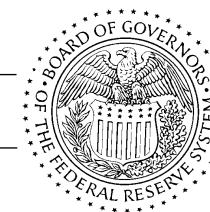


FEDERAL RESERVE statistical release



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

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2	
ASSETS													
1 Bank credit	6,714.1	7,111.9	7,166.3	7,220.9	7,275.1	7,350.4	7,396.0	7,408.6	7,400.1	7,425.2	7,415.6	7,398.6	
2 Securities in bank credit	1,918.3	2,043.4	2,071.5	2,055.1	2,062.3	2,066.7	2,079.5	2,072.0	2,070.9	2,087.6	2,064.3	2,057.0	
3 Treasury and Agency securities ²	1,147.5	1,193.8	1,199.9	1,172.3	1,176.2	1,172.5	1,164.4	1,156.7	1,160.3	1,164.4	1,148.8	1,138.9	
4 Other securities	770.8	849.7	871.6	882.8	886.1	894.2	915.1	915.3	910.6	923.2	915.5	918.0	
5 Loans and leases in bank credit ³	4,795.8	5,068.4	5,094.9	5,165.8	5,212.8	5,283.7	5,316.5	5,336.5	5,329.2	5,337.6	5,351.3	5,341.7	
6 Commercial and industrial	908.6	976.8	987.8	993.4	1,007.5	1,016.4	1,024.2	1,032.2	1,031.9	1,033.5	1,033.5	1,032.8	
7 Real estate	2,497.5	2,679.9	2,688.5	2,731.5	2,779.8	2,813.5	2,822.0	2,843.3	2,843.7	2,841.1	2,848.4	2,845.2	
8 Revolving home equity	384.5	421.6	425.8	430.1	437.7	439.1	438.1	436.2	435.0	436.9	437.5	436.3	
9 Other	2,113.0	2,258.3	2,262.7	2,301.5	2,342.1	2,374.4	2,383.9	2,407.1	2,408.7	2,404.3	2,410.9	2,409.0	
10 Consumer	689.6	711.2	704.4	707.0	710.4	717.0	719.6	708.4	706.2	706.6	710.4	710.5	
11 Security ⁴	241.6	224.3	237.5	248.7	232.6	245.2	246.2	241.2	234.8	241.9	249.3	242.4	
12 Other loans and leases	458.5	476.3	476.7	485.2	482.5	491.5	504.5	511.4	512.6	514.3	509.8	510.8	
13 Interbank loans	367.1	287.8	287.8	268.7	260.9	275.9	283.7	281.8	285.8	270.4	292.0	289.9	
14 Cash assets ⁵	318.9	322.4	329.3	333.7	327.5	324.1	327.3	315.8	333.2	303.4	317.2	306.7	
15 Other assets ⁶	633.5	679.5	677.5	694.2	680.6	688.5	697.7	708.3	718.2	711.2	703.0	718.1	
16 TOTAL ASSETS ⁷	7,962.2	8,333.4	8,393.0	8,449.7	8,476.3	8,570.8	8,636.2	8,646.0	8,668.9	8,641.7	8,659.4	8,644.4	
LIABILITIES													
17 Deposits	5,229.4	5,500.0	5,517.1	5,561.7	5,583.5	5,655.1	5,683.5	5,692.3	5,718.9	5,674.0	5,697.4	5,686.1	
18 Transaction	667.7	674.3	677.6	694.9	661.6	685.9	671.7	658.1	628.6	664.7	708.7	651.4	
19 Nontransaction	4,561.7	4,825.7	4,839.5	4,866.8	4,921.9	4,969.2	5,011.9	5,034.1	5,090.2	5,009.3	4,988.7	5,034.8	
20 Large time	1,173.9	1,293.7	1,299.4	1,321.0	1,318.8	1,364.9	1,387.4	1,408.0	1,410.0	1,403.5	1,408.2	1,414.7	
21 Other	3,387.8	3,532.0	3,540.1	3,545.8	3,603.0	3,604.4	3,624.5	3,626.1	3,680.2	3,605.8	3,580.5	3,620.1	
22 Borrowings	1,594.2	1,612.7	1,628.3	1,628.1	1,620.0	1,667.6	1,674.4	1,665.7	1,662.7	1,657.0	1,678.7	1,683.0	
23 From banks in the U.S.	442.0	380.5	369.7	369.3	347.3	350.3	354.7	346.1	336.2	345.5	353.4	359.7	
24 From others	1,152.2	1,232.3	1,258.6	1,258.8	1,272.7	1,317.3	1,319.7	1,319.6	1,326.5	1,311.5	1,325.4	1,323.4	
25 Net due to related foreign offices	38.3	34.3	58.6	41.0	98.9	64.7	66.4	90.1	90.1	101.7	98.2	71.0	
26 Other liabilities	475.3	506.2	488.3	493.0	483.1	482.8	499.4	497.2	496.5	511.5	489.4	503.0	
27 TOTAL LIABILITIES	7,337.2	7,653.3	7,692.3	7,723.8	7,785.5	7,870.2	7,923.7	7,945.3	7,968.1	7,944.3	7,963.7	7,943.1	
28 Residual (assets less liabilities) ⁸	625.0	680.1	700.7	725.9	690.8	700.6	712.5	700.8	700.8	697.4	695.7	701.3	

