

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

January 6, 2006

Account	2004	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	6,759.5	7,166.6	7,221.2	7,281.2	7,360.5	7,408.9	7,419.8	7,438.4	7,466.2	7,466.9	7,495.0	7,505.1
2 Securities in bank credit	1,924.6	2,072.4	2,055.6	2,063.3	2,066.7	2,078.1	2,068.9	2,058.0	2,055.1	2,045.8	2,048.6	2,039.4
3 Treasury and Agency securities ²	1,145.9	1,200.0	1,172.4	1,177.5	1,174.4	1,166.4	1,158.9	1,141.5	1,136.4	1,130.1	1,133.3	1,133.0
4 Other securities	778.7	872.4	883.2	885.9	892.4	911.6	910.0	916.5	918.7	915.7	915.3	906.4
5 Loans and leases in bank credit ³	4,834.9	5,094.2	5,165.6	5,217.9	5,293.8	5,330.9	5,351.0	5,380.4	5,411.1	5,421.1	5,446.4	5,465.7
6 Commercial and industrial	915.5	985.6	990.7	1,004.6	1,014.5	1,018.6	1,025.8	1,033.6	1,039.0	1,041.5	1,047.6	1,050.8
7 Real estate	2,524.3	2,690.8	2,734.3	2,787.2	2,824.6	2,840.4	2,863.9	2,876.4	2,894.3	2,898.4	2,900.4	2,902.8
8 Revolving home equity	394.2	426.9	431.5	437.9	439.5	438.7	436.9	436.9	437.3	436.7	435.4	436.3
9 Other	2,130.0	2,263.9	2,302.7	2,349.4	2,385.1	2,401.7	2,427.0	2,439.5	2,457.0	2,461.7	2,464.9	2,466.5
10 Consumer	685.6	704.3	707.1	710.5	717.2	719.9	708.7	709.2	703.1	706.4	703.1	704.6
11 Security ⁴	236.8	237.1	248.4	232.5	245.3	246.7	241.8	246.6	254.2	247.8	266.6	280.6
12 Other loans and leases	472.7	476.4	485.1	483.0	492.2	505.3	510.8	514.7	520.5	527.0	528.8	527.0
13 Interbank loans	354.8	287.8	268.7	262.4	280.7	292.0	291.5	305.7	273.6	275.1	283.1	279.8
14 Cash assets ⁵	319.3	329.2	332.8	327.8	324.4	327.5	317.1	309.2	318.1	294.2	318.6	302.4
15 Other assets ⁶	648.2	677.5	694.0	680.9	688.6	697.5	704.1	711.3	713.2	720.9	717.6	715.4
16 TOTAL ASSETS⁷	8,010.8	8,393.3	8,448.9	8,484.5	8,586.3	8,657.5	8,664.2	8,696.2	8,702.3	8,688.3	8,745.7	8,734.2
LIABILITIES												
17 Deposits	5,291.6	5,517.0	5,561.8	5,585.6	5,655.3	5,680.5	5,693.0	5,716.8	5,697.4	5,722.1	5,746.0	5,751.0
18 Transaction	670.1	677.6	694.8	661.7	686.5	672.5	654.9	668.1	617.2	638.1	689.7	690.0
19 Nontransaction	4,621.5	4,839.4	4,867.0	4,923.9	4,968.8	5,008.0	5,038.1	5,048.7	5,080.2	5,084.0	5,056.3	5,061.0
20 Large time	1,182.1	1,298.8	1,320.9	1,320.4	1,368.0	1,392.3	1,412.2	1,408.7	1,412.8	1,402.9	1,426.3	1,424.2
21 Other	3,439.4	3,540.7	3,546.1	3,603.5	3,600.9	3,615.7	3,625.9	3,640.0	3,667.4	3,681.1	3,630.0	3,636.8
22 Borrowings	1,596.0	1,633.9	1,633.8	1,626.7	1,677.0	1,686.4	1,675.3	1,701.1	1,704.7	1,719.6	1,736.1	1,739.3
23 From banks in the U.S.	430.2	368.0	367.6	348.0	352.6	358.5	350.9	368.5	361.9	357.2	368.1	361.5
24 From others	1,165.7	1,265.9	1,266.3	1,278.8	1,324.4	1,327.9	1,324.4	1,332.6	1,342.8	1,362.4	1,367.9	1,377.8
25 Net due to related foreign offices	11.6	51.2	34.0	94.1	63.6	69.1	93.1	75.4	77.2	51.7	74.4	79.4
26 Other liabilities	492.1	490.5	493.6	484.7	485.5	502.8	499.0	500.7	509.0	505.9	502.9	482.2
27 TOTAL LIABILITIES	7,391.2	7,692.5	7,723.2	7,791.1	7,881.5	7,938.8	7,960.4	7,994.0	7,988.2	7,999.3	8,059.4	8,051.9
28 Residual (assets less liabilities) ⁸	619.5	700.8	725.7	693.4	704.8	718.8	703.8	702.2	714.1	689.0	686.3	682.3

