

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
1 Bank credit	6,999.4	7,360.5	7,408.9	7,420.1	7,437.1	7,479.6	7,538.2	7,627.6	7,631.0	7,637.3	7,660.3	7,649.1
2 Securities in bank credit	2,039.6	2,066.6	2,078.0	2,068.7	2,056.9	2,041.1	2,053.3	2,094.9	2,092.7	2,103.6	2,118.3	2,100.3
3 Treasury and Agency securities ²	1,217.8	1,175.0	1,167.0	1,159.0	1,141.4	1,132.3	1,143.3	1,176.1	1,173.4	1,186.9	1,192.3	1,183.7
4 Other securities	821.8	891.6	910.9	909.7	915.5	908.8	910.0	918.8	919.3	916.8	926.0	916.7
5 Loans and leases in bank credit ³	4,959.9	5,293.9	5,331.0	5,351.4	5,380.2	5,438.4	5,484.9	5,532.7	5,538.3	5,533.7	5,542.1	5,548.8
6 Commercial and industrial	954.5	1,014.9	1,018.8	1,025.2	1,033.4	1,044.9	1,066.8	1,076.2	1,075.1	1,078.8	1,079.5	1,076.8
7 Real estate	2,600.8	2,825.3	2,841.1	2,865.0	2,877.5	2,902.6	2,927.6	2,950.2	2,945.9	2,958.4	2,954.6	2,965.4
8 Revolving home equity	409.8	439.4	438.6	436.8	436.7	436.1	434.7	432.8	432.3	432.8	432.8	433.4
9 Other	2,191.0	2,385.9	2,402.5	2,428.2	2,440.8	2,466.5	2,492.9	2,517.4	2,513.5	2,525.6	2,521.8	2,532.0
10 Consumer	700.6	717.2	719.9	708.7	709.1	704.3	708.0	709.4	707.6	705.7	719.9	718.2
11 Security ⁴	220.5	245.3	246.7	241.8	246.6	261.5	252.5	260.7	273.9	255.3	250.3	257.1
12 Other loans and leases	483.4	491.1	504.5	510.7	513.6	525.0	530.0	536.2	535.9	535.5	537.8	531.2
13 Interbank loans	293.5	280.7	292.1	291.6	306.5	277.8	286.4	284.7	283.1	284.9	291.6	284.2
14 Cash assets ⁵	322.7	324.4	327.5	316.8	308.9	311.1	317.4	315.4	296.8	319.5	330.1	330.5
15 Other assets ⁶	666.6	688.7	697.6	704.4	707.4	709.8	726.2	760.3	768.2	768.1	746.1	756.8
16 TOTAL ASSETS ⁷	8,213.4	8,586.3	8,657.6	8,664.4	8,691.5	8,709.7	8,800.7	8,921.0	8,912.3	8,942.8	8,960.4	8,953.2
LIABILITIES												
17 Deposits	5,388.7	5,655.3	5,680.5	5,693.3	5,716.9	5,734.7	5,771.1	5,798.2	5,795.5	5,809.1	5,853.2	5,840.3
18 Transaction	677.0	686.5	672.5	654.9	668.1	659.3	653.2	654.6	648.8	696.9	649.3	633.1
19 Nontransaction	4,711.7	4,968.8	5,008.0	5,038.5	5,048.9	5,075.3	5,117.9	5,143.6	5,146.8	5,112.2	5,203.8	5,207.2
20 Large time	1,223.8	1,368.0	1,392.4	1,413.6	1,409.4	1,418.1	1,433.4	1,456.2	1,460.0	1,460.1	1,467.7	1,477.0
21 Other	3,487.8	3,600.9	3,615.7	3,624.9	3,639.5	3,657.2	3,684.5	3,687.4	3,686.8	3,652.1	3,736.1	3,730.1
22 Borrowings	1,595.8	1,677.0	1,686.4	1,675.6	1,701.3	1,719.1	1,730.3	1,766.4	1,760.9	1,755.7	1,784.2	1,777.9
23 From banks in the U.S.	381.1	352.6	358.5	351.0	368.5	360.5	378.0	367.5	369.7	357.7	374.3	370.6
24 From others	1,214.7	1,324.4	1,327.9	1,324.6	1,332.8	1,358.6	1,352.2	1,398.9	1,391.2	1,398.0	1,409.9	1,407.3
25 Net due to related foreign offices	51.0	63.6	69.1	93.1	75.3	72.6	73.9	54.9	48.7	70.3	39.2	50.0
26 Other liabilities	480.5	486.1	503.3	499.5	500.4	495.3	488.8	500.6	503.8	496.3	494.3	500.9
27 TOTAL LIABILITIES	7,515.8	7,882.0	7,939.4	7,961.6	7,993.9	8,021.7	8,064.1	8,120.1	8,109.0	8,131.4	8,170.9	8,169.0
28 Residual (assets less liabilities) ⁸	697.5	704.3	718.2	702.8	697.6	688.1	736.7	800.9	803.4	811.4	789.5	784.2

