

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

September 1, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	7,281.1	7,558.6	7,645.6	7,713.0	7,803.8	7,921.0	7,929.1	7,974.1	8,009.5	7,997.2	8,020.8	8,037.8
2 Securities in bank credit	2,062.8	2,067.4	2,105.0	2,113.7	2,165.9	2,201.5	2,185.9	2,197.5	2,197.4	2,200.8	2,198.6	2,212.3
3 Treasury and Agency securities ²	1,178.6	1,149.9	1,180.5	1,185.6	1,196.8	1,192.8	1,199.4	1,210.2	1,212.1	1,208.5	1,214.8	1,218.8
4 Other securities	884.2	917.5	924.5	928.1	969.1	1,008.7	986.5	987.3	985.3	992.3	983.8	993.6
5 Loans and leases in bank credit ³	5,218.3	5,491.2	5,540.6	5,599.2	5,637.9	5,719.5	5,743.2	5,776.6	5,812.1	5,796.4	5,822.1	5,825.4
6 Commercial and industrial	1,002.8	1,060.8	1,070.9	1,081.8	1,097.8	1,117.2	1,124.6	1,135.3	1,153.5	1,156.1	1,169.2	1,165.2
7 Real estate	2,788.6	2,933.7	2,959.0	2,988.3	3,013.3	3,040.4	3,079.7	3,111.3	3,118.2	3,115.9	3,111.6	3,115.1
8 Revolving home equity	438.5	447.0	446.7	449.9	447.0	445.6	447.3	449.7	448.0	445.0	444.5	445.1
9 Other	2,350.0	2,486.8	2,512.3	2,538.3	2,566.3	2,594.8	2,632.3	2,661.7	2,670.1	2,670.9	2,667.1	2,670.0
10 Consumer	710.4	711.8	712.0	722.3	726.9	733.7	728.8	721.1	721.4	722.2	724.5	726.7
11 Security ⁴	232.5	255.2	262.9	268.8	261.7	283.9	263.9	262.7	267.9	261.4	268.6	270.2
12 Other loans and leases	484.0	529.7	535.8	538.1	538.3	544.3	546.2	546.1	551.1	540.8	548.2	548.2
13 Interbank loans	265.0	289.9	289.5	300.2	299.3	285.9	295.6	287.9	274.8	275.7	272.5	290.2
14 Cash assets ⁵	327.2	320.0	316.8	318.0	313.1	306.0	305.5	309.3	300.7	297.3	300.8	295.3
15 Other assets ⁶	682.8	726.7	754.6	754.3	761.3	779.6	783.9	798.0	789.9	793.8	792.7	811.0
16 TOTAL ASSETS⁷	8,488.2	8,828.5	8,940.1	9,018.3	9,110.0	9,224.5	9,246.0	9,301.1	9,306.5	9,296.0	9,318.4	9,365.8
LIABILITIES												
17 Deposits	5,582.6	5,816.4	5,827.7	5,898.7	5,960.1	5,975.2	5,993.8	6,018.2	6,009.9	5,970.5	6,037.3	6,090.6
18 Transaction	666.5	666.2	662.6	677.9	661.4	677.5	664.1	637.7	616.9	635.4	644.1	661.3
19 Nontransaction	4,916.1	5,150.2	5,165.1	5,220.8	5,298.7	5,297.8	5,329.7	5,380.5	5,393.0	5,335.1	5,393.2	5,429.3
20 Large time	1,315.6	1,454.3	1,476.8	1,525.1	1,551.2	1,573.3	1,596.4	1,611.4	1,618.1	1,607.7	1,643.6	1,630.0
21 Other	3,600.5	3,695.8	3,688.3	3,695.6	3,747.5	3,724.4	3,733.3	3,769.2	3,774.9	3,727.4	3,749.7	3,799.3
22 Borrowings	1,633.4	1,748.8	1,783.4	1,792.5	1,780.6	1,818.3	1,824.4	1,801.2	1,808.9	1,786.2	1,790.2	1,800.6
23 From banks in the U.S.	348.5	381.8	371.0	378.1	370.7	367.7	369.4	352.3	345.0	340.8	334.7	340.6
24 From others	1,284.9	1,367.0	1,412.4	1,414.4	1,409.9	1,450.6	1,455.0	1,448.9	1,463.8	1,445.3	1,455.5	1,460.0
25 Net due to related foreign offices	92.6	73.2	60.3	56.4	67.4	91.8	89.2	145.0	146.5	173.1	118.9	126.5
26 Other liabilities	483.4	482.6	494.5	499.6	539.3	567.1	550.5	553.9	550.1	554.3	559.8	564.6
27 TOTAL LIABILITIES	7,792.0	8,120.9	8,165.9	8,247.2	8,347.4	8,452.4	8,457.9	8,518.3	8,515.4	8,484.0	8,506.3	8,582.3
28 Residual (assets less liabilities) ⁸	696.3	707.6	774.1	771.1	762.6	772.1	788.1	782.8	791.1	812.0	812.1	783.6

