credit ³	2,440.9	2,549.5	2,552.6	2,538.8	2,569.4	2,587.3	2,624.0	2,647.6	2,653.3	2,653.1	2,667.9	2,658.8
6 Commercial and industrial	458.6	481.8	485.5	489.2	492.2	493.0	495.3	500.2	504.9	506.8	508.9	508.9
7 Real estate	1,231.5	1,307.7	1,315.5	1,302.4	1,318.2	1,352.0	1,375.8	1,381.5	1,378.8	1,388.8	1,396.9	1,388.2
8 Revolving home equity	262.6	297.3	298.9	299.8	300.1	303.1	303.5	303.5	304.5	304.1	304.1	305.5
9 Other	968.8	1,010.4	1,016.6	1,002.6	1,018.0	1,048.9	1,072.2	1,078.0	1,074.2	1,084.8	1,092.8	1,082.7
9a Other residential	608.6	634.2	639.0	623.1	634.0	658.1	677.0	678.8	671.8	682.7	689.8	680.7
9b Commercial	360.2	376.2	377.6	379.5	384.0	390.8	395.2	399.2	402.5	402.0	403.0	402.0
10 Consumer	386.6	390.0	388.6	382.0	380.0	381.9	385.7	386.8	385.1	382.9	382.9	384.4
11 Security ⁴	91.8	100.0	96.6	98.4	105.1	94.6	94.3	98.3	95.2	91.8	91.9	89.3
11a Fed funds and RPs with broker/dealer	71.7	77.3	81.5	82.7	89.4	79.6	78.6	82.2	79.3	75.4	75.0	73.4
11b Other	20.2	22.7	15.0	15.7	15.7	15.0	15.7	16.2	16.0	16.4	16.9	15.9
12a State and local government	16.3	16.8	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.4	18.5	18.4
12b Agricultural	9.3	9.2	9.2	9.1	9.1	9.1	9.2	9.4	9.5	9.5	9.6	9.7
12c Fed funds and RPs with others	29.9	28.1	22.1	20.6	26.2	21.2	24.7	28.3	36.5	31.9	36.2	39.3
12d All other loans	122.8	120.5	124.5	127.5	129.4	125.7	128.9	132.5	132.5	131.1	131.1	129.2
12e Lease financing receivables	94.0	95.4	93.7	92.7	92.6	92.8	92.6	92.5	92.3	92.0	92.0	91.5
13 Interbank loans	258.6	157.7	171.9	164.4	145.7	135.3	150.0	155.0	149.0	145.1	152.5	144.5
13a Fed funds and RPs with banks	141.9	92.7	108.2	98.9	80.1	67.3	83.8	88.9	84.2	80.8	87.4	79.8
13b Other	116.7	65.1	63.7	65.5	65.6	68.1	66.2	66.1	64.8	64.3	65.1	64.7
14 Cash assets ⁵	147.8	170.4	157.1	163.2	168.3	150.3	144.1	146.7	143.9	140.4	150.0	133.7
15 Other assets ⁶	440.5	472.0	458.6	447.1	452.4	446.1	453.5	455.7	458.2	450.0	468.6	471.9
16 TOTAL ASSETS ⁷	4,205.5	4,339.3	4,316.2	4,310.5	4,320.9	4,306.5	4,354.2	4,386.9	4,397.4	4,376.7	4,419.5	4,392.9