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1	Bank credit	6,794.5	7,158.3	7,215.4	7,262.0	7,346.2	7,411.0	7,433.2	7,476.3	7,500.0	7,518.1	7,547.8	7,563.8
2	Securities in bank credit	1,933.2	2,075.9	2,057.3	2,057.4	2,065.1	2,074.6	2,066.9	2,067.5	2,069.6	2,054.6	2,054.6	2,044.4
3	Treasury and Agency securities ²	1,153.6	1,208.3	1,176.2	1,176.0	1,170.5	1,159.5	1,154.0	1,149.9	1,148.3	1,136.6	1,136.3	1,130.4
4	Other securities	779.6	867.6	881.1	881.3	894.6	915.1	912.9	917.6	921.3	918.0	918.3	914.0
5	Loans and leases in bank credit ³	4,861.3	5,082.4	5,158.1	5,204.7	5,281.1	5,336.4	5,366.3	5,408.8	5,430.3	5,463.5	5,493.2	5,519.4
6	Commercial and industrial	915.5	989.9	993.5	1,003.2	1,009.1	1,015.1	1,024.1	1,033.5	1,035.2	1,038.7	1,050.1	1,055.6
7	Real estate	2,540.7	2,690.6	2,728.3	2,781.9	2,826.4	2,848.6	2,873.3	2,895.1	2,909.1	2,912.9	2,907.5	2,911.3
8	Revolving home equity	394.2	427.8	433.0	438.7	440.9	440.6	438.0	436.9	435.7	436.0	434.7	435.0
9	Other	2,146.4	2,262.8	2,295.3	2,343.2	2,385.5	2,408.0	2,435.2	2,458.1	2,473.5	2,476.9	2,472.8	2,476.3
10	Consumer	690.0	698.4	699.9	703.0	713.8	721.4	711.4	713.9	707.9	715.1	717.9	723.3
10a	Credit cards and related plans	294.9	303.1	306.6	308.0	308.7	311.5	302.9	309.1	309.6	319.2	322.8	326.8
10b	Other	395.1	395.3	393.3	395.0	405.1	409.9	408.4	404.8	398.3	395.9	395.1	396.5
11	Security ⁴	242.0	229.0	248.4	229.5	237.8	242.0	244.1	251.7	260.4	268.6	281.5	291.2
12	Other loans and leases	473.0	474.5	488.0	487.0	494.0	509.4	513.5	514.6	517.7	528.3	536.1	537.9
13	Interbank loans	358.5	288.3	269.3	259.2	280.3	286.5	288.4	309.0	279.0	281.9	284.0	277.0
14	Cash assets ⁵	329.2	324.2	324.9	322.3	314.8	329.3	322.5	319.0	317.4	311.7	335.3	337.3
15	Other assets ⁶	650.6	677.2	690.2	682.1	690.7	700.3	707.6	713.9	711.7	720.6	717.1	720.4
16	TOTAL ASSETS⁷	8,062.0	8,380.0	8,431.8	8,458.0	8,563.9	8,658.6	8,683.9	8,749.9	8,739.3	8,763.5	8,815.5	8,830.1
LIABILITIES													
17	Deposits	5,302.3	5,508.3	5,563.0	5,569.4	5,632.9	5,670.3	5,685.7	5,727.9	5,716.8	5,748.0	5,758.2	5,790.6
18	Transaction	676.0	667.9	687.3	659.2	667.8	664.5	653.8	674.2	616.7	665.7	725.1	765.4
19	Nontransaction	4,626.4	4,840.3	4,875.7	4,910.2	4,965.1	5,005.8	5,031.9	5,053.6	5,100.1	5,082.4	5,033.1	5,025.2
20	Large time	1,172.4	1,308.5	1,328.6	1,317.0	1,359.2	1,379.0	1,394.0	1,398.2	1,406.9	1,399.8	1,425.2	1,424.7
21	Other	3,454.0	3,531.8	3,547.1	3,593.3	3,605.9	3,626.8	3,637.9	3,655.4	3,693.2	3,682.5	3,607.9	3,600.5
22	Borrowings	1,588.9	1,652.3	1,645.6	1,628.2	1,671.3	1,690.6	1,672.4	1,693.7	1,683.6	1,702.4	1,732.5	1,719.8
23	From banks in the U.S.	427.6	368.6	367.0	347.8	354.1	358.8	350.9	366.4	359.8	355.9	368.2	359.4
24	From others	1,161.2	1,283.7	1,278.6	1,280.4	1,317.2	1,331.8	1,321.4	1,327.3	1,323.8	1,346.5	1,364.3	1,360.4
25	Net due to related foreign offices	20.6	46.9	29.7	85.6	63.5	73.6	99.8	87.1	83.9	61.2	82.6	94.2
26	Other liabilities	504.8	485.9	489.1	475.5	485.5	507.8	506.0	513.4	517.2	516.8	511.8	496.3
27	TOTAL LIABILITIES	7,416.6	7,693.4	7,727.5	7,758.8	7,853.3	7,942.2	7,964.0	8,022.1	8,001.5	8,028.4	8,085.0	8,100.9
28	Residual (assets less liabilities) ⁸	645.4	686.6	704.4	699.2	710.6	716.4	720.0	727.8	737.8	735.1	730.5	729.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	6,077.9	6,441.7	6,488.0	6,536.8	6,592.8	6,627.3	6,626.0	6,632.9	6,645.9	6,664.5	6,681.3	6,705.7
2 Securities in bank credit	1,641.7	1,757.3	1,736.6	1,738.0	1,734.5	1,730.2	1,712.6	1,698.3	1,691.6	1,691.4	1,693.9	1,698.9
3 Treasury and Agency securities ²	1,056.0	1,112.8	1,085.3	1,091.6	1,089.2	1,080.7	1,076.2	1,059.9	1,052.9	1,052.0	1,054.1	1,059.6
4 Other securities	585.7	644.4	651.3	646.4	645.3	649.5	636.3	638.4	638.6	639.4	639.8	639.3
5 Loans and leases in bank credit ³	4,436.2	4,684.4	4,751.4	4,798.8	4,858.3	4,897.2	4,913.4	4,934.6	4,954.3	4,973.1	4,987.4	5,006.8
6 Commercial and industrial	779.7	831.0	837.0	843.9	849.7	854.3	861.4	868.7	871.2	873.1	879.9	879.9
7 Real estate	2,506.0	2,672.5	2,715.9	2,770.7	2,808.7	2,825.0	2,844.0	2,855.8	2,873.6	2,877.8	2,880.0	2,882.4
8 Revolving home equity	394.2	426.9	431.5	437.9	439.5	438.7	436.9	436.9	437.3	436.7	435.4	436.3
9 Other	2,111.8	2,245.6	2,284.3	2,332.8	2,369.3	2,386.3	2,407.1	2,418.9	2,436.4	2,441.1	2,444.6	2,446.1
10 Consumer	685.6	704.3	707.1	710.5	717.2	719.9	708.7	709.2	703.1	706.4	703.1	704.6
11 Security ⁴	88.6	106.7	113.6	103.4	103.6	108.5	104.4	109.1	111.5	115.0	121.9	137.2
12 Other loans and leases	376.3	369.9	377.9	370.3	379.0	389.5	394.9	391.9	394.9	400.8	402.5	402.7
13 Interbank loans	304.5	239.7	219.1	211.4	232.2	242.5	244.3	260.1	229.4	232.9	244.1	238.9
14 Cash assets ⁵	257.5	267.6	272.6	267.2	263.0	267.7	260.8	254.7	265.7	245.2	267.3	253.1
15 Other assets ⁶	611.8	642.4	657.0	644.5	652.0	657.3	665.0	670.5	674.1	681.7	679.4	680.5
16 TOTAL ASSETS⁷	7,181.1	7,523.9	7,569.4	7,592.5	7,672.4	7,726.9	7,728.2	7,750.3	7,746.9	7,755.9	7,804.0	7,810.3
LIABILITIES												
17 Deposits	4,743.5	4,929.7	4,959.8	5,005.6	5,034.0	5,056.5	5,062.7	5,104.4	5,088.7	5,122.6	5,141.2	5,152.0
18 Transaction	658.5	664.6	682.9	650.0	674.1	660.5	643.2	656.0	605.0	626.1	677.4	677.1
19 Nontransaction	4,084.9	4,265.0	4,276.9	4,355.6	4,359.9	4,396.0	4,419.5	4,448.4	4,483.7	4,496.4	4,463.8	4,474.9
20 Large time	659.4	744.9	751.9	770.3	774.2	793.1	803.3	815.2	818.3	817.3	835.7	840.0
21 Other	3,425.5	3,520.1	3,525.0	3,585.2	3,585.7	3,602.9	3,616.2	3,633.2	3,665.4	3,679.1	3,628.1	3,634.9
22 Borrowings	1,230.5	1,264.1	1,271.7	1,259.0	1,290.3	1,305.7	1,295.9	1,294.4	1,288.3	1,289.6	1,310.7	1,325.6
23 From banks in the U.S.	377.5	323.6	318.4	299.6	299.3	307.5	300.3	309.5	301.7	295.9	303.7	306.1
24 From others	853.0	940.5	953.4	959.4	991.0	998.2	995.6	984.9	986.6	993.6	1,006.9	1,019.4
25 Net due to related foreign offices	187.8	247.6	224.2	247.9	258.3	251.8	271.7	257.3	254.4	250.1	271.1	267.4
26 Other liabilities	392.7	397.1	395.0	389.6	389.0	396.1	385.2	385.3	390.0	390.9	389.4	383.8
27 TOTAL LIABILITIES	6,554.5	6,838.4	6,850.7	6,902.1	6,971.7	7,010.1	7,015.4	7,041.4	7,021.4	7,053.2	7,112.4	7,128.7
28 Residual (assets less liabilities) ⁸	626.6	685.5	718.6	690.4	700.7	716.7	712.7	708.9	725.5	702.7	691.5	681.6

