1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Seasonally adjusted											
Assets												
1 Bank credit	6,249.6[r]	6,587.2	6,601.7	6,630.9	6,696.7	6,709.2	6,750.0	6,772.7	6,807.9	6,788.8	6,747.4	6,744.8
2 Securities in bank credit	1,850.7[r]	1,933.0	1,907.2	1,913.9	1,923.8	1,918.3	1,924.6	1,930.5	1,938.9	1,931.3	1,930.0	1,920.2
3 Treasury and Agency securities[2]	1,103.8	1,188.9	1,180.4	1,182.4	1,177.6	1,149.2	1,146.5	1,149.7	1,140.1	1,137.1	1,159.1	1,157.6
4 Other securities	746.9[r]	744.1	726.7	731.5	746.2	769.1	778.0	780.8	798.8	794.2	770.8	762.6
5 Loans and leases in bank credit[3]	4,398.9	4,654.2	4,694.5	4,717.0	4,772.9	4,790.9	4,825.4	4,842.2	4,869.0	4,857.5	4,817.4	4,824.6
6 Commercial and industrial	891.7	878.2	882.6	889.3	891.5	892.6	897.6	905.7	902.5	904.3	905.5	909.7
7 Real estate	2,215.4	2,409.3	2,417.6	2,433.9	2,458.4	2,491.3	2,515.4	2,537.7	2,529.2	2,535.0	2,543.0	2,541.2
8 Revolving home equity	280.8	337.6	346.9	358.2	369.5	383.3	393.1	398.4	396.7	397.8	398.3	399.8
9 Other	1,934.7	2,071.7	2,070.7	2,075.7	2,089.0	2,107.9	2,122.3	2,139.3	2,132.5	2,137.2	2,144.7	2,141.5
10 Consumer	629.8	644.2	672.4	673.0	674.8	671.3	666.1	674.3	667.3	669.4	672.6	685.9
11 Security[4]	215.2	248.1	243.5	238.8	254.5	247.5	242.5	221.5	256.9	244.9	197.0	190.7
12 Other loans and leases	446.8	474.5	478.4	482.0	493.7	488.4	503.8	503.1	513.1	504.0	499.3	497.1
13 Interbank loans	297.5	317.9	367.2	361.1	365.6	357.1	344.2	319.7	310.7	330.4	325.7	320.8
14 Cash assets[5]	301.4	334.9	329.9	321.7	324.3	319.3	320.4	323.4	339.8	316.4	339.7	298.6
15 Other assets[6]	540.2	599.7	622.0	623.7	630.7	617.2	631.6	636.8	644.4	633.4	633.0	638.6
16 **Total assets**[7]	**7,312.6[r]**	**7,767.8**	**7,849.4**	**7,865.6**	**7,945.4**	**7,930.9**	**7,974.3**	**7,981.0**	**8,031.5**	**7,997.5**	**7,973.8**	**7,930.5**
Liabilities												
17 Deposits	4,765.3[r]	5,124.3	5,154.4	5,173.9	5,191.2	5,211.9	5,267.6	5,296.9	5,282.5	5,315.5	5,319.7	5,261.7
18 Transaction	648.2	683.0	657.3	669.4	682.6	666.3	667.5	674.3	640.6	664.6	714.8	700.1
19 Nontransaction	4,117.1[r]	4,441.2	4,497.0	4,504.5	4,508.7	4,545.6	4,600.1	4,622.6	4,641.9	4,650.9	4,605.0	4,561.6
20 Large time	999.5	1,118.4	1,150.7	1,157.8	1,158.7	1,171.1	1,176.7	1,185.2	1,182.2	1,181.9	1,179.4	1,188.2
21 Other	3,117.7[r]	3,322.8	3,346.3	3,346.7	3,350.0	3,374.5	3,423.4	3,437.4	3,459.7	3,469.0	3,425.6	3,373.4
22 Borrowings	1,476.4	1,577.4	1,591.7	1,580.3	1,613.5	1,594.3	1,583.3	1,557.6	1,584.4	1,604.3	1,527.6	1,531.6
23 From banks in the U.S.	386.1	434.0	457.8	443.3	458.2	438.9	424.6	391.5	384.1	412.0	393.1	385.8
24 From others	1,090.3	1,143.4	1,133.9	1,136.9	1,155.3	1,155.4	1,158.7	1,166.1	1,200.3	1,192.3	1,134.4	1,145.8
25 Net due to related foreign offices	143.3	43.6	52.9	36.9	41.2	36.0	18.9	38.9	53.3	15.9	51.6	65.4
26 Other liabilities	402.2	454.6	474.7	486.6	485.7	476.7	494.7	486.3	498.0	500.8	475.8	472.1
27 **Total liabilities**	**6,787.3[r]**	**7,199.8**	**7,273.8**	**7,277.7**	**7,331.6**	**7,318.8**	**7,364.5**	**7,379.7**	**7,418.2**	**7,404.7**	**7,374.7**	**7,330.7**
28 Residual (assets less liabilities)[8]	525.4[r]	568.0	575.7	588.0	613.8	612.1	609.8	601.2	613.2	592.9	599.1	599.8
	Not seasonally adjusted											
Assets												
29 Bank credit	6,292.1[r]	6,582.0	6,583.5	6,615.9	6,697.0	6,721.3	6,785.5	6,817.4	6,839.9	6,841.4	6,793.7	6,797.7
30 Securities in bank credit	1,854.8[r]	1,935.1	1,901.8	1,911.6	1,919.7	1,916.2	1,933.3	1,938.5	1,952.1	1,939.5	1,935.5	1,924.9
31 Treasury and Agency securities[2]	1,104.7	1,192.7	1,178.8	1,178.3	1,170.5	1,144.3	1,154.3	1,153.4	1,150.9	1,143.0	1,161.7	1,154.4
32 Other securities	750.0[r]	742.4	723.0	733.4	749.2	771.9	779.0	785.2	801.1	796.5	773.9	770.6
33 Loans and leases in bank credit[3]	4,437.4	4,647.0	4,681.7	4,704.3	4,777.3	4,805.2	4,852.2	4,878.9	4,887.8	4,901.9	4,858.2	4,872.8
34 Commercial and industrial	892.5	880.7	881.4	884.6	888.5	891.3	897.5	906.0	898.6	902.7	907.8	914.1
35 Real estate	2,228.3	2,403.9	2,413.0	2,435.5	2,465.7	2,499.4	2,531.8	2,546.6	2,542.5	2,546.5	2,549.0	2,548.1
36 Revolving home equity	280.3	338.7	347.6	359.4	371.0	384.3	393.1	397.3	395.3	397.2	397.5	398.5
37 Other	1,948.0	2,065.1	2,065.5	2,076.2	2,094.7	2,115.1	2,138.7	2,149.3	2,147.3	2,149.2	2,151.5	2,149.6
38 Consumer	640.6	637.5	665.3	669.8	676.1	673.8	670.6	685.9	672.1	678.4	687.7	703.9
39 Credit cards and related plans	263.0	255.1	286.0	289.6	293.6	290.2	288.5	305.4	291.6	297.9	308.0	322.3
40 Other	377.6	382.3	379.3	380.2	382.6	383.5	381.9	380.4	380.4	380.5	379.7	381.6
41 Security[4]	223.9	247.9	239.7	231.0	249.2	249.4	247.8	231.9	264.8	266.1	206.8	197.2
42 Other loans and leases	452.1	477.1	482.3	483.4	497.7	491.3	504.5	508.5	509.9	508.2	506.9	509.5
43 Interbank loans	302.3	319.3	363.7	361.1	357.7	351.1	347.9	323.8	314.3	341.3	325.0	322.8
44 Cash assets[5]	319.2	326.9	324.5	312.1	326.1	324.7	330.4	342.3	335.9	339.1	353.8	338.3
45 Other assets[6]	542.9	596.2	622.9	625.5	633.0	620.2	634.1	638.2	642.0	634.0	632.0	645.2
46 **Total assets**[7]	**7,380.6[r]**	**7,752.6**	**7,823.4**	**7,842.9**	**7,941.8**	**7,946.1**	**8,026.1**	**8,050.0**	**8,060.6**	**8,084.3**	**8,032.5**	**8,031.9**
Liabilities												
47 Deposits	4,795.3[r]	5,124.2	5,139.6	5,152.4	5,181.8	5,206.3	5,278.7	5,325.9	5,297.2	5,346.6	5,330.8	5,317.1
48 Transaction	682.5	675.5	655.0	650.9	674.4	665.1	673.3	711.5	637.4	698.3	749.8	784.3
49 Nontransaction	4,112.8[r]	4,448.7	4,484.6	4,501.5	4,507.3	4,541.2	4,605.4	4,614.4	4,659.7	4,648.3	4,581.0	4,532.8
50 Large time	999.0	1,125.1	1,147.8	1,150.2	1,147.5	1,155.4	1,167.1	1,183.1	1,177.4	1,178.6	1,179.1	1,188.0
51 Other	3,113.8[r]	3,323.6	3,336.8	3,351.4	3,359.8	3,385.9	3,438.2	3,431.3	3,482.3	3,469.7	3,401.9	3,344.8
52 Borrowings	1,466.0	1,587.8	1,593.0	1,576.6	1,617.5	1,591.8	1,576.2	1,544.0	1,561.7	1,593.1	1,521.8	1,515.2
53 From banks in the U.S.	384.8	433.3	457.7	445.8	458.7	439.0	422.1	389.8	381.0	411.2	392.6	383.7
54 From others	1,081.2	1,154.4	1,135.3	1,130.8	1,158.8	1,152.8	1,154.2	1,154.2	1,180.7	1,181.9	1,129.1	1,131.4
55 Net due to related foreign offices	151.2	39.7	45.5	37.0	44.9	41.3	27.9	46.3	59.2	9.7	58.5	77.0
56 Other liabilities	409.6	450.5	466.0	486.4	490.3	483.2	507.4	496.1	507.1	510.8	485.0	484.9
57 **Total liabilities**	**6,822.1[r]**	**7,202.1**	**7,244.0**	**7,252.3**	**7,334.5**	**7,322.7**	**7,390.1**	**7,412.3**	**7,425.1**	**7,440.8**	**7,396.1**	**7,394.1**
58 Residual (assets less liabilities)[8]	558.4[r]	550.5	579.4	590.5	607.3	623.5	636.0	637.7	635.5	643.5	636.4	637.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Seasonally adjusted											
Assets												
1 Bank credit	5,621.7[r]	5,936.0	5,946.2	5,982.6	6,039.6	6,043.8	6,064.9	6,130.1	6,115.4	6,125.7	6,134.8	6,142.7
2 Securities in bank credit	1,584.7[r]	1,670.7	1,647.2	1,652.1	1,661.8	1,646.6	1,642.4	1,661.6	1,655.6	1,664.0	1,669.3	1,659.8
3 Treasury and Agency securities[2]	1,004.6	1,095.4	1,088.7	1,090.1	1,086.5	1,056.8	1,056.5	1,066.5	1,053.1	1,053.5	1,076.6	1,078.3
4 Other securities	580.1[r]	575.3	558.4	562.0	575.3	589.8	585.9	595.1	602.4	610.5	592.7	581.5
5 Loans and leases in bank credit[3]	4,037.0	4,265.3	4,299.0	4,330.5	4,377.8	4,397.2	4,422.5	4,468.5	4,459.8	4,461.7	4,465.5	4,482.8
6 Commercial and industrial	755.7	746.9	749.4	753.6	758.1	758.3	762.3	767.8	764.4	765.8	768.7	771.2
7 Real estate	2,197.6	2,392.9	2,401.2	2,418.1	2,443.1	2,475.7	2,499.2	2,521.3	2,512.7	2,518.3	2,526.7	2,525.1
8 Revolving home equity	280.8	337.6	346.9	358.2	369.5	383.3	393.1	398.4	396.7	397.8	398.3	399.8
9 Other	1,916.8	2,055.4	2,054.3	2,059.9	2,073.6	2,092.4	2,106.1	2,122.9	2,116.0	2,120.5	2,128.4	2,125.3
10 Consumer	629.8	644.2	672.4	673.0	674.8	671.3	666.1	674.3	667.3	669.4	672.6	685.9
11 Security[4]	90.0	97.4	86.6	92.1	98.9	94.5	88.4	97.7	99.2	100.6	93.3	97.3
12 Other loans and leases	363.9	383.9	389.4	393.8	402.9	397.3	406.5	407.5	416.1	407.6	404.2	403.3
13 Interbank loans	265.8	288.6	335.4	328.6	332.6	324.5	303.0	278.3	267.7	293.1	284.4	276.6
14 Cash assets[5]	251.5	277.5	268.8	261.2	264.1	260.3	261.3	264.8	280.0	258.4	282.4	239.2
15 Other assets[6]	513.3	564.0	583.3	586.9	589.6	581.3	595.8	599.0	609.0	594.7	595.7	597.9
16 **Total assets**[7]	**6,576.7[r]**	**6,994.6**	**7,062.7**	**7,088.1**	**7,154.5**	**7,138.5**	**7,153.5**	**7,201.0**	**7,201.2**	**7,200.8**	**7,225.9**	**7,184.4**
Liabilities												
17 Deposits	4,329.6[r]	4,599.9	4,605.9	4,632.7	4,660.1	4,674.8	4,733.9	4,764.8	4,747.3	4,776.6	4,789.3	4,741.4
18 Transaction	637.2	670.9	645.9	658.1	671.4	654.0	655.5	661.8	628.3	651.1	702.5	688.1
19 Nontransaction	3,692.4[r]	3,929.0	3,960.0	3,974.5	3,988.6	4,020.8	4,078.5	4,103.0	4,118.9	4,125.6	4,086.7	4,053.3
20 Large time	577.1	624.1	631.6	639.9	648.3	651.8	657.1	667.4	661.1	658.4	663.0	681.7
21 Other	3,115.3[r]	3,304.9	3,328.4	3,334.6	3,340.3	3,369.1	3,421.4	3,435.5	3,457.8	3,467.1	3,423.7	3,371.6
22 Borrowings	1,159.2	1,242.1	1,260.9	1,259.9	1,281.8	1,258.3	1,221.6	1,223.3	1,219.3	1,224.9	1,233.6	1,228.5
23 From banks in the U.S.	343.2	386.3	417.3	401.5	407.9	393.1	373.5	340.7	342.2	342.5	348.3	336.5
24 From others	816.0	855.8	843.6	858.3	873.9	865.3	848.2	882.5	877.1	882.4	885.3	892.0
25 Net due to related foreign offices	253.7	221.6	235.3	211.7	203.0	197.1	184.4	209.4	210.2	183.1	211.4	229.0
26 Other liabilities	302.9	367.3	388.3	400.2	398.5	387.9	396.1	394.6	398.6	406.7	389.1	385.7
27 **Total liabilities**	**6,045.4[r]**	**6,430.8**	**6,490.4**	**6,504.4**	**6,543.3**	**6,518.2**	**6,536.1**	**6,592.1**	**6,575.4**	**6,591.4**	**6,623.4**	**6,584.7**
28 Residual (assets less liabilities)[8]	531.3[r]	563.8	572.3	583.7	611.1	620.3	617.5	608.9	625.8	609.5	602.5	599.7
	Not seasonally adjusted											
Assets												
29 Bank credit	5,657.3[r]	5,931.0	5,932.0	5,976.8	6,047.2	6,059.3	6,098.7	6,168.8	6,144.8	6,166.9	6,178.2	6,187.1
30 Securities in bank credit	1,588.8[r]	1,672.7	1,641.8	1,649.9	1,657.7	1,644.5	1,651.1	1,669.6	1,668.8	1,672.3	1,674.9	1,664.5
31 Treasury and Agency securities[2]	1,005.5	1,099.2	1,087.1	1,086.0	1,079.4	1,051.9	1,064.2	1,070.2	1,064.0	1,059.4	1,079.2	1,075.1
32 Other securities	583.3[r]	573.5	554.7	563.9	578.3	592.6	586.9	599.4	604.8	612.9	595.7	589.4
33 Loans and leases in bank credit[3]	4,068.5	4,258.2	4,290.2	4,326.9	4,389.5	4,414.9	4,447.6	4,499.2	4,476.0	4,494.6	4,503.2	4,522.6
34 Commercial and industrial	755.2	749.9	748.9	750.3	756.3	758.6	762.9	767.2	761.5	763.9	769.2	773.1
35 Real estate	2,210.4	2,387.5	2,396.6	2,419.7	2,450.3	2,483.9	2,515.6	2,530.2	2,526.1	2,529.8	2,532.7	2,531.9
36 Revolving home equity	280.3	338.7	347.6	359.4	371.0	384.3	393.1	397.3	395.3	397.2	397.5	398.5
37 Other	1,930.2	2,048.8	2,049.1	2,060.4	2,079.3	2,099.6	2,122.5	2,132.9	2,130.8	2,132.6	2,135.2	2,133.4
38 Other residential	n.a.	1,070.2	1,051.8	1,052.1	1,060.0	1,071.9	1,083.4	n.a.	1,087.5	1,086.6	1,086.1	1,083.7
39 Commercial	n.a.	978.5	996.9	1,007.9	1,018.9	1,027.5	1,039.0	n.a.	1,043.4	1,046.0	1,049.1	1,049.8
40 Consumer	640.6	637.5	665.3	669.8	676.1	673.8	670.6	685.9	672.1	678.4	687.7	703.9
41 Credit cards and related plans	263.0	255.1	286.0	289.6	293.6	290.2	288.5	305.4	291.6	297.9	308.0	322.3
42 Other	377.6	382.3	379.3	380.2	382.6	383.5	381.9	380.4	380.4	380.5	379.7	381.6
43 Security[4]	93.1	98.3	87.0	92.9	100.4	97.8	89.4	101.9	100.8	108.8	101.0	98.8
44 Other loans and leases	369.2	385.1	392.4	394.1	406.3	400.8	409.1	414.0	415.5	413.7	412.6	414.8
45 Interbank loans	270.6	290.0	331.9	328.6	324.7	318.5	306.7	282.4	271.3	304.0	283.7	278.5
46 Cash assets[5]	267.9	269.9	263.9	251.6	264.8	264.7	271.3	281.6	275.2	278.7	293.4	276.3
47 Other assets[6]	515.5	560.6	585.3	589.0	593.6	585.4	598.9	599.9	605.8	594.5	594.6	603.8
48 **Total assets**[7]	**6,635.7[r]**	**6,980.0**	**7,042.4**	**7,074.7**	**7,158.7**	**7,157.1**	**7,204.3**	**7,261.4**	**7,226.0**	**7,272.8**	**7,278.3**	**7,274.1**
Liabilities												
49 Deposits	4,360.4[r]	4,592.3	4,592.6	4,618.7	4,660.2	4,687.0	4,758.0	4,796.9	4,770.8	4,813.1	4,800.9	4,794.3
50 Transaction	671.2	663.4	643.6	639.7	663.2	652.7	661.4	698.6	625.4	684.3	737.0	771.4
51 Nontransaction	3,689.2[r]	3,928.9	3,949.0	3,979.0	3,997.1	4,034.2	4,096.6	4,098.3	4,145.4	4,128.8	4,063.9	4,022.9
52 Large time	577.8	623.5	630.1	639.6	646.7	653.6	660.3	668.8	664.9	660.9	663.8	679.9
53 Other	3,111.4[r]	3,305.4	3,318.9	3,339.4	3,350.3	3,380.6	3,436.3	3,429.4	3,480.5	3,467.8	3,400.1	3,342.9
54 Borrowings	1,148.7	1,252.5	1,262.2	1,256.2	1,285.7	1,255.9	1,214.5	1,209.7	1,196.6	1,213.7	1,227.8	1,212.1
55 From banks in the U.S.	341.9	385.6	417.1	404.0	408.3	393.2	370.9	339.1	339.1	341.7	347.8	334.5
56 From others	806.8	866.9	845.0	852.2	877.4	862.7	843.6	870.6	857.5	872.0	880.0	877.6
57 Net due to related foreign offices	260.1	219.9	229.4	211.3	205.2	199.9	190.8	215.3	216.8	188.3	217.3	236.2
58 Other liabilities	309.0	364.9	380.7	399.8	402.0	392.7	406.8	403.5	408.1	416.0	397.7	395.5
59 **Total liabilities**	**6,078.2[r]**	**6,429.6**	**6,464.8**	**6,486.0**	**6,553.2**	**6,535.4**	**6,570.1**	**6,625.4**	**6,592.3**	**6,631.1**	**6,643.7**	**6,638.1**
60 Residual (assets less liabilities)[8]	557.5[r]	550.3	577.6	588.8	605.5	621.7	634.2	636.0	633.7	641.7	634.6	636.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Seasonally adjusted											
Assets												
1 Bank credit	3,121.4r	3,258.7r	3,262.3r	3,287.7r	3,331.2r	3,334.6r	3,336.1r	3,385.2	3,380.5	3,381.8	3,383.5	3,393.8
2 Securities in bank credit	872.6r	936.2r	920.8r	929.1r	944.8r	943.0r	932.4	953.2	941.2	955.4	963.1	956.7
3 Treasury and Agency securities[2]	504.0	576.0	569.7	573.1	575.1	551.7	550.0	563.8	545.4	551.2	577.1	578.8
4 Trading account	38.9	40.5	38.1	40.4	48.0r	41.0	45.6	35.0	37.2	34.0	35.8	33.3
5 Investment account	465.1	535.5	531.5	532.7	527.2	510.7	504.4	528.8	508.2	517.2	541.2	545.5
6 Mortgage-backed	358.9	423.3r	421.4r	423.5r	418.3r	405.8	399.5	425.7	406.3	415.0	438.2	440.9
7 Other	106.2	112.2r	110.1r	109.2r	108.9r	104.9	104.8	103.1	101.9	102.2	103.1	104.5
8 Other securities	368.6r	360.2r	351.1r	356.0r	369.6r	391.3r	382.4r	389.3	395.8	404.3	386.0	377.9
9 Trading account	189.3r	179.6r	189.6r	191.8r	200.9r	210.6	202.1	211.0	216.1	223.4	208.0	202.3
10 Investment account	179.3	180.6r	161.5	164.2	168.7	180.7r	180.3	178.4	179.7	180.9	178.1	175.6
11 State and local government	31.6	33.2	33.1	32.9	33.3	33.6	33.5	33.0	33.1	33.3	33.1	32.6
12 Other	147.7	147.5r	128.4	131.3	135.4	147.2	146.8	145.4	146.6	147.5	145.0	143.0
13 Loans and leases in bank credit[3]	2,248.8	2,322.5r	2,341.5	2,358.6r	2,386.4r	2,391.6r	2,403.8r	2,432.0	2,439.4	2,426.4	2,420.4	2,437.1
14 Commercial and industrial	452.0	433.0r	433.7r	434.5r	435.9r	434.3	434.8	438.8	436.7	437.4	439.1	441.6
15 Real estate	1,114.7	1,181.2	1,184.7	1,193.6	1,203.7	1,220.9	1,234.3	1,247.0	1,250.4	1,243.2	1,245.3	1,244.2
16 Revolving home equity	189.1	229.8	237.0	245.1	253.7	263.9	271.0	275.9	274.2	275.3	276.1	277.4
17 Other	925.6	951.4	947.7	948.5	950.0	957.0	963.3	971.1	976.1	967.9	969.2	966.8
18 Other residential	589.1	605.2	600.6	599.7	600.2	604.3	607.1	612.8	620.1	610.6	609.2	607.8
19 Commercial	336.5	346.2	347.2	348.8	349.8	352.7	356.2	358.3	356.0	357.3	360.0	359.0
20 Consumer	335.6	337.6	357.6r	356.4	358.0r	358.1r	353.8r	354.7	350.8	351.7	352.5	363.5
21 Security[4]	82.3	90.4	79.6	85.0	91.6	87.0	80.6	90.1	91.7	92.9	85.5	89.7
22 Federal funds sold to and repurchase agreements with broker–dealers	63.7	69.5	59.1	65.3	71.6	67.6	59.8	69.7	71.6	73.0	65.9	68.3
23 Other	18.6	20.9	20.5r	19.7	20.0	19.4	20.7	20.4	20.0	20.0	19.7	21.4
24 State and local government	13.7	14.8	15.3	15.7	15.9	16.2	16.2	16.5	16.3	16.4	16.6	16.7
25 Agricultural	8.4	9.2	9.2	9.2	9.3	9.5	9.5	9.6	9.6	9.6	9.7	9.7
26 Federal funds sold to and repurchase agreements with others	28.0	19.3	22.2	23.1	29.7	24.6	27.1	27.0	31.4	23.9	27.0	26.8
27 All other loans	110.8	142.5r	146.3r	148.5r	150.2r	149.0	154.9	153.9	158.3	156.9	150.2	150.2
28 Lease-financing receivables	103.3	94.4	92.9	92.6	92.2	92.0	92.5r	94.5	94.3	94.4	94.5	94.7
29 Interbank loans	180.0	214.2	260.1	254.6	257.4	246.1	218.8	197.9	187.7	212.3	201.9	197.8
30 Federal funds sold to and repurchase agreements with commercial banks	100.3	106.5	143.0	138.8	140.2	122.3	121.4	123.4	110.5	140.0	124.1	123.4
31 Other	79.7	107.7	117.1	115.9	117.2	123.9	97.4	74.5	77.2	72.3	77.8	74.4
32 Cash assets[5]	139.6	157.1	149.9	142.0	144.9	140.4	141.8r	146.7	157.5	140.9	160.3	128.3
33 Other assets[6]	359.3	403.8	406.7	410.6	411.2	413.6	427.9	432.6	437.8	433.1	431.4	431.6
34 **Total assets**[7]	**3,756.5r**	**3,995.1r**	**4,041.0r**	**4,056.9r**	**4,106.8r**	**4,096.5r**	**4,086.7r**	**4,125.1**	**4,126.2**	**4,130.9**	**4,139.8**	**4,114.0**
Liabilities												
35 Deposits	2,172.4r	2,335.2r	2,329.0r	2,338.7r	2,353.9r	2,356.6r	2,398.6r	2,415.6	2,401.7	2,427.3	2,432.4	2,399.3
36 Transaction	303.5	315.1	303.8	313.4	323.2r	311.7	315.8r	319.8	297.7	314.2	347.7	335.4
37 Nontransaction	1,868.9r	2,020.1r	2,025.1r	2,025.3r	2,030.6r	2,044.9r	2,082.8r	2,095.8	2,104.0	2,113.1	2,084.7	2,063.9
38 Large time	251.1	287.8r	292.2r	293.7r	297.1r	295.1r	296.7r	305.2	298.8	299.5	302.1	317.4
39 Other	1,617.8r	1,732.3r	1,732.9r	1,731.7r	1,733.6r	1,749.8r	1,786.1r	1,790.6	1,805.2	1,813.6	1,782.5	1,746.5
40 Borrowings	732.8	747.0	761.4	771.4	788.9	769.9	732.2r	740.0	740.4	745.6	743.4	740.2
41 From banks in the U.S.	180.7	196.1	221.6	214.6	216.9	215.1	193.0	171.7	174.3	174.6	176.5	164.5
42 From others	552.1	551.0	539.8	556.7	571.9	554.8	539.2r	568.3	566.1	570.9	566.9	575.7
43 Net due to related foreign offices	233.2	205.8	221.2	198.7	192.1r	187.2r	177.1r	200.7	202.7	176.9	200.7	218.9
44 Other liabilities	234.6	295.8	312.9	323.4	319.9	313.9	319.6r	317.4	321.4	329.6	311.3	308.7
45 **Total liabilities**	**3,372.9r**	**3,583.8r**	**3,624.5r**	**3,632.2r**	**3,654.7r**	**3,627.5**	**3,627.5r**	**3,673.7**	**3,666.2**	**3,679.4**	**3,687.8**	**3,667.1**
46 Residual (assets less liabilities)[8]	383.5r	411.3r	416.5	424.7r	452.1r	469.0r	459.2r	451.4	460.0	451.5	452.1	446.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Not seasonally adjusted											
Assets												
47 Bank credit	3,141.3r	3,262.3r	3,257.3r	3,286.5r	3,336.2r	3,341.5r	3,355.2r	3,405.7	3,396.9	3,406.0	3,403.5	3,414.0
48 Securities in bank credit	874.6r	936.9r	917.5r	930.4r	944.0r	942.1r	942.5r	958.3	953.8	960.8	963.4	957.0
49 Treasury and Agency securities[2]	502.8	578.4	570.1	572.5	571.3	548.1	559.1	564.6	555.7	554.2	574.3	571.1
50 Trading account	39.0	40.8	38.0	40.2	47.4	40.2	46.0	35.0	37.8	34.1	35.6	32.8
51 Investment account	463.9r	537.6	532.1	532.3	523.9	507.8	513.1	529.5	517.9	520.1	538.8	538.2
52 Mortgage-backed	357.6	424.7	422.4r	423.5r	416.1r	404.9	407.2	426.4	414.3	417.4	436.5	435.2
53 Other	106.2	113.0r	109.8r	108.8r	107.8r	102.9	105.9	103.2	103.6	102.7	102.3	103.0
54 Other securities	371.8r	358.5r	347.4r	357.9r	372.6r	394.1	383.4	393.7	398.1	406.6	389.0	385.9
55 Trading account	191.0r	178.7r	187.6r	192.8r	202.6r	212.1	202.7	213.3	217.3	224.7	209.6	206.6
56 Investment account	180.8	179.7r	159.8	165.0	170.1	182.0r	180.7r	180.4	180.8	181.9	179.5	179.3
57 State and local government	31.9	33.0	32.8	33.1	33.6	33.8	33.6	33.4	33.3	33.5	33.3	33.3
58 Other	148.9	146.7r	127.0	132.0	136.5	148.2r	147.2	147.0	147.5	148.4	146.1	146.0
59 Loans and leases in bank credit[3]	2,266.7	2,325.4r	2,339.8	2,356.1r	2,392.3r	2,399.4r	2,412.6r	2,447.4	2,443.1	2,445.2	2,440.1	2,457.0
60 Commercial and industrial	451.5	434.1r	433.1r	433.0r	436.0r	435.4	436.5	438.1	434.9	436.2	438.8	441.9
61 Real estate	1,121.7	1,183.6	1,184.9	1,194.9	1,205.4	1,221.8	1,238.0	1,248.8	1,255.4	1,247.2	1,244.3	1,243.7
62 Revolving home equity	188.8	230.7	237.5	246.1	254.6	264.3	271.1	275.2	273.5	275.2	275.6	276.2
63 Other	932.9	953.0	947.4	948.8	950.8	957.5	966.9	973.6	981.9	972.0	968.8	967.5
64 Other residential	595.2	606.2	600.3	600.0	600.7	604.6	609.3	614.4	623.8	613.2	608.9	608.2
65 Commercial	337.7	346.7	347.0	348.9	350.1	352.9	357.5	359.2	358.1	358.9	359.8	359.3
66 Consumer	339.3	335.4	354.4r	354.9	358.8r	358.4r	354.4r	358.6	351.3	354.0	357.3	370.9
67 Credit cards and related plans	112.0	103.7	126.8	127.2	129.5	130.6r	128.1r	134.0	126.5	129.1	133.0	145.3
68 Other	227.4	231.6r	227.7r	227.7r	229.4r	227.9r	226.4	224.7	224.7	224.9	224.3	225.7
69 Security[4]	85.2	91.3	80.0	85.7	93.1	90.3	81.5	94.3	92.9	101.0	93.4	91.5
70 Federal funds sold to and repurchase agreements with broker–dealers	66.0	70.3	59.4	65.8	72.9	70.2	60.5	72.9	72.5	79.3	71.9	69.6
71 Other	19.2	21.0	20.6	19.9	20.3	20.1	21.0	21.3	20.3	21.7	21.5	21.8
72 State and local government	13.7	14.8	15.3	15.7	15.9	16.2	16.2	16.5	16.3	16.4	16.6	16.7
73 Agricultural	8.4	9.3	9.3	9.2	9.3	9.4	9.5	9.7	9.5	9.6	9.7	9.9
74 Federal funds sold to and repurchase agreements with others	28.0	19.3	22.2	23.1	29.7	24.6	27.1	27.0	31.4	23.9	27.0	26.8
75 All other loans	115.6	143.3r	147.9r	147.1r	151.8r	150.7	156.6	160.0	157.3	162.6	158.9	160.7
76 Lease-financing receivables	103.3	94.2	92.8	92.5	92.2	92.6	92.8r	94.4	94.2	94.2	94.1	94.9
77 Interbank loans	184.0	217.0	259.0	255.0	250.9	239.2	221.1	202.1	186.2	222.1	203.9	204.6
78 Federal funds sold to and repurchase agreements with commercial banks	102.4	107.9	142.4	139.0	136.7	118.9	122.6	126.1	109.6	146.5	125.3	127.6
79 Other	81.6	109.1	116.6	116.0	114.2	120.4	98.5	76.0	76.6	75.6	78.6	77.0
80 Cash assets[5]	150.7	150.2	145.1	134.3	144.2	143.2	147.9r	158.9	154.8	155.7	169.9	153.6
81 Other assets[6]	361.5	400.4	408.7	412.7	415.1	417.8	431.0	433.4	434.6	432.9	430.3	437.5
82 **Total assets**[7]	**3,793.6r**	**3,991.0r**	**4,032.3r**	**4,050.4r**	**4,108.5r**	**4,104.1r**	**4,117.2r**	**4,162.8**	**4,134.9**	**4,179.4**	**4,170.2**	**4,172.4**
Liabilities												
83 Deposits	2,190.3r	2,328.9r	2,322.0r	2,328.7r	2,355.2r	2,366.6r	2,411.4r	2,434.6	2,411.0	2,450.7	2,438.9	2,433.7
84 Transaction	324.8	311.9	301.7	299.2	316.6r	309.1	318.5r	343.7	293.6	337.3	371.4	389.9
85 Nontransaction	1,865.5r	2,017.0r	2,020.3r	2,029.6r	2,038.5r	2,057.5r	2,092.8r	2,090.9	2,117.4	2,113.3	2,067.5	2,043.8
86 Large time	251.9	287.3r	290.7r	293.3r	295.5r	297.0r	299.9r	306.6	302.7	302.0	302.9	315.6
87 Other	1,613.6r	1,729.7r	1,729.6r	1,736.2r	1,743.0r	1,760.5r	1,792.9r	1,784.3	1,814.7	1,811.4	1,764.6	1,728.2
88 Borrowings	722.4	757.4	762.7	767.7	792.8	767.4	725.1r	726.5	717.6	734.3	737.6	723.8
89 From banks in the U.S.	179.4	195.4	221.4	217.1	217.4	215.2	190.4	170.1	171.2	173.8	176.0	162.5
90 From others	543.0	562.0	541.2	550.6	575.4	552.2	534.7r	556.4	546.5	560.5	561.6	561.3
91 Net due to related foreign offices	239.5	204.2	215.3	198.4	194.3r	190.0r	183.5r	206.6	209.3	182.1	206.7	226.0
92 Other liabilities	240.7	293.5	305.3	322.9	323.4	318.6	330.3r	326.2	330.9	338.9	319.9	318.6
93 **Total liabilities**	**3,392.8r**	**3,583.9r**	**3,605.2r**	**3,617.7r**	**3,665.7r**	**3,642.6**	**3,650.2r**	**3,693.9**	**3,668.9**	**3,706.0**	**3,703.0**	**3,702.1**
94 Residual (assets less liabilities)[8]	400.8r	407.1r	427.1	432.7r	442.8r	461.4r	467.0r	468.8	466.1	473.4	467.2	470.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June	July	Aug.r	Sept.r	Oct.r	Nov.r	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,499.3	2,678.6r	2,684.0r	2,693.0	2,705.4	2,709.4	2,727.0	2,743.8	2,732.5	2,743.1	2,751.5	2,748.3
2 Securities in bank credit	711.1	735.8r	726.5r	721.2	714.1	703.7	708.3	707.3	712.0	707.8	706.3	702.5
3 Treasury and Agency securities[2]	499.6	520.7	519.2r	515.1	508.4	505.2	504.8	501.6	505.4	501.5	499.6	499.0
4 Other securities	211.5	215.0	207.3r	206.0	205.7	198.5	203.5	205.7	206.6	206.2	206.7	203.5
5 Loans and leases in bank credit[3]	1,788.2	1,942.8	1,957.6r	1,971.9	1,991.3	2,005.6	2,018.7	2,036.5	2,020.5	2,035.3	2,045.1	2,045.7
6 Commercial and industrial	303.7	314.0r	315.7r	319.1	322.2	324.0	327.5	329.0	327.8	328.5	329.6	329.6
7 Real estate	1,082.9	1,211.7r	1,216.5r	1,224.4	1,239.4	1,254.8	1,264.9	1,274.3	1,262.4	1,275.2	1,281.4	1,280.9
8 Revolving home equity	91.6	107.8	109.9r	113.1	115.8	119.4	122.1	122.5	122.5	122.5	122.1	122.4
9 Other	991.2	1,104.0r	1,106.6r	1,111.4	1,123.6	1,135.4	1,142.7	1,151.8	1,139.9	1,152.7	1,159.2	1,158.5
10 Consumer	294.1	306.6	314.8	316.6	316.8	313.2	312.3	319.5	316.5	317.6	320.1	322.4
11 Security[4]	7.8	7.0	7.0	7.1	7.3	7.5	7.8	7.6	7.6	7.6	7.7	7.6
12 Other loans and leases	99.8	103.5	103.5	104.6	105.6	106.1	106.2	106.0	106.3	106.4	106.2	105.2
13 Interbank loans	85.8	74.4	75.2r	74.0	75.2	78.4	84.2	80.4	79.9	80.8	82.5	78.7
14 Cash assets[5]	111.9	120.4	118.8	119.2	119.2	119.9	119.5	118.1	122.5	117.5	122.1	110.9
15 Other assets[6]	153.9	160.2	176.6	176.3	178.5	167.7	167.9	166.5	171.2	161.6	164.3	166.3
16 **Total assets**[7]	**2,819.3r**	**3,000.9r**	**3,021.8r**	**3,029.4**	**3,044.7**	**3,042.1**	**3,065.2**	**3,074.8**	**3,072.6**	**3,069.1**	**3,086.1**	**3,069.8**
Liabilities												
17 Deposits	2,157.2	2,264.7	2,276.9	2,294.0	2,306.2	2,318.3	2,335.4	2,349.2	2,345.6	2,349.4	2,356.9	2,342.1
18 Transaction	333.7	355.8	342.0	344.8	348.2	342.4	339.6	342.0	330.7	336.8	354.9	352.7
19 Nontransaction	1,823.5	1,908.9	1,934.9	1,949.2	1,958.0	1,975.9	1,995.7	2,007.2	2,014.9	2,012.5	2,002.1	1,989.4
20 Large time	326.0	336.3	339.4	346.3	351.2	356.6	360.4	362.2	362.2	359.0	360.9	364.3
21 Other	1,497.5	1,572.6	1,595.5	1,602.9	1,606.8	1,619.3	1,635.3	1,645.0	1,652.6	1,653.5	1,641.2	1,625.1
22 Borrowings	426.4	495.1	499.5	488.5	492.9	488.5	489.4	483.2	479.0	479.3	490.2	488.3
23 From banks in the U.S.	162.5	190.2r	195.7r	186.9	190.9	178.0	180.5	169.0	168.0	167.8	171.7	172.0
24 From others	263.9	304.9r	303.8r	301.6	302.0	310.5	309.0	314.2	311.0	311.5	318.5	316.3
25 Net due to related foreign offices	20.6	15.8	14.1	13.0	10.9	9.9	7.3	8.7	7.5	6.2	10.7	10.2
26 Other liabilities	68.3	71.5	75.3	76.8	78.6	74.1	76.5	77.3	77.2	77.1	77.8	77.0
27 **Total liabilities**	**2,672.5**	**2,847.0**	**2,865.9**	**2,872.2**	**2,888.6**	**2,890.6**	**2,908.6**	**2,918.4**	**2,909.2**	**2,912.0**	**2,935.6**	**2,917.6**
28 Residual (assets less liabilities)[8]	146.8	153.9r	155.9r	157.1	156.0	151.5	156.5	156.4	163.3	157.1	150.5	152.2
	Not seasonally adjusted											
Assets												
29 Bank credit	2,516.0	2,668.7r	2,674.7r	2,690.3	2,711.0	2,717.8	2,743.5	2,763.2	2,747.8	2,760.8	2,774.7	2,773.2
30 Securities in bank credit	714.2	735.8	724.3r	719.5	713.7	702.3	708.5	711.3	715.0	711.5	711.6	707.5
31 Treasury and Agency securities[2]	502.7	520.8r	517.0r	513.5	508.0	503.8	505.0	505.6	508.3	505.2	504.9	504.0
32 Other securities	211.5	215.0	207.3r	206.0	205.7	198.5	203.5	205.7	206.6	206.2	206.7	203.5
33 Loans and leases in bank credit[3]	1,801.8	1,932.8	1,950.4r	1,970.8	1,997.2	2,015.5	2,035.0	2,051.8	2,032.8	2,049.4	2,063.1	2,065.6
34 Commercial and industrial	303.7	315.7r	315.9r	317.3	320.3	323.3	326.4	329.1	326.6	327.7	330.4	331.3
35 Real estate	1,088.8	1,203.9r	1,211.8r	1,224.8	1,244.9	1,262.2	1,277.7	1,281.4	1,270.7	1,282.6	1,288.4	1,288.2
36 Revolving home equity	91.5	108.0r	110.1r	113.3	116.5	120.1	122.0	122.1	121.8	122.0	121.9	122.3
37 Other	997.3	1,095.9r	1,101.7r	1,111.5	1,128.5	1,142.1	1,155.6	1,159.3	1,149.0	1,160.6	1,166.5	1,165.9
38 Other residential	n.a.	464.0r	451.5r	452.1	459.2	467.3	474.0	n.a.	463.7	473.4	477.2	475.5
39 Commercial	n.a.	631.8r	649.9r	659.0	668.8	674.6	681.5	n.a.	685.3	687.2	689.3	690.5
40 Consumer	301.3	302.1	310.8	314.9	317.3	315.3	316.2	327.3	320.8	324.4	330.4	333.0
41 Credit cards and related plans	151.1	151.4	159.2	162.5	164.1	159.6	160.5	171.4	165.1	168.8	175.0	177.0
42 Other	150.2	150.7	151.6	152.5	153.2	155.6	155.5	155.7	155.7	155.6	155.4	156.0
43 Security[4]	7.8	7.0	7.0	7.2	7.2	7.5	7.9	7.7	7.9	7.7	7.6	7.3
44 Other loans and leases	100.2	104.2	105.0	106.5	107.5	107.2	106.7	106.4	106.8	106.9	106.3	105.8
45 Interbank loans	86.6	73.0	72.9	73.6	73.8	79.3	85.7	80.2	85.2	81.9	79.9	73.9
46 Cash assets[5]	117.2	119.7	118.9	117.4	120.6	121.4	123.5	122.7	120.4	123.0	123.5	122.7
47 Other assets[6]	153.9	160.2	176.6	176.3	178.5	167.7	167.9	166.5	171.2	161.6	164.3	166.3
48 **Total assets**[7]	**2,842.0**	**2,989.0r**	**3,010.1r**	**3,024.3**	**3,050.2**	**3,053.0**	**3,087.1**	**3,098.6**	**3,091.1**	**3,093.5**	**3,108.1**	**3,101.7**
Liabilities												
49 Deposits	2,170.1	2,263.4	2,270.6	2,290.0	2,305.0	2,320.4	2,346.6	2,362.2	2,359.8	2,362.5	2,362.0	2,360.5
50 Transaction	346.4	351.5	341.9	340.5	346.5	343.7	342.9	354.9	331.8	347.0	365.6	381.5
51 Nontransaction	1,823.7	1,911.9	1,928.8	1,949.4	1,958.5	1,976.7	2,003.8	2,007.4	2,028.0	2,015.4	1,996.4	1,979.1
52 Large time	326.0	336.3	339.4	346.3	351.2	356.6	360.4	362.2	362.2	359.0	360.9	364.3
53 Other	1,497.8	1,575.6	1,589.3	1,603.2	1,607.3	1,620.1	1,643.4	1,645.1	1,665.7	1,656.5	1,635.5	1,614.8
54 Borrowings	426.4	495.1	499.5	488.5	492.9	488.5	489.4	483.2	479.0	479.3	490.2	488.3
55 From banks in the U.S.	162.5	190.2r	195.7r	186.9	190.9	178.0	180.5	169.0	168.0	167.8	171.7	172.0
56 From others	263.9	304.9r	303.8r	301.6	302.0	310.5	309.0	314.2	311.0	311.5	318.5	316.3
57 Net due to related foreign offices	20.6	15.8	14.1	13.0	10.9	9.9	7.3	8.7	7.5	6.2	10.7	10.2
58 Other liabilities	68.3	71.5	75.3	76.8	78.6	74.1	76.5	77.3	77.2	77.1	77.8	77.0
59 **Total liabilities**	**2,685.4**	**2,845.8r**	**2,859.6**	**2,868.2**	**2,887.5**	**2,892.8**	**2,919.9**	**2,931.5**	**2,923.4**	**2,925.1**	**2,940.7**	**2,936.0**
60 Residual (assets less liabilities)[8]	156.6	143.2r	150.5r	156.1	162.7	160.2	167.2	167.1	167.7	168.4	167.4	165.7

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Seasonally adjusted											
Assets												
1 Bank credit	627.8	651.2	655.5	648.2	657.1[r]	665.4[r]	685.1[r]	642.6	692.4	663.0	612.6	602.2
2 Securities in bank credit	266.0	262.3	260.0	261.7	262.0	271.7	282.2[r]	268.9	283.3	267.2	260.6	260.4
3 Treasury and Agency securities[2]	99.2	93.5	91.7	92.3	91.1	92.4	90.1	83.2	86.9	83.6	82.5	79.3
4 Other securities	166.8	168.9	168.3	169.5	170.9	179.3	192.1[r]	185.7	196.4	183.7	178.1	181.1
5 Loans and leases in bank credit[3]	361.9	388.9	395.5	386.5	395.1[r]	393.7[r]	402.9[r]	373.7	409.1	395.8	351.9	341.8
6 Commercial and industrial	136.1	131.3	133.2	135.7	133.5	134.3	135.2[r]	137.9	138.0	138.5	136.8	138.5
7 Real estate	17.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.4	16.7	16.3	16.2
8 Security[4]	125.1	150.7	156.9	146.8	155.6	153.0[r]	154.1[r]	123.8	157.7	144.3	103.7	93.4
9 Other loans and leases	82.8	90.6	88.9	88.2	90.7[r]	91.0[r]	97.3[r]	95.5	97.0	96.3	95.1	93.7
10 Interbank loans	31.7	29.3	31.8	32.5	33.1[r]	32.6[r]	41.2[r]	41.4	43.0	37.4	41.3	44.3
11 Cash assets[5]	49.8	57.5	61.2	60.4	60.1	59.0	59.1	58.6	59.9	58.1	57.3	59.3
12 Other assets[6]	26.9	35.7	38.7	36.9	41.1	35.9[r]	35.8	37.8	35.5	38.7	37.3	40.8
13 **Total assets**[7]	**735.9**	**773.2**	**786.7**	**777.5**	**791.0**	**792.4[r]**	**820.8[r]**	**780.0**	**830.3**	**796.7**	**747.9**	**746.1**
Liabilities												
14 Deposits	435.7	524.4[r]	548.5[r]	541.2[r]	531.2[r]	537.0	533.7	532.1	535.3	538.8	530.5	520.2
15 Transaction	11.0	12.1	11.5	11.2	11.1	12.3	12.0	12.5	12.3	13.5	12.2	11.9
16 Nontransaction	424.8	512.3[r]	537.0[r]	530.0[r]	520.0[r]	524.8[r]	521.7	519.6	523.0	525.3	518.3	508.3
17 Borrowings	317.3	335.3[r]	330.8[r]	320.4[r]	331.8[r]	335.9	361.7	334.3	365.1	379.4	294.0	303.1
18 From banks in the U.S.	42.9	47.7	40.5	41.8	50.4	45.8	51.2	50.7	41.9	69.5	44.9	49.3
19 From others	274.3	287.6[r]	290.3[r]	278.6[r]	281.4[r]	290.1	310.5	283.6	323.2	309.9	249.1	253.8
20 Net due to related foreign offices	110.4	178.0	182.4[r]	174.8	161.9[r]	161.1	165.5	170.5	157.0	199.0	159.9	163.7
21 Other liabilities	99.3	87.3	86.5	86.3	87.2	88.7	98.6	91.7	99.4	94.1	86.7	86.4
22 **Total liabilities**	**741.9**	**769.0[r]**	**783.3**	**773.2**	**788.3**	**800.6[r]**	**828.4**	**787.6**	**842.8**	**813.3**	**751.3**	**746.1**
23 Residual (assets less liabilities)[8]	6.0	4.2[r]	3.4	4.3	2.7	8.2	7.6[r]	7.7	12.5	16.6	3.4	.0
	Not seasonally adjusted											
Assets												
24 Bank credit	634.8	651.1	651.5	639.1	649.8[r]	662.0[r]	686.8[r]	648.6	695.2	674.6	615.5	610.6
25 Securities in bank credit	266.0	262.3	260.0	261.7	262.0	271.7	282.2[r]	268.9	283.3	267.2	260.6	260.4
26 Treasury and Agency securities[2]	99.2	93.5	91.7	92.3	91.1	92.4	90.1	83.2	86.9	83.6	82.5	79.3
27 Trading account	35.2	35.0	34.1	34.1	36.1	34.6	32.4	27.4	30.2	27.4	27.0	24.5
28 Investment account	64.0	58.5	57.6	58.1	54.9	57.8	57.7	55.8	56.8	56.2	55.5	54.8
29 Other securities	166.8	168.9	168.3	169.5	170.9	179.3	192.1[r]	185.7	196.4	183.7	178.1	181.1
30 Trading account	101.9	104.0	103.4	104.4	104.0	108.6	118.9[r]	115.5	124.3	113.5	109.7	112.8
31 Investment account	64.8	64.8	64.9	65.1	67.0	70.7	73.2	70.2	72.1	70.2	68.5	68.4
32 Loans and leases in bank credit[3]	368.8	388.7	391.5	377.4	387.7[r]	390.3[r]	404.6[r]	379.7	411.9	407.3	354.9	350.2
33 Commercial and industrial	137.2	130.8	132.4	134.2	132.2	132.6	134.6[r]	138.9	137.1	138.8	138.6	140.9
34 Real estate	17.9	16.3	16.4	15.8	15.4	15.5	16.2	16.4	16.4	16.7	16.3	16.2
35 Security[4]	130.9	149.6	152.7	138.1	148.8	151.6[r]	158.4[r]	130.0	164.0	157.3	105.8	98.4
36 Other loans and leases	82.9	92.0	90.0	89.2	91.4[r]	90.6[r]	95.4[r]	94.5	94.4	94.5	94.2	94.7
37 Interbank loans	31.7	29.3	31.8	32.5	33.1[r]	32.6[r]	41.2[r]	41.4	43.0	37.4	41.3	44.3
38 Cash assets[5]	51.4	57.0	60.5	60.5	61.3	60.1	59.1	60.7	60.7	60.4	60.5	62.0
39 Other assets[6]	27.4	35.6	37.6	36.5	39.4	34.8[r]	35.2	38.4	36.2	39.6	37.3	41.4
40 **Total assets**[7]	**744.9**	**772.6**	**781.0**	**768.2**	**783.1**	**789.0[r]**	**821.8**	**788.7**	**834.6**	**811.4**	**754.2**	**757.8**
Liabilities												
41 Deposits	434.9	531.8[r]	547.0[r]	533.7[r]	521.6[r]	519.4[r]	520.7	529.0	526.4	533.5	529.9	522.9
42 Transaction	11.3	12.0	11.4	11.1	11.3	12.4	11.9	12.9	12.0	14.0	12.8	12.9
43 Nontransaction	423.5	519.8[r]	535.6[r]	522.6[r]	510.3[r]	507.0[r]	508.8	516.1	514.4	519.5	517.1	509.9
44 Borrowings	317.3	335.3[r]	330.8[r]	320.4[r]	331.8[r]	335.9	361.7	334.3	365.1	379.4	294.0	303.1
45 From banks in the U.S.	42.9	47.7	40.5	41.8	50.4	45.8	51.2	50.7	41.9	69.5	44.9	49.3
46 From others	274.3	287.6[r]	290.3[r]	278.6[r]	281.4[r]	290.1	310.5	283.6	323.2	309.9	249.1	253.8
47 Net due to related foreign offices	108.8	180.3	183.9	174.4	160.3	158.6	163.0	169.0	157.6	198.1	158.9	159.2
48 Other liabilities	100.6	85.6	85.3	86.6	88.3	90.5	100.6	92.6	99.0	94.9	87.3	89.3
49 **Total liabilities**	**743.9**	**772.4[r]**	**779.2**	**766.4**	**781.3**	**787.3[r]**	**820.0**	**786.9**	**832.8**	**809.6**	**752.4**	**756.0**
50 Residual (assets less liabilities)[8]	1.0	.2[r]	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2003	2004							2004			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 8	Dec. 15	Dec. 22	Dec. 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	117.1	96.8	105.4	111.3	109.2	107.9	95.7	103.7	107.4	112.9	100.7	98.2
2 Revaluation losses on off-balance-sheet items[9]	100.6	83.0	94.7	102.0	99.2	96.4	90.5	95.1	99.6	104.0	90.8	89.8
3 Mortgage-backed securities[10]	412.7	483.3	483.0	488.6	486.4	475.5	479.0	495.6	486.7	486.9	504.4	502.3
4 Pass-through	295.5	376.2	376.5	378.4	373.4	363.4	366.0	384.3	373.1	375.2	393.9	393.1
5 CMO, REMIC, and other	117.2	107.1	106.5	110.2	113.0	112.0	113.0	111.3	113.6	111.7	110.6	109.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	3.2	2.8	2.3	.7	2.7	2.5	1.6	1.5	2.0	2.3	1.5	.6
7 Securitized consumer loans[12]	150.1	149.3	152.1	151.7	150.5	150.1	153.8	157.3	157.1	157.5	157.2	157.2
8 Credit cards and related plans	130.9	129.1	130.2	130.2	129.5	128.0	130.3	132.9	132.7	133.1	132.9	133.0
9 Other	19.3	20.2	21.9	21.5	21.0	22.0	23.6	24.3	24.5	24.4	24.3	24.2
10 Securitized business loans[12]	7.2	7.3	7.2	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	330.8	336.6	334.1	332.1	330.3	330.8	337.3	342.5	343.8	342.4	342.0	341.5
12 Securitized consumer loans[12]	220.5	213.2	215.7	214.5	214.0r	220.7r	221.9r	222.5	221.9	222.3	222.7	223.5
13 Credit cards and related plans	213.1	206.0	208.4	207.2	206.6	213.4r	214.6r	215.2	214.7	215.0	215.4	216.2
14 Other	7.4	7.2	7.3	7.3	7.3	7.3	7.2	7.3	7.3	7.3	7.3	7.3
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	63.9	58.7	58.4	57.3	56.8	59.9	64.5	58.9	67.3	57.3	54.9	56.3
16 Revaluation losses on off-balance-sheet items[9]	66.9	58.9	60.5	59.7	59.3	64.1	71.2	64.8	73.6	63.0	60.5	61.9
17 Securitized business loans[12]	1.2	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3	.3

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement.* Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Seasonally adjusted											
Assets												
1 Bank credit	6,320.8	6,601.6	6,631.3	6,697.6	6,709.6	6,749.9	6,773.7	6,835.4	6,774.2	6,807.3	6,842.2	6,853.8
2 Securities in bank credit	1,855.1	1,907.1	1,913.8	1,923.8	1,917.5	1,923.1	1,929.9	1,960.5	1,930.3	1,941.5	1,971.6	1,971.9
3 Treasury and Agency securities[2]	1,105.0[r]	1,180.1	1,182.1	1,177.2	1,148.9	1,146.3	1,149.4	1,179.2	1,166.7	1,160.8	1,187.1	1,186.5
4 Other securities	750.1[r]	727.0	731.8	746.6	768.7	776.9	780.5	781.3	763.6	780.7	784.5	785.4
5 Loans and leases in bank credit[3]	4,465.7	4,694.5	4,717.5	4,773.8	4,792.0	4,826.8	4,843.8	4,874.9	4,843.9	4,865.8	4,870.6	4,882.0
6 Commercial and industrial	889.0	882.5	890.3	893.2	894.5	900.7	908.4	925.4	915.1	922.5	926.4	929.4
7 Real estate	2,240.9	2,417.7	2,433.7	2,457.6	2,489.8	2,513.6	2,535.8	2,561.3	2,552.8	2,563.5	2,561.2	2,561.6
8 Revolving home equity	291.2	346.9	357.9	369.0	382.8	392.5	397.7	404.6	402.4	404.0	404.8	405.7
9 Other	1,949.6	2,070.8	2,075.8	2,088.6	2,107.0	2,121.1	2,138.1	2,156.8	2,150.4	2,159.6	2,156.4	2,155.9
10 Consumer	632.2	672.4	672.7	674.2	670.9	665.7	674.3	679.5	685.0	680.5	678.7	678.7
11 Security[4]	233.7	243.5	238.8	254.4	247.4	242.7	221.5	198.5	192.3	194.7	190.4	203.9
12 Other loans and leases	469.9	478.4	482.0	494.3	489.4	504.1	503.9	510.1	498.7	504.5	514.0	508.4
13 Interbank loans	317.5	366.9	360.3	364.3	355.7	342.7	318.4	288.1	288.2	276.8	295.3	293.8
14 Cash assets[5]	316.6	329.9	321.6	324.3	319.5	321.1	323.4	339.1	322.2	331.2	354.8	341.9
15 Other assets[6]	542.5	622.4	624.2	631.2	617.9	632.2	637.9	639.1	640.4	638.2	635.9	637.5
16 **Total assets**[7]	**7,423.5**	**7,849.4**	**7,865.7**	**7,945.5**	**7,930.8**	**7,974.1**	**7,981.7**	**8,030.9**	**7,953.8**	**7,982.8**	**8,057.5**	**8,056.3**
Liabilities												
17 Deposits	4,804.7	5,154.4	5,173.6	5,191.3	5,212.0	5,267.8	5,297.1	5,329.3	5,321.5	5,335.4	5,342.1	5,314.4
18 Transaction	637.3	657.9	670.0	683.1	666.9	668.0	674.6	663.3	609.6	631.0	682.4	714.1
19 Nontransaction	4,167.4	4,496.5	4,503.6	4,508.1	4,545.1	4,599.7	4,622.5	4,666.0	4,711.9	4,704.4	4,659.7	4,600.3
20 Large time	1,019.2	1,150.7	1,157.7	1,158.7	1,171.1	1,176.7	1,185.3	1,211.4	1,218.4	1,220.2	1,206.9	1,201.0
21 Other	3,148.2	3,345.8	3,345.9	3,349.5	3,374.0	3,423.0	3,437.2	3,454.6	3,493.6	3,484.2	3,452.8	3,399.3
22 Borrowings	1,522.2	1,591.5	1,578.9	1,607.8	1,588.1	1,577.2	1,551.5	1,486.9	1,481.2	1,456.1	1,480.1	1,503.4
23 From banks in the U.S.	391.7	457.8	444.0	458.2	438.9	424.6	391.6	352.4	355.3	337.7	353.0	352.6
24 From others	1,130.5	1,133.7	1,134.9	1,149.6	1,149.2	1,152.6	1,159.9	1,134.5	1,125.9	1,118.4	1,127.1	1,150.8
25 Net due to related foreign offices	130.5	53.1	38.6	47.3	42.1	24.7	44.9	94.7	62.0	72.8	124.8	112.2
26 Other liabilities	415.3[r]	474.7	486.6	485.6	476.6	494.7	486.3	481.8	475.6	482.4	482.3	476.7
27 **Total liabilities**	**6,872.7**[r]	**7,273.8**	**7,277.7**	**7,332.0**	**7,318.8**	**7,364.3**	**7,379.7**	**7,392.6**	**7,340.2**	**7,346.7**	**7,429.3**	**7,406.6**
28 Residual (assets less liabilities)[8]	550.8[r]	575.7	588.0	613.5	612.0	609.8	602.0	638.3	613.6	636.1	628.2	649.7
	Not seasonally adjusted											
Assets												
29 Bank credit	6,334.1	6,583.5	6,616.4	6,697.8	6,721.7	6,785.4	6,818.4	6,845.7	6,801.7	6,824.2	6,858.0	6,846.0
30 Securities in bank credit	1,858.4	1,901.8	1,911.6	1,919.7	1,915.4	1,931.8	1,937.9	1,963.3	1,937.0	1,946.6	1,975.3	1,970.2
31 Treasury and Agency securities[2]	1,101.0[r]	1,178.5	1,178.0	1,170.0	1,144.0	1,154.0	1,153.0	1,174.6	1,161.2	1,157.1	1,183.5	1,180.0
32 Other securities	757.4[r]	723.3	733.6	749.6	771.4	777.8	784.9	788.7	775.8	789.6	791.8	790.2
33 Loans and leases in bank credit[3]	4,475.8	4,681.7	4,704.8	4,778.2	4,806.3	4,853.6	4,880.5	4,882.5	4,864.6	4,877.6	4,882.8	4,875.8
34 Commercial and industrial	885.1	881.3	885.6	890.2	893.2	900.6	908.7	921.4	915.6	917.1	921.8	923.0
35 Real estate	2,242.2	2,413.1	2,435.4	2,464.9	2,497.9	2,530.0	2,544.7	2,560.5	2,551.9	2,564.9	2,561.2	2,558.7
36 Revolving home equity	289.9	347.6	359.0	370.6	383.8	392.5	396.6	402.7	400.1	401.6	402.7	404.1
37 Other	1,952.3	2,065.5	2,076.3	2,094.3	2,114.2	2,137.5	2,148.0	2,157.8	2,151.8	2,163.3	2,158.5	2,154.6
38 Consumer	644.3	665.2	669.5	675.6	673.4	670.3	685.9	692.5	698.7	693.5	692.4	692.0
39 Credit cards and related plans	260.4	286.0	289.5	293.5	290.4	288.8	305.7	n.a.	320.4	314.9	312.1	309.9
40 Other	383.9	379.3	379.9	382.1	382.9	381.4	379.8	n.a.	378.2	378.6	380.3	382.1
41 Security[4]	236.7	239.7	231.0	249.1	249.4	248.0	231.8	200.5	190.6	199.2	194.9	203.8
42 Other loans and leases	467.5	482.4	483.4	498.4	492.3	504.7	509.3	507.6	507.9	502.9	512.5	498.3
43 Interbank loans	312.3	363.4	360.2	356.4	349.8	346.4	322.5	284.3	291.0	274.9	291.9	281.2
44 Cash assets[5]	325.4	324.4	312.1	326.1	324.9	331.2	342.3	348.8	349.8	333.8	385.8	334.8
45 Other assets[6]	543.2	623.3	626.0	633.5	621.0	634.6	639.3	639.7	647.8	640.7	636.0	631.7
46 **Total assets**[7]	**7,441.3**	**7,823.4**	**7,842.9**	**7,941.9**	**7,946.0**	**8,025.9**	**8,050.7**	**8,047.8**	**8,019.3**	**8,003.0**	**8,101.0**	**8,023.0**
Liabilities												
47 Deposits	4,806.2	5,139.6	5,152.1	5,181.8	5,206.5	5,278.8	5,326.0	5,330.3	5,364.5	5,350.8	5,354.0	5,261.5
48 Transaction	649.5	655.6	651.4	675.0	665.7	673.9	711.8	675.8	650.1	642.5	708.5	703.5
49 Nontransaction	4,156.7	4,484.0	4,500.6	4,506.8	4,540.8	4,605.0	4,614.2	4,654.5	4,714.4	4,708.3	4,645.6	4,558.0
50 Large time	1,027.9	1,147.8	1,150.1	1,147.5	1,155.4	1,167.1	1,183.1	1,222.0	1,219.6	1,231.4	1,217.2	1,215.2
51 Other	3,128.8	3,336.2	3,350.5	3,359.3	3,385.4	3,437.8	3,431.1	3,432.5	3,494.9	3,476.9	3,428.4	3,342.8
52 Borrowings	1,518.5	1,592.8	1,575.2	1,611.8	1,585.7	1,570.1	1,538.1	1,483.6	1,470.7	1,441.8	1,484.4	1,504.0
53 From banks in the U.S.	388.2	457.7	446.4	458.7	439.0	422.0	389.9	349.4	353.5	333.7	351.3	348.4
54 From others	1,130.3	1,135.1	1,128.8	1,153.1	1,146.7	1,148.1	1,148.2	1,134.2	1,117.2	1,108.1	1,133.1	1,155.6
55 Net due to related foreign offices	135.3	45.7	38.7	51.1	47.5	34.0	52.4	99.7	64.5	76.2	129.8	121.7
56 Other liabilities	419.9[r]	466.0	486.4	490.2	483.1	507.3	496.1	487.4	478.4	486.3	487.8	486.3
57 **Total liabilities**	**6,879.9**[r]	**7,244.0**	**7,252.4**	**7,334.9**	**7,322.8**	**7,390.2**	**7,412.6**	**7,400.9**	**7,378.1**	**7,355.1**	**7,456.0**	**7,373.4**
58 Residual (assets less liabilities)[8]	561.4[r]	579.4	590.6	607.0	623.3	635.7	638.2	646.9	641.2	647.9	645.0	649.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Seasonally adjusted											
Assets												
1 Bank credit	5,681.4	5,946.2	5,982.9	6,040.1	6,044.2	6,065.3	6,130.9	6,197.9	6,157.1	6,170.6	6,197.9	6,216.3
2 Securities in bank credit	1,593.4	1,647.1	1,652.1	1,661.8	1,646.1	1,641.8	1,661.1	1,680.9	1,655.7	1,661.6	1,690.0	1,694.5
3 Treasury and Agency securities[2]	1,006.6[r]	1,088.4	1,089.8	1,086.1	1,056.5	1,056.2	1,066.2	1,093.9	1,083.5	1,076.7	1,101.8	1,101.7
4 Other securities	586.8[r]	558.7	562.3	575.7	589.6	585.7	594.9	587.0	572.2	584.9	588.2	592.8
5 Loans and leases in bank credit[3]	4,087.9	4,299.0	4,330.8	4,378.3	4,398.1	4,423.4	4,469.8	4,516.9	4,501.5	4,509.1	4,507.9	4,521.8
6 Commercial and industrial	751.6	749.3	754.6	759.8	760.3	765.7	770.5	782.8	776.0	780.2	783.3	785.8
7 Real estate	2,223.7	2,401.3	2,417.9	2,442.2	2,474.3	2,497.4	2,519.4	2,545.2	2,536.7	2,547.3	2,545.0	2,545.4
8 Revolving home equity	291.2	346.9	357.9	369.0	382.8	392.5	397.7	404.6	402.4	404.0	404.8	405.7
9 Other	1,932.5	2,054.4	2,060.0	2,073.3	2,091.5	2,104.9	2,121.7	2,140.6	2,134.3	2,143.4	2,140.2	2,139.7
10 Consumer	632.2	672.4	672.7	674.2	670.9	665.7	674.3	679.5	685.0	680.5	678.7	678.7
11 Security[4]	102.2	86.6	92.0	98.9	94.5	88.3	97.6	98.7	99.2	95.9	88.4	103.3
12 Other loans and leases	378.3	389.5	393.6	403.1	398.1	406.3	408.0	410.8	404.5	405.1	412.5	408.6
13 Interbank loans	282.1	335.1	327.9	331.7	323.5	301.9	277.3	242.1	247.3	237.6	243.5	247.1
14 Cash assets[5]	262.0	268.7	261.2	264.1	260.3	261.2	264.8	278.2	263.5	271.4	292.6	280.3
15 Other assets[6]	515.4	583.7	587.4	590.1	581.8	596.4	600.1	609.3	605.1	610.4	604.6	608.5
16 **Total assets**[7]	**6,667.4**	**7,062.7**	**7,088.2**	**7,154.5**	**7,138.4**	**7,153.4**	**7,201.7**	**7,257.1**	**7,202.3**	**7,219.8**	**7,268.3**	**7,281.9**
Liabilities												
17 Deposits	4,349.9	4,605.9	4,632.7	4,660.1	4,674.9	4,734.1	4,764.9	4,788.5	4,779.3	4,787.2	4,800.5	4,777.3
18 Transaction	625.3	646.5	658.7	672.0	654.6	656.0	662.1	651.1	597.5	618.5	670.5	702.1
19 Nontransaction	3,724.6	3,959.5	3,974.0	3,988.1	4,020.3	4,078.1	4,102.9	4,137.4	4,181.8	4,168.6	4,130.0	4,075.2
20 Large time	584.4	631.6	639.9	648.3	651.8	657.1	667.5	684.6	690.1	686.3	678.9	677.7
21 Other	3,140.2	3,327.8	3,334.1	3,339.8	3,368.6	3,421.0	3,435.4	3,452.8	3,491.7	3,482.3	3,451.0	3,397.5
22 Borrowings	1,193.7	1,260.7	1,258.4	1,276.1	1,252.2	1,215.4	1,217.2	1,182.2	1,181.4	1,156.0	1,175.3	1,201.1
23 From banks in the U.S.	351.8	417.3	401.5	407.9	393.0	373.4	340.8	314.3	313.9	303.8	315.5	318.6
24 From others	841.9	843.4	856.9	868.2	859.1	842.0	876.4	867.9	867.5	852.2	859.8	882.5
25 Net due to related foreign offices	262.2	235.5	213.1	209.1	203.1	190.3	215.3	261.7	239.2	252.9	276.5	278.4
26 Other liabilities	314.3[r]	388.3	400.2	398.4	387.9	396.1	394.6	392.6	388.7	393.0	391.2	389.4
27 **Total liabilities**	**6,120.0**[r]	**6,490.4**	**6,504.4**	**6,543.7**	**6,518.1**	**6,536.0**	**6,592.1**	**6,625.1**	**6,588.6**	**6,589.1**	**6,643.4**	**6,646.2**
28 Residual (assets less liabilities)[8]	547.4[r]	572.3	583.7	610.9	620.2	617.4	609.6	632.1	613.8	630.7	624.8	635.7
	Not seasonally adjusted											
Assets												
29 Bank credit	5,691.3	5,932.0	5,977.1	6,047.7	6,059.7	6,099.1	6,169.6	6,205.8	6,182.9	6,185.6	6,209.6	6,207.0
30 Securities in bank credit	1,596.7	1,641.8	1,649.9	1,657.7	1,644.0	1,650.5	1,669.1	1,683.7	1,662.4	1,666.7	1,693.6	1,692.8
31 Treasury and Agency securities[2]	1,002.6[r]	1,086.8	1,085.7	1,079.0	1,051.6	1,063.9	1,069.8	1,089.2	1,078.0	1,073.0	1,098.1	1,095.2
32 Other securities	594.1[r]	555.0	564.2	578.7	592.3	586.7	599.2	594.4	584.5	593.7	595.5	597.5
33 Loans and leases in bank credit[3]	4,094.6	4,290.2	4,327.2	4,390.0	4,415.8	4,448.5	4,500.5	4,522.1	4,520.5	4,518.9	4,515.9	4,514.3
34 Commercial and industrial	747.1	748.8	751.3	758.1	760.6	766.2	769.9	778.1	774.9	774.2	778.1	779.4
35 Real estate	2,225.1	2,396.7	2,419.5	2,449.5	2,482.4	2,513.8	2,528.3	2,544.3	2,535.8	2,548.7	2,545.1	2,542.6
36 Revolving home equity	289.9	347.6	359.0	370.6	383.8	392.5	396.6	402.7	400.1	401.6	402.7	404.1
37 Other	1,935.2	2,049.1	2,060.5	2,078.9	2,098.6	2,121.3	2,131.7	2,141.6	2,135.7	2,147.1	2,142.3	2,138.4
38 Other residential	n.a.	1,049.7	1,050.5	1,058.0	1,068.9	1,080.7	1,083.4	n.a.	1,083.2	1,092.4	1,084.3	1,078.9
39 Commercial	n.a.	999.4	1,010.0	1,020.9	1,029.8	1,040.6	1,048.3	n.a.	1,052.5	1,054.7	1,058.1	1,059.6
40 Consumer	644.3	665.2	669.5	675.6	673.4	670.3	685.9	692.5	698.7	693.5	692.4	692.0
41 Credit cards and related plans	260.4	286.0	289.5	293.5	290.4	288.8	305.7	n.a.	320.4	314.9	312.1	309.9
42 Other	383.9	379.3	379.9	382.1	382.9	381.4	379.8	n.a.	378.2	378.6	380.3	382.1
43 Security[4]	101.3	87.0	92.9	100.3	97.8	89.4	101.9	97.7	97.7	98.0	88.3	99.8
44 Other loans and leases	376.8	392.4	394.0	406.5	401.5	408.9	414.5	409.4	413.5	404.6	412.1	400.5
45 Interbank loans	276.9	331.6	327.9	323.8	317.5	305.6	281.3	238.3	250.1	235.6	240.1	234.5
46 Cash assets[5]	271.2	263.9	251.6	264.8	264.6	271.3	281.6	288.3	290.4	274.3	323.9	274.2
47 Other assets[6]	514.3	585.7	589.5	594.1	586.0	599.4	600.9	608.0	611.3	610.9	602.7	600.4
48 **Total assets**[7]	**6,680.3**	**7,042.4**	**7,074.8**	**7,158.8**	**7,157.0**	**7,204.1**	**7,262.1**	**7,270.1**	**7,264.2**	**7,236.2**	**7,305.9**	**7,245.9**
Liabilities												
49 Deposits	4,345.5	4,592.6	4,618.7	4,660.3	4,687.1	4,758.2	4,797.0	4,782.6	4,822.4	4,796.3	4,806.1	4,713.1
50 Transaction	637.2	644.1	640.3	663.7	653.3	662.0	698.9	663.3	637.4	629.8	696.1	691.3
51 Nontransaction	3,708.2	3,948.5	3,978.4	3,996.6	4,033.8	4,096.2	4,098.2	4,119.3	4,185.0	4,166.6	4,110.0	4,021.8
52 Large time	587.5	630.1	639.5	646.7	653.6	660.3	668.9	688.6	692.0	691.5	683.4	680.8
53 Other	3,120.7	3,318.4	3,338.9	3,349.9	3,380.1	3,435.9	3,429.3	3,430.7	3,493.0	3,475.0	3,426.6	3,341.0
54 Borrowings	1,190.0	1,262.0	1,254.8	1,280.0	1,249.8	1,208.4	1,203.8	1,178.9	1,170.9	1,141.7	1,179.6	1,201.6
55 From banks in the U.S.	348.3	417.1	404.0	408.4	393.2	370.8	339.2	311.3	312.1	299.8	313.9	314.4
56 From others	841.7	844.8	850.8	871.6	856.6	837.6	864.6	867.6	858.8	841.9	865.7	887.3
57 Net due to related foreign offices	266.2	229.6	212.7	211.3	206.0	197.0	221.4	265.9	240.7	255.6	280.9	285.7
58 Other liabilities	318.2[r]	380.7	399.8	401.9	392.6	406.7	403.5	397.6	390.8	396.5	396.2	397.6
59 **Total liabilities**	**6,119.9**[r]	**6,464.8**	**6,486.0**	**6,553.5**	**6,535.5**	**6,570.2**	**6,625.7**	**6,625.0**	**6,624.8**	**6,590.1**	**6,662.8**	**6,598.1**
60 Residual (assets less liabilities)[8]	560.4[r]	577.6	588.8	605.2	621.5	633.9	636.4	645.1	639.4	646.2	643.2	647.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July	Aug.	Sept.	Oct.r	Nov.r	Dec.r	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Seasonally adjusted											
Assets												
1 Bank credit	3,152.6	3,262.3	3,288.1r	3,331.7r	3,334.5	3,336.1	3,385.2	3,445.1	3,405.9	3,417.4	3,447.3	3,464.3
2 Securities in bank credit	876.9	920.8	929.1	944.8	942.5	931.8	952.7	969.2	945.3	949.3	978.7	983.3
3 Treasury and Agency securities[2]	503.8	569.7	573.1	575.1	551.7	550.0	563.8	589.1	578.5	570.5	597.8	598.8
4 Trading account	39.2	38.1	40.4	48.0	41.0	45.6	35.0	34.4	32.6	32.3	31.1	37.0
5 Investment account	464.6	531.5	532.7	527.2	510.7	504.4	528.8	554.7	545.8	538.2	566.7	561.8
6 Mortgage-backed	357.4	421.4	423.5	418.3	405.8	399.5	425.7	449.9	442.1	433.5	461.4	456.5
7 Other	107.2	110.1	109.2	108.9	104.9	104.8	103.1	104.8	103.7	104.7	105.3	105.3
8 Other securities	373.2	351.1	356.0	369.6	390.8	381.9	388.8	380.1	366.8	378.8	380.9	384.5
9 Trading account	193.4	189.6	191.8	200.9	210.6	202.1	211.0	201.1	193.1	201.6	202.1	205.7
10 Investment account	179.8	161.5	164.2	168.7	180.2	179.7	177.9	178.9	173.7	177.2	178.8	178.9
11 State and local government	31.7	33.1	32.9	33.3	33.6	33.5	33.0	33.2	32.3	32.9	33.1	33.5
12 Other	148.0	128.4	131.3	135.3r	146.6	146.3	144.9	145.8	141.5	144.3	145.8	145.4
13 Loans and leases in bank credit[3]	2,275.7	2,341.5	2,359.0r	2,386.9r	2,392.0	2,404.2	2,432.5	2,475.9	2,460.6	2,468.1	2,468.7	2,481.0
14 Commercial and industrial	443.2	433.7	435.5r	437.6r	436.3	438.3	441.5	450.5	444.5	448.4	451.2	453.1
15 Real estate	1,125.8	1,184.7	1,193.4r	1,202.8r	1,219.4	1,232.4	1,245.0	1,273.1	1,268.2	1,275.8	1,274.3	1,273.3
16 Revolving home equity	197.3	237.0	244.8r	253.2r	263.4	270.3	275.3	280.9	278.7	280.3	281.3	282.1
17 Other	928.5	947.8r	948.6r	949.6r	956.0	962.0	969.8	992.2	989.5	995.5	992.9	991.2
18 Other residential	591.8	600.9r	600.6r	600.8r	604.3	606.9	612.6	630.1	629.3	635.1	630.9	627.2
19 Commercial	336.7	346.9r	348.0r	348.8r	351.7	355.2	357.2	362.1	360.2	360.3	362.0	364.1
20 Consumer	335.4	357.6	356.1r	357.5r	357.3	352.9	353.9	357.5	357.5	356.5	357.6	358.8
21 Security[4]	94.0	79.6	85.0	91.6	87.0	80.6	90.0	91.0	91.7	88.5	80.7	95.3
22 Federal funds sold to and repurchase agreements with broker–dealers	74.7	59.1	65.3	71.6	67.6	59.8	69.7	69.0	69.7	66.6	59.2	72.3
23 Other	19.2	20.5	19.7	19.9r	19.3	20.7	20.4	22.0	22.0	21.9	21.5	23.1
24 State and local government	14.4	15.3	15.7	16.0r	16.6	16.6	16.9	17.0	17.3	17.0	17.0	17.1
25 Agricultural	8.3	9.2	9.2	9.3	9.4	9.5	9.6	9.4	9.4	9.4	9.4	9.4
26 Federal funds sold to and repurchase agreements with others	25.4	22.2	23.1	29.7	24.6	27.1	27.0	26.8	25.3	21.7	30.1	20.7
27 All other loans	128.6	146.4r	148.5	150.6r	149.6	154.6	154.2	156.4	153.0	156.8	154.4	159.1
28 Lease-financing receivables	100.6	92.9	92.5r	92.0r	91.8	92.3	94.3	94.0	94.0	94.0	94.0	94.2
29 Interbank loans	190.4	260.1	254.3r	256.9r	245.5	218.2	197.2	162.7	168.8	161.8	164.0	163.7
