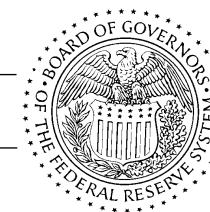


FEDERAL RESERVE statistical release



H.8 (510)

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Seasonally adjusted, billions of dollars

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

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	6,547.3	6,757.7	6,792.0	6,892.5	6,999.5	7,086.7	7,108.1	7,157.6	7,211.1	7,217.1	7,169.4	7,229.1
2 Securities in bank credit	1,929.7	1,924.2	1,937.6	1,991.4	2,039.3	2,058.5	2,043.5	2,070.3	2,087.5	2,085.1	1,998.7	2,057.6
3 Treasury and Agency securities ²	1,188.9	1,146.6	1,151.0	1,183.9	1,219.8	1,220.4	1,196.4	1,202.1	1,195.9	1,203.2	1,127.5	1,180.1
4 Other securities	740.8	777.7	786.5	807.5	819.5	838.0	847.1	868.2	891.6	881.9	871.2	877.6
5 Loans and leases in bank credit ³	4,617.6	4,833.5	4,854.4	4,901.1	4,960.2	5,028.2	5,064.6	5,087.3	5,123.6	5,132.0	5,170.8	5,171.4
6 Commercial and industrial	886.5	917.5	927.0	945.2	955.6	962.3	974.8	986.3	992.5	986.1	993.2	993.3
7 Real estate	2,396.5	2,522.1	2,544.6	2,571.1	2,599.5	2,653.5	2,678.9	2,684.2	2,697.3	2,711.8	2,722.3	2,732.0
8 Revolving home equity	327.9	393.3	399.0	406.4	408.2	416.1	420.3	423.8	426.0	426.2	426.9	426.9
9 Other	2,068.6	2,128.8	2,145.6	2,164.7	2,191.3	2,237.4	2,258.7	2,260.5	2,271.3	2,285.6	2,295.4	2,305.1
10 Consumer	659.5	685.6	695.3	702.9	700.7	708.7	711.5	704.8	704.3	707.6	708.5	710.9
11 Security ⁴	235.2	236.9	215.7	200.3	221.0	228.0	223.5	235.6	248.2	244.2	248.2	241.7
12 Other loans and leases	440.1	471.5	471.8	481.5	483.3	475.7	475.9	476.4	481.3	482.3	498.5	493.5
13 Interbank loans	308.4	354.8	329.6	289.5	293.7	276.4	287.3	285.5	275.5	279.5	274.1	258.5
14 Cash assets ⁵	333.1	320.2	319.8	337.5	334.5	350.5	332.7	340.1	356.4	358.8	338.1	345.3
15 Other assets ⁶	592.1	648.3	655.6	660.4	667.1	687.9	680.9	679.3	693.2	706.1	702.3	676.8
16 TOTAL ASSETS ⁷	7,709.1	8,010.1	8,026.4	8,110.4	8,225.9	8,333.1	8,340.8	8,394.3	8,467.9	8,493.2	8,415.5	8,441.0
LIABILITIES												
17 Deposits	5,060.6	5,291.6	5,327.0	5,367.7	5,387.9	5,449.7	5,494.5	5,504.6	5,551.5	5,535.6	5,569.4	5,573.2
18 Transaction	661.7	670.1	677.6	663.6	676.5	704.3	674.7	678.8	667.0	649.5	679.9	712.0
19 Nontransaction	4,398.9	4,621.5	4,649.4	4,704.1	4,711.5	4,745.5	4,819.9	4,825.8	4,884.5	4,886.1	4,889.5	4,861.2
20 Large time	1,098.1	1,182.3	1,196.4	1,224.4	1,223.4	1,246.4	1,291.4	1,293.6	1,297.5	1,319.8	1,316.0	1,308.2
21 Other	3,300.8	3,439.3	3,453.0	3,479.7	3,488.0	3,499.0	3,528.4	3,532.3	3,586.9	3,566.4	3,573.5	3,553.0
22 Borrowings	1,545.3	1,590.5	1,574.6	1,551.3	1,593.0	1,622.0	1,609.6	1,622.9	1,618.7	1,623.4	1,626.7	1,618.5
23 From banks in the U.S.	423.4	430.4	399.7	362.6	376.3	363.9	374.6	362.6	354.6	349.5	375.0	358.3
24 From others	1,121.9	1,160.1	1,174.9	1,188.7	1,216.7	1,258.1	1,235.0	1,260.3	1,264.2	1,273.9	1,251.7	1,260.2
25 Net due to related foreign offices	81.5	14.0	28.7	67.1	63.0	71.9	40.8	68.2	70.4	65.3	-8.1	59.9
26 Other liabilities	411.2	493.0	483.9	479.3	481.9	493.5	512.0	494.5	506.2	519.6	492.1	487.6
27 TOTAL LIABILITIES	7,098.6	7,389.1	7,414.2	7,465.3	7,525.8	7,637.1	7,656.9	7,690.2	7,746.8	7,743.9	7,680.0	7,739.3
28 Residual (assets less liabilities) ⁸	610.5	620.9	612.2	645.0	700.1	696.0	683.8	704.1	721.1	749.3	735.5	701.7