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1	Bank credit	6,111.4	6,435.9	6,482.0	6,520.7	6,587.4	6,636.3	6,643.3	6,670.2	6,679.7	6,705.6	6,729.5	6,753.0
2	Securities in bank credit	1,650.3	1,760.7	1,738.3	1,732.0	1,732.9	1,726.7	1,710.7	1,707.8	1,706.1	1,700.2	1,699.9	1,703.9
3	Treasury and Agency securities ²	1,063.7	1,121.1	1,089.1	1,090.1	1,085.4	1,073.8	1,071.4	1,068.3	1,064.8	1,058.6	1,057.1	1,057.0
4	Other securities	586.6	639.6	649.2	641.9	647.5	652.9	639.3	639.5	641.3	641.7	642.9	646.9
5	Loans and leases in bank credit ³	4,461.0	4,675.2	4,743.7	4,788.7	4,854.5	4,909.5	4,932.6	4,962.4	4,973.6	5,005.4	5,029.6	5,049.1
6	Commercial and industrial	780.3	835.3	840.2	843.3	846.1	852.4	861.7	869.4	868.6	870.2	880.3	881.8
7	Real estate	2,522.5	2,672.3	2,709.9	2,765.4	2,810.6	2,833.2	2,853.4	2,874.4	2,888.5	2,892.2	2,887.2	2,890.9
8	Revolving home equity	394.2	427.8	433.0	438.7	440.9	440.6	438.0	436.9	435.7	436.0	434.7	435.0
9	Other	2,128.2	2,244.4	2,276.9	2,326.7	2,369.6	2,392.6	2,415.4	2,437.5	2,452.8	2,456.2	2,452.4	2,455.9
9a	Other residential	1,078.0	1,114.9	1,132.0	1,162.2	1,189.8	1,194.0	1,202.5	1,214.3	1,222.6	1,221.1	1,214.8	1,215.2
9b	Commercial	1,050.2	1,129.5	1,144.9	1,164.4	1,179.8	1,198.7	1,212.9	1,223.2	1,230.2	1,235.1	1,237.6	1,240.7
10	Consumer	690.0	698.4	699.9	703.0	713.8	721.4	711.4	713.9	707.9	715.1	717.9	723.3
10a	Credit cards and related plans	294.9	303.1	306.6	308.0	308.7	311.5	302.9	309.1	309.6	319.2	322.8	326.8
10d	Other	395.1	395.3	393.3	395.0	405.1	409.9	408.4	404.8	398.3	395.9	395.1	396.5
11	Security ⁴	89.7	101.8	114.6	103.9	104.5	109.9	108.0	110.4	113.2	123.1	133.0	140.5
12	Other loans and leases	378.5	367.4	379.0	373.1	379.5	392.7	398.1	394.3	395.5	404.7	411.2	412.5
13	Interbank loans	308.3	240.2	219.7	208.2	231.7	236.9	241.2	263.4	234.9	239.7	245.0	236.1
14	Cash assets ⁵	267.4	263.3	265.3	262.4	253.4	268.3	265.2	264.5	264.2	260.9	281.1	285.7
15	Other assets ⁶	614.9	641.5	653.1	646.7	654.4	661.8	669.7	673.9	672.1	680.4	678.8	685.0
16	TOTAL ASSETS⁷	7,231.5	7,513.3	7,552.5	7,570.8	7,659.3	7,735.2	7,751.9	7,804.2	7,782.5	7,818.2	7,866.3	7,892.0
LIABILITIES													
17	Deposits	4,767.6	4,907.5	4,952.4	4,991.0	5,020.4	5,057.6	5,076.2	5,130.4	5,119.3	5,154.6	5,155.4	5,187.8
18	Transaction	664.5	655.2	675.5	647.6	655.6	652.3	642.0	662.3	604.8	653.4	712.2	751.6
19	Nontransaction	4,103.0	4,252.3	4,276.9	4,343.4	4,364.8	4,405.3	4,434.3	4,468.2	4,514.5	4,501.2	4,443.2	4,436.3
20	Large time	662.7	741.5	751.2	768.4	773.8	791.1	805.7	819.3	823.3	820.6	837.2	837.7
21	Other	3,440.4	3,510.8	3,525.6	3,575.0	3,591.0	3,614.2	3,628.6	3,648.9	3,691.2	3,680.6	3,606.0	3,598.6
22	Borrowings	1,223.4	1,282.5	1,283.5	1,260.5	1,284.7	1,309.9	1,292.9	1,287.0	1,267.2	1,272.4	1,307.1	1,306.0
23	From banks in the U.S.	374.9	324.2	317.8	299.4	300.9	307.8	300.3	307.4	299.6	294.7	303.8	304.1
24	From others	848.5	958.4	965.7	961.1	983.8	1,002.2	992.6	979.6	967.6	977.7	1,003.3	1,001.9
25	Net due to related foreign offices	194.3	245.5	222.6	241.2	257.8	254.5	275.7	266.1	262.1	258.2	278.4	277.2
26	Other liabilities	403.3	394.0	392.4	381.7	388.7	399.7	389.9	395.7	398.9	400.7	397.7	394.6
27	TOTAL LIABILITIES	6,588.6	6,829.5	6,851.0	6,874.5	6,951.5	7,021.7	7,034.7	7,079.2	7,047.5	7,085.9	7,138.6	7,165.6
28	Residual (assets less liabilities) ⁸	642.8	683.8	701.6	696.4	707.8	713.5	717.2	725.0	735.0	732.3	727.7	726.4

