

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

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending			
									Jan 11	Jan 18	Jan 25	Feb 1
ASSETS												
1 Bank credit	6,892.7	7,281.2	7,360.5	7,409.0	7,420.5	7,437.5	7,479.7	7,537.8	7,497.9	7,529.6	7,577.4	7,584.0
2 Securities in bank credit	1,991.3	2,063.3	2,066.7	2,078.1	2,069.2	2,057.4	2,041.7	2,053.6	2,030.7	2,055.7	2,072.7	2,072.1
3 Treasury and Agency securities ²	1,182.4	1,177.6	1,174.5	1,166.6	1,158.9	1,141.4	1,132.4	1,143.2	1,126.6	1,145.7	1,151.3	1,160.4
4 Other securities	808.9	885.7	892.2	911.5	910.3	916.0	909.3	910.5	904.2	910.0	921.5	911.7
5 Loans and leases in bank credit ³	4,901.4	5,217.9	5,293.8	5,330.9	5,351.3	5,380.2	5,438.0	5,484.2	5,467.1	5,473.9	5,504.7	5,511.9
6 Commercial and industrial	942.9	1,004.1	1,013.9	1,017.8	1,024.4	1,032.8	1,044.4	1,066.4	1,059.9	1,065.0	1,073.3	1,075.1
7 Real estate	2,572.3	2,787.7	2,825.1	2,840.9	2,864.8	2,877.3	2,902.6	2,928.3	2,930.4	2,922.7	2,930.5	2,935.5
8 Revolving home equity	407.3	437.9	439.5	438.7	436.8	436.8	436.2	434.6	434.9	435.3	435.0	433.3
9 Other	2,165.0	2,349.8	2,385.6	2,402.2	2,428.0	2,440.5	2,466.4	2,493.7	2,495.5	2,487.4	2,495.4	2,502.2
10 Consumer	702.7	710.5	717.2	719.9	708.7	709.2	704.4	708.1	705.0	711.1	711.1	706.5
11 Security ⁴	200.5	232.5	245.3	246.7	241.8	246.6	261.5	252.5	244.5	250.8	259.2	255.1
12 Other loans and leases	482.9	483.0	492.3	505.6	511.7	514.3	525.2	528.9	527.3	524.2	530.6	539.7
13 Interbank loans	289.3	262.4	280.7	292.1	291.6	306.5	277.8	286.4	279.3	291.2	300.5	286.8
14 Cash assets ⁵	327.6	327.8	324.4	327.5	316.8	308.9	311.1	316.4	308.6	316.6	309.7	322.8
15 Other assets ⁶	660.4	680.9	688.6	697.5	703.9	706.9	708.9	728.7	718.9	717.0	738.1	751.3
16 TOTAL ASSETS⁷	8,100.6	8,484.5	8,586.3	8,657.6	8,664.4	8,691.4	8,708.9	8,801.8	8,737.1	8,787.0	8,858.2	8,877.8
LIABILITIES												
17 Deposits	5,368.1	5,585.6	5,655.3	5,680.5	5,693.3	5,716.9	5,734.4	5,767.3	5,768.8	5,771.6	5,750.5	5,760.9
18 Transaction	664.0	661.7	686.5	672.5	654.9	668.2	659.7	657.7	615.4	659.6	702.4	671.2
19 Nontransaction	4,704.2	4,923.9	4,968.8	5,008.0	5,038.3	5,048.8	5,074.8	5,109.6	5,153.4	5,112.0	5,048.1	5,089.8
20 Large time	1,224.7	1,320.4	1,368.0	1,392.4	1,414.2	1,410.0	1,418.9	1,434.4	1,439.3	1,431.2	1,437.3	1,430.6
21 Other	3,479.5	3,603.5	3,600.9	3,615.6	3,624.2	3,638.7	3,655.9	3,675.2	3,714.0	3,680.8	3,610.8	3,659.1
22 Borrowings	1,554.0	1,626.7	1,677.0	1,686.4	1,675.6	1,701.2	1,719.1	1,729.4	1,690.7	1,730.9	1,760.6	1,777.1
23 From banks in the U.S.	367.3	348.0	352.6	358.5	351.0	368.5	360.8	378.2	363.6	378.6	398.8	387.8
24 From others	1,186.7	1,278.8	1,324.4	1,327.9	1,324.6	1,332.8	1,358.3	1,351.2	1,327.1	1,352.3	1,361.8	1,389.3
25 Net due to related foreign offices	56.7	94.1	63.6	69.1	93.1	75.4	72.8	75.1	69.6	77.6	89.5	53.4
26 Other liabilities	477.8	485.2	486.1	503.4	499.6	500.4	494.4	489.2	486.5	482.9	490.6	500.5
27 TOTAL LIABILITIES	7,456.6	7,791.7	7,882.0	7,939.4	7,961.5	7,993.9	8,020.7	8,061.0	8,015.6	8,062.9	8,091.2	8,091.9
28 Residual (assets less liabilities) ⁸	644.0	692.8	704.2	718.2	702.9	697.5	688.2	740.8	721.5	724.0	767.0	785.9