30 Federal funds sold to and repurchase agreements with commercial banks	98.8	143.0	138.8	140.2	122.3	121.4	123.4	103.2	111.2	101.7	105.0	102.5
31 Other	91.7	117.1	115.5r	116.7r	123.3	96.8	73.8	59.5	57.6	60.0	59.0	61.2
32 Cash assets[5]	147.5	149.9	142.0	144.9	140.4	141.8	146.7	155.2	148.2	149.1	166.3	154.9
33 Other assets[6]	364.5	406.7	410.6	411.2	413.6	427.9	433.1	435.7	430.7	439.0	431.0	439.3
34 **Total assets**[7]	**3,813.6r**	**4,041.0**	**4,056.9**	**4,106.8**	**4,095.8**	**4,086.0**	**4,125.0**	**4,162.2**	**4,117.0**	**4,131.0**	**4,172.1**	**4,185.7**
Liabilities												
35 Deposits	2,175.5	2,329.0	2,338.7	2,353.9	2,356.6	2,398.6	2,415.6	2,423.6	2,420.5	2,422.2	2,434.4	2,409.0
36 Transaction	296.4	303.8	313.4	323.2	311.7	315.8	319.8	309.3	274.4	289.3	329.2	343.6
37 Nontransaction	1,879.1	2,025.1	2,025.3	2,030.6	2,044.9	2,082.8	2,095.8	2,114.4	2,146.1	2,133.0	2,105.1	2,065.5
38 Large time	252.2	292.2	293.7	297.1	295.1	296.7	305.2	315.5	319.5	313.3	311.2	310.8
39 Other	1,626.9	1,732.9	1,731.7	1,733.6	1,749.8	1,786.1	1,790.6	1,798.9	1,826.6	1,819.7	1,794.0	1,754.7
40 Borrowings	754.7r	761.3r	770.0r	782.8r	763.7	726.0	733.9	708.5	714.9	691.5	697.6	720.8
41 From banks in the U.S.	190.3	221.6	214.6	216.9	215.1	193.0	171.9	160.4	163.7	152.5	160.1	162.1
42 From others	564.4r	539.7r	555.4r	565.9r	548.6	533.0	562.1	548.0	551.2	539.0	537.5	558.7
43 Net due to related foreign offices	238.8	221.4r	200.1r	198.1r	193.3	183.0	206.6	250.1	227.8	239.9	265.3	267.1
44 Other liabilities	247.5r	312.9	323.4	319.9	313.9	319.6	317.4	313.8	310.6	315.1	312.0	310.5
45 **Total liabilities**	**3,416.5r**	**3,624.6r**	**3,632.3r**	**3,654.7**	**3,627.4**	**3,627.2**	**3,673.5**	**3,696.0**	**3,673.9**	**3,668.8**	**3,709.3**	**3,707.5**
46 Residual (assets less liabilities)[8]	397.1r	416.4r	424.6r	452.1	468.4	458.8	451.5	466.1	443.2	462.2	462.8	478.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July	Aug.	Sept.	Oct.r	Nov.r	Dec.r	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Not seasonally adjusted											
Assets												
47 Bank credit	3,159.3	3,257.4r	3,286.8r	3,336.7r	3,341.4	3,355.1	3,405.6	3,449.4	3,427.2	3,429.0	3,454.7	3,451.9
48 Securities in bank credit	881.0	917.5	930.4	943.9r	941.6	942.0	957.8	972.8	952.5	955.2	983.0	982.6
49 Treasury and Agency securities[2]	500.6	570.1	572.5	571.3	548.1	559.1	564.6	585.3	573.4	567.5	594.8	593.3
50 Trading account	39.0	38.0	40.2	47.4	40.2	46.0	35.0	34.2	32.6	32.0	30.9	36.7
51 Investment account	461.6	532.1	532.3	523.9	507.8	513.1	529.5	551.1	540.9	535.6	564.0	556.6
52 Mortgage-backed	355.0	422.4	423.5	416.1	404.9	407.2	426.4	446.9	437.5	431.9	459.4	452.4
53 Other	106.6	109.8	108.8	107.8	102.9	105.9	103.2	104.2	103.4	103.6	104.5	104.3
54 Other securities	380.4	347.4	357.9	372.6	393.5	382.9	393.2	387.4	379.1	387.7	388.2	389.3
55 Trading account	197.2	187.6	192.8	202.6	212.1	202.7	213.3	205.0	199.5	206.3	205.9	208.2
56 Investment account	183.3	159.8	165.0	170.0r	181.5	180.2	179.9	182.4	179.5	181.4	182.3	181.1
57 State and local government	32.3	32.8	33.1	33.6	33.8	33.6	33.4	33.8	33.3	33.7	33.7	33.9
58 Other	150.9	127.0	132.0	136.4r	147.7	146.6	146.5	148.6	146.2	147.7	148.6	147.2
59 Loans and leases in bank credit[3]	2,278.3	2,339.9r	2,356.4r	2,392.8r	2,399.8	2,413.1	2,447.9	2,476.6	2,474.7	2,473.8	2,471.6	2,469.3
60 Commercial and industrial	439.3	433.0r	434.0r	437.7r	437.4	439.9	440.8	446.5	443.3	443.4	446.9	447.5
61 Real estate	1,126.4	1,184.9	1,194.7r	1,204.5r	1,220.2	1,236.0	1,246.8	1,271.5	1,268.0	1,276.7	1,273.2	1,268.7
62 Revolving home equity	196.4	237.5	245.8r	254.1r	263.7	270.5	274.6	279.5	277.4	278.5	279.6	280.6
63 Other	930.0	947.4	948.9r	950.4r	956.5	965.5	972.3	992.0	990.6	998.2	993.6	988.1
64 Other residential	593.3	600.6r	600.8r	601.3r	604.6	609.1	614.2	629.9	630.0	636.8	631.3	625.2
65 Commercial	336.7	346.8r	348.1r	349.1r	351.9	356.5	358.1	362.0	360.6	361.3	362.3	362.9
66 Consumer	341.2	354.4	354.5r	358.3r	357.6	353.6	357.8	363.9	365.3	363.1	364.0	364.7
67 Credit cards and related plans	110.1	126.8	127.1r	129.4r	130.4	127.9	133.9	n.a.	143.0	141.1	141.1	140.6
68 Other	231.1	227.7	227.5r	228.9r	227.4	225.8	224.2	n.a.	222.2	222.1	222.8	224.1
69 Security[4]	93.4	80.0	85.7	93.1	90.3	81.5	94.3	90.3	90.1	90.6	80.9	92.5
70 Federal funds sold to and repurchase agreements with broker–dealers	74.3	59.4	65.8	72.9	70.2	60.5	72.9	68.5	68.5	68.2	59.4	70.1
71 Other	19.1	20.6	19.9	20.3	20.1	20.9	21.3	21.8	21.6	22.5	21.5	22.4
72 State and local government	14.4	15.3	15.7	16.0r	16.6	16.6	16.9	17.0	17.3	17.0	17.0	17.1
73 Agricultural	8.4	9.3	9.2	9.3	9.4	9.5	9.7	9.5	9.7	9.5	9.5	9.3
74 Federal funds sold to and repurchase agreements with others	25.4	22.2	23.1	29.7	24.6	27.1	27.0	26.8	25.3	21.7	30.1	20.7
75 All other loans	128.8	148.0r	147.1	152.2r	151.3	156.3	160.4	156.7	161.1	157.1	155.7	154.5
76 Lease-financing receivables	101.0	92.8	92.3r	92.0r	92.4	92.6	94.2	94.4	94.8	94.6	94.4	94.2
77 Interbank loans	189.8	259.0	254.7r	250.3r	238.6	220.4	201.5	162.1	171.4	160.3	164.4	159.9
78 Federal funds sold to and repurchase agreements with commercial banks	98.5	142.4	139.0	136.7	118.9	122.6	126.1	102.9	113.0	100.8	105.3	100.2
79 Other	91.3	116.5r	115.7r	113.7r	119.8	97.8	75.3	59.3	58.5	59.5	59.1	59.8
80 Cash assets[5]	155.5	145.1	134.3	144.2	143.2	147.9	158.9	164.1	165.8	153.2	190.9	153.8
81 Other assets[6]	363.4	408.7	412.7	415.1	417.8	431.0	434.0	434.3	436.9	439.4	429.1	431.2
82 **Total assets**[7]	**3,826.5**	**4,032.3**	**4,050.4**	**4,108.5**	**4,103.4**	**4,116.5**	**4,162.7**	**4,173.6**	**4,165.0**	**4,145.6**	**4,202.7**	**4,160.5**
Liabilities												
83 Deposits	2,175.5	2,322.0	2,328.7	2,355.2	2,366.6	2,411.4	2,434.6	2,422.7	2,446.7	2,429.8	2,442.3	2,371.6
84 Transaction	304.6	301.7	299.2	316.6	309.1	318.5	343.7	317.7	297.0	296.0	348.3	338.9
85 Nontransaction	1,870.9	2,020.3	2,029.6	2,038.5	2,057.5	2,092.8	2,090.9	2,105.0	2,149.7	2,133.8	2,094.0	2,032.8
86 Large time	255.4	290.7	293.3	295.5	297.0	299.9	306.6	319.4	321.5	318.5	315.7	313.8
87 Other	1,615.5	1,729.6	1,736.2	1,743.0	1,760.5	1,792.9	1,784.3	1,785.6	1,828.2	1,815.3	1,778.3	1,718.9
88 Borrowings	750.9r	762.6r	766.4r	786.7r	761.3	718.9	720.5	705.2	704.3	677.2	701.8	721.4
89 From banks in the U.S.	186.8	221.4	217.1	217.4	215.2	190.4	170.2	157.4	161.9	148.4	158.4	157.9
90 From others	564.2r	541.2	549.3r	569.3r	546.1	528.5	550.3	547.7	542.4	528.8	543.4	563.5
91 Net due to related foreign offices	242.9	215.5r	199.8r	200.4r	196.1	189.6	212.7	254.3	229.4	242.6	269.7	274.5
92 Other liabilities	251.5r	305.3	322.9	323.4	318.6	330.3	326.2	318.9	312.7	318.6	317.1	318.8
93 **Total liabilities**	**3,420.8r**	**3,605.4r**	**3,617.8r**	**3,665.7**	**3,642.6**	**3,650.2**	**3,694.0**	**3,701.0**	**3,693.2**	**3,668.2**	**3,730.9**	**3,686.3**
94 Residual (assets less liabilities)[8]	405.7r	426.9r	432.6r	442.8	460.8	466.3	468.6	472.6	471.8	477.4	471.8	474.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,527.8	2,684.0	2,693.0	2,705.4	2,709.8	2,727.5	2,744.6	2,751.8	2,748.9	2,750.7	2,749.9	2,752.2
2 Securities in bank credit	715.5	726.4	721.1	714.1	703.7	708.3	707.3	710.8	708.0	709.7	710.6	711.3
3 Treasury and Agency securities[2]	501.9[r]	518.9	514.8	508.0	504.9	504.5	501.3	503.8	502.6	503.7	503.4	503.1
4 Other securities	213.6[r]	207.6	206.3	206.1	198.8	203.8	206.0	207.0	205.4	206.0	207.3	208.2
5 Loans and leases in bank credit[3]	1,812.2	1,957.5	1,971.8	1,991.3	2,006.1	2,019.2	2,037.3	2,041.1	2,040.8	2,041.0	2,039.3	2,040.8
6 Commercial and industrial	308.4	315.7	319.1	322.2	324.0	327.4	329.0	332.3	331.5	331.8	332.1	332.7
7 Real estate	1,097.9	1,216.5	1,224.5	1,239.5	1,254.9	1,265.0	1,274.4	1,272.1	1,268.5	1,271.5	1,270.7	1,272.1
8 Revolving home equity	93.9	109.9	113.1	115.8	119.4	122.1	122.5	123.7	123.7	123.7	123.5	123.7
9 Other	1,004.0	1,106.6	1,111.4	1,123.6	1,135.5	1,142.9	1,151.9	1,148.4	1,144.8	1,147.9	1,147.3	1,148.5
10 Consumer	296.8	314.8	316.6	316.8	313.6	312.8	320.4	322.0	327.6	324.0	321.2	319.9
11 Security[4]	8.2	7.0	7.1	7.3	7.5	7.8	7.6	7.7	7.6	7.4	7.7	7.9
12 Other loans and leases	101.0	103.5	104.6	105.6	106.1	106.2	106.0	107.1	105.7	106.2	107.6	108.2
13 Interbank loans	91.7	74.9	73.6	74.8	78.0	83.7	80.0	79.4	78.5	75.8	79.6	83.4
14 Cash assets[5]	114.4	118.8	119.2	119.2	119.9	119.4	118.1	123.0	115.3	122.3	126.3	125.4
15 Other assets[6]	150.9	177.0	176.8	179.0	168.2	168.5	166.9	173.7	174.4	171.5	173.6	169.2
16 **Total assets**[7]	**2,852.9**	**3,021.8**	**3,029.4**	**3,044.8**	**3,042.7**	**3,065.7**	**3,075.7**	**3,094.0**	**3,082.9**	**3,086.3**	**3,095.5**	**3,096.4**
Liabilities												
17 Deposits	2,174.4	2,276.9	2,294.0	2,306.3	2,318.4	2,335.5	2,349.4	2,364.9	2,358.7	2,364.9	2,366.1	2,368.3
18 Transaction	328.9	342.6	345.4	348.8	342.9	340.2	342.3	341.8	323.0	329.3	341.3	358.6
19 Nontransaction	1,845.5	1,934.3	1,948.6	1,957.5	1,975.4	1,995.3	2,007.1	2,023.0	2,035.7	2,035.6	2,024.8	2,009.7
20 Large time	332.1	339.4	346.2	351.2	356.6	360.4	362.3	369.2	370.5	373.0	367.8	367.0
21 Other	1,513.4	1,594.9	1,602.4	1,606.3	1,618.8	1,634.9	1,644.8	1,653.9	1,665.2	1,662.7	1,657.0	1,642.8
22 Borrowings	439.1[r]	499.4	488.4	493.3	488.5	489.5	483.3	473.7	466.6	464.5	477.7	480.2
23 From banks in the U.S.	161.5	195.7	186.9	191.0	178.0	180.4	169.0	153.8	150.2	151.3	155.4	156.5
24 From others	277.5[r]	303.7	301.5	302.3	310.5	309.0	314.3	319.9	316.4	313.2	322.3	323.7
25 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	11.4	12.9	11.2	11.3
26 Other liabilities	66.7	75.3	76.8	78.5	74.0	76.4	77.2	78.8	78.0	77.9	79.1	78.8
27 **Total liabilities**	**2,703.5[r]**	**2,865.8**	**2,872.2**	**2,889.0**	**2,890.7**	**2,908.8**	**2,918.6**	**2,929.1**	**2,914.7**	**2,920.3**	**2,934.2**	**2,938.7**
28 Residual (assets less liabilities)[8]	149.4[r]	156.0	157.2	155.8	152.0	156.9	157.1	165.0	168.2	166.0	161.4	157.7
	Not seasonally adjusted											
Assets												
29 Bank credit	2,532.0	2,674.6	2,690.2	2,711.0	2,718.3	2,743.9	2,763.9	2,756.4	2,755.7	2,756.6	2,754.9	2,755.1
30 Securities in bank credit	715.6	724.3	719.5	713.7	702.3	708.5	711.3	710.9	709.9	711.5	710.6	710.1
31 Treasury and Agency securities[2]	502.0[r]	516.7	513.2	507.6	503.5	504.7	505.3	503.9	504.5	505.4	503.3	501.9
32 Other securities	213.6[r]	207.6	206.3	206.1	198.8	203.8	206.0	207.0	205.4	206.0	207.3	208.2
33 Loans and leases in bank credit[3]	1,816.3[r]	1,950.4	1,970.7	1,997.2	2,016.0	2,035.4	2,052.6	2,045.5	2,045.8	2,045.1	2,044.3	2,045.0
34 Commercial and industrial	307.8	315.8	317.3	320.3	323.2	326.3	329.1	331.6	331.6	330.8	331.2	331.9
35 Real estate	1,098.7	1,211.8	1,224.8	1,245.0	1,262.3	1,277.7	1,281.5	1,272.9	1,267.8	1,272.0	1,271.8	1,273.8
36 Revolving home equity	93.5	110.1	113.3	116.5	120.1	122.0	122.1	123.2	122.7	123.0	123.1	123.5
37 Other	1,005.2	1,101.7	1,111.6	1,128.5	1,142.2	1,155.7	1,159.4	1,149.6	1,145.1	1,149.0	1,148.7	1,150.3
38 Other residential	n.a.	449.3	449.9	456.8	464.3	471.6	469.3	n.a.	453.2	455.6	453.0	453.7
39 Commercial	n.a.	652.4	661.6	671.7	677.9	684.2	690.2	n.a.	691.9	693.4	695.8	696.7
40 Consumer	303.1	310.8	314.9	317.3	315.8	316.7	328.1	328.6	333.4	330.3	328.5	327.3
41 Credit cards and related plans	150.3	159.2	162.5	164.1	160.0	160.9	171.8	n.a.	177.4	173.8	171.0	169.3
42 Other	152.8	151.6	152.5	153.2	155.6	155.6	155.7	n.a.	156.0	156.5	157.5	158.0
43 Security[4]	7.9	7.0	7.1	7.2	7.5	7.9	7.6	7.4	7.6	7.4	7.4	7.3
44 Other loans and leases	98.8[r]	104.9	106.5	107.4	107.2	106.7	106.4	105.0	105.4	104.6	105.4	104.6
45 Interbank loans	87.2	72.6	73.2	73.4	78.9	85.2	79.8	76.2	78.7	75.4	75.7	74.5
46 Cash assets[5]	115.7	118.8	117.3	120.6	121.4	123.4	122.7	124.2	124.6	121.1	133.0	120.4
47 Other assets[6]	150.9	177.0	176.8	179.0	168.2	168.5	166.9	173.7	174.4	171.5	173.6	169.2
48 **Total assets**[7]	**2,853.8**	**3,010.1**	**3,024.3**	**3,050.3**	**3,053.6**	**3,087.6**	**3,099.4**	**3,096.5**	**3,099.3**	**3,090.6**	**3,103.3**	**3,085.4**
Liabilities												
49 Deposits	2,170.0	2,270.6	2,290.0	2,305.1	2,320.5	2,346.8	2,362.4	2,359.9	2,375.7	2,366.5	2,363.8	2,341.5
50 Transaction	332.6	342.4	341.1	347.1	344.2	343.5	355.2	345.6	340.3	333.7	347.8	352.5
51 Nontransaction	1,837.3	1,928.2	1,948.9	1,958.0	1,976.3	2,003.4	2,007.3	2,014.3	2,035.3	2,032.7	2,016.0	1,989.0
52 Large time	332.1	339.4	346.2	351.2	356.6	360.4	362.3	369.2	370.5	373.0	367.8	367.0
53 Other	1,505.2	1,588.8	1,602.7	1,606.8	1,619.6	1,643.0	1,645.0	1,645.1	1,664.8	1,659.8	1,648.2	1,622.0
54 Borrowings	439.1[r]	499.4	488.4	493.3	488.5	489.5	483.3	473.7	466.6	464.5	477.7	480.2
55 From banks in the U.S.	161.5	195.7	186.9	191.0	178.0	180.4	169.0	153.8	150.2	151.3	155.4	156.5
56 From others	277.5[r]	303.7	301.5	302.3	310.5	309.0	314.3	319.9	316.4	313.2	322.3	323.7
57 Net due to related foreign offices	23.3	14.1	13.0	10.9	9.9	7.3	8.7	11.6	11.4	12.9	11.2	11.3
58 Other liabilities	66.7	75.3	76.8	78.5	74.0	76.4	77.2	78.8	78.0	77.9	79.1	78.8
59 **Total liabilities**	**2,699.1[r]**	**2,859.5**	**2,868.1**	**2,887.8**	**2,892.9**	**2,920.0**	**2,931.7**	**2,924.0**	**2,931.7**	**2,921.8**	**2,931.9**	**2,911.8**
60 Residual (assets less liabilities)[8]	154.7[r]	150.7	156.2	162.5	160.7	167.6	167.7	172.5	167.6	168.8	171.4	173.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Seasonally adjusted											
Assets												
1 Bank credit	639.4	655.5	648.4r	657.6r	665.4	684.7r	642.8r	637.5	617.0	636.7	644.3	637.5
2 Securities in bank credit	261.7	260.0	261.7	262.0	271.4r	281.3r	268.8r	279.6	274.6	280.0	281.7	277.4
3 Treasury and Agency securities[2]	98.4	91.7	92.3	91.1	92.4	90.1	83.2	85.4	83.2	84.1	85.3	84.8
4 Other securities	163.3	168.3	169.5	170.9	179.0r	191.2r	185.6r	194.3	191.4	195.9	196.3	192.6
5 Loans and leases in bank credit[3]	377.7	395.5	386.7r	395.5r	394.0r	403.4r	374.0r	357.9	342.4	356.7	362.7	360.1
6 Commercial and industrial	137.4	133.2	135.7	133.5	134.3	135.0r	137.9	142.7	139.1	142.3	143.1	143.5
7 Real estate	17.1	16.4	15.8	15.4	15.5	16.2	16.4	16.1	16.1	16.2	16.2	16.2
8 Security[4]	131.5	156.9	146.8	155.5r	153.0	154.3r	123.8	99.8	93.1	98.8	102.0	100.7
9 Other loans and leases	91.7	88.9	88.4r	91.2r	91.2r	97.8r	95.9r	99.3	94.2	99.4	101.5	99.8
10 Interbank loans	35.4	31.8	32.3r	32.7r	32.2r	40.8r	41.2r	46.0	40.9	39.2	51.8	46.7
11 Cash assets[5]	54.6	61.2	60.4	60.1	59.2r	59.9r	58.6	60.9	58.7	59.8	62.2	61.6
12 Other assets[6]	27.1	38.7	36.8r	41.1	36.1r	35.9r	37.8	29.7	35.3	27.7	31.3	29.0
13 **Total assets**[7]	**756.1**	**786.7**	**777.5**	**791.0**	**792.5**r	**820.7**r	**780.0**	**773.7**	**751.5**	**763.0**	**789.2**	**774.4**
Liabilities												
14 Deposits	454.8	548.5	540.9r	531.1r	537.1r	533.7	532.1	540.8	542.2	548.3	541.6	537.1
15 Transaction	11.9	11.5	11.2	11.1	12.3	12.0	12.5	12.2	12.1	12.5	11.9	12.0
16 Nontransaction	442.9	537.0	529.6r	520.0	524.8	521.7	519.6	528.6	530.1	535.8	529.7	525.0
17 Borrowings	328.5	330.8	320.4	331.8	335.9	361.7	334.3	304.7	299.8	300.1	304.8	302.3
18 From banks in the U.S.	39.9	40.5	42.4r	50.4	45.8	51.2	50.7	38.1	41.4	33.9	37.5	34.0
19 From others	288.6	290.3	278.0r	281.4	290.1	310.5	283.6	266.5	258.4	266.2	267.3	268.3
20 Net due to related foreign offices	131.7	182.4	174.4r	161.8r	161.0r	165.6r	170.5	167.1	177.3	180.1	151.7	166.2
21 Other liabilities	101.0	86.5	86.4r	87.2	88.7	98.6	91.7	89.2	86.9	89.4	91.1	87.3
22 **Total liabilities**	**752.6**	**783.3**	**773.2**	**788.3**	**800.6**	**828.4**	**787.6**	**767.5**	**751.7**	**757.7**	**785.9**	**760.5**
23 Residual (assets less liabilities)[8]	3.4	3.4	4.3	2.7	8.2	7.6	7.7	6.2	.2	5.3	3.4	13.9
	Not seasonally adjusted											
Assets												
24 Bank credit	642.8	651.5	639.3r	650.2r	662.0	686.4r	648.8r	640.0	618.7	638.6	648.5	639.0
25 Securities in bank credit	261.7	260.0	261.7	262.0	271.4r	281.3r	268.8r	279.6	274.6	280.0	281.7	277.4
26 Treasury and Agency securities[2]	98.4	91.7	92.3	91.1	92.4	90.1	83.2	85.4	83.2	84.1	85.3	84.8
27 Trading account	33.8	34.1	34.1	36.1	34.6	32.4	27.4	30.4	27.9	28.5	31.0	30.2
28 Investment account	64.5	57.6	58.1	54.9	57.8	57.7	55.8	55.0	55.4	55.6	54.4	54.6
29 Other securities	163.3	168.3	169.5	170.9	179.0r	191.2r	185.6r	194.3	191.4	195.9	196.3	192.6
30 Trading account	96.7	103.4	104.4	104.0	108.6	118.9	115.5	120.4	117.3	121.1	121.6	120.6
31 Investment account	66.7	64.9	65.1	67.0	70.4r	72.2r	70.1r	73.8	74.0	74.8	74.7	72.0
32 Loans and leases in bank credit[3]	381.1	391.5	377.6r	388.2r	390.5r	405.1r	380.0r	360.3	344.1	358.7	366.8	361.6
33 Commercial and industrial	138.0	132.4	134.2	132.2	132.6	134.4r	138.8r	143.3	140.7	142.9	143.7	143.7
34 Real estate	17.1	16.4	15.8	15.4	15.5	16.2	16.4	16.1	16.1	16.2	16.2	16.2
35 Security[4]	135.4	152.7	138.1	148.8	151.6	158.6r	130.0	102.8	93.0	101.2	106.6	104.0
36 Other loans and leases	90.6	90.0	89.4r	91.8r	90.8r	95.8r	94.8r	98.1	94.4	98.4	100.4	97.8
37 Interbank loans	35.4	31.8	32.3r	32.7r	32.2r	40.8r	41.2r	46.0	40.9	39.2	51.8	46.7
38 Cash assets[5]	54.2	60.5	60.5	61.3	60.3r	59.9r	60.8r	60.5	59.4	59.5	61.9	60.6
39 Other assets[6]	28.9	37.6	36.5	39.4	35.0r	35.2	38.4	31.7	36.5	29.8	33.3	31.2
40 **Total assets**[7]	**760.9**	**781.0**	**768.2**	**783.1**	**789.0**	**821.8**	**788.7**	**777.7**	**755.1**	**766.8**	**795.0**	**777.1**
Liabilities												
41 Deposits	460.8	547.0	533.3r	521.5r	519.4	520.7	529.0	547.8	542.1	554.5	547.9	548.4
42 Transaction	12.3	11.4	11.1	11.3	12.4	11.9	12.9	12.5	12.7	12.8	12.4	12.1
43 Nontransaction	448.5	535.6	522.2r	510.2r	507.0	508.8	516.1	535.3	529.4	541.7	535.6	536.3
44 Borrowings	328.5	330.8	320.4	331.8	335.9	361.7	334.3	304.7	299.8	300.1	304.8	302.3
45 From banks in the U.S.	39.9	40.5	42.4r	50.4	45.8	51.2	50.7	38.1	41.4	33.9	37.5	34.0
46 From others	288.6	290.3	278.0r	281.4	290.1	310.5	283.6	266.5	258.4	266.2	267.3	268.3
47 Net due to related foreign offices	131.0	183.9	174.0r	160.2r	158.6	163.0	169.0	166.3	176.2	179.4	151.1	164.1
48 Other liabilities	101.6	85.3	86.6	88.3	90.5	100.6	92.6	89.7	87.6	89.9	91.6	88.7
49 **Total liabilities**	**759.9**	**779.2**	**766.4**	**781.3**	**787.3**	**820.0**	**786.9**	**775.9**	**753.3**	**765.0**	**793.2**	**775.3**
50 Residual (assets less liabilities)[8]	1.0	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8	1.8

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004						2005	2005			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 5	Jan. 12	Jan. 19	Jan. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	122.8	105.4	111.3	109.2	107.9	95.7	103.7	93.1	92.1	96.9	92.0	93.1
2 Revaluation losses on off-balance-sheet items[9]	107.4	94.7	102.0	99.2	96.4	90.5	95.1	83.7	83.1	85.9	82.9	84.2
3 Mortgage-backed securities[10]	412.6	483.0	488.6	486.4	475.5	479.0	495.6	517.1	505.3	500.7	529.8	521.0
4 Pass-through	293.7	376.5	378.4	373.4	363.4	366.0	384.3	406.4	394.7	390.6	419.0	412.3
5 CMO, REMIC, and other	118.9	106.5	110.2	113.0	112.0	113.0	111.3	110.7	110.5	110.2	110.8	108.7
6 Net unrealized gains (losses) on available-for-sale securities[11]	3.7	3.0[r]	1.1[r]	4.2[r]	2.9[r]	1.7[r]	1.6[r]	2.0	1.4	2.1	1.9	1.8
7 Securitized consumer loans[12]	151.7	152.1	153.0[r]	152.4[r]	151.7[r]	153.8	157.3	n.a.	157.2	156.6	157.0	157.4
8 Credit cards and related plans	132.5	130.2	130.2	129.5	128.0	130.3	132.9	n.a.	133.1	132.6	133.1	133.5
9 Other	19.2	21.9	22.7[r]	22.9[r]	23.6[r]	23.6	24.3	n.a.	24.1	24.0	23.9	23.8
10 Securitized business loans[12]	7.6	7.2	6.8	6.6	6.5	6.5	6.4	n.a.	6.4	6.4	6.4	6.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	326.9	334.1	332.1	330.7[r]	330.8	337.6[r]	342.5	343.3	344.0	343.9	343.0	342.0
12 Securitized consumer loans[12]	222.6	215.7	214.5	213.9[r]	220.5[r]	221.7[r]	222.3[r]	n.a.	220.9	221.2	223.2	224.0
13 Credit cards and related plans	214.9	208.4	207.2	206.6	213.2[r]	214.4[r]	215.0[r]	n.a.	213.6	213.9	215.9	216.7
14 Other	7.6	7.3	7.3	7.3	7.3	7.2	7.3	n.a.	7.3	7.2	7.3	7.3
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	63.7	58.4	57.3	56.8	59.9	64.5	59.0[r]	54.5	54.1	55.0	55.8	54.4
16 Revaluation losses on off-balance-sheet items[9]	68.4	60.5	59.7	59.3	64.1	71.2	64.8	61.8	60.3	61.7	62.3	61.1
17 Securitized business loans[12]	.8	.3	.3	.3	.3	.3	.3	n.a.	.3	.3	.3	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement.* Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Seasonally adjusted											
Assets												
1 Bank credit	6,440.2	6,635.3	6,704.6	6,715.9	6,754.1	6,777.2	6,838.2	6,942.5	6,904.8	6,915.2	6,929.5	6,970.3
2 Securities in bank credit	1,929.4	1,913.0	1,922.3	1,914.3	1,919.1	1,926.9	1,956.7	2,004.5	1,981.5	1,998.8	2,000.0	2,013.0
3 Treasury and Agency securities[2]	1,169.9	1,180.9	1,175.1	1,146.2	1,143.5	1,147.3	1,176.8	1,210.8	1,193.9	1,206.3	1,204.7	1,222.8
4 Other securities	759.5	732.1	747.2	768.1	775.6	779.5	779.9	793.7	787.7	792.5	795.3	790.2
5 Loans and leases in bank credit[3]	4,510.8	4,722.3	4,782.2	4,801.6	4,835.0	4,850.4	4,881.6	4,938.0	4,923.3	4,916.4	4,929.5	4,957.2
6 Commercial and industrial	887.6	891.8	895.8	897.4	903.5	911.5	928.7	937.5	936.3	936.1	937.2	938.8
7 Real estate	2,263.2	2,435.3	2,460.5	2,493.8	2,516.4	2,536.9	2,561.7	2,587.4	2,567.2	2,574.6	2,572.2	2,599.4
8 Revolving home equity	297.6	358.1	369.4	383.3	393.0	398.4	405.2	406.9	406.2	405.8	406.3	407.6
9 Other	1,965.6	2,077.3	2,091.1	2,110.5	2,123.4	2,138.6	2,156.4	2,180.4	2,161.0	2,168.7	2,165.9	2,191.7
10 Consumer	634.2	673.3	675.6	671.4	666.0	674.6	680.1	680.1	675.4	674.4	682.2	682.9
11 Security[4]	243.2	239.4	255.4	248.8	244.0	222.5	199.6	218.7	214.9	215.5	220.3	224.0
12 Other loans and leases	482.7	482.5	495.0	490.2	505.1	504.9	511.5	514.4	529.5	515.9	517.6	512.2
13 Interbank loans	342.1	362.2	367.6	359.8	347.8	323.4	293.6	298.8	291.2	291.4	290.5	313.2
14 Cash assets[5]	318.6	322.6	325.1	319.6	322.2	324.0	340.8	339.8	346.4	337.9	313.4	350.3
15 Other assets[6]	542.1	630.1	641.2	630.3	644.9	649.6	651.0	656.7	652.6	655.5	645.0	672.8
16 **Total assets**[7]	**7,569.9**	**7,878.7**	**7,967.0**	**7,954.1**	**7,997.7**	**8,003.0**	**8,053.3**	**8,168.0**	**8,124.8**	**8,130.2**	**8,108.3**	**8,236.9**
Liabilities												
17 Deposits	4,841.2	5,180.0	5,202.9	5,226.6	5,282.2	5,311.2	5,344.2	5,353.0	5,351.7	5,331.5	5,326.4	5,390.0
18 Transaction	652.3	670.0	683.3	667.1	668.2	674.6	659.4	675.4	640.0	646.1	663.5	725.6
19 Nontransaction	4,188.8	4,510.0	4,519.5	4,559.5	4,614.0	4,636.6	4,684.8	4,677.6	4,711.7	4,685.4	4,663.0	4,664.4
20 Large time	1,026.8	1,158.4	1,160.3	1,173.1	1,180.4	1,193.7	1,220.7	1,221.3	1,214.7	1,220.7	1,217.8	1,229.0
21 Other	3,162.1	3,351.6	3,359.2	3,386.4	3,433.6	3,442.9	3,464.1	3,456.3	3,497.1	3,464.8	3,445.1	3,435.4
22 Borrowings	1,581.5	1,580.3	1,609.6	1,590.2	1,579.5	1,553.9	1,489.2	1,529.5	1,527.0	1,502.1	1,516.6	1,557.8
23 From banks in the U.S.	420.8	445.2	460.0	440.8	426.5	393.5	354.1	365.9	371.0	355.2	368.8	377.4
24 From others	1,160.7	1,135.1	1,149.7	1,149.4	1,152.9	1,160.4	1,135.2	1,163.6	1,156.0	1,146.9	1,147.8	1,180.4
25 Net due to related foreign offices	103.7	36.0	43.3	37.9	20.5	39.8	90.4	89.0	86.9	88.6	81.6	86.0
26 Other liabilities	441.4	486.2	484.9	475.6	493.8	485.0	479.7	487.5	490.3	501.8	479.2	486.8
27 **Total liabilities**	**6,967.7**	**7,282.6**	**7,340.8**	**7,330.3**	**7,375.9**	**7,389.9**	**7,403.6**	**7,459.0**	**7,455.9**	**7,424.0**	**7,403.9**	**7,520.6**
28 Residual (assets less liabilities)[8]	602.1	596.1	626.3	623.9	621.8	613.1	649.8	709.0	668.9	706.2	704.5	716.3
	Not seasonally adjusted											
Assets												
29 Bank credit	6,430.6	6,620.4	6,704.8	6,727.9	6,789.6	6,821.8	6,848.3	6,926.8	6,906.5	6,903.5	6,915.8	6,942.3
30 Securities in bank credit	1,926.5	1,910.8	1,918.2	1,912.1	1,927.8	1,934.7	1,959.2	2,001.2	1,981.8	1,996.4	1,996.4	2,009.7
31 Treasury and Agency securities[2]	1,165.6	1,176.8	1,168.0	1,141.4	1,151.2	1,151.0	1,172.2	1,206.1	1,190.0	1,201.3	1,199.8	1,218.2
32 Other securities	760.9	734.0	750.2	770.7	776.6	783.8	787.0	795.1	791.8	795.1	796.7	791.6
33 Loans and leases in bank credit[3]	4,504.1	4,709.6	4,786.7	4,815.8	4,861.8	4,887.0	4,889.1	4,925.6	4,924.7	4,907.0	4,919.3	4,932.6
34 Commercial and industrial	887.4	887.1	892.7	896.1	903.4	911.8	924.6	937.3	933.5	933.8	937.4	938.5
35 Real estate	2,262.0	2,437.1	2,467.9	2,502.0	2,532.9	2,545.9	2,560.8	2,582.0	2,564.7	2,573.9	2,569.2	2,589.4
36 Revolving home equity	297.7	359.3	371.0	384.3	393.0	397.3	403.4	407.1	405.5	406.2	407.2	407.8
37 Other	1,964.3	2,077.8	2,096.9	2,117.7	2,139.9	2,148.6	2,157.4	2,174.9	2,159.3	2,167.8	2,162.0	2,181.6
38 Consumer	638.8	670.1	676.9	673.8	670.4	686.1	693.1	684.9	686.5	681.5	688.1	686.5
39 Credit cards and related plans	253.9	289.5	293.4	289.2	287.3	304.4	310.8	300.3	301.6	295.4	302.5	302.8
40 Other	384.9	380.6	383.5	384.6	383.1	381.8	382.3	384.7	384.9	386.1	385.6	383.6
41 Security[4]	241.8	231.6	250.1	250.7	249.4	232.9	201.6	216.6	216.7	214.0	215.7	218.0
42 Other loans and leases	474.1	483.8	499.0	493.1	505.7	510.4	509.0	504.8	523.3	503.8	509.0	500.2
43 Interbank loans	336.2	362.1	359.7	353.8	351.5	327.5	289.7	293.8	290.1	285.1	289.1	300.0
44 Cash assets[5]	316.1	313.1	327.0	325.0	332.2	342.9	350.5	336.8	341.7	318.3	320.6	356.4
45 Other assets[6]	538.3	631.9	643.5	633.3	647.3	651.0	651.6	651.8	653.7	652.7	640.4	661.0
46 **Total assets**[7]	**7,547.7**	**7,855.9**	**7,963.5**	**7,969.3**	**8,049.5**	**8,071.9**	**8,069.8**	**8,139.0**	**8,121.5**	**8,089.3**	**8,095.5**	**8,189.9**
Liabilities												
47 Deposits	4,842.3	5,158.5	5,193.3	5,220.7	5,293.1	5,340.1	5,345.3	5,355.4	5,351.0	5,332.8	5,340.3	5,377.4
48 Transaction	644.4	651.5	675.2	665.9	674.1	711.8	671.9	667.2	639.3	621.5	663.6	719.9
49 Nontransaction	4,197.9	4,507.0	4,518.1	4,554.8	4,619.0	4,628.3	4,673.4	4,688.2	4,711.7	4,711.2	4,676.7	4,657.5
50 Large time	1,035.6	1,150.8	1,149.2	1,157.4	1,170.7	1,191.5	1,231.4	1,231.9	1,229.0	1,235.5	1,227.0	1,237.3
51 Other	3,162.3	3,356.2	3,368.9	3,397.5	3,448.3	3,436.8	3,442.0	3,456.3	3,482.7	3,475.7	3,449.7	3,420.2
52 Borrowings	1,579.1	1,576.6	1,613.6	1,587.8	1,572.4	1,540.5	1,485.9	1,527.6	1,530.4	1,497.3	1,520.8	1,553.0
53 From banks in the U.S.	417.7	447.7	460.4	440.9	423.9	391.9	351.1	363.4	368.2	351.7	367.2	374.1
54 From others	1,161.3	1,129.0	1,153.1	1,146.9	1,148.5	1,148.6	1,134.9	1,164.2	1,162.1	1,145.6	1,153.6	1,179.0
55 Net due to related foreign offices	108.9	36.1	47.1	43.3	29.7	47.3	95.5	93.8	90.5	92.3	86.7	93.8
56 Other liabilities	446.7	486.1	489.6	482.1	506.4	494.8	485.3	493.8	495.4	507.1	486.2	496.5
57 **Total liabilities**	**6,977.0**	**7,257.2**	**7,343.6**	**7,334.0**	**7,401.7**	**7,422.7**	**7,412.0**	**7,470.6**	**7,467.3**	**7,429.5**	**7,434.0**	**7,520.8**
58 Residual (assets less liabilities)[8]	570.6	598.7	619.9	635.3	647.9	649.2	657.8	668.4	654.2	659.7	661.5	669.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Seasonally adjusted											
Assets												
1 Bank credit	5,787.4	5,986.4	6,046.3	6,048.5	6,068.4	6,133.6	6,200.5	6,283.3	6,254.9	6,253.1	6,267.9	6,310.6
2 Securities in bank credit	1,663.9	1,652.2	1,661.9	1,644.1	1,640.0	1,660.2	1,679.6	1,719.5	1,699.7	1,712.7	1,714.3	1,730.5
3 Treasury and Agency securities[2]	1,070.2	1,088.5	1,083.8	1,053.6	1,053.1	1,063.9	1,091.3	1,116.2	1,103.6	1,113.2	1,111.2	1,126.6
4 Other securities	593.6	563.7	578.1	590.5	586.9	596.3	588.3	603.3	596.0	599.5	603.0	603.9
5 Loans and leases in bank credit[3]	4,123.5	4,334.2	4,384.3	4,404.4	4,428.5	4,473.4	4,520.9	4,563.9	4,555.2	4,540.5	4,553.6	4,580.1
6 Commercial and industrial	751.1	755.7	761.7	762.4	767.6	772.7	785.2	792.5	790.6	790.2	792.1	793.7
7 Real estate	2,246.0	2,419.0	2,444.2	2,477.0	2,499.0	2,519.4	2,544.4	2,570.4	2,550.0	2,557.3	2,555.0	2,582.8
8 Revolving home equity	297.6	358.1	369.4	383.3	393.0	398.4	405.2	406.9	406.2	405.8	406.3	407.6
9 Other	1,948.4	2,060.9	2,074.8	2,093.7	2,106.0	2,121.0	2,139.1	2,163.5	2,143.8	2,151.5	2,148.7	2,175.2
10 Consumer	634.2	673.3	675.6	671.4	666.0	674.6	680.1	680.1	675.4	674.4	682.2	682.9
11 Security[4]	103.1	92.2	99.0	94.7	88.6	97.7	99.0	107.7	110.2	104.0	108.2	110.5
12 Other loans and leases	389.2	394.1	403.9	399.0	407.2	409.1	412.2	413.2	429.0	414.6	416.2	410.3
13 Interbank loans	310.2	329.1	333.6	325.8	305.0	280.4	245.2	253.6	237.2	249.5	249.4	267.3
14 Cash assets[5]	263.6	261.0	263.8	260.0	260.9	264.5	278.6	279.0	283.1	276.6	253.5	289.5
15 Other assets[6]	516.1	593.1	600.0	594.0	608.9	611.7	621.1	626.5	626.7	624.8	617.2	639.9
16 **Total assets**[7]	**6,804.6**	**7,098.7**	**7,172.6**	**7,157.3**	**7,172.4**	**7,219.4**	**7,275.5**	**7,372.9**	**7,332.1**	**7,334.6**	**7,318.3**	**7,438.1**
Liabilities												
17 Deposits	4,373.0	4,635.1	4,664.9	4,680.9	4,739.8	4,770.6	4,795.1	4,819.5	4,810.7	4,794.2	4,793.1	4,857.0
18 Transaction	640.4	658.9	672.4	655.0	656.5	662.4	647.5	663.1	627.9	634.2	651.8	712.9
19 Nontransaction	3,732.6	3,976.2	3,992.5	4,025.9	4,083.4	4,108.2	4,147.6	4,156.4	4,182.8	4,159.9	4,141.3	4,144.1
20 Large time	575.7	640.6	650.0	653.7	659.1	669.5	686.8	705.9	696.9	705.8	701.9	711.2
21 Other	3,156.9	3,335.6	3,342.5	3,372.1	3,424.3	3,438.7	3,460.8	3,450.5	3,485.9	3,454.2	3,439.4	3,432.9
22 Borrowings	1,237.9	1,259.8	1,278.3	1,255.0	1,218.3	1,220.3	1,185.5	1,213.4	1,208.8	1,191.2	1,205.7	1,232.2
23 From banks in the U.S.	377.0	402.4	409.3	394.8	375.1	342.6	315.7	323.7	323.3	318.4	326.2	331.7
24 From others	860.9	857.4	868.9	860.2	843.2	877.7	869.9	889.6	885.6	872.8	879.5	900.4
25 Net due to related foreign offices	256.3	213.1	209.1	203.1	190.3	215.3	261.7	244.6	252.4	250.6	233.3	248.4
26 Other liabilities	338.7	399.9	397.7	386.9	395.2	393.3	390.6	392.9	399.2	400.2	387.0	393.1
27 **Total liabilities**	**6,205.9**	**6,507.8**	**6,549.9**	**6,525.9**	**6,543.6**	**6,599.4**	**6,632.9**	**6,670.4**	**6,671.2**	**6,636.2**	**6,619.1**	**6,730.7**
28 Residual (assets less liabilities)[8]	598.7	590.8	622.7	631.4	628.7	620.0	642.6	702.6	660.9	698.5	699.1	707.4
	Not seasonally adjusted											
Assets												
29 Bank credit	5,775.5	5,980.7	6,054.0	6,064.0	6,102.2	6,172.1	6,208.2	6,265.9	6,253.7	6,239.2	6,254.2	6,282.8
30 Securities in bank credit	1,661.0	1,650.0	1,657.8	1,641.9	1,648.6	1,668.1	1,682.1	1,716.1	1,699.9	1,710.3	1,710.7	1,727.2
31 Treasury and Agency securities[2]	1,066.0	1,084.4	1,076.7	1,048.8	1,060.8	1,067.5	1,086.6	1,111.5	1,099.7	1,108.2	1,106.3	1,121.9
32 Other securities	595.0	565.6	581.1	593.1	587.8	600.5	595.5	604.7	600.2	602.1	604.4	605.3
33 Loans and leases in bank credit[3]	4,114.5	4,330.7	4,396.2	4,422.1	4,453.6	4,504.0	4,526.0	4,549.8	4,553.8	4,528.9	4,543.5	4,555.6
34 Commercial and industrial	749.3	752.5	759.9	762.7	768.1	772.0	780.5	790.6	787.4	786.8	790.1	791.6
35 Real estate	2,244.8	2,420.7	2,451.6	2,485.2	2,515.5	2,528.3	2,543.5	2,565.1	2,547.5	2,556.7	2,552.0	2,572.8
36 Revolving home equity	297.7	359.3	371.0	384.3	393.0	397.3	403.4	407.1	405.5	406.2	407.2	407.8
37 Other	1,947.1	2,061.5	2,080.6	2,100.9	2,122.5	2,131.0	2,140.1	2,157.9	2,142.1	2,150.5	2,144.8	2,165.1
38 Other residential	n.a.	1,057.1	1,066.1	1,076.3	1,086.8	1,088.0	1,088.6	1,096.8	1,086.9	1,094.3	1,085.0	1,103.4
39 Commercial	n.a.	1,004.3	1,014.5	1,024.6	1,035.6	1,043.0	1,051.5	1,061.1	1,055.2	1,056.2	1,059.8	1,061.6
40 Consumer	638.8	670.1	676.9	673.8	670.4	686.1	693.1	684.9	686.5	681.5	688.1	686.5
41 Credit cards and related plans	253.9	289.5	293.4	289.2	287.3	304.4	310.8	300.3	301.6	295.4	302.5	302.8
42 Other	384.9	380.6	383.5	384.6	383.1	381.8	382.3	384.7	384.9	386.1	385.6	383.6
43 Security[4]	99.2	93.0	100.5	98.0	89.7	102.0	98.1	103.6	108.1	99.4	103.5	103.7
44 Other loans and leases	382.5	394.4	407.3	402.4	409.8	415.6	410.8	405.6	424.2	404.5	409.8	401.1
45 Interbank loans	304.3	329.0	325.7	319.9	308.8	284.5	241.2	248.7	236.1	243.2	248.0	254.2
46 Cash assets[5]	261.9	251.4	264.5	264.3	271.0	281.3	288.7	276.8	279.6	257.9	261.0	296.5
47 Other assets[6]	510.9	595.3	604.0	598.1	612.0	612.5	619.8	619.8	625.6	619.5	611.1	627.1
48 **Total assets**[7]	**6,779.4**	**7,085.3**	**7,176.9**	**7,175.8**	**7,223.1**	**7,279.5**	**7,288.0**	**7,341.4**	**7,324.9**	**7,290.0**	**7,304.3**	**7,391.0**
Liabilities												
49 Deposits	4,368.0	4,621.1	4,665.0	4,693.0	4,763.9	4,802.7	4,789.1	4,814.9	4,799.6	4,785.3	4,802.1	4,838.1
50 Transaction	632.4	640.5	664.1	653.7	662.4	699.2	659.7	654.9	626.9	609.7	651.7	707.2
51 Nontransaction	3,735.6	3,980.6	4,000.9	4,039.3	4,101.5	4,103.5	4,129.4	4,160.0	4,172.7	4,175.5	4,150.4	4,130.9
52 Large time	578.5	640.2	648.4	655.6	662.4	670.9	690.8	709.6	701.4	710.6	706.4	713.3
53 Other	3,157.1	3,340.4	3,352.5	3,383.7	3,439.1	3,432.6	3,438.7	3,450.4	3,471.3	3,464.9	3,444.0	3,417.6
54 Borrowings	1,235.5	1,256.1	1,282.2	1,252.6	1,211.2	1,206.8	1,182.3	1,211.4	1,212.3	1,186.4	1,210.0	1,227.4
55 From banks in the U.S.	374.0	404.9	409.8	395.0	372.6	340.9	312.7	321.3	320.5	314.9	324.6	328.4
56 From others	861.5	851.3	872.4	857.6	838.7	865.9	869.6	890.2	891.7	871.5	885.4	899.0
57 Net due to related foreign offices	261.8	212.7	211.3	206.0	197.0	221.4	265.9	249.8	256.7	255.1	239.0	256.1
58 Other liabilities	344.4	399.4	401.3	391.7	405.8	402.2	395.6	399.6	404.8	406.1	394.4	402.8
59 **Total liabilities**	**6,209.7**	**6,489.4**	**6,559.8**	**6,543.3**	**6,577.9**	**6,633.1**	**6,632.9**	**6,675.7**	**6,673.4**	**6,632.9**	**6,645.4**	**6,724.4**
60 Residual (assets less liabilities)[8]	569.7	596.0	617.2	632.6	645.2	646.5	655.2	665.7	651.5	657.1	658.9	666.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Seasonally adjusted											
Assets												
1 Bank credit	3,250.8	3,299.6	3,343.0	3,336.9	3,338.4	3,386.8	3,441.8r	3,496.3	3,490.9	3,489.7	3,491.6	3,508.7
2 Securities in bank credit	948.8	930.6	945.8	931.5	920.8	941.7	956.8r	995.7	974.8	990.8	991.4	1,004.0
3 Treasury and Agency securities[2]	570.2	574.6	576.6	553.1	551.4	565.2	589.1	615.1	600.2	610.8	609.9	625.5
4 Trading account	42.9	40.4	48.0	41.0	45.6	35.0	34.4	52.4	40.1	52.4	47.7	61.2
5 Investment account	527.3	534.2	528.6	512.1	505.8	530.1	554.7	562.7	560.1	558.4	562.2	564.4
6 Mortgage-backed	417.1	424.9	419.7	407.1	400.9	426.9	449.9	457.1	455.4	453.1	458.1	459.2
7 Other	110.2	109.2	108.9	104.9	104.8	103.3	104.8	105.6	104.7	105.2	104.1	105.2
8 Other securities	378.6	356.0	369.2	378.4	369.5	376.5	367.7r	380.6	374.6	380.0	381.6	378.5
9 Trading account	196.9	191.8	200.9	210.6	202.1	211.0	201.1	203.3	200.8	205.6	203.8	201.2
10 Investment account	181.7	164.2	168.3	167.8	167.3	165.6	166.6r	177.4	173.8	174.4	177.8	177.3
11 State and local government	32.5	32.9	33.3	33.6	33.5	33.0	33.2	34.3	34.1	34.3	34.5	34.0
12 Other	149.1	131.3	134.9	134.2	133.9	132.6	133.4r	143.1	139.7	140.1	143.3	143.4
13 Loans and leases in bank credit[3]	2,301.9	2,369.0	2,397.2	2,405.4	2,417.6	2,445.1	2,485.0r	2,500.6	2,516.1	2,498.9	2,500.1	2,504.7
14 Commercial and industrial	442.0	435.9	438.0	437.3	439.2	442.3	450.5	456.1	454.8	454.9	455.4	457.1
15 Real estate	1,137.5	1,197.2	1,206.6	1,223.2	1,236.3	1,248.5	1,273.1	1,271.8	1,272.3	1,276.0	1,266.2	1,271.4
16 Revolving home equity	202.6	245.5	253.9	263.9	270.9	275.8	281.0r	282.1	281.6	281.5	281.5	282.6
17 Other	934.9	951.8	952.8	959.3	965.3	972.7	992.1r	989.7	990.7	994.5	984.8	988.9
18 Other residential	596.6	601.5	601.7	605.2	607.8	613.4	630.0r	623.4	626.6	630.7	618.8	620.8
19 Commercial	338.3	350.3	351.1	354.1	357.5	359.3	362.1	366.2	364.0	363.8	365.9	368.0
20 Consumer	339.9	362.0	363.6	365.9	361.3	362.5	366.3r	367.6	365.9	365.1	370.4	371.2
21 Security[4]	94.9	85.0	91.5	87.0	80.6	89.8	91.0	99.8	102.3	96.1	100.2	102.7
22 Federal funds sold to and repurchase agreements with broker–dealers	73.8	65.2	71.6	67.6	59.8	69.4	69.0	77.8	81.0	74.3	78.5	79.3
23 Other	21.1	19.7	19.9	19.3	20.7	20.4	22.0	22.0	21.3	21.7	21.7	23.3
24 State and local government	14.5	15.7	16.0	16.6	16.6	16.9	17.0	17.0	16.9	16.9	17.0	17.1
25 Agricultural	8.7	9.2	9.3	9.5	9.5	9.6	9.4	9.3	9.4	9.4	9.3	9.3
26 Federal funds sold to and repurchase agreements with others	30.4	23.1	29.6	24.6	27.1	27.0	27.2r	27.1	42.1	26.5	27.6	24.7
27 All other loans	131.7	148.6	150.6	149.6	154.6	154.3	156.4	158.1	158.5	159.9	160.0	157.9
28 Lease-financing receivables	102.5	92.5	92.0	91.8	92.3	94.3	94.0	93.7	94.0	94.1	93.9	93.4
29 Interbank loans	217.0	253.7	256.3	245.6	218.2	197.3	162.7	170.3	154.6	166.4	164.3	185.9
30 Federal funds sold to and repurchase agreements with commercial banks	109.2	138.1	139.6	122.3	121.4	123.4	103.2	105.2	95.6	104.1	101.4	118.0
31 Other	107.8	115.6	116.7	123.3	96.8	73.8	59.5	65.0	59.1	62.2	62.9	67.9
32 Cash assets[5]	146.8	142.0	144.9	140.8	142.1	147.0	155.2	152.1	155.4	149.6	133.5	161.1
33 Other assets[6]	371.5	423.6	423.9	415.5	429.8	434.9	435.2r	439.7	437.4	437.4	439.1	443.6
34 **Total assets**[7]	**3,945.1**	**4,080.6**	**4,130.0**	**4,100.4**	**4,090.6**	**4,128.6**	**4,158.4r**	**4,222.6**	**4,201.9**	**4,206.8**	**4,192.3**	**4,263.9**
Liabilities												
35 Deposits	2,191.6	2,343.1	2,358.3	2,361.2	2,403.3	2,419.5	2,423.0r	2,429.6	2,429.9	2,415.1	2,415.0	2,447.2
36 Transaction	304.0	313.9	323.8	312.3	316.4	320.2	309.3	316.0	296.4	299.2	310.4	352.1
37 Nontransaction	1,887.5	2,029.1	2,034.5	2,048.9	2,086.9	2,099.3	2,113.7r	2,113.6	2,133.5	2,115.9	2,104.6	2,095.1
38 Large time	244.8	294.3	297.7	295.8	297.4	305.7	314.8r	327.0	322.8	327.1	325.1	330.4
39 Other	1,642.7	1,734.8	1,736.7	1,753.1	1,789.5	1,793.5	1,798.9	1,786.6	1,810.7	1,788.8	1,779.5	1,764.7
40 Borrowings	792.9	772.3	785.1	764.6	726.8	734.6	708.6r	726.6	726.1	712.2	721.5	733.6
41 From banks in the U.S.	209.3	215.3	217.7	215.3	193.2	171.9	160.0r	163.7	166.4	161.4	166.9	167.2
42 From others	583.6	557.0	567.5	549.3	533.6	562.6	548.6r	562.9	559.7	550.9	554.6	566.4
43 Net due to related foreign offices	231.9	200.1	198.1	193.3	183.0	206.6	250.1	236.0	241.5	239.4	222.4	243.2
44 Other liabilities	269.9	323.5	320.0	313.9	319.7	317.2	313.3r	316.5	322.3	325.4	312.8	316.6
45 **Total liabilities**	**3,486.3**	**3,639.0**	**3,661.6**	**3,633.0**	**3,632.8**	**3,677.9**	**3,695.0r**	**3,708.6**	**3,719.8**	**3,692.1**	**3,671.6**	**3,740.6**
46 Residual (assets less liabilities)[8]	458.8	441.6	468.5	467.4	457.8	450.7	463.4r	514.0	482.1	514.7	520.7	523.3

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Not seasonally adjusted											
Assets												
47 Bank credit	3,240.0	3,298.4	3,348.0	3,343.7	3,357.4	3,407.2	3,446.0r	3,480.3	3,487.1	3,475.2	3,479.1	3,484.2
48 Securities in bank credit	946.1	931.9	944.9	930.5	931.0	946.6	960.2r	992.6	976.4	989.1	989.2	1,000.2
49 Treasury and Agency securities[2]	566.1	574.0	572.8	549.5	560.5	565.9	585.3	610.5	597.7	606.5	606.4	620.4
50 Trading account	43.2	40.2	47.4	40.2	46.0	35.0	34.2	52.8	40.2	52.7	48.2	61.6
51 Investment account	522.9	533.8	525.3	509.2	514.5	530.8	551.1	557.8	557.5	553.8	558.2	558.7
52 Mortgage-backed	411.9	424.9	417.6	406.3	408.6	427.6	446.9	451.4	452.4	448.1	453.0	452.7
53 Other	111.0	108.8	107.8	102.9	105.9	103.3	104.2	106.3	105.1	105.7	105.2	106.0
54 Other securities	380.0	357.9	372.2	381.0	370.4	380.8	374.8r	382.0	378.7	382.6	382.9	379.8
55 Trading account	197.7	192.8	202.6	212.1	202.7	213.3	205.0	204.0	203.0	207.0	204.5	201.9
56 Investment account	182.3	165.0	169.6	168.9	167.8	167.5	169.8r	178.0	175.7	175.6	178.4	178.0
57 State and local government	32.7	33.1	33.6	33.8	33.6	33.4	33.8	34.4	34.5	34.6	34.6	34.1
58 Other	149.7	132.0	136.0	135.1	134.2	134.1	136.0r	143.6	141.2	141.0	143.8	143.9
59 Loans and leases in bank credit[3]	2,293.9	2,366.5	2,403.1	2,413.2	2,426.5	2,460.6	2,485.9r	2,487.8	2,510.7	2,486.1	2,489.9	2,484.0
60 Commercial and industrial	440.2	434.4	438.1	438.3	440.8	441.5	446.5	454.2	451.9	451.8	453.6	454.9
61 Real estate	1,136.9	1,198.5	1,208.4	1,224.1	1,240.0	1,250.3	1,271.4r	1,267.2	1,269.0	1,274.4	1,263.1	1,263.3
62 Revolving home equity	202.9	246.4	254.8	264.3	271.1	275.1	279.6r	282.6	281.1	281.9	282.6	283.1
63 Other	933.9	952.1	953.6	959.8	968.9	975.2	991.9r	984.5	987.8	992.5	980.5	980.2
64 Other residential	595.3	601.7	602.2	605.5	610.1	615.0	629.8r	620.2	624.8	629.4	616.1	615.4
65 Commercial	338.6	350.4	351.4	354.2	358.8	360.2	362.0	364.3	363.0	363.1	364.4	364.8
66 Consumer	342.5	360.5	364.4	366.2	361.9	366.5	372.8r	370.6	371.1	369.1	373.6	373.6
67 Credit cards and related plans	109.7	132.7	135.2	138.5	135.8	142.1	149.6	145.0	146.1	143.9	147.3	147.9
68 Other	232.9	227.7	229.2	227.7	226.1	224.4	223.2	225.6	225.0	225.2	226.3	225.7
69 Security[4]	91.0	85.7	93.1	90.3	81.5	94.0	90.3	95.7	100.3	91.5	95.5	96.0
70 Federal funds sold to and repurchase agreements with broker–dealers	70.8	65.8	72.8	70.2	60.5	72.7	68.5	74.6	79.4	70.8	74.8	74.2
71 Other	20.2	19.9	20.3	20.1	20.9	21.3	21.8	21.1	20.9	20.7	20.7	21.8
72 State and local government	14.5	15.7	16.0	16.6	16.6	16.9	17.0	17.0	16.9	16.9	17.0	17.1
73 Agricultural	8.6	9.2	9.3	9.4	9.5	9.7	9.5	9.2	9.3	9.2	9.2	9.1
74 Federal funds sold to and repurchase agreements with others	30.4	23.1	29.6	24.6	27.1	27.0	27.2r	27.1	42.1	26.5	27.6	24.7
75 All other loans	127.8	147.1	152.2	151.4	156.3	160.4	156.7	153.5	156.1	152.8	156.5	152.2
76 Lease-financing receivables	102.1	92.3	92.0	92.4	92.6	94.2	94.4	93.4	94.0	93.8	93.6	93.0
77 Interbank loans	211.1	254.1	249.8	238.7	220.5	201.5	162.1	165.1	155.4	159.5	162.7	175.1
78 Federal funds sold to and repurchase agreements with commercial banks	106.3	138.4	136.1	118.9	122.6	126.2	102.9	102.0	96.0	99.8	100.4	111.2
79 Other	104.8	115.7	113.7	119.8	97.8	75.3	59.3	63.1	59.4	59.7	62.3	63.9
80 Cash assets[5]	147.1	134.3	144.2	143.6	148.2	159.1	164.1	152.1	154.6	138.7	140.5	166.9
81 Other assets[6]	366.2	425.8	427.8	419.6	432.9	435.7	433.8r	433.1	436.3	432.0	433.0	430.7
82 **Total assets**[7]	**3,923.0**	**4,074.1**	**4,131.7**	**4,107.9**	**4,121.1**	**4,166.2**	**4,169.7r**	**4,194.4**	**4,196.7**	**4,168.8**	**4,178.8**	**4,221.1**
Liabilities												
83 Deposits	2,196.2	2,333.1	2,359.6	2,371.2	2,416.1	2,438.5	2,422.0r	2,435.2	2,428.4	2,416.4	2,432.2	2,444.1
84 Transaction	300.5	299.8	317.2	309.7	319.1	344.2	317.7	312.3	296.1	283.5	313.5	350.8
85 Nontransaction	1,895.7	2,033.3	2,042.4	2,061.5	2,096.9	2,094.4	2,104.3r	2,122.9	2,132.2	2,132.9	2,118.7	2,093.3
86 Large time	247.6	294.0	296.1	297.7	300.6	307.2	318.7r	330.7	327.3	331.9	329.6	332.5
87 Other	1,648.1	1,739.4	1,746.2	1,763.9	1,796.3	1,787.2	1,785.6	1,792.1	1,804.9	1,801.0	1,789.1	1,760.8
88 Borrowings	790.5	768.7	789.1	762.2	719.8	721.1	705.3r	724.6	729.5	707.4	725.7	728.8
89 From banks in the U.S.	206.3	217.8	218.1	215.5	190.6	170.3	157.0r	161.2	163.6	157.9	165.3	163.9
90 From others	584.2	550.9	570.9	546.7	529.2	550.9	548.3r	563.4	565.9	549.5	560.4	564.9
91 Net due to related foreign offices	237.5	199.8	200.4	196.1	189.6	212.7	254.3	241.2	245.8	243.9	228.0	250.9
92 Other liabilities	275.5	323.1	323.5	318.7	330.3	326.1	318.4r	323.1	327.9	331.3	320.2	326.2
93 **Total liabilities**	**3,499.7**	**3,624.6**	**3,672.6**	**3,648.2**	**3,655.8**	**3,698.4**	**3,699.9r**	**3,724.1**	**3,731.6**	**3,699.1**	**3,706.1**	**3,750.1**
94 Residual (assets less liabilities)[8]	423.3	449.6	459.1	459.7	465.3	467.8	469.8r	470.3	465.1	469.7	472.7	471.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Seasonally adjusted											
Assets												
1 Bank credit	2,538.6	2,685.0	2,700.3	2,711.8	2,728.3	2,745.7	2,757.8	2,788.9	2,764.6	2,763.9	2,777.5	2,805.2
2 Securities in bank credit	717.0	719.8	713.2	712.8	717.4	717.5	721.9	725.7	725.4	722.3	724.1	729.8
3 Treasury and Agency securities[2]	502.0	512.1	504.3	500.7	500.0	497.7	501.2	503.0	504.0	502.8	502.6	504.4
4 Other securities	215.0	207.7	208.9	212.1	217.4	219.8	220.6	222.6	221.5	219.5	221.5	225.4
5 Loans and leases in bank credit[3]	1,821.6	1,965.2	1,987.1	1,999.0	2,010.9	2,028.3	2,035.9	2,063.3	2,039.1	2,041.6	2,053.5	2,075.4
6 Commercial and industrial	309.1	319.9	323.7	325.1	328.4	330.4	334.7	336.4	335.9	335.3	336.7	336.5
7 Real estate	1,108.5	1,221.8	1,237.6	1,253.8	1,262.7	1,270.9	1,271.3	1,298.6	1,277.6	1,281.3	1,288.7	1,311.4
8 Revolving home equity	95.0	112.6	115.5	119.4	122.0	122.5	124.3	124.8	124.5	124.4	124.8	125.0
9 Other	1,013.5	1,109.2	1,122.0	1,134.4	1,140.7	1,148.3	1,147.0	1,173.8	1,153.1	1,156.9	1,163.9	1,186.3
10 Consumer	294.3	311.3	312.0	305.5	304.7	312.0	313.8	312.5	309.6	309.3	311.8	311.7
11 Security[4]	8.2	7.2	7.5	7.8	8.0	7.9	8.0	7.9	7.9	7.9	8.0	7.8
12 Other loans and leases	101.5	105.0	106.3	106.9	107.0	107.0	108.1	107.9	108.1	107.9	108.3	108.0
13 Interbank loans	93.2	75.4	77.3	80.3	86.8	83.2	82.5	83.4	82.6	83.1	85.1	81.5
14 Cash assets[5]	116.8	119.0	118.9	119.2	118.8	117.6	123.4	126.8	127.7	127.1	120.0	128.4
15 Other assets[6]	144.7	169.5	176.1	178.5	179.1	176.8	186.0	186.8	189.3	187.5	178.1	196.4
16 **Total assets**[7]	**2,861.5**	**3,016.2**	**3,039.6**	**3,057.1**	**3,080.1**	**3,089.7**	**3,116.1**	**3,152.3**	**3,130.8**	**3,128.2**	**3,127.2**	**3,177.6**
Liabilities												
17 Deposits	2,181.4	2,292.0	2,306.6	2,319.7	2,336.5	2,351.1	2,372.1	2,389.9	2,380.9	2,379.1	2,378.1	2,409.8
18 Transaction	336.4	345.0	348.6	342.8	340.0	342.1	338.2	347.1	331.5	335.0	341.4	360.8
19 Nontransaction	1,845.1	1,947.0	1,958.0	1,976.9	1,996.5	2,008.9	2,033.9	2,042.8	2,049.3	2,044.1	2,036.8	2,049.0
20 Large time	330.9	346.3	352.3	357.9	361.7	363.7	372.1	378.9	374.1	378.7	376.8	380.9
21 Other	1,514.2	1,600.8	1,605.7	1,619.0	1,634.8	1,645.2	1,661.9	1,663.9	1,675.2	1,665.4	1,660.0	1,668.1
22 Borrowings	445.0	487.5	493.1	490.4	491.5	485.7	477.0	486.8	482.8	479.0	484.3	498.6
23 From banks in the U.S.	167.7	187.1	191.7	179.5	182.0	170.7	155.7	160.0	156.9	157.0	159.3	164.5
24 From others	277.3	300.4	301.4	310.9	309.5	315.1	321.3	326.8	325.9	321.9	324.9	334.1
25 Net due to related foreign offices	24.4	13.0	10.9	9.9	7.3	8.7	11.6	8.6	10.9	11.3	10.9	5.2
26 Other liabilities	68.8	76.4	77.7	73.0	75.5	76.1	77.3	76.5	76.9	74.7	74.2	76.5
27 **Total liabilities**	**2,719.6**	**2,868.8**	**2,888.3**	**2,892.9**	**2,910.8**	**2,921.6**	**2,938.0**	**2,961.8**	**2,951.4**	**2,944.1**	**2,947.6**	**2,990.2**
28 Residual (assets less liabilities)[8]	141.9	147.4	151.3	164.1	169.3	168.2	178.2	190.5	179.4	184.2	179.7	187.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,535.5	2,682.3	2,706.0	2,720.3	2,744.7	2,764.9	2,762.1	2,785.6	2,766.6	2,764.1	2,775.1	2,798.6
30 Securities in bank credit	714.9	718.1	712.9	711.4	717.7	721.4	722.0	723.6	723.5	721.3	721.4	727.0
31 Treasury and Agency securities[2]	499.8	510.4	503.9	499.3	500.3	501.6	501.3	500.9	502.0	501.8	500.0	501.6
32 Other securities	215.0	207.7	208.9	212.1	217.4	219.8	220.6	222.6	221.5	219.5	221.5	225.4
33 Loans and leases in bank credit[3]	1,820.6	1,964.2	1,993.1	2,008.9	2,027.1	2,043.4	2,040.2	2,062.0	2,043.1	2,042.8	2,053.6	2,071.6
34 Commercial and industrial	309.1	318.1	321.8	324.3	327.3	330.5	334.0	336.4	335.5	334.9	336.5	336.6
35 Real estate	1,107.9	1,222.2	1,243.2	1,261.1	1,275.5	1,278.0	1,272.1	1,297.9	1,278.5	1,282.2	1,288.9	1,309.5
36 Revolving home equity	94.8	112.8	116.2	120.0	121.9	122.1	123.8	124.5	124.3	124.2	124.6	124.6
37 Other	1,013.1	1,109.4	1,127.0	1,141.1	1,153.6	1,155.9	1,148.2	1,173.4	1,154.2	1,158.0	1,164.3	1,184.9
38 Other residential	n.a.	455.5	463.9	470.8	476.7	473.0	458.8	476.6	462.0	464.9	468.8	488.0
39 Commercial	n.a.	653.9	663.1	670.4	676.9	682.8	689.5	696.8	692.2	693.1	695.4	696.8
40 Consumer	296.2	309.6	312.5	307.7	308.5	319.6	320.3	314.4	315.4	312.4	314.4	312.8
41 Credit cards and related plans	144.2	156.8	158.2	150.7	151.5	162.2	161.2	155.3	155.5	151.5	155.2	154.9
42 Other	152.0	152.9	154.3	157.0	157.0	157.4	159.1	159.1	159.9	161.0	159.2	157.9
43 Security[4]	8.2	7.3	7.4	7.7	8.2	7.9	7.8	7.9	7.8	7.9	8.0	7.6
44 Other loans and leases	99.2	107.0	108.2	108.0	107.6	107.4	106.0	105.5	105.8	105.3	105.8	105.0
45 Interbank loans	93.3	74.9	75.9	81.2	88.3	83.0	79.1	83.6	80.7	83.7	85.3	79.1
46 Cash assets[5]	114.7	117.1	120.3	120.7	122.8	122.2	124.6	124.7	125.0	119.2	120.5	129.6
47 Other assets[6]	144.7	169.5	176.1	178.5	179.1	176.8	186.0	186.8	189.3	187.5	178.1	196.4
48 **Total assets**[7]	**2,856.4**	**3,011.2**	**3,045.2**	**3,067.9**	**3,102.0**	**3,113.3**	**3,118.3**	**3,147.0**	**3,128.2**	**3,121.1**	**3,125.5**	**3,169.8**
Liabilities												
49 Deposits	2,171.8	2,288.0	2,305.4	2,321.8	2,347.8	2,364.1	2,367.1	2,379.7	2,371.3	2,368.8	2,369.8	2,394.0
50 Transaction	331.9	340.7	346.9	344.1	343.3	355.0	342.0	342.6	330.8	326.2	338.2	356.4
51 Nontransaction	1,839.9	1,947.3	1,958.5	1,977.7	2,004.6	2,009.1	2,025.1	2,037.1	2,040.5	2,042.6	2,031.7	2,037.6
52 Large time	330.9	346.3	352.3	357.9	361.7	363.7	372.1	378.9	374.1	378.7	376.8	380.9
53 Other	1,509.0	1,601.0	1,606.3	1,619.8	1,642.8	1,645.4	1,653.1	1,658.3	1,666.3	1,663.9	1,654.9	1,656.7
54 Borrowings	445.0	487.5	493.1	490.4	491.5	485.7	477.0	486.8	482.8	479.0	484.3	498.6
55 From banks in the U.S.	167.7	187.1	191.7	179.5	182.0	170.7	155.7	160.0	156.9	157.0	159.3	164.5
56 From others	277.3	300.4	301.4	310.9	309.5	315.1	321.3	326.8	325.9	321.9	324.9	334.1
57 Net due to related foreign offices	24.4	13.0	10.9	9.9	7.3	8.7	11.6	8.6	10.9	11.3	10.9	5.2
58 Other liabilities	68.8	76.4	77.7	73.0	75.5	76.1	77.3	76.5	76.9	74.7	74.2	76.5
59 **Total liabilities**	**2,710.0**	**2,864.8**	**2,887.2**	**2,895.1**	**2,922.1**	**2,934.6**	**2,932.9**	**2,951.6**	**2,941.8**	**2,933.8**	**2,939.3**	**2,974.4**
60 Residual (assets less liabilities)[8]	146.4	146.4	158.0	172.9	179.9	178.6	185.4	195.4	186.5	187.3	186.2	195.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Seasonally adjusted											
Assets												
1 Bank credit	652.8r	648.8	658.3	667.4	685.7	643.6	637.7	659.2	649.9	662.0	661.7	659.7
2 Securities in bank credit	265.5r	260.8	260.4	270.3	279.1	266.7	277.1	285.0	281.9	286.1	285.8	282.5
3 Treasury and Agency securities[2]	99.7	92.4	91.3	92.6	90.4	83.4	85.5	94.6	90.2	93.1	93.5	96.2
4 Other securities	165.8r	168.4	169.1	177.6	188.8	183.2	191.5	190.5	191.6	193.0	192.3	186.3
5 Loans and leases in bank credit[3]	387.3	388.1	397.9	397.1	406.6	377.0	360.6	374.2	368.0	375.9	375.9	377.2
6 Commercial and industrial	136.5	136.1	134.1	135.1	135.9	138.8	143.5	145.0	145.6	145.9	145.1	145.1
7 Real estate	17.2	16.3	16.3	16.8	17.4	17.6	17.3	17.0	17.2	17.3	17.2	16.6
8 Security[4]	140.1	147.3	156.4	154.1	155.4	124.7	100.6	111.0	104.7	111.5	112.2	113.5
9 Other loans and leases	93.5	88.4	91.1	91.2	97.9	95.9	99.3	101.2	100.5	101.3	101.4	101.9
10 Interbank loans	31.9	33.1	34.0	34.0	42.8	43.0	48.4	45.1	54.0	41.9	41.1	45.9
11 Cash assets[5]	55.0r	61.6	61.3	59.6	61.2	59.4	62.3	60.8	63.3	61.3	59.8	60.8
12 Other assets[6]	25.9	36.9	41.2	36.3	36.0	38.0	29.8	30.3	25.9	30.7	27.8	32.9
13 **Total assets**[7]	**765.2**	**780.0**	**794.4**	**796.8**	**825.3**	**783.6**	**777.8**	**795.0**	**792.7**	**795.5**	**790.0**	**798.8**
Liabilities												
14 Deposits	468.1	544.9	538.0	545.7	542.4	540.6	549.1	533.5	541.0	537.3	533.3	533.0
15 Transaction	11.9	11.1	11.0	12.1	11.8	12.2	11.9	12.3	12.1	11.8	11.7	12.7
16 Nontransaction	456.2	533.8	527.1	533.6	530.6	528.4	537.2	521.2	528.9	525.5	521.6	520.3
17 Borrowings	343.6	320.5	331.4	335.2	361.2	333.7	303.7	316.1	318.1	310.9	310.8	325.6
18 From banks in the U.S.	43.8	42.8	50.6	46.0	51.4	50.9	38.4	42.1	47.7	36.8	42.6	45.6
19 From others	299.8	277.7	280.7	289.3	309.8	282.7	265.3	274.0	270.4	274.1	268.2	280.0
20 Net due to related foreign offices	152.6	177.1	165.8	165.2	169.9	175.5	171.3	155.6	165.5	162.0	151.7	162.4
21 Other liabilities	102.7	86.3	87.2	88.7	98.6	91.7	89.1	94.5	91.1	101.6	92.2	93.7
22 **Total liabilities**	**761.8**	**774.7**	**790.9**	**804.4**	**832.3**	**790.5**	**770.6**	**788.6**	**784.7**	**787.8**	**784.7**	**789.9**
23 Residual (assets less liabilities)[8]	3.4r	5.3	3.5	7.5	6.9	6.9	7.2	6.4	8.0	7.7	5.3	8.9
	Not seasonally adjusted											
Assets												
24 Bank credit	655.1r	639.7	650.9	663.9	687.4	649.7	640.1	660.9	652.8	664.2	661.6	659.6
25 Securities in bank credit	265.5r	260.8	260.4	270.3	279.1	266.7	277.1	285.0	281.9	286.1	285.8	282.5
26 Treasury and Agency securities[2]	99.7	92.4	91.3	92.6	90.4	83.4	85.5	94.6	90.2	93.1	93.5	96.2
27 Trading account	36.2	34.0	35.9	34.3	32.2	27.1	30.1	37.5	34.8	36.0	37.2	38.7
28 Investment account	63.5	58.4	55.4	58.3	58.2	56.3	55.4	57.1	55.5	57.1	56.3	57.6
29 Other securities	165.8r	168.4	169.1	177.6	188.8	183.2	191.5	190.5	191.6	193.0	192.3	186.3
30 Trading account	99.0	104.1	103.6	108.9	118.3	114.8	119.6	119.9	119.8	123.3	120.2	116.2
31 Investment account	66.8r	64.3	65.6	68.7	70.5	68.4	72.0	70.5	71.8	69.7	72.1	70.1
32 Loans and leases in bank credit[3]	389.6	378.9	390.5	393.7	408.3	383.0	363.1	375.8	370.9	378.1	375.9	377.1
33 Commercial and industrial	138.1	134.6	132.8	133.4	135.3	139.7	144.1	146.7	146.1	147.0	147.3	147.0
34 Real estate	17.2	16.3	16.3	16.8	17.4	17.6	17.3	17.0	17.2	17.3	17.2	16.6
35 Security[4]	142.7	138.6	149.6	152.7	159.7	130.9	103.5	113.0	108.6	114.6	112.1	114.3