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

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1	Bank credit	3,392.0	3,570.5	3,589.2	3,609.5	3,641.0	3,664.1	3,672.9	3,665.8	3,678.7	3,691.3	3,712.3	3,731.5
2	Securities in bank credit	930.6	1,031.4	1,019.5	1,021.9	1,016.6	1,016.2	1,009.4	997.0	996.7	997.3	1,002.7	1,005.3
3	Treasury and Agency securities ²	561.2	611.5	591.2	597.7	594.2	588.3	588.1	572.5	567.3	567.7	573.3	577.4
3a	Trading account	45.7	53.9	51.0	49.4	46.7	36.8	41.6	42.2	36.0	31.4	31.8	33.4
3b	Investment account	515.5	557.6	540.2	548.3	547.4	551.5	546.5	530.3	531.3	536.3	541.4	544.0
3c	Mortgage-backed	410.6	458.3	440.8	449.0	447.6	449.6	444.5	435.1	435.4	439.7	445.3	448.9
3d	Other	104.8	99.3	99.3	99.3	99.8	101.9	102.0	95.2	95.9	96.6	96.1	95.1
4	Other securities	369.5	419.9	428.3	424.2	422.5	427.8	421.3	424.5	429.4	429.5	429.5	427.9
4a	Trading account	202.1	218.7	224.0	215.2	212.2	213.4	203.5	204.1	203.8	202.0	202.3	204.4
4b	Investment account	167.3	201.1	204.3	209.0	210.3	214.4	217.8	220.5	225.6	227.6	227.2	223.5
4c	State and local government	33.5	36.8	36.6	37.6	37.8	38.1	37.5	37.9	37.6	38.5	39.1	39.0
4d	Other	133.9	164.3	167.7	171.4	172.4	176.4	180.3	182.6	188.0	189.1	188.1	184.6
5	Loans and leases in bank credit ³	2,461.3	2,539.1	2,569.7	2,587.6	2,624.4	2,647.9	2,663.5	2,668.7	2,682.0	2,694.1	2,709.5	2,726.2
6	Commercial and industrial	459.4	488.8	491.2	490.2	492.6	493.8	500.9	504.2	507.3	508.3	514.6	515.4
7	Real estate	1,262.2	1,303.0	1,319.2	1,355.0	1,378.7	1,387.9	1,397.8	1,402.7	1,409.6	1,410.4	1,415.8	1,415.3
8	Revolving home equity	280.4	299.9	300.3	303.3	303.7	303.6	305.1	304.2	303.9	303.3	303.7	304.7
9	Other	981.8	1,003.1	1,018.9	1,051.8	1,075.1	1,084.3	1,092.6	1,098.6	1,105.7	1,107.0	1,112.1	1,110.6
9a	Other residential	615.0	623.2	634.2	658.9	677.9	680.1	685.2	691.0	697.7	696.1	698.4	696.8
9b	Commercial	366.8	379.9	384.7	392.9	397.2	404.2	407.4	407.6	408.0	411.0	413.7	413.8
10	Consumer	384.4	382.1	380.2	381.9	385.7	386.8	384.9	381.9	376.5	378.1	375.7	376.0
11	Security ⁴	80.9	98.4	105.1	94.6	94.3	98.4	93.9	98.2	101.7	105.0	111.1	126.4
11a	Fed funds and RPs with broker/dealer	59.9	82.7	89.4	79.5	78.6	82.2	77.2	80.8	84.5	88.4	93.2	108.5
11b	Other	20.9	15.7	15.7	15.0	15.7	16.2	16.7	17.4	17.2	16.5	17.8	17.9
12a	State and local government	16.6	17.0	16.8	17.0	17.6	18.2	18.5	18.7	18.8	18.7	18.9	19.1
12b	Agricultural	9.6	9.1	9.1	9.1	9.2	9.5	9.7	9.7	9.8	9.9	9.9	9.9
12c	Fed funds and RPs with others	27.4	20.6	26.2	21.2	24.7	28.3	31.8	19.3	17.8	23.4	26.4	24.9
12d	All other loans	125.5	127.5	129.4	125.7	128.9	132.5	134.3	142.1	148.3	148.2	144.8	146.7
12e	Lease financing receivables	95.3	92.7	92.6	92.8	92.6	92.5	91.8	91.8	92.3	92.1	92.3	92.4
13	Interbank loans	220.3	164.4	145.7	135.4	150.0	155.0	150.7	158.7	145.6	149.0	151.9	147.3
13a	Fed funds and RPs with banks	123.5	98.9	80.1	67.3	83.8	88.9	86.2	94.5	79.9	85.5	86.2	83.0
13b	Other	96.8	65.5	65.6	68.1	66.2	66.1	64.5	64.2	65.7	63.5	65.7	64.4
14	Cash assets ⁵	145.4	152.8	157.3	150.3	144.2	146.7	141.7	137.4	148.3	133.9	149.2	141.4
15	Other assets ⁶	447.1	447.2	452.3	446.1	453.6	455.8	464.4	467.0	464.1	472.3	474.9	469.4
16	TOTAL ASSETS⁷	4,166.5	4,300.4	4,310.0	4,307.1	4,354.9	4,387.5	4,395.3	4,394.8	4,402.5	4,412.6	4,454.6	4,456.3

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)

January 6, 2006

Account	2004	2005	2005	2005	2005	2005	2005	2005	2005	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 7	Dec 14	Dec 21	Dec 28	
LIABILITIES													
17	Deposits	2,443.7	2,505.4	2,519.0	2,528.1	2,536.5	2,543.6	2,546.1	2,572.2	2,575.7	2,603.9	2,610.6	2,614.4
18	Transaction	322.7	316.3	327.7	304.1	316.6	311.2	298.4	303.9	280.6	299.2	328.4	340.0
19	Nontransaction	2,121.0	2,189.1	2,191.3	2,224.1	2,219.9	2,232.5	2,247.6	2,268.3	2,295.1	2,304.7	2,282.2	2,274.4
20	Large time	306.7	350.7	352.9	361.2	358.2	372.4	374.8	380.2	387.6	389.3	402.7	406.3
21	Other	1,814.3	1,838.5	1,838.4	1,862.9	1,861.7	1,860.0	1,872.9	1,888.1	1,907.5	1,915.5	1,879.5	1,868.1
22	Borrowings	742.3	747.8	758.2	747.8	773.2	778.2	780.9	776.6	776.9	777.3	794.1	805.4
23	From banks in the U.S.	195.8	152.3	150.2	133.7	134.7	139.4	135.6	139.7	138.9	133.2	138.1	137.5
24	From others	546.5	595.5	608.1	614.1	638.5	638.8	645.3	637.0	638.0	644.0	656.1	667.9
25	Net due to related foreign offices	180.3	236.8	214.2	234.4	244.2	238.6	256.2	243.8	242.9	236.2	256.5	253.6
26	Other liabilities	320.2	325.9	321.5	318.5	316.1	322.4	312.2	311.2	316.3	317.4	316.4	311.1
27	TOTAL LIABILITIES	3,686.5	3,815.9	3,812.9	3,828.8	3,870.0	3,882.8	3,895.3	3,903.9	3,911.8	3,934.8	3,977.7	3,984.4
28	Residual (assets less liabilities) ⁸	480.0	484.5	497.1	478.3	484.8	504.7	500.0	490.9	490.7	477.8	477.0	471.9