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

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

October 28, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 28	Oct 5	Oct 12	Oct 19
LIABILITIES												
17 Deposits	2,397.5	2,498.6	2,501.6	2,505.2	2,518.8	2,527.9	2,536.2	2,543.3	2,532.1	2,540.4	2,566.9	2,530.2
18 Transaction	330.0	335.0	313.0	316.3	327.7	304.0	316.6	311.1	342.9	280.5	282.0	309.0
19 Nontransaction	2,067.5	2,163.5	2,188.6	2,188.9	2,191.1	2,223.9	2,219.7	2,232.3	2,189.2	2,259.9	2,284.8	2,221.2
20 Large time	306.9	341.5	348.6	350.6	352.8	361.2	358.2	372.4	380.2	380.3	379.8	369.9
21 Other	1,760.6	1,822.0	1,840.0	1,838.3	1,838.2	1,862.7	1,861.5	1,859.9	1,809.0	1,879.6	1,905.0	1,851.3
22 Borrowings	796.0	758.9	750.0	742.7	752.9	742.4	767.9	772.9	790.5	768.3	770.7	773.5
23 From banks in the U.S.	220.6	153.1	162.6	152.3	150.2	133.7	134.7	139.4	137.3	132.4	128.3	133.0
24 From others	575.4	605.8	587.4	590.3	602.7	608.7	633.1	633.4	653.3	635.9	642.4	640.6
25 Net due to related foreign offices	200.2	249.4	239.1	250.4	227.0	236.3	249.5	245.4	248.7	261.8	265.3	261.5
26 Other liabilities	321.5	329.1	346.1	327.8	324.9	321.9	315.8	320.7	321.0	306.6	315.8	321.8
27 TOTAL LIABILITIES	3,715.2	3,836.0	3,836.8	3,826.0	3,823.6	3,828.5	3,869.4	3,882.2	3,892.3	3,877.1	3,918.7	3,887.0
28 Residual (assets less liabilities) ⁸	490.2	503.4	479.4	484.4	497.2	478.0	484.7	504.6	505.1	499.6	500.8	505.8

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	3,401.7	3,542.2	3,547.9	3,572.8	3,592.4	3,602.7	3,639.6	3,669.3	3,681.3	3,684.6	3,684.3	3,684.0
2 Securities in bank credit	955.1	1,008.3	1,003.4	1,037.0	1,019.9	1,017.6	1,018.0	1,015.6	1,023.2	1,021.9	1,009.1	1,012.9
3 Treasury and Agency securities ²	583.8	620.8	610.6	621.9	593.7	598.3	593.6	584.5	589.7	592.9	583.1	588.2
3a Trading account	47.5	51.7	48.1	54.7	51.4	49.2	46.5	36.4	36.4	41.6	36.0	41.4
3b Investment account	536.2	569.2	562.4	567.2	542.3	549.0	547.1	548.1	553.4	551.3	547.2	546.8
3c Mortgage-backed	427.5	462.3	463.0	466.4	442.3	450.0	447.6	447.3	450.1	449.3	443.4	444.0
3d Other	108.8	106.9	99.4	100.8	100.0	99.0	99.5	100.8	103.2	102.0	103.7	102.8
4 Other securities	371.4	387.5	392.8	415.0	426.2	419.3	424.4	431.1	433.5	429.0	426.0	424.7
4a Trading account	202.7	202.5	204.3	216.2	222.9	212.6	213.0	214.9	218.2	209.6	205.8	205.2
4b Investment account	168.6	185.0	188.5	198.8	203.3	206.7	211.4	216.2	215.2	219.4	220.1	219.5
4c State and local government	33.6	34.8	35.4	36.4	36.4	37.2	38.0	38.4	38.4	38.1	38.0	37.7
4d Other	135.0	150.2	153.1	162.4	166.9	169.6	173.4	177.9	176.8	181.3	182.2	181.8
5 Loans and leases in bank credit ³	2,446.5	2,533.9	2,544.5	2,535.9	2,572.5	2,585.1	2,621.6	2,653.7	2,658.2	2,662.7	2,675.2	2,671.1
6 Commercial and industrial	458.8	482.2	487.6	491.2	493.6	492.2	493.6	500.4	505.4	509.4	509.5	510.4
7 Real estate	1,233.2	1,299.4	1,312.5	1,306.8	1,321.0	1,352.2	1,377.3	1,383.5	1,378.4	1,390.1	1,399.2	1,388.8
8 Revolving home equity	263.6	294.8	297.9	300.6	301.3	303.8	304.7	304.5	305.2	304.6	304.5	306.1
9 Other	969.6	1,004.6	1,014.5	1,006.2	1,019.7	1,048.5	1,072.6	1,078.9	1,073.1	1,085.5	1,094.7	1,082.7
9a Other residential	609.1	630.5	637.7	625.4	635.1	657.8	677.3	679.4	671.1	683.2	691.1	680.7
9b Commercial	360.5	374.1	376.9	380.8	384.6	390.7	395.3	399.5	402.1	402.3	403.7	402.0
10 Consumer	387.5	387.8	385.2	379.3	377.4	378.4	384.0	387.7	386.7	383.0	382.5	384.9
10a Credit cards and related plans	142.7	146.4	146.0	143.3	144.7	144.7	142.8	143.2	142.8	140.1	140.2	141.7
10b Other	244.8	241.4	239.2	235.9	232.7	233.7	241.1	244.6	243.9	242.9	242.3	243.2
11 Security ⁴	93.4	97.4	95.0	93.6	106.1	95.1	95.1	99.9	96.1	93.3	94.5	95.6
11a Fed funds and RPs with broker/dealer	72.9	75.3	80.2	78.7	90.3	80.0	79.3	83.4	80.0	76.6	77.1	78.6
11b Other	20.5	22.1	14.8	14.9	15.8	15.1	15.8	16.5	16.1	16.7	17.4	17.0
12a State and local government	16.3	16.8	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.4	18.5	18.4
12b Agricultural	9.3	9.1	9.1	9.1	9.1	9.2	9.2	9.4	9.5	9.5	9.5	9.6
12c Fed funds and RPs with others	29.9	28.1	22.1	20.6	26.2	21.2	24.7	28.3	36.5	31.9	36.2	39.3
12d All other loans	124.1	118.0	122.6	125.8	130.0	127.1	127.6	133.9	134.6	134.3	132.6	132.1
12e Lease financing receivables	94.0	95.1	93.6	92.6	92.4	92.6	92.5	92.5	92.5	92.8	92.7	92.0
13 Interbank loans	252.1	157.2	176.7	167.2	147.6	134.7	150.1	151.0	144.5	140.5	145.7	139.5
13a Fed funds and RPs with banks	138.4	92.4	111.2	100.5	81.2	67.0	83.8	86.6	81.7	78.3	83.5	77.0
13b Other	113.7	64.8	65.5	66.7	66.4	67.7	66.3	64.4	62.8	62.2	62.2	62.5
14 Cash assets ⁵	147.1	164.1	155.9	159.5	161.0	145.4	136.3	146.0	141.6	137.6	160.9	140.5
15 Other assets ⁶	444.4	467.3	458.2	446.2	448.5	448.3	456.0	460.2	464.8	460.7	473.1	473.5
16 TOTAL ASSETS ⁷	4,206.9	4,295.2	4,304.0	4,311.2	4,315.0	4,297.2	4,348.0	4,392.3	4,398.3	4,389.4	4,430.1	4,403.6