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	6,984.8	7,346.2	7,411.0	7,433.5	7,474.9	7,527.4	7,549.9	7,610.4	7,616.5	7,607.0	7,644.3	7,624.8
2	Securities in bank credit	2,036.2	2,065.0	2,074.5	2,066.8	2,066.4	2,049.7	2,057.2	2,090.6	2,088.2	2,099.5	2,110.1	2,094.2
3	Treasury and Agency securities ²	1,213.0	1,171.1	1,160.2	1,154.1	1,149.8	1,136.1	1,138.8	1,170.2	1,167.4	1,180.9	1,185.3	1,177.6
4	Other securities	823.2	893.9	914.4	912.6	916.6	913.6	918.4	920.4	920.8	918.6	924.8	916.6
5	Loans and leases in bank credit ³	4,948.6	5,281.2	5,336.5	5,366.7	5,408.5	5,477.7	5,492.7	5,519.8	5,528.4	5,507.5	5,534.2	5,530.5
6	Commercial and industrial	954.2	1,009.5	1,015.3	1,023.6	1,033.3	1,045.3	1,062.1	1,076.1	1,075.2	1,078.6	1,082.8	1,078.8
7	Real estate	2,595.6	2,827.1	2,849.3	2,874.4	2,896.1	2,912.8	2,926.6	2,944.1	2,942.8	2,947.4	2,944.4	2,954.0
8	Revolving home equity	410.0	440.9	440.5	437.9	436.8	434.9	432.7	433.0	433.3	433.1	432.5	431.7
9	Other	2,185.6	2,386.2	2,408.8	2,436.5	2,459.4	2,477.9	2,493.9	2,511.1	2,509.5	2,514.3	2,511.9	2,522.2
10	Consumer	705.6	713.8	721.3	711.3	713.8	716.4	721.6	714.5	713.9	709.9	720.3	713.9
10a	Credit cards and related plans	306.1	308.7	311.5	302.9	309.1	319.9	317.7	305.0	307.2	306.1	299.4	295.0
10b	Other	399.5	405.1	409.9	408.4	404.7	396.5	403.8	409.5	406.6	403.8	420.9	418.9
11	Security ⁴	218.5	237.8	242.0	244.0	251.7	273.3	255.5	259.1	269.9	248.4	256.1	258.6
12	Other loans and leases	474.7	493.0	508.6	513.4	513.6	529.9	526.8	526.1	526.6	523.2	530.7	525.2
13	Interbank loans	288.5	280.3	286.5	288.5	309.8	280.5	281.9	280.8	282.4	274.7	291.7	292.4
14	Cash assets ⁵	319.9	314.8	329.3	322.2	318.7	330.5	326.8	312.7	300.1	328.2	326.0	317.6
15	Other assets ⁶	661.7	690.8	700.4	707.9	710.1	711.3	727.1	755.3	764.6	755.5	743.5	754.6
16	TOTAL ASSETS⁷	8,185.7	8,564.0	8,658.7	8,684.2	8,745.2	8,781.1	8,818.1	8,891.8	8,896.5	8,898.3	8,937.3	8,921.2
LIABILITIES													
17	Deposits	5,391.3	5,632.9	5,670.3	5,686.0	5,728.0	5,762.1	5,771.3	5,802.3	5,810.6	5,800.0	5,859.4	5,855.9
18	Transaction	668.7	667.8	664.5	653.7	674.2	696.0	665.7	646.8	645.8	693.8	646.2	622.3
19	Nontransaction	4,722.5	4,965.1	5,005.8	5,032.3	5,053.8	5,066.1	5,105.6	5,155.5	5,164.8	5,106.3	5,213.2	5,233.5
20	Large time	1,234.5	1,359.2	1,379.1	1,395.3	1,398.9	1,416.0	1,446.0	1,468.9	1,472.3	1,469.2	1,478.8	1,481.9
21	Other	3,488.0	3,605.9	3,626.8	3,636.9	3,654.9	3,650.1	3,659.6	3,686.7	3,692.6	3,637.0	3,734.4	3,751.6
22	Borrowings	1,593.9	1,671.3	1,690.6	1,672.7	1,693.9	1,704.2	1,727.3	1,764.9	1,765.3	1,753.9	1,777.9	1,768.6
23	From banks in the U.S.	378.6	354.1	358.8	351.1	366.4	359.2	375.3	365.3	368.1	355.2	372.8	371.4
24	From others	1,215.2	1,317.2	1,331.8	1,321.6	1,327.5	1,345.0	1,352.0	1,399.6	1,397.1	1,398.6	1,405.1	1,397.2
25	Net due to related foreign offices	55.8	63.5	73.6	99.8	87.1	81.8	79.7	61.6	55.7	80.9	43.9	44.9
26	Other liabilities	486.8	486.1	508.3	506.6	513.1	505.1	494.5	507.0	510.6	505.5	499.1	496.2
27	TOTAL LIABILITIES	7,527.7	7,853.8	7,942.9	7,965.1	8,022.0	8,053.3	8,072.8	8,135.7	8,142.2	8,140.3	8,180.4	8,165.7
28	Residual (assets less liabilities) ⁸	658.0	710.1	715.8	719.1	723.2	727.8	745.4	756.0	754.3	757.9	756.9	755.6

Footnotes appear on page 14.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	6,302.3	6,592.8	6,627.3	6,626.2	6,631.5	6,672.1	6,732.2	6,815.7	6,818.3	6,822.0	6,852.0	6,832.4
2	Securities in bank credit	1,723.5	1,734.4	1,730.1	1,712.4	1,697.1	1,689.9	1,713.0	1,758.9	1,758.4	1,766.8	1,781.9	1,762.3
3	Treasury and Agency securities ²	1,122.2	1,089.3	1,080.8	1,075.8	1,059.2	1,053.9	1,071.1	1,102.5	1,101.0	1,113.1	1,116.5	1,106.4
4	Other securities	601.3	645.1	649.2	636.6	638.0	636.0	641.9	656.4	657.4	653.6	665.5	655.9
5	Loans and leases in bank credit ³	4,578.9	4,858.3	4,897.3	4,913.8	4,934.4	4,982.2	5,019.2	5,056.8	5,059.9	5,055.3	5,070.1	5,070.0
6	Commercial and industrial	808.7	850.2	854.5	861.1	869.0	876.6	892.9	900.4	898.8	903.2	904.7	901.8
7	Real estate	2,582.8	2,809.4	2,825.8	2,845.2	2,856.8	2,882.2	2,908.2	2,930.7	2,926.2	2,938.8	2,934.8	2,945.6
8	Revolving home equity	409.8	439.4	438.6	436.8	436.7	436.1	434.7	432.8	432.3	432.8	432.8	433.4
9	Other	2,173.0	2,370.0	2,387.1	2,408.4	2,420.1	2,446.0	2,473.5	2,497.9	2,493.9	2,506.0	2,502.0	2,512.2
10	Consumer	700.6	717.2	719.9	708.7	709.1	704.3	708.0	709.4	707.6	705.7	719.9	718.2
11	Security ⁴	107.7	103.6	108.5	104.4	109.1	121.5	112.4	114.3	124.7	107.4	108.1	106.0
12	Other loans and leases	379.0	377.9	388.6	394.5	390.4	397.6	397.6	401.9	402.6	400.2	402.6	398.4
13	Interbank loans	251.9	232.2	242.5	244.4	260.9	236.7	245.9	242.8	245.6	240.8	253.5	232.6
14	Cash assets ⁵	259.2	263.0	267.7	260.5	254.5	260.9	267.1	266.9	248.0	272.2	281.7	280.3
15	Other assets ⁶	635.1	652.1	657.4	665.2	666.6	671.3	691.6	722.9	731.0	731.4	711.3	719.0
16	TOTAL ASSETS⁷	7,380.2	7,672.5	7,726.9	7,728.4	7,745.6	7,772.9	7,869.8	7,981.7	7,976.5	7,999.9	8,031.2	7,997.2
LIABILITIES													
17	Deposits	4,835.0	5,034.0	5,056.5	5,063.0	5,104.5	5,131.9	5,164.8	5,184.7	5,179.9	5,191.8	5,235.6	5,200.0
18	Transaction	663.7	674.1	660.5	643.1	656.0	647.0	640.3	640.7	635.3	682.9	635.7	619.4
19	Nontransaction	4,171.3	4,359.9	4,396.0	4,419.9	4,448.5	4,484.9	4,524.5	4,544.1	4,544.6	4,508.8	4,599.9	4,580.6
20	Large time	707.5	774.2	793.2	804.7	815.8	829.6	842.0	858.6	859.7	858.7	865.7	866.9
21	Other	3,463.8	3,585.7	3,602.8	3,615.2	3,632.7	3,655.2	3,682.6	3,685.5	3,684.8	3,650.2	3,734.2	3,713.6
22	Borrowings	1,234.7	1,290.3	1,305.7	1,296.2	1,294.6	1,298.8	1,303.7	1,334.8	1,334.8	1,326.1	1,341.9	1,346.0
23	From banks in the U.S.	330.7	299.3	307.5	300.4	309.5	301.0	314.8	308.7	306.7	304.7	312.9	312.3
24	From others	904.0	991.0	998.2	995.8	985.1	997.8	988.9	1,026.0	1,028.1	1,021.4	1,029.0	1,033.7
25	Net due to related foreign offices	235.9	258.3	251.8	271.7	257.3	263.4	282.9	269.5	264.9	285.1	268.9	267.7
26	Other liabilities	383.8	389.6	396.7	385.7	384.9	384.1	388.5	398.4	399.3	395.2	398.2	397.3
27	TOTAL LIABILITIES	6,689.4	6,972.3	7,010.7	7,016.6	7,041.3	7,078.1	7,140.0	7,187.4	7,178.9	7,198.3	7,244.6	7,210.9
28	Residual (assets less liabilities) ⁸	690.8	700.2	716.2	711.8	704.3	694.8	729.8	794.3	797.6	801.6	786.6	786.3

