

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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	7,215.3	7,501.4	7,558.6	7,645.7	7,712.9	7,803.5	7,920.9	7,929.5	7,939.1	7,944.8	7,980.8	7,990.3
2 Securities in bank credit	2,051.5	2,052.0	2,067.4	2,105.0	2,113.7	2,165.7	2,201.4	2,189.0	2,184.4	2,196.7	2,206.2	2,197.6
3 Treasury and Agency securities ²	1,172.6	1,138.9	1,149.9	1,180.5	1,185.6	1,196.8	1,192.9	1,199.3	1,197.2	1,201.4	1,217.2	1,215.1
4 Other securities	878.9	913.1	917.5	924.5	928.1	968.9	1,008.5	989.7	987.2	995.3	989.0	982.5
5 Loans and leases in bank credit ³	5,163.8	5,449.4	5,491.1	5,540.7	5,599.2	5,637.8	5,719.4	5,740.5	5,754.7	5,748.1	5,774.5	5,792.7
6 Commercial and industrial	988.7	1,044.1	1,061.0	1,071.1	1,081.8	1,098.3	1,117.8	1,125.2	1,133.5	1,127.6	1,135.0	1,135.7
7 Real estate	2,734.5	2,909.4	2,933.4	2,959.0	2,988.2	3,013.1	3,040.1	3,079.6	3,096.0	3,110.2	3,112.0	3,116.4
8 Revolving home equity	431.4	436.5	435.3	433.3	434.7	431.1	428.4	428.8	429.6	429.6	431.0	432.1
9 Other	2,303.0	2,472.8	2,498.2	2,525.6	2,553.5	2,582.0	2,611.7	2,650.8	2,666.4	2,680.6	2,681.0	2,684.3
10 Consumer	706.6	707.6	711.8	712.0	722.3	726.9	733.7	728.7	719.0	717.8	725.0	721.8
11 Security ⁴	248.3	263.8	255.2	262.9	268.8	261.3	283.5	260.8	257.9	253.1	257.8	271.5
12 Other loans and leases	485.7	524.6	529.7	535.8	538.1	538.3	544.4	546.2	548.3	539.4	544.8	547.3
13 Interbank loans	274.4	282.1	289.9	289.5	300.2	299.3	285.9	295.7	285.9	284.9	303.4	286.5
14 Cash assets ⁵	329.2	319.0	320.0	316.8	318.0	313.1	306.0	305.5	314.4	307.1	320.2	302.2
15 Other assets ⁶	689.1	706.3	726.7	754.6	754.3	761.5	779.7	783.5	787.8	809.4	792.9	797.7
16 TOTAL ASSETS ⁷	8,440.2	8,741.3	8,828.5	8,940.1	9,018.3	9,109.9	9,224.4	9,246.1	9,259.0	9,278.1	9,329.1	9,308.3
LIABILITIES												
17 Deposits	5,552.6	5,766.7	5,816.4	5,827.7	5,898.7	5,959.9	5,975.0	5,993.7	6,017.1	6,023.1	6,015.4	6,019.0
18 Transaction	689.8	665.1	666.2	662.6	677.9	661.4	677.5	664.1	647.5	619.9	655.5	627.5
19 Nontransaction	4,862.8	5,101.6	5,150.2	5,165.1	5,220.8	5,298.5	5,297.6	5,329.5	5,369.6	5,403.2	5,359.9	5,391.5
20 Large time	1,318.8	1,432.5	1,454.3	1,476.8	1,525.1	1,551.2	1,573.3	1,596.8	1,609.8	1,620.4	1,608.7	1,593.3
21 Other	3,544.0	3,669.1	3,695.8	3,688.3	3,695.6	3,747.3	3,724.2	3,732.7	3,759.8	3,782.7	3,751.2	3,798.2
22 Borrowings	1,637.1	1,733.4	1,748.8	1,783.4	1,792.5	1,780.6	1,818.3	1,825.0	1,781.0	1,779.6	1,817.6	1,813.8
23 From banks in the U.S.	367.6	366.3	381.8	371.0	378.1	370.7	367.7	369.4	353.3	348.1	365.4	349.3
24 From others	1,269.5	1,367.1	1,367.0	1,412.4	1,414.4	1,409.9	1,450.6	1,455.6	1,427.6	1,431.5	1,452.2	1,464.4
25 Net due to related foreign offices	35.4	72.8	73.2	60.3	56.4	67.4	91.9	89.2	110.1	144.7	158.6	153.9
26 Other liabilities	495.7	493.0	482.6	494.5	499.6	539.3	567.1	550.0	544.4	551.6	556.1	551.2
27 TOTAL LIABILITIES	7,720.8	8,066.0	8,120.9	8,165.9	8,247.2	8,347.3	8,452.3	8,457.9	8,452.6	8,498.9	8,547.8	8,537.9
28 Residual (assets less liabilities) ⁸	719.4	675.3	707.6	774.2	771.1	762.6	772.2	788.2	806.3	779.2	781.3	770.4