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

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

October 28, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Sep	Mar	Apr	May	Jun	Jul	Aug	Sep	Sep 28	Oct 5	Oct 12	Oct 19
LIABILITIES												
17 Deposits	2,398.8	2,488.1	2,504.7	2,487.6	2,512.4	2,520.3	2,526.6	2,545.6	2,520.0	2,564.7	2,592.3	2,544.3
18 Transaction	323.4	330.4	319.2	311.1	324.6	301.8	302.3	304.7	337.7	275.9	285.4	308.7
19 Nontransaction	2,075.4	2,157.7	2,185.5	2,176.5	2,187.8	2,218.5	2,224.2	2,241.0	2,182.3	2,288.8	2,306.9	2,235.5
20 Large time	305.3	339.0	343.4	347.2	352.2	359.3	357.7	370.4	374.8	382.0	381.6	371.8
21 Other	1,770.1	1,818.7	1,842.1	1,829.3	1,835.6	1,859.2	1,866.5	1,870.6	1,807.5	1,906.8	1,925.3	1,863.7
22 Borrowings	800.0	746.8	756.6	760.9	764.6	743.9	762.3	777.1	797.8	766.6	764.8	773.8
23 From banks in the U.S.	221.1	154.3	167.0	152.9	149.6	133.6	136.3	139.7	136.2	132.6	129.4	133.6
24 From others	578.8	592.5	589.6	608.0	614.9	610.3	626.0	637.4	661.6	634.0	635.4	640.3
25 Net due to related foreign offices	202.5	243.2	224.8	248.1	225.3	229.5	248.9	248.1	254.4	261.6	264.7	264.2
26 Other liabilities	325.0	321.2	326.5	324.7	322.3	313.9	315.4	324.2	328.2	306.6	315.4	325.0
27 TOTAL LIABILITIES	3,726.3	3,799.3	3,812.6	3,821.4	3,824.6	3,807.6	3,853.2	3,895.0	3,900.3	3,899.5	3,937.2	3,907.3
28 Residual (assets less liabilities) ⁸	480.6	495.9	491.5	489.8	490.4	489.6	494.8	497.3	497.9	490.0	492.9	496.2