Footnotes appear on page 14.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	6,286.0	6,587.4	6,636.3	6,643.5	6,668.8	6,713.6	6,740.6	6,796.5	6,803.1	6,793.3	6,828.9	6,805.9
2	Securities in bank credit	1,720.1	1,732.8	1,726.6	1,710.5	1,706.6	1,698.5	1,716.9	1,754.7	1,753.9	1,762.6	1,773.8	1,756.2
3	Treasury and Agency securities ²	1,117.4	1,085.5	1,073.9	1,070.9	1,067.6	1,057.6	1,066.6	1,096.6	1,095.1	1,107.1	1,109.5	1,100.4
4	Other securities	602.7	647.3	652.7	639.5	639.0	640.8	650.2	658.1	658.8	655.5	664.3	655.9
5	Loans and leases in bank credit ³	4,565.9	4,854.6	4,909.6	4,933.0	4,962.2	5,015.1	5,023.7	5,041.9	5,049.2	5,030.7	5,055.1	5,049.7
6	Commercial and industrial	806.7	846.5	852.6	861.5	869.7	875.9	887.5	898.2	896.4	900.7	905.2	901.9
7	Real estate	2,577.5	2,811.2	2,833.9	2,854.5	2,875.5	2,892.3	2,907.2	2,924.6	2,923.1	2,927.8	2,924.6	2,934.2
8	Revolving home equity	410.0	440.9	440.5	437.9	436.8	434.9	432.7	433.0	433.3	433.1	432.5	431.7
9	Other	2,167.5	2,370.4	2,393.4	2,416.6	2,438.7	2,457.4	2,474.5	2,491.6	2,489.8	2,494.7	2,492.1	2,502.5
9a	Other residential	1,081.5	1,189.7	1,193.5	1,201.0	1,212.7	1,217.6	1,220.5	1,225.8	1,224.2	1,227.7	1,221.0	1,232.6
9b	Commercial	1,086.0	1,180.7	1,199.9	1,215.6	1,226.1	1,239.7	1,254.0	1,265.8	1,265.6	1,267.0	1,271.1	1,269.8
10	Consumer	705.6	713.8	721.3	711.3	713.8	716.4	721.6	714.5	713.9	709.9	720.3	713.9
10a	Credit cards and related plans	306.1	308.7	311.5	302.9	309.1	319.9	317.7	305.0	307.2	306.1	299.4	295.0
10d	Other	399.5	405.1	409.9	408.4	404.7	396.5	403.8	409.5	406.6	403.8	420.9	418.9
11	Security ⁴	103.6	104.5	109.9	108.0	110.4	126.7	111.3	110.0	119.9	100.8	107.6	106.2
12	Other loans and leases	372.4	378.5	391.9	397.8	392.8	403.8	396.0	394.5	396.0	391.6	397.4	393.4
13	Interbank loans	247.0	231.7	236.9	241.3	264.2	239.4	241.3	238.9	245.0	230.6	253.6	240.8
14	Cash assets ⁵	257.2	253.4	268.3	264.9	264.3	278.4	276.8	264.8	251.5	281.6	278.5	269.3
15	Other assets ⁶	628.5	654.5	661.9	669.9	670.0	672.3	690.1	715.6	725.1	717.6	707.0	715.2
16	TOTAL ASSETS⁷	7,350.0	7,659.4	7,735.3	7,752.1	7,799.5	7,835.6	7,881.9	7,949.0	7,958.0	7,956.4	8,000.3	7,963.6
LIABILITIES													
17	Deposits	4,830.3	5,020.4	5,057.6	5,076.5	5,130.6	5,162.9	5,157.2	5,180.8	5,188.6	5,176.4	5,234.3	5,214.3
18	Transaction	655.4	655.6	652.3	641.9	662.3	683.2	652.5	632.8	632.2	679.7	632.8	609.2
19	Nontransaction	4,174.9	4,364.8	4,405.3	4,434.6	4,468.3	4,479.6	4,504.7	4,548.0	4,556.4	4,496.7	4,601.5	4,605.1
20	Large time	711.3	773.8	791.2	807.0	820.0	831.5	847.0	863.2	865.7	861.6	869.0	870.0
21	Other	3,463.6	3,591.0	3,614.1	3,627.6	3,648.3	3,648.2	3,657.7	3,684.8	3,690.7	3,635.1	3,732.5	3,735.0
22	Borrowings	1,232.8	1,284.7	1,310.0	1,293.3	1,287.2	1,283.9	1,300.8	1,333.3	1,339.1	1,324.3	1,335.6	1,336.7
23	From banks in the U.S.	328.2	300.9	307.8	300.5	307.4	299.6	312.1	306.6	305.1	302.3	311.4	313.0
24	From others	904.6	983.8	1,002.2	992.8	979.7	984.3	988.7	1,026.7	1,034.0	1,022.0	1,024.2	1,023.6
25	Net due to related foreign offices	241.1	257.8	254.5	275.7	266.1	271.0	287.9	276.6	272.4	295.9	273.4	265.4
26	Other liabilities	390.4	389.2	400.3	390.4	395.3	392.8	393.5	405.1	406.5	404.6	402.8	394.5
27	TOTAL LIABILITIES	6,694.6	6,952.0	7,022.3	7,035.9	7,079.1	7,110.6	7,139.3	7,195.7	7,206.6	7,201.3	7,246.2	7,210.8
28	Residual (assets less liabilities) ⁸	655.3	707.3	713.0	716.2	720.4	725.0	742.6	753.2	751.4	755.1	754.1	752.8