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending				
									Jan 11	Jan 18	Jan 25	Feb 1	
ASSETS													
1	Bank credit	6,903.0	7,262.0	7,346.2	7,411.1	7,434.0	7,475.4	7,527.5	7,549.5	7,514.1	7,550.8	7,568.9	7,587.0
2	Securities in bank credit	1,993.8	2,057.4	2,065.1	2,074.7	2,067.3	2,066.9	2,050.3	2,057.5	2,037.7	2,061.1	2,072.3	2,072.4
3	Treasury and Agency securities ²	1,177.8	1,176.2	1,170.6	1,159.7	1,154.1	1,149.8	1,136.1	1,138.7	1,123.0	1,142.6	1,145.0	1,155.9
4	Other securities	816.1	881.2	894.5	915.0	913.2	917.0	914.1	918.8	914.7	918.4	927.3	916.5
5	Loans and leases in bank credit ³	4,909.2	5,204.7	5,281.1	5,336.4	5,366.7	5,408.5	5,477.2	5,492.0	5,476.3	5,489.7	5,496.6	5,514.6
6	Commercial and industrial	938.7	1,002.7	1,008.5	1,014.3	1,022.7	1,032.7	1,044.8	1,061.7	1,053.8	1,059.9	1,065.8	1,071.4
7	Real estate	2,571.4	2,782.4	2,826.9	2,849.1	2,874.2	2,895.9	2,912.7	2,927.3	2,931.5	2,922.9	2,926.9	2,932.8
8	Revolving home equity	405.4	438.7	440.9	440.6	438.0	436.8	435.0	432.6	432.3	433.0	433.1	432.4
9	Other	2,166.0	2,343.7	2,386.0	2,408.5	2,436.2	2,459.1	2,477.7	2,494.7	2,499.2	2,489.9	2,493.8	2,500.4
10	Consumer	716.2	703.0	713.8	721.4	711.4	713.9	716.4	721.6	718.1	725.4	725.0	718.6
10a	Credit cards and related plans	319.3	308.0	308.7	311.5	302.9	309.1	319.9	317.7	317.5	320.7	319.1	310.0
10b	Other	396.8	395.0	405.1	409.9	408.4	404.7	396.6	403.9	400.6	404.7	405.9	408.7
11	Security ⁴	202.6	229.5	237.8	242.0	244.1	251.7	273.3	255.5	247.8	258.4	259.0	258.7
12	Other loans and leases	480.3	487.0	494.1	509.7	514.4	514.3	530.0	525.8	525.1	523.1	519.8	533.0
13	Interbank loans	285.5	259.2	280.3	286.5	288.5	309.8	280.5	281.9	276.5	289.0	285.4	284.6
14	Cash assets ⁵	336.8	322.3	314.8	329.3	322.2	318.7	330.5	325.8	306.8	345.5	304.8	318.7
15	Other assets ⁶	661.1	682.1	690.7	700.3	707.4	709.6	710.4	729.6	721.5	718.6	731.5	753.1
16	TOTAL ASSETS⁷	8,116.9	8,458.0	8,563.9	8,658.6	8,684.1	8,745.1	8,780.3	8,819.4	8,751.3	8,836.5	8,823.2	8,876.1
LIABILITIES													
17	Deposits	5,369.4	5,569.4	5,632.9	5,670.3	5,686.0	5,728.0	5,761.9	5,767.6	5,781.4	5,791.1	5,695.3	5,753.1
18	Transaction	676.5	659.2	667.8	664.5	653.8	674.3	696.4	670.2	622.3	688.0	691.4	671.4
19	Nontransaction	4,693.0	4,910.2	4,965.1	5,005.8	5,032.2	5,053.7	5,065.5	5,097.3	5,159.2	5,103.2	5,004.0	5,081.7
20	Large time	1,235.4	1,317.0	1,359.2	1,379.1	1,395.9	1,399.5	1,416.7	1,446.9	1,451.8	1,443.6	1,453.4	1,447.4
21	Other	3,457.6	3,593.3	3,605.9	3,626.7	3,636.3	3,654.2	3,648.8	3,650.4	3,707.3	3,659.6	3,550.6	3,634.3
22	Borrowings	1,550.7	1,628.2	1,671.3	1,690.6	1,672.7	1,693.8	1,704.2	1,726.4	1,673.6	1,734.6	1,762.6	1,782.0
23	From banks in the U.S.	364.4	347.8	354.1	358.8	351.1	366.4	359.5	375.5	359.9	377.1	394.9	385.1
24	From others	1,186.3	1,280.4	1,317.2	1,331.8	1,321.6	1,327.4	1,344.8	1,351.0	1,313.8	1,357.5	1,367.7	1,396.9
25	Net due to related foreign offices	61.5	85.6	63.5	73.6	99.8	87.1	82.0	80.9	73.1	82.6	100.0	58.7
26	Other liabilities	483.4	476.1	486.1	508.3	506.6	513.1	504.2	494.9	490.0	487.8	499.9	506.1
27	TOTAL LIABILITIES	7,465.0	7,759.4	7,853.8	7,942.8	7,965.0	8,022.0	8,052.3	8,069.7	8,018.1	8,096.1	8,057.8	8,099.8
28	Residual (assets less liabilities) ⁸	651.9	698.6	710.1	715.8	719.1	723.2	728.0	749.7	733.2	740.4	765.5	776.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending			
									Jan 11	Jan 18	Jan 25	Feb 1
ASSETS												
1 Bank credit	6,218.9	6,536.8	6,592.8	6,627.4	6,626.7	6,632.0	6,672.5	6,732.8	6,700.3	6,727.5	6,757.0	6,773.6
2 Securities in bank credit	1,683.1	1,738.0	1,734.5	1,730.2	1,712.9	1,697.6	1,690.4	1,713.5	1,694.9	1,716.6	1,724.2	1,734.7
3 Treasury and Agency securities ²	1,096.3	1,091.7	1,089.3	1,080.8	1,076.3	1,059.8	1,054.5	1,071.6	1,057.6	1,076.7	1,077.8	1,085.0
4 Other securities	586.8	646.3	645.2	649.3	636.6	637.9	635.9	641.9	637.3	640.0	646.3	649.7
5 Loans and leases in bank credit ³	4,535.8	4,798.8	4,858.3	4,897.2	4,913.8	4,934.3	4,982.1	5,019.3	5,005.4	5,010.8	5,032.8	5,038.9
6 Commercial and industrial	798.8	843.4	849.1	853.5	859.9	867.9	875.5	891.8	887.3	891.3	896.3	897.9
7 Real estate	2,554.1	2,771.1	2,809.2	2,825.6	2,844.9	2,856.6	2,882.0	2,908.1	2,909.8	2,902.3	2,910.0	2,916.3
8 Revolving home equity	407.3	437.9	439.5	438.7	436.8	436.8	436.2	434.6	434.9	435.3	435.0	433.3
9 Other	2,146.8	2,333.3	2,369.7	2,386.9	2,408.1	2,419.9	2,445.8	2,473.4	2,474.9	2,467.1	2,475.0	2,483.0
10 Consumer	702.7	710.5	717.2	719.9	708.7	709.2	704.4	708.1	705.0	711.1	711.1	706.5
11 Security ⁴	99.0	103.4	103.6	108.5	104.4	109.1	121.5	112.4	105.5	110.9	116.8	110.7
12 Other loans and leases	381.2	370.4	379.1	389.7	395.7	391.5	398.8	398.9	397.7	395.1	398.5	407.6
13 Interbank loans	244.2	211.4	232.2	242.5	244.4	260.9	236.7	245.9	237.6	253.0	254.9	248.6
14 Cash assets ⁵	262.0	267.2	263.0	267.7	260.5	254.4	260.9	266.1	258.0	265.5	260.1	272.3
15 Other assets ⁶	629.7	644.5	652.0	657.3	664.7	666.2	670.8	692.9	684.7	681.9	701.7	714.5
16 TOTAL ASSETS⁷	7,285.6	7,592.5	7,672.4	7,726.9	7,728.4	7,745.6	7,772.9	7,870.7	7,813.5	7,860.9	7,906.8	7,942.4
LIABILITIES												
17 Deposits	4,803.1	5,005.6	5,034.0	5,056.5	5,062.9	5,104.5	5,131.6	5,161.1	5,158.1	5,162.6	5,137.0	5,168.1
18 Transaction	652.1	650.0	674.1	660.5	643.2	656.1	647.3	644.9	602.1	647.1	689.2	658.7
19 Nontransaction	4,151.0	4,355.6	4,359.9	4,396.0	4,419.7	4,448.4	4,484.3	4,516.2	4,556.0	4,515.5	4,447.8	4,509.4
20 Large time	687.6	770.3	774.2	793.2	805.2	816.5	830.4	842.9	843.9	836.6	838.9	852.2
21 Other	3,463.5	3,585.2	3,585.7	3,602.8	3,614.5	3,632.0	3,653.9	3,673.3	3,712.1	3,678.9	3,608.9	3,657.2
22 Borrowings	1,206.1	1,259.0	1,290.3	1,305.7	1,296.2	1,294.6	1,298.7	1,303.4	1,270.5	1,306.7	1,332.2	1,335.4
23 From banks in the U.S.	320.9	299.6	299.3	307.5	300.4	309.5	301.0	314.9	301.5	315.4	331.7	322.2
24 From others	885.2	959.4	991.0	998.2	995.8	985.1	997.7	988.5	969.0	991.3	1,000.5	1,013.1
25 Net due to related foreign offices	253.9	247.9	258.3	251.8	271.7	257.3	263.4	283.0	284.5	283.5	295.6	263.7
26 Other liabilities	385.7	390.2	389.6	396.7	385.7	385.0	384.2	389.1	385.6	386.0	390.0	397.0
27 TOTAL LIABILITIES	6,648.8	6,902.7	6,972.3	7,010.7	7,016.5	7,041.3	7,077.9	7,136.6	7,098.7	7,138.9	7,154.7	7,164.2
28 Residual (assets less liabilities) ⁸	636.8	689.9	700.1	716.2	711.8	704.2	695.0	734.1	714.8	722.0	752.1	778.2