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	2,650.4	2,812.7	2,843.3	2,869.7	2,900.1	2,920.7	2,937.1	2,942.3	2,940.3	2,931.5	2,926.9	2,934.4
2 Securities in bank credit	703.7	721.7	724.4	724.2	718.1	714.6	714.1	708.8	702.5	702.0	700.9	702.0
3 Treasury and Agency securities ²	494.4	497.3	498.6	499.6	495.3	492.6	491.6	487.7	485.3	487.9	486.0	487.0
4 Other securities	209.4	224.3	225.7	224.5	222.8	221.9	222.5	221.1	217.2	214.1	214.9	215.0
5 Loans and leases in bank credit ³	1,946.7	2,091.1	2,119.0	2,145.6	2,182.0	2,206.2	2,223.1	2,233.4	2,237.8	2,229.5	2,226.0	2,232.4
6 Commercial and industrial	316.1	335.9	339.9	344.1	347.6	354.2	356.9	360.6	361.7	362.4	361.9	362.2
7 Real estate	1,215.1	1,326.8	1,345.9	1,367.8	1,394.9	1,410.5	1,420.6	1,423.2	1,422.9	1,426.1	1,425.0	1,432.3
8 Revolving home equity	107.8	119.9	122.7	126.0	129.9	134.6	135.6	134.6	134.3	131.0	130.9	131.2
9 Other	1,107.3	1,206.9	1,223.2	1,241.7	1,265.0	1,275.9	1,285.0	1,288.6	1,288.6	1,295.1	1,294.1	1,301.1
10 Consumer	307.0	318.6	322.7	322.3	327.0	328.5	331.4	332.8	334.7	325.3	322.0	320.9
11 Security ⁴	7.2	8.0	8.4	8.5	8.8	9.0	9.1	9.6	10.2	9.5	9.7	9.8
12 Other loans and leases	101.2	101.8	102.2	102.9	103.7	103.9	105.1	107.2	108.2	106.3	107.3	107.2
13 Interbank loans	75.0	75.6	70.9	75.2	73.4	74.4	76.9	78.5	83.3	80.0	81.2	81.5
14 Cash assets ⁵	116.0	115.0	112.2	114.8	115.4	116.8	118.6	120.8	119.6	118.5	124.5	126.9
15 Other assets ⁶	159.3	184.3	187.0	195.3	204.8	198.0	198.2	201.7	201.9	198.8	205.6	188.3
16 TOTAL ASSETS⁷	2,967.9	3,154.9	3,180.7	3,222.0	3,260.7	3,276.8	3,297.3	3,309.4	3,311.1	3,295.3	3,304.8	3,297.6
LIABILITIES												
17 Deposits	2,267.7	2,391.1	2,409.4	2,424.5	2,440.8	2,473.3	2,490.0	2,503.2	2,510.8	2,497.9	2,507.1	2,504.3
18 Transaction	342.4	354.8	347.2	348.4	355.3	345.8	356.8	348.6	371.3	333.8	335.1	337.3
19 Nontransaction	1,925.3	2,036.3	2,062.2	2,076.1	2,085.5	2,127.5	2,133.1	2,154.6	2,139.5	2,164.1	2,172.0	2,167.1
20 Large time	343.4	379.5	388.1	394.9	399.2	407.7	413.0	415.9	420.5	420.1	420.9	420.7
21 Other	1,582.0	1,656.8	1,674.2	1,681.2	1,686.3	1,719.8	1,720.2	1,738.8	1,718.9	1,744.0	1,751.1	1,746.4
22 Borrowings	482.3	495.0	499.6	516.1	513.2	509.2	510.9	517.0	522.7	498.4	500.5	505.4
23 From banks in the U.S.	188.3	165.8	167.2	171.3	168.2	165.4	162.9	165.1	167.0	156.7	159.1	164.6
24 From others	293.9	329.3	332.4	344.8	345.1	343.9	348.0	351.9	355.7	341.6	341.4	340.7
25 Net due to related foreign offices	11.1	6.0	5.7	10.8	10.0	13.4	14.1	13.2	13.8	15.2	16.9	17.4
26 Other liabilities	76.2	72.5	71.0	71.1	73.5	70.9	72.2	72.5	72.2	70.9	71.4	69.8
27 TOTAL LIABILITIES	2,837.4	2,964.6	2,985.8	3,022.5	3,037.6	3,066.9	3,087.2	3,106.0	3,119.4	3,082.4	3,095.9	3,097.0
28 Residual (assets less liabilities) ⁸	130.6	190.3	194.9	199.5	223.1	209.9	210.1	203.4	191.7	212.8	208.9	200.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	2,656.0	2,802.0	2,831.6	2,863.0	2,889.3	2,910.8	2,934.2	2,948.2	2,948.3	2,934.1	2,935.4	2,943.5