36 Other loans and leases	91.6	89.4	91.8	90.8	95.9	94.8	98.2	99.2	99.1	99.2	99.2	99.2
37 Interbank loans	31.9	33.1	34.0	34.0	42.8	43.0	48.4	45.1	54.0	41.9	41.1	45.9
38 Cash assets[5]	54.2r	61.6	62.5	60.7	61.2	61.6	61.8	60.0	62.1	60.4	59.6	59.9
39 Other assets[6]	27.4	36.6	39.6	35.2	35.4	38.5	31.8	32.0	28.1	33.2	29.3	34.0
40 **Total assets**[7]	**768.2**	**770.6**	**786.5**	**793.4**	**826.4**	**792.3**	**781.8**	**797.6**	**796.5**	**799.3**	**791.2**	**798.9**
Liabilities												
41 Deposits	474.3	537.4	528.3	527.7	529.2	537.5	556.2	540.6	551.4	547.5	538.2	539.3
42 Transaction	11.9	11.0	11.1	12.2	11.7	12.7	12.3	12.3	12.4	11.8	11.9	12.7
43 Nontransaction	462.4	526.3	517.2	515.6	517.5	524.8	544.0	528.3	539.0	535.7	526.3	526.6
44 Borrowings	343.6	320.5	331.4	335.2	361.2	333.7	303.7	316.1	318.1	310.9	310.8	325.6
45 From banks in the U.S.	43.8	42.8	50.6	46.0	51.4	50.9	38.4	42.1	47.7	36.8	42.6	45.6
46 From others	299.8	277.7	280.7	289.3	309.8	282.7	265.3	274.0	270.4	274.1	268.2	280.0
47 Net due to related foreign offices	152.9	176.7	164.2	162.7	167.2	174.1	170.4	156.0	166.3	162.8	152.3	162.3
48 Other liabilities	102.4	86.6	88.3	90.5	100.6	92.6	89.6	94.2	90.6	101.1	91.8	93.7
49 **Total liabilities**	**767.3**	**767.9**	**783.8**	**790.7**	**823.7**	**789.6**	**779.1**	**794.9**	**793.9**	**796.6**	**788.6**	**796.3**
50 Residual (assets less liabilities)[8]	.9	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.7	2.7	2.6	2.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004					2005		2005			
	Feb.	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.	Feb.	Feb. 2	Feb. 9	Feb. 16	Feb. 23
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	122.7	111.3	109.2	107.9	95.7	103.7	93.1	89.3	90.4	94.4	88.5	86.5
2 Revaluation losses on off-balance-sheet items[9]	111.6	102.0	99.2	96.4	90.5	95.1	83.7	78.8	81.6	84.4	77.9	73.6
3 Mortgage-backed securities[10]	470.2r	489.3	487.0	476.1	479.7	496.2	517.1	529.5	528.5	525.2	531.1	531.0
4 Pass-through	348.8r	378.9	373.8	363.9	366.4	384.7	406.4	415.2	414.5	411.0	417.0	417.3
5 CMO, REMIC, and other	121.4r	110.4	113.2	112.2	113.2	111.5	110.7	114.3	114.0	114.2	114.1	113.7
6 Net unrealized gains (losses) on available-for-sale securities[11]	6.7	.3	3.8	2.9	1.7	1.6	2.0	1.2	2.7	3.3	1.7	.7
7 Securitized consumer loans[12]	151.8r	151.6	151.0	149.7	151.9	155.4	155.2	152.7	155.6	155.5	153.0	153.2
8 Credit cards and related plans	132.8r	130.8	130.1	128.0	130.3	132.9	133.2	131.2	133.8	133.8	131.4	131.7
9 Other	19.1	20.8	21.0	21.7	21.6	22.4	22.0	21.6	21.7	21.7	21.6	21.5
10 Securitized business loans[12]	7.5	6.8	6.6	6.5	6.5	6.4	6.4	6.4	6.4	6.4	6.4	6.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	325.0r	329.9	327.7	327.2	333.6	338.9	340.4r	342.8	341.3	340.4	339.9	346.2
12 Securitized consumer loans[12]	219.2r	214.0	213.5	220.0	221.1	221.3	222.0	208.3	223.1	208.6	205.2	205.4
13 Credit cards and related plans	211.8r	206.7	206.2	212.6	213.8	214.0	214.7	201.1	215.9	201.4	198.0	198.2
14 Other	7.4	7.3	7.3	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.3	7.2
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	62.8	57.3	56.6	59.8	64.3	58.8	54.2r	53.2	52.1	56.5	52.9	51.4
16 Revaluation losses on off-balance-sheet items[9]	69.1	59.7	59.3	64.1	71.3	64.9	61.8	64.5	63.9	67.7	64.4	63.1
17 Securitized business loans[12]	.4	.3	.3	.3	.3	.3	.2	.2	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement.* Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Seasonally adjusted											
Assets												
1 Bank credit	6,515.8	6,704.0	6,705.0	6,743.2	6,767.9	6,836.9	6,940.8	7,022.3	7,001.7	7,042.5	7,047.6	7,008.0
2 Securities in bank credit	1,978.7	1,922.3	1,912.2	1,917.0	1,925.0	1,956.1	2,003.9	2,025.2	2,024.8	2,036.1	2,037.3	2,006.8
3 Treasury and Agency securities[2]	1,204.6	1,176.0	1,146.4	1,143.7	1,147.8	1,177.1	1,210.2	1,209.3	1,207.3	1,215.8	1,219.1	1,196.5
4 Other securities	774.1	746.3	765.7	773.2	777.3	779.0	793.7	815.9	817.5	820.3	818.2	810.3
5 Loans and leases in bank credit[3]	4,537.1	4,781.6	4,792.9	4,826.3	4,842.9	4,880.8	4,936.9	4,997.1	4,976.9	5,006.4	5,010.3	5,001.2
6 Commercial and industrial	892.7	909.0	910.3	916.7	925.1	942.2	951.5	958.0	955.3	959.5	959.2	959.1
7 Real estate	2,304.2	2,460.9	2,495.1	2,517.4	2,537.6	2,561.8	2,587.7	2,639.0	2,632.8	2,634.8	2,644.0	2,646.5
8 Revolving home equity	308.2	369.4	383.3	393.0	398.5	405.7	407.3	415.1	412.6	414.8	416.7	417.8
9 Other	1,996.0	2,091.5	2,111.8	2,124.4	2,139.1	2,156.1	2,180.4	2,223.8	2,220.2	2,219.9	2,227.3	2,228.7
10 Consumer	657.3	692.5	688.8	683.4	692.1	698.6	697.7	703.6	700.4	703.2	704.3	707.2
11 Security[4]	243.0	255.2	240.6	235.8	214.7	198.9	218.9	223.8	219.0	230.7	226.9	219.4
12 Other loans and leases	439.9	464.1	458.1	472.9	473.4	479.3	481.1	472.8	469.5	478.2	475.9	469.0
13 Interbank loans	295.1	367.9	369.4	357.8	333.0	293.5	298.7	282.0	280.3	283.1	283.3	274.0
14 Cash assets[5]	322.0	325.2	321.1	323.9	325.8	342.5	340.6	354.6	344.8	357.9	361.2	357.1
15 Other assets[6]	549.5	641.8	630.8	645.4	650.6	653.5	659.8	681.4	675.4	679.9	691.2	687.9
16 **Total assets**[7]	**7,609.2**	**7,967.4**	**7,954.9**	**7,999.0**	**8,006.0**	**8,056.1**	**8,170.0**	**8,270.7**	**8,232.8**	**8,294.0**	**8,313.8**	**8,257.5**
Liabilities												
17 Deposits	4,931.3	5,202.9	5,226.6	5,282.3	5,311.2	5,344.0	5,357.3	5,410.3	5,382.0	5,421.2	5,425.3	5,415.4
18 Transaction	680.8	683.3	667.1	668.2	674.6	659.4	671.1	699.3	644.5	685.4	730.4	753.1
19 Nontransaction	4,250.5	4,519.5	4,559.5	4,614.0	4,636.6	4,684.6	4,686.1	4,710.9	4,737.5	4,735.8	4,694.8	4,662.3
20 Large time	1,054.1	1,160.7	1,173.2	1,179.8	1,192.5	1,218.7	1,219.7	1,237.7	1,237.5	1,232.4	1,236.6	1,247.0
21 Other	3,196.4	3,358.8	3,386.3	3,434.2	3,444.1	3,465.9	3,466.4	3,473.2	3,499.9	3,503.3	3,458.3	3,415.4
22 Borrowings	1,554.5	1,609.6	1,590.2	1,579.5	1,554.1	1,489.2	1,528.9	1,555.6	1,537.4	1,595.4	1,558.3	1,537.1
23 From banks in the U.S.	396.0	460.0	440.6	426.2	393.0	353.8	365.4	350.7	344.6	361.5	350.6	344.4
24 From others	1,158.5	1,149.7	1,149.5	1,153.2	1,161.0	1,135.4	1,163.5	1,204.9	1,192.8	1,233.9	1,207.7	1,192.7
25 Net due to related foreign offices	90.1	43.3	38.2	20.8	40.7	92.8	92.5	104.4	103.0	84.0	125.1	109.8
26 Other liabilities	448.9	484.9	475.6	493.8	485.0	479.8	485.1	497.6	496.2	495.8	500.9	503.6
27 **Total liabilities**	**7,024.9**	**7,340.8**	**7,330.6**	**7,376.3**	**7,390.9**	**7,405.8**	**7,463.8**	**7,567.9**	**7,518.6**	**7,596.4**	**7,609.6**	**7,565.9**
28 Residual (assets less liabilities)[8]	584.3	626.6	624.3	622.7	615.1	650.3	706.2	702.8	714.2	697.6	704.3	691.6
	Not seasonally adjusted											
Assets												
29 Bank credit	6,486.3	6,704.0	6,716.8	6,778.2	6,811.0	6,847.1	6,926.1	6,988.1	6,977.7	7,011.8	7,001.0	6,967.9
30 Securities in bank credit	1,970.0	1,918.2	1,909.9	1,925.6	1,932.9	1,958.6	2,000.5	2,015.9	2,021.0	2,025.8	2,022.9	1,996.7
31 Treasury and Agency securities[2]	1,200.6	1,168.9	1,141.6	1,151.5	1,151.4	1,172.5	1,205.4	1,204.6	1,203.4	1,208.6	1,213.4	1,193.5
32 Other securities	769.4	749.3	768.3	774.2	781.5	786.1	795.1	811.3	817.6	817.1	809.5	803.2
33 Loans and leases in bank credit[3]	4,516.3	4,785.8	4,806.8	4,852.6	4,878.1	4,888.6	4,925.6	4,972.3	4,956.7	4,986.1	4,978.1	4,971.2
34 Commercial and industrial	895.6	906.0	909.0	916.6	925.4	938.0	951.2	961.0	956.4	962.7	963.1	963.0
35 Real estate	2,290.9	2,468.2	2,503.3	2,533.9	2,546.5	2,560.9	2,582.4	2,623.3	2,621.8	2,620.6	2,624.4	2,627.3
36 Revolving home equity	305.9	371.0	384.3	393.0	397.4	403.9	407.5	412.1	410.7	411.9	412.8	413.6
37 Other	1,985.0	2,097.3	2,119.0	2,140.9	2,149.1	2,157.1	2,174.8	2,211.3	2,211.1	2,208.7	2,211.6	2,213.6
38 Consumer	651.3	693.9	691.2	687.8	703.9	711.9	702.8	697.1	695.7	697.3	697.3	698.0
39 Credit cards and related plans	249.6	293.4	289.2	287.3	304.4	311.2	300.3	n.a.	301.9	303.2	303.0	303.9
40 Other	383.7	383.5	384.7	383.1	382.1	383.4	385.1	n.a.	393.7	394.0	394.3	394.1
41 Security[4]	242.6	249.9	242.7	241.0	224.8	201.0	216.8	222.7	219.3	232.9	224.0	215.3
42 Other loans and leases	435.9	467.8	460.7	473.2	477.7	476.8	472.5	468.1	463.5	472.7	469.4	467.5
43 Interbank loans	299.1	360.0	363.5	361.6	337.0	289.6	293.8	285.6	285.6	288.0	280.2	280.2
44 Cash assets[5]	309.9	327.0	326.6	334.0	344.8	352.2	337.6	341.2	330.2	347.4	337.7	349.7
45 Other assets[6]	545.9	644.1	633.8	647.8	652.1	654.2	654.8	676.6	672.1	677.2	681.3	682.9
46 **Total assets**[7]	**7,567.6**	**7,963.5**	**7,969.8**	**8,050.3**	**8,073.5**	**8,072.8**	**8,142.1**	**8,221.7**	**8,195.6**	**8,254.4**	**8,230.4**	**8,211.1**
Liabilities												
47 Deposits	4,924.1	5,193.3	5,220.8	5,293.1	5,340.1	5,345.1	5,359.7	5,403.4	5,392.0	5,413.7	5,382.2	5,416.3
48 Transaction	671.7	675.2	665.9	674.1	711.8	671.9	663.0	690.0	631.7	677.1	706.7	757.3
49 Nontransaction	4,252.5	4,518.1	4,554.9	4,619.0	4,628.3	4,673.2	4,696.7	4,713.4	4,760.3	4,736.6	4,675.5	4,659.1
50 Large time	1,057.1	1,149.5	1,157.5	1,170.2	1,190.3	1,229.3	1,230.3	1,241.0	1,241.1	1,234.3	1,238.1	1,251.6
51 Other	3,195.3	3,368.5	3,397.4	3,448.8	3,437.9	3,443.9	3,466.4	3,472.4	3,519.2	3,502.3	3,437.5	3,407.5
52 Borrowings	1,543.5	1,613.6	1,587.8	1,572.4	1,540.6	1,486.0	1,527.0	1,543.5	1,527.6	1,585.8	1,548.3	1,516.2
53 From banks in the U.S.	397.5	460.4	440.8	423.6	391.4	350.9	362.9	351.9	345.3	362.9	352.1	346.0
54 From others	1,146.1	1,153.1	1,147.0	1,148.8	1,149.2	1,135.1	1,164.1	1,191.6	1,182.3	1,222.9	1,196.3	1,170.3
55 Net due to related foreign offices	83.8	47.1	43.6	30.1	48.2	97.9	97.3	97.6	97.7	77.3	117.1	101.9
56 Other liabilities	441.9	489.6	482.1	506.4	494.8	485.4	491.5	489.2	491.0	487.3	490.5	493.1
57 **Total liabilities**	**6,993.3**	**7,343.6**	**7,334.3**	**7,402.0**	**7,423.7**	**7,414.3**	**7,475.5**	**7,533.7**	**7,508.4**	**7,564.1**	**7,538.1**	**7,527.6**
58 Residual (assets less liabilities)[8]	574.3	620.0	635.5	648.3	649.8	658.5	666.6	687.9	687.2	690.4	692.3	683.5

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.	Sept.	Oct.r	Nov.r	Dec.r	Jan.r	Feb.r	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Seasonally adjusted											
Assets												
1 Bank credit	5,857.6r	6,046.0r	6,048.5	6,068.4	6,134.6	6,200.7	6,281.1	6,354.8	6,327.5	6,367.2	6,383.2	6,351.0
2 Securities in bank credit	1,713.1r	1,661.9	1,644.1	1,640.1	1,660.5	1,679.6	1,718.4	1,735.0	1,728.8	1,744.6	1,747.1	1,723.0
3 Treasury and Agency securities[2]	1,108.0r	1,084.8r	1,053.9	1,053.5	1,064.5	1,091.8	1,115.8	1,117.3	1,112.6	1,122.2	1,126.4	1,110.0
4 Other securities	605.1r	577.2r	590.2	586.6	596.0	587.8	602.6	617.7	616.2	622.3	620.7	613.0
5 Loans and leases in bank credit[3]	4,144.5r	4,384.0r	4,404.3	4,428.3	4,474.1	4,521.1	4,562.7	4,619.8	4,598.7	4,622.6	4,636.1	4,628.0
6 Commercial and industrial	759.3r	774.9r	775.2	780.8	786.3	798.8	806.6	813.8	812.3	814.6	815.5	813.9
7 Real estate	2,286.8	2,444.6r	2,478.3	2,500.0	2,520.0	2,544.5	2,570.7	2,622.2	2,616.1	2,618.1	2,627.1	2,629.6
8 Revolving home equity	308.2	369.4	383.3	393.0	398.5	405.7	407.3	415.1	412.6	414.8	416.7	417.8
9 Other	1,978.6	2,075.2r	2,095.0	2,107.0	2,121.5	2,138.8	2,163.4	2,207.0	2,203.6	2,203.2	2,210.4	2,211.8
10 Consumer	657.3r	692.5r	688.8	683.4	692.1	698.6	697.7	703.6	700.4	703.2	704.3	707.2
11 Security[4]	93.2	99.0	94.7	88.6	97.7	98.7	107.4	107.4	101.8	111.2	112.1	104.8
12 Other loans and leases	347.9r	373.0r	367.3	375.5	378.1	380.5	380.3	372.9	368.1	375.5	377.0	372.6
13 Interbank loans	265.7	333.6	325.8	305.0	280.4	245.1	253.7	235.1	237.6	236.9	233.6	226.1
14 Cash assets[5]	266.4	263.8	260.0	261.1	264.9	278.6	279.0	294.0	283.7	296.5	300.2	298.0
15 Other assets[6]	520.8	600.6r	594.5	609.4	612.9	623.7	630.3	648.7	645.1	647.3	656.3	654.2
16 **Total assets**[7]	**6,837.7r**	**7,172.9r**	**7,157.8**	**7,173.0**	**7,222.0**	**7,278.1**	**7,374.5**	**7,463.5**	**7,424.9**	**7,478.7**	**7,504.1**	**7,460.1**
Liabilities												
17 Deposits	4,458.3	4,664.9	4,680.9	4,739.9	4,770.6	4,795.2	4,823.7	4,873.2	4,844.8	4,883.5	4,891.6	4,875.7
18 Transaction	668.8	672.4	655.0	656.5	662.4	647.5	658.9	686.7	631.6	672.6	718.0	741.0
19 Nontransaction	3,789.5	3,992.5	4,025.9	4,083.4	4,108.3	4,147.7	4,164.9	4,186.4	4,213.2	4,210.9	4,173.5	4,134.7
20 Large time	595.7r	650.3r	653.9	658.6	668.3	685.0	704.0	715.4	715.1	709.3	717.0	721.1
21 Other	3,193.8r	3,342.1r	3,372.0	3,424.8	3,439.9	3,462.7	3,460.9	3,471.1	3,498.1	3,501.6	3,456.5	3,413.6
22 Borrowings	1,201.3	1,278.3	1,254.9	1,218.3	1,220.4	1,185.7	1,212.2	1,234.7	1,218.0	1,259.4	1,239.8	1,227.1
23 From banks in the U.S.	346.7	409.3	394.7	374.9	342.1	315.5	323.3	309.0	307.7	315.3	311.7	300.1
24 From others	854.6	868.9	860.3	843.4	878.3	870.2	888.8	925.7	910.3	944.2	928.0	927.0
25 Net due to related foreign offices	245.6	209.1	203.1	190.3	216.0	264.1	247.6	251.9	247.2	233.3	266.3	265.5
26 Other liabilities	350.8	397.7	386.9	395.2	393.3	390.1	391.2	406.5	400.0	405.7	411.8	413.5
27 **Total liabilities**	**6,256.0**	**6,549.9**	**6,525.9**	**6,543.7**	**6,600.4**	**6,635.0**	**6,674.7**	**6,766.3**	**6,710.0**	**6,781.9**	**6,809.4**	**6,781.8**
28 Residual (assets less liabilities)[8]	581.7r	623.0r	631.9	629.3	621.6	643.1	699.8	697.2	714.9	696.8	694.7	678.2
	Not seasonally adjusted											
Assets												
29 Bank credit	5,824.7r	6,053.4r	6,063.6	6,101.9	6,172.0	6,208.4	6,264.7	6,317.5	6,302.2	6,331.4	6,333.4	6,307.5
30 Securities in bank credit	1,704.5r	1,657.8	1,641.9	1,648.7	1,668.3	1,682.1	1,715.0	1,725.7	1,725.0	1,734.3	1,732.7	1,712.9
31 Treasury and Agency securities[2]	1,104.0r	1,077.6r	1,049.1	1,061.2	1,068.1	1,087.2	1,111.0	1,112.6	1,108.7	1,115.1	1,120.7	1,107.0
32 Other securities	600.5r	580.2r	592.8	587.5	600.2	594.9	604.0	613.1	616.3	619.1	612.0	605.9
33 Loans and leases in bank credit[3]	4,120.3r	4,395.6r	4,421.7	4,453.1	4,503.7	4,526.3	4,549.7	4,591.8	4,577.2	4,597.2	4,600.7	4,594.6
34 Commercial and industrial	760.3r	773.2r	775.5	781.3	785.6	794.0	804.6	814.8	812.0	815.6	817.1	815.5
35 Real estate	2,273.6	2,452.0r	2,486.5	2,516.5	2,528.9	2,543.6	2,565.4	2,606.5	2,605.2	2,603.9	2,607.5	2,610.4
36 Revolving home equity	305.9	371.0	384.3	393.0	397.4	403.9	407.5	412.1	410.7	411.9	412.8	413.6
37 Other	1,967.7	2,081.0r	2,102.2	2,123.5	2,131.5	2,139.8	2,157.9	2,194.5	2,194.4	2,192.0	2,194.7	2,196.7
38 Other residential	n.a.	1,064.7r	1,074.5	1,085.0	1,085.7	1,084.9	1,094.2	n.a.	1,119.4	1,115.9	1,117.0	1,117.0
39 Commercial	n.a.	1,016.0r	1,027.2	1,038.0	1,045.4	1,054.4	1,063.2	n.a.	1,075.0	1,076.1	1,077.7	1,079.7
40 Consumer	651.3r	693.9r	691.2	687.8	703.9	711.9	702.8	697.1	695.7	697.3	697.3	698.0
41 Credit cards and related plans	249.6	293.4	289.2	287.3	304.4	311.2	300.3	n.a.	301.9	303.2	303.0	303.9
42 Other	383.7	383.5	384.7	383.1	382.1	383.4	385.1	n.a.	393.7	394.0	394.3	394.1
43 Security[4]	91.0	100.5	98.0	89.7	101.9	97.8	103.3	104.9	101.2	109.7	108.3	100.2
44 Other loans and leases	344.1r	376.1r	370.4	377.8	383.3	379.0	373.7	368.5	363.1	370.7	370.5	370.5
45 Interbank loans	269.7	325.7	319.9	308.8	284.5	241.2	248.7	238.7	243.0	241.8	230.5	232.3
46 Cash assets[5]	256.2	264.5	264.3	271.2	281.7	288.7	276.9	282.6	271.7	288.4	278.9	291.5
47 Other assets[6]	517.2	604.6r	598.7	612.5	613.8	622.4	623.6	644.0	640.5	644.1	647.3	650.0
48 **Total assets**[7]	**6,794.4r**	**7,176.9**	**7,176.0**	**7,223.5**	**7,281.0**	**7,290.8**	**7,344.1**	**7,413.3**	**7,387.7**	**7,436.1**	**7,420.7**	**7,412.1**
Liabilities												
49 Deposits	4,446.6	4,665.0	4,693.0	4,763.9	4,802.7	4,789.1	4,819.1	4,861.0	4,853.8	4,872.9	4,842.5	4,865.7
50 Transaction	660.1	664.1	653.7	662.4	699.2	659.7	650.7	677.9	619.4	664.9	694.8	745.3
51 Nontransaction	3,786.4	4,000.9	4,039.3	4,101.5	4,103.6	4,129.5	4,168.5	4,183.1	4,234.5	4,208.0	4,147.6	4,120.4
52 Large time	593.7r	648.8r	655.8	661.9	669.7	688.9	707.7	712.9	717.1	707.5	711.9	714.7
53 Other	3,192.7r	3,352.1r	3,383.6	3,439.6	3,433.8	3,440.6	3,460.8	3,470.2	3,517.4	3,500.5	3,435.7	3,405.7
54 Borrowings	1,190.3	1,282.2	1,252.5	1,211.2	1,207.0	1,182.4	1,210.2	1,222.6	1,208.2	1,249.8	1,229.8	1,206.2
55 From banks in the U.S.	348.1	409.8	394.8	372.3	340.5	312.5	320.9	310.2	308.4	316.7	313.2	301.6
56 From others	842.2	872.4	857.7	839.0	866.5	869.9	889.4	912.4	899.8	933.1	916.6	904.6
57 Net due to related foreign offices	239.8	211.3	206.0	197.0	222.1	268.3	252.9	245.8	244.6	227.7	257.7	256.8
58 Other liabilities	344.2	401.3	391.7	405.8	402.2	395.1	397.9	398.6	396.5	397.9	401.1	402.4
59 **Total liabilities**	**6,220.8**	**6,559.8**	**6,543.2**	**6,578.0**	**6,634.0**	**6,635.0**	**6,680.1**	**6,728.0**	**6,703.1**	**6,748.3**	**6,731.0**	**6,731.2**
60 Residual (assets less liabilities)[8]	573.5r	617.2	632.7	645.5	647.0	655.8	664.0	685.3	684.6	687.8	689.7	680.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.r	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Seasonally adjusted											
Assets												
1 Bank credit	3,312.9	3,355.2	3,349.2	3,350.8	3,400.2	3,454.1	3,506.7	3,531.9	3,507.9	3,544.8	3,556.3	3,527.5
2 Securities in bank credit	1,005.6	948.8	934.4	923.8	944.7	959.6	997.8	1,017.3	1,009.9	1,027.9	1,031.6	1,004.4
3 Treasury and Agency securities[2]	616.4	579.6	556.0	554.3	568.2	591.9	617.2	625.2	618.9	632.3	636.2	617.0
4 Trading account	45.2	48.1	41.1	45.7	35.1	34.1	51.3	52.2	51.4	57.2	47.9	53.2
5 Investment account	571.2	531.5	514.9	508.6	533.1	557.8	565.8	573.0	567.5	575.0	588.2	563.7
6 Mortgage-backed	457.2	422.6	410.0	403.8	429.9	453.0	460.2	465.1	457.6	463.9	477.5	463.1
7 Other	114.0	108.9	104.9	104.8	103.3	104.8	105.6	107.9	109.9	111.1	110.7	100.7
8 Other securities	389.2	369.2	378.4	369.5	376.5	367.7	380.6	392.1	391.1	395.7	395.4	387.4
9 Trading account	204.4	200.9	210.6	202.1	211.0	201.1	203.3	204.9	206.9	208.2	206.2	198.5
10 Investment account	184.8	168.3	167.8	167.3	165.6	166.6	177.4	187.2	184.2	187.4	189.2	188.9
11 State and local government	33.7	33.3	33.6	33.5	33.0	33.2	34.3	35.2	34.4	35.3	35.9	35.6
12 Other	151.0	134.9	134.2	133.9	132.6	133.4	143.1	152.0	149.8	152.1	153.3	153.3
13 Loans and leases in bank credit[3]	2,307.3	2,406.5	2,414.8	2,427.0	2,455.5	2,494.5	2,508.9	2,514.6	2,498.0	2,516.8	2,524.7	2,523.1
14 Commercial and industrial	450.8	454.3	453.2	455.5	459.0	467.2	473.5	476.8	476.4	477.3	478.4	476.0
15 Real estate	1,161.2	1,209.8	1,227.2	1,240.0	1,251.8	1,275.9	1,274.3	1,284.6	1,281.4	1,280.0	1,283.8	1,293.8
16 Revolving home equity	212.2	255.5	265.6	272.7	277.7	283.2	284.3	289.2	287.3	289.0	290.3	291.0
17 Other	949.0	954.3	961.6	967.3	974.1	992.7	990.0	995.4	994.1	991.1	993.5	1,002.8
18 Other residential	604.9	601.8	605.6	608.2	613.4	628.8	622.8	627.4	626.3	623.6	625.2	634.6
19 Commercial	344.1	352.6	356.0	359.1	360.6	363.9	367.2	368.0	367.8	367.5	368.3	368.3
20 Consumer	359.8	380.7	383.4	378.9	380.2	384.7	385.7	384.4	381.7	384.6	385.6	386.7
21 Security[4]	85.5	91.6	87.1	80.7	89.9	90.8	99.6	99.8	94.2	103.6	104.4	97.4
22 Federal funds sold to and repurchase agreements with broker–dealers	64.7	71.6	67.6	59.9	69.5	69.0	77.9	77.3	73.0	82.2	79.9	72.7
23 Other	20.8	20.0	19.4	20.8	20.4	21.8	21.7	22.6	21.3	21.4	24.5	24.7
24 State and local government	14.6	15.8	16.4	16.4	16.7	16.8	16.5	16.6	16.5	16.5	16.7	16.7
25 Agricultural	9.1	9.3	9.5	9.5	9.6	9.4	9.3	9.1	9.2	9.1	9.1	9.1
26 Federal funds sold to and repurchase agreements with others	24.4	29.6	24.7	27.2	27.0	27.3	27.1	27.9	25.8	29.6	30.5	28.0
27 All other loans	97.7	121.6	119.8	124.8	125.3	126.6	127.3	120.4	117.7	121.0	121.3	120.8
28 Lease-financing receivables	104.1	93.8	93.6	94.1	96.0	95.8	95.7	94.9	95.0	94.9	94.8	94.7
29 Interbank loans	179.1	256.6	245.9	218.5	197.6	162.9	170.5	156.4	158.3	157.1	154.2	150.5
30 Federal funds sold to and repurchase agreements with commercial banks	95.0	139.9	122.6	121.7	123.7	103.4	105.5	91.4	89.6	92.6	87.7	91.3
31 Other	84.1	116.7	123.3	96.8	73.8	59.5	65.0	65.1	68.7	64.5	66.5	59.2
32 Cash assets[5]	149.6	146.6	142.5	143.9	148.9	157.1	155.0	169.0	159.8	170.6	170.9	177.0
33 Other assets[6]	376.9	428.9	420.4	434.9	440.8	442.4	445.9	458.1	454.9	456.1	465.0	463.2
34 **Total assets**[7]	**3,977.4**	**4,149.2**	**4,119.5**	**4,109.9**	**4,150.0**	**4,180.0**	**4,242.2**	**4,280.4**	**4,246.0**	**4,293.5**	**4,311.3**	**4,283.0**
Liabilities												
35 Deposits	2,276.3	2,369.0	2,372.0	2,414.3	2,430.6	2,434.0	2,440.7	2,469.0	2,445.9	2,476.8	2,484.3	2,471.9
36 Transaction	322.6	325.4	313.8	318.0	321.9	310.9	317.6	330.3	298.7	323.2	351.0	361.4
37 Nontransaction	1,953.7	2,043.6	2,058.2	2,096.2	2,108.6	2,123.1	2,123.1	2,138.7	2,147.2	2,153.6	2,133.3	2,110.4
38 Large time	262.4	301.8	299.9	301.5	309.9	319.1	331.5	335.6	331.6	331.5	338.3	341.4
39 Other	1,691.2	1,741.8	1,758.3	1,794.7	1,798.7	1,804.0	1,791.6	1,803.1	1,815.6	1,822.1	1,795.1	1,769.0
40 Borrowings	760.1	789.1	768.4	730.4	738.2	711.7	728.8	752.6	733.2	774.0	752.5	754.7
41 From banks in the U.S.	184.6	218.8	216.4	194.1	172.8	160.8	164.5	151.9	147.0	156.1	152.2	150.5
42 From others	575.5	570.4	552.0	536.3	565.4	550.9	564.3	600.7	586.2	617.9	600.4	604.2
43 Net due to related foreign offices	225.5	198.1	193.3	183.0	207.3	252.5	238.9	246.1	241.8	229.6	259.6	258.2
44 Other liabilities	280.9	320.7	314.6	320.4	317.9	313.5	316.0	328.5	322.2	327.4	332.8	336.2
45 **Total liabilities**	**3,542.8**	**3,676.9**	**3,648.3**	**3,648.1**	**3,694.0**	**3,711.7**	**3,724.4**	**3,796.2**	**3,743.1**	**3,807.9**	**3,829.3**	**3,820.9**
46 Residual (assets less liabilities)[8]	434.6	472.3	471.2	461.8	456.0	468.3	517.8	484.2	502.9	485.7	482.1	462.1

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Not seasonally adjusted											
Assets												
47 Bank credit	3,283.6	3,360.0	3,355.7	3,369.6	3,419.6	3,458.5	3,491.8	3,499.7	3,486.3	3,512.8	3,512.1	3,491.0
48 Securities in bank credit	989.4	947.9	933.4	933.9	949.7	963.0	994.6	1,000.7	1,001.2	1,009.9	1,008.0	985.6
49 Treasury and Agency securities[2]	604.9	575.8	552.4	563.5	568.9	588.2	612.6	613.3	610.0	617.4	621.3	605.3
50 Trading account	44.8	47.5	40.3	46.1	35.1	33.9	51.7	51.7	51.4	56.5	47.1	52.5
51 Investment account	560.1	528.2	512.1	517.4	533.8	554.2	560.9	561.6	558.5	560.9	574.2	552.8
52 Mortgage-backed	447.2	420.5	409.1	411.5	430.6	450.1	454.6	454.7	448.6	451.3	465.4	453.5
53 Other	112.9	107.8	102.9	105.9	103.3	104.2	106.3	106.9	110.0	109.6	108.8	99.3
54 Other securities	384.5	372.2	381.0	370.4	380.8	374.8	382.0	387.5	391.2	392.5	386.7	380.3
55 Trading account	202.0	202.6	212.1	202.7	213.3	205.0	204.0	202.5	207.0	206.6	201.6	194.8
56 Investment account	182.6	169.6	168.9	167.8	167.5	169.8	178.0	185.0	184.2	185.9	185.0	185.4
57 State and local government	33.3	33.6	33.8	33.6	33.4	33.8	34.4	34.8	34.4	35.0	35.1	34.9
58 Other	149.3	136.0	135.1	134.2	134.1	136.0	143.6	150.2	149.8	150.9	149.9	150.5
59 Loans and leases in bank credit[3]	2,294.2	2,412.0	2,422.3	2,435.7	2,469.9	2,495.5	2,497.1	2,499.0	2,485.1	2,502.9	2,504.2	2,505.5
60 Commercial and industrial	451.2	454.4	454.3	457.2	458.3	463.1	471.5	477.2	475.7	477.8	478.9	477.1
61 Real estate	1,154.5	1,211.5	1,228.0	1,243.6	1,253.6	1,274.2	1,269.7	1,276.4	1,275.3	1,272.7	1,273.5	1,283.8
62 Revolving home equity	210.4	256.4	266.0	272.8	277.0	281.8	284.8	286.8	285.9	286.6	287.1	287.7
63 Other	944.1	955.2	962.0	970.8	976.5	992.5	984.9	989.6	989.4	986.1	986.4	996.1
64 Other residential	601.7	602.3	605.9	610.4	615.0	628.7	619.5	623.7	623.4	620.4	620.7	630.3
65 Commercial	342.4	352.9	356.1	360.4	361.5	363.8	365.3	365.9	366.0	365.6	365.7	365.8
66 Consumer	357.8	381.5	383.8	379.6	384.4	391.5	388.8	382.2	380.6	382.6	383.0	383.1
67 Credit cards and related plans	106.2	135.3	138.5	135.8	142.2	149.7	145.2	n.a.	143.9	145.7	146.0	146.2
68 Other	233.7	229.4	227.9	226.3	224.9	224.4	226.2	n.a.	236.7	236.9	237.0	236.8
69 Security[4]	83.2	93.2	90.4	81.6	94.1	90.1	95.5	97.1	93.2	101.9	100.7	92.7
70 Federal funds sold to and repurchase agreements with broker–dealers	63.0	72.9	70.2	60.5	72.7	68.5	74.7	75.2	72.2	80.9	77.1	69.2
71 Other	20.2	20.3	20.2	21.0	21.3	21.6	20.8	21.9	21.0	21.0	23.6	23.5
72 State and local government	14.6	15.8	16.4	16.4	16.7	16.8	16.5	16.6	16.5	16.5	16.7	16.7
73 Agricultural	9.0	9.3	9.4	9.5	9.7	9.5	9.2	9.0	9.1	9.1	9.0	9.0
74 Federal funds sold to and repurchase agreements with others	24.4	29.6	24.7	27.2	27.0	27.3	27.1	27.9	25.8	29.6	30.5	28.0
75 All other loans	95.7	122.8	121.2	126.2	130.3	126.8	123.5	117.9	114.1	118.1	117.4	120.5
76 Lease-financing receivables	103.8	93.8	94.2	94.5	95.9	96.2	95.4	94.6	94.7	94.6	94.5	94.6
77 Interbank loans	178.6	250.1	239.0	220.8	201.8	162.4	165.4	155.9	156.0	158.0	150.2	153.5
78 Federal funds sold to and repurchase agreements with commercial banks	94.8	136.4	119.2	122.9	126.5	103.1	102.3	91.1	88.3	93.1	85.4	93.2
79 Other	83.8	113.7	119.8	97.8	75.4	59.3	63.1	64.8	67.7	64.9	64.8	60.4
80 Cash assets[5]	144.2	145.9	145.3	150.0	161.1	166.1	155.0	162.7	152.4	167.7	158.5	173.4
81 Other assets[6]	373.3	432.9	424.6	437.9	441.6	441.1	439.3	453.4	450.3	452.9	456.0	459.1
82 **Total assets**[7]	**3,938.1**	**4,150.6**	**4,126.7**	**4,140.2**	**4,186.6**	**4,191.5**	**4,215.1**	**4,236.3**	**4,209.5**	**4,255.9**	**4,241.6**	**4,241.9**
Liabilities												
83 Deposits	2,266.3	2,370.3	2,382.0	2,427.0	2,449.6	2,433.0	2,446.3	2,458.5	2,450.3	2,469.1	2,447.5	2,460.4
84 Transaction	318.0	318.8	311.2	320.7	345.9	319.2	313.9	325.7	289.8	320.6	337.3	366.2
85 Nontransaction	1,948.3	2,051.5	2,070.8	2,106.3	2,103.7	2,113.7	2,132.3	2,132.9	2,160.6	2,148.5	2,110.2	2,094.2
86 Large time	260.5	300.2	301.8	304.8	311.4	323.1	335.2	333.1	333.6	329.7	333.2	335.0
87 Other	1,687.8	1,751.3	1,769.0	1,801.5	1,792.4	1,790.7	1,797.1	1,799.7	1,827.0	1,818.8	1,777.0	1,759.2
88 Borrowings	749.1	793.1	766.0	723.4	724.7	708.4	726.9	740.5	723.4	764.3	742.5	733.9
89 From banks in the U.S.	186.0	219.2	216.5	191.6	171.1	157.8	162.0	153.1	147.7	157.5	153.6	152.1
90 From others	563.1	573.8	549.5	531.8	553.6	550.6	564.8	587.4	575.7	606.8	588.9	581.8
91 Net due to related foreign offices	219.7	200.4	196.1	189.6	213.4	256.7	244.2	240.0	239.2	224.1	251.1	249.5
92 Other liabilities	274.3	324.2	319.4	331.1	326.8	318.6	322.7	320.5	318.7	319.7	322.1	325.1
93 **Total liabilities**	**3,509.5**	**3,687.9**	**3,663.5**	**3,671.1**	**3,714.5**	**3,716.7**	**3,740.0**	**3,759.6**	**3,731.6**	**3,777.2**	**3,763.2**	**3,768.8**
94 Residual (assets less liabilities)[8]	428.6	462.7	463.2	469.1	472.1	474.8	475.1	476.7	477.9	478.7	478.4	473.0

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,550.9	2,687.8	2,699.4	2,715.9	2,733.3	2,745.6	2,776.3	2,828.7	2,824.7	2,828.9	2,833.9	2,829.0
2 Securities in bank credit	713.6	710.2	709.9	714.6	714.7	719.0	722.5	723.5	723.9	723.2	722.6	724.2
3 Treasury and Agency securities[2]	497.7	502.2	498.1	497.5	495.2	498.9	500.5	497.9	498.8	496.5	497.2	498.5
4 Other securities	215.9	208.0	211.8	217.1	219.5	220.1	222.0	225.6	225.1	226.7	225.3	225.6
5 Loans and leases in bank credit[3]	1,837.2	1,977.6	1,989.5	2,001.3	2,018.6	2,026.6	2,053.8	2,105.2	2,100.8	2,105.8	2,111.4	2,104.9
6 Commercial and industrial	308.5	320.6	322.0	325.3	327.3	331.6	333.1	336.9	335.9	337.3	337.2	337.9
7 Real estate	1,125.6	1,234.8	1,251.2	1,260.1	1,268.2	1,268.6	1,296.4	1,337.6	1,334.7	1,338.1	1,343.3	1,335.7
8 Revolving home equity	96.0	113.9	117.7	120.3	120.8	122.5	123.0	125.9	125.2	125.9	126.4	126.8
9 Other	1,029.6	1,120.9	1,133.4	1,139.7	1,147.4	1,146.1	1,173.4	1,211.6	1,209.5	1,212.2	1,216.9	1,208.9
10 Consumer	297.5	311.8	305.3	304.5	311.9	313.9	312.0	319.2	318.7	318.6	318.7	320.5
11 Security[4]	7.7	7.4	7.7	8.0	7.8	7.9	7.8	7.6	7.6	7.6	7.6	7.4
12 Other loans and leases	98.0	102.9	103.4	103.5	103.4	104.6	104.4	104.0	103.9	104.2	104.6	103.4
13 Interbank loans	86.6	76.9	80.0	86.5	82.9	82.2	83.2	78.7	79.3	79.8	79.4	75.6
14 Cash assets[5]	116.9	117.2	117.5	117.2	116.0	121.4	124.0	125.0	123.9	125.9	129.3	121.0
15 Other assets[6]	143.9	171.7	174.1	174.6	172.1	181.3	184.3	190.6	190.1	191.2	191.3	191.0
16 **Total assets**[7]	**2,866.4**	**3,020.7**	**3,038.4**	**3,061.3**	**3,070.9**	**3,097.1**	**3,134.3**	**3,188.9**	**3,184.0**	**3,191.7**	**3,199.8**	**3,182.6**
Liabilities												
17 Deposits	2,182.1	2,295.9	2,309.0	2,325.6	2,340.0	2,361.2	2,383.0	2,404.2	2,398.9	2,406.7	2,407.3	2,403.9
18 Transaction	346.2	347.0	341.2	338.4	340.4	336.6	341.2	356.4	332.9	349.4	367.1	379.6
19 Nontransaction	1,835.8	1,948.9	1,967.7	1,987.2	1,999.6	2,024.6	2,041.8	2,047.8	2,066.0	2,057.2	2,040.2	2,024.3
20 Large time	333.3	348.5	354.0	357.1	358.4	365.9	372.5	379.8	383.5	377.8	378.8	379.7
21 Other	1,502.6	1,600.3	1,613.7	1,630.0	1,641.2	1,658.7	1,669.3	1,668.0	1,682.5	1,679.5	1,661.4	1,644.6
22 Borrowings	441.2	489.1	486.5	487.8	482.3	474.0	483.4	482.1	484.8	485.5	487.3	472.3
23 From banks in the U.S.	162.1	190.6	178.3	180.7	169.4	154.7	158.8	157.1	160.6	159.1	159.6	149.6
24 From others	279.1	298.6	308.2	307.1	312.9	319.3	324.5	324.9	324.1	326.3	327.7	322.8
25 Net due to related foreign offices	20.1	10.9	9.9	7.3	8.7	11.6	8.7	5.8	5.4	3.7	6.6	7.4
26 Other liabilities	69.9	77.1	72.3	74.8	75.4	76.6	75.2	78.1	77.8	78.2	79.0	77.3
27 **Total liabilities**	**2,713.2**	**2,873.0**	**2,877.6**	**2,895.5**	**2,906.4**	**2,923.4**	**2,950.3**	**2,970.1**	**2,966.9**	**2,974.0**	**2,980.1**	**2,960.9**
28 Residual (assets less liabilities)[8]	153.2	147.8	160.8	165.8	164.5	173.8	184.0	218.8	217.0	217.7	219.7	221.6
	Not seasonally adjusted											
Assets												
29 Bank credit	2,541.2	2,693.4	2,707.9	2,732.3	2,752.4	2,750.0	2,773.0	2,817.8	2,815.9	2,818.6	2,821.2	2,816.4
30 Securities in bank credit	715.1	709.8	708.5	714.8	718.7	719.1	720.4	724.9	723.9	724.4	724.7	727.3
31 Treasury and Agency securities[2]	499.2	501.9	496.7	497.7	499.2	499.0	498.4	499.3	498.7	497.7	499.4	501.7
32 Other securities	215.9	208.0	211.8	217.1	219.5	220.1	222.0	225.6	225.1	226.7	225.3	225.6
33 Loans and leases in bank credit[3]	1,826.1	1,983.5	1,999.4	2,017.5	2,033.8	2,030.9	2,052.6	2,092.9	2,092.1	2,094.3	2,096.5	2,089.1
34 Commercial and industrial	309.1	318.8	321.2	324.2	327.4	330.9	333.1	337.6	336.3	337.9	338.2	338.4
35 Real estate	1,119.1	1,240.4	1,258.5	1,272.9	1,275.4	1,269.4	1,295.8	1,330.2	1,329.9	1,331.2	1,333.9	1,326.5
36 Revolving home equity	95.5	114.6	118.4	120.2	120.4	122.1	122.7	125.3	124.9	125.3	125.6	125.9
37 Other	1,023.6	1,125.8	1,140.2	1,152.7	1,155.0	1,147.3	1,173.0	1,204.9	1,205.0	1,205.9	1,208.3	1,200.6
38 Other residential	n.a.	462.2	468.6	474.6	470.7	456.2	474.6	n.a.	496.1	495.5	496.3	486.7
39 Commercial	n.a.	663.4	671.1	677.6	683.8	690.6	697.9	n.a.	709.0	710.4	712.0	713.9
40 Consumer	293.5	312.3	307.5	308.3	319.4	320.4	313.9	314.9	315.0	314.6	314.3	314.9
41 Credit cards and related plans	143.4	158.2	150.7	151.5	162.2	161.5	155.1	n.a.	158.0	157.5	157.0	157.7
42 Other	150.0	154.1	156.8	156.8	157.2	158.9	158.9	n.a.	157.0	157.2	157.3	157.2
43 Security[4]	7.8	7.3	7.6	8.1	7.8	7.7	7.8	7.7	8.0	7.8	7.6	7.5
44 Other loans and leases	96.6	104.7	104.5	104.1	103.8	102.5	102.0	102.4	102.9	102.7	102.4	101.8
45 Interbank loans	91.0	75.5	80.9	88.0	82.7	78.8	83.4	82.8	86.9	83.8	80.3	78.7
46 Cash assets[5]	112.0	118.5	119.0	121.2	120.7	122.6	121.9	119.9	119.3	120.7	120.4	118.1
47 Other assets[6]	143.9	171.7	174.1	174.6	172.1	181.3	184.3	190.6	190.1	191.2	191.3	191.0
48 **Total assets**[7]	**2,856.3**	**3,026.3**	**3,049.3**	**3,083.2**	**3,094.5**	**3,099.3**	**3,129.0**	**3,177.0**	**3,178.2**	**3,180.2**	**3,179.1**	**3,170.2**
Liabilities												
49 Deposits	2,180.2	2,294.7	2,311.1	2,336.9	2,353.1	2,356.2	2,372.9	2,402.5	2,403.5	2,403.8	2,395.0	2,405.3
50 Transaction	342.1	345.3	342.5	341.7	353.3	340.4	336.8	352.2	329.6	344.3	357.5	379.1
51 Nontransaction	1,838.1	1,949.4	1,968.5	1,995.2	1,999.8	2,015.7	2,036.1	2,050.3	2,073.9	2,059.5	2,037.5	2,026.2
52 Large time	333.3	348.5	354.0	357.1	358.4	365.9	372.5	379.8	383.5	377.8	378.8	379.7
53 Other	1,504.8	1,600.9	1,614.5	1,638.1	1,641.4	1,649.9	1,663.6	1,670.5	1,690.4	1,681.7	1,658.7	1,646.5
54 Borrowings	441.2	489.1	486.5	487.8	482.3	474.0	483.4	482.1	484.8	485.5	487.3	472.3
55 From banks in the U.S.	162.1	190.6	178.3	180.7	169.4	154.7	158.8	157.1	160.6	159.1	159.6	149.6
56 From others	279.1	298.6	308.2	307.1	312.9	319.3	324.5	324.9	324.1	326.3	327.7	322.8
57 Net due to related foreign offices	20.1	10.9	9.9	7.3	8.7	11.6	8.7	5.8	5.4	3.7	6.6	7.4
58 Other liabilities	69.9	77.1	72.3	74.8	75.4	76.6	75.2	78.1	77.8	78.2	79.0	77.3
59 **Total liabilities**	**2,711.4**	**2,871.8**	**2,879.8**	**2,906.8**	**2,919.5**	**2,918.3**	**2,940.2**	**2,968.4**	**2,971.5**	**2,971.1**	**2,967.9**	**2,962.3**
60 Residual (assets less liabilities)[8]	144.9	154.5	169.5	176.4	175.0	181.0	188.9	208.6	206.7	209.1	211.3	207.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.	Sept.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Seasonally adjusted											
Assets												
1 Bank credit	658.1[r]	658.0[r]	656.6	674.9	633.3	636.2	659.7	667.5	674.2	675.3	664.4	657.0
2 Securities in bank credit	265.6[r]	260.4	268.0	276.9	264.5	276.5	285.5	290.2	296.0	291.5	290.2	283.8
3 Treasury and Agency securities[2]	96.6	91.3	92.5	90.3	83.3	85.3	94.4	92.0	94.7	93.5	92.7	86.5
4 Other securities	169.0[r]	169.1	175.5	186.6	181.2	191.2	191.1	198.2	201.3	198.0	197.5	197.3
5 Loans and leases in bank credit[3]	392.6	397.6[r]	388.5	398.0	368.8	359.8	374.2	377.3	378.2	383.8	374.3	373.2
6 Commercial and industrial	133.4	134.1	135.1	135.9	138.8	143.4	144.9	144.2	142.9	144.9	143.7	145.3
7 Real estate	17.3	16.3	16.8	17.4	17.6	17.3	16.9	16.8	16.7	16.7	16.9	16.9
8 Security[4]	149.8	156.1[r]	145.9	147.2	117.1	100.2	111.5	116.4	117.3	119.4	114.9	114.6
9 Other loans and leases	92.1	91.1	90.8	97.4	95.4	98.9	100.9	99.9	101.3	102.7	98.8	96.4
10 Interbank loans	29.5	34.3[r]	43.6	52.8	52.5	48.4	45.0	46.9	42.7	46.3	49.7	48.0
11 Cash assets[5]	55.6	61.3	61.1	62.8	60.9	63.9	61.6	60.6	61.1	61.5	61.0	59.1
12 Other assets[6]	28.7	41.2	36.2	36.0	37.7	29.8	29.6	32.6	30.4	32.6	35.0	33.7
13 **Total assets**[7]	**771.4**	**794.5[r]**	**797.2**	**826.0**	**784.0**	**778.0**	**795.5**	**807.2**	**807.9**	**815.3**	**809.7**	**797.4**
Liabilities												
14 Deposits	472.9	538.0	545.7	542.4	540.5	548.8	533.5	537.1	537.2	537.7	533.7	539.7
15 Transaction	11.9	11.0	12.1	11.8	12.2	11.9	12.3	12.6	13.0	12.8	12.4	12.1
16 Nontransaction	461.0	527.1	533.6	530.6	528.3	536.9	521.3	524.5	524.3	524.9	521.3	527.6
17 Borrowings	353.2[r]	331.4	335.2	361.2	333.6	303.5	316.8	320.9	319.5	336.0	318.5	310.0
18 From banks in the U.S.	49.3[r]	50.6	46.0	51.4	50.9	38.3	42.1	41.7	37.0	46.2	38.8	44.3
19 From others	303.8	280.7	289.3	309.8	282.7	265.2	274.7	279.2	282.5	289.8	279.7	265.7
20 Net due to related foreign offices	155.4	165.7[r]	164.9	169.5	175.3	171.3	155.2	147.5	144.3	149.3	141.1	155.7
21 Other liabilities	98.2	87.2	88.7	98.6	91.7	89.7	93.9	91.1	96.1	90.1	89.1	90.1
22 **Total liabilities**	**768.9[r]**	**790.9**	**804.7**	**832.6**	**790.5**	**770.8**	**789.1**	**801.6**	**808.6**	**814.5**	**800.2**	**784.1**
23 Residual (assets less liabilities)[8]	2.6[r]	3.6[r]	7.5	6.6	6.5	7.2	6.4	5.6	.7	.8	9.5	13.3
	Not seasonally adjusted											
Assets												
24 Bank credit	661.6[r]	650.6[r]	653.2	676.4	639.0	638.7	661.4	670.7	675.5	680.4	667.6	660.4
25 Securities in bank credit	265.6[r]	260.4	268.0	276.9	264.5	276.5	285.5	290.2	296.0	291.5	290.2	283.8
26 Treasury and Agency securities[2]	96.6	91.3	92.5	90.3	83.3	85.3	94.4	92.0	94.7	93.5	92.7	86.5
27 Trading account	35.1	35.9	34.3	32.1	27.1	30.0	37.4	37.7	36.8	36.6	41.6	36.1
28 Investment account	61.5	55.4	58.2	58.1	56.2	55.3	57.0	54.3	57.9	56.9	51.1	50.4
29 Other securities	169.0[r]	169.1	175.5	186.6	181.2	191.2	191.1	198.2	201.3	198.0	197.5	197.3
30 Trading account	101.2	103.6	108.8	118.2	114.2	112.5	113.1	119.7	122.5	119.6	119.1	118.5
31 Investment account	67.8[r]	65.6	66.7	68.5	67.0	78.7	78.0	78.6	78.8	78.4	78.4	78.7
32 Loans and leases in bank credit[3]	396.0	390.2[r]	385.2	399.5	374.5	362.2	375.9	380.5	379.5	388.9	377.4	376.6
33 Commercial and industrial	135.3	132.8	133.5	135.3	139.7	144.0	146.6	146.2	144.4	147.1	146.0	147.5
34 Real estate	17.3	16.3	16.8	17.4	17.6	17.3	16.9	16.8	16.7	16.7	16.9	16.9
35 Security[4]	151.6	149.4[r]	144.6	151.3	122.9	103.2	113.5	117.8	118.1	123.2	115.7	115.1
36 Other loans and leases	91.8	91.8	90.3	95.4	94.3	97.7	98.8	99.6	100.4	102.0	98.9	97.1
37 Interbank loans	29.5	34.3[r]	43.6	52.8	52.5	48.4	45.0	46.9	42.7	46.3	49.7	48.0
38 Cash assets[5]	53.8	62.5	62.3	62.8	63.1	63.5	60.8	58.6	58.5	59.0	58.8	58.2
39 Other assets[6]	28.8	39.6	35.2	35.3	38.3	31.8	31.2	32.6	31.6	33.1	34.0	32.8
40 **Total assets**[7]	**773.2[r]**	**786.6[r]**	**793.8**	**826.9**	**792.5**	**782.0**	**798.0**	**808.4**	**807.9**	**818.4**	**809.7**	**799.0**
Liabilities												
41 Deposits	477.6	528.3	527.7	529.2	537.3	555.9	540.6	542.4	538.2	540.8	539.7	550.7
42 Transaction	11.5	11.1	12.2	11.7	12.6	12.2	12.3	12.1	12.3	12.2	11.9	12.0
43 Nontransaction	466.0	517.2	515.6	517.5	524.7	543.7	528.3	530.2	525.8	528.6	527.9	538.7
44 Borrowings	353.2[r]	331.4	335.2	361.2	333.6	303.5	316.8	320.9	319.5	336.0	318.5	310.0
45 From banks in the U.S.	49.3[r]	50.6	46.0	51.4	50.9	38.3	42.1	41.7	37.0	46.2	38.8	44.3
46 From others	303.8	280.7	289.3	309.8	282.7	265.2	274.7	279.2	282.5	289.8	279.7	265.7
47 Net due to related foreign offices	156.0	164.2	162.4	166.9	173.9	170.4	155.6	148.2	146.9	150.4	140.7	154.9
48 Other liabilities	97.7	88.3	90.5	100.6	92.6	90.3	93.6	90.6	94.5	89.4	89.4	90.6
49 **Total liabilities**	**772.5[r]**	**783.8**	**791.1**	**824.1**	**789.7**	**779.3**	**795.4**	**805.7**	**805.3**	**815.7**	**807.1**	**796.4**
50 Residual (assets less liabilities)[8]	.7[r]	2.8[r]	2.8	2.8	2.8	2.7	2.6	2.6	2.6	2.6	2.6	2.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004				2005			2005			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 9	Mar. 16	Mar. 23	Mar. 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	126.5	109.2	107.9	95.7	103.7	93.1	89.3	88.4	88.0	89.3	88.5	88.5
2 Revaluation losses on off-balance-sheet items[9]	115.6	99.2	96.4	90.5	95.1	83.7	78.8	78.8	79.2	81.0	78.2	77.2
3 Mortgage-backed securities[10]	505.8[r]	489.8[r]	478.9[r]	482.5[r]	499.0[r]	519.9[r]	532.4[r]	535.5	529.5	532.3	546.6	533.7
4 Pass-through	381.8[r]	374.7[r]	364.7[r]	367.3[r]	385.6[r]	407.4[r]	416.2[r]	419.3	412.6	415.6	430.1	419.4
5 CMO, REMIC, and other	124.0[r]	115.1[r]	114.2[r]	115.2[r]	113.4[r]	112.5[r]	116.2[r]	116.1	116.9	116.6	116.5	114.3
6 Net unrealized gains (losses) on available-for-sale securities[11]	10.6[r]	3.8	4.7[r]	4.3[r]	4.6[r]	2.6[r]	1.3[r]	5.8	4.0	5.5	8.0	6.8
7 Securitized consumer loans[12]	154.0	151.0	149.7	151.9	155.4	155.2	152.7	n.a.	149.9	148.3	148.3	148.3
8 Credit cards and related plans	133.4	130.1	128.0	130.3	132.9	133.2	131.2	n.a.	128.7	127.2	127.3	127.5
9 Other	20.6	21.0	21.7	21.6	22.4	22.0	21.6	n.a.	21.3	21.0	21.0	20.9
10 Securitized business loans[12]	7.4	6.6	6.5	6.5	6.4	6.4	6.4	n.a.	6.4	6.4	6.4	6.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	326.0[r]	324.9[r]	324.5[r]	330.9[r]	336.1[r]	337.5[r]	339.9[r]	344.1	344.2	343.9	344.5	344.1
12 Securitized consumer loans[12]	220.0	213.5	220.0	221.1	221.3	222.0	208.3	n.a.	210.8	210.8	210.9	211.8
13 Credit cards and related plans	212.8	206.2	212.6	213.8	214.0	214.7	201.1	n.a.	203.6	203.6	203.6	204.6
14 Other	7.2	7.3	7.3	7.3	7.3	7.3	7.2	n.a.	7.2	7.2	7.2	7.2
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	61.8	56.6	59.7[r]	64.2[r]	58.7[r]	54.1[r]	53.1[r]	51.7	55.2	50.8	50.4	50.5
16 Revaluation losses on off-balance-sheet items[9]	67.8	59.3	64.1	71.3	64.9	61.8	64.5	62.7	66.1	61.8	61.2	61.7
17 Securitized business loans[12]	.3	.3	.3	.3	.3	.2	.2	n.a.	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement.* Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Seasonally adjusted											
Assets												
1 Bank credit	6,535.3	6,705.2	6,743.5	6,769.0	6,837.4	6,941.7	7,024.8	7,047.8	7,037.1	7,028.7	7,055.0	7,059.5
2 Securities in bank credit	1,951.3	1,912.2	1,917.2	1,926.1	1,957.0	2,004.8	2,026.2	2,015.3	2,011.9	1,999.0	2,024.3	2,017.3
3 Treasury and Agency securities[2]	1,199.8	1,147.1	1,143.7	1,147.8	1,177.0	1,210.2	1,209.5	1,185.5	1,184.9	1,173.6	1,192.3	1,189.8
4 Other securities	751.5	765.1	773.4	778.3	780.0	794.6	816.7	829.9	827.0	825.5	832.1	827.5
5 Loans and leases in bank credit[3]	4,584.0	4,793.0	4,826.4	4,842.9	4,880.4	4,936.9	4,998.7	5,032.4	5,025.2	5,029.7	5,030.7	5,042.1
6 Commercial and industrial	887.9[r]	909.1	915.6	923.9	940.5	949.8	955.5	967.7	961.4	966.7	967.9	973.3
7 Real estate	2,362.3[r]	2,496.1	2,518.4	2,538.6	2,562.8	2,589.2	2,640.9	2,666.2	2,664.7	2,663.2	2,669.0	2,666.4
8 Revolving home equity	318.1	383.3	393.0	398.5	405.7	407.3	415.1	419.3	418.2	418.8	418.7	420.6
9 Other	2,044.2[r]	2,112.8	2,125.4	2,140.1	2,157.1	2,181.9	2,225.8	2,246.9	2,246.5	2,244.4	2,250.3	2,245.8
10 Consumer	658.5[r]	689.6	684.2	693.0	699.4	698.6	704.4	706.0	706.0	704.0	708.0	708.4
11 Security[4]	237.6	240.6	235.8	214.7	199.0	218.8	224.8	219.3	228.1	221.0	207.0	220.5
12 Other loans and leases	437.7[r]	457.5	472.3	472.8	478.7	480.5	473.0	473.3	465.1	474.8	478.9	473.7
13 Interbank loans	318.0	369.4	357.8	333.0	293.5	298.7	282.0	293.0	289.2	293.1	291.8	297.2
14 Cash assets[5]	329.4	321.1	323.9	325.8	342.5	340.6	354.6	335.1	332.5	336.3	328.5	343.3
15 Other assets[6]	579.4	630.8	645.4	650.6	654.1	660.4	680.7	670.8	663.6	683.5	677.3	662.4
16 **Total assets**[7]	**7,689.6**	**7,955.1**	**7,999.3**	**8,007.1**	**8,057.2**	**8,171.5**	**8,272.6**	**8,277.2**	**8,253.1**	**8,272.5**	**8,282.9**	**8,292.9**
Liabilities												
17 Deposits	4,983.6	5,226.6	5,282.3	5,311.2	5,343.9	5,357.3	5,410.9	5,450.3	5,440.2	5,467.0	5,459.9	5,435.3
18 Transaction	671.5	667.1	668.2	674.6	659.4	671.1	697.8	671.0	632.4	635.7	690.0	722.0
19 Nontransaction	4,312.1	4,559.5	4,614.0	4,636.6	4,684.6	4,686.2	4,713.1	4,779.4	4,807.8	4,831.3	4,769.9	4,713.3
20 Large time	1,070.9	1,172.9	1,179.5	1,192.1	1,218.2	1,219.1	1,237.9	1,276.5	1,271.2	1,287.3	1,274.9	1,273.4
21 Other	3,241.2	3,386.6	3,434.5	3,444.5	3,466.4	3,467.1	3,475.2	3,502.9	3,536.5	3,544.0	3,495.0	3,440.0
22 Borrowings	1,575.2	1,590.2	1,579.5	1,554.2	1,489.6	1,529.0	1,556.8	1,550.0	1,526.2	1,539.9	1,537.6	1,575.8
23 From banks in the U.S.	430.2	440.6	426.2	393.1	353.9	365.5	350.8	360.2	351.4	354.5	364.4	365.8
24 From others	1,145.1	1,149.5	1,153.2	1,161.1	1,135.7	1,163.5	1,206.0	1,189.8	1,174.8	1,185.4	1,173.2	1,210.0
25 Net due to related foreign offices	94.4	38.2	20.8	40.7	92.8	92.5	104.5	74.1	72.7	47.6	85.9	93.4
26 Other liabilities	431.3	475.7	493.8	485.0	479.8	485.2	496.4	513.3	506.6	530.9	527.5	496.1
27 **Total liabilities**	**7,084.5**	**7,330.6**	**7,376.3**	**7,391.0**	**7,406.2**	**7,464.0**	**7,568.6**	**7,587.7**	**7,545.6**	**7,585.4**	**7,610.8**	**7,600.6**
28 Residual (assets less liabilities)[8]	605.1	624.4	623.0	616.1	651.0	707.5	704.1	689.5	707.5	687.1	672.1	692.2
	Not seasonally adjusted											
Assets												
29 Bank credit	6,517.7	6,716.9	6,778.5	6,812.1	6,847.7	6,927.1	6,990.6	7,026.8	6,994.3	7,001.0	7,044.4	7,044.7
30 Securities in bank credit	1,948.2	1,910.0	1,925.8	1,933.9	1,959.5	2,001.5	2,016.8	2,011.3	2,004.9	1,992.6	2,019.7	2,015.2
31 Treasury and Agency securities[2]	1,203.2	1,142.3	1,151.5	1,151.4	1,172.4	1,205.5	1,204.8	1,188.6	1,186.5	1,174.4	1,194.6	1,195.3
32 Other securities	744.9	767.8	774.4	782.5	787.1	796.0	812.1	822.7	818.4	818.2	825.1	819.9
33 Loans and leases in bank credit[3]	4,569.5	4,806.9	4,852.7	4,878.2	4,888.2	4,925.6	4,973.8	5,015.6	4,989.4	5,008.4	5,024.7	5,029.6
34 Commercial and industrial	892.2[r]	907.8	915.5	924.2	936.3	949.5	958.5	972.5	964.7	969.3	974.8	977.9
35 Real estate	2,351.0[r]	2,504.3	2,534.9	2,547.5	2,561.9	2,583.9	2,625.3	2,653.9	2,647.3	2,649.0	2,656.4	2,656.8
36 Revolving home equity	317.0	384.3	393.0	397.4	403.9	407.5	412.1	417.9	414.1	415.7	418.1	421.4
37 Other	2,033.9[r]	2,120.0	2,141.9	2,150.1	2,158.1	2,176.3	2,213.2	2,235.9	2,233.3	2,233.3	2,238.3	2,235.4
38 Consumer	650.7[r]	692.1	688.7	704.7	712.8	703.6	698.0	697.5	694.7	693.8	700.4	702.4
39 Credit cards and related plans	255.1[r]	296.0	294.1	311.1	317.9	307.0	303.2	304.2	301.6	300.4	307.0	308.5
40 Other	395.6[r]	396.1	394.6	393.6	394.8	396.6	394.8	393.3	393.1	393.4	393.4	394.0
41 Security[4]	239.9	242.7	241.0	224.8	201.1	216.8	223.7	220.7	217.1	225.0	216.0	223.3
42 Other loans and leases	435.7[r]	460.1	472.6	477.1	476.1	471.8	468.3	471.0	465.5	471.3	477.0	469.1
43 Interbank loans	327.7	363.5	361.6	337.0	289.6	293.8	285.6	301.4	304.0	307.0	300.4	295.3
44 Cash assets[5]	324.8	326.6	334.0	344.8	352.2	337.6	341.2	330.4	322.5	333.1	326.6	337.2
45 Other assets[6]	577.8	633.8	647.8	652.0	654.8	655.4	675.9	669.0	667.3	680.9	673.4	656.5
46 **Total assets**[7]	**7,675.6**	**7,970.0**	**8,050.6**	**8,074.6**	**8,073.9**	**8,143.7**	**8,223.6**	**8,258.3**	**8,218.9**	**8,253.0**	**8,275.3**	**8,264.5**
Liabilities												
47 Deposits	5,000.9	5,220.8	5,293.1	5,340.1	5,345.0	5,359.7	5,404.1	5,469.0	5,484.4	5,513.8	5,476.8	5,411.2
48 Transaction	678.6	665.9	674.1	711.8	671.9	663.0	688.5	677.7	635.6	650.7	702.9	720.5
49 Nontransaction	4,322.3	4,554.9	4,619.1	4,628.3	4,673.2	4,696.8	4,715.5	4,791.4	4,848.8	4,863.0	4,773.9	4,690.7
50 Large time	1,076.8	1,157.2	1,169.9	1,189.9	1,228.8	1,229.8	1,241.2	1,282.8	1,274.8	1,291.3	1,280.9	1,283.3
51 Other	3,245.6	3,397.7	3,449.2	3,438.4	3,444.3	3,467.0	3,474.4	3,508.5	3,574.0	3,571.7	3,492.9	3,407.4
52 Borrowings	1,582.3	1,587.8	1,572.4	1,540.7	1,486.3	1,527.1	1,544.7	1,556.6	1,513.4	1,530.1	1,550.7	1,599.0
53 From banks in the U.S.	435.2	440.8	423.6	391.5	351.0	363.0	352.0	364.7	354.9	357.6	370.3	370.7
54 From others	1,147.1	1,147.0	1,148.8	1,149.3	1,135.3	1,164.1	1,192.7	1,191.9	1,158.5	1,172.5	1,180.5	1,228.2
55 Net due to related foreign offices	77.2	43.6	30.1	48.2	97.9	97.3	97.6	57.1	52.9	24.6	65.3	85.1
56 Other liabilities	414.7	482.2	506.4	494.8	485.4	491.6	488.0	491.9	482.8	499.8	502.1	485.9
57 **Total liabilities**	**7,075.1**	**7,334.4**	**7,402.1**	**7,423.8**	**7,414.6**	**7,475.7**	**7,534.5**	**7,574.6**	**7,533.5**	**7,568.3**	**7,595.0**	**7,581.1**
58 Residual (assets less liabilities)[8]	600.5	635.6	648.5	650.8	659.3	668.0	689.1	683.8	685.3	684.7	680.3	683.4

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.	Oct.[r]	Nov.	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Seasonally adjusted											
Assets												
1 Bank credit	5,893.2	6,048.6	6,068.5[r]	6,134.8	6,200.7	6,281.7	6,355.8	6,376.0	6,359.6	6,356.6	6,389.6	6,392.6
2 Securities in bank credit	1,687.7	1,644.2	1,640.1	1,660.6	1,679.6	1,718.4	1,735.0	1,727.4	1,723.0	1,712.3	1,736.7	1,732.3
3 Treasury and Agency securities[2]	1,104.4	1,054.6	1,053.5	1,064.5	1,091.7	1,115.8	1,117.5	1,101.3	1,100.6	1,088.0	1,106.7	1,107.0
4 Other securities	583.3	589.6	586.6	596.1	587.9	602.6	617.5	626.2	622.4	624.3	630.0	625.3
5 Loans and leases in bank credit[3]	4,205.5	4,404.4	4,428.4[r]	4,474.2	4,521.1	4,563.3	4,620.8	4,648.6	4,636.6	4,644.2	4,652.8	4,660.2
6 Commercial and industrial	758.0	774.8	780.4[r]	785.9	798.4	806.3	812.7	819.5	816.1	819.8	819.3	821.8
7 Real estate	2,343.7	2,478.6	2,500.3[r]	2,520.2	2,544.7	2,571.5	2,623.3	2,648.4	2,646.7	2,645.3	2,651.1	2,648.6
8 Revolving home equity	318.1	383.3	393.0	398.5	405.7	407.3	415.1	419.3	418.2	418.8	418.7	420.6
9 Other	2,025.6	2,095.3	2,107.3[r]	2,121.8	2,139.0	2,164.2	2,208.2	2,229.1	2,228.6	2,226.5	2,232.5	2,228.0
10 Consumer	658.5[r]	689.6	684.2[r]	693.0	699.4	698.6	704.4	706.0	706.0	704.0	708.0	708.4
11 Security[4]	96.6	94.7	88.6	97.7	98.7	107.4	107.4	103.8	105.4	103.7	98.8	108.3
12 Other loans and leases	348.7[r]	366.7	374.9[r]	377.4	379.8	379.6	373.0	370.9	362.5	371.6	375.6	373.1
13 Interbank loans	286.0	325.8	305.0	280.4	245.1	253.7	235.1	243.6	243.5	244.6	247.3	241.0
14 Cash assets[5]	271.5	260.0	261.1	264.9	278.6	279.0	294.0	276.5	274.5	277.5	270.5	284.1
15 Other assets[6]	546.1	594.5	609.4	612.8	623.7	630.3	648.6	636.7	628.2	650.9	640.5	630.0
16 **Total assets**[7]	**6,924.6**	**7,157.9**	**7,173.1**[r]	**7,222.1**	**7,278.2**	**7,375.1**	**7,464.5**	**7,463.8**	**7,436.9**	**7,460.7**	**7,478.6**	**7,478.6**
Liabilities												
17 Deposits	4,501.3	4,680.9	4,739.9	4,770.7	4,795.2	4,823.8	4,873.8	4,888.9	4,881.0	4,897.6	4,899.3	4,874.0
18 Transaction	659.9	655.0	656.5	662.4	647.5	658.9	685.2	659.3	620.2	624.3	678.3	710.8
19 Nontransaction	3,841.4	4,025.9	4,083.4	4,108.3	4,147.7	4,164.9	4,188.5	4,229.6	4,260.8	4,273.3	4,221.0	4,163.2
20 Large time	602.6	653.6	658.3[r]	667.9	684.5	703.4	715.1	728.4	726.1	731.0	727.8	725.0
21 Other	3,238.8	3,372.3	3,425.1[r]	3,440.4	3,463.1	3,461.5	3,473.4	3,501.1	3,534.8	3,542.2	3,493.3	3,438.2
22 Borrowings	1,225.8	1,254.9	1,218.3	1,220.5	1,185.9	1,212.2	1,234.7	1,228.3	1,206.6	1,212.2	1,221.1	1,265.1
23 From banks in the U.S.	385.1	394.7	374.9	342.2	315.6	323.4	309.1	318.1	305.7	309.7	319.6	331.5
24 From others	840.8	860.3	843.4	878.3	870.3	888.8	925.6	910.2	900.9	902.5	901.5	933.6
25 Net due to related foreign offices	264.8	203.1	190.3	216.0	264.1	247.6	252.0	242.6	236.6	229.5	252.1	256.2
26 Other liabilities	329.9	387.0	395.2	393.3	390.1	391.3	406.6	421.2	414.9	437.4	434.1	404.1
27 **Total liabilities**	**6,321.9**	**6,526.0**	**6,543.7**	**6,600.5**	**6,635.2**	**6,674.9**	**6,767.0**	**6,780.9**	**6,739.1**	**6,776.8**	**6,806.5**	**6,799.4**
28 Residual (assets less liabilities)[8]	602.7	632.0	629.4[r]	621.6	642.9	700.2	697.5	682.8	697.8	684.0	672.0	679.2
	Not seasonally adjusted											
Assets												
29 Bank credit	5,869.9	6,063.8	6,102.0[r]	6,172.2	6,208.5	6,265.4	6,318.5	6,349.8	6,320.4	6,323.1	6,367.6	6,370.4
30 Securities in bank credit	1,684.5	1,642.0	1,648.8[r]	1,668.4	1,682.1	1,715.0	1,725.7	1,723.4	1,716.0	1,705.9	1,732.1	1,730.1
31 Treasury and Agency securities[2]	1,107.8	1,049.7	1,061.2	1,068.1	1,087.1	1,111.1	1,112.8	1,104.4	1,102.2	1,088.9	1,109.1	1,112.5
32 Other securities	576.7	592.2	587.5	600.3	595.0	604.0	612.9	619.0	613.8	617.0	623.1	617.7
33 Loans and leases in bank credit[3]	4,185.3	4,421.8	4,453.2[r]	4,503.7	4,526.4	4,550.3	4,592.8	4,626.4	4,604.4	4,617.3	4,635.4	4,640.2
34 Commercial and industrial	761.4	775.1	780.9[r]	785.2	793.6	804.3	813.7	823.2	817.9	821.4	824.7	825.9
35 Real estate	2,332.4	2,486.8	2,516.7[r]	2,529.2	2,543.9	2,566.2	2,607.7	2,636.0	2,629.4	2,631.1	2,638.6	2,639.1
36 Revolving home equity	317.0	384.3	393.0	397.4	403.9	407.5	412.1	417.9	414.1	415.7	418.1	421.4
37 Other	2,015.4	2,102.5	2,123.7[r]	2,131.7	2,140.0	2,158.6	2,195.6	2,218.1	2,215.3	2,215.4	2,220.4	2,217.6
38 Other residential	n.a.	1,073.6	1,084.0[r]	1,084.8	1,084.2	1,094.0	1,117.7	1,129.7	1,135.1	1,131.4	1,131.4	1,122.4
39 Commercial	n.a.	1,028.9	1,039.7[r]	1,046.9	1,055.8	1,064.7	1,077.9	1,088.4	1,080.2	1,084.0	1,089.1	1,095.3
40 Consumer	650.7[r]	692.1	688.7[r]	704.7	712.8	703.6	698.0	697.5	694.7	693.8	700.4	702.4
41 Credit cards and related plans	255.1[r]	296.0	294.1[r]	311.1	317.9	307.0	303.2	304.2	301.6	300.4	307.0	308.5
42 Other	395.6[r]	396.1	394.6[r]	393.6	394.8	396.6	394.8	393.3	393.1	393.4	393.4	394.0
43 Security[4]	95.1	98.0	89.7	101.9	97.8	103.3	104.9	102.1	100.0	103.8	99.8	105.6
44 Other loans and leases	345.7[r]	369.8	377.2[r]	382.7	378.4	373.0	368.6	367.5	362.4	367.1	371.9	367.3
45 Interbank loans	295.7	319.9	308.8	284.5	241.2	248.7	238.7	252.0	258.3	258.5	255.9	239.2
46 Cash assets[5]	267.4	264.3	271.2	281.7	288.7	276.9	282.6	272.3	265.8	274.8	268.7	278.3
47 Other assets[6]	545.8	598.7	612.5	613.7	622.4	623.6	643.9	636.3	633.0	649.9	638.5	625.4
48 **Total assets**[7]	**6,906.7**	**7,176.1**	**7,223.5**	**7,281.2**	**7,290.9**	**7,344.7**	**7,414.3**	**7,441.5**	**7,408.7**	**7,437.7**	**7,461.6**	**7,444.4**
Liabilities												
49 Deposits	4,509.0	4,693.1	4,763.9	4,802.7	4,789.1	4,819.2	4,861.6	4,896.3	4,918.8	4,935.4	4,904.4	4,833.9
50 Transaction	667.2	653.7	662.4	699.2	659.6	650.7	676.4	666.3	623.7	639.6	691.5	709.4
51 Nontransaction	3,841.8	4,039.3	4,101.5	4,103.6	4,129.5	4,168.5	4,185.2	4,230.0	4,295.1	4,295.8	4,212.9	4,124.5
52 Large time	598.6	655.4	661.5[r]	669.3	688.4	707.1	712.6	723.3	722.9	725.9	721.7	718.8
53 Other	3,243.2	3,383.9	3,440.0[r]	3,434.2	3,441.0	3,461.4	3,472.6	3,506.7	3,572.2	3,569.9	3,491.2	3,405.7
54 Borrowings	1,232.9	1,252.5	1,211.2	1,207.1	1,182.6	1,210.3	1,222.6	1,234.9	1,193.8	1,202.4	1,234.2	1,288.3
55 From banks in the U.S.	390.1	394.8	372.3	340.6	312.7	320.9	310.3	322.6	309.1	312.9	325.5	336.4
56 From others	842.8	857.7	839.0	866.6	870.0	889.4	912.3	912.3	884.7	889.6	908.8	951.9
57 Net due to related foreign offices	249.8	206.0	197.0	222.1	268.3	252.9	245.9	228.3	220.6	209.9	235.1	248.3
58 Other liabilities	315.3	391.8	405.8	402.2	395.1	398.0	398.7	401.6	393.7	408.8	411.1	394.1
