

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

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	7,158.7	7,449.7	7,501.4	7,558.4	7,645.5	7,712.6	7,803.2	7,921.1	7,924.2	7,940.3	7,932.3	7,916.4
2 Securities in bank credit	2,066.9	2,059.9	2,052.0	2,067.3	2,104.9	2,113.4	2,165.4	2,201.6	2,183.2	2,204.8	2,192.2	2,176.0
3 Treasury and Agency securities ²	1,198.5	1,144.0	1,138.9	1,149.8	1,180.4	1,185.3	1,196.6	1,193.2	1,190.7	1,206.7	1,203.8	1,197.4
4 Other securities	868.4	915.9	913.1	917.5	924.5	928.1	968.7	1,008.4	992.5	998.1	988.4	978.6
5 Loans and leases in bank credit ³	5,091.8	5,389.8	5,449.4	5,491.1	5,540.7	5,599.2	5,637.8	5,719.5	5,741.0	5,735.5	5,740.1	5,740.5
6 Commercial and industrial	983.7	1,033.8	1,044.2	1,061.2	1,071.2	1,082.0	1,098.7	1,118.0	1,127.3	1,126.3	1,120.7	1,124.3
7 Real estate	2,690.9	2,882.2	2,909.4	2,933.4	2,959.0	2,988.2	3,012.8	3,040.1	3,064.5	3,067.7	3,088.3	3,092.6
8 Revolving home equity	426.8	436.9	436.5	435.3	433.3	434.7	431.0	428.4	428.8	428.5	429.3	428.4
9 Other	2,264.1	2,445.2	2,472.8	2,498.2	2,525.6	2,553.5	2,581.8	2,611.7	2,635.7	2,639.1	2,659.0	2,664.2
10 Consumer	703.7	711.8	707.4	711.6	711.8	722.1	726.7	733.6	736.1	740.2	722.6	718.1
11 Security ⁴	237.1	248.0	263.8	255.2	262.9	268.8	261.2	283.4	268.7	255.8	258.5	261.0
12 Other loans and leases	476.4	514.1	524.6	529.7	535.8	538.1	538.3	544.4	544.4	545.5	550.0	544.5
13 Interbank loans	289.5	306.3	282.1	289.9	289.5	300.1	299.0	285.5	296.6	298.8	303.8	285.1
14 Cash assets ⁵	327.5	313.4	319.0	320.0	316.8	318.0	313.3	306.1	302.5	308.6	306.3	300.7
15 Other assets ⁶	673.8	707.8	706.3	726.7	754.6	753.7	760.1	780.1	776.5	784.2	783.9	785.3
16 TOTAL ASSETS⁷	8,381.5	8,709.5	8,741.3	8,828.4	8,940.0	9,017.3	9,108.0	9,224.8	9,231.9	9,263.9	9,258.2	9,219.3
LIABILITIES												
17 Deposits	5,510.7	5,733.5	5,766.7	5,816.4	5,827.7	5,898.7	5,960.5	5,975.6	5,962.9	5,998.9	6,004.4	5,998.7
18 Transaction	676.7	672.9	665.1	666.2	662.6	677.9	661.5	677.5	652.8	657.7	674.4	644.1
19 Nontransaction	4,834.0	5,060.7	5,101.6	5,150.2	5,165.1	5,220.8	5,299.1	5,298.1	5,310.1	5,341.2	5,330.0	5,354.6
20 Large time	1,299.9	1,414.5	1,432.5	1,454.3	1,476.8	1,525.1	1,551.3	1,573.3	1,596.8	1,586.2	1,586.8	1,606.9
21 Other	3,534.0	3,646.2	3,669.1	3,695.8	3,688.3	3,695.7	3,747.8	3,724.8	3,713.3	3,755.0	3,743.2	3,747.7
22 Borrowings	1,641.3	1,709.4	1,733.4	1,748.8	1,783.4	1,792.5	1,780.6	1,818.3	1,829.1	1,835.5	1,828.3	1,817.0
23 From banks in the U.S.	368.6	368.5	366.3	381.8	371.0	378.1	370.6	367.7	365.7	377.9	383.2	356.4
24 From others	1,272.8	1,340.9	1,367.1	1,367.0	1,412.4	1,414.4	1,409.9	1,450.6	1,463.4	1,457.6	1,445.1	1,460.6
25 Net due to related foreign offices	50.9	76.7	72.8	73.2	60.3	56.4	67.4	91.9	56.2	68.1	113.2	112.2
26 Other liabilities	490.2	501.0	493.0	482.6	494.5	498.6	536.9	567.1	553.0	570.6	542.7	537.0
27 TOTAL LIABILITIES	7,693.1	8,020.6	8,066.0	8,120.9	8,165.9	8,246.3	8,345.4	8,452.9	8,401.2	8,473.1	8,488.6	8,464.9
28 Residual (assets less liabilities) ⁸	688.4	688.9	675.3	707.4	774.1	771.0	762.6	771.9	830.7	790.8	769.6	754.4

