

# FEDERAL RESERVE statistical release



H.8 (510)

## Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Seasonally adjusted, billions of dollars

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

January 27, 2006

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 28	Jan 4	Jan 11	Jan 18
<b>ASSETS</b>												
1 Bank credit	6,793.5	7,221.2	7,281.2	7,360.5	7,409.0	7,420.4	7,438.4	7,483.6	7,506.5	7,488.0	7,502.3	7,530.6
2 Securities in bank credit	1,937.2	2,055.6	2,063.3	2,066.7	2,078.1	2,069.2	2,058.3	2,045.6	2,037.4	2,033.2	2,035.0	2,059.9
3 Treasury and Agency securities <sup>2</sup>	1,150.2	1,172.4	1,177.5	1,174.4	1,166.4	1,159.0	1,141.6	1,132.9	1,133.2	1,128.7	1,127.4	1,146.4
4 Other securities	787.0	883.2	885.9	892.4	911.6	910.2	916.7	912.7	904.2	904.5	907.7	913.5
5 Loans and leases in bank credit <sup>3</sup>	4,856.3	5,165.6	5,217.9	5,293.8	5,330.9	5,351.2	5,380.1	5,438.0	5,469.1	5,454.8	5,467.3	5,470.8
6 Commercial and industrial	924.4	990.3	1,004.1	1,014.0	1,018.1	1,025.2	1,033.0	1,044.6	1,050.6	1,055.1	1,060.2	1,065.1
7 Real estate	2,547.6	2,734.7	2,787.7	2,825.1	2,840.9	2,864.8	2,877.3	2,902.6	2,904.2	2,919.8	2,930.5	2,919.9
8 Revolving home equity	399.9	431.5	437.9	439.5	438.7	436.8	436.8	436.2	436.4	434.3	435.1	435.4
9 Other	2,147.8	2,303.2	2,349.8	2,385.6	2,402.2	2,427.9	2,440.5	2,466.3	2,467.8	2,485.5	2,495.4	2,484.5
10 Consumer	695.2	707.1	710.5	717.2	719.9	708.7	709.2	704.4	704.7	705.3	705.1	711.1
11 Security <sup>4</sup>	215.9	248.4	232.5	245.3	246.7	241.8	246.6	261.5	280.6	253.9	244.5	250.8
12 Other loans and leases	473.1	485.1	483.0	492.2	505.3	510.8	514.1	525.0	528.9	520.7	527.0	523.9
13 Interbank loans	329.6	268.7	262.4	280.7	292.1	291.6	306.5	277.8	281.5	265.4	279.3	291.0
14 Cash assets <sup>5</sup>	314.2	332.8	327.8	324.4	327.5	316.8	308.9	311.2	305.4	331.8	308.7	308.0
15 Other assets <sup>6</sup>	655.5	694.0	680.9	688.6	697.5	703.8	706.9	708.8	707.5	715.4	718.8	727.6
16 TOTAL ASSETS <sup>7</sup>	<b>8,022.1</b>	<b>8,448.9</b>	<b>8,484.5</b>	<b>8,586.3</b>	<b>8,657.5</b>	<b>8,664.2</b>	<b>8,692.3</b>	<b>8,712.9</b>	<b>8,732.4</b>	<b>8,732.7</b>	<b>8,741.5</b>	<b>8,789.8</b>
<b>LIABILITIES</b>												
17 Deposits	5,327.9	5,561.8	5,585.6	5,655.3	5,680.5	5,693.0	5,716.8	5,734.3	5,745.1	5,796.3	5,768.6	5,785.9
18 Transaction	678.0	694.8	661.7	686.5	672.5	654.9	668.1	659.8	706.6	629.9	615.5	645.6
19 Nontransaction	4,649.9	4,867.0	4,923.9	4,968.8	5,008.0	5,038.1	5,048.8	5,074.6	5,038.5	5,166.3	5,153.1	5,140.3
20 Large time	1,197.0	1,320.9	1,320.4	1,368.0	1,392.3	1,412.1	1,408.6	1,417.8	1,423.8	1,430.8	1,437.8	1,429.6
21 Other	3,452.9	3,546.1	3,603.5	3,600.9	3,615.7	3,626.0	3,640.1	3,656.8	3,614.7	3,735.6	3,715.4	3,710.7
22 Borrowings	1,579.5	1,633.8	1,626.7	1,677.0	1,686.4	1,675.6	1,701.2	1,719.1	1,738.7	1,668.3	1,690.9	1,728.8
23 From banks in the U.S.	399.2	367.6	348.0	352.6	358.5	351.1	368.5	360.9	360.8	352.5	363.9	378.2
24 From others	1,180.3	1,266.3	1,278.8	1,324.4	1,327.9	1,324.5	1,332.7	1,358.3	1,377.9	1,315.7	1,327.0	1,350.7
25 Net due to related foreign offices	22.2	34.0	94.1	63.6	69.1	93.1	75.4	72.9	82.1	87.5	69.7	78.6
26 Other liabilities	481.7	493.6	485.2	486.1	503.3	499.5	501.3	498.1	484.0	489.6	490.3	481.7
27 TOTAL LIABILITIES	<b>7,411.3</b>	<b>7,723.2</b>	<b>7,791.7</b>	<b>7,882.0</b>	<b>7,939.3</b>	<b>7,961.2</b>	<b>7,994.7</b>	<b>8,024.4</b>	<b>8,049.9</b>	<b>8,041.7</b>	<b>8,019.5</b>	<b>8,075.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	610.9	725.7	692.8	704.2	718.2	702.9	697.6	688.5	682.5	691.0	722.1	714.7