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	6,539.4	6,792.8	6,835.3	6,902.9	6,984.9	7,052.7	7,087.4	7,149.2	7,209.9	7,208.8	7,165.0	7,212.5
2 Securities in bank credit	1,933.0	1,932.9	1,945.5	1,994.0	2,035.9	2,049.2	2,039.5	2,073.7	2,094.3	2,093.0	1,998.7	2,056.3
3 Treasury and Agency securities ²	1,196.4	1,154.3	1,154.7	1,179.3	1,215.0	1,215.8	1,199.5	1,210.4	1,205.8	1,212.0	1,129.5	1,181.7
4 Other securities	736.6	778.6	790.8	814.7	820.9	833.4	839.9	863.4	888.4	881.0	869.2	874.5
5 Loans and leases in bank credit ³	4,606.4	4,859.9	4,889.8	4,908.9	4,948.9	5,003.5	5,047.9	5,075.5	5,115.6	5,115.8	5,166.3	5,156.3
6 Commercial and industrial	890.4	917.4	927.3	941.0	955.4	965.3	979.6	990.6	996.0	987.8	994.6	995.3
7 Real estate	2,396.4	2,538.5	2,553.6	2,570.2	2,594.3	2,638.0	2,666.7	2,684.0	2,694.3	2,709.7	2,715.3	2,720.0
8 Revolving home equity	328.6	393.3	397.9	404.6	408.4	413.0	418.9	424.7	426.6	426.9	428.4	428.8
9 Other	2,067.8	2,145.2	2,155.6	2,165.7	2,185.8	2,225.0	2,247.7	2,259.3	2,267.7	2,282.8	2,286.9	2,291.2
10 Consumer	653.9	690.1	707.1	716.3	705.8	702.2	703.0	698.9	697.7	699.0	699.2	703.9
10a Credit cards and related plans	259.2	294.2	311.3	318.7	305.5	302.7	304.3	302.4	302.5	301.7	305.8	309.4
10b Other	394.8	395.9	395.8	397.6	400.3	399.5	398.6	396.4	395.1	397.4	393.4	394.4
11 Security ⁴	227.4	242.1	225.8	202.4	219.0	227.0	225.0	227.6	241.8	236.1	256.3	244.0
12 Other loans and leases	438.2	471.8	476.1	478.9	474.5	471.0	473.7	474.4	485.9	483.2	500.9	493.2
13 Interbank loans	309.5	358.5	333.7	285.6	288.7	279.9	295.6	286.1	282.2	281.8	279.2	251.8
14 Cash assets ⁵	327.6	330.1	338.6	347.1	331.6	337.3	328.2	334.8	382.3	337.3	334.9	327.6
15 Other assets ⁶	591.9	650.7	657.1	661.1	662.2	683.2	679.2	679.0	692.2	702.8	698.4	667.2
16 TOTAL ASSETS⁷	7,696.4	8,061.3	8,093.9	8,127.2	8,198.2	8,284.4	8,322.3	8,380.8	8,498.1	8,462.2	8,408.8	8,390.6
LIABILITIES												
17 Deposits	5,051.0	5,302.4	5,356.0	5,369.1	5,390.5	5,443.0	5,513.8	5,495.8	5,582.8	5,558.6	5,588.7	5,529.2
18 Transaction	652.4	676.0	715.0	676.2	668.2	694.9	681.4	669.1	685.0	630.7	678.8	686.1
19 Nontransaction	4,398.7	4,626.4	4,641.0	4,692.9	4,722.3	4,748.2	4,832.4	4,826.7	4,897.7	4,928.0	4,909.8	4,843.1
20 Large time	1,106.7	1,172.6	1,194.2	1,235.1	1,234.1	1,249.7	1,298.0	1,303.3	1,310.1	1,333.1	1,327.2	1,315.1
21 Other	3,292.0	3,453.8	3,446.7	3,457.8	3,488.2	3,498.4	3,534.4	3,523.4	3,587.6	3,594.8	3,582.7	3,528.0
22 Borrowings	1,561.6	1,583.4	1,561.2	1,548.0	1,591.0	1,609.9	1,616.2	1,641.2	1,639.9	1,625.9	1,635.7	1,644.3
23 From banks in the U.S.	423.9	427.8	398.1	359.6	373.8	365.1	379.1	363.2	355.1	347.9	373.5	359.8
24 From others	1,137.7	1,155.6	1,163.1	1,188.4	1,217.2	1,244.8	1,237.1	1,278.0	1,284.8	1,278.1	1,262.2	1,284.5
25 Net due to related foreign offices	77.2	23.2	36.2	72.1	67.9	65.2	24.0	63.8	68.3	59.9	-14.1	55.2
26 Other liabilities	407.4	505.7	493.7	484.9	488.3	485.1	490.6	489.9	504.7	514.5	485.6	482.7
27 TOTAL LIABILITIES	7,097.3	7,414.7	7,447.0	7,474.0	7,537.7	7,603.2	7,644.5	7,690.7	7,795.7	7,759.0	7,695.8	7,711.4
28 Residual (assets less liabilities) ⁸	599.1	646.6	646.9	653.2	660.5	681.2	677.7	690.1	702.4	703.2	713.0	679.2

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

Seasonally adjusted, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	5,912.5	6,076.7	6,148.2	6,218.5	6,301.4	6,381.2	6,403.5	6,435.4	6,481.3	6,480.7	6,450.9	6,500.1
2 Securities in bank credit	1,670.9	1,641.9	1,663.5	1,683.5	1,723.1	1,740.8	1,733.5	1,755.9	1,766.8	1,762.7	1,683.3	1,740.7
3 Treasury and Agency securities ²	1,096.6	1,055.9	1,067.0	1,096.4	1,122.7	1,125.6	1,109.4	1,113.9	1,109.6	1,113.1	1,039.2	1,092.4
4 Other securities	574.3	586.1	596.5	587.1	600.4	615.2	624.0	642.0	657.1	649.6	644.1	648.3
5 Loans and leases in bank credit ³	4,241.6	4,434.7	4,484.7	4,535.1	4,578.4	4,640.4	4,670.1	4,679.5	4,714.5	4,718.0	4,767.6	4,759.4
6 Commercial and industrial	758.1	781.5	787.8	801.2	809.7	816.7	823.6	830.9	836.8	831.1	838.6	838.1
7 Real estate	2,378.9	2,503.8	2,526.1	2,552.0	2,580.6	2,634.6	2,659.7	2,666.0	2,679.0	2,693.5	2,704.1	2,713.7
8 Revolving home equity	327.9	393.3	399.0	406.4	408.2	416.1	420.3	423.8	426.0	426.2	426.9	426.9
9 Other	2,051.0	2,110.6	2,127.1	2,145.6	2,172.4	2,218.5	2,239.4	2,242.3	2,253.0	2,267.3	2,277.1	2,286.8
10 Consumer	659.5	685.6	695.3	702.9	700.7	708.7	711.5	704.8	704.3	707.6	708.5	710.9
11 Security ⁴	94.7	88.6	97.7	99.0	107.8	107.9	104.9	106.7	117.0	108.6	123.4	110.1
12 Other loans and leases	350.4	375.1	377.7	380.0	379.5	372.5	370.4	371.2	377.4	377.3	393.1	386.6
13 Interbank loans	275.5	304.5	279.5	244.2	252.0	233.4	242.3	237.6	227.8	227.6	229.8	203.4
14 Cash assets ⁵	271.8	257.5	258.8	270.7	270.4	285.4	268.7	275.9	294.6	294.7	275.2	280.1
15 Other assets ⁶	559.0	611.9	617.3	629.2	635.9	654.7	646.8	643.7	653.1	666.0	663.2	640.8
16 TOTAL ASSETS ⁷	6,947.4	7,180.0	7,233.5	7,293.5	7,391.3	7,486.8	7,493.4	7,524.8	7,588.8	7,601.1	7,551.0	7,556.2
LIABILITIES												
17 Deposits	4,564.2	4,743.5	4,776.3	4,803.1	4,834.6	4,888.7	4,905.6	4,917.2	4,962.9	4,928.8	4,963.5	4,960.7
18 Transaction	650.0	658.6	665.8	651.8	663.3	689.8	660.4	664.6	653.6	635.2	664.8	698.0
19 Nontransaction	3,914.2	4,084.9	4,110.5	4,151.3	4,171.3	4,198.9	4,245.2	4,252.6	4,309.3	4,293.5	4,298.7	4,262.7
20 Large time	620.1	659.5	669.8	687.3	707.1	720.4	734.4	739.7	740.9	746.0	746.9	736.6
21 Other	3,294.2	3,425.5	3,440.7	3,464.0	3,464.1	3,478.6	3,510.8	3,512.9	3,568.4	3,547.5	3,551.8	3,526.2
22 Borrowings	1,213.2	1,225.1	1,232.2	1,201.2	1,229.6	1,253.9	1,248.9	1,256.4	1,251.5	1,273.3	1,252.3	1,265.7
23 From banks in the U.S.	380.6	377.7	347.1	322.4	332.1	320.0	330.3	322.8	311.8	311.9	315.8	318.7
24 From others	832.6	847.4	885.1	878.7	897.5	933.9	918.5	933.6	939.6	961.4	936.5	947.0
25 Net due to related foreign offices	258.0	190.3	216.3	265.1	248.7	253.3	244.1	260.8	260.6	249.3	206.5	240.1
26 Other liabilities	313.4	393.6	390.7	387.2	385.9	402.0	418.7	401.5	405.9	415.0	396.9	394.2
27 TOTAL LIABILITIES	6,348.8	6,552.5	6,615.6	6,656.6	6,698.8	6,797.8	6,817.2	6,835.9	6,880.9	6,866.4	6,819.2	6,860.7
28 Residual (assets less liabilities) ⁸	598.7	627.5	617.9	636.9	692.5	689.0	676.2	688.9	707.9	734.8	731.8	695.5

