

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

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
1 Bank credit	7,086.0	7,410.3	7,421.7	7,438.7	7,480.8	7,540.2	7,632.2	7,695.8	7,736.4	7,761.6	7,796.0	7,826.9
2 Securities in bank credit	2,058.3	2,078.0	2,068.7	2,056.9	2,040.7	2,052.1	2,096.2	2,108.4	2,113.4	2,158.9	2,175.7	2,174.9
3 Treasury and Agency securities ²	1,218.3	1,168.2	1,159.9	1,142.4	1,133.9	1,144.1	1,178.2	1,182.3	1,167.5	1,201.6	1,203.0	1,194.3
4 Other securities	840.0	909.8	908.8	914.5	906.8	908.0	918.0	926.1	946.0	957.3	972.7	980.6
5 Loans and leases in bank credit ³	5,027.7	5,332.3	5,353.0	5,381.9	5,440.1	5,488.0	5,536.0	5,587.4	5,623.0	5,602.7	5,620.3	5,652.0
6 Commercial and industrial	962.1	1,017.6	1,025.3	1,033.4	1,045.0	1,066.7	1,076.1	1,082.6	1,095.7	1,088.9	1,101.1	1,109.7
7 Real estate	2,656.3	2,842.5	2,866.4	2,878.9	2,904.0	2,929.0	2,951.5	2,975.9	2,989.9	2,987.0	3,000.8	3,002.5
8 Revolving home equity	418.3	438.6	436.8	436.7	436.1	434.7	432.7	434.0	431.9	431.3	430.4	429.3
9 Other	2,238.0	2,403.8	2,429.6	2,442.1	2,467.9	2,494.3	2,518.8	2,542.0	2,557.9	2,555.7	2,570.4	2,573.3
10 Consumer	708.5	719.9	708.9	709.3	704.7	709.9	711.3	723.0	722.8	727.0	728.9	729.5
11 Security ⁴	226.2	246.7	241.8	246.6	261.5	252.6	260.8	267.3	277.4	258.9	248.0	260.6
12 Other loans and leases	474.7	505.6	510.7	513.7	524.9	529.9	536.3	538.6	537.2	540.9	541.4	549.6
13 Interbank loans	276.1	292.1	291.6	306.5	278.2	286.7	284.7	291.7	287.0	297.6	271.9	293.7
14 Cash assets ⁵	338.8	327.5	316.7	308.8	311.1	317.2	313.9	317.9	311.0	309.5	307.8	322.4
15 Other assets ⁶	690.0	698.3	705.0	707.2	705.9	726.4	759.9	759.0	757.3	776.1	769.2	783.0
16 TOTAL ASSETS⁷	8,322.6	8,659.7	8,666.6	8,692.9	8,707.4	8,802.9	8,923.6	8,996.6	9,023.8	9,076.9	9,076.7	9,157.6
LIABILITIES												
17 Deposits	5,450.9	5,680.5	5,693.3	5,716.1	5,731.4	5,770.3	5,798.1	5,879.5	5,930.8	5,954.3	5,955.5	5,960.6
18 Transaction	704.4	672.5	654.9	667.3	655.9	652.5	654.5	678.1	624.3	624.5	675.1	707.0
19 Nontransaction	4,746.4	5,008.0	5,038.4	5,048.8	5,075.5	5,117.8	5,143.6	5,201.4	5,306.5	5,329.7	5,280.5	5,253.6
20 Large time	1,246.9	1,392.4	1,413.3	1,409.1	1,418.1	1,433.2	1,456.0	1,508.3	1,528.6	1,538.0	1,534.1	1,532.6
21 Other	3,499.5	3,615.7	3,625.1	3,639.7	3,657.4	3,684.6	3,687.6	3,693.1	3,777.9	3,791.8	3,746.3	3,721.0
22 Borrowings	1,624.6	1,686.4	1,675.7	1,701.4	1,720.6	1,732.3	1,768.3	1,788.5	1,761.6	1,772.6	1,740.2	1,789.3
23 From banks in the U.S.	369.3	358.5	351.0	368.5	360.5	378.1	367.5	372.4	361.9	379.7	351.7	367.0
24 From others	1,255.3	1,327.9	1,324.7	1,333.0	1,360.1	1,354.2	1,400.8	1,416.1	1,399.7	1,392.9	1,388.5	1,422.3
25 Net due to related foreign offices	59.6	69.1	93.0	75.3	72.6	73.9	54.9	44.8	24.0	21.1	83.1	95.2
26 Other liabilities	493.0	504.1	500.9	501.8	495.2	488.4	500.2	503.4	530.6	561.3	546.5	549.2
27 TOTAL LIABILITIES	7,628.2	7,940.1	7,962.9	7,994.6	8,019.8	8,064.9	8,121.5	8,216.3	8,247.1	8,309.4	8,325.3	8,394.3
28 Residual (assets less liabilities) ⁸	694.5	719.6	703.7	698.3	687.6	738.0	802.1	780.4	776.7	767.5	751.5	763.3