59 **Total liabilities**	**6,307.0**	**6,543.3**	**6,578.0**	**6,634.1**	**6,635.2**	**6,680.3**	**6,728.8**	**6,761.1**	**6,727.0**	**6,756.5**	**6,784.8**	**6,764.5**
60 Residual (assets less liabilities)[8]	599.7	632.8	645.6[r]	647.0	655.7	664.4	685.5	680.4	681.8	681.2	676.8	679.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Seasonally adjusted											
Assets												
1 Bank credit	3,295.2	3,373.0	3,374.8	3,424.5	3,478.8	3,531.7	3,556.9	3,546.0	3,542.1	3,538.3	3,559.3	3,551.7
2 Securities in bank credit	972.2	939.8	929.1	950.3	965.4	1,003.7	1,023.2	1,009.3	1,007.4	995.6	1,018.3	1,013.3
3 Treasury and Agency securities[2]	605.6	562.0	559.7	573.8	597.7	623.1	631.1	609.5	611.0	597.6	615.6	614.2
4 Trading account	45.3	41.3	45.9	35.3	34.3	51.6	52.4	48.1	45.7	42.1	50.3	52.9
5 Investment account	560.2	520.7	513.8	538.5	563.5	571.5	578.7	561.4	565.2	555.5	565.3	561.4
6 Mortgage-backed	452.7	415.1	408.9	435.3	458.7	465.9	470.8	462.7	466.0	456.6	468.0	462.2
7 Other	107.5	105.6	104.8	103.3	104.8	105.6	107.9	98.8	99.2	98.9	97.3	99.2
8 Other securities	366.6	377.8	369.5	376.5	367.7	380.6	392.1	399.8	396.4	398.0	402.7	399.1
9 Trading account	181.5	210.7	202.1	211.0	201.1	203.3	204.9	207.9	205.9	206.8	211.9	207.1
10 Investment account	185.1	167.1	167.3	165.6	166.6	177.4	187.2	191.8	190.5	191.1	190.8	192.0
11 State and local government	33.8	33.6	33.5	33.0	33.2	34.3	35.2	36.1	35.8	35.9	36.0	36.5
12 Other	151.2	133.6	133.9	132.6	133.4	143.1	152.0	155.7	154.8	155.2	154.8	155.5
13 Loans and leases in bank credit[3]	2,323.0	2,433.2	2,445.6	2,474.2	2,513.4	2,527.9	2,533.7	2,536.7	2,534.7	2,542.8	2,541.0	2,538.4
14 Commercial and industrial	452.4	456.5	458.7	462.3	470.5	476.8	479.6	483.1	481.1	485.4	482.6	483.6
15 Real estate	1,166.7	1,238.8	1,251.8	1,263.7	1,288.0	1,286.4	1,296.8	1,304.0	1,308.5	1,306.4	1,307.9	1,299.1
16 Revolving home equity	221.2	269.0	276.1	281.2	286.8	287.9	292.8	294.4	294.5	294.8	294.9	293.6
17 Other	945.4	969.8	975.7	982.5	1,001.2	998.5	1,003.9	1,009.7	1,013.9	1,011.6	1,013.1	1,005.5
18 Other residential	595.4	609.0	611.6	616.9	632.3	626.2	630.8	635.6	641.8	638.8	638.8	629.0
19 Commercial	350.1	360.9	364.1	365.6	368.9	372.3	373.1	374.1	372.1	372.8	374.2	376.5
20 Consumer	364.2	386.6	382.1	383.4	387.8	388.9	387.6	385.8	386.7	386.1	387.4	386.3
21 Security[4]	89.4	87.2	80.7	90.0	90.9	99.7	99.9	96.4	98.3	96.4	91.3	100.7
22 Federal funds sold to and repurchase agreements with broker–dealers	67.1	67.7	59.9	69.5	69.1	77.9	77.3	81.4	83.2	82.1	76.6	85.1
23 Other	22.3	19.5	20.9	20.5	21.8	21.8	22.6	15.0	15.1	14.3	14.7	15.7
24 State and local government	15.0	16.2	16.3	16.6	16.6	16.4	16.5	16.6	16.6	16.6	16.6	16.7
25 Agricultural	9.4	9.5	9.6	9.6	9.4	9.3	9.2	9.2	9.2	9.2	9.1	9.2
26 Federal funds sold to and repurchase agreements with others	21.1	24.7	27.2	27.1	27.3	27.1	27.9	22.0	18.3	23.0	22.3	24.1
27 All other loans	103.5	120.2	125.2	125.8	127.0	127.7	121.6	125.7	122.1	125.9	129.1	124.9
28 Lease-financing receivables	101.4	93.5	94.0	95.8	95.7	95.6	94.7	93.9	94.0	93.9	94.7	93.7
29 Interbank loans	209.6	246.3	219.0	198.1	163.3	170.9	156.8	170.6	172.4	173.3	174.1	166.3
30 Federal funds sold to and repurchase agreements with commercial banks	99.4	123.1	122.2	124.2	103.8	105.9	91.7	107.0	108.5	111.4	109.2	103.3
31 Other	110.3	123.3	96.8	73.9	59.5	65.0	65.1	63.7	63.9	61.9	64.8	63.0
32 Cash assets[5]	155.7	143.3	144.8	149.8	158.1	155.9	170.0	156.1	153.0	155.3	151.6	163.6
33 Other assets[6]	402.7	424.3	438.8	444.7	446.3	449.8	462.1	452.7	441.3	463.5	456.3	452.5
34 **Total assets**[7]	**4,023.4**	**4,148.4**	**4,139.2**	**4,179.6**	**4,209.9**	**4,272.2**	**4,310.7**	**4,290.7**	**4,274.0**	**4,295.7**	**4,306.4**	**4,299.5**
Liabilities												
35 Deposits	2,314.9	2,388.5	2,431.1	2,447.6	2,450.8	2,457.6	2,486.0	2,488.5	2,489.9	2,498.7	2,498.9	2,467.5
36 Transaction	320.0	316.1	320.3	324.5	313.2	319.9	332.7	310.6	289.0	291.0	327.5	341.9
37 Nontransaction	1,994.9	2,072.4	2,110.7	2,123.1	2,137.6	2,137.7	2,153.3	2,177.9	2,201.0	2,207.7	2,171.3	2,125.6
38 Large time	270.1	303.4	305.0	313.6	322.9	335.4	339.4	346.7	345.8	349.4	347.9	341.2
39 Other	1,724.8	1,769.0	1,805.7	1,809.6	1,814.8	1,802.3	1,814.0	1,831.2	1,855.1	1,858.3	1,823.5	1,784.5
40 Borrowings	752.9	773.2	734.9	742.7	716.1	733.3	757.2	748.2	740.9	743.0	736.3	772.1
41 From banks in the U.S.	192.1	217.8	195.3	173.9	161.8	165.5	152.8	162.1	153.3	156.9	162.7	172.4
42 From others	560.8	555.4	539.6	568.8	554.4	567.8	604.4	586.1	587.6	586.1	573.6	599.6
43 Net due to related foreign offices	241.3	193.2	183.0	207.3	252.5	238.9	246.2	237.1	230.1	225.7	247.7	249.7
44 Other liabilities	258.9	314.9	320.6	318.1	313.7	316.2	328.7	344.9	337.9	360.8	357.8	329.2
45 **Total liabilities**	**3,568.0**	**3,669.8**	**3,669.7**	**3,715.7**	**3,733.1**	**3,746.1**	**3,818.1**	**3,818.7**	**3,798.9**	**3,828.2**	**3,840.6**	**3,818.5**
46 Residual (assets less liabilities)[8]	455.4	478.6	469.5	463.9	476.7	526.1	492.6	472.0	475.2	467.5	465.7	480.9

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Not seasonally adjusted											
Assets												
47 Bank credit	3,281.2	3,379.5	3,393.6	3,443.9	3,483.2	3,516.7	3,524.7	3,530.4	3,514.7	3,515.5	3,546.9	3,539.9
48 Securities in bank credit	965.3	938.8	939.3	955.3	968.8	1,000.6	1,006.7	1,001.7	994.6	984.1	1,010.3	1,008.9
49 Treasury and Agency securities[2]	605.3	558.3	568.9	574.5	594.0	618.5	619.2	609.1	606.8	593.5	614.5	617.4
50 Trading account	45.6	40.5	46.3	35.3	34.1	51.9	51.9	48.4	46.0	42.3	50.6	53.2
51 Investment account	559.7	517.8	522.5	539.2	559.9	566.6	567.3	560.7	560.8	551.1	563.9	564.2
52 Mortgage-backed	451.5	414.2	416.6	436.0	455.7	460.3	460.4	461.4	461.1	451.7	466.0	464.4
53 Other	108.2	103.6	105.9	103.3	104.2	106.3	106.9	99.4	99.7	99.4	97.9	99.8
54 Other securities	360.0	380.4	370.4	380.8	374.8	382.0	387.5	392.6	387.8	390.6	395.7	391.5
55 Trading account	178.3	212.1	202.7	213.3	205.0	204.0	202.5	204.2	201.4	203.0	208.2	203.1
56 Investment account	181.7	168.3	167.8	167.5	169.8	178.0	185.0	188.4	186.4	187.6	187.5	188.3
57 State and local government	33.2	33.8	33.6	33.4	33.8	34.4	34.8	35.4	35.0	35.3	35.4	35.8
58 Other	148.5	134.5	134.2	134.1	136.0	143.6	150.1	152.9	151.4	152.4	152.1	152.5
59 Loans and leases in bank credit[3]	2,315.9	2,440.7	2,454.3	2,488.6	2,514.4	2,516.2	2,518.1	2,528.7	2,520.1	2,531.4	2,536.6	2,530.9
60 Commercial and industrial	454.4	457.6	460.4	461.5	466.4	474.9	480.0	485.3	482.8	486.1	485.9	485.4
61 Real estate	1,164.0	1,239.6	1,255.4	1,265.5	1,286.3	1,281.8	1,288.5	1,301.0	1,302.0	1,302.1	1,304.7	1,298.0
62 Revolving home equity	220.5	269.3	276.3	280.5	285.4	288.4	290.4	293.4	291.3	292.4	294.6	294.3
63 Other	943.6	970.3	979.2	985.0	1,001.0	993.3	998.1	1,007.6	1,010.6	1,009.7	1,010.1	1,003.7
64 Other residential	594.2	609.3	613.8	618.4	632.2	623.0	627.2	634.3	639.7	637.6	637.0	627.9
65 Commercial	349.4	361.0	365.4	366.5	368.8	370.4	370.9	373.3	370.9	372.1	373.1	375.8
66 Consumer	361.0	387.0	382.7	387.6	394.7	392.0	385.4	382.5	382.3	382.1	384.3	383.9
67 Credit cards and related plans	113.5	145.4	142.7	149.0	156.6	152.1	145.5	145.1	144.3	144.1	146.3	147.0
68 Other	247.5	241.6	240.0	238.6	238.1	239.9	239.9	237.4	238.0	238.0	238.0	236.8
69 Security[4]	88.0	90.5	81.7	94.2	90.2	95.6	97.2	94.8	92.4	96.1	92.4	98.6
70 Federal funds sold to and repurchase agreements with broker–dealers	66.0	70.2	60.6	72.7	68.5	74.7	75.2	80.0	78.2	81.9	77.6	83.3
71 Other	21.9	20.2	21.1	21.4	21.7	20.9	22.0	14.7	14.2	14.2	14.9	15.3
72 State and local government	15.0	16.2	16.3	16.6	16.6	16.4	16.5	16.6	16.6	16.6	16.6	16.7
73 Agricultural	9.3	9.5	9.6	9.7	9.5	9.2	9.1	9.1	9.0	9.0	9.0	9.1
74 Federal funds sold to and repurchase agreements with others	21.1	24.7	27.2	27.1	27.3	27.1	27.9	22.0	18.3	23.0	22.3	24.1
75 All other loans	101.9	121.6	126.6	130.7	127.3	124.0	119.0	123.7	122.7	122.5	127.0	121.7
76 Lease-financing receivables	101.3	94.0	94.3	95.7	96.1	95.3	94.5	93.8	94.0	93.8	94.5	93.5
77 Interbank loans	215.5	239.5	221.3	202.3	162.8	165.8	156.3	175.4	176.1	177.8	180.2	170.1
78 Federal funds sold to and repurchase agreements with commercial banks	102.1	119.7	123.4	127.0	103.5	102.7	91.5	110.0	110.8	114.3	113.1	105.6
79 Other	113.3	119.8	97.8	75.4	59.3	63.1	64.8	65.5	65.2	63.5	67.1	64.5
80 Cash assets[5]	154.6	146.1	150.8	162.0	167.0	155.9	163.7	154.9	147.5	154.7	153.6	162.2
81 Other assets[6]	402.4	428.4	441.9	445.6	445.0	443.1	457.3	452.4	446.0	462.4	454.2	447.9
82 **Total assets**[7]	**4,014.1**	**4,155.6**	**4,169.5**	**4,216.2**	**4,221.4**	**4,245.1**	**4,266.6**	**4,278.5**	**4,249.6**	**4,275.9**	**4,300.2**	**4,285.6**
Liabilities												
83 Deposits	2,318.6	2,398.5	2,443.8	2,466.6	2,449.8	2,463.2	2,475.6	2,491.7	2,506.9	2,518.8	2,502.9	2,444.8
84 Transaction	326.5	313.5	323.1	348.4	321.6	316.2	328.0	316.8	290.7	301.1	338.8	345.4
85 Nontransaction	1,992.1	2,085.0	2,120.8	2,118.2	2,128.3	2,147.0	2,147.5	2,174.9	2,216.1	2,217.7	2,164.0	2,099.4
86 Large time	266.1	305.3	308.3	315.0	326.8	339.1	336.9	341.6	342.7	344.3	341.8	335.0
87 Other	1,726.0	1,779.7	1,812.5	1,803.2	1,801.5	1,807.9	1,810.6	1,833.2	1,873.5	1,873.4	1,822.2	1,764.4
88 Borrowings	760.0	770.8	727.9	729.3	712.9	731.4	745.2	754.7	728.1	733.2	749.4	795.2
89 From banks in the U.S.	197.2	217.9	192.8	172.2	158.8	163.0	154.0	166.6	156.8	160.0	168.6	177.3
90 From others	562.8	552.9	535.1	557.1	554.1	568.4	591.1	588.2	571.3	573.2	580.9	617.9
91 Net due to related foreign offices	226.4	196.1	189.6	213.4	256.7	244.2	240.0	222.8	214.2	206.0	230.7	241.8
92 Other liabilities	244.3	319.6	331.3	327.0	318.8	322.9	320.7	325.4	316.7	332.2	334.8	319.2
93 **Total liabilities**	**3,549.2**	**3,685.0**	**3,692.6**	**3,736.2**	**3,738.2**	**3,761.7**	**3,781.5**	**3,794.6**	**3,765.8**	**3,790.2**	**3,817.8**	**3,801.0**
94 Residual (assets less liabilities)[8]	464.9	470.6	476.8	479.9	483.2	483.4	485.1	483.9	483.8	485.7	482.4	484.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,599.5	2,675.8	2,692.0	2,709.2	2,720.9	2,752.0	2,804.7	2,831.3	2,820.6	2,820.7	2,831.5	2,840.9
2 Securities in bank credit	717.0	704.6	709.2	709.2	713.2	716.6	717.6	719.5	718.7	719.3	719.6	719.1
3 Treasury and Agency securities[2]	500.3	492.8	492.1	489.6	493.0	494.6	492.1	493.1	492.7	492.9	492.3	492.9
4 Other securities	216.7	211.8	217.1	219.6	220.2	221.9	225.5	226.4	225.9	226.4	227.3	226.2
5 Loans and leases in bank credit[3]	1,882.5	1,971.2	1,982.8	2,000.0	2,007.7	2,035.4	2,087.1	2,111.8	2,101.9	2,101.5	2,111.9	2,121.9
6 Commercial and industrial	305.6	318.3	321.6	323.6	327.9	329.4	333.2	336.4	334.9	334.4	336.7	338.2
7 Real estate	1,177.0	1,239.8	1,248.5	1,256.6	1,256.8	1,285.1	1,326.6	1,344.4	1,338.3	1,338.9	1,343.2	1,349.5
8 Revolving home equity	96.9	114.3	116.9	117.3	119.0	119.4	122.3	124.9	123.7	124.0	123.8	127.0
9 Other	1,080.2	1,125.4	1,131.6	1,139.3	1,137.8	1,165.7	1,204.3	1,219.5	1,214.6	1,214.9	1,219.4	1,222.5
10 Consumer	294.4	303.0	302.2	309.5	311.6	309.7	316.9	320.1	319.2	317.9	320.6	322.1
11 Security[4]	7.1	7.6	7.9	7.7	7.8	7.7	7.4	7.4	7.1	7.3	7.5	7.6
12 Other loans and leases	98.3	102.6	102.6	102.5	103.7	103.5	103.1	103.5	102.4	103.0	103.9	104.5
13 Interbank loans	76.4	79.5	86.0	82.4	81.8	82.8	78.3	72.9	71.1	71.2	73.2	74.8
14 Cash assets[5]	115.8	116.7	116.4	115.1	120.5	123.1	124.1	120.5	121.5	122.2	118.9	120.5
15 Other assets[6]	143.5	170.2	170.6	168.1	177.4	180.5	186.6	184.0	187.0	187.5	184.3	177.5
16 **Total assets**[7]	**2,902.7**	**3,009.7**	**3,032.2**	**3,041.5**	**3,067.3**	**3,104.9**	**3,159.7**	**3,174.4**	**3,166.0**	**3,167.6**	**3,173.4**	**3,179.2**
Liabilities												
17 Deposits	2,186.5	2,292.5	2,308.8	2,323.1	2,344.3	2,366.1	2,387.8	2,400.4	2,391.1	2,398.9	2,400.4	2,406.4
18 Transaction	340.0	339.0	336.1	337.9	334.3	339.0	352.6	348.7	331.2	333.3	350.7	368.8
19 Nontransaction	1,846.5	1,953.5	1,972.7	1,985.2	2,010.0	2,027.2	2,035.2	2,051.6	2,059.9	2,065.5	2,049.7	2,037.6
20 Large time	332.5	350.2	353.3	354.4	361.6	368.0	375.7	381.7	380.2	381.6	379.9	383.8
21 Other	1,514.0	1,603.3	1,619.4	1,630.8	1,648.4	1,659.1	1,659.5	1,669.9	1,679.7	1,684.0	1,669.8	1,653.8
22 Borrowings	472.9	481.7	483.3	477.8	469.8	478.9	477.4	480.2	465.7	469.3	484.8	493.1
23 From banks in the U.S.	192.9	176.9	179.5	168.4	153.9	157.9	156.3	156.0	152.3	152.9	156.9	159.0
24 From others	280.0	304.8	303.8	309.5	315.9	321.0	321.2	324.2	313.4	316.4	327.9	334.0
25 Net due to related foreign offices	23.5	9.9	7.3	8.7	11.6	8.7	5.8	5.5	6.4	3.9	4.4	6.5
26 Other liabilities	71.0	72.1	74.6	75.2	76.4	75.1	78.0	76.2	77.0	76.6	76.3	74.9
27 **Total liabilities**	**2,753.8**	**2,856.2**	**2,874.0**	**2,884.8**	**2,902.1**	**2,928.8**	**2,949.0**	**2,962.2**	**2,940.2**	**2,948.6**	**2,965.9**	**2,980.9**
28 Residual (assets less liabilities)[8]	148.8	153.5	158.1	156.6	165.3	176.1	210.7	212.2	225.7	219.0	207.5	198.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,588.6	2,684.3	2,708.4	2,728.3	2,725.3	2,748.6	2,793.8	2,819.4	2,805.7	2,807.6	2,820.7	2,830.5
30 Securities in bank credit	719.3	703.2	709.5	713.2	713.3	714.5	719.0	721.7	721.4	721.8	721.9	721.2
31 Treasury and Agency securities[2]	502.5	491.4	492.3	493.6	493.1	492.5	493.5	495.3	495.4	495.4	494.5	495.0
32 Other securities	216.7	211.8	217.1	219.6	220.2	221.9	225.5	226.4	225.9	226.4	227.3	226.2
33 Loans and leases in bank credit[3]	1,869.4	1,981.1	1,998.9	2,015.1	2,012.0	2,034.2	2,074.8	2,097.7	2,084.3	2,085.9	2,098.8	2,109.3
34 Commercial and industrial	307.0	317.6	320.5	323.7	327.2	329.4	333.8	337.9	335.1	335.3	338.8	340.4
35 Real estate	1,168.4	1,247.1	1,261.3	1,263.7	1,257.5	1,284.4	1,319.2	1,335.1	1,327.5	1,329.0	1,333.9	1,341.1
36 Revolving home equity	96.6	115.0	116.8	116.9	118.5	119.1	121.7	124.6	122.7	123.4	123.6	127.2
37 Other	1,071.8	1,132.1	1,144.5	1,146.8	1,139.0	1,165.3	1,197.6	1,210.5	1,204.7	1,205.6	1,210.4	1,213.9
38 Other residential	n.a.	464.3	470.2	466.4	452.0	471.0	490.6	495.4	495.4	493.8	494.4	494.4
39 Commercial	n.a.	667.9	674.3	680.4	687.0	694.3	707.0	715.1	709.3	711.9	715.9	719.4
40 Consumer	289.7	305.1	306.0	317.1	318.1	311.6	312.6	315.1	312.4	311.7	316.1	318.6
41 Credit cards and related plans	141.6	150.6	151.4	162.1	161.4	155.0	157.6	159.1	157.2	156.3	160.7	161.4
42 Other	148.0	154.6	154.6	155.0	156.7	156.7	154.9	156.0	155.2	155.4	155.4	157.1
43 Security[4]	7.2	7.5	8.0	7.7	7.5	7.7	7.6	7.4	7.6	7.7	7.4	7.0
44 Other loans and leases	97.2	103.7	103.2	102.9	101.6	101.1	101.5	102.3	101.8	102.2	102.6	102.2
45 Interbank loans	80.2	80.4	87.5	82.2	78.4	83.0	82.5	76.6	82.2	80.7	75.7	69.1
46 Cash assets[5]	112.7	118.2	120.4	119.7	121.7	121.0	119.0	117.4	118.3	120.1	115.1	116.1
47 Other assets[6]	143.5	170.2	170.6	168.1	177.4	180.5	186.6	184.0	187.0	187.5	184.3	177.5
48 **Total assets**[7]	**2,892.6**	**3,020.6**	**3,054.1**	**3,065.0**	**3,069.5**	**3,099.6**	**3,147.7**	**3,163.0**	**3,159.1**	**3,161.8**	**3,161.4**	**3,158.8**
Liabilities												
49 Deposits	2,190.4	2,294.6	2,320.1	2,336.2	2,339.3	2,356.0	2,386.0	2,404.6	2,412.0	2,416.6	2,401.5	2,389.1
50 Transaction	340.7	340.3	339.3	350.8	338.1	334.5	348.3	349.5	333.0	338.5	352.7	364.0
51 Nontransaction	1,849.7	1,954.3	1,980.8	1,985.4	2,001.2	2,021.5	2,037.7	2,055.2	2,079.0	2,078.1	2,048.9	2,025.1
52 Large time	332.5	350.2	353.3	354.4	361.6	368.0	375.7	381.7	380.2	381.6	379.9	383.8
53 Other	1,517.2	1,604.1	1,627.5	1,631.0	1,639.6	1,653.4	1,662.0	1,673.5	1,698.7	1,696.5	1,669.0	1,641.3
54 Borrowings	472.9	481.7	483.3	477.8	469.8	478.9	477.4	480.2	465.7	469.3	484.8	493.1
55 From banks in the U.S.	192.9	176.9	179.5	168.4	153.9	157.9	156.3	156.0	152.3	152.9	156.9	159.0
56 From others	280.0	304.8	303.8	309.5	315.9	321.0	321.2	324.2	313.4	316.4	327.9	334.0
57 Net due to related foreign offices	23.5	9.9	7.3	8.7	11.6	8.7	5.8	5.5	6.4	3.9	4.4	6.5
58 Other liabilities	71.0	72.1	74.6	75.2	76.4	75.1	78.0	76.2	77.0	76.6	76.3	74.9
59 **Total liabilities**	**2,757.8**	**2,858.3**	**2,885.3**	**2,897.9**	**2,897.0**	**2,918.7**	**2,947.3**	**2,966.5**	**2,961.1**	**2,966.3**	**2,967.0**	**2,963.6**
60 Residual (assets less liabilities)[8]	134.8	162.3	168.8	167.1	172.5	181.0	200.5	196.5	198.0	195.5	194.3	195.2

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.	Oct.	Nov.	Dec.	Jan.r	Feb.	Mar.r	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Seasonally adjusted											
Assets												
1 Bank credit	642.2r	656.6	675.0r	634.2r	636.7	660.0r	669.0	671.8	677.5	672.2	665.5	666.9
2 Securities in bank credit	263.6	268.0	277.1r	265.5r	277.4	286.4r	291.1	287.9	288.9	286.7	287.6	285.0
3 Treasury and Agency securities[2]	95.4	92.5	90.3	83.3	85.3	94.4	92.0	84.2	84.3	85.6	85.5	82.8
4 Other securities	168.2	175.5	186.8r	182.2r	192.1	192.0r	199.1	203.7	204.6	201.1	202.1	202.2
5 Loans and leases in bank credit[3]	378.5	388.5	398.0	368.7r	359.3	373.6r	377.8	383.9	388.6	385.4	377.9	381.9
6 Commercial and industrial	129.9r	134.3r	135.2r	138.0r	142.0	143.6r	142.8	148.2	145.4	146.9	148.5	151.5
7 Real estate	18.6r	17.5r	18.1r	18.3r	18.1	17.7r	17.6	17.8	17.9	17.9	17.8	17.7
8 Security[4]	141.0	145.9	147.2	117.1	100.3	111.5	117.4	115.5	122.7	117.4	108.2	112.2
9 Other loans and leases	89.0	90.8	97.4	95.4	98.9	100.9	100.1	102.3	102.6	103.2	103.3	100.5
10 Interbank loans	32.1	43.6	52.8	52.5	48.4	45.0	46.9	49.5	45.7	48.5	44.5	56.2
11 Cash assets[5]	57.9	61.1	62.8	60.9	63.9	61.6	60.6	58.6	58.0	58.8	58.0	59.3
12 Other assets[6]	33.3	36.2	36.0	37.8r	30.4	30.1r	32.1	34.0	35.4	32.6	36.8	32.3
13 **Total assets**[7]	**765.0**	**797.1r**	**826.2r**	**785.0r**	**779.1**	**796.4r**	**808.1**	**813.4**	**816.2**	**811.7**	**804.4**	**814.3**
Liabilities												
14 Deposits	482.3	545.7	542.4	540.5	548.8	533.5	537.2	561.4	559.1	569.4	560.6	561.3
15 Transaction	11.6	12.1	11.8	12.2	11.9	12.3	12.6	11.6	12.2	11.4	11.7	11.2
16 Nontransaction	470.6	533.6	530.6	528.3	536.9	521.3	524.6	549.8	546.9	558.0	548.9	550.1
17 Borrowings	349.4	335.2	361.2	333.6	303.7	316.8	322.1	321.7	319.6	327.6	316.5	310.7
18 From banks in the U.S.	45.1	46.0	51.4	50.9	38.3	42.1	41.7	42.1	45.8	44.7	44.8	34.3
19 From others	304.3	289.3	309.8	282.7	265.4	274.7	280.4	279.6	273.8	282.9	271.7	276.4
20 Net due to related foreign offices	−170.4	−164.9	−169.5	−175.3	−171.3	−155.2	−147.5	−168.5	−163.9	−181.9	−166.2	−162.8
21 Other liabilities	101.4	88.7	98.6	91.7	89.8	93.9	89.8	92.1	91.7	93.4	93.4	92.0
22 **Total liabilities**	**762.7**	**804.7**	**832.6**	**790.5**	**771.0**	**789.1**	**801.5**	**806.8**	**806.5**	**808.6**	**804.3**	**801.2**
23 Residual (assets less liabilities)[8]	2.3	−7.5	−6.4r	−5.5r	8.1	7.3r	6.6	6.7	9.7	3.2	.1	13.0
	Not seasonally adjusted											
Assets												
24 Bank credit	647.9	653.2	676.5r	639.9r	639.2	661.7r	672.1	677.0	673.9	677.9	676.8	674.3
25 Securities in bank credit	263.6	268.0	277.1r	265.5r	277.4	286.4r	291.1	287.9	288.9	286.7	287.6	285.0
26 Treasury and Agency securities[2]	95.4	92.5	90.3	83.3	85.3	94.4	92.0	84.2	84.3	85.6	85.5	82.8
27 Trading account	35.0	34.3	32.1	27.1	30.0	37.4	37.7	29.7	31.4	29.4	31.2	28.1
28 Investment account	60.4	58.2	58.1	56.2	55.3	57.0	54.3	54.5	52.9	56.2	54.3	54.7
29 Other securities	168.2	175.5	186.8r	182.2r	192.1	192.0r	199.1	203.7	204.6	201.1	202.1	202.2
30 Trading account	98.1	108.8	118.2	114.2	112.5	113.1	120.0	123.5	124.9	121.5	123.6	123.9
31 Investment account	70.1	66.7	68.7r	68.0r	79.7	79.0r	79.1	80.2	79.7	79.6	78.5	78.3
32 Loans and leases in bank credit[3]	384.2	385.2	399.5	374.4r	361.8	375.3r	381.0	389.2	385.0	391.2	389.2	389.3
33 Commercial and industrial	130.9r	132.7r	134.6r	138.9r	142.6	145.3r	144.8	149.3	146.8	147.9	150.2	152.0
34 Real estate	18.6r	17.5r	18.1r	18.3r	18.1	17.7r	17.6	17.8	17.9	17.9	17.8	17.7
35 Security[4]	144.8	144.6	151.3	122.9	103.3	113.5	118.9	118.6	117.1	121.2	116.1	117.7
36 Other loans and leases	90.0	90.3	95.4	94.3	97.7	98.8	99.8	103.5	103.1	104.2	105.1	101.9
37 Interbank loans	32.1	43.6	52.8	52.5	48.4	45.0	46.9	49.5	45.7	48.5	44.5	56.2
38 Cash assets[5]	57.4	62.3	62.8	63.1	63.5	60.8	58.6	58.0	56.7	58.2	57.8	58.9
39 Other assets[6]	32.0	35.2	35.3	38.3	32.4	31.8r	32.0	32.7	34.2	31.0	34.9	31.1
40 **Total assets**[7]	**768.9**	**793.8**	**827.1r**	**793.4r**	**783.1**	**799.0r**	**809.3**	**816.9**	**810.1**	**815.3**	**813.7**	**820.1**
Liabilities												
41 Deposits	491.9	527.7	529.2	537.3	555.9	540.6	542.5	572.7	565.5	578.4	572.4	577.3
42 Transaction	11.4	12.2	11.7	12.6	12.2	12.3	12.1	11.4	11.9	11.1	11.4	11.1
43 Nontransaction	480.5	515.6	517.5	524.7	543.7	528.3	530.3	561.3	553.7	567.2	561.0	566.2
44 Borrowings	349.4	335.2	361.2	333.6	303.7	316.8	322.1	321.7	319.6	327.6	316.5	310.7
45 From banks in the U.S.	45.1	46.0	51.4	50.9	38.3	42.1	41.7	42.1	45.8	44.7	44.8	34.3
46 From others	304.3	289.3	309.8	282.7	265.4	274.7	280.4	279.6	273.8	282.9	271.7	276.4
47 Net due to related foreign offices	−172.7	−162.4	−166.9	−173.9	−170.4	−155.6	−148.2	−171.2	−167.7	−185.3	−169.7	−163.1
48 Other liabilities	99.4	90.5	100.6	92.6	90.3	93.6	89.3	90.3	89.1	91.0	91.0	91.8
49 **Total liabilities**	**768.1**	**791.1**	**824.1**	**789.7**	**779.4**	**795.4**	**805.7**	**813.5**	**806.6**	**811.7**	**810.2**	**816.6**
50 Residual (assets less liabilities)[8]	.8	2.8	3.0r	3.7r	3.6	3.6r	3.6	3.4	3.6	3.6	3.6	3.6

Footnotes appear on p. A21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004			2005				2005			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 6	Apr. 13	Apr. 20	Apr. 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	103.9	108.0[r]	95.7	103.7	93.1	89.3	88.4	89.3	88.0	89.2	93.1	87.4
2 Revaluation losses on off-balance-sheet items[9]	89.8	96.5[r]	90.5	95.1	83.7	78.8	78.8	80.3	78.0	83.3	84.1	77.1
3 Mortgage-backed securities[10]	506.8[r]	482.9[r]	486.6[r]	503.2[r]	524.1[r]	536.7[r]	539.8[r]	542.3	540.3	531.5	546.2	546.1
4 Pass-through	386.4[r]	365.9[r]	368.5[r]	386.9[r]	408.7[r]	417.6[r]	420.7[r]	425.5	422.9	414.7	429.5	431.0
5 CMO, REMIC, and other	120.3[r]	117.0[r]	118.1[r]	116.3[r]	115.4[r]	119.2[r]	119.0[r]	116.8	117.4	116.7	116.7	115.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	2.0	4.7	4.3	4.6	2.6	1.3	−5.8	−3.1	−4.9	−4.4	−2.1	−2.7
7 Securitized consumer loans[12]	151.7	149.7	151.9	155.6[r]	158.6[r]	155.8[r]	148.8	147.6	147.2	147.7	147.0	147.1
8 Credit cards and related plans	131.6	128.0	130.3	133.2[r]	136.6[r]	134.3[r]	127.7	127.0	126.5	127.1	126.4	126.6
9 Other	20.2	21.7	21.6	22.4	22.0	21.6	21.0	20.6	20.7	20.7	20.6	20.5
10 Securitized business loans[12]	7.4	6.5	6.5	6.4	6.4	6.4	6.4	6.2	6.4	6.4	6.1	6.1
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	326.2[r]	320.4[r]	326.8[r]	332.0[r]	333.4[r]	335.6[r]	339.8[r]	338.9	340.0	339.7	338.8	337.1
12 Securitized consumer loans[12]	217.3	220.0	221.1	221.3	222.0	208.3	211.0	210.7	211.2	212.3	209.8	210.2
13 Credit cards and related plans	210.1	212.6	213.8	214.0	214.7	201.1	203.8	203.5	204.0	205.2	202.6	203.0
14 Other	7.1	7.3	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.2	7.2	7.2
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	58.4	59.7	64.2	58.7	53.9[r]	53.1	51.8[r]	51.9	53.3	51.4	52.2	51.5
16 Revaluation losses on off-balance-sheet items[9]	64.8	64.1	71.3	64.9	61.6[r]	64.5	62.7	62.4	63.9	62.1	62.8	62.3
17 Securitized business loans[12]	.3	.3	.3	.3	.2	.2	.2	.2	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at: www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Seasonally adjusted											
Assets												
1 Bank credit	6,544.0[r]	6,743.8	6,769.8	6,848.7	6,955.1	7,038.1	7,059.9	7,110.2	7,070.0	7,087.1	7,086.7	7,133.1
2 Securities in bank credit	1,928.7[r]	1,917.3	1,926.8	1,968.6	2,018.7	2,040.0	2,027.8	2,055.1	2,035.2	2,050.7	2,050.1	2,060.5
3 Treasury and Agency securities[2]	1,188.8	1,143.8	1,146.6	1,177.9	1,212.2	1,211.3	1,186.9	1,192.8	1,189.1	1,202.9	1,189.5	1,193.0
4 Other securities	739.9[r]	773.5	780.2	790.7	806.5	828.7	840.9	862.3	846.1	847.8	860.6	867.5
5 Loans and leases in bank credit[3]	4,615.4[r]	4,826.5	4,843.0	4,880.1	4,936.4	4,998.1	5,032.0	5,055.2	5,034.8	5,036.3	5,036.6	5,072.7
6 Commercial and industrial	887.3[r]	915.7	924.0	940.1	949.4	955.0	967.0	978.7	969.3	972.9	976.6	986.2
7 Real estate	2,396.7[r]	2,518.4	2,538.6	2,563.5	2,589.9	2,641.6	2,667.3	2,672.6	2,670.1	2,672.8	2,662.7	2,672.7
8 Revolving home equity	327.9	393.0	398.5	405.7	407.3	415.1	419.3	422.9	421.0	422.0	422.1	423.5
9 Other	2,068.8[r]	2,125.4	2,140.1	2,157.8	2,182.6	2,226.4	2,248.0	2,249.8	2,249.1	2,250.7	2,240.6	2,249.3
10 Consumer	659.5[r]	684.2	692.9	699.0	698.2	704.1	705.7	699.1	700.3	696.8	699.8	700.4
11 Security[4]	232.5	235.8	214.7	198.9	218.6	224.5	219.1	231.1	224.1	224.1	229.9	232.5
12 Other loans and leases	439.3[r]	472.3	472.8	478.6	480.3	472.8	472.9	473.6	470.9	469.7	467.5	480.8
13 Interbank loans	310.1	357.8	332.9	293.4	298.6	281.8	293.0	291.2	294.4	291.0	295.0	294.1
14 Cash assets[5]	333.3	323.9	326.0	344.6	340.5	354.6	335.8	340.5	335.0	345.2	336.0	339.3
15 Other assets[6]	592.2	645.3	650.5	654.1	660.4	680.7	668.6	666.9	656.4	670.8	656.0	663.8
16 **Total assets**[7]	**7,707.8**[r]	**7,999.5**	**8,008.0**	**8,070.4**	**8,184.7**	**8,285.7**	**8,287.7**	**8,339.2**	**8,286.0**	**8,324.7**	**8,304.2**	**8,360.8**
Liabilities												
17 Deposits	5,060.2	5,282.3	5,311.3	5,345.0	5,358.1	5,411.6	5,451.4	5,455.9	5,449.2	5,459.8	5,429.8	5,460.0
18 Transaction	661.7	668.2	674.6	659.3	671.0	697.6	667.4	674.7	634.4	640.8	676.6	728.3
19 Nontransaction	4,398.5	4,614.0	4,636.7	4,685.7	4,687.1	4,714.0	4,784.0	4,781.2	4,814.8	4,819.0	4,753.2	4,731.7
20 Large time	1,098.3	1,179.5	1,192.2	1,219.1	1,219.3	1,238.8	1,277.0	1,280.2	1,271.7	1,281.9	1,275.2	1,286.9
21 Other	3,300.2	3,434.5	3,444.5	3,466.7	3,467.8	3,475.2	3,507.0	3,501.0	3,543.1	3,537.2	3,478.0	3,444.8
22 Borrowings	1,544.0	1,579.5	1,555.6	1,511.1	1,550.6	1,578.4	1,567.9	1,580.8	1,591.2	1,581.7	1,575.1	1,583.3
23 From banks in the U.S.	423.5	426.2	393.1	353.9	365.4	350.7	360.4	348.3	369.9	354.2	343.1	342.3
24 From others	1,120.5	1,153.2	1,162.5	1,157.2	1,185.2	1,227.7	1,207.5	1,232.4	1,221.3	1,227.4	1,232.0	1,241.0
25 Net due to related foreign offices	81.3	20.8	40.4	83.9	83.6	95.8	67.5	95.9	66.2	84.5	108.3	109.6
26 Other liabilities	411.6	493.8	485.0	480.3	485.7	496.9	514.1	497.3	491.5	503.8	488.4	488.9
27 **Total liabilities**	**7,097.2**	**7,376.3**	**7,392.2**	**7,420.3**	**7,478.1**	**7,582.7**	**7,600.9**	**7,629.9**	**7,598.0**	**7,629.7**	**7,601.5**	**7,641.7**
28 Residual (assets less liabilities)[8]	610.6[r]	623.1	615.8	650.0	706.6	703.0	686.7	709.3	688.0	695.0	702.7	719.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,535.9[r]	6,778.8	6,813.0	6,858.9	6,940.5	7,004.0	7,039.0	7,101.9	7,070.2	7,078.4	7,077.3	7,115.3
30 Securities in bank credit	1,932.0[r]	1,926.0	1,934.7	1,971.1	2,015.4	2,030.7	2,023.8	2,058.5	2,039.6	2,053.2	2,052.1	2,063.1
31 Treasury and Agency securities[2]	1,196.3	1,151.5	1,150.2	1,173.2	1,207.5	1,206.6	1,190.0	1,201.1	1,197.3	1,209.7	1,197.5	1,201.8
32 Other securities	735.7[r]	774.5	784.5	797.9	807.9	824.0	833.8	857.4	842.3	843.5	854.6	861.3
33 Loans and leases in bank credit[3]	4,603.9	4,852.8	4,878.3	4,887.8	4,925.1	4,973.3	5,015.2	5,043.4	5,030.6	5,025.2	5,025.2	5,052.2
34 Commercial and industrial	891.3[r]	915.7	924.3	935.9	949.1	958.0	971.8	983.0	977.1	977.9	981.2	988.3
35 Real estate	2,396.3[r]	2,534.8	2,547.5	2,562.7	2,584.6	2,626.0	2,655.0	2,672.4	2,665.7	2,675.3	2,664.2	2,672.5
36 Revolving home equity	328.6	393.0	397.4	403.9	407.5	412.1	417.9	423.8	422.1	423.2	423.1	424.3
37 Other	2,067.8[r]	2,141.8	2,150.1	2,158.8	2,177.1	2,213.9	2,237.0	2,248.6	2,243.6	2,252.1	2,241.2	2,248.2
38 Consumer	654.0[r]	688.7	704.7	712.4	703.2	697.7	697.3	693.3	693.9	690.9	694.4	695.2
39 Credit cards and related plans	259.3[r]	294.1	311.1	317.9	307.1	303.3	304.3	302.4	302.3	299.6	303.7	303.9
40 Other	394.6[r]	394.6	393.5	394.4	396.2	394.4	393.0	390.9	391.6	391.4	390.7	391.3
41 Security[4]	224.8	241.0	224.8	200.9	216.5	223.5	220.6	223.2	223.9	215.7	220.5	220.7
42 Other loans and leases	437.5[r]	472.6	477.0	476.0	471.7	468.1	470.6	471.6	470.0	465.4	464.9	475.5
43 Interbank loans	311.1	361.6	337.0	289.5	293.7	285.5	301.4	291.7	300.5	290.6	296.4	286.2
44 Cash assets[5]	327.8	334.0	345.0	354.2	337.5	341.2	331.1	335.0	334.0	329.3	321.4	324.0
45 Other assets[6]	592.0	647.7	652.0	654.8	655.5	675.9	666.9	666.6	660.7	675.2	656.4	656.2
46 **Total assets**[7]	**7,694.9**[r]	**8,050.8**	**8,075.6**	**8,087.1**	**8,156.8**	**8,236.7**	**8,268.9**	**8,325.5**	**8,295.4**	**8,303.9**	**8,282.0**	**8,312.1**
Liabilities												
47 Deposits	5,050.6	5,293.2	5,340.2	5,346.1	5,360.5	5,404.7	5,470.1	5,446.7	5,455.8	5,447.4	5,412.5	5,418.6
48 Transaction	652.4	674.1	711.8	671.8	662.8	688.3	674.2	665.2	633.5	622.1	662.5	703.9
49 Nontransaction	4,398.2	4,619.1	4,628.4	4,674.3	4,697.7	4,716.4	4,796.0	4,781.5	4,822.3	4,825.3	4,750.1	4,714.7
50 Large time	1,106.9	1,169.9	1,190.0	1,229.7	1,229.9	1,242.0	1,283.4	1,289.8	1,281.7	1,290.2	1,282.2	1,297.7
51 Other	3,291.3	3,449.2	3,438.4	3,444.6	3,467.8	3,474.4	3,512.6	3,491.8	3,540.7	3,535.1	3,467.9	3,417.0
52 Borrowings	1,560.3	1,572.4	1,542.1	1,507.8	1,548.7	1,566.4	1,574.5	1,599.0	1,620.7	1,603.9	1,591.8	1,590.3
53 From banks in the U.S.	424.0	423.6	391.5	350.9	362.9	351.9	364.9	348.9	375.2	356.1	343.2	339.4
54 From others	1,136.3	1,148.8	1,150.7	1,156.9	1,185.8	1,214.4	1,209.6	1,250.1	1,245.4	1,247.8	1,248.5	1,250.9
55 Net due to related foreign offices	77.1	30.1	47.9	89.0	88.5	89.0	50.4	91.2	56.6	77.1	102.6	109.5
56 Other liabilities	407.9	506.4	494.8	485.9	492.1	488.6	492.7	492.7	480.5	495.4	483.0	489.8
57 **Total liabilities**	**7,095.9**	**7,402.1**	**7,425.0**	**7,428.8**	**7,489.9**	**7,548.6**	**7,587.8**	**7,629.7**	**7,613.6**	**7,623.8**	**7,590.0**	**7,608.2**
58 Residual (assets less liabilities)[8]	599.0[r]	648.7	650.6	658.3	667.0	688.1	681.2	695.8	681.8	680.1	692.0	703.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Seasonally adjusted											
Assets												
1 Bank credit	5,912.4	6,068.7	6,134.9	6,200.8	6,281.9	6,355.9	6,376.2	6,409.5	6,383.7	6,388.9	6,391.6	6,422.5
2 Securities in bank credit	1,670.7	1,640.2	1,660.6	1,679.6	1,718.4	1,735.0	1,727.5	1,750.5	1,738.3	1,747.3	1,747.2	1,753.9
3 Treasury and Agency securities[2]	1,096.7	1,053.6	1,063.2	1,091.2	1,116.5	1,118.1	1,101.5	1,106.1	1,107.0	1,114.8	1,101.7	1,104.8
4 Other securities	574.0	586.6	597.4	588.4	601.9	617.0	626.0	644.3	631.3	632.5	645.5	649.1
5 Loans and leases in bank credit[3]	4,241.7	4,428.5	4,474.3	4,521.2	4,563.5	4,620.9	4,648.7	4,659.0	4,645.4	4,641.6	4,644.3	4,668.5
6 Commercial and industrial	758.1	780.5	786.0	798.7	806.6	813.0	819.5	827.1	820.9	822.8	824.8	831.7
7 Real estate	2,379.0	2,500.2	2,520.2	2,544.7	2,571.5	2,623.3	2,648.7	2,655.1	2,652.3	2,655.3	2,645.4	2,655.3
8 Revolving home equity	327.9	393.0	398.5	405.7	407.3	415.1	419.3	422.9	421.0	422.0	422.1	423.5
9 Other	2,051.1	2,107.3	2,121.7	2,139.0	2,164.1	2,208.1	2,229.4	2,232.3	2,231.3	2,233.2	2,223.3	2,231.8
10 Consumer	659.5[r]	684.2	692.9	699.0	698.2	704.1	705.7	699.1	700.3	696.8	699.8	700.4
11 Security[4]	94.7	88.6	97.7	98.7	107.4	107.4	103.9	105.7	102.7	98.4	107.8	103.6
12 Other loans and leases	350.4[r]	374.9	377.4	380.0	379.8	373.1	370.9	372.0	369.2	368.3	366.5	377.5
13 Interbank loans	275.5	305.0	280.4	245.1	253.7	235.1	243.6	238.7	239.4	241.1	240.7	242.0
14 Cash assets[5]	271.8	261.1	264.9	278.6	279.0	294.0	277.2	281.8	276.0	286.0	276.6	279.9
15 Other assets[6]	559.5	609.3	612.8	623.6	630.1	648.6	635.7	632.5	624.1	638.4	623.0	628.7
16 **Total assets**[7]	**6,947.7**	**7,173.1**	**7,222.1**	**7,278.2**	**7,375.2**	**7,464.5**	**7,463.5**	**7,493.2**	**7,453.8**	**7,485.4**	**7,462.8**	**7,503.9**
Liabilities												
17 Deposits	4,563.9	4,739.9	4,770.7	4,795.2	4,823.6	4,873.5	4,889.1	4,895.8	4,899.4	4,900.3	4,870.4	4,893.6
18 Transaction	650.0	656.5	662.3	647.4	658.7	685.0	655.6	663.1	622.3	628.9	664.8	716.7
19 Nontransaction	3,913.9	4,083.4	4,108.3	4,147.8	4,164.9	4,188.5	4,233.5	4,232.8	4,277.1	4,271.4	4,205.6	4,176.9
20 Large time	619.7	658.3	667.9	684.5	703.4	715.1	728.3	733.5	735.7	735.9	729.3	733.8
21 Other	3,294.2	3,425.1	3,440.4	3,463.3	3,461.5	3,473.4	3,505.2	3,499.3	3,541.4	3,535.4	3,476.2	3,443.0
22 Borrowings	1,213.2	1,218.3	1,220.5	1,185.9	1,212.2	1,234.7	1,228.4	1,235.8	1,241.3	1,239.4	1,230.3	1,238.9
23 From banks in the U.S.	380.9	374.9	342.2	315.5	323.3	308.9	318.2	310.4	329.2	319.0	304.3	306.6
24 From others	832.3	843.4	878.4	870.4	889.0	925.7	910.2	925.4	912.1	920.4	926.0	932.3
25 Net due to related foreign offices	258.0	190.3	216.3	265.1	248.7	253.3	244.1	260.9	231.4	250.9	273.5	274.9
26 Other liabilities	313.8	395.2	393.3	390.1	391.3	406.7	421.8	405.4	404.4	413.3	399.5	396.0
27 **Total liabilities**	**6,348.9**	**6,543.7**	**6,600.9**	**6,636.3**	**6,675.9**	**6,768.1**	**6,783.5**	**6,798.0**	**6,776.5**	**6,804.0**	**6,773.7**	**6,803.3**
28 Residual (assets less liabilities)[8]	598.8	629.4	621.3	641.9	699.2	696.4	680.0	695.3	677.3	681.4	689.1	700.6
	Not seasonally adjusted											
Assets												
29 Bank credit	5,907.1	6,102.1	6,172.3	6,208.6	6,265.5	6,318.6	6,350.0	6,403.7	6,381.0	6,382.3	6,386.0	6,410.1
30 Securities in bank credit	1,674.0	1,648.8	1,668.5	1,682.2	1,715.1	1,725.7	1,723.4	1,753.9	1,742.8	1,749.8	1,749.2	1,756.5
31 Treasury and Agency securities[2]	1,104.2	1,061.3	1,066.8	1,086.6	1,111.8	1,113.4	1,104.6	1,114.4	1,115.2	1,121.6	1,109.7	1,113.6
32 Other securities	569.8	587.5	601.6	595.6	603.3	612.3	618.8	639.5	627.5	628.2	639.5	643.0
33 Loans and leases in bank credit[3]	4,233.0	4,453.3	4,503.9	4,526.5	4,550.5	4,592.9	4,626.6	4,649.7	4,638.3	4,632.5	4,636.7	4,653.6
34 Commercial and industrial	762.0	781.1	785.4	793.9	804.5	814.0	823.2	831.3	828.0	827.5	829.1	834.4
35 Real estate	2,378.7[r]	2,516.7	2,529.1	2,543.8	2,566.2	2,607.7	2,636.4	2,654.8	2,647.9	2,657.8	2,646.8	2,655.1
36 Revolving home equity	328.6	393.0	397.4	403.9	407.5	412.1	417.9	423.8	422.1	423.2	423.1	424.3
37 Other	2,050.1	2,123.7	2,131.7	2,140.0	2,158.6	2,195.6	2,218.5	2,231.1	2,225.8	2,234.6	2,223.8	2,230.8
38 Other residential	n.a.	1,081.9	1,082.6	1,080.2	1,090.0	1,113.7	1,126.7	1,127.1	1,126.8	1,132.5	1,119.9	1,125.2
39 Commercial	n.a.	1,041.8	1,049.1	1,059.8	1,068.7	1,081.9	1,091.7	1,103.9	1,099.1	1,102.0	1,103.7	1,105.6
40 Consumer	654.0[r]	688.7	704.7	712.4	703.2	697.7	697.3	693.3	693.9	690.9	694.4	695.2
41 Credit cards and related plans	259.3[r]	294.1	311.1	317.9	307.1	303.3	304.3	302.4	302.3	299.6	303.7	303.9
42 Other	394.6[r]	394.6	393.5	394.4	396.2	394.4	393.0	390.9	391.6	391.4	390.7	391.3
43 Security[4]	90.3	89.7	101.9	97.8	103.3	104.9	102.3	100.8	100.9	92.7	102.8	96.5
44 Other loans and leases	348.1[r]	377.2	382.7	378.6	373.2	368.7	367.5	369.4	367.7	363.5	363.6	372.4
45 Interbank loans	276.6	308.7	284.5	241.2	248.7	238.7	252.0	239.2	245.6	240.7	242.1	234.2
46 Cash assets[5]	266.9	271.2	281.7	288.7	276.9	282.6	273.0	276.8	275.1	270.7	262.7	265.9
47 Other assets[6]	558.6	612.4	613.6	622.3	623.5	643.9	635.3	631.6	628.7	641.8	622.8	620.4
48 **Total assets**[7]	**6,937.7**	**7,223.6**	**7,281.2**	**7,290.9**	**7,344.7**	**7,414.3**	**7,441.3**	**7,482.0**	**7,460.9**	**7,466.3**	**7,444.4**	**7,461.4**
Liabilities												
49 Deposits	4,543.0	4,764.0	4,802.8	4,789.2	4,819.0	4,861.4	4,896.6	4,873.8	4,891.8	4,875.3	4,842.5	4,838.4
50 Transaction	640.9	662.4	699.1	659.5	650.5	676.2	662.6	653.8	621.5	610.6	651.0	692.6
51 Nontransaction	3,902.1	4,101.6	4,103.6	4,129.6	4,168.5	4,185.2	4,234.0	4,220.0	4,270.3	4,264.7	4,191.5	4,145.7
52 Large time	617.0	661.6	669.4	688.5	707.1	712.6	723.2	730.1	731.4	731.4	725.3	730.5
53 Other	3,285.1	3,440.0	3,434.3	3,441.2	3,461.4	3,472.6	3,510.8	3,490.0	3,538.9	3,533.3	3,466.1	3,415.2
54 Borrowings	1,229.4	1,211.2	1,207.1	1,182.6	1,210.3	1,222.6	1,235.0	1,254.1	1,270.8	1,261.7	1,246.9	1,245.8
55 From banks in the U.S.	381.4	372.3	340.5	312.5	320.8	310.1	322.7	311.0	334.5	320.9	304.4	303.6
56 From others	848.0	839.0	866.6	870.1	889.5	912.4	912.3	943.1	936.3	940.8	942.5	942.2
57 Net due to related foreign offices	255.6	197.0	222.4	269.4	254.0	247.1	229.8	258.6	224.2	245.6	270.1	277.4
58 Other liabilities	311.7	405.8	402.2	395.1	398.0	398.7	402.2	402.4	394.8	406.3	395.6	398.5
59 **Total liabilities**	**6,339.7**	**6,578.0**	**6,634.5**	**6,636.3**	**6,681.3**	**6,729.8**	**6,763.6**	**6,788.8**	**6,781.6**	**6,788.8**	**6,755.1**	**6,760.1**
60 Residual (assets less liabilities)[8]	598.0	645.6	646.7	654.6	663.4	684.5	677.7	693.1	679.2	677.5	689.4	701.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Seasonally adjusted											
Assets												
1 Bank credit	3,310.9	3,392.0	3,441.8	3,496.4	3,549.3	3,574.7	3,564.0	3,569.6	3,545.6	3,560.1	3,557.9	3,577.3
2 Securities in bank credit	949.3	930.9	952.1	967.3	1,005.7	1,025.2	1,011.2	1,031.4	1,016.7	1,025.2	1,030.3	1,035.9
3 Treasury and Agency securities[2]	587.9	561.4	574.2	598.4	625.1	633.1	611.5	611.6	611.2	618.0	609.3	610.4
4 Trading account	45.7	45.9	35.3	34.3	51.6	52.4	48.1	54.0	50.2	61.4	50.4	54.2
5 Investment account	542.2	515.5	539.0	564.1	573.5	580.7	563.4	557.6	561.0	556.6	558.9	556.2
6 Mortgage-backed	436.5	410.7	435.7	459.3	467.9	472.8	464.7	458.4	460.8	455.8	460.1	456.8
7 Other	105.7	104.8	103.3	104.8	105.6	107.9	98.8	99.3	99.8	100.5	98.5	99.0
8 Other securities	361.4	369.5	377.9	368.9	380.6	392.1	399.8	419.8	405.5	407.2	421.0	425.5
9 Trading account	179.8	202.1	211.0	201.1	203.3	204.9	207.9	218.6	207.6	207.4	219.9	223.7
10 Investment account	181.6	167.3	166.9	167.8	177.4	187.2	191.8	201.1	197.9	199.8	201.1	201.8
11 State and local government	33.4	33.5	33.0	33.2	34.3	35.2	36.1	36.8	36.3	36.5	36.8	37.0
12 Other	148.2	133.9	133.9	134.6	143.1	152.0	155.7	164.3	161.6	163.3	164.2	164.8
13 Loans and leases in bank credit[3]	2,361.7	2,461.1	2,489.7	2,529.1	2,543.6	2,549.5	2,552.8	2,538.2	2,529.0	2,534.9	2,527.6	2,541.4
14 Commercial and industrial	453.6	460.0	463.5	471.8	478.1	480.8	484.1	488.1	482.5	484.5	486.7	492.4
15 Real estate	1,200.3	1,261.9	1,273.9	1,298.3	1,296.7	1,307.2	1,314.8	1,301.4	1,302.8	1,313.0	1,293.6	1,295.9
16 Revolving home equity	231.5	280.2	285.3	291.0	292.2	297.1	298.7	299.5	298.1	299.1	299.6	300.5
17 Other	968.8	981.7	988.5	1,007.3	1,004.6	1,010.1	1,016.1	1,001.9	1,004.7	1,013.8	994.0	995.4
18 Other residential	614.6	614.9	620.2	635.7	629.5	634.2	639.0	623.1	624.4	633.6	613.8	613.1
19 Commercial	354.2	366.8	368.4	371.6	375.0	375.9	377.1	378.9	376.1	376.0	376.0	378.1
20 Consumer	368.3	385.5	386.8	391.3	392.3	391.0	389.4	382.4	382.4	381.7	384.2	384.1
21 Security[4]	87.7	80.8	90.0	90.9	99.7	100.0	96.5	98.3	95.3	91.2	100.4	96.1
22 Federal funds sold to and repurchase agreements with broker–dealers	64.2	59.9	69.5	69.1	77.9	77.3	81.5	82.6	79.7	75.3	84.2	80.3
23 Other	23.5	20.9	20.5	21.9	21.8	22.7	15.0	15.7	15.6	15.9	16.2	15.9
24 State and local government	15.3	16.6	16.9	17.0	16.7	16.8	16.9	17.0	17.0	16.9	17.0	16.9
25 Agricultural	9.3	9.6	9.6	9.4	9.3	9.2	9.2	9.1	9.2	9.2	9.1	9.1
26 Federal funds sold to and repurchase agreements with others	17.9	27.2	27.1	27.4	27.2	28.0	21.9	20.5	20.6	18.4	15.5	24.0
27 All other loans	112.0	125.5	126.0	127.3	127.9	121.8	125.9	128.7	126.5	127.4	128.4	130.1
28 Lease-financing receivables	97.3	94.0	95.9	95.8	95.6	94.8	94.0	92.7	92.7	92.8	92.7	92.7
29 Interbank loans	198.5	219.5	198.5	163.7	171.2	157.1	171.1	164.0	163.6	169.5	165.4	166.1
30 Federal funds sold to and repurchase agreements with commercial banks	91.1	122.6	124.7	104.2	106.2	92.0	107.4	98.4	97.2	104.2	98.3	98.9
31 Other	107.4	96.8	73.9	59.5	65.0	65.1	63.7	65.5	66.4	65.2	67.1	67.2
32 Cash assets[5]	155.8	145.5	150.6	158.9	156.7	170.8	157.4	163.3	157.0	162.8	156.1	159.8
33 Other assets[6]	413.7	440.6	446.5	448.0	451.5	463.8	454.1	447.1	446.4	454.9	444.8	442.9
34 **Total assets**[7]	**4,039.7**	**4,159.3**	**4,199.8**	**4,230.3**	**4,292.7**	**4,331.3**	**4,311.6**	**4,309.5**	**4,277.8**	**4,312.8**	**4,289.8**	**4,311.8**
Liabilities												
35 Deposits	2,364.4	2,444.4	2,461.0	2,464.1	2,471.0	2,499.5	2,502.1	2,504.9	2,500.7	2,501.8	2,486.8	2,502.9
36 Transaction	309.4	322.1	326.4	315.0	321.7	334.5	312.4	315.8	289.5	294.7	319.9	351.3
37 Nontransaction	2,055.0	2,122.2	2,134.6	2,149.2	2,149.4	2,165.0	2,189.7	2,189.1	2,211.2	2,207.1	2,166.9	2,151.5
38 Large time	287.6	306.7	315.3	324.7	337.3	341.2	348.6	350.3	354.2	352.2	348.2	349.6
39 Other	1,767.4	1,815.5	1,819.3	1,824.5	1,812.1	1,823.7	1,841.1	1,838.8	1,857.0	1,854.9	1,818.7	1,801.9
40 Borrowings	738.6	737.0	744.8	718.1	735.4	759.3	750.3	742.8	749.5	752.3	733.7	740.8
41 From banks in the U.S.	193.9	195.9	174.3	162.2	166.0	153.3	162.6	152.4	167.5	164.7	146.5	144.4
42 From others	544.7	541.1	570.4	555.9	569.4	606.1	587.7	590.5	582.0	587.5	587.2	596.4
43 Net due to related foreign offices	235.2	183.0	207.6	253.5	240.0	247.4	238.6	250.2	224.0	241.3	262.1	261.4
44 Other liabilities	242.8	320.8	318.3	313.9	316.3	328.8	345.8	327.8	328.8	338.1	324.2	317.1
45 **Total liabilities**	**3,581.0**	**3,685.1**	**3,731.6**	**3,749.7**	**3,762.8**	**3,835.0**	**3,836.9**	**3,825.7**	**3,803.0**	**3,833.4**	**3,806.7**	**3,822.2**
46 Residual (assets less liabilities)[8]	458.7	474.2	468.2	480.6	529.9	496.2	474.7	483.8	474.7	479.4	483.0	489.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Not seasonally adjusted											
Assets												
47 Bank credit	3,313.8	3,410.7	3,461.2	3,500.8	3,534.4	3,542.5	3,548.4	3,572.3	3,553.8	3,559.8	3,559.3	3,572.3
48 Securities in bank credit	954.9	941.1	957.1	970.7	1,002.5	1,008.6	1,003.7	1,037.0	1,022.1	1,029.8	1,034.8	1,040.7
49 Treasury and Agency securities[2]	597.6	570.6	575.0	594.6	620.5	621.2	611.1	622.1	620.4	626.9	619.9	621.3
50 Trading account	46.4	46.3	35.3	34.1	51.9	51.9	48.4	54.8	50.9	62.1	51.4	55.0
51 Investment account	551.3	524.3	539.7	560.5	568.6	569.3	562.7	567.2	569.5	564.8	568.5	566.4
52 Mortgage-backed	443.9	418.4	436.5	456.3	462.2	462.4	463.3	466.4	468.1	462.7	467.7	465.7
53 Other	107.4	105.9	103.3	104.2	106.3	106.9	99.4	100.8	101.1	101.7	100.4	100.4
54 Other securities	357.2	370.4	382.1	376.1	382.0	387.5	392.6	414.9	401.7	402.9	415.0	419.3
55 Trading account	177.7	202.7	213.3	205.0	204.0	202.5	204.2	216.1	205.7	205.2	216.8	220.5
56 Investment account	179.5	167.8	168.8	171.1	178.0	185.0	188.4	198.8	196.1	197.7	198.2	198.9
57 State and local government	33.0	33.6	33.4	33.8	34.4	34.8	35.4	36.4	35.9	36.1	36.3	36.4
58 Other	146.5	134.2	135.4	137.3	143.6	150.1	152.9	162.4	160.1	161.6	161.9	162.4
59 Loans and leases in bank credit[3]	2,359.0	2,469.7	2,504.1	2,530.1	2,531.9	2,533.9	2,544.7	2,535.3	2,531.7	2,530.1	2,524.5	2,531.6
60 Commercial and industrial	455.4	461.6	462.7	467.6	476.1	481.2	486.3	490.1	487.2	486.6	488.6	492.9
61 Real estate	1,204.3	1,265.5	1,275.7	1,296.7	1,292.1	1,298.9	1,311.8	1,305.8	1,305.6	1,318.8	1,298.6	1,299.1
62 Revolving home equity	232.2	280.3	284.7	289.6	292.7	294.7	297.7	300.3	299.2	299.9	300.5	301.3
63 Other	972.2	985.2	991.0	1,007.1	999.4	1,004.2	1,014.1	1,005.5	1,006.4	1,018.8	998.1	997.8
64 Other residential	616.8	617.1	621.7	635.6	626.3	630.5	637.7	625.3	625.4	636.7	616.3	614.6
65 Commercial	355.4	368.1	369.3	371.5	373.1	373.7	376.4	380.2	376.7	377.8	377.6	379.0
66 Consumer	365.7	386.2	391.1	398.1	395.5	388.8	386.1	379.6	379.7	378.5	381.3	381.5
67 Credit cards and related plans	115.7	142.9	149.2	156.7	152.2	145.7	145.2	142.6	141.7	140.9	143.8	143.7
68 Other	250.0	243.3	241.9	241.4	243.2	243.2	240.8	237.1	234.6	234.2	234.1	234.4
69 Security[4]	83.4	81.7	94.2	90.2	95.6	97.3	94.9	93.6	93.7	85.6	95.5	89.3
70 Federal funds sold to and repurchase agreements with broker–dealers	61.0	60.6	72.8	68.5	74.7	75.2	80.1	78.6	78.4	70.7	80.0	74.6
71 Other	22.3	21.1	21.4	21.7	20.9	22.0	14.8	14.9	15.3	14.9	15.4	14.8
72 State and local government	15.3	16.6	16.9	17.0	16.7	16.8	16.9	17.0	17.0	16.9	17.0	16.9
73 Agricultural	9.3	9.6	9.7	9.5	9.2	9.1	9.1	9.1	9.1	9.1	9.1	9.1
74 Federal funds sold to and repurchase agreements with others	17.9	27.2	27.1	27.4	27.2	28.0	21.9	20.5	20.6	18.4	15.5	24.0
75 All other loans	110.5	126.8	130.9	127.5	124.2	119.2	123.9	127.0	126.0	123.6	126.3	126.2
76 Lease-financing receivables	97.2	94.4	95.8	96.1	95.3	94.5	93.8	92.6	92.7	92.6	92.6	92.5
77 Interbank loans	201.9	221.7	202.8	163.1	166.1	156.6	175.8	166.7	170.5	170.0	169.5	163.7
78 Federal funds sold to and repurchase agreements with commercial banks	92.6	123.9	127.4	103.9	103.0	91.8	110.3	100.1	101.3	104.5	100.7	97.5
79 Other	109.3	97.8	75.4	59.3	63.1	64.8	65.5	66.7	69.3	65.4	68.8	66.2
80 Cash assets[5]	152.0	151.6	162.8	167.9	156.7	164.5	156.2	159.5	156.6	152.7	146.7	149.2
81 Other assets[6]	412.9	443.7	447.3	446.7	444.8	459.1	453.7	446.2	451.0	458.4	444.6	434.7
82 **Total assets**[7]	**4,041.3**	**4,189.6**	**4,236.5**	**4,241.8**	**4,265.6**	**4,287.2**	**4,299.4**	**4,310.2**	**4,297.0**	**4,306.2**	**4,285.5**	**4,285.5**
Liabilities												
83 Deposits	2,348.0	2,457.1	2,480.0	2,463.2	2,476.6	2,489.0	2,505.3	2,487.4	2,495.3	2,480.2	2,467.2	2,462.0
84 Transaction	304.5	324.9	350.3	323.3	317.9	329.9	318.7	310.7	290.2	282.8	313.1	336.5
85 Nontransaction	2,043.5	2,132.3	2,129.7	2,139.8	2,158.7	2,159.2	2,186.6	2,176.7	2,205.1	2,197.4	2,154.0	2,125.5
86 Large time	284.8	310.0	316.7	328.6	341.0	338.8	343.5	346.9	349.9	347.6	344.2	346.3
87 Other	1,758.7	1,822.3	1,813.0	1,811.2	1,817.7	1,820.4	1,843.1	1,829.8	1,855.2	1,849.7	1,809.8	1,779.2
88 Borrowings	754.9	729.9	731.3	714.9	733.5	747.2	756.9	761.1	778.9	774.6	750.3	747.8
89 From banks in the U.S.	194.4	193.3	172.7	159.2	163.5	154.5	167.1	152.9	172.8	166.6	146.6	141.5
90 From others	560.5	536.6	558.6	555.6	570.0	592.8	589.8	608.1	606.2	607.9	603.7	606.3
91 Net due to related foreign offices	232.8	189.6	213.7	257.8	245.3	241.3	224.3	247.9	216.8	235.9	258.7	263.9
92 Other liabilities	240.6	331.4	327.1	318.9	323.0	320.8	326.2	324.7	319.3	331.0	320.2	319.7
93 **Total liabilities**	**3,576.2**	**3,708.1**	**3,752.2**	**3,754.7**	**3,778.3**	**3,798.4**	**3,812.7**	**3,821.1**	**3,810.4**	**3,821.7**	**3,796.4**	**3,793.3**
94 Residual (assets less liabilities)[8]	465.1	481.4	484.3	487.1	487.2	488.7	486.7	489.1	486.6	484.5	489.1	492.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Seasonally adjusted											
Assets												
1 Bank credit	2,599.6	2,675.0	2,692.0	2,703.5	2,734.5	2,787.0	2,813.5	2,838.1	2,836.6	2,826.0	2,831.9	2,843.6
2 Securities in bank credit	719.6	707.5	707.4	711.4	714.6	715.6	717.6	717.3	720.2	719.4	715.2	716.5
3 Treasury and Agency securities[2]	507.0	490.4	487.9	491.9	493.4	490.7	491.3	492.8	494.3	494.1	490.6	492.9
4 Other securities	212.6	217.1	219.5	219.5	221.3	224.9	226.2	224.6	225.8	225.3	224.6	223.6
5 Loans and leases in bank credit[3]	1,880.0	1,967.5	1,984.6	1,992.1	2,019.8	2,071.4	2,095.9	2,120.8	2,116.4	2,106.7	2,116.7	2,127.1
6 Commercial and industrial	304.5	320.6	322.6	327.0	328.5	332.2	335.4	339.0	338.4	338.3	338.2	339.3
7 Real estate	1,178.7	1,238.4	1,246.4	1,246.4	1,274.7	1,316.0	1,333.9	1,353.7	1,349.5	1,342.3	1,351.8	1,359.4
8 Revolving home equity	96.4	112.8	113.2	114.7	115.1	118.0	120.6	123.4	122.9	122.9	122.5	122.9
9 Other	1,082.3	1,125.6	1,133.2	1,131.6	1,159.6	1,198.0	1,213.3	1,230.3	1,226.6	1,219.4	1,229.2	1,236.4
10 Consumer	291.2	298.7	306.1	307.8	305.9	313.1	316.3	316.8	317.9	315.2	315.6	316.3
11 Security[4]	7.0	7.8	7.7	7.8	7.7	7.4	7.4	7.4	7.3	7.2	7.4	7.5
12 Other loans and leases	98.6	102.0	101.9	103.2	103.1	102.6	103.0	103.9	103.2	103.6	103.8	104.6
13 Interbank loans	77.0	85.6	81.9	81.4	82.4	78.0	72.6	74.7	75.8	71.7	75.3	75.9
14 Cash assets[5]	115.9	115.6	114.3	119.6	122.3	123.2	119.8	118.5	119.1	123.1	120.5	120.1
15 Other assets[6]	145.8	168.7	166.3	175.6	178.6	184.8	181.6	185.4	177.7	183.4	178.2	185.7
16 **Total assets**[7]	**2,906.2**	**3,012.1**	**3,021.2**	**3,046.9**	**3,084.4**	**3,139.0**	**3,153.2**	**3,182.0**	**3,174.5**	**3,169.8**	**3,171.3**	**3,190.6**
Liabilities												
17 Deposits	2,199.5	2,295.5	2,309.7	2,331.0	2,352.6	2,374.0	2,387.0	2,390.9	2,398.7	2,398.5	2,383.6	2,390.7
18 Transaction	340.6	334.3	336.0	332.4	337.0	350.5	343.2	347.3	332.8	334.2	344.9	365.4
19 Nontransaction	1,858.9	1,961.2	1,973.7	1,998.6	2,015.6	2,023.5	2,043.8	2,043.6	2,065.9	2,064.3	2,038.7	2,025.3
20 Large time	332.1	351.6	352.6	359.8	366.2	373.8	379.7	383.2	381.5	383.7	381.1	384.2
21 Other	1,526.8	1,609.6	1,621.1	1,638.8	1,649.4	1,649.7	1,664.1	1,660.5	1,684.4	1,680.6	1,657.5	1,641.2
22 Borrowings	474.5	481.3	475.8	467.8	476.8	475.3	478.1	493.0	491.8	487.2	496.6	498.0
23 From banks in the U.S.	187.0	179.0	167.8	153.3	157.3	155.7	155.6	158.1	161.7	154.3	157.8	162.2
24 From others	287.6	302.3	308.0	314.5	319.5	319.7	322.5	334.9	330.1	332.9	338.8	335.9
25 Net due to related foreign offices	22.8	7.3	8.7	11.6	8.7	5.8	5.5	10.7	7.4	9.6	11.4	13.5
26 Other liabilities	71.1	74.4	75.1	76.2	75.0	77.9	76.0	77.6	75.5	75.3	75.4	78.9
27 **Total liabilities**	**2,767.9**	**2,858.6**	**2,869.3**	**2,886.7**	**2,913.2**	**2,933.1**	**2,946.6**	**2,972.3**	**2,973.5**	**2,970.6**	**2,967.0**	**2,981.1**
28 Residual (assets less liabilities)[8]	138.3	153.6	152.0	160.3	171.3	205.9	206.6	209.7	201.1	199.2	204.3	209.5
	Not seasonally adjusted											
Assets												
29 Bank credit	2,593.2	2,691.4	2,711.1	2,707.8	2,731.1	2,776.1	2,801.6	2,831.4	2,827.2	2,822.5	2,826.7	2,837.8
30 Securities in bank credit	719.2	707.8	711.4	711.5	712.5	717.0	719.8	716.9	720.6	720.0	714.4	715.9
31 Treasury and Agency securities[2]	506.6	490.6	491.9	492.0	491.3	492.2	493.5	492.4	494.8	494.7	489.8	492.2
32 Other securities	212.6	217.1	219.5	219.5	221.3	224.9	226.2	224.6	225.8	225.3	224.6	223.6
33 Loans and leases in bank credit[3]	1,874.1	1,983.6	1,999.7	1,996.4	2,018.6	2,059.1	2,081.9	2,114.5	2,106.6	2,102.5	2,112.2	2,122.0
34 Commercial and industrial	306.6	319.5	322.7	326.3	328.4	332.8	336.9	341.3	340.8	340.9	340.5	341.5
35 Real estate	1,174.3	1,251.1	1,253.5	1,247.2	1,274.1	1,308.7	1,324.6	1,349.0	1,342.3	1,339.0	1,348.2	1,355.9
36 Revolving home equity	96.4	112.7	112.7	114.3	114.9	117.4	120.2	123.4	122.9	123.3	122.5	122.9
37 Other	1,077.9	1,138.5	1,140.7	1,132.9	1,159.2	1,191.4	1,204.4	1,225.6	1,219.4	1,215.8	1,225.7	1,233.0
38 Other residential	n.a.	464.7	460.8	444.7	463.6	483.1	489.1	501.9	501.4	495.7	503.6	510.6
39 Commercial	n.a.	673.7	679.9	688.2	695.5	708.2	715.3	723.7	722.4	724.2	726.1	726.6
40 Consumer	288.3	302.5	313.6	314.3	307.8	308.8	311.2	313.7	314.1	312.4	313.0	313.7
41 Credit cards and related plans	143.7	151.2	161.9	161.2	154.8	157.6	159.0	159.8	160.6	158.7	159.9	160.2
42 Other	144.6	151.3	151.7	153.1	153.0	151.2	152.2	153.8	157.0	157.2	156.6	156.9
43 Security[4]	6.9	8.0	7.7	7.5	7.7	7.6	7.4	7.3	7.2	7.1	7.3	7.2
44 Other loans and leases	97.9	102.5	102.3	101.1	100.6	101.1	101.8	103.3	102.2	102.9	103.2	103.6
45 Interbank loans	74.6	87.1	81.7	78.1	82.6	82.1	76.2	72.4	75.0	70.7	72.6	70.5
46 Cash assets[5]	114.9	119.6	118.9	120.8	120.2	118.1	116.7	117.3	118.5	118.0	116.1	116.7
47 Other assets[6]	145.8	168.7	166.3	175.6	178.6	184.8	181.6	185.4	177.7	183.4	178.2	185.7
48 **Total assets**[7]	**2,896.4**	**3,034.0**	**3,044.7**	**3,049.1**	**3,079.2**	**3,127.2**	**3,141.9**	**3,171.8**	**3,163.9**	**3,160.1**	**3,158.9**	**3,175.9**
Liabilities												
49 Deposits	2,195.0	2,306.8	2,322.8	2,326.0	2,342.4	2,372.3	2,391.3	2,386.4	2,396.5	2,395.1	2,375.3	2,376.4
50 Transaction	336.4	337.6	348.8	336.2	332.6	346.3	343.9	343.1	331.3	327.8	337.9	356.2
51 Nontransaction	1,858.6	1,969.3	1,973.9	1,989.8	2,009.9	2,026.0	2,047.4	2,043.3	2,065.2	2,067.3	2,037.4	2,020.2
52 Large time	332.1	351.6	352.6	359.8	366.2	373.8	379.7	383.2	381.5	383.7	381.1	384.2
53 Other	1,526.5	1,617.7	1,621.3	1,630.0	1,643.7	1,652.2	1,667.7	1,660.1	1,683.7	1,683.5	1,656.3	1,636.0
54 Borrowings	474.5	481.3	475.8	467.8	476.8	475.3	478.1	493.0	491.8	487.2	496.6	498.0
55 From banks in the U.S.	187.0	179.0	167.8	153.3	157.3	155.7	155.6	158.1	161.7	154.3	157.8	162.2
56 From others	287.6	302.3	308.0	314.5	319.5	319.7	322.5	334.9	330.1	332.9	338.8	335.9
57 Net due to related foreign offices	22.8	7.3	8.7	11.6	8.7	5.8	5.5	10.7	7.4	9.6	11.4	13.5
58 Other liabilities	71.1	74.4	75.1	76.2	75.0	77.9	76.0	77.6	75.5	75.3	75.4	78.9
59 **Total liabilities**	**2,763.4**	**2,869.9**	**2,882.3**	**2,881.6**	**2,903.0**	**2,931.4**	**2,950.9**	**2,967.8**	**2,971.3**	**2,967.2**	**2,958.7**	**2,966.8**
60 Residual (assets less liabilities)[8]	132.9	164.2	162.4	167.5	176.2	195.8	191.0	204.0	192.6	193.0	200.2	209.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Seasonally adjusted											
Assets												
1 Bank credit	631.6	675.1	634.9	647.8	673.3	682.2	683.7	700.7	686.3	698.1	695.1	710.7