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending				
									Aug 2	Aug 9	Aug 16	Aug 23	
ASSETS													
1	Bank credit	7,258.8	7,571.8	7,635.7	7,679.4	7,788.4	7,915.5	7,922.5	7,942.1	7,988.6	7,975.1	7,992.1	8,007.1
2	Securities in bank credit	2,056.3	2,066.2	2,100.6	2,103.7	2,163.4	2,209.5	2,188.8	2,185.3	2,193.9	2,193.2	2,186.9	2,204.0
3	Treasury and Agency securities ²	1,176.1	1,144.0	1,176.7	1,179.7	1,199.8	1,203.3	1,202.1	1,202.6	1,210.1	1,201.4	1,203.7	1,212.1
4	Other securities	880.2	922.1	924.0	924.0	963.7	1,006.2	986.7	982.7	983.8	991.8	983.2	991.9
5	Loans and leases in bank credit ³	5,202.4	5,505.6	5,535.1	5,575.7	5,625.0	5,706.0	5,733.7	5,756.8	5,794.7	5,781.9	5,805.2	5,803.1
6	Commercial and industrial	1,000.9	1,059.9	1,074.3	1,085.5	1,104.9	1,123.3	1,128.4	1,133.2	1,149.1	1,150.4	1,162.9	1,159.1
7	Real estate	2,781.2	2,936.5	2,956.1	2,972.1	2,999.4	3,038.2	3,071.2	3,102.8	3,112.4	3,116.8	3,112.7	3,112.7
8	Revolving home equity	439.4	444.9	447.0	446.6	445.5	446.5	448.9	450.5	449.2	446.0	446.3	446.4
9	Other	2,341.8	2,491.6	2,509.1	2,525.5	2,553.9	2,591.6	2,622.3	2,652.3	2,663.2	2,670.7	2,666.4	2,666.4
10	Consumer	703.2	723.8	716.8	716.8	720.1	728.1	722.1	713.9	714.3	714.5	721.1	727.0
10a	Credit cards and related plans	308.1	318.4	306.2	297.0	299.5	306.5	304.7	306.6	306.7	306.8	311.6	315.2
10b	Other	395.1	405.4	410.6	419.8	420.6	421.6	417.4	407.2	407.5	407.7	409.5	411.8
11	Security ⁴	229.5	258.3	261.3	268.1	264.3	274.5	263.5	258.8	266.3	258.4	260.9	258.8
12	Other loans and leases	487.5	527.1	526.6	533.3	536.3	541.9	548.6	548.1	552.5	541.9	547.7	545.4
13	Interbank loans	259.3	289.2	287.9	302.9	305.7	282.8	288.9	280.7	276.4	272.6	274.0	284.2
14	Cash assets ⁵	322.3	332.0	314.9	307.2	308.0	302.7	301.4	304.6	301.7	281.2	286.9	277.4
15	Other assets ⁶	683.3	723.3	749.5	749.4	764.1	784.5	786.1	798.5	791.4	800.7	798.8	809.3
16	TOTAL ASSETS⁷	8,456.0	8,849.9	8,921.5	8,971.6	9,098.9	9,217.6	9,230.8	9,257.9	9,289.7	9,261.3	9,283.3	9,309.5
LIABILITIES													
17	Deposits	5,568.3	5,806.2	5,830.7	5,893.7	5,981.9	5,972.9	6,004.0	6,003.9	6,021.3	5,975.1	6,032.9	6,022.9
18	Transaction	659.2	674.6	654.0	674.2	669.2	668.9	661.7	630.9	603.6	583.5	630.4	662.2
19	Nontransaction	4,909.1	5,131.6	5,176.7	5,219.5	5,312.7	5,304.1	5,342.3	5,373.0	5,417.7	5,391.6	5,402.6	5,360.7
20	Large time	1,318.2	1,458.1	1,480.2	1,524.2	1,555.4	1,584.8	1,609.7	1,614.5	1,620.7	1,607.7	1,635.7	1,628.6
21	Other	3,590.9	3,673.5	3,696.5	3,695.3	3,757.4	3,719.3	3,732.6	3,758.5	3,797.1	3,783.9	3,766.9	3,732.2
22	Borrowings	1,629.3	1,747.4	1,781.4	1,785.1	1,784.8	1,831.3	1,834.9	1,796.6	1,801.3	1,778.2	1,779.0	1,796.2
23	From banks in the U.S.	347.8	381.1	369.7	377.1	373.5	367.6	368.8	351.6	348.4	342.3	334.0	339.6
24	From others	1,281.5	1,366.3	1,411.7	1,408.0	1,411.3	1,463.7	1,466.0	1,445.0	1,452.9	1,435.9	1,445.1	1,456.6
25	Net due to related foreign offices	86.1	80.1	67.2	48.0	52.6	86.4	82.1	136.2	140.2	169.3	117.6	131.4
26	Other liabilities	476.5	488.9	501.2	490.8	523.6	563.0	544.1	545.9	546.3	551.3	559.4	569.3
27	TOTAL LIABILITIES	7,760.2	8,122.6	8,180.5	8,217.5	8,342.8	8,453.6	8,465.1	8,482.7	8,509.1	8,473.9	8,489.0	8,519.7
28	Residual (assets less liabilities) ⁸	695.8	727.3	741.1	754.0	756.1	764.0	765.7	775.2	780.6	787.4	794.3	789.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	6,537.1	6,747.1	6,826.7	6,883.5	6,954.5	7,020.0	7,036.1	7,076.8	7,093.0	7,083.0	7,094.4	7,113.5
2 Securities in bank credit	1,738.1	1,720.4	1,762.1	1,769.3	1,809.0	1,819.0	1,811.1	1,825.0	1,817.4	1,818.5	1,816.9	1,829.5
3 Treasury and Agency securities ²	1,092.0	1,075.2	1,103.6	1,107.7	1,119.5	1,112.3	1,119.2	1,128.8	1,129.5	1,124.5	1,128.5	1,134.9
4 Other securities	646.1	645.2	658.5	661.7	689.6	706.7	691.9	696.2	688.0	694.1	688.4	694.5
5 Loans and leases in bank credit ³	4,799.0	5,026.7	5,064.6	5,114.2	5,145.5	5,201.0	5,225.0	5,251.8	5,275.5	5,264.5	5,277.5	5,284.0
6 Commercial and industrial	843.3	889.7	896.2	905.0	915.8	930.1	931.8	940.0	950.0	951.4	960.1	954.9
7 Real estate	2,770.9	2,913.0	2,938.2	2,967.0	2,991.3	3,017.9	3,057.9	3,089.1	3,095.8	3,093.8	3,089.6	3,093.4
8 Revolving home equity	438.5	447.0	446.7	449.9	447.0	445.6	447.3	449.7	448.0	445.0	444.5	445.1
9 Other	2,332.4	2,466.0	2,491.5	2,517.1	2,544.3	2,572.4	2,610.5	2,639.5	2,647.8	2,648.7	2,645.1	2,648.3
10 Consumer	710.4	711.8	712.0	722.3	726.9	733.7	728.8	721.1	721.4	722.2	724.5	726.7
11 Security ⁴	103.4	112.7	114.6	113.4	105.4	111.4	94.7	92.7	95.4	92.6	93.6	99.1
12 Other loans and leases	371.0	399.6	403.7	406.5	406.2	407.8	411.9	408.9	412.9	404.5	409.8	410.0
13 Interbank loans	214.0	247.9	245.8	252.6	251.1	240.1	245.9	239.9	229.9	226.6	217.8	232.4
14 Cash assets ⁵	266.6	268.1	265.5	265.8	263.8	256.2	252.8	255.2	246.1	244.3	246.0	243.3
15 Other assets ⁶	645.9	690.3	715.7	717.2	721.3	730.9	738.4	753.1	745.3	745.9	745.8	764.6
16 TOTAL ASSETS⁷	7,596.2	7,887.4	7,987.9	8,052.5	8,123.7	8,179.6	8,205.8	8,257.3	8,246.5	8,232.3	8,236.2	8,285.9
LIABILITIES												
17 Deposits	5,006.6	5,202.1	5,208.3	5,248.3	5,286.8	5,302.3	5,316.2	5,338.9	5,328.7	5,300.9	5,327.7	5,374.9
18 Transaction	654.5	653.5	649.4	664.4	648.7	665.7	652.3	626.0	605.9	623.5	631.7	650.5
19 Nontransaction	4,352.0	4,548.5	4,558.9	4,583.9	4,638.2	4,636.6	4,663.8	4,712.9	4,722.7	4,677.4	4,696.0	4,724.5
20 Large time	768.5	854.1	870.1	887.0	902.9	926.0	943.8	955.3	956.4	955.4	957.3	951.1
21 Other	3,583.6	3,694.5	3,688.8	3,697.0	3,735.3	3,710.6	3,720.0	3,757.7	3,766.3	3,722.0	3,738.8	3,773.4
22 Borrowings	1,264.6	1,313.4	1,344.2	1,356.4	1,360.6	1,381.8	1,381.1	1,368.8	1,374.4	1,353.4	1,353.3	1,372.7
23 From banks in the U.S.	300.1	316.8	310.8	316.2	315.3	316.7	318.8	303.2	292.8	289.8	284.8	297.6
24 From others	964.5	996.6	1,033.4	1,040.2	1,045.3	1,065.1	1,062.3	1,065.6	1,081.5	1,063.6	1,068.4	1,075.1
25 Net due to related foreign offices	245.5	282.4	269.5	275.6	283.5	298.4	298.6	333.8	318.7	334.0	306.8	324.2
26 Other liabilities	387.4	383.2	393.1	403.0	432.6	436.5	431.3	437.7	427.7	431.6	440.5	447.0
27 TOTAL LIABILITIES	6,904.1	7,181.0	7,215.1	7,283.3	7,363.6	7,419.0	7,427.2	7,479.2	7,449.4	7,420.0	7,428.3	7,518.8
28 Residual (assets less liabilities) ⁸	692.1	706.4	772.8	769.2	760.1	760.7	778.6	778.1	797.1	812.4	807.9	767.1