Footnotes appear on page 14.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1	Bank credit	6,836.7	7,215.4	7,262.0	7,346.2	7,411.1	7,433.8	7,476.3	7,531.5	7,565.3	7,523.7	7,518.6	7,551.9
2	Securities in bank credit	1,945.1	2,057.3	2,057.4	2,065.1	2,074.7	2,067.3	2,067.8	2,054.2	2,042.5	2,041.9	2,042.1	2,065.3
3	Treasury and Agency securities <sup>2</sup>	1,153.9	1,176.2	1,176.0	1,170.5	1,159.5	1,154.2	1,150.1	1,136.7	1,130.7	1,123.3	1,123.8	1,143.4
4	Other securities	791.2	881.1	881.3	894.6	915.1	913.1	917.7	917.6	911.8	918.6	918.3	922.0
5	Loans and leases in bank credit <sup>3</sup>	4,891.6	5,158.1	5,204.7	5,281.1	5,336.4	5,366.6	5,408.5	5,477.3	5,522.8	5,481.8	5,476.5	5,486.6
6	Commercial and industrial	924.7	993.1	1,002.7	1,008.6	1,014.5	1,023.6	1,032.9	1,045.0	1,055.4	1,057.3	1,054.1	1,060.0
7	Real estate	2,556.5	2,728.8	2,782.4	2,826.9	2,849.1	2,874.1	2,895.9	2,912.7	2,912.7	2,920.0	2,931.6	2,920.1
8	Revolving home equity	398.8	433.0	438.7	440.9	440.6	437.9	436.8	435.0	435.1	432.1	432.5	433.2
9	Other	2,157.8	2,295.7	2,343.7	2,386.0	2,408.5	2,436.2	2,459.1	2,477.7	2,477.7	2,488.0	2,499.1	2,486.9
10	Consumer	707.1	699.9	703.0	713.8	721.4	711.3	713.9	716.4	723.4	720.0	718.2	725.4
10a	Credit cards and related plans	312.0	306.6	308.0	308.7	311.5	302.9	309.1	319.9	326.8	322.2	317.5	320.7
10b	Other	395.0	393.3	395.0	405.1	409.9	408.4	404.7	396.6	396.6	397.8	400.6	404.7
11	Security <sup>4</sup>	226.0	248.4	229.5	237.8	242.0	244.1	251.7	273.3	291.3	253.1	247.8	258.4
12	Other loans and leases	477.4	488.0	487.0	494.0	509.4	513.5	514.1	529.8	539.9	531.3	524.8	522.8
13	Interbank loans	333.6	269.3	259.2	280.3	286.5	288.5	309.8	280.5	278.7	268.9	276.5	288.8
14	Cash assets <sup>5</sup>	332.5	324.9	322.3	314.8	329.3	322.2	318.7	330.5	340.4	371.7	306.8	336.4
15	Other assets <sup>6</sup>	657.0	690.2	682.1	690.7	700.3	707.3	709.5	710.3	712.4	724.5	721.5	729.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>8,089.2</b>	<b>8,431.8</b>	<b>8,458.0</b>	<b>8,563.9</b>	<b>8,658.6</b>	<b>8,683.9</b>	<b>8,746.0</b>	<b>8,784.3</b>	<b>8,828.7</b>	<b>8,821.1</b>	<b>8,755.8</b>	<b>8,838.8</b>
<b>LIABILITIES</b>													
17	Deposits	5,356.9	5,563.0	5,569.4	5,632.9	5,670.3	5,685.7	5,727.9	5,761.8	5,786.0	5,850.1	5,781.3	5,805.0
18	Transaction	715.3	687.3	659.2	667.8	664.5	653.8	674.2	696.5	783.3	684.4	622.3	673.6
19	Nontransaction	4,641.5	4,875.7	4,910.2	4,965.1	5,005.8	5,032.0	5,053.7	5,065.3	5,002.7	5,165.7	5,158.9	5,131.4
20	Large time	1,194.9	1,328.6	1,317.0	1,359.2	1,379.0	1,393.9	1,398.1	1,415.6	1,424.2	1,430.9	1,450.3	1,442.0
21	Other	3,446.7	3,547.1	3,593.3	3,605.9	3,626.8	3,638.1	3,655.6	3,649.7	3,578.6	3,734.7	3,708.7	3,689.4
22	Borrowings	1,566.0	1,645.6	1,628.2	1,671.3	1,690.6	1,672.7	1,693.8	1,704.2	1,719.2	1,658.0	1,673.8	1,732.5
23	From banks in the U.S.	397.6	367.0	347.8	354.1	358.8	351.2	366.5	359.5	358.8	351.4	360.1	376.6
24	From others	1,168.4	1,278.6	1,280.4	1,317.2	1,331.8	1,321.5	1,327.4	1,344.7	1,360.5	1,306.6	1,313.7	1,355.8
25	Net due to related foreign offices	29.5	29.7	85.6	63.5	73.6	99.8	87.1	82.1	97.0	91.5	73.2	83.6
26	Other liabilities	491.4	489.2	476.1	486.1	508.3	506.6	514.0	507.9	498.1	493.8	493.8	486.7
27	<b>TOTAL LIABILITIES</b>	<b>7,443.8</b>	<b>7,727.5</b>	<b>7,759.4</b>	<b>7,853.8</b>	<b>7,942.8</b>	<b>7,964.8</b>	<b>8,022.8</b>	<b>8,056.1</b>	<b>8,100.3</b>	<b>8,093.4</b>	<b>8,022.0</b>	<b>8,107.8</b>
28	Residual (assets less liabilities) <sup>8</sup>	645.4	704.3	698.6	710.1	715.8	719.1	723.3	728.2	728.3	727.7	733.8	731.1

Footnotes appear on page 14.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending			
									Dec 28	Jan 4	Jan 11	Jan 18
<b>ASSETS</b>												
1 Bank credit	6,149.8	6,488.0	6,536.8	6,592.8	6,627.4	6,626.6	6,632.9	6,676.4	6,705.7	6,699.9	6,704.6	6,728.4
2 Securities in bank credit	1,663.1	1,736.6	1,738.0	1,734.5	1,730.2	1,712.9	1,698.6	1,694.3	1,699.4	1,694.4	1,699.2	1,720.8
3 Treasury and Agency securities <sup>2</sup>	1,067.1	1,085.3	1,091.6	1,089.2	1,080.7	1,076.4	1,060.0	1,055.0	1,059.8	1,057.2	1,058.4	1,077.4
4 Other securities	596.0	651.3	646.4	645.3	649.5	636.5	638.6	639.3	639.6	637.1	640.8	643.4
5 Loans and leases in bank credit <sup>3</sup>	4,486.7	4,751.4	4,798.8	4,858.3	4,897.2	4,913.7	4,934.3	4,982.1	5,006.4	5,005.5	5,005.4	5,007.6
6 Commercial and industrial	785.7	836.5	843.4	849.2	853.7	860.8	868.1	875.7	879.7	883.7	887.5	891.3
7 Real estate	2,529.2	2,716.3	2,771.1	2,809.2	2,825.6	2,844.9	2,856.6	2,882.0	2,883.5	2,899.3	2,909.9	2,899.6
8 Revolving home equity	399.9	431.5	437.9	439.5	438.7	436.8	436.8	436.2	436.4	434.3	435.1	435.4
9 Other	2,129.3	2,284.8	2,333.3	2,369.7	2,386.9	2,408.1	2,419.8	2,445.8	2,447.1	2,465.0	2,474.8	2,464.1
10 Consumer	695.2	707.1	710.5	717.2	719.9	708.7	709.2	704.4	704.7	705.3	705.1	711.1
11 Security <sup>4</sup>	97.7	113.6	103.4	103.6	108.5	104.4	109.1	121.5	137.3	122.1	105.5	110.9
12 Other loans and leases	378.9	377.9	370.3	379.0	389.5	394.8	391.3	398.6	401.2	395.2	397.4	394.7
13 Interbank loans	279.5	219.1	211.4	232.2	242.5	244.4	260.9	236.7	240.7	228.3	237.6	252.8
14 Cash assets <sup>5</sup>	254.0	272.6	267.2	263.0	267.7	260.5	254.4	260.9	256.8	282.2	258.0	256.8
15 Other assets <sup>6</sup>	617.2	657.0	644.5	652.0	657.3	664.7	666.1	670.8	671.3	678.5	684.7	692.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>7,230.3</b>	<b>7,569.4</b>	<b>7,592.5</b>	<b>7,672.4</b>	<b>7,726.9</b>	<b>7,728.2</b>	<b>7,746.4</b>	<b>7,776.7</b>	<b>7,806.6</b>	<b>7,821.4</b>	<b>7,817.8</b>	<b>7,863.6</b>
<b>LIABILITIES</b>												
17 Deposits	4,777.2	4,959.8	5,005.6	5,034.0	5,056.5	5,062.7	5,104.4	5,131.5	5,146.2	5,195.1	5,158.0	5,176.9
18 Transaction	666.2	682.9	650.0	674.1	660.5	643.2	656.0	647.4	693.8	617.4	602.2	633.1
19 Nontransaction	4,111.1	4,276.9	4,355.6	4,359.9	4,396.0	4,419.5	4,448.4	4,484.1	4,452.4	4,577.7	4,555.8	4,543.8
20 Large time	670.6	751.9	770.3	774.2	793.1	803.2	815.1	829.3	839.7	844.1	842.4	835.0
21 Other	3,440.4	3,525.0	3,585.2	3,585.7	3,602.9	3,616.3	3,633.4	3,654.9	3,612.8	3,733.6	3,713.4	3,708.8
22 Borrowings	1,237.1	1,271.7	1,259.0	1,290.3	1,305.7	1,296.2	1,294.6	1,298.7	1,325.0	1,257.3	1,270.7	1,304.6
23 From banks in the U.S.	346.4	318.4	299.6	299.3	307.5	300.5	309.6	301.0	305.5	297.1	301.6	315.0
24 From others	890.7	953.4	959.4	991.0	998.2	995.7	985.0	997.7	1,019.5	960.2	969.1	989.7
25 Net due to related foreign offices	209.7	224.2	247.9	258.3	251.8	271.7	257.3	263.4	268.1	286.3	284.5	284.5
26 Other liabilities	388.6	395.0	390.2	389.6	396.7	385.7	385.8	387.8	385.5	390.9	389.3	384.9
27 <b>TOTAL LIABILITIES</b>	<b>6,612.6</b>	<b>6,850.8</b>	<b>6,902.7</b>	<b>6,972.3</b>	<b>7,010.7</b>	<b>7,016.3</b>	<b>7,042.1</b>	<b>7,081.5</b>	<b>7,124.9</b>	<b>7,129.5</b>	<b>7,102.5</b>	<b>7,150.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	617.8	718.6	689.9	700.1	716.2	711.9	704.4	695.3	681.7	691.9	715.3	712.7