2 Securities in bank credit	258.0	277.2	266.2	289.0	300.3	305.0	300.4	304.6	296.9	303.4	302.9	306.5
3 Treasury and Agency securities[2]	92.1	90.3	83.4	86.7	95.7	93.3	85.4	86.6	82.1	88.1	87.8	88.2
4 Other securities	165.8	186.9	182.8	202.3	204.6	211.7	215.0	218.0	214.8	215.3	215.1	218.3
5 Loans and leases in bank credit[3]	373.7	398.0	368.7	358.9	373.0	377.2	383.3	396.1	389.4	394.7	392.2	404.2
6 Commercial and industrial	129.3	135.2	138.0	141.4	142.8	142.0	147.5	151.6	148.4	150.1	151.8	154.5
7 Real estate	17.7	18.1	18.4	18.8	18.5	18.3	18.6	17.5	17.8	17.5	17.4	17.4
8 Security[4]	137.8	147.2	117.1	100.1	111.2	117.1	115.2	125.4	121.4	125.7	122.1	128.9
9 Other loans and leases	88.9	97.4	95.3	98.6	100.5	99.7	102.0	101.6	101.8	101.4	101.0	103.4
10 Interbank loans	34.6	52.8	52.5	48.3	44.9	46.8	49.3	52.5	55.0	49.9	54.3	52.1
11 Cash assets[5]	61.5	62.8	61.1	66.0	61.5	60.6	58.6	58.7	59.0	59.3	59.4	59.4
12 Other assets[6]	32.8	36.0	37.8	30.5	30.3	32.1	32.9	34.4	32.3	32.4	33.0	35.2
13 **Total assets**[7]	**760.1**	**826.3**	**785.9**	**792.2**	**809.5**	**821.2**	**824.2**	**846.0**	**832.2**	**839.3**	**841.4**	**856.9**
Liabilities												
14 Deposits	496.3	542.4	540.6	549.9	534.5	538.0	562.3	560.1	549.8	559.5	559.4	566.4
15 Transaction	11.7	11.8	12.2	11.9	12.3	12.6	11.8	11.6	12.1	11.9	11.8	11.6
16 Nontransaction	484.6	530.6	528.4	538.0	522.2	525.4	550.5	548.5	537.7	547.7	547.6	554.8
17 Borrowings	330.9	361.2	335.0	325.1	338.4	343.8	339.5	344.9	349.9	342.2	344.8	344.5
18 From banks in the U.S.	42.6	51.4	50.9	38.4	42.1	41.8	42.2	37.9	40.7	35.2	38.8	35.8
19 From others	288.3	309.8	284.1	286.8	296.3	302.0	297.3	307.1	309.2	307.0	306.1	308.7
20 Net due to related foreign offices	−176.7	−169.5	−176.0	−181.3	−165.1	−157.5	−176.6	−165.0	−165.3	−166.5	−165.2	−165.3
21 Other liabilities	97.8	98.6	91.7	90.2	94.4	90.2	92.3	91.9	87.1	90.4	88.8	92.9
22 **Total liabilities**	**748.3**	**832.6**	**791.3**	**784.0**	**802.2**	**814.6**	**817.4**	**831.9**	**821.6**	**825.7**	**827.8**	**838.4**
23 Residual (assets less liabilities)[8]	11.8	−6.3	−5.4	8.2	7.4	6.6	6.8	14.0	10.6	13.6	13.6	18.5
	Not seasonally adjusted											
Assets												
24 Bank credit	628.9	676.6	640.6	650.3	675.0	685.4	689.0	698.3	689.2	696.1	691.3	705.2
25 Securities in bank credit	258.0	277.2	266.2	289.0	300.3	305.0	300.4	304.6	296.9	303.4	302.9	306.5
26 Treasury and Agency securities[2]	92.1	90.3	83.4	86.7	95.7	93.3	85.4	86.6	82.1	88.1	87.8	88.2
27 Trading account	33.0	32.1	27.1	29.9	37.3	37.6	29.7	29.8	27.5	30.6	30.0	31.7
28 Investment account	59.1	58.1	56.3	56.7	58.4	55.7	55.8	56.8	54.6	57.5	57.8	56.4
29 Other securities	165.8	186.9	182.8	202.3	204.6	211.7	215.0	218.0	214.8	215.3	215.1	218.3
30 Trading account	99.7	118.2	114.3	113.4	113.9	120.8	124.2	126.8	123.9	124.3	123.9	126.8
31 Investment account	66.2	68.8	68.6	88.9	90.7	90.9	90.8	91.2	90.9	91.0	91.2	91.5
32 Loans and leases in bank credit[3]	370.9	399.5	374.4	361.3	374.7	380.3	388.6	393.7	392.3	392.7	388.4	398.6
33 Commercial and industrial	129.3	134.6	138.9	142.0	144.5	144.0	148.6	151.6	149.1	150.4	152.1	153.9
34 Real estate	17.7	18.1	18.4	18.8	18.5	18.3	18.6	17.5	17.8	17.5	17.4	17.4
35 Security[4]	134.5	151.3	122.9	103.1	113.2	118.6	118.3	122.4	123.0	122.9	117.8	124.2
36 Other loans and leases	89.4	95.4	94.3	97.4	98.4	99.4	103.2	102.1	102.4	101.9	101.3	103.1
37 Interbank loans	34.6	52.8	52.5	48.3	44.9	46.8	49.3	52.5	55.0	49.9	54.3	52.1
38 Cash assets[5]	60.9	62.8	63.3	65.5	60.6	58.6	58.1	58.2	58.9	58.6	58.7	58.0
39 Other assets[6]	33.3	35.3	38.3	32.5	32.0	32.0	31.6	35.0	31.9	33.4	33.6	35.8
40 **Total assets**[7]	**757.2**	**827.2**	**794.4**	**796.2**	**812.1**	**822.4**	**827.6**	**843.5**	**834.6**	**837.6**	**837.5**	**850.7**
Liabilities												
41 Deposits	507.6	529.2	537.4	557.0	541.5	543.4	573.6	572.9	564.0	572.1	570.1	580.2
42 Transaction	11.5	11.7	12.7	12.2	12.3	12.2	11.5	11.4	12.0	11.5	11.4	11.3
43 Nontransaction	496.1	517.5	524.8	544.7	529.2	531.2	562.0	561.5	552.0	560.6	558.6	569.0
44 Borrowings	330.9	361.2	335.0	325.1	338.4	343.8	339.5	344.9	349.9	342.2	344.8	344.5
45 From banks in the U.S.	42.6	51.4	50.9	38.4	42.1	41.8	42.2	37.9	40.7	35.2	38.8	35.8
46 From others	288.3	309.8	284.1	286.8	296.3	302.0	297.3	307.1	309.2	307.0	306.1	308.7
47 Net due to related foreign offices	−178.5	−166.9	−174.6	−180.4	−165.5	−158.2	−179.3	−167.4	−167.7	−168.5	−167.5	−167.9
48 Other liabilities	96.2	100.6	92.7	90.8	94.1	89.8	90.5	90.4	85.7	89.1	87.5	91.3
49 **Total liabilities**	**756.2**	**824.1**	**790.5**	**792.5**	**808.5**	**818.8**	**824.2**	**840.9**	**832.0**	**835.0**	**834.9**	**848.1**
50 Residual (assets less liabilities)[8]	1.0	3.1	3.8	3.7	3.6	3.6	3.5	2.6	2.6	2.6	2.6	2.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004		2005					2005			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	May	May 4	May 11	May 18	May 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	99.0	95.7	103.7	93.1	89.3	88.4	89.3	90.8	87.3	84.4	91.5	90.9
2 Revaluation losses on off-balance-sheet items[9]	82.5	90.5	95.1	83.7	78.8	78.8	80.3	82.8	77.0	76.7	84.3	82.6
3 Mortgage-backed securities[10]	496.4	487.6	504.5	525.3	537.9	540.9	543.4	554.2	554.3	549.0	556.0	554.3
4 Pass-through	381.3	369.5	388.2	409.9	418.7	421.9	426.6	433.9	434.5	429.3	435.9	434.4
5 CMO, REMIC, and other	115.0	118.1	116.3	115.4	119.2	119.1	116.8	120.3	119.7	119.7	120.1	119.9
6 Net unrealized gains (losses) on available-for-sale securities[11]	–4.1	4.3	4.6	5.0	4.0	–3.1	–2.5	.4	–.1	–1.5	–.4	–.1
7 Securitized consumer loans[12]	148.9	151.9	155.6	158.6	155.8	148.8	147.6	151.6	150.5	152.8	150.6	151.3
8 Credit cards and related plans	129.2	130.3	133.2	136.6	134.3	127.7	127.0	131.4	130.1	132.6	130.5	131.3
9 Other	19.7	21.6	22.4	22.0	21.6	21.0	20.6	20.1	20.4	20.2	20.2	20.1
10 Securitized business loans[12]	7.4	6.5	6.4	6.4	6.4	6.4	6.2	6.1	6.1	6.1	6.1	6.1
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	328.1	325.8	330.9	332.3	334.6	338.7	337.9	337.7	338.6	338.5	336.5	338.2
12 Securitized consumer loans[12]	212.7	221.1	221.3	222.0	208.3	211.0	210.7	209.5	208.9	209.7	209.2	209.8
13 Credit cards and related plans	205.5	213.8	214.0	214.7	201.1	203.8	203.5	202.4	201.7	202.6	202.1	202.7
14 Other	7.2	7.3	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.2	7.2
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	60.5	64.2	58.7	53.8	52.9	51.6	51.7	52.6	50.5	49.5	51.9	52.5
16 Revaluation losses on off-balance-sheet items[9]	63.3	71.3	64.9	61.6	64.5	62.7	62.4	61.7	59.4	58.5	60.9	61.4
17 Securitized business loans[12]	.3	.3	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Seasonally adjusted											
Assets												
1 Bank credit	6,584.8	6,791.9	6,891.9	6,998.9	7,086.1	7,108.1	7,157.7	7,206.7	7,217.1	7,169.6	7,232.4	7,202.4
2 Securities in bank credit	1,932.8	1,937.5	1,990.9	2,038.7	2,057.9	2,043.5	2,070.3	2,053.5	2,085.1	1,998.8	2,059.3	2,063.2
3 Treasury and Agency securities[2]	1,188.9	1,151.0	1,183.9	1,219.8	1,220.4	1,196.4	1,202.1	1,174.6	1,203.2	1,127.6	1,181.3	1,183.5
4 Other securities	743.9	786.5	806.9	819.0	837.5	847.1	868.2	878.8	881.9	871.2	878.0	879.7
5 Loans and leases in bank credit[3]	4,652.0	4,854.4	4,901.1	4,960.2	5,028.2	5,064.6	5,087.4	5,153.2	5,132.1	5,170.8	5,173.1	5,139.2
6 Commercial and industrial	890.5	926.9	946.2	956.6	963.2	975.6	987.2	992.5	986.9	994.1	995.0	992.7
7 Real estate	2,408.8	2,544.6	2,569.8	2,598.2	2,652.2	2,677.7	2,683.0	2,721.8	2,710.7	2,721.2	2,731.0	2,724.7
8 Revolving home equity	337.2	399.0	406.4	408.2	416.1	420.3	423.7	427.1	426.2	426.9	427.1	428.1
9 Other	2,071.7	2,145.5	2,163.4	2,190.0	2,236.1	2,257.4	2,259.3	2,294.7	2,284.5	2,294.3	2,303.9	2,296.6
10 Consumer	662.3	695.3	702.9	700.7	708.7	711.5	704.8	708.0	707.5	708.5	711.3	705.3
11 Security[4]	248.8	215.9	200.7	221.4	228.4	223.9	236.1	246.4	244.7	248.6	242.2	250.6
12 Other loans and leases	441.5	471.8	481.5	483.3	475.7	475.9	476.4	484.6	482.3	498.5	493.7	466.0
13 Interbank loans	317.1	329.6	289.5	293.7	276.4	287.3	285.5	264.7	279.5	274.1	258.5	248.3
14 Cash assets[5]	335.7	319.8	337.5	334.5	350.5	332.7	340.1	344.1	358.8	338.1	341.9	337.2
15 Other assets[6]	599.6	655.6	660.4	667.1	687.9	680.9	679.3	695.3	706.1	702.2	698.8	680.5
16 **Total assets**[7]	**7,765.4**	**8,026.4**	**8,109.8**	**8,225.3**	**8,332.6**	**8,340.8**	**8,394.3**	**8,442.3**	**8,493.3**	**8,415.5**	**8,463.0**	**8,400.0**
Liabilities												
17 Deposits	5,122.4	5,327.0	5,367.7	5,387.9	5,449.7	5,494.5	5,504.6	5,544.4	5,535.6	5,569.2	5,557.1	5,516.7
18 Transaction	683.3	677.6	663.6	676.5	704.3	674.7	678.8	697.9	649.5	679.8	722.1	747.2
19 Nontransaction	4,439.1	4,649.4	4,704.1	4,711.5	4,745.5	4,819.9	4,825.8	4,846.6	4,886.1	4,889.4	4,835.0	4,769.5
20 Large time	1,116.2	1,196.4	1,224.4	1,223.4	1,246.4	1,291.4	1,293.5	1,314.4	1,318.3	1,314.3	1,316.1	1,310.7
21 Other	3,322.9	3,453.0	3,479.7	3,488.0	3,499.0	3,528.5	3,532.3	3,532.1	3,567.8	3,575.1	3,518.9	3,458.8
22 Borrowings	1,578.3	1,574.6	1,550.7	1,592.3	1,621.4	1,609.6	1,622.9	1,620.9	1,623.4	1,626.7	1,619.4	1,619.7
23 From banks in the U.S.	433.3	399.7	362.6	376.3	363.9	374.6	362.6	361.3	349.5	375.0	356.2	370.1
24 From others	1,144.9	1,174.9	1,188.1	1,216.0	1,257.5	1,235.0	1,260.3	1,259.6	1,273.8	1,251.6	1,263.1	1,249.7
25 Net due to related foreign offices	43.3	28.7	67.1	63.0	71.9	40.8	68.2	52.4	65.3	−8.1	62.6	83.4
26 Other liabilities	454.5	483.9	479.3	481.9	493.5	512.0	494.5	498.7	519.6	492.1	490.1	491.5
27 **Total liabilities**	**7,198.5**	**7,414.2**	**7,464.8**	**7,525.2**	**7,636.5**	**7,656.9**	**7,690.2**	**7,716.4**	**7,743.9**	**7,679.9**	**7,729.1**	**7,711.4**
28 Residual (assets less liabilities)[8]	567.0	612.2	645.0	700.1	696.0	683.8	704.1	725.9	749.4	735.6	733.9	688.6
	Not seasonally adjusted											
Assets												
29 Bank credit	6,579.5	6,835.2	6,902.3	6,984.3	7,052.1	7,087.5	7,149.3	7,200.9	7,208.8	7,165.2	7,215.9	7,207.2
30 Securities in bank credit	1,934.9	1,945.4	1,993.4	2,035.3	2,048.6	2,039.5	2,073.7	2,055.2	2,093.0	1,998.8	2,057.9	2,063.0
31 Treasury and Agency securities[2]	1,192.7	1,154.7	1,179.3	1,215.0	1,215.8	1,199.6	1,210.4	1,178.4	1,212.0	1,129.6	1,182.9	1,185.3
32 Other securities	742.2	790.7	814.1	820.4	832.8	840.0	863.4	876.8	881.0	869.2	875.0	877.7
33 Loans and leases in bank credit[3]	4,644.6	4,889.8	4,908.9	4,948.9	5,003.5	5,048.0	5,075.5	5,145.7	5,115.8	5,166.3	5,158.0	5,144.2
34 Commercial and industrial	893.0	927.2	942.0	956.3	966.3	980.4	991.5	995.2	988.6	995.4	997.0	998.3
35 Real estate	2,403.5	2,553.5	2,568.9	2,592.9	2,636.7	2,665.4	2,682.7	2,715.8	2,708.6	2,714.1	2,719.0	2,721.6
36 Revolving home equity	338.3	397.9	404.6	408.4	413.0	418.9	424.7	428.6	426.9	428.4	429.0	430.2
37 Other	2,065.2	2,155.5	2,164.4	2,184.5	2,223.6	2,246.5	2,258.1	2,287.2	2,281.7	2,285.8	2,290.0	2,291.4
38 Consumer	655.5	707.1	716.3	705.8	702.2	703.0	698.9	700.8	699.0	699.2	704.2	701.5
39 Credit cards and related plans	261.6	311.3	318.7	305.5	302.7	304.3	302.4	305.8	301.7	305.8	309.5	306.7
40 Other	393.8	395.8	397.6	400.3	399.5	398.6	396.4	395.0	397.3	393.4	394.7	394.9
41 Security[4]	248.6	226.0	202.8	219.4	227.4	225.5	228.1	246.5	236.5	256.7	244.4	250.3
42 Other loans and leases	444.0	476.1	478.9	474.5	471.0	473.7	474.4	487.4	483.2	500.9	493.4	472.6
43 Interbank loans	318.5	333.7	285.6	288.7	279.9	295.6	286.1	265.3	281.8	279.1	251.8	248.6
44 Cash assets[5]	327.7	338.6	347.1	331.6	337.3	328.2	334.8	335.6	337.3	334.9	324.3	338.0
45 Other assets[6]	596.2	657.1	661.1	662.2	683.2	679.2	679.0	691.4	702.8	698.4	689.2	679.7
46 **Total assets**[7]	**7,750.0**	**8,093.9**	**8,126.6**	**8,197.6**	**8,283.8**	**8,322.3**	**8,380.8**	**8,424.7**	**8,462.2**	**8,408.9**	**8,412.7**	**8,405.2**
Liabilities												
47 Deposits	5,122.2	5,356.0	5,369.1	5,390.5	5,443.0	5,513.8	5,495.8	5,545.7	5,558.6	5,588.6	5,512.7	5,513.9
48 Transaction	675.7	715.0	676.2	668.2	694.9	681.4	669.1	690.5	630.7	678.8	695.9	755.9
49 Nontransaction	4,446.5	4,641.0	4,692.9	4,722.3	4,748.2	4,832.4	4,826.7	4,855.2	4,928.0	4,909.7	4,816.9	4,758.0
50 Large time	1,122.9	1,194.2	1,235.1	1,234.1	1,249.7	1,298.0	1,303.3	1,322.1	1,331.6	1,325.4	1,323.0	1,311.2
51 Other	3,323.6	3,446.7	3,457.8	3,488.2	3,498.4	3,534.4	3,523.4	3,533.1	3,596.4	3,584.3	3,493.9	3,446.8
52 Borrowings	1,588.6	1,561.2	1,547.4	1,590.4	1,609.3	1,616.2	1,641.2	1,632.6	1,625.9	1,635.6	1,645.2	1,628.3
53 From banks in the U.S.	432.7	398.1	359.6	373.8	365.1	379.1	363.2	360.8	347.9	373.5	357.7	369.2
54 From others	1,155.9	1,163.1	1,187.8	1,216.6	1,244.2	1,237.1	1,278.0	1,271.8	1,278.0	1,262.1	1,287.4	1,259.1
55 Net due to related foreign offices	39.4	36.2	72.1	67.9	65.2	24.0	63.8	47.8	59.9	−14.1	57.8	82.0
56 Other liabilities	450.4	493.7	484.9	488.3	485.1	490.6	489.9	494.2	514.5	485.6	485.2	490.8
57 **Total liabilities**	**7,200.7**	**7,447.0**	**7,473.4**	**7,537.1**	**7,602.6**	**7,644.5**	**7,690.7**	**7,720.2**	**7,759.0**	**7,695.7**	**7,700.9**	**7,715.0**
58 Residual (assets less liabilities)[8]	549.3	646.9	653.2	660.5	681.2	677.8	690.1	704.4	703.2	713.1	711.8	690.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Seasonally adjusted											
Assets												
1 Bank credit	5,932.3	6,148.2	6,218.5	6,301.4	6,381.2	6,403.6	6,435.5	6,476.0	6,480.7	6,451.1	6,503.3	6,463.6
2 Securities in bank credit	1,669.8	1,663.5	1,683.5	1,723.1	1,740.8	1,733.5	1,755.9	1,734.4	1,762.6	1,683.4	1,742.2	1,743.0
3 Treasury and Agency securities[2]	1,095.2	1,067.0	1,096.4	1,122.7	1,125.6	1,109.4	1,113.9	1,085.9	1,113.1	1,039.4	1,093.6	1,094.1
4 Other securities	574.6	596.5	587.1	600.4	615.2	624.0	642.0	648.5	649.5	644.1	648.6	648.9
5 Loans and leases in bank credit[3]	4,262.5	4,484.7	4,535.1	4,578.4	4,640.4	4,670.1	4,679.6	4,741.6	4,718.1	4,767.7	4,761.1	4,720.6
6 Commercial and industrial	760.0	787.9	802.5	811.0	818.0	824.9	832.2	837.9	832.4	839.8	840.2	838.7
7 Real estate	2,391.7	2,526.1	2,550.7	2,579.3	2,633.2	2,658.4	2,664.8	2,703.6	2,692.3	2,702.9	2,712.7	2,706.6
8 Revolving home equity	337.2	399.0	406.4	408.2	416.1	420.3	423.7	427.1	426.2	426.9	427.1	428.1
9 Other	2,054.5	2,127.0	2,144.3	2,171.1	2,217.1	2,238.2	2,241.0	2,276.5	2,266.1	2,276.0	2,285.6	2,278.5
10 Consumer	662.3	695.3	702.9	700.7	708.7	711.5	704.8	708.0	707.5	708.5	711.3	705.3
11 Security[4]	97.4	97.7	99.0	107.8	107.9	104.9	106.7	113.4	108.6	123.4	110.1	110.3
12 Other loans and leases	351.2	377.7	380.0	379.5	372.5	370.4	371.2	378.7	377.3	393.0	386.8	359.6
13 Interbank loans	288.6	279.5	244.2	252.0	233.4	242.3	237.6	215.6	227.6	229.7	203.4	203.0
14 Cash assets[5]	277.3	258.8	270.7	270.4	285.4	268.7	275.9	279.6	294.7	275.2	276.7	271.0
15 Other assets[6]	564.1	617.3	629.2	635.9	654.7	646.7	643.7	657.5	666.0	663.1	662.8	644.8
16 **Total assets**[7]	**6,991.0**	**7,233.5**	**7,293.5**	**7,391.3**	**7,486.8**	**7,493.4**	**7,524.8**	**7,560.6**	**7,601.2**	**7,551.0**	**7,578.0**	**7,514.3**
Liabilities												
17 Deposits	4,598.3	4,776.3	4,803.1	4,834.6	4,888.7	4,905.6	4,917.2	4,941.7	4,928.8	4,963.4	4,947.6	4,921.8
18 Transaction	671.3	665.8	651.8	663.3	689.8	660.4	664.6	683.7	635.2	664.8	708.1	733.9
19 Nontransaction	3,927.0	4,110.5	4,151.3	4,171.3	4,198.9	4,245.2	4,252.6	4,257.9	4,293.5	4,298.6	4,239.5	4,187.9
20 Large time	623.4	669.8	687.3	707.1	720.4	734.4	739.7	744.9	746.0	746.9	740.6	744.4
21 Other	3,303.7	3,440.7	3,464.0	3,464.1	3,478.6	3,510.9	3,512.9	3,513.0	3,547.5	3,551.7	3,498.9	3,443.5
22 Borrowings	1,242.1	1,232.2	1,201.2	1,229.6	1,253.9	1,248.9	1,256.4	1,262.5	1,273.3	1,252.2	1,266.5	1,264.0
23 From banks in the U.S.	385.1	347.1	322.4	332.1	320.0	330.3	322.8	316.6	311.9	315.8	316.6	326.3
24 From others	857.0	885.1	878.7	897.5	933.9	918.5	933.6	945.9	961.4	936.4	949.9	937.8
25 Net due to related foreign offices	221.8	216.3	265.1	248.7	253.3	244.1	260.8	236.7	249.3	206.5	239.6	251.0
26 Other liabilities	367.4	390.7	387.2	385.9	402.0	418.7	401.5	400.8	415.0	397.0	396.6	393.1
27 **Total liabilities**	**6,429.6**	**6,615.6**	**6,656.6**	**6,698.8**	**6,797.8**	**6,817.2**	**6,835.8**	**6,841.7**	**6,866.3**	**6,819.1**	**6,850.3**	**6,829.9**
28 Residual (assets less liabilities)[8]	561.4	617.9	636.9	692.5	689.0	676.2	689.0	718.9	734.9	731.9	727.7	684.4
	Not seasonally adjusted											
Assets												
29 Bank credit	5,927.2	6,185.7	6,226.4	6,285.1	6,344.0	6,377.4	6,429.6	6,470.0	6,478.2	6,442.5	6,485.9	6,466.3
30 Securities in bank credit	1,671.8	1,671.4	1,686.0	1,719.7	1,731.5	1,729.5	1,759.4	1,736.1	1,770.6	1,683.5	1,740.8	1,742.8
31 Treasury and Agency securities[2]	1,099.0	1,070.7	1,091.7	1,117.9	1,120.9	1,112.6	1,122.2	1,089.7	1,121.9	1,041.4	1,095.3	1,095.9
32 Other securities	572.8	600.7	594.3	601.8	610.6	616.9	637.2	646.5	648.6	642.1	645.6	646.9
33 Loans and leases in bank credit[3]	4,255.3	4,514.3	4,540.4	4,565.4	4,612.5	4,648.0	4,670.3	4,733.9	4,707.7	4,759.0	4,745.1	4,723.5
34 Commercial and industrial	762.9	787.2	797.7	809.0	819.1	828.6	836.5	841.2	834.5	841.9	842.9	844.6
35 Real estate	2,386.4	2,535.0	2,549.8	2,574.0	2,617.7	2,646.2	2,664.5	2,697.6	2,690.2	2,695.9	2,700.7	2,703.5
36 Revolving home equity	338.3	397.9	404.6	408.4	413.0	418.9	424.7	428.6	426.9	428.4	429.0	430.2
37 Other	2,048.1	2,137.0	2,145.3	2,165.6	2,204.7	2,227.3	2,239.9	2,269.0	2,263.3	2,267.5	2,271.7	2,273.3
38 Other residential	1,052.2	1,083.3	1,080.5	1,088.4	1,110.2	1,122.1	1,122.6	1,140.1	1,139.5	1,139.2	1,140.6	1,139.9
39 Commercial	995.8	1,053.7	1,064.8	1,077.2	1,094.5	1,105.1	1,117.3	1,128.9	1,123.9	1,128.3	1,131.0	1,133.4
40 Consumer	655.5	707.1	716.3	705.8	702.2	703.0	698.9	700.8	699.0	699.2	704.2	701.5
41 Credit cards and related plans	261.6	311.3	318.7	305.5	302.7	304.3	302.4	305.8	301.7	305.8	309.5	306.7
42 Other	393.8	395.8	397.6	400.3	399.5	398.6	396.4	395.0	397.3	393.4	394.7	394.9
43 Security[4]	98.3	102.0	98.0	103.7	105.5	103.3	101.7	114.4	107.5	128.5	111.7	109.6
44 Other loans and leases	352.3	383.0	378.6	372.9	368.1	367.0	368.6	379.9	376.5	393.6	385.6	364.3
45 Interbank loans	290.0	283.6	240.3	247.0	236.9	250.6	238.1	216.2	229.8	234.8	196.7	203.4
46 Cash assets[5]	269.8	275.3	280.7	268.4	274.4	264.7	271.3	271.6	274.0	272.3	259.9	272.0
47 Other assets[6]	560.7	618.1	627.9	629.3	650.0	646.4	642.8	653.6	662.0	658.8	653.6	644.7
48 **Total assets**[7]	**6,976.3**	**7,292.5**	**7,306.3**	**7,361.0**	**7,437.0**	**7,471.4**	**7,513.9**	**7,543.3**	**7,575.9**	**7,540.1**	**7,527.9**	**7,518.5**
Liabilities												
49 Deposits	4,590.7	4,808.6	4,797.1	4,829.9	4,876.5	4,913.1	4,895.1	4,934.3	4,939.4	4,972.4	4,895.4	4,914.1
50 Transaction	663.8	702.8	664.0	655.1	680.9	667.3	655.2	676.4	617.0	664.0	682.0	742.0
51 Nontransaction	3,926.9	4,105.8	4,133.1	4,174.9	4,195.6	4,245.7	4,239.9	4,257.9	4,322.4	4,308.3	4,213.4	4,172.1
52 Large time	622.8	671.2	691.3	710.8	717.9	729.2	736.3	744.3	746.8	747.8	739.8	740.8
53 Other	3,304.1	3,434.6	3,441.8	3,464.0	3,477.7	3,516.5	3,503.6	3,513.6	3,575.6	3,560.5	3,473.6	3,431.3
54 Borrowings	1,252.4	1,218.8	1,197.9	1,227.7	1,241.8	1,255.4	1,274.6	1,274.1	1,275.8	1,261.2	1,292.3	1,272.6
55 From banks in the U.S.	384.5	345.5	319.5	329.7	321.2	334.8	323.4	316.0	310.3	314.3	318.1	325.4
56 From others	868.0	873.3	878.4	898.0	920.6	920.7	951.2	958.1	965.6	946.9	974.2	947.2
57 Net due to related foreign offices	220.2	222.4	269.4	254.0	247.1	229.8	258.5	235.0	247.6	203.6	237.7	251.1
58 Other liabilities	365.1	399.6	392.2	392.5	394.0	399.1	398.4	398.3	412.6	392.7	393.5	393.3
59 **Total liabilities**	**6,428.4**	**6,649.4**	**6,656.6**	**6,704.1**	**6,759.5**	**6,797.3**	**6,826.6**	**6,841.7**	**6,875.5**	**6,829.9**	**6,819.0**	**6,831.1**
60 Residual (assets less liabilities)[8]	547.8	643.1	649.6	656.9	677.5	674.1	687.3	701.6	700.4	710.3	708.9	687.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Seasonally adjusted											
Assets												
1 Bank credit	3,320.0	3,440.5	3,495.0	3,547.9	3,573.3	3,562.9	3,569.6	3,588.2	3,597.8	3,558.1	3,609.4	3,584.6
2 Securities in bank credit	948.0	951.7	966.9	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,040.6	969.4	1,029.6	1,034.1
3 Treasury and Agency securities[2]	587.6	573.9	598.0	624.6	632.6	610.9	611.4	591.1	612.3	544.8	600.5	603.7
4 Trading account	40.6	35.1	34.1	51.3	52.2	47.9	54.0	51.0	56.7	49.3	46.9	51.2
5 Investment account	547.0	538.8	563.9	573.3	580.5	563.0	557.5	540.0	555.5	495.5	553.7	552.5
6 Mortgage-backed	434.6	435.5	459.1	467.7	472.6	464.2	458.2	440.7	456.8	397.4	453.2	452.1
7 Other	112.4	103.3	104.8	105.6	107.9	98.8	99.3	99.3	98.7	98.1	100.5	100.4
8 Other securities	360.5	377.9	368.9	380.6	392.1	399.9	419.8	428.3	428.3	424.6	429.1	430.4
9 Trading account	179.9	211.0	201.1	203.3	204.9	207.9	218.6	224.0	226.1	220.0	224.3	225.5
10 Investment account	180.6	166.9	167.8	177.4	187.2	192.0	201.1	204.3	202.2	204.6	204.8	204.9
11 State and local government	33.2	33.0	33.2	34.3	35.2	36.1	36.8	36.6	35.8	36.1	37.2	37.1
12 Other	147.4	133.9	134.6	143.1	152.0	155.9	164.3	167.7	166.4	168.5	167.6	167.9
13 Loans and leases in bank credit[3]	2,372.0	2,488.8	2,528.1	2,542.7	2,548.5	2,552.1	2,538.3	2,568.9	2,557.2	2,588.8	2,579.8	2,550.5
14 Commercial and industrial	454.7	463.6	473.2	479.5	482.1	485.4	489.3	492.5	488.5	494.3	493.6	493.4
15 Real estate	1,208.6	1,273.8	1,297.0	1,295.4	1,305.9	1,313.6	1,300.5	1,316.3	1,312.7	1,312.5	1,320.5	1,319.7
16 Revolving home equity	238.4	285.5	291.1	292.3	297.3	298.9	299.8	300.1	299.8	300.0	299.6	300.9
17 Other	970.2	988.3	1,005.9	1,003.1	1,008.6	1,014.7	1,000.7	1,016.2	1,012.9	1,012.4	1,020.9	1,018.9
18 Other residential	613.5	620.1	635.7	629.5	634.2	638.9	623.1	634.0	633.3	630.3	637.0	635.2
19 Commercial	356.7	368.2	370.2	373.6	374.5	375.8	377.6	382.1	379.5	382.1	383.9	383.6
20 Consumer	365.5	385.8	390.2	391.3	389.9	388.5	382.0	380.0	381.1	378.9	381.2	379.4
21 Security[4]	90.7	90.1	91.0	99.8	100.0	96.6	98.4	105.1	100.7	114.8	101.6	101.9
22 Federal funds sold to and repurchase agreements with broker–dealers	69.6	69.5	69.1	77.9	77.3	81.5	82.7	89.4	84.9	99.9	85.8	85.7
23 Other	21.1	20.5	21.9	21.9	22.7	15.0	15.7	15.7	15.8	15.0	15.8	16.3
24 State and local government	15.2	16.9	16.9	16.7	16.8	16.9	16.9	16.8	16.8	16.6	16.7	16.9
25 Agricultural	9.3	9.6	9.4	9.3	9.2	9.2	9.1	9.0	9.0	9.0	9.0	9.1
26 Federal funds sold to and repurchase agreements with others	19.5	27.3	27.5	27.3	28.1	22.1	20.6	26.2	24.8	35.7	34.2	11.0
27 All other loans	113.4	126.0	127.3	127.9	121.8	125.9	128.8	130.5	131.0	134.5	130.5	126.4
28 Lease-financing receivables	95.2	95.8	95.6	95.5	94.7	93.9	92.7	92.6	92.6	92.5	92.4	92.7
29 Interbank loans	215.5	199.4	164.4	171.9	157.7	171.9	164.4	145.7	161.2	156.5	134.5	131.7
30 Federal funds sold to and repurchase agreements with commercial banks	107.8	125.5	104.9	106.9	92.7	108.2	98.9	80.1	94.3	92.3	67.4	67.3
31 Other	107.7	73.8	59.5	65.0	65.1	63.7	65.5	65.5	66.9	64.2	67.1	64.3
32 Cash assets[5]	160.1	150.1	158.4	156.2	170.3	157.0	163.2	168.4	182.3	164.3	165.5	160.7
33 Other assets[6]	433.3	453.3	454.7	458.1	470.6	458.5	447.0	452.2	459.5	457.2	452.3	443.2
34 **Total assets**[7]	**4,089.7**	**4,205.7**	**4,235.8**	**4,298.1**	**4,336.8**	**4,315.5**	**4,309.7**	**4,320.1**	**4,366.4**	**4,301.7**	**4,327.3**	**4,286.0**
Liabilities												
35 Deposits	2,378.0	2,459.6	2,462.7	2,469.6	2,498.1	2,501.1	2,504.7	2,517.0	2,511.6	2,536.3	2,518.0	2,496.2
36 Transaction	321.5	326.7	315.3	322.0	334.8	312.8	316.1	327.6	299.9	316.9	344.4	356.4
37 Nontransaction	2,056.5	2,132.9	2,147.4	2,147.6	2,163.3	2,188.3	2,188.6	2,189.4	2,211.7	2,219.4	2,173.7	2,139.8
38 Large time	297.6	315.3	324.6	337.2	341.2	348.7	350.4	351.3	351.4	356.5	346.4	349.2
39 Other	1,758.9	1,817.6	1,822.8	1,810.4	1,822.1	1,839.6	1,838.2	1,838.1	1,860.2	1,862.9	1,827.2	1,790.6
40 Borrowings	759.4	744.4	717.8	735.0	758.9	750.0	742.6	752.8	768.9	750.4	750.8	746.6
41 From banks in the U.S.	199.3	174.2	162.1	165.9	153.2	162.5	152.3	150.2	149.6	147.1	150.8	157.7
42 From others	560.1	570.1	555.6	569.1	605.8	587.4	590.3	602.7	619.3	603.3	600.0	588.9
43 Net due to related foreign offices	206.0	207.6	253.5	240.0	247.4	238.6	250.2	227.1	238.9	198.1	229.9	240.8
44 Other liabilities	297.1	318.6	314.2	316.7	329.1	346.1	327.8	324.8	339.8	319.1	319.2	319.5
45 **Total liabilities**	**3,640.6**	**3,730.2**	**3,748.2**	**3,761.3**	**3,833.5**	**3,835.8**	**3,825.3**	**3,821.8**	**3,859.3**	**3,803.8**	**3,817.9**	**3,802.9**
46 Residual (assets less liabilities)[8]	449.0	475.5	487.6	536.8	503.2	479.6	484.4	498.3	507.1	497.9	509.4	483.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Not seasonally adjusted											
Assets												
47 Bank credit	3,323.4	3,459.9	3,499.5	3,533.0	3,541.1	3,547.3	3,572.2	3,591.8	3,605.8	3,565.9	3,606.4	3,584.4
48 Securities in bank credit	948.7	956.7	970.3	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,049.0	969.0	1,025.7	1,030.7
49 Treasury and Agency securities[2]	590.0	574.6	594.2	620.1	620.7	610.5	621.9	593.6	621.6	546.4	599.6	602.3
50 Trading account	40.9	35.1	33.9	51.7	51.7	48.2	54.8	51.4	58.0	49.8	46.9	50.9
51 Investment account	549.1	539.5	560.3	568.4	569.0	562.3	567.1	542.2	563.5	496.6	552.8	551.3
52 Mortgage-backed	435.9	436.2	456.1	462.0	462.2	462.9	466.2	442.2	462.6	397.6	452.2	451.5
53 Other	113.2	103.3	104.2	106.3	106.9	99.4	100.8	100.0	100.9	99.0	100.5	99.8
54 Other securities	358.7	382.1	376.1	382.0	387.5	392.7	414.9	426.2	427.4	422.6	426.1	428.4
55 Trading account	179.0	213.3	205.0	204.0	202.5	204.2	216.1	222.9	225.6	218.9	222.7	224.4
56 Investment account	179.7	168.8	171.1	178.0	185.0	188.5	198.8	203.3	201.8	203.7	203.4	204.0
57 State and local government	33.0	33.4	33.8	34.4	34.8	35.4	36.4	36.4	35.8	35.9	37.0	36.9
58 Other	146.7	135.4	137.3	143.6	150.2	153.1	162.4	166.9	166.0	167.7	166.4	167.1
59 Loans and leases in bank credit[3]	2,374.7	2,503.2	2,529.1	2,530.9	2,532.9	2,544.0	2,535.4	2,572.0	2,556.9	2,597.0	2,580.7	2,553.7
60 Commercial and industrial	455.9	462.9	469.0	477.5	482.5	487.6	491.3	493.9	489.0	495.5	495.0	495.4
61 Real estate	1,211.1	1,275.6	1,295.3	1,290.8	1,297.6	1,310.6	1,304.9	1,319.1	1,318.0	1,317.0	1,321.0	1,320.5
62 Revolving home equity	239.3	284.8	289.7	292.8	294.8	297.9	300.6	301.2	300.3	301.5	301.5	301.8
63 Other	971.8	990.8	1,005.6	998.0	1,002.8	1,012.7	1,004.3	1,017.8	1,017.7	1,015.5	1,019.5	1,018.7
64 Other residential	614.5	621.7	635.5	626.3	630.5	637.7	625.3	635.1	636.4	632.2	636.1	635.2
65 Commercial	357.3	369.1	370.1	371.7	372.3	375.0	379.0	382.8	381.4	383.3	383.4	383.6
66 Consumer	363.2	390.0	397.0	394.4	387.8	385.1	379.2	377.5	377.8	376.2	379.3	377.0
67 Credit cards and related plans	115.2	149.2	156.7	152.2	145.7	145.2	142.6	144.0	141.4	144.1	146.5	144.3
68 Other	248.0	240.8	240.3	242.2	242.1	239.9	236.7	233.5	236.4	232.1	232.8	232.7
69 Security[4]	91.6	94.3	90.3	95.7	97.3	94.9	93.6	106.1	99.2	119.8	103.6	101.5
70 Federal funds sold to and repurchase agreements with broker–dealers	70.3	72.8	68.6	74.7	75.3	80.2	78.7	90.3	83.7	104.2	87.5	85.3
71 Other	21.2	21.5	21.7	21.0	22.1	14.8	14.9	15.8	15.5	15.6	16.1	16.2
72 State and local government	15.2	16.9	16.9	16.7	16.8	16.9	16.9	16.8	16.8	16.6	16.7	16.9
73 Agricultural	9.3	9.7	9.5	9.2	9.1	9.1	9.1	9.1	9.1	9.1	9.1	9.2
74 Federal funds sold to and repurchase agreements with others	19.5	27.3	27.5	27.3	28.1	22.1	20.6	26.2	24.8	35.7	34.2	11.0
75 All other loans	114.0	131.0	127.5	124.2	119.3	123.9	127.0	131.1	129.6	134.8	129.6	129.7
76 Lease-financing receivables	95.0	95.7	96.0	95.2	94.4	93.8	92.6	92.4	92.4	92.2	92.2	92.6
77 Interbank loans	218.3	203.6	163.8	166.8	157.2	176.7	167.2	147.6	159.3	161.3	133.3	136.6
78 Federal funds sold to and repurchase agreements with commercial banks	109.2	128.3	104.6	103.7	92.4	111.2	100.5	81.2	93.2	95.1	66.8	69.9
79 Other	109.1	75.4	59.3	63.1	64.8	65.5	66.7	66.4	66.1	66.2	66.5	66.7
80 Cash assets[5]	153.2	162.3	167.4	156.2	164.0	155.9	159.4	161.1	164.4	161.5	153.1	159.1
81 Other assets[6]	429.9	454.2	453.4	451.5	465.9	458.1	446.1	448.3	455.4	453.0	443.1	443.1
82 **Total assets**[7]	**4,085.4**	**4,242.3**	**4,247.4**	**4,271.0**	**4,292.7**	**4,303.2**	**4,310.4**	**4,314.3**	**4,350.3**	**4,307.1**	**4,301.5**	**4,289.1**
Liabilities												
83 Deposits	2,371.7	2,478.6	2,461.8	2,475.2	2,487.6	2,504.3	2,487.2	2,510.7	2,511.9	2,543.9	2,485.6	2,488.6
84 Transaction	318.2	350.7	323.7	318.3	330.2	319.1	311.0	324.5	286.8	319.6	330.3	364.2
85 Nontransaction	2,053.5	2,128.0	2,138.1	2,156.9	2,157.4	2,185.2	2,176.2	2,186.1	2,225.0	2,224.3	2,155.3	2,124.4
86 Large time	297.1	316.7	328.6	340.9	338.7	343.6	347.0	350.6	352.2	357.4	345.6	345.5
87 Other	1,756.4	1,811.3	1,809.5	1,816.0	1,818.7	1,841.7	1,829.2	1,835.5	1,872.8	1,866.9	1,809.6	1,778.9
88 Borrowings	769.8	731.0	714.5	733.1	746.8	756.5	760.9	764.5	771.5	759.4	776.6	755.2
89 From banks in the U.S.	198.6	172.6	159.2	163.4	154.4	167.0	152.9	149.6	147.9	145.6	152.3	156.9
90 From others	571.1	558.4	555.3	569.7	592.5	589.5	608.0	614.9	623.5	613.7	624.3	598.3
91 Net due to related foreign offices	204.4	213.7	257.8	245.3	241.3	224.3	247.9	225.4	237.3	195.3	228.0	240.9
92 Other liabilities	294.8	327.4	319.2	323.3	321.2	326.5	324.7	322.2	337.4	314.7	316.2	319.6
93 **Total liabilities**	**3,640.7**	**3,750.7**	**3,753.3**	**3,776.9**	**3,796.9**	**3,811.6**	**3,820.7**	**3,822.8**	**3,858.0**	**3,813.3**	**3,806.3**	**3,804.3**
94 Residual (assets less liabilities)[8]	444.7	491.6	494.1	494.1	495.7	491.6	489.7	491.5	492.3	493.9	495.1	484.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,613.6	2,706.6	2,722.5	2,755.5	2,813.8	2,842.0	2,864.2	2,889.0	2,882.6	2,894.2	2,896.4	2,880.7
2 Securities in bank credit	723.1	710.7	715.6	719.8	721.9	724.0	722.9	716.3	721.7	715.3	715.1	710.6
3 Treasury and Agency securities[2]	509.0	492.1	497.4	500.0	498.7	499.8	500.7	496.0	500.5	495.8	495.5	492.2
4 Other securities	214.1	218.6	218.2	219.8	223.2	224.1	222.3	220.3	221.2	219.5	219.5	218.5
5 Loans and leases in bank credit[3]	1,890.6	1,995.9	2,007.0	2,035.7	2,091.9	2,118.0	2,141.2	2,172.7	2,160.9	2,178.9	2,181.3	2,170.1
6 Commercial and industrial	305.3	324.3	329.3	331.6	335.9	339.5	342.9	345.4	343.9	345.5	346.7	345.4
7 Real estate	1,183.1	1,252.3	1,253.7	1,283.9	1,327.4	1,344.8	1,364.3	1,387.3	1,379.7	1,390.5	1,392.2	1,386.9
8 Revolving home equity	98.8	113.6	115.3	115.9	118.9	121.4	124.0	127.0	126.4	126.9	127.5	127.2
9 Other	1,084.3	1,138.7	1,138.4	1,168.0	1,208.5	1,223.4	1,240.3	1,260.3	1,253.3	1,263.6	1,264.7	1,259.7
10 Consumer	296.7	309.5	312.7	309.5	318.8	323.0	322.8	327.9	326.4	329.6	330.1	325.9
11 Security[4]	6.8	7.7	8.0	8.0	7.9	8.3	8.3	8.3	8.0	8.6	8.5	8.4
12 Other loans and leases	98.7	102.1	103.2	102.7	102.0	102.4	103.0	103.7	103.0	104.7	103.9	103.5
13 Interbank loans	73.1	80.2	79.8	80.0	75.7	70.4	73.2	69.9	66.4	73.2	68.9	71.4
14 Cash assets[5]	117.2	108.6	112.3	114.2	115.1	111.7	112.8	111.1	112.5	110.9	111.3	110.2
15 Other assets[6]	130.8	164.0	174.5	177.8	184.1	188.2	196.7	205.3	206.6	205.9	210.5	201.6
16 **Total assets**[7]	**2,902.7**	**3,026.8**	**3,056.7**	**3,095.1**	**3,155.8**	**3,179.2**	**3,213.4**	**3,241.7**	**3,234.4**	**3,250.5**	**3,253.2**	**3,230.1**
Liabilities												
17 Deposits	2,220.3	2,316.7	2,340.4	2,365.0	2,390.6	2,404.4	2,412.5	2,424.6	2,417.2	2,427.1	2,429.6	2,425.6
18 Transaction	349.8	339.1	336.5	341.3	355.0	347.5	348.5	356.1	335.3	347.9	363.7	377.5
19 Nontransaction	1,870.5	1,977.6	2,003.8	2,023.6	2,035.7	2,056.9	2,064.0	2,068.5	2,081.9	2,079.2	2,065.9	2,048.1
20 Large time	325.8	354.5	362.7	369.9	379.2	385.7	389.2	393.6	394.6	390.4	394.2	395.2
21 Other	1,544.7	1,623.1	1,641.1	1,653.7	1,656.5	1,671.2	1,674.7	1,674.9	1,687.3	1,688.8	1,671.7	1,652.9
22 Borrowings	482.7	487.8	483.4	494.6	495.0	498.9	513.8	509.6	504.4	501.8	515.7	517.5
23 From banks in the U.S.	185.8	172.9	160.3	166.3	166.8	167.8	170.5	166.4	162.3	168.7	165.8	168.6
24 From others	296.8	315.0	323.1	328.4	328.1	331.1	343.3	343.2	342.0	333.2	349.9	348.9
25 Net due to related foreign offices	15.8	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.3	8.4	9.7	10.2
26 Other liabilities	70.3	72.2	73.0	69.2	72.9	72.6	73.7	76.0	75.2	77.9	77.4	73.7
27 **Total liabilities**	**2,789.0**	**2,885.4**	**2,908.4**	**2,937.5**	**2,964.3**	**2,981.4**	**3,010.5**	**3,020.0**	**3,007.1**	**3,015.2**	**3,032.4**	**3,026.9**
28 Residual (assets less liabilities)[8]	113.7	141.3	148.3	157.6	191.5	197.9	202.9	221.7	227.4	235.3	220.8	203.2
	Not seasonally adjusted											
Assets												
29 Bank credit	2,603.8	2,725.8	2,726.9	2,752.1	2,802.9	2,830.2	2,857.4	2,878.2	2,872.4	2,876.6	2,879.6	2,881.9
30 Securities in bank credit	723.2	714.7	715.7	717.6	723.3	726.2	722.5	716.4	721.6	714.5	715.2	712.1
31 Treasury and Agency securities[2]	509.1	496.1	497.5	497.9	500.1	502.1	500.3	496.1	500.4	495.0	495.6	493.6
32 Other securities	214.1	218.6	218.2	219.8	223.2	224.1	222.3	220.3	221.2	219.5	219.5	218.5
33 Loans and leases in bank credit[3]	1,880.7	2,011.1	2,011.3	2,034.5	2,079.6	2,104.0	2,134.9	2,161.8	2,150.8	2,162.0	2,164.4	2,169.8
34 Commercial and industrial	307.1	324.4	328.7	331.5	336.5	341.0	345.1	347.3	345.4	346.4	347.8	349.3
35 Real estate	1,175.3	1,259.4	1,254.5	1,283.3	1,320.1	1,335.6	1,359.6	1,378.5	1,372.2	1,378.9	1,379.7	1,383.0
36 Revolving home equity	99.0	113.2	114.9	115.6	118.2	121.0	124.0	127.3	126.6	126.8	127.5	128.4
37 Other	1,076.3	1,146.2	1,139.6	1,167.6	1,201.9	1,214.6	1,235.6	1,251.2	1,245.6	1,252.1	1,252.2	1,254.6
38 Other residential	437.7	461.7	445.0	462.2	479.8	484.5	497.3	505.0	503.1	507.0	504.5	504.8
39 Commercial	638.6	684.6	694.7	705.4	722.1	730.1	738.3	746.2	742.5	745.0	747.7	749.8
40 Consumer	292.2	317.1	319.2	311.4	314.4	317.8	319.6	323.3	321.1	323.0	324.9	324.5
41 Credit cards and related plans	146.4	162.1	162.0	153.3	157.0	159.1	159.9	161.8	160.2	161.7	163.0	162.4
42 Other	145.8	155.0	157.3	158.1	157.4	158.7	159.7	161.5	160.9	161.3	161.9	162.1
43 Security[4]	6.7	7.7	7.7	8.0	8.1	8.3	8.2	8.3	8.3	8.6	8.1	8.2
44 Other loans and leases	99.3	102.5	101.1	100.3	100.5	101.2	102.4	104.4	103.7	105.2	103.9	104.9
45 Interbank loans	71.7	80.0	76.5	80.2	79.7	73.9	71.0	68.6	70.6	73.4	63.4	66.8
46 Cash assets[5]	116.6	113.0	113.4	112.2	110.4	108.8	111.8	110.6	109.6	110.8	106.8	112.9
47 Other assets[6]	130.8	164.0	174.5	177.8	184.1	188.2	196.7	205.3	206.6	205.9	210.5	201.6
48 **Total assets**[7]	**2,890.9**	**3,050.2**	**3,058.9**	**3,090.0**	**3,144.3**	**3,168.1**	**3,203.5**	**3,229.0**	**3,225.5**	**3,233.0**	**3,226.4**	**3,229.4**
Liabilities												
49 Deposits	2,219.0	2,329.9	2,335.3	2,354.7	2,388.9	2,408.8	2,407.9	2,423.6	2,427.6	2,428.5	2,409.8	2,425.5
50 Transaction	345.5	352.1	340.4	336.8	350.7	348.3	344.2	351.9	330.2	344.4	351.7	377.9
51 Nontransaction	1,873.5	1,977.8	1,995.0	2,017.9	2,038.2	2,060.5	2,063.7	2,071.7	2,097.4	2,084.1	2,058.2	2,047.6
52 Large time	325.8	354.5	362.7	369.9	379.2	385.7	389.2	393.6	394.6	390.4	394.2	395.2
53 Other	1,547.7	1,623.3	1,632.3	1,648.0	1,659.0	1,674.8	1,674.4	1,678.1	1,702.8	1,693.7	1,664.0	1,652.4
54 Borrowings	482.7	487.8	483.4	494.6	495.0	498.9	513.8	509.6	504.4	501.8	515.7	517.5
55 From banks in the U.S.	185.8	172.9	160.3	166.3	166.8	167.8	170.5	166.4	162.3	168.7	165.8	168.6
56 From others	296.8	315.0	323.1	328.4	328.1	331.1	343.3	343.2	342.0	333.2	349.9	348.9
57 Net due to related foreign offices	15.8	8.7	11.6	8.7	5.8	5.5	10.6	9.7	10.3	8.4	9.7	10.2
58 Other liabilities	70.3	72.2	73.0	69.2	72.9	72.6	73.7	76.0	75.2	77.9	77.4	73.7
59 **Total liabilities**	**2,787.7**	**2,898.6**	**2,903.4**	**2,927.3**	**2,962.5**	**2,985.7**	**3,005.9**	**3,018.9**	**3,017.4**	**3,016.6**	**3,012.6**	**3,026.8**
60 Residual (assets less liabilities)[8]	103.1	151.5	155.5	162.8	181.8	182.4	197.5	210.1	208.1	216.4	213.8	202.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 8	June 15	June 22	June 29
	Seasonally adjusted											
Assets												
1 Bank credit	652.5	643.8	673.4	697.5	704.9	704.6	722.2	730.7	736.4	718.5	729.1	738.8
2 Securities in bank credit	263.0	274.0	307.4	315.6	317.1	310.0	314.4	319.1	322.4	315.3	317.0	320.2
3 Treasury and Agency securities[2]	93.7	84.0	87.6	97.1	94.9	86.9	88.2	88.8	90.1	88.2	87.7	89.4
4 Other securities	169.3	190.0	219.8	218.6	222.2	223.1	226.2	230.3	232.4	227.1	229.4	230.8
5 Loans and leases in bank credit[3]	389.5	369.7	366.0	381.8	387.8	394.5	407.8	411.7	414.0	403.2	412.0	418.6
6 Commercial and industrial	130.5	139.0	143.7	145.5	145.2	150.7	155.0	154.5	154.6	154.2	154.7	154.0
7 Real estate	17.1	18.5	19.1	18.9	19.0	19.2	18.2	18.2	18.3	18.3	18.3	18.1
8 Security[4]	151.4	118.1	101.7	113.6	120.5	119.0	129.5	133.1	136.0	125.2	132.1	140.2
9 Other loans and leases	90.4	94.1	101.5	103.8	103.2	105.5	105.2	105.9	105.1	105.4	106.9	106.4
10 Interbank loans	28.5	50.1	45.3	41.7	43.0	45.0	47.9	49.1	51.9	44.4	55.1	45.3
11 Cash assets[5]	58.4	61.0	66.8	64.1	65.0	64.1	64.2	64.5	64.1	62.9	65.2	66.3
12 Other assets[6]	35.5	38.4	31.1	31.2	33.2	34.1	35.6	37.8	40.1	39.1	36.0	35.7
13 **Total assets**[7]	**774.4**	**792.9**	**816.3**	**834.0**	**845.7**	**847.4**	**869.5**	**881.7**	**892.1**	**864.5**	**885.0**	**885.7**
Liabilities												
14 Deposits	524.0	550.7	564.6	553.3	561.0	589.0	587.4	602.8	606.9	605.9	609.5	594.9
15 Transaction	12.0	11.8	11.8	13.2	14.5	14.3	14.2	14.1	14.3	15.0	14.0	13.3
16 Nontransaction	512.0	538.9	552.8	540.2	546.5	574.6	573.2	588.6	592.6	590.9	595.5	581.6
17 Borrowings	336.2	342.4	349.5	362.7	367.5	360.7	366.5	358.4	350.1	374.4	352.9	355.7
18 From banks in the U.S.	48.2	52.6	40.1	44.1	43.8	44.3	39.8	44.8	37.6	59.2	39.6	43.8
19 From others	288.0	289.7	309.3	318.6	323.6	316.4	326.7	313.7	312.5	315.2	313.3	311.9
20 Net due to related foreign offices	−178.5	−187.6	−198.1	−185.8	−181.3	−203.3	−192.6	−184.4	−183.9	−214.6	−177.0	−167.6
21 Other liabilities	87.1	93.1	92.1	96.1	91.5	93.4	93.0	97.8	104.6	95.1	93.5	98.4
22 **Total liabilities**	**768.9**	**798.6**	**808.1**	**826.4**	**838.7**	**839.8**	**854.4**	**874.7**	**877.6**	**860.8**	**878.8**	**881.5**
23 Residual (assets less liabilities)[8]	5.5	−5.7	8.2	7.7	7.1	7.7	15.1	7.0	14.5	3.7	6.2	4.2
	Not seasonally adjusted											
Assets												
24 Bank credit	652.3	649.5	675.9	699.2	708.1	710.0	719.6	730.9	730.6	722.7	729.9	740.9
25 Securities in bank credit	263.0	274.0	307.4	315.6	317.1	310.0	314.4	319.1	322.4	315.3	317.0	320.2
26 Treasury and Agency securities[2]	93.7	84.0	87.6	97.1	94.9	86.9	88.2	88.8	90.1	88.2	87.7	89.4
27 Trading account	35.0	27.4	30.5	38.3	38.8	30.9	31.0	29.6	31.1	30.3	28.2	29.1
28 Investment account	58.6	56.6	57.0	58.8	56.0	56.1	57.2	59.1	59.0	57.9	59.5	60.3
29 Other securities	169.3	190.0	219.8	218.6	222.2	223.1	226.2	230.3	232.4	227.1	229.4	230.8
30 Trading account	103.6	115.6	115.4	116.5	124.2	127.9	130.6	133.5	136.6	131.8	132.6	132.2
31 Investment account	65.7	74.4	104.4	102.1	98.0	95.2	95.6	96.8	95.7	95.3	96.7	98.6
32 Loans and leases in bank credit[3]	389.3	375.5	368.4	383.5	391.0	400.0	405.3	411.8	408.2	407.3	412.9	420.7
33 Commercial and industrial	130.1	139.9	144.3	147.3	147.2	151.9	155.0	154.0	154.1	153.5	154.1	153.6
34 Real estate	17.1	18.5	19.1	18.9	19.0	19.2	18.2	18.2	18.3	18.3	18.3	18.1
35 Security[4]	150.3	124.0	104.7	115.7	121.9	122.2	126.3	132.1	129.0	128.3	132.7	140.6
36 Other loans and leases	91.8	93.1	100.4	101.6	102.9	106.7	105.8	107.5	106.8	107.3	107.8	108.4
37 Interbank loans	28.5	50.1	45.3	41.7	43.0	45.0	47.9	49.1	51.9	44.4	55.1	45.3
38 Cash assets[5]	57.9	63.2	66.3	63.2	62.9	63.5	63.6	64.0	63.4	62.5	64.5	65.9
39 Other assets[6]	35.5	38.9	33.2	32.9	33.2	32.8	36.2	37.8	40.8	39.5	35.6	35.0
40 **Total assets**[7]	**773.7**	**801.4**	**820.3**	**836.6**	**846.8**	**850.9**	**866.9**	**881.4**	**886.3**	**868.7**	**884.8**	**886.7**
Liabilities												
41 Deposits	531.5	547.4	571.9	560.6	566.5	600.7	600.7	611.4	619.2	616.2	617.3	599.7
42 Transaction	12.0	12.2	12.1	13.2	14.0	14.0	13.9	14.1	13.7	14.8	13.9	13.8
43 Nontransaction	519.5	535.2	559.8	547.4	552.5	586.7	586.8	597.3	605.5	601.4	603.5	585.9
44 Borrowings	336.2	342.4	349.5	362.7	367.5	360.7	366.5	358.4	350.1	374.4	352.9	355.7
45 From banks in the U.S.	48.2	52.6	40.1	44.1	43.8	44.3	39.8	44.8	37.6	59.2	39.6	43.8
46 From others	288.0	289.7	309.3	318.6	323.6	316.4	326.7	313.7	312.5	315.2	313.3	311.9
47 Net due to related foreign offices	−180.8	−186.3	−197.3	−186.1	−182.0	−205.7	−194.8	−187.3	−187.7	−217.8	−180.0	−169.1
48 Other liabilities	85.4	94.1	92.6	95.8	91.1	91.5	91.5	95.9	101.9	93.0	91.7	97.5
49 **Total liabilities**	**772.3**	**797.6**	**816.8**	**833.0**	**843.1**	**847.2**	**864.1**	**878.5**	**883.5**	**865.9**	**881.9**	**883.9**
50 Residual (assets less liabilities)[8]	1.4	3.8	3.6	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2004	2005						2005			
	June	Dec.r	Jan.r	Feb.r	Mar.r	Apr.	Mayr	June	June 8	June 15	June 22	June 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	96.8	103.7	93.1	89.3	88.4	89.3	90.8	93.2	96.2	88.5	94.7	92.6
2 Revaluation losses on off-balance-sheet items[9]	83.0	95.1	83.7	78.8	78.8	80.3	82.7	85.3	89.9	80.1	86.9	83.8
3 Mortgage-backed securities[10]	492.0r	504.8	525.6	538.2	541.3	543.5r	554.1	533.3	552.6	489.0	543.7	542.6
4 Pass-through	380.5r	389.0	410.7	419.5	422.7	427.0r	433.8	411.3	430.8	367.3	421.4	421.1
5 CMO, REMIC, and other	111.5r	115.8	115.0	118.7	118.6	116.5r	120.3	122.0	121.8	121.7	122.3	121.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	–5.0	4.7	3.9	1.5	–2.6	–3.6r	.7	1.9	2.9	.8	2.2	1.6
7 Securitized consumer loans[12]	149.5	155.6	158.6	155.8	148.8	147.6	149.7	151.8	149.7	152.0	151.8	153.7
8 Credit cards and related plans	129.7	133.2	136.6	134.3	127.7	127.0	129.5	129.2	129.7	128.3	128.2	130.2
9 Other	19.8	22.4	22.0	21.6	21.0	20.6	20.1	22.6	19.9	23.8	23.6	23.5
10 Securitized business loans[12]	7.3	6.4	6.4	6.4	6.4	6.2	6.1	6.1	6.1	6.1	6.1	6.1
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	326.8r	333.3	335.5	338.6	343.9	343.6r	343.6	340.1	344.1	338.6	340.0	337.5
12 Securitized consumer loans[12]	212.6	221.5	222.2	208.5	211.1	210.7	209.5	210.2	209.7	209.5	209.7	211.8
13 Credit cards and related plans	205.4	214.2	214.9	201.2	203.9	203.5	202.4	203.1	202.6	202.4	202.6	204.7
14 Other	7.2	7.3	7.3	7.2	7.2	7.2	7.1	7.1	7.1	7.1	7.1	7.1
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	58.7r	59.3	54.5	53.7	52.4	52.5r	53.3	54.6	58.2	52.4	53.3	53.7
16 Revaluation losses on off-balance-sheet items[9]	59.0r	65.1	61.9	64.8	63.0	62.6r	61.9	63.5	67.4	61.5	62.1	62.1
17 Securitized business loans[12]	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 6	July 13	July 20	July 27
	Seasonally adjusted											
Assets												
1 Bank credit	6,597.9[r]	6,891.9	6,998.9	7,086.1	7,108.7	7,158.2	7,206.7	7,258.2	7,225.2	7,239.3	7,258.6	7,276.6
2 Securities in bank credit	1,908.5[r]	1,990.9	2,038.7	2,057.9	2,044.0	2,070.7	2,053.5	2,060.5	2,056.0	2,062.1	2,066.4	2,055.8
3 Treasury and Agency securities[2]	1,180.7	1,183.9	1,219.8	1,220.4	1,195.5	1,202.0	1,174.6	1,178.2	1,174.9	1,179.5	1,181.6	1,177.2
4 Other securities	727.8[r]	806.9	819.0	837.5	848.6	868.7	878.9	882.3	881.1	882.6	884.8	878.6
5 Loans and leases in bank credit[3]	4,689.3	4,901.1	4,960.2	5,028.2	5,064.7	5,087.5	5,153.2	5,197.7	5,169.2	5,177.2	5,192.2	5,220.8
6 Commercial and industrial	896.3[r]	946.7[r]	957.1[r]	963.7[r]	976.9	988.4	993.8	1,007.4	1,001.8	1,001.4	1,008.5	1,014.2
7 Real estate	2,418.7[r]	2,569.7[r]	2,598.1[r]	2,652.1[r]	2,677.8	2,683.2	2,722.0	2,767.5	2,745.1	2,763.0	2,769.9	2,774.0
8 Revolving home equity	347.0	406.4	408.2	416.1	420.2	423.6	427.0	431.0	428.9	429.2	432.1	432.5
9 Other	2,071.7[r]	2,163.3[r]	2,189.9[r]	2,236.0[r]	2,257.6	2,259.6	2,295.1	2,336.6	2,316.3	2,333.9	2,337.8	2,341.4
10 Consumer	691.0	702.9	700.7	708.7	711.4	704.7	707.5	711.8	706.4	707.5	711.7	718.9
11 Security[4]	238.0	200.7	221.4	228.4	223.9	236.1	246.4	229.9	242.1	235.4	218.5	224.5
12 Other loans and leases	445.4[r]	481.1[r]	482.8[r]	475.4[r]	474.7	475.1	483.4	481.0	473.7	469.7	483.7	489.2
13 Interbank loans	373.5	289.5	293.7	276.4	287.3	285.5	264.6	255.8	238.6	247.9	267.6	261.0
14 Cash assets[5]	331.7	337.5	334.5	350.5	332.8	340.2	344.0	327.9	340.5	323.4	319.4	326.9
15 Other assets[6]	624.8	660.4	667.1	687.9	680.4	678.8	695.9	683.5	676.7	688.2	681.3	686.7
16 **Total assets**[7]	**7,856.7[r]**	**8,109.8**	**8,225.3**	**8,332.6**	**8,340.9**	**8,394.4**	**8,442.8**	**8,456.8**	**8,412.8**	**8,430.2**	**8,458.3**	**8,482.4**
Liabilities												
17 Deposits	5,156.7	5,370.8[r]	5,391.0[r]	5,452.5[r]	5,498.0	5,508.2	5,547.5	5,567.0	5,560.9	5,545.0	5,564.3	5,580.9
18 Transaction	658.0	663.9[r]	676.8[r]	704.3	674.4	678.5	696.4	663.5	642.1	636.0	687.6	710.4
19 Nontransaction	4,498.7	4,706.9[r]	4,714.2[r]	4,748.2[r]	4,823.6	4,829.7	4,851.1	4,903.4	4,918.8	4,909.0	4,876.7	4,870.5
20 Large time	1,149.1	1,227.4[r]	1,226.4[r]	1,249.4[r]	1,293.7	1,295.8	1,316.1	1,313.2	1,309.1	1,299.5	1,315.8	1,318.5
21 Other	3,349.6	3,479.5[r]	3,487.8[r]	3,498.8[r]	3,529.9	3,533.9	3,535.0	3,590.3	3,609.8	3,609.4	3,560.8	3,552.1
22 Borrowings	1,592.7	1,550.7	1,592.3	1,621.4	1,609.7	1,623.0	1,620.6	1,610.7	1,583.9	1,598.6	1,609.9	1,631.0
23 From banks in the U.S.	458.6	362.6	376.3	363.9	374.5	362.6	361.2	336.6	330.1	327.1	339.6	343.8
24 From others	1,134.0	1,188.1	1,216.0	1,257.5	1,235.1	1,260.4	1,259.4	1,274.1	1,253.8	1,271.5	1,270.3	1,287.2
25 Net due to related foreign offices	51.9	67.1	63.0	71.9	40.9	68.2	53.3	102.1	80.9	102.8	106.8	105.8
26 Other liabilities	475.0	479.3	481.9	493.5	511.9	494.3	498.7	489.6	497.6	495.0	491.3	477.8
27 **Total liabilities**	**7,276.2**	**7,467.8[r]**	**7,528.2[r]**	**7,639.3[r]**	**7,660.4**	**7,693.7**	**7,720.2**	**7,769.3**	**7,723.3**	**7,741.5**	**7,772.2**	**7,795.5**
28 Residual (assets less liabilities)[8]	580.5[r]	642.0[r]	697.1[r]	693.2[r]	680.4	700.7	722.6	687.5	689.5	688.8	686.1	686.9
	Not seasonally adjusted											
Assets												
29 Bank credit	6,579.4[r]	6,902.3	6,984.3	7,052.2[r]	7,088.1	7,149.8	7,200.8	7,239.1	7,221.2	7,215.8	7,233.4	7,247.6
30 Securities in bank credit	1,903.2[r]	1,993.4	2,035.3	2,048.6	2,040.0	2,074.1	2,055.2	2,054.5	2,055.6	2,052.7	2,054.4	2,050.2
31 Treasury and Agency securities[2]	1,179.1	1,179.3	1,215.0	1,215.7[r]	1,198.6	1,210.3	1,178.4	1,176.8	1,178.5	1,175.9	1,175.8	1,175.9
32 Other securities	724.1[r]	814.1	820.4	832.9[r]	841.4	863.8	876.8	877.7	877.0	876.8	878.5	874.3
33 Loans and leases in bank credit[3]	4,676.2	4,908.9	4,948.9	5,003.6[r]	5,048.1	5,075.7	5,145.6	5,184.6	5,165.7	5,163.1	5,179.1	5,197.5
34 Commercial and industrial	895.1[r]	942.5[r]	956.8[r]	966.7[r]	981.7	992.7	996.5	1,006.0	1,006.5	1,000.0	1,006.6	1,008.6
35 Real estate	2,414.1[r]	2,568.8[r]	2,592.8[r]	2,636.6[r]	2,665.5	2,683.0	2,716.0	2,762.3	2,739.4	2,759.4	2,763.2	2,767.9
36 Revolving home equity	347.7	404.6	408.4	413.0	418.9	424.5	428.4	431.8	429.8	430.1	432.5	433.5
37 Other	2,066.4[r]	2,164.3[r]	2,184.4[r]	2,223.6	2,246.7	2,258.4	2,287.6	2,330.5	2,309.6	2,329.3	2,330.6	2,334.4
38 Consumer	683.6	716.3	705.8	702.2	702.9	698.8	700.3	704.3	698.0	699.1	704.5	712.6
39 Credit cards and related plans	292.6	318.7	305.5	302.7	304.3	302.4	305.7	307.3	305.0	304.6	309.0	310.6
40 Other	391.0	397.6	400.3	399.5	398.6	396.3	394.6	397.1	392.9	394.5	395.4	402.0
41 Security[4]	234.4	202.8	219.4	227.4	225.4	228.1	246.5	226.9	236.6	231.5	218.0	220.9
42 Other loans and leases	449.0[r]	478.5[r]	474.1[r]	470.7[r]	472.5	473.2	486.2	485.0	485.2	473.1	486.8	487.5
43 Interbank loans	370.0	285.6	288.7	279.9	295.6	286.1	265.3	252.9	244.7	243.5	261.8	250.5
44 Cash assets[5]	326.2	347.1	331.6	337.3	328.2	334.8	335.6	322.4	353.2	314.1	310.1	310.1
45 Other assets[6]	625.7	661.1	662.2	683.2	678.6	678.5	692.0	684.6	682.8	688.5	680.6	683.7
46 **Total assets**[7]	**7,830.3[r]**	**8,126.6**	**8,197.6**	**8,283.8**	**8,322.4**	**8,380.9**	**8,425.2**	**8,430.6**	**8,433.9**	**8,393.6**	**8,417.4**	**8,423.4**
Liabilities												
47 Deposits	5,141.9	5,372.1[r]	5,393.6[r]	5,445.8[r]	5,517.3	5,499.4	5,548.7	5,550.9	5,599.3	5,530.1	5,531.2	5,521.8
48 Transaction	655.6	676.5[r]	668.6[r]	694.9	681.1	668.8	689.0	661.0	662.4	630.0	678.5	695.8
49 Nontransaction	4,486.3	4,695.6[r]	4,725.0[r]	4,750.9[r]	4,836.2	4,830.5	4,859.7	4,889.9	4,936.9	4,900.1	4,852.7	4,826.0
50 Large time	1,146.1	1,238.1[r]	1,237.1[r]	1,252.7[r]	1,300.2	1,305.5	1,323.8	1,309.8	1,304.6	1,296.5	1,312.3	1,315.9
51 Other	3,340.1	3,457.5[r]	3,488.0[r]	3,498.2[r]	3,536.0	3,525.0	3,535.9	3,580.1	3,632.3	3,603.6	3,540.4	3,510.1
52 Borrowings	1,593.9	1,547.4	1,590.4	1,609.3	1,616.2	1,641.2	1,632.3	1,612.1	1,591.9	1,598.1	1,613.3	1,627.7
53 From banks in the U.S.	458.4	359.6	373.8	365.1	379.0	363.2	360.7	336.4	330.9	326.7	339.0	342.3
54 From others	1,135.5	1,187.8	1,216.6	1,244.2	1,237.2	1,278.1	1,271.6	1,275.7	1,260.9	1,271.4	1,274.3	1,285.4
55 Net due to related foreign offices	44.4	72.1	67.9	65.2	24.1	63.8	48.7	93.3	67.9	91.9	96.6	103.3
56 Other liabilities	466.3	484.9	488.3	485.1	490.4	489.8	494.2	480.4	484.7	482.8	480.7	474.5
57 **Total liabilities**	**7,246.5**	**7,476.5[r]**	**7,540.2[r]**	**7,605.4[r]**	**7,648.0**	**7,694.1**	**7,724.0**	**7,736.7**	**7,743.7**	**7,702.9**	**7,721.9**	**7,727.3**
58 Residual (assets less liabilities)[8]	583.8[r]	650.1[r]	657.5[r]	678.5[r]	674.4	686.7	701.2	693.9	690.2	690.7	695.5	696.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 6	July 13	July 20	July 27
	Seasonally adjusted											
Assets												
1 Bank credit	5,947.8[r]	6,218.5	6,301.4	6,381.3[r]	6,404.1	6,436.0	6,475.8	6,514.9	6,493.2	6,496.2	6,515.5	6,528.7
2 Securities in bank credit	1,648.3[r]	1,683.5	1,723.1	1,740.8	1,733.9	1,756.3	1,734.3	1,733.7	1,730.3	1,734.0	1,738.5	1,732.3
3 Treasury and Agency securities[2]	1,089.3	1,096.4	1,122.7	1,125.6	1,109.3	1,113.8	1,085.8	1,090.7	1,086.1	1,090.0	1,093.0	1,092.8
4 Other securities	559.0[r]	587.1	600.4	615.3[r]	624.5	642.5	648.5	643.0	644.2	644.0	645.5	639.5
5 Loans and leases in bank credit[3]	4,299.6[r]	4,535.1	4,578.3[r]	4,640.4	4,670.2	4,679.7	4,741.5	4,781.3	4,762.8	4,762.2	4,777.0	4,796.3
6 Commercial and industrial	764.0[r]	803.0[r]	811.6[r]	818.5[r]	826.2	833.4	839.2	845.6	843.7	840.6	846.8	849.6
7 Real estate	2,401.3[r]	2,550.6[r]	2,579.2[r]	2,633.1[r]	2,658.6	2,665.0	2,703.8	2,751.0	2,728.6	2,746.5	2,753.5	2,757.5
8 Revolving home equity	347.0	406.4	408.2	416.1	420.2	423.6	427.0	431.0	428.9	429.2	432.1	432.5
9 Other	2,054.3[r]	2,144.2[r]	2,171.0[r]	2,217.1	2,238.4	2,241.4	2,276.9	2,320.0	2,299.8	2,317.4	2,321.4	2,324.9
10 Consumer	691.0	702.9	700.7	708.7	711.4	704.7	707.5	711.8	706.4	707.5	711.7	718.9
11 Security[4]	86.6	99.0	107.8	107.9	104.9	106.7	113.4	103.0	117.4	105.9	95.9	95.5
12 Other loans and leases	356.6[r]	379.6[r]	379.0[r]	372.2[r]	369.1	369.9	377.5	369.8	366.7	361.6	369.2	375.0
13 Interbank loans	335.4	244.2	252.0	233.4	242.3	237.6	215.5	205.4	189.7	198.9	214.5	215.2
14 Cash assets[5]	268.7	270.7	270.4	285.4	268.7	276.0	279.6	262.1	276.5	258.0	253.2	261.5
15 Other assets[6]	586.1	629.2	635.9	654.7	646.2	643.2	658.1	646.1	639.6	649.2	646.8	650.1
16 **Total assets**[7]	**7,067.3[r]**	**7,293.5**	**7,391.3**	**7,486.8**	**7,493.4**	**7,524.9**	**7,561.1**	**7,560.4**	**7,531.1**	**7,534.2**	**7,561.8**	**7,587.2**
Liabilities												
17 Deposits	4,606.8	4,806.2[r]	4,837.7[r]	4,891.5[r]	4,909.1	4,920.8	4,945.7	4,984.8	4,987.5	4,973.2	4,979.0	4,991.2
18 Transaction	646.5	652.1[r]	663.6[r]	689.8	660.1	664.3	682.3	649.0	628.2	622.4	672.9	695.1
19 Nontransaction	3,960.3	4,154.0[r]	4,174.0[r]	4,201.7[r]	4,249.0	4,256.5	4,263.4	4,335.7	4,359.4	4,350.8	4,306.1	4,296.1
20 Large time	631.7	690.3[r]	710.1[r]	723.4[r]	736.7	741.9	747.2	763.2	767.0	757.6	764.1	763.0
21 Other	3,328.6	3,463.8[r]	3,463.9[r]	3,478.3[r]	3,512.3	3,514.5	3,516.3	3,572.6	3,592.3	3,593.2	3,542.0	3,533.1
22 Borrowings	1,261.2	1,201.2	1,229.6	1,253.9	1,248.9	1,256.4	1,262.2	1,246.2	1,229.8	1,236.5	1,253.0	1,260.7
23 From banks in the U.S.	417.6	322.4	332.1	320.0	330.3	322.7	316.5	295.5	292.1	286.7	299.8	303.1
24 From others	843.6	878.7	897.5	933.9	918.7	933.7	945.7	950.7	937.7	949.8	953.2	957.6
25 Net due to related foreign offices	235.5	265.1	248.7	253.3	244.1	260.8	236.7	249.2	218.5	243.0	248.7	269.9
26 Other liabilities	388.5	387.2	385.9	402.0	418.5	401.3	400.8	395.6	403.3	396.1	396.9	389.5
27 **Total liabilities**	**6,492.0**	**6,659.7[r]**	**6,701.9[r]**	**6,800.6[r]**	**6,820.6**	**6,839.3**	**6,845.5**	**6,875.8**	**6,839.2**	**6,848.8**	**6,877.6**	**6,911.3**
28 Residual (assets less liabilities)[8]	575.3[r]	633.8[r]	689.4[r]	686.2[r]	672.8	685.6	715.6	684.6	691.9	685.4	684.2	675.9
	Not seasonally adjusted											
Assets												
29 Bank credit	5,933.2[r]	6,226.4	6,285.1	6,344.1[r]	6,378.0	6,430.2	6,469.8	6,498.9	6,492.2	6,475.9	6,492.0	6,504.8