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

May 5, 2006

Account	2005 Mar	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	Week ending				
									Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	7,052.1	7,412.4	7,435.1	7,476.6	7,528.6	7,551.8	7,615.1	7,657.6	7,691.2	7,725.4	7,786.5	7,809.0
2	Securities in bank credit	2,049.0	2,074.5	2,066.8	2,066.4	2,049.3	2,056.0	2,092.0	2,096.3	2,103.6	2,149.5	2,169.0	2,170.3
3	Treasury and Agency securities ²	1,213.7	1,161.3	1,155.0	1,150.8	1,137.7	1,139.7	1,172.4	1,175.5	1,167.4	1,201.4	1,204.3	1,199.3
4	Other securities	835.3	913.3	911.8	915.6	911.6	916.3	919.6	920.8	936.2	948.1	964.7	971.0
5	Loans and leases in bank credit ³	5,003.1	5,337.8	5,368.4	5,410.2	5,479.3	5,495.8	5,523.1	5,561.3	5,587.6	5,575.9	5,617.5	5,638.7
6	Commercial and industrial	965.1	1,014.1	1,023.6	1,033.3	1,045.3	1,062.1	1,076.0	1,086.2	1,100.2	1,091.1	1,109.0	1,115.0
7	Real estate	2,640.9	2,850.6	2,875.7	2,897.5	2,914.2	2,928.0	2,945.4	2,959.0	2,971.3	2,971.4	2,986.8	2,991.7
8	Revolving home equity	415.2	440.5	437.9	436.8	434.9	432.7	433.0	430.8	427.7	427.8	429.5	430.0
9	Other	2,225.7	2,410.1	2,437.8	2,460.8	2,479.3	2,495.3	2,512.4	2,528.3	2,543.7	2,543.6	2,557.2	2,561.7
10	Consumer	702.0	721.4	711.5	714.0	716.7	723.4	716.4	716.4	711.5	716.2	720.7	723.2
10a	Credit cards and related plans	303.2	311.5	302.9	309.1	319.9	317.7	305.0	295.4	291.6	295.2	298.9	302.4
10b	Other	398.8	409.9	408.6	404.9	396.9	405.7	411.4	421.0	420.0	421.0	421.8	420.9
11	Security ⁴	225.1	242.0	244.1	251.8	273.3	255.6	259.2	266.6	265.1	260.5	260.9	265.0
12	Other loans and leases	470.0	509.7	513.4	513.6	529.7	526.7	526.1	533.1	539.3	536.8	540.2	543.8
13	Interbank loans	279.7	286.5	288.5	309.8	280.9	282.2	280.8	296.6	305.7	314.3	282.7	288.1
14	Cash assets ⁵	326.1	329.3	322.2	318.6	330.4	326.5	311.2	305.8	303.7	303.1	308.2	313.7
15	Other assets ⁶	685.3	701.1	708.5	709.9	707.4	727.3	754.8	754.1	761.6	773.4	765.8	775.5
16	TOTAL ASSETS⁷	8,274.5	8,660.7	8,686.3	8,746.6	8,778.7	8,820.4	8,894.4	8,946.1	8,994.4	9,048.5	9,075.2	9,118.3
LIABILITIES													
17	Deposits	5,444.1	5,670.3	5,686.0	5,727.1	5,758.6	5,770.4	5,802.2	5,873.9	5,978.1	6,002.7	5,984.6	5,933.8
18	Transaction	695.0	664.5	653.8	673.4	692.3	665.0	646.6	668.9	629.6	634.6	692.2	703.0
19	Nontransaction	4,749.1	5,005.8	5,032.2	5,053.7	5,066.3	5,105.4	5,155.6	5,205.0	5,348.5	5,368.1	5,292.4	5,230.8
20	Large time	1,250.2	1,379.1	1,395.1	1,398.6	1,415.9	1,445.7	1,468.7	1,512.2	1,532.8	1,541.8	1,540.1	1,542.6
21	Other	3,498.9	3,626.8	3,637.1	3,655.1	3,650.3	3,659.7	3,686.9	3,692.8	3,815.7	3,826.3	3,752.4	3,688.2
22	Borrowings	1,612.4	1,690.6	1,672.7	1,694.0	1,705.8	1,729.3	1,766.8	1,774.6	1,746.0	1,758.4	1,750.8	1,813.7
23	From banks in the U.S.	370.5	358.8	351.1	366.4	359.2	375.3	365.3	373.6	365.3	382.5	356.8	371.3
24	From others	1,241.9	1,331.8	1,321.7	1,327.6	1,346.6	1,354.0	1,401.5	1,401.0	1,380.7	1,375.9	1,394.0	1,442.3
25	Net due to related foreign offices	53.1	73.6	99.8	87.0	81.8	79.7	61.6	37.3	2.4	-6.3	56.7	83.5
26	Other liabilities	484.7	509.1	508.0	514.5	505.0	494.1	506.5	495.0	507.9	528.9	518.7	536.5
27	TOTAL LIABILITIES	7,594.4	7,943.6	7,966.5	8,022.7	8,051.1	8,073.5	8,137.1	8,180.8	8,234.2	8,283.7	8,310.7	8,367.5
28	Residual (assets less liabilities) ⁸	680.1	717.1	719.8	723.9	727.6	746.9	757.3	765.4	760.2	764.8	764.5	750.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	6,382.4	6,628.7	6,627.9	6,633.2	6,673.5	6,734.4	6,820.3	6,875.3	6,892.9	6,930.3	6,964.7	6,981.8
2	Securities in bank credit	1,740.7	1,730.1	1,712.4	1,697.2	1,689.5	1,711.9	1,760.3	1,771.3	1,772.7	1,816.9	1,827.2	1,820.2
3	Treasury and Agency securities ²	1,124.7	1,080.8	1,075.5	1,059.1	1,053.5	1,069.7	1,102.3	1,106.0	1,092.7	1,126.4	1,128.9	1,118.4
4	Other securities	616.0	649.3	636.9	638.1	636.0	642.2	658.0	665.4	680.1	690.5	698.3	701.9
5	Loans and leases in bank credit ³	4,641.8	4,898.6	4,915.5	4,936.1	4,984.1	5,022.5	5,060.0	5,104.0	5,120.1	5,113.4	5,137.5	5,161.6
6	Commercial and industrial	816.8	853.3	861.1	869.0	876.6	892.9	900.3	907.0	915.3	910.1	920.0	926.5
7	Real estate	2,638.2	2,827.1	2,846.5	2,858.2	2,883.6	2,909.6	2,932.0	2,955.9	2,969.4	2,966.3	2,980.1	2,981.8
8	Revolving home equity	418.3	438.6	436.8	436.7	436.1	434.7	432.7	434.0	431.9	431.3	430.4	429.3
9	Other	2,219.9	2,388.5	2,409.7	2,421.5	2,447.4	2,474.8	2,499.3	2,521.9	2,537.5	2,535.0	2,549.6	2,552.6
10	Consumer	708.5	719.9	708.9	709.3	704.7	709.9	711.3	723.0	722.8	727.0	728.9	729.5
11	Security ⁴	107.8	108.5	104.4	109.1	121.5	112.4	114.3	113.2	110.3	102.7	101.0	107.5
12	Other loans and leases	370.5	389.8	394.5	390.4	397.7	397.8	402.1	404.8	402.3	407.2	407.6	416.3
13	Interbank loans	233.4	242.5	244.4	260.9	236.9	246.0	242.9	246.5	241.8	255.0	226.7	247.8
14	Cash assets ⁵	274.1	267.7	260.4	254.4	260.8	266.9	265.3	268.3	264.0	260.9	262.4	276.6