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	3,553.2	3,644.7	3,667.9	3,676.7	3,668.1	3,702.0	3,727.6	3,792.0	3,799.3	3,791.2	3,819.4	3,790.9
2	Securities in bank credit	1,006.0	1,017.2	1,016.7	1,009.9	996.7	996.9	1,014.8	1,054.8	1,054.4	1,061.6	1,075.0	1,057.9
3	Treasury and Agency securities ²	625.4	594.8	589.0	588.5	572.7	571.6	587.7	616.3	615.4	626.3	628.3	621.3
3a	Trading account	51.3	46.7	36.8	41.4	41.7	32.0	34.9	42.2	42.7	42.1	40.1	39.2
3b	Investment account	574.1	548.1	552.2	547.2	530.9	539.6	552.8	574.1	572.7	584.2	588.2	582.1
3c	Mortgage-backed	468.5	448.2	450.2	445.1	435.7	447.7	470.9	494.0	492.1	504.3	507.9	504.0
3d	Other	105.6	99.8	101.9	102.0	95.2	91.9	81.9	80.1	80.6	79.9	80.3	78.0
4	Other securities	380.6	422.4	427.7	421.4	424.0	425.3	427.1	438.5	439.0	435.3	446.7	436.6
4a	Trading account	203.3	212.2	213.4	203.7	203.7	199.9	202.9	205.8	207.1	201.9	209.8	200.3
4b	Investment account	177.4	210.2	214.3	217.7	220.4	225.4	224.2	232.7	231.8	233.4	236.9	236.3
4c	State and local government	34.3	37.8	38.1	37.5	37.9	38.6	39.5	41.0	40.9	41.2	41.6	41.8
4d	Other	143.1	172.3	176.3	180.2	182.5	186.8	184.7	191.7	190.9	192.2	195.3	194.5
5	Loans and leases in bank credit ³	2,547.1	2,627.6	2,651.2	2,666.8	2,671.4	2,705.1	2,712.8	2,737.3	2,744.9	2,729.6	2,744.4	2,733.0
6	Commercial and industrial	479.6	494.3	495.4	501.8	505.7	513.4	523.7	527.9	526.9	529.6	529.8	526.9
7	Real estate	1,299.5	1,380.8	1,390.0	1,399.9	1,404.9	1,415.3	1,423.4	1,433.9	1,433.0	1,437.2	1,433.5	1,432.0
8	Revolving home equity	293.0	304.2	304.2	305.7	304.8	304.5	306.2	304.4	304.0	304.2	304.4	305.2
9	Other	1,006.5	1,076.6	1,085.8	1,094.2	1,100.1	1,110.8	1,117.2	1,129.6	1,129.0	1,133.1	1,129.0	1,126.8
9a	Other residential	630.3	678.5	680.4	685.3	691.0	697.6	698.4	705.5	705.1	707.6	702.6	704.0
9b	Commercial	376.2	398.1	405.4	408.8	409.1	413.2	418.8	424.1	423.9	425.4	426.5	422.8
10	Consumer	391.8	386.2	387.4	385.5	382.5	376.7	378.3	383.7	382.4	380.7	395.4	394.2
11	Security ⁴	99.8	94.3	98.4	93.9	98.2	111.1	101.3	103.2	113.5	96.1	97.1	95.0
11a	Fed funds and RPs with broker/dealer	77.9	78.6	82.2	77.2	80.8	93.7	84.1	84.8	94.4	77.7	80.1	78.4
11b	Other	21.9	15.7	16.2	16.7	17.4	17.4	17.2	18.4	19.1	18.4	17.0	16.6
12a	State and local government	16.7	17.6	18.2	18.5	18.8	18.9	18.9	19.1	19.2	19.2	19.1	19.1
12b	Agricultural	9.3	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.8	9.9	9.8	9.8
12c	Fed funds and RPs with others	27.3	24.7	28.3	31.8	18.7	22.2	21.1	18.1	19.7	16.7	16.6	18.3
12d	All other loans	128.0	128.9	132.6	134.9	142.1	146.3	145.4	150.3	149.7	148.5	151.4	146.2
12e	Lease financing receivables	95.1	91.5	91.4	90.7	90.9	91.3	90.8	91.2	90.8	91.7	91.7	91.6
13	Interbank loans	172.1	150.1	155.0	150.8	159.5	148.9	150.7	144.0	145.2	139.9	152.1	134.7
13a	Fed funds and RPs with banks	107.0	83.9	89.0	86.3	95.3	84.0	82.7	72.6	76.1	66.5	81.4	61.3
13b	Other	65.0	66.2	66.1	64.5	64.2	64.9	68.0	71.4	69.1	73.4	70.7	73.3
14	Cash assets ⁵	145.2	144.3	146.8	141.8	137.5	144.9	145.7	143.9	129.5	146.1	155.9	150.9
15	Other assets ⁶	458.9	454.3	456.5	465.1	463.7	463.0	469.5	480.0	490.3	484.0	464.5	476.7
16	TOTAL ASSETS⁷	4,293.2	4,359.6	4,392.2	4,400.0	4,394.9	4,425.1	4,461.0	4,527.6	4,532.2	4,529.0	4,558.8	4,520.3

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

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

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
LIABILITIES												
17 Deposits	2,473.3	2,539.2	2,546.4	2,548.9	2,575.1	2,607.9	2,614.5	2,605.3	2,603.6	2,601.1	2,636.5	2,608.1
18 Transaction	322.8	316.9	311.5	298.7	304.2	310.8	303.5	297.9	293.9	323.3	295.5	278.5
19 Nontransaction	2,150.5	2,222.3	2,234.9	2,250.1	2,270.8	2,297.1	2,311.0	2,307.3	2,309.7	2,277.9	2,341.0	2,329.6
20 Large time	337.8	358.5	372.7	375.1	380.5	398.0	403.5	412.3	414.8	411.1	415.7	417.0
21 Other	1,812.7	1,863.8	1,862.2	1,875.0	1,890.3	1,899.0	1,907.5	1,895.0	1,894.9	1,866.8	1,925.2	1,912.6
22 Borrowings	740.4	773.5	778.5	781.1	776.9	784.5	779.4	809.6	810.9	798.1	820.6	818.5
23 From banks in the U.S.	165.6	134.8	139.5	135.6	139.7	136.6	145.6	145.5	145.3	139.4	150.3	144.8
24 From others	574.8	638.7	639.0	645.5	637.2	647.9	633.8	664.1	665.7	658.7	670.2	673.7
25 Net due to related foreign offices	227.0	244.2	238.6	256.2	243.8	249.3	264.4	249.8	245.6	262.3	250.7	249.2
26 Other liabilities	314.8	316.7	323.0	312.8	310.9	310.5	311.2	317.5	319.2	313.2	316.7	316.4
27 TOTAL LIABILITIES	3,755.6	3,873.7	3,886.4	3,898.9	3,906.7	3,952.1	3,969.4	3,982.2	3,979.4	3,974.7	4,024.4	3,992.2
28 Residual (assets less liabilities) ⁸	537.6	485.9	505.8	501.1	488.2	473.0	491.6	545.4	552.8	554.2	534.4	528.1