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	7,211.8	7,545.5	7,571.8	7,635.7	7,679.4	7,788.2	7,915.4	7,922.9	7,924.0	7,908.1	7,936.4	7,955.3
2	Securities in bank credit	2,056.1	2,058.3	2,066.2	2,100.6	2,103.7	2,163.2	2,209.4	2,191.9	2,180.5	2,178.5	2,186.0	2,187.4
3	Treasury and Agency securities ²	1,176.3	1,141.5	1,144.0	1,176.7	1,179.7	1,199.8	1,203.4	1,202.1	1,195.0	1,190.7	1,203.7	1,208.7
4	Other securities	879.7	916.8	922.1	924.0	924.0	963.4	1,006.0	989.8	985.5	987.8	982.3	978.7
5	Loans and leases in bank credit ³	5,155.8	5,487.3	5,505.6	5,535.1	5,575.7	5,624.9	5,705.9	5,731.0	5,743.5	5,729.6	5,750.4	5,768.0
6	Commercial and industrial	992.2	1,042.5	1,060.1	1,074.5	1,085.5	1,105.4	1,123.9	1,129.0	1,135.7	1,126.2	1,132.1	1,132.3
7	Real estate	2,726.9	2,921.1	2,936.2	2,956.0	2,972.0	2,999.3	3,037.9	3,071.1	3,087.9	3,104.4	3,101.9	3,104.3
8	Revolving home equity	432.9	435.3	433.2	433.6	431.5	429.6	429.3	430.3	430.7	430.6	431.5	432.9
9	Other	2,293.9	2,485.7	2,503.0	2,522.4	2,540.6	2,569.6	2,608.6	2,640.8	2,657.3	2,673.8	2,670.5	2,671.4
10	Consumer	700.1	718.3	723.8	716.8	716.8	720.1	728.1	722.1	710.6	709.3	717.5	716.6
10a	Credit cards and related plans	306.8	320.3	318.4	306.2	297.0	299.5	306.4	304.7	303.9	301.8	309.6	310.0
10b	Other	393.3	398.1	405.4	410.6	419.8	420.6	421.6	417.4	406.7	407.5	407.9	406.6
11	Security ⁴	248.4	275.7	258.3	261.3	268.0	263.9	274.1	260.4	253.7	247.5	253.8	267.7
12	Other loans and leases	488.2	529.6	527.1	526.6	533.3	536.3	541.9	548.5	555.5	542.1	545.2	547.1
13	Interbank loans	269.3	287.0	289.2	287.9	302.9	305.7	282.8	288.9	279.1	273.9	296.4	276.6
14	Cash assets ⁵	324.8	335.9	332.0	314.9	307.2	308.0	302.7	301.4	334.9	298.0	306.7	288.5
15	Other assets ⁶	691.1	704.2	723.3	749.5	749.4	764.3	784.6	785.7	785.5	809.3	797.3	796.3
16	TOTAL ASSETS⁷	8,429.2	8,805.0	8,849.9	8,921.5	8,971.6	9,098.8	9,217.5	9,230.8	9,255.3	9,221.3	9,268.7	9,248.6
LIABILITIES													
17	Deposits	5,561.6	5,792.0	5,806.2	5,830.7	5,893.7	5,981.8	5,972.8	6,003.9	6,078.1	6,013.9	5,983.3	5,944.2
18	Transaction	687.4	701.5	674.6	654.0	674.2	669.2	668.9	661.8	644.8	590.6	645.0	648.2
19	Nontransaction	4,874.2	5,090.5	5,131.6	5,176.7	5,219.5	5,312.6	5,303.9	5,342.1	5,433.4	5,423.3	5,338.3	5,296.0
20	Large time	1,330.1	1,426.8	1,458.1	1,480.2	1,524.2	1,555.4	1,584.8	1,610.1	1,611.0	1,617.0	1,612.7	1,603.7
21	Other	3,544.1	3,663.6	3,673.5	3,696.5	3,695.3	3,757.2	3,719.1	3,732.0	3,822.3	3,806.3	3,725.7	3,692.2
22	Borrowings	1,646.4	1,723.1	1,747.4	1,781.4	1,785.1	1,784.8	1,831.3	1,835.5	1,780.8	1,768.8	1,815.1	1,812.4
23	From banks in the U.S.	367.0	364.1	381.1	369.7	377.1	373.5	367.6	368.8	350.6	346.1	363.5	349.6
24	From others	1,279.3	1,359.0	1,366.3	1,411.7	1,408.0	1,411.3	1,463.7	1,466.6	1,430.2	1,422.8	1,451.6	1,462.8
25	Net due to related foreign offices	30.1	80.0	80.1	67.2	48.0	52.6	86.4	82.1	96.4	130.8	146.7	155.2
26	Other liabilities	490.2	499.7	488.9	501.2	490.8	523.6	563.0	543.7	531.1	538.0	545.3	553.1
27	TOTAL LIABILITIES	7,728.3	8,094.8	8,122.6	8,180.5	8,217.5	8,342.8	8,453.5	8,465.1	8,486.4	8,451.6	8,490.4	8,464.8
28	Residual (assets less liabilities) ⁸	700.9	710.2	727.3	741.1	754.1	756.1	764.0	765.7	768.9	769.7	778.3	783.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	6,482.2	6,688.5	6,747.1	6,826.8	6,883.5	6,954.2	7,019.8	7,036.0	7,044.4	7,056.4	7,087.1	7,093.2
2	Securities in bank credit	1,733.2	1,695.4	1,720.4	1,762.1	1,769.3	1,808.9	1,819.0	1,810.9	1,811.3	1,822.0	1,835.8	1,827.1
3	Treasury and Agency securities ²	1,084.9	1,058.7	1,075.2	1,103.6	1,107.7	1,119.5	1,112.5	1,119.2	1,116.2	1,119.9	1,137.5	1,132.8
4	Other securities	648.3	636.7	645.2	658.5	661.7	689.3	706.5	691.7	695.1	702.0	698.3	694.3
5	Loans and leases in bank credit ³	4,749.0	4,993.1	5,026.7	5,064.7	5,114.2	5,145.4	5,200.9	5,225.1	5,233.2	5,234.4	5,251.4	5,266.0
6	Commercial and industrial	835.7	876.9	889.9	896.3	905.0	915.8	930.3	931.9	938.1	934.1	940.1	940.5
7	Real estate	2,715.0	2,887.4	2,912.7	2,938.2	2,966.9	2,991.1	3,017.7	3,057.8	3,074.3	3,088.5	3,089.9	3,094.2
8	Revolving home equity	431.4	436.5	435.3	433.3	434.7	431.1	428.4	428.8	429.6	429.6	431.0	432.1
9	Other	2,283.6	2,450.9	2,477.4	2,504.8	2,532.3	2,560.1	2,589.3	2,629.0	2,644.7	2,658.9	2,658.9	2,662.1
10	Consumer	706.6	707.6	711.8	712.0	722.3	726.9	733.7	728.7	719.0	717.8	725.0	721.8
11	Security ⁴	113.6	121.7	112.7	114.6	113.4	105.4	111.4	94.7	91.6	90.8	87.8	98.2
12	Other loans and leases	378.1	399.4	399.6	403.7	406.5	406.2	407.8	411.9	410.2	403.3	408.6	411.3
13	Interbank loans	224.8	240.1	247.9	245.8	252.6	251.1	240.1	246.0	238.4	238.4	251.2	238.8
14	Cash assets ⁵	268.7	265.8	268.1	265.5	265.8	263.8	256.2	252.8	259.8	252.7	266.4	248.4
15	Other assets ⁶	651.1	667.6	690.3	715.7	717.2	721.5	730.9	738.0	744.5	766.1	745.6	752.1
16	TOTAL ASSETS⁷	7,559.5	7,794.9	7,887.3	7,988.0	8,052.4	8,123.7	8,179.6	8,205.3	8,219.3	8,246.1	8,282.7	8,264.5
LIABILITIES													
17	Deposits	4,952.7	5,159.4	5,202.1	5,208.3	5,248.3	5,286.7	5,302.1	5,316.0	5,329.5	5,336.9	5,341.0	5,348.7
18	Transaction	677.8	653.0	653.5	649.4	664.4	648.7	665.7	652.4	635.9	607.7	642.9	616.4
19	Nontransaction	4,274.9	4,506.5	4,548.5	4,558.9	4,583.9	4,638.0	4,636.4	4,663.6	4,693.7	4,729.2	4,698.1	4,732.3
20	Large time	750.8	839.3	854.1	870.1	887.0	902.9	926.0	943.7	946.9	959.0	958.3	948.1
21	Other	3,524.1	3,667.2	3,694.5	3,688.8	3,696.9	3,735.1	3,710.4	3,719.9	3,746.8	3,770.1	3,739.8	3,784.2
22	Borrowings	1,274.3	1,304.6	1,313.4	1,344.2	1,356.4	1,360.6	1,381.8	1,381.1	1,333.9	1,352.7	1,384.2	1,387.0
23	From banks in the U.S.	318.4	305.4	316.8	310.8	316.2	315.3	316.7	318.8	301.9	303.1	310.0	304.4
24	From others	955.9	999.2	996.6	1,033.4	1,040.2	1,045.3	1,065.1	1,062.3	1,031.9	1,049.6	1,074.2	1,082.7
25	Net due to related foreign offices	225.6	266.8	282.4	269.5	275.6	283.5	298.4	298.6	313.5	341.7	348.2	338.1
26	Other liabilities	396.3	383.8	383.2	393.1	403.0	432.7	436.5	430.9	435.1	440.1	436.7	433.0
27	TOTAL LIABILITIES	6,848.9	7,114.7	7,181.0	7,215.1	7,283.3	7,363.5	7,418.8	7,426.5	7,412.0	7,471.4	7,510.0	7,506.8
28	Residual (assets less liabilities) ⁸	710.6	680.2	706.3	772.9	769.2	760.2	760.8	778.8	807.3	774.7	772.7	757.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	6,478.5	6,726.8	6,756.0	6,814.6	6,847.0	6,932.2	7,017.8	7,029.6	7,034.4	7,025.5	7,046.3	7,060.7
2	Securities in bank credit	1,737.8	1,701.7	1,719.1	1,757.7	1,759.3	1,806.4	1,826.9	1,813.8	1,807.3	1,803.8	1,815.6	1,816.9
3	Treasury and Agency securities ²	1,088.7	1,061.2	1,069.4	1,099.8	1,101.7	1,122.5	1,123.0	1,121.9	1,113.9	1,109.2	1,123.9	1,126.4
4	Other securities	649.1	640.4	649.8	658.0	657.5	683.9	704.0	691.9	693.4	694.6	691.6	690.5
5	Loans and leases in bank credit ³	4,740.7	5,025.1	5,036.8	5,056.8	5,087.8	5,125.8	5,190.9	5,215.8	5,227.1	5,221.7	5,230.8	5,243.8
6	Commercial and industrial	839.7	874.8	887.4	897.4	907.3	921.9	936.4	936.2	941.8	933.7	937.5	937.2
7	Real estate	2,707.4	2,899.1	2,915.5	2,935.2	2,950.8	2,977.3	3,015.5	3,049.3	3,066.2	3,082.7	3,079.8	3,082.1
8	Revolving home equity	432.9	435.3	433.2	433.6	431.5	429.6	429.3	430.3	430.7	430.6	431.5	432.9
9	Other	2,274.5	2,463.8	2,482.2	2,501.6	2,519.3	2,547.6	2,586.2	2,619.0	2,635.6	2,652.1	2,648.3	2,649.3
9a	Other residential	1,126.4	1,211.9	1,214.1	1,219.6	1,228.1	1,243.3	1,264.5	1,285.8	1,299.4	1,309.6	1,301.8	1,301.0
9b	Commercial	1,148.1	1,251.9	1,268.1	1,281.9	1,291.2	1,304.3	1,321.6	1,333.2	1,336.1	1,342.5	1,346.6	1,348.2
10	Consumer	700.1	718.3	723.8	716.8	716.8	720.1	728.1	722.1	710.6	709.3	717.5	716.6
10a	Credit cards and related plans	306.8	320.3	318.4	306.2	297.0	299.5	306.4	304.7	303.9	301.8	309.6	310.0
10d	Other	393.3	398.1	405.4	410.6	419.8	420.6	421.6	417.4	406.7	407.5	407.9	406.6
11	Security ⁴	114.6	127.0	111.6	110.3	110.9	103.8	106.3	95.7	91.6	90.0	87.1	96.7
12	Other loans and leases	378.9	405.8	398.5	397.1	402.1	402.7	404.6	412.6	416.8	406.0	408.9	411.2
13	Interbank loans	219.7	245.0	247.2	244.3	255.3	257.6	237.0	239.2	231.5	227.4	244.2	228.9
14	Cash assets ⁵	265.1	281.4	279.3	264.3	256.7	259.5	253.6	249.5	281.0	244.2	253.0	235.4
15	Other assets ⁶	653.1	664.5	685.8	709.6	712.3	725.2	735.3	740.1	744.8	766.6	751.5	750.8
16	TOTAL ASSETS⁷	7,548.9	7,850.5	7,902.3	7,966.8	8,004.6	8,107.6	8,176.3	8,190.8	8,224.2	8,196.3	8,227.4	8,208.2
LIABILITIES													
17	Deposits	4,952.2	5,189.5	5,189.6	5,210.1	5,240.3	5,299.5	5,287.9	5,315.5	5,397.9	5,330.2	5,304.6	5,264.0
18	Transaction	675.6	688.9	661.7	640.3	660.4	656.6	657.4	650.2	633.2	579.1	632.8	637.1
19	Nontransaction	4,276.6	4,500.5	4,527.9	4,569.8	4,579.9	4,642.9	4,630.5	4,665.3	4,764.8	4,751.1	4,671.8	4,626.9
20	Large time	752.8	838.8	855.7	872.7	883.3	898.1	925.5	946.3	955.3	957.4	957.7	948.8
21	Other	3,523.9	3,661.8	3,672.2	3,697.0	3,696.6	3,744.8	3,705.0	3,719.0	3,809.5	3,793.7	3,714.1	3,678.1
22	Borrowings	1,283.6	1,294.3	1,312.0	1,342.1	1,348.9	1,364.8	1,394.8	1,391.5	1,333.7	1,342.0	1,381.7	1,385.7
23	From banks in the U.S.	317.8	303.2	316.1	309.4	315.1	318.1	316.6	318.2	299.2	301.2	308.1	304.6
24	From others	965.7	991.2	995.9	1,032.7	1,033.8	1,046.7	1,078.2	1,073.4	1,034.5	1,040.8	1,073.6	1,081.1
25	Net due to related foreign offices	222.6	271.0	287.9	276.6	269.0	271.4	297.0	294.5	302.9	329.5	338.4	341.4
26	Other liabilities	392.4	388.4	388.5	399.9	395.2	418.7	435.4	426.4	423.7	427.7	427.3	436.2
27	TOTAL LIABILITIES	6,850.9	7,143.2	7,178.0	7,228.6	7,253.4	7,354.4	7,415.1	7,428.0	7,458.2	7,429.4	7,452.0	7,427.3
28	Residual (assets less liabilities) ⁸	698.0	707.3	724.4	738.2	751.2	753.3	761.2	762.9	766.0	766.9	775.5	780.9