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	7,154.9	7,484.9	7,545.5	7,571.6	7,635.6	7,679.1	7,787.8	7,915.6	7,919.8	7,937.5	7,919.7	7,912.4
2	Securities in bank credit	2,075.0	2,071.5	2,058.3	2,066.0	2,100.5	2,103.4	2,162.9	2,209.6	2,196.3	2,204.2	2,190.6	2,178.8
3	Treasury and Agency securities ²	1,208.7	1,153.9	1,141.5	1,143.9	1,176.6	1,179.4	1,199.6	1,203.7	1,201.1	1,207.7	1,204.4	1,197.7
4	Other securities	866.3	917.6	916.8	922.1	924.0	924.0	963.3	1,005.8	995.2	996.4	986.2	981.0
5	Loans and leases in bank credit ³	5,079.9	5,413.4	5,487.3	5,505.6	5,535.1	5,575.7	5,624.9	5,706.1	5,723.5	5,733.3	5,729.1	5,733.6
6	Commercial and industrial	989.1	1,030.7	1,042.7	1,060.3	1,074.6	1,085.7	1,105.8	1,124.1	1,128.9	1,129.7	1,126.6	1,129.0
7	Real estate	2,689.0	2,901.0	2,921.1	2,936.2	2,956.0	2,972.0	2,999.0	3,037.9	3,060.4	3,062.3	3,073.3	3,082.8
8	Revolving home equity	427.7	437.0	435.3	433.2	433.6	431.5	429.6	429.3	429.5	429.9	431.1	430.6
9	Other	2,261.2	2,464.0	2,485.7	2,503.0	2,522.4	2,540.6	2,569.4	2,608.6	2,630.9	2,632.4	2,642.2	2,652.2
10	Consumer	698.4	715.0	718.2	723.7	716.6	716.6	720.0	727.9	728.9	732.0	717.0	713.0
10a	Credit cards and related plans	303.1	309.4	320.1	318.3	306.1	296.8	299.4	306.3	303.1	307.4	303.6	304.3
10b	Other	395.3	405.7	398.1	405.4	410.6	419.8	420.6	421.6	425.8	424.7	413.4	408.8
11	Security ⁴	229.0	253.2	275.7	258.3	261.3	268.0	263.8	274.1	258.4	261.8	262.3	260.9
12	Other loans and leases	474.4	513.5	529.6	527.1	526.6	533.3	536.3	542.0	547.0	547.5	549.9	547.9
13	Interbank loans	288.3	313.5	287.0	289.2	287.9	302.9	305.4	282.5	292.7	298.9	291.1	274.5
14	Cash assets ⁵	324.1	321.9	335.9	332.0	314.9	307.2	308.2	302.8	298.9	301.0	295.7	299.2
15	Other assets ⁶	678.2	708.0	704.2	723.3	749.5	748.7	762.9	785.0	782.7	791.9	780.6	784.7
16	TOTAL ASSETS⁷	8,377.6	8,760.5	8,805.0	8,849.7	8,921.4	8,970.6	9,096.9	9,217.9	9,226.0	9,261.2	9,219.0	9,202.8
LIABILITIES													
17	Deposits	5,507.3	5,746.9	5,792.0	5,806.2	5,830.7	5,893.7	5,982.4	5,973.4	6,014.8	6,037.0	5,974.8	5,962.6
18	Transaction	668.0	678.8	701.5	674.6	654.0	674.2	669.2	669.0	604.7	648.3	674.2	690.6
19	Nontransaction	4,839.3	5,068.1	5,090.5	5,131.6	5,176.7	5,219.5	5,313.1	5,304.4	5,410.1	5,388.7	5,300.6	5,272.0
20	Large time	1,309.8	1,405.1	1,426.8	1,458.1	1,480.2	1,524.2	1,555.4	1,584.8	1,617.5	1,607.9	1,603.1	1,604.8
21	Other	3,529.5	3,663.0	3,663.6	3,673.5	3,696.5	3,695.3	3,757.7	3,719.6	3,792.6	3,780.8	3,697.5	3,667.2
22	Borrowings	1,652.7	1,705.1	1,723.1	1,747.4	1,781.4	1,785.1	1,784.8	1,831.3	1,836.8	1,843.0	1,848.8	1,826.3
23	From banks in the U.S.	368.6	369.3	364.1	381.1	369.7	377.1	373.5	367.6	366.8	373.1	383.6	357.9
24	From others	1,284.1	1,335.8	1,359.0	1,366.3	1,411.7	1,408.0	1,411.3	1,463.7	1,470.0	1,469.9	1,465.1	1,468.4
25	Net due to related foreign offices	47.2	85.9	80.0	80.1	67.2	48.0	52.6	86.4	55.0	54.1	100.3	113.8
26	Other liabilities	487.0	510.1	499.7	488.9	501.2	489.9	521.3	563.0	552.9	556.8	530.8	539.2
27	TOTAL LIABILITIES	7,694.2	8,048.0	8,094.8	8,122.6	8,180.5	8,216.7	8,341.0	8,454.1	8,459.6	8,490.8	8,454.7	8,441.8
28	Residual (assets less liabilities) ⁸	683.5	712.5	710.2	727.1	740.9	753.9	755.9	763.8	766.4	770.4	764.3	761.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	6,433.8	6,640.2	6,688.5	6,746.9	6,826.7	6,883.2	6,953.9	7,020.1	7,022.3	7,054.3	7,040.1	7,022.8
2	Securities in bank credit	1,752.4	1,697.1	1,695.4	1,720.3	1,762.0	1,769.0	1,808.5	1,819.1	1,800.3	1,822.7	1,817.9	1,801.7
3	Treasury and Agency securities ²	1,110.9	1,060.0	1,058.7	1,075.1	1,103.5	1,107.4	1,119.3	1,112.7	1,110.1	1,126.3	1,124.2	1,117.6
4	Other securities	641.5	637.0	636.7	645.2	658.5	661.7	689.2	706.4	690.2	696.5	693.6	684.0
5	Loans and leases in bank credit ³	4,681.4	4,943.1	4,993.1	5,026.7	5,064.7	5,114.2	5,145.4	5,200.9	5,222.1	5,231.5	5,222.3	5,221.1
6	Commercial and industrial	829.6	870.0	877.1	890.1	896.5	905.2	916.3	930.6	934.1	934.4	928.4	929.9
7	Real estate	2,671.6	2,860.0	2,887.4	2,912.7	2,938.2	2,966.9	2,990.9	3,017.6	3,042.7	3,045.7	3,066.3	3,070.2
8	Revolving home equity	426.8	436.9	436.5	435.3	433.3	434.7	431.0	428.4	428.8	428.5	429.3	428.4
9	Other	2,244.8	2,423.1	2,450.9	2,477.4	2,504.9	2,532.2	2,559.8	2,589.1	2,613.8	2,617.2	2,637.0	2,641.8
10	Consumer	703.7	711.8	707.4	711.6	711.8	722.1	726.7	733.6	736.1	740.2	722.6	718.1
11	Security ⁴	106.7	109.3	121.7	112.7	114.6	113.4	105.4	111.4	97.8	97.8	89.7	94.2
12	Other loans and leases	369.7	392.1	399.4	399.6	403.7	406.5	406.2	407.8	411.3	413.3	415.1	408.7
13	Interbank loans	241.3	260.3	240.1	247.9	245.8	252.6	250.8	239.7	248.8	249.5	249.1	237.4
14	Cash assets ⁵	265.6	258.1	265.8	268.1	265.5	265.8	263.9	256.3	251.1	256.9	253.6	246.4
15	Other assets ⁶	637.4	666.1	667.6	690.3	715.7	716.5	720.1	731.3	733.6	737.9	739.6	736.4
16	TOTAL ASSETS⁷	7,510.6	7,757.4	7,794.9	7,887.2	7,987.9	8,051.4	8,121.7	8,179.9	8,188.4	8,231.0	8,214.9	8,175.3
LIABILITIES													
17	Deposits	4,921.0	5,123.9	5,159.4	5,202.1	5,208.3	5,248.3	5,287.3	5,302.7	5,284.3	5,325.8	5,328.5	5,317.8
18	Transaction	663.7	660.9	653.0	653.5	649.4	664.4	648.7	665.8	641.1	646.8	662.0	632.0
19	Nontransaction	4,257.3	4,463.0	4,506.5	4,548.5	4,558.9	4,584.0	4,638.5	4,636.9	4,643.3	4,679.0	4,666.6	4,685.8
20	Large time	743.2	823.4	839.3	854.1	870.1	887.0	903.0	926.0	940.6	936.3	940.9	952.3
21	Other	3,514.1	3,639.6	3,667.2	3,694.5	3,688.8	3,697.0	3,735.5	3,710.9	3,702.7	3,742.7	3,725.6	3,733.5
22	Borrowings	1,271.1	1,296.9	1,304.6	1,313.4	1,344.2	1,356.4	1,360.6	1,381.8	1,383.0	1,380.8	1,389.4	1,382.5
23	From banks in the U.S.	324.1	308.7	305.4	316.8	310.8	316.2	315.3	316.6	312.0	322.6	336.1	309.6
24	From others	947.0	988.1	999.2	996.6	1,033.4	1,040.2	1,045.3	1,065.1	1,071.0	1,058.2	1,053.4	1,072.9
25	Net due to related foreign offices	246.2	261.3	266.8	282.4	269.5	275.6	283.5	298.4	281.8	296.2	304.9	307.3
26	Other liabilities	395.0	387.4	383.8	383.2	393.1	402.0	430.2	436.5	433.4	443.3	428.4	417.4
27	TOTAL LIABILITIES	6,833.4	7,069.4	7,114.7	7,181.0	7,215.1	7,282.3	7,361.6	7,419.4	7,382.5	7,446.2	7,451.2	7,425.0
28	Residual (assets less liabilities) ⁸	677.3	688.0	680.2	706.2	772.8	769.1	760.1	760.5	805.9	784.8	763.7	750.3