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 2006

Account	2005 Feb	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	Week ending				
									Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	3,538.2	3,644.0	3,673.6	3,684.2	3,688.6	3,724.1	3,732.1	3,774.6	3,784.8	3,766.5	3,800.4	3,769.3
2	Securities in bank credit	1,002.9	1,018.8	1,016.3	1,009.2	1,007.5	1,002.6	1,019.4	1,051.1	1,051.4	1,057.9	1,066.3	1,048.8
3	Treasury and Agency securities ²	620.8	594.2	585.1	584.8	582.4	572.5	583.9	611.0	610.9	620.8	620.8	612.2
3a	Trading account	51.7	46.5	36.4	40.6	42.1	32.1	34.7	42.5	43.1	42.5	40.3	39.3
3b	Investment account	569.1	547.7	548.7	544.2	540.3	540.5	549.2	568.5	567.9	578.3	580.5	572.9
3c	Mortgage-backed	462.8	448.2	447.9	444.2	444.1	448.5	467.8	487.8	486.5	497.6	499.7	494.7
3d	Other	106.3	99.5	100.8	100.1	96.1	92.0	81.4	80.6	81.3	80.7	80.8	78.3
4	Other securities	382.0	424.6	431.2	424.3	425.1	430.1	435.5	440.1	440.4	437.1	445.5	436.5
4a	Trading account	204.0	213.3	215.1	205.1	204.2	202.2	206.9	206.5	207.8	202.8	209.2	200.2
4b	Investment account	178.0	211.3	216.1	219.2	220.9	227.9	228.6	233.6	232.6	234.4	236.3	236.3
4c	State and local government	34.4	38.0	38.4	37.8	38.0	39.0	40.3	41.2	41.1	41.3	41.5	41.8
4d	Other	143.6	173.2	177.7	181.4	182.9	188.9	188.3	192.4	191.5	193.0	194.8	194.5
5	Loans and leases in bank credit ³	2,535.4	2,625.2	2,657.3	2,675.0	2,681.1	2,721.5	2,712.7	2,723.5	2,733.5	2,708.6	2,734.1	2,720.6
6	Commercial and industrial	477.6	492.7	495.6	503.0	507.6	512.5	519.0	525.6	524.6	527.0	529.8	526.6
7	Real estate	1,294.8	1,382.4	1,392.0	1,400.8	1,409.0	1,417.4	1,421.5	1,428.4	1,429.3	1,428.0	1,425.8	1,425.3
8	Revolving home equity	293.5	305.4	305.3	306.1	304.9	303.8	304.7	304.9	305.2	304.9	304.4	303.9
9	Other	1,001.3	1,076.9	1,086.8	1,094.7	1,104.1	1,113.6	1,116.8	1,123.5	1,124.1	1,123.2	1,121.3	1,121.5
9a	Other residential	627.0	678.7	681.0	685.7	693.6	699.4	698.1	701.7	702.1	701.4	697.8	700.7
9b	Commercial	374.3	398.2	405.8	409.0	410.5	414.3	418.7	421.8	422.0	421.7	423.6	420.8
10	Consumer	395.0	384.5	388.3	385.8	383.1	380.8	385.0	386.7	385.9	383.4	396.7	393.4
10a	Credit cards and related plans	153.0	142.8	143.2	142.0	142.2	147.9	146.7	143.7	145.9	144.9	140.8	139.2
10b	Other	242.0	241.7	245.2	243.9	240.9	232.9	238.3	243.1	239.9	238.5	256.0	254.3
11	Security ⁴	95.7	95.1	99.9	97.5	99.3	116.3	100.5	99.0	108.6	89.7	96.4	94.5
11a	Fed funds and RPs with broker/dealer	74.7	79.3	83.4	80.2	81.7	98.1	83.4	81.3	90.4	72.5	79.5	78.0
11b	Other	21.0	15.8	16.5	17.3	17.6	18.2	17.1	17.6	18.3	17.1	16.9	16.5
12a	State and local government	16.7	17.6	18.2	18.5	18.8	18.9	18.9	19.1	19.2	19.2	19.1	19.1
12b	Agricultural	9.2	9.2	9.5	9.7	9.8	10.0	9.9	9.7	9.7	9.7	9.6	9.7
12c	Fed funds and RPs with others	27.3	24.7	28.3	31.8	18.7	22.2	21.1	18.1	19.7	16.7	16.6	18.3
12d	All other loans	124.2	127.6	134.0	136.5	143.6	152.1	145.6	145.8	146.1	143.6	148.5	142.5
13	Interbank loans	166.9	150.2	151.1	146.6	161.1	152.0	150.2	139.9	144.1	132.5	149.3	133.2
13a	Fed funds and RPs with banks	103.8	83.9	86.7	84.0	96.3	85.8	82.4	70.6	75.5	63.0	79.9	60.6
13b	Other	63.1	66.3	64.4	62.7	64.9	66.2	67.8	69.3	68.6	69.5	69.4	72.5
14	Cash assets ⁵	145.1	136.5	146.1	144.6	143.4	157.7	154.1	143.9	133.9	153.3	154.5	144.3
15	Other assets ⁶	452.3	456.8	461.0	469.8	467.1	463.9	468.0	472.7	484.4	470.3	460.1	472.9
16	TOTAL ASSETS⁷	4,266.1	4,353.4	4,397.6	4,411.3	4,426.4	4,464.0	4,472.0	4,498.4	4,514.8	4,490.2	4,530.8	4,486.3

Footnotes appear on page 14.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

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

March 17, 2006

Account	2005 Feb	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	Week ending			
									Feb 15	Feb 22	Mar 1	Mar 8
LIABILITIES												
17 Deposits	2,478.9	2,529.6	2,548.7	2,560.2	2,588.8	2,626.0	2,612.7	2,612.0	2,621.2	2,601.1	2,644.0	2,617.0
18 Transaction	319.1	302.7	305.0	296.2	307.1	334.3	311.9	294.5	294.8	323.8	294.9	271.1
19 Nontransaction	2,159.8	2,226.9	2,243.6	2,264.0	2,281.8	2,291.7	2,300.8	2,317.4	2,326.4	2,277.4	2,349.1	2,345.9
20 Large time	341.5	358.0	370.7	377.4	384.6	399.9	408.5	417.0	420.8	414.0	419.1	420.0
21 Other	1,818.2	1,868.8	1,872.9	1,886.6	1,897.1	1,891.8	1,892.3	1,900.4	1,905.6	1,863.3	1,930.0	1,925.9
22 Borrowings	738.5	767.8	782.7	778.2	769.5	769.6	776.4	808.1	815.3	796.2	814.3	809.2
23 From banks in the U.S.	163.2	136.3	139.8	135.7	137.6	135.3	142.8	143.3	143.7	136.9	148.8	145.6
24 From others	575.3	631.5	642.9	642.5	631.8	634.4	633.6	664.8	671.6	659.3	665.5	663.6
25 Net due to related foreign offices	232.2	243.6	241.2	260.1	252.6	256.9	269.3	257.0	253.1	273.1	255.2	246.9
26 Other liabilities	321.4	316.4	326.6	317.5	321.3	319.2	316.2	324.2	326.3	322.6	321.3	313.5
27 TOTAL LIABILITIES	3,771.1	3,857.4	3,899.1	3,916.0	3,932.2	3,971.7	3,974.6	4,001.2	4,015.9	3,993.1	4,034.7	3,986.6
28 Residual (assets less liabilities) ⁸	495.0	496.0	498.5	495.3	494.2	492.3	497.4	497.2	498.8	497.1	496.1	499.7