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	3,614.9	3,728.4	3,751.9	3,810.8	3,843.5	3,895.9	3,939.8	3,933.2	3,934.3	3,942.0	3,964.8	3,963.7
2	Securities in bank credit	1,018.1	999.8	1,019.8	1,057.3	1,072.8	1,115.9	1,125.6	1,122.2	1,123.8	1,133.3	1,146.6	1,139.0
3	Treasury and Agency securities ²	592.6	573.5	588.7	615.2	627.5	641.7	634.2	646.6	644.3	646.7	664.1	660.1
3a	Trading account	51.0	33.3	36.3	40.2	38.5	42.7	38.9	47.9	51.3	48.6	51.1	50.2
3b	Investment account	541.7	540.1	552.4	575.0	589.0	599.0	595.3	598.7	593.0	598.1	613.0	609.9
3c	Mortgage-backed	442.3	448.2	470.5	494.9	508.7	513.7	512.6	523.3	525.4	528.5	541.5	538.2
3d	Other	99.3	91.9	81.9	80.1	80.4	85.3	82.7	75.4	67.5	69.6	71.6	71.6
4	Other securities	425.5	426.3	431.1	442.1	445.3	474.2	491.5	475.6	479.5	486.6	482.5	478.9
4a	Trading account	222.6	200.3	204.9	208.3	205.4	227.3	241.8	228.5	230.4	231.8	230.0	227.5
4b	Investment account	202.9	226.0	226.1	233.8	239.9	246.8	249.7	247.1	249.1	254.8	252.5	251.5
4c	State and local government	36.4	38.7	39.8	41.2	42.2	43.3	45.1	43.8	42.1	43.5	42.8	43.0
4d	Other	166.5	187.3	186.3	192.6	197.7	203.5	204.6	203.3	206.9	211.3	209.7	208.4
5	Loans and leases in bank credit ³	2,596.8	2,728.6	2,732.1	2,753.5	2,770.7	2,780.0	2,814.1	2,811.0	2,810.5	2,808.7	2,818.2	2,824.7
6	Commercial and industrial	496.9	516.6	525.5	528.8	533.6	541.0	551.9	548.5	552.2	547.7	551.1	547.7
7	Real estate	1,335.3	1,431.1	1,437.2	1,446.3	1,446.7	1,454.4	1,463.7	1,483.2	1,491.6	1,504.0	1,503.7	1,502.8
8	Revolving home equity	301.3	305.0	306.7	304.8	306.2	304.6	303.1	302.8	302.6	302.7	303.3	304.5
9	Other	1,034.0	1,126.1	1,130.6	1,141.5	1,140.5	1,149.8	1,160.6	1,180.4	1,189.0	1,201.3	1,200.3	1,198.3
9a	Other residential	642.7	705.8	705.7	712.7	712.5	720.0	724.2	739.7	750.2	759.0	754.6	751.6
9b	Commercial	391.3	420.3	424.8	428.8	428.0	429.8	436.4	440.6	438.8	442.3	445.8	446.7
10	Consumer	381.5	377.7	378.8	384.0	395.7	398.4	403.6	398.5	387.8	386.9	390.7	390.7
11	Security ⁴	105.3	111.4	101.5	103.5	102.0	93.8	100.4	83.4	80.8	79.7	76.9	87.0
11a	Fed funds and RPs with broker/dealer	89.6	94.0	84.3	85.0	84.3	75.6	80.5	65.1	63.8	63.0	61.4	68.8
11b	Other	15.7	17.4	17.3	18.4	17.7	18.3	19.8	18.4	16.9	16.7	15.5	18.2
12a	State and local government	16.9	19.0	19.0	19.2	19.0	19.0	19.3	19.5	19.5	19.5	19.5	19.6
12b	Agricultural	9.3	10.2	10.1	10.1	10.0	9.9	10.1	10.0	10.1	10.0	10.1	10.0
12c	Fed funds and RPs with others	26.5	22.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	23.7	22.5	24.8
12d	All other loans	131.7	147.4	146.5	151.3	151.2	152.1	154.1	150.7	151.2	143.5	150.2	149.1
12e	Lease financing receivables	93.4	92.7	92.0	92.0	92.2	92.3	92.8	93.5	93.6	93.6	93.4	93.0
13	Interbank loans	151.7	153.2	152.8	146.7	147.8	144.9	139.6	142.5	136.3	136.2	158.6	139.2
13a	Fed funds and RPs with banks	84.7	87.7	85.1	75.2	75.0	82.0	79.7	81.6	76.2	73.9	98.8	80.6
13b	Other	67.0	65.5	67.6	71.5	72.8	62.9	59.9	60.9	60.1	62.2	59.8	58.6
14	Cash assets ⁵	160.6	153.8	152.4	150.0	152.7	153.3	144.8	145.4	151.0	143.6	157.7	135.8
15	Other assets ⁶	448.9	465.5	475.1	480.7	477.2	478.7	488.2	488.4	488.9	509.7	493.1	503.5
16	TOTAL ASSETS⁷	4,341.7	4,467.2	4,499.5	4,555.7	4,588.0	4,639.5	4,679.1	4,676.5	4,677.4	4,698.5	4,741.4	4,709.0