15	Other assets ⁶	654.8	657.4	664.9	665.5	667.4	691.8	722.4	721.7	719.4	736.2	730.0	737.0
16	TOTAL ASSETS⁷	7,476.7	7,728.3	7,729.6	7,746.1	7,770.6	7,872.0	7,984.3	8,044.7	8,050.6	8,114.9	8,116.1	8,175.4
LIABILITIES													
17	Deposits	4,889.5	5,056.5	5,063.0	5,103.7	5,128.6	5,164.0	5,184.7	5,228.9	5,257.6	5,279.6	5,283.6	5,289.9
18	Transaction	689.7	660.5	643.2	655.2	643.6	639.6	640.5	664.4	611.6	611.5	661.9	694.4
19	Nontransaction	4,199.8	4,396.0	4,419.8	4,448.5	4,485.1	4,524.4	4,544.1	4,564.5	4,646.0	4,668.2	4,621.7	4,595.5
20	Large time	720.9	793.2	804.4	815.5	829.6	841.7	858.4	876.3	886.5	895.8	892.8	895.7
21	Other	3,479.0	3,602.8	3,615.4	3,633.0	3,655.5	3,682.7	3,685.7	3,688.2	3,759.5	3,772.3	3,728.9	3,699.8
22	Borrowings	1,259.4	1,305.7	1,296.3	1,294.8	1,300.3	1,305.7	1,336.7	1,358.8	1,336.0	1,346.8	1,339.4	1,383.6
23	From banks in the U.S.	318.9	307.5	300.4	309.5	301.0	314.8	308.7	311.9	309.0	314.7	301.1	316.1
24	From others	940.5	998.2	995.9	985.3	999.3	990.9	1,027.9	1,046.9	1,027.0	1,032.2	1,038.3	1,067.5
25	Net due to related foreign offices	240.2	251.8	271.7	257.3	263.4	282.9	269.5	275.8	261.8	266.3	295.1	318.1
26	Other liabilities	399.3	396.7	386.1	385.4	384.0	388.1	398.0	406.6	429.8	458.6	442.4	432.2
27	TOTAL LIABILITIES	6,788.3	7,010.8	7,017.0	7,041.1	7,076.3	7,140.8	7,188.8	7,270.1	7,285.2	7,351.5	7,360.5	7,423.8
28	Residual (assets less liabilities) ⁸	688.4	717.5	712.6	705.0	694.3	731.2	795.6	774.6	765.4	763.5	755.6	751.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	6,345.4	6,637.6	6,645.2	6,670.5	6,715.1	6,742.8	6,801.1	6,833.2	6,851.8	6,889.7	6,939.8	6,953.8
2	Securities in bank credit	1,731.4	1,726.6	1,710.5	1,706.6	1,698.1	1,715.7	1,756.0	1,759.2	1,763.0	1,807.5	1,820.5	1,815.6
3	Treasury and Agency securities ²	1,120.0	1,073.9	1,070.7	1,067.5	1,057.2	1,065.2	1,096.4	1,099.1	1,092.6	1,126.3	1,130.2	1,123.4
4	Other securities	611.4	652.7	639.8	639.2	640.9	650.5	659.6	660.0	670.3	681.2	690.4	692.2
5	Loans and leases in bank credit ³	4,614.0	4,911.0	4,934.7	4,963.9	5,017.0	5,027.0	5,045.1	5,074.0	5,088.8	5,082.2	5,119.2	5,138.2
6	Commercial and industrial	817.8	851.4	861.5	869.7	875.9	887.5	898.1	908.2	917.8	911.3	925.9	931.0
7	Real estate	2,622.8	2,835.3	2,855.9	2,876.9	2,893.7	2,908.6	2,925.9	2,939.0	2,950.9	2,950.7	2,966.0	2,971.0
8	Revolving home equity	415.2	440.5	437.9	436.8	434.9	432.7	433.0	430.8	427.7	427.8	429.5	430.0
9	Other	2,207.6	2,394.8	2,418.0	2,440.1	2,458.8	2,475.8	2,492.9	2,508.3	2,523.2	2,522.8	2,536.5	2,541.0
9a	Other residential	1,103.0	1,194.2	1,201.7	1,213.3	1,217.9	1,219.8	1,224.8	1,232.5	1,244.8	1,239.4	1,247.3	1,248.5
9b	Commercial	1,104.6	1,200.5	1,216.3	1,226.8	1,240.9	1,256.1	1,268.1	1,275.7	1,278.4	1,283.4	1,289.2	1,292.5
10	Consumer	702.0	721.4	711.5	714.0	716.7	723.4	716.4	716.4	711.5	716.2	720.7	723.2
10a	Credit cards and related plans	303.2	311.5	302.9	309.1	319.9	317.7	305.0	295.4	291.6	295.2	298.9	302.4
10d	Other	398.8	409.9	408.6	404.9	396.9	405.7	411.4	421.0	420.0	421.0	421.8	420.9
11	Security ⁴	105.3	109.9	108.0	110.4	126.7	111.4	110.0	110.7	105.1	101.9	102.7	104.4
12	Other loans and leases	366.1	393.0	397.8	392.9	403.9	396.2	394.7	399.7	403.6	402.1	404.0	408.6
13	Interbank loans	236.9	236.9	241.3	264.2	239.6	241.4	238.9	251.5	260.5	271.7	237.5	242.2
14	Cash assets ⁵	263.5	268.3	264.8	264.2	278.3	276.6	263.3	257.9	257.7	255.3	262.8	268.3
15	Other assets ⁶	650.0	661.9	669.6	668.9	668.3	690.3	715.2	716.9	724.8	735.4	728.6	731.3
16	TOTAL ASSETS⁷	7,427.4	7,736.7	7,753.4	7,800.0	7,833.2	7,884.1	7,951.6	7,991.8	8,027.5	8,084.8	8,101.1	8,128.0
LIABILITIES													
17	Deposits	4,877.3	5,057.6	5,076.5	5,129.7	5,159.3	5,156.3	5,180.7	5,216.7	5,296.4	5,318.3	5,299.1	5,244.7
18	Transaction	680.8	652.3	641.9	661.5	679.5	651.7	632.7	655.7	617.1	622.0	679.3	690.6
19	Nontransaction	4,196.5	4,405.3	4,434.6	4,468.3	4,479.8	4,504.6	4,548.0	4,561.0	4,679.2	4,696.3	4,619.8	4,554.1
20	Large time	718.4	791.1	806.8	819.7	831.4	846.8	863.1	873.2	882.2	889.7	885.2	887.8
21	Other	3,478.1	3,614.2	3,627.8	3,648.6	3,648.4	3,657.8	3,684.9	3,687.8	3,797.1	3,806.6	3,734.6	3,666.3
22	Borrowings	1,247.2	1,310.0	1,293.3	1,287.4	1,285.4	1,302.8	1,335.2	1,344.8	1,320.4	1,332.6	1,350.0	1,408.0
23	From banks in the U.S.	320.1	307.8	300.5	307.4	299.7	312.1	306.6	313.0	312.4	317.5	306.2	320.5
24	From others	927.1	1,002.2	992.9	979.9	985.8	990.7	1,028.6	1,031.7	1,008.0	1,015.1	1,043.8	1,087.5
25	Net due to related foreign offices	234.2	254.5	275.7	266.1	271.0	287.9	276.6	269.0	243.9	243.0	273.0	307.2
26	Other liabilities	391.4	400.3	390.8	395.7	392.6	393.1	404.7	398.8	409.5	429.0	417.4	420.2
27	TOTAL LIABILITIES	6,750.1	7,022.4	7,036.3	7,078.9	7,108.4	7,140.0	7,197.1	7,229.2	7,270.1	7,322.8	7,339.4	7,380.1
28	Residual (assets less liabilities) ⁸	677.3	714.3	717.0	721.1	724.8	744.1	754.5	762.6	757.4	762.0	761.7	748.0