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

Not seasonally adjusted, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	5,907.4	6,110.2	6,185.7	6,226.4	6,285.1	6,344.0	6,377.4	6,429.6	6,481.5	6,478.2	6,442.3	6,482.7
2 Securities in bank credit	1,674.3	1,650.6	1,671.4	1,686.0	1,719.7	1,731.5	1,729.5	1,759.4	1,773.5	1,770.6	1,683.4	1,739.3
3 Treasury and Agency securities ²	1,104.1	1,063.6	1,070.7	1,091.7	1,117.9	1,120.9	1,112.6	1,122.2	1,119.5	1,122.0	1,041.3	1,094.1
4 Other securities	570.1	587.0	600.7	594.3	601.8	610.6	616.9	637.2	654.0	648.6	642.1	645.2
5 Loans and leases in bank credit ³	4,233.1	4,459.6	4,514.3	4,540.4	4,565.4	4,612.5	4,647.9	4,670.2	4,708.0	4,707.6	4,758.9	4,743.4
6 Commercial and industrial	762.1	782.1	787.2	796.3	807.7	817.7	827.3	835.2	840.5	833.2	840.6	840.7
7 Real estate	2,378.8	2,520.3	2,535.1	2,551.2	2,575.4	2,619.1	2,647.5	2,665.7	2,676.0	2,691.4	2,697.0	2,701.7
8 Revolving home equity	328.6	393.3	397.9	404.6	408.4	413.0	418.9	424.7	426.6	426.9	428.4	428.8
9 Other	2,050.2	2,127.0	2,137.1	2,146.6	2,166.9	2,206.0	2,228.5	2,241.1	2,249.4	2,264.5	2,268.6	2,272.9
9a Other residential	--	1,082.0	1,083.3	1,080.5	1,088.4	1,110.2	1,122.3	1,122.5	1,127.2	1,139.3	1,139.1	1,140.6
9b Commercial	--	1,045.0	1,053.8	1,066.1	1,078.5	1,095.8	1,106.2	1,118.6	1,122.2	1,125.1	1,129.5	1,132.3
10 Consumer	653.9	690.1	707.1	716.3	705.8	702.2	703.0	698.9	697.7	699.0	699.2	703.9
10a Credit cards and related plans	259.2	294.2	311.3	318.7	305.5	302.7	304.3	302.4	302.5	301.7	305.8	309.4
10b Other	394.8	395.9	395.8	397.6	400.3	399.5	398.6	396.4	395.1	397.4	393.4	394.4
11 Security ⁴	90.3	89.7	102.0	98.0	103.7	105.5	103.3	101.8	113.8	107.5	128.5	111.7
12 Other loans and leases	348.1	377.3	383.0	378.6	372.9	368.1	367.0	368.7	380.1	376.5	393.6	385.4
13 Interbank loans	276.6	308.2	283.6	240.3	247.0	236.9	250.6	238.1	234.5	229.9	234.8	196.7
14 Cash assets ⁵	266.9	267.4	275.3	280.7	268.4	274.4	264.7	271.3	320.3	274.0	272.4	263.1
15 Other assets ⁶	558.2	615.0	618.1	627.9	629.3	650.0	646.4	642.8	651.2	661.9	658.9	631.6
16 TOTAL ASSETS⁷	6,937.6	7,230.4	7,292.5	7,306.3	7,361.0	7,437.0	7,471.3	7,513.8	7,619.5	7,575.8	7,540.1	7,505.9
LIABILITIES												
17 Deposits	4,543.3	4,767.6	4,808.6	4,797.1	4,829.9	4,876.5	4,913.1	4,895.1	4,980.1	4,939.4	4,972.5	4,908.8
18 Transaction	640.9	664.5	702.8	664.0	655.1	680.9	667.3	655.2	671.4	617.0	664.0	672.3
19 Nontransaction	3,902.5	4,103.0	4,105.8	4,133.1	4,174.9	4,195.6	4,245.7	4,239.9	4,308.7	4,322.4	4,308.4	4,236.6
20 Large time	617.3	662.7	671.2	691.3	710.8	717.9	729.3	736.3	740.0	746.8	747.9	735.7
21 Other	3,285.2	3,440.3	3,434.6	3,441.8	3,464.0	3,477.7	3,516.5	3,503.6	3,568.7	3,575.6	3,560.6	3,500.8
22 Borrowings	1,229.4	1,218.1	1,218.8	1,197.9	1,227.7	1,241.8	1,255.4	1,274.6	1,272.6	1,275.9	1,261.2	1,291.5
23 From banks in the U.S.	381.1	375.2	345.5	319.5	329.7	321.2	334.8	323.4	312.4	310.3	314.3	320.2
24 From others	848.3	842.9	873.3	878.4	898.0	920.6	920.7	951.2	960.2	965.6	947.0	971.3
25 Net due to related foreign offices	255.6	197.0	222.4	269.4	254.0	247.1	229.8	258.5	261.0	247.6	203.6	238.2
26 Other liabilities	311.2	404.2	399.6	392.2	392.5	394.0	399.1	398.4	406.2	412.6	392.6	391.1
27 TOTAL LIABILITIES	6,339.5	6,586.8	6,649.4	6,656.6	6,704.1	6,759.5	6,797.3	6,826.6	6,919.9	6,875.5	6,830.0	6,829.6
28 Residual (assets less liabilities) ⁸	598.1	643.6	643.1	649.6	656.9	677.5	674.0	687.2	699.6	700.3	710.1	676.3