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

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1	Bank credit	3,410.7	3,573.2	3,592.8	3,603.3	3,640.3	3,669.8	3,680.4	3,686.3	3,698.6	3,714.4	3,737.4	3,751.4
2	Securities in bank credit	940.8	1,037.0	1,019.9	1,017.9	1,018.3	1,015.8	1,008.7	1,007.8	1,011.1	1,003.4	1,004.0	1,005.4
3	Treasury and Agency securities ²	570.4	621.9	593.7	598.3	593.6	584.5	584.5	582.2	579.0	571.7	571.5	569.8
3a	Trading account	46.1	54.7	51.4	49.2	46.5	36.4	40.8	42.6	36.6	31.6	31.7	32.9
3b	Investment account	524.2	567.2	542.3	549.0	547.1	548.1	543.6	539.6	542.4	540.1	539.8	537.0
3c	Mortgage-backed	418.4	466.4	442.3	450.0	447.6	447.3	443.5	443.5	444.7	443.0	444.2	443.5
3d	Other	105.9	100.8	100.0	99.0	99.5	100.8	100.1	96.1	97.7	97.1	95.6	93.5
4	Other securities	370.4	415.0	426.2	419.7	424.7	431.3	424.2	425.6	432.1	431.8	432.5	435.6
4a	Trading account	202.7	216.2	222.9	212.9	213.3	215.1	204.9	204.6	205.1	203.0	203.7	208.0
4b	Investment account	167.8	198.8	203.3	206.7	211.4	216.2	219.3	221.0	227.0	228.8	228.8	227.5
4c	State and local government	33.6	36.4	36.4	37.2	38.0	38.4	37.8	38.0	37.8	38.7	39.3	39.6
4d	Other	134.2	162.4	166.9	169.6	173.3	177.8	181.5	183.0	189.2	190.1	189.4	187.9
5	Loans and leases in bank credit ³	2,470.0	2,536.2	2,572.8	2,585.4	2,622.0	2,654.0	2,671.7	2,678.4	2,687.6	2,710.9	2,733.4	2,746.0
6	Commercial and industrial	461.0	490.8	492.6	489.5	491.0	494.0	502.1	506.0	505.9	506.4	514.4	515.4
7	Real estate	1,265.9	1,307.5	1,322.0	1,355.2	1,380.3	1,389.9	1,398.7	1,406.9	1,414.9	1,415.7	1,415.3	1,414.5
8	Revolving home equity	280.6	300.8	301.4	303.9	304.9	304.7	305.5	304.4	303.1	303.1	303.3	303.4
9	Other	985.3	1,006.7	1,020.6	1,051.3	1,075.4	1,085.2	1,093.2	1,102.6	1,111.8	1,112.5	1,112.0	1,111.1
9a	Other residential	617.2	625.4	635.2	658.6	678.1	680.6	685.5	693.5	701.5	699.5	698.4	697.1
9b	Commercial	368.1	381.2	385.4	392.7	397.3	404.6	407.6	409.1	410.3	413.0	413.6	414.0
10	Consumer	385.1	379.3	377.6	378.4	384.0	387.8	385.3	382.6	376.9	380.1	380.5	383.5
10a	Credit cards and related plans	143.6	143.3	144.9	144.7	142.8	143.2	141.9	142.2	143.0	148.5	149.5	150.8
10b	Other	241.5	236.0	232.7	233.7	241.2	244.6	243.3	240.4	233.9	231.7	230.9	232.6
11	Security ⁴	81.8	93.6	106.1	95.1	95.1	99.9	97.5	99.3	102.9	112.9	122.3	130.1
11a	Fed funds and RPs with broker/dealer	60.6	78.7	90.3	80.0	79.3	83.4	80.2	81.7	85.5	95.1	102.7	111.7
11b	Other	21.2	14.9	15.8	15.1	15.8	16.5	17.3	17.6	17.4	17.8	19.6	18.4
12a	State and local government	16.6	17.0	16.8	17.0	17.6	18.2	18.5	18.7	18.8	18.7	18.9	19.1
12b	Agricultural	9.6	9.1	9.1	9.2	9.2	9.5	9.7	9.8	9.8	10.0	10.0	10.1
12c	Fed funds and RPs with others	27.4	20.6	26.2	21.2	24.7	28.3	31.8	19.3	17.8	23.4	26.4	24.9
12d	All other loans	126.9	125.8	130.1	127.1	127.6	133.9	135.9	143.6	148.4	151.9	153.8	156.0
13	Interbank loans	222.6	167.2	147.6	134.7	150.1	151.0	146.6	160.3	145.3	154.6	155.1	150.8
13a	Fed funds and RPs with banks	124.7	100.5	81.2	67.0	83.8	86.6	83.9	95.5	79.7	88.7	88.0	84.9
13b	Other	97.8	66.7	66.4	67.7	66.3	64.4	62.7	64.9	65.6	65.9	67.0	65.9
14	Cash assets ⁵	151.5	149.4	150.4	145.4	136.3	146.0	144.5	143.3	147.5	145.6	160.5	164.7
15	Other assets ⁶	450.2	446.3	448.4	448.4	456.0	460.3	469.0	470.4	462.1	471.0	474.3	474.0
16	TOTAL ASSETS⁷	4,196.8	4,301.5	4,304.7	4,297.9	4,348.7	4,392.9	4,406.5	4,426.4	4,419.2	4,451.5	4,493.5	4,507.7

Footnotes appear on page 14.

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

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

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
LIABILITIES												
17 Deposits	2,456.4	2,487.9	2,512.6	2,520.5	2,526.8	2,545.9	2,557.4	2,586.0	2,589.6	2,623.2	2,619.0	2,638.2
18 Transaction	325.4	311.2	324.6	301.8	302.4	304.7	295.9	306.8	278.4	317.8	352.5	389.9
19 Nontransaction	2,131.0	2,176.7	2,188.0	2,218.7	2,224.4	2,241.2	2,261.5	2,279.3	2,311.2	2,305.5	2,266.5	2,248.4
20 Large time	310.0	347.2	352.2	359.3	357.8	370.4	377.1	384.3	392.6	392.6	404.2	403.9
21 Other	1,821.1	1,829.5	1,835.8	1,859.4	1,866.7	1,870.8	1,884.4	1,894.9	1,918.5	1,912.9	1,862.3	1,844.4
22 Borrowings	735.2	766.3	770.0	749.3	767.5	782.4	777.9	769.2	755.7	760.1	790.6	785.9
23 From banks in the U.S.	193.2	152.9	149.6	133.6	136.3	139.7	135.6	137.6	136.8	132.0	138.1	135.5
24 From others	542.0	613.4	620.4	615.7	631.2	642.7	642.3	631.6	619.0	628.1	652.4	650.4
25 Net due to related foreign offices	186.8	234.6	212.6	227.8	243.6	241.2	260.1	252.6	250.6	244.3	263.8	263.3
26 Other liabilities	330.8	322.8	319.0	310.6	315.8	326.0	316.9	321.6	325.2	327.2	324.6	321.9
27 TOTAL LIABILITIES	3,709.2	3,811.6	3,814.2	3,808.2	3,853.8	3,895.5	3,912.4	3,929.4	3,921.2	3,954.8	3,998.0	4,009.3
28 Residual (assets less liabilities) ⁸	487.5	489.9	490.5	489.7	495.0	497.4	494.2	496.9	498.0	496.7	495.5	498.3