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

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	3,579.6	3,669.2	3,678.1	3,669.5	3,703.2	3,729.5	3,796.5	3,827.9	3,830.6	3,868.7	3,893.2	3,910.0
2	Securities in bank credit	1,025.5	1,016.7	1,009.9	996.7	996.6	1,013.7	1,056.3	1,073.7	1,078.0	1,120.8	1,129.5	1,124.6
3	Treasury and Agency securities ²	633.4	588.9	588.3	572.6	571.3	586.4	616.3	627.2	616.1	648.5	650.6	641.2
3a	Trading account	52.1	36.8	41.1	41.6	32.0	34.9	42.2	39.4	34.3	47.3	44.7	42.9
3b	Investment account	581.2	552.2	547.2	530.9	539.2	551.5	574.1	587.9	581.8	601.2	605.9	598.3
3c	Mortgage-backed	473.4	450.2	445.1	435.7	447.3	469.6	494.0	507.5	499.7	515.8	518.7	512.7
3d	Other	107.9	101.9	102.0	95.2	91.9	81.9	80.1	80.4	82.0	85.4	87.2	85.6
4	Other securities	392.1	427.8	421.6	424.1	425.3	427.3	440.0	446.5	461.9	472.3	478.9	483.4
4a	Trading account	204.9	213.4	203.9	203.8	199.9	203.1	207.3	205.9	214.0	223.6	231.3	235.1
4b	Investment account	187.2	214.3	217.7	220.4	225.4	224.2	232.7	240.6	247.9	248.7	247.6	248.3
4c	State and local government	35.2	38.1	37.5	37.9	38.6	39.5	41.0	42.4	43.1	43.1	43.5	44.4
4d	Other	152.0	176.3	180.2	182.5	186.8	184.7	191.7	198.2	204.8	205.5	204.1	204.0
5	Loans and leases in bank credit ³	2,554.1	2,652.5	2,668.1	2,672.8	2,706.6	2,715.8	2,740.2	2,754.2	2,752.7	2,747.9	2,763.7	2,785.4
6	Commercial and industrial	483.6	494.2	501.8	505.7	513.4	523.7	527.8	530.3	535.4	529.8	537.9	544.1
7	Real estate	1,311.3	1,391.4	1,401.2	1,406.2	1,416.7	1,424.8	1,435.2	1,434.9	1,434.9	1,435.4	1,445.9	1,446.1
8	Revolving home equity	298.0	304.2	305.7	304.8	304.5	306.2	304.3	305.7	305.3	304.9	304.1	303.5
9	Other	1,013.3	1,087.2	1,095.5	1,101.5	1,112.2	1,118.6	1,130.9	1,129.2	1,129.6	1,130.5	1,141.7	1,142.7
9a	Other residential	636.2	681.8	686.7	692.4	698.6	698.5	705.5	705.0	708.5	708.0	715.0	716.3
9b	Commercial	377.1	405.4	408.8	409.1	413.6	420.1	425.4	424.2	421.1	422.5	426.7	426.4
10	Consumer	390.5	387.4	385.5	382.5	376.9	380.0	385.4	397.2	395.7	398.3	398.8	400.9
11	Security ⁴	100.0	98.4	93.9	98.2	111.1	101.3	103.2	101.8	99.2	91.4	89.1	95.0
11a	Fed funds and RPs with broker/dealer	77.3	82.2	77.2	80.8	93.7	84.1	84.8	84.1	80.6	73.2	71.5	76.6
11b	Other	22.7	16.2	16.7	17.4	17.4	17.2	18.4	17.7	18.5	18.2	17.6	18.5
12a	State and local government	16.8	18.2	18.5	18.8	18.9	18.9	19.1	18.9	18.7	18.7	19.0	19.1
12b	Agricultural	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.6
12c	Fed funds and RPs with others	28.2	28.3	31.8	18.7	22.2	21.1	18.1	19.9	21.5	21.6	21.3	27.6
12d	All other loans	120.5	133.7	134.9	142.1	146.3	145.4	150.3	150.2	146.7	152.0	151.2	152.2
12e	Lease financing receivables	93.9	91.4	90.7	90.9	91.3	90.8	91.2	91.2	90.9	90.9	90.9	90.8
13	Interbank loans	157.8	155.0	150.8	159.5	148.9	150.7	144.0	142.6	140.8	153.9	123.7	137.2
13a	Fed funds and RPs with banks	92.8	89.0	86.3	95.3	84.0	82.7	72.6	71.2	69.3	88.2	64.9	77.7
13b	Other	65.1	66.1	64.5	64.2	64.9	68.0	71.4	71.4	71.5	65.6	58.8	59.5
14	Cash assets ⁵	159.2	146.8	141.8	137.5	144.9	145.5	142.4	146.7	144.6	140.3	144.3	156.6
15	Other assets ⁶	471.1	456.5	465.1	462.9	459.6	470.1	480.0	474.5	468.8	481.2	481.0	487.4
16	TOTAL ASSETS⁷	4,332.5	4,393.5	4,401.4	4,395.4	4,422.9	4,463.4	4,530.6	4,558.9	4,551.9	4,611.1	4,609.2	4,658.2

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)

May 5, 2006

Account	2005 Mar	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
LIABILITIES												
17 Deposits	2,501.5	2,546.4	2,548.9	2,574.3	2,604.7	2,613.9	2,605.3	2,635.1	2,653.5	2,665.3	2,671.2	2,659.5
18 Transaction	335.4	311.5	298.7	303.5	307.4	302.8	297.9	312.9	278.0	277.7	315.9	341.2
19 Nontransaction	2,166.1	2,234.9	2,250.1	2,270.8	2,297.3	2,311.0	2,307.3	2,322.2	2,375.6	2,387.6	2,355.3	2,318.4
20 Large time	341.8	372.7	374.9	380.3	398.1	403.3	412.1	423.3	432.4	440.6	438.2	442.0
21 Other	1,824.3	1,862.2	1,875.3	1,890.5	1,899.2	1,907.7	1,895.2	1,898.9	1,943.2	1,946.9	1,917.1	1,876.3
22 Borrowings	764.7	778.5	781.1	776.9	784.5	779.4	809.6	830.0	820.1	833.6	819.2	847.9
23 From banks in the U.S.	153.2	139.5	135.6	139.7	136.6	145.6	145.5	146.8	149.1	153.5	142.3	149.2
24 From others	611.5	639.0	645.5	637.2	647.9	633.8	664.1	683.2	671.0	680.1	676.9	698.7
25 Net due to related foreign offices	234.1	238.6	256.2	243.8	249.3	264.4	249.8	257.3	243.4	249.7	274.2	298.1
26 Other liabilities	326.8	323.0	313.2	311.4	310.7	311.2	317.5	325.3	348.3	377.2	361.2	354.0
27 TOTAL LIABILITIES	3,827.1	3,886.4	3,899.4	3,906.4	3,949.1	3,968.8	3,982.2	4,047.6	4,065.3	4,125.8	4,125.7	4,159.5
28 Residual (assets less liabilities) ⁸	505.4	507.1	502.0	489.0	473.7	494.6	548.4	511.3	486.6	485.2	483.5	498.7