2 Securities in bank credit	703.4	723.1	726.6	723.8	718.2	712.5	712.5	708.5	702.5	699.7	699.9	700.0
3 Treasury and Agency securities ²	494.0	498.8	500.9	499.2	495.4	490.6	490.0	487.4	485.3	485.6	484.9	485.0
4 Other securities	209.4	224.3	225.7	224.5	222.8	221.9	222.5	221.1	217.2	214.1	214.9	215.0
5 Loans and leases in bank credit ³	1,952.6	2,078.9	2,105.0	2,139.3	2,171.1	2,198.3	2,221.7	2,239.7	2,245.8	2,234.4	2,235.6	2,243.5
6 Commercial and industrial	314.2	336.5	341.4	346.4	349.5	354.4	355.0	358.5	360.1	360.8	361.1	361.7
7 Real estate	1,220.6	1,319.7	1,336.7	1,363.1	1,386.2	1,405.0	1,420.9	1,429.4	1,430.4	1,430.7	1,432.6	1,439.9
8 Revolving home equity	108.5	119.2	122.3	126.1	130.3	134.8	135.8	135.4	135.5	131.6	131.8	132.0
9 Other	1,112.1	1,200.4	1,214.4	1,237.1	1,255.9	1,270.2	1,285.1	1,294.0	1,295.0	1,299.1	1,300.8	1,308.0
9a Other residential	447.4	473.1	479.1	491.3	498.8	503.1	510.6	511.8	510.4	513.0	512.1	517.3
9b Commercial	664.7	727.3	735.4	745.7	757.1	767.1	774.4	782.2	784.6	786.2	788.7	790.6
10 Consumer	307.5	314.3	317.5	319.2	322.4	324.5	329.7	333.3	336.0	325.1	323.2	323.8
10a Credit cards and related plans	157.9	156.9	159.0	159.8	161.8	163.3	165.8	168.0	170.5	159.7	157.9	158.8
10b Other	149.6	157.4	158.5	159.4	160.6	161.2	163.8	165.3	165.4	165.3	165.3	165.1
11 Security ⁴	7.1	8.2	8.4	8.4	8.7	9.0	9.2	9.5	9.6	9.6	9.8	9.7
12 Other loans and leases	103.0	100.3	101.0	102.2	104.3	105.4	107.0	109.0	109.6	108.3	109.0	108.3
13 Interbank loans	73.6	79.7	74.5	72.9	72.0	72.0	76.5	77.1	76.5	82.8	83.2	82.3
14 Cash assets ⁵	117.3	110.3	109.4	113.8	114.9	116.9	116.8	122.1	118.7	119.7	132.1	128.5
15 Other assets ⁶	159.3	184.3	187.0	195.3	204.8	198.0	198.2	201.7	201.9	198.8	205.6	188.3
16 TOTAL ASSETS ⁷	2,973.4	3,143.5	3,169.6	3,212.1	3,248.0	3,264.4	3,292.1	3,315.2	3,311.3	3,301.9	3,322.9	3,309.1
LIABILITIES												
17 Deposits	2,266.6	2,389.4	2,413.8	2,419.9	2,439.8	2,466.3	2,486.0	2,502.1	2,495.5	2,505.4	2,518.3	2,505.8
18 Transaction	340.7	350.6	348.0	344.1	351.0	345.6	352.6	346.8	366.9	334.8	340.5	338.3
19 Nontransaction	1,925.9	2,038.8	2,065.8	2,075.8	2,088.8	2,120.8	2,133.4	2,155.2	2,128.6	2,170.6	2,177.8	2,167.5
20 Large time	343.4	379.5	388.1	394.9	399.2	407.7	413.0	415.9	420.5	420.1	420.9	420.7
21 Other	1,582.5	1,659.3	1,677.7	1,680.9	1,689.6	1,713.1	1,720.4	1,739.3	1,708.1	1,750.5	1,756.9	1,746.8
22 Borrowings	482.3	495.0	499.6	516.1	513.2	509.2	510.9	517.0	522.7	498.4	500.5	505.4
23 From banks in the U.S.	188.3	165.8	167.2	171.3	168.2	165.4	162.9	165.1	167.0	156.7	159.1	164.6
24 From others	293.9	329.3	332.4	344.8	345.1	343.9	348.0	351.9	355.7	341.6	341.4	340.7
25 Net due to related foreign offices	11.1	6.0	5.7	10.8	10.0	13.4	14.1	13.2	13.8	15.2	16.9	17.4
26 Other liabilities	76.2	72.5	71.0	71.1	73.5	70.9	72.2	72.5	72.2	70.9	71.4	69.8
27 TOTAL LIABILITIES	2,836.2	2,962.9	2,990.1	3,017.9	3,036.5	3,059.9	3,083.2	3,104.9	3,104.1	3,089.8	3,107.1	3,098.4
28 Residual (assets less liabilities) ⁸	137.2	180.6	179.5	194.2	211.4	204.5	208.9	210.4	207.2	212.1	215.8	210.7