ASSETS AND LIABILITIES OF COMMERCIAL BANKS IN THE UNITED STATES ¹

Not seasonally adjusted, billions of dollars

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	6,725.8	7,091.3	7,158.0	7,215.1	7,256.0	7,336.0	7,398.1	7,421.9	7,404.3	7,437.8	7,426.8	7,440.5
2 Securities in bank credit	1,916.1	2,039.4	2,074.9	2,056.8	2,056.3	2,065.1	2,076.1	2,070.1	2,064.6	2,081.0	2,064.9	2,065.4
3 Treasury and Agency securities ²	1,142.6	1,196.9	1,208.2	1,176.1	1,174.7	1,168.7	1,157.5	1,151.9	1,150.7	1,156.5	1,147.3	1,143.8
4 Other securities	773.5	842.5	866.8	880.8	881.6	896.4	918.5	918.3	913.8	924.5	917.6	921.6
5 Loans and leases in bank credit ³	4,809.7	5,051.9	5,083.1	5,158.3	5,199.7	5,270.9	5,322.0	5,351.8	5,339.7	5,356.9	5,361.9	5,375.2
6 Commercial and industrial	907.3	981.6	992.2	996.2	1,006.0	1,011.0	1,020.6	1,030.6	1,029.1	1,032.2	1,029.8	1,034.3
7 Real estate	2,505.7	2,667.7	2,688.2	2,725.6	2,774.5	2,815.3	2,830.2	2,852.6	2,853.6	2,849.3	2,856.9	2,859.7
8 Revolving home equity	385.5	420.2	426.7	431.5	438.6	440.5	440.0	437.3	436.3	438.2	438.4	437.2
9 Other	2,120.2	2,247.5	2,261.5	2,294.0	2,336.0	2,374.8	2,390.2	2,415.3	2,417.4	2,411.1	2,418.5	2,422.6
10 Consumer	692.1	702.7	698.5	699.8	702.9	713.6	721.1	711.0	706.9	710.1	714.6	715.0
10a Credit cards and related plans	296.5	305.0	303.1	306.5	308.0	308.6	311.3	302.7	299.3	301.7	305.4	306.6
10b Other	395.6	397.7	395.3	393.3	394.9	405.0	409.8	408.4	407.6	408.4	409.3	408.4
11 Security ⁴	243.6	225.9	229.4	248.7	229.7	237.6	241.5	243.5	234.3	246.4	254.0	251.2
12 Other loans and leases	461.1	474.1	474.8	488.0	486.6	493.4	508.6	514.0	515.8	518.8	506.6	515.0
13 Interbank loans	361.1	296.1	288.3	269.2	257.8	275.5	278.3	278.6	281.0	266.2	281.8	298.7
14 Cash assets ⁵	324.3	317.9	324.3	325.8	322.1	314.5	329.1	321.2	352.7	313.0	306.2	315.1
15 Other assets ⁶	636.6	677.8	677.2	690.3	681.7	690.5	700.5	711.8	721.4	711.5	700.6	729.2
16 TOTAL ASSETS⁷	7,977.1	8,315.1	8,379.8	8,432.5	8,450.0	8,548.5	8,637.4	8,665.6	8,691.5	8,660.7	8,647.7	8,715.0
LIABILITIES												
17 Deposits	5,223.5	5,519.3	5,508.4	5,562.9	5,567.3	5,632.7	5,673.1	5,684.6	5,733.1	5,664.2	5,640.4	5,696.3
18 Transaction	666.5	681.0	668.0	687.5	659.1	667.3	663.7	657.1	637.4	665.9	691.1	659.2
19 Nontransaction	4,557.0	4,838.2	4,840.4	4,875.5	4,908.2	4,965.4	5,009.4	5,027.5	5,095.8	4,998.4	4,949.3	5,037.1
20 Large time	1,158.2	1,300.2	1,309.1	1,328.7	1,315.5	1,356.1	1,374.1	1,389.7	1,390.4	1,380.8	1,391.2	1,398.0
21 Other	3,398.8	3,538.0	3,531.3	3,546.8	3,592.8	3,609.3	3,635.3	3,637.8	3,705.4	3,617.6	3,558.1	3,639.1
22 Borrowings	1,591.8	1,619.3	1,646.6	1,639.8	1,621.5	1,662.0	1,678.6	1,662.8	1,656.8	1,657.3	1,670.5	1,685.9
23 From banks in the U.S.	442.1	384.9	370.3	368.8	347.1	351.9	355.0	346.2	337.3	346.1	351.3	360.3
24 From others	1,149.7	1,234.4	1,276.2	1,271.0	1,274.4	1,310.1	1,323.6	1,316.6	1,319.5	1,311.3	1,319.2	1,325.5
25 Net due to related foreign offices	43.7	17.5	54.2	36.7	90.2	64.5	70.8	97.0	91.9	106.7	113.3	81.9
26 Other liabilities	481.9	485.0	483.8	488.5	474.0	482.7	504.3	504.2	498.1	516.6	504.3	515.3
27 TOTAL LIABILITIES	7,340.8	7,641.2	7,693.0	7,727.9	7,753.1	7,842.0	7,926.9	7,948.5	7,980.0	7,944.9	7,928.6	7,979.4
28 Residual (assets less liabilities) ⁸	636.2	674.0	686.8	704.7	696.9	706.6	710.6	717.0	711.6	715.8	719.1	735.6

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

Seasonally adjusted, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	6,051.6	6,405.5	6,441.7	6,487.7	6,529.6	6,579.3	6,608.7	6,606.4	6,609.3	6,610.3	6,606.0	6,596.4
2 Securities in bank credit	1,645.2	1,734.0	1,757.3	1,736.4	1,736.1	1,732.1	1,727.5	1,710.9	1,715.2	1,720.0	1,701.0	1,692.2
3 Treasury and Agency securities ²	1,054.7	1,108.2	1,112.9	1,085.3	1,090.3	1,087.5	1,078.8	1,074.1	1,077.6	1,081.3	1,066.0	1,057.8
4 Other securities	590.5	625.7	644.4	651.1	645.8	644.6	648.8	636.8	637.6	638.8	635.1	634.4
5 Loans and leases in bank credit ³	4,406.4	4,671.5	4,684.4	4,751.3	4,793.5	4,847.2	4,881.2	4,895.5	4,894.1	4,890.2	4,904.9	4,904.2
6 Commercial and industrial	774.0	825.1	833.0	839.6	846.8	851.9	860.2	868.2	867.1	868.3	869.2	871.1
7 Real estate	2,480.0	2,661.4	2,670.1	2,713.1	2,763.0	2,796.8	2,805.2	2,821.7	2,822.6	2,819.4	2,826.6	2,823.1
8 Revolving home equity	384.5	421.6	425.8	430.1	437.7	439.1	438.1	436.2	435.0	436.9	437.5	436.3
9 Other	2,095.5	2,239.8	2,244.3	2,283.0	2,325.2	2,357.7	2,367.1	2,385.5	2,387.6	2,382.6	2,389.1	2,386.8
10 Consumer	689.6	711.2	704.4	707.0	710.4	717.0	719.6	708.4	706.2	706.6	710.4	710.5
11 Security ⁴	94.7	104.9	106.9	113.8	103.5	103.4	107.9	103.7	101.6	99.1	107.8	109.7
12 Other loans and leases	368.0	368.9	369.9	377.8	369.8	378.1	388.1	393.4	396.6	396.7	390.9	389.8
13 Interbank loans	325.7	242.9	239.6	219.0	209.8	227.0	233.5	233.8	233.7	226.1	241.8	242.4
14 Cash assets ⁵	258.8	259.2	267.7	273.6	267.1	262.8	267.4	259.4	274.5	248.2	261.3	251.9
15 Other assets ⁶	597.0	645.6	642.4	657.2	644.1	651.8	657.5	669.1	674.3	669.9	669.8	680.0
16 TOTAL ASSETS⁷	7,162.1	7,485.5	7,523.9	7,570.2	7,583.2	7,653.3	7,699.1	7,700.7	7,723.8	7,686.6	7,710.8	7,702.1
LIABILITIES												
17 Deposits	4,682.2	4,911.0	4,929.7	4,959.6	5,001.2	5,026.3	5,046.6	5,048.8	5,074.0	5,025.2	5,049.1	5,056.4
18 Transaction	655.6	660.2	664.7	683.1	649.9	673.5	659.6	646.3	616.9	653.0	696.5	640.0
19 Nontransaction	4,026.6	4,250.8	4,265.0	4,276.6	4,351.3	4,352.7	4,387.0	4,402.4	4,457.1	4,372.3	4,352.7	4,416.4
20 Large time	654.2	736.6	745.5	752.1	768.8	771.1	788.2	796.3	800.6	791.3	793.0	798.1
21 Other	3,372.4	3,514.2	3,519.5	3,524.5	3,582.5	3,581.6	3,598.8	3,606.1	3,656.5	3,581.0	3,559.7	3,618.3
22 Borrowings	1,256.9	1,249.6	1,258.7	1,266.1	1,251.7	1,278.8	1,289.9	1,279.3	1,271.2	1,280.2	1,297.0	1,277.4
23 From banks in the U.S.	395.2	329.8	323.6	318.3	299.1	297.6	304.6	296.6	287.4	297.0	307.4	301.6
24 From others	861.7	919.8	935.1	947.8	952.6	981.2	985.3	982.7	983.8	983.2	989.6	975.8
25 Net due to related foreign offices	205.3	238.7	255.2	231.3	254.3	265.0	258.6	278.4	282.3	277.9	285.9	264.5
26 Other liabilities	386.4	412.9	394.9	394.3	388.2	386.6	393.2	384.0	387.2	391.5	377.0	385.3
27 TOTAL LIABILITIES	6,530.9	6,812.2	6,838.5	6,851.5	6,895.3	6,956.6	6,988.3	6,990.5	7,014.7	6,974.8	7,009.0	6,983.6
28 Residual (assets less liabilities) ⁸	631.3	673.3	685.5	718.8	687.9	696.6	710.8	710.2	709.1	711.8	701.9	718.5