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	6,432.6	6,675.8	6,726.8	6,755.9	6,814.5	6,846.7	6,931.9	7,018.1	7,025.3	7,046.3	7,024.2	7,019.5
2	Securities in bank credit	1,760.5	1,708.7	1,701.7	1,719.0	1,757.6	1,759.0	1,806.0	1,827.1	1,813.4	1,822.1	1,816.3	1,804.4
3	Treasury and Agency securities ²	1,121.1	1,070.0	1,061.2	1,069.2	1,099.6	1,101.4	1,122.3	1,123.2	1,120.6	1,127.3	1,124.8	1,118.0
4	Other securities	639.4	638.7	640.4	649.8	658.0	657.5	683.7	703.9	692.8	694.8	691.5	686.5
5	Loans and leases in bank credit ³	4,672.1	4,967.1	5,025.1	5,036.9	5,056.8	5,087.8	5,125.9	5,191.0	5,211.9	5,224.2	5,207.9	5,215.1
6	Commercial and industrial	835.1	868.6	875.0	887.6	897.6	907.4	922.4	936.8	936.1	937.7	934.3	935.7
7	Real estate	2,669.7	2,878.8	2,899.1	2,915.5	2,935.2	2,950.8	2,977.0	3,015.4	3,038.5	3,040.4	3,051.4	3,060.4
8	Revolving home equity	427.7	437.0	435.3	433.2	433.6	431.5	429.6	429.3	429.5	429.9	431.1	430.6
9	Other	2,242.0	2,441.8	2,463.8	2,482.2	2,501.6	2,519.3	2,547.4	2,586.0	2,609.0	2,610.5	2,620.2	2,629.8
9a	Other residential	1,110.0	1,208.2	1,213.0	1,215.3	1,220.9	1,229.0	1,243.5	1,264.7	1,282.1	1,278.0	1,286.0	1,293.3
9b	Commercial	1,132.0	1,233.7	1,250.8	1,266.9	1,280.7	1,290.3	1,303.9	1,321.3	1,326.9	1,332.5	1,334.2	1,336.5
10	Consumer	698.4	715.0	718.2	723.7	716.6	716.6	720.0	727.9	728.9	732.0	717.0	713.0
10a	Credit cards and related plans	303.1	309.4	320.1	318.3	306.1	296.8	299.4	306.3	303.1	307.4	303.6	304.3
10d	Other	395.3	405.7	398.1	405.4	410.6	419.8	420.6	421.6	425.8	424.7	413.4	408.8
11	Security ⁴	101.8	110.5	127.0	111.6	110.3	110.9	103.8	106.3	96.9	101.0	91.6	94.4
12	Other loans and leases	367.1	394.1	405.8	398.5	397.1	402.1	402.7	404.7	411.6	413.0	413.8	411.5
13	Interbank loans	240.2	267.4	245.0	247.2	244.3	255.3	257.2	236.7	244.9	249.5	236.4	226.8
14	Cash assets ⁵	263.1	266.0	281.4	279.3	264.3	256.7	259.6	253.7	248.6	249.7	243.9	245.3
15	Other assets ⁶	641.4	666.7	664.5	685.8	709.6	711.7	723.8	735.6	738.5	744.8	737.3	735.8
16	TOTAL ASSETS⁷	7,509.7	7,808.6	7,850.5	7,902.2	7,966.7	8,003.6	8,105.7	8,176.6	8,189.7	8,222.8	8,174.2	8,159.9
LIABILITIES													
17	Deposits	4,907.2	5,147.3	5,189.5	5,189.6	5,210.1	5,240.4	5,300.1	5,288.5	5,319.1	5,347.7	5,287.2	5,278.8
18	Transaction	655.3	667.0	688.9	661.7	640.3	660.4	656.6	657.5	593.5	637.4	662.1	678.7
19	Nontransaction	4,251.9	4,480.3	4,500.5	4,527.9	4,569.8	4,579.9	4,643.4	4,631.0	4,725.6	4,710.3	4,625.1	4,600.1
20	Large time	742.8	823.7	838.8	855.7	872.7	883.3	898.2	925.5	943.9	942.0	945.5	947.2
21	Other	3,509.1	3,656.6	3,661.8	3,672.2	3,697.0	3,696.6	3,745.2	3,705.5	3,781.7	3,768.2	3,679.6	3,652.9
22	Borrowings	1,282.5	1,292.6	1,294.3	1,312.0	1,342.1	1,348.9	1,364.8	1,394.8	1,390.6	1,388.4	1,409.9	1,391.7
23	From banks in the U.S.	324.1	309.5	303.2	316.1	309.4	315.1	318.1	316.5	313.1	317.8	336.5	311.1
24	From others	958.4	983.1	991.2	995.9	1,032.7	1,033.8	1,046.7	1,078.2	1,077.6	1,070.5	1,073.4	1,080.6
25	Net due to related foreign offices	245.5	266.1	271.0	287.9	276.6	269.0	271.4	297.0	282.0	286.6	296.5	310.6
26	Other liabilities	394.0	393.0	388.4	388.5	399.9	394.3	416.4	435.4	434.3	432.6	419.2	420.7
27	TOTAL LIABILITIES	6,829.1	7,099.0	7,143.2	7,178.0	7,228.6	7,252.6	7,352.6	7,415.6	7,426.1	7,455.2	7,412.8	7,401.8
28	Residual (assets less liabilities) ⁸	680.6	709.6	707.3	724.3	738.0	751.0	753.1	761.0	763.6	767.5	761.4	758.1