Footnotes appear on page 14.

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

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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
LIABILITIES													
17	Deposits	2,531.5	2,622.6	2,636.0	2,621.7	2,649.1	2,678.3	2,687.5	2,681.3	2,686.2	2,683.9	2,688.7	2,680.5
18	Transaction	328.1	309.6	307.3	301.6	312.4	305.0	314.3	310.7	301.4	274.1	305.0	294.0
19	Nontransaction	2,203.4	2,313.0	2,328.7	2,320.2	2,336.7	2,373.4	2,373.2	2,370.6	2,384.8	2,409.8	2,383.7	2,386.5
20	Large time	351.8	401.9	408.2	415.7	425.5	440.2	454.9	463.1	464.4	473.9	474.2	464.9
21	Other	1,851.6	1,911.0	1,920.5	1,904.5	1,911.3	1,933.1	1,918.2	1,907.5	1,920.4	1,935.9	1,909.4	1,921.6
22	Borrowings	763.8	782.8	780.7	813.2	826.5	836.8	845.5	838.5	800.8	814.8	843.8	848.7
23	From banks in the U.S.	150.8	138.0	144.0	145.2	149.6	151.3	147.3	149.1	136.1	135.7	140.2	136.5
24	From others	613.0	644.8	636.7	668.0	676.9	685.5	698.2	689.4	664.7	679.1	703.5	712.2
25	Net due to related foreign offices	215.6	252.6	263.8	249.9	257.1	264.7	279.1	280.2	292.1	321.0	326.0	318.3
26	Other liabilities	324.1	315.5	312.0	318.6	327.3	357.4	361.8	356.8	360.6	366.8	362.0	357.5
27	TOTAL LIABILITIES	3,834.9	3,973.5	3,992.4	4,003.4	4,060.0	4,137.1	4,173.9	4,156.8	4,139.7	4,186.5	4,220.5	4,205.0
28	Residual (assets less liabilities) ⁸	506.8	493.7	507.1	552.3	528.0	502.4	505.3	519.7	537.7	512.0	520.9	504.0