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

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	2,684.3	2,869.4	2,900.0	2,927.4	2,950.1	2,960.5	2,953.2	2,965.6	2,964.8	2,972.2	2,969.1	2,973.8
2 Securities in bank credit	709.3	724.2	718.3	716.2	716.2	711.3	703.3	699.7	692.5	693.2	691.2	693.2
3 Treasury and Agency securities ²	493.1	499.6	495.3	494.0	493.3	489.6	488.3	485.8	483.3	483.3	480.9	481.9
4 Other securities	216.2	224.6	223.0	222.2	222.8	221.6	215.1	213.9	209.2	209.9	210.3	211.3
5 Loans and leases in bank credit ³	1,974.9	2,145.2	2,181.7	2,211.2	2,233.9	2,249.2	2,249.9	2,265.9	2,272.3	2,279.0	2,277.9	2,280.6
6 Commercial and industrial	320.4	342.2	345.7	353.6	357.1	360.4	360.5	364.6	363.9	364.7	365.3	364.6
7 Real estate	1,243.8	1,369.4	1,396.7	1,415.7	1,430.0	1,437.1	1,446.3	1,453.0	1,464.0	1,467.4	1,464.3	1,467.0
8 Revolving home equity	113.8	127.0	131.3	134.6	135.8	135.1	131.8	132.7	133.4	133.4	131.8	131.6
9 Other	1,130.0	1,242.4	1,265.4	1,281.1	1,294.2	1,302.0	1,314.5	1,320.3	1,330.6	1,334.0	1,332.5	1,335.5
10 Consumer	301.1	322.2	326.9	328.6	331.5	333.1	323.8	327.2	326.6	328.3	327.4	328.5
11 Security ⁴	7.8	8.3	8.5	8.9	9.3	10.1	10.5	10.9	9.8	10.1	10.8	10.8
12 Other loans and leases	101.9	103.1	103.9	104.5	106.0	108.4	108.8	110.2	107.9	108.5	110.1	109.7
13 Interbank loans	84.2	75.2	73.5	76.0	82.2	87.5	93.6	101.4	83.9	83.9	92.2	91.6
14 Cash assets ⁵	112.1	114.8	115.4	117.0	118.9	121.0	119.2	117.4	117.5	111.2	118.1	111.8
15 Other assets ⁶	164.7	195.2	204.7	198.3	198.3	201.5	200.6	203.5	210.0	209.4	204.5	211.0
16 TOTAL ASSETS⁷	3,012.9	3,221.8	3,260.5	3,285.4	3,315.8	3,336.7	3,333.1	3,353.9	3,342.0	3,342.4	3,349.4	3,353.7
LIABILITIES												
17 Deposits	2,299.8	2,424.2	2,440.8	2,477.5	2,497.5	2,512.9	2,516.6	2,532.2	2,513.0	2,518.7	2,530.5	2,537.6
18 Transaction	335.9	348.3	355.2	346.0	357.5	349.3	344.8	352.1	324.4	327.0	349.0	337.1
19 Nontransaction	1,963.9	2,075.9	2,085.6	2,131.5	2,140.1	2,163.5	2,171.9	2,180.1	2,188.6	2,191.7	2,181.6	2,200.5
20 Large time	352.7	394.2	399.1	409.1	416.0	420.7	428.6	435.0	430.7	428.1	433.0	433.8
21 Other	1,611.2	1,681.7	1,686.6	1,722.4	1,724.1	1,742.8	1,743.3	1,745.1	1,757.9	1,763.7	1,748.6	1,766.7
22 Borrowings	488.2	516.3	513.5	511.2	517.1	527.5	515.0	517.8	511.4	512.3	516.5	520.2
23 From banks in the U.S.	181.7	171.2	168.2	165.9	164.6	168.0	164.7	169.8	162.8	162.7	165.6	168.6
24 From others	306.5	345.0	345.3	345.3	352.5	359.5	350.3	348.0	348.6	349.6	350.9	351.5
25 Net due to related foreign offices	7.5	10.9	10.1	13.5	14.1	13.3	15.5	13.5	11.5	13.9	14.7	13.8
26 Other liabilities	72.5	71.1	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.5	73.0	72.7
27 TOTAL LIABILITIES	2,868.1	3,022.5	3,037.8	3,073.3	3,101.7	3,127.4	3,120.2	3,137.5	3,109.6	3,118.4	3,134.8	3,144.3
28 Residual (assets less liabilities) ⁸	144.9	199.3	222.7	212.2	214.1	209.3	212.9	216.4	232.4	224.0	214.7	209.4