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

September 1, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23	
ASSETS													
1	Bank credit	6,517.4	6,756.0	6,814.6	6,847.1	6,932.4	7,018.0	7,029.8	7,048.7	7,074.5	7,067.0	7,076.4	7,092.7
2	Securities in bank credit	1,731.6	1,719.1	1,757.7	1,759.3	1,806.5	1,827.0	1,814.0	1,812.8	1,814.0	1,810.9	1,805.2	1,821.1
3	Treasury and Agency securities ²	1,089.5	1,069.4	1,099.8	1,101.7	1,122.4	1,122.8	1,122.0	1,121.2	1,127.4	1,117.4	1,117.5	1,128.2
4	Other securities	642.1	649.8	658.0	657.6	684.1	704.2	692.0	691.6	686.5	693.5	687.7	692.8
5	Loans and leases in bank credit ³	4,785.9	5,036.9	5,056.9	5,087.8	5,125.9	5,191.0	5,215.8	5,235.9	5,260.5	5,256.1	5,271.2	5,271.6
6	Commercial and industrial	841.9	887.2	897.3	907.3	921.8	936.3	936.1	938.5	945.9	946.3	954.2	949.1
7	Real estate	2,763.6	2,915.7	2,935.3	2,950.8	2,977.4	3,015.7	3,049.4	3,080.6	3,090.1	3,094.6	3,090.6	3,091.0
8	Revolving home equity	439.4	444.9	447.0	446.6	445.5	446.5	448.9	450.5	449.2	446.0	446.3	446.4
9	Other	2,324.2	2,470.8	2,488.3	2,504.2	2,531.9	2,569.2	2,600.5	2,630.1	2,640.9	2,648.6	2,644.4	2,644.7
9a	Other residential	1,156.0	1,202.5	1,206.3	1,213.0	1,227.1	1,247.0	1,266.8	1,283.9	1,286.3	1,291.9	1,282.6	1,281.7
9b	Commercial	1,168.2	1,268.3	1,282.1	1,291.2	1,304.8	1,322.2	1,333.7	1,346.2	1,354.6	1,356.7	1,361.8	1,362.9
10	Consumer	703.2	723.8	716.8	716.8	720.1	728.1	722.1	713.9	714.3	714.5	721.1	727.0
10a	Credit cards and related plans	308.1	318.4	306.2	297.0	299.5	306.5	304.7	306.6	306.7	306.8	311.6	315.2
10d	Other	395.1	405.4	410.6	419.8	420.6	421.6	417.4	407.2	407.5	407.7	409.5	411.8
11	Security ⁴	103.9	111.6	110.3	110.9	103.8	106.3	95.7	92.0	95.4	94.1	94.3	95.9
12	Other loans and leases	373.2	398.5	397.1	402.1	402.7	404.6	412.6	411.0	414.8	406.5	411.0	408.6
13	Interbank loans	208.3	247.2	244.3	255.3	257.6	237.0	239.2	232.8	231.5	223.5	219.3	226.4
14	Cash assets ⁵	262.2	279.3	264.3	256.7	259.5	253.6	249.5	250.8	246.9	228.3	231.6	225.1
15	Other assets ⁶	647.1	685.8	709.6	712.3	725.0	735.2	740.6	754.4	746.0	750.5	751.5	765.4
16	TOTAL ASSETS⁷	7,567.8	7,902.3	7,966.8	8,004.6	8,107.7	8,176.3	8,191.4	8,219.2	8,231.1	8,201.6	8,210.9	8,241.6
LIABILITIES													
17	Deposits	4,991.0	5,189.6	5,210.1	5,240.3	5,299.6	5,288.1	5,315.7	5,323.2	5,340.3	5,310.8	5,330.6	5,307.0
18	Transaction	647.5	661.7	640.3	660.4	656.6	657.4	650.2	619.4	592.5	572.0	618.1	651.5
19	Nontransaction	4,343.5	4,527.9	4,569.8	4,579.9	4,643.0	4,630.6	4,665.5	4,703.7	4,747.7	4,738.8	4,712.5	4,655.5
20	Large time	769.6	855.7	872.7	883.3	898.1	925.5	946.4	956.8	959.3	960.2	956.4	949.2
21	Other	3,573.9	3,672.2	3,697.0	3,696.6	3,745.0	3,705.2	3,719.1	3,747.0	3,788.4	3,778.6	3,756.1	3,706.3
22	Borrowings	1,260.5	1,312.0	1,342.1	1,348.9	1,364.8	1,394.8	1,391.5	1,364.3	1,366.8	1,345.4	1,342.1	1,368.3
23	From banks in the U.S.	299.5	316.1	309.4	315.1	318.2	316.6	318.2	302.5	296.2	291.2	284.1	296.6
24	From others	961.0	995.9	1,032.7	1,033.8	1,046.7	1,078.2	1,073.4	1,061.8	1,070.6	1,054.1	1,058.0	1,071.7
25	Net due to related foreign offices	241.2	287.9	276.6	269.0	271.4	297.0	294.5	327.8	318.6	331.4	306.2	328.2
26	Other liabilities	382.0	388.5	399.9	395.2	418.6	435.4	426.9	431.6	427.7	429.4	440.5	451.2
27	TOTAL LIABILITIES	6,874.8	7,178.0	7,228.6	7,253.4	7,354.5	7,415.2	7,428.6	7,446.8	7,453.4	7,417.0	7,419.4	7,454.7
28	Residual (assets less liabilities) ⁸	693.0	724.4	738.2	751.2	753.2	761.1	762.8	772.3	777.7	784.6	791.5	786.9