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	3,309.8	3,390.6	3,440.5	3,495.0	3,547.9	3,573.3	3,562.9	3,569.6	3,601.3	3,597.8	3,558.1	3,609.4
2 Securities in bank credit	949.2	930.5	951.7	966.9	1,005.3	1,024.7	1,010.8	1,031.2	1,044.3	1,040.6	969.4	1,029.6
3 Treasury and Agency securities ²	587.4	561.0	573.9	598.0	624.6	632.6	610.9	611.4	608.6	612.3	544.8	600.5
3a Trading account	45.5	45.7	35.1	34.1	51.3	52.2	47.9	54.0	51.7	56.7	49.3	46.9
3b Investment account	542.0	515.3	538.8	563.9	573.3	580.5	563.0	557.5	556.9	555.5	495.5	553.7
3c Mortgage-backed	436.3	410.5	435.5	459.1	467.7	472.6	464.2	458.2	458.3	456.8	397.4	453.2
3d Other	105.7	104.8	103.3	104.8	105.6	107.9	98.8	99.3	98.5	98.7	98.1	100.5
4 Other securities	361.7	369.5	377.9	368.9	380.6	392.1	399.9	419.8	435.7	428.3	424.6	429.1
4a Trading account	180.1	202.1	211.0	201.1	203.3	204.9	207.9	218.6	231.7	226.1	220.0	224.3
4b Investment account	181.6	167.3	166.9	167.8	177.4	187.2	192.0	201.1	204.1	202.2	204.6	204.8
4c State and local government	33.4	33.5	33.0	33.2	34.3	35.2	36.1	36.8	37.3	35.8	36.1	37.2
4d Other	148.2	133.9	133.9	134.6	143.1	152.0	155.9	164.3	166.8	166.4	168.5	167.6
5 Loans and leases in bank credit ³	2,360.6	2,460.1	2,488.8	2,528.1	2,542.7	2,548.5	2,552.1	2,538.3	2,557.0	2,557.2	2,588.8	2,579.8
6 Commercial and industrial	453.6	460.0	463.5	471.8	478.1	480.8	484.1	488.0	492.6	487.2	493.0	492.3
7 Real estate	1,200.3	1,261.9	1,273.9	1,298.3	1,296.7	1,307.2	1,315.0	1,301.8	1,302.5	1,314.0	1,313.8	1,321.8
8 Revolving home equity	231.6	280.3	285.5	291.1	292.3	297.3	298.9	299.8	299.4	299.8	300.0	299.6
9 Other	968.7	981.6	988.4	1,007.2	1,004.4	1,010.0	1,016.0	1,002.1	1,003.1	1,014.2	1,013.7	1,022.3
9a Other residential	614.6	614.9	620.1	635.7	629.5	634.2	638.9	623.1	623.7	633.3	630.3	637.0
9b Commercial	354.1	366.7	368.3	371.6	375.0	375.8	377.1	378.9	379.4	380.9	383.5	385.2
10 Consumer	367.2	384.4	385.8	390.2	391.3	389.9	388.5	382.0	379.0	381.1	378.9	381.2
11 Security ⁴	87.7	80.8	90.1	91.0	99.8	100.0	96.6	98.4	108.8	100.7	114.8	101.6
11a Fed funds and RPs with broker/dealer	64.2	59.9	69.5	69.1	77.9	77.3	81.5	82.7	94.1	84.9	99.9	85.8
11b Other	23.5	20.9	20.5	21.9	21.9	22.7	15.0	15.7	14.8	15.8	15.0	15.8
12a State and local government	15.3	16.6	16.9	16.9	16.7	16.8	16.9	16.9	17.1	16.8	16.6	16.7
12b Agricultural	9.3	9.6	9.6	9.4	9.3	9.2	9.2	9.1	9.1	9.0	9.0	9.0
12c Fed funds and RPs with others	18.0	27.4	27.3	27.5	27.3	28.1	22.1	20.6	24.6	24.8	35.7	34.2
12d All other loans	112.0	125.5	126.0	127.3	127.9	121.8	125.9	128.8	130.7	131.0	134.5	130.5
12e Lease financing receivables	97.2	93.9	95.8	95.6	95.5	94.7	93.9	92.7	92.7	92.6	92.5	92.4
13 Interbank loans	199.1	220.3	199.4	164.4	171.9	157.7	171.9	164.4	153.8	161.2	156.5	134.5
13a Fed funds and RPs with banks	91.7	123.5	125.5	104.9	106.9	92.7	108.2	98.9	92.1	94.3	92.3	67.4
13b Other	107.4	96.8	73.8	59.5	65.0	65.1	63.7	65.5	61.6	66.9	64.2	67.1
14 Cash assets ⁵	155.4	145.1	150.1	158.4	156.2	170.3	157.0	163.2	180.3	182.3	164.3	165.5
15 Other assets ⁶	419.5	447.5	453.3	454.7	458.1	470.6	458.5	447.0	446.2	459.5	457.2	452.3
16 TOTAL ASSETS ⁷	4,044.5	4,165.1	4,205.7	4,235.8	4,298.1	4,336.8	4,315.5	4,309.7	4,347.1	4,366.4	4,301.7	4,327.3

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

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

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
LIABILITIES												
17 Deposits	2,363.4	2,443.0	2,459.6	2,462.7	2,469.6	2,498.1	2,501.1	2,504.7	2,534.9	2,511.6	2,536.3	2,518.0
18 Transaction	309.7	322.5	326.7	315.3	322.0	334.8	312.8	316.1	311.6	299.9	316.9	344.4
19 Nontransaction	2,053.7	2,120.5	2,132.9	2,147.4	2,147.6	2,163.3	2,188.3	2,188.6	2,223.3	2,211.7	2,219.4	2,173.7
20 Large time	287.9	306.7	315.3	324.6	337.2	341.2	348.7	350.4	348.7	351.4	356.5	346.4
21 Other	1,765.8	1,813.8	1,817.6	1,822.8	1,810.4	1,822.1	1,839.6	1,838.2	1,874.7	1,860.2	1,862.9	1,827.2
22 Borrowings	738.4	736.7	744.4	717.8	735.0	758.9	750.0	742.6	740.4	768.9	750.4	750.8
23 From banks in the U.S.	193.8	195.8	174.2	162.1	165.9	153.2	162.5	152.3	143.9	149.6	147.1	150.8
24 From others	544.5	540.9	570.1	555.6	569.1	605.8	587.4	590.3	596.4	619.3	603.3	600.0
25 Net due to related foreign offices	235.2	183.0	207.6	253.5	240.0	247.4	238.6	250.2	250.9	238.9	198.1	229.9
26 Other liabilities	242.4	321.1	318.6	314.2	316.7	329.1	346.1	327.8	331.3	339.8	319.1	319.2
27 TOTAL LIABILITIES	3,579.4	3,683.7	3,730.2	3,748.2	3,761.3	3,833.5	3,835.8	3,825.3	3,857.5	3,859.3	3,803.8	3,817.9
28 Residual (assets less liabilities) ⁸	465.1	481.4	475.5	487.6	536.8	503.2	479.7	484.4	489.6	507.1	497.9	509.4

