

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

November 13, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1
ASSETS												
1 Bank credit	7,429.3	7,804.7	7,922.5	7,932.0	7,983.4	8,033.5	8,029.3	8,148.6	8,148.7	8,134.5	8,136.0	8,186.4
2 Securities in bank credit	2,072.8	2,167.6	2,204.4	2,190.0	2,201.3	2,209.8	2,179.7	2,187.0	2,181.6	2,183.1	2,174.3	2,213.9
3 Treasury and Agency securities ²	1,161.9	1,196.9	1,193.1	1,199.4	1,210.1	1,217.2	1,203.9	1,210.7	1,206.5	1,210.3	1,198.9	1,227.5
4 Other securities	910.9	970.6	1,011.3	990.6	991.2	992.6	975.8	976.4	975.2	972.9	975.4	986.4
5 Loans and leases in bank credit ³	5,356.5	5,637.1	5,718.1	5,742.1	5,782.0	5,823.7	5,849.5	5,961.6	5,967.1	5,951.4	5,961.7	5,972.5
6 Commercial and industrial	1,026.2	1,098.2	1,118.3	1,126.5	1,137.4	1,164.7	1,167.8	1,179.4	1,174.0	1,175.6	1,181.6	1,190.7
7 Real estate	2,866.5	3,013.9	3,040.8	3,080.7	3,117.9	3,117.3	3,135.4	3,276.4	3,278.9	3,275.1	3,281.5	3,274.2
8 Revolving home equity	443.1	446.5	443.8	444.6	451.2	447.2	449.1	465.1	464.6	464.8	465.5	466.1
9 Other	2,423.5	2,567.4	2,597.1	2,636.0	2,666.7	2,670.1	2,686.3	2,811.3	2,814.3	2,810.3	2,816.0	2,808.1
10 Consumer	710.4	726.8	733.6	728.6	721.8	727.1	725.2	721.7	723.8	719.0	722.5	720.5
11 Security ⁴	242.2	260.9	281.1	259.2	256.9	264.0	273.6	275.6	281.8	275.7	263.5	275.0
12 Other loans and leases	511.1	537.2	544.2	547.0	547.9	550.5	547.5	508.5	508.6	506.0	512.5	512.2
13 Interbank loans	287.4	299.7	287.4	298.0	290.6	281.0	307.7	318.4	331.1	307.5	314.3	312.9
14 Cash assets ⁵	320.0	313.3	306.7	306.9	313.1	299.9	292.7	296.0	311.6	271.5	302.2	299.3
15 Other assets ⁶	707.9	761.2	779.6	783.9	795.0	798.8	800.5	818.5	843.7	796.2	800.4	821.0
16 TOTAL ASSETS⁷	8,676.6	9,111.4	9,228.3	9,253.1	9,314.3	9,345.4	9,362.3	9,512.3	9,566.0	9,440.5	9,483.5	9,550.5
LIABILITIES												
17 Deposits	5,705.2	5,961.5	5,979.8	6,001.8	6,028.0	6,036.7	6,051.6	6,132.7	6,142.8	6,093.3	6,150.9	6,150.1
18 Transaction	660.4	661.3	677.2	663.8	639.2	659.6	631.2	634.8	624.4	625.8	656.0	641.1
19 Nontransaction	5,044.8	5,300.2	5,302.6	5,338.0	5,388.8	5,377.1	5,420.4	5,497.9	5,518.4	5,467.5	5,494.9	5,508.9
20 Large time	1,408.1	1,550.8	1,574.4	1,598.9	1,614.2	1,646.1	1,678.3	1,686.7	1,697.4	1,686.6	1,672.9	1,679.3
21 Other	3,636.7	3,749.4	3,728.3	3,739.1	3,774.6	3,731.0	3,742.1	3,811.2	3,821.0	3,780.9	3,822.0	3,829.6
22 Borrowings	1,678.0	1,781.9	1,822.5	1,831.5	1,808.8	1,806.5	1,844.7	1,893.2	1,915.8	1,845.1	1,880.0	1,923.3
23 From banks in the U.S.	351.5	370.2	366.1	366.7	348.6	332.8	366.8	394.1	398.4	381.8	386.0	404.3
24 From others	1,326.5	1,411.7	1,456.5	1,464.9	1,460.2	1,473.6	1,477.9	1,499.1	1,517.4	1,463.4	1,494.0	1,519.0
25 Net due to related foreign offices	94.3	66.2	87.9	82.5	136.1	128.5	71.3	38.5	50.0	60.8	46.2	19.2
26 Other liabilities	499.8	539.2	566.5	549.8	553.8	567.0	562.3	578.3	585.6	569.4	561.2	587.9
27 TOTAL LIABILITIES	7,977.2	8,348.7	8,456.7	8,465.6	8,526.7	8,538.6	8,529.9	8,642.7	8,694.3	8,568.6	8,638.3	8,680.5
28 Residual (assets less liabilities) ⁸	699.3	762.8	771.6	787.5	787.6	806.8	832.5	869.6	871.8	871.9	845.1	870.0