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

May 5, 2006

Account	2005 Mar	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	Week ending				
									Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	3,547.4	3,675.0	3,685.5	3,690.0	3,725.3	3,734.1	3,779.1	3,792.9	3,801.8	3,839.7	3,878.7	3,893.8
2	Securities in bank credit	1,009.0	1,016.3	1,009.2	1,007.5	1,002.3	1,018.3	1,052.6	1,055.9	1,062.8	1,106.7	1,119.5	1,117.6
3	Treasury and Agency securities ²	621.5	585.1	584.6	582.3	572.2	582.6	611.0	614.7	610.7	643.6	648.5	643.8
3a	Trading account	51.7	36.4	40.4	42.0	32.1	34.7	42.5	39.0	34.4	47.5	45.0	43.2
3b	Investment account	569.8	548.7	544.2	540.3	540.1	547.9	568.5	575.7	576.3	596.1	603.6	600.7
3c	Mortgage-backed	462.9	447.9	444.2	444.1	448.2	466.5	487.8	496.1	494.0	510.3	515.8	514.5
3d	Other	106.9	100.8	100.1	96.1	92.0	81.4	80.6	79.6	82.3	85.8	87.8	86.1
4	Other securities	387.5	431.2	424.6	425.2	430.1	435.7	441.6	441.2	452.2	463.0	470.9	473.7
4a	Trading account	202.5	215.1	205.4	204.3	202.2	207.1	208.0	203.5	209.5	219.2	227.4	230.4
4b	Investment account	185.0	216.1	219.2	220.9	227.9	228.6	233.6	237.7	242.7	243.8	243.5	243.4
4c	State and local government	34.8	38.4	37.8	38.0	39.0	40.3	41.2	41.9	42.1	42.3	42.7	43.5
4d	Other	150.2	177.7	181.4	182.9	188.9	188.3	192.4	195.8	200.5	201.5	200.8	199.9
5	Loans and leases in bank credit ³	2,538.5	2,658.6	2,676.4	2,682.5	2,723.1	2,715.8	2,726.5	2,736.9	2,739.0	2,733.0	2,759.2	2,776.2
6	Commercial and industrial	484.0	494.4	503.0	507.6	512.5	519.0	525.6	530.8	537.6	530.2	541.5	546.0
7	Real estate	1,303.0	1,393.4	1,402.2	1,410.4	1,418.8	1,422.9	1,429.7	1,425.9	1,427.9	1,430.5	1,441.9	1,444.7
8	Revolving home equity	295.5	305.3	306.1	304.9	303.8	304.7	304.9	303.1	302.1	302.1	303.5	304.0
9	Other	1,007.4	1,088.1	1,096.0	1,105.5	1,115.0	1,118.2	1,124.9	1,122.7	1,125.8	1,128.4	1,138.4	1,140.7
9a	Other residential	632.5	682.3	687.0	694.9	700.3	698.3	701.8	701.0	706.2	706.7	712.9	715.0
9b	Commercial	375.0	405.8	409.0	410.5	414.7	419.9	423.1	421.7	419.7	421.7	425.5	425.7
10	Consumer	388.3	388.3	385.8	383.1	381.0	386.7	388.5	395.0	391.3	394.1	395.5	398.2
10a	Credit cards and related plans	146.4	143.2	142.0	142.2	147.9	146.7	143.7	138.6	135.2	137.1	138.3	141.2
10b	Other	241.9	245.2	243.9	240.9	233.1	240.0	244.8	256.4	256.0	256.9	257.2	257.0
11	Security ⁴	97.4	99.9	97.5	99.3	116.3	100.5	99.0	98.9	93.2	90.0	90.8	92.8
11a	Fed funds and RPs with broker/dealer	75.3	83.4	80.2	81.7	98.1	83.4	81.3	81.7	75.8	72.1	72.9	74.8
11b	Other	22.1	16.5	17.3	17.6	18.2	17.1	17.6	17.2	17.4	17.9	17.9	18.0
12a	State and local government	16.8	18.2	18.5	18.8	18.9	18.9	19.1	18.9	18.7	18.7	19.0	19.1
12b	Agricultural	9.1	9.5	9.7	9.8	10.0	9.9	9.7	9.6	9.5	9.5	9.5	9.5
12c	Fed funds and RPs with others	28.2	28.3	31.8	18.7	22.2	21.1	18.1	19.9	21.5	21.6	21.3	27.6
12d	All other loans	118.0	135.1	136.5	143.6	152.1	145.6	145.8	147.0	148.4	147.6	149.0	147.7
12e	Lease financing receivables	93.7	91.4	91.3	91.2	91.2	91.2	91.0	90.9	90.9	90.8	90.7	90.5
13	Interbank loans	157.3	151.1	146.6	161.1	152.0	150.2	139.9	142.1	144.8	156.4	128.7	139.4
13a	Fed funds and RPs with banks	92.5	86.7	84.0	96.3	85.8	82.4	70.6	71.0	71.3	89.7	67.5	78.9
13b	Other	64.8	64.4	62.7	64.9	66.2	67.8	69.3	71.1	73.5	66.7	61.2	60.5
14	Cash assets ⁵	153.4	146.1	144.6	143.4	157.7	153.9	142.4	141.2	140.7	137.6	147.5	153.6
15	Other assets ⁶	466.3	461.0	469.8	466.3	460.5	468.7	472.7	469.7	474.3	480.4	479.5	481.7
16	TOTAL ASSETS⁷	4,288.9	4,399.0	4,412.6	4,426.9	4,461.8	4,474.4	4,501.4	4,512.6	4,528.8	4,581.2	4,601.7	4,635.7

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)

May 5, 2006

Account	2005 Mar	2005 Sep	2005 Oct	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	Week ending			
									Apr 5	Apr 12	Apr 19	Apr 26
LIABILITIES												
17 Deposits	2,491.1	2,548.7	2,560.2	2,588.0	2,622.6	2,612.0	2,612.0	2,624.3	2,670.8	2,684.1	2,681.3	2,632.7
18 Transaction	330.8	305.0	296.2	306.3	330.6	311.2	294.5	308.4	281.3	284.2	329.6	342.6
19 Nontransaction	2,160.3	2,243.6	2,264.0	2,281.8	2,291.9	2,300.8	2,317.4	2,315.9	2,389.5	2,399.9	2,351.7	2,290.1
20 Large time	339.3	370.7	377.2	384.4	399.9	408.3	416.8	420.2	428.1	434.5	430.6	434.0
21 Other	1,821.0	1,873.0	1,886.8	1,897.3	1,892.0	1,892.5	1,900.7	1,895.7	1,961.4	1,965.4	1,921.1	1,856.0
22 Borrowings	752.5	782.7	778.2	769.5	769.6	776.4	808.1	816.0	804.5	819.3	829.8	872.2
23 From banks in the U.S.	154.4	139.8	135.7	137.6	135.3	142.8	143.3	148.0	152.4	156.3	147.4	153.5
24 From others	598.1	642.9	642.5	631.8	634.4	633.6	664.8	668.0	652.0	663.1	682.4	718.7
25 Net due to related foreign offices	228.2	241.2	260.1	252.6	256.9	269.3	257.0	250.5	225.5	226.4	252.1	287.2
26 Other liabilities	318.9	326.6	317.9	321.8	319.4	316.2	324.2	317.4	328.0	347.5	336.2	342.0
27 TOTAL LIABILITIES	3,790.7	3,899.2	3,916.5	3,931.9	3,968.5	3,973.9	4,001.2	4,008.2	4,028.8	4,077.4	4,099.4	4,134.2
28 Residual (assets less liabilities) ⁸	498.2	499.8	496.2	495.1	493.4	500.5	500.2	504.4	500.0	503.8	502.3	501.5