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

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	3,570.9	3,670.1	3,705.2	3,728.7	3,787.5	3,819.8	3,871.6	3,915.7	3,900.6	3,929.3	3,906.4	3,898.1
2	Securities in bank credit	1,027.4	994.5	998.9	1,018.8	1,056.4	1,071.7	1,114.3	1,124.6	1,106.8	1,130.6	1,128.7	1,117.0
3	Treasury and Agency securities ²	610.2	571.3	572.6	587.8	614.2	626.3	640.2	633.1	633.1	651.3	650.8	647.9
3a	Trading account	52.0	40.3	33.3	36.3	40.2	38.5	42.7	38.9	38.0	52.7	50.4	49.7
3b	Investment account	558.3	530.9	539.2	551.5	574.1	587.9	597.4	594.3	595.1	598.6	600.5	598.2
3c	Mortgage-backed	459.0	435.7	447.3	469.6	494.0	507.5	512.2	511.6	519.5	522.0	523.7	523.3
3d	Other	99.3	95.2	91.9	81.9	80.1	80.4	85.3	82.7	75.5	76.5	76.7	74.9
4	Other securities	417.1	423.3	426.3	431.1	442.1	445.3	474.2	491.5	473.8	479.4	477.9	469.1
4a	Trading account	217.3	203.3	200.3	204.9	208.3	205.4	227.3	241.8	227.2	228.7	230.3	225.9
4b	Investment account	199.8	220.0	226.0	226.1	233.8	239.9	246.8	249.7	246.5	250.6	247.6	243.2
4c	State and local government	36.6	37.8	38.7	39.8	41.2	42.2	43.3	45.1	45.2	45.4	43.2	42.0
4d	Other	163.3	182.2	187.3	186.3	192.6	197.7	203.5	204.6	201.4	205.2	204.4	201.3
5	Loans and leases in bank credit ³	2,543.6	2,675.6	2,706.2	2,709.8	2,731.1	2,748.1	2,757.3	2,791.1	2,793.8	2,798.6	2,777.7	2,781.2
6	Commercial and industrial	488.3	505.2	510.3	519.1	522.3	527.0	534.3	545.1	545.3	545.1	537.3	538.4
7	Real estate	1,308.0	1,408.3	1,419.8	1,425.9	1,434.9	1,435.3	1,442.9	1,452.0	1,462.0	1,463.2	1,476.1	1,481.5
8	Revolving home equity	300.5	304.8	304.5	306.2	304.3	305.7	304.2	302.6	302.7	302.2	302.1	302.4
9	Other	1,007.5	1,103.5	1,115.3	1,119.7	1,130.6	1,129.6	1,138.7	1,149.4	1,159.3	1,161.0	1,174.0	1,179.1
9a	Other residential	624.9	692.3	698.5	698.5	705.4	705.0	711.4	715.6	726.3	724.5	733.0	736.9
9b	Commercial	382.6	411.2	416.8	421.2	425.1	424.6	427.3	433.8	433.0	436.4	441.0	442.2
10	Consumer	382.0	383.4	377.0	378.1	383.2	394.9	397.6	402.7	405.5	408.6	391.0	388.5
11	Security ⁴	98.4	98.2	111.1	101.3	103.2	101.8	93.6	100.1	86.9	86.4	77.8	82.5
11a	Fed funds and RPs with broker/dealer	82.7	80.8	93.7	84.1	84.8	84.1	75.4	80.3	67.4	68.8	60.6	63.2
11b	Other	15.7	17.4	17.4	17.2	18.4	17.7	18.2	19.8	19.5	17.6	17.2	19.3
12a	State and local government	17.0	18.8	18.9	18.9	19.1	18.9	18.9	19.2	19.2	19.4	19.5	19.6
12b	Agricultural	9.1	9.7	9.9	9.8	9.8	9.7	9.6	9.8	9.8	9.7	9.7	9.7
12c	Fed funds and RPs with others	20.6	18.7	22.2	21.1	18.1	19.9	18.9	18.0	23.0	21.4	23.5	25.5
12d	All other loans	128.6	142.1	146.2	145.4	150.2	150.1	150.9	153.0	150.7	153.1	150.9	143.6
12e	Lease financing receivables	91.4	91.2	90.9	90.3	90.2	90.4	90.5	91.0	91.5	91.7	91.8	91.9
13	Interbank loans	164.3	159.7	150.2	149.9	144.2	145.3	142.0	136.8	144.9	142.7	138.1	135.0
13a	Fed funds and RPs with banks	98.8	95.5	84.7	82.2	72.7	72.5	79.1	76.9	82.3	84.3	76.5	73.6
13b	Other	65.5	64.3	65.5	67.6	71.5	72.8	62.9	59.9	62.5	58.4	61.6	61.4
14	Cash assets ⁵	150.8	139.5	146.1	145.0	143.1	145.7	146.1	138.2	136.1	142.6	140.3	136.2
15	Other assets ⁶	442.9	465.7	463.6	473.2	478.8	474.5	474.9	486.2	484.0	483.6	492.2	481.2
16	TOTAL ASSETS⁷	4,294.3	4,401.2	4,431.5	4,464.1	4,521.0	4,552.3	4,601.5	4,643.8	4,632.6	4,665.1	4,644.1	4,617.6

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)

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
LIABILITIES													
17	Deposits	2,501.2	2,576.9	2,604.7	2,618.2	2,604.0	2,631.3	2,660.2	2,669.4	2,645.9	2,673.5	2,667.3	2,661.9
18	Transaction	316.1	303.4	307.1	304.9	299.4	310.1	302.7	312.0	297.6	309.0	312.2	305.7
19	Nontransaction	2,185.1	2,273.5	2,297.6	2,313.3	2,304.6	2,321.2	2,357.6	2,357.4	2,348.3	2,364.5	2,355.1	2,356.3
20	Large time	347.9	384.1	400.5	406.7	414.1	423.9	438.6	453.2	459.6	456.5	458.9	470.3
21	Other	1,837.2	1,889.5	1,897.2	1,906.6	1,890.5	1,897.3	1,918.9	1,904.2	1,888.7	1,908.0	1,896.2	1,886.0
22	Borrowings	755.2	773.7	779.9	777.8	810.2	823.4	833.6	842.3	848.1	841.5	835.9	826.5
23	From banks in the U.S.	153.0	136.9	137.5	143.5	144.7	149.0	150.7	146.8	145.1	153.3	162.1	137.3
24	From others	602.2	636.9	642.4	634.3	665.5	674.4	682.9	695.5	703.0	688.1	673.7	689.3
25	Net due to related foreign offices	235.4	247.8	252.6	263.8	249.9	257.1	264.7	279.1	264.5	278.9	284.5	289.3
26	Other liabilities	323.9	315.6	314.3	310.8	317.4	325.1	353.7	360.6	357.7	367.9	353.5	342.0
27	TOTAL LIABILITIES	3,815.7	3,914.1	3,951.6	3,970.7	3,981.5	4,037.0	4,112.2	4,151.4	4,116.2	4,161.9	4,141.2	4,119.8
28	Residual (assets less liabilities) ⁸	478.6	487.1	479.9	493.4	539.5	515.3	489.3	492.4	516.4	503.3	502.8	497.8