Footnotes appear on page 14.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1	Bank credit	6,187.3	6,482.0	6,520.7	6,587.4	6,636.3	6,643.9	6,670.2	6,718.0	6,753.1	6,731.4	6,719.8	6,743.4
2	Securities in bank credit	1,671.0	1,738.3	1,732.0	1,732.9	1,726.8	1,711.0	1,708.1	1,702.9	1,704.5	1,703.1	1,706.3	1,726.3
3	Treasury and Agency securities <sup>2</sup>	1,070.7	1,089.1	1,090.1	1,085.4	1,073.8	1,071.5	1,068.4	1,058.8	1,057.3	1,051.9	1,054.8	1,074.4
4	Other securities	600.3	649.2	641.9	647.5	652.9	639.5	639.6	644.1	647.2	651.2	651.4	651.9
5	Loans and leases in bank credit <sup>3</sup>	4,516.3	4,743.7	4,788.7	4,854.5	4,909.6	4,932.9	4,962.1	5,015.0	5,048.6	5,028.4	5,013.6	5,017.1
6	Commercial and industrial	785.0	839.8	842.9	845.6	851.8	861.2	868.8	874.9	881.6	883.5	880.7	885.4
7	Real estate	2,538.1	2,710.3	2,765.8	2,811.0	2,833.8	2,854.3	2,875.3	2,892.1	2,892.0	2,899.5	2,911.0	2,899.8
8	Revolving home equity	398.8	433.0	438.7	440.9	440.6	437.9	436.8	435.0	435.1	432.1	432.5	433.2
9	Other	2,139.3	2,277.3	2,327.1	2,370.1	2,393.2	2,416.4	2,438.4	2,457.1	2,456.9	2,467.4	2,478.5	2,466.6
9a	Other residential	1,079.6	1,131.9	1,162.1	1,189.7	1,193.8	1,201.6	1,213.4	1,218.3	1,214.9	1,222.3	1,229.4	1,212.9
9b	Commercial	1,059.7	1,145.4	1,165.0	1,180.4	1,199.4	1,214.7	1,225.1	1,238.8	1,242.0	1,245.1	1,249.1	1,253.8
10	Consumer	707.1	699.9	703.0	713.8	721.4	711.3	713.9	716.4	723.4	720.0	718.2	725.4
10a	Credit cards and related plans	312.0	306.6	308.0	308.7	311.5	302.9	309.1	319.9	326.8	322.2	317.5	320.7
10d	Other	395.0	393.3	395.0	405.1	409.9	408.4	404.7	396.6	396.6	397.8	400.6	404.7
11	Security <sup>4</sup>	102.0	114.6	103.9	104.5	109.9	108.0	110.4	126.7	140.5	120.2	107.0	111.7
12	Other loans and leases	384.2	379.0	373.1	379.5	392.7	398.1	393.8	404.8	411.1	405.2	396.7	394.9
13	Interbank loans	283.6	219.7	208.2	231.7	236.9	241.3	264.2	239.4	237.9	231.7	234.8	250.6
14	Cash assets <sup>5</sup>	270.2	265.3	262.4	253.4	268.3	264.9	264.2	278.5	289.7	321.2	256.5	285.4
15	Other assets <sup>6</sup>	618.1	653.1	646.7	654.4	661.8	669.3	669.5	671.7	675.8	686.6	684.7	691.8
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>7,288.9</b>	<b>7,552.5</b>	<b>7,570.8</b>	<b>7,659.3</b>	<b>7,735.2</b>	<b>7,751.9</b>	<b>7,800.3</b>	<b>7,839.5</b>	<b>7,888.7</b>	<b>7,903.7</b>	<b>7,828.8</b>	<b>7,904.2</b>
<b>LIABILITIES</b>													
17	Deposits	4,809.5	4,952.4	4,991.0	5,020.4	5,057.6	5,076.2	5,130.5	5,162.6	5,183.4	5,249.5	5,164.4	5,189.2
18	Transaction	703.2	675.5	647.6	655.6	652.3	641.9	662.3	683.7	769.4	671.0	608.8	660.6
19	Nontransaction	4,106.4	4,276.9	4,343.4	4,364.8	4,405.3	4,434.3	4,468.2	4,478.9	4,413.9	4,578.5	4,555.6	4,528.6
20	Large time	672.0	751.2	768.4	773.8	791.0	805.6	819.2	831.1	837.3	845.7	848.9	841.2
21	Other	3,434.3	3,525.6	3,575.0	3,591.0	3,614.2	3,628.7	3,649.0	3,647.8	3,576.6	3,732.8	3,706.7	3,687.4
22	Borrowings	1,223.5	1,283.5	1,260.5	1,284.7	1,310.0	1,293.2	1,287.1	1,283.9	1,305.5	1,247.0	1,253.6	1,308.3
23	From banks in the U.S.	344.8	317.8	299.4	300.9	307.8	300.5	307.5	299.7	303.5	296.0	297.8	313.4
24	From others	878.8	965.7	961.1	983.8	1,002.2	992.7	979.6	984.1	1,002.1	951.0	955.8	994.9
25	Net due to related foreign offices	215.6	222.6	241.2	257.8	254.5	275.7	266.1	271.0	277.9	288.6	287.4	288.9
26	Other liabilities	397.4	392.4	382.3	389.2	400.3	390.4	396.2	396.6	396.4	393.8	392.4	389.5
27	<b>TOTAL LIABILITIES</b>	<b>6,646.1</b>	<b>6,851.0</b>	<b>6,875.0</b>	<b>6,952.0</b>	<b>7,022.3</b>	<b>7,035.5</b>	<b>7,079.9</b>	<b>7,114.1</b>	<b>7,163.2</b>	<b>7,178.9</b>	<b>7,097.8</b>	<b>7,175.9</b>
28	Residual (assets less liabilities) <sup>8</sup>	642.8	701.5	695.8	707.3	713.0	716.3	720.5	725.4	725.5	724.9	731.0	728.3