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

Seasonally adjusted, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	652.3	703.1	706.4	724.7	733.2	745.5	771.1	787.1	784.2	786.8	787.5	811.7
2 Securities in bank credit	262.8	316.2	309.5	314.2	318.7	326.2	334.4	351.4	354.7	353.1	355.5	367.4
3 Treasury and Agency securities ²	91.4	93.5	85.5	87.0	86.9	85.9	85.1	85.6	83.2	83.0	82.9	83.3
4 Other securities	171.3	222.8	224.0	227.2	231.8	240.3	249.3	265.8	271.5	270.1	272.6	284.1
5 Loans and leases in bank credit ³	389.6	386.9	396.9	410.5	414.5	419.3	436.7	435.7	429.6	433.7	432.0	444.3
6 Commercial and industrial	133.5	145.6	151.7	154.8	153.9	160.6	164.6	164.3	164.3	163.8	165.5	166.0
7 Real estate	17.0	18.1	18.5	18.3	18.4	16.8	16.7	16.5	16.4	16.5	16.5	17.0
11 Security ⁴	148.5	118.5	119.4	130.5	134.8	129.1	141.7	138.3	133.6	135.7	133.5	143.1
12 Other loans and leases	90.6	104.7	107.4	106.8	107.4	112.7	113.6	116.7	115.3	117.7	116.6	118.3
13 Interbank loans	41.9	42.8	44.9	48.2	49.6	51.1	48.9	50.2	56.3	45.1	52.2	44.3
14 Cash assets ⁵	61.3	64.8	63.2	61.6	60.1	60.5	61.3	59.8	58.2	57.2	58.9	55.2
15 Other assets ⁶	41.3	34.8	33.9	35.1	37.0	36.4	36.7	40.2	41.8	39.1	43.9	41.3
16 TOTAL ASSETS⁷	796.4	845.2	847.9	869.1	879.5	893.1	917.6	936.9	940.1	927.7	942.0	952.1
LIABILITIES												
17 Deposits	537.7	561.5	589.0	587.4	602.1	582.2	628.9	636.9	635.8	641.4	644.9	648.8
18 Transaction	11.0	14.7	14.1	12.9	11.9	11.7	12.4	12.1	11.8	11.9	11.7	11.7
19 Nontransaction	526.6	546.8	574.9	574.5	590.2	570.6	616.5	624.9	624.0	629.5	633.2	637.0
22 Borrowings	332.3	365.0	363.1	369.6	361.9	368.4	388.8	384.4	377.7	378.6	390.3	375.6
23 From banks in the U.S.	51.2	50.4	50.7	46.2	50.9	48.2	52.7	50.0	54.7	47.0	47.5	47.2
24 From others	281.1	314.6	312.4	323.4	311.0	320.2	336.1	334.4	323.0	331.7	342.7	328.4
25 Net due to related foreign offices	-165.5	-180.8	-204.4	-196.6	-190.3	-155.4	-200.3	-192.4	-190.1	-196.9	-194.0	-177.9
26 Other liabilities	87.2	93.3	93.4	93.4	98.7	95.0	96.2	106.1	110.1	105.5	109.2	120.0
27 TOTAL LIABILITIES	791.6	839.1	841.1	853.8	872.3	890.2	913.6	935.1	933.5	928.5	950.4	966.4
28 Residual (assets less liabilities) ⁸	4.8	6.1	6.8	15.3	7.1	2.9	4.0	1.7	6.6	-0.8	-8.3	-14.3