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

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending				
									Aug 2	Aug 9	Aug 16	Aug 23	
ASSETS													
1	Bank credit	3,641.2	3,752.7	3,811.5	3,844.3	3,896.5	3,940.4	3,933.9	3,956.4	3,966.1	3,964.0	3,968.9	3,979.4
2	Securities in bank credit	1,024.0	1,019.9	1,057.4	1,073.0	1,116.0	1,125.8	1,122.6	1,137.4	1,133.1	1,131.2	1,129.7	1,141.0
3	Treasury and Agency securities ²	600.1	588.8	615.3	627.6	641.8	634.3	647.0	656.5	658.6	652.9	657.0	662.5
3a	Trading account	50.2	36.3	40.2	38.5	42.7	38.9	47.9	50.2	49.9	42.7	47.5	47.2
3b	Investment account	550.0	552.5	575.1	589.2	599.1	595.4	599.0	606.3	608.7	610.2	609.5	615.3
3c	Mortgage-backed	450.6	470.6	495.1	508.8	513.8	512.8	523.7	536.3	540.0	541.7	542.0	543.9
3d	Other	99.3	81.9	80.1	80.4	85.3	82.7	75.4	70.0	68.7	68.4	67.5	71.4
4	Other securities	423.8	431.1	442.1	445.3	474.2	491.5	475.6	480.9	474.5	478.3	472.7	478.5
4a	Trading account	215.2	204.9	208.3	205.4	227.3	241.8	228.5	228.6	221.7	225.5	220.8	224.3
4b	Investment account	208.6	226.1	233.8	239.9	246.8	249.7	247.1	252.3	252.9	252.8	251.9	254.2
4c	State and local government	37.5	39.8	41.2	42.2	43.3	45.1	43.8	42.9	42.8	42.8	42.6	42.9
4d	Other	171.1	186.3	192.6	197.7	203.5	204.6	203.3	209.4	210.0	210.0	209.3	211.3
5	Loans and leases in bank credit ³	2,617.2	2,732.8	2,754.1	2,771.3	2,780.5	2,814.6	2,811.4	2,819.0	2,833.0	2,832.8	2,839.2	2,838.4
6	Commercial and industrial	497.1	525.5	528.9	533.6	541.0	551.9	548.6	550.6	555.9	556.6	563.0	556.9
7	Real estate	1,371.8	1,437.9	1,446.8	1,447.3	1,454.9	1,464.1	1,483.5	1,501.4	1,500.6	1,508.9	1,502.2	1,500.0
8	Revolving home equity	305.1	318.4	318.2	321.5	320.6	320.3	321.5	322.9	322.9	323.4	322.7	323.5
9	Other	1,066.7	1,119.5	1,128.6	1,125.8	1,134.2	1,143.8	1,162.0	1,178.5	1,177.7	1,185.5	1,179.5	1,176.5
9a	Other residential	667.2	694.3	699.5	697.6	704.1	707.2	721.2	733.9	729.6	738.6	728.6	724.4
9b	Commercial	399.5	425.1	429.1	428.3	430.1	436.7	440.9	444.7	448.1	446.9	450.9	452.1
10	Consumer	383.4	378.8	384.0	395.7	398.4	403.6	398.5	389.8	393.4	394.4	395.5	397.8
11	Security ⁴	94.8	101.5	103.5	102.0	93.8	100.4	83.4	81.7	84.5	82.0	82.7	88.1
11a	Fed funds and RPs with broker/dealer	79.7	84.3	85.0	84.3	75.6	80.5	65.1	64.7	67.0	66.1	67.5	69.8
11b	Other	15.1	17.3	18.4	17.7	18.3	19.8	18.4	16.9	17.5	15.9	15.2	18.3
12a	State and local government	17.1	19.0	19.2	19.0	19.0	19.3	19.5	19.6	19.6	19.6	20.7	20.9
12b	Agricultural	9.4	10.1	10.1	10.0	9.9	10.1	10.0	10.1	10.1	10.2	10.1	10.2
12c	Fed funds and RPs with others	21.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	24.0	23.0	24.2	22.0
12d	All other loans	128.1	146.5	151.3	151.2	152.1	154.1	150.7	148.9	152.2	145.4	148.1	150.0
12e	Lease financing receivables	93.9	92.0	92.0	92.2	92.3	92.8	93.5	93.3	92.8	92.9	92.7	92.6
13	Interbank loans	138.6	152.8	146.7	147.8	144.9	139.6	142.5	141.0	130.7	129.5	120.5	138.2
13a	Fed funds and RPs with banks	70.1	85.1	75.2	75.0	82.0	79.7	81.6	80.9	70.8	71.3	63.0	78.2
13b	Other	68.5	67.6	71.5	72.8	62.9	59.9	60.9	60.1	59.9	58.2	57.4	60.0
14	Cash assets ⁵	156.7	152.5	150.0	152.7	153.3	144.9	145.5	144.5	132.9	133.0	134.2	129.2
15	Other assets ⁶	449.8	475.2	480.8	477.2	478.8	488.2	488.8	500.1	491.7	488.9	493.1	506.7
16	TOTAL ASSETS⁷	4,351.9	4,500.4	4,556.5	4,588.9	4,640.2	4,679.9	4,677.6	4,709.0	4,688.4	4,682.5	4,683.9	4,720.7

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)

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
LIABILITIES												
17 Deposits	2,548.2	2,636.4	2,622.2	2,649.6	2,678.8	2,687.9	2,681.8	2,682.6	2,669.1	2,654.1	2,674.9	2,692.5
18 Transaction	309.2	307.3	301.6	312.4	305.0	314.3	310.8	291.2	281.7	291.6	297.2	322.1
19 Nontransaction	2,239.0	2,329.1	2,320.6	2,337.2	2,373.8	2,373.6	2,371.0	2,391.3	2,387.4	2,362.5	2,377.7	2,370.4
20 Large time	359.8	408.3	415.7	425.5	440.3	455.0	463.2	469.5	467.9	465.3	468.0	460.7
21 Other	1,879.2	1,920.9	1,904.9	1,911.6	1,933.5	1,918.6	1,907.8	1,921.8	1,919.5	1,897.2	1,909.7	1,909.7
22 Borrowings	756.4	780.8	813.3	826.5	836.9	845.6	838.6	831.9	846.3	834.3	831.7	845.5
23 From banks in the U.S.	134.8	144.0	145.2	149.6	151.3	147.3	149.1	136.5	132.9	138.6	132.3	142.7
24 From others	621.7	636.7	668.1	677.0	685.6	698.2	689.5	695.3	713.4	695.7	699.5	702.7
25 Net due to related foreign offices	232.1	263.8	249.9	257.1	264.7	279.1	280.2	313.4	299.5	314.5	288.8	304.6
26 Other liabilities	317.5	312.0	318.6	327.3	357.4	361.8	357.3	363.3	352.1	355.0	362.6	369.7
27 TOTAL LIABILITIES	3,854.2	3,993.0	4,003.9	4,060.5	4,137.7	4,174.4	4,157.8	4,191.1	4,166.9	4,157.9	4,158.0	4,212.2
28 Residual (assets less liabilities) ⁸	497.8	507.5	552.5	528.4	502.6	505.5	519.8	517.9	521.5	524.6	525.9	508.5