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

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	3,578.2	3,690.2	3,725.3	3,732.5	3,777.4	3,791.3	3,860.7	3,922.6	3,915.7	3,934.5	3,904.9	3,897.2
2	Securities in bank credit	1,037.6	1,007.5	1,002.3	1,018.3	1,052.6	1,055.9	1,108.6	1,134.4	1,120.6	1,129.7	1,125.6	1,116.9
3	Treasury and Agency securities ²	622.6	582.5	572.3	582.6	611.0	614.7	639.9	645.5	644.2	652.0	649.8	645.3
3a	Trading account	54.8	42.2	32.1	34.7	42.5	39.0	43.4	40.9	39.8	52.0	50.2	49.5
3b	Investment account	567.8	540.3	540.1	547.9	568.5	575.7	596.5	604.6	604.4	600.0	599.7	595.9
3c	Mortgage-backed	467.0	444.1	448.2	466.5	487.8	496.1	510.7	520.6	527.0	522.7	522.8	521.6
3d	Other	100.8	96.1	92.0	81.4	80.6	79.6	85.8	84.0	77.4	77.3	76.8	74.3
4	Other securities	415.0	425.0	430.0	435.7	441.6	441.2	468.7	489.0	476.4	477.7	475.7	471.5
4a	Trading account	216.2	204.1	202.1	207.1	208.1	203.5	224.7	240.6	228.5	227.9	229.2	226.9
4b	Investment account	198.8	220.9	227.9	228.6	233.6	237.7	244.0	248.4	247.9	249.7	246.5	244.6
4c	State and local government	36.4	38.0	39.0	40.3	41.2	41.9	42.8	44.8	45.4	45.2	43.0	42.4
4d	Other	162.4	182.9	188.9	188.3	192.4	195.8	201.2	203.5	202.5	204.5	203.5	202.2
5	Loans and leases in bank credit ³	2,540.6	2,682.7	2,723.0	2,714.2	2,724.8	2,735.4	2,752.1	2,788.1	2,795.1	2,804.8	2,779.3	2,780.4
6	Commercial and industrial	491.5	504.7	508.7	516.7	523.3	528.5	538.5	548.6	546.1	547.3	541.6	541.4
7	Real estate	1,310.7	1,413.4	1,422.8	1,425.3	1,432.2	1,428.3	1,439.9	1,455.1	1,467.5	1,467.4	1,473.5	1,478.1
8	Revolving home equity	301.4	304.9	303.8	304.7	304.9	303.2	303.1	303.5	303.2	303.5	304.1	303.4
9	Other	1,009.4	1,108.4	1,119.0	1,120.7	1,127.3	1,125.2	1,136.8	1,151.6	1,164.3	1,163.9	1,169.4	1,174.6
9a	Other residential	627.1	694.8	700.3	698.2	701.7	700.9	710.1	718.2	729.8	726.7	732.0	736.8
9b	Commercial	382.3	413.7	418.7	422.5	425.7	424.3	426.7	433.4	434.5	437.2	437.4	437.8
10	Consumer	379.8	383.1	380.8	384.9	386.8	393.3	395.2	400.4	402.7	406.0	389.6	385.2
10a	Credit cards and related plans	143.3	142.2	147.9	146.7	143.7	138.6	138.4	142.1	140.5	145.2	139.8	140.0
10b	Other	236.5	240.9	232.9	238.3	243.1	254.8	256.9	258.3	262.2	260.9	249.8	245.1
11	Security ⁴	93.6	99.3	116.3	100.5	99.0	98.9	92.0	95.2	85.4	89.5	80.1	83.2
11a	Fed funds and RPs with broker/dealer	78.7	81.7	98.1	83.4	81.3	81.7	74.1	76.4	66.3	71.3	62.3	64.0
11b	Other	14.9	17.6	18.2	17.1	17.6	17.2	17.9	18.8	19.2	18.2	17.7	19.2
12a	State and local government	17.0	18.8	18.9	18.9	19.1	18.9	18.9	19.2	19.2	19.4	19.5	19.6
12b	Agricultural	9.1	9.8	10.0	9.9	9.7	9.6	9.5	9.8	9.8	9.8	9.7	9.8
12c	Fed funds and RPs with others	20.6	18.7	22.2	21.1	18.1	19.9	18.9	18.0	23.0	21.4	23.5	25.5
12d	All other loans	126.9	143.7	152.1	145.5	145.8	146.9	148.6	150.9	150.1	152.6	150.6	146.3
12e	Lease financing receivables	91.3	91.2	91.2	91.2	91.0	90.9	90.7	90.9	91.3	91.3	91.2	91.3
13	Interbank loans	167.3	161.2	152.1	150.2	139.9	142.2	146.1	139.2	142.4	146.0	135.0	132.4
13a	Fed funds and RPs with banks	100.7	96.3	85.8	82.5	70.6	71.0	81.4	78.3	80.9	86.3	74.8	72.2
13b	Other	66.7	64.8	66.2	67.8	69.3	71.1	64.7	61.0	61.5	59.7	60.2	60.2
14	Cash assets ⁵	149.6	143.4	157.7	153.9	142.4	141.2	145.3	137.0	134.7	137.7	133.9	134.7
15	Other assets ⁶	446.9	466.3	460.6	468.7	472.7	469.7	478.6	490.5	488.9	490.6	489.9	480.6
16	TOTAL ASSETS⁷	4,307.4	4,427.2	4,461.8	4,472.8	4,499.8	4,511.2	4,597.9	4,656.2	4,648.5	4,675.6	4,630.7	4,612.2

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)

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
LIABILITIES												
17 Deposits	2,490.7	2,588.1	2,622.7	2,612.1	2,612.0	2,624.3	2,666.0	2,658.2	2,662.1	2,692.3	2,648.3	2,636.3
18 Transaction	311.5	306.3	330.7	311.2	294.6	308.4	308.8	307.4	268.3	305.0	316.1	332.6
19 Nontransaction	2,179.1	2,281.8	2,292.0	2,300.9	2,317.5	2,316.0	2,357.3	2,350.9	2,393.8	2,387.3	2,332.3	2,303.7
20 Large time	347.5	384.4	399.9	408.3	416.8	420.2	433.8	452.7	462.9	462.3	463.4	465.2
21 Other	1,831.6	1,897.4	1,892.0	1,892.5	1,900.7	1,895.8	1,923.4	1,898.1	1,930.9	1,924.9	1,868.8	1,838.4
22 Borrowings	766.5	769.5	769.6	776.4	808.1	816.0	837.9	855.3	855.8	849.0	856.3	835.8
23 From banks in the U.S.	153.0	137.6	135.3	142.8	143.3	148.0	153.5	146.7	146.2	148.5	162.6	138.7
24 From others	613.6	631.8	634.4	633.6	664.8	668.0	684.3	708.6	709.6	700.4	693.8	697.0
25 Net due to related foreign offices	234.6	252.6	256.9	269.3	257.0	250.5	252.5	277.7	264.8	269.3	276.1	292.6
26 Other liabilities	322.9	321.2	318.9	316.2	324.2	317.4	339.8	359.5	358.6	357.2	344.4	345.3
27 TOTAL LIABILITIES	3,814.7	3,931.4	3,968.1	3,974.0	4,001.3	4,008.3	4,096.3	4,150.7	4,141.2	4,167.8	4,125.1	4,109.9
28 Residual (assets less liabilities) ⁸	492.7	495.8	493.8	498.9	498.5	502.9	501.6	505.4	507.3	507.9	505.6	502.3