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

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1	Bank credit	2,700.7	2,862.7	2,889.2	2,917.4	2,947.2	2,966.5	2,962.9	2,983.9	2,981.1	2,991.3	2,992.1	3,001.6
2	Securities in bank credit	709.6	723.8	718.3	714.1	714.6	710.9	702.0	699.9	695.1	696.8	695.9	698.5
3	Treasury and Agency securities ²	493.3	499.2	495.4	491.9	491.8	489.3	486.9	486.1	485.9	486.9	485.6	487.2
4	Other securities	216.2	224.6	223.0	222.2	222.8	221.6	215.1	213.9	209.2	209.9	210.3	211.3
5	Loans and leases in bank credit ³	1,991.1	2,139.0	2,170.9	2,203.3	2,232.6	2,255.5	2,260.9	2,284.0	2,286.0	2,294.5	2,296.2	2,303.1
6	Commercial and industrial	319.2	344.5	347.6	353.8	355.1	358.3	359.7	363.3	362.7	363.8	365.9	366.4
7	Real estate	1,256.6	1,364.8	1,387.9	1,410.1	1,430.3	1,443.3	1,454.7	1,467.5	1,473.6	1,476.6	1,471.9	1,476.4
8	Revolving home equity	113.6	127.1	131.6	134.8	136.1	135.9	132.5	132.6	132.6	132.9	131.5	131.6
9	Other	1,142.9	1,237.7	1,256.3	1,275.4	1,294.2	1,307.4	1,322.2	1,334.9	1,341.0	1,343.7	1,340.5	1,344.8
9a	Other residential	460.9	489.5	496.8	503.7	511.7	513.3	517.0	520.8	521.1	521.5	516.4	518.1
9b	Commercial	682.0	748.3	759.5	771.7	782.5	794.1	805.2	814.1	819.9	822.1	824.0	826.7
10	Consumer	304.9	319.1	322.3	324.6	329.9	333.6	326.1	331.3	330.9	334.9	337.4	339.9
10a	Credit cards and related plans	151.3	159.7	161.7	163.3	165.9	168.3	161.0	166.9	166.6	170.7	173.3	176.0
10b	Other	153.6	159.4	160.6	161.3	163.9	165.3	165.1	164.4	164.3	164.2	164.2	163.9
11	Security ⁴	7.9	8.2	8.5	8.8	9.4	10.0	10.5	11.1	10.3	10.2	10.7	10.4
12	Other loans and leases	102.4	102.4	104.5	105.9	107.9	110.3	109.9	110.8	108.5	108.9	110.3	110.0
13	Interbank loans	85.7	73.0	72.1	73.5	81.6	85.9	94.6	103.1	89.6	85.1	89.9	85.3
14	Cash assets ⁵	116.0	113.8	114.8	117.0	117.1	122.4	120.7	121.3	116.7	115.3	120.6	121.0
15	Other assets ⁶	164.7	195.2	204.7	198.3	198.3	201.5	200.6	203.5	210.0	209.4	204.5	211.0
16	TOTAL ASSETS⁷	3,034.7	3,211.8	3,247.8	3,273.0	3,310.6	3,342.3	3,345.3	3,377.9	3,363.3	3,366.7	3,372.7	3,384.4
LIABILITIES													
17	Deposits	2,311.1	2,419.6	2,439.8	2,470.5	2,493.5	2,511.7	2,518.8	2,544.4	2,529.7	2,531.4	2,536.4	2,549.6
18	Transaction	339.1	344.0	350.9	345.7	353.2	347.6	346.1	355.5	326.3	335.6	359.7	361.7
19	Nontransaction	1,972.0	2,075.6	2,088.9	2,124.7	2,140.3	2,164.1	2,172.8	2,188.9	2,203.4	2,195.7	2,176.7	2,187.9
20	Large time	352.7	394.2	399.1	409.1	416.0	420.7	428.6	435.0	430.7	428.1	433.0	433.8
21	Other	1,619.3	1,681.4	1,689.8	1,715.6	1,724.3	1,743.4	1,744.2	1,753.9	1,772.7	1,767.7	1,743.7	1,754.2
22	Borrowings	488.2	516.3	513.5	511.2	517.1	527.5	515.0	517.8	511.4	512.3	516.5	520.2
23	From banks in the U.S.	181.7	171.2	168.2	165.9	164.6	168.0	164.7	169.8	162.8	162.7	165.6	168.6
24	From others	306.5	345.0	345.3	345.3	352.5	359.5	350.3	348.0	348.6	349.6	350.9	351.5
25	Net due to related foreign offices	7.5	10.9	10.1	13.5	14.1	13.3	15.5	13.5	11.5	13.9	14.7	13.8
26	Other liabilities	72.5	71.1	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.5	73.0	72.7
27	TOTAL LIABILITIES	2,879.4	3,017.9	3,036.8	3,066.3	3,097.7	3,126.2	3,122.3	3,149.8	3,126.3	3,131.1	3,140.6	3,156.3
28	Residual (assets less liabilities) ⁸	155.3	193.9	211.0	206.7	212.9	216.1	223.0	228.1	237.0	235.6	232.2	228.1