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

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	2,808.6	2,956.7	2,950.0	2,962.2	2,969.4	3,004.1	3,025.2	3,051.7	3,065.0	3,063.8	3,072.7	3,072.0
2	Securities in bank credit	721.0	710.6	702.7	698.9	692.0	697.4	705.5	701.9	697.5	698.3	698.9	695.8
3	Treasury and Agency securities ²	497.1	489.1	487.4	484.9	481.2	482.5	487.4	483.0	479.3	480.1	479.5	477.3
4	Other securities	223.9	221.5	215.2	214.0	210.8	214.9	218.0	218.9	218.2	218.2	219.4	218.5
5	Loans and leases in bank credit ³	2,087.7	2,246.1	2,247.3	2,263.3	2,277.4	2,306.7	2,319.8	2,349.8	2,367.5	2,365.5	2,373.8	2,376.2
6	Commercial and industrial	333.1	359.1	359.4	363.3	363.2	369.2	372.5	376.7	380.0	380.3	382.2	382.4
7	Real estate	1,327.0	1,435.7	1,445.3	1,452.0	1,466.8	1,484.7	1,496.8	1,521.0	1,534.5	1,530.9	1,534.2	1,535.7
8	Revolving home equity	120.3	134.5	131.0	132.0	131.6	128.5	128.4	128.3	126.6	126.4	126.3	125.8
9	Other	1,206.6	1,301.3	1,314.2	1,320.0	1,335.2	1,356.2	1,368.4	1,392.7	1,407.9	1,404.5	1,407.9	1,409.9
10	Consumer	318.0	332.5	323.4	326.8	327.8	329.9	325.9	325.8	327.1	328.7	330.0	328.6
11	Security ⁴	7.8	10.1	10.5	10.9	10.4	11.2	11.1	11.5	11.1	11.3	11.9	12.5
12	Other loans and leases	101.9	108.6	108.7	110.2	109.2	111.7	113.5	114.9	114.8	114.3	115.5	117.1
13	Interbank loans	75.5	87.5	93.6	101.4	88.0	95.2	98.8	103.9	100.9	101.1	103.0	110.6
14	Cash assets ⁵	114.9	120.8	118.6	116.9	115.9	121.4	122.9	121.7	119.4	120.6	118.1	120.1
15	Other assets ⁶	183.7	200.9	199.8	202.6	207.8	221.7	242.5	247.2	250.6	255.1	249.0	249.6
16	TOTAL ASSETS⁷	3,150.0	3,332.0	3,328.5	3,349.1	3,346.8	3,407.8	3,455.2	3,490.1	3,501.5	3,506.1	3,508.1	3,517.4
LIABILITIES													
17	Deposits	2,388.0	2,510.1	2,514.1	2,529.5	2,523.9	2,550.2	2,579.4	2,593.9	2,604.1	2,614.4	2,612.5	2,630.4
18	Transaction	354.3	349.0	344.4	351.8	336.2	336.8	342.6	351.5	333.6	333.8	346.1	353.2
19	Nontransaction	2,033.7	2,161.1	2,169.7	2,177.7	2,187.7	2,213.4	2,236.8	2,242.3	2,270.4	2,280.6	2,266.4	2,277.1
20	Large time	379.1	420.5	429.5	435.3	431.5	438.4	446.3	453.0	454.1	455.2	454.6	453.7
21	Other	1,654.7	1,740.6	1,740.1	1,742.4	1,756.2	1,774.9	1,790.5	1,789.3	1,816.4	1,825.4	1,811.8	1,823.4
22	Borrowings	494.7	527.3	515.1	517.9	515.8	526.4	527.0	528.8	515.9	513.2	520.2	535.7
23	From banks in the U.S.	165.7	168.0	164.8	169.8	164.4	169.3	163.3	165.1	159.9	161.2	158.8	166.9
24	From others	329.0	359.2	350.4	348.1	351.4	357.1	363.8	363.7	356.0	352.1	361.4	368.8
25	Net due to related foreign offices	6.0	13.3	15.5	13.5	14.1	18.6	19.6	18.5	18.4	16.6	20.8	20.0
26	Other liabilities	72.5	73.7	72.9	74.0	73.3	76.9	80.5	81.4	81.5	81.4	81.2	78.2
27	TOTAL LIABILITIES	2,961.2	3,124.3	3,117.7	3,134.8	3,127.1	3,172.0	3,206.6	3,222.5	3,219.9	3,225.6	3,234.8	3,264.3
28	Residual (assets less liabilities) ⁸	188.8	207.7	210.8	214.4	219.6	235.8	248.6	267.6	281.6	280.4	273.4	253.1