30 Securities in bank credit	1,642.9[r]	1,686.0	1,719.7	1,731.5	1,729.9	1,759.8	1,736.0	1,727.7	1,729.9	1,724.6	1,726.5	1,726.7
31 Treasury and Agency securities[2]	1,087.7	1,091.7	1,117.9	1,120.9	1,112.5	1,122.1	1,089.6	1,089.3	1,089.7	1,086.4	1,087.2	1,091.5
32 Other securities	555.3[r]	594.3	601.8	610.6	617.4	637.7	646.4	638.5	640.2	638.2	639.3	635.2
33 Loans and leases in bank credit[3]	4,290.2	4,540.4	4,565.4	4,612.6[r]	4,648.1	4,670.4	4,733.8	4,771.2	4,762.3	4,751.3	4,765.5	4,778.1
34 Commercial and industrial	763.5[r]	798.2[r]	809.6[r]	819.5[r]	829.9	837.7	842.5	845.1	849.0	840.1	845.4	845.2
35 Real estate	2,396.7[r]	2,549.7[r]	2,573.9[r]	2,617.6[r]	2,646.3	2,664.7	2,697.9	2,745.8	2,722.9	2,742.9	2,746.8	2,751.4
36 Revolving home equity	347.7	404.6	408.4	413.0	418.9	424.5	428.4	431.8	429.8	430.1	432.5	433.5
37 Other	2,049.0[r]	2,145.2[r]	2,165.5[r]	2,204.6[r]	2,227.5	2,240.2	2,269.4	2,314.0	2,293.1	2,312.8	2,314.3	2,317.9
38 Other residential	1,051.4[r]	1,079.9[r]	1,087.8[r]	1,109.7[r]	1,121.8	1,122.7	1,139.9	1,171.0	1,160.6	1,172.4	1,169.5	1,169.1
39 Commercial	997.6[r]	1,065.3[r]	1,077.7[r]	1,095.0[r]	1,105.7	1,117.5	1,129.5	1,143.0	1,132.6	1,140.4	1,144.8	1,148.8
40 Consumer	683.6	716.3	705.8	702.2	702.9	698.8	700.3	704.3	698.0	699.1	704.5	712.6
41 Credit cards and related plans	292.6	318.7	305.5	302.7	304.3	302.4	305.7	307.3	305.0	304.6	309.0	310.6
42 Other	391.0	397.6	400.3	399.5	398.6	396.3	394.6	397.1	392.9	394.5	395.4	402.0
43 Security[4]	87.1	98.0	103.7	105.5	103.3	101.8	114.4	103.5	116.5	105.7	97.8	95.7
44 Other loans and leases	359.3[r]	378.1[r]	372.5[r]	367.8[r]	365.7	367.4	378.7	372.5	376.0	363.5	371.0	373.1
45 Interbank loans	332.0	240.3	247.0	236.9	250.6	238.1	216.2	202.5	195.9	194.6	208.6	204.7
46 Cash assets[5]	263.8	280.7	268.4	274.4	264.8	271.3	271.8	257.3	289.8	249.6	244.9	245.5
47 Other assets[6]	588.1	627.9	629.3	650.0	645.8	642.3	654.2	648.4	647.1	650.5	647.4	648.1
48 **Total assets**[7]	**7,046.5[r]**	**7,306.3**	**7,361.0**	**7,437.0**	**7,471.5**	**7,513.9**	**7,543.8**	**7,539.0**	**7,557.2**	**7,502.6**	**7,524.7**	**7,535.0**
Liabilities												
49 Deposits	4,593.5	4,800.2[r]	4,833.0[r]	4,879.3[r]	4,916.6	4,898.6	4,938.3	4,970.2	5,029.1	4,959.5	4,947.3	4,931.6
50 Transaction	644.2	664.3[r]	655.4[r]	680.9	667.0	654.9	674.9	646.5	647.9	616.5	664.0	680.7
51 Nontransaction	3,949.3	4,135.8[r]	4,177.6[r]	4,198.4[r]	4,249.5	4,243.7	4,263.4	4,323.7	4,381.1	4,343.0	4,283.4	4,250.9
52 Large time	630.2	694.3[r]	713.8[r]	720.9[r]	731.5	738.5	746.5	761.3	766.1	755.7	761.7	759.8
53 Other	3,319.1	3,441.6[r]	3,463.8[r]	3,477.5[r]	3,518.0	3,505.2	3,516.9	3,562.4	3,615.0	3,587.4	3,521.6	3,491.1
54 Borrowings	1,262.4	1,197.9	1,227.7	1,241.8	1,255.5	1,274.7	1,273.9	1,247.7	1,237.8	1,236.0	1,256.5	1,257.3
55 From banks in the U.S.	417.5	319.5	329.7	321.2	334.7	323.3	315.9	295.3	292.9	286.3	299.3	301.6
56 From others	845.0	878.4	898.0	920.6	920.8	951.4	957.9	952.4	944.9	949.7	957.2	955.8
57 Net due to related foreign offices	229.7	269.4	254.0	247.1	229.8	258.5	235.0	242.4	210.0	234.1	240.7	266.9
58 Other liabilities	380.9	392.2	392.5	394.0	398.9	398.2	398.3	387.6	393.0	385.2	387.5	386.0
59 **Total liabilities**	**6,466.4**	**6,659.7[r]**	**6,707.2[r]**	**6,762.3[r]**	**6,800.7**	**6,830.1**	**6,845.4**	**6,847.9**	**6,869.8**	**6,814.7**	**6,832.0**	**6,841.8**
60 Residual (assets less liabilities)[8]	580.1[r]	646.6[r]	653.8[r]	674.7[r]	670.7	683.9	698.4	691.1	687.4	687.9	692.7	693.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 6	July 13	July 20	July 27
	Seasonally adjusted											
Assets												
1 Bank credit	3,325.0	3,495.0	3,547.9	3,573.2[r]	3,562.9	3,569.5[r]	3,588.2	3,608.8	3,595.1	3,595.4	3,607.1	3,619.0
2 Securities in bank credit	932.5	966.9	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,022.0	1,019.4	1,022.1	1,026.2	1,020.9
3 Treasury and Agency securities[2]	581.7	598.0	624.6	632.6	610.8[r]	611.4	591.0[r]	597.6	594.2	597.2	599.4	599.0
4 Trading account	38.2	34.1	51.3	52.2	47.8[r]	53.9[r]	51.0	49.4	49.4	53.5	46.7	47.7
5 Investment account	543.5	563.9	573.3	580.5	563.0	557.5	540.0	548.2	544.8	543.7	552.7	551.3
6 Mortgage-backed	432.8	459.1	467.7	472.6	464.2	458.2	440.7	448.9	447.0	444.2	453.0	451.1
7 Other	110.6	104.8	105.6	107.9	98.8	99.3	99.3	99.3	97.9	99.5	99.7	100.2
8 Other securities	350.8	368.9	380.6	392.1	400.0[r]	419.9[r]	428.3	424.4	425.2	424.9	426.8	421.9
9 Trading account	189.8	201.1	203.3	204.9	208.1[r]	218.7[r]	224.0	214.9	216.5	214.5	216.4	214.0
10 Investment account	161.0	167.8	177.4	187.2	192.0	201.1	204.3	209.5	208.7	210.4	210.4	208.0
11 State and local government	33.1	33.2	34.3	35.2	36.1	36.8	36.6	37.6	37.4	37.5	37.6	37.8
12 Other	127.8	134.6	143.1	152.0	155.9	164.3	167.7	171.9	171.3	172.9	172.8	170.2
13 Loans and leases in bank credit[3]	2,392.5	2,528.1	2,542.7	2,548.5	2,552.0[r]	2,538.3	2,568.9	2,586.8	2,575.6	2,573.3	2,580.9	2,598.1
14 Commercial and industrial	456.1[r]	473.6[r]	479.9[r]	482.5[r]	486.8[r]	490.6[r]	493.9[r]	494.8	495.6	491.4	495.3	496.3
15 Real estate	1,212.2	1,297.0	1,295.4	1,305.9	1,313.6	1,300.5	1,316.3	1,349.2	1,328.8	1,345.6	1,351.3	1,358.2
16 Revolving home equity	245.8	291.1	292.3	297.2[r]	298.8[r]	299.6[r]	299.9[r]	302.2	300.9	301.0	303.2	303.1
17 Other	966.4	1,005.9	1,003.1	1,008.7[r]	1,014.8[r]	1,000.9[r]	1,016.3[r]	1,047.0	1,027.9	1,044.6	1,048.1	1,055.0
18 Other residential	608.6	635.7	629.5	634.2	639.0[r]	623.2[r]	634.2[r]	658.5	646.2	657.5	658.3	662.3
19 Commercial	357.7	370.2	373.6	374.5	375.8	377.6	382.1	388.5	381.7	387.1	389.8	392.7
20 Consumer	386.8	390.2	391.3	389.9	388.5	382.0	380.0	382.7	378.1	380.9	382.5	387.5
21 Security[4]	79.8	91.0	99.8	100.0	96.6	98.4	105.1	94.6	109.5	97.7	87.2	86.5
22 Federal funds sold to and repurchase agreements with broker–dealers	59.2	69.1	77.9	77.3	81.5	82.7	89.4	79.6	94.0	82.0	72.9	72.2
23 Other	20.7	21.9	21.9	22.7	15.0	15.7	15.7	15.0	15.6	15.7	14.4	14.4
24 State and local government	15.7	16.9	16.7	16.8	16.9	16.9	16.8	17.0	16.8	17.0	17.0	17.2
25 Agricultural	9.3	9.4	9.3	9.2	9.2	9.1	9.0	9.1	9.1	9.2	9.2	9.1
26 Federal funds sold to and repurchase agreements with others	22.3	27.5	27.3	28.1	22.1	20.6	26.2	21.2	20.1	17.4	20.4	21.4
27 All other loans	116.8[r]	126.9[r]	127.5[r]	121.4[r]	124.5[r]	127.5[r]	129.2[r]	125.4	125.0	121.4	125.2	129.2
28 Lease-financing receivables	93.6	95.6	95.5	94.7	93.9	92.7	92.6	92.7	92.7	92.8	92.7	92.8
29 Interbank loans	261.9	164.4	171.9	157.7	171.9	164.4	145.7	135.3	128.5	131.8	141.3	138.3
30 Federal funds sold to and repurchase agreements with commercial banks	144.8	104.9	106.9	92.7	108.2	98.9	80.1	67.3	61.4	62.4	73.4	69.6
31 Other	117.1	59.5	65.0	65.1	63.7	65.5	65.6[r]	68.1	67.1	69.4	68.0	68.8
32 Cash assets[5]	152.8	158.4	156.2	170.3	157.0	163.2	168.3[r]	150.2	162.9	146.5	143.4	148.2
33 Other assets[6]	437.0	454.7	458.1	470.6	458.5	447.0	452.3[r]	445.9	433.7	445.8	451.0	454.0
34 **Total assets**[7]	**4,138.1**	**4,235.8**	**4,298.1**	**4,336.7[r]**	**4,315.4[r]**	**4,309.7**	**4,320.1**	**4,306.1**	**4,286.4**	**4,285.3**	**4,308.8**	**4,325.5**
Liabilities												
35 Deposits	2,371.4	2,465.8[r]	2,472.7[r]	2,500.8[r]	2,503.9[r]	2,507.5[r]	2,519.7[r]	2,527.4	2,543.9	2,519.6	2,522.6	2,524.8
36 Transaction	310.0	315.6[r]	322.3[r]	334.8	312.8	316.1	327.6	303.8	293.8	287.8	322.8	328.1
37 Nontransaction	2,061.4	2,150.2[r]	2,150.4[r]	2,166.0[r]	2,191.0[r]	2,191.4[r]	2,192.1[r]	2,223.6	2,250.1	2,231.7	2,199.8	2,196.7
38 Large time	301.9	327.6[r]	340.2[r]	344.2[r]	351.6[r]	353.4[r]	354.1[r]	361.1	369.0	354.9	362.0	360.3
39 Other	1,759.5	1,822.6[r]	1,810.2[r]	1,821.8[r]	1,839.4[r]	1,838.0[r]	1,838.0[r]	1,862.5	1,881.1	1,876.8	1,837.8	1,836.4
40 Borrowings	774.0	717.8	735.0	758.9	750.0	742.6	752.8	742.4	728.2	736.4	746.3	752.9
41 From banks in the U.S.	225.3	162.1	165.9	153.2	162.5	152.3	150.2	133.7	125.0	127.8	138.1	142.1
42 From others	548.8	555.6	569.1	605.8	587.4	590.3	602.7	608.7	603.2	608.7	608.3	610.8
43 Net due to related foreign offices	221.4	253.5	240.0	247.4	238.6	250.2	227.0[r]	236.3	207.9	228.9	236.9	255.4
44 Other liabilities	314.5	314.2	316.7	329.1	346.1	327.8	324.9[r]	322.4	330.1	323.0	323.6	316.1
45 **Total liabilities**	**3,681.4**	**3,751.3[r]**	**3,764.4[r]**	**3,836.3[r]**	**3,838.6[r]**	**3,828.1[r]**	**3,824.5[r]**	**3,828.4**	**3,810.1**	**3,807.9**	**3,829.4**	**3,849.2**
46 Residual (assets less liabilities)[8]	456.7	484.6[r]	533.7[r]	500.4[r]	476.9[r]	481.6[r]	495.6[r]	477.6	476.3	477.3	479.4	476.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 6	July 13	July 20	July 27
	Not seasonally adjusted											
Assets												
47 Bank credit	3,319.5	3,499.5	3,533.0	3,541.1	3,547.3	3,572.2	3,591.8	3,602.6	3,602.3	3,584.9	3,595.3	3,605.3
48 Securities in bank credit	929.2	970.3	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,018.0	1,019.8	1,014.6	1,016.7	1,017.4
49 Treasury and Agency securities[2]	582.2	594.2	620.1	620.7	610.4[r]	621.8[r]	593.6	598.1	598.6	595.5	596.1	599.9
50 Trading account	38.1	33.9	51.7	51.7	48.1[r]	54.7[r]	51.4	49.2	49.6	53.1	46.3	47.4
51 Investment account	544.1	560.3	568.4	569.0	562.3	567.1	542.2	548.9	548.9	542.4	549.8	552.4
52 Mortgage-backed	433.8	456.1	462.0	462.2	462.9	466.2	442.2	449.9	450.6	443.6	451.1	452.7
53 Other	110.3	104.2	106.3	106.9	99.4	100.8	100.0	99.0	98.3	98.8	98.8	99.7
54 Other securities	347.0	376.1	382.0	387.5	392.8[r]	415.0[r]	426.2	419.9	421.2	419.1	420.6	417.6
55 Trading account	187.8	205.0	204.0	202.5	204.3[r]	216.2[r]	222.9	212.6	214.5	211.6	213.2	211.8
56 Investment account	159.3	171.1	178.0	185.0	188.5	198.8	203.3	207.3	206.7	207.5	207.3	205.8
57 State and local government	32.8	33.8	34.4	34.8	35.4	36.4	36.4	37.2	37.1	37.0	37.0	37.4
58 Other	126.5	137.3	143.6	150.2	153.1	162.4	166.9	170.1	169.6	170.5	170.3	168.4
59 Loans and leases in bank credit[3]	2,390.3	2,529.1	2,530.9	2,532.9	2,544.0	2,535.4	2,572.0	2,584.6	2,582.5	2,570.4	2,578.6	2,587.9
60 Commercial and industrial	455.4[r]	469.4[r]	477.9[r]	482.9[r]	489.0[r]	492.6[r]	495.2[r]	494.0	498.3	490.0	494.3	493.2
61 Real estate	1,212.3	1,295.3	1,290.8	1,297.6	1,310.6	1,304.9	1,319.1	1,349.4	1,330.4	1,347.5	1,350.8	1,356.1
62 Revolving home equity	246.3	289.7	292.8	294.8	297.8[r]	300.5[r]	301.1[r]	302.9	301.3	301.6	303.8	304.0
63 Other	966.0	1,005.7[r]	998.0	1,002.8	1,012.7	1,004.4[r]	1,018.0[r]	1,046.6	1,029.1	1,045.9	1,047.0	1,052.1
64 Other residential	608.4	635.5	626.3	630.5	637.7	625.4[r]	635.2[r]	658.2	647.0	658.4	657.6	660.5
65 Commercial	357.6	370.1	371.7	372.3	375.0	379.0	382.8	388.4	382.1	387.6	389.4	391.6
66 Consumer	383.4	397.0	394.4	387.8	385.1	379.2	377.4[r]	379.2	374.6	377.1	379.0	384.4
67 Credit cards and related plans	139.4	156.7	152.2	145.7	145.2	142.6	143.9[r]	143.9	142.5	143.9	145.4	144.8
68 Other	244.1	240.3	242.2	242.1	239.9	236.7	233.5	235.3	232.0	233.2	233.7	239.6
69 Security[4]	80.3	90.3	95.7	97.3	94.9	93.6	106.1	95.1	108.4	97.5	89.3	87.1
70 Federal funds sold to and repurchase agreements with broker–dealers	59.5	68.6	74.7	75.3	80.2	78.7	90.3	80.0	93.0	81.8	74.6	72.7
71 Other	20.8	21.7	21.0	22.1	14.8	14.9	15.8	15.1	15.4	15.7	14.7	14.5
72 State and local government	15.7	16.9	16.7	16.8	16.9	16.9	16.8	17.0	16.8	17.0	17.0	17.2
73 Agricultural	9.3	9.5	9.2	9.1	9.1	9.1	9.1	9.2	9.2	9.2	9.2	9.2
74 Federal funds sold to and repurchase agreements with others	22.3	27.5	27.3	28.1	22.1	20.6	26.2	21.2	20.1	17.4	20.4	21.4
75 All other loans	118.1[r]	127.1[r]	123.8[r]	118.9[r]	122.6[r]	125.8[r]	129.8[r]	126.7	132.1	122.0	126.0	126.7
76 Lease-financing receivables	93.5	96.0	95.2	94.4	93.8	92.6	92.4	92.6	92.7	92.7	92.6	92.5
77 Interbank loans	260.7	163.8	166.8	157.2	176.7	167.2	147.6	134.7	132.9	129.1	139.6	134.6
78 Federal funds sold to and repurchase agreements with commercial banks	144.2	104.6	103.7	92.4	111.2	100.5	81.2	66.9	63.5	61.1	72.4	67.7
79 Other	116.6	59.3	63.1	64.8	65.5	66.7	66.4	67.7	69.4	68.0	67.1	66.9
80 Cash assets[5]	148.0	167.4	156.2	164.0	155.9	159.4	160.9[r]	145.3	167.9	139.6	137.7	136.2
81 Other assets[6]	439.0	453.4	451.5	465.9	458.1	446.1	448.4[r]	448.1	441.2	447.0	451.6	452.0
82 **Total assets**[7]	**4,128.8[r]**	**4,247.4**	**4,271.0**	**4,292.7**	**4,303.2**	**4,310.4**	**4,314.2[r]**	**4,296.7**	**4,310.4**	**4,266.5**	**4,290.2**	**4,294.3**
Liabilities												
83 Deposits	2,364.4	2,464.8[r]	2,478.2[r]	2,490.4[r]	2,507.0[r]	2,489.9[r]	2,513.3[r]	2,519.8	2,569.1	2,512.1	2,506.4	2,489.4
84 Transaction	307.8	324.0[r]	318.6[r]	330.2	319.1	311.0	324.5	301.6	305.3	283.7	317.5	318.3
85 Nontransaction	2,056.5	2,140.8[r]	2,159.7[r]	2,160.2[r]	2,188.0[r]	2,179.0[r]	2,188.9[r]	2,218.2	2,263.8	2,228.4	2,188.9	2,171.1
86 Large time	300.4	331.5[r]	343.9[r]	341.7[r]	346.5[r]	349.9[r]	353.4[r]	359.2	368.0	352.9	359.6	357.1
87 Other	1,756.2	1,809.3[r]	1,815.8[r]	1,818.5[r]	1,841.5[r]	1,829.0[r]	1,835.4[r]	1,859.0	1,895.7	1,875.5	1,829.3	1,814.0
88 Borrowings	775.3	714.5	733.1	746.8	756.5	760.9	764.5	743.8	736.2	735.9	749.8	749.6
89 From banks in the U.S.	225.1	159.2	163.4	154.4	167.0	152.9	149.6	133.5	125.8	127.4	137.5	140.6
90 From others	550.2	555.3	569.7	592.5	589.5	608.0	614.9	610.3	610.4	608.6	612.2	609.0
91 Net due to related foreign offices	215.5	257.8	245.3	241.3	224.3	247.9	225.3[r]	229.5	199.4	220.0	228.8	252.4
92 Other liabilities	306.9	319.2	323.3	321.2	326.5	324.7	322.4[r]	314.4	319.8	312.0	314.2	312.6
93 **Total liabilities**	**3,662.1**	**3,756.3[r]**	**3,780.0[r]**	**3,799.7[r]**	**3,814.3[r]**	**3,823.4[r]**	**3,825.5[r]**	**3,807.5**	**3,824.4**	**3,780.2**	**3,799.2**	**3,803.9**
94 Residual (assets less liabilities)[8]	466.7	491.0[r]	491.0[r]	493.0[r]	488.9[r]	487.0[r]	488.7[r]	489.2	486.0	486.4	490.9	490.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 6	July 13	July 20	July 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,623.0[r]	2,722.5	2,755.5	2,813.8	2,842.5	2,864.7	2,888.8	2,906.2	2,898.4	2,900.6	2,909.0	2,909.5
2 Securities in bank credit	715.9[r]	715.6	719.8	721.9	724.4	723.3	716.2	711.8	711.2	711.7	712.9	711.3
3 Treasury and Agency securities[2]	507.7	497.4	500.0	498.7	499.8	500.7	496.0	493.2	492.2	492.6	494.2	493.7
4 Other securities	208.2[r]	218.2	219.8	223.2	224.5	222.7	220.2	218.6	219.0	219.1	218.7	217.6
5 Loans and leases in bank credit[3]	1,907.1[r]	2,007.0	2,035.7	2,091.9	2,118.2	2,141.4	2,172.6	2,194.5	2,187.2	2,188.9	2,196.1	2,198.2
6 Commercial and industrial	308.0[r]	329.5[r]	331.7[r]	336.0[r]	339.5	342.8	345.3	350.9	348.0	349.2	351.5	353.3
7 Real estate	1,189.1[r]	1,253.6[r]	1,283.8[r]	1,327.3[r]	1,345.0	1,364.5	1,387.6	1,401.8	1,399.9	1,401.0	1,402.2	1,399.3
8 Revolving home equity	101.2	115.3	115.9	118.9	121.4	124.0	127.0	128.8	128.0	128.2	129.0	129.4
9 Other	1,087.9[r]	1,138.3[r]	1,167.9[r]	1,208.4[r]	1,223.6	1,240.5	1,260.5	1,273.0	1,271.9	1,272.8	1,273.3	1,269.9
10 Consumer	304.2	312.7	309.5	318.8	322.9	322.7	327.5	329.1	328.4	326.6	329.2	331.4
11 Security[4]	6.8	8.0	8.0	7.9	8.3	8.3	8.3	8.4	7.8	8.2	8.6	8.9
12 Other loans and leases	99.0	103.2	102.7	102.0	102.5	103.1	103.8	104.3	103.1	103.9	104.6	105.3
13 Interbank loans	73.6	79.8	80.0	75.7	70.4	73.2	69.9	70.1	61.1	67.1	73.1	76.9
14 Cash assets[5]	115.8	112.3	114.2	115.1	111.7	112.8	111.4	111.9	113.6	111.5	109.8	113.3
15 Other assets[6]	149.1	174.5	177.8	184.1	187.7	196.2	205.8	200.3	205.8	203.4	195.8	196.2
16 **Total assets**[7]	**2,929.3[r]**	**3,056.7**	**3,095.1**	**3,155.8**	**3,179.3**	**3,213.5**	**3,242.1**	**3,254.4**	**3,245.0**	**3,248.7**	**3,253.6**	**3,261.5**
Liabilities												
17 Deposits	2,235.4	2,340.4	2,365.0	2,390.7[r]	2,405.2	2,413.3	2,426.0	2,457.3	2,443.7	2,453.7	2,456.4	2,466.4
18 Transaction	336.5	336.5	341.3	355.0	347.2	348.2	354.7	345.2	334.4	334.6	350.0	367.0
19 Nontransaction	1,898.9	2,003.8	2,023.6	2,035.7	2,058.0	2,065.1	2,071.3	2,112.2	2,109.3	2,119.1	2,106.3	2,099.4
20 Large time	329.8	362.7	369.9	379.2	385.1	388.5	393.0	402.0	398.1	402.8	402.1	402.8
21 Other	1,569.0	1,641.1	1,653.7	1,656.5	1,672.9	1,676.5	1,678.3	1,710.1	1,711.2	1,716.3	1,704.2	1,696.6
22 Borrowings	487.2	483.4	494.6	495.0	499.0	513.8	509.3	503.8	501.6	500.1	506.7	507.8
23 From banks in the U.S.	192.4	160.3	166.3	166.8	167.7	170.4	166.3	161.8	167.1	159.0	161.8	161.0
24 From others	294.8	323.1	328.4	328.1	331.3	343.4	343.1	342.1	334.5	341.1	344.9	346.8
25 Net due to related foreign offices	14.1	11.6	8.7	5.8	5.5	10.6	9.7	12.9	10.6	14.0	11.9	14.5
26 Other liabilities	74.0	73.0	69.2	72.9	72.4	73.5	75.9	73.3	73.2	73.1	73.3	73.4
27 **Total liabilities**	**2,810.7**	**2,908.4**	**2,937.5**	**2,964.3**	**2,982.1**	**3,011.2**	**3,020.9**	**3,047.3**	**3,029.1**	**3,040.9**	**3,048.2**	**3,062.1**
28 Residual (assets less liabilities)[8]	118.7[r]	148.3	157.6	191.5	197.2	202.2	221.2	207.1	215.9	207.8	205.4	199.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,613.6[r]	2,726.9	2,752.1	2,803.0[r]	2,830.7	2,858.0	2,878.0	2,896.3	2,889.9	2,891.0	2,896.6	2,899.5
30 Securities in bank credit	713.7[r]	715.7	717.6	723.3	726.6	722.9	716.2	709.7	710.1	710.0	709.8	709.3
31 Treasury and Agency securities[2]	505.5	497.5	497.9	500.1	502.1	500.3	496.0	491.1	491.1	490.9	491.1	491.7
32 Other securities	208.2[r]	218.2	219.8	223.2	224.5	222.7	220.2	218.6	219.0	219.1	218.7	217.6
33 Loans and leases in bank credit[3]	1,899.9	2,011.3	2,034.5	2,079.7[r]	2,104.1	2,135.0	2,161.7	2,186.6	2,179.8	2,181.0	2,186.9	2,190.2
34 Commercial and industrial	308.1[r]	328.8[r]	331.6[r]	336.6[r]	341.0	345.1	347.2	351.1	350.7	350.1	351.1	352.0
35 Real estate	1,184.4[r]	1,254.4[r]	1,283.2[r]	1,320.0[r]	1,335.7	1,359.8	1,378.8	1,396.4	1,392.5	1,395.4	1,396.0	1,395.3
36 Revolving home equity	101.3	114.9	115.6	118.2	121.0	124.0	127.3	129.0	128.5	128.5	128.8	129.5
37 Other	1,083.1[r]	1,139.5[r]	1,167.5[r]	1,201.8[r]	1,214.7	1,235.8	1,251.5	1,267.4	1,264.0	1,266.8	1,267.2	1,265.8
38 Other residential	443.0[r]	444.3[r]	461.6[r]	479.1[r]	484.1	497.2	504.7	512.8	513.6	514.0	511.8	508.6
39 Commercial	640.0[r]	695.2[r]	706.0[r]	722.7[r]	730.6	738.5	746.8	754.6	750.4	752.8	755.4	757.2
40 Consumer	300.2	319.2	311.4	314.4	317.8	319.6	322.9	325.1	323.4	322.1	325.5	328.2
41 Credit cards and related plans	153.2	162.0	153.3	157.0	159.1	159.9	161.8	163.3	162.5	160.7	163.7	165.7
42 Other	147.0	157.3	158.1	157.4	158.7	159.7	161.1	161.8	160.9	161.4	161.8	162.5
43 Security[4]	6.8	7.7	8.0	8.1	8.3	8.2	8.3	8.4	8.1	8.2	8.5	8.6
44 Other loans and leases	100.4	101.1	100.3	100.5	101.3	102.5	104.5	105.7	105.1	105.2	105.8	106.1
45 Interbank loans	71.2	76.5	80.2	79.7	73.9	71.0	68.6	67.8	63.0	65.5	69.0	70.1
46 Cash assets[5]	115.9	113.4	112.2	110.4	108.9	111.8	110.8	111.9	121.9	110.1	107.2	109.3
47 Other assets[6]	149.1	174.5	177.8	184.1	187.7	196.2	205.8	200.3	205.8	203.4	195.8	196.2
48 **Total assets**[7]	**2,917.7[r]**	**3,058.9**	**3,090.0**	**3,144.3**	**3,168.2**	**3,203.6**	**3,229.5**	**3,242.2**	**3,246.8**	**3,236.1**	**3,234.5**	**3,240.7**
Liabilities												
49 Deposits	2,229.1	2,335.3	2,354.7	2,388.9	2,409.5	2,408.7	2,425.0	2,450.4	2,460.0	2,447.4	2,440.9	2,442.2
50 Transaction	336.3	340.4	336.8	350.7	348.0	343.9	350.4	344.9	342.6	332.7	346.5	362.4
51 Nontransaction	1,892.8	1,995.0	2,017.9	2,038.2	2,061.6	2,064.8	2,074.5	2,105.5	2,117.4	2,114.6	2,094.5	2,079.8
52 Large time	329.8	362.7	369.9	379.2	385.1	388.5	393.0	402.0	398.1	402.8	402.1	402.8
53 Other	1,562.9	1,632.3	1,648.0	1,659.1[r]	1,676.5	1,676.2	1,681.5	1,703.4	1,719.3	1,711.9	1,692.4	1,677.1
54 Borrowings	487.2	483.4	494.6	495.0	499.0	513.8	509.3	503.8	501.6	500.1	506.7	507.8
55 From banks in the U.S.	192.4	160.3	166.3	166.8	167.7	170.4	166.3	161.8	167.1	159.0	161.8	161.0
56 From others	294.8	323.1	328.4	328.1	331.3	343.4	343.1	342.1	334.5	341.1	344.9	346.8
57 Net due to related foreign offices	14.1	11.6	8.7	5.8	5.5	10.6	9.7	12.9	10.6	14.0	11.9	14.5
58 Other liabilities	74.0	73.0	69.2	72.9	72.4	73.5	75.9	73.3	73.2	73.1	73.3	73.4
59 **Total liabilities**	**2,804.3**	**2,903.4**	**2,927.3**	**2,962.6[r]**	**2,986.4**	**3,006.7**	**3,019.9**	**3,040.4**	**3,045.5**	**3,034.6**	**3,032.8**	**3,037.9**
60 Residual (assets less liabilities)[8]	113.3[r]	155.5	162.8	181.8	181.8	196.9	209.6	201.8	201.3	201.5	201.7	202.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 6	July 13	July 20	July 27
	Seasonally adjusted											
Assets												
1 Bank credit	650.0[r]	673.4	697.5	704.9	704.7[r]	722.2	730.9[r]	743.2	732.0	743.1	743.1	747.9
2 Securities in bank credit	260.2[r]	307.4	315.6	317.1	310.2[r]	314.4	319.2[r]	326.8	325.7	328.1	327.9	323.5
3 Treasury and Agency securities[2]	91.5	87.6	97.1	94.8[r]	86.1[r]	88.2	88.8	87.5	88.8	89.5	88.6	84.4
4 Other securities	168.8[r]	219.8	218.6	222.2	224.0[r]	226.2	230.4[r]	239.3	236.9	238.6	239.3	239.1
5 Loans and leases in bank credit[3]	389.8	366.0	381.8	387.8	394.5	407.8	411.7	416.4	406.4	415.0	415.2	424.4
6 Commercial and industrial	132.3[r]	143.7	145.5	145.2	150.7	155.0	154.5	161.8	158.1	160.8	161.7	164.7
7 Real estate	17.4	19.1	18.9	19.0	19.2	18.2	18.2	16.5	16.5	16.5	16.4	16.5
8 Security[4]	151.4	101.7	113.6	120.5	119.0	129.5	133.1	126.8	124.7	129.6	122.6	129.1
9 Other loans and leases	88.7[r]	101.5	103.8	103.2	105.6[r]	105.2	105.9	111.3	107.0	108.1	114.5	114.2
10 Interbank loans	38.0	45.3	41.7	43.0	45.0	47.9	49.1	50.4	48.9	49.0	53.2	45.8
11 Cash assets[5]	63.0	66.8	64.1	65.0	64.1	64.2	64.4[r]	65.8	63.9	65.4	66.2	65.4
12 Other assets[6]	38.8	31.1	31.2	33.2	34.1	35.6	37.8	37.3	37.2	39.0	34.5	36.6
13 **Total assets**[7]	**789.4[r]**	**816.3**	**834.0**	**845.7**	**847.5[r]**	**869.5**	**881.7**	**896.4**	**881.6**	**896.1**	**896.5**	**895.2**
Liabilities												
14 Deposits	549.9	564.6	553.3	561.0	589.0	587.4	601.8[r]	582.2	573.4	571.8	585.3	589.7
15 Transaction	11.5	11.8	13.2	14.5	14.3	14.2	14.1	14.5	13.9	13.6	14.8	15.3
16 Nontransaction	538.4	552.8	540.2	546.5	574.6	573.2	587.7[r]	567.7	559.4	558.1	570.5	574.4
17 Borrowings	331.5	349.5	362.7	367.5	360.7	366.5	358.5[r]	364.5	354.1	362.1	356.9	370.4
18 From banks in the U.S.	41.0	40.1	44.1	43.8	44.3	39.8	44.8	41.1	38.0	40.4	39.7	40.7
19 From others	290.5	309.3	318.6	323.6	316.4	326.7	313.7	323.4	316.0	321.7	317.2	329.6
20 Net due to related foreign offices	−183.7	−198.1	−185.8	−181.3	−203.2[r]	−192.6	−183.4[r]	−147.0	−137.7	−140.2	−141.9	−164.1
21 Other liabilities	86.5	92.1	96.1	91.5	93.4	93.0	97.9[r]	93.9	94.3	98.9	94.4	88.3
22 **Total liabilities**	**784.2**	**808.1**	**826.4**	**838.7**	**839.8**	**854.4**	**874.7**	**893.6**	**884.1**	**892.6**	**894.6**	**884.2**
23 Residual (assets less liabilities)[8]	5.2[r]	8.2	7.7	7.1	7.7	15.1	7.0	2.9	−2.5	3.4	1.9	11.0
	Not seasonally adjusted											
Assets												
24 Bank credit	646.2[r]	675.9	699.2	708.1	710.1[r]	719.6	731.0[r]	740.2	729.0	739.9	741.4	742.8
25 Securities in bank credit	260.2[r]	307.4	315.6	317.1	310.2[r]	314.4	319.2[r]	326.8	325.7	328.1	327.9	323.5
26 Treasury and Agency securities[2]	91.5	87.6	97.1	94.8[r]	86.1[r]	88.2	88.8	87.5	88.8	89.5	88.6	84.4
27 Trading account	33.7	30.5	38.3	38.8	30.9	31.0	29.6	27.3	28.5	29.0	29.1	24.7
28 Investment account	57.8	57.0	58.8	56.0	55.3[r]	57.2	59.1	60.2	60.3	60.5	59.5	59.7
29 Other securities	168.8[r]	219.8	218.6	222.2	224.0[r]	226.2	230.4[r]	239.3	236.9	238.6	239.3	239.1
30 Trading account	103.8	115.4	116.5	124.2	127.8[r]	130.6	133.5	134.1	134.0	134.9	133.3	133.1
31 Investment account	65.0[r]	104.4	102.1	98.1[r]	96.2[r]	95.6	96.9[r]	105.2	102.9	103.7	105.9	106.0
32 Loans and leases in bank credit[3]	386.0	368.4	383.5	391.0	399.9[r]	405.3	411.8	413.4	403.4	411.8	413.6	419.4
33 Commercial and industrial	131.5[r]	144.3	147.3	147.2	151.8[r]	155.0	154.0	160.9	157.5	159.9	161.2	163.3
34 Real estate	17.4	19.1	18.9	19.0	19.2	18.2	18.2	16.5	16.5	16.5	16.4	16.5
35 Security[4]	147.3	104.7	115.7	121.9	122.2	126.3	132.1	123.4	120.1	125.8	120.3	125.2
36 Other loans and leases	89.7[r]	100.4	101.6	102.9	106.8[r]	105.8	107.5	112.5	109.3	109.6	115.8	114.4
37 Interbank loans	38.0	45.3	41.7	43.0	45.0	47.9	49.1	50.4	48.9	49.0	53.2	45.8
38 Cash assets[5]	62.4	66.3	63.2	62.9	63.5	63.6	63.9[r]	65.2	63.4	64.4	65.2	64.6
39 Other assets[6]	37.6	33.2	32.9	33.2	32.8	36.2	37.8	36.2	35.7	38.1	33.3	35.5
40 **Total assets**[7]	**783.8[r]**	**820.3**	**836.6**	**846.8**	**851.0[r]**	**866.9**	**881.4**	**891.6**	**876.7**	**891.0**	**892.7**	**888.4**
Liabilities												
41 Deposits	548.4	571.9	560.6	566.5	600.7	600.7	610.4[r]	580.6	570.2	570.6	583.9	590.2
42 Transaction	11.5	12.1	13.2	14.0	14.0	13.9	14.0[r]	14.5	14.4	13.5	14.6	15.1
43 Nontransaction	537.0	559.8	547.4	552.5	586.7	586.8	596.4[r]	566.2	555.8	557.1	569.4	575.1
44 Borrowings	331.5	349.5	362.7	367.5	360.7	366.5	358.5[r]	364.5	354.1	362.1	356.9	370.4
45 From banks in the U.S.	41.0	40.1	44.1	43.8	44.3	39.8	44.8	41.1	38.0	40.4	39.7	40.7
46 From others	290.5	309.3	318.6	323.6	316.4	326.7	313.7	323.4	316.0	321.7	317.2	329.6
47 Net due to related foreign offices	−185.2	−197.3	−186.1	−182.0	−205.7	−194.8	−186.3[r]	−149.0	−142.1	−142.2	−144.1	−163.6
48 Other liabilities	85.4	92.6	95.8	91.1	91.5	91.5	95.9	92.7	91.7	97.6	93.1	88.6
49 **Total liabilities**	**780.0**	**816.8**	**833.0**	**843.1**	**847.3[r]**	**864.1**	**878.5**	**888.8**	**873.9**	**888.2**	**889.8**	**885.5**
50 Residual (assets less liabilities)[8]	3.7[r]	3.6	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 6	July 13	July 20	July 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	105.6	93.1	89.3	88.4	89.3	90.8	93.2	86.5	91.2	87.4	86.7	82.7
2 Revaluation losses on off-balance-sheet items[9]	95.0	83.7	78.8	78.8	80.3	82.7	85.3	76.9	81.8	78.1	77.0	72.5
3 Mortgage-backed securities[10]	491.6[r]	529.0[r]	541.6[r]	544.7[r]	546.4[r]	556.9[r]	535.9[r]	544.3	545.4	538.5	545.4	545.7
4 Pass-through	380.8	410.7	419.5	422.7	427.0	433.8	411.3	418.8	419.4	412.7	420.1	421.7
5 CMO, REMIC, and other	110.8[r]	118.4[r]	122.2[r]	122.0[r]	119.5[r]	123.2[r]	124.6[r]	125.5	126.0	125.8	125.3	124.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	–3.9	3.9	1.5	–2.6	–3.6	.7	1.9	–.2	1.4	.1	.2	–.9
7 Securitized consumer loans[12]	150.8	158.6	155.8	148.8	147.6	149.7	151.8	152.6	153.8	153.3	151.8	151.6
8 Credit cards and related plans	130.7	136.6	134.3	127.7	127.0	129.5	129.2	129.5	130.4	130.0	128.9	128.8
9 Other	20.0	22.0	21.6	21.0	20.6	20.1	22.6	23.1	23.5	23.3	22.9	22.8
10 Securitized business loans[12]	7.2	6.4	6.4	6.4	6.2	6.1	6.1	5.9	6.1	6.1	5.7	5.7
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	325.6[r]	335.6[r]	338.7[r]	344.0[r]	343.8[r]	343.8[r]	340.4[r]	337.4	337.7	337.4	338.0	336.6
12 Securitized consumer loans[12]	215.1	224.9[r]	211.2[r]	213.9[r]	213.4[r]	212.3[r]	212.9[r]	212.2	213.4	214.7	211.3	210.5
13 Credit cards and related plans	207.8	214.9	201.2	203.9	203.5	202.4	203.1	202.3	203.6	204.9	201.4	200.6
14 Other	7.3	10.0[r]	10.0[r]	10.0[r]	9.9[r]	9.9[r]	9.9[r]	9.8	9.8	9.8	9.9	9.9
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	58.5	54.5	53.7	52.4	52.4[r]	53.3	54.6	55.0	56.1	55.4	55.0	54.0
16 Revaluation losses on off-balance-sheet items[9]	60.6	61.9	64.8	63.0	62.6	61.9	63.5	62.5	64.3	63.3	62.7	61.1
17 Securitized business loans[12]	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTE. Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Seasonally adjusted											
Assets												
1 Bank credit	6,630.3[r]	6,999.1	7,085.6	7,108.3	7,157.6	7,206.6	7,258.5	7,334.7	7,314.3	7,315.3	7,344.7	7,376.0
2 Securities in bank credit	1,914.0	2,038.7	2,057.9	2,043.8	2,070.4	2,053.4	2,060.5	2,065.5	2,051.9	2,059.5	2,065.8	2,086.3
3 Treasury and Agency securities[2]	1,181.9[r]	1,219.4	1,220.2	1,195.3	1,201.8	1,174.5	1,178.2	1,175.1	1,170.1	1,178.7	1,179.4	1,171.6
4 Other securities	732.1[r]	819.3	837.7	848.5	868.6	878.9	882.3	890.4	881.8	880.8	886.4	914.7
5 Loans and leases in bank credit[3]	4,716.3[r]	4,960.4	5,027.7	5,064.5	5,087.2	5,153.2	5,198.0	5,269.2	5,262.4	5,255.7	5,278.9	5,289.7
6 Commercial and industrial	903.2[r]	956.3	964.4	977.0	988.3	993.4	1,007.0	1,016.4	1,010.7	1,018.1	1,020.4	1,018.1
7 Real estate	2,438.6[r]	2,597.7	2,651.3	2,677.7	2,683.2	2,722.5	2,768.9	2,802.5	2,802.1	2,798.0	2,800.8	2,812.2
8 Revolving home equity	358.1	408.2	416.1	420.2	423.6	427.0	431.9	434.2	433.6	434.6	434.4	434.7
9 Other	2,080.5[r]	2,189.5	2,235.3	2,257.5	2,259.6	2,295.5	2,337.0	2,368.2	2,368.5	2,363.5	2,366.4	2,377.6
10 Consumer	691.3	700.7	708.7	711.4	704.6	707.3	710.8	717.3	716.3	717.2	720.0	716.9
11 Security[4]	232.0	221.4	228.4	223.9	236.1	246.4	229.8	242.0	241.5	235.7	242.1	253.5
12 Other loans and leases	451.2[r]	484.3	474.9	474.5	475.1	483.6	481.4	491.0	491.8	486.7	495.6	489.0
13 Interbank loans	369.5	293.7	276.4	287.3	285.5	264.6	255.9	269.9	252.8	259.1	290.3	279.0
14 Cash assets[5]	323.8	334.5	350.5	332.8	340.2	344.1	328.0	323.0	326.1	311.0	329.4	320.7
15 Other assets[6]	630.1[r]	666.5	687.6	680.3	678.7	695.9	683.3	690.3	696.0	688.4	689.5	690.3
16 **Total assets**[7]	**7,882.3[r]**	**8,224.9**	**8,331.8**	**8,340.4**	**8,393.6**	**8,442.7**	**8,457.0**	**8,549.1**	**8,520.4**	**8,504.9**	**8,585.1**	**8,597.5**
Liabilities												
17 Deposits	5,180.2	5,388.3	5,449.8	5,497.6	5,509.2	5,547.9	5,566.9	5,634.2	5,599.3	5,634.2	5,669.3	5,651.2
18 Transaction	670.1	676.8	704.3	674.4	678.4	696.3	663.4	683.7	643.0	680.9	749.9	688.4
19 Nontransaction	4,510.1	4,711.5	4,745.5	4,823.3	4,830.8	4,851.6	4,903.5	4,950.6	4,956.3	4,953.3	4,919.3	4,962.7
20 Large time	1,158.0	1,223.7	1,246.7	1,292.9	1,296.8	1,316.5	1,313.1	1,357.6	1,337.8	1,357.9	1,375.0	1,371.9
21 Other	3,352.1	3,487.8	3,498.9	3,530.4	3,534.1	3,535.1	3,590.4	3,592.9	3,618.5	3,595.4	3,544.3	3,590.9
22 Borrowings	1,580.8	1,592.3	1,621.4	1,609.7	1,623.0	1,620.6	1,610.7	1,659.2	1,650.7	1,642.3	1,685.8	1,667.2
23 From banks in the U.S.	445.5	376.3	363.8	373.5	361.5	360.2	336.3	339.2	327.5	333.9	344.5	348.4
24 From others	1,135.3	1,216.0	1,257.6	1,236.2	1,261.5	1,260.5	1,274.4	1,320.0	1,323.2	1,308.4	1,341.4	1,318.8
25 Net due to related foreign offices	38.1[r]	63.3	72.3	41.6	68.6	53.5	102.3	70.8	96.5	49.2	58.1	58.9
26 Other liabilities	486.4	481.9	493.5	511.2	493.3	498.2	489.6	486.7	482.3	483.5	471.9	509.4
27 **Total liabilities**	**7,285.5[r]**	**7,525.8**	**7,637.0**	**7,660.1**	**7,694.1**	**7,720.3**	**7,769.5**	**7,850.9**	**7,828.8**	**7,809.2**	**7,885.1**	**7,886.7**
28 Residual (assets less liabilities)[8]	596.8[r]	699.1	694.8	680.3	699.5	722.4	687.5	698.2	691.5	695.7	700.0	710.8
	Not seasonally adjusted											
Assets												
29 Bank credit	6,616.0[r]	6,984.5	7,051.7	7,087.7	7,149.2	7,200.7	7,239.4	7,320.6	7,298.9	7,302.9	7,318.0	7,370.7
30 Securities in bank credit	1,911.7	2,035.3	2,048.6	2,039.8	2,073.8	2,055.1	2,054.5	2,063.9	2,050.5	2,055.4	2,062.0	2,087.8
31 Treasury and Agency securities[2]	1,177.8[r]	1,214.7	1,215.6	1,198.5	1,210.1	1,178.3	1,176.8	1,171.3	1,167.6	1,171.7	1,174.5	1,168.2
32 Other securities	733.9[r]	820.7	833.0	841.3	863.8	876.8	877.7	892.6	883.0	883.6	887.5	919.6
33 Loans and leases in bank credit[3]	4,704.2[r]	4,949.1	5,003.1	5,047.9	5,075.4	5,145.6	5,184.9	5,256.7	5,248.3	5,247.5	5,256.1	5,282.9
34 Commercial and industrial	898.5[r]	956.0	967.5	981.8	992.6	996.1	1,005.6	1,011.0	1,005.8	1,013.7	1,012.7	1,012.2
35 Real estate	2,440.3[r]	2,592.4	2,635.9	2,665.5	2,682.9	2,716.5	2,763.7	2,804.4	2,803.8	2,800.7	2,801.7	2,816.7
36 Revolving home equity	359.3	408.4	413.0	418.8	424.5	428.4	432.7	435.7	434.6	436.2	435.7	436.6
37 Other	2,081.0[r]	2,184.0	2,222.9	2,246.7	2,258.4	2,288.1	2,331.0	2,368.7	2,369.2	2,364.5	2,366.0	2,380.1
38 Consumer	688.0	705.8	702.2	702.9	698.7	700.1	703.3	713.9	709.1	713.7	718.8	716.8
39 Credit cards and related plans	296.1	305.5	302.7	304.3	302.4	305.7	307.3	307.7	305.6	308.2	309.7	308.0
40 Other	391.9	400.3	399.5	398.5	396.3	394.4	396.0	406.2	403.6	405.5	409.1	408.8
41 Security[4]	224.6	219.4	227.4	225.4	228.1	246.5	226.9	234.6	237.7	229.5	229.2	243.8
42 Other loans and leases	452.8[r]	475.5	470.2	472.3	473.1	486.4	485.4	492.8	491.9	489.9	493.7	493.4
43 Interbank loans	369.4	288.7	279.9	295.6	286.0	265.3	252.9	269.5	252.1	264.9	281.2	279.6
44 Cash assets[5]	314.3	331.6	337.3	328.2	334.9	335.6	322.5	313.4	305.7	305.1	306.6	327.3
45 Other assets[6]	631.9[r]	661.6	682.8	678.6	678.4	692.0	684.4	692.4	700.3	693.2	684.7	692.5
46 **Total assets**[7]	**7,860.1[r]**	**8,197.2**	**8,283.1**	**8,322.0**	**8,380.2**	**8,425.1**	**8,430.7**	**8,527.0**	**8,488.1**	**8,497.3**	**8,521.7**	**8,601.4**
Liabilities												
47 Deposits	5,158.6	5,390.9	5,443.1	5,516.9	5,500.5	5,549.1	5,550.8	5,611.8	5,583.2	5,623.1	5,601.3	5,644.6
48 Transaction	651.5	668.6	694.9	681.0	668.7	688.9	660.9	665.0	616.5	668.5	706.9	686.7
49 Nontransaction	4,507.1	4,722.3	4,748.2	4,835.8	4,831.7	4,860.2	4,889.9	4,946.8	4,966.7	4,954.6	4,894.4	4,957.9
50 Large time	1,150.4	1,234.3	1,250.0	1,299.5	1,306.5	1,324.2	1,309.7	1,348.9	1,330.4	1,347.5	1,366.4	1,361.2
51 Other	3,356.7	3,488.0	3,498.3	3,536.4	3,525.2	3,536.0	3,580.2	3,597.9	3,636.3	3,607.1	3,528.1	3,596.7
52 Borrowings	1,577.1	1,590.4	1,609.3	1,616.3	1,641.3	1,632.3	1,612.2	1,653.6	1,641.0	1,639.6	1,676.1	1,664.5
53 From banks in the U.S.	448.0	373.8	365.0	378.0	362.1	359.6	336.1	340.7	328.7	336.4	345.2	349.9
54 From others	1,129.1	1,216.6	1,244.3	1,238.3	1,279.2	1,272.7	1,276.0	1,312.9	1,312.2	1,303.1	1,330.9	1,314.6
55 Net due to related foreign offices	38.2[r]	68.2	65.5	24.8	64.2	48.9	93.5	70.7	90.9	47.0	63.2	64.3
56 Other liabilities	486.2	488.3	485.1	489.8	488.7	493.7	480.3	486.6	476.8	481.1	476.6	515.2
57 **Total liabilities**	**7,260.2[r]**	**7,537.7**	**7,603.0**	**7,647.7**	**7,694.6**	**7,724.1**	**7,736.9**	**7,822.6**	**7,791.8**	**7,790.7**	**7,817.2**	**7,888.6**
58 Residual (assets less liabilities)[8]	600.0[r]	659.5	680.1	674.3	685.5	701.1	693.8	704.4	696.3	706.6	704.5	712.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Seasonally adjusted											
Assets												
1 Bank credit	5,989.0	6,301.6	6,380.8	6,403.7	6,435.4	6,475.7	6,515.3	6,565.4	6,558.5	6,554.5	6,571.8	6,580.9
2 Securities in bank credit	1,653.0	1,723.1	1,740.8	1,733.7	1,756.0	1,734.2	1,733.7	1,730.0	1,719.3	1,729.3	1,730.7	1,739.9
3 Treasury and Agency securities[2]	1,089.5	1,122.4	1,125.4	1,109.2	1,113.6	1,085.8	1,090.7	1,088.1	1,084.0	1,092.0	1,092.2	1,083.2
4 Other securities	563.5	600.7	615.4	624.5	642.4	648.4	643.0	641.9	635.3	637.3	638.5	656.7
5 Loans and leases in bank credit[3]	4,336.0	4,578.5	4,640.0	4,670.0	4,679.4	4,741.5	4,781.6	4,835.4	4,839.3	4,825.1	4,841.0	4,841.1
6 Commercial and industrial	768.1	810.7	819.2	826.3	833.3	838.9	845.3	850.4	846.1	852.0	853.4	851.0
7 Real estate	2,421.5	2,578.8	2,632.4	2,658.5	2,664.9	2,704.3	2,752.4	2,786.1	2,785.5	2,781.5	2,784.5	2,796.3
8 Revolving home equity	358.1	408.2	416.1	420.2	423.6	427.0	431.9	434.2	433.6	434.6	434.4	434.7
9 Other	2,063.4	2,170.6	2,216.3	2,238.3	2,241.4	2,277.3	2,320.5	2,351.8	2,351.9	2,346.9	2,350.1	2,361.7
10 Consumer	691.3	700.7	708.7	711.4	704.6	707.3	710.8	717.3	716.3	717.2	720.0	716.9
11 Security[4]	92.1	107.8	107.9	104.9	106.6	113.4	103.0	102.8	111.7	100.1	99.8	100.2
12 Other loans and leases	363.0	380.5	371.7	368.9	369.9	377.7	370.1	378.8	379.8	374.4	383.4	376.7
13 Interbank loans	329.1	252.0	233.4	242.3	237.5	215.5	205.4	221.7	206.2	211.9	240.6	234.0
14 Cash assets[5]	261.0	270.4	285.4	268.7	276.0	279.7	262.2	256.3	259.8	244.8	263.1	254.0
15 Other assets[6]	593.2	635.3	654.4	646.1	643.1	658.2	645.9	652.7	655.4	651.5	654.0	654.2
16 **Total assets**[7]	**7,101.2**	**7,390.8**	**7,486.0**	**7,492.9**	**7,524.1**	**7,561.0**	**7,560.5**	**7,627.6**	**7,611.5**	**7,594.3**	**7,660.9**	**7,655.0**
Liabilities												
17 Deposits	4,635.3	4,834.9	4,888.8	4,908.7	4,921.8	4,946.1	4,984.8	5,005.1	4,992.2	5,004.6	5,027.0	4,998.9
18 Transaction	658.9	663.6	689.8	660.0	664.2	682.2	648.9	668.5	627.6	665.7	734.9	673.1
19 Nontransaction	3,976.4	4,171.3	4,199.0	4,248.6	4,257.6	4,263.9	4,335.8	4,336.6	4,364.6	4,338.8	4,292.1	4,325.8
20 Large time	640.7	707.4	720.6	735.9	742.9	747.5	763.1	765.0	765.4	765.2	767.3	761.8
21 Other	3,335.8	3,463.9	3,478.4	3,512.8	3,514.7	3,516.4	3,572.7	3,571.6	3,599.2	3,573.6	3,524.8	3,564.0
22 Borrowings	1,259.8	1,229.6	1,253.9	1,249.0	1,256.4	1,262.2	1,246.3	1,273.5	1,272.8	1,249.0	1,307.1	1,275.0
23 From banks in the U.S.	402.4	332.1	320.0	329.2	321.6	315.4	295.2	293.4	286.4	284.5	299.4	302.6
24 From others	857.4	897.5	933.9	919.8	934.8	946.8	951.0	980.1	986.4	964.5	1,007.8	972.4
25 Net due to related foreign offices	215.1	249.0	253.6	244.8	261.2	236.9	249.4	263.3	269.9	257.7	257.8	264.7
26 Other liabilities	400.0	385.9	402.0	417.9	400.3	400.4	395.6	391.5	384.9	389.1	378.4	413.2
27 **Total liabilities**	**6,510.3**	**6,699.4**	**6,798.3**	**6,820.3**	**6,839.8**	**6,845.6**	**6,876.0**	**6,933.4**	**6,919.8**	**6,900.5**	**6,970.3**	**6,951.8**
28 Residual (assets less liabilities)[8]	591.0	691.4	687.7	672.6	684.4	715.4	684.6	694.2	691.7	693.8	690.6	703.2
	Not seasonally adjusted											
Assets												
29 Bank credit	5,983.3	6,285.3	6,343.6	6,377.6	6,429.6	6,469.7	6,499.2	6,560.1	6,548.3	6,550.7	6,557.3	6,587.8
30 Securities in bank credit	1,650.7	1,719.7	1,731.5	1,729.7	1,759.5	1,735.9	1,727.7	1,728.4	1,717.9	1,725.2	1,726.9	1,741.4
31 Treasury and Agency securities[2]	1,085.4	1,117.6	1,120.7	1,112.4	1,121.9	1,089.6	1,089.3	1,084.3	1,081.4	1,085.1	1,087.3	1,079.8
32 Other securities	565.4	602.1	610.8	617.3	637.6	646.3	638.4	644.1	636.5	640.1	639.6	661.6
33 Loans and leases in bank credit[3]	4,332.6	4,565.6	4,612.1	4,647.9	4,670.1	4,733.8	4,771.5	4,831.7	4,830.4	4,825.5	4,830.4	4,846.4
34 Commercial and industrial	764.8	808.7	820.3	830.0	837.6	842.1	844.7	846.7	842.7	848.8	847.8	847.4
35 Real estate	2,423.2	2,573.5	2,616.9	2,646.3	2,664.7	2,698.3	2,747.2	2,788.0	2,787.2	2,784.2	2,785.4	2,800.8
36 Revolving home equity	359.3	408.4	413.0	418.8	424.5	428.4	432.7	435.7	434.6	436.2	435.7	436.6
37 Other	2,063.9	2,165.1	2,203.9	2,227.5	2,240.2	2,269.9	2,314.4	2,352.3	2,352.6	2,348.0	2,349.7	2,364.2
38 Other residential	1,052.3	1,085.8	1,107.1	1,119.7	1,120.3	1,137.2	1,167.4	1,193.6	1,196.4	1,187.9	1,191.2	1,201.9
39 Commercial	1,011.6	1,079.3	1,096.8	1,107.7	1,119.9	1,132.7	1,147.0	1,158.8	1,156.2	1,160.1	1,158.5	1,162.3
40 Consumer	688.0	705.8	702.2	702.9	698.7	700.1	703.3	713.9	709.1	713.7	718.8	716.8
41 Credit cards and related plans	296.1	305.5	302.7	304.3	302.4	305.7	307.3	307.7	305.6	308.2	309.7	308.0
42 Other	391.9	400.3	399.5	398.5	396.3	394.4	396.0	406.2	403.6	405.5	409.1	408.8
43 Security[4]	93.0	103.7	105.5	103.3	101.7	114.4	103.5	103.7	112.5	102.4	98.1	102.0
44 Other loans and leases	363.7	373.9	367.3	365.5	367.4	378.9	372.8	379.3	379.0	376.4	380.4	379.3
45 Interbank loans	329.0	247.0	236.9	250.6	238.1	216.2	202.5	221.3	205.5	217.8	231.4	234.6
46 Cash assets[5]	251.4	268.4	274.4	264.7	271.3	271.8	257.3	246.6	239.8	238.8	240.4	260.1
47 Other assets[6]	595.3	628.6	649.6	645.8	642.2	654.2	648.2	655.1	660.0	656.6	649.6	656.8
48 **Total assets**[7]	**7,088.0**	**7,360.6**	**7,436.2**	**7,471.0**	**7,513.2**	**7,543.8**	**7,539.1**	**7,614.6**	**7,585.1**	**7,595.4**	**7,610.2**	**7,671.0**
Liabilities												
49 Deposits	4,621.3	4,830.2	4,876.6	4,916.2	4,899.7	4,938.7	4,970.2	4,991.4	4,984.2	5,004.2	4,967.2	5,002.6
50 Transaction	640.5	655.4	680.9	667.0	654.8	674.8	646.5	649.9	601.4	653.4	692.2	671.3
51 Nontransaction	3,980.9	4,174.9	4,195.7	4,249.2	4,244.9	4,263.9	4,323.8	4,341.5	4,382.8	4,350.8	4,275.1	4,331.4
52 Large time	640.3	711.1	718.2	730.8	739.5	746.8	761.2	764.6	765.5	765.2	766.2	761.1
53 Other	3,340.6	3,463.8	3,477.5	3,518.4	3,505.4	3,517.0	3,562.6	3,576.9	3,617.3	3,585.7	3,508.8	3,570.3
54 Borrowings	1,256.1	1,227.7	1,241.8	1,255.5	1,274.7	1,273.9	1,247.7	1,267.9	1,263.1	1,246.3	1,297.4	1,272.3
55 From banks in the U.S.	404.9	329.7	321.2	333.7	322.2	314.9	295.1	294.9	287.7	287.1	300.1	304.1
56 From others	851.3	898.0	920.6	921.9	952.5	959.0	952.6	973.0	975.4	959.2	997.3	968.2
57 Net due to related foreign offices	214.8	254.3	247.5	230.5	259.0	235.2	242.6	262.7	264.8	254.9	261.6	268.3
58 Other liabilities	399.6	392.5	394.0	398.3	397.2	397.8	387.6	391.1	379.6	386.3	382.4	417.8
59 **Total liabilities**	**6,491.8**	**6,704.8**	**6,759.9**	**6,800.4**	**6,830.6**	**6,845.6**	**6,848.1**	**6,913.1**	**6,891.7**	**6,891.7**	**6,908.6**	**6,961.0**
60 Residual (assets less liabilities)[8]	596.2	655.8	676.3	670.6	682.7	698.2	691.0	701.6	693.4	703.7	701.6	709.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Seasonally adjusted											
Assets												
1 Bank credit	3,351.0[r]	3,548.5[r]	3,573.5[r]	3,562.9	3,569.5	3,588.2	3,608.8	3,640.7	3,637.7	3,630.4	3,645.0	3,651.2
2 Securities in bank credit	940.8	1,005.3	1,024.7	1,010.8	1,031.2	1,019.3	1,022.0	1,016.7	1,007.3	1,015.2	1,016.8	1,026.1
3 Treasury and Agency securities[2]	585.6	624.6	632.6	610.8	611.4	591.0	597.6	594.0	589.7	597.2	598.2	589.5
4 Trading account	40.5	51.3	52.2	47.8	53.9	51.0	49.4	46.7	44.2	48.6	50.7	42.1
5 Investment account	545.2	573.3	580.5	563.0	557.5	540.0	548.2	547.3	545.5	548.6	547.6	547.4
6 Mortgage-backed	434.9	467.7	472.6	464.2	458.2	440.7	448.9	447.5	445.5	448.1	448.4	447.3
7 Other	110.2	105.6	107.9	98.8	99.3	99.3	99.3	99.8	99.9	100.4	99.1	100.1
8 Other securities	355.2	380.6	392.1	400.0	419.9	428.3	424.4	422.7	417.6	418.1	418.6	436.6
9 Trading account	192.0	203.3	204.9	208.1	218.7	224.0	214.9	211.9	207.5	208.3	208.6	222.8
10 Investment account	163.2	177.4	187.2	192.0	201.1	204.3	209.5	210.8	210.1	209.7	209.9	213.8
11 State and local government	32.9	34.3	35.2	36.1	36.8	36.6	37.6	37.8	37.7	37.9	38.0	38.0
12 Other	130.3	143.1	152.0	155.9	164.3	167.7	171.9	173.0	172.4	171.9	172.0	175.8
13 Loans and leases in bank credit[3]	2,410.2[r]	2,543.3[r]	2,548.8[r]	2,552.0	2,538.3	2,568.9	2,586.8	2,624.0	2,630.3	2,615.2	2,628.2	2,625.1
14 Commercial and industrial	456.4[r]	479.4[r]	483.5[r]	486.9[r]	490.6	493.7[r]	494.4[r]	496.8	493.9	498.7	498.9	496.1
15 Real estate	1,221.1[r]	1,295.3[r]	1,305.8[r]	1,313.6	1,300.5	1,316.3	1,350.1[r]	1,373.9	1,373.1	1,369.6	1,373.7	1,381.7
16 Revolving home equity	254.0	292.3	297.2	298.8	299.6	300.0[r]	303.1[r]	303.5	303.8	303.8	303.4	303.0
17 Other	967.1[r]	1,003.0[r]	1,008.6[r]	1,014.8	1,000.9	1,016.3	1,047.0	1,070.4	1,069.3	1,065.8	1,070.3	1,078.7
18 Other residential	608.4	629.5	634.2	639.0	623.2	634.2	658.5	677.5	677.7	671.7	678.0	684.9
19 Commercial	358.7[r]	373.5[r]	374.4[r]	375.8	377.6	382.1	388.5	392.9	391.7	394.1	392.3	393.8
20 Consumer	384.9	391.3	389.9	388.5	382.0	379.9[r]	381.8[r]	385.6	384.8	386.2	387.8	384.4
21 Security[4]	85.2	99.8	100.0	96.6	98.4	105.1	94.6	94.3	103.5	91.5	90.9	91.6
22 Federal funds sold to and repurchase agreements with broker–dealers	65.3	77.9	77.3	81.5	82.7	89.4	79.6	78.6	87.3	76.0	74.9	76.3
23 Other	19.9	21.9	22.7	15.0	15.7	15.7	15.0	15.7	16.1	15.5	15.9	15.3
24 State and local government	15.8[r]	16.9[r]	17.0[r]	16.9	16.9	16.8	17.0	17.5	17.2	17.4	17.6	17.9
25 Agricultural	9.2	9.3	9.2	9.2	9.1	9.0	9.1	9.2	9.2	9.2	9.2	9.2
26 Federal funds sold to and repurchase agreements with others	23.3	27.3	28.1	22.1	20.6	26.2	21.2	24.7	23.0	21.2	27.9	24.0
27 All other loans	119.3[r]	127.9[r]	120.5[r]	124.5	127.5	129.4[r]	125.7[r]	129.4	133.0	128.8	129.6	127.3
28 Lease-financing receivables	95.1[r]	96.1[r]	94.8[r]	93.7[r]	92.7	92.6	92.7	92.6	92.6	92.5	92.6	92.8
29 Interbank loans	256.0	171.9	157.7	171.9	164.4	145.7	135.3	149.5	138.6	137.9	165.1	162.2
30 Federal funds sold to and repurchase agreements with commercial banks	140.5	106.9	92.7	108.2	98.9	80.1	67.3	83.3	71.6	74.4	96.7	96.1
31 Other	115.6	65.0	65.1	63.7	65.5	65.6	68.1	66.2	67.1	63.5	68.4	66.1
32 Cash assets[5]	144.7	156.2	170.3	157.0	163.2	168.3	150.2	144.1	144.1	134.1	146.2	148.3
33 Other assets[6]	440.4[r]	457.5[r]	470.3[r]	458.5	447.0	452.3	445.9	453.3	453.0	452.8	457.1	455.8
34 **Total assets**[7]	**4,153.6[r]**	**4,298.1**	**4,336.7**	**4,315.4**	**4,309.7**	**4,320.1**	**4,306.1**	**4,353.8**	**4,339.3**	**4,321.3**	**4,379.5**	**4,383.9**
Liabilities												
35 Deposits	2,381.3	2,470.0[r]	2,498.1[r]	2,501.1[r]	2,504.7[r]	2,518.4[r]	2,527.4	2,535.8	2,525.7	2,533.7	2,549.9	2,536.6
36 Transaction	319.5	322.3	334.8	312.8	316.1	327.6	303.8	316.4	289.1	317.0	364.2	314.8
37 Nontransaction	2,061.8	2,147.7[r]	2,163.3[r]	2,188.3[r]	2,188.6[r]	2,190.8[r]	2,223.6	2,219.4	2,236.6	2,216.7	2,185.7	2,221.8
38 Large time	303.4	337.5[r]	341.4[r]	348.5[r]	350.6[r]	352.8[r]	361.1	358.1	360.0	359.7	358.8	353.0
39 Other	1,758.4	1,810.2	1,821.8	1,839.8[r]	1,838.1[r]	1,838.0	1,862.5	1,861.3	1,876.6	1,857.0	1,826.9	1,868.9
40 Borrowings	782.9	735.0	758.9	750.0	742.6	752.8	742.4	767.8	767.2	749.2	792.7	770.4
41 From banks in the U.S.	218.3	165.9	153.2	162.5	152.3	150.2	133.7	134.7	127.4	127.0	138.0	146.6
42 From others	564.6	569.1	605.8	587.4	590.3	602.7	608.7	633.1	639.9	622.2	654.8	623.8
43 Net due to related foreign offices	202.0[r]	240.1[r]	247.6[r]	239.1[r]	250.4[r]	227.0	236.3	249.5	256.1	242.8	244.6	251.4
44 Other liabilities	325.0	316.7	329.1	346.1	327.8	324.9	322.4	316.2	311.0	314.1	303.6	335.3
45 **Total liabilities**	**3,691.1[r]**	**3,761.7[r]**	**3,833.7[r]**	**3,836.3[r]**	**3,825.6[r]**	**3,823.2[r]**	**3,828.4**	**3,869.4**	**3,860.0**	**3,839.8**	**3,890.8**	**3,893.7**
46 Residual (assets less liabilities)[8]	462.4[r]	536.3[r]	503.0[r]	479.1[r]	484.1[r]	496.9[r]	477.6	484.4	479.4	481.5	488.7	490.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Not seasonally adjusted											
Assets												
47 Bank credit	3,350.0[r]	3,533.6[r]	3,541.4[r]	3,547.3	3,572.2	3,591.8	3,602.6	3,640.0	3,634.7	3,631.3	3,633.5	3,659.7
48 Securities in bank credit	942.1	1,002.1	1,008.2	1,003.3	1,036.8	1,019.8	1,018.0	1,018.4	1,008.5	1,015.3	1,015.9	1,031.3
49 Treasury and Agency securities[2]	585.0	620.1	620.7	610.4	621.8	593.6	598.1	593.5	589.6	594.4	596.2	589.8
50 Trading account	40.3	51.7	51.7	48.1	54.7	51.4	49.2	46.5	44.0	48.4	50.3	42.1
51 Investment account	544.7	568.4	569.0	562.3	567.1	542.2	548.9	546.9	545.6	546.1	545.9	547.8
52 Mortgage-backed	434.9	462.0	462.2	462.9	466.2	442.2	449.9	447.5	446.1	446.1	447.5	447.8
53 Other	109.8	106.3	106.9	99.4	100.8	100.0	99.0	99.5	99.5	99.9	98.4	100.0
54 Other securities	357.1	382.0	387.5	392.8	415.0	426.2	419.9	424.9	418.8	420.9	419.7	441.5
55 Trading account	193.0	204.0	202.5	204.3	216.2	222.9	212.6	213.0	208.1	209.7	209.2	225.3
56 Investment account	164.0	178.0	185.0	188.5	198.8	203.3	207.3	211.9	210.7	211.2	210.5	216.2
57 State and local government	33.1	34.4	34.8	35.4	36.4	36.4	37.2	38.0	37.8	38.1	38.1	38.4
58 Other	131.0	143.6	150.2	153.1	162.4	166.9	170.1	173.9	172.9	173.0	172.4	177.8
59 Loans and leases in bank credit[3]	2,407.9[r]	2,531.5[r]	2,533.2[r]	2,544.0	2,535.4	2,572.0	2,584.6	2,621.6	2,626.3	2,616.0	2,617.6	2,628.4
60 Commercial and industrial	454.9[r]	477.4[r]	483.9[r]	489.1[r]	492.6	495.0[r]	493.7[r]	495.1	492.4	497.2	495.8	494.9
61 Real estate	1,222.4[r]	1,290.7[r]	1,297.5[r]	1,310.6	1,304.9	1,319.1	1,350.4[r]	1,375.5	1,376.3	1,372.1	1,373.1	1,383.5
62 Revolving home equity	254.9	292.8	294.8	297.8	300.5	301.1	303.8[r]	304.7	304.7	305.0	304.3	304.8
63 Other	967.4[r]	997.9[r]	1,002.7[r]	1,012.7	1,004.4	1,018.0	1,046.6	1,070.7	1,071.6	1,067.0	1,068.8	1,078.7
64 Other residential	608.6	626.3	630.5	637.7	625.4	635.2	658.2	677.7	679.1	672.5	677.0	684.8
65 Commercial	358.8[r]	371.6[r]	372.2[r]	375.0	379.0	382.8	388.4	393.0	392.5	394.6	391.8	393.8
66 Consumer	383.3	394.4	387.8	385.1	379.2	377.4	378.3[r]	383.9	381.3	384.1	386.9	384.9
67 Credit cards and related plans	139.6	152.2	145.7	145.2	142.6	143.9	143.9	142.0	141.0	142.8	142.8	141.5
68 Other	243.6	242.2	242.1	239.9	236.7	233.5	234.4[r]	241.9	240.2	241.4	244.1	243.3
69 Security[4]	86.0	95.7	97.3	94.9	93.6	106.1	95.1	95.1	104.0	93.6	89.3	93.4
70 Federal funds sold to and repurchase agreements with broker–dealers	65.9	74.7	75.3	80.2	78.7	90.3	80.0	79.3	87.8	77.8	73.7	77.8
71 Other	20.1	21.0	22.1	14.8	14.9	15.8	15.1	15.8	16.2	15.8	15.7	15.6
72 State and local government	15.8[r]	16.9[r]	17.0[r]	16.9	16.9	16.8	17.0	17.5	17.2	17.4	17.6	17.9
73 Agricultural	9.3	9.2	9.1	9.1	9.1	9.1	9.2	9.2	9.2	9.2	9.3	9.3
74 Federal funds sold to and repurchase agreements with others	23.3	27.3	28.1	22.1	20.6	26.2	21.2	24.7	23.0	21.2	27.9	24.0
75 All other loans	118.1[r]	124.2[r]	118.0[r]	122.6	125.8	130.0[r]	127.1[r]	128.1	130.4	128.6	125.4	127.9
76 Lease-financing receivables	94.9[r]	95.8[r]	94.5[r]	93.6[r]	92.6	92.4	92.6	92.5	92.4	92.4	92.4	92.7
77 Interbank loans	256.4	166.8	157.2	176.7	167.2	147.6	134.7	149.6	136.5	143.3	159.5	163.6
78 Federal funds sold to and repurchase agreements with commercial banks	140.7	103.7	92.4	111.2	100.5	81.2	66.9	83.3	70.5	77.3	93.4	97.0
79 Other	115.7	63.1	64.8	65.5	66.7	66.4	67.7	66.3	66.1	66.0	66.1	66.7
80 Cash assets[5]	137.0	156.2	164.0	155.9	159.4	160.9	145.3	136.3	129.0	129.1	130.3	150.3
81 Other assets[6]	442.6[r]	450.9[r]	465.6[r]	458.1	446.1	448.4	448.1	455.8	457.6	457.9	452.7	458.3
82 **Total assets**[7]	**4,147.3**	**4,271.0**	**4,292.7**	**4,303.2**	**4,310.4**	**4,314.2**	**4,296.8[r]**	**4,347.7**	**4,323.8**	**4,327.6**	**4,342.0**	**4,398.2**
Liabilities												
83 Deposits	2,371.3	2,475.5[r]	2,487.6[r]	2,504.3[r]	2,487.2[r]	2,512.0[r]	2,519.8	2,526.1	2,519.0	2,534.1	2,508.3	2,538.7
84 Transaction	305.3	318.6	330.2	319.1	311.0	324.5	301.6	302.2	269.7	308.4	333.2	311.0
85 Nontransaction	2,066.0	2,156.9[r]	2,157.4[r]	2,185.2[r]	2,176.2[r]	2,187.5[r]	2,218.2	2,224.0	2,249.3	2,225.7	2,175.2	2,227.7
86 Large time	303.0[r]	341.2[r]	339.0[r]	343.4[r]	347.2[r]	352.1[r]	359.2	357.7	360.0	359.7	357.7	352.2
87 Other	1,763.0[r]	1,815.8	1,818.5	1,841.9[r]	1,829.1[r]	1,835.4	1,859.0	1,866.3	1,889.3	1,866.0	1,817.5	1,875.4
88 Borrowings	779.2	733.1	746.8	756.5	760.9	764.5	743.8	762.2	757.5	746.5	783.0	767.7
89 From banks in the U.S.	220.8	163.4	154.4	167.0	152.9	149.6	133.5	136.3	128.6	129.6	138.7	148.1
90 From others	558.5	569.7	592.5	589.5	608.0	614.9	610.3	625.9	628.9	616.9	644.3	619.6
91 Net due to related foreign offices	201.6[r]	245.4[r]	241.5[r]	224.8[r]	248.1[r]	225.3	229.5	248.9	250.9	240.0	248.4	255.0
92 Other liabilities	324.6	323.3	321.2	326.5	324.7	322.4	314.4	315.9	305.8	311.2	307.6	339.8
93 **Total liabilities**	**3,676.7[r]**	**3,777.3[r]**	**3,797.1[r]**	**3,812.1[r]**	**3,820.9[r]**	**3,824.2[r]**	**3,807.5**	**3,853.1**	**3,833.2**	**3,831.7**	**3,847.3**	**3,901.2**
94 Residual (assets less liabilities)[8]	470.6[r]	493.7[r]	495.5[r]	491.1[r]	489.5[r]	490.1[r]	489.3[r]	494.5	490.7	495.9	494.7	497.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.	Mar.	Apr.r	Mayr	Junr	Julyr	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Seasonally adjusted											
Assets												
1 Bank credit	2,636.1r	2,755.0r	2,813.0r	2,842.1	2,864.1	2,888.7	2,906.5	2,922.9	2,919.9	2,922.3	2,925.1	2,926.7
2 Securities in bank credit	710.3	719.8	721.9	724.2	723.1	716.0	711.8	711.6	711.0	712.4	712.2	710.8
3 Treasury and Agency securities[2]	502.0r	499.7r	498.5r	499.7	500.5	495.9	493.2	492.4	493.3	493.2	492.3	490.6
4 Other securities	208.3r	220.1r	223.3r	224.5	222.6	220.1	218.6	219.2	217.7	219.2	220.0	220.2
5 Loans and leases in bank credit[3]	1,925.8r	2,035.3r	2,091.1r	2,117.9	2,141.0	2,172.6	2,194.7	2,211.4	2,208.9	2,210.0	2,212.9	2,215.9
6 Commercial and industrial	311.7r	331.4r	335.8r	339.4	342.7	345.2	350.8	353.6	352.1	353.2	354.5	354.8
7 Real estate	1,200.4r	1,283.5r	1,326.6r	1,344.9	1,364.4	1,388.0	1,402.3	1,412.2	1,412.4	1,411.9	1,410.8	1,414.6
8 Revolving home equity	104.1	115.9	118.9	121.3	123.9	127.0	128.8	130.7	129.8	130.8	131.0	131.7
9 Other	1,096.3r	1,167.6r	1,207.7r	1,223.5	1,240.5	1,261.0	1,273.5	1,281.5	1,282.6	1,281.1	1,279.7	1,283.0
10 Consumer	306.4	309.5	318.8	322.9	322.6	327.3	329.0	331.7	331.5	331.0	332.2	332.4
11 Security[4]	6.9	8.0	7.9	8.3	8.3	8.3	8.4	8.5	8.2	8.6	8.9	8.5
12 Other loans and leases	100.4r	102.9r	102.1r	102.5	103.1	103.8	104.3	105.4	104.8	105.2	106.4	105.5
13 Interbank loans	73.0	80.0	75.7	70.4	73.1	69.9	70.1	72.1	67.6	74.1	75.4	71.8
14 Cash assets[5]	116.3	114.2	115.1	111.7	112.8	111.4	111.9	112.2	115.7	110.7	116.9	105.7
15 Other assets[6]	152.7	177.8	184.1	187.7	196.1	205.9	200.1	199.3	202.4	198.7	196.9	198.4
16 **Total assets**[7]	**2,945.8r**	**3,094.7r**	**3,155.1r**	**3,178.8**	**3,212.7**	**3,242.1**	**3,254.5**	**3,272.1**	**3,271.1**	**3,271.3**	**3,279.7**	**3,268.1**
Liabilities												
17 Deposits	2,254.0	2,365.0	2,390.7	2,407.5	2,417.1	2,427.8	2,457.3	2,469.3	2,466.5	2,470.9	2,477.1	2,462.3
18 Transaction	339.4	341.3	355.0	347.2	348.1	354.6	345.1	352.0	338.5	348.7	370.7	358.3
19 Nontransaction	1,914.7	2,023.6	2,035.7	2,060.3	2,069.0	2,073.1	2,112.2	2,117.2	2,128.0	2,122.1	2,106.5	2,104.0