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending				
									Oct 11	Oct 18	Oct 25	Nov 1	
ASSETS													
1	Bank credit	7,435.4	7,789.2	7,917.0	7,925.5	7,951.5	8,010.4	8,026.3	8,148.5	8,136.2	8,131.5	8,140.0	8,209.1
2	Securities in bank credit	2,068.3	2,165.1	2,212.4	2,192.9	2,189.2	2,203.2	2,173.5	2,176.6	2,167.3	2,168.1	2,165.3	2,210.8
3	Treasury and Agency securities ²	1,155.7	1,199.9	1,203.6	1,202.1	1,202.5	1,210.9	1,194.2	1,198.4	1,189.3	1,194.3	1,189.6	1,223.5
4	Other securities	912.5	965.2	1,008.8	990.7	986.7	992.3	979.3	978.2	978.0	973.8	975.6	987.3
5	Loans and leases in bank credit ³	5,367.2	5,624.1	5,704.7	5,732.6	5,762.3	5,807.1	5,852.9	5,972.0	5,968.9	5,963.4	5,974.7	5,998.4
6	Commercial and industrial	1,021.5	1,105.3	1,124.5	1,130.4	1,135.3	1,158.5	1,162.0	1,173.6	1,167.0	1,169.9	1,176.6	1,186.2
7	Real estate	2,875.9	3,000.0	3,038.6	3,072.2	3,109.4	3,117.7	3,142.5	3,286.9	3,290.1	3,285.1	3,289.7	3,290.4
8	Revolving home equity	444.2	445.0	444.8	446.2	452.1	448.7	451.0	466.2	465.7	466.3	466.3	467.1
9	Other	2,431.7	2,555.0	2,593.9	2,626.0	2,657.3	2,669.0	2,691.5	2,820.7	2,824.4	2,818.8	2,823.4	2,823.2
10	Consumer	712.1	720.1	728.0	721.9	714.6	724.4	726.9	723.6	721.8	721.9	726.1	725.5
10a	Credit cards and related plans	303.2	299.6	306.5	304.8	306.8	311.8	312.2	308.1	307.6	307.6	309.0	308.0
10b	Other	408.8	420.5	421.5	417.1	407.7	412.6	414.7	415.5	414.3	414.2	417.1	417.5
11	Security ⁴	244.5	263.5	271.8	258.8	253.1	256.8	270.9	281.0	281.9	282.8	273.7	285.2
12	Other loans and leases	513.2	535.2	541.8	549.4	550.0	549.7	550.6	506.9	508.1	503.8	508.5	511.2
13	Interbank loans	289.6	306.2	284.1	291.1	283.2	279.2	304.4	320.4	328.6	309.5	311.7	327.1
14	Cash assets ⁵	323.2	308.1	303.4	302.8	308.3	290.2	293.7	298.6	326.2	281.4	287.5	305.0
15	Other assets ⁶	708.2	764.0	784.5	786.1	795.5	801.0	802.6	818.9	851.1	794.3	796.0	822.3
16	TOTAL ASSETS⁷	8,688.6	9,100.3	9,221.4	9,237.7	9,270.9	9,312.9	9,359.1	9,517.4	9,573.3	9,447.9	9,466.4	9,594.5
LIABILITIES													
17	Deposits	5,693.0	5,983.4	5,977.5	6,012.0	6,013.5	6,022.0	6,041.3	6,118.7	6,166.3	6,091.1	6,061.8	6,149.7
18	Transaction	655.4	669.1	668.6	661.4	632.3	646.8	626.0	629.9	599.9	626.9	673.6	640.1
19	Nontransaction	5,037.6	5,314.3	5,308.9	5,350.6	5,381.2	5,375.2	5,415.3	5,488.8	5,566.4	5,464.2	5,388.2	5,509.6
20	Large time	1,396.6	1,555.0	1,585.8	1,612.2	1,617.3	1,643.2	1,669.4	1,673.0	1,687.9	1,667.3	1,658.6	1,660.7
21	Other	3,641.0	3,759.3	3,723.1	3,738.4	3,763.9	3,731.9	3,745.9	3,815.8	3,878.5	3,796.8	3,729.5	3,848.9
22	Borrowings	1,677.4	1,786.1	1,835.6	1,842.0	1,804.2	1,799.7	1,854.7	1,892.4	1,898.1	1,846.2	1,886.9	1,931.8
23	From banks in the U.S.	351.9	373.0	366.0	366.1	347.9	333.8	368.1	394.6	396.3	380.3	387.2	411.6
24	From others	1,325.5	1,413.1	1,469.6	1,475.9	1,456.4	1,466.0	1,486.6	1,497.8	1,501.9	1,465.9	1,499.7	1,520.2
25	Net due to related foreign offices	99.4	51.3	82.5	75.5	127.5	129.4	74.9	44.9	50.6	65.4	61.9	28.1
26	Other liabilities	504.7	523.4	562.4	543.4	545.8	568.5	566.0	583.7	587.2	572.3	573.8	595.9
27	TOTAL LIABILITIES	7,974.5	8,344.2	8,458.1	8,473.0	8,491.1	8,519.5	8,537.0	8,639.8	8,702.3	8,575.0	8,584.3	8,705.5
28	Residual (assets less liabilities) ⁸	714.1	756.1	763.3	764.8	779.8	793.4	822.1	877.7	871.0	873.0	882.1	889.1

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
ASSETS												
1 Bank credit	6,634.5	6,956.1	7,023.8	7,042.8	7,090.8	7,113.7	7,123.8	7,246.0	7,233.9	7,236.9	7,242.8	7,282.7
2 Securities in bank credit	1,715.8	1,809.2	1,819.8	1,812.4	1,826.2	1,825.5	1,809.4	1,826.6	1,817.0	1,825.0	1,819.3	1,853.7
3 Treasury and Agency securities ²	1,077.6	1,119.7	1,112.9	1,119.9	1,129.6	1,132.8	1,119.4	1,129.4	1,123.8	1,130.3	1,119.7	1,147.7
4 Other securities	638.1	689.5	706.8	692.5	696.6	692.7	690.0	697.2	693.2	694.7	699.5	706.0
5 Loans and leases in bank credit ³	4,918.7	5,146.9	5,204.0	5,230.4	5,264.6	5,288.2	5,314.4	5,419.4	5,417.0	5,411.9	5,423.5	5,429.0
6 Commercial and industrial	863.3	916.4	931.7	934.5	943.0	957.3	956.9	963.6	960.5	962.1	964.4	968.9
7 Real estate	2,845.2	2,991.8	3,018.2	3,058.5	3,095.3	3,094.9	3,113.2	3,253.9	3,256.1	3,252.5	3,259.0	3,251.7
8 Revolving home equity	443.1	446.5	443.8	444.6	451.2	447.2	449.1	465.1	464.6	464.8	465.5	466.1
9 Other	2,402.1	2,545.3	2,574.4	2,613.9	2,644.1	2,647.7	2,664.1	2,788.8	2,791.5	2,787.7	2,793.5	2,785.6
10 Consumer	710.4	726.8	733.6	728.6	721.8	727.1	725.2	721.7	723.8	719.0	722.5	720.5
11 Security ⁴	104.5	105.4	111.6	95.1	93.2	96.8	111.0	112.0	112.0	113.8	105.9	113.7
12 Other loans and leases	395.4	406.4	408.8	413.7	411.2	412.0	408.1	368.2	364.6	364.5	371.7	374.1
13 Interbank loans	240.1	251.8	242.2	249.5	244.1	229.7	251.3	257.1	269.8	248.9	252.6	250.4
14 Cash assets ⁵	263.1	264.1	257.4	255.1	260.1	247.8	245.5	249.8	267.7	225.0	253.7	251.7
15 Other assets ⁶	668.0	721.1	730.4	737.7	749.1	749.5	757.3	778.7	803.5	760.5	761.1	782.8
16 TOTAL ASSETS⁷	7,738.1	8,126.2	8,186.6	8,218.1	8,276.8	8,273.4	8,310.7	8,463.1	8,506.3	8,402.6	8,441.4	8,499.1
LIABILITIES												
17 Deposits	5,082.0	5,288.2	5,306.7	5,324.0	5,350.2	5,335.9	5,324.3	5,398.1	5,402.2	5,357.8	5,426.2	5,414.9
18 Transaction	648.5	648.6	665.4	651.9	627.3	648.3	620.4	624.2	614.0	615.7	645.2	629.5
19 Nontransaction	4,433.6	4,639.6	4,641.3	4,672.1	4,722.9	4,687.6	4,704.0	4,773.9	4,788.1	4,742.1	4,781.0	4,785.4
20 Large time	806.7	902.5	927.1	946.3	958.2	961.9	963.6	964.4	968.8	963.0	960.7	957.5
21 Other	3,626.8	3,737.2	3,714.3	3,725.7	3,764.7	3,725.7	3,740.4	3,809.4	3,819.3	3,779.2	3,820.2	3,827.9
22 Borrowings	1,295.6	1,361.7	1,385.3	1,387.1	1,376.2	1,371.5	1,398.3	1,431.5	1,453.1	1,407.5	1,420.2	1,437.9
23 From banks in the U.S.	300.6	314.8	315.1	316.0	299.6	285.6	311.3	335.1	334.0	330.8	332.6	339.3
24 From others	994.9	1,046.9	1,070.2	1,071.1	1,076.6	1,085.9	1,087.0	1,096.4	1,119.1	1,076.6	1,087.6	1,098.5
25 Net due to related foreign offices	273.3	283.5	298.4	298.6	333.8	325.0	315.1	297.5	307.6	304.6	302.4	288.4
26 Other liabilities	386.9	432.5	436.1	430.5	433.8	440.4	442.0	463.4	466.0	455.0	453.6	477.2
27 TOTAL LIABILITIES	7,037.7	7,366.0	7,426.5	7,440.2	7,494.0	7,472.8	7,479.8	7,590.6	7,628.9	7,524.9	7,602.4	7,618.4
28 Residual (assets less liabilities) ⁸	700.4	760.2	760.1	777.9	782.8	800.6	830.9	872.5	877.5	877.8	839.0	880.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