Footnotes appear on page 14.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 2006

Account	2005 Feb	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	Week ending			
									Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
1 Bank credit	2,751.1	2,946.3	2,956.7	2,949.7	2,961.9	2,969.1	3,003.9	3,025.2	3,019.8	3,033.3	3,035.3	3,044.9
2 Securities in bank credit	719.4	715.6	710.6	702.6	698.9	692.0	697.4	705.6	704.8	707.6	709.6	707.9
3 Treasury and Agency securities ²	498.7	492.8	489.1	487.4	485.0	481.3	482.6	487.7	486.4	489.2	490.8	488.5
4 Other securities	220.7	222.7	221.5	215.2	213.9	210.7	214.8	218.0	218.4	218.4	218.8	219.4
5 Loans and leases in bank credit ³	2,031.7	2,230.8	2,246.1	2,247.1	2,263.0	2,277.1	2,306.5	2,319.5	2,315.0	2,325.7	2,325.7	2,337.1
6 Commercial and industrial	329.1	355.8	359.1	359.3	363.3	363.2	369.3	372.6	371.9	373.6	374.9	375.0
7 Real estate	1,283.3	1,428.6	1,435.8	1,445.3	1,452.0	1,466.8	1,484.8	1,496.8	1,493.3	1,501.6	1,501.4	1,513.6
8 Revolving home equity	116.8	135.2	134.5	131.1	132.0	131.6	128.5	128.4	128.4	128.6	128.4	128.2
9 Other	1,166.5	1,293.4	1,301.3	1,314.2	1,320.0	1,335.2	1,356.3	1,368.4	1,364.9	1,372.9	1,373.0	1,385.4
10 Consumer	308.8	330.9	332.5	323.2	326.6	327.6	329.8	325.8	325.2	325.0	324.5	324.0
11 Security ⁴	7.9	9.3	10.1	10.5	10.9	10.4	11.1	11.1	11.2	11.4	11.0	11.0
12 Other loans and leases	102.6	106.1	108.6	108.7	110.2	109.1	111.5	113.4	113.4	114.2	114.0	113.5
13 Interbank loans	79.9	82.1	87.5	93.6	101.4	87.8	95.1	98.8	100.5	100.9	101.4	97.9
14 Cash assets ⁵	114.0	118.7	120.8	118.7	116.9	116.0	121.4	123.0	118.5	126.1	125.8	129.4
15 Other assets ⁶	176.2	197.7	200.9	200.1	202.9	208.4	222.1	242.9	240.7	247.4	246.8	242.3
16 TOTAL ASSETS⁷	3,088.9	3,311.2	3,332.0	3,328.6	3,349.2	3,346.9	3,408.0	3,455.6	3,445.1	3,473.3	3,475.0	3,480.3
LIABILITIES												
17 Deposits	2,361.7	2,494.8	2,510.1	2,514.1	2,529.5	2,524.0	2,550.3	2,579.5	2,576.3	2,590.6	2,599.1	2,591.9
18 Transaction	340.8	357.2	349.0	344.4	351.8	336.2	336.9	342.7	341.4	359.7	340.2	340.9
19 Nontransaction	2,020.8	2,137.6	2,161.1	2,169.7	2,177.7	2,187.8	2,213.5	2,236.8	2,234.9	2,231.0	2,258.9	2,251.0
20 Large time	369.7	415.7	420.5	429.6	435.3	431.6	438.4	446.2	444.9	447.6	449.9	450.0
21 Other	1,651.1	1,721.9	1,740.6	1,740.1	1,742.4	1,756.2	1,775.0	1,790.5	1,789.9	1,783.4	1,809.0	1,801.0
22 Borrowings	494.3	516.8	527.2	515.1	517.7	514.3	524.4	525.2	523.8	528.1	521.3	527.5
23 From banks in the U.S.	165.0	164.5	168.0	164.8	169.8	164.4	169.3	163.3	161.4	165.4	162.6	167.5
24 From others	329.2	352.3	359.2	350.3	347.9	349.9	355.1	361.9	362.4	362.7	358.8	360.0
25 Net due to related foreign offices	8.9	14.1	13.3	15.5	13.5	14.1	18.6	19.6	19.3	22.8	18.3	18.5
26 Other liabilities	69.0	72.9	73.7	72.9	74.0	73.6	77.3	80.9	80.2	82.0	81.5	81.0
27 TOTAL LIABILITIES	2,933.8	3,098.6	3,124.3	3,117.6	3,134.6	3,126.0	3,170.5	3,205.2	3,199.6	3,223.5	3,220.2	3,218.8
28 Residual (assets less liabilities) ⁸	155.1	212.6	207.7	210.9	214.6	220.9	237.4	250.4	245.5	249.8	254.8	261.5