20 Large time	337.3	369.9	379.2	387.4	392.3	394.8	402.0	406.9	405.4	405.5	408.6	408.8
21 Other	1,577.4	1,653.7	1,656.5	1,673.0	1,676.6	1,678.4	1,710.2	1,710.3	1,722.6	1,716.6	1,697.9	1,695.1
22 Borrowings	476.9	494.6	495.0	499.0	513.8	509.3	503.9	505.7	505.6	499.8	514.4	504.6
23 From banks in the U.S.	184.1	166.3	166.8	166.7	169.3	165.2	161.5	158.7	159.1	157.5	161.4	156.0
24 From others	292.8	328.4	328.2r	332.4	344.5	344.1	342.4	347.0	346.5	342.3	353.0	348.6
25 Net due to related foreign offices	13.2r	8.9r	6.0r	5.7	10.8	9.9	13.1	13.8	13.9	14.9	13.2	13.3
26 Other liabilities	75.0	69.2	72.9	71.8	72.5	75.4	73.2	75.2	73.9	75.1	74.8	77.9
27 **Total liabilities**	**2,819.1r**	**2,937.7r**	**2,964.5r**	**2,984.0**	**3,014.2**	**3,022.4**	**3,047.5**	**3,064.0**	**3,059.8**	**3,060.7**	**3,079.5**	**3,058.2**
28 Residual (assets less liabilities)[8]	126.7r	157.0r	190.5r	194.8	198.5	219.7	207.0	208.1	211.3	210.6	200.2	209.9
	Not seasonally adjusted											
Assets												
29 Bank credit	2,633.3r	2,751.7r	2,802.2r	2,830.3	2,857.4	2,877.9	2,896.6	2,920.1	2,913.6	2,919.4	2,923.9	2,928.1
30 Securities in bank credit	708.6	717.6	723.3	726.4	722.6	716.1	709.7	710.0	709.4	709.9	711.0	710.1
31 Treasury and Agency securities[2]	500.3r	497.5r	500.0r	501.9	500.1	496.0	491.1	490.8	491.7	490.6	491.1	489.9
32 Other securities	208.3r	220.1r	223.3r	224.5	222.6	220.1	218.6	219.2	217.7	219.2	220.0	220.2
33 Loans and leases in bank credit[3]	1,924.7r	2,034.1r	2,078.9r	2,103.9	2,134.7	2,161.8	2,186.9	2,210.1	2,204.2	2,209.5	2,212.9	2,218.0
34 Commercial and industrial	309.9r	331.4r	336.4r	340.9	344.9	347.1	351.0	351.6	350.3	351.6	352.1	352.5
35 Real estate	1,200.8r	1,282.8r	1,319.4r	1,335.7	1,359.8	1,379.2	1,396.8	1,412.5	1,410.9	1,412.1	1,412.3	1,417.4
36 Revolving home equity	104.4	115.6	118.2	121.0	124.0	127.3	129.0	130.9	130.0	131.1	131.3	131.8
37 Other	1,096.4r	1,167.2r	1,201.2r	1,214.7	1,235.8	1,251.9	1,267.9	1,281.6	1,280.9	1,281.0	1,280.9	1,285.6
38 Other residential	443.7r	459.5r	476.6r	482.0	494.9	502.0	509.2	515.9	517.2	515.5	514.2	517.1
39 Commercial	652.7r	707.7r	724.6r	732.7	740.9	749.9	758.7	765.7	763.7	765.5	766.7	768.5
40 Consumer	304.8	311.4	314.4	317.7	319.5	322.7	324.9	330.0	327.8	329.5	331.9	332.0
41 Credit cards and related plans	156.5	153.3	157.0	159.1	159.9	161.8	163.3	165.7	164.5	165.4	166.9	166.5
42 Other	148.3	158.1	157.4	158.6	159.6	160.9	161.6	164.3	163.3	164.1	165.0	165.5
43 Security[4]	7.0	8.0	8.1	8.3	8.1	8.3	8.4	8.6	8.4	8.8	8.7	8.6
44 Other loans and leases	102.3r	100.5r	100.6r	101.3	102.4	104.4	105.7	107.3	106.6	107.5	107.9	107.5
45 Interbank loans	72.6	80.2	79.7	73.9	70.9	68.6	67.8	71.7	68.9	74.5	71.9	71.0
46 Cash assets[5]	114.5	112.2	110.4	108.9	111.8	110.9	112.0	110.4	110.8	109.7	110.1	109.8
47 Other assets[6]	152.7	177.8	184.1	187.7	196.1	205.9	200.1	199.3	202.4	198.7	196.9	198.4
48 **Total assets**[7]	**2,940.7r**	**3,089.6r**	**3,143.6r**	**3,167.8**	**3,202.9**	**3,229.5**	**3,242.3**	**3,267.0**	**3,261.3**	**3,267.7**	**3,268.2**	**3,272.7**
Liabilities												
49 Deposits	2,250.0	2,354.7	2,388.9	2,411.9	2,412.5	2,426.7	2,450.4	2,465.3	2,465.2	2,470.1	2,458.9	2,463.9
50 Transaction	335.1	336.8	350.7	348.0	343.8	350.4	344.8	347.7	331.8	345.0	359.0	360.2
51 Nontransaction	1,914.9	2,017.9	2,038.3r	2,063.9	2,068.7	2,076.4	2,105.5	2,117.5	2,133.4	2,125.2	2,099.9	2,103.7
52 Large time	337.3	369.9	379.2	387.4	392.3	394.8	402.0	406.9	405.4	405.5	408.6	408.8
53 Other	1,577.6	1,648.0	1,659.1	1,676.5	1,676.3	1,681.6	1,703.6	1,710.6	1,728.0	1,719.7	1,691.3	1,694.9
54 Borrowings	476.9	494.6	495.0	499.0	513.8	509.3	503.9	505.7	505.6	499.8	514.4	504.6
55 From banks in the U.S.	184.1	166.3	166.8	166.7	169.3	165.2	161.5	158.7	159.1	157.5	161.4	156.0
56 From others	292.8	328.4	328.2r	332.4	344.5	344.1	342.4	347.0	346.5	342.3	353.0	348.6
57 Net due to related foreign offices	13.2r	8.9r	6.0r	5.7	10.8	9.9	13.1	13.8	13.9	14.9	13.2	13.3
58 Other liabilities	75.0	69.2	72.9	71.8	72.5	75.4	73.2	75.2	73.9	75.1	74.8	77.9
59 **Total liabilities**	**2,815.1r**	**2,927.5r**	**2,962.8r**	**2,988.3**	**3,009.7**	**3,021.4**	**3,040.6**	**3,060.0**	**3,058.5**	**3,059.9**	**3,061.3**	**3,059.8**
60 Residual (assets less liabilities)[8]	125.6r	162.2r	180.8r	179.4	193.2	208.1	201.7	207.0	202.8	207.8	206.9	212.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Seasonally adjusted											
Assets												
1 Bank credit	641.3	697.5	704.9	704.7	722.2	730.9	743.2	769.3	755.8	760.8	772.9	795.0
2 Securities in bank credit	261.0	315.6	317.1	310.2	314.4	319.2	326.8	335.5	332.7	330.2	335.1	346.4
3 Treasury and Agency securities[2]	92.5	97.1	94.8	86.1	88.2	88.8	87.5	87.0	86.2	86.7	87.2	88.4
4 Other securities	168.6	218.6	222.2	224.0	226.2	230.4	239.3	248.5	246.5	243.5	247.9	258.0
5 Loans and leases in bank credit[3]	380.3	381.8	387.8	394.5	407.8	411.7	416.4	433.8	423.1	430.6	437.9	448.7
6 Commercial and industrial	135.1	145.5	145.2	150.7	155.0	154.5	161.7[r]	166.0	164.7	166.1	167.0	167.1
7 Real estate	17.1	18.9	19.0	19.2	18.2	18.2	16.5	16.4	16.6	16.5	16.4	15.9
8 Security[4]	139.9	113.6	120.5	119.0	129.5	133.1	126.8	139.2	129.8	135.6	142.3	153.4
9 Other loans and leases	88.1	103.8	103.2	105.6	105.2	105.9	111.3	112.2	112.0	112.3	112.3	112.3
10 Interbank loans	40.4	41.7	43.0	45.0	47.9	49.1	50.4	48.3	46.6	47.2	49.8	45.0
11 Cash assets[5]	62.8	64.1	65.0	64.1	64.2	64.4	65.8	66.7	66.3	66.1	66.3	66.7
12 Other assets[6]	37.0	31.2	33.2	34.1	35.6	37.8	37.3	37.6	40.6	36.9	35.5	36.1
13 **Total assets**[7]	**781.1**	**834.0**	**845.7**	**847.5**	**869.5**	**881.7**	**896.4**	**921.5**	**908.9**	**910.6**	**924.2**	**942.5**
Liabilities												
14 Deposits	544.9	553.3	561.0	589.0	587.4	601.8	582.2	629.2	607.1	629.6	642.3	652.3
15 Transaction	11.2	13.2	14.5	14.3	14.2	14.1	14.5	15.2	15.4	15.1	15.1	15.3
16 Nontransaction	533.7	540.2	546.5	574.6	573.2	587.7	567.7	613.9	591.7	614.5	627.2	636.9
17 Borrowings	321.0	362.7	367.5	360.7	366.5	358.5	364.5	385.7	377.9	393.3	378.7	392.2
18 From banks in the U.S.	43.1	44.1	43.8	44.3	39.8	44.8	41.1	45.8	41.1	49.4	45.1	45.8
19 From others	277.9	318.6	323.6	316.4	326.7	313.7	323.4	339.9	336.9	343.9	333.6	346.4
20 Net due to related foreign offices	−177.0	−185.8	−181.3	−203.2	−192.6	−183.4	−147.1[r]	−192.5	−173.4	−208.5	−199.7	−205.9
21 Other liabilities	86.4	96.1	91.5	93.4	93.0	97.9	94.0[r]	95.2	97.4	94.4	93.5	96.2
22 **Total liabilities**	**775.3**	**826.4**	**838.7**	**839.8**	**854.4**	**874.7**	**893.5**[r]	**917.5**	**909.0**	**908.7**	**914.8**	**934.8**
23 Residual (assets less liabilities)[8]	5.8	7.7	7.1	7.7	15.1	7.0	2.9	4.0	−.1	1.9	9.4	7.6
	Not seasonally adjusted											
Assets												
24 Bank credit	632.6	699.2	708.1	710.1	719.6	731.0	740.2	760.5	750.5	752.2	760.7	782.9
25 Securities in bank credit	261.0	315.6	317.1	310.2	314.4	319.2	326.8	335.5	332.7	330.2	335.1	346.4
26 Treasury and Agency securities[2]	92.5	97.1	94.8	86.1	88.2	88.8	87.5	87.0	86.2	86.7	87.2	88.4
27 Trading account	34.0	38.3	38.8	30.9	31.0	29.6	27.3	27.2	25.8	27.6	27.7	29.1
28 Investment account	58.5	58.8	56.0	55.3	57.2	59.1	60.2	59.8	60.3	59.1	59.5	59.3
29 Other securities	168.6	218.6	222.2	224.0	226.2	230.4	239.3	248.5	246.5	243.5	247.9	258.0
30 Trading account	104.2	116.5	124.2	127.8	130.6	133.5	134.1	140.3	137.9	136.1	140.6	148.4
31 Investment account	64.4	102.1	98.1	96.2	95.6	96.9	105.2	108.2	108.5	107.4	107.2	109.6
32 Loans and leases in bank credit[3]	371.6	383.5	391.0	399.9	405.3	411.8	413.4	425.0	417.9	422.0	425.7	436.5
33 Commercial and industrial	133.7	147.3	147.2	151.8	155.0	154.0	160.9	164.3	163.1	164.9	164.8	164.8
34 Real estate	17.1	18.9	19.0	19.2	18.2	18.2	16.5	16.4	16.6	16.5	16.4	15.9
35 Security[4]	131.7	115.7	121.9	122.2	126.3	132.1	123.4	130.8	125.2	127.1	131.2	141.8
36 Other loans and leases	89.1	101.6	102.9	106.8	105.8	107.5	112.6[r]	113.5	113.0	113.5	113.3	114.1
37 Interbank loans	40.4	41.7	43.0	45.0	47.9	49.1	50.4	48.3	46.6	47.2	49.8	45.0
38 Cash assets[5]	62.9	63.2	62.9	63.5	63.6	63.9	65.2	66.8	65.9	66.3	66.2	67.2
39 Other assets[6]	36.6	32.9	33.2	32.8	36.2	37.8	36.2	37.3	40.3	36.6	35.1	35.7
40 **Total assets**[7]	**772.1**	**836.6**	**846.8**	**851.0**	**866.9**	**881.4**	**891.6**	**912.4**	**903.0**	**901.9**	**911.5**	**930.5**
Liabilities												
41 Deposits	537.3	560.6	566.5	600.7	600.7	610.4	580.6	620.4	599.0	618.9	634.1	642.0
42 Transaction	11.1	13.2	14.0	14.0	13.9	14.0	14.5	15.1	15.1	15.1	14.7	15.4
43 Nontransaction	526.2	547.4	552.5	586.7	586.8	596.4	566.2	605.3	583.9	603.8	619.4	626.6
44 Borrowings	321.0	362.7	367.5	360.7	366.5	358.5	364.5	385.7	377.9	393.3	378.7	392.2
45 From banks in the U.S.	43.1	44.1	43.8	44.3	39.8	44.8	41.1	45.8	41.1	49.4	45.1	45.8
46 From others	277.9	318.6	323.6	316.4	326.7	313.7	323.4	339.9	336.9	343.9	333.6	346.4
47 Net due to related foreign offices	−176.6	−186.1	−182.0	−205.7	−194.8	−186.3	−149.1[r]	−192.1	−173.9	−207.9	−198.4	−204.0
48 Other liabilities	86.7	95.8	91.1	91.5	91.5	95.9	92.7	95.5	97.1	94.8	94.2	97.5
49 **Total liabilities**	**768.4**	**833.0**	**843.1**	**847.3**	**864.1**	**878.5**	**888.8**	**909.5**	**900.1**	**899.1**	**908.6**	**927.6**
50 Residual (assets less liabilities)[8]	3.8	3.6	3.7	3.7	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 10	Aug. 17	Aug. 24	Aug. 31
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	111.5	89.3	88.4	89.3	90.8	93.2	86.5	89.3	84.5	86.0	84.0	105.0
2 Revaluation losses on off-balance-sheet items[9]	102.2	78.8	78.8	80.3	82.7	85.3	76.9	79.4	75.4	75.5	75.0	93.5
3 Mortgage-backed securities[10]	497.4	541.6	544.7	546.4	556.9	535.9	544.3	543.5	541.7	541.5	543.4	545.7
4 Pass-through	382.8	419.5	422.7	427.0	433.8	411.3	418.8	416.5	414.6	415.6	417.0	416.8
5 CMO, REMIC, and other	114.6	122.2	122.0	119.5	123.2	124.6	125.5	127.0	127.1	125.8	126.3	128.8
6 Net unrealized gains (losses) on available-for-sale securities[11]	–.3	1.5	–2.6	–5.0[r]	.5[r]	3.7[r]	.3[r]	–2.1	–3.7	–2.7	–2.0	.3
7 Securitized consumer loans[12]	151.6	155.8	148.8	147.6	149.7	151.8	152.6	153.2	153.4	153.0	152.8	153.8
8 Credit cards and related plans	130.8	134.3	127.7	127.0	129.5	129.2	129.5	130.7	130.7	130.5	130.3	131.4
9 Other	20.8	21.6	21.0	20.6	20.1	22.6	23.1	22.5	22.7	22.6	22.5	22.3
10 Securitized business loans[12]	6.8	6.4	6.4	6.2	6.1	6.1	5.9	4.9	5.7	4.5	4.5	4.5
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	322.8	338.7	344.0	343.8	343.8	340.4	337.4	334.5	336.8	337.0	331.9	331.0
12 Securitized consumer loans[12]	214.0	211.2	213.9	213.4	212.3	212.9	212.2	209.0	207.5	208.7	209.1	210.1
13 Credit cards and related plans	206.7	201.2	203.9	203.5	202.4	203.1	202.3	201.6	200.4	201.5	202.0	203.0
14 Other	7.3	10.0	10.0	9.9	9.9	9.9	9.8	7.4	7.1	7.2	7.2	7.1
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	57.3	53.7	52.4	52.4	53.3	54.6	55.0	56.9	56.3	55.7	57.1	59.7
16 Revaluation losses on off-balance-sheet items[9]	59.8	64.8	63.0	62.6	61.9	63.5	62.5	62.2	61.8	60.4	62.6	64.9
17 Securitized business loans[12]	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,701.7	7,084.4	7,111.9	7,166.3	7,221.0	7,275.4	7,350.7	7,396.0	7,404.5	7,383.0	7,391.0	7,407.0
2 Securities in bank credit	1,925.5	2,057.0	2,043.4	2,071.5	2,055.1	2,062.6	2,067.0	2,079.4	2,076.4	2,073.0	2,082.9	2,086.3
3 Treasury and Agency securities[2]	1,176.4	1,217.7	1,193.8	1,199.9	1,172.3	1,176.1	1,172.5	1,164.2	1,168.3	1,156.5	1,164.8	1,166.2
4 Other securities	749.1	839.2	849.7	871.6	882.9	886.4	894.5	915.2	908.1	916.5	918.0	920.1
5 Loans and leases in bank credit[3]	4,776.2	5,027.4	5,068.4	5,094.9	5,165.8	5,212.8	5,283.7	5,316.7	5,328.0	5,310.0	5,308.1	5,320.7
6 Commercial and industrial	907.7	963.1	976.8	987.8	993.4	1,007.5	1,016.6	1,024.7	1,019.1	1,021.7	1,025.2	1,030.6
7 Real estate	2,463.6	2,652.5	2,679.9	2,688.5	2,731.5	2,779.4	2,813.1	2,821.3	2,830.7	2,817.6	2,815.8	2,818.4
8 Revolving home equity	370.5	417.2	421.6	425.8	430.1	437.7	439.1	438.1	438.8	437.4	438.1	438.9
9 Other	2,093.1	2,235.4	2,258.3	2,262.7	2,301.5	2,341.7	2,374.0	2,383.2	2,391.8	2,380.2	2,377.7	2,379.5
10 Consumer	693.3	708.6	711.2	704.4	707.0	710.4	717.1	719.6	719.1	721.9	720.9	719.8
11 Security[4]	247.5	226.5	224.3	237.5	248.7	232.7	245.2	246.1	262.6	247.1	238.8	239.0
12 Other loans and leases	464.0	476.7	476.3	476.7	485.2	482.8	491.8	504.9	496.6	501.7	507.4	513.0
13 Interbank loans	375.5	276.2	287.8	287.8	268.7	260.9	275.8	283.6	277.9	286.5	285.4	288.6
14 Cash assets[5]	325.1	350.2	332.4	339.6	343.8	327.5	324.1	327.1	336.9	329.5	324.1	321.6
15 Other assets[6]	641.4	691.2	679.5	677.5	694.2	680.2	688.1	697.7	682.7	701.5	706.1	701.6
16 **Total assets**[7]	**7,972.2**	**8,333.6**	**8,343.5**	**8,403.3**	**8,459.8**	**8,476.1**	**8,570.6**	**8,636.0**	**8,633.7**	**8,632.1**	**8,638.1**	**8,650.1**
Liabilities												
17 Deposits	5,202.9	5,451.2	5,500.0	5,517.1	5,561.7	5,583.8	5,655.5	5,680.9	5,682.2	5,706.0	5,668.6	5,678.0
18 Transaction	683.4	704.6	674.3	677.6	694.9	661.6	685.9	674.3	624.0	655.0	695.3	726.0
19 Nontransaction	4,519.5	4,746.6	4,825.7	4,839.5	4,866.8	4,922.2	4,969.6	5,006.6	5,058.2	5,051.1	4,973.2	4,952.0
20 Large time	1,160.6	1,247.1	1,293.7	1,299.4	1,321.0	1,318.9	1,364.9	1,387.1	1,392.5	1,378.0	1,377.8	1,395.8
21 Other	3,358.9	3,499.6	3,532.0	3,540.1	3,545.8	3,603.3	3,604.7	3,619.5	3,665.7	3,673.1	3,595.5	3,556.1
22 Borrowings	1,610.6	1,618.9	1,612.7	1,628.3	1,628.1	1,620.0	1,667.6	1,674.3	1,677.6	1,652.7	1,684.4	1,690.8
23 From banks in the U.S.	460.2	369.3	380.5	369.7	369.3	347.3	350.3	354.6	351.8	354.9	358.1	358.9
24 From others	1,150.4	1,249.6	1,232.3	1,258.6	1,258.8	1,272.7	1,317.3	1,319.8	1,325.8	1,297.9	1,326.3	1,331.9
25 Net due to related foreign offices	45.8	74.6	40.4	64.6	46.7	94.1	63.1	65.6	48.4	50.1	89.6	72.3
26 Other liabilities	484.9	494.9	510.5	492.4	497.1	487.7	484.1	499.8	497.3	512.1	489.4	503.7
27 **Total liabilities**	**7,344.2**	**7,639.7**	**7,663.7**	**7,702.4**	**7,733.6**	**7,785.7**	**7,870.3**	**7,920.6**	**7,905.6**	**7,921.0**	**7,931.9**	**7,944.8**
28 Residual (assets less liabilities)[8]	628.0	693.9	679.8	701.0	726.3	690.5	700.3	715.4	728.0	711.1	706.2	705.3
	Not seasonally adjusted											
Assets												
29 Bank credit	6,701.9	7,050.4	7,091.3	7,158.0	7,215.1	7,256.3	7,336.4	7,398.1	7,394.6	7,389.7	7,399.3	7,410.2
30 Securities in bank credit	1,921.3	2,047.7	2,039.4	2,074.9	2,056.8	2,056.6	2,065.4	2,076.0	2,079.0	2,068.0	2,076.7	2,081.0
31 Treasury and Agency securities[2]	1,169.2	1,213.0	1,196.9	1,208.2	1,176.1	1,174.7	1,168.7	1,157.3	1,166.0	1,148.5	1,156.1	1,158.1
32 Other securities	752.1	834.6	842.5	866.8	880.8	881.9	896.7	918.7	912.9	919.5	920.6	922.9
33 Loans and leases in bank credit[3]	4,780.6	5,002.8	5,051.9	5,083.1	5,158.3	5,199.7	5,271.1	5,322.2	5,315.7	5,321.7	5,322.6	5,329.2
34 Commercial and industrial	904.7	966.1	981.6	992.2	996.2	1,006.1	1,011.2	1,021.2	1,012.4	1,017.4	1,023.6	1,028.4
35 Real estate	2,470.8	2,637.1	2,667.7	2,688.2	2,725.6	2,774.1	2,814.9	2,829.5	2,836.7	2,829.0	2,824.6	2,825.5
36 Revolving home equity	372.1	414.1	420.2	426.7	431.5	438.6	440.5	440.0	440.3	439.7	440.1	440.7
37 Other	2,098.8	2,223.0	2,247.5	2,261.5	2,294.0	2,335.5	2,374.4	2,389.6	2,396.4	2,389.3	2,384.4	2,384.8
38 Consumer	694.7	702.1	702.7	698.5	699.8	703.0	713.7	721.1	717.3	723.4	724.6	722.7
39 Credit cards and related plans	300.2	303.3	305.0	303.1	306.5	308.0	308.7	311.2	307.9	312.8	314.2	313.4
40 Other	394.5	398.8	397.7	395.3	393.3	394.9	405.0	409.8	409.4	410.6	410.4	409.4
41 Security[4]	242.6	225.5	225.9	229.4	248.7	229.7	237.6	241.4	247.4	246.3	240.5	235.0
42 Other loans and leases	467.8	472.0	474.1	474.8	488.0	486.8	493.7	509.0	501.9	505.6	509.4	517.6
43 Interbank loans	367.6	279.7	296.1	288.3	269.2	257.8	275.4	278.3	279.5	284.6	274.7	277.2
44 Cash assets[5]	326.9	337.0	327.9	334.3	335.4	322.1	314.5	328.9	351.6	331.2	315.9	321.3
45 Other assets[6]	643.7	686.5	677.8	677.2	690.3	681.3	690.1	700.5	688.8	704.6	701.7	706.3
46 **Total assets**[7]	**7,968.5**	**8,285.0**	**8,325.1**	**8,389.8**	**8,442.2**	**8,449.8**	**8,548.4**	**8,637.3**	**8,645.8**	**8,641.5**	**8,623.0**	**8,646.6**
Liabilities												
47 Deposits	5,193.3	5,444.5	5,519.3	5,508.4	5,562.9	5,567.6	5,633.0	5,670.5	5,713.1	5,707.6	5,622.2	5,642.8
48 Transaction	675.2	695.2	681.0	668.0	687.5	659.1	667.3	666.3	625.7	651.2	673.0	717.2
49 Nontransaction	4,518.1	4,749.3	4,838.2	4,840.4	4,875.5	4,908.6	4,965.8	5,004.1	5,087.4	5,056.4	4,949.2	4,925.6
50 Large time	1,149.5	1,250.4	1,300.2	1,309.1	1,328.7	1,315.5	1,356.1	1,373.8	1,381.4	1,364.5	1,363.0	1,382.2
51 Other	3,368.6	3,499.0	3,538.0	3,531.3	3,546.8	3,593.1	3,609.6	3,630.4	3,706.0	3,691.9	3,586.2	3,543.4
52 Borrowings	1,614.5	1,606.8	1,619.3	1,646.6	1,639.8	1,621.5	1,662.0	1,678.5	1,673.1	1,652.3	1,700.5	1,698.1
53 From banks in the U.S.	460.6	370.5	384.9	370.3	368.8	347.2	351.9	354.9	352.8	354.6	359.6	357.9
54 From others	1,153.9	1,236.3	1,234.4	1,276.2	1,271.0	1,274.4	1,310.1	1,323.7	1,320.3	1,297.8	1,340.9	1,340.2
55 Net due to related foreign offices	49.7	67.8	23.7	60.3	42.2	85.4	63.0	70.0	49.8	52.5	94.6	82.6
56 Other liabilities	489.5	486.5	489.0	487.8	492.6	478.5	484.0	504.7	499.7	515.0	494.2	514.6
57 **Total liabilities**	**7,347.0**	**7,605.7**	**7,651.3**	**7,703.0**	**7,737.5**	**7,753.1**	**7,842.1**	**7,923.8**	**7,935.7**	**7,927.5**	**7,911.6**	**7,938.0**
58 Residual (assets less liabilities)[8]	621.5	679.3	673.8	686.8	704.7	696.7	706.3	713.5	710.2	714.0	711.4	708.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,049.3	6,381.3	6,405.5	6,441.7	6,487.8	6,529.9	6,579.6	6,609.0	6,615.4	6,594.1	6,604.3	6,622.6
2 Securities in bank credit	1,662.7	1,740.7	1,734.0	1,757.3	1,736.4	1,736.4	1,732.4	1,728.0	1,729.3	1,720.8	1,731.2	1,731.4
3 Treasury and Agency securities[2]	1,085.0	1,124.3	1,108.2	1,112.9	1,085.3	1,090.3	1,087.4	1,078.7	1,080.7	1,071.3	1,077.5	1,083.1
4 Other securities	577.8	616.5	625.7	644.4	651.1	646.2	645.0	649.2	648.6	649.5	653.7	648.4
5 Loans and leases in bank credit[3]	4,386.6	4,640.5	4,671.6	4,684.4	4,751.3	4,793.5	4,847.1	4,881.0	4,886.1	4,873.3	4,873.1	4,891.2
6 Commercial and industrial	774.3	817.5	825.1	833.0	839.6	846.9	852.0	860.6	855.5	857.5	860.5	866.4
7 Real estate	2,446.6	2,634.5	2,661.4	2,670.1	2,713.1	2,762.5	2,796.4	2,804.7	2,814.2	2,801.0	2,799.2	2,801.7
8 Revolving home equity	370.5	417.2	421.6	425.8	430.1	437.7	439.1	438.1	438.8	437.4	438.1	438.9
9 Other	2,076.1	2,217.3	2,239.8	2,244.4	2,283.0	2,324.8	2,357.3	2,366.6	2,375.3	2,363.5	2,361.1	2,362.9
10 Consumer	693.3	708.6	711.2	704.4	707.0	710.4	717.1	719.6	719.1	721.9	720.9	719.8
11 Security[4]	99.0	108.0	104.9	106.9	113.8	103.6	103.4	107.8	116.7	108.0	103.5	105.4
12 Other loans and leases	373.4	372.0	368.9	369.9	377.8	370.1	378.2	388.3	380.7	384.9	388.9	397.7
13 Interbank loans	333.6	233.3	242.9	239.6	219.0	209.7	226.9	233.4	230.7	239.5	233.7	232.3
14 Cash assets[5]	263.8	285.4	269.3	278.0	283.8	267.1	262.8	267.3	274.6	269.7	264.3	263.4
15 Other assets[6]	600.1	656.4	645.6	642.4	657.2	643.7	651.4	657.4	644.0	662.6	664.5	659.6
16 **Total assets**[7]	**7,175.8**	**7,488.4**	**7,495.6**	**7,534.3**	**7,580.4**	**7,583.1**	**7,653.0**	**7,699.2**	**7,696.8**	**7,698.0**	**7,698.8**	**7,709.6**
Liabilities												
17 Deposits	4,665.2	4,889.7	4,911.0	4,929.7	4,959.6	5,001.5	5,026.6	5,044.0	5,034.4	5,070.2	5,041.6	5,042.2
18 Transaction	672.3	689.9	660.2	664.7	683.0	649.9	673.6	662.2	612.3	642.7	682.7	714.2
19 Nontransaction	3,992.9	4,199.8	4,250.8	4,265.0	4,276.6	4,351.6	4,353.1	4,381.7	4,422.1	4,427.4	4,358.8	4,328.0
20 Large time	650.3	721.0	736.6	745.5	752.1	768.9	771.2	788.0	780.8	779.8	788.3	800.1
21 Other	3,342.6	3,478.8	3,514.2	3,519.5	3,524.5	3,582.8	3,581.9	3,593.7	3,641.3	3,647.6	3,570.5	3,527.9
22 Borrowings	1,278.3	1,253.9	1,249.6	1,258.7	1,266.1	1,251.7	1,278.8	1,289.9	1,290.6	1,262.7	1,299.8	1,313.2
23 From banks in the U.S.	409.0	318.9	329.8	323.6	318.4	299.1	297.6	304.5	307.4	306.0	305.0	304.2
24 From others	869.3	935.0	919.8	935.1	947.8	952.6	981.2	985.4	983.2	956.7	994.8	1,008.9
25 Net due to related foreign offices	211.4	255.4	244.8	261.2	237.0	249.5	263.5	258.0	251.2	247.9	266.9	262.3
26 Other liabilities	397.7	401.6	417.1	398.9	398.4	392.8	387.9	393.6	397.2	402.5	384.6	393.3
27 **Total liabilities**	**6,552.6**	**6,800.6**	**6,822.6**	**6,848.6**	**6,861.2**	**6,895.5**	**6,956.7**	**6,985.5**	**6,973.3**	**6,983.3**	**6,992.8**	**7,011.0**
28 Residual (assets less liabilities)[8]	623.2	687.9	673.0	685.7	719.2	687.6	696.3	713.7	723.5	714.7	706.0	698.6
	Not seasonally adjusted											
Assets												
29 Bank credit	6,056.6	6,344.2	6,379.5	6,435.9	6,481.8	6,513.9	6,574.2	6,617.9	6,620.1	6,605.1	6,616.1	6,630.2
30 Securities in bank credit	1,658.6	1,731.4	1,730.0	1,760.7	1,738.1	1,730.5	1,730.8	1,724.6	1,731.8	1,715.9	1,725.1	1,726.2
31 Treasury and Agency securities[2]	1,077.8	1,119.6	1,111.4	1,121.2	1,089.1	1,088.8	1,083.6	1,071.9	1,078.4	1,063.3	1,068.8	1,075.0
32 Other securities	580.7	611.8	618.5	639.6	649.0	641.6	647.3	652.7	653.4	652.5	656.3	651.2
33 Loans and leases in bank credit[3]	4,398.1	4,612.7	4,649.5	4,675.2	4,743.6	4,783.4	4,843.4	4,893.4	4,888.2	4,889.2	4,891.0	4,904.0
34 Commercial and industrial	772.6	818.5	828.8	837.3	842.9	846.3	848.4	858.7	851.2	854.9	860.2	865.3
35 Real estate	2,453.8	2,619.0	2,649.2	2,669.9	2,707.1	2,757.3	2,798.2	2,812.9	2,820.2	2,812.4	2,808.0	2,808.8
36 Revolving home equity	372.1	414.1	420.2	426.7	431.5	438.6	440.5	440.0	440.3	439.7	440.1	440.7
37 Other	2,081.7	2,205.0	2,229.0	2,243.2	2,275.6	2,318.7	2,357.7	2,372.9	2,379.9	2,372.7	2,367.8	2,368.1
38 Other residential	1,056.8	1,103.9	1,117.0	1,117.0	1,134.2	1,161.2	1,188.3	1,191.6	1,205.2	1,193.3	1,184.8	1,181.8
39 Commercial	1,024.9	1,101.1	1,111.9	1,126.2	1,141.4	1,157.5	1,169.4	1,181.3	1,174.7	1,179.4	1,183.0	1,186.3
40 Consumer	694.7	702.1	702.7	698.5	699.8	703.0	713.7	721.1	717.3	723.4	724.6	722.7
41 Credit cards and related plans	300.2	303.3	305.0	303.1	306.5	308.0	308.7	311.2	307.9	312.8	314.2	313.4
42 Other	394.5	398.8	397.7	395.3	393.3	394.9	405.0	409.8	409.4	410.6	410.4	409.4
43 Security[4]	100.5	105.5	103.3	102.0	114.9	104.1	104.3	109.2	115.0	110.7	107.6	105.7
44 Other loans and leases	376.5	367.6	365.5	367.4	379.0	372.8	378.8	391.5	384.5	387.8	390.7	401.4
45 Interbank loans	325.7	236.9	251.2	240.1	219.6	206.6	226.5	228.1	232.2	237.5	223.0	220.9
46 Cash assets[5]	264.4	274.3	265.3	273.3	275.8	262.2	253.1	267.9	289.3	271.0	254.8	260.3
47 Other assets[6]	604.1	651.6	645.3	641.5	653.3	646.0	653.8	661.9	651.0	667.3	662.3	666.1
48 **Total assets**[7]	**7,179.6**	**7,438.7**	**7,473.6**	**7,523.3**	**7,563.0**	**7,561.5**	**7,640.0**	**7,707.7**	**7,724.4**	**7,712.7**	**7,688.0**	**7,709.5**
Liabilities												
49 Deposits	4,665.4	4,877.5	4,918.5	4,907.5	4,952.2	4,987.0	5,013.0	5,045.1	5,078.6	5,085.0	5,005.8	5,014.8
50 Transaction	664.1	681.0	667.2	655.3	675.7	647.4	655.0	654.1	614.1	639.1	660.3	704.6
51 Nontransaction	4,001.3	4,196.5	4,251.3	4,252.3	4,276.6	4,339.5	4,357.9	4,391.0	4,464.5	4,445.9	4,345.5	4,310.2
52 Large time	648.7	718.6	731.5	742.1	751.4	767.0	770.7	786.0	782.4	779.0	783.8	794.6
53 Other	3,352.6	3,478.0	3,519.8	3,510.1	3,525.2	3,572.6	3,587.2	3,605.0	3,682.1	3,666.9	3,561.7	3,515.6
54 Borrowings	1,282.2	1,241.8	1,256.2	1,277.0	1,277.8	1,253.1	1,273.2	1,294.1	1,286.1	1,262.3	1,315.9	1,320.4
55 From banks in the U.S.	409.4	320.1	334.3	324.2	317.8	298.9	299.2	304.8	308.4	305.7	306.5	303.2
56 From others	872.8	921.8	921.9	952.8	960.0	954.2	974.0	989.3	977.6	956.6	1,009.4	1,017.2
57 Net due to related foreign offices	213.6	249.2	230.5	259.0	235.3	242.7	262.9	260.7	252.7	249.4	269.8	267.9
58 Other liabilities	401.3	393.7	397.5	395.8	395.9	384.8	387.5	397.2	399.7	404.7	387.9	400.5
59 **Total liabilities**	**6,562.5**	**6,762.2**	**6,802.7**	**6,839.3**	**6,861.2**	**6,867.6**	**6,936.5**	**6,997.1**	**7,017.0**	**7,001.5**	**6,979.4**	**7,003.7**
60 Residual (assets less liabilities)[8]	617.2	676.5	671.0	684.0	701.8	693.9	703.5	710.7	707.4	711.2	708.6	705.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,395.9	3,574.3	3,563.5	3,570.2[r]	3,588.9	3,609.4	3,640.9	3,664.1	3,663.8	3,646.4	3,662.0	3,681.1
2 Securities in bank credit	956.0	1,024.8	1,011.0	1,031.4[r]	1,019.5	1,022.1	1,016.9	1,016.5	1,012.0	1,003.7	1,020.8	1,027.8
3 Treasury and Agency securities[2]	587.6	632.7	611.0	611.5[r]	591.2	597.7	594.2	588.3	586.7	578.0	589.1	596.6
4 Trading account	48.1	52.1	47.8	53.9	51.0	49.4	46.7	36.8	42.3	33.5	32.7	37.2
5 Investment account	539.5	580.6	563.1	557.6[r]	540.2	548.3	547.4	551.5	544.4	544.5	556.4	559.4
6 Mortgage-backed	429.6	472.7	464.4	458.3[r]	440.8	449.0	447.6	449.6	445.2	443.9	454.6	453.9
7 Other	109.9	107.9	98.8	99.3	99.3	99.3	99.8	101.9	99.3	100.6	101.8	105.5
8 Other securities	368.4	392.1	400.0	419.9	428.3	424.4	422.7	428.2	425.3	425.7	431.8	431.2
9 Trading account	201.1	204.9	208.1	218.7	224.0	214.9	211.9	213.2	211.5	210.2	216.0	216.8
10 Investment account	167.3	187.2	192.0	201.1	204.3	209.5	210.8	215.0	213.8	215.5	215.8	214.4
11 State and local government	33.3	35.2	36.1	36.8	36.6	37.6	37.8	38.1	37.8	38.1	38.3	38.1
12 Other	133.9	152.0	155.9	164.3	167.7	171.9	173.0	177.0	176.0	177.4	177.5	176.2
13 Loans and leases in bank credit[3]	2,439.9	2,549.5	2,552.6	2,538.8[r]	2,569.4	2,587.3	2,624.0	2,647.6	2,651.8	2,642.7	2,641.1	2,653.3
14 Commercial and industrial	458.4	481.8	485.5	489.2[r]	492.2	493.0	495.3	500.2	496.4	497.3	500.5	504.9
15 Real estate	1,231.5	1,307.7	1,315.5	1,302.4[r]	1,318.2	1,352.0	1,375.8	1,381.5	1,387.3	1,379.4	1,378.3	1,378.8
16 Revolving home equity	262.6	297.3	298.9	299.8[r]	300.1	303.1	303.5	303.5	302.6	302.5	304.1	304.5
17 Other	968.8	1,010.4	1,016.6	1,002.6[r]	1,018.0	1,048.9	1,072.2	1,078.0	1,084.8	1,076.9	1,074.2	1,074.2
18 Other residential	608.6	634.2	639.0	623.1[r]	634.0	658.1	677.0	678.8	688.8	679.2	674.4	671.8
19 Commercial	360.2	376.2	377.6	379.5[r]	384.0	390.8	395.2	399.2	396.0	397.7	399.8	402.5
20 Consumer	386.3	390.0	388.6	382.0	380.0	381.9	385.7	386.8	385.7	389.6	387.7	385.1
21 Security[4]	91.8	100.0	96.6	98.4	105.1	94.6	94.3	98.2	107.8	98.6	93.5	95.2
22 Federal funds sold to and repurchase agreements with broker–dealers	71.7	77.3	81.5	82.7	89.4	79.6	78.6	82.2	92.3	82.2	76.8	79.3
23 Other	20.2	22.7	15.0	15.7	15.7	15.0	15.7	16.1	15.5	16.3	16.8	16.0
24 State and local government	16.3	16.8	17.0	17.0[r]	16.8	17.0	17.6	18.2	17.9	18.0	18.1	18.5
25 Agricultural	9.3	9.2	9.2	9.1	9.1	9.1	9.2	9.3	9.2	9.3	9.4	9.5
26 Federal funds sold to and repurchase agreements with others	29.9	28.1	22.1	20.6	26.2	21.2	24.7	28.3	26.1	26.0	23.6	36.5
27 All other loans	122.3	120.5	124.5	127.5	129.4	125.7	128.9	132.6	128.6	131.8	137.3	132.5
28 Lease-financing receivables	94.2	95.4	93.7	92.7	92.6	92.8	92.6	92.5	92.7	92.6	92.6	92.3
29 Interbank loans	258.6	157.7	171.9	164.4	145.7	135.3	150.0	155.0	158.5	162.8	152.3	149.0
30 Federal funds sold to and repurchase agreements with commercial banks	141.9	92.7	108.2	98.9	80.1	67.3	83.8	88.9	90.4	95.3	87.9	84.2
31 Other	116.7	65.1	63.7	65.5	65.6	68.1	66.2	66.1	68.1	67.6	64.3	64.8
32 Cash assets[5]	147.8	170.4	157.1	163.2	168.3	150.3	144.1	146.7	154.5	148.7	141.5	143.9
33 Other assets[6]	440.9	472.0	458.6	447.1[r]	452.4	445.5	453.0	455.2	441.1	460.0	463.7	457.7
34 **Total assets**[7]	**4,204.8**	**4,339.3**	**4,316.2**	**4,310.5[r]**	**4,320.9**	**4,306.5**	**4,354.2**	**4,386.8**	**4,383.8**	**4,383.8**	**4,385.3**	**4,397.4**
Liabilities												
35 Deposits	2,397.5	2,498.6	2,501.6	2,505.2[r]	2,518.8	2,527.9	2,536.2	2,543.1	2,537.7	2,565.7	2,538.7	2,532.1
36 Transaction	330.0	335.0	313.0	316.3[r]	327.7	304.0	316.6	311.4	281.3	303.4	325.5	342.9
37 Nontransaction	2,067.5	2,163.5	2,188.6	2,188.9[r]	2,191.1	2,223.9	2,219.7	2,231.6	2,256.4	2,262.3	2,213.2	2,189.2
38 Large time	306.9	341.5	348.6	350.6	352.9	361.2	358.2	372.4	363.9	369.0	374.2	380.2
39 Other	1,760.6	1,822.0	1,840.0	1,838.3[r]	1,838.2	1,862.7	1,861.5	1,859.3	1,892.5	1,893.3	1,839.0	1,809.1
40 Borrowings	796.0	758.9	750.0	742.7[r]	752.9	742.4	767.9	772.9	779.9	747.6	774.7	790.5
41 From banks in the U.S.	220.6	153.1	162.6	152.3	150.2	133.7	134.7	139.4	142.9	142.5	137.1	137.3
42 From others	575.4	605.8	587.4	590.3	602.7	608.7	633.1	633.4	637.0	605.1	637.7	653.3
43 Net due to related foreign offices	200.2	249.4	239.1	250.4	227.0	236.3	249.5	245.0	238.6	236.9	252.5	248.7
44 Other liabilities	321.5	329.1	346.1	327.8	324.9	321.9	315.8	320.7	324.6	329.7	311.5	321.0
45 **Total liabilities**	**3,715.2**	**3,836.0**	**3,836.8**	**3,826.0[r]**	**3,823.6**	**3,828.5**	**3,869.4**	**3,881.6**	**3,880.8**	**3,879.8**	**3,877.5**	**3,892.3**
46 Residual (assets less liabilities)[8]	489.6	503.4	479.4	484.4[r]	497.2	478.0	484.7	505.2	502.9	504.0	507.9	505.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Not seasonally adjusted											
Assets												
47 Bank credit	3,400.6	3,542.2	3,547.9	3,572.8	3,592.5	3,603.3	3,640.2	3,669.8	3,672.0	3,654.9	3,666.2	3,681.9
48 Securities in bank credit	955.1	1,008.3	1,003.4	1,037.0	1,019.9	1,018.1	1,018.5	1,016.2	1,019.3	1,003.3	1,016.6	1,023.7
49 Treasury and Agency securities[2]	583.8	620.8	610.6	621.9	593.7	598.3	593.6	584.5	589.2	574.5	582.2	589.7
50 Trading account	47.5	51.7	48.1	54.7	51.4	49.2	46.5	36.4	42.5	33.2	32.1	36.4
51 Investment account	536.2	569.2	562.4	567.2	542.3	549.0	547.1	548.1	546.7	541.2	550.1	553.4
52 Mortgage-backed	427.5	462.3	463.0	466.4	442.3	450.0	447.6	447.3	446.9	441.4	450.1	450.1
53 Other	108.8	106.9	99.4	100.8	100.0	99.0	99.5	100.8	99.8	99.8	100.1	103.2
54 Other securities	371.4	387.5	392.8	415.0	426.2	419.9	424.9	431.6	430.1	428.8	434.4	434.0
55 Trading account	202.7	202.5	204.3	216.2	222.9	212.6	213.0	214.9	213.9	211.7	217.3	218.2
56 Investment account	168.6	185.0	188.5	198.8	203.3	207.3	211.9	216.8	216.2	217.1	217.1	215.8
57 State and local government	33.6	34.8	35.4	36.4	36.4	37.2	38.0	38.4	38.2	38.4	38.5	38.4
58 Other	135.0	150.2	153.1	162.4	166.9	170.1	173.9	178.4	178.0	178.7	178.6	177.4
59 Loans and leases in bank credit[3]	2,445.5	2,533.9	2,544.5	2,535.9	2,572.5	2,585.1	2,621.6	2,653.7	2,652.7	2,651.7	2,649.6	2,658.2
60 Commercial and industrial	458.5	482.2	487.6	491.2	493.6	492.2	493.6	500.4	495.1	497.3	501.4	505.4
61 Real estate	1,233.2	1,299.4	1,312.5	1,306.8	1,321.0	1,352.2	1,377.3	1,383.5	1,390.4	1,384.1	1,379.3	1,378.4
62 Revolving home equity	263.6	294.8	297.9	300.6	301.3	303.8	304.7	304.5	304.0	304.0	305.0	305.2
63 Other	969.6	1,004.6	1,014.5	1,006.2	1,019.7	1,048.5	1,072.6	1,078.9	1,086.4	1,080.2	1,074.2	1,073.1
64 Other residential	609.1	630.5	637.7	625.4	635.1	657.8	677.3	679.4	689.8	681.3	674.4	671.1
65 Commercial	360.5	374.1	376.9	380.8	384.6	390.7	395.3	399.5	396.6	398.9	399.8	402.1
66 Consumer	387.2	387.8	385.2	379.3	377.4	378.4	384.0	387.7	385.6	390.5	389.4	386.7
67 Credit cards and related plans	142.3	146.4	146.0	143.3	144.7	144.7	142.8	143.2	141.6	145.0	144.2	142.8
68 Other	244.9	241.4	239.2	235.9	232.7	233.7	241.1	244.6	244.1	245.5	245.2	243.9
69 Security[4]	93.4	97.4	95.0	93.6	106.1	95.1	95.1	99.7	105.7	101.3	98.2	96.1
70 Federal funds sold to and repurchase agreements with broker–dealers	72.9	75.3	80.2	78.7	90.3	80.0	79.3	83.4	90.5	84.5	80.6	80.0
71 Other	20.5	22.1	14.8	14.9	15.8	15.1	15.8	16.3	15.2	16.8	17.6	16.1
72 State and local government	16.3	16.8	17.0	17.0	16.8	17.0	17.6	18.2	17.9	18.0	18.1	18.5
73 Agricultural	9.3	9.1	9.1	9.1	9.1	9.2	9.2	9.4	9.3	9.3	9.4	9.5
74 Federal funds sold to and repurchase agreements with others	29.9	28.1	22.1	20.6	26.2	21.2	24.7	28.3	26.1	26.0	23.6	36.5
75 All other loans	123.5	118.0	122.6	125.8	130.0	127.1	127.6	134.0	130.1	132.6	138.0	134.6
76 Lease-financing receivables	94.1	95.1	93.6	92.6	92.4	92.6	92.5	92.5	92.6	92.5	92.3	92.5
77 Interbank loans	252.1	157.2	176.7	167.2	147.6	134.7	150.1	151.0	154.7	159.9	147.9	144.5
78 Federal funds sold to and repurchase agreements with commercial banks	138.4	92.4	111.2	100.5	81.2	67.0	83.8	86.6	88.2	93.6	85.4	81.7
79 Other	113.7	64.8	65.5	66.7	66.4	67.7	66.3	64.4	66.5	66.4	62.5	62.8
80 Cash assets[5]	147.1	164.1	155.9	159.5	161.0	145.4	136.3	146.0	160.1	148.9	135.6	141.6
81 Other assets[6]	444.8	467.3	458.2	446.2	448.5	447.8	455.4	459.7	448.2	464.7	461.5	464.2
82 **Total assets**[7]	**4,206.2**	**4,295.2**	**4,304.0**	**4,311.2**	**4,315.0**	**4,297.2**	**4,348.0**	**4,392.3**	**4,400.6**	**4,394.2**	**4,377.1**	**4,398.3**
Liabilities												
83 Deposits	2,398.8	2,488.1	2,504.7	2,487.6	2,512.4	2,520.3	2,526.6	2,545.3	2,562.0	2,576.5	2,518.6	2,520.0
84 Transaction	323.4	330.4	319.2	311.1	324.6	301.8	302.3	305.0	277.1	300.1	312.0	337.7
85 Nontransaction	2,075.4	2,157.7	2,185.5	2,176.5	2,187.8	2,218.5	2,224.2	2,240.3	2,284.9	2,276.4	2,206.6	2,182.3
86 Large time	305.3	339.0	343.4	347.2	352.2	359.3	357.7	370.3	365.5	368.2	369.6	374.7
87 Other	1,770.1	1,818.7	1,842.1	1,829.3	1,835.6	1,859.2	1,866.5	1,870.0	1,919.4	1,908.2	1,836.9	1,807.6
88 Borrowings	800.0	746.8	756.6	760.9	764.6	743.9	762.3	777.1	775.5	747.2	790.9	797.8
89 From banks in the U.S.	221.1	154.3	167.0	152.9	149.6	133.6	136.3	139.7	143.9	142.2	138.6	136.2
90 From others	578.8	592.5	589.6	608.0	614.9	610.3	626.0	637.3	631.5	605.0	652.3	661.6
91 Net due to related foreign offices	202.5	243.2	224.8	248.1	225.3	229.5	248.9	247.7	240.1	238.4	255.5	254.4
92 Other liabilities	325.0	321.2	326.5	324.7	322.3	313.9	315.4	324.2	327.1	332.0	314.8	328.2
93 **Total liabilities**	**3,726.3**	**3,799.3**	**3,812.6**	**3,821.4**	**3,824.7**	**3,807.6**	**3,853.2**	**3,894.4**	**3,904.6**	**3,894.0**	**3,879.8**	**3,900.3**
94 Residual (assets less liabilities)[8]	479.9	495.9	491.5	489.8	490.4	489.6	494.8	497.9	496.0	500.1	497.3	497.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Seasonally adjusted											
Assets												
1 Bank credit	2,650.4	2,812.7	2,843.4	2,869.7	2,900.1	2,920.6	2,937.0	2,942.1	2,947.2	2,943.6	2,940.4	2,940.4
2 Securities in bank credit	703.7	721.7	724.4	724.2	718.1	714.4	713.9	708.7	712.9	713.0	708.5	702.5
3 Treasury and Agency securities[2]	494.4	497.3	498.6	499.6	495.3	492.6	491.5	487.7	489.6	489.2	486.6	485.3
4 Other securities	209.4	224.3	225.7	224.5	222.8	221.8	222.3	221.0	223.3	223.7	221.9	217.2
5 Loans and leases in bank credit[3]	1,946.7	2,091.1	2,119.0	2,145.6	2,182.0	2,206.2	2,223.1	2,233.4	2,234.3	2,230.7	2,232.0	2,237.9
6 Commercial and industrial	315.9	335.7	339.6	343.9	347.4	353.9	356.7	360.3	359.1	360.2	360.1	361.5
7 Real estate	1,215.1	1,326.8	1,345.9	1,367.8	1,394.9	1,410.5	1,420.6	1,423.3	1,426.8	1,421.6	1,420.9	1,423.0
8 Revolving home equity	107.8	119.9	122.7	126.0	129.9	134.6	135.5	134.6	136.2	135.0	134.0	134.3
9 Other	1,107.3	1,206.9	1,223.2	1,241.7	1,265.0	1,275.9	1,285.1	1,288.6	1,290.6	1,286.6	1,286.9	1,288.6
10 Consumer	307.0	318.6	322.7	322.3	327.0	328.6	331.4	332.9	333.4	332.3	333.2	334.8
11 Security[4]	7.2	8.0	8.4	8.5	8.8	9.0	9.1	9.6	8.9	9.4	10.0	10.2
12 Other loans and leases	101.4	102.0	102.5	103.1	103.9	104.2	105.3	107.3	106.1	107.2	107.9	108.4
13 Interbank loans	75.0	75.6	70.9	75.2	73.4	74.4	76.9	78.5	72.1	76.7	81.5	83.3
14 Cash assets[5]	116.0	115.0	112.2	114.8	115.4	116.8	118.6	120.6	120.2	121.0	122.9	119.6
15 Other assets[6]	159.3	184.3	187.0	195.3	204.8	198.2	198.4	202.2	202.9	202.6	200.8	201.9
16 **Total assets**[7]	**2,967.9**	**3,154.9**	**3,180.7**	**3,222.0**	**3,260.7**	**3,276.7**	**3,297.2**	**3,309.6**	**3,308.6**	**3,310.1**	**3,311.6**	**3,311.0**
Liabilities												
17 Deposits	2,267.7	2,391.1	2,409.4	2,424.5	2,440.8	2,473.7	2,490.4	2,500.9	2,496.6	2,504.5	2,502.9	2,510.1
18 Transaction	342.4	354.8	347.2	348.4	355.3	345.9	357.0	350.8	331.0	339.4	357.2	371.4
19 Nontransaction	1,925.4	2,036.3	2,062.2	2,076.1	2,085.5	2,127.8	2,133.4	2,150.1	2,165.7	2,165.1	2,145.6	2,138.8
20 Large time	343.4	379.5	388.1	394.9	399.2	407.7	413.0	415.6	416.9	410.8	414.2	419.9
21 Other	1,582.0	1,656.8	1,674.2	1,681.2	1,686.3	1,720.1	1,720.4	1,734.4	1,748.8	1,754.3	1,731.5	1,718.8
22 Borrowings	482.3	495.0	499.6	516.1	513.2	509.2	510.9	517.0	510.6	515.1	525.0	522.6
23 From banks in the U.S.	188.3	165.8	167.2	171.3	168.2	165.4	162.9	165.1	164.5	163.5	167.9	167.0
24 From others	293.9	329.3	332.4	344.8	345.1	343.9	348.0	352.0	346.1	351.6	357.1	355.7
25 Net due to related foreign offices	11.1	6.0	5.7	10.8	10.0	13.3	13.9	13.0	12.6	11.1	14.3	13.5
26 Other liabilities	76.2	72.5	71.0	71.1	73.5	70.8	72.1	72.9	72.6	72.8	73.1	72.3
27 **Total liabilities**	**2,837.4**	**2,964.6**	**2,985.8**	**3,022.5**	**3,037.6**	**3,067.0**	**3,087.3**	**3,103.8**	**3,092.4**	**3,103.4**	**3,115.3**	**3,118.6**
28 Residual (assets less liabilities)[8]	130.6	190.3	194.9	199.5	223.1	209.7	209.9	205.7	216.1	206.6	196.3	192.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,656.0	2,802.0	2,831.6	2,863.0	2,889.3	2,910.6	2,934.0	2,948.1	2,948.1	2,950.1	2,949.8	2,948.3
30 Securities in bank credit	703.4	723.1	726.6	723.8	718.2	712.3	712.3	708.4	712.5	712.6	708.5	702.5
31 Treasury and Agency securities[2]	494.0	498.8	500.9	499.2	495.4	490.6	490.0	487.4	489.2	488.9	486.6	485.3
32 Other securities	209.4	224.3	225.7	224.5	222.8	221.8	222.3	221.0	223.3	223.7	221.9	217.2
33 Loans and leases in bank credit[3]	1,952.6	2,078.9	2,105.0	2,139.3	2,171.1	2,198.3	2,221.7	2,239.7	2,235.6	2,237.5	2,241.4	2,245.8
34 Commercial and industrial	314.0	336.3	341.1	346.2	349.3	354.1	354.7	358.3	356.1	357.5	358.8	359.9
35 Real estate	1,220.6	1,319.7	1,336.7	1,363.1	1,386.2	1,405.0	1,420.9	1,429.4	1,429.9	1,428.3	1,428.7	1,430.5
36 Revolving home equity	108.5	119.2	122.3	126.1	130.3	134.8	135.8	135.4	136.3	135.8	135.1	135.5
37 Other	1,112.1	1,200.4	1,214.4	1,237.1	1,255.9	1,270.3	1,285.1	1,294.0	1,293.5	1,292.5	1,293.6	1,295.0
38 Other residential	447.7	473.4	479.4	491.6	499.1	503.5	511.0	512.2	515.4	512.0	510.4	510.8
39 Commercial	664.4	727.0	735.1	745.4	756.8	766.8	774.1	781.8	778.1	780.5	783.2	784.2
40 Consumer	307.5	314.3	317.5	319.2	322.4	324.6	329.7	333.4	331.7	332.9	335.2	336.0
41 Credit cards and related plans	157.9	156.9	159.0	159.8	161.8	163.3	165.9	168.1	166.3	167.8	170.0	170.6
42 Other	149.6	157.4	158.5	159.4	160.6	161.2	163.8	165.3	165.3	165.1	165.2	165.5
43 Security[4]	7.1	8.2	8.4	8.4	8.7	9.0	9.2	9.5	9.3	9.5	9.4	9.6
44 Other loans and leases	103.2	100.5	101.2	102.4	104.5	105.6	107.2	109.2	108.6	109.3	109.2	109.8
45 Interbank loans	73.6	79.7	74.5	72.9	72.0	72.0	76.4	77.1	77.6	77.6	75.1	76.5
46 Cash assets[5]	117.3	110.3	109.4	113.8	114.9	116.8	116.8	122.0	129.1	122.1	119.2	118.6
47 Other assets[6]	159.3	184.3	187.0	195.3	204.8	198.2	198.4	202.2	202.9	202.6	200.8	201.9
48 **Total assets**[7]	**2,973.4**	**3,143.5**	**3,169.6**	**3,212.1**	**3,248.0**	**3,264.3**	**3,292.0**	**3,315.4**	**3,323.8**	**3,318.5**	**3,310.9**	**3,311.2**
Liabilities												
49 Deposits	2,266.6	2,389.4	2,413.8	2,419.9	2,439.8	2,466.7	2,486.4	2,499.7	2,516.6	2,508.5	2,487.2	2,494.8
50 Transaction	340.7	350.6	348.0	344.1	351.0	345.6	352.7	349.1	337.0	339.0	348.3	366.9
51 Nontransaction	1,925.9	2,038.8	2,065.8	2,075.8	2,088.8	2,121.0	2,133.7	2,150.6	2,179.6	2,169.5	2,138.9	2,127.9
52 Large time	343.4	379.5	388.1	394.9	399.2	407.7	413.0	415.6	416.9	410.8	414.2	419.9
53 Other	1,582.5	1,659.3	1,677.7	1,680.9	1,689.6	1,713.4	1,720.7	1,735.0	1,762.7	1,758.7	1,724.7	1,708.0
54 Borrowings	482.3	495.0	499.6	516.1	513.2	509.2	510.9	517.0	510.6	515.1	525.0	522.6
55 From banks in the U.S.	188.3	165.8	167.2	171.3	168.2	165.4	162.9	165.1	164.5	163.5	167.9	167.0
56 From others	293.9	329.3	332.4	344.8	345.1	343.9	348.0	352.0	346.1	351.6	357.1	355.7
57 Net due to related foreign offices	11.1	6.0	5.7	10.8	10.0	13.3	13.9	13.0	12.6	11.1	14.3	13.5
58 Other liabilities	76.2	72.5	71.0	71.1	73.5	70.8	72.1	72.9	72.6	72.8	73.1	72.3
59 **Total liabilities**	**2,836.2**	**2,962.9**	**2,990.1**	**3,017.9**	**3,036.5**	**3,060.0**	**3,083.3**	**3,102.7**	**3,112.4**	**3,107.5**	**3,099.6**	**3,103.3**
60 Residual (assets less liabilities)[8]	137.2	180.6	179.5	194.2	211.4	204.3	208.7	212.8	211.4	211.1	211.3	207.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Seasonally adjusted											
Assets												
1 Bank credit	652.3	703.1	706.4	724.7	733.2	745.5	771.1	787.0	789.1	788.8	786.7	784.4
2 Securities in bank credit	262.8	316.2	309.5	314.2	318.7	326.1	334.5	351.4	347.1	352.2	351.7	354.9
3 Treasury and Agency securities[2]	91.4	93.5	85.5	87.0	86.9	85.9	85.1	85.4	87.6	85.2	87.3	83.1
4 Other securities	171.3	222.8	224.0	227.2	231.8	240.3	249.5	266.0	259.5	267.0	264.4	271.7
5 Loans and leases in bank credit[3]	389.6	386.9	396.9	410.5	414.5	419.3	436.6	435.6	441.9	436.7	435.0	429.5
6 Commercial and industrial	133.5	145.6	151.7	154.8	153.9	160.7	164.6	164.1	163.6	164.2	164.7	164.1
7 Real estate	17.0	18.1	18.5	18.3	18.4	16.8	16.7	16.6	16.5	16.6	16.6	16.6
8 Security[4]	148.5	118.5	119.4	130.5	134.8	129.1	141.7	138.2	145.9	139.0	135.3	133.5
9 Other loans and leases	90.6	104.7	107.4	106.8	107.4	112.7	113.6	116.7	116.0	116.8	118.4	115.2
10 Interbank loans	41.9	42.8	44.9	48.2	49.6	51.1	48.9	50.2	47.2	47.0	51.7	56.3
11 Cash assets[5]	61.3	64.8	63.2	61.6	60.1	60.5	61.3	59.8	62.3	59.8	59.8	58.2
12 Other assets[6]	41.3	34.8	33.9	35.1	37.0	36.5	36.7	40.2	38.7	38.9	41.6	42.0
13 **Total assets**[7]	**796.4**	**845.2**	**847.9**	**869.1**	**879.5**	**893.1**	**917.6**	**936.9**	**936.9**	**934.1**	**939.3**	**940.5**
Liabilities												
14 Deposits	537.7	561.5	589.0	587.4	602.1	582.2	628.9	637.0	647.8	635.9	627.0	635.8
15 Transaction	11.0	14.7	14.1	12.9	11.9	11.7	12.4	12.1	11.7	12.2	12.6	11.8
16 Nontransaction	526.6	546.8	574.9	574.5	590.2	570.6	616.5	624.9	636.1	623.6	614.4	624.0
17 Borrowings	332.3	365.0	363.1	369.6	361.9	368.4	388.8	384.4	387.1	390.0	384.6	377.7
18 From banks in the U.S.	51.2	50.4	50.7	46.2	50.9	48.2	52.7	50.1	44.4	48.9	53.1	54.7
19 From others	281.1	314.6	312.4	323.4	311.0	320.2	336.1	334.4	342.7	341.2	331.5	323.0
20 Net due to related foreign offices	−165.5	−180.8	−204.4	−196.6	−190.3	−155.4	−200.3	−192.5	−202.7	−197.8	−177.3	−190.0
21 Other liabilities	87.2	93.3	93.4	93.4	98.7	95.0	96.2	106.2	100.2	109.6	104.8	110.4
22 **Total liabilities**	**791.6**	**839.1**	**841.1**	**853.8**	**872.3**	**890.1**	**913.6**	**935.1**	**932.3**	**937.7**	**939.2**	**933.8**
23 Residual (assets less liabilities)[8]	4.8	6.1	6.8	15.3	7.1	2.9	4.0	1.7	4.5	−3.6	.2	6.6
	Not seasonally adjusted											
Assets												
24 Bank credit	645.3	706.3	711.8	722.1	733.4	742.4	762.2	780.2	774.6	784.7	783.3	780.1
25 Securities in bank credit	262.8	316.2	309.5	314.2	318.7	326.1	334.5	351.4	347.1	352.2	351.7	354.9
26 Treasury and Agency securities[2]	91.4	93.5	85.5	87.0	86.9	85.9	85.1	85.4	87.6	85.2	87.3	83.1
27 Trading account	35.9	38.8	30.8	30.9	29.4	27.0	26.6	26.9	26.9	26.0	27.8	27.9
28 Investment account	55.5	54.7	54.7	56.1	57.6	58.9	58.5	58.5	60.7	59.1	59.5	55.3
29 Other securities	171.3	222.8	224.0	227.2	231.8	240.3	249.5	266.0	259.5	267.0	264.4	271.7
30 Trading account	104.2	123.8	127.6	130.1	132.7	133.1	139.2	154.3	147.8	155.9	152.9	159.4
31 Investment account	67.1	99.0	96.4	97.1	99.0	107.2	110.2	111.7	111.7	111.1	111.5	112.3
32 Loans and leases in bank credit[3]	382.5	390.0	402.4	407.9	414.7	416.2	427.7	428.8	427.4	432.5	431.6	425.2
33 Commercial and industrial	132.1	147.6	152.8	154.8	153.3	159.8	162.8	162.5	161.2	162.5	163.4	163.1
34 Real estate	17.0	18.1	18.5	18.3	18.4	16.8	16.7	16.6	16.5	16.6	16.6	16.6
35 Security[4]	142.1	119.9	122.5	127.4	133.8	125.6	133.3	132.2	132.4	135.5	132.9	129.2
36 Other loans and leases	91.3	104.4	108.5	107.4	109.0	114.0	114.9	117.5	117.3	117.8	118.7	116.2
37 Interbank loans	41.9	42.8	44.9	48.2	49.6	51.1	48.9	50.2	47.2	47.0	51.7	56.3
38 Cash assets[5]	62.5	62.7	62.6	61.0	59.6	59.8	61.4	61.0	62.3	60.2	61.1	61.0
39 Other assets[6]	39.6	34.9	32.5	35.7	37.0	35.4	36.3	38.6	37.8	37.3	39.4	40.2
40 **Total assets**[7]	**788.9**	**846.3**	**851.5**	**866.5**	**879.2**	**888.3**	**908.4**	**929.5**	**921.4**	**928.8**	**935.1**	**937.1**
Liabilities												
41 Deposits	527.9	567.0	600.8	600.8	610.7	580.7	620.1	625.4	634.5	622.6	616.5	628.0
42 Transaction	11.2	14.2	13.9	12.7	11.8	11.7	12.2	12.2	11.6	12.1	12.7	12.6
43 Nontransaction	516.8	552.8	586.9	588.1	598.9	569.0	607.8	613.2	622.9	610.5	603.7	615.4
44 Borrowings	332.3	365.0	363.1	369.6	361.9	368.4	388.8	384.4	387.1	390.0	384.6	377.7
45 From banks in the U.S.	51.2	50.4	50.7	46.2	50.9	48.2	52.7	50.1	44.4	48.9	53.1	54.7
46 From others	281.1	314.6	312.4	323.4	311.0	320.2	336.1	334.4	342.7	341.2	331.5	323.0
47 Net due to related foreign offices	−164.0	−181.4	−206.8	−198.7	−193.0	−157.3	−199.9	−190.7	−202.9	−197.0	−175.2	−185.4
48 Other liabilities	88.3	92.9	91.5	91.9	96.7	93.7	96.5	107.6	100.0	110.3	106.4	114.0
49 **Total liabilities**	**784.5**	**843.5**	**848.6**	**863.7**	**876.3**	**885.5**	**905.6**	**926.7**	**918.7**	**926.0**	**932.3**	**934.3**
50 Residual (assets less liabilities)[8]	4.4	2.8	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Sept.	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 7	Sept. 14	Sept. 21	Sept. 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	109.4	88.4	89.3	90.8	93.2	86.5	89.3	92.2	91.5	91.1	93.2	93.5
2 Revaluation losses on off-balance-sheet items[9]	99.4	78.8	80.3	82.7	85.3	76.9	79.4	82.9	82.6	81.3	83.5	84.6
3 Mortgage-backed securities[10]	495.2	544.4	546.5	557.0	535.9	544.3	543.3	545.4	544.3	539.2	548.8	547.9
4 Pass-through	377.7	422.7	427.0	433.8	411.3	418.8	416.3	416.5	415.5	410.4	419.8	419.6
5 CMO, REMIC, and other	117.5[r]	121.7	119.5	123.2	124.6	125.5	127.0	128.9	128.7	128.9	129.0	128.4
6 Net unrealized gains (losses) on available-for-sale securities[11]	3.8	−3.0	−2.7	.5	3.6	.3	−2.1	−1.7	−.9	−1.1	−1.5	−2.3
7 Securitized consumer loans[12]	151.0	148.3	146.8	148.9	151.1	152.5	153.1	153.1	153.8	150.7	152.3	154.8
8 Credit cards and related plans	130.1	127.7	127.0	129.5	129.2	129.5	130.7	130.8	131.7	128.7	130.4	132.0
9 Other	21.0	20.6	19.8	19.4	21.9	22.9	22.4	22.2	22.1	22.0	21.9	22.8
10 Securitized business loans[12]	6.6	6.3	5.7	5.6	5.5	4.9	4.0	3.3	3.3	3.3	3.3	3.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	320.1	342.6	342.6	342.9	339.7	336.8	336.0	331.2	334.6	333.4	330.8	327.2
12 Securitized consumer loans[12]	213.5	211.1	210.7	209.6	210.5	212.4	211.7	210.6	213.1	212.4	210.1	210.1
13 Credit cards and related plans	206.2	203.9	203.6	202.5	203.2	202.5	201.8	200.7	203.3	202.5	200.2	200.2
14 Other	7.3	7.2	7.2	7.1	7.2	9.9	9.9	9.9	9.8	9.9	9.9	9.9
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	56.7	52.3	52.4	53.3	54.6	54.9	56.8	65.9	60.1	68.4	65.8	68.8
16 Revaluation losses on off-balance-sheet items[9]	59.3	63.0	62.6	62.0	63.6	62.6	62.4	71.2	65.6	73.3	71.1	74.3
17 Securitized business loans[12]	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Seasonally adjusted											
Assets												
1 Bank credit	6,713.9[r]	7,111.8[r]	7,166.2[r]	7,220.8[r]	7,275.0	7,350.3	7,395.9	7,407.0	7,397.1	7,398.5	7,423.5	7,413.9
2 Securities in bank credit	1,918.3	2,043.4	2,071.5	2,055.1	2,062.3	2,066.7	2,079.5	2,071.8	2,077.7	2,070.8	2,087.5	2,064.3
3 Treasury and Agency securities[2]	1,147.5	1,193.8	1,199.9	1,172.3	1,176.1	1,172.5	1,164.3	1,156.6	1,169.6	1,160.2	1,164.3	1,148.8
4 Other securities	770.8	849.7	871.6	882.9	886.2	894.2	915.1	915.2	908.0	910.6	923.2	915.5
5 Loans and leases in bank credit[3]	4,795.6[r]	5,068.3[r]	5,094.8[r]	5,165.7[r]	5,212.7	5,283.6	5,316.4	5,335.1	5,319.5	5,327.7	5,336.0	5,349.7
6 Commercial and industrial	907.3[r]	975.5[r]	986.5[r]	992.1[r]	1,006.1	1,015.0	1,022.3	1,029.3	1,025.6	1,028.9	1,030.6	1,030.7
7 Real estate	2,498.6[r]	2,681.1[r]	2,689.7[r]	2,732.8[r]	2,781.1	2,814.8	2,823.8	2,846.0	2,839.7	2,846.6	2,843.8	2,850.9
8 Revolving home equity	384.5	421.6	425.8	430.1	437.7	439.1	438.1	436.3	435.1	435.1	437.0	437.6
9 Other	2,114.1[r]	2,259.5[r]	2,263.9[r]	2,302.7[r]	2,343.3	2,375.7	2,385.6	2,409.8	2,404.5	2,411.5	2,406.9	2,413.4
10 Consumer	689.6[r]	711.2	704.4	707.0	710.4	717.0	719.6	708.4	709.3	706.2	706.6	710.3
11 Security[4]	241.6	224.3	237.5	248.7	232.6	245.2	246.2	241.2	236.7	234.8	241.9	249.3
12 Other loans and leases	458.5[r]	476.3	476.7	485.2	482.6	491.6	504.6	510.2	508.3	511.2	513.0	508.4
13 Interbank loans	367.1	287.8	287.8	268.7	260.9	275.9	283.7	281.8	270.1	285.8	270.4	292.0
14 Cash assets[5]	318.9	322.4[r]	329.3[r]	333.7[r]	327.6	324.1	327.3	316.6	316.0	333.2	303.4	317.2
15 Other assets[6]	633.5[r]	679.5	677.5	694.2	680.6	688.5	697.7	706.7	687.8	718.2	711.2	702.9
16 **Total assets**[7]	**7,962.0[r]**	**8,333.3[r]**	**8,392.9[r]**	**8,449.6[r]**	**8,476.2**	**8,570.7**	**8,636.1**	**8,643.7**	**8,602.9**	**8,667.3**	**8,640.1**	**8,657.7**
Liabilities												
17 Deposits	5,229.4	5,500.0	5,517.1	5,561.7	5,583.5	5,655.2	5,683.5	5,695.4	5,679.7	5,719.1	5,674.2	5,697.5
18 Transaction	667.7	674.3	677.6	694.9	661.6	685.9	671.7	654.0	626.3	628.6	664.7	708.7
19 Nontransaction	4,561.7	4,825.7	4,839.5	4,866.8	4,921.9	4,969.2	5,011.9	5,041.4	5,053.4	5,090.5	5,009.5	4,988.8
20 Large time	1,173.9	1,293.7	1,299.4	1,321.0	1,318.5	1,364.5	1,387.4	1,406.8	1,404.6	1,410.0	1,403.5	1,408.2
21 Other	3,387.8	3,532.0	3,540.1	3,545.8	3,603.4	3,604.8	3,624.5	3,634.6	3,648.8	3,680.4	3,606.0	3,580.7
22 Borrowings	1,594.2	1,612.7	1,628.3	1,628.1	1,620.2	1,667.7	1,674.5	1,665.7	1,646.0	1,662.8	1,657.2	1,678.9
23 From banks in the U.S.	442.0	380.5	369.7	369.3	347.3	350.3	354.7	346.3	337.4	336.2	345.5	353.4
24 From others	1,152.2	1,232.3	1,258.6	1,258.8	1,272.9	1,317.4	1,319.8	1,319.4	1,308.6	1,326.6	1,311.7	1,325.5
25 Net due to related foreign offices	38.3[r]	34.3[r]	58.6[r]	41.0[r]	98.9	64.7	66.4	88.4	81.9	88.2	99.9	96.4
26 Other liabilities	475.3	506.2[r]	488.3[r]	493.0[r]	483.1	482.8	499.4	497.2	483.1	496.5	511.6	489.5
27 **Total liabilities**	**7,337.2[r]**	**7,653.3[r]**	**7,692.3[r]**	**7,723.8[r]**	**7,785.6**	**7,870.3**	**7,923.8**	**7,946.7**	**7,890.6**	**7,966.6**	**7,942.8**	**7,962.2**
28 Residual (assets less liabilities)[8]	624.9[r]	680.0[r]	700.6[r]	725.8[r]	690.6	700.4	712.3	697.0	712.3	700.6	697.3	695.4
	Not seasonally adjusted											
Assets												
29 Bank credit	6,725.7[r]	7,091.2[r]	7,157.8[r]	7,215.0[r]	7,255.9	7,336.0	7,398.0	7,420.3	7,398.7	7,402.6	7,436.2	7,425.2
30 Securities in bank credit	1,916.1	2,039.4	2,074.9	2,056.8	2,056.3	2,065.1	2,076.0	2,069.9	2,074.8	2,064.5	2,080.9	2,064.8
31 Treasury and Agency securities[2]	1,142.6	1,196.9	1,208.2	1,176.1	1,174.7	1,168.7	1,157.5	1,151.8	1,161.3	1,150.6	1,156.5	1,147.2
32 Other securities	773.5	842.5	866.8	880.8	881.6	896.4	918.6	918.1	913.5	913.8	924.4	917.6
33 Loans and leases in bank credit[3]	4,809.6[r]	5,051.8[r]	5,082.9[r]	5,158.2[r]	5,199.6	5,270.9	5,321.9	5,350.4	5,323.9	5,338.2	5,355.3	5,360.3
34 Commercial and industrial	906.0[r]	980.3[r]	990.8[r]	994.9[r]	1,004.7	1,009.6	1,018.8	1,027.7	1,024.9	1,026.1	1,029.3	1,027.1
35 Real estate	2,506.8[r]	2,668.9[r]	2,689.4[r]	2,726.8[r]	2,775.8	2,816.6	2,831.9	2,855.3	2,845.5	2,856.4	2,852.1	2,859.5
36 Revolving home equity	385.5	420.2	426.7	431.5	438.6	440.5	440.0	437.4	436.2	436.3	438.3	438.5
37 Other	2,121.3[r]	2,248.6[r]	2,262.8[r]	2,295.3[r]	2,337.2	2,376.1	2,391.9	2,418.0	2,409.3	2,420.1	2,413.7	2,421.0
38 Consumer	692.1[r]	702.7	698.5	699.8	702.9	713.6	721.1	711.0	709.2	706.9	710.0	714.6
39 Credit cards and related plans	296.5[r]	305.0	303.1	306.5	308.0	308.6	311.3	302.7	301.0	299.3	301.7	305.4
40 Other	395.6[r]	397.7	395.3	393.3	394.9	405.0	409.8	408.4	408.2	407.6	408.4	409.2
41 Security[4]	243.6	225.9	229.4	248.7	229.7	237.6	241.5	243.5	229.9	234.3	246.4	254.0
42 Other loans and leases	461.1[r]	474.1	474.8	488.0	486.6	493.4	508.7	512.9	514.4	514.4	517.5	505.2
43 Interbank loans	361.1	296.1	288.3	269.2	257.8	275.5	278.3	278.6	268.3	281.0	266.2	281.8
44 Cash assets[5]	324.3	317.9[r]	324.3[r]	325.8[r]	322.1	314.5	329.1	322.0	315.5	352.7	313.0	306.2
45 Other assets[6]	636.6[r]	677.8	677.2	690.3	681.8	690.6	700.5	710.2	696.7	721.4	711.6	700.6
46 **Total assets**[7]	**7,976.9[r]**	**8,315.0[r]**	**8,379.7[r]**	**8,432.4[r]**	**8,449.9**	**8,548.4**	**8,637.4**	**8,663.2**	**8,611.4**	**8,689.9**	**8,659.1**	**8,646.0**
Liabilities												
47 Deposits	5,223.5	5,519.3	5,508.4	5,562.9	5,567.4	5,632.7	5,673.1	5,687.6	5,695.2	5,733.3	5,664.4	5,640.6
48 Transaction	666.5	681.0	668.0	687.5	659.1	667.3	663.7	652.8	622.5	637.4	665.9	691.1
49 Nontransaction	4,557.0	4,838.2	4,840.4	4,875.5	4,908.2	4,965.4	5,009.4	5,034.8	5,072.6	5,096.0	4,998.5	4,949.5
50 Large time	1,158.2	1,300.2	1,309.1	1,328.7	1,315.1	1,355.7	1,374.1	1,388.5	1,390.7	1,390.4	1,380.8	1,391.2
51 Other	3,398.8	3,538.0	3,531.3	3,546.8	3,593.2	3,609.7	3,635.3	3,646.3	3,681.9	3,705.6	3,617.8	3,558.3