November 13, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1	
ASSETS													
1	Bank credit	6,644.7	6,934.0	7,021.8	7,036.6	7,062.7	7,098.4	7,125.6	7,249.2	7,229.0	7,236.9	7,246.1	7,304.4
2	Securities in bank credit	1,711.2	1,806.8	1,827.8	1,815.3	1,814.0	1,818.9	1,803.1	1,816.2	1,802.6	1,810.0	1,810.2	1,850.6
3	Treasury and Agency securities ²	1,071.5	1,122.7	1,123.4	1,122.6	1,122.0	1,126.5	1,109.7	1,117.2	1,106.6	1,114.3	1,110.4	1,143.7
4	Other securities	639.8	684.1	704.3	692.7	692.1	692.4	693.4	699.0	696.1	695.6	699.8	706.9
5	Loans and leases in bank credit ³	4,933.4	5,127.3	5,194.0	5,221.2	5,248.7	5,279.5	5,322.5	5,433.0	5,426.4	5,426.9	5,435.9	5,453.8
6	Commercial and industrial	860.8	922.5	937.9	938.7	941.6	951.7	952.6	960.8	957.1	959.3	961.8	967.2
7	Real estate	2,854.6	2,978.0	3,016.0	3,050.0	3,086.7	3,095.3	3,120.3	3,264.3	3,267.3	3,262.5	3,267.2	3,267.9
8	Revolving home equity	444.2	445.0	444.8	446.2	452.1	448.7	451.0	466.2	465.7	466.3	466.3	467.1
9	Other	2,410.4	2,533.0	2,571.2	2,603.8	2,634.6	2,646.6	2,669.3	2,798.1	2,801.6	2,796.2	2,800.9	2,800.8
9a	Other residential	1,188.9	1,226.9	1,246.1	1,265.7	1,282.6	1,282.2	1,291.6	1,399.8	1,407.2	1,398.2	1,399.2	1,396.8
9b	Commercial	1,221.5	1,306.1	1,325.1	1,338.1	1,352.0	1,364.4	1,377.6	1,398.3	1,394.4	1,397.9	1,401.7	1,404.0
10	Consumer	712.1	720.1	728.0	721.9	714.6	724.4	726.9	723.6	721.8	721.9	726.1	725.5
10a	Credit cards and related plans	303.2	299.6	306.5	304.8	306.8	311.8	312.2	308.1	307.6	307.6	309.0	308.0
10d	Other	408.8	420.5	421.5	417.1	407.7	412.6	414.7	415.5	414.3	414.2	417.1	417.5
11	Security ⁴	108.0	103.9	106.5	96.1	92.5	95.8	111.2	114.7	113.3	117.7	109.5	117.4
12	Other loans and leases	398.0	402.9	405.6	414.5	413.3	412.3	411.5	369.6	366.9	365.5	371.3	375.8
13	Interbank loans	242.3	258.2	239.0	242.6	236.7	227.9	248.0	259.1	267.3	251.0	250.0	264.6
14	Cash assets ⁵	265.3	259.8	254.8	251.8	255.7	237.7	245.6	251.6	281.5	233.9	238.2	256.7
15	Other assets ⁶	669.0	724.8	734.8	739.9	750.4	752.2	760.2	780.0	809.5	759.4	758.6	785.2
16	TOTAL ASSETS⁷	7,754.0	8,110.1	8,183.2	8,203.5	8,238.4	8,248.9	8,312.0	8,471.5	8,519.0	8,412.9	8,424.7	8,542.5
LIABILITIES													
17	Deposits	5,082.5	5,301.0	5,292.5	5,323.5	5,334.4	5,324.2	5,322.3	5,399.1	5,438.4	5,373.2	5,348.3	5,435.8
18	Transaction	643.6	656.5	657.1	649.8	620.7	635.6	615.1	619.5	589.8	616.7	662.9	628.8
19	Nontransaction	4,438.9	4,644.5	4,635.4	4,673.7	4,713.6	4,688.6	4,707.2	4,779.6	4,848.6	4,756.5	4,685.4	4,807.0
20	Large time	807.5	897.7	926.5	948.9	959.7	962.0	963.0	965.5	971.8	961.4	957.6	959.8
21	Other	3,631.3	3,746.9	3,708.9	3,724.8	3,754.0	3,726.6	3,744.2	3,814.1	3,876.8	3,795.1	3,727.8	3,847.2
22	Borrowings	1,294.9	1,365.9	1,398.3	1,397.5	1,371.7	1,364.8	1,408.3	1,430.7	1,435.4	1,408.5	1,427.1	1,446.4
23	From banks in the U.S.	301.1	317.7	315.0	315.4	298.9	286.5	312.6	335.6	331.9	329.4	333.8	346.6
24	From others	993.9	1,048.3	1,083.4	1,082.1	1,072.8	1,078.3	1,095.7	1,095.1	1,103.6	1,079.1	1,093.4	1,099.7
25	Net due to related foreign offices	275.7	271.4	297.0	294.5	327.9	326.9	317.4	300.3	308.9	305.4	309.0	292.1
26	Other liabilities	389.6	418.5	435.0	426.1	427.6	442.6	444.8	466.7	468.1	455.8	461.0	482.1
27	TOTAL LIABILITIES	7,042.7	7,356.8	7,422.7	7,441.6	7,461.5	7,458.4	7,492.7	7,596.8	7,650.9	7,542.8	7,545.5	7,656.3
28	Residual (assets less liabilities) ⁸	711.3	753.3	760.4	761.9	776.9	790.5	819.2	874.8	868.1	870.1	879.2	886.2