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

Not seasonally adjusted, billions of dollars

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
ASSETS												
1 Bank credit	645.3	706.3	711.8	722.1	733.4	742.4	762.1	780.2	779.9	776.6	781.1	807.5
2 Securities in bank credit	262.8	316.2	309.5	314.2	318.7	326.2	334.4	351.4	354.7	353.1	355.5	367.4
3 Treasury and Agency securities ²	91.4	93.5	85.5	87.0	86.9	85.9	85.1	85.6	83.2	83.0	82.9	83.3
3a Trading account	35.9	38.8	30.8	30.9	29.4	27.0	26.6	26.9	27.9	23.9	24.1	25.5
3b Investment account	55.5	54.7	54.7	56.1	57.6	58.9	58.5	58.7	55.3	59.1	58.8	57.8
4 Other securities	171.3	222.8	224.0	227.2	231.8	240.3	249.3	265.8	271.5	270.1	272.6	284.1
4a Trading account	103.8	123.8	127.6	130.1	132.7	132.8	139.9	155.7	160.9	159.9	160.0	173.9
4b Investment account	67.5	99.0	96.4	97.1	99.0	107.5	109.4	110.1	110.6	110.2	112.6	110.2
5 Loans and leases in bank credit ³	382.5	390.0	402.4	407.9	414.7	416.2	427.7	428.8	425.2	423.5	425.6	440.1
6 Commercial and industrial	132.1	147.6	152.8	154.8	153.3	159.8	162.8	162.6	163.3	162.0	162.9	163.6
7 Real estate	17.0	18.1	18.5	18.3	18.4	16.8	16.7	16.5	16.4	16.5	16.5	17.0
11 Security ⁴	142.1	119.9	122.5	127.4	133.8	125.6	133.3	132.2	129.3	127.3	130.3	141.4
12 Other loans and leases	91.3	104.4	108.5	107.4	109.0	114.0	114.9	117.6	116.3	117.7	115.9	118.1
13 Interbank loans	41.9	42.8	44.9	48.2	49.6	51.1	48.9	50.2	56.3	45.1	52.2	44.3
14 Cash assets ⁵	62.5	62.7	62.6	61.0	59.6	59.8	61.4	61.0	61.0	58.4	59.8	56.6
15 Other assets ⁶	39.6	34.9	32.5	35.7	37.0	35.4	36.3	38.6	40.0	37.3	42.5	40.0
16 TOTAL ASSETS⁷	788.9	846.3	851.5	866.5	879.2	888.3	908.3	929.6	936.8	917.0	935.3	948.0
LIABILITIES												
17 Deposits	527.9	567.0	600.8	600.8	610.7	580.7	620.1	625.4	628.0	625.2	622.5	623.4
18 Transaction	11.2	14.2	13.9	12.7	11.8	11.7	12.2	12.2	12.6	11.8	11.7	12.0
19 Nontransaction	516.8	552.8	586.9	588.1	598.9	569.0	607.8	613.1	615.4	613.4	610.8	611.4
22 Borrowings	332.3	365.0	363.1	369.6	361.9	368.4	388.8	384.4	377.7	378.6	390.3	375.6
23 From banks in the U.S.	51.2	50.4	50.7	46.2	50.9	48.2	52.7	50.0	54.7	47.0	47.5	47.2
24 From others	281.1	314.6	312.4	323.4	311.0	320.2	336.1	334.4	323.0	331.7	342.7	328.4
25 Net due to related foreign offices	-164.0	-181.4	-206.8	-198.7	-193.0	-157.3	-199.9	-190.6	-185.5	-195.9	-191.5	-175.6
26 Other liabilities	88.3	92.9	91.5	91.9	96.7	93.7	96.5	107.5	113.8	106.3	111.2	121.9
27 TOTAL LIABILITIES	784.5	843.5	848.6	863.7	876.3	885.5	905.5	926.8	934.0	914.2	932.5	945.2
28 Residual (assets less liabilities) ⁸	4.4	2.8	2.9	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