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1	Bank credit	3,442.0	3,589.2	3,609.5	3,641.0	3,664.1	3,672.9	3,665.2	3,701.9	3,729.9	3,699.3	3,696.8	3,719.2
2	Securities in bank credit	951.9	1,019.5	1,021.9	1,016.6	1,016.2	1,009.4	997.0	1,000.1	1,005.3	996.3	1,000.2	1,020.3
3	Treasury and Agency securities <sup>2</sup>	574.0	591.2	597.7	594.2	588.3	588.1	572.5	571.6	577.3	573.8	572.8	591.8
3a	Trading account	35.1	51.0	49.4	46.7	36.8	41.6	42.2	32.5	33.4	26.9	33.1	32.4
3b	Investment account	538.9	540.2	548.3	547.4	551.5	546.5	530.3	539.1	543.9	546.9	539.7	559.4
3c	Mortgage-backed	435.7	440.8	449.0	447.6	449.6	444.5	435.1	447.2	461.4	463.5	454.7	476.9
3d	Other	103.3	99.3	99.3	99.8	101.9	102.0	95.2	91.9	82.6	83.4	85.0	82.5
4	Other securities	377.9	428.3	424.2	422.5	427.8	421.3	424.5	428.5	427.9	422.6	427.4	428.4
4a	Trading account	211.0	224.0	215.2	212.2	213.4	203.5	204.1	203.1	204.4	202.8	204.6	204.0
4b	Investment account	166.9	204.3	209.0	210.3	214.4	217.8	220.5	225.4	223.5	219.7	222.8	224.4
4c	State and local government	33.0	36.6	37.6	37.8	38.1	37.5	37.9	38.6	39.0	38.8	39.2	39.1
4d	Other	133.9	167.7	171.4	172.4	176.4	180.3	182.6	186.8	184.6	181.0	183.6	185.3
5	Loans and leases in bank credit <sup>3</sup>	2,490.2	2,569.7	2,587.6	2,624.4	2,647.9	2,663.5	2,668.2	2,701.8	2,724.6	2,703.0	2,696.6	2,698.9
6	Commercial and industrial	463.0	491.2	490.2	492.6	493.8	500.9	504.2	511.9	515.4	516.5	518.6	521.7
7	Real estate	1,274.3	1,319.2	1,355.0	1,378.7	1,387.9	1,397.8	1,402.7	1,413.2	1,415.3	1,417.2	1,422.2	1,414.2
8	Revolving home equity	285.6	300.3	303.3	303.7	303.6	305.1	304.2	304.0	304.7	304.5	305.4	306.2
9	Other	988.7	1,018.9	1,051.8	1,075.1	1,084.3	1,092.6	1,098.6	1,109.2	1,110.6	1,112.7	1,116.8	1,107.9
9a	Other residential	620.2	634.2	658.9	677.9	680.1	685.2	691.0	697.4	696.8	699.1	701.6	690.2
9b	Commercial	368.4	384.7	392.9	397.2	404.2	407.4	407.6	411.8	413.8	413.5	415.2	417.7
10	Consumer	385.8	380.2	381.9	385.7	386.8	384.9	381.9	376.2	376.0	372.5	374.0	380.1
11	Security <sup>4</sup>	90.1	105.1	94.6	94.3	98.4	93.9	98.2	111.1	126.4	111.6	94.8	99.6
11a	Fed funds and RPs with broker/dealer	69.5	89.4	79.5	78.6	82.2	77.2	80.8	93.7	108.5	94.1	78.0	83.3
11b	Other	20.6	15.7	15.0	15.7	16.2	16.7	17.4	17.4	17.9	17.6	16.8	16.3
12a	State and local government	16.9	16.8	17.0	17.6	18.2	18.5	18.7	18.9	19.1	18.7	18.8	18.9
12b	Agricultural	9.6	9.1	9.1	9.2	9.5	9.7	9.7	9.9	9.9	9.8	9.8	9.7
12c	Fed funds and RPs with others	27.3	26.2	21.2	24.7	28.3	31.8	18.7	22.2	23.4	25.4	24.3	20.3
12d	All other loans	126.0	129.4	125.7	128.9	132.5	134.3	142.1	146.3	146.7	139.4	142.1	142.7
12e	Lease financing receivables	97.2	92.6	92.8	92.6	92.5	91.8	91.8	92.2	92.4	92.0	92.1	91.7
13	Interbank loans	199.4	145.7	135.4	150.0	155.0	150.7	159.4	148.8	148.9	139.5	150.1	156.5
13a	Fed funds and RPs with banks	125.5	80.1	67.3	83.8	88.9	86.2	95.3	83.9	84.5	73.9	80.2	90.9
13b	Other	73.8	65.6	68.1	66.2	66.1	64.5	64.2	64.9	64.4	65.6	69.9	65.6
14	Cash assets <sup>5</sup>	145.6	157.3	150.3	144.2	146.7	141.7	137.4	144.7	141.4	159.2	137.6	144.0
15	Other assets <sup>6</sup>	453.1	452.3	446.1	453.6	455.8	464.4	463.0	462.2	463.8	459.6	469.4	470.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,202.5</b>	<b>4,310.0</b>	<b>4,307.1</b>	<b>4,354.9</b>	<b>4,387.5</b>	<b>4,395.3</b>	<b>4,391.0</b>	<b>4,424.0</b>	<b>4,450.5</b>	<b>4,424.8</b>	<b>4,421.5</b>	<b>4,457.6</b>

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending			
									Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES												
17 Deposits	2,460.7	2,519.0	2,528.1	2,536.5	2,543.6	2,546.1	2,572.2	2,605.0	2,614.4	2,641.0	2,606.7	2,611.1
18 Transaction	327.3	327.7	304.1	316.6	311.2	298.4	303.9	310.5	340.0	295.5	276.3	308.7
19 Nontransaction	2,133.4	2,191.3	2,224.1	2,219.9	2,232.5	2,247.6	2,268.3	2,294.6	2,274.4	2,345.6	2,330.5	2,302.3
20 Large time	315.5	352.9	361.2	358.2	372.4	374.8	380.2	397.7	406.2	409.7	405.0	397.5
21 Other	1,817.9	1,838.4	1,862.9	1,861.7	1,860.0	1,872.9	1,888.1	1,896.9	1,868.2	1,935.8	1,925.5	1,904.8
22 Borrowings	749.6	758.2	747.8	773.2	778.2	780.9	776.6	784.2	805.4	745.0	753.4	777.8
23 From banks in the U.S.	173.9	150.2	133.7	134.7	139.4	135.6	139.7	136.5	137.5	132.9	135.5	145.5
24 From others	575.7	608.1	614.1	638.5	638.8	645.3	637.0	647.7	667.9	612.1	617.9	632.3
25 Net due to related foreign offices	200.8	214.2	234.4	244.2	238.6	256.2	243.8	249.3	253.6	267.7	265.4	266.0
26 Other liabilities	316.5	321.5	319.1	316.7	322.9	312.7	311.7	314.1	311.6	315.4	315.2	311.7
27 TOTAL LIABILITIES	<b>3,727.6</b>	<b>3,813.0</b>	<b>3,829.4</b>	<b>3,870.6</b>	<b>3,883.3</b>	<b>3,895.8</b>	<b>3,904.4</b>	<b>3,952.6</b>	<b>3,985.0</b>	<b>3,969.1</b>	<b>3,940.7</b>	<b>3,966.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	474.9	497.1	477.8	484.3	504.1	499.4	486.6	471.4	465.6	455.7	480.8	491.0