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

November 13, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1	
ASSETS													
1	Bank credit	3,690.1	3,880.6	3,923.9	3,917.7	3,940.1	3,954.9	3,955.8	4,075.2	4,067.7	4,070.5	4,068.2	4,105.0
2	Securities in bank credit	1,014.1	1,116.7	1,126.5	1,123.2	1,137.6	1,136.4	1,115.0	1,124.0	1,117.4	1,123.7	1,115.6	1,147.0
3	Treasury and Agency securities ²	591.2	642.5	635.0	647.7	657.3	660.3	644.8	657.1	653.2	658.8	647.4	672.4
3a	Trading account	42.5	42.7	38.9	47.9	50.2	47.2	44.3	51.5	47.1	52.5	52.0	58.5
3b	Investment account	548.7	599.8	596.1	599.7	607.1	613.0	600.5	605.6	606.1	606.3	595.5	613.9
3c	Mortgage-backed	446.7	514.5	513.4	524.4	537.1	542.5	527.1	533.0	534.1	535.6	522.3	538.1
3d	Other	102.0	85.3	82.7	75.4	70.0	70.6	73.4	72.6	72.0	70.7	73.2	75.8
4	Other securities	422.9	474.2	491.5	475.6	480.3	476.1	470.3	467.0	464.2	464.8	468.2	474.5
4a	Trading account	204.5	227.3	241.8	228.5	228.6	224.3	221.5	222.0	219.3	219.5	222.9	228.1
4b	Investment account	218.4	246.8	249.7	247.1	251.7	251.8	248.8	245.0	244.9	245.3	245.3	246.5
4c	State and local government	37.6	43.3	45.1	43.8	42.9	42.7	42.6	45.2	44.7	45.3	45.8	46.7
4d	Other	180.7	203.5	204.6	203.3	208.8	209.1	206.1	199.8	200.3	200.1	199.5	199.7
5	Loans and leases in bank credit ³	2,676.0	2,763.9	2,797.5	2,794.4	2,802.5	2,818.5	2,840.8	2,951.1	2,950.3	2,946.8	2,952.6	2,958.0
6	Commercial and industrial	511.5	543.0	553.9	550.5	552.6	559.9	558.1	565.9	564.1	564.9	566.2	569.0
7	Real estate	1,416.8	1,459.3	1,468.6	1,488.0	1,506.2	1,505.4	1,520.2	1,658.1	1,661.9	1,656.2	1,661.6	1,655.5
8	Revolving home equity	313.3	321.5	321.2	322.4	323.8	324.2	327.2	344.7	344.6	344.5	345.3	344.8
9	Other	1,103.5	1,137.7	1,147.4	1,165.6	1,182.5	1,181.2	1,193.0	1,313.5	1,317.4	1,311.7	1,316.3	1,310.6
9a	Other residential	688.0	704.2	706.9	720.9	734.0	729.1	735.4	843.5	851.7	843.1	841.6	837.8
9b	Commercial	415.5	433.6	440.4	444.7	448.5	452.1	457.6	470.0	465.7	468.6	474.7	472.8
10	Consumer	361.3	373.2	377.7	372.7	364.2	370.1	370.3	373.9	373.7	372.7	376.0	374.7
11	Security ⁴	94.2	93.9	100.4	83.5	81.8	85.6	99.5	100.6	100.7	102.7	94.2	102.2
11a	Fed funds and RPs with broker/dealer	77.5	75.6	80.6	65.2	64.8	68.7	82.5	84.4	83.9	87.6	78.5	84.8
11b	Other	16.7	18.3	19.8	18.4	16.9	16.9	17.1	16.2	16.8	15.2	15.7	17.4
12a	State and local government	18.7	19.0	19.4	19.5	19.6	20.4	20.8	23.4	23.2	23.4	23.7	23.6
12b	Agricultural	10.0	9.9	10.2	10.1	10.1	10.1	10.1	10.3	10.3	10.3	10.3	10.3
12c	Fed funds and RPs with others	32.5	19.3	18.4	23.9	23.9	23.3	24.5	25.0	23.4	24.2	27.0	26.3
12d	All other loans	136.7	152.8	154.9	151.5	149.6	149.7	143.2	101.0	100.3	99.6	100.7	103.5
12e	Lease financing receivables	94.4	93.5	94.0	94.7	94.5	94.0	94.0	92.8	92.6	92.8	92.9	92.9
13	Interbank loans	151.4	146.6	141.2	144.1	142.5	131.8	155.0	162.1	175.0	159.2	156.5	151.4
13a	Fed funds and RPs with banks	88.7	83.7	81.3	83.2	82.4	73.3	93.8	88.3	97.8	86.7	84.4	81.9
13b	Other	62.8	62.9	59.9	60.9	60.2	58.6	61.2	73.8	77.2	72.5	72.1	69.5
14	Cash assets ⁵	154.9	157.3	148.6	149.2	148.5	137.3	137.6	143.2	156.6	123.1	146.7	147.8
15	Other assets ⁶	467.8	475.8	485.2	485.7	495.3	494.6	507.3	514.2	538.3	502.7	500.7	499.9
16	TOTAL ASSETS⁷	4,431.1	4,628.2	4,666.8	4,664.8	4,694.5	4,687.0	4,724.1	4,861.5	4,904.3	4,822.2	4,838.8	4,871.0

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)

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
LIABILITIES												
17 Deposits	2,586.1	2,687.4	2,696.5	2,690.5	2,693.0	2,679.2	2,683.2	2,752.4	2,759.5	2,727.2	2,763.9	2,757.3
18 Transaction	305.9	307.8	317.1	313.6	295.8	313.2	300.8	301.6	298.6	299.3	317.9	288.1
19 Nontransaction	2,280.2	2,379.6	2,379.4	2,376.8	2,397.2	2,366.0	2,382.4	2,450.7	2,461.0	2,427.9	2,446.0	2,469.1
20 Large time	378.7	441.3	456.0	464.2	470.5	466.4	468.5	476.5	481.1	479.3	471.8	465.4
21 Other	1,901.5	1,938.3	1,923.4	1,912.6	1,926.7	1,899.6	1,913.9	1,974.2	1,979.9	1,948.7	1,974.2	2,003.7
22 Borrowings	786.4	841.9	850.8	843.7	836.5	844.0	863.9	878.2	904.2	856.5	862.6	880.3
23 From banks in the U.S.	136.6	152.2	148.2	150.0	137.4	136.0	150.3	147.9	147.7	145.9	142.9	152.6
24 From others	649.8	689.7	702.5	693.7	699.0	708.0	713.7	730.3	756.5	710.6	719.8	727.6
25 Net due to related foreign offices	257.8	264.7	279.1	280.2	313.4	305.8	294.9	276.8	286.3	284.6	281.5	268.8
26 Other liabilities	316.9	358.6	363.0	358.5	361.4	365.7	365.5	379.3	383.1	371.7	368.9	391.0
27 TOTAL LIABILITIES	3,947.2	4,152.6	4,189.4	4,172.8	4,204.2	4,194.7	4,207.5	4,286.7	4,333.1	4,240.1	4,276.9	4,297.3
28 Residual (assets less liabilities) ⁸	483.9	475.6	477.4	491.9	490.3	492.3	516.6	574.8	571.2	582.1	561.8	573.7