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

Not seasonally adjusted, billions of dollars

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	6,066.7	6,379.5	6,435.9	6,481.8	6,513.6	6,573.9	6,617.6	6,623.5	6,619.8	6,627.1	6,619.0	6,634.7
2 Securities in bank credit	1,643.0	1,730.0	1,760.7	1,738.1	1,730.1	1,730.5	1,724.1	1,709.0	1,708.9	1,713.4	1,701.6	1,700.6
3 Treasury and Agency securities ²	1,049.8	1,111.4	1,121.2	1,089.1	1,088.8	1,083.6	1,071.9	1,069.2	1,068.0	1,073.4	1,064.4	1,062.6
4 Other securities	593.1	618.5	639.6	649.0	641.3	646.8	652.2	639.7	640.9	640.0	637.2	638.0
5 Loans and leases in bank credit ³	4,423.7	4,649.5	4,675.2	4,743.6	4,783.5	4,843.4	4,893.5	4,914.6	4,911.0	4,913.7	4,917.4	4,934.1
6 Commercial and industrial	774.4	828.8	837.3	842.9	846.3	848.2	858.3	868.6	867.0	869.4	867.8	873.3
7 Real estate	2,488.2	2,649.2	2,669.9	2,707.2	2,757.7	2,798.6	2,813.4	2,831.0	2,832.4	2,827.6	2,835.1	2,837.6
8 Revolving home equity	385.5	420.2	426.7	431.5	438.6	440.5	440.0	437.3	436.3	438.2	438.4	437.2
9 Other	2,102.7	2,229.0	2,243.2	2,275.6	2,319.1	2,358.1	2,373.4	2,393.7	2,396.2	2,389.4	2,396.7	2,400.4
9a Other residential	1,065.7	1,115.7	1,115.7	1,132.9	1,160.2	1,187.2	1,190.5	1,198.9	1,202.4	1,195.2	1,198.3	1,203.3
9b Commercial	1,037.0	1,113.3	1,127.6	1,142.7	1,158.9	1,170.9	1,183.0	1,194.8	1,193.8	1,194.2	1,198.4	1,197.1
10 Consumer	692.1	702.7	698.5	699.8	702.9	713.6	721.1	711.0	706.9	710.1	714.6	715.0
10a Credit cards and related plans	296.5	305.0	303.1	306.5	308.0	308.6	311.3	302.7	299.3	301.7	305.4	306.6
10b Other	395.6	397.7	395.3	393.3	394.9	405.0	409.8	408.4	407.6	408.4	409.3	408.4
11 Security ⁴	98.0	103.3	102.0	114.9	104.0	104.3	109.3	107.2	104.2	105.3	110.9	113.5
12 Other loans and leases	371.1	365.5	367.4	379.0	372.6	378.6	391.4	396.6	400.5	401.3	389.0	394.7
13 Interbank loans	319.7	251.2	240.1	219.6	206.7	226.6	228.1	230.6	228.9	221.9	231.5	251.3
14 Cash assets ⁵	263.1	255.3	263.3	266.2	262.3	253.1	268.1	263.7	293.0	256.5	249.2	259.6
15 Other assets ⁶	601.2	645.3	641.5	653.3	646.4	654.2	662.0	673.8	678.8	671.5	668.4	691.6
16 TOTAL ASSETS ⁷	7,180.4	7,463.6	7,513.3	7,553.4	7,561.6	7,640.2	7,707.7	7,724.1	7,753.2	7,709.7	7,700.8	7,769.1
LIABILITIES												
17 Deposits	4,694.4	4,918.5	4,907.5	4,952.2	4,986.6	5,012.6	5,047.7	5,062.3	5,110.7	5,040.8	5,011.9	5,087.9
18 Transaction	654.3	667.2	655.3	675.7	647.4	655.0	651.4	645.2	625.7	653.8	678.8	647.5
19 Nontransaction	4,040.0	4,251.3	4,252.3	4,276.6	4,339.2	4,357.6	4,396.3	4,417.2	4,485.0	4,387.0	4,333.1	4,440.3
20 Large time	656.0	731.5	742.1	751.4	766.9	770.7	786.2	798.7	802.5	793.2	795.1	802.9
21 Other	3,384.0	3,519.8	3,510.1	3,525.2	3,572.3	3,586.9	3,610.1	3,618.5	3,682.5	3,593.8	3,538.0	3,637.4
22 Borrowings	1,254.5	1,256.2	1,277.0	1,277.8	1,253.1	1,273.2	1,294.1	1,276.4	1,265.3	1,280.6	1,288.7	1,280.3
23 From banks in the U.S.	395.4	334.3	324.2	317.8	298.9	299.2	304.8	296.7	288.5	297.6	305.3	302.3
24 From others	859.2	921.9	952.8	960.0	954.2	974.0	989.2	979.7	976.9	982.9	983.4	978.0
25 Net due to related foreign offices	208.2	224.3	252.9	229.7	247.5	264.4	261.3	282.4	281.7	280.6	295.9	272.8
26 Other liabilities	391.1	393.5	391.8	391.8	380.3	386.2	396.8	388.7	386.7	394.6	387.9	395.4
27 TOTAL LIABILITIES	6,548.2	6,792.5	6,829.3	6,851.5	6,867.6	6,936.4	6,999.9	7,009.9	7,044.4	6,996.7	6,984.4	7,036.3
28 Residual (assets less liabilities) ⁸	632.1	671.1	684.0	701.8	694.1	703.8	707.8	714.3	708.8	713.0	716.4	732.8