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

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending				
									Aug 2	Aug 9	Aug 16	Aug 23	
ASSETS													
1	Bank credit	3,631.2	3,756.4	3,801.6	3,815.7	3,885.5	3,947.2	3,937.9	3,938.7	3,956.4	3,954.7	3,954.5	3,959.6
2	Securities in bank credit	1,019.5	1,019.3	1,053.7	1,057.2	1,110.2	1,135.6	1,124.5	1,126.8	1,131.6	1,125.6	1,121.2	1,135.5
3	Treasury and Agency securities ²	599.6	583.6	612.1	616.0	641.5	646.6	648.7	650.5	658.5	647.9	649.2	658.7
3a	Trading account	49.0	34.7	42.5	39.0	43.4	40.9	48.0	49.0	49.0	41.7	46.3	46.5
3b	Investment account	550.7	548.9	569.5	577.0	598.1	605.7	600.7	601.5	609.5	606.2	602.9	612.3
3c	Mortgage-backed	451.6	467.5	488.9	497.4	512.3	521.7	524.8	531.7	540.5	537.9	535.8	541.3
3d	Other	99.0	81.4	80.6	79.6	85.8	84.0	75.9	69.8	69.0	68.3	67.1	70.9
4	Other securities	419.8	435.7	441.6	441.2	468.7	489.0	475.8	476.3	473.1	477.8	472.0	476.8
4a	Trading account	213.2	207.1	208.1	203.5	224.7	240.6	228.5	226.4	220.9	225.3	220.4	223.7
4b	Investment account	206.6	228.6	233.6	237.7	244.0	248.4	247.3	249.9	252.2	252.5	251.6	253.2
4c	State and local government	37.2	40.3	41.2	41.9	42.8	44.8	43.9	42.5	42.9	42.7	42.7	42.5
4d	Other	169.5	188.3	192.4	195.8	201.2	203.5	203.4	207.4	209.3	209.8	208.9	210.7
5	Loans and leases in bank credit ³	2,611.7	2,737.1	2,747.9	2,758.5	2,775.3	2,811.6	2,813.4	2,811.9	2,824.8	2,829.0	2,833.3	2,824.0
6	Commercial and industrial	495.9	523.1	529.8	535.1	545.2	555.5	551.1	549.2	553.2	553.4	559.3	553.3
7	Real estate	1,369.9	1,437.3	1,444.2	1,440.3	1,451.8	1,467.2	1,484.4	1,499.2	1,499.1	1,511.2	1,503.1	1,496.7
8	Revolving home equity	305.8	316.8	318.8	318.8	319.5	321.3	322.7	323.6	323.8	324.2	324.2	324.5
9	Other	1,064.1	1,120.4	1,125.4	1,121.5	1,132.3	1,145.9	1,161.7	1,175.6	1,175.2	1,187.0	1,178.9	1,172.1
9a	Other residential	666.9	694.1	695.8	693.6	702.8	709.7	722.3	733.5	729.2	740.2	729.4	723.3
9b	Commercial	397.2	426.3	429.6	427.9	429.4	436.2	439.4	442.1	446.0	446.8	449.5	448.8
10	Consumer	379.7	385.7	387.5	394.1	396.0	401.2	395.8	386.1	389.3	390.2	392.9	396.6
10a	Credit cards and related plans	144.9	146.9	143.9	138.8	138.6	142.3	141.5	141.4	143.1	143.5	145.2	146.9
10b	Other	234.8	238.9	243.7	255.4	257.5	258.9	254.3	244.7	246.2	246.6	247.7	249.8
11	Security ⁴	95.3	100.8	99.2	99.2	92.2	95.4	84.5	81.2	84.5	83.3	83.3	85.0
11a	Fed funds and RPs with broker/dealer	80.2	83.6	81.5	81.9	74.3	76.6	66.0	64.1	66.6	67.4	67.8	67.0
11b	Other	15.2	17.1	17.7	17.3	18.0	18.9	18.5	17.0	17.8	16.0	15.6	18.0
12a	State and local government	17.1	19.0	19.2	19.0	19.0	19.3	19.5	19.6	19.6	19.6	20.7	20.9
12b	Agricultural	9.5	10.2	10.0	9.9	9.8	10.1	10.1	10.1	10.1	10.2	10.2	10.2
12c	Fed funds and RPs with others	21.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	24.0	23.0	24.2	22.0
12d	All other loans	129.5	146.7	146.9	148.0	149.7	152.0	151.4	150.1	152.9	146.1	147.7	147.4
12e	Lease financing receivables	93.2	93.0	92.7	92.7	92.5	92.6	93.0	92.7	92.1	92.0	91.9	91.9
13	Interbank loans	137.2	153.1	142.4	144.7	149.0	142.0	141.3	139.6	133.6	129.3	123.0	135.7
13a	Fed funds and RPs with banks	69.4	85.4	73.1	73.5	84.3	81.0	80.9	80.1	72.4	71.2	64.4	76.8
13b	Other	67.7	67.8	69.3	71.2	64.7	61.0	60.4	59.5	61.2	58.1	58.6	58.9
14	Cash assets ⁵	152.6	161.4	149.4	148.2	152.5	143.6	143.0	140.5	132.8	120.4	122.6	115.8
15	Other assets ⁶	451.0	470.7	474.7	472.4	482.5	492.6	490.9	501.4	492.4	493.5	498.8	507.5
16	TOTAL ASSETS⁷	4,337.9	4,509.1	4,535.3	4,547.7	4,636.6	4,692.2	4,680.0	4,687.3	4,682.1	4,664.8	4,665.9	4,685.7

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 (continued)

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
LIABILITIES												
17 Deposits	2,540.9	2,630.3	2,630.2	2,642.6	2,684.6	2,676.8	2,682.9	2,675.5	2,678.9	2,660.7	2,678.0	2,646.3
18 Transaction	304.5	313.6	296.8	310.7	311.1	309.7	310.2	286.9	270.6	258.0	290.8	322.5
19 Nontransaction	2,236.5	2,316.7	2,333.4	2,331.9	2,373.5	2,367.0	2,372.7	2,388.6	2,408.3	2,402.7	2,387.2	2,323.8
20 Large time	361.0	409.9	418.4	421.8	435.5	454.5	465.8	471.0	470.7	470.1	467.1	458.9
21 Other	1,875.5	1,906.8	1,915.0	1,910.1	1,938.0	1,912.6	1,907.0	1,917.6	1,937.6	1,932.6	1,920.1	1,864.9
22 Borrowings	752.4	779.4	811.2	819.1	841.1	858.6	849.0	827.3	838.8	826.3	820.6	841.1
23 From banks in the U.S.	134.1	143.4	143.8	148.5	154.1	147.2	148.5	135.8	136.3	140.1	131.5	141.8
24 From others	618.2	636.0	667.3	670.6	687.0	711.3	700.5	691.5	702.4	686.3	689.1	699.3
25 Net due to related foreign offices	227.8	269.3	257.0	250.5	252.5	277.7	276.1	307.5	299.4	311.9	288.1	308.6
26 Other liabilities	312.1	317.3	325.3	319.5	343.3	360.7	352.9	357.1	352.1	352.7	362.6	373.9
27 TOTAL LIABILITIES	3,833.1	3,996.2	4,023.7	4,031.7	4,121.6	4,173.7	4,160.8	4,167.4	4,169.1	4,151.7	4,149.3	4,169.8
28 Residual (assets less liabilities) ⁸	504.8	512.9	511.6	516.0	515.0	518.5	519.1	519.9	513.0	513.1	516.6	515.9