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

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending				
									Oct 11	Oct 18	Oct 25	Nov 1	
ASSETS													
1	Bank credit	3,692.3	3,869.6	3,930.7	3,921.6	3,922.4	3,942.8	3,954.0	4,070.6	4,058.9	4,062.1	4,061.6	4,112.6
2	Securities in bank credit	1,010.8	1,110.9	1,136.3	1,125.2	1,127.0	1,132.6	1,112.0	1,115.8	1,105.1	1,110.9	1,108.2	1,146.5
3	Treasury and Agency securities ²	586.2	642.2	647.3	649.4	651.2	656.8	638.3	647.1	638.0	645.1	639.8	671.1
3a	Trading account	40.4	43.4	40.9	48.0	49.0	46.5	43.2	49.0	43.7	49.0	49.7	58.1
3b	Investment account	545.8	598.8	606.4	601.4	602.3	610.3	595.1	598.1	594.3	596.1	590.0	613.0
3c	Mortgage-backed	445.7	513.0	522.4	525.5	532.5	540.0	522.4	526.8	524.3	527.2	518.4	537.2
3d	Other	100.1	85.8	84.0	75.9	69.8	70.3	72.6	71.3	70.0	68.9	71.7	75.8
4	Other securities	424.5	468.7	489.0	475.8	475.8	475.8	473.7	468.8	467.0	465.8	468.4	475.4
4a	Trading account	205.3	224.7	240.6	228.5	226.4	224.2	223.1	222.8	220.6	219.9	223.0	228.5
4b	Investment account	219.2	244.0	248.4	247.2	249.3	251.6	250.6	245.9	246.4	245.8	245.4	246.9
4c	State and local government	37.8	42.8	44.8	43.9	42.5	42.6	43.0	45.4	44.9	45.4	45.8	46.8
4d	Other	181.4	201.2	203.5	203.4	206.8	209.0	207.6	200.5	201.5	200.5	199.6	200.1
5	Loans and leases in bank credit ³	2,681.5	2,758.7	2,794.4	2,796.4	2,795.4	2,810.2	2,842.0	2,954.7	2,953.8	2,951.2	2,953.5	2,966.1
6	Commercial and industrial	510.1	547.1	557.4	553.0	551.2	556.6	556.0	564.4	562.3	563.2	564.7	568.2
7	Real estate	1,419.1	1,456.2	1,471.6	1,488.8	1,504.1	1,505.3	1,521.3	1,660.8	1,667.2	1,658.9	1,660.6	1,659.8
8	Revolving home equity	313.7	320.4	322.2	323.6	324.5	325.5	328.3	345.1	344.9	345.3	345.3	345.3
9	Other	1,105.4	1,135.8	1,149.5	1,165.2	1,179.5	1,179.8	1,193.0	1,315.7	1,322.2	1,313.7	1,315.3	1,314.5
9a	Other residential	688.3	702.9	709.4	722.0	733.7	729.4	736.0	843.9	853.2	843.1	840.3	839.6
9b	Commercial	417.0	432.9	440.0	443.2	445.9	450.5	457.0	471.7	469.1	470.5	475.0	474.9
10	Consumer	360.7	370.8	375.3	370.1	360.5	368.1	370.8	373.5	371.9	372.3	376.1	375.3
10a	Credit cards and related plans	116.1	113.1	116.1	115.5	115.4	118.8	119.8	120.2	119.7	120.1	121.3	120.4
10b	Other	244.6	257.7	259.2	254.6	245.0	249.3	251.0	253.3	252.2	252.2	254.8	254.9
11	Security ⁴	97.8	92.3	95.5	84.6	81.2	84.6	99.9	103.3	102.0	106.7	98.1	105.7
11a	Fed funds and RPs with broker/dealer	80.5	74.3	76.7	66.1	64.2	67.6	82.6	86.5	84.8	90.4	81.8	87.6
11b	Other	17.4	18.0	18.9	18.5	17.1	17.0	17.3	16.8	17.2	16.2	16.3	18.0
12a	State and local government	18.7	19.0	19.4	19.5	19.6	20.4	20.8	23.4	23.2	23.4	23.7	23.6
12b	Agricultural	10.0	9.8	10.1	10.1	10.2	10.2	10.1	10.4	10.4	10.4	10.4	10.4
12c	Fed funds and RPs with others	32.5	19.3	18.4	23.9	23.9	23.3	24.5	25.0	23.4	24.2	27.0	26.3
12d	All other loans	138.3	150.5	152.8	152.2	150.8	148.6	145.1	101.2	100.6	99.4	100.4	104.1
12e	Lease financing receivables	94.3	93.7	93.8	94.3	93.9	93.2	93.4	92.7	92.8	92.6	92.6	92.7
13	Interbank loans	151.4	150.7	143.7	142.9	141.1	132.4	153.6	161.8	170.5	159.2	154.2	160.0
13a	Fed funds and RPs with banks	88.7	86.0	82.6	82.6	81.5	73.5	92.9	88.1	95.3	86.7	83.1	86.5
13b	Other	62.7	64.7	61.0	60.4	59.5	58.8	60.7	73.7	75.2	72.5	71.1	73.5
14	Cash assets ⁵	155.6	156.5	147.3	146.7	144.5	128.9	136.2	143.7	163.9	129.4	135.9	151.0
15	Other assets ⁶	468.8	479.5	489.5	487.8	496.6	497.3	510.2	515.4	544.3	501.7	498.2	502.3
16	TOTAL ASSETS⁷	4,435.2	4,624.5	4,679.1	4,667.1	4,672.8	4,669.6	4,722.2	4,858.6	4,904.6	4,819.4	4,817.0	4,892.9

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)

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
LIABILITIES												
17 Deposits	2,586.3	2,693.2	2,685.3	2,691.6	2,685.9	2,670.7	2,681.8	2,753.1	2,784.5	2,741.4	2,710.2	2,766.3
18 Transaction	301.1	313.9	312.5	313.0	291.4	303.2	296.7	296.8	280.7	301.7	325.7	285.0
19 Nontransaction	2,285.2	2,379.3	2,372.8	2,378.5	2,394.5	2,367.5	2,385.1	2,456.2	2,503.8	2,439.8	2,384.5	2,481.3
20 Large time	379.5	436.5	455.5	466.8	472.0	466.4	467.9	477.6	484.0	477.7	468.7	467.7
21 Other	1,905.7	1,942.8	1,917.3	1,911.7	1,922.5	1,901.0	1,917.2	1,978.7	2,019.8	1,962.0	1,915.9	2,013.7
22 Borrowings	785.8	846.2	863.8	854.1	831.9	837.2	873.9	877.4	886.5	857.5	869.6	888.7
23 From banks in the U.S.	137.0	155.1	148.1	149.4	136.7	136.9	151.6	148.4	145.5	144.4	144.0	159.9
24 From others	648.8	691.1	715.7	704.7	695.2	700.3	722.3	729.0	740.9	713.1	725.5	728.8
25 Net due to related foreign offices	260.1	252.5	277.7	276.1	307.5	307.7	297.2	279.5	287.6	285.4	288.2	272.5
26 Other liabilities	319.7	344.6	361.9	354.1	355.3	367.8	368.2	382.7	385.2	372.5	376.3	395.9
27 TOTAL LIABILITIES	3,952.0	4,136.5	4,188.8	4,175.9	4,180.5	4,183.4	4,221.2	4,292.6	4,343.8	4,256.8	4,244.3	4,323.4
28 Residual (assets less liabilities) ⁸	483.3	488.0	490.4	491.2	492.3	486.2	501.1	565.9	560.8	562.5	572.8	569.4