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1	Bank credit	3,461.4	3,592.8	3,603.3	3,640.3	3,669.8	3,680.4	3,685.7	3,724.1	3,749.8	3,723.5	3,709.3	3,729.3
2	Securities in bank credit	956.8	1,019.9	1,017.9	1,018.3	1,015.8	1,008.7	1,007.8	1,005.9	1,005.4	1,004.8	1,007.7	1,026.2
3	Treasury and Agency securities <sup>2</sup>	574.7	593.7	598.3	593.6	584.5	584.5	582.2	572.5	569.8	568.1	569.6	589.4
3a	Trading account	35.1	51.4	49.2	46.5	36.4	40.8	42.6	32.6	32.9	26.8	32.8	32.2
3b	Investment account	539.6	542.3	549.0	547.1	548.1	543.6	539.6	540.0	537.0	541.3	536.9	557.1
3c	Mortgage-backed	436.4	442.3	450.0	447.6	447.3	443.5	443.5	448.0	455.7	458.1	452.6	475.2
3d	Other	103.3	100.0	99.0	99.5	100.8	100.1	96.1	92.0	81.3	83.2	84.2	81.9
4	Other securities	382.1	426.2	419.7	424.7	431.3	424.2	425.6	433.3	435.6	436.7	438.1	436.9
4a	Trading account	213.3	222.9	212.9	213.3	215.1	204.9	204.6	205.4	208.0	209.6	209.7	208.1
4b	Investment account	168.8	203.3	206.7	211.4	216.2	219.3	221.0	227.9	227.5	227.1	228.3	228.8
4c	State and local government	33.4	36.4	37.2	38.0	38.4	37.8	38.0	39.0	39.6	40.1	40.1	39.9
4d	Other	135.4	166.9	169.6	173.3	177.8	181.5	183.0	188.9	187.9	187.0	188.2	189.0
5	Loans and leases in bank credit <sup>3</sup>	2,504.6	2,572.8	2,585.4	2,622.0	2,654.0	2,671.7	2,677.9	2,718.2	2,744.4	2,718.7	2,701.6	2,703.1
6	Commercial and industrial	462.2	492.6	489.5	491.0	494.0	502.1	506.0	511.0	515.4	515.9	512.9	516.9
7	Real estate	1,276.1	1,322.0	1,355.2	1,380.3	1,389.9	1,398.7	1,406.9	1,415.3	1,414.5	1,417.1	1,423.3	1,413.0
8	Revolving home equity	284.9	301.4	303.9	304.9	304.7	305.5	304.4	303.2	303.4	303.2	303.5	304.4
9	Other	991.1	1,020.6	1,051.3	1,075.4	1,085.2	1,093.2	1,102.6	1,112.1	1,111.1	1,113.9	1,119.8	1,108.7
9a	Other residential	621.8	635.2	658.6	678.1	680.6	685.5	693.5	699.2	697.1	699.9	703.5	690.7
9b	Commercial	369.4	385.4	392.7	397.3	404.6	407.6	409.1	412.8	414.0	414.0	416.3	418.0
10	Consumer	390.0	377.6	378.4	384.0	387.8	385.3	382.6	380.3	383.5	380.8	381.0	386.9
10a	Credit cards and related plans	150.0	144.9	144.7	142.8	143.2	141.9	142.2	147.9	150.8	147.2	145.3	148.3
10b	Other	240.1	232.7	233.7	241.2	244.6	243.3	240.4	232.4	232.6	233.6	235.7	238.6
11	Security <sup>4</sup>	94.3	106.1	95.1	95.1	99.9	97.5	99.3	116.3	130.1	109.7	96.4	100.7
11a	Fed funds and RPs with broker/dealer	72.8	90.3	80.0	79.3	83.4	80.2	81.7	98.1	111.7	92.5	79.3	84.2
11b	Other	21.5	15.8	15.1	15.8	16.5	17.3	17.6	18.2	18.4	17.3	17.1	16.5
12a	State and local government	16.9	16.8	17.0	17.6	18.2	18.5	18.7	18.9	19.1	18.7	18.8	18.9
12b	Agricultural	9.7	9.1	9.2	9.2	9.5	9.7	9.8	10.0	10.1	10.2	10.0	9.8
12c	Fed funds and RPs with others	27.3	26.2	21.2	24.7	28.3	31.8	18.7	22.2	23.4	25.4	24.3	20.3
12d	All other loans	131.0	130.1	127.1	127.6	133.9	135.9	143.6	152.1	156.0	148.3	142.3	144.4
13	Interbank loans	203.6	147.6	134.7	150.1	151.0	146.6	161.1	151.9	152.4	143.4	147.5	157.9
13a	Fed funds and RPs with banks	128.3	81.2	67.0	83.8	86.6	83.9	96.2	85.7	86.5	76.0	78.8	91.7
13b	Other	75.4	66.4	67.7	66.3	64.4	62.7	64.9	66.2	65.9	67.5	68.7	66.2
14	Cash assets <sup>5</sup>	157.4	150.4	145.4	136.3	146.0	144.5	143.3	157.5	164.7	185.0	138.3	166.2
15	Other assets <sup>6</sup>	454.0	448.4	448.4	456.0	460.3	469.0	466.4	463.2	468.2	467.7	469.5	469.5
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,238.8</b>	<b>4,304.7</b>	<b>4,297.9</b>	<b>4,348.7</b>	<b>4,392.9</b>	<b>4,406.5</b>	<b>4,422.5</b>	<b>4,463.0</b>	<b>4,501.9</b>	<b>4,486.9</b>	<b>4,432.1</b>	<b>4,490.5</b>

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending			
									Dec 28	Jan 4	Jan 11	Jan 18
LIABILITIES												
17 Deposits	2,479.8	2,512.6	2,520.5	2,526.8	2,545.9	2,557.4	2,586.0	2,623.2	2,638.2	2,675.7	2,611.9	2,623.6
18 Transaction	351.3	324.6	301.8	302.4	304.7	295.9	306.8	334.0	389.9	328.0	279.4	328.7
19 Nontransaction	2,128.5	2,188.0	2,218.7	2,224.4	2,241.2	2,261.5	2,279.3	2,289.2	2,248.4	2,347.8	2,332.6	2,294.9
20 Large time	316.9	352.2	359.3	357.8	370.4	377.1	384.3	399.6	403.8	411.3	411.5	403.7
21 Other	1,811.6	1,835.8	1,859.4	1,866.7	1,870.8	1,884.4	1,894.9	1,889.6	1,844.5	1,936.5	1,921.0	1,891.2
22 Borrowings	736.0	770.0	749.3	767.5	782.4	777.9	769.2	769.4	785.9	734.7	736.3	781.5
23 From banks in the U.S.	172.2	149.6	133.6	136.3	139.7	135.6	137.6	135.2	135.5	131.8	131.8	143.9
24 From others	563.8	620.4	615.7	631.2	642.7	642.3	631.6	634.1	650.4	603.0	604.6	637.5
25 Net due to related foreign offices	206.7	212.6	227.8	243.6	241.2	260.1	252.6	256.9	263.3	270.0	268.3	270.4
26 Other liabilities	325.4	319.0	311.1	316.3	326.5	317.4	322.1	322.9	322.5	318.3	318.3	316.4
27 TOTAL LIABILITIES	<b>3,747.9</b>	<b>3,814.2</b>	<b>3,808.7</b>	<b>3,854.3</b>	<b>3,896.1</b>	<b>3,912.9</b>	<b>3,930.0</b>	<b>3,972.3</b>	<b>4,009.9</b>	<b>3,998.7</b>	<b>3,934.8</b>	<b>3,991.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	490.9	490.5	489.1	494.4	496.9	493.6	492.5	490.7	492.0	488.2	497.3	498.6