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

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending			
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	2,861.1	2,968.5	2,982.4	3,017.5	3,040.7	3,067.7	3,083.4	3,102.9	3,121.3	3,125.7	3,135.6	3,126.1
2 Securities in bank credit	723.3	701.0	695.5	700.6	707.1	701.7	695.3	693.1	693.1	692.9	691.0	686.1
3 Treasury and Agency securities ²	498.9	487.2	485.1	486.6	490.7	485.3	480.3	478.1	476.7	475.8	475.3	471.2
4 Other securities	224.4	213.7	210.4	214.1	216.4	216.3	215.0	214.9	216.4	217.1	215.7	214.9
5 Loans and leases in bank credit ³	2,137.8	2,267.5	2,286.9	2,316.8	2,333.6	2,366.0	2,388.2	2,409.8	2,428.3	2,432.9	2,444.6	2,439.9
6 Commercial and industrial	341.3	364.8	366.8	371.0	374.1	378.2	381.9	385.5	388.8	389.3	391.1	391.4
7 Real estate	1,363.6	1,451.8	1,467.6	1,486.8	1,503.3	1,531.6	1,548.0	1,565.5	1,580.7	1,582.6	1,590.2	1,588.8
8 Revolving home equity	126.4	132.2	132.0	129.1	129.0	129.0	126.9	125.8	126.2	126.3	127.2	126.0
9 Other	1,237.2	1,319.6	1,335.6	1,357.7	1,374.3	1,402.7	1,421.1	1,439.7	1,454.5	1,456.3	1,463.0	1,462.8
10 Consumer	321.7	328.4	330.5	333.5	328.6	327.2	329.1	330.8	330.6	331.6	331.6	329.6
11 Security ⁴	8.3	11.1	10.6	11.4	11.3	11.7	11.8	11.3	10.9	11.4	12.0	11.7
12 Other loans and leases	102.9	111.5	111.3	114.1	116.2	117.3	117.4	116.7	117.3	118.0	119.6	118.4
13 Interbank loans	77.0	100.6	89.8	98.1	101.7	107.3	108.8	102.9	103.9	106.8	111.0	102.4
14 Cash assets ⁵	114.8	118.6	119.7	123.1	122.4	120.1	117.8	118.1	115.0	114.2	113.3	110.2
15 Other assets ⁶	194.6	200.4	204.0	217.1	236.9	242.0	245.2	245.1	249.6	254.3	247.4	255.2
16 TOTAL ASSETS⁷	3,214.6	3,354.7	3,362.4	3,422.3	3,468.3	3,503.4	3,521.3	3,534.6	3,555.5	3,566.6	3,572.7	3,559.1
LIABILITIES												
17 Deposits	2,419.8	2,546.9	2,554.7	2,583.8	2,604.3	2,617.1	2,627.0	2,633.3	2,638.4	2,652.3	2,661.3	2,655.9
18 Transaction	347.6	357.5	345.8	348.6	350.0	354.3	346.1	353.8	343.5	337.8	349.8	326.4
19 Nontransaction	2,072.2	2,189.5	2,208.9	2,235.2	2,254.3	2,262.7	2,281.0	2,279.5	2,294.9	2,314.5	2,311.5	2,329.5
20 Large time	395.3	439.3	438.8	447.4	455.9	463.1	464.4	472.8	481.0	479.7	482.1	482.0
21 Other	1,676.9	1,750.1	1,770.0	1,787.8	1,798.3	1,799.6	1,816.6	1,806.7	1,813.9	1,834.7	1,829.4	1,847.5
22 Borrowings	515.9	523.1	524.7	535.6	534.0	532.9	527.0	539.5	534.9	539.4	553.5	555.9
23 From banks in the U.S.	171.2	171.9	167.9	173.2	166.1	167.2	164.6	169.9	166.9	169.3	173.9	172.3
24 From others	344.8	351.3	356.8	362.3	367.8	365.8	362.4	369.6	368.0	370.1	379.6	383.6
25 Net due to related foreign offices	10.9	13.5	14.1	18.6	19.6	18.5	18.9	19.2	17.3	17.3	20.3	18.0
26 Other liabilities	71.1	71.8	69.5	72.3	75.7	76.8	76.5	76.0	75.7	75.4	74.8	75.4
27 TOTAL LIABILITIES	3,017.7	3,155.3	3,163.1	3,210.3	3,233.6	3,245.3	3,249.4	3,268.0	3,266.3	3,284.4	3,310.0	3,305.2
28 Residual (assets less liabilities) ⁸	196.9	199.4	199.4	212.0	234.7	258.1	271.9	266.6	289.2	282.2	262.7	254.0