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	3,388.3	3,563.5	3,570.2	3,588.8	3,608.9	3,640.4	3,663.6	3,673.5	3,683.0	3,675.2	3,672.5	3,657.1
2 Securities in bank credit	941.3	1,011.0	1,031.4	1,019.4	1,021.6	1,016.3	1,016.0	1,010.3	1,015.1	1,018.4	1,002.1	991.7
3 Treasury and Agency securities ²	563.5	611.0	611.5	591.2	597.7	594.2	588.3	588.1	592.3	595.0	581.5	571.4
3a Trading account	41.1	47.8	53.9	51.0	49.4	46.7	36.8	41.6	37.0	42.4	43.1	44.1
3b Investment account	522.4	563.1	557.6	540.2	548.3	547.4	551.5	546.5	555.3	552.6	538.4	527.4
3c Mortgage-backed	416.8	464.4	458.3	440.8	449.0	447.6	449.6	444.5	448.5	447.1	440.3	433.3
3d Other	105.6	98.8	99.3	99.3	99.3	99.8	101.9	102.0	106.8	105.5	98.2	94.1
4 Other securities	377.8	400.0	419.9	428.3	423.9	422.2	427.7	422.1	422.7	423.4	420.6	420.2
4a Trading account	210.7	208.1	218.7	224.0	214.9	211.9	213.2	203.5	204.3	204.6	202.4	198.7
4b Investment account	167.1	192.0	201.1	204.3	209.0	210.3	214.5	218.7	218.5	218.8	218.1	221.6
4c State and local government	33.6	36.1	36.8	36.6	37.6	37.8	38.1	37.5	37.7	37.6	37.4	37.2
4d Other	133.6	155.9	164.3	167.7	171.4	172.5	176.4	181.2	180.8	181.2	180.7	184.4
5 Loans and leases in bank credit ³	2,447.1	2,552.6	2,538.8	2,569.4	2,587.3	2,624.0	2,647.6	2,663.2	2,667.9	2,656.8	2,670.4	2,665.4
6 Commercial and industrial	456.2	485.5	489.2	492.2	493.0	495.3	500.1	507.1	507.0	507.3	508.0	508.2
7 Real estate	1,248.9	1,315.5	1,302.4	1,318.2	1,352.0	1,375.8	1,381.5	1,391.4	1,396.9	1,386.3	1,393.2	1,391.2
8 Revolving home equity	273.1	298.9	299.8	300.1	303.1	303.5	303.5	305.0	304.1	305.5	306.2	304.9
9 Other	975.8	1,016.6	1,002.6	1,018.0	1,048.9	1,072.2	1,078.0	1,086.4	1,092.8	1,080.8	1,087.1	1,086.3
9a Other residential	612.2	639.0	623.1	634.0	658.1	677.0	678.8	684.2	689.8	678.8	683.1	687.1
9b Commercial	363.6	377.6	379.5	384.0	390.8	395.2	399.2	402.2	403.0	402.0	404.0	399.2
10 Consumer	388.6	388.6	382.0	380.0	381.9	385.7	386.8	384.8	382.9	384.4	389.3	383.9
11 Security ⁴	87.3	96.6	98.4	105.1	94.6	94.3	98.3	93.9	91.9	89.3	97.5	99.9
11a Fed funds and RPs with broker/dealer	67.7	81.5	82.7	89.4	79.5	78.6	82.2	77.2	75.0	73.4	80.4	83.0
11b Other	19.6	15.0	15.7	15.7	15.0	15.7	16.2	16.7	16.9	15.9	17.2	16.9
12a State and local government	16.6	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.5	18.4	18.5	18.5
12b Agricultural	9.5	9.2	9.1	9.1	9.1	9.2	9.4	9.6	9.6	9.7	9.6	9.7
12c Fed funds and RPs with others	24.9	22.1	20.6	26.2	21.2	24.7	28.3	31.8	36.2	39.3	26.3	22.8
12d All other loans	120.7	124.5	127.5	129.4	125.7	128.9	132.6	134.3	133.0	130.7	136.2	139.7
12e Lease financing receivables	94.5	93.7	92.7	92.6	92.8	92.6	92.5	91.8	92.0	91.5	91.8	91.5
13 Interbank loans	247.6	171.9	164.4	145.7	135.3	150.0	154.9	150.7	152.5	144.5	154.9	156.8
13a Fed funds and RPs with banks	124.3	108.2	98.9	80.1	67.3	83.8	88.9	86.2	87.4	79.8	88.7	95.4
13b Other	123.3	63.7	65.5	65.6	68.1	66.2	66.1	64.5	65.1	64.7	66.2	61.4
14 Cash assets ⁵	143.6	147.0	152.9	158.2	150.3	144.1	146.7	141.2	150.0	133.7	141.5	139.9
15 Other assets ⁶	434.2	458.6	447.1	452.4	446.1	453.5	455.7	466.7	468.6	471.9	472.3	465.5
16 TOTAL ASSETS ⁷	4,175.1	4,306.2	4,300.2	4,310.7	4,306.5	4,354.2	4,386.9	4,397.6	4,419.5	4,390.9	4,406.9	4,384.5