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending				
									Jan 11	Jan 18	Jan 25	Feb 1	
ASSETS													
1	Bank credit	6,226.8	6,520.7	6,587.4	6,636.3	6,644.0	6,669.3	6,714.1	6,741.1	6,715.4	6,742.3	6,746.9	6,772.5
2	Securities in bank credit	1,685.6	1,732.0	1,732.9	1,726.8	1,711.0	1,707.1	1,699.0	1,717.4	1,701.9	1,722.0	1,723.8	1,735.0
3	Treasury and Agency securities ²	1,091.6	1,090.3	1,085.5	1,074.0	1,071.4	1,068.2	1,058.3	1,067.2	1,054.0	1,073.7	1,071.6	1,080.5
4	Other securities	594.0	641.7	647.4	652.8	639.6	639.0	640.7	650.2	647.9	648.3	652.2	654.4
5	Loans and leases in bank credit ³	4,541.2	4,788.7	4,854.5	4,909.6	4,933.0	4,962.1	5,015.1	5,023.8	5,013.5	5,020.3	5,023.1	5,037.5
6	Commercial and industrial	794.0	842.8	845.5	851.6	860.3	868.6	874.7	886.4	880.5	885.5	888.7	893.7
7	Real estate	2,553.2	2,765.8	2,811.0	2,833.8	2,854.3	2,875.3	2,892.1	2,907.1	2,910.9	2,902.6	2,906.5	2,913.6
8	Revolving home equity	405.4	438.7	440.9	440.6	438.0	436.8	435.0	432.6	432.3	433.0	433.1	432.4
9	Other	2,147.7	2,327.1	2,370.1	2,393.2	2,416.4	2,438.5	2,457.2	2,474.5	2,478.6	2,469.6	2,473.4	2,481.2
9a	Other residential	1,075.0	1,162.1	1,189.7	1,193.8	1,201.6	1,213.3	1,218.2	1,221.3	1,229.4	1,215.6	1,216.9	1,223.0
9b	Commercial	1,072.7	1,165.0	1,180.4	1,199.4	1,214.8	1,225.2	1,238.9	1,253.1	1,249.2	1,253.9	1,256.5	1,258.2
10	Consumer	716.2	703.0	713.8	721.4	711.4	713.9	716.4	721.6	718.1	725.4	725.0	718.6
10a	Credit cards and related plans	319.3	308.0	308.7	311.5	302.9	309.1	319.9	317.7	317.5	320.7	319.1	310.0
10d	Other	396.8	395.0	405.1	409.9	408.4	404.7	396.6	403.9	400.6	404.7	405.9	408.7
11	Security ⁴	98.0	103.9	104.5	109.9	108.0	110.4	126.7	111.4	107.0	111.7	112.5	108.8
12	Other loans and leases	379.8	373.1	379.6	393.0	399.0	394.0	405.0	397.3	397.0	395.2	390.5	402.8
13	Interbank loans	240.3	208.2	231.7	236.9	241.3	264.2	239.4	241.4	234.8	250.8	239.8	246.4
14	Cash assets ⁵	271.6	262.4	253.4	268.3	264.9	264.2	278.4	275.8	256.4	294.6	256.0	269.3
15	Other assets ⁶	628.3	646.7	654.4	661.8	669.4	669.6	671.8	691.4	684.8	681.2	692.5	713.1
16	TOTAL ASSETS⁷	7,298.0	7,570.8	7,659.3	7,735.3	7,752.1	7,799.5	7,835.6	7,882.8	7,824.4	7,901.9	7,868.3	7,934.4
LIABILITIES													
17	Deposits	4,797.2	4,991.0	5,020.4	5,057.6	5,076.5	5,130.6	5,162.6	5,153.4	5,164.5	5,175.3	5,069.7	5,148.6
18	Transaction	664.3	647.6	655.6	652.3	641.9	662.4	683.6	657.0	608.7	674.9	678.1	658.5
19	Nontransaction	4,132.8	4,343.4	4,364.8	4,405.3	4,434.5	4,468.2	4,479.1	4,496.4	4,555.8	4,500.4	4,391.6	4,490.0
20	Large time	691.5	768.4	773.8	791.2	807.6	820.6	832.2	847.9	850.4	842.8	842.9	857.7
21	Other	3,441.3	3,575.0	3,591.0	3,614.1	3,626.9	3,647.6	3,646.9	3,648.5	3,705.4	3,657.6	3,548.7	3,632.3
22	Borrowings	1,202.8	1,260.5	1,284.7	1,310.0	1,293.2	1,287.1	1,283.9	1,300.5	1,253.4	1,310.4	1,334.3	1,340.3
23	From banks in the U.S.	317.9	299.4	300.9	307.8	300.5	307.4	299.7	312.2	297.8	313.9	327.8	319.5
24	From others	884.8	961.1	983.8	1,002.2	992.8	979.7	984.2	988.3	955.6	996.5	1,006.4	1,020.7
25	Net due to related foreign offices	258.0	241.2	257.8	254.5	275.7	266.1	271.0	287.9	287.4	288.0	303.9	269.3
26	Other liabilities	390.7	382.3	389.2	400.3	390.4	395.3	392.8	394.1	388.6	390.6	397.8	402.9
27	TOTAL LIABILITIES	6,648.6	6,875.0	6,952.0	7,022.3	7,035.8	7,079.1	7,110.3	7,135.9	7,094.0	7,164.3	7,105.6	7,161.0
28	Residual (assets less liabilities) ⁸	649.3	695.8	707.3	713.0	716.3	720.4	725.2	746.9	730.4	737.6	762.7	773.4