Footnotes appear on page 14.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, adjusted for mergers, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
ASSETS													
1	Bank credit	2,747.8	2,943.4	2,962.7	2,959.3	2,980.2	2,989.5	3,008.5	3,022.0	3,018.3	3,026.8	3,028.5	3,036.6
2	Securities in bank credit	717.2	714.0	710.3	701.3	699.1	695.8	697.5	703.6	702.5	704.7	707.5	707.5
3	Treasury and Agency securities ²	496.6	491.3	488.8	486.1	485.2	485.1	482.7	485.6	484.1	486.4	488.7	488.1
4	Other securities	220.7	222.7	221.5	215.2	213.9	210.7	214.8	218.0	218.4	218.4	218.8	219.4
5	Loans and leases in bank credit ³	2,030.6	2,229.4	2,252.4	2,258.0	2,281.1	2,293.6	2,311.0	2,318.4	2,315.8	2,322.1	2,321.0	2,329.1
6	Commercial and industrial	329.1	353.9	357.0	358.5	362.1	363.3	368.5	372.5	371.7	373.6	375.4	375.4
7	Real estate	1,282.7	1,428.9	1,441.9	1,453.7	1,466.5	1,474.9	1,485.7	1,496.1	1,493.9	1,499.7	1,498.8	1,508.8
8	Revolving home equity	116.5	135.4	135.2	131.8	131.8	131.1	128.0	128.1	128.2	128.2	128.1	127.9
9	Other	1,166.2	1,293.4	1,306.7	1,321.9	1,334.6	1,343.8	1,357.7	1,368.0	1,365.7	1,371.5	1,370.7	1,381.0
9a	Other residential	454.4	511.0	512.5	515.3	519.1	518.3	522.4	524.0	522.2	526.3	523.2	531.9
9b	Commercial	711.7	782.5	794.2	806.6	815.5	825.5	835.3	844.0	843.6	845.3	847.5	849.1
10	Consumer	310.7	329.3	333.0	325.5	330.7	335.5	336.6	327.8	328.0	326.5	323.5	320.5
10a	Credit cards and related plans	153.1	165.9	168.3	161.0	166.9	172.0	171.1	161.4	161.3	161.2	158.6	155.8
10b	Other	157.6	163.3	164.7	164.5	163.8	163.6	165.5	166.4	166.7	165.3	164.9	164.7
11	Security ⁴	7.9	9.4	10.0	10.5	11.1	10.4	10.8	11.1	11.2	11.1	11.2	11.7
12	Other loans and leases	100.2	108.0	110.4	109.9	110.7	109.4	109.3	110.8	110.9	111.1	112.1	112.7
13	Interbank loans	80.1	81.6	85.8	94.6	103.1	87.4	91.2	99.0	100.9	98.2	104.3	107.6
14	Cash assets ⁵	112.1	116.9	122.2	120.2	120.8	120.7	122.7	121.0	117.6	128.2	124.0	125.1
15	Other assets ⁶	176.2	197.7	200.9	200.1	202.9	208.4	222.1	242.9	240.7	247.4	246.8	242.3
16	TOTAL ASSETS⁷	3,083.9	3,305.9	3,337.7	3,340.8	3,373.2	3,371.6	3,409.9	3,450.5	3,443.2	3,466.3	3,469.4	3,477.3
LIABILITIES													
17	Deposits	2,351.4	2,490.8	2,509.0	2,516.3	2,541.7	2,536.8	2,544.5	2,568.8	2,567.3	2,575.3	2,590.4	2,597.3
18	Transaction	336.3	352.9	347.3	345.7	355.2	348.9	340.6	338.3	337.4	355.9	337.9	338.1
19	Nontransaction	2,015.1	2,137.9	2,161.7	2,170.6	2,186.5	2,188.0	2,203.9	2,230.6	2,230.0	2,219.3	2,252.4	2,259.2
20	Large time	369.7	415.7	420.5	429.6	435.3	431.6	438.4	446.2	444.9	447.6	449.9	450.0
21	Other	1,645.4	1,722.2	1,741.2	1,741.0	1,751.2	1,756.4	1,765.4	1,784.3	1,785.1	1,771.8	1,802.5	1,809.2
22	Borrowings	494.3	516.8	527.2	515.1	517.7	514.3	524.4	525.2	523.8	528.1	521.3	527.5
23	From banks in the U.S.	165.0	164.5	168.0	164.8	169.8	164.4	169.3	163.3	161.4	165.4	162.6	167.5
24	From others	329.2	352.3	359.2	350.3	347.9	349.9	355.1	361.9	362.4	362.7	358.8	360.0
25	Net due to related foreign offices	8.9	14.1	13.3	15.5	13.5	14.1	18.6	19.6	19.3	22.8	18.3	18.5
26	Other liabilities	69.0	72.9	73.7	72.9	74.0	73.6	77.3	80.9	80.2	82.0	81.5	81.0
27	TOTAL LIABILITIES	2,923.5	3,094.6	3,123.2	3,119.8	3,146.9	3,138.8	3,164.7	3,194.5	3,190.6	3,208.2	3,211.5	3,224.2
28	Residual (assets less liabilities)⁸	160.3	211.3	214.5	221.0	226.2	232.7	245.2	256.0	252.6	258.1	257.9	253.0

Footnotes appear on page 14.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
1 Bank credit	697.1	767.7	781.6	793.8	805.5	807.5	806.0	811.9	812.8	815.3	808.3	816.8
2 Securities in bank credit	316.1	332.2	347.9	356.3	359.7	351.2	340.3	335.9	334.3	336.9	336.3	338.0
3 Treasury and Agency securities ²	95.6	85.6	86.2	83.2	82.2	78.4	72.2	73.6	72.3	73.7	75.8	77.2
4 Other securities	220.5	246.6	261.7	273.1	277.5	272.8	268.1	262.3	262.0	263.1	260.6	260.8
5 Loans and leases in bank credit ³	381.0	435.5	433.7	437.6	445.8	456.2	465.7	476.0	478.5	478.4	472.0	478.7
6 Commercial and industrial	145.7	164.7	164.3	164.1	164.4	168.3	173.8	175.8	176.2	175.6	174.8	175.0
7 Real estate	18.1	15.9	15.4	19.9	20.6	20.5	19.4	19.5	19.6	19.6	19.8	19.8
11 Security ⁴	112.8	141.7	138.2	137.3	137.5	140.0	140.1	146.4	149.2	147.8	142.2	151.2
12 Other loans and leases	104.4	113.2	115.8	116.2	123.3	127.4	132.3	134.3	133.4	135.4	135.1	132.8
13 Interbank loans	41.5	48.5	49.6	47.2	45.6	41.1	40.6	41.8	37.4	44.1	38.1	51.6
14 Cash assets ⁵	63.5	61.4	59.8	56.3	54.5	50.3	50.3	48.5	48.9	47.3	48.4	50.3
15 Other assets ⁶	31.5	36.7	40.2	39.1	40.8	38.4	34.6	37.5	37.2	36.7	34.8	37.8
16 TOTAL ASSETS ⁷	833.2	913.9	930.7	936.0	945.9	936.8	931.0	939.3	935.8	942.9	929.2	956.0
LIABILITIES												
17 Deposits	553.7	621.3	624.0	630.3	612.4	602.8	606.2	613.4	615.6	617.3	617.6	640.3
18 Transaction	13.3	12.4	12.0	11.7	12.1	12.3	12.8	13.9	13.5	14.0	13.6	13.7
19 Nontransaction	540.4	608.9	612.0	618.6	600.3	590.5	593.4	599.5	602.2	603.3	604.0	626.6
22 Borrowings	361.1	386.7	380.7	379.5	406.7	420.3	426.5	431.6	426.1	429.5	442.3	432.0
23 From banks in the U.S.	50.4	53.3	51.0	50.6	59.0	59.6	63.2	58.8	63.0	53.0	61.4	58.4
24 From others	310.7	333.4	329.6	328.8	347.7	360.8	363.3	372.9	363.1	376.6	380.9	373.6
25 Net due to related foreign offices	-184.9	-194.7	-182.7	-178.7	-181.9	-190.8	-209.0	-214.6	-216.2	-214.8	-229.7	-217.7
26 Other liabilities	96.7	96.5	106.7	113.9	115.4	111.2	100.3	102.2	104.4	101.1	96.1	103.5
27 TOTAL LIABILITIES	826.5	909.7	928.6	945.0	952.6	943.6	924.1	932.7	930.0	933.1	926.3	958.1
28 Residual (assets less liabilities) ⁸	6.7	4.1	2.0	-9.0	-6.7	-6.7	6.9	6.6	5.8	9.8	2.9	-2.1