October 28, 2005

Account	2004 Sep	2005 Mar	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	Week ending			
									Sep 28	Oct 5	Oct 12	Oct 19
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	109.4	88.4	89.3	90.8	93.2	86.5	89.3	92.2	93.5	90.1	90.4	89.0
30 Reval. losses on off-bal. sheet items ⁹	99.4	78.8	80.3	82.7	85.3	76.9	79.4	82.9	84.6	82.3	81.4	82.9
31 Mortgage-backed securities ¹⁰	495.2	544.4	546.5	557.0	535.9	544.3	543.3	545.4	547.9	550.0	544.7	545.6
31a Pass-through	377.7	422.7	427.0	433.8	411.3	418.8	416.3	416.5	419.6	419.4	414.0	415.5
31b CMO, REMIC, and other	117.5	121.7	119.5	123.2	124.6	125.5	127.0	128.9	128.4	130.5	130.7	130.1
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	3.8	-3.0	-2.7	0.5	3.6	0.3	-2.1	-1.7	-2.3	-5.7	-6.4	-6.7
33 Securitized consumer loans ¹²	151.0	148.3	146.8	148.9	151.1	152.5	153.1	153.1	154.8	155.0	154.6	152.9
33a Credit cards and related plans	130.1	127.7	127.0	129.5	129.2	129.5	130.7	130.8	132.0	132.4	132.1	130.7
33b Other	21.0	20.6	19.8	19.4	21.9	22.9	22.4	22.2	22.8	22.7	22.6	22.3
34 Securitized business loans ¹²	6.6	6.3	5.7	5.6	5.5	4.9	4.0	3.3	3.3	3.3	3.3	3.2
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	320.1	342.6	342.6	342.9	339.7	336.9	336.0	331.2	327.1	327.7	328.0	327.1
33 Securitized consumer loans ¹²	213.5	211.1	210.7	209.6	210.5	212.4	211.7	210.6	210.1	199.2	200.9	200.4
33a Credit cards and related plans	206.2	203.9	203.6	202.5	203.2	202.5	201.8	200.7	200.2	189.4	191.1	190.6
33b Other	7.3	7.2	7.2	7.1	7.2	9.9	9.9	9.9	9.9	9.8	9.8	9.8
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	56.7	52.3	52.4	53.3	54.6	54.9	56.8	65.9	68.8	67.9	67.0	73.8
30 Reval. losses on off-bal. sheet items ⁹	59.3	63.0	62.6	62.0	63.6	62.6	62.4	71.2	74.3	73.3	72.3	79.2
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