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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	3,619.7	3,748.5	3,755.7	3,800.8	3,815.0	3,884.9	3,946.6	3,937.2	3,930.9	3,921.9	3,936.4	3,943.1
2	Securities in bank credit	1,021.4	1,003.2	1,019.2	1,053.6	1,057.1	1,110.1	1,135.5	1,124.2	1,119.7	1,116.8	1,128.5	1,130.7
3	Treasury and Agency securities ²	595.1	573.1	583.5	611.9	615.9	641.4	646.5	648.4	641.9	637.6	652.7	655.6
3a	Trading account	51.3	32.1	34.7	42.5	39.0	43.4	40.9	48.0	50.7	47.3	49.4	49.0
3b	Investment account	543.8	541.0	548.8	569.4	576.9	598.0	605.6	600.4	591.2	590.4	603.4	606.6
3c	Mortgage-backed	443.8	449.0	467.4	488.8	497.3	512.2	521.6	524.5	523.4	521.1	532.5	535.4
3d	Other	100.0	92.0	81.4	80.6	79.6	85.8	84.0	75.9	67.8	69.2	70.9	71.2
4	Other securities	426.3	430.0	435.7	441.6	441.2	468.7	489.0	475.8	477.8	479.2	475.8	475.1
4a	Trading account	223.0	202.1	207.1	208.1	203.5	224.7	240.6	228.5	229.6	228.4	226.7	225.7
4b	Investment account	203.3	227.9	228.6	233.6	237.7	244.0	248.4	247.3	248.2	250.7	249.1	249.4
4c	State and local government	36.4	39.0	40.3	41.2	41.9	42.8	44.8	43.9	42.0	42.5	42.3	42.7
4d	Other	166.9	188.9	188.3	192.4	195.8	201.2	203.5	203.4	206.2	208.2	206.8	206.8
5	Loans and leases in bank credit ³	2,598.3	2,745.3	2,736.5	2,747.3	2,757.9	2,774.8	2,811.2	2,813.0	2,811.2	2,805.1	2,807.8	2,812.4
6	Commercial and industrial	499.2	515.0	523.1	529.8	535.0	545.1	555.4	551.0	553.8	546.8	549.1	545.5
7	Real estate	1,335.7	1,434.1	1,436.7	1,443.6	1,439.7	1,451.4	1,466.8	1,484.0	1,490.7	1,504.3	1,500.6	1,497.4
8	Revolving home equity	302.5	304.3	305.2	305.3	303.6	303.6	304.0	304.0	303.1	303.3	304.0	305.3
9	Other	1,033.2	1,129.8	1,131.5	1,138.3	1,136.1	1,147.8	1,162.8	1,180.0	1,187.6	1,201.0	1,196.7	1,192.2
9a	Other residential	643.7	707.6	705.4	708.9	708.4	718.7	726.8	740.9	751.0	760.0	753.8	749.6
9b	Commercial	389.5	422.3	426.1	429.3	427.7	429.2	436.0	439.1	436.5	441.0	442.9	442.6
10	Consumer	378.9	381.6	385.7	387.5	394.1	396.0	401.2	395.8	383.5	383.2	386.7	387.9
10a	Credit cards and related plans	145.1	148.1	146.9	143.9	138.8	138.6	142.3	141.5	139.7	139.0	142.0	143.2
10b	Other	233.8	233.5	238.8	243.7	255.4	257.4	258.9	254.3	243.8	244.2	244.7	244.7
11	Security ⁴	106.4	116.6	100.8	99.2	99.2	92.2	95.4	84.5	80.8	79.1	76.5	85.8
11a	Fed funds and RPs with broker/dealer	90.5	98.4	83.6	81.5	81.9	74.3	76.6	66.0	64.0	62.5	60.6	67.5
11b	Other	15.9	18.3	17.1	17.7	17.3	18.0	18.9	18.5	16.8	16.6	15.9	18.3
12a	State and local government	16.9	19.0	19.0	19.2	19.0	19.0	19.3	19.5	19.5	19.5	19.5	19.6
12b	Agricultural	9.4	10.3	10.2	10.0	9.9	9.8	10.1	10.1	10.1	10.1	10.2	10.1
12c	Fed funds and RPs with others	26.5	22.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	23.7	22.5	24.8
12d	All other loans	132.4	153.2	146.7	146.9	148.0	149.7	152.0	151.4	155.9	145.3	149.9	149.2
12e	Lease financing receivables	92.9	93.0	93.0	92.7	92.7	92.5	92.6	93.0	93.2	93.0	92.9	92.1
13	Interbank loans	150.6	155.1	153.1	142.4	144.7	149.0	142.0	141.3	134.8	132.3	156.7	137.3
13a	Fed funds and RPs with banks	84.1	88.8	85.4	73.1	73.5	84.3	81.0	80.9	75.3	71.9	97.6	79.5
13b	Other	66.4	66.2	67.8	69.3	71.2	64.7	61.0	60.4	59.4	60.4	59.1	57.8
14	Cash assets ⁵	157.9	165.3	161.4	149.3	148.2	152.5	143.6	143.0	163.3	136.6	147.7	126.5
15	Other assets ⁶	450.8	462.4	470.6	474.7	472.3	482.4	492.5	490.5	489.3	510.2	499.0	502.1
16	TOTAL ASSETS⁷	4,344.4	4,497.5	4,508.2	4,534.5	4,546.9	4,635.9	4,691.5	4,678.8	4,685.4	4,668.1	4,707.1	4,676.2

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)

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
LIABILITIES													
17	Deposits	2,532.5	2,640.5	2,629.8	2,629.8	2,642.2	2,684.2	2,676.3	2,682.4	2,734.8	2,680.5	2,670.4	2,629.2
18	Transaction	327.4	333.2	313.5	296.8	310.7	311.1	309.7	310.1	298.9	257.0	301.2	305.5
19	Nontransaction	2,205.1	2,307.3	2,316.3	2,333.0	2,331.5	2,373.0	2,366.6	2,372.3	2,435.9	2,423.5	2,369.2	2,323.7
20	Large time	353.8	401.4	409.8	418.3	421.8	435.4	454.4	465.7	472.8	472.3	473.6	465.6
21	Other	1,851.3	1,905.9	1,906.4	1,914.7	1,909.7	1,937.6	1,912.2	1,906.6	1,963.1	1,951.2	1,895.6	1,858.1
22	Borrowings	773.1	772.5	779.3	811.1	819.1	841.0	858.5	849.0	800.6	804.0	841.3	847.3
23	From banks in the U.S.	150.3	135.8	143.4	143.8	148.5	154.1	147.2	148.5	133.4	133.7	138.4	136.7
24	From others	622.8	636.7	635.9	667.3	670.5	686.9	711.3	700.5	667.2	670.3	702.9	710.5
25	Net due to related foreign offices	212.6	256.9	269.3	257.0	250.5	252.5	277.7	276.1	281.4	308.9	316.2	321.7
26	Other liabilities	320.1	320.0	317.3	325.3	319.5	343.3	360.7	352.4	349.1	354.4	352.6	360.7
27	TOTAL LIABILITIES	3,838.3	3,989.9	3,995.7	4,023.2	4,031.2	4,121.1	4,173.2	4,159.8	4,166.0	4,147.7	4,180.4	4,158.9
28	Residual (assets less liabilities) ⁸	506.1	507.6	512.5	511.3	515.7	514.8	518.3	519.0	519.4	520.4	526.7	517.3