Footnotes appear on page 14.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
ASSETS													
1	Bank credit	2,854.4	2,985.6	3,001.5	3,023.4	3,037.0	3,055.4	3,071.2	3,095.5	3,109.6	3,111.8	3,119.3	3,122.2
2	Securities in bank credit	722.9	701.2	699.4	700.7	705.0	703.0	697.4	692.7	692.8	692.4	690.7	687.6
3	Treasury and Agency securities ²	498.5	487.5	489.0	486.7	488.6	486.7	482.4	477.8	476.4	475.3	475.0	472.6
4	Other securities	224.4	213.7	210.4	214.1	216.4	216.3	215.0	214.9	216.4	217.1	215.7	214.9
5	Loans and leases in bank credit ³	2,131.5	2,284.4	2,302.1	2,322.7	2,332.0	2,352.4	2,373.8	2,402.9	2,416.8	2,419.4	2,428.6	2,434.7
6	Commercial and industrial	343.6	363.9	366.3	370.9	374.3	379.0	383.9	388.1	389.9	390.4	392.7	394.3
7	Real estate	1,359.0	1,465.4	1,476.4	1,490.1	1,503.0	1,522.4	1,537.2	1,560.3	1,571.0	1,572.9	1,577.9	1,582.3
8	Revolving home equity	126.4	132.1	131.5	128.6	128.7	128.3	126.5	125.8	126.3	126.4	127.0	127.2
9	Other	1,232.6	1,333.4	1,344.8	1,361.6	1,374.3	1,394.1	1,410.6	1,434.5	1,444.7	1,446.5	1,450.8	1,455.2
9a	Other residential	482.9	513.4	512.7	517.1	519.2	528.1	533.4	546.5	552.4	551.3	554.0	556.5
9b	Commercial	749.7	820.0	832.1	844.5	855.1	866.0	877.2	887.9	892.4	895.3	896.8	898.7
10	Consumer	318.5	331.9	337.4	338.7	329.9	323.3	324.7	327.5	326.2	326.0	327.4	327.8
10a	Credit cards and related plans	159.7	167.1	172.2	171.6	162.4	158.2	161.0	164.2	162.5	162.2	163.8	164.2
10b	Other	158.8	164.8	165.1	167.1	167.5	165.1	163.7	163.3	163.6	163.8	163.6	163.6
11	Security ⁴	8.1	11.2	10.7	11.1	11.3	11.9	11.8	11.1	11.4	11.5	11.5	11.2
12	Other loans and leases	102.2	111.9	111.5	111.8	113.5	115.7	116.1	115.8	118.3	118.5	119.2	119.0
13	Interbank loans	72.9	106.3	92.9	97.0	104.4	113.1	111.1	97.4	102.5	103.5	101.4	94.4
14	Cash assets ⁵	113.5	122.5	123.7	125.3	121.9	115.5	114.3	116.7	113.9	112.0	110.0	110.6
15	Other assets ⁶	194.6	200.4	204.0	217.1	236.9	242.0	245.2	245.1	249.6	254.3	247.4	255.2
16	TOTAL ASSETS⁷	3,202.3	3,381.4	3,388.7	3,429.4	3,466.9	3,492.4	3,507.8	3,520.4	3,541.2	3,547.1	3,543.5	3,547.7
LIABILITIES													
17	Deposits	2,416.5	2,559.2	2,566.8	2,577.5	2,598.0	2,616.0	2,634.0	2,630.2	2,657.0	2,655.4	2,638.9	2,642.5
18	Transaction	343.7	360.7	358.2	350.5	345.8	352.0	347.8	350.1	325.1	332.4	346.0	346.1
19	Nontransaction	2,072.8	2,198.5	2,208.6	2,227.0	2,252.3	2,264.0	2,286.2	2,280.1	2,331.9	2,323.0	2,292.9	2,296.5
20	Large time	395.3	439.3	438.8	447.4	455.9	463.1	464.4	472.8	481.0	479.7	482.1	482.0
21	Other	1,677.5	1,759.2	1,769.7	1,779.6	1,796.3	1,800.9	1,821.8	1,807.3	1,850.9	1,843.3	1,810.8	1,814.5
22	Borrowings	515.9	523.1	524.7	535.6	534.0	532.9	527.0	539.5	534.9	539.4	553.5	555.9
23	From banks in the U.S.	171.2	171.9	167.9	173.2	166.1	167.2	164.6	169.9	166.9	169.3	173.9	172.3
24	From others	344.8	351.3	356.8	362.3	367.8	365.8	362.4	369.6	368.0	370.1	379.6	383.6
25	Net due to related foreign offices	10.9	13.5	14.1	18.6	19.6	18.5	18.9	19.2	17.3	17.3	20.3	18.0
26	Other liabilities	71.1	71.8	69.5	72.3	75.7	76.8	76.5	76.0	75.7	75.4	74.8	75.4
27	TOTAL LIABILITIES	3,014.4	3,167.5	3,175.2	3,204.0	3,227.4	3,244.3	3,256.4	3,264.9	3,284.9	3,287.5	3,287.6	3,291.8
28	Residual (assets less liabilities) ⁸	187.9	213.9	213.5	225.4	239.5	248.1	251.4	255.5	256.3	259.7	255.9	255.9

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 7, 2006

Account	2005 May	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	Week ending			
									Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	724.9	809.5	812.9	811.5	818.9	829.4	849.3	901.1	901.9	886.0	892.2	893.7
2 Securities in bank credit	314.5	362.8	356.6	347.0	342.9	344.4	356.9	382.5	382.9	382.1	374.4	374.3
3 Treasury and Agency securities ²	87.7	83.9	80.3	74.7	76.9	77.9	77.3	80.5	80.5	80.4	79.6	79.8
4 Other securities	226.8	278.9	276.3	272.3	266.0	266.5	279.5	302.0	302.3	301.6	294.8	294.6
5 Loans and leases in bank credit ³	410.4	446.7	456.3	464.5	476.0	485.0	492.4	518.6	519.0	504.0	517.8	519.4
6 Commercial and industrial	154.0	163.8	167.1	171.1	174.7	176.8	182.4	187.4	193.2	191.9	192.2	194.4
7 Real estate	19.3	22.1	21.9	20.7	20.8	21.3	22.0	22.6	21.9	21.9	22.0	22.4
11 Security ⁴	130.4	138.7	142.1	142.5	148.3	155.3	155.9	172.1	170.8	157.9	168.7	166.8
12 Other loans and leases	106.7	122.0	125.2	130.1	132.1	131.6	132.1	136.6	133.1	132.2	134.9	135.8
13 Interbank loans	48.1	46.0	42.0	42.0	43.6	47.6	48.1	45.8	47.8	49.3	54.7	47.7
14 Cash assets ⁵	61.8	55.3	53.2	51.9	51.3	52.2	49.4	49.8	51.4	51.7	52.7	54.3
15 Other assets ⁶	36.3	41.8	38.7	36.3	38.9	37.2	40.0	48.8	43.0	46.4	44.3	48.9
16 TOTAL ASSETS ⁷	870.8	952.1	946.4	941.2	952.2	965.9	986.3	1,044.9	1,043.5	1,032.9	1,043.4	1,044.0
LIABILITIES												
17 Deposits	589.7	609.7	607.3	614.4	619.4	650.3	673.2	672.9	678.6	673.1	675.9	680.9
18 Transaction	13.0	12.0	12.2	12.7	13.3	13.5	12.7	11.7	11.7	10.9	12.4	12.0
19 Nontransaction	576.6	597.7	595.1	601.6	606.2	636.8	660.5	661.2	666.9	662.2	663.5	668.8
22 Borrowings	370.2	412.5	428.7	435.4	439.3	436.1	419.9	436.5	446.2	454.7	438.9	434.6
23 From banks in the U.S.	44.4	59.8	60.9	65.0	60.2	61.9	55.4	51.0	53.8	55.3	47.1	46.8
24 From others	325.8	352.7	367.9	370.4	379.0	374.2	364.6	385.5	392.4	399.4	391.8	387.7
25 Net due to related foreign offices	-195.3	-184.6	-194.0	-209.2	-209.3	-219.2	-216.1	-206.5	-225.6	-228.1	-191.7	-195.1
26 Other liabilities	95.2	113.6	109.2	99.4	101.4	96.6	106.7	130.6	119.6	127.3	114.3	119.7
27 TOTAL LIABILITIES	859.7	951.2	951.3	939.9	950.9	963.9	983.8	1,033.5	1,018.7	1,026.9	1,037.4	1,040.0
28 Residual (assets less liabilities) ⁸	11.1	0.9	-4.9	1.2	1.3	1.9	2.5	11.4	24.8	6.0	5.9	4.0