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

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

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2
LIABILITIES												
17 Deposits	2,400.5	2,501.6	2,505.2	2,518.8	2,527.9	2,536.2	2,543.3	2,545.8	2,566.9	2,530.2	2,538.9	2,553.1
18 Transaction	318.2	313.0	316.3	327.7	304.0	316.6	311.1	298.6	282.0	309.0	330.1	281.4
19 Nontransaction	2,082.3	2,188.6	2,188.9	2,191.1	2,223.9	2,219.7	2,232.3	2,247.1	2,284.8	2,221.2	2,208.8	2,271.7
20 Large time	305.0	348.6	350.6	352.8	361.2	358.2	372.4	374.5	379.8	369.9	369.6	374.4
21 Other	1,777.2	1,840.0	1,838.3	1,838.2	1,862.7	1,861.5	1,859.9	1,872.7	1,905.0	1,851.3	1,839.2	1,897.3
22 Borrowings	775.0	750.0	742.7	752.9	742.4	767.9	772.9	776.6	770.7	773.5	791.4	777.2
23 From banks in the U.S.	218.2	162.6	152.3	150.2	133.7	134.7	139.4	135.6	128.3	133.0	144.0	140.7
24 From others	556.9	587.4	590.3	602.7	608.7	633.1	633.4	641.1	642.4	640.6	647.3	636.4
25 Net due to related foreign offices	195.2	233.0	244.4	221.4	240.8	250.9	245.4	262.9	265.3	261.5	270.6	252.0
26 Other liabilities	315.3	341.8	323.8	320.8	317.3	314.4	320.7	311.9	315.8	319.9	304.8	310.3
27 TOTAL LIABILITIES	3,686.0	3,826.4	3,816.0	3,813.9	3,828.4	3,869.4	3,882.2	3,897.2	3,918.7	3,885.1	3,905.6	3,892.6
28 Residual (assets less liabilities) ⁸	489.1	479.7	484.2	496.8	478.1	484.8	504.6	500.4	500.8	505.8	501.2	492.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	3,394.8	3,547.9	3,572.8	3,592.4	3,602.7	3,639.6	3,669.3	3,680.9	3,684.3	3,682.0	3,673.0	3,682.0
2 Securities in bank credit	940.2	1,003.4	1,037.0	1,019.9	1,017.6	1,018.0	1,015.6	1,009.5	1,009.1	1,012.9	1,002.8	1,002.5
3 Treasury and Agency securities ²	559.8	610.6	621.9	593.7	598.3	593.6	584.5	584.5	583.1	588.2	580.1	578.6
3a Trading account	40.3	48.1	54.7	51.4	49.2	46.5	36.4	40.8	36.0	41.4	42.3	44.2
3b Investment account	519.5	562.4	567.2	542.3	549.0	547.1	548.1	543.6	547.2	546.8	537.9	534.5
3c Mortgage-backed	415.9	463.0	466.4	442.3	450.0	447.6	447.3	443.5	443.4	444.0	441.5	440.1
3d Other	103.6	99.4	100.8	100.0	99.0	99.5	100.8	100.1	103.7	102.8	96.4	94.3
4 Other securities	380.4	392.8	415.0	426.2	419.4	424.4	431.1	425.1	426.0	424.7	422.7	423.8
4a Trading account	212.1	204.3	216.2	222.9	212.6	213.0	214.9	204.9	205.8	205.2	203.5	200.3
4b Investment account	168.3	188.5	198.8	203.3	206.8	211.4	216.2	220.2	220.1	219.5	219.2	223.5
4c State and local government	33.8	35.4	36.4	36.4	37.2	38.0	38.4	37.8	38.0	37.7	37.6	37.5
4d Other	134.5	153.1	162.4	166.9	169.6	173.4	177.9	182.4	182.2	181.8	181.6	186.0
5 Loans and leases in bank credit ³	2,454.6	2,544.5	2,535.9	2,572.5	2,585.1	2,621.6	2,653.7	2,671.4	2,675.2	2,669.2	2,670.2	2,679.6
6 Commercial and industrial	457.3	487.6	491.2	493.6	492.2	493.6	500.3	508.4	507.6	508.8	507.3	511.2
7 Real estate	1,249.7	1,312.5	1,306.8	1,321.0	1,352.2	1,377.3	1,383.5	1,392.4	1,399.2	1,386.9	1,391.5	1,393.9
8 Revolving home equity	273.4	297.9	300.6	301.3	303.8	304.7	304.5	305.4	304.5	306.1	306.2	305.3
9 Other	976.3	1,014.5	1,006.2	1,019.7	1,048.5	1,072.6	1,078.9	1,087.0	1,094.7	1,080.7	1,085.3	1,088.6
9a Other residential	612.5	637.7	625.4	635.1	657.8	677.3	679.4	684.6	691.1	678.7	682.0	688.5
9b Commercial	363.8	376.9	380.8	384.6	390.7	395.3	399.5	402.4	403.7	402.0	403.3	400.1
10 Consumer	389.0	385.2	379.3	377.4	378.4	384.0	387.7	385.2	382.5	384.9	389.8	385.1
10a Credit cards and related plans	146.1	146.0	143.3	144.7	144.7	142.8	143.2	141.9	140.2	141.7	145.5	141.6
10b Other	242.9	239.2	235.9	232.7	233.7	241.1	244.6	243.2	242.3	243.2	244.3	243.6
11 Security ⁴	90.6	95.0	93.6	106.1	95.1	95.1	99.9	97.5	94.5	95.6	101.0	103.4
11a Fed funds and RPs with broker/dealer	70.3	80.2	78.7	90.3	80.0	79.3	83.4	80.2	77.1	78.6	83.3	85.9
11b Other	20.3	14.8	14.9	15.8	15.1	15.8	16.5	17.3	17.4	17.0	17.8	17.5
12a State and local government	16.6	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.5	18.4	18.5	18.5
12b Agricultural	9.5	9.1	9.1	9.1	9.2	9.2	9.4	9.6	9.5	9.6	9.6	9.7
12c Fed funds and RPs with others	24.9	22.1	20.6	26.2	21.2	24.7	28.3	31.8	36.2	39.3	26.3	22.8
12d All other loans	122.1	122.6	125.8	130.0	127.1	127.6	134.0	135.9	134.6	133.7	134.1	142.8
12e Lease financing receivables	95.0	93.6	92.6	92.4	92.6	92.5	92.5	92.3	92.7	92.0	92.1	92.1
13 Interbank loans	240.7	176.7	167.2	147.6	134.7	150.1	151.0	146.6	145.7	139.5	148.4	161.2
13a Fed funds and RPs with banks	120.9	111.2	100.5	81.2	67.0	83.8	86.6	83.9	83.5	77.0	85.0	98.1
13b Other	119.8	65.5	66.7	66.4	67.7	66.3	64.4	62.7	62.2	62.5	63.4	63.1
14 Cash assets ⁵	146.4	145.9	149.5	151.3	145.4	136.3	146.0	144.0	160.9	140.5	134.4	145.2
15 Other assets ⁶	438.3	458.2	446.2	448.5	448.3	456.0	460.2	471.3	473.1	473.5	470.9	477.1
16 TOTAL ASSETS ⁷	4,182.3	4,294.0	4,301.2	4,305.4	4,297.2	4,348.0	4,392.3	4,408.9	4,430.1	4,401.6	4,393.0	4,431.2

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

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

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2
LIABILITIES												
17 Deposits	2,410.5	2,504.7	2,487.6	2,512.4	2,520.3	2,526.6	2,545.6	2,557.1	2,592.3	2,544.3	2,517.3	2,573.9
18 Transaction	315.6	319.2	311.1	324.6	301.8	302.3	304.7	296.1	285.4	308.7	317.4	283.7
19 Nontransaction	2,094.9	2,185.5	2,176.5	2,187.8	2,218.5	2,224.2	2,241.0	2,261.0	2,306.9	2,235.5	2,199.9	2,290.3
20 Large time	306.9	343.4	347.2	352.2	359.3	357.7	370.4	376.8	381.6	371.8	371.7	379.2
21 Other	1,788.0	1,842.1	1,829.3	1,835.6	1,859.2	1,866.5	1,870.6	1,884.2	1,925.3	1,863.7	1,828.3	1,911.1
22 Borrowings	772.6	756.6	760.9	764.6	743.9	762.3	777.1	773.7	764.8	773.8	783.2	780.0
23 From banks in the U.S.	218.3	167.0	152.9	149.6	133.6	136.3	139.7	135.6	129.4	133.6	142.0	141.4
24 From others	554.3	589.6	608.0	614.9	610.3	626.0	637.4	638.1	635.4	640.3	641.1	638.6
25 Net due to related foreign offices	198.1	218.7	242.1	219.7	234.0	250.3	248.1	267.0	264.7	264.2	280.6	260.3
26 Other liabilities	320.0	322.5	320.7	318.3	309.4	314.0	324.2	316.6	315.4	323.1	315.7	320.5
27 TOTAL LIABILITIES	3,701.3	3,802.5	3,811.4	3,815.0	3,807.6	3,853.2	3,895.0	3,914.4	3,937.2	3,905.4	3,896.8	3,934.7
28 Residual (assets less liabilities) ⁸	481.0	491.6	489.8	490.4	489.6	494.8	497.3	494.5	492.9	496.2	496.2	496.5