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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26
ASSETS												
1 Bank credit	2,868.5	2,959.2	2,994.4	3,017.4	3,044.3	3,059.5	3,078.6	3,103.7	3,110.5	3,114.2	3,122.7	3,129.4
2 Securities in bank credit	716.3	694.6	699.9	706.2	700.8	694.1	691.9	689.6	687.8	688.5	689.5	688.1
3 Treasury and Agency securities ²	493.5	484.2	485.8	489.9	484.5	479.0	476.8	473.5	472.2	473.0	473.7	472.7
4 Other securities	222.8	210.4	214.1	216.4	216.3	215.2	215.0	216.1	215.6	215.4	215.8	215.4
5 Loans and leases in bank credit ³	2,152.2	2,264.5	2,294.5	2,311.2	2,343.5	2,365.4	2,386.7	2,414.1	2,422.7	2,425.7	2,433.2	2,441.3
6 Commercial and industrial	338.8	360.4	364.4	367.5	371.5	374.9	378.4	383.4	385.9	386.4	389.0	392.7
7 Real estate	1,379.8	1,456.3	1,475.5	1,491.9	1,520.3	1,536.7	1,554.0	1,574.7	1,582.7	1,584.5	1,586.2	1,591.4
8 Revolving home equity	130.1	131.5	128.6	128.5	128.5	126.4	125.3	126.0	127.0	126.9	127.7	127.6
9 Other	1,249.6	1,324.8	1,346.9	1,363.3	1,391.8	1,410.2	1,428.7	1,448.7	1,455.7	1,457.6	1,458.5	1,463.8
10 Consumer	325.2	329.9	332.9	328.0	326.6	328.4	330.2	330.3	331.2	330.9	334.2	331.1
11 Security ⁴	8.3	10.3	11.2	11.1	11.4	11.6	11.0	11.2	10.8	11.0	10.9	11.3
12 Other loans and leases	100.3	107.7	110.5	112.7	113.8	113.8	113.1	114.5	112.1	112.9	112.9	114.8
13 Interbank loans	73.1	86.8	95.1	99.2	104.8	106.3	100.5	103.5	102.1	102.2	92.6	99.6
14 Cash assets ⁵	108.1	112.1	115.6	115.4	113.1	110.6	111.4	107.4	108.7	109.1	108.8	112.6
15 Other assets ⁶	202.3	202.1	215.2	235.0	240.0	242.8	242.8	249.6	255.6	256.5	252.5	248.7
16 TOTAL ASSETS⁷	3,219.0	3,326.8	3,387.0	3,433.7	3,468.7	3,485.3	3,498.9	3,529.7	3,542.3	3,547.4	3,541.7	3,555.5
LIABILITIES												
17 Deposits	2,421.3	2,536.9	2,566.1	2,586.5	2,599.2	2,608.4	2,614.7	2,634.7	2,643.3	2,652.9	2,652.3	2,668.2
18 Transaction	349.7	343.3	346.3	347.8	352.0	343.7	351.4	341.6	334.5	333.6	337.9	322.3
19 Nontransaction	2,071.5	2,193.5	2,219.8	2,238.7	2,247.2	2,264.6	2,263.3	2,293.0	2,308.9	2,319.3	2,314.4	2,345.8
20 Large time	399.0	437.4	445.9	454.4	461.5	462.7	471.1	480.6	482.5	485.1	484.1	483.2
21 Other	1,672.5	1,756.2	1,773.9	1,784.3	1,785.7	1,802.0	1,792.2	1,812.4	1,826.4	1,834.3	1,830.3	1,862.6
22 Borrowings	510.5	521.9	532.7	531.0	529.9	523.8	536.3	542.5	533.1	538.0	540.4	538.4
23 From banks in the U.S.	167.6	167.4	172.7	165.6	166.6	164.0	169.3	169.7	165.8	167.4	169.8	167.8
24 From others	342.9	354.5	360.0	365.4	363.3	359.8	366.9	372.9	367.2	370.5	370.6	370.5
25 Net due to related foreign offices	10.1	14.1	18.6	19.6	18.5	18.9	19.2	18.4	21.4	20.6	22.1	19.7
26 Other liabilities	72.3	68.4	71.2	74.5	75.7	75.3	74.8	74.1	74.5	73.3	74.7	75.5
27 TOTAL LIABILITIES	3,014.1	3,141.2	3,188.5	3,211.7	3,223.3	3,226.4	3,244.9	3,269.7	3,272.4	3,284.9	3,289.5	3,301.8
28 Residual (assets less liabilities) ⁸	204.9	185.6	198.5	222.1	245.5	258.9	254.0	259.9	269.9	262.5	252.2	253.7