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

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending				
									Jan 11	Jan 18	Jan 25	Feb 1	
ASSETS													
1	Bank credit	3,496.6	3,609.5	3,641.0	3,664.1	3,672.9	3,664.3	3,698.2	3,723.9	3,693.2	3,718.3	3,744.3	3,761.2
2	Securities in bank credit	967.1	1,021.9	1,016.6	1,016.2	1,009.4	996.2	996.4	1,014.3	996.5	1,016.6	1,026.6	1,032.3
3	Treasury and Agency securities ²	598.1	597.7	594.2	588.3	588.0	572.2	571.3	587.2	572.5	591.6	594.7	599.6
3a	Trading account	34.1	49.4	46.7	36.8	41.5	41.9	32.3	35.0	32.8	32.2	37.6	43.5
3b	Investment account	564.0	548.3	547.4	551.5	546.5	530.3	539.0	552.1	539.7	559.4	557.0	556.0
3c	Mortgage-backed	459.2	449.0	447.6	449.6	444.5	435.1	447.1	470.3	454.7	476.9	477.8	476.6
3d	Other	104.8	99.3	99.8	101.9	102.0	95.2	91.9	81.9	85.0	82.5	79.3	79.4
4	Other securities	368.9	424.2	422.5	427.8	421.4	423.9	425.1	427.1	424.0	425.0	431.9	432.7
4a	Trading account	201.1	215.2	212.2	213.4	203.6	203.5	199.6	202.8	201.2	200.6	207.1	204.3
4b	Investment account	167.8	209.0	210.3	214.4	217.8	220.5	225.5	224.3	222.8	224.4	224.8	228.4
4c	State and local government	33.2	37.6	37.8	38.1	37.5	37.9	38.6	39.5	39.2	39.1	40.2	40.0
4d	Other	134.6	171.4	172.4	176.4	180.3	182.6	186.9	184.8	183.6	185.3	184.6	188.4
5	Loans and leases in bank credit ³	2,529.5	2,587.6	2,624.4	2,647.9	2,663.5	2,668.2	2,701.8	2,709.6	2,696.6	2,701.7	2,717.6	2,728.9
6	Commercial and industrial	471.1	490.2	492.6	493.8	500.2	504.2	511.9	522.2	518.6	521.7	525.8	526.8
7	Real estate	1,299.0	1,355.0	1,378.7	1,387.9	1,397.8	1,402.7	1,413.2	1,421.3	1,422.2	1,416.9	1,420.1	1,429.5
8	Revolving home equity	291.2	303.3	303.7	303.6	305.1	304.2	304.0	305.6	305.4	306.2	306.3	305.2
9	Other	1,007.8	1,051.8	1,075.1	1,084.3	1,092.6	1,098.6	1,109.2	1,115.7	1,116.8	1,110.7	1,113.8	1,124.3
9a	Other residential	635.8	658.9	677.9	680.1	685.2	691.0	697.4	698.2	701.6	693.0	694.0	704.6
9b	Commercial	372.0	392.9	397.2	404.2	407.4	407.6	411.8	417.5	415.2	417.7	419.8	419.7
10	Consumer	390.3	381.9	385.7	386.8	384.9	381.9	376.2	377.7	374.0	380.1	381.3	378.7
11	Security ⁴	91.0	94.6	94.3	98.4	93.9	98.2	111.1	101.3	94.8	99.6	105.0	99.5
11a	Fed funds and RPs with broker/dealer	69.1	79.5	78.6	82.2	77.2	80.8	93.7	84.1	78.0	83.3	87.2	81.7
11b	Other	21.9	15.0	15.7	16.2	16.7	17.4	17.4	17.2	16.8	16.3	17.9	17.7
12a	State and local government	17.0	17.0	17.6	18.2	18.5	18.7	18.9	18.9	18.8	18.9	19.0	19.1
12b	Agricultural	9.4	9.1	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.7	9.7	9.8
12c	Fed funds and RPs with others	27.5	21.2	24.7	28.3	31.8	18.7	22.2	21.1	24.3	20.3	16.5	21.0
12d	All other loans	127.3	125.7	128.9	132.6	134.9	142.1	146.3	145.5	142.1	142.7	149.0	153.0
12e	Lease financing receivables	96.9	92.8	92.6	92.5	91.8	91.8	92.2	91.7	92.1	91.7	91.2	91.6
13	Interbank loans	164.4	135.4	150.0	155.0	150.7	159.4	148.8	150.6	150.1	156.5	153.3	148.6
13a	Fed funds and RPs with banks	104.9	67.3	83.8	88.9	86.2	95.3	83.9	82.6	80.2	90.9	83.3	80.8
13b	Other	59.5	68.1	66.2	66.1	64.5	64.2	64.9	68.0	69.9	65.6	70.0	67.9
14	Cash assets ⁵	149.9	150.3	144.2	146.7	141.7	137.4	144.7	145.5	137.6	144.0	140.7	153.0
15	Other assets ⁶	455.2	446.1	453.6	455.8	464.4	463.0	462.2	468.7	469.4	470.2	472.3	467.7
16	TOTAL ASSETS⁷	4,229.3	4,307.1	4,354.9	4,387.5	4,395.3	4,390.1	4,420.3	4,456.2	4,417.9	4,456.6	4,478.2	4,498.2

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)

February 10, 2006

Account	2005	2005	2005	2005	2005	2005	2005	2006	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 11	Jan 18	Jan 25	Feb 1	
LIABILITIES													
17	Deposits	2,463.7	2,528.1	2,536.5	2,543.6	2,546.1	2,572.2	2,605.0	2,611.7	2,606.7	2,611.1	2,589.8	2,624.0
18	Transaction	315.8	304.1	316.6	311.2	298.4	303.9	310.5	303.1	276.3	308.7	330.6	301.1
19	Nontransaction	2,147.9	2,224.1	2,219.9	2,232.5	2,247.6	2,268.3	2,294.6	2,308.5	2,330.5	2,302.3	2,259.2	2,322.9
20	Large time	324.9	361.2	358.2	372.4	374.8	380.2	397.7	403.2	405.0	397.5	397.9	409.4
21	Other	1,823.0	1,862.9	1,861.7	1,860.0	1,872.9	1,888.1	1,896.9	1,905.3	1,925.5	1,904.8	1,861.3	1,913.6
22	Borrowings	722.9	747.8	773.2	778.2	780.9	776.6	784.2	779.1	753.4	777.8	800.6	808.1
23	From banks in the U.S.	161.8	133.7	134.7	139.4	135.6	139.7	136.5	145.5	135.5	145.5	156.6	152.7
24	From others	561.1	614.1	638.5	638.8	645.3	637.0	647.7	633.6	617.9	632.3	644.1	655.4
25	Net due to related foreign offices	242.1	234.4	244.2	238.6	256.2	243.8	249.3	264.4	265.4	266.1	277.6	243.7
26	Other liabilities	312.7	319.1	316.7	322.9	312.7	310.9	310.5	311.2	311.5	310.7	308.7	313.8
27	TOTAL LIABILITIES	3,741.5	3,829.4	3,870.6	3,883.3	3,895.8	3,903.6	3,948.9	3,966.3	3,937.0	3,965.7	3,976.7	3,989.6
28	Residual (assets less liabilities) ⁸	487.8	477.8	484.3	504.1	499.4	486.5	471.3	489.9	480.8	490.9	501.5	508.6