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	2,663.4	2,843.3	2,869.7	2,900.1	2,920.8	2,937.2	2,942.4	2,933.1	2,927.0	2,936.0	2,934.0	2,937.8
2 Securities in bank credit	704.1	724.4	724.2	718.1	714.5	714.0	708.8	700.8	700.8	702.6	699.5	699.0
3 Treasury and Agency securities ²	491.4	498.6	499.6	495.3	492.7	491.6	487.7	486.1	485.9	487.2	485.0	484.8
4 Other securities	212.7	225.7	224.5	222.8	221.9	222.4	221.1	214.7	214.9	215.4	214.5	214.2
5 Loans and leases in bank credit ³	1,959.3	2,119.0	2,145.6	2,181.9	2,206.3	2,223.2	2,233.6	2,232.3	2,226.2	2,233.4	2,234.5	2,238.8
6 Commercial and industrial	317.8	339.6	343.9	347.4	353.9	356.6	360.1	361.1	360.2	361.0	361.3	362.9
7 Real estate	1,231.1	1,345.9	1,367.8	1,394.9	1,410.9	1,421.0	1,423.8	1,430.3	1,425.7	1,433.2	1,433.4	1,431.9
8 Revolving home equity	111.4	122.7	126.0	129.9	134.6	135.6	134.6	131.2	130.9	131.4	131.4	131.4
9 Other	1,119.7	1,223.2	1,241.7	1,265.0	1,276.3	1,285.5	1,289.1	1,299.1	1,294.8	1,301.8	1,302.0	1,300.5
10 Consumer	301.0	322.7	322.3	327.0	328.5	331.4	332.9	323.6	323.3	322.2	321.0	326.6
11 Security ⁴	7.5	8.4	8.5	8.8	9.0	9.1	9.6	9.8	9.7	9.8	10.3	9.8
12 Other loans and leases	101.9	102.5	103.1	103.8	104.0	105.1	107.2	107.5	107.3	107.2	108.6	107.6
13 Interbank loans	78.1	70.9	75.2	73.4	74.4	76.9	78.5	83.1	81.2	81.6	86.8	85.6
14 Cash assets ⁵	115.1	112.2	114.8	115.4	116.8	118.6	120.8	118.2	124.5	114.6	119.8	112.0
15 Other assets ⁶	162.9	187.0	195.3	204.8	198.0	198.2	201.8	202.4	205.7	198.0	197.5	214.5
16 TOTAL ASSETS⁷	2,987.2	3,180.6	3,222.0	3,260.7	3,276.9	3,297.4	3,309.5	3,303.2	3,305.0	3,296.7	3,304.5	3,316.0
LIABILITIES												
17 Deposits	2,281.7	2,409.4	2,424.5	2,440.8	2,473.4	2,490.0	2,503.3	2,503.0	2,507.1	2,495.1	2,510.3	2,503.3
18 Transaction	337.4	347.2	348.4	355.3	345.9	357.0	348.5	347.7	334.9	344.0	366.4	358.6
19 Nontransaction	1,944.3	2,062.2	2,076.1	2,085.5	2,127.4	2,133.1	2,154.7	2,155.3	2,172.3	2,151.1	2,143.9	2,144.7
20 Large time	349.1	388.1	394.9	399.2	407.6	413.0	415.9	421.9	420.8	421.4	423.4	423.7
21 Other	1,595.2	1,674.2	1,681.2	1,686.3	1,719.8	1,720.1	1,738.9	1,733.4	1,751.4	1,729.7	1,720.5	1,721.0
22 Borrowings	481.9	499.6	516.1	513.2	509.2	510.9	517.0	502.7	500.5	506.7	505.6	500.3
23 From banks in the U.S.	177.0	167.2	171.3	168.2	165.4	162.9	165.1	161.1	159.1	164.1	163.3	160.9
24 From others	304.9	332.4	344.8	345.1	343.9	348.0	351.9	341.6	341.4	342.7	342.3	339.4
25 Net due to related foreign offices	10.1	5.7	10.8	10.0	13.5	14.1	13.3	15.5	17.0	16.4	15.3	12.5
26 Other liabilities	71.1	71.0	71.1	73.5	70.9	72.2	72.5	72.1	71.4	71.6	72.2	74.9
27 TOTAL LIABILITIES	2,844.8	2,985.8	3,022.5	3,037.6	3,067.0	3,087.2	3,106.1	3,093.2	3,096.0	3,089.8	3,103.3	3,091.0
28 Residual (assets less liabilities) ⁸	142.4	194.9	199.5	223.1	209.9	210.1	203.4	210.0	209.0	206.9	201.1	225.0