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending			
									Dec 7	Dec 14	Dec 21	Dec 28
ASSETS												
1 Bank credit	681.6	725.0	733.2	744.4	767.7	781.6	793.8	805.5	820.3	802.4	813.7	799.4
2 Securities in bank credit	282.9	315.1	319.0	325.4	332.2	347.9	356.3	359.7	363.5	354.4	354.7	340.5
3 Treasury and Agency securities ²	89.9	87.1	87.1	85.9	85.1	85.7	82.6	81.6	83.4	78.1	79.2	73.4
4 Other securities	193.0	228.0	231.9	239.5	247.1	262.2	273.6	278.1	280.1	276.3	275.4	267.1
5 Loans and leases in bank credit ³	398.7	409.9	414.2	419.0	435.5	433.7	437.6	445.8	456.8	448.0	459.0	458.9
6 Commercial and industrial	135.8	154.6	153.8	160.7	164.7	164.3	164.4	164.9	167.8	168.5	167.7	170.9
7 Real estate	18.2	18.3	18.4	16.6	15.9	15.4	19.9	20.6	20.7	20.6	20.3	20.4
11 Security ⁴	148.2	130.5	134.8	129.1	141.7	138.2	137.3	137.5	142.7	132.8	144.7	143.3
12 Other loans and leases	96.5	106.5	107.2	112.6	113.2	115.8	115.9	122.8	125.6	126.1	126.4	124.3
13 Interbank loans	50.3	48.1	49.6	51.0	48.5	49.6	47.2	45.6	44.1	42.2	39.0	40.8
14 Cash assets ⁵	61.8	61.6	60.1	60.6	61.4	59.8	56.3	54.4	52.4	49.1	51.3	49.3
15 Other assets ⁶	36.4	35.1	37.1	36.4	36.7	40.2	39.1	40.8	39.1	39.2	38.3	34.9
16 TOTAL ASSETS⁷	829.6	869.3	879.6	892.0	913.9	930.7	936.0	945.9	955.4	932.4	941.7	924.0
LIABILITIES												
17 Deposits	548.1	587.3	602.0	580.0	621.3	624.0	630.3	612.4	608.7	599.5	604.8	599.0
18 Transaction	11.5	12.9	11.9	11.7	12.4	12.0	11.7	12.1	12.2	12.0	12.3	12.9
19 Nontransaction	536.6	574.4	590.1	568.3	608.9	612.0	618.6	600.3	596.5	587.5	592.5	586.1
22 Borrowings	365.5	369.8	362.1	367.7	386.7	380.7	379.5	406.7	416.4	430.0	425.4	413.7
23 From banks in the U.S.	52.7	44.4	49.2	48.4	53.3	51.0	50.6	59.0	60.2	61.2	64.4	55.3
24 From others	312.7	325.3	312.9	319.4	333.4	329.6	328.8	347.7	356.2	368.8	361.0	358.4
25 Net due to related foreign offices	-176.3	-196.5	-190.3	-153.7	-194.7	-182.7	-178.7	-181.9	-177.3	-198.4	-196.7	-188.0
26 Other liabilities	99.4	93.4	98.6	95.1	96.5	106.7	113.9	115.4	119.0	115.0	113.5	98.4
27 TOTAL LIABILITIES	836.7	854.1	872.5	889.0	909.7	928.6	945.0	952.6	966.8	946.1	947.0	923.2
28 Residual (assets less liabilities)⁸	-7.1	15.2	7.1	2.9	4.1	2.0	-9.0	-6.7	-11.4	-13.7	-5.3	0.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
ASSETS													
1 Bank credit	683.1	722.4	733.4	741.3	758.8	774.7	790.0	806.1	820.2	812.5	818.3	810.8	
2 Securities in bank credit	282.9	315.1	319.0	325.4	332.2	347.9	356.3	359.7	363.5	354.4	354.7	340.5	
3 Treasury and Agency securities ²	89.9	87.1	87.1	85.9	85.1	85.7	82.6	81.6	83.4	78.1	79.2	73.4	
3a Trading account	32.4	30.9	29.4	26.8	26.0	25.9	23.2	23.3	23.6	18.5	21.4	18.1	
3b Investment account	57.5	56.3	57.7	59.1	59.2	59.9	59.5	58.3	59.8	59.6	57.8	55.3	
4 Other securities	193.0	228.0	231.9	239.5	247.1	262.2	273.6	278.1	280.1	276.3	275.4	267.1	
4a Trading account	118.7	129.6	132.4	132.1	137.7	152.1	162.4	164.3	165.6	162.9	163.8	162.1	
4b Investment account	74.3	98.4	99.6	107.4	109.3	110.1	111.2	113.8	114.5	113.4	111.6	105.0	
5 Loans and leases in bank credit ³	400.2	407.3	414.4	415.9	426.6	426.9	433.7	446.4	456.7	458.1	463.6	470.3	
6 Commercial and industrial	135.2	154.6	153.3	159.8	163.0	162.7	162.4	164.1	166.7	168.5	169.8	173.8	
7 Real estate	18.2	18.3	18.4	16.6	15.9	15.4	19.9	20.6	20.7	20.6	20.3	20.4	
11 Security ⁴	152.3	127.3	133.8	125.6	133.2	132.1	136.1	141.4	147.2	145.5	148.5	150.7	
12 Other loans and leases	94.5	107.1	108.9	113.9	114.5	116.7	115.4	120.3	122.2	123.5	124.9	125.4	
13 Interbank loans	50.3	48.1	49.6	51.0	48.5	49.6	47.2	45.6	44.1	42.2	39.0	40.8	
14 Cash assets ⁵	61.8	60.9	59.6	59.9	61.5	61.0	57.4	54.4	53.2	50.7	54.2	51.6	
15 Other assets ⁶	35.7	35.7	37.1	35.4	36.3	38.5	38.0	40.0	39.6	40.2	38.3	35.4	
16 TOTAL ASSETS⁷	830.5	866.8	879.3	887.2	904.6	923.3	932.1	945.7	956.8	945.3	949.3	938.1	
LIABILITIES													
17 Deposits	534.8	600.7	610.6	578.4	612.6	612.7	609.5	597.4	597.5	593.4	602.8	602.7	
18 Transaction	11.4	12.7	11.8	11.7	12.2	12.2	11.8	12.0	11.9	12.3	12.9	13.8	
19 Nontransaction	523.3	588.0	598.8	566.8	600.3	600.5	597.7	585.5	585.6	581.1	589.9	588.9	
22 Borrowings	365.5	369.8	362.1	367.7	386.7	380.7	379.5	406.7	416.4	430.0	425.4	413.7	
23 From banks in the U.S.	52.7	44.4	49.2	48.4	53.3	51.0	50.6	59.0	60.2	61.2	64.4	55.3	
24 From others	312.7	325.3	312.9	319.4	333.4	329.6	328.8	347.7	356.2	368.8	361.0	358.4	
25 Net due to related foreign offices	-173.7	-198.5	-192.9	-155.6	-194.3	-180.9	-175.9	-179.0	-178.2	-197.0	-195.9	-182.9	
26 Other liabilities	101.4	91.9	96.7	93.8	96.8	108.1	116.2	117.8	118.3	116.1	114.1	101.7	
27 TOTAL LIABILITIES	827.9	863.9	876.5	884.4	901.8	920.5	929.2	942.9	954.0	942.5	946.5	935.3	
28 Residual (assets less liabilities) ⁸	2.6	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

January 6, 2006

Account	2004 Nov	2005 May	2005 Jun	2005 Jul	2005 Aug	2005 Sep	2005 Oct	2005 Nov	Week ending				
									Dec 7	Dec 14	Dec 21	Dec 28	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	95.7	90.8	93.2	86.9	89.7	92.5	90.0	91.7	91.3	89.4	86.2	87.5
30	Reval. losses on off-bal. sheet items ⁹	90.5	82.7	85.3	77.3	79.7	83.3	82.2	81.5	82.6	80.6	76.7	79.8
31	Mortgage-backed securities ¹⁰	487.8	557.0	535.9	544.3	543.3	545.4	545.1	548.8	552.0	550.2	551.2	550.2
31a	Pass-through	370.2	433.8	411.3	418.8	416.3	416.5	414.5	414.9	415.3	413.9	415.6	415.7
31b	CMO, REMIC, and other	117.5	123.2	124.6	125.5	127.0	128.9	130.6	134.0	136.8	136.3	135.7	134.4
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	4.3	0.5	3.6	1.8	-0.3	-2.6	-8.2	-10.4	-10.3	-9.4	-9.5	-8.2
33	Securitized consumer loans ¹²	151.9	148.9	151.1	152.5	153.1	153.0	153.7	157.5	164.4	164.7	167.1	167.7
33a	Credit cards and related plans	130.3	129.5	129.2	129.5	130.7	130.8	131.8	133.3	135.1	132.8	135.3	136.0
33b	Other	21.6	19.4	21.9	22.9	22.4	22.2	21.9	24.2	29.3	31.9	31.8	31.7
34	Securitized business loans ¹²	6.5	5.6	5.5	4.9	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	326.9	342.9	339.8	338.6	338.6	334.6	330.6	328.9	328.4	329.0	328.2	327.9
33	Securitized consumer loans ¹²	221.2	212.5	213.1	212.4	211.7	210.7	199.9	196.1	200.0	199.9	202.5	202.6
33a	Credit cards and related plans	213.9	202.5	203.2	202.5	201.9	200.9	190.0	186.2	190.2	190.1	192.7	192.8
33b	Other	7.3	10.0	9.9	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	64.6	53.3	54.6	54.9	56.8	65.9	70.7	71.5	71.7	69.4	67.7	60.7
30	Reval. losses on off-bal. sheet items ⁹	71.4	62.0	63.6	62.9	63.2	72.7	78.0	79.9	80.6	77.4	75.3	67.6
34	Securitized business loans ¹²	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). 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.

Board of Governors of the
Federal Reserve System
Washington, DC 20551-0001
OFFICIAL BUSINESS

First Class