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 7, 2006

Account	2005 May	2005 Nov	2005 Dec	2006 Jan	2006 Feb	2006 Mar	2006 Apr	2006 May	Week ending			
									Jun 7	Jun 14	Jun 21	Jun 28
ASSETS												
1 Bank credit	722.3	809.1	818.7	815.8	821.1	832.4	855.9	897.5	894.5	891.2	895.6	892.9
2 Securities in bank credit	314.5	362.8	356.6	347.0	342.9	344.4	356.9	382.5	382.9	382.1	374.4	374.3
3 Treasury and Agency securities ²	87.7	83.9	80.3	74.7	76.9	77.9	77.3	80.5	80.5	80.4	79.6	79.8
3a Trading account	31.3	25.5	22.3	20.4	25.6	27.8	24.9	26.8	25.8	25.3	25.3	25.6
3b Investment account	56.4	58.5	58.0	54.3	51.3	50.2	52.4	53.7	54.7	55.1	54.3	54.1
4 Other securities	226.8	278.9	276.3	272.3	266.0	266.5	279.5	302.0	302.3	301.6	294.8	294.6
4a Trading account	129.2	163.5	163.5	162.3	157.9	157.2	170.2	191.7	190.2	188.8	182.5	182.9
4b Investment account	97.7	115.3	112.9	110.0	108.1	109.3	109.3	110.3	112.1	112.9	112.3	111.7
5 Loans and leases in bank credit ³	407.8	446.4	462.2	468.7	478.2	488.0	499.1	515.1	511.6	509.2	521.2	518.6
6 Commercial and industrial	154.0	162.1	167.7	172.7	177.1	178.3	183.5	187.4	192.9	192.0	192.4	193.3
7 Real estate	19.3	22.1	21.9	20.7	20.8	21.3	22.0	22.6	21.9	21.9	22.0	22.4
11 Security ⁴	127.3	142.6	148.7	146.7	151.0	157.2	160.0	167.8	161.5	160.8	170.7	166.5
12 Other loans and leases	107.3	119.5	123.8	128.6	129.4	131.3	133.6	137.3	135.4	134.5	136.2	136.4
13 Interbank loans	48.1	46.0	42.0	42.0	43.6	47.6	48.1	45.8	47.8	49.3	54.7	47.7
14 Cash assets ⁵	61.1	55.9	54.5	52.8	50.6	50.5	48.6	49.1	50.3	51.3	51.8	53.9
15 Other assets ⁶	36.8	41.3	39.7	37.5	39.9	37.0	39.1	49.3	44.3	47.1	43.3	49.0
16 TOTAL ASSETS⁷	867.9	951.9	954.5	947.5	954.7	967.0	991.2	1,041.3	1,036.4	1,038.4	1,044.8	1,042.9
LIABILITIES												
17 Deposits	600.0	599.7	602.6	616.6	620.7	653.4	682.3	684.9	695.7	689.3	687.6	683.8
18 Transaction	12.7	11.9	12.6	13.0	13.7	13.8	12.6	11.5	11.2	10.9	12.1	11.9
19 Nontransaction	587.3	587.8	590.0	603.7	607.0	639.6	669.7	673.4	684.5	678.4	675.5	671.8
22 Borrowings	370.2	412.5	428.7	435.4	439.3	436.1	419.9	436.5	446.2	454.7	438.9	434.6
23 From banks in the U.S.	44.4	59.8	60.9	65.0	60.2	61.9	55.4	51.0	53.8	55.3	47.1	46.8
24 From others	325.8	352.7	367.9	370.4	379.0	374.2	364.6	385.5	392.4	399.4	391.8	387.7
25 Net due to related foreign offices	-198.3	-180.2	-191.1	-207.7	-209.4	-221.0	-218.8	-210.6	-227.0	-232.5	-196.1	-196.8
26 Other liabilities	93.0	117.1	111.3	100.3	101.3	95.6	104.9	127.6	118.6	124.2	111.6	118.5
27 TOTAL LIABILITIES	865.0	949.1	951.6	944.6	951.8	964.1	988.4	1,038.4	1,033.5	1,035.6	1,042.0	1,040.1
28 Residual (assets less liabilities) ⁸	2.8	2.9	2.9	2.9	2.9	2.9	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

July 7, 2006

Account	2005	2005	2005	2006	2006	2006	2006	2006	Week ending				
	May	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun 7	Jun 14	Jun 21	Jun 28	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	91.1	91.4	85.8	90.6	93.7	89.5	108.5	123.4	113.6	111.7	109.8	111.9
30	Reval. losses on off-bal. sheet items ⁹	82.7	80.6	76.2	82.0	82.5	79.1	96.6	110.6	101.9	100.7	98.0	98.3
31	Mortgage-backed securities ¹⁰	557.4	549.4	550.9	558.2	577.7	587.2	602.3	614.2	621.4	617.7	618.2	615.6
31a	Pass-through	434.0	415.1	415.0	425.0	446.8	456.5	472.8	482.4	487.0	483.1	483.8	482.5
31b	CMO, REMIC, and other	123.3	134.3	135.9	133.2	130.9	130.6	129.6	131.8	134.4	134.6	134.3	133.1
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	3.2	-11.4	-9.9	-8.9	-11.2	-14.1	-17.2	-18.6	-18.3	-18.9	-20.6	-22.1
33	Securitized consumer loans ¹²	147.2	155.0	164.1	165.8	164.8	166.5	166.8	165.8	166.8	163.8	164.1	167.4
33a	Credit cards and related plans	129.5	132.9	134.8	136.2	135.4	136.8	137.9	137.5	138.7	135.5	135.0	136.0
33b	Other	17.6	22.1	29.3	29.6	29.4	29.7	28.9	28.4	28.1	28.3	29.1	31.4
34	Securitized business loans ¹²	5.6	3.1	3.0	3.0	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	342.4	329.0	329.8	333.9	336.3	332.9	328.4	328.1	329.3	328.9	328.2	326.2
33	Securitized consumer loans ¹²	212.5	198.2	203.3	202.2	205.2	204.8	203.6	202.0	205.3	207.4	207.0	208.4
33a	Credit cards and related plans	202.5	188.3	193.4	192.5	195.6	195.2	194.0	192.6	196.1	198.1	198.0	199.4
33b	Other	10.0	9.9	9.8	9.7	9.6	9.6	9.6	9.4	9.2	9.3	9.0	9.0
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	53.3	71.7	67.1	61.7	60.3	57.9	64.4	78.0	75.6	73.7	66.0	67.3
30	Reval. losses on off-bal. sheet items ⁹	62.0	77.9	72.8	66.3	63.9	61.7	68.2	82.7	80.2	78.7	71.8	73.0
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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