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	2,671.9	2,831.6	2,863.0	2,889.3	2,910.8	2,934.3	2,948.3	2,942.6	2,935.5	2,945.1	2,945.9	2,952.7
2 Securities in bank credit	702.7	726.6	723.8	718.2	712.5	712.4	708.5	699.5	699.8	700.6	698.8	698.2
3 Treasury and Agency securities ²	490.0	500.9	499.2	495.4	490.6	490.0	487.4	484.8	484.9	485.2	484.3	484.0
4 Other securities	212.7	225.7	224.5	222.8	221.9	222.4	221.1	214.7	214.9	215.4	214.5	214.2
5 Loans and leases in bank credit ³	1,969.1	2,105.0	2,139.3	2,171.1	2,198.4	2,221.8	2,239.8	2,243.1	2,235.8	2,244.6	2,247.1	2,254.5
6 Commercial and industrial	317.1	341.1	346.2	349.3	354.1	354.6	358.0	360.3	359.4	360.6	360.5	362.1
7 Real estate	1,238.5	1,336.7	1,363.1	1,386.2	1,405.4	1,421.3	1,429.9	1,438.6	1,433.2	1,440.8	1,443.6	1,443.7
8 Revolving home equity	112.1	122.3	126.1	130.3	134.8	135.8	135.4	131.9	131.8	132.1	132.2	131.9
9 Other	1,126.4	1,214.4	1,237.1	1,255.9	1,270.7	1,285.5	1,294.5	1,306.7	1,301.5	1,308.7	1,311.4	1,311.8
9a Other residential	453.2	478.0	490.3	497.8	502.5	509.9	511.1	514.3	511.3	516.5	516.3	514.8
9b Commercial	673.2	736.4	746.8	758.1	768.2	775.6	783.4	792.4	790.1	792.2	795.1	797.0
10 Consumer	303.1	317.5	319.2	322.4	324.5	329.7	333.4	325.9	324.4	325.2	324.8	329.8
10a Credit cards and related plans	150.5	159.0	159.8	161.8	163.3	165.8	168.1	160.7	159.1	160.0	159.8	165.0
10b Other	152.7	158.5	159.4	160.6	161.2	163.8	165.3	165.1	165.3	165.2	165.0	164.9
11 Security ⁴	7.4	8.4	8.4	8.7	9.0	9.2	9.5	9.8	9.8	9.7	9.8	10.1
12 Other loans and leases	103.1	101.2	102.4	104.5	105.4	107.1	109.0	108.6	109.0	108.3	108.5	108.9
13 Interbank loans	79.0	74.5	72.9	72.0	72.0	76.5	77.1	84.0	83.2	82.4	83.1	90.1
14 Cash assets ⁵	116.6	109.4	113.8	114.9	116.9	116.8	122.1	119.7	132.1	116.0	114.8	114.4
15 Other assets ⁶	162.9	187.0	195.3	204.8	198.0	198.2	201.8	202.4	205.7	198.0	197.5	214.5
16 TOTAL ASSETS ⁷	2,998.1	3,169.6	3,212.1	3,248.0	3,264.5	3,292.2	3,315.4	3,315.2	3,323.1	3,308.1	3,307.8	3,337.9
LIABILITIES												
17 Deposits	2,283.9	2,413.8	2,419.9	2,439.8	2,466.4	2,486.0	2,502.1	2,505.2	2,518.3	2,496.6	2,494.5	2,513.9
18 Transaction	338.7	348.0	344.1	351.0	345.7	352.7	346.8	349.1	340.3	345.1	361.4	363.9
19 Nontransaction	1,945.2	2,065.8	2,075.8	2,088.8	2,120.7	2,133.3	2,155.3	2,156.2	2,178.1	2,151.5	2,133.1	2,150.1
20 Large time	349.1	388.1	394.9	399.2	407.6	413.0	415.9	421.9	420.8	421.4	423.4	423.7
21 Other	1,596.0	1,677.7	1,680.9	1,689.6	1,713.1	1,720.4	1,739.5	1,734.3	1,757.2	1,730.1	1,709.7	1,726.3
22 Borrowings	481.9	499.6	516.1	513.2	509.2	510.9	517.0	502.7	500.5	506.7	505.6	500.3
23 From banks in the U.S.	177.0	167.2	171.3	168.2	165.4	162.9	165.1	161.1	159.1	164.1	163.3	160.9
24 From others	304.9	332.4	344.8	345.1	343.9	348.0	351.9	341.6	341.4	342.7	342.3	339.4
25 Net due to related foreign offices	10.1	5.7	10.8	10.0	13.5	14.1	13.3	15.5	17.0	16.4	15.3	12.5
26 Other liabilities	71.1	71.0	71.1	73.5	70.9	72.2	72.5	72.1	71.4	71.6	72.2	74.9
27 TOTAL LIABILITIES	2,847.0	2,990.1	3,017.9	3,036.5	3,060.0	3,083.2	3,104.9	3,095.5	3,107.2	3,091.3	3,087.6	3,101.7
28 Residual (assets less liabilities) ⁸	151.1	179.5	194.2	211.4	204.5	208.9	210.5	219.8	215.9	216.8	220.2	236.3

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

Seasonally adjusted, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	662.5	706.4	724.7	733.2	745.5	771.1	787.3	802.2	790.8	814.9	809.6	802.3
2 Securities in bank credit	273.1	309.5	314.2	318.7	326.2	334.6	351.9	361.1	355.7	367.5	363.3	364.8
3 Treasury and Agency securities ²	92.8	85.5	87.0	86.9	85.9	85.1	85.6	82.6	82.7	83.1	82.8	81.1
4 Other securities	180.3	224.0	227.2	231.8	240.3	249.6	266.3	278.5	273.0	284.4	280.5	283.6
5 Loans and leases in bank credit ³	389.4	396.9	410.5	414.5	419.3	436.4	435.4	441.1	435.1	447.4	446.3	437.5
6 Commercial and industrial	134.5	151.7	154.8	153.9	160.6	164.5	163.9	164.0	164.7	165.2	164.3	161.7
7 Real estate	17.5	18.5	18.3	18.4	16.8	16.7	16.8	21.6	21.2	21.7	21.8	22.1
11 Security ⁴	146.8	119.4	130.5	134.8	129.1	141.7	138.3	137.5	133.2	142.8	141.5	132.7
12 Other loans and leases	90.5	107.4	106.8	107.4	112.7	113.5	116.4	118.0	116.0	117.6	118.9	121.0
13 Interbank loans	41.4	44.9	48.2	49.6	51.1	48.9	50.2	48.0	52.1	44.3	50.3	47.5
14 Cash assets ⁵	60.1	63.2	61.6	60.1	60.5	61.3	59.8	56.4	58.8	55.1	55.9	54.9
15 Other assets ⁶	36.4	33.9	35.1	37.0	36.4	36.7	40.2	39.2	43.9	41.3	33.2	38.1
16 TOTAL ASSETS ⁷	800.1	847.9	869.1	879.5	893.1	917.6	937.1	945.4	945.1	955.1	948.6	942.3
LIABILITIES												
17 Deposits	547.1	589.0	587.4	602.1	582.2	628.9	636.9	643.5	644.9	648.8	648.2	629.7
18 Transaction	12.0	14.1	12.9	11.9	11.7	12.4	12.1	11.8	11.7	11.7	12.2	11.4
19 Nontransaction	535.1	574.9	574.5	590.2	570.6	616.5	624.9	631.7	633.2	637.1	636.0	618.3
22 Borrowings	337.2	363.1	369.6	361.9	368.4	388.8	384.5	386.4	391.5	376.8	381.8	405.6
23 From banks in the U.S.	46.7	50.7	46.2	50.9	48.2	52.7	50.1	49.5	48.8	48.5	46.0	58.1
24 From others	290.5	312.4	323.4	311.0	320.2	336.1	334.4	336.9	342.7	328.3	335.8	347.5
25 Net due to related foreign offices	-167.0	-204.4	-196.6	-190.3	-155.4	-200.3	-192.3	-188.3	-192.2	-176.2	-187.7	-193.5
26 Other liabilities	88.9	93.4	93.4	98.7	95.0	96.2	106.1	113.2	109.3	120.0	112.4	117.7
27 TOTAL LIABILITIES	806.3	841.1	853.8	872.3	890.2	913.6	935.3	954.8	953.4	969.5	954.7	959.5
28 Residual (assets less liabilities) ⁸	-6.3	6.8	15.3	7.1	2.9	4.0	1.7	-9.4	-8.3	-14.3	-6.2	-17.2