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

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
ASSETS												
1 Bank credit	2,944.5	3,076.7	3,098.4	3,126.1	3,150.7	3,157.5	3,166.0	3,171.0	3,166.6	3,167.0	3,175.0	3,176.7
2 Securities in bank credit	701.8	693.7	691.9	690.1	688.7	687.9	692.3	702.7	699.9	701.9	704.1	705.8
3 Treasury and Agency securities ²	486.6	478.4	476.5	473.1	472.4	471.3	472.6	472.4	470.9	472.0	472.8	474.3
4 Other securities	215.2	215.3	215.4	216.9	216.3	216.6	219.7	230.3	229.0	229.9	231.4	231.5
5 Loans and leases in bank credit ³	2,242.7	2,382.9	2,406.5	2,436.0	2,462.1	2,469.6	2,473.7	2,468.3	2,466.7	2,465.1	2,470.9	2,471.0
6 Commercial and industrial	351.8	373.4	377.9	384.0	390.5	397.4	398.8	397.7	396.4	397.3	398.2	399.9
7 Real estate	1,428.4	1,532.5	1,549.6	1,570.5	1,589.0	1,589.5	1,593.0	1,595.7	1,594.2	1,596.3	1,597.4	1,596.3
8 Revolving home equity	129.8	125.0	122.6	122.3	127.4	123.1	122.0	120.4	120.0	120.3	120.2	121.3
9 Other	1,298.6	1,407.6	1,427.0	1,448.2	1,461.6	1,466.5	1,471.0	1,475.3	1,474.2	1,476.0	1,477.2	1,475.0
10 Consumer	349.2	353.6	355.9	355.9	357.6	357.0	354.9	347.7	350.1	346.3	346.5	345.8
11 Security ⁴	10.2	11.5	11.2	11.6	11.4	11.2	11.5	11.4	11.3	11.1	11.7	11.5
12 Other loans and leases	103.1	111.8	111.9	114.0	113.5	114.5	115.4	115.7	114.8	114.2	117.1	117.5
13 Interbank loans	88.7	105.2	101.0	105.4	101.5	97.9	96.3	95.0	94.8	89.7	96.1	99.0
14 Cash assets ⁵	108.2	106.9	108.9	106.0	111.6	110.5	107.9	106.6	111.1	101.9	107.0	103.9
15 Other assets ⁶	200.2	245.3	245.3	252.0	253.9	254.9	250.0	264.5	265.2	257.8	260.4	282.9
16 TOTAL ASSETS⁷	3,307.1	3,499.2	3,518.3	3,554.2	3,582.3	3,585.1	3,584.6	3,601.7	3,602.4	3,581.0	3,603.1	3,627.1
LIABILITIES												
17 Deposits	2,495.9	2,600.8	2,610.3	2,633.5	2,657.2	2,656.7	2,641.1	2,645.8	2,642.6	2,630.6	2,662.3	2,657.7
18 Transaction	342.5	340.8	348.3	338.3	331.6	335.1	319.6	322.6	315.4	316.4	327.3	341.4
19 Nontransaction	2,153.4	2,260.0	2,262.0	2,295.2	2,325.6	2,321.6	2,321.5	2,323.1	2,327.2	2,314.2	2,334.9	2,316.3
20 Large time	428.0	461.2	471.0	482.1	487.7	495.6	495.0	488.0	487.8	483.7	488.9	492.2
21 Other	1,725.4	1,798.9	1,790.9	1,813.2	1,838.0	1,826.1	1,826.5	1,835.2	1,839.4	1,830.5	1,846.0	1,824.1
22 Borrowings	509.1	519.8	534.5	543.4	539.7	527.5	534.4	553.3	548.9	550.9	557.6	557.6
23 From banks in the U.S.	164.0	162.6	166.8	166.0	162.2	149.6	161.1	187.3	186.3	185.0	189.7	186.7
24 From others	345.1	357.2	367.7	377.4	377.6	378.0	373.3	366.0	362.6	366.0	367.8	370.9
25 Net due to related foreign offices	15.5	18.9	19.2	18.4	20.4	19.2	20.2	20.7	21.3	20.0	20.9	19.6
26 Other liabilities	69.9	73.9	73.0	72.0	72.4	74.7	76.6	84.0	82.9	83.3	84.7	86.2
27 TOTAL LIABILITIES	3,090.5	3,213.4	3,237.0	3,267.4	3,289.7	3,278.1	3,272.3	3,303.8	3,295.8	3,284.8	3,325.4	3,321.0
28 Residual (assets less liabilities) ⁸	216.6	285.8	281.3	286.8	292.6	307.0	312.3	297.9	306.6	296.2	277.6	306.1