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

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending				
									Jan 11	Jan 18	Jan 25	Feb 1	
ASSETS													
1	Bank credit	3,501.0	3,603.3	3,640.3	3,669.8	3,680.4	3,684.8	3,720.3	3,728.4	3,705.5	3,728.3	3,731.7	3,757.0
2	Securities in bank credit	970.5	1,017.9	1,018.3	1,015.8	1,008.7	1,007.0	1,002.1	1,018.8	1,004.0	1,022.5	1,027.1	1,034.0
3	Treasury and Agency securities ²	594.4	598.3	593.6	584.5	584.3	582.0	572.1	583.4	569.4	589.1	589.3	596.6
3a	Trading account	33.9	49.2	46.5	36.4	40.7	42.3	32.3	34.8	32.5	31.9	37.3	43.6
3b	Investment account	560.4	549.0	547.1	548.1	543.6	539.6	539.8	548.6	536.9	557.1	552.0	553.0
3c	Mortgage-backed	456.3	450.0	447.6	447.3	443.5	443.5	447.9	467.2	452.6	475.2	473.5	473.4
3d	Other	104.2	99.0	99.5	100.8	100.1	96.1	92.0	81.4	84.2	81.9	78.5	79.6
4	Other securities	376.1	419.7	424.7	431.3	424.4	425.0	430.0	435.4	434.6	433.4	437.8	437.5
4a	Trading account	205.0	212.9	213.3	215.1	205.0	204.0	201.9	206.7	206.3	204.6	209.9	206.6
4b	Investment account	171.1	206.7	211.4	216.2	219.3	221.0	228.0	228.7	228.3	228.8	227.9	230.9
4c	State and local government	33.8	37.2	38.0	38.4	37.8	38.0	39.0	40.3	40.1	39.9	40.8	40.5
4d	Other	137.3	169.6	173.3	177.8	181.5	183.0	189.0	188.4	188.2	189.0	187.1	190.5
5	Loans and leases in bank credit ³	2,530.5	2,585.4	2,622.0	2,654.0	2,671.7	2,677.9	2,718.2	2,709.6	2,701.6	2,705.8	2,704.5	2,723.0
6	Commercial and industrial	466.9	489.5	491.0	493.9	501.4	506.0	511.0	517.6	512.9	516.9	519.1	523.1
7	Real estate	1,297.4	1,355.2	1,380.3	1,389.9	1,398.7	1,406.9	1,415.3	1,419.3	1,423.3	1,415.8	1,414.9	1,425.6
8	Revolving home equity	289.8	303.9	304.9	304.7	305.5	304.4	303.2	304.1	303.5	304.4	304.6	304.5
9	Other	1,007.5	1,051.3	1,075.4	1,085.2	1,093.2	1,102.6	1,112.1	1,115.2	1,119.8	1,111.4	1,110.3	1,121.1
9a	Other residential	635.6	658.6	678.1	680.6	685.5	693.5	699.2	698.0	703.5	693.4	691.8	702.6
9b	Commercial	371.9	392.7	397.3	404.6	407.6	409.1	412.8	417.3	416.3	418.0	418.4	418.5
10	Consumer	397.1	378.4	384.0	387.8	385.3	382.6	380.3	384.4	381.0	386.9	387.7	384.2
10a	Credit cards and related plans	157.5	144.7	142.8	143.2	141.9	142.2	147.9	146.7	145.3	148.3	148.1	144.4
10b	Other	239.6	233.7	241.2	244.6	243.3	240.4	232.4	237.8	235.7	238.6	239.6	239.9
11	Security ⁴	90.3	95.1	95.1	99.9	97.5	99.3	116.3	100.5	96.4	100.7	101.6	97.8
11a	Fed funds and RPs with broker/dealer	68.6	80.0	79.3	83.4	80.2	81.7	98.1	83.4	79.3	84.2	84.3	80.4
11b	Other	21.8	15.1	15.8	16.5	17.3	17.6	18.2	17.1	17.1	16.5	17.3	17.4
12a	State and local government	17.0	17.0	17.6	18.2	18.5	18.7	18.9	18.9	18.8	18.9	19.0	19.1
12b	Agricultural	9.5	9.2	9.2	9.5	9.7	9.8	10.0	9.9	10.0	9.8	9.7	9.7
12c	Fed funds and RPs with others	27.5	21.2	24.7	28.3	31.8	18.7	22.2	21.1	24.3	20.3	16.5	21.0
12d	All other loans	127.5	127.1	127.6	134.0	136.5	143.6	152.1	145.7	142.3	144.4	144.8	150.8
13	Interbank loans	163.9	134.7	150.1	151.0	146.6	161.1	151.9	150.1	147.5	157.9	148.9	150.0
13a	Fed funds and RPs with banks	104.6	67.0	83.8	86.6	83.9	96.2	85.7	82.4	78.8	91.7	80.9	81.5
13b	Other	59.3	67.7	66.3	64.4	62.7	64.9	66.2	67.8	68.7	66.2	68.0	68.5
14	Cash assets ⁵	158.3	145.4	136.3	146.0	144.5	143.3	157.5	153.9	138.3	166.2	140.8	152.6
15	Other assets ⁶	453.8	448.4	456.0	460.3	469.0	466.4	463.2	467.2	469.5	469.5	463.1	466.3
16	TOTAL ASSETS⁷	4,240.4	4,297.9	4,348.7	4,392.9	4,406.5	4,421.6	4,459.3	4,467.2	4,428.4	4,489.5	4,452.1	4,493.5

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)

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending			
									Jan 11	Jan 18	Jan 25	Feb 1
LIABILITIES												
17 Deposits	2,462.8	2,520.5	2,526.8	2,545.9	2,557.4	2,586.0	2,623.2	2,609.9	2,611.9	2,623.6	2,549.9	2,617.3
18 Transaction	324.2	301.8	302.4	304.7	295.9	306.8	334.0	311.6	279.4	328.7	325.6	301.8
19 Nontransaction	2,138.6	2,218.7	2,224.4	2,241.2	2,261.5	2,279.3	2,289.2	2,298.3	2,332.6	2,294.9	2,224.4	2,315.5
20 Large time	328.9	359.3	357.8	370.4	377.1	384.3	399.6	408.2	411.5	403.7	402.0	414.9
21 Other	1,809.7	1,859.4	1,866.7	1,870.8	1,884.4	1,894.9	1,889.6	1,890.1	1,921.0	1,891.2	1,822.4	1,900.6
22 Borrowings	719.7	749.3	767.5	782.4	777.9	769.2	769.4	776.1	736.3	781.5	802.7	813.0
23 From banks in the U.S.	158.9	133.6	136.3	139.7	135.6	137.6	135.2	142.8	131.8	143.9	152.7	150.0
24 From others	560.8	615.7	631.2	642.7	642.3	631.6	634.1	633.3	604.6	637.5	650.0	662.9
25 Net due to related foreign offices	246.2	227.8	243.6	241.2	260.1	252.6	256.9	269.3	268.3	270.5	285.9	249.3
26 Other liabilities	317.7	311.1	316.3	326.5	317.4	321.2	319.1	316.2	314.6	315.3	316.5	319.6
27 TOTAL LIABILITIES	3,746.3	3,808.7	3,854.3	3,896.1	3,912.9	3,929.1	3,968.6	3,971.5	3,931.1	3,991.0	3,955.1	3,999.2
28 Residual (assets less liabilities) ⁸	494.1	489.1	494.4	496.9	493.6	492.5	490.7	495.7	497.3	498.5	497.0	494.2