Footnotes appear on page 14.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending			
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8
ASSETS												
1 Bank credit	698.7	758.8	774.7	790.0	806.1	813.8	809.3	813.9	813.4	813.7	815.4	818.8
2 Securities in bank credit	316.1	332.2	347.9	356.3	359.7	351.2	340.3	335.9	334.3	336.9	336.3	338.0
3 Treasury and Agency securities ²	95.6	85.6	86.2	83.2	82.2	78.4	72.2	73.6	72.3	73.7	75.8	77.2
3a Trading account	38.2	26.5	26.4	23.7	23.8	20.5	18.3	23.3	21.7	23.5	25.7	27.4
3b Investment account	57.4	59.2	59.9	59.5	58.3	57.9	53.9	50.3	50.6	50.3	50.1	49.8
4 Other securities	220.5	246.6	261.7	273.1	277.5	272.8	268.1	262.3	262.0	263.1	260.6	260.8
4a Trading account	115.9	137.2	151.6	161.9	163.7	162.9	162.1	158.7	158.0	158.9	156.0	155.8
4b Investment account	104.6	109.3	110.1	111.2	113.8	109.9	106.0	103.6	103.9	104.2	104.6	104.9
5 Loans and leases in bank credit ³	382.6	426.6	426.9	433.7	446.3	462.5	469.0	478.0	479.1	476.8	479.0	480.8
6 Commercial and industrial	147.5	163.0	162.7	162.1	163.6	169.5	174.6	177.9	178.9	177.9	177.6	176.9
7 Real estate	18.1	15.9	15.4	19.9	20.6	20.5	19.4	19.5	19.6	19.6	19.8	19.8
11 Security ⁴	114.8	133.2	132.1	136.1	141.4	146.5	144.2	149.0	150.0	147.6	148.4	152.4
12 Other loans and leases	102.3	114.5	116.7	115.6	120.7	126.0	130.8	131.6	130.5	131.6	133.3	131.7
13 Interbank loans	41.5	48.5	49.6	47.2	45.6	41.1	40.6	41.8	37.4	44.1	38.1	51.6
14 Cash assets ⁵	62.6	61.5	61.0	57.4	54.4	52.1	49.9	47.9	48.6	46.7	47.5	48.2
15 Other assets ⁶	33.2	36.3	38.5	38.0	40.0	39.0	36.9	39.6	39.5	37.9	36.5	39.5
16 TOTAL ASSETS⁷	835.8	904.6	923.3	932.1	945.7	945.5	936.3	942.8	938.5	941.9	937.0	957.7
LIABILITIES												
17 Deposits	561.0	612.6	612.7	609.5	597.4	599.2	614.1	621.5	622.1	623.6	625.1	641.6
18 Transaction	13.3	12.2	12.2	11.8	12.0	12.8	13.2	14.0	13.6	14.1	13.4	13.1
19 Nontransaction	547.6	600.3	600.5	597.7	585.5	586.4	600.9	607.5	608.5	609.6	611.7	628.5
22 Borrowings	361.1	386.7	380.7	379.5	406.7	420.3	426.5	431.6	426.1	429.5	442.3	432.0
23 From banks in the U.S.	50.4	53.3	51.0	50.6	59.0	59.6	63.2	58.8	63.0	53.0	61.4	58.4
24 From others	310.7	333.4	329.6	328.8	347.7	360.8	363.3	372.9	363.1	376.6	380.9	373.6
25 Net due to related foreign offices	-185.3	-194.3	-180.9	-175.9	-179.0	-189.2	-208.2	-215.0	-216.7	-215.0	-229.5	-220.4
26 Other liabilities	96.4	96.8	108.1	116.2	117.8	112.3	101.0	101.9	104.1	100.9	96.3	101.8
27 TOTAL LIABILITIES	833.1	901.8	920.5	929.2	942.9	942.7	933.5	940.0	935.7	939.0	934.2	954.9
28 Residual (assets less liabilities) ⁸	2.7	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

March 17, 2006

Account	2005	2005	2005	2005	2005	2005	2006	2006	Week ending				
	Feb	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Feb 15	Feb 22	Mar 1	Mar 8	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	89.3	89.7	92.5	90.3	91.2	85.8	90.7	93.7	94.0	91.2	97.1	88.6
30	Reval. losses on off-bal. sheet items ⁹	78.8	79.7	83.3	82.2	80.6	76.5	82.0	82.5	84.1	82.9	79.3	77.1
31	Mortgage-backed securities ¹⁰	541.7	543.6	545.7	545.4	549.2	551.0	559.2	576.3	575.1	586.0	588.3	583.3
31a	Pass-through	419.7	416.4	416.7	414.7	415.1	415.5	426.7	446.9	445.7	456.8	458.9	453.7
31b	CMO, REMIC, and other	122.0	127.2	129.0	130.7	134.1	135.5	132.5	129.3	129.4	129.2	129.4	129.6
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	1.1	-0.4	-2.6	-10.1	-12.1	-10.1	-7.7	-8.9	-9.7	-8.5	-8.6	-10.8
33	Securitized consumer loans ¹²	153.7	151.4	151.3	152.1	155.3	164.0	164.1	163.1	161.0	162.9	165.0	165.3
33a	Credit cards and related plans	134.3	130.7	130.8	131.8	133.1	134.6	134.5	133.7	131.6	133.6	135.8	135.2
33b	Other	19.4	20.7	20.5	20.2	22.1	29.3	29.6	29.4	29.4	29.3	29.2	30.1
34	Securitized business loans ¹²	6.3	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	336.7	338.3	334.3	330.1	328.3	328.2	331.8	334.4	333.6	334.3	336.4	335.8
33	Securitized consumer loans ¹²	209.7	212.2	211.7	201.9	198.1	203.1	202.0	205.1	205.4	205.6	205.5	206.1
33a	Credit cards and related plans	201.2	202.3	201.9	192.0	188.2	193.3	192.3	195.5	195.8	196.0	196.0	196.5
33b	Other	8.5	9.9	9.9	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.6	9.6
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	53.5	56.8	65.9	70.7	71.5	66.8	61.2	59.7	59.2	60.0	59.7	57.9
30	Reval. losses on off-bal. sheet items ⁹	64.8	63.2	72.7	78.0	79.9	74.5	67.8	65.3	64.8	65.5	65.1	64.1
34	Securitized business loans ¹²	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1

Footnotes appear on page 14.

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 #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 #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Total amount outstanding.

Current and historical H.8 data are available on the Federal Reserve Board's web site (www.federalreserve.gov). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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