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

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending				
									Oct 11	Oct 18	Oct 25	Nov 1	
ASSETS													
1	Bank credit	2,952.4	3,064.4	3,091.0	3,114.9	3,140.3	3,155.7	3,171.7	3,178.6	3,170.1	3,174.8	3,184.5	3,191.8
2	Securities in bank credit	700.5	695.8	691.5	690.1	687.0	686.3	691.1	700.4	697.5	699.1	702.0	704.1
3	Treasury and Agency securities ²	485.3	480.5	476.1	473.2	470.7	469.7	471.4	470.1	468.5	469.3	470.7	472.6
4	Other securities	215.2	215.3	215.4	216.9	216.3	216.6	219.7	230.3	229.0	229.9	231.4	231.5
5	Loans and leases in bank credit ³	2,251.9	2,368.6	2,399.6	2,424.8	2,453.3	2,469.3	2,480.6	2,478.3	2,472.6	2,475.7	2,482.5	2,487.7
6	Commercial and industrial	350.6	375.4	380.5	385.7	390.3	395.1	396.6	396.4	394.8	396.1	397.1	399.0
7	Real estate	1,435.5	1,521.8	1,544.4	1,561.1	1,582.7	1,590.0	1,598.9	1,603.5	1,600.1	1,603.5	1,606.5	1,608.1
8	Revolving home equity	130.5	124.6	122.6	122.6	127.6	123.3	122.7	121.1	120.7	121.0	120.9	121.8
9	Other	1,305.0	1,397.2	1,421.7	1,438.6	1,455.1	1,466.8	1,476.2	1,482.4	1,479.4	1,482.5	1,485.6	1,486.3
9a	Other residential	500.6	524.0	536.7	543.7	549.0	552.8	555.7	555.8	554.1	555.1	558.9	557.2
9b	Commercial	804.5	873.1	885.1	894.9	906.1	913.9	920.6	926.6	925.3	927.4	926.6	929.1
10	Consumer	351.3	349.3	352.7	351.8	354.1	356.3	356.1	350.1	349.9	349.5	350.1	350.1
10a	Credit cards and related plans	187.2	186.4	190.4	189.3	191.4	193.0	192.4	187.9	187.9	187.5	187.8	187.6
10b	Other	164.2	162.8	162.3	162.5	162.7	163.3	163.7	162.2	162.0	162.1	162.3	162.5
11	Security ⁴	10.2	11.6	11.0	11.5	11.3	11.2	11.3	11.4	11.3	11.1	11.4	11.8
12	Other loans and leases	104.2	110.6	111.0	114.6	114.9	116.7	117.6	117.0	116.5	115.5	117.3	118.7
13	Interbank loans	90.9	107.5	95.4	99.6	95.6	95.5	94.4	97.3	96.8	91.8	95.9	104.6
14	Cash assets ⁵	109.7	103.3	107.5	105.1	111.2	108.8	109.4	107.9	117.5	104.5	102.4	105.8
15	Other assets ⁶	200.2	245.3	245.3	252.0	253.9	254.9	250.0	264.5	265.2	257.8	260.4	282.9
16	TOTAL ASSETS⁷	3,318.8	3,485.6	3,504.0	3,536.4	3,565.6	3,579.3	3,589.7	3,613.0	3,614.4	3,593.5	3,607.6	3,649.6
LIABILITIES													
17	Deposits	2,496.1	2,607.8	2,607.2	2,631.9	2,648.5	2,653.5	2,640.4	2,646.0	2,653.9	2,631.8	2,638.0	2,669.5
18	Transaction	342.5	342.6	344.6	336.7	329.4	332.4	318.3	322.7	309.1	315.0	337.2	343.8
19	Nontransaction	2,153.7	2,265.3	2,262.6	2,295.2	2,319.1	2,321.1	2,322.1	2,323.4	2,344.8	2,316.7	2,300.9	2,325.7
20	Large time	428.0	461.2	471.0	482.1	487.7	495.6	495.0	488.0	487.8	483.7	488.9	492.2
21	Other	1,725.7	1,804.1	1,791.5	1,813.1	1,831.5	1,825.6	1,827.1	1,835.4	1,857.0	1,833.1	1,812.0	1,833.5
22	Borrowings	509.1	519.8	534.5	543.4	539.7	527.5	534.4	553.3	548.9	550.9	557.6	557.6
23	From banks in the U.S.	164.0	162.6	166.8	166.0	162.2	149.6	161.1	187.3	186.3	185.0	189.7	186.7
24	From others	345.1	357.2	367.7	377.4	377.6	378.0	373.3	366.0	362.6	366.0	367.8	370.9
25	Net due to related foreign offices	15.5	18.9	19.2	18.4	20.4	19.2	20.2	20.7	21.3	20.0	20.9	19.6
26	Other liabilities	69.9	73.9	73.0	72.0	72.4	74.7	76.6	84.0	82.9	83.3	84.7	86.2
27	TOTAL LIABILITIES	3,090.7	3,220.3	3,234.0	3,265.8	3,281.0	3,275.0	3,271.6	3,304.1	3,307.0	3,286.0	3,301.2	3,332.9
28	Residual (assets less liabilities) ⁸	228.0	265.3	270.1	270.6	284.6	304.3	318.2	308.9	307.3	307.5	306.4	316.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
ASSETS												
1 Bank credit	794.8	848.5	898.7	889.2	892.6	919.8	905.5	902.6	914.8	897.7	893.2	903.7
2 Securities in bank credit	357.0	358.3	384.6	377.5	375.1	384.3	370.4	360.4	364.7	358.2	355.1	360.2
3 Treasury and Agency securities ²	84.3	77.2	80.1	79.5	80.5	84.4	84.5	81.2	82.7	80.0	79.2	79.8
4 Other securities	272.8	281.1	304.5	298.1	294.6	299.9	285.9	279.2	282.0	278.2	275.9	280.4
5 Loans and leases in bank credit ³	437.8	490.2	514.1	511.6	517.5	535.5	535.1	542.2	550.1	539.5	538.1	543.5
6 Commercial and industrial	163.0	181.8	186.6	192.0	194.4	207.4	210.9	215.8	213.5	213.4	217.2	221.8
7 Real estate	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.5	22.8	22.6	22.5	22.5
11 Security ⁴	137.8	155.5	169.5	164.1	163.7	167.2	162.6	163.6	169.8	161.9	157.7	161.2
12 Other loans and leases	115.8	130.8	135.4	133.3	136.7	138.5	139.4	140.2	144.0	141.6	140.7	138.1
13 Interbank loans	47.3	47.9	45.1	48.5	46.5	51.3	56.4	61.3	61.3	58.5	61.7	62.5
14 Cash assets ⁵	56.9	49.2	49.3	51.7	53.1	52.2	47.2	46.2	44.0	46.5	48.5	47.5
15 Other assets ⁶	39.9	40.1	49.2	46.2	45.9	49.3	43.1	39.7	40.2	35.7	39.2	38.1
16 TOTAL ASSETS ⁷	938.5	985.3	1,041.7	1,035.1	1,037.5	1,072.0	1,051.7	1,049.2	1,059.7	1,037.9	1,042.1	1,051.4
LIABILITIES												
17 Deposits	623.1	673.3	673.1	677.8	677.8	700.8	727.3	734.5	740.7	735.5	724.7	735.1
18 Transaction	11.9	12.7	11.8	11.8	11.8	11.3	10.9	10.5	10.4	10.1	10.7	11.6
19 Nontransaction	611.2	660.6	661.3	666.0	665.9	689.5	716.4	724.0	730.3	725.4	713.9	723.5
22 Borrowings	382.4	420.2	437.2	444.5	432.6	435.0	446.4	461.7	462.7	437.7	459.8	485.4
23 From banks in the U.S.	50.8	55.3	51.0	50.6	49.0	47.2	55.4	59.0	64.4	50.9	53.4	65.0
24 From others	331.6	364.8	386.2	393.8	383.6	387.7	390.9	402.7	398.3	386.8	406.4	420.4
25 Net due to related foreign offices	-179.0	-217.4	-210.5	-216.1	-197.7	-196.6	-243.9	-259.0	-257.6	-243.8	-256.2	-269.1
26 Other liabilities	112.9	106.6	130.4	119.2	120.0	126.6	120.3	114.9	119.6	114.4	107.6	110.7
27 TOTAL LIABILITIES	939.5	982.7	1,030.3	1,025.4	1,032.7	1,065.8	1,050.1	1,052.1	1,065.4	1,043.8	1,035.9	1,062.1
28 Residual (assets less liabilities) ⁸	-1.0	2.5	11.5	9.6	4.8	6.3	1.6	-2.9	-5.7	-5.9	6.2	-10.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