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

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	2,797.9	2,962.7	2,959.6	2,980.5	2,989.7	3,008.7	3,022.0	3,040.3	3,050.0	3,050.0	3,061.1	3,060.0
2	Securities in bank credit	722.4	710.3	701.3	699.1	695.8	697.5	703.4	703.2	700.1	700.9	701.0	698.1
3	Treasury and Agency securities ²	498.5	488.8	486.1	485.2	485.0	482.6	485.4	484.4	482.0	482.6	481.6	479.6
4	Other securities	223.9	221.5	215.2	214.0	210.8	214.9	218.0	218.9	218.2	218.2	219.4	218.5
5	Loans and leases in bank credit ³	2,075.5	2,252.4	2,258.3	2,281.4	2,293.9	2,311.2	2,318.6	2,337.1	2,349.8	2,349.2	2,360.0	2,362.0
6	Commercial and industrial	333.8	357.0	358.5	362.1	363.3	368.5	372.5	377.4	380.1	381.1	384.4	384.9
7	Real estate	1,319.8	1,441.9	1,453.7	1,466.5	1,474.9	1,485.7	1,496.2	1,513.2	1,523.0	1,520.2	1,524.1	1,526.3
8	Revolving home equity	119.7	135.2	131.8	131.8	131.1	128.0	128.1	127.6	125.6	125.7	126.0	126.0
9	Other	1,200.2	1,306.7	1,321.9	1,334.6	1,343.8	1,357.6	1,368.1	1,385.5	1,397.4	1,394.5	1,398.1	1,400.4
9a	Other residential	470.5	511.9	514.6	518.4	517.5	521.5	523.1	531.6	538.7	532.8	534.4	533.5
9b	Commercial	729.6	794.8	807.3	816.3	826.3	836.2	845.0	854.0	858.7	861.7	863.7	866.8
10	Consumer	313.6	333.0	325.7	330.9	335.7	336.7	327.9	321.4	320.3	322.1	325.2	325.0
10a	Credit cards and related plans	156.8	168.3	161.0	166.9	172.0	171.1	161.4	156.8	156.3	158.0	160.7	161.2
10b	Other	156.9	164.7	164.7	164.0	163.8	165.7	166.6	164.6	163.9	164.1	164.6	163.9
11	Security ⁴	8.0	10.0	10.5	11.1	10.4	10.8	11.1	11.7	11.9	12.0	11.9	11.5
12	Other loans and leases	100.3	110.4	109.9	110.8	109.5	109.5	111.0	113.4	114.5	113.8	114.5	114.2
13	Interbank loans	79.6	85.8	94.6	103.1	87.6	91.3	99.0	109.3	115.7	115.3	108.8	102.9
14	Cash assets ⁵	110.1	122.2	120.2	120.8	120.6	122.7	120.9	116.7	117.0	117.7	115.2	114.6
15	Other assets ⁶	183.7	200.9	199.8	202.6	207.8	221.7	242.5	247.2	250.6	255.1	249.0	249.6
16	TOTAL ASSETS⁷	3,138.6	3,337.7	3,340.7	3,373.1	3,371.4	3,409.7	3,450.2	3,479.2	3,498.7	3,503.6	3,499.4	3,492.3
LIABILITIES													
17	Deposits	2,386.2	2,509.0	2,516.3	2,541.7	2,536.8	2,544.3	2,568.7	2,592.4	2,625.6	2,634.1	2,617.8	2,612.0
18	Transaction	350.0	347.3	345.7	355.2	348.9	340.6	338.1	347.3	335.8	337.8	349.7	348.0
19	Nontransaction	2,036.2	2,161.7	2,170.6	2,186.5	2,187.9	2,203.7	2,230.6	2,245.1	2,289.8	2,296.4	2,268.0	2,264.0
20	Large time	379.1	420.5	429.5	435.3	431.5	438.4	446.3	453.0	454.1	455.2	454.6	453.7
21	Other	1,657.2	1,741.2	1,741.0	1,751.3	1,756.4	1,765.3	1,784.3	1,792.1	1,835.7	1,841.2	1,813.4	1,810.3
22	Borrowings	494.7	527.3	515.1	517.9	515.8	526.4	527.0	528.8	515.9	513.2	520.2	535.7
23	From banks in the U.S.	165.7	168.0	164.8	169.8	164.4	169.3	163.3	165.1	159.9	161.2	158.8	166.9
24	From others	329.0	359.2	350.4	348.1	351.4	357.1	363.8	363.7	356.0	352.1	361.4	368.8
25	Net due to related foreign offices	6.0	13.3	15.5	13.5	14.1	18.6	19.6	18.5	18.4	16.6	20.8	20.0
26	Other liabilities	72.5	73.7	72.9	74.0	73.3	76.9	80.5	81.4	81.5	81.4	81.2	78.2
27	TOTAL LIABILITIES	2,959.5	3,123.2	3,119.9	3,147.0	3,140.0	3,166.1	3,195.9	3,221.0	3,241.4	3,245.4	3,240.0	3,245.9
28	Residual (assets less liabilities) ⁸	179.1	214.5	220.8	226.0	231.4	243.6	254.3	258.1	257.3	258.2	259.3	246.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
ASSETS													
1	Bank credit	703.5	781.6	793.8	805.5	807.3	805.8	811.9	820.5	843.5	831.3	831.2	845.1
2	Securities in bank credit	317.6	347.9	356.3	359.7	351.2	340.3	335.9	337.1	340.7	342.0	348.5	354.7
3	Treasury and Agency securities ²	93.7	87.4	84.3	83.3	80.5	74.4	76.0	76.4	74.8	75.1	74.1	75.9
4	Other securities	224.0	260.5	272.0	276.4	270.8	265.8	260.0	260.7	265.9	266.8	274.4	278.8
5	Loans and leases in bank credit ³	385.9	433.7	437.5	445.8	456.0	465.5	476.0	483.4	502.9	489.4	482.7	490.4
6	Commercial and industrial	145.3	164.3	164.1	164.4	168.3	173.8	175.8	175.6	180.4	178.8	181.0	183.2
7	Real estate	18.1	15.4	19.9	20.6	20.5	19.4	19.5	20.0	20.5	20.7	20.8	20.7
11	Security ⁴	118.4	138.2	137.4	137.5	140.1	140.1	146.5	154.1	167.1	156.2	147.1	153.2
12	Other loans and leases	104.2	115.8	116.2	123.3	127.2	132.1	134.2	133.8	134.9	133.7	133.9	133.3
13	Interbank loans	42.8	49.6	47.2	45.6	41.3	40.8	41.8	45.2	45.2	42.6	45.3	45.9
14	Cash assets ⁵	64.7	59.8	56.3	54.5	50.3	50.3	48.5	49.5	47.0	48.6	45.4	45.7
15	Other assets ⁶	35.3	40.9	40.1	41.7	38.4	34.6	37.5	37.2	37.9	39.9	39.2	46.0
16	TOTAL ASSETS⁷	845.9	931.4	937.0	946.8	936.8	931.0	939.3	952.0	973.2	961.9	960.6	982.2
LIABILITIES													
17	Deposits	561.3	624.0	630.3	612.4	602.8	606.2	613.4	650.6	673.2	674.6	671.9	670.7
18	Transaction	14.7	12.0	11.7	12.1	12.3	12.8	13.9	13.7	12.7	13.0	13.1	12.6
19	Nontransaction	546.6	612.0	618.6	600.3	590.5	593.4	599.5	636.9	660.5	661.6	658.8	658.0
22	Borrowings	365.3	380.7	379.4	406.7	420.3	426.5	431.6	429.8	425.6	425.8	400.8	405.7
23	From banks in the U.S.	50.4	51.0	50.6	59.0	59.6	63.2	58.8	60.5	52.9	65.1	50.6	50.9
24	From others	314.8	329.6	328.8	347.7	360.8	363.3	372.9	369.2	372.7	360.7	350.1	354.8
25	Net due to related foreign offices	-180.5	-182.7	-178.7	-182.0	-190.8	-209.1	-214.6	-231.0	-237.8	-245.2	-212.0	-222.8
26	Other liabilities	93.7	107.4	114.8	116.4	111.2	100.3	102.2	96.8	100.8	102.7	104.1	117.0
27	TOTAL LIABILITIES	839.8	929.4	945.9	953.5	943.6	924.1	932.7	946.2	961.9	957.9	964.8	970.6
28	Residual (assets less liabilities)⁸	6.1	2.1	-8.9	-6.7	-6.7	6.9	6.6	5.8	11.3	4.0	-4.1	11.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending			
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26
ASSETS												
1 Bank credit	706.7	774.7	790.0	806.1	813.6	809.1	813.9	824.4	839.4	835.7	846.8	855.2
2 Securities in bank credit	317.6	347.9	356.3	359.7	351.2	340.3	335.9	337.1	340.7	342.0	348.5	354.7
3 Treasury and Agency securities ²	93.7	87.4	84.3	83.3	80.5	74.4	76.0	76.4	74.8	75.1	74.1	75.9
3a Trading account	38.9	27.5	24.8	25.0	22.6	20.6	25.7	27.8	25.1	25.2	24.1	24.8
3b Investment account	54.8	59.9	59.5	58.3	57.9	53.9	50.3	48.5	49.7	49.9	50.0	51.1
4 Other securities	224.0	260.5	272.0	276.4	270.8	265.8	260.0	260.7	265.9	266.8	274.4	278.8
4a Trading account	123.2	150.5	160.8	162.6	160.8	159.8	156.3	156.5	163.6	164.2	170.7	173.0
4b Investment account	100.8	110.1	111.2	113.8	109.9	106.0	103.6	104.2	102.3	102.6	103.7	105.8
5 Loans and leases in bank credit ³	389.1	426.9	433.7	446.3	462.3	468.8	478.0	487.3	498.7	493.7	498.3	500.5
6 Commercial and industrial	147.3	162.7	162.1	163.6	169.5	174.6	177.9	178.0	182.5	179.7	183.1	184.0
7 Real estate	18.1	15.4	19.9	20.6	20.5	19.4	19.5	20.0	20.5	20.7	20.8	20.7
11 Security ⁴	119.8	132.1	136.1	141.4	146.6	144.2	149.1	155.9	160.0	158.5	158.2	160.6
12 Other loans and leases	103.9	116.7	115.6	120.7	125.8	130.5	131.4	133.4	135.7	134.7	136.2	135.2
13 Interbank loans	42.8	49.6	47.2	45.6	41.3	40.8	41.8	45.2	45.2	42.6	45.3	45.9
14 Cash assets ⁵	62.6	61.0	57.4	54.5	52.1	49.9	47.9	47.9	46.0	47.9	45.4	45.4
15 Other assets ⁶	35.3	39.2	38.9	40.9	39.0	36.9	39.6	37.3	36.8	38.0	37.2	44.2
16 TOTAL ASSETS⁷	847.0	924.1	933.0	946.6	945.5	936.3	942.8	954.3	966.9	963.7	974.1	990.2
LIABILITIES												
17 Deposits	566.8	612.7	609.5	597.4	599.2	614.1	621.5	657.2	681.7	684.4	685.5	689.1
18 Transaction	14.2	12.2	11.8	12.0	12.8	13.2	14.0	13.2	12.5	12.7	12.8	12.4
19 Nontransaction	552.6	600.5	597.6	585.4	586.4	600.9	607.5	644.0	669.2	671.8	672.7	676.7
22 Borrowings	365.3	380.7	379.4	406.7	420.3	426.5	431.6	429.8	425.6	425.8	400.8	405.7
23 From banks in the U.S.	50.4	51.0	50.6	59.0	59.6	63.2	58.8	60.5	52.9	65.1	50.6	50.9
24 From others	314.8	329.6	328.8	347.7	360.8	363.3	372.9	369.2	372.7	360.7	350.1	354.8
25 Net due to related foreign offices	-181.1	-180.9	-175.9	-179.0	-189.2	-208.2	-215.0	-231.7	-241.5	-249.3	-216.3	-223.7
26 Other liabilities	93.3	108.8	117.1	118.8	112.3	101.0	101.9	96.3	98.3	100.0	101.3	116.4
27 TOTAL LIABILITIES	844.2	921.2	930.2	943.8	942.7	933.5	940.0	951.5	964.1	960.9	971.3	987.4
28 Residual (assets less liabilities) ⁸	2.8	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