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

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending			
									Jan 11	Jan 18	Jan 25	Feb 1
ASSETS												
1 Bank credit	2,721.4	2,927.4	2,950.1	2,960.6	2,954.0	2,966.1	2,973.4	3,008.2	3,005.0	3,008.5	3,012.8	3,012.8
2 Securities in bank credit	715.0	716.2	716.2	711.3	703.7	699.9	693.0	698.4	696.2	699.3	697.6	702.8
3 Treasury and Agency securities ²	497.2	494.1	493.5	489.8	488.5	486.0	482.3	483.7	482.9	484.4	483.2	485.9
4 Other securities	217.9	222.1	222.7	221.5	215.2	214.0	210.7	214.8	213.3	214.9	214.4	217.0
5 Loans and leases in bank credit ³	2,006.3	2,211.2	2,233.9	2,249.3	2,250.3	2,266.2	2,280.3	2,309.7	2,308.8	2,309.1	2,315.2	2,310.0
6 Commercial and industrial	327.7	353.1	356.5	359.7	359.7	363.8	363.6	369.6	368.7	369.6	370.5	371.1
7 Real estate	1,255.0	1,416.1	1,430.5	1,437.7	1,447.2	1,453.9	1,468.8	1,486.8	1,487.7	1,485.4	1,490.0	1,486.8
8 Revolving home equity	116.1	134.6	135.8	135.1	131.7	132.6	132.2	129.0	129.6	129.0	128.8	128.1
9 Other	1,139.0	1,281.5	1,294.7	1,302.6	1,315.5	1,321.3	1,336.6	1,357.8	1,358.1	1,356.4	1,361.2	1,358.7
10 Consumer	312.5	328.6	331.5	333.1	323.8	327.2	328.2	330.4	331.0	331.1	329.8	327.9
11 Security ⁴	7.9	8.9	9.3	10.1	10.5	10.9	10.4	11.2	10.7	11.3	11.8	11.2
12 Other loans and leases	103.1	104.5	106.1	108.6	109.0	110.4	109.4	111.9	110.7	111.7	113.1	113.1
13 Interbank loans	79.8	76.0	82.2	87.5	93.6	101.5	87.9	95.2	87.4	96.5	101.5	99.9
14 Cash assets ⁵	112.1	117.0	118.9	121.0	118.9	117.1	116.1	120.5	120.3	121.5	119.5	119.4
15 Other assets ⁶	174.5	198.3	198.3	201.5	200.4	203.2	208.6	224.2	215.3	211.7	229.4	246.8
16 TOTAL ASSETS⁷	3,055.4	3,285.4	3,315.8	3,336.7	3,333.3	3,353.9	3,351.6	3,413.7	3,393.4	3,403.5	3,428.6	3,444.6
LIABILITIES												
17 Deposits	2,339.4	2,477.5	2,497.5	2,512.9	2,516.8	2,532.3	2,526.6	2,549.4	2,551.4	2,551.5	2,547.2	2,544.1
18 Transaction	336.3	346.0	357.5	349.3	344.7	352.2	336.9	341.7	325.8	338.4	358.6	357.6
19 Nontransaction	2,003.1	2,131.5	2,140.1	2,163.6	2,172.1	2,180.1	2,189.7	2,207.7	2,225.6	2,213.2	2,188.5	2,186.5
20 Large time	362.6	409.1	416.0	420.8	430.5	436.3	432.6	439.7	438.9	439.1	440.9	442.8
21 Other	1,640.5	1,722.4	1,724.1	1,742.7	1,741.6	1,743.8	1,757.1	1,768.0	1,786.6	1,774.0	1,747.6	1,743.7
22 Borrowings	483.1	511.2	517.1	527.5	515.3	517.9	514.5	524.4	517.1	528.9	531.6	527.3
23 From banks in the U.S.	159.1	165.9	164.6	168.1	164.8	169.8	164.4	169.4	166.0	170.0	175.1	169.5
24 From others	324.0	345.3	352.5	359.5	350.5	348.1	350.1	355.0	351.1	358.9	356.5	357.8
25 Net due to related foreign offices	11.8	13.5	14.1	13.3	15.5	13.5	14.1	18.6	19.1	17.5	18.0	20.0
26 Other liabilities	73.0	71.1	72.9	73.7	73.0	74.1	73.7	77.9	74.0	75.3	81.3	83.2
27 TOTAL LIABILITIES	2,907.4	3,073.3	3,101.7	3,127.4	3,120.7	3,137.7	3,128.9	3,170.3	3,161.7	3,173.2	3,178.0	3,174.6
28 Residual (assets less liabilities) ⁸	148.0	212.2	214.1	209.3	212.6	216.2	222.7	243.4	231.8	230.4	250.6	270.0