Footnotes appear on page 14.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending			
									Dec 28	Jan 4	Jan 11	Jan 18
<b>ASSETS</b>												
1 Bank credit	2,706.7	2,900.0	2,927.4	2,950.1	2,960.5	2,953.8	2,966.2	2,973.6	2,975.6	2,998.9	3,005.6	3,008.5
2 Securities in bank credit	710.1	718.3	716.2	716.2	711.3	703.7	700.0	693.2	693.8	696.3	696.8	699.8
3 Treasury and Agency securities <sup>2</sup>	492.0	495.3	494.0	493.3	489.6	488.4	486.0	482.4	482.2	481.7	483.4	484.8
4 Other securities	218.2	223.0	222.2	222.8	221.6	215.3	214.0	210.8	211.6	214.6	213.4	215.0
5 Loans and leases in bank credit <sup>3</sup>	1,996.5	2,181.7	2,211.2	2,233.9	2,249.3	2,250.2	2,266.2	2,280.3	2,281.8	2,302.6	2,308.8	2,308.7
6 Commercial and industrial	322.7	345.3	353.2	356.6	359.9	359.9	364.0	363.8	364.4	367.2	368.8	369.5
7 Real estate	1,254.9	1,397.1	1,416.1	1,430.5	1,437.7	1,447.1	1,453.9	1,468.8	1,468.1	1,482.1	1,487.7	1,485.4
8 Revolving home equity	114.3	131.3	134.6	135.8	135.1	131.7	132.6	132.2	131.6	129.8	129.7	129.2
9 Other	1,140.7	1,265.9	1,281.5	1,294.7	1,302.6	1,315.5	1,321.3	1,336.5	1,336.5	1,352.3	1,358.0	1,356.2
10 Consumer	309.4	326.9	328.6	331.5	333.1	323.8	327.2	328.2	328.6	332.8	331.1	331.1
11 Security <sup>4</sup>	7.6	8.5	8.9	9.3	10.1	10.5	10.9	10.4	10.8	10.5	10.7	11.3
12 Other loans and leases	101.9	103.9	104.5	106.0	108.4	108.7	110.2	109.2	109.8	110.0	110.4	111.4
13 Interbank loans	80.2	73.5	76.0	82.2	87.5	93.6	101.5	87.9	91.8	88.8	87.4	96.3
14 Cash assets <sup>5</sup>	108.5	115.4	117.0	118.9	121.0	118.9	117.1	116.2	115.5	123.0	120.4	112.8
15 Other assets <sup>6</sup>	164.1	204.7	198.3	198.3	201.5	200.3	203.1	208.5	207.6	218.9	215.2	222.3
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>3,026.8</b>	<b>3,260.5</b>	<b>3,285.4</b>	<b>3,315.8</b>	<b>3,336.7</b>	<b>3,333.1</b>	<b>3,353.9</b>	<b>3,351.8</b>	<b>3,355.8</b>	<b>3,394.9</b>	<b>3,394.1</b>	<b>3,405.3</b>
<b>LIABILITIES</b>												
17 Deposits	2,316.6	2,440.8	2,477.5	2,497.5	2,512.9	2,516.6	2,532.2	2,526.5	2,531.8	2,554.1	2,551.2	2,565.8
18 Transaction	338.9	355.2	346.0	357.5	349.3	344.7	352.1	337.0	353.7	321.9	325.9	324.4
19 Nontransaction	1,977.7	2,085.6	2,131.5	2,140.1	2,163.5	2,171.9	2,180.1	2,189.6	2,178.0	2,232.2	2,225.3	2,241.5
20 Large time	355.1	399.1	409.1	416.0	420.7	428.5	434.9	431.5	433.5	434.4	437.4	437.5
21 Other	1,622.6	1,686.6	1,722.4	1,724.1	1,742.8	1,743.4	1,745.2	1,758.0	1,744.5	1,797.8	1,788.0	1,804.0
22 Borrowings	487.5	513.5	511.2	517.1	527.5	515.3	517.9	514.5	519.6	512.2	517.3	526.8
23 From banks in the U.S.	172.5	168.2	165.9	164.6	168.1	164.9	169.9	164.5	168.0	164.2	166.1	169.5
24 From others	315.0	345.3	345.3	352.5	359.5	350.4	348.0	350.0	351.7	348.1	351.2	357.3
25 Net due to related foreign offices	8.9	10.1	13.5	14.1	13.3	15.5	13.5	14.1	14.6	18.6	19.1	18.5
26 Other liabilities	72.0	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.9	75.5	74.1	73.1
27 <b>TOTAL LIABILITIES</b>	<b>2,885.0</b>	<b>3,037.8</b>	<b>3,073.3</b>	<b>3,101.7</b>	<b>3,127.4</b>	<b>3,120.4</b>	<b>3,137.7</b>	<b>3,128.9</b>	<b>3,139.9</b>	<b>3,160.4</b>	<b>3,161.7</b>	<b>3,184.3</b>
28 Residual (assets less liabilities) <sup>8</sup>	141.8	222.7	212.2	214.1	209.3	212.6	216.3	222.9	215.9	234.4	232.3	221.0