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

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	2,896.0	2,993.6	3,016.7	3,043.6	3,059.1	3,078.1	3,103.1	3,120.5	3,126.6	3,118.5	3,124.4	3,132.9
2 Securities in bank credit	714.2	699.7	706.1	700.7	694.2	691.8	689.4	687.7	684.1	686.8	686.1	687.3
3 Treasury and Agency securities ²	491.9	485.7	489.7	484.3	478.8	476.6	473.2	472.4	470.7	471.0	470.4	471.3
4 Other securities	222.3	214.1	216.4	216.3	215.4	215.2	216.3	215.3	213.4	215.8	215.7	216.0
5 Loans and leases in bank credit ³	2,181.8	2,293.9	2,310.5	2,342.9	2,365.0	2,386.3	2,413.6	2,432.8	2,442.5	2,431.7	2,438.3	2,445.6
6 Commercial and industrial	346.1	364.2	367.3	371.4	374.7	378.2	383.3	389.4	394.1	394.9	397.1	398.0
7 Real estate	1,399.1	1,475.1	1,491.4	1,519.7	1,536.4	1,553.8	1,574.4	1,587.7	1,595.3	1,584.9	1,587.4	1,593.4
8 Revolving home equity	133.4	128.6	128.5	128.5	126.4	125.3	125.9	126.8	125.2	121.7	121.8	121.6
9 Other	1,265.6	1,346.6	1,362.9	1,391.2	1,410.0	1,428.6	1,448.5	1,460.9	1,470.1	1,463.2	1,465.6	1,471.8
10 Consumer	327.0	332.9	328.0	326.6	328.4	330.2	330.3	331.3	328.0	327.8	329.0	328.9
11 Security ⁴	8.6	11.2	11.1	11.4	11.6	11.0	11.2	11.0	10.9	10.6	10.9	11.0
12 Other loans and leases	101.0	110.5	112.7	113.8	113.8	113.1	114.4	113.4	114.3	113.5	114.0	114.4
13 Interbank loans	75.5	95.1	99.2	104.8	106.2	100.5	103.5	98.9	99.2	97.1	97.3	94.2
14 Cash assets ⁵	109.9	115.6	115.4	113.1	110.6	111.3	107.4	110.7	113.2	111.4	111.7	114.2
15 Other assets ⁶	196.1	215.1	234.9	239.9	242.6	242.6	249.6	253.0	253.6	257.0	252.7	257.9
16 TOTAL ASSETS⁷	3,244.3	3,386.2	3,432.9	3,467.9	3,484.7	3,498.3	3,529.1	3,548.3	3,557.9	3,549.3	3,551.2	3,564.1
LIABILITIES												
17 Deposits	2,458.4	2,565.6	2,586.1	2,598.8	2,608.0	2,614.4	2,634.4	2,656.3	2,659.6	2,646.8	2,652.9	2,682.5
18 Transaction	345.3	346.2	347.8	352.0	343.7	351.4	341.6	334.7	324.3	331.9	334.5	328.4
19 Nontransaction	2,113.0	2,219.4	2,238.3	2,246.8	2,264.4	2,263.0	2,292.8	2,321.6	2,335.4	2,315.0	2,318.3	2,354.0
20 Large time	408.7	445.8	454.3	461.4	462.5	471.0	480.6	485.8	488.6	490.1	489.2	490.3
21 Other	1,704.3	1,773.6	1,784.0	1,785.3	1,801.8	1,792.0	1,812.2	1,835.8	1,846.8	1,824.9	1,829.1	1,863.7
22 Borrowings	508.1	532.6	530.9	529.8	523.8	536.2	542.5	536.9	528.1	519.0	521.5	527.2
23 From banks in the U.S.	165.4	172.7	165.6	166.6	164.0	169.3	169.7	166.7	159.9	151.2	152.6	154.8
24 From others	342.8	359.9	365.3	363.2	359.7	366.9	372.8	370.3	368.1	367.9	369.0	372.4
25 Net due to related foreign offices	13.5	18.6	19.6	18.5	18.9	19.2	18.4	20.4	19.3	19.5	18.1	19.6
26 Other liabilities	70.0	71.2	74.5	75.7	75.3	74.7	74.0	74.5	75.6	76.6	77.9	77.3
27 TOTAL LIABILITIES	3,049.9	3,188.0	3,211.1	3,222.8	3,226.0	3,244.6	3,269.4	3,288.1	3,282.5	3,262.1	3,270.3	3,306.6
28 Residual (assets less liabilities) ⁸	194.4	198.1	221.7	245.1	258.7	253.8	259.7	260.2	275.3	287.2	280.9	257.5