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	3,312.7	3,409.4	3,459.9	3,499.5	3,533.0	3,541.1	3,547.3	3,572.2	3,614.1	3,605.8	3,565.9	3,606.4
2 Securities in bank credit	954.8	940.7	956.7	970.3	1,002.1	1,008.2	1,003.3	1,036.8	1,053.6	1,049.0	969.0	1,025.7
3 Treasury and Agency securities ²	597.2	570.2	574.6	594.2	620.1	620.7	610.5	621.9	621.0	621.6	546.4	599.6
3a Trading account	46.2	46.1	35.1	33.9	51.7	51.7	48.2	54.8	52.9	58.0	49.8	46.9
3b Investment account	551.1	524.1	539.5	560.3	568.4	569.0	562.3	567.1	568.1	563.5	496.6	552.8
3c Mortgage-backed	443.7	418.2	436.2	456.1	462.0	462.2	462.9	466.2	467.4	462.6	397.6	452.2
3d Other	107.4	105.9	103.3	104.2	106.3	106.9	99.4	100.8	100.7	100.9	99.0	100.5
4 Other securities	357.6	370.4	382.1	376.1	382.0	387.5	392.7	414.9	432.6	427.4	422.6	426.1
4a Trading account	178.1	202.7	213.3	205.0	204.0	202.5	204.2	216.1	230.0	225.6	218.9	222.7
4b Investment account	179.5	167.8	168.8	171.1	178.0	185.0	188.5	198.8	202.6	201.8	203.7	203.4
4c State and local government	33.0	33.6	33.4	33.8	34.4	34.8	35.4	36.4	37.0	35.8	35.9	37.0
4d Other	146.5	134.2	135.4	137.3	143.6	150.2	153.1	162.4	165.5	166.0	167.7	166.4
5 Loans and leases in bank credit ³	2,357.9	2,468.7	2,503.2	2,529.1	2,530.9	2,532.9	2,544.0	2,535.4	2,560.6	2,556.9	2,597.0	2,580.7
6 Commercial and industrial	455.5	461.7	462.8	467.7	476.2	481.2	486.3	490.0	494.4	487.7	494.2	493.7
7 Real estate	1,204.3	1,265.5	1,275.7	1,296.7	1,292.1	1,298.9	1,311.9	1,306.3	1,307.2	1,319.4	1,318.3	1,322.3
8 Revolving home equity	232.3	280.5	284.8	289.7	292.8	294.8	297.9	300.6	300.2	300.3	301.5	301.5
9 Other	972.0	985.1	990.9	1,007.0	999.3	1,004.1	1,014.0	1,005.6	1,007.0	1,019.1	1,016.8	1,020.8
9a Other residential	616.7	617.1	621.7	635.5	626.3	630.5	637.7	625.3	626.1	636.4	632.2	636.1
9b Commercial	355.3	368.0	369.2	371.5	373.0	373.6	376.4	380.3	380.8	382.7	384.6	384.7
10 Consumer	364.6	385.1	390.0	397.0	394.4	387.8	385.1	379.2	376.7	377.8	376.2	379.3
10a Credit cards and related plans	115.7	142.8	149.2	156.7	152.2	145.7	145.2	142.6	141.9	141.4	144.1	146.5
10b Other	248.9	242.2	240.8	240.3	242.2	242.1	239.9	236.7	234.7	236.4	232.1	232.8
11 Security ⁴	83.5	81.8	94.3	90.3	95.7	97.3	94.9	93.6	105.6	99.2	119.8	103.6
11a Fed funds and RPs with broker/dealer	61.1	60.6	72.8	68.6	74.7	75.3	80.2	78.7	91.2	83.7	104.2	87.5
11b Other	22.4	21.2	21.5	21.7	21.0	22.1	14.8	14.9	14.3	15.5	15.6	16.1
12a State and local government	15.3	16.6	16.9	16.9	16.7	16.8	16.9	16.9	17.1	16.8	16.6	16.7
12b Agricultural	9.3	9.6	9.7	9.5	9.2	9.1	9.1	9.1	9.1	9.1	9.1	9.1
12c Fed funds and RPs with others	18.0	27.4	27.3	27.5	27.3	28.1	22.1	20.6	24.6	24.8	35.7	34.2
12d All other loans	110.5	126.9	131.0	127.5	124.2	119.3	123.9	127.0	133.4	129.6	134.8	129.6
12e Lease financing receivables	97.1	94.2	95.7	96.0	95.2	94.4	93.8	92.6	92.6	92.4	92.2	92.2
13 Interbank loans	202.6	222.5	203.6	163.8	166.8	157.2	176.7	167.2	160.9	159.3	161.3	133.3
13a Fed funds and RPs with banks	93.2	124.7	128.3	104.6	103.7	92.4	111.2	100.5	96.4	93.2	95.1	66.8
13b Other	109.3	97.8	75.4	59.3	63.1	64.8	65.5	66.7	64.5	66.1	66.2	66.5
14 Cash assets ⁵	151.6	151.2	162.3	167.4	156.2	164.0	155.9	159.4	196.6	164.4	161.5	153.1
15 Other assets ⁶	418.7	450.5	454.2	453.4	451.5	465.9	458.1	446.1	444.3	455.4	453.0	443.1
16 TOTAL ASSETS ⁷	4,046.1	4,195.4	4,242.3	4,247.4	4,271.0	4,292.7	4,303.2	4,310.4	4,381.2	4,350.3	4,307.1	4,301.5

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

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

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
LIABILITIES												
17 Deposits	2,347.0	2,455.7	2,478.6	2,461.8	2,475.2	2,487.6	2,504.3	2,487.2	2,543.7	2,511.9	2,543.9	2,485.6
18 Transaction	304.8	325.2	350.7	323.7	318.3	330.2	319.1	311.0	323.8	286.8	319.6	330.3
19 Nontransaction	2,042.2	2,130.6	2,128.0	2,138.1	2,156.9	2,157.4	2,185.2	2,176.2	2,219.9	2,225.0	2,224.3	2,155.3
20 Large time	285.1	309.9	316.7	328.6	340.9	338.7	343.6	347.0	347.8	352.2	357.4	345.6
21 Other	1,757.1	1,820.6	1,811.3	1,809.5	1,816.0	1,818.7	1,841.7	1,829.2	1,872.1	1,872.8	1,866.9	1,809.6
22 Borrowings	754.6	729.6	731.0	714.5	733.1	746.8	756.5	760.9	761.5	771.5	759.4	776.6
23 From banks in the U.S.	194.3	193.2	172.6	159.2	163.4	154.4	167.0	152.9	144.5	147.9	145.6	152.3
24 From others	560.3	536.4	558.4	555.3	569.7	592.5	589.5	608.0	617.1	623.5	613.7	624.3
25 Net due to related foreign offices	232.8	189.6	213.7	257.8	245.3	241.3	224.3	247.9	251.3	237.3	195.3	228.0
26 Other liabilities	240.3	331.7	327.4	319.2	323.3	321.2	326.5	324.7	331.6	337.4	314.7	316.2
27 TOTAL LIABILITIES	3,574.7	3,706.7	3,750.7	3,753.3	3,776.9	3,796.9	3,811.6	3,820.7	3,888.0	3,858.0	3,813.3	3,806.3
28 Residual (assets less liabilities) ⁸	471.4	488.7	491.6	494.1	494.1	495.7	491.6	489.7	493.2	492.3	493.9	495.1