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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	2,858.8	2,978.3	3,000.3	3,013.8	3,032.0	3,047.2	3,071.2	3,092.5	3,103.5	3,103.6	3,109.9	3,117.6
2	Securities in bank credit	716.4	698.5	700.0	704.2	702.2	696.3	691.5	689.7	687.6	687.1	687.0	686.2
3	Treasury and Agency securities ²	493.5	488.1	485.9	487.8	485.8	481.1	476.5	473.5	472.0	471.6	471.2	470.8
4	Other securities	222.8	210.4	214.1	216.4	216.3	215.2	215.0	216.1	215.6	215.4	215.8	215.4
5	Loans and leases in bank credit ³	2,142.4	2,279.8	2,300.3	2,309.6	2,329.9	2,351.0	2,379.8	2,402.8	2,415.9	2,416.6	2,422.9	2,431.4
6	Commercial and industrial	340.4	359.8	364.3	367.7	372.3	376.8	381.0	385.1	388.1	386.9	388.3	391.7
7	Real estate	1,371.7	1,465.0	1,478.8	1,491.6	1,511.0	1,525.9	1,548.7	1,565.3	1,575.6	1,578.4	1,579.2	1,584.7
8	Revolving home equity	130.5	131.1	128.1	128.2	127.8	126.1	125.3	126.3	127.6	127.3	127.5	127.6
9	Other	1,241.3	1,334.0	1,350.7	1,363.3	1,383.2	1,399.8	1,423.4	1,439.0	1,448.0	1,451.1	1,451.7	1,457.1
9a	Other residential	482.6	504.3	508.7	510.7	519.7	524.7	537.7	544.9	548.4	549.6	548.0	551.5
9b	Commercial	758.6	829.6	842.0	852.6	863.5	875.1	885.6	894.1	899.6	901.5	903.7	905.7
10	Consumer	321.2	336.8	338.1	329.3	322.7	324.1	326.9	326.3	327.1	326.1	330.8	328.7
10a	Credit cards and related plans	161.7	172.2	171.5	162.3	158.2	161.0	164.2	163.2	164.2	162.8	167.5	166.9
10b	Other	159.5	164.6	166.6	166.9	164.5	163.1	162.7	163.1	162.9	163.3	163.3	161.8
11	Security ⁴	8.2	10.4	10.8	11.1	11.7	11.6	10.9	11.2	10.8	10.9	10.6	10.9
12	Other loans and leases	100.9	107.9	108.3	110.0	112.2	112.6	112.3	115.0	114.3	114.3	114.0	115.4
13	Interbank loans	69.1	89.9	94.1	101.9	110.6	108.5	95.0	97.9	96.7	95.1	87.5	91.6
14	Cash assets ⁵	107.2	116.1	117.9	115.0	108.5	107.0	110.0	106.5	117.7	107.6	105.3	108.9
15	Other assets ⁶	202.3	202.1	215.2	235.0	240.0	242.8	242.8	249.6	255.6	256.5	252.5	248.7
16	TOTAL ASSETS⁷	3,204.5	3,353.1	3,394.1	3,432.3	3,457.7	3,471.8	3,484.7	3,512.0	3,538.8	3,528.2	3,520.3	3,532.0
LIABILITIES													
17	Deposits	2,419.7	2,549.0	2,559.8	2,580.3	2,598.1	2,615.3	2,611.6	2,633.1	2,663.2	2,649.7	2,634.3	2,634.8
18	Transaction	348.2	355.8	348.1	343.5	349.7	345.5	347.7	340.1	334.3	322.1	331.6	331.6
19	Nontransaction	2,071.5	2,193.2	2,211.6	2,236.8	2,248.4	2,269.9	2,263.9	2,293.0	2,328.9	2,327.6	2,302.7	2,303.2
20	Large time	399.0	437.4	445.9	454.4	461.5	462.7	471.1	480.6	482.5	485.1	484.1	483.2
21	Other	1,672.5	1,755.9	1,765.7	1,782.4	1,786.9	1,807.2	1,792.8	1,812.4	1,846.4	1,842.5	1,818.6	1,820.0
22	Borrowings	510.5	521.9	532.7	531.0	529.9	523.8	536.3	542.5	533.1	538.0	540.4	538.4
23	From banks in the U.S.	167.6	167.4	172.7	165.6	166.6	164.0	169.3	169.7	165.8	167.4	169.8	167.8
24	From others	342.9	354.5	360.0	365.4	363.3	359.8	366.9	372.9	367.2	370.5	370.6	370.5
25	Net due to related foreign offices	10.1	14.1	18.6	19.6	18.5	18.9	19.2	18.4	21.4	20.6	22.1	19.7
26	Other liabilities	72.3	68.4	71.2	74.5	75.7	75.3	74.8	74.1	74.5	73.3	74.7	75.5
27	TOTAL LIABILITIES	3,012.5	3,153.3	3,182.2	3,205.4	3,222.2	3,233.3	3,241.8	3,268.1	3,292.2	3,281.7	3,271.5	3,268.4
28	Residual (assets less liabilities)⁸	192.0	199.7	211.9	226.9	235.5	238.4	242.9	243.9	246.6	246.5	248.8	263.6

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1 Bank credit	733.1	812.9	811.5	818.9	829.5	849.3	901.0	893.5	894.7	888.4	893.6	897.2	
2 Securities in bank credit	318.3	356.6	347.0	342.9	344.4	356.9	382.5	378.1	373.1	374.7	370.4	370.5	
3 Treasury and Agency securities ²	87.7	80.3	74.7	76.9	77.9	77.3	80.5	80.1	81.1	81.5	79.8	82.3	
4 Other securities	230.6	276.3	272.3	266.0	266.5	279.6	302.0	297.9	292.1	293.2	290.7	288.2	
5 Loans and leases in bank credit ³	414.8	456.3	464.5	476.0	485.0	492.5	518.6	515.4	521.6	513.7	523.2	526.7	
6 Commercial and industrial	153.0	167.1	171.1	174.7	176.8	182.4	187.5	193.2	195.4	193.5	194.9	195.2	
7 Real estate	19.5	21.9	20.7	20.8	21.3	22.0	22.4	21.8	21.7	21.7	22.1	22.2	
11 Security ⁴	134.8	142.1	142.5	148.3	155.4	155.9	172.1	166.1	166.3	162.3	170.0	173.3	
12 Other loans and leases	107.6	125.2	130.1	132.1	131.6	132.1	136.6	134.3	138.1	136.1	136.1	136.1	
13 Interbank loans	49.6	42.0	42.0	43.6	47.6	48.1	45.8	49.7	47.6	46.5	52.2	47.7	
14 Cash assets ⁵	60.6	53.2	51.9	51.3	52.2	49.3	49.8	52.7	54.6	54.4	53.7	53.8	
15 Other assets ⁶	37.9	38.7	36.3	38.9	37.2	40.0	48.8	45.5	43.3	43.3	47.3	45.6	
16 TOTAL ASSETS ⁷	880.7	946.4	941.2	952.2	965.9	986.3	1,044.9	1,040.8	1,039.6	1,032.0	1,046.4	1,043.8	
LIABILITIES													
17 Deposits	599.9	607.3	614.4	619.4	650.3	673.2	672.9	677.7	687.6	686.2	674.4	670.3	
18 Transaction	12.0	12.2	12.7	13.3	13.5	12.7	11.7	11.8	11.6	12.2	12.6	11.1	
19 Nontransaction	587.9	595.1	601.6	606.2	636.8	660.5	661.2	665.9	676.0	674.0	661.8	659.2	
22 Borrowings	362.8	428.7	435.4	439.3	436.1	419.9	436.5	443.9	447.1	426.9	433.4	426.7	
23 From banks in the U.S.	49.2	60.9	65.0	60.2	61.9	55.4	51.0	50.7	51.4	44.9	55.4	45.0	
24 From others	313.6	367.9	370.4	379.0	374.2	364.6	385.5	393.3	395.7	381.9	378.1	381.7	
25 Net due to related foreign offices	-190.3	-194.0	-209.2	-209.3	-219.2	-216.1	-206.5	-209.4	-203.4	-197.0	-189.5	-184.2	
26 Other liabilities	99.4	109.2	99.4	101.4	96.6	106.7	130.6	119.2	109.3	111.4	119.4	118.2	
27 TOTAL LIABILITIES	871.9	951.3	939.9	950.9	963.9	983.8	1,033.5	1,031.4	1,040.6	1,027.5	1,037.7	1,031.1	
28 Residual (assets less liabilities) ⁸	8.8	-4.9	1.2	1.3	1.9	2.5	11.4	9.5	-0.9	4.5	8.7	12.7	