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

September 1, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23	
ASSETS													
1	Bank credit	2,886.3	2,999.6	3,013.0	3,031.3	3,046.9	3,070.8	3,091.9	3,110.0	3,118.1	3,112.4	3,121.9	3,133.1
2	Securities in bank credit	712.1	699.8	704.1	702.1	696.3	691.4	689.5	686.0	682.3	685.3	684.0	685.5
3	Treasury and Agency securities ²	489.9	485.8	487.7	485.7	480.9	476.2	473.2	470.7	468.9	469.5	468.3	469.5
4	Other securities	222.3	214.1	216.4	216.3	215.4	215.2	216.3	215.3	213.4	215.8	215.7	216.0
5	Loans and leases in bank credit ³	2,174.1	2,299.7	2,309.0	2,329.3	2,350.6	2,379.4	2,402.4	2,424.0	2,435.7	2,427.1	2,437.9	2,447.6
6	Commercial and industrial	346.0	364.0	367.5	372.2	376.7	380.8	385.0	389.2	392.7	392.9	394.9	395.8
7	Real estate	1,393.7	1,478.5	1,491.1	1,510.5	1,525.6	1,548.6	1,565.0	1,581.4	1,591.0	1,583.4	1,587.6	1,594.3
8	Revolving home equity	133.6	128.1	128.2	127.8	126.0	125.3	126.2	127.0	125.3	121.8	122.1	121.8
9	Other	1,260.0	1,350.4	1,362.9	1,382.7	1,399.6	1,423.3	1,438.8	1,454.5	1,465.7	1,461.6	1,465.5	1,472.5
9a	Other residential	489.0	508.4	510.5	519.4	524.3	537.3	544.5	550.3	557.1	551.7	553.2	558.4
9b	Commercial	771.0	842.0	852.5	863.3	875.3	885.9	894.3	904.1	908.6	909.9	912.3	914.1
10	Consumer	323.5	338.1	329.3	322.7	324.1	326.9	326.3	327.8	324.9	324.4	328.2	330.4
10a	Credit cards and related plans	163.2	171.5	162.3	158.2	161.0	164.2	163.2	165.2	163.6	163.3	166.4	168.3
10b	Other	160.3	166.6	166.9	164.5	163.1	162.7	163.1	162.5	161.3	161.1	161.7	162.1
11	Security ⁴	8.6	10.8	11.1	11.7	11.6	10.8	11.2	10.8	10.9	10.7	11.0	10.8
12	Other loans and leases	102.4	108.3	110.0	112.2	112.6	112.2	115.0	114.8	116.1	115.7	116.3	116.2
13	Interbank loans	71.1	94.1	101.9	110.6	108.5	95.0	97.9	93.2	97.9	94.2	96.3	90.7
14	Cash assets ⁵	109.6	117.9	114.9	108.5	107.0	110.0	106.5	110.3	114.1	107.9	109.1	109.3
15	Other assets ⁶	196.1	215.1	234.9	239.9	242.6	242.6	249.6	253.0	253.6	257.0	252.7	257.9
16	TOTAL ASSETS⁷	3,229.9	3,393.2	3,431.5	3,456.8	3,471.1	3,484.1	3,511.5	3,531.9	3,549.0	3,536.8	3,544.9	3,555.9
LIABILITIES													
17	Deposits	2,450.1	2,559.3	2,579.8	2,597.7	2,615.0	2,611.3	2,632.8	2,647.7	2,661.4	2,650.1	2,652.6	2,660.7
18	Transaction	343.1	348.1	343.5	349.7	345.4	347.7	340.0	332.5	321.9	314.0	327.3	329.1
19	Nontransaction	2,107.0	2,211.2	2,236.3	2,248.0	2,269.6	2,263.6	2,292.8	2,315.1	2,339.4	2,336.1	2,325.2	2,331.7
20	Large time	408.7	445.8	454.3	461.4	462.5	471.0	480.6	485.8	488.6	490.1	489.2	490.3
21	Other	1,698.4	1,765.4	1,782.0	1,786.6	1,807.0	1,792.6	1,812.2	1,829.4	1,850.8	1,846.0	1,836.0	1,841.4
22	Borrowings	508.1	532.6	530.9	529.8	523.8	536.2	542.5	536.9	528.1	519.0	521.5	527.2
23	From banks in the U.S.	165.4	172.7	165.6	166.6	164.0	169.3	169.7	166.7	159.9	151.2	152.6	154.8
24	From others	342.8	359.9	365.3	363.2	359.7	366.9	372.8	370.3	368.1	367.9	369.0	372.4
25	Net due to related foreign offices	13.5	18.6	19.6	18.5	18.9	19.2	18.4	20.4	19.3	19.5	18.1	19.6
26	Other liabilities	70.0	71.2	74.5	75.7	75.3	74.7	74.0	74.5	75.6	76.6	77.9	77.3
27	TOTAL LIABILITIES	3,041.7	3,181.7	3,204.9	3,221.7	3,232.9	3,241.5	3,267.8	3,279.4	3,284.3	3,265.3	3,270.0	3,284.8
28	Residual (assets less liabilities) ⁸	188.2	211.5	226.6	235.1	238.2	242.7	243.7	252.4	264.7	271.5	274.9	271.1

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	744.0	811.5	818.9	829.5	849.3	901.0	892.9	897.3	916.5	914.2	926.3	924.3
2 Securities in bank credit	324.7	347.0	342.9	344.4	356.9	382.5	374.8	372.5	379.9	382.3	381.7	382.9
3 Treasury and Agency securities ²	86.6	74.7	76.9	77.9	77.3	80.5	80.1	81.4	82.6	84.0	86.3	83.9
4 Other securities	238.1	272.3	266.0	266.5	279.6	302.0	294.7	291.1	297.3	298.2	295.5	299.0
5 Loans and leases in bank credit ³	419.3	464.5	476.0	485.0	492.4	518.5	518.1	524.8	536.6	531.9	544.6	541.4
6 Commercial and industrial	159.5	171.1	174.7	176.8	182.0	187.0	192.8	195.3	203.5	204.7	209.1	210.4
7 Real estate	17.7	20.7	20.8	21.3	22.0	22.4	21.8	22.2	22.3	22.2	22.0	21.7
11 Security ⁴	129.1	142.5	148.3	155.4	156.3	172.5	169.2	170.1	172.4	168.8	175.0	171.1
12 Other loans and leases	113.0	130.1	132.1	131.6	132.1	136.6	134.4	137.1	138.2	136.4	138.4	138.2
13 Interbank loans	51.0	42.0	43.6	47.6	48.1	45.8	49.7	48.0	44.8	49.2	54.7	57.8
14 Cash assets ⁵	60.6	51.9	51.3	52.2	49.3	49.8	52.7	54.2	54.6	53.0	54.8	52.0
15 Other assets ⁶	36.9	36.3	38.9	37.2	40.0	48.8	45.5	45.0	44.6	47.9	46.8	46.4
16 TOTAL ASSETS ⁷	892.0	941.2	952.2	965.9	986.2	1,044.9	1,040.2	1,043.8	1,060.0	1,063.7	1,082.1	1,079.9
LIABILITIES												
17 Deposits	576.0	614.4	619.4	650.3	673.2	672.9	677.6	679.3	681.3	669.5	709.6	715.7
18 Transaction	11.9	12.7	13.3	13.5	12.7	11.7	11.8	11.8	11.0	11.9	12.4	10.9
19 Nontransaction	564.1	601.6	606.2	636.8	660.5	661.2	665.9	667.6	670.3	657.7	697.2	704.8
22 Borrowings	368.8	435.4	439.3	436.1	419.9	436.5	443.3	432.4	434.5	432.8	436.9	427.9
23 From banks in the U.S.	48.4	65.0	60.2	61.9	55.4	51.0	50.7	49.1	52.2	51.1	49.9	43.0
24 From others	320.4	370.4	379.0	374.2	364.6	385.5	392.6	383.2	382.3	381.7	387.0	384.9
25 Net due to related foreign offices	-153.0	-209.2	-209.3	-219.2	-216.1	-206.5	-209.4	-188.8	-172.2	-161.0	-187.9	-197.7
26 Other liabilities	96.0	99.4	101.4	96.6	106.7	130.6	119.2	116.2	122.4	122.7	119.3	117.6
27 TOTAL LIABILITIES	887.8	939.9	950.9	963.9	983.8	1,033.5	1,030.8	1,039.1	1,066.0	1,064.0	1,078.0	1,063.5
28 Residual (assets less liabilities) ⁸	4.2	1.2	1.3	1.9	2.5	11.4	9.5	4.7	-6.0	-0.4	4.2	16.4