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 1, 2005

Account	2004 May	2004 Nov	2004 Dec	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	Week ending			
									Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	2,600.9	2,684.4	2,706.6	2,722.5	2,755.4	2,813.8	2,841.9	2,864.1	2,878.9	2,882.5	2,894.0	2,893.1
2 Securities in bank credit	719.9	709.7	710.7	715.6	719.8	721.9	724.0	723.0	721.5	721.7	715.2	713.5
3 Treasury and Agency securities ²	507.3	493.1	492.1	497.4	500.0	498.7	499.8	500.7	500.1	500.5	495.7	494.4
4 Other securities	212.6	216.6	218.6	218.2	219.8	223.2	224.1	222.3	221.4	221.2	219.5	219.2
5 Loans and leases in bank credit ³	1,881.0	1,974.7	1,995.9	2,007.0	2,035.7	2,091.9	2,118.0	2,141.1	2,157.5	2,160.8	2,178.8	2,179.6
6 Commercial and industrial	304.5	321.6	324.3	329.3	331.6	335.9	339.5	342.9	344.2	343.9	345.6	345.8
7 Real estate	1,178.6	1,242.0	1,252.3	1,253.7	1,283.9	1,327.4	1,344.8	1,364.2	1,376.4	1,379.5	1,390.3	1,391.9
8 Revolving home equity	96.3	113.0	113.6	115.3	115.9	118.9	121.4	124.0	126.6	126.4	126.9	127.3
9 Other	1,082.3	1,129.0	1,138.7	1,138.4	1,168.0	1,208.5	1,223.4	1,240.2	1,249.9	1,253.1	1,263.4	1,264.5
10 Consumer	292.3	301.2	309.5	312.7	309.5	318.8	323.0	322.8	325.3	326.5	329.7	329.7
11 Security ⁴	7.0	7.8	7.7	8.0	8.0	7.9	8.3	8.3	8.2	8.0	8.6	8.5
12 Other loans and leases	98.6	102.1	102.1	103.2	102.7	102.0	102.5	103.0	103.3	103.0	104.7	103.7
13 Interbank loans	76.4	84.2	80.2	79.8	80.0	75.7	70.4	73.2	74.0	66.4	73.3	68.9
14 Cash assets ⁵	116.4	112.4	108.6	112.3	114.2	115.1	111.7	112.8	114.4	112.5	111.0	114.7
15 Other assets ⁶	139.5	164.5	164.0	174.5	177.8	184.1	188.3	196.7	206.9	206.5	205.9	188.5
16 TOTAL ASSETS⁷	2,901.1	3,013.2	3,026.8	3,056.7	3,095.1	3,155.8	3,179.2	3,213.3	3,240.7	3,234.4	3,250.5	3,231.3
LIABILITIES												
17 Deposits	2,200.8	2,300.5	2,316.7	2,340.4	2,365.0	2,390.6	2,404.4	2,412.5	2,428.0	2,417.2	2,427.2	2,442.7
18 Transaction	340.3	336.1	339.1	336.5	341.3	355.0	347.5	348.5	342.0	335.3	347.9	353.6
19 Nontransaction	1,860.5	1,964.4	1,977.6	2,003.8	2,023.6	2,035.7	2,056.9	2,063.9	2,086.0	2,081.9	2,079.3	2,089.1
20 Large time	332.2	352.8	354.5	362.7	369.9	379.2	385.7	389.3	392.2	394.6	390.4	390.1
21 Other	1,528.4	1,611.6	1,623.1	1,641.1	1,653.7	1,656.5	1,671.2	1,674.7	1,693.8	1,687.3	1,688.9	1,699.0
22 Borrowings	474.8	488.5	487.8	483.4	494.6	495.0	498.9	513.8	511.1	504.4	501.9	514.9
23 From banks in the U.S.	186.8	182.0	172.9	160.3	166.3	166.8	167.8	170.5	167.9	162.3	168.7	167.9
24 From others	288.0	306.5	315.0	323.1	328.4	328.1	331.1	343.3	343.2	342.0	333.2	347.0
25 Net due to related foreign offices	22.8	7.3	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.3	8.4	10.2
26 Other liabilities	70.9	72.5	72.2	73.0	69.2	72.9	72.6	73.7	74.6	75.2	77.9	74.9
27 TOTAL LIABILITIES	2,769.4	2,868.8	2,885.4	2,908.4	2,937.5	2,964.3	2,981.4	3,010.5	3,023.4	3,007.1	3,015.3	3,042.7
28 Residual (assets less liabilities) ⁸	131.7	144.4	141.3	148.3	157.6	191.5	197.9	202.8	217.4	227.3	235.2	188.6