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

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending				
									Jan 11	Jan 18	Jan 25	Feb 1	
ASSETS													
1	Bank credit	2,725.8	2,917.4	2,947.2	2,966.5	2,963.6	2,984.4	2,993.7	3,012.8	3,009.9	3,014.0	3,015.2	3,015.5
2	Securities in bank credit	715.1	714.1	714.6	711.0	702.4	700.2	696.9	698.5	697.9	699.5	696.6	700.9
3	Treasury and Agency securities ²	497.3	492.0	491.9	489.5	487.1	486.2	486.1	483.8	484.6	484.6	482.2	484.0
4	Other securities	217.9	222.1	222.7	221.5	215.2	214.0	210.7	214.8	213.3	214.9	214.4	217.0
5	Loans and leases in bank credit ³	2,010.6	2,203.3	2,232.6	2,255.6	2,261.2	2,284.3	2,296.8	2,314.2	2,312.0	2,314.5	2,318.6	2,314.5
6	Commercial and industrial	327.1	353.3	354.5	357.6	358.9	362.5	363.7	368.8	367.6	368.6	369.5	370.6
7	Real estate	1,255.8	1,410.6	1,430.8	1,443.8	1,455.6	1,468.4	1,476.9	1,487.7	1,487.6	1,486.8	1,491.6	1,488.0
8	Revolving home equity	115.6	134.8	136.1	135.9	132.4	132.5	131.8	128.5	128.8	128.6	128.5	127.9
9	Other	1,140.2	1,275.8	1,294.7	1,308.0	1,323.2	1,335.9	1,345.1	1,359.2	1,358.8	1,358.2	1,363.1	1,360.1
9a	Other residential	439.4	503.6	511.6	513.2	516.0	519.8	519.0	523.4	525.9	522.2	525.1	520.3
9b	Commercial	700.8	772.3	783.1	794.8	807.2	816.1	826.1	835.9	832.9	835.9	838.0	839.8
10	Consumer	319.1	324.6	329.9	333.6	326.1	331.3	336.1	337.2	337.1	338.5	337.3	334.4
10a	Credit cards and related plans	161.8	163.3	165.9	168.3	161.0	166.9	172.0	171.1	172.2	172.5	171.0	165.6
10b	Other	157.2	161.3	163.9	165.3	165.1	164.4	164.1	166.1	164.8	166.0	166.3	168.8
11	Security ⁴	7.7	8.8	9.4	10.0	10.5	11.1	10.4	10.8	10.6	11.0	10.9	11.0
12	Other loans and leases	101.0	105.9	108.1	110.5	110.1	111.0	109.7	109.6	109.1	109.6	109.2	110.5
13	Interbank loans	76.4	73.5	81.6	85.9	94.7	103.2	87.5	91.3	87.2	92.9	91.0	96.4
14	Cash assets ⁵	113.2	117.0	117.1	122.3	120.4	121.0	120.9	121.9	118.2	128.4	115.3	116.7
15	Other assets ⁶	174.5	198.3	198.3	201.5	200.4	203.2	208.6	224.2	215.3	211.7	229.4	246.8
16	TOTAL ASSETS⁷	3,057.6	3,273.0	3,310.6	3,342.4	3,345.5	3,377.8	3,376.3	3,415.6	3,396.0	3,412.4	3,416.2	3,441.0
LIABILITIES													
17	Deposits	2,334.4	2,470.5	2,493.5	2,511.7	2,519.0	2,544.5	2,539.5	2,543.6	2,552.6	2,551.7	2,519.7	2,531.2
18	Transaction	340.1	345.7	353.2	347.6	346.0	355.6	349.5	345.5	329.3	346.2	352.5	356.7
19	Nontransaction	1,994.3	2,124.7	2,140.3	2,164.1	2,173.0	2,188.9	2,189.9	2,198.1	2,223.3	2,205.5	2,167.2	2,174.5
20	Large time	362.6	409.1	416.0	420.8	430.5	436.3	432.6	439.7	438.9	439.1	440.9	442.8
21	Other	1,631.6	1,715.6	1,724.3	1,743.3	1,742.5	1,752.6	1,757.3	1,758.4	1,784.4	1,766.4	1,726.3	1,731.7
22	Borrowings	483.1	511.2	517.1	527.5	515.3	517.9	514.5	524.4	517.1	528.9	531.6	527.3
23	From banks in the U.S.	159.1	165.9	164.6	168.1	164.8	169.8	164.4	169.4	166.0	170.0	175.1	169.5
24	From others	324.0	345.3	352.5	359.5	350.5	348.1	350.1	355.0	351.1	358.9	356.5	357.8
25	Net due to related foreign offices	11.8	13.5	14.1	13.3	15.5	13.5	14.1	18.6	19.1	17.5	18.0	20.0
26	Other liabilities	73.0	71.1	72.9	73.7	73.0	74.1	73.7	77.9	74.0	75.3	81.3	83.2
27	TOTAL LIABILITIES	2,902.3	3,066.3	3,097.7	3,126.3	3,122.9	3,150.0	3,141.8	3,164.5	3,162.9	3,173.3	3,150.6	3,161.8
28	Residual (assets less liabilities) ⁸	155.2	206.7	212.9	216.1	222.7	227.8	234.5	251.1	233.1	239.1	265.7	279.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 10, 2006

Account	2005	2005	2005	2005	2005	2005	2005	2006	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 11	Jan 18	Jan 25	Feb 1
ASSETS												
1 Bank credit	673.8	744.4	767.7	781.6	793.8	805.5	807.1	805.0	797.6	802.1	820.4	810.4
2 Securities in bank credit	308.2	325.4	332.2	347.9	356.3	359.7	351.3	340.1	335.8	339.1	348.6	337.4
3 Treasury and Agency securities ²	86.1	85.9	85.1	85.7	82.6	81.6	77.9	71.6	69.0	69.0	73.4	75.4
4 Other securities	222.1	239.5	247.1	262.2	273.6	278.1	273.5	268.6	266.8	270.1	275.1	262.0
5 Loans and leases in bank credit ³	365.6	419.0	435.5	433.7	437.6	445.8	455.8	464.9	461.7	463.0	471.9	473.0
6 Commercial and industrial	144.1	160.7	164.7	164.3	164.4	164.9	168.9	174.6	172.6	173.7	177.0	177.2
7 Real estate	18.3	16.6	15.9	15.4	19.9	20.6	20.6	20.2	20.6	20.3	20.4	19.2
11 Security ⁴	101.5	129.1	141.7	138.2	137.3	137.5	140.0	140.1	139.0	139.8	142.4	144.4
12 Other loans and leases	101.7	112.6	113.2	115.8	115.9	122.8	126.4	130.0	129.6	129.2	132.0	132.2
13 Interbank loans	45.2	51.0	48.5	49.6	47.2	45.6	41.1	40.5	41.7	38.2	45.6	38.2
14 Cash assets ⁵	65.7	60.6	61.4	59.8	56.3	54.4	50.2	50.3	50.6	51.1	49.5	50.4
15 Other assets ⁶	30.7	36.4	36.7	40.2	39.1	40.8	38.0	35.8	34.2	35.1	36.4	36.9
16 TOTAL ASSETS ⁷	814.9	892.0	913.9	930.7	936.0	945.9	936.1	931.2	923.6	926.1	951.5	935.5
LIABILITIES												
17 Deposits	565.0	580.0	621.3	624.0	630.3	612.4	602.8	606.3	610.7	609.0	613.5	592.8
18 Transaction	11.8	11.7	12.4	12.0	11.7	12.1	12.3	12.8	13.3	12.5	13.2	12.5
19 Nontransaction	553.1	568.3	608.9	612.0	618.6	600.3	590.5	593.4	597.3	596.5	600.4	580.3
22 Borrowings	347.9	367.7	386.7	380.7	379.5	406.7	420.4	425.9	420.2	424.2	428.4	441.7
23 From banks in the U.S.	46.4	48.4	53.3	51.0	50.6	59.0	59.8	63.3	62.1	63.2	67.1	65.6
24 From others	301.5	319.4	333.4	329.6	328.8	347.7	360.6	362.7	358.1	361.0	361.3	376.2
25 Net due to related foreign offices	-197.2	-153.7	-194.7	-182.7	-178.7	-181.9	-190.6	-207.9	-214.9	-206.0	-206.0	-210.3
26 Other liabilities	92.1	95.1	96.5	106.7	113.9	115.4	110.2	100.2	101.0	96.8	100.6	103.5
27 TOTAL LIABILITIES	807.7	889.0	909.7	928.6	945.0	952.6	942.8	924.4	916.9	924.1	936.5	927.7
28 Residual (assets less liabilities) ⁸	7.2	2.9	4.1	2.0	-9.0	-6.7	-6.8	6.8	6.8	2.0	15.0	7.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