Footnotes appear on page 14.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1	Bank credit	2,725.9	2,889.2	2,917.4	2,947.2	2,966.5	2,963.5	2,984.5	2,993.9	3,003.3	3,007.9	3,010.5	3,014.1
2	Securities in bank credit	714.2	718.3	714.1	714.6	711.0	702.3	700.2	697.1	699.1	698.3	698.5	700.0
3	Treasury and Agency securities <sup>2</sup>	496.0	495.4	491.9	491.8	489.3	487.1	486.2	486.3	487.4	483.8	485.2	485.0
4	Other securities	218.2	223.0	222.2	222.8	221.6	215.3	214.0	210.8	211.6	214.6	213.4	215.0
5	Loans and leases in bank credit <sup>3</sup>	2,011.7	2,170.9	2,203.3	2,232.6	2,255.5	2,261.1	2,284.3	2,296.8	2,304.3	2,309.6	2,312.0	2,314.0
6	Commercial and industrial	322.8	347.2	353.4	354.6	357.8	359.1	362.8	363.9	366.2	367.6	367.8	368.5
7	Real estate	1,262.0	1,388.4	1,410.6	1,430.8	1,443.8	1,455.6	1,468.4	1,476.9	1,477.5	1,482.4	1,487.7	1,486.7
8	Revolving home equity	113.8	131.6	134.8	136.1	135.9	132.4	132.5	131.8	131.7	128.9	129.0	128.8
9	Other	1,148.2	1,256.8	1,275.8	1,294.7	1,308.0	1,323.2	1,335.9	1,345.1	1,345.8	1,353.5	1,358.7	1,357.9
9a	Other residential	457.8	496.7	503.6	511.6	513.2	516.1	519.9	519.1	517.8	522.3	526.0	522.2
9b	Commercial	690.3	760.1	772.3	783.1	794.8	807.1	816.0	826.0	828.0	831.1	832.8	835.8
10	Consumer	317.0	322.3	324.6	329.9	333.6	326.1	331.3	336.1	340.0	339.2	337.2	338.5
10a	Credit cards and related plans	162.1	161.7	163.3	165.9	168.3	161.0	166.9	172.0	176.0	175.0	172.2	172.4
10b	Other	155.0	160.6	161.3	163.9	165.3	165.1	164.4	164.2	164.0	164.2	164.9	166.1
11	Security <sup>4</sup>	7.7	8.5	8.8	9.4	10.0	10.5	11.1	10.4	10.4	10.5	10.6	11.0
12	Other loans and leases	102.2	104.5	105.9	107.9	110.3	109.9	110.8	109.5	110.1	109.9	108.8	109.3
13	Interbank loans	80.0	72.1	73.5	81.6	85.9	94.7	103.2	87.5	85.5	88.3	87.3	92.7
14	Cash assets <sup>5</sup>	112.8	114.8	117.0	117.1	122.3	120.4	121.0	120.9	125.0	136.3	118.2	119.2
15	Other assets <sup>6</sup>	164.1	204.7	198.3	198.3	201.5	200.3	203.1	208.5	207.6	218.9	215.2	222.3
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>3,050.1</b>	<b>3,247.8</b>	<b>3,273.0</b>	<b>3,310.6</b>	<b>3,342.3</b>	<b>3,345.3</b>	<b>3,377.8</b>	<b>3,376.5</b>	<b>3,386.8</b>	<b>3,416.8</b>	<b>3,396.7</b>	<b>3,413.7</b>
<b>LIABILITIES</b>													
17	Deposits	2,329.8	2,439.8	2,470.5	2,493.5	2,511.7	2,518.8	2,544.4	2,539.4	2,545.1	2,573.8	2,552.5	2,565.6
18	Transaction	351.9	350.9	345.7	353.2	347.6	346.0	355.5	349.7	379.6	343.1	329.4	331.8
19	Nontransaction	1,977.9	2,088.9	2,124.7	2,140.3	2,164.1	2,172.8	2,188.9	2,189.7	2,165.6	2,230.7	2,223.1	2,233.7
20	Large time	355.1	399.1	409.1	416.0	420.7	428.5	434.9	431.5	433.5	434.4	437.4	437.5
21	Other	1,622.7	1,689.8	1,715.6	1,724.3	1,743.4	1,744.3	1,754.0	1,758.2	1,732.1	1,796.3	1,785.7	1,796.2
22	Borrowings	487.5	513.5	511.2	517.1	527.5	515.3	517.9	514.5	519.6	512.2	517.3	526.8
23	From banks in the U.S.	172.5	168.2	165.9	164.6	168.1	164.9	169.9	164.5	168.0	164.2	166.1	169.5
24	From others	315.0	345.3	345.3	352.5	359.5	350.4	348.0	350.0	351.7	348.1	351.2	357.3
25	Net due to related foreign offices	8.9	10.1	13.5	14.1	13.3	15.5	13.5	14.1	14.6	18.6	19.1	18.5
26	Other liabilities	72.0	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.9	75.5	74.1	73.1
27	<b>TOTAL LIABILITIES</b>	<b>2,898.2</b>	<b>3,036.8</b>	<b>3,066.3</b>	<b>3,097.7</b>	<b>3,126.2</b>	<b>3,122.6</b>	<b>3,149.9</b>	<b>3,141.8</b>	<b>3,153.3</b>	<b>3,180.1</b>	<b>3,163.0</b>	<b>3,184.1</b>
28	Residual (assets less liabilities) <sup>8</sup>	151.9	211.0	206.7	212.9	216.1	222.7	227.9	234.7	233.5	236.7	233.7	229.6

Footnotes appear on page 14.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1 Bank credit	643.7	733.2	744.4	767.7	781.6	793.8	805.5	807.2	800.7	788.1	797.7	802.2	
2 Securities in bank credit	274.1	319.0	325.4	332.2	347.9	356.3	359.7	351.3	338.0	338.8	335.8	339.1	
3 Treasury and Agency securities <sup>2</sup>	83.2	87.1	85.9	85.1	85.7	82.6	81.6	77.9	73.4	71.5	69.0	69.0	
4 Other securities	190.9	231.9	239.5	247.1	262.2	273.6	278.1	273.4	264.6	267.4	266.8	270.1	
5 Loans and leases in bank credit <sup>3</sup>	369.6	414.2	419.0	435.5	433.7	437.6	445.8	455.9	462.7	449.3	461.8	463.1	
6 Commercial and industrial	138.8	153.8	160.7	164.7	164.3	164.4	164.9	169.0	170.9	171.5	172.7	173.8	
7 Real estate	18.4	18.4	16.6	15.9	15.4	19.9	20.6	20.6	20.8	20.6	20.6	20.3	
11 Security <sup>4</sup>	118.1	134.8	129.1	141.7	138.2	137.3	137.5	140.0	143.4	131.7	139.0	139.8	
12 Other loans and leases	94.2	107.2	112.6	113.2	115.8	115.9	122.8	126.4	127.7	125.5	129.6	129.2	
13 Interbank loans	50.1	49.6	51.0	48.5	49.6	47.2	45.6	41.1	40.9	37.2	41.7	38.2	
14 Cash assets <sup>5</sup>	60.1	60.1	60.6	61.4	59.8	56.3	54.4	50.2	48.5	49.6	50.6	51.1	
15 Other assets <sup>6</sup>	38.3	37.1	36.4	36.7	40.2	39.1	40.8	38.0	36.2	36.9	34.2	35.1	
16 TOTAL ASSETS <sup>7</sup>	<b>791.8</b>	<b>879.6</b>	<b>892.0</b>	<b>913.9</b>	<b>930.7</b>	<b>936.0</b>	<b>945.9</b>	<b>936.2</b>	<b>925.8</b>	<b>911.3</b>	<b>923.8</b>	<b>926.2</b>	
<b>LIABILITIES</b>													
17 Deposits	550.6	602.0	580.0	621.3	624.0	630.3	612.4	602.8	598.9	601.2	610.7	609.0	
18 Transaction	11.8	11.9	11.7	12.4	12.0	11.7	12.1	12.3	12.9	12.6	13.3	12.5	
19 Nontransaction	538.9	590.1	568.3	608.9	612.0	618.6	600.3	590.5	586.0	588.6	597.3	596.5	
22 Borrowings	342.5	362.1	367.7	386.7	380.7	379.5	406.7	420.4	413.7	411.0	420.2	424.2	
23 From banks in the U.S.	52.8	49.2	48.4	53.3	51.0	50.6	59.0	59.8	55.3	55.4	62.3	63.2	
24 From others	289.6	312.9	319.4	333.4	329.6	328.8	347.7	360.6	358.4	355.6	357.9	361.0	
25 Net due to related foreign offices	-187.5	-190.3	-153.7	-194.7	-182.7	-178.7	-181.9	-190.5	-186.0	-198.8	-214.8	-205.9	
26 Other liabilities	93.1	98.6	95.1	96.5	106.7	113.9	115.4	110.2	98.4	98.8	101.0	96.8	
27 TOTAL LIABILITIES	<b>798.7</b>	<b>872.5</b>	<b>889.0</b>	<b>909.7</b>	<b>928.6</b>	<b>945.0</b>	<b>952.6</b>	<b>942.9</b>	<b>925.0</b>	<b>912.2</b>	<b>917.0</b>	<b>924.2</b>	
28 Residual (assets less liabilities) <sup>8</sup>	-6.9	7.1	2.9	4.1	2.0	-9.0	-6.7	-6.8	0.8	-0.9	6.8	2.0	