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	2,594.7	2,700.8	2,725.8	2,726.9	2,752.1	2,802.9	2,830.1	2,857.4	2,867.4	2,872.3	2,876.4	2,876.3
2 Securities in bank credit	719.5	710.0	714.7	715.7	717.6	723.3	726.2	722.5	719.9	721.6	714.4	713.6
3 Treasury and Agency securities ²	506.9	493.4	496.1	497.5	497.9	500.1	502.0	500.3	498.5	500.4	494.9	494.5
4 Other securities	212.6	216.6	218.6	218.2	219.8	223.2	224.1	222.3	221.4	221.2	219.5	219.2
5 Loans and leases in bank credit ³	1,875.3	1,990.9	2,011.1	2,011.3	2,034.5	2,079.6	2,103.9	2,134.8	2,147.5	2,150.7	2,162.0	2,162.7
6 Commercial and industrial	306.6	320.4	324.4	328.7	331.5	336.5	341.0	345.1	346.0	345.5	346.4	347.0
7 Real estate	1,174.5	1,254.8	1,259.4	1,254.5	1,283.3	1,320.1	1,335.5	1,359.5	1,368.8	1,372.0	1,378.7	1,379.3
8 Revolving home equity	96.3	112.9	113.2	114.9	115.6	118.2	121.0	124.0	126.3	126.6	126.8	127.3
9 Other	1,078.2	1,141.9	1,146.2	1,139.6	1,167.6	1,201.9	1,214.5	1,235.5	1,242.5	1,245.4	1,251.9	1,252.1
9a Other residential	--	464.9	461.7	445.0	462.2	479.8	484.6	497.1	501.1	503.0	506.9	504.5
9b Commercial	--	677.0	684.6	694.7	705.4	722.1	729.9	738.3	741.4	742.4	744.9	747.6
10 Consumer	289.4	305.0	317.1	319.2	311.4	314.4	317.8	319.6	321.0	321.2	323.1	324.6
10a Credit cards and related plans	143.5	151.3	162.1	162.0	153.3	157.0	159.1	159.9	160.6	160.2	161.7	163.0
10b Other	145.8	153.7	155.0	157.3	158.1	157.4	158.7	159.7	160.4	160.9	161.4	161.6
11 Security ⁴	6.9	7.9	7.7	7.7	8.0	8.1	8.3	8.2	8.3	8.3	8.6	8.1
12 Other loans and leases	98.0	102.7	102.5	101.1	100.3	100.5	101.2	102.4	103.3	103.7	105.2	103.7
13 Interbank loans	74.0	85.7	80.0	76.5	80.2	79.7	73.9	71.0	73.7	70.6	73.5	63.4
14 Cash assets ⁵	115.4	116.3	113.0	113.4	112.2	110.4	108.8	111.8	123.7	109.6	110.9	110.0
15 Other assets ⁶	139.5	164.5	164.0	174.5	177.8	184.1	188.3	196.7	206.9	206.5	205.9	188.5
16 TOTAL ASSETS ⁷	2,891.5	3,035.0	3,050.2	3,058.9	3,090.0	3,144.3	3,168.1	3,203.4	3,238.2	3,225.5	3,233.0	3,204.5
LIABILITIES												
17 Deposits	2,196.4	2,311.8	2,329.9	2,335.3	2,354.7	2,388.9	2,408.8	2,407.9	2,436.4	2,427.6	2,428.6	2,423.2
18 Transaction	336.1	339.4	352.1	340.4	336.8	350.7	348.3	344.2	347.6	330.2	344.4	341.9
19 Nontransaction	1,860.3	1,972.5	1,977.8	1,995.0	2,017.9	2,038.2	2,060.5	2,063.6	2,088.8	2,097.4	2,084.1	2,081.3
20 Large time	332.2	352.8	354.5	362.7	369.9	379.2	385.7	389.3	392.2	394.6	390.4	390.1
21 Other	1,528.1	1,619.7	1,623.3	1,632.3	1,648.0	1,659.0	1,674.8	1,674.4	1,696.6	1,702.8	1,693.7	1,691.2
22 Borrowings	474.8	488.5	487.8	483.4	494.6	495.0	498.9	513.8	511.1	504.4	501.9	514.9
23 From banks in the U.S.	186.8	182.0	172.9	160.3	166.3	166.8	167.8	170.5	167.9	162.3	168.7	167.9
24 From others	288.0	306.5	315.0	323.1	328.4	328.1	331.1	343.3	343.2	342.0	333.2	347.0
25 Net due to related foreign offices	22.8	7.3	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.3	8.4	10.2
26 Other liabilities	70.9	72.5	72.2	73.0	69.2	72.9	72.6	73.7	74.6	75.2	77.9	74.9
27 TOTAL LIABILITIES	2,764.9	2,880.1	2,898.6	2,903.4	2,927.3	2,962.5	2,985.7	3,005.9	3,031.9	3,017.5	3,016.7	3,023.3
28 Residual (assets less liabilities) ⁸	126.6	154.9	151.5	155.5	162.8	181.8	182.4	197.5	206.4	208.0	216.3	181.2

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

Seasonally adjusted, billions of dollars

July 1, 2005

Account	2004 May	2004 Nov	2004 Dec	2005 Jan	2005 Feb	2005 Mar	2005 Apr	2005 May	Week ending			
									Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	634.8	681.1	643.8	674.0	698.0	705.4	704.6	722.2	729.9	736.4	718.5	729.0
2 Securities in bank credit	258.7	282.3	274.1	308.0	316.2	317.7	310.0	314.4	320.8	322.4	315.3	317.0
3 Treasury and Agency securities ²	92.3	90.7	84.0	87.6	97.1	94.9	86.9	88.2	86.3	90.1	88.2	87.7
4 Other securities	166.5	191.6	190.1	220.4	219.2	222.8	223.1	226.1	234.5	232.3	227.1	229.3
5 Loans and leases in bank credit ³	376.1	398.8	369.7	366.0	381.8	387.8	394.6	407.8	409.1	414.0	403.2	412.0
6 Commercial and industrial	128.3	136.0	139.2	144.1	145.9	145.6	151.2	155.4	155.7	155.0	154.7	155.2
7 Real estate	17.6	18.2	18.5	19.1	18.9	19.0	19.2	18.2	18.3	18.3	18.3	18.3
11 Security ⁴	140.5	148.2	117.9	101.3	113.2	120.1	118.6	129.0	131.2	135.6	124.8	131.7
12 Other loans and leases	89.7	96.4	94.1	101.5	103.8	103.2	105.5	105.2	103.9	105.1	105.4	106.9
13 Interbank loans	32.9	50.3	50.1	45.3	41.7	43.0	45.0	47.9	47.7	51.9	44.4	55.1
14 Cash assets ⁵	61.3	62.7	61.0	66.8	64.1	65.0	64.1	64.2	61.7	64.1	62.9	65.2
15 Other assets ⁶	33.1	36.4	38.4	31.1	31.2	33.2	34.1	35.6	40.1	40.1	39.1	36.0
16 TOTAL ASSETS⁷	761.7	830.0	792.9	816.9	834.6	846.3	847.4	869.5	879.1	892.1	864.5	884.8
LIABILITIES												
17 Deposits	496.4	548.2	550.7	564.6	553.3	561.0	589.0	587.4	588.6	606.9	605.9	612.5
18 Transaction	11.7	11.5	11.8	11.8	13.2	14.5	14.3	14.2	13.4	14.3	15.0	14.0
19 Nontransaction	484.7	536.6	538.9	552.8	540.2	546.5	574.6	573.2	575.2	592.6	590.9	598.5
22 Borrowings	332.2	365.3	342.4	350.1	363.3	368.1	360.7	366.5	367.3	350.1	374.4	352.8
23 From banks in the U.S.	42.8	52.6	52.6	40.1	44.1	43.8	44.3	39.8	42.7	37.6	59.2	39.6
24 From others	289.4	312.7	289.8	309.9	319.2	324.2	316.4	326.7	324.5	312.5	315.2	313.2
25 Net due to related foreign offices	-176.5	-176.3	-187.6	-198.1	-185.7	-181.3	-203.3	-192.6	-190.2	-183.9	-214.6	-180.1
26 Other liabilities	97.8	99.4	93.1	92.1	96.0	91.5	93.4	93.0	100.3	104.6	95.1	93.4
27 TOTAL LIABILITIES	749.8	836.6	798.6	808.7	827.0	839.3	839.8	854.4	866.0	877.6	860.8	878.6
28 Residual (assets less liabilities) ⁸	11.9	-6.6	-5.7	8.2	7.7	7.1	7.7	15.1	13.1	14.5	3.7	6.2