May 5, 2006

Account	2005	2005	2005	2005	2005	2006	2006	2006	Week ending				
	Mar	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr 5	Apr 12	Apr 19	Apr 26	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	88.4	92.5	90.8	91.7	86.2	91.1	94.1	89.7	95.8	103.2	111.3	113.6
30	Reval. losses on off-bal. sheet items ⁹	78.8	83.3	82.2	80.6	76.2	82.0	82.5	79.1	85.6	91.2	100.0	100.6
31	Mortgage-backed securities ¹⁰	544.7	545.7	545.4	549.2	550.7	557.8	576.3	585.6	584.4	601.1	606.5	604.4
31a	Pass-through	422.9	416.7	414.7	415.1	415.1	425.3	446.9	456.2	455.6	472.2	478.1	476.9
31b	CMO, REMIC, and other	121.8	129.0	130.7	134.1	135.5	132.5	129.3	129.4	128.9	128.9	128.4	127.5
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-3.0	-2.6	-10.1	-12.1	-10.1	-7.7	-8.9	-10.9	-13.8	-15.7	-15.9	-17.0
33	Securitized consumer loans ¹²	146.6	151.3	152.1	155.3	164.0	164.1	163.1	164.9	168.9	166.9	166.5	166.4
33a	Credit cards and related plans	127.7	130.8	131.8	133.1	134.6	134.5	133.7	135.2	139.5	137.7	137.4	137.3
33b	Other	18.9	20.5	20.2	22.1	29.3	29.6	29.4	29.7	29.4	29.3	29.2	29.1
34	Securitized business loans ¹²	6.3	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	342.2	334.3	330.1	328.3	328.7	332.2	334.6	332.8	332.9	332.5	331.9	330.9
33	Securitized consumer loans ¹²	214.0	211.7	201.9	198.1	203.1	202.0	205.1	204.8	204.5	203.7	203.3	203.5
33a	Credit cards and related plans	203.9	201.9	192.0	188.2	193.3	192.3	195.5	195.2	194.8	194.0	193.6	194.1
33b	Other	10.1	9.9	9.9	9.8	9.8	9.7	9.6	9.6	9.7	9.6	9.7	9.4
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	52.2	65.9	70.7	71.5	66.8	61.2	59.7	57.2	59.2	59.4	64.2	64.5
30	Reval. losses on off-bal. sheet items ⁹	63.0	72.7	78.0	79.9	74.5	67.8	65.3	63.0	65.5	64.7	69.5	71.2
34	Securitized business loans ¹²	0.2	0.2	0.2	0.2	0.2	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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