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
ASSETS													
1	Bank credit	733.3	818.7	815.8	821.1	832.4	856.0	897.5	893.3	889.6	882.6	890.1	894.6
2	Securities in bank credit	318.3	356.6	347.0	342.9	344.4	356.9	382.5	378.1	373.1	374.7	370.4	370.5
3	Treasury and Agency securities ²	87.7	80.3	74.7	76.9	77.9	77.3	80.5	80.1	81.1	81.5	79.8	82.3
3a	Trading account	29.8	22.3	20.4	25.6	27.8	24.9	26.8	25.6	26.7	25.5	24.4	27.1
3b	Investment account	57.9	58.0	54.3	51.3	50.2	52.4	53.7	54.6	54.3	56.0	55.4	55.2
4	Other securities	230.6	276.3	272.3	266.0	266.5	279.6	302.0	297.9	292.1	293.2	290.7	288.2
4a	Trading account	131.9	163.5	162.3	157.9	157.2	170.2	191.7	185.8	182.1	183.1	180.2	180.7
4b	Investment account	98.7	112.9	110.0	108.1	109.3	109.3	110.3	112.1	110.0	110.1	110.4	107.4
5	Loans and leases in bank credit ³	415.1	462.2	468.7	478.2	488.0	499.1	515.0	515.2	516.4	507.9	519.7	524.2
6	Commercial and industrial	152.6	167.7	172.7	177.1	178.3	183.5	187.5	192.8	193.9	192.6	194.6	195.1
7	Real estate	19.5	21.9	20.7	20.8	21.3	22.0	22.4	21.8	21.7	21.7	22.1	22.2
11	Security ⁴	133.8	148.7	146.7	151.0	157.2	160.1	167.8	164.7	162.1	157.5	166.7	171.0
12	Other loans and leases	109.3	123.8	128.6	129.4	131.3	133.6	137.3	135.9	138.7	136.1	136.2	135.9
13	Interbank loans	49.6	42.0	42.0	43.6	47.6	48.1	45.8	49.7	47.6	46.5	52.2	47.7
14	Cash assets ⁵	59.8	54.5	52.8	50.6	50.5	48.5	49.2	52.0	53.8	53.8	53.6	53.1
15	Other assets ⁶	38.0	39.7	37.5	39.9	37.0	39.1	49.3	45.6	40.7	42.6	45.8	45.5
16	TOTAL ASSETS⁷	880.3	954.5	947.5	954.7	967.0	991.2	1,041.3	1,040.0	1,031.1	1,025.1	1,041.3	1,040.4
LIABILITIES													
17	Deposits	609.4	602.6	616.6	620.7	653.4	682.3	684.9	688.4	680.2	683.7	678.7	680.2
18	Transaction	11.8	12.6	13.0	13.7	13.8	12.6	11.5	11.5	11.6	11.5	12.2	11.1
19	Nontransaction	597.6	590.0	603.7	607.0	639.6	669.7	673.4	676.8	668.6	672.2	666.5	669.1
22	Borrowings	362.8	428.7	435.4	439.3	436.1	419.9	436.5	443.9	447.1	426.9	433.4	426.7
23	From banks in the U.S.	49.2	60.9	65.0	60.2	61.9	55.4	51.0	50.7	51.4	44.9	55.4	45.0
24	From others	313.6	367.9	370.4	379.0	374.2	364.6	385.5	393.3	395.7	381.9	378.1	381.7
25	Net due to related foreign offices	-192.5	-191.1	-207.7	-209.4	-221.0	-218.8	-210.6	-212.4	-206.5	-198.7	-191.7	-186.3
26	Other liabilities	97.7	111.3	100.3	101.3	95.6	104.9	127.6	117.2	107.5	110.4	118.0	116.9
27	TOTAL LIABILITIES	877.5	951.6	944.6	951.8	964.1	988.4	1,038.4	1,037.1	1,028.3	1,022.2	1,038.4	1,037.5
28	Residual (assets less liabilities) ⁸	2.8	2.9	2.9	2.9	2.9	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

August 4, 2006

Account	2005	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 5	Jul 12	Jul 19	Jul 26	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	93.6	85.8	90.6	93.7	89.5	108.5	123.4	111.7	110.9	108.8	107.9	105.7
30	Reval. losses on off-bal. sheet items ⁹	85.3	76.2	82.0	82.5	79.1	96.6	110.6	99.6	97.5	98.0	96.4	95.6
31	Mortgage-backed securities ¹⁰	536.9	551.6	558.9	578.5	588.1	603.6	615.0	618.9	617.5	615.7	627.9	630.3
31a	Pass-through	412.0	415.5	425.5	447.4	457.3	473.8	483.0	484.6	483.4	481.2	493.3	497.0
31b	CMO, REMIC, and other	124.9	136.1	133.4	131.1	130.8	129.8	132.0	134.3	134.1	134.5	134.5	133.3
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	4.4	-9.9	-8.9	-11.2	-14.1	-17.2	-18.6	-20.2	-23.0	-21.1	-20.7	-19.8
33	Securitized consumer loans ¹²	149.3	164.1	165.8	164.8	166.5	166.8	165.8	165.8	167.8	167.7	166.1	165.9
33a	Credit cards and related plans	129.2	134.8	136.2	135.4	136.8	137.9	137.5	136.2	135.4	135.6	134.1	134.0
33b	Other	20.2	29.3	29.6	29.4	29.7	28.9	28.4	29.6	32.4	32.1	32.0	31.9
34	Securitized business loans ¹²	5.5	3.0	3.0	3.0	3.0	3.0	3.0	2.9	2.7	2.7	2.7	2.7
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	338.5	329.1	333.2	335.6	332.2	327.6	327.3	327.3	326.2	326.0	325.8	324.6
33	Securitized consumer loans ¹²	213.1	203.3	202.2	205.2	204.8	203.6	202.0	207.1	207.7	207.7	205.1	207.0
33a	Credit cards and related plans	203.2	193.4	192.5	195.6	195.2	194.0	192.6	197.9	198.7	198.7	196.3	198.3
33b	Other	9.9	9.8	9.7	9.6	9.6	9.6	9.4	9.1	9.0	9.0	8.8	8.8
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	54.6	67.1	61.7	60.3	57.9	64.4	78.0	70.4	67.0	67.0	67.3	66.1
30	Reval. losses on off-bal. sheet items ⁹	63.7	72.8	66.3	63.9	61.7	68.2	82.7	75.7	72.2	72.1	72.5	72.3
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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