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

Not seasonally adjusted, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
ASSETS												
1 Bank credit	632.0	682.6	649.6	676.4	699.7	708.7	710.0	719.7	728.3	730.6	722.7	729.8
2 Securities in bank credit	258.7	282.3	274.1	308.0	316.2	317.7	310.0	314.4	320.8	322.4	315.3	317.0
3 Treasury and Agency securities ²	92.3	90.7	84.0	87.6	97.1	94.9	86.9	88.2	86.3	90.1	88.2	87.7
3a Trading account	33.0	32.4	27.4	30.5	38.3	38.8	30.9	31.0	29.1	31.1	30.3	28.2
3b Investment account	59.2	58.3	56.6	57.0	58.8	56.0	56.1	57.2	57.2	59.0	57.9	59.5
4 Other securities	166.5	191.6	190.1	220.4	219.2	222.8	223.1	226.1	234.5	232.3	227.1	229.3
4a Trading account	99.7	119.0	115.6	115.3	116.5	124.1	127.9	130.6	139.0	136.6	131.8	132.6
4b Investment account	66.7	72.5	74.5	105.1	102.7	98.7	95.2	95.6	95.5	95.7	95.3	96.7
5 Loans and leases in bank credit ³	373.2	400.3	375.5	368.4	383.5	391.0	400.0	405.3	407.6	408.2	407.3	412.9
6 Commercial and industrial	128.4	135.3	140.1	144.7	147.7	147.6	152.3	155.5	155.5	154.6	154.0	154.6
7 Real estate	17.6	18.2	18.5	19.1	18.9	19.0	19.2	18.2	18.3	18.3	18.3	18.3
11 Security ⁴	137.1	152.4	123.8	104.3	115.3	121.5	121.7	125.9	128.0	128.6	127.8	132.2
12 Other loans and leases	90.2	94.4	93.1	100.4	101.6	102.9	106.7	105.8	105.8	106.8	107.3	107.8
13 Interbank loans	32.9	50.3	50.1	45.3	41.7	43.0	45.0	47.9	47.7	51.9	44.4	55.1
14 Cash assets ⁵	60.6	62.7	63.2	66.3	63.2	62.9	63.5	63.6	62.0	63.4	62.5	64.5
15 Other assets ⁶	33.7	35.7	38.9	33.2	32.9	33.2	32.8	36.2	41.0	40.8	39.5	35.6
16 TOTAL ASSETS ⁷	758.8	830.9	801.4	820.9	837.2	847.4	850.9	866.9	878.6	886.3	868.7	884.6
LIABILITIES												
17 Deposits	507.7	534.8	547.4	571.9	560.6	566.5	600.7	600.7	602.7	619.2	616.2	620.4
18 Transaction	11.5	11.4	12.2	12.1	13.2	14.0	14.0	13.9	13.6	13.7	14.8	13.9
19 Nontransaction	496.2	523.4	535.2	559.8	547.4	552.5	586.7	586.8	589.1	605.5	601.4	606.5
22 Borrowings	332.2	365.3	342.4	350.1	363.3	368.1	360.7	366.5	367.3	350.1	374.4	352.8
23 From banks in the U.S.	42.8	52.6	52.6	40.1	44.1	43.8	44.3	39.8	42.7	37.6	59.2	39.6
24 From others	289.4	312.7	289.8	309.9	319.2	324.2	316.4	326.7	324.5	312.5	315.2	313.2
25 Net due to related foreign offices	-178.3	-173.7	-186.3	-197.3	-186.1	-181.9	-205.7	-194.7	-192.7	-187.7	-217.7	-183.0
26 Other liabilities	96.2	101.4	94.1	92.6	95.7	91.0	91.5	91.5	98.5	101.9	93.0	91.6
27 TOTAL LIABILITIES	757.7	827.8	797.7	817.4	833.6	843.7	847.2	864.1	875.8	883.5	865.9	881.8
28 Residual (assets less liabilities) ⁸	1.1	3.1	3.8	3.6	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9

MEMO ITEMS

Not seasonally adjusted, billions of dollars

July 1, 2005

Account	2004	2004	2004	2005	2005	2005	2005	2005	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 1	Jun 8	Jun 15	Jun 22
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	99.0	95.7	103.7	93.1	89.3	88.4	89.3	90.8	99.6	96.2	88.5	94.7
30 Reval. losses on off-bal. sheet items ⁹	82.5	90.5	95.1	83.7	78.8	78.8	80.3	82.7	92.0	89.9	80.1	86.9
31 Mortgage-backed securities ¹⁰	496.6	487.8	504.8	525.6	538.2	541.3	543.5	554.1	557.3	552.6	489.0	543.7
31a Pass-through	382.1	370.2	389.0	410.7	419.5	422.7	427.0	433.8	435.2	430.8	367.3	421.4
31b CMO, REMIC, and other	114.6	117.6	115.8	115.0	118.7	118.6	116.5	120.3	122.1	121.8	121.7	122.3
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	-4.1	4.3	4.7	3.9	1.5	-2.6	-3.6	0.7	3.7	2.9	0.8	2.2
33 Securitized consumer loans ¹²	148.9	151.9	155.6	158.6	155.8	148.8	147.6	149.7	150.0	149.7	151.3	151.0
33a Credit cards and related plans	129.2	130.3	133.2	136.6	134.3	127.7	127.0	129.5	130.1	129.7	128.3	128.2
33b Other	19.7	21.6	22.4	22.0	21.6	21.0	20.6	20.1	20.0	19.9	23.0	22.9
34 Securitized business loans ¹²	7.4	6.5	6.4	6.4	6.4	6.4	6.2	6.1	6.1	6.1	6.1	6.1
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	327.8	327.2	333.3	335.5	338.6	343.9	343.6	343.6	343.7	344.1	338.6	339.7
33 Securitized consumer loans ¹²	212.7	221.2	221.5	222.2	208.5	211.1	210.7	209.5	209.7	209.7	209.5	209.7
33a Credit cards and related plans	205.5	213.9	214.2	214.9	201.2	203.9	203.5	202.4	202.6	202.6	202.4	202.6
33b Other	7.2	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.1
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	60.6	64.6	59.3	54.5	53.7	52.4	52.4	53.3	59.3	58.2	52.4	53.3
30 Reval. losses on off-bal. sheet items ⁹	63.3	71.4	65.1	61.9	64.8	63.0	62.6	61.9	68.5	67.4	61.5	62.1
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