February 10, 2006

Account	2005 Jan	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	Week ending			
									Jan 11	Jan 18	Jan 25	Feb 1
ASSETS												
1 Bank credit	676.2	741.3	758.8	774.7	790.0	806.1	813.4	808.4	798.6	808.4	822.0	814.5
2 Securities in bank credit	308.2	325.4	332.2	347.9	356.3	359.7	351.3	340.1	335.8	339.1	348.6	337.4
3 Treasury and Agency securities ²	86.1	85.9	85.1	85.7	82.6	81.6	77.9	71.6	69.0	69.0	73.4	75.4
3a Trading account	30.5	26.8	26.0	25.9	23.2	23.3	20.0	17.7	14.1	15.5	20.1	22.7
3b Investment account	55.7	59.1	59.2	59.9	59.5	58.3	57.9	53.9	54.8	53.5	53.3	52.7
4 Other securities	222.1	239.5	247.1	262.2	273.6	278.1	273.5	268.6	266.8	270.1	275.1	262.0
4a Trading account	114.8	132.1	137.7	152.1	162.4	164.3	163.4	162.6	161.2	160.8	165.6	163.3
4b Investment account	107.3	107.4	109.3	110.1	111.2	113.8	110.0	106.0	105.7	109.3	109.5	98.7
5 Loans and leases in bank credit ³	368.0	415.9	426.6	426.9	433.7	446.4	462.1	468.2	462.8	469.4	473.5	477.1
6 Commercial and industrial	144.7	159.8	163.0	162.7	162.4	164.1	170.0	175.4	173.3	174.5	177.2	177.7
7 Real estate	18.3	16.6	15.9	15.4	19.9	20.6	20.6	20.2	20.6	20.3	20.4	19.2
11 Security ⁴	104.5	125.6	133.2	132.1	136.1	141.4	146.5	144.2	140.8	146.7	146.5	149.9
12 Other loans and leases	100.5	113.9	114.5	116.7	115.4	120.3	125.0	128.5	128.1	127.9	129.3	130.3
13 Interbank loans	45.2	51.0	48.5	49.6	47.2	45.6	41.1	40.5	41.7	38.2	45.6	38.2
14 Cash assets ⁵	65.2	59.9	61.5	61.0	57.4	54.4	52.1	50.0	50.4	50.9	48.7	49.4
15 Other assets ⁶	32.8	35.4	36.3	38.5	38.0	40.0	38.6	38.2	36.7	37.4	39.0	40.0
16 TOTAL ASSETS⁷	819.0	887.2	904.6	923.3	932.1	945.7	944.8	936.6	926.9	934.5	954.9	941.7
LIABILITIES												
17 Deposits	572.3	578.4	612.6	612.7	609.5	597.4	599.3	614.1	616.9	615.8	625.7	604.5
18 Transaction	12.2	11.7	12.2	12.2	11.8	12.0	12.8	13.2	13.6	13.0	13.3	12.8
19 Nontransaction	560.1	566.8	600.3	600.5	597.7	585.5	586.5	600.9	603.3	602.7	612.4	591.7
22 Borrowings	347.9	367.7	386.7	380.7	379.5	406.7	420.4	425.9	420.2	424.2	428.4	441.7
23 From banks in the U.S.	46.4	48.4	53.3	51.0	50.6	59.0	59.8	63.3	62.1	63.2	67.1	65.6
24 From others	301.5	319.4	333.4	329.6	328.8	347.7	360.6	362.7	358.1	361.0	361.3	376.2
25 Net due to related foreign offices	-196.4	-155.6	-194.3	-180.9	-175.9	-179.0	-189.0	-207.0	-214.3	-205.4	-203.9	-210.6
26 Other liabilities	92.6	93.8	96.8	108.1	116.2	117.8	111.3	100.8	101.4	97.2	102.0	103.3
27 TOTAL LIABILITIES	816.4	884.4	901.8	920.5	929.2	942.9	941.9	933.8	924.1	931.7	952.1	938.9
28 Residual (assets less liabilities) ⁸	2.6	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

February 10, 2006

Account	2005	2005	2005	2005	2005	2005	2005	2006	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 11	Jan 18	Jan 25	Feb 1	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	93.1	86.9	89.7	92.5	90.2	91.0	85.5	90.5	89.8	89.8	90.9	92.4
30	Reval. losses on off-bal. sheet items ⁹	83.7	77.3	79.7	83.3	82.2	80.6	76.5	82.0	82.6	80.5	82.0	84.2
31	Mortgage-backed securities ¹⁰	529.0	544.3	543.3	545.4	545.1	548.8	550.7	558.8	544.9	568.7	565.6	561.7
31a	Pass-through	410.7	418.8	416.3	416.5	414.5	414.9	415.3	426.5	411.9	434.8	432.9	432.6
31b	CMO, REMIC, and other	118.3	125.5	127.0	128.9	130.6	134.0	135.4	132.3	133.0	133.9	132.6	129.1
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	3.7	1.8	-0.3	-2.6	-8.2	-10.4	-9.1	-7.6	-7.8	-6.3	-7.7	-9.2
33	Securitized consumer loans ¹²	156.5	150.8	151.4	151.3	152.1	155.9	164.6	163.0	164.1	161.2	161.6	162.7
33a	Credit cards and related plans	136.6	129.5	130.7	130.8	131.8	133.3	135.0	134.5	136.0	133.2	133.1	134.4
33b	Other	19.9	21.2	20.7	20.5	20.2	22.5	29.6	28.4	28.1	28.0	28.5	28.3
34	Securitized business loans ¹²	6.3	4.9	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	333.9	338.6	338.6	334.6	330.7	328.9	328.7	332.4	332.4	333.0	330.4	333.9
33	Securitized consumer loans ¹²	222.2	212.4	212.1	211.8	201.9	198.1	203.1	202.0	201.8	201.1	201.3	204.3
33a	Credit cards and related plans	214.9	202.5	202.2	201.9	192.0	188.2	193.3	192.3	192.0	191.5	191.6	194.6
33b	Other	7.3	9.9	9.9	9.9	9.9	9.8	9.8	9.7	9.8	9.7	9.6	9.6
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	54.4	54.9	56.8	65.9	70.7	71.5	66.8	61.2	60.6	60.3	62.6	61.0
30	Reval. losses on off-bal. sheet items ⁹	61.9	62.9	63.2	72.7	78.0	79.9	74.5	67.9	68.9	67.3	68.0	67.2
34	Securitized business loans ¹²	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	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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