Footnotes appear on page 14.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
<b>ASSETS</b>													
1 Bank credit	649.4	733.4	741.3	758.8	774.7	790.0	806.1	813.5	812.2	792.3	798.7	808.5	
2 Securities in bank credit	274.1	319.0	325.4	332.2	347.9	356.3	359.7	351.3	338.0	338.8	335.8	339.1	
3 Treasury and Agency securities <sup>2</sup>	83.2	87.1	85.9	85.1	85.7	82.6	81.6	77.9	73.4	71.5	69.0	69.0	
3a Trading account	27.4	29.4	26.8	26.0	25.9	23.2	23.3	20.0	18.1	16.0	14.1	15.5	
3b Investment account	55.8	57.7	59.1	59.2	59.9	59.5	58.3	57.9	55.3	55.4	54.8	53.5	
4 Other securities	190.9	231.9	239.5	247.1	262.2	273.6	278.1	273.4	264.6	267.4	266.8	270.1	
4a Trading account	115.2	132.4	132.1	137.7	152.1	162.4	164.3	163.4	162.1	161.8	161.2	160.8	
4b Investment account	75.7	99.6	107.4	109.3	110.1	111.2	113.8	110.0	102.5	105.6	105.7	109.3	
5 Loans and leases in bank credit <sup>3</sup>	375.3	414.4	415.9	426.6	426.9	433.7	446.4	462.2	474.1	453.4	462.9	469.5	
6 Commercial and industrial	139.7	153.3	159.8	163.0	162.7	162.4	164.1	170.1	173.8	173.8	173.4	174.6	
7 Real estate	18.4	18.4	16.6	15.9	15.4	19.9	20.6	20.6	20.8	20.6	20.6	20.3	
11 Security <sup>4</sup>	124.0	133.8	125.6	133.2	132.1	136.1	141.4	146.5	150.8	133.0	140.8	146.7	
12 Other loans and leases	93.2	108.9	113.9	114.5	116.7	115.4	120.3	125.0	128.8	126.1	128.1	127.9	
13 Interbank loans	50.1	49.6	51.0	48.5	49.6	47.2	45.6	41.1	40.9	37.2	41.7	38.2	
14 Cash assets <sup>5</sup>	62.3	59.6	59.9	61.5	61.0	57.4	54.4	52.1	50.8	50.5	50.4	50.9	
15 Other assets <sup>6</sup>	38.9	37.1	35.4	36.3	38.5	38.0	40.0	38.6	36.7	37.9	36.7	37.4	
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>800.3</b>	<b>879.3</b>	<b>887.2</b>	<b>904.6</b>	<b>923.3</b>	<b>932.1</b>	<b>945.7</b>	<b>944.8</b>	<b>940.0</b>	<b>917.3</b>	<b>927.0</b>	<b>934.7</b>	
<b>LIABILITIES</b>													
17 Deposits	547.4	610.6	578.4	612.6	612.7	609.5	597.4	599.2	602.6	600.6	616.9	615.8	
18 Transaction	12.2	11.8	11.7	12.2	12.2	11.8	12.0	12.8	13.8	13.4	13.6	13.0	
19 Nontransaction	535.2	598.8	566.8	600.3	600.5	597.7	585.5	586.4	588.8	587.2	603.3	602.7	
22 Borrowings	342.5	362.1	367.7	386.7	380.7	379.5	406.7	420.4	413.7	411.0	420.2	424.2	
23 From banks in the U.S.	52.8	49.2	48.4	53.3	51.0	50.6	59.0	59.8	55.3	55.4	62.3	63.2	
24 From others	289.6	312.9	319.4	333.4	329.6	328.8	347.7	360.6	358.4	355.6	357.9	361.0	
25 Net due to related foreign offices	-186.2	-192.9	-155.6	-194.3	-180.9	-175.9	-179.0	-188.9	-180.9	-197.0	-214.2	-205.3	
26 Other liabilities	94.1	96.7	93.8	96.8	108.1	116.2	117.8	111.3	101.7	100.0	101.4	97.2	
27 <b>TOTAL LIABILITIES</b>	<b>797.8</b>	<b>876.5</b>	<b>884.4</b>	<b>901.8</b>	<b>920.5</b>	<b>929.2</b>	<b>942.9</b>	<b>942.0</b>	<b>937.2</b>	<b>914.5</b>	<b>924.2</b>	<b>931.8</b>	
28 <b>Residual (assets less liabilities)<sup>8</sup></b>	<b>2.5</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	<b>2.8</b>	

Footnotes appear on page 14.

**Memo Items**

Not seasonally adjusted, billions of dollars

January 27, 2006

Account	2004 Dec	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	2005 Dec	Week ending				
									Dec 28	Jan 4	Jan 11	Jan 18	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	103.7	93.2	86.9	89.7	92.5	90.0	91.7	89.0	87.5	93.0	93.3	93.3
30	Reval. losses on off-bal. sheet items <sup>9</sup>	95.1	85.3	77.3	79.7	83.3	82.2	81.5	80.3	79.8	83.7	86.4	84.2
31	Mortgage-backed securities <sup>10</sup>	507.4	535.9	544.3	543.3	545.4	545.1	548.8	550.8	550.2	549.7	544.9	568.7
31a	Pass-through	389.0	411.3	418.8	416.3	416.5	414.5	414.9	415.3	415.7	416.9	411.9	434.8
31b	CMO, REMIC, and other	118.4	124.6	125.5	127.0	128.9	130.6	134.0	135.5	134.4	132.8	133.0	133.9
32	Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	4.7	3.6	1.8	-0.3	-2.6	-8.2	-10.4	-9.1	-8.2	-6.7	-7.8	-6.3
33	Securitized consumer loans <sup>12</sup>	155.6	151.1	152.5	153.1	153.0	153.7	157.5	166.2	167.7	168.4	164.2	161.2
33a	Credit cards and related plans	133.2	129.2	129.5	130.7	130.8	131.8	133.3	135.0	136.0	136.8	136.0	133.2
33b	Other	22.4	21.9	22.9	22.4	22.2	21.9	24.2	31.2	31.7	31.6	28.2	28.1
34	Securitized business loans <sup>12</sup>	6.4	5.5	4.9	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities <sup>10</sup>	331.7	339.8	338.6	338.6	334.6	330.7	328.9	328.8	328.0	332.7	332.7	333.4
33	Securitized consumer loans <sup>12</sup>	221.5	213.1	212.4	211.7	210.7	199.9	196.1	201.1	202.6	199.9	199.8	199.1
33a	Credit cards and related plans	214.2	203.2	202.5	201.9	200.9	190.0	186.2	191.3	192.8	190.1	190.0	189.5
33b	Other	7.3	9.9	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8	9.7
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	59.3	54.6	54.9	56.8	65.9	70.7	71.5	66.8	60.7	61.4	60.6	60.3
30	Reval. losses on off-bal. sheet items <sup>9</sup>	65.1	63.6	62.9	63.2	72.7	78.0	79.9	74.5	67.6	67.8	68.9	67.3
34	Securitized business loans <sup>12</sup>	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2

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](http://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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