November 13, 2006

Account	2005 Oct	2006 Apr	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	Week ending			
									Oct 11	Oct 18	Oct 25	Nov 1
ASSETS												
1 Bank credit	790.7	855.2	895.2	888.9	888.8	911.9	900.7	899.3	907.2	894.7	893.8	904.8
2 Securities in bank credit	357.0	358.3	384.6	377.5	375.1	384.3	370.4	360.4	364.7	358.2	355.1	360.2
3 Treasury and Agency securities ²	84.3	77.2	80.1	79.5	80.5	84.4	84.5	81.2	82.7	80.0	79.2	79.8
3a Trading account	24.6	24.9	26.9	25.7	26.2	27.6	27.6	24.0	25.3	22.5	21.8	23.1
3b Investment account	59.6	52.3	53.3	53.8	54.4	56.8	56.9	57.3	57.4	57.5	57.4	56.7
4 Other securities	272.8	281.1	304.5	298.1	294.6	299.9	285.9	279.2	282.0	278.2	275.9	280.4
4a Trading account	161.3	170.4	192.1	183.1	180.4	183.5	178.7	178.2	180.1	178.5	175.3	178.0
4b Investment account	111.4	110.8	112.4	115.0	114.2	116.4	107.2	100.9	101.8	99.7	100.5	102.4
5 Loans and leases in bank credit ³	433.7	496.8	510.6	511.4	513.7	527.6	530.3	538.9	542.5	536.5	538.8	544.6
6 Commercial and industrial	160.7	182.9	186.6	191.6	193.8	206.8	209.3	212.8	209.9	210.6	214.8	219.0
7 Real estate	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.5	22.8	22.6	22.5	22.5
11 Security ⁴	136.5	159.6	165.3	162.7	160.5	161.0	159.6	166.3	168.6	165.0	164.2	167.7
12 Other loans and leases	115.2	132.3	136.1	134.9	136.7	137.4	139.1	137.2	141.2	138.2	137.2	135.4
13 Interbank loans	47.3	47.9	45.1	48.5	46.5	51.3	56.4	61.3	61.3	58.5	61.7	62.5
14 Cash assets ⁵	57.9	48.4	48.6	51.0	52.6	52.5	48.1	47.0	44.8	47.5	49.3	48.2
15 Other assets ⁶	39.1	39.2	49.7	46.2	45.1	48.8	42.5	38.9	41.6	34.9	37.4	37.0
16 TOTAL ASSETS⁷	934.6	990.2	1,038.2	1,034.2	1,032.5	1,064.0	1,047.1	1,045.9	1,054.3	1,035.1	1,041.7	1,052.0
LIABILITIES												
17 Deposits	610.5	682.4	685.1	688.5	679.2	697.7	719.0	719.6	727.9	717.9	713.5	713.9
18 Transaction	11.8	12.6	11.5	11.6	11.6	11.2	10.9	10.4	10.1	10.2	10.7	11.3
19 Nontransaction	598.7	669.7	673.5	676.9	667.6	686.6	708.1	709.2	717.8	707.7	702.7	702.6
22 Borrowings	382.4	420.2	437.2	444.5	432.6	435.0	446.4	461.7	462.7	437.7	459.8	485.4
23 From banks in the U.S.	50.8	55.3	51.0	50.6	49.0	47.2	55.4	59.0	64.4	50.9	53.4	65.0
24 From others	331.6	364.8	386.2	393.8	383.6	387.7	390.9	402.7	398.3	386.8	406.4	420.4
25 Net due to related foreign offices	-176.3	-220.1	-214.4	-218.9	-200.4	-197.5	-242.4	-255.3	-258.4	-240.0	-247.2	-264.0
26 Other liabilities	115.1	104.9	127.5	117.3	118.2	125.9	121.3	117.0	119.1	116.6	112.7	113.8
27 TOTAL LIABILITIES	931.8	987.3	1,035.3	1,031.3	1,029.6	1,061.1	1,044.2	1,043.0	1,051.4	1,032.2	1,038.8	1,049.1
28 Residual (assets less liabilities) ⁸	2.8	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

November 13, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Oct	Apr	May	Jun	Jul	Aug	Sep	Oct	Oct 11	Oct 18	Oct 25	Nov 1	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	90.7	108.5	123.4	111.9	110.8	108.5	104.7	103.7	101.8	101.1	103.0	107.2
30	Reval. losses on off-bal. sheet items ⁹	82.2	96.6	110.6	99.6	96.1	92.3	91.0	91.5	90.4	91.3	90.2	92.8
31	Mortgage-backed securities ¹⁰	546.7	604.2	615.5	619.5	625.9	634.5	613.2	614.1	611.9	615.5	605.8	623.3
31a	Pass-through	415.6	474.3	483.4	485.1	491.6	501.2	483.3	484.0	478.6	485.0	476.5	498.4
31b	CMO, REMIC, and other	131.1	129.9	132.1	134.4	134.3	133.3	129.9	130.1	133.3	130.5	129.2	124.9
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-8.9	-19.6	-21.1	-22.1	-20.8	-14.3	-10.3	-7.9	-9.9	-8.1	-8.3	-5.7
33	Securitized consumer loans ¹²	87.3	99.5	98.7	99.3	101.4	100.2	102.2	102.1	102.3	102.0	101.9	102.1
33a	Credit cards and related plans	67.0	70.6	70.4	69.7	68.9	68.1	68.3	67.1	67.0	67.0	67.0	67.3
33b	Other	20.2	28.9	28.4	29.6	32.5	32.0	33.8	35.0	35.3	35.0	34.9	34.8
34	Securitized business loans ¹²	3.2	3.0	3.0	2.9	2.7	2.4	2.3	2.3	2.3	2.3	2.3	2.3
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	329.2	326.4	325.9	325.9	324.2	326.0	330.2	332.6	331.5	332.1	333.0	334.2
33	Securitized consumer loans ¹²	265.2	270.6	268.9	273.7	273.2	275.4	278.3	282.8	281.8	282.8	283.0	283.8
33a	Credit cards and related plans	260.9	266.3	264.7	269.7	269.3	271.9	274.8	279.3	278.3	279.3	279.5	280.0
33b	Other	4.3	4.2	4.1	4.0	3.9	3.5	3.5	3.5	3.5	3.5	3.5	3.7
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	70.5	64.4	78.2	71.0	71.3	72.7	69.2	67.8	69.8	69.5	66.1	65.5
30	Reval. losses on off-bal. sheet items ⁹	75.8	68.2	82.8	76.1	76.8	78.9	76.2	75.8	78.2	77.8	74.4	72.6

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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