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

September 1, 2006

Account	2005 Jul	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	2006 Jun	2006 Jul	Week ending			
									Aug 2	Aug 9	Aug 16	Aug 23
ASSETS												
1 Bank credit	741.3	815.8	821.1	832.4	856.0	897.5	892.7	893.4	914.1	908.1	915.7	914.4
2 Securities in bank credit	324.7	347.0	342.9	344.4	356.9	382.5	374.8	372.5	379.9	382.3	381.7	382.9
3 Treasury and Agency securities ²	86.6	74.7	76.9	77.9	77.3	80.5	80.1	81.4	82.6	84.0	86.3	83.9
3a Trading account	27.3	20.4	25.6	27.8	24.9	26.8	25.6	26.1	27.2	27.8	28.0	25.6
3b Investment account	59.3	54.3	51.3	50.2	52.4	53.7	54.5	55.3	55.4	56.3	58.2	58.2
4 Other securities	238.1	272.3	266.0	266.5	279.6	302.0	294.7	291.1	297.3	298.2	295.5	299.0
4a Trading account	131.6	162.3	157.9	157.2	170.2	191.7	182.6	180.0	181.9	182.9	182.0	183.9
4b Investment account	106.5	110.0	108.1	109.3	109.3	110.3	112.1	111.2	115.4	115.3	113.5	115.1
5 Loans and leases in bank credit ³	416.6	468.7	478.2	488.0	499.1	515.0	517.9	520.9	534.1	525.8	534.0	531.5
6 Commercial and industrial	159.0	172.7	177.1	178.2	183.0	187.0	192.3	194.7	203.2	204.1	208.7	210.1
7 Real estate	17.7	20.7	20.8	21.3	22.0	22.4	21.8	22.2	22.3	22.2	22.0	21.7
11 Security ⁴	125.6	146.7	151.0	157.2	160.5	168.2	167.8	166.8	170.9	164.3	166.5	162.9
12 Other loans and leases	114.3	128.6	129.4	131.3	133.6	137.3	135.9	137.1	137.7	135.3	136.7	136.8
13 Interbank loans	51.0	42.0	43.6	47.6	48.1	45.8	49.7	48.0	44.8	49.2	54.7	57.8
14 Cash assets ⁵	60.1	52.8	50.6	50.5	48.5	49.2	52.0	53.7	54.8	52.9	55.3	52.3
15 Other assets ⁶	36.2	37.5	39.9	37.0	39.1	49.3	45.5	44.1	45.4	50.1	47.4	43.9
16 TOTAL ASSETS⁷	888.2	947.5	954.7	967.0	991.2	1,041.3	1,039.3	1,038.7	1,058.6	1,059.8	1,072.5	1,067.9
LIABILITIES												
17 Deposits	577.2	616.6	620.7	653.4	682.3	684.9	688.3	680.7	681.0	664.4	702.4	715.9
18 Transaction	11.7	13.0	13.7	13.8	12.6	11.5	11.5	11.5	11.0	11.6	12.2	10.6
19 Nontransaction	565.6	603.7	607.0	639.6	669.7	673.4	676.8	669.2	670.0	652.8	690.1	705.2
22 Borrowings	368.8	435.4	439.3	436.1	419.9	436.5	443.3	432.4	434.5	432.8	436.9	427.9
23 From banks in the U.S.	48.4	65.0	60.2	61.9	55.4	51.0	50.7	49.1	52.2	51.1	49.9	43.0
24 From others	320.4	370.4	379.0	374.2	364.6	385.5	392.6	383.2	382.3	381.7	387.0	384.9
25 Net due to related foreign offices	-155.2	-207.7	-209.4	-221.0	-218.8	-210.6	-212.4	-191.6	-178.4	-162.2	-188.6	-196.8
26 Other liabilities	94.5	100.3	101.3	95.6	104.9	127.6	117.2	114.4	118.6	121.9	118.9	118.1
27 TOTAL LIABILITIES	885.4	944.6	951.8	964.1	988.4	1,038.4	1,036.5	1,035.9	1,055.7	1,056.9	1,069.6	1,065.0
28 Residual (assets less liabilities) ⁸	2.8	2.9	2.9	2.9	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

September 1, 2006

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 2	Aug 9	Aug 16	Aug 23	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	87.2	90.6	93.7	89.5	108.5	123.4	111.7	107.3	103.1	105.4	102.8	105.8
30	Reval. losses on off-bal. sheet items ⁹	77.3	82.0	82.5	79.1	96.6	110.6	99.6	96.1	92.1	94.6	90.9	92.5
31	Mortgage-backed securities ¹⁰	545.4	558.9	578.5	588.1	603.7	615.0	618.9	625.4	636.3	634.0	630.4	636.4
31a	Pass-through	419.5	425.5	447.4	457.3	473.9	483.0	484.6	491.1	501.2	499.0	497.7	503.2
31b	CMO, REMIC, and other	125.9	133.4	131.1	130.9	129.8	132.0	134.3	134.3	135.1	135.0	132.8	133.2
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	1.5	-8.9	-11.1	-14.1	-19.6	-21.1	-22.1	-20.8	-16.0	-15.4	-14.4	-14.0
33	Securitized consumer loans ¹²	150.7	165.8	164.8	166.5	166.8	165.8	165.8	166.6	165.5	164.7	164.3	164.2
33a	Credit cards and related plans	129.5	136.2	135.4	136.8	137.9	137.5	136.2	134.6	133.7	133.0	132.7	132.7
33b	Other	21.2	29.6	29.4	29.7	28.9	28.4	29.6	32.0	31.8	31.7	31.6	31.5
34	Securitized business loans ¹²	4.9	3.0	3.0	3.0	3.0	3.0	2.9	2.7	2.5	2.5	2.5	2.5
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	337.4	333.0	335.2	331.5	326.8	326.3	326.2	324.5	324.5	325.7	326.3	327.0
33	Securitized consumer loans ¹²	212.5	202.2	205.2	204.8	203.6	202.0	207.1	207.3	209.6	210.3	210.0	209.1
33a	Credit cards and related plans	202.7	192.5	195.6	195.2	194.0	192.6	197.9	198.5	201.2	202.0	201.6	201.0
33b	Other	9.9	9.7	9.6	9.6	9.6	9.4	9.1	8.8	8.4	8.4	8.4	8.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	54.9	61.7	60.3	57.9	64.4	78.0	70.4	66.6	65.9	67.7	68.8	68.4
30	Reval. losses on off-bal. sheet items ⁹	62.7	66.3	63.9	61.7	68.2	82.7	75.7	72.3	72.4	74.4	75.0	74.5
34	Securitized business loans ¹²	0.2	0.1	0.1	0.1	0.1	0.1	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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