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

Not seasonally adjusted, billions of dollars

November 14, 2005

Account	2004 Oct	2005 Apr	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	Week ending			
									Oct 12	Oct 19	Oct 26	Nov 2
ASSETS												
1 Bank credit	659.1	711.8	722.1	733.4	742.4	762.1	780.5	798.4	784.4	810.7	807.8	805.8
2 Securities in bank credit	273.1	309.5	314.2	318.7	326.2	334.6	351.9	361.1	355.7	367.5	363.3	364.8
3 Treasury and Agency securities ²	92.8	85.5	87.0	86.9	85.9	85.1	85.6	82.6	82.7	83.1	82.8	81.1
3a Trading account	34.4	30.8	30.9	29.4	27.0	26.6	26.9	24.5	24.0	25.4	25.6	22.9
3b Investment account	58.4	54.7	56.1	57.6	58.9	58.5	58.7	58.1	58.7	57.7	57.2	58.2
4 Other securities	180.3	224.0	227.2	231.8	240.3	249.6	266.3	278.5	273.0	284.4	280.5	283.6
4a Trading account	108.8	127.6	130.1	132.7	132.8	140.1	156.2	167.8	160.5	174.4	171.4	171.3
4b Investment account	71.5	96.4	97.1	99.0	107.5	109.4	110.1	110.7	112.4	110.0	109.1	112.3
5 Loans and leases in bank credit ³	386.0	402.4	407.9	414.7	416.2	427.5	428.5	437.2	428.7	443.2	444.5	441.0
6 Commercial and industrial	132.9	152.8	154.8	153.3	159.8	162.8	162.3	162.0	162.1	162.8	162.1	161.0
7 Real estate	17.5	18.5	18.3	18.4	16.8	16.7	16.8	21.6	21.2	21.7	21.8	22.1
11 Security ⁴	145.6	122.5	127.4	133.8	125.6	133.3	132.2	136.3	130.1	141.1	143.2	137.6
12 Other loans and leases	90.0	108.5	107.4	109.0	114.0	114.8	117.3	117.4	115.3	117.5	117.5	120.3
13 Interbank loans	41.4	44.9	48.2	49.6	51.1	48.9	50.2	48.0	52.1	44.3	50.3	47.5
14 Cash assets ⁵	61.3	62.6	61.0	59.6	59.8	61.4	61.0	57.5	59.7	56.5	57.0	55.5
15 Other assets ⁶	35.4	32.5	35.7	37.0	35.4	36.3	38.6	38.0	42.5	40.0	32.3	37.6
16 TOTAL ASSETS⁷	796.7	851.5	866.5	879.2	888.3	908.3	929.8	941.4	938.3	951.0	946.9	945.9
LIABILITIES												
17 Deposits	529.1	600.8	600.8	610.7	580.7	620.1	625.4	622.2	622.5	623.4	628.6	608.5
18 Transaction	12.2	13.9	12.7	11.8	11.7	12.2	12.2	11.9	11.7	12.0	12.3	11.7
19 Nontransaction	516.9	586.9	588.1	598.9	569.0	607.8	613.1	610.3	610.8	611.4	616.3	596.8
22 Borrowings	337.2	363.1	369.6	361.9	368.4	388.8	384.5	386.4	391.5	376.8	381.8	405.6
23 From banks in the U.S.	46.7	50.7	46.2	50.9	48.2	52.7	50.1	49.5	48.8	48.5	46.0	58.1
24 From others	290.5	312.4	323.4	311.0	320.2	336.1	334.4	336.9	342.7	328.3	335.8	347.5
25 Net due to related foreign offices	-164.5	-206.8	-198.7	-193.0	-157.3	-199.9	-190.5	-185.4	-189.7	-173.9	-182.6	-190.9
26 Other liabilities	90.7	91.5	91.9	96.7	93.7	96.5	107.5	115.5	111.3	122.0	116.4	120.0
27 TOTAL LIABILITIES	792.6	848.6	863.7	876.3	885.5	905.5	927.0	938.6	935.5	948.2	944.1	943.1
28 Residual (assets less liabilities) ⁸	4.1	2.9	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

November 14, 2005

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 12	Oct 19	Oct 26	Nov 2
LARGE DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
29 Reval. gains on off-bal. sheet items ⁹	108.0	89.3	90.8	93.2	86.8	89.6	92.5	90.0	90.7	89.3	89.1	91.0
30 Reval. losses on off-bal. sheet items ⁹	96.5	80.3	82.7	85.3	77.2	79.7	83.2	81.7	81.7	83.1	81.6	79.0
31 Mortgage-backed securities ¹⁰	484.1	546.5	557.0	535.9	544.3	543.3	545.4	545.1	544.7	545.6	541.9	544.6
31a Pass-through	367.6	427.0	433.8	411.3	418.8	416.3	416.5	414.5	414.0	415.5	412.8	411.1
31b CMO, REMIC, and other	116.5	119.5	123.2	124.6	125.5	127.0	128.9	130.6	130.7	130.1	129.0	133.5
32 Net unrealized gains (losses) on available-for-sale securities ¹¹	4.7	-2.7	0.5	3.6	0.3	-2.1	-1.7	-7.6	-6.4	-6.7	-8.4	-11.3
33 Securitized consumer loans ¹²	149.7	146.8	148.9	151.1	152.5	153.1	153.1	154.2	154.6	152.9	153.3	155.7
33a Credit cards and related plans	128.0	127.0	129.5	129.2	129.5	130.7	130.8	131.8	132.1	130.7	131.1	133.6
33b Other	21.7	19.8	19.4	21.9	22.9	22.4	22.2	22.4	22.6	22.3	22.2	22.1
34 Securitized business loans ¹²	6.5	5.7	5.6	5.5	4.9	4.0	3.3	3.2	3.3	3.2	3.2	3.2
SMALL DOMESTICALLY CHARTERED BANKS, adjusted for mergers												
31 Mortgage-backed securities ¹⁰	319.2	342.6	342.9	339.7	336.9	336.0	331.2	327.1	327.9	327.1	326.1	326.7
33 Securitized consumer loans ¹²	220.0	210.7	209.6	210.5	212.4	211.7	210.6	199.7	200.9	200.4	201.3	195.3
33a Credit cards and related plans	212.7	203.6	202.5	203.2	202.5	201.8	200.7	189.9	191.1	190.6	191.5	185.4
33b Other	7.3	7.2	7.1	7.2	9.9	9.9	9.9	9.8	9.8	9.9	9.9	9.8
FOREIGN-RELATED INSTITUTIONS												
29 Reval. gains on off-bal. sheet items ⁹	59.9	52.4	53.3	54.6	54.9	56.8	65.9	70.6	66.9	73.7	71.9	72.6
30 Reval. losses on off-bal. sheet items ⁹	64.1	62.6	62.0	63.6	62.6	62.4	71.2	76.1	72.3	79.2	77.4	77.7
34 Securitized business loans ¹²	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2

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1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.
The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.
2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation No. 39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Total amount outstanding.

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001

OFFICIAL BUSINESS

First Class