52 Borrowings	1,591.8	1,619.3	1,646.6	1,639.8	1,621.6	1,662.1	1,678.7	1,662.8	1,644.4	1,656.9	1,657.5	1,670.7
53 From banks in the U.S.	442.1	384.9	370.3	368.8	347.1	351.9	355.0	346.3	337.6	337.3	346.1	351.4
54 From others	1,149.7	1,234.4	1,276.2	1,271.0	1,274.5	1,310.2	1,323.8	1,316.4	1,306.8	1,319.6	1,311.4	1,319.3
55 Net due to related foreign offices	43.7[r]	17.5[r]	54.2[r]	36.7[r]	90.2	64.5	70.8	95.3	82.6	90.0	104.8	111.4
56 Other liabilities	481.9	485.0[r]	483.8[r]	488.5[r]	474.0	482.7	504.3	504.2	483.9	498.1	516.7	504.3
57 **Total liabilities**	**7,340.8[r]**	**7,641.2[r]**	**7,693.0[r]**	**7,727.9[r]**	**7,753.2**	**7,842.1**	**7,927.0**	**7,949.8**	**7,906.1**	**7,978.4**	**7,943.4**	**7,927.0**
58 Residual (assets less liabilities)[8]	636.1[r]	673.8	686.7[r]	704.5[r]	696.6	706.3	710.4	713.4	705.3	711.5	715.7	719.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Seasonally adjusted											
Assets												
1 Bank credit	6,051.4[r]	6,405.4[r]	6,441.5[r]	6,487.6[r]	6,529.5	6,579.2	6,608.6	6,606.2	6,607.1	6,609.3	6,610.1	6,605.9
2 Securities in bank credit	1,645.2	1,734.0	1,757.3	1,736.4	1,736.1	1,732.1	1,727.5	1,710.8	1,724.5	1,715.2	1,720.0	1,701.0
3 Treasury and Agency securities[2]	1,054.7	1,108.2	1,112.9	1,085.3	1,090.2	1,087.4	1,078.7	1,074.0	1,086.7	1,077.5	1,081.2	1,065.9
4 Other securities	590.5	625.7	644.4	651.1	645.8	644.7	648.8	636.8	637.8	637.7	638.8	635.1
5 Loans and leases in bank credit[3]	4,406.2[r]	4,671.4[r]	4,684.3[r]	4,751.2[r]	4,793.5	4,847.1	4,881.1	4,895.3	4,882.6	4,894.1	4,890.1	4,904.8
6 Commercial and industrial	772.8[r]	823.8[r]	831.7[r]	838.3[r]	845.5	850.5	858.4	865.3	862.5	864.2	865.4	866.4
7 Real estate	2,481.1[r]	2,662.6[r]	2,671.3[r]	2,714.3[r]	2,764.3	2,798.1	2,807.0	2,824.4	2,818.4	2,825.4	2,822.2	2,829.2
8 Revolving home equity	384.5	421.6	425.8	430.1	437.7	439.1	438.1	436.3	435.1	435.1	437.0	437.6
9 Other	2,096.6[r]	2,241.0[r]	2,245.6[r]	2,284.3[r]	2,326.5	2,359.0	2,368.9	2,388.2	2,383.3	2,390.3	2,385.2	2,391.6
10 Consumer	689.6[r]	711.2	704.4	707.0	710.4	717.0	719.6	708.4	709.3	706.2	706.6	710.3
11 Security[4]	94.7	104.9	106.9	113.8	103.5	103.4	107.9	103.7	101.2	101.6	99.1	107.8
12 Other loans and leases	368.0[r]	368.9	369.9	377.8	369.8	378.1	388.2	393.5	391.2	396.7	396.8	391.0
13 Interbank loans	325.7	242.9	239.6	219.0	209.8	227.0	233.5	233.8	225.1	233.7	226.1	241.8
14 Cash assets[5]	258.8	259.2[r]	267.7[r]	273.6[r]	267.1	262.8	267.4	260.3	258.9	274.5	248.2	261.3
15 Other assets[6]	597.0[r]	645.6	642.4	657.2	644.1	651.8	657.5	667.5	648.7	674.3	670.0	669.8
16 **Total assets**[7]	**7,162.0[r]**	**7,485.4[r]**	**7,523.8[r]**	**7,570.1[r]**	**7,583.2**	**7,653.2**	**7,699.0**	**7,699.8**	**7,672.1**	**7,723.7**	**7,686.5**	**7,710.7**
Liabilities												
17 Deposits	4,682.2	4,911.0	4,929.7	4,959.6	5,001.3	5,026.3	5,046.6	5,051.7	5,038.3	5,074.0	5,025.2	5,049.1
18 Transaction	655.6	660.2	664.7	683.1[r]	650.0	673.5	659.6	642.2	614.4	616.9	653.0	696.5
19 Nontransaction	4,026.6	4,250.8	4,265.0	4,276.6	4,351.3	4,352.7	4,387.0	4,409.5	4,423.9	4,457.1	4,372.3	4,352.7
20 Large time	654.2	736.6	745.5	752.0[r]	768.4	770.7	788.2	797.9	800.4	800.6	791.3	793.0
21 Other	3,372.4	3,514.2	3,519.5	3,524.6[r]	3,582.9	3,582.0	3,598.8	3,611.6	3,623.5	3,656.5	3,581.0	3,559.7
22 Borrowings	1,256.9	1,249.6	1,258.7	1,266.1	1,251.8	1,278.9	1,290.0	1,279.2	1,266.2	1,271.2	1,280.3	1,297.0
23 From banks in the U.S.	395.2	329.8	323.6	318.3[r]	299.1	297.6	304.6	296.7	289.1	287.4	297.0	307.4
24 From others	861.7	919.8	935.1	947.8	952.7	981.3	985.5	982.5	977.0	983.8	983.2	989.6
25 Net due to related foreign offices	205.3[r]	238.7[r]	255.2[r]	231.3[r]	254.3	265.0	258.6	278.5	277.1	282.3	277.9	285.9
26 Other liabilities	386.4	412.9[r]	394.9[r]	394.3[r]	388.2	386.6	393.2	383.9	377.5	387.2	391.5	377.0
27 **Total liabilities**	**6,530.9[r]**	**6,812.2[r]**	**6,838.5[r]**	**6,851.5[r]**	**6,895.5**	**6,956.8**	**6,988.4**	**6,993.3**	**6,959.0**	**7,014.7**	**6,974.9**	**7,009.0**
28 Residual (assets less liabilities)[8]	631.1[r]	673.2[r]	685.3[r]	718.7[r]	687.7	696.4	710.6	706.5	713.1	709.0	711.6	701.7
	Not seasonally adjusted											
Assets												
29 Bank credit	6,066.6[r]	6,379.4[r]	6,435.8[r]	6,481.6[r]	6,513.5	6,573.8	6,617.5	6,623.4	6,618.8	6,619.8	6,627.0	6,618.9
30 Securities in bank credit	1,643.0	1,730.0	1,760.7	1,738.1	1,730.1	1,730.5	1,724.1	1,708.9	1,721.6	1,708.9	1,713.4	1,701.6
31 Treasury and Agency securities[2]	1,049.8	1,111.4	1,121.2	1,089.1	1,088.8	1,083.6	1,071.8	1,069.2	1,078.4	1,067.9	1,073.3	1,064.4
32 Other securities	593.1	618.5	639.6	649.0	641.3	646.9	652.3	639.8	643.2	640.9	640.1	637.2
33 Loans and leases in bank credit[3]	4,423.6[r]	4,649.4[r]	4,675.0[r]	4,743.5[r]	4,783.4	4,843.4	4,893.4	4,914.4	4,897.2	4,910.9	4,913.6	4,917.3
34 Commercial and industrial	773.1[r]	827.5[r]	836.0[r]	841.5[r]	844.9	846.9	856.5	865.7	863.5	864.0	866.5	865.0
35 Real estate	2,489.3[r]	2,650.4[r]	2,671.1[r]	2,708.4[r]	2,759.0	2,799.9	2,815.2	2,833.7	2,824.3	2,835.3	2,830.4	2,837.7
36 Revolving home equity	385.5	420.2	426.7	431.5	438.6	440.5	440.0	437.4	436.2	436.3	438.3	438.5
37 Other	2,103.8[r]	2,230.2[r]	2,244.4[r]	2,276.8[r]	2,320.4	2,359.4	2,375.2	2,396.4	2,388.1	2,398.9	2,392.0	2,399.2
38 Other residential	1,066.5[r]	1,116.6[r]	1,116.5[r]	1,133.8[r]	1,161.0	1,187.9	1,191.4	1,200.6	1,196.9	1,204.0	1,196.9	1,200.1
39 Commercial	1,037.3[r]	1,113.6[r]	1,127.9[r]	1,143.1[r]	1,159.4	1,171.5	1,183.8	1,195.8	1,191.2	1,195.0	1,195.1	1,199.1
40 Consumer	692.1[r]	702.7	698.5	699.8	702.9	713.6	721.1	711.0	709.2	706.9	710.0	714.6
41 Credit cards and related plans	296.5[r]	305.0	303.1	306.5	308.0	308.6	311.3	302.7	301.0	299.3	301.7	305.4
42 Other	395.6[r]	397.7	395.3	393.3	394.9	405.0	409.8	408.4	408.2	407.6	408.4	409.2
43 Security[4]	98.0	103.3	102.0	114.9	104.0	104.3	109.3	107.2	102.9	104.2	105.3	110.9
44 Other loans and leases	371.1[r]	365.5	367.4	379.0	372.6	378.6	391.4	396.7	397.3	400.6	401.4	389.1
45 Interbank loans	319.7	251.2	240.1	219.6	206.7	226.6	228.1	230.6	223.3	228.9	221.9	231.5
46 Cash assets[5]	263.1	255.3[r]	263.3[r]	266.2[r]	262.3	253.1	268.1	264.6	257.3	293.0	256.5	249.2
47 Other assets[6]	601.2[r]	645.3	641.5	653.3	646.4	654.2	662.0	672.2	659.4	678.9	671.6	668.3
48 **Total assets**[7]	**7,180.2[r]**	**7,463.5[r]**	**7,513.2[r]**	**7,553.2[r]**	**7,561.6**	**7,640.1**	**7,707.6**	**7,723.3**	**7,691.3**	**7,753.1**	**7,709.6**	**7,700.7**
Liabilities												
49 Deposits	4,694.4	4,918.5	4,907.5	4,952.2	4,986.7	5,012.6	5,047.7	5,065.2	5,069.9	5,110.7	5,040.9	5,011.9
50 Transaction	654.3	667.2	655.3	675.7	647.5	655.0	651.4	640.9	610.7	625.7	653.9	678.8
51 Nontransaction	4,040.0	4,251.3	4,252.3	4,276.6	4,339.2	4,357.6	4,396.3	4,424.3	4,459.2	4,485.0	4,387.0	4,333.0
52 Large time	656.0	731.5	742.1	751.3[r]	766.5	770.3	786.2	800.3	802.0	802.5	793.2	795.1
53 Other	3,384.0	3,519.8	3,510.1	3,525.2	3,572.7	3,587.3	3,610.1	3,624.0	3,657.2	3,682.5	3,593.8	3,538.0
54 Borrowings	1,254.5	1,256.2	1,277.0	1,277.8	1,253.3	1,273.3	1,294.2	1,276.3	1,264.5	1,265.3	1,280.6	1,288.8
55 From banks in the U.S.	395.4	334.3	324.2	317.8	298.9	299.2	304.9	296.8	289.3	288.5	297.6	305.3
56 From others	859.2	921.9	952.8	960.0	954.3	974.1	989.4	979.5	975.2	976.9	983.0	983.4
57 Net due to related foreign offices	208.2[r]	224.3[r]	252.9[r]	229.7[r]	247.5	264.4	261.3	282.5	276.8	281.7	280.6	295.9
58 Other liabilities	391.1	393.5[r]	391.8[r]	391.8[r]	380.3	386.2	396.8	388.6	377.5	386.7	394.6	387.9
59 **Total liabilities**	**6,548.2[r]**	**6,792.5[r]**	**6,829.3[r]**	**6,851.5[r]**	**6,867.7**	**6,936.6**	**7,000.0**	**7,012.7**	**6,988.8**	**7,044.4**	**6,996.7**	**6,984.4**
60 Residual (assets less liabilities)[8]	632.0[r]	671.0	683.9[r]	701.7[r]	693.8	703.6	707.6	710.6	702.5	708.7	712.9	716.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Seasonally adjusted											
Assets												
1 Bank credit	3,388.3[r]	3,563.5	3,570.2	3,588.8[r]	3,608.9[r]	3,640.4[r]	3,663.6[r]	3,673.5	3,675.4	3,683.0	3,675.2	3,672.5
2 Securities in bank credit	941.3	1,011.0	1,031.4	1,019.4[r]	1,021.6[r]	1,016.3[r]	1,016.0[r]	1,010.3	1,022.3	1,015.1	1,018.4	1,002.1
3 Treasury and Agency securities[2]	563.5	611.0	611.5	591.2	597.7	594.2	588.3	588.1	598.7	592.3	595.0	581.5
4 Trading account	41.1	47.8	53.9	51.0	49.4	46.7	36.8	41.6	42.4	37.0	42.4	43.1
5 Investment account	522.4	563.1	557.6	540.2	548.3	547.4	551.5	546.5	556.3	555.3	552.6	538.4
6 Mortgage-backed	416.8	464.4	458.3	440.8	449.0	447.6	449.6	444.5	452.4	448.5	447.1	440.3
7 Other	105.6	98.8	99.3	99.3	99.3	99.8	101.9	102.0	103.9	106.8	105.5	98.2
8 Other securities	377.8	400.0	419.9	428.3	423.9[r]	422.2[r]	427.7[r]	422.1	423.6	422.7	423.4	420.6
9 Trading account	210.7	208.1	218.7	224.0	214.9	211.9	213.2	203.5	207.0	204.3	204.6	202.4
10 Investment account	167.1	192.0	201.1	204.3	209.0[r]	210.3[r]	214.5[r]	218.7	216.6	218.5	218.8	218.1
11 State and local government	33.6	36.1	36.8	36.6	37.6	37.8	38.1	37.5	37.6	37.7	37.6	37.4
12 Other	133.6	155.9	164.3	167.7	171.4[r]	172.5[r]	176.4[r]	181.2	179.0	180.8	181.2	180.7
13 Loans and leases in bank credit[3]	2,447.1[r]	2,552.6	2,538.8	2,569.4	2,587.3	2,624.0	2,647.6	2,663.2	2,653.0	2,667.9	2,656.8	2,670.4
14 Commercial and industrial	456.2[r]	485.5	489.2	492.2	493.0	495.3	500.1[r]	507.1	504.8	507.0	507.3	508.0
15 Real estate	1,248.9	1,315.5	1,302.4	1,318.2	1,352.0	1,375.8	1,381.5	1,391.4	1,388.8	1,396.9	1,386.3	1,393.2
16 Revolving home equity	273.1	298.9	299.8	300.1	303.1	303.5	303.5	305.0	304.1	304.1	305.5	306.2
17 Other	975.8	1,016.6	1,002.6	1,018.0	1,048.9	1,072.2	1,078.0	1,086.4	1,084.8	1,092.8	1,080.8	1,087.1
18 Other residential	612.2	639.0	623.1	634.0	658.1	677.0	678.8	684.2	682.7	689.8	678.8	683.1
19 Commercial	363.6	377.6	379.5	384.0	390.8	395.2	399.2	402.2	402.0	403.0	402.0	404.0
20 Consumer	388.6[r]	388.6	382.0	380.0	381.9	385.7	386.8	384.8	382.9	382.9	384.4	389.3
21 Security[4]	87.3	96.6	98.4	105.1	94.6	94.3	98.3[r]	93.9	91.8	91.9	89.3	97.5
22 Federal funds sold to and repurchase agreements with broker–dealers	67.7	81.5	82.7	89.4	79.5[r]	78.6	82.2	77.2	75.4	75.0	73.4	80.4
23 Other	19.6	15.0	15.7	15.7	15.0	15.7	16.2[r]	16.7	16.4	16.9	15.9	17.2
24 State and local government	16.6	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.4	18.5	18.4	18.5
25 Agricultural	9.5	9.2	9.1	9.1	9.1	9.2	9.4[r]	9.6	9.5	9.6	9.7	9.6
26 Federal funds sold to and repurchase agreements with others	24.9	22.1	20.6	26.2	21.2	24.7	28.3	31.8	31.9	36.2	39.3	26.3
27 All other loans	120.7[r]	124.5	127.5	129.4	125.7	128.9	132.6	134.3	133.0	133.0	130.7	136.2
28 Lease-financing receivables	94.5[r]	93.7	92.7	92.6	92.8	92.6	92.5	91.8	92.0	92.0	91.5	91.8
29 Interbank loans	247.6	171.9	164.4	145.7	135.3	150.0	154.9[r]	150.7	145.1	152.5	144.5	154.9
30 Federal funds sold to and repurchase agreements with commercial banks	124.3	108.2	98.9	80.1	67.3	83.8	88.9	86.2	80.8	87.4	79.8	88.7
31 Other	123.3	63.7	65.5	65.6	68.1	66.2	66.1	64.5	64.3	65.1	64.7	66.2
32 Cash assets[5]	143.6	147.0[r]	152.9[r]	158.2[r]	150.3	144.1	146.7	141.2	140.4	150.0	133.7	141.5
33 Other assets[6]	434.2[r]	458.6	447.1	452.4	446.1[r]	453.5[r]	455.7[r]	466.7	450.0	468.6	471.9	472.3
34 **Total assets**[7]	**4,175.1**[r]	**4,306.2**[r]	**4,300.2**[r]	**4,310.7**[r]	**4,306.5**	**4,354.2**	**4,386.9**[r]	**4,397.7**	**4,376.6**	**4,419.5**	**4,390.9**	**4,406.9**
Liabilities												
35 Deposits	2,400.5	2,501.6	2,505.2	2,518.8	2,527.9	2,536.2	2,543.3[r]	2,545.8	2,540.4	2,566.9	2,530.2	2,538.9
36 Transaction	318.2	313.0	316.3	327.7	304.0	316.6	311.1[r]	298.4	280.5	282.0	309.0	330.1
37 Nontransaction	2,082.3	2,188.6	2,188.9	2,191.1	2,223.9	2,219.7	2,232.3[r]	2,247.4	2,259.9	2,284.8	2,221.2	2,208.8
38 Large time	305.0	348.6	350.6	352.8[r]	361.2	358.2	372.4	374.7	380.3	379.8	369.9	369.6
39 Other	1,777.2	1,840.0	1,838.3	1,838.2	1,862.7	1,861.5	1,859.9[r]	1,872.7	1,879.6	1,905.0	1,851.3	1,839.2
40 Borrowings	775.0	750.0	742.7	752.9	742.4	767.9	772.9	776.6	768.3	770.7	773.5	791.4
41 From banks in the U.S.	218.2	162.6	152.3	150.2	133.7	134.7	139.4	135.6	132.4	128.3	133.0	144.0
42 From others	556.9	587.4	590.3	602.7	608.7	633.1	633.4	641.1	635.9	642.4	640.6	647.3
43 Net due to related foreign offices	195.2[r]	233.0[r]	244.4[r]	221.4[r]	240.8[r]	250.9[r]	245.4[r]	262.9	261.8	265.3	261.5	270.6
44 Other liabilities	315.3	341.8[r]	323.8[r]	320.8[r]	317.3[r]	314.4[r]	320.7	312.3	306.6	315.8	319.9	304.8
45 **Total liabilities**	**3,686.0**[r]	**3,826.4**[r]	**3,816.0**[r]	**3,813.9**[r]	**3,828.4**[r]	**3,869.4**	**3,882.2**[r]	**3,897.7**	**3,877.1**	**3,918.7**	**3,885.1**	**3,905.6**
46 Residual (assets less liabilities)[8]	489.1[r]	479.7[r]	484.2[r]	496.8[r]	478.1[r]	484.8[r]	504.6[r]	500.0	499.6	500.8	505.8	501.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Not seasonally adjusted											
Assets												
47 Bank credit	3,394.8[r]	3,547.9	3,572.8	3,592.4[r]	3,602.7[r]	3,639.6[r]	3,669.3[r]	3,680.9	3,684.6	3,684.3	3,682.0	3,673.0
48 Securities in bank credit	940.2	1,003.4	1,037.0	1,019.9	1,017.6[r]	1,018.0[r]	1,015.6[r]	1,009.5	1,021.9	1,009.1	1,012.9	1,002.8
49 Treasury and Agency securities[2]	559.8	610.6	621.9	593.7	598.3	593.6	584.5	584.5	592.9	583.1	588.2	580.1
50 Trading account	40.3	48.1	54.7	51.4	49.2	46.5	36.4	40.8	41.6	36.0	41.4	42.3
51 Investment account	519.5	562.4	567.2	542.3	549.0	547.1	548.1	543.6	551.3	547.2	546.8	537.9
52 Mortgage-backed	415.9	463.0	466.4	442.3	450.0	447.6	447.3	443.5	449.3	443.4	444.0	441.5
53 Other	103.6	99.4	100.8	100.0	99.0	99.5	100.8	100.1	102.0	103.7	102.8	96.4
54 Other securities	380.4	392.8	415.0	426.2	419.4[r]	424.4[r]	431.1[r]	425.1	429.0	426.0	424.7	422.7
55 Trading account	212.1	204.3	216.2	222.9	212.6	213.0	214.9	204.9	209.6	205.8	205.2	203.5
56 Investment account	168.3	188.5	198.8	203.3	206.8[r]	211.4[r]	216.2[r]	220.2	219.4	220.1	219.5	219.2
57 State and local government	33.8	35.4	36.4	36.4	37.2	38.0	38.4	37.8	38.1	38.0	37.7	37.6
58 Other	134.5	153.1	162.4	166.9	169.6[r]	173.4[r]	177.9[r]	182.4	181.3	182.2	181.8	181.6
59 Loans and leases in bank credit[3]	2,454.6[r]	2,544.5	2,535.9	2,572.5	2,585.1	2,621.6	2,653.7	2,671.4	2,662.7	2,675.2	2,669.2	2,670.2
60 Commercial and industrial	457.3[r]	487.6	491.2	493.6	492.2	493.6	500.3[r]	508.4	507.5	507.6	508.8	507.3
61 Real estate	1,249.7	1,312.5	1,306.8	1,321.0	1,352.2	1,377.3	1,383.5	1,392.4	1,390.1	1,399.2	1,386.9	1,391.5
62 Revolving home equity	273.4	297.9	300.6	301.3	303.8	304.7	304.5	305.4	304.6	304.5	306.1	306.2
63 Other	976.3	1,014.5	1,006.2	1,019.7	1,048.5	1,072.6	1,078.9	1,087.0	1,085.5	1,094.7	1,080.7	1,085.3
64 Other residential	612.5	637.7	625.4	635.1	657.8	677.3	679.4	684.6	683.2	691.1	678.7	682.0
65 Commercial	363.8	376.9	380.8	384.6	390.7	395.3	399.5	402.4	402.3	403.7	402.0	403.3
66 Consumer	389.0[r]	385.2	379.3	377.4	378.4	384.0	387.7	385.2	383.0	382.5	384.9	389.8
67 Credit cards and related plans	146.1[r]	146.0	143.3	144.7	144.7	142.8	143.2	141.9	140.1	140.2	141.7	145.5
68 Other	242.9[r]	239.2	235.9	232.7	233.7	241.1	244.6	243.2	242.9	242.3	243.2	244.3
69 Security[4]	90.6	95.0	93.6	106.1	95.1	95.1	99.9[r]	97.5	93.3	94.5	95.6	101.0
70 Federal funds sold to and repurchase agreements with broker–dealers	70.3	80.2	78.7	90.3	80.0	79.3	83.4	80.2	76.6	77.1	78.6	83.3
71 Other	20.3	14.8	14.9	15.8	15.1	15.8	16.5[r]	17.3	16.7	17.4	17.0	17.8
72 State and local government	16.6	17.0	17.0	16.8	17.0	17.6	18.2	18.5	18.4	18.5	18.4	18.5
73 Agricultural	9.5	9.1	9.1	9.1	9.2	9.2	9.4	9.6	9.5	9.5	9.6	9.6
74 Federal funds sold to and repurchase agreements with others	24.9	22.1	20.6	26.2	21.2	24.7	28.3	31.8	31.9	36.2	39.3	26.3
75 All other loans	122.1[r]	122.6	125.8	130.0	127.1	127.6	134.0	135.9	136.2	134.6	133.7	134.1
76 Lease-financing receivables	95.0[r]	93.6	92.6	92.4	92.6	92.5	92.5	92.3	92.8	92.7	92.0	92.1
77 Interbank loans	240.7	176.7	167.2	147.6	134.7	150.1	151.0	146.6	140.5	145.7	139.5	148.4
78 Federal funds sold to and repurchase agreements with commercial banks	120.9	111.2	100.5	81.2	67.0	83.8	86.6	83.9	78.3	83.5	77.0	85.0
79 Other	119.8	65.5	66.7	66.4	67.7	66.3	64.4	62.7	62.2	62.2	62.5	63.4
80 Cash assets[5]	146.4	145.9[r]	149.5[r]	151.3[r]	145.4	136.3	146.0	144.0	137.6	160.9	140.5	134.4
81 Other assets[6]	438.3[r]	458.2	446.2	448.5	448.3[r]	456.0[r]	460.2[r]	471.4	460.7	473.1	473.5	470.9
82 **Total assets**[7]	**4,182.3[r]**	**4,294.0[r]**	**4,301.2[r]**	**4,305.4[r]**	**4,297.2**	**4,348.0**	**4,392.3**	**4,408.9**	**4,389.4**	**4,430.1**	**4,401.6**	**4,393.0**
Liabilities												
83 Deposits	2,410.5	2,504.7	2,487.6	2,512.4	2,520.3	2,526.6	2,545.6[r]	2,557.2	2,564.7	2,592.3	2,544.3	2,517.3
84 Transaction	315.6	319.2	311.1	324.6	301.8	302.3	304.7[r]	295.8	275.9	285.4	308.7	317.4
85 Nontransaction	2,094.9	2,185.5	2,176.5	2,187.8	2,218.5	2,224.2	2,241.0[r]	2,261.3	2,288.8	2,306.9	2,235.5	2,199.9
86 Large time	306.9	343.4	347.2	352.2	359.3	357.7	370.4[r]	377.1	382.0	381.6	371.8	371.7
87 Other	1,788.0	1,842.1	1,829.3	1,835.6	1,859.2	1,866.5	1,870.6[r]	1,884.2	1,906.8	1,925.3	1,863.7	1,828.3
88 Borrowings	772.6	756.6	760.9	764.6	743.9	762.3	777.1	773.7	766.6	764.8	773.8	783.2
89 From banks in the U.S.	218.3	167.0	152.9	149.6	133.6	136.3	139.7	135.6	132.6	129.4	133.6	142.0
90 From others	554.3	589.6	608.0	614.9	610.3	626.0	637.4[r]	638.1	634.0	635.4	640.3	641.1
91 Net due to related foreign offices	198.1[r]	218.7[r]	242.1[r]	219.7[r]	234.0[r]	250.3[r]	248.1[r]	267.0	261.6	264.7	264.2	280.6
92 Other liabilities	320.0	322.5[r]	320.7[r]	318.3[r]	309.4[r]	314.0[r]	324.2	317.0	306.6	315.4	323.1	315.7
93 **Total liabilities**	**3,701.3[r]**	**3,802.5[r]**	**3,811.4[r]**	**3,815.0[r]**	**3,807.6**	**3,853.2**	**3,895.0[r]**	**3,914.9**	**3,899.5**	**3,937.2**	**3,905.4**	**3,896.8**
94 Residual (assets less liabilities)[8]	481.0[r]	491.6[r]	489.8	490.4	489.6	494.8	497.3[r]	494.1	490.0	492.9	496.2	496.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,663.3[r]	2,843.2[r]	2,869.6[r]	2,900.0[r]	2,920.7	2,937.1	2,942.3	2,932.9	2,931.5	2,926.9	2,935.8	2,933.9
2 Securities in bank credit	704.1	724.4	724.2	718.1	714.5	714.0	708.8	700.7	701.9	700.8	702.6	699.5
3 Treasury and Agency securities[2]	491.4	498.6	499.6	495.3	492.6	491.5	487.6	486.0	487.7	485.8	487.2	484.9
4 Other securities	212.7	225.7	224.5	222.8	221.9	222.5	221.1	214.7	214.2	215.0	215.4	214.5
5 Loans and leases in bank credit[3]	1,959.2[r]	2,118.9[r]	2,145.5[r]	2,181.8[r]	2,206.2	2,223.1	2,233.5	2,232.2	2,229.6	2,226.1	2,233.3	2,234.4
6 Commercial and industrial	316.6[r]	338.3[r]	342.5[r]	346.1[r]	352.5	355.2	358.3	358.2	357.7	357.2	358.1	358.5
7 Real estate	1,232.2[r]	1,347.1[r]	1,369.0[r]	1,396.2[r]	1,412.2	1,422.3	1,425.5	1,433.0	1,429.6	1,428.5	1,435.9	1,436.0
8 Revolving home equity	111.4	122.7	126.0	129.9	134.6	135.6	134.7	131.3	131.1	131.0	131.5	131.4
9 Other	1,120.8[r]	1,224.4[r]	1,242.9[r]	1,266.2[r]	1,277.6	1,286.8	1,290.8	1,301.7	1,298.6	1,297.5	1,304.4	1,304.5
10 Consumer	301.0	322.7	322.3	327.0	328.5	331.3	332.8	323.6	326.4	323.2	322.2	321.0
11 Security[4]	7.5	8.4	8.5	8.8	9.0	9.1	9.6	9.8	9.5	9.7	9.8	10.3
12 Other loans and leases	101.9	102.5	103.1	103.8[r]	104.0	105.1	107.2	107.5	106.4	107.5	107.3	108.7
13 Interbank loans	78.1	70.9	75.2	73.4	74.4	76.9	78.5	83.1	80.0	81.2	81.6	86.8
14 Cash assets[5]	115.1	112.2	114.8	115.4	116.9	118.6	120.8	119.0	118.5	124.5	114.6	119.8
15 Other assets[6]	162.9	187.0	195.3	204.8	198.1	198.3	201.8	200.8	198.7	205.7	198.1	197.5
16 **Total assets**[7]	**2,987.1[r]**	**3,180.5[r]**	**3,221.9[r]**	**3,260.6[r]**	**3,276.8**	**3,297.3**	**3,309.4**	**3,302.3**	**3,295.2**	**3,304.9**	**3,296.6**	**3,304.3**
Liabilities												
17 Deposits	2,281.7	2,409.4	2,424.5	2,440.8	2,473.4	2,490.0	2,503.3	2,505.9	2,497.9	2,507.2	2,495.1	2,510.3
18 Transaction	337.4	347.2	348.4	355.3	346.0	357.0	348.5	343.8	333.9	334.9	344.0	366.4
19 Nontransaction	1,944.3	2,062.2	2,076.1	2,085.5	2,127.4	2,133.1	2,154.7	2,162.1	2,164.0	2,172.3	2,151.1	2,143.9
20 Large time	349.1	388.1	394.9	399.2	407.2	412.6	415.9	423.2	420.0	420.8	421.4	423.4
21 Other	1,595.2	1,674.2	1,681.2	1,686.3	1,720.2	1,720.5	1,738.9	1,738.9	1,743.9	1,751.4	1,729.7	1,720.5
22 Borrowings	481.9	499.6	516.1	513.3[r]	509.4	511.0	517.1	502.6	497.9	500.5	506.7	505.6
23 From banks in the U.S.	177.0	167.2	171.3	168.2	165.4	162.9	165.1	161.2	156.7	159.1	164.1	163.3
24 From others	304.9	332.4	344.8	345.1	344.0	348.2	352.0	341.4	341.2	341.4	342.7	342.3
25 Net due to related foreign offices	10.1	5.7	10.8	10.0	13.5	14.1	13.3	15.5	15.2	17.0	16.4	15.3
26 Other liabilities	71.1	71.0	71.1	73.5	70.9	72.2	72.5	71.6	71.0	71.4	71.6	72.2
27 **Total liabilities**	**2,844.8**	**2,985.8**	**3,022.5**	**3,037.6**	**3,067.1**	**3,087.4**	**3,106.2**	**3,095.6**	**3,081.9**	**3,096.0**	**3,089.8**	**3,103.3**
28 Residual (assets less liabilities)[8]	142.2[r]	194.8[r]	199.4[r]	223.0[r]	209.7	209.9	203.2	206.7	213.3	208.9	206.8	201.0
	Not seasonally adjusted											
Assets												
29 Bank credit	2,671.7[r]	2,831.5[r]	2,862.9[r]	2,889.2[r]	2,910.7	2,934.2	2,948.2	2,942.5	2,934.2	2,935.5	2,945.0	2,945.8
30 Securities in bank credit	702.7	726.6	723.8	718.2	712.5	712.4	708.5	699.4	699.6	699.8	700.5	698.8
31 Treasury and Agency securities[2]	490.0	500.9	499.2	495.4	490.5	490.0	487.3	484.7	485.5	484.8	485.2	484.3
32 Other securities	212.7	225.7	224.5	222.8	221.9	222.5	221.1	214.7	214.2	215.0	215.4	214.5
33 Loans and leases in bank credit[3]	1,969.0[r]	2,104.9[r]	2,139.2[r]	2,171.0[r]	2,198.3	2,221.7	2,239.7	2,243.0	2,234.5	2,235.7	2,244.5	2,247.0
34 Commercial and industrial	315.8[r]	339.8[r]	344.8[r]	348.0[r]	352.7	353.2	356.2	357.4	356.1	356.4	357.6	357.7
35 Real estate	1,239.6[r]	1,337.9[r]	1,364.3[r]	1,387.4[r]	1,406.7	1,422.6	1,431.7	1,441.4	1,434.2	1,436.1	1,443.5	1,446.2
36 Revolving home equity	112.1	122.3	126.1	130.3	134.8	135.8	135.4	132.0	131.6	131.8	132.2	132.3
37 Other	1,127.5[r]	1,215.6[r]	1,238.3[r]	1,257.1[r]	1,271.9	1,286.8	1,296.2	1,309.4	1,302.5	1,304.2	1,311.3	1,313.9
38 Other residential	454.0[r]	478.9[r]	491.2[r]	498.7[r]	503.2	510.6	512.0	516.0	513.6	512.9	518.2	518.1
39 Commercial	673.5[r]	736.7[r]	747.1[r]	758.4[r]	768.7	776.2	784.2	793.4	788.9	791.3	793.1	795.8
40 Consumer	303.1	317.5	319.2	322.4	324.5	329.6	333.4	325.8	326.2	324.4	325.2	324.8
41 Credit cards and related plans	150.5	159.0	159.8	161.8	163.3	165.8	168.1	160.7	160.9	159.1	160.0	159.8
42 Other	152.7	158.5	159.4	160.6	161.2	163.8	165.2	165.1	165.3	165.3	165.2	165.0
43 Security[4]	7.4	8.4	8.4	8.7	9.0	9.2	9.5	9.8	9.6	9.8	9.7	9.8
44 Other loans and leases	103.1	101.2	102.4	104.5	105.4	107.1	109.1	108.7	108.4	109.1	108.4	108.6
45 Interbank loans	79.0	74.5	72.9	72.0	72.0	76.5	77.1	84.0	82.8	83.2	82.4	83.1
46 Cash assets[5]	116.6	109.4	113.8	114.9	116.9	116.8	122.1	120.6	119.7	132.1	116.0	114.8
47 Other assets[6]	162.9	187.0	195.3	204.8	198.1	198.3	201.8	200.8	198.7	205.7	198.1	197.5
48 **Total assets**[7]	**2,997.9[r]**	**3,169.5[r]**	**3,212.0[r]**	**3,247.9[r]**	**3,264.4**	**3,292.1**	**3,315.3**	**3,314.3**	**3,301.9**	**3,323.1**	**3,308.0**	**3,307.7**
Liabilities												
49 Deposits	2,283.9	2,413.8	2,419.9	2,439.8	2,466.4	2,486.1	2,502.1	2,508.1	2,505.3	2,518.4	2,496.6	2,494.5
50 Transaction	338.7	348.0	344.1	351.0	345.7	352.7	346.8	345.1	334.9	340.3	345.1	361.4
51 Nontransaction	1,945.2	2,065.8	2,075.8	2,088.8	2,120.7	2,133.3	2,155.3	2,163.0	2,170.4	2,178.1	2,151.5	2,133.1
52 Large time	349.1	388.1	394.9	399.2	407.2	412.6	415.9	423.2	420.0	420.8	421.4	423.4
53 Other	1,596.0	1,677.7	1,680.9	1,689.6	1,713.5	1,720.8	1,739.5	1,739.8	1,750.4	1,757.2	1,730.1	1,709.7
54 Borrowings	481.9	499.6	516.1	513.3[r]	509.4	511.0	517.1	502.6	497.9	500.5	506.7	505.6
55 From banks in the U.S.	177.0	167.2	171.3	168.2	165.4	162.9	165.1	161.2	156.7	159.1	164.1	163.3
56 From others	304.9	332.4	344.8	345.1	344.0	348.2	352.0	341.4	341.2	341.4	342.7	342.3
57 Net due to related foreign offices	10.1	5.7	10.8	10.0	13.5	14.1	13.3	15.5	15.2	17.0	16.4	15.3
58 Other liabilities	71.1	71.0	71.1	73.5	70.9	72.2	72.5	71.6	71.0	71.4	71.6	72.2
59 **Total liabilities**	**2,847.0**	**2,990.1**	**3,017.9**	**3,036.6[r]**	**3,060.1**	**3,083.4**	**3,105.0**	**3,097.8**	**3,089.4**	**3,107.2**	**3,091.3**	**3,087.6**
60 Residual (assets less liabilities)[8]	151.0[r]	179.4[r]	194.1[r]	211.3[r]	204.3	208.7	210.2	216.5	212.6	215.9	216.7	220.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July	Aug.	Sept.[r]	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Seasonally adjusted											
Assets												
1 Bank credit	662.5	706.4	724.7	733.2	745.5	771.1	787.3	800.8	790.0	789.2	813.4	808.1
2 Securities in bank credit	273.1	309.5	314.2	318.7	326.2[r]	334.6[r]	351.9	361.0	353.2	355.6	367.5	363.2
3 Treasury and Agency securities[2]	92.8	85.5	87.0	86.9	85.9	85.1	85.6	82.6	82.9	82.7	83.1	82.8
4 Other securities	180.3	224.0	227.2	231.8	240.3	249.6[r]	266.3	278.4	270.3	272.9	284.4	280.4
5 Loans and leases in bank credit[3]	389.4	396.9	410.5	414.5	419.3	436.4[r]	435.4	439.8	436.9	433.6	445.9	444.8
6 Commercial and industrial	134.5	151.7	154.8	153.9	160.6[r]	164.5[r]	163.9	164.0	163.1	164.7	165.2	164.3
7 Real estate	17.5	18.5	18.3	18.4	16.8	16.7	16.8	21.6	21.2	21.2	21.7	21.8
8 Security[4]	146.8	119.4	130.5	134.8	129.1	141.7	138.3	137.5	135.4	133.2	142.8	141.5
9 Other loans and leases	90.5	107.4	106.8	107.4	112.7	113.5[r]	116.4	116.7	117.1	114.5	116.2	117.4
10 Interbank loans	41.4	44.9	48.2	49.6	51.1	48.9	50.2	48.0	45.0	52.1	44.3	50.3
11 Cash assets[5]	60.1	63.2	61.6	60.1	60.5	61.3	59.8	56.4	57.1	58.8	55.1	55.9
12 Other assets[6]	36.4	33.9	35.1	37.0	36.4[r]	36.7	40.2	39.2	39.1	43.9	41.3	33.2
13 **Total assets**[7]	**800.1**	**847.9**	**869.1**	**879.5**	**893.1**	**917.6**	**937.1**	**943.9**	**930.8**	**943.5**	**953.6**	**947.0**
Liabilities												
14 Deposits	547.1	589.0	587.4	602.1	582.2	628.9	636.9	643.7	641.4	645.1	649.0	648.4
15 Transaction	12.0	14.1	12.9	11.9	11.7	12.4	12.1	11.8	11.9	11.7	11.7	12.3
16 Nontransaction	535.1	574.9	574.5	590.2	570.6	616.5	624.9	631.9	629.5	633.4	637.2	636.2
17 Borrowings	337.2	363.1	369.6	361.9	368.4	388.8	384.5	386.5	379.8	391.6	376.9	381.9
18 From banks in the U.S.	46.7	50.7	46.2	50.9	48.2	52.7	50.1	49.5	48.3	48.8	48.5	46.0
19 From others	290.5	312.4	323.4	311.0	320.2	336.1	334.4	337.0	331.6	342.8	328.4	335.9
20 Net due to related foreign offices	−167.0	−204.4	−196.6	−190.3	−155.4	−200.3	−192.3	−190.0	−195.2	−194.1	−178.0	−189.5
21 Other liabilities	88.9	93.4	93.4	98.7	95.0	96.2	106.1	113.3	105.6	109.3	120.1	112.5
22 **Total liabilities**	**806.3**	**841.1**	**853.8**	**872.3**	**890.2**[r]	**913.6**	**935.3**	**953.4**	**931.6**	**951.9**	**967.9**	**953.3**
23 Residual (assets less liabilities)[8]	−6.3	6.8	15.3	7.1	2.9	4.0	1.7	−9.5	−.8	−8.4	−14.4	−6.3
	Not seasonally adjusted											
Assets												
24 Bank credit	659.1	711.8	722.1	733.4	742.4	762.1[r]	780.5	796.9	779.9	782.9	809.2	806.3
25 Securities in bank credit	273.1	309.5	314.2	318.7	326.2[r]	334.6[r]	351.9	361.0	353.2	355.6	367.5	363.2
26 Treasury and Agency securities[2]	92.8	85.5	87.0	86.9	85.9	85.1	85.6	82.6	82.9	82.7	83.1	82.8
27 Trading account	34.4	30.8	30.9	29.4	27.0	26.6	26.9	24.5	23.9	24.0	25.4	25.6
28 Investment account	58.4	54.7	56.1	57.6	58.9	58.5	58.7	58.1	59.0	58.7	57.7	57.2
29 Other securities	180.3	224.0	227.2	231.8	240.3	249.6[r]	266.3	278.4	270.3	272.9	284.4	280.4
30 Trading account	108.8[r]	127.6	130.1	132.7	132.8[r]	140.1[r]	156.2	167.7	160.3	160.5	174.4	171.3
31 Investment account	71.5[r]	96.4	97.1	99.0	107.5[r]	109.4[r]	110.1	110.7	110.0	112.4	110.0	109.1
32 Loans and leases in bank credit[3]	386.0	402.4	407.9	414.7	416.2	427.5[r]	428.5	436.0	426.7	427.2	441.7	443.0
33 Commercial and industrial	132.9	152.8	154.8	153.3	159.8	162.8	162.3	162.0	161.3	162.1	162.8	162.0
34 Real estate	17.5	18.5	18.3	18.4	16.8	16.7	16.8	21.6	21.2	21.2	21.7	21.8
35 Security[4]	145.6	122.5	127.4	133.8	125.6	133.3	132.2	136.2	127.0	130.1	141.1	143.2
36 Other loans and leases	90.0	108.5	107.4	109.0	114.0	114.8[r]	117.3	116.2	117.1	113.8	116.0	116.1
37 Interbank loans	41.4	44.9	48.2	49.6	51.1	48.9	50.2	48.0	45.0	52.1	44.3	50.3
38 Cash assets[5]	61.3	62.6	61.0	59.6	59.8	61.4	61.0	57.4	58.3	59.7	56.5	57.0
39 Other assets[6]	35.4	32.5	35.7	37.0	35.4	36.3	38.6	38.0	37.3	42.5	40.0	32.3
40 **Total assets**[7]	**796.7**	**851.5**	**866.5**	**879.2**	**888.3**	**908.3**[r]	**929.8**	**940.0**	**920.0**	**936.8**	**949.5**	**945.4**
Liabilities												
41 Deposits	529.1	600.8	600.8	610.7	580.7	620.1	625.4	622.4	625.2	622.6	623.6	628.7
42 Transaction	12.2	13.9	12.7	11.8	11.7	12.2	12.2	11.9	11.8	11.7	12.0	12.3
43 Nontransaction	516.9	586.9	588.1	598.9	569.0	607.8	613.1	610.5	613.4	611.0	611.5	616.4
44 Borrowings	337.2	363.1	369.6	361.9	368.4	388.8	384.5	386.5	379.8	391.6	376.9	381.9
45 From banks in the U.S.	46.7	50.7	46.2	50.9	48.2	52.7	50.1	49.5	48.3	48.8	48.5	46.0
46 From others	290.5	312.4	323.4	311.0	320.2	336.1	334.4	337.0	331.6	342.8	328.4	335.9
47 Net due to related foreign offices	−164.5	−206.8	−198.7	−193.0	−157.3	−199.9	−190.5	−187.2	−194.2	−191.6	−175.8	−184.5
48 Other liabilities	90.7	91.5	91.9	96.7	93.7	96.5	107.5	115.6	106.4	111.4	122.0	116.4
49 **Total liabilities**	**792.6**	**848.6**	**863.7**	**876.3**	**885.5**	**905.5**[r]	**927.0**	**937.2**	**917.2**	**934.0**	**946.7**	**942.6**
50 Residual (assets less liabilities)[8]	4.1	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 5	Oct. 12	Oct. 19	Oct. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	108.0	89.3	90.8	93.2	86.8[r]	89.6[r]	92.5[r]	90.0	90.3	90.7	89.3	89.1
2 Revaluation losses on off-balance-sheet items[9]	96.5	80.3	82.7	85.3	77.2[r]	79.7[r]	83.2[r]	82.1	82.6	81.7	83.1	81.6
3 Mortgage-backed securities[10]	484.1	546.5	557.0	535.9	544.3	543.3	545.4	545.1	550.0	544.7	545.6	541.9
4 Pass-through	367.6	427.0	433.8	411.3	418.8	416.3	416.5	414.5	419.4	414.0	415.5	412.8
5 CMO, REMIC, and other	116.5	119.5	123.2	124.6	125.5	127.0	128.9	130.6	130.5	130.7	130.1	129.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	4.7	–2.7	.5	3.6	.3	–2.1	–1.7	–7.6	–5.7	–6.4	–6.7	–8.4
7 Securitized consumer loans[12]	149.7	146.8	148.9	151.1	152.5	153.1	153.1	154.2	155.0	154.6	152.9	153.3
8 Credit cards and related plans	128.0	127.0	129.5	129.2	129.5	130.7	130.8	131.8	132.4	132.1	130.7	131.1
9 Other	21.7	19.8	19.4	21.9	22.9	22.4	22.2	22.4	22.7	22.6	22.3	22.2
10 Securitized business loans[12]	6.5	5.7	5.6	5.5	4.9	4.0	3.3	3.2	3.3	3.3	3.2	3.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	319.2	342.6	342.9	339.7	336.9[r]	336.0	331.2	327.1	327.6	327.9	327.1	326.1
12 Securitized consumer loans[12]	220.0	210.7	209.6	210.5	212.4	211.7	210.6	199.7	199.2	200.9	200.4	201.3
13 Credit cards and related plans	212.7	203.6	202.5	203.2	202.5	201.8	200.7	189.9	189.4	191.1	190.6	191.5
14 Other	7.3	7.2	7.1	7.2	9.9	9.9	9.9	9.8	9.8	9.8	9.9	9.9
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	59.9	52.4	53.3	54.6	54.9	56.8	65.9	70.6	67.8	66.9	73.6	71.9
16 Revaluation losses on off-balance-sheet items[9]	64.1	62.6	62.0	63.6	62.6	62.4	71.2	76.1	73.3	72.3	79.2	77.5
17 Securitized business loans[12]	.3	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Seasonally adjusted											
Assets												
1 Bank credit	6,759.8	7,166.2	7,220.8	7,274.9[r]	7,350.2[r]	7,395.8[r]	7,407.0	7,430.8	7,407.9	7,430.5	7,465.9	7,428.9
2 Securities in bank credit	1,924.8	2,071.5	2,055.1	2,062.1[r]	2,066.6[r]	2,079.4[r]	2,071.8	2,065.9	2,065.8	2,069.6	2,068.5	2,062.7
3 Treasury and Agency securities[2]	1,145.4	1,199.9	1,172.3	1,176.1	1,172.5	1,164.3	1,156.6	1,139.4	1,138.4	1,143.3	1,140.4	1,135.5
4 Other securities	779.5	871.6	882.8[r]	886.0[r]	894.1[r]	915.1	915.2	926.6	927.4	926.3	928.1	927.2
5 Loans and leases in bank credit[3]	4,834.9	5,094.8	5,165.7	5,212.8[r]	5,283.6	5,316.5[r]	5,335.2[r]	5,364.8	5,342.1	5,361.0	5,397.3	5,366.1
6 Commercial and industrial	915.7	986.5	992.1	1,006.1	1,015.0	1,022.3	1,029.3	1,037.3	1,031.3	1,036.2	1,043.2	1,040.5
7 Real estate	2,523.9	2,689.7	2,732.8	2,781.1	2,814.8	2,823.8	2,846.0	2,858.5	2,858.3	2,853.8	2,863.5	2,861.4
8 Revolving home equity	394.4	425.8	430.1	437.8[r]	439.1	438.1	436.3	436.3	436.9	435.4	436.7	436.1
9 Other	2,129.5	2,263.9	2,302.7	2,343.3	2,375.7	2,385.6	2,409.8	2,422.2	2,421.4	2,418.4	2,426.8	2,425.2
10 Consumer	685.6	704.4	707.0	710.4	717.0	719.6	708.4	709.5	709.1	714.1	708.7	705.8
11 Security[4]	236.8	237.5	248.7	232.7[r]	245.2	246.2	241.2	246.0	239.7	247.3	253.2	244.8
12 Other loans and leases	472.9	476.7	485.2	482.6	491.6	504.6	510.2	513.6	503.6	509.6	528.7	513.7
13 Interbank loans	354.8	287.8	268.7	260.9	275.9	283.7	281.8	294.5	290.0	287.6	307.7	294.3
14 Cash assets[5]	318.7	329.3	333.7	327.7[r]	324.2[r]	327.4[r]	316.7[r]	309.0	301.1	302.1	327.5	304.4
15 Other assets[6]	648.2	677.5	694.2	680.6	688.5	697.7	706.7	714.5	716.5	710.3	713.0	719.7
16 **Total assets**[7]	**8,010.4**	**8,392.9**	**8,449.6**	**8,476.3[r]**	**8,570.8[r]**	**8,636.1**	**8,643.7**	**8,680.3**	**8,646.7**	**8,661.9**	**8,745.7**	**8,679.3**
Liabilities												
17 Deposits	5,291.8	5,517.1	5,561.7	5,583.5	5,655.1[r]	5,683.5	5,695.4	5,716.5	5,685.9	5,714.8	5,756.3	5,712.5
18 Transaction	670.1	677.6	694.9	661.6	685.9	671.7	654.0	669.4	613.6	650.4	733.2	692.6
19 Nontransaction	4,621.7	4,839.5	4,866.8	4,921.8[r]	4,969.2	5,011.8[r]	5,041.4	5,047.2	5,072.2	5,064.3	5,023.1	5,019.9
20 Large time	1,182.4	1,299.4	1,321.0	1,318.5	1,364.5	1,387.4	1,406.8	1,402.1	1,413.8	1,398.1	1,398.6	1,396.6
21 Other	3,439.3	3,540.1	3,545.8	3,603.4	3,604.7[r]	3,624.4[r]	3,634.6	3,645.1	3,658.4	3,666.3	3,624.5	3,623.3
22 Borrowings	1,590.4	1,628.3	1,628.1	1,620.2	1,667.7	1,674.5	1,665.7	1,695.7	1,685.7	1,684.0	1,722.1	1,694.8
23 From banks in the U.S.	430.1	369.7	369.3	347.3	350.3	354.7	346.3	363.9	356.0	362.9	365.2	372.4
24 From others	1,160.3	1,258.6	1,258.8	1,272.9	1,317.4	1,319.8	1,319.4	1,331.8	1,329.6	1,321.1	1,357.0	1,322.3
25 Net due to related foreign offices	15.7	58.6	41.0	98.9	64.7	66.4	88.4	70.2	75.9	62.9	74.2	68.1
26 Other liabilities	493.3	488.3	493.0	483.1	482.8	499.4	497.2	498.3	501.2	501.2	489.5	499.9
27 **Total liabilities**	**7,391.3**	**7,692.3**	**7,723.8**	**7,785.6**	**7,870.3**	**7,923.8**	**7,946.7**	**7,980.7**	**7,948.6**	**7,962.9**	**8,042.2**	**7,975.4**
28 Residual (assets less liabilities)[8]	619.1	700.6	725.8	690.7[r]	700.5[r]	712.4[r]	697.0	699.6	698.1	699.0	703.5	704.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,794.8	7,157.8	7,215.0	7,255.8[r]	7,335.9[r]	7,397.9[r]	7,420.3	7,468.5	7,447.3	7,467.2	7,494.6	7,473.6
30 Securities in bank credit	1,933.5	2,074.9	2,056.8	2,056.2[r]	2,065.0[r]	2,076.0	2,069.9	2,075.4	2,073.3	2,078.3	2,077.9	2,075.4
31 Treasury and Agency securities[2]	1,153.1	1,208.2	1,176.1	1,174.7	1,168.7	1,157.4[r]	1,151.8	1,147.8	1,143.9	1,150.4	1,150.6	1,147.4
32 Other securities	780.4	866.8	880.8	881.5[r]	896.3[r]	918.5[r]	918.1	927.7	929.4	927.9	927.3	928.1
33 Loans and leases in bank credit[3]	4,861.3	5,082.9	5,158.2	5,199.6	5,270.9	5,322.0[r]	5,350.4	5,393.0	5,374.1	5,388.9	5,416.7	5,398.1
34 Commercial and industrial	915.6	990.8	994.9	1,004.7	1,009.6	1,018.8	1,027.7	1,037.2	1,031.1	1,036.2	1,042.3	1,040.8
35 Real estate	2,540.3	2,689.4	2,726.8	2,775.8	2,816.6	2,831.9	2,855.3	2,877.0	2,880.1	2,874.3	2,880.5	2,877.3
36 Revolving home equity	394.4	426.7	431.5	438.6	440.5	440.0	437.4	436.3	437.2	435.8	436.6	435.4
37 Other	2,145.9	2,262.8	2,295.3	2,337.2	2,376.1	2,391.9	2,418.0	2,440.7	2,442.9	2,438.5	2,443.9	2,441.9
38 Consumer	690.0	698.5	699.8	702.9	713.6	721.1	711.0	714.2	712.7	718.3	714.2	711.5
39 Credit cards and related plans	294.9	303.1	306.5	308.0	308.6	311.3	302.7	309.0	303.9	310.3	311.6	310.7
40 Other	395.1	395.3	393.3	394.9	405.0	409.8	408.4	405.2	408.8	408.0	402.6	400.8
41 Security[4]	242.0	229.4	248.7	229.7	237.6	241.5	243.5	251.1	247.2	249.4	254.7	253.1
42 Other loans and leases	473.2	474.8	488.0	486.6	493.4	508.7	512.9	513.5	502.9	510.6	524.9	515.5
43 Interbank loans	358.5	288.3	269.2	257.8	275.5	278.3	278.6	297.7	295.1	293.6	301.7	300.0
44 Cash assets[5]	328.6	324.3	325.8	322.2[r]	314.6[r]	329.2[r]	322.0	318.8	302.6	321.2	325.0	325.8
45 Other assets[6]	650.6	677.2	690.3	681.8	690.6	700.5	710.2	717.1	724.8	714.0	706.8	722.2
46 **Total assets**[7]	**8,061.6**	**8,379.7**	**8,432.4**	**8,449.9**	**8,548.5[r]**	**8,637.4**	**8,663.3[r]**	**8,733.7**	**8,701.4**	**8,727.4**	**8,759.9**	**8,753.6**
Liabilities												
47 Deposits	5,302.5	5,508.4	5,562.9	5,567.3[r]	5,632.7	5,673.1	5,687.7[r]	5,727.3	5,707.1	5,739.9	5,734.1	5,732.0
48 Transaction	676.0	668.0	687.5	659.1	667.3	663.7	652.9[r]	675.7	606.0	662.9	727.6	718.4
49 Nontransaction	4,626.6	4,840.4	4,875.5	4,908.2	4,965.4	5,009.4	5,034.8	5,051.7	5,101.1	5,077.0	5,006.5	5,013.6
50 Large time	1,172.7	1,309.1	1,328.7	1,315.1	1,355.7	1,374.1	1,388.5	1,391.6	1,403.3	1,386.4	1,389.5	1,387.4
51 Other	3,453.9	3,531.3	3,546.8	3,593.1[r]	3,609.7	3,635.3	3,646.3	3,660.1	3,697.8	3,690.5	3,617.0	3,626.2
52 Borrowings	1,583.3	1,646.6	1,639.8	1,621.6	1,662.1	1,678.7	1,662.8	1,688.3	1,681.4	1,679.5	1,705.1	1,688.0
53 From banks in the U.S.	427.5	370.3	368.8	347.1	351.9	355.0	346.3	361.8	355.9	361.1	360.4	370.2
54 From others	1,155.8	1,276.2	1,271.0	1,274.5	1,310.2	1,323.8	1,316.4	1,326.5	1,325.5	1,318.5	1,344.7	1,317.7
55 Net due to related foreign offices	25.0	54.2	36.7	90.2	64.5	70.8	95.3	82.1	85.3	72.8	90.3	80.7
56 Other liabilities	506.0	483.8	488.5	474.0	482.7	504.3	504.2	510.9	511.6	512.1	505.6	513.2
57 **Total liabilities**	**7,416.9**	**7,693.0**	**7,727.9**	**7,753.2**	**7,842.1**	**7,927.0**	**7,949.9[r]**	**8,008.6**	**7,985.5**	**8,004.3**	**8,035.0**	**8,013.9**
58 Residual (assets less liabilities)[8]	644.7	686.7	704.5	696.7[r]	706.4[r]	710.4	713.4	725.1	715.9	723.1	724.9	739.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Seasonally adjusted											
Assets												
1 Bank credit	6,078.1	6,441.5	6,487.6	6,529.5	6,579.2	6,608.6	6,606.2	6,618.0	6,600.4	6,621.6	6,644.4	6,612.2
2 Securities in bank credit	1,641.9	1,757.3	1,736.4	1,736.1	1,732.1	1,727.5	1,710.9[r]	1,701.2	1,697.4	1,705.9	1,705.0	1,698.9
3 Treasury and Agency securities[2]	1,055.4	1,112.9	1,085.3	1,090.2	1,087.4	1,078.7	1,074.0	1,057.8	1,055.5	1,062.4	1,058.8	1,054.4
4 Other securities	586.4	644.4	651.1	645.8	644.7	648.8	636.8	643.4	641.9	643.5	646.3	644.5
5 Loans and leases in bank credit[3]	4,436.2	4,684.3	4,751.2	4,793.5	4,847.1	4,881.1	4,895.3	4,916.9	4,903.0	4,915.7	4,939.3	4,913.3
6 Commercial and industrial	779.9	831.7	838.3	845.5	850.5	858.4	865.3	872.9	869.2	873.0	877.0	873.9
7 Real estate	2,505.7	2,671.3	2,714.3	2,764.3	2,798.1	2,807.0	2,824.4	2,836.0	2,836.0	2,831.1	2,841.0	2,839.0
8 Revolving home equity	394.4	425.8	430.1	437.8[r]	439.1	438.1	436.3	436.3	436.9	435.4	436.7	436.1
9 Other	2,111.3	2,245.6	2,284.3	2,326.5	2,359.0	2,368.9	2,388.2	2,399.8	2,399.2	2,395.8	2,404.3	2,402.8
10 Consumer	685.6	704.4	707.0	710.4	717.0	719.6	708.4	709.5	709.1	714.1	708.7	705.8
11 Security[4]	88.6	106.9	113.8	103.5	103.4	107.9	103.7	108.2	105.8	110.3	110.6	105.4
12 Other loans and leases	376.5	369.9	377.8	369.8	378.1	388.2	393.5	390.3	382.8	387.2	402.1	389.2
13 Interbank loans	304.5	239.6	219.0	209.8	227.0	233.5	233.8	248.1	245.6	242.0	261.3	245.4
14 Cash assets[5]	256.9	267.7	273.6	267.1	262.8	267.5[r]	260.3	254.4	246.8	247.2	271.5	251.4
15 Other assets[6]	611.8	642.4	657.2	644.1	651.8	657.5	667.6[r]	673.7	670.2	669.1	675.5	680.8
16 **Total assets**[7]	**7,180.8**	**7,523.8**	**7,570.1**	**7,583.2**	**7,653.2**	**7,699.0**	**7,699.8**	**7,726.2**	**7,694.7**	**7,711.6**	**7,784.8**	**7,722.3**
Liabilities												
17 Deposits	4,743.6	4,929.7	4,959.6	5,001.2[r]	5,026.2[r]	5,046.6	5,051.8[r]	5,089.2	5,051.2	5,088.1	5,133.8	5,088.0
18 Transaction	658.6	664.7	683.1	650.0	673.5	659.7[r]	642.2	657.4	601.8	638.1	721.0	681.0
19 Nontransaction	4,085.1	4,265.0	4,276.6	4,351.3	4,352.7	4,386.9[r]	4,409.5	4,431.9	4,449.4	4,450.1	4,412.7	4,407.0
20 Large time	659.8	745.5	752.0	768.4	770.7	788.2	797.9	809.3	812.5	805.1	810.9	809.0
21 Other	3,425.3	3,519.5	3,524.6	3,582.8[r]	3,581.9[r]	3,598.7[r]	3,611.6	3,622.6	3,636.9	3,645.0	3,601.8	3,598.0
22 Borrowings	1,225.0	1,258.7	1,266.1	1,251.8	1,278.9	1,290.0	1,279.2	1,282.7	1,278.3	1,281.8	1,303.1	1,269.3
23 From banks in the U.S.	377.5	323.6	318.3	299.1	297.6	304.6	296.7	306.2	304.8	308.3	304.2	308.5
24 From others	847.5	935.1	947.8	952.7	981.3	985.5	982.5	976.6	973.5	973.5	998.9	960.8
25 Net due to related foreign offices	192.0	255.2	231.3	254.3	265.0	258.6	278.5	264.2	275.2	251.7	266.8	262.9
26 Other liabilities	394.0	394.9	394.3	388.2	386.6	393.2	383.9	383.3	378.6	384.9	379.2	390.1
27 **Total liabilities**	**6,554.6**	**6,838.5**	**6,851.5**	**6,895.4[r]**	**6,956.7[r]**	**6,988.4**	**6,993.3**	**7,019.5**	**6,983.4**	**7,006.6**	**7,082.9**	**7,010.3**
28 Residual (assets less liabilities)[8]	626.2	685.3	718.7	687.8[r]	696.5[r]	710.6	706.5	706.8	711.3	705.0	701.9	712.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,111.6	6,435.8	6,481.6	6,513.5	6,573.8	6,617.6[r]	6,623.4	6,655.2	6,636.2	6,660.1	6,676.6	6,653.8
30 Securities in bank credit	1,650.5	1,760.7	1,738.1	1,730.1	1,730.5	1,724.1	1,708.9	1,710.7	1,704.9	1,714.6	1,714.4	1,711.6
31 Treasury and Agency securities[2]	1,063.1	1,121.2	1,089.1	1,088.8	1,083.6	1,071.8	1,069.2	1,066.2	1,061.1	1,069.5	1,069.0	1,066.2
32 Other securities	587.4	639.6	649.0	641.3	646.9	652.3	639.8	644.5	643.9	645.1	645.4	645.4
33 Loans and leases in bank credit[3]	4,461.0	4,675.0	4,743.5	4,783.4	4,843.4	4,893.4	4,914.5[r]	4,944.5	4,931.3	4,945.5	4,962.2	4,942.2
34 Commercial and industrial	780.5	836.0	841.5	844.9	846.9	856.5	865.7	873.6	870.4	873.8	876.7	874.4
35 Real estate	2,522.1	2,671.1	2,708.4	2,759.0	2,799.9	2,815.2	2,833.7	2,854.6	2,857.8	2,851.7	2,858.0	2,854.9
36 Revolving home equity	394.4	426.7	431.5	438.6	440.5	440.0	437.4	436.3	437.2	435.8	436.6	435.4
37 Other	2,127.7	2,244.4	2,276.8	2,320.4	2,359.4	2,375.2	2,396.4	2,418.3	2,420.7	2,415.8	2,421.4	2,419.5
38 Other residential	1,078.1[r]	1,116.7[r]	1,133.9[r]	1,161.0	1,187.9	1,191.4	1,200.6	1,212.9	1,218.8	1,210.4	1,213.5	1,211.3
39 Commercial	1,049.6[r]	1,127.8[r]	1,142.9[r]	1,159.4	1,171.5	1,183.8	1,195.8	1,205.3	1,201.9	1,205.4	1,207.9	1,208.2
40 Consumer	690.0	698.5	699.8	702.9	713.6	721.1	711.0	714.2	712.7	718.3	714.2	711.5
41 Credit cards and related plans	294.9	303.1	306.5	308.0	308.6	311.3	302.7	309.0	303.9	310.3	311.6	310.7
42 Other	395.1	395.3	393.3	394.9	405.0	409.8	408.4	405.2	408.8	408.0	402.6	400.8
43 Security[4]	89.7	102.0	114.9	104.0	104.3	109.3	107.2	109.4	106.4	111.2	111.5	107.4
44 Other loans and leases	378.7	367.4	379.0	372.6	378.6	391.4	396.7	392.7	383.9	390.5	401.9	394.0
45 Interbank loans	308.3	240.1	219.6	206.7	226.6	228.1	230.6	251.3	250.7	248.0	255.3	251.1
46 Cash assets[5]	266.8	263.3	266.2	262.3	253.1	268.1	264.6	264.2	248.8	266.1	269.9	271.9
47 Other assets[6]	614.9	641.5	653.3	646.4	654.2	662.0	672.2	677.1	678.7	673.9	670.3	684.0
48 **Total assets**[7]	**7,231.0**	**7,513.2**	**7,553.2**	**7,561.6**	**7,640.2[r]**	**7,707.6**	**7,723.3**	**7,779.8**	**7,746.4**	**7,779.9**	**7,804.3**	**7,793.2**
Liabilities												
49 Deposits	4,767.7	4,907.5	4,952.2	4,986.6[r]	5,012.6	5,047.7	5,065.3[r]	5,115.4	5,089.5	5,129.9	5,124.7	5,120.2
50 Transaction	664.5	655.3	675.7	647.5	655.0	651.5[r]	641.0[r]	663.8	594.4	650.5	715.7	706.8
51 Nontransaction	4,103.2	4,252.3	4,276.6	4,339.2	4,357.5[r]	4,396.2[r]	4,424.3	4,451.6	4,495.1	4,479.4	4,408.9	4,413.5
52 Large time	663.0	742.1	751.3	766.5	770.3	786.2	800.3	813.4	818.2	809.5	814.2	812.0
53 Other	3,440.2	3,510.1	3,525.2	3,572.6[r]	3,587.2[r]	3,610.0[r]	3,624.0	3,638.1	3,676.9	3,669.8	3,594.8	3,601.5
54 Borrowings	1,217.9	1,277.0	1,277.8	1,253.3	1,273.3	1,294.2	1,276.3	1,275.3	1,274.1	1,277.3	1,286.1	1,262.5
55 From banks in the U.S.	374.9	324.2	317.8	298.9	299.2	304.9	296.8	304.1	304.7	306.4	299.4	306.3
56 From others	843.0	952.8	960.0	954.3	974.1	989.4	979.5	971.2	969.4	970.9	986.7	956.2
57 Net due to related foreign offices	198.7	252.9	229.7	247.5	264.4	261.3	282.5	273.2	282.6	258.8	279.1	272.4
58 Other liabilities	404.6	391.8	391.8	380.3	386.2	396.8	388.6	393.6	387.1	393.6	392.3	401.1
59 **Total liabilities**	**6,588.9**	**6,829.3**	**6,851.5**	**6,867.7**	**6,936.5[r]**	**7,000.0**	**7,012.7**	**7,057.6**	**7,033.2**	**7,059.6**	**7,082.2**	**7,056.3**
60 Residual (assets less liabilities)[8]	642.1	683.9	701.7	693.9[r]	703.6	707.6	710.6	722.3	713.1	720.3	722.1	736.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Seasonally adjusted											
Assets												
1 Bank credit	3,391.7	3,570.2	3,588.8	3,608.9	3,640.4	3,663.6	3,673.5	3,670.6	3,653.3	3,672.0	3,692.4	3,668.5
2 Securities in bank credit	930.6	1,031.4	1,019.4	1,021.6	1,016.3	1,016.0	1,010.3	1,002.1	996.0	1,006.8	1,005.3	1,003.3
3 Treasury and Agency securities[2]	561.2	611.5	591.2	597.7	594.2	588.3	588.1	572.3	568.3	577.8	574.1	569.2
4 Trading account	45.7	53.9	51.0	49.4	46.7	36.8	41.6	42.3	48.0	44.4	39.4	36.7
5 Investment account	515.5	557.6	540.2	548.3	547.4	551.5	546.5	530.0	520.3	533.3	534.7	532.5
6 Mortgage-backed	410.6	458.3	440.8	449.0	447.6	449.6	444.5	434.8	426.7	436.7	438.3	438.1
7 Other	104.8	99.3	99.3	99.3	99.8	101.9	102.0	95.2	93.6	96.6	96.4	94.4
8 Other securities	369.5	419.9	428.3	423.9	422.2	427.7	422.1	429.8	427.8	429.0	431.1	434.1
9 Trading account	202.1	218.7	224.0	214.9	211.9	213.2	203.5	204.0	204.2	204.2	205.7	203.6
10 Investment account	167.3	201.1	204.3	209.0	210.3	214.5	218.7	225.8	223.6	224.8	225.4	230.5
11 State and local government	33.5	36.8	36.6	37.6	37.8	38.1	37.5	37.9	37.8	37.8	38.4	37.9
12 Other	133.9	164.3	167.7	171.4	172.5	176.4	181.2	187.9	185.8	187.1	187.0	192.6
13 Loans and leases in bank credit[3]	2,461.0	2,538.8	2,569.4	2,587.3	2,624.0	2,647.6	2,663.2	2,668.5	2,657.3	2,665.2	2,687.1	2,665.2
14 Commercial and industrial	459.3	489.2	492.2	493.0	495.3	500.1	507.1	510.5	507.7	510.6	513.6	511.0
15 Real estate	1,262.0	1,302.4	1,318.2	1,352.0	1,375.8	1,381.5	1,391.4	1,396.3	1,396.1	1,390.8	1,400.7	1,399.0
16 Revolving home equity	280.3	299.8	300.1	303.1	303.5	303.5	305.0	304.1	305.2	303.4	303.9	303.5
17 Other	981.7	1,002.6	1,018.0	1,048.9	1,072.2	1,078.0	1,086.4	1,092.2	1,090.9	1,087.4	1,096.8	1,095.5
18 Other residential	614.9	623.1	634.0	658.1	677.0	678.8	684.2	690.6	691.1	686.0	693.6	692.8
19 Commercial	366.8	379.5	384.0	390.8	395.2	399.2	402.2	401.6	399.8	401.4	403.2	402.8
20 Consumer	384.4	382.0	380.0	381.9	385.7	386.8	384.8	382.3	382.8	385.3	380.9	379.7
21 Security[4]	80.9	98.4	105.1	94.6	94.3	98.3	93.9	98.0	96.1	100.2	100.0	95.3
22 Federal funds sold to and repurchase agreements with broker–dealers	59.9	82.7	89.4	79.5	78.6	82.2	77.2	80.6	78.1	82.8	82.2	78.7
23 Other	20.9	15.7	15.7	15.0	15.7	16.2	16.7	17.4	17.9	17.4	17.8	16.6
24 State and local government	16.6	17.0	16.8	17.0	17.6	18.2	18.5	18.7	18.4	18.7	18.9	18.8
25 Agricultural	9.6	9.1	9.1	9.1	9.2	9.4	9.6	9.6	9.6	9.6	9.6	9.7
26 Federal funds sold to and repurchase agreements with others	27.4	20.6	26.2	21.2	24.7	28.3	31.8	19.2	16.4	14.3	22.8	22.4
27 All other loans	125.5	127.5	129.4	125.7	128.9	132.6	134.3	142.0	138.8	144.0	148.6	137.2
28 Lease-financing receivables	95.3	92.7	92.6	92.8	92.6	92.5	91.8	91.9	91.5	91.8	91.9	92.2
29 Interbank loans	220.3	164.4	145.7	135.3	150.0	154.9	150.7	158.9	161.1	151.4	168.1	155.4
30 Federal funds sold to and repurchase agreements with commercial banks	123.5	98.9	80.1	67.3	83.8	88.9	86.2	94.7	95.6	87.6	102.0	93.2
31 Other	96.8	65.5	65.6	68.1	66.2	66.1	64.5	64.2	65.4	63.8	66.1	62.2
32 Cash assets[5]	144.6	152.9	158.2	150.3	144.1	146.7	141.2	137.3	131.3	132.5	148.8	136.1
33 Other assets[6]	447.1	447.1	452.4	446.1	453.5	455.7	466.7	468.0	465.7	467.0	474.2	465.8
34 **Total assets**[7]	**4,165.4**	**4,300.2**	**4,310.7**	**4,306.5**	**4,354.2**	**4,386.9**	**4,397.7**	**4,400.8**	**4,377.0**	**4,388.8**	**4,449.7**	**4,392.3**
Liabilities												
35 Deposits	2,443.4	2,505.2	2,518.8	2,527.9	2,536.2	2,543.3	2,545.8	2,571.1	2,539.7	2,565.7	2,605.6	2,578.4
36 Transaction	322.6	316.3	327.7	304.0	316.6	311.1	298.4	308.2	269.4	295.6	353.0	323.1
37 Nontransaction	2,120.8	2,188.9	2,191.1	2,223.9	2,219.7	2,232.3	2,247.4	2,262.9	2,270.4	2,270.1	2,252.6	2,255.3
38 Large time	306.7	350.6	352.8	361.2	358.2	372.4	374.7	380.1	378.3	379.1	383.0	381.2
39 Other	1,814.1	1,838.3	1,838.2	1,862.7	1,861.5	1,859.9	1,872.7	1,882.7	1,892.0	1,891.0	1,869.6	1,874.1
40 Borrowings	736.7	742.7	752.9	742.4	767.9	772.9	776.6	777.9	773.5	781.9	790.2	766.2
41 From banks in the U.S.	195.8	152.3	150.2	133.7	134.7	139.4	135.6	140.1	137.9	143.4	137.6	141.4
42 From others	540.9	590.3	602.7	608.7	633.1	633.4	641.1	637.8	635.6	638.4	652.6	624.8
43 Net due to related foreign offices	184.5	244.4	221.4	240.8	250.9	245.4	262.9	250.8	260.4	237.0	255.3	250.3
44 Other liabilities	321.5	323.8	320.8	317.3	314.4	320.7	312.3	310.0	306.6	311.8	305.5	315.2
45 **Total liabilities**	**3,686.1**	**3,816.0**	**3,813.9**	**3,828.4**	**3,869.4**	**3,882.2**	**3,897.7**	**3,909.8**	**3,880.3**	**3,896.4**	**3,956.6**	**3,910.1**
46 Residual (assets less liabilities)[8]	479.3	484.2	496.8	478.1	484.8	504.6	500.0	491.0	496.7	492.4	493.0	482.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Not seasonally adjusted											
Assets												
47 Bank credit	3,410.4	3,572.8	3,592.4	3,602.7	3,639.6	3,669.3	3,680.9	3,691.1	3,673.3	3,693.3	3,706.6	3,693.7
48 Securities in bank credit	940.8	1,037.0	1,019.9	1,017.6	1,018.0	1,015.6	1,009.5	1,012.9	1,006.4	1,017.2	1,014.5	1,016.5
49 Treasury and Agency securities[2]	570.4	621.9	593.7	598.3	593.6	584.5	584.5	582.0	576.7	586.6	584.2	581.5
50 Trading account	46.1	54.7	51.4	49.2	46.5	36.4	40.8	42.7	48.2	44.9	39.8	37.3
51 Investment account	524.2	567.2	542.3	549.0	547.1	548.1	543.6	539.3	528.5	541.7	544.4	544.2
52 Mortgage-backed	418.4	466.4	442.3	450.0	447.6	447.3	443.5	443.2	434.4	444.1	447.1	448.2
53 Other	105.9	100.8	100.0	99.0	99.5	100.8	100.1	96.1	94.1	97.6	97.3	96.0
54 Other securities	370.4	415.0	426.2	419.4	424.4	431.1	425.1	430.9	429.7	430.7	430.3	434.9
55 Trading account	202.7	216.2	222.9	212.6	213.0	214.9	204.9	204.5	205.1	205.0	205.3	204.0
56 Investment account	167.8	198.8	203.3	206.8	211.4	216.2	220.2	226.4	224.6	225.7	225.0	230.9
57 State and local government	33.6	36.4	36.4	37.2	38.0	38.4	37.8	38.0	37.9	37.9	38.3	38.0
58 Other	134.2	162.4	166.9	169.6	173.4	177.9	182.4	188.4	186.7	187.8	186.7	193.0
59 Loans and leases in bank credit[3]	2,469.7	2,535.9	2,572.5	2,585.1	2,621.6	2,653.7	2,671.4	2,678.2	2,666.9	2,676.1	2,692.1	2,677.3
60 Commercial and industrial	461.0	491.2	493.6	492.2	493.6	500.3	508.4	512.4	509.9	512.9	514.9	512.5
61 Real estate	1,265.7	1,306.8	1,321.0	1,352.2	1,377.3	1,383.5	1,392.4	1,400.4	1,402.2	1,395.7	1,403.2	1,402.4
62 Revolving home equity	280.5	300.6	301.3	303.8	304.7	304.5	305.4	304.2	305.2	303.8	304.2	303.4
63 Other	985.2	1,006.2	1,019.7	1,048.5	1,072.6	1,078.9	1,087.0	1,096.2	1,097.0	1,092.0	1,099.0	1,099.0
64 Other residential	617.1	625.4	635.1	657.8	677.3	679.4	684.6	693.1	695.0	688.9	695.0	695.0
65 Commercial	368.1	380.8	384.6	390.7	395.3	399.5	402.4	403.1	402.0	403.1	404.0	404.0
66 Consumer	385.1	379.3	377.4	378.4	384.0	387.7	385.2	382.9	383.6	385.7	381.4	380.4
67 Credit cards and related plans	143.6	143.3	144.7	144.7	142.8	143.2	141.9	142.2	139.5	142.1	143.4	144.1
68 Other	241.5	235.9	232.7	233.7	241.1	244.6	243.2	240.7	244.1	243.6	238.0	236.4
69 Security[4]	81.8	93.6	106.1	95.1	95.1	99.9	97.5	99.1	96.3	100.8	100.9	97.2
70 Federal funds sold to and repurchase agreements with broker–dealers	60.6	78.7	90.3	80.0	79.3	83.4	80.2	81.5	78.3	83.3	82.9	80.2
71 Other	21.2	14.9	15.8	15.1	15.8	16.5	17.3	17.6	18.0	17.5	18.0	16.9
72 State and local government	16.6	17.0	16.8	17.0	17.6	18.2	18.5	18.7	18.4	18.7	18.9	18.8
73 Agricultural	9.6	9.1	9.1	9.2	9.2	9.4	9.6	9.6	9.6	9.7	9.6	9.7
74 Federal funds sold to and repurchase agreements with others	27.4	20.6	26.2	21.2	24.7	28.3	31.8	19.2	16.4	14.3	22.8	22.4
75 All other loans	126.9	125.8	130.0	127.1	127.6	134.0	135.9	143.5	138.5	146.1	148.2	141.5
76 Lease-financing receivables	95.6	92.6	92.4	92.6	92.5	92.5	92.3	92.2	92.0	92.2	92.2	92.3
77 Interbank loans	222.5	167.2	147.6	134.7	150.1	151.0	146.6	160.5	161.1	154.9	164.3	161.4
78 Federal funds sold to and repurchase agreements with commercial banks	124.7	100.5	81.2	67.0	83.8	86.6	83.9	95.6	95.6	89.6	99.7	96.9
79 Other	97.8	66.7	66.4	67.7	66.3	64.4	62.7	64.8	65.4	65.3	64.6	64.6
80 Cash assets[5]	150.6	149.5	151.3	145.4	136.3	146.0	144.0	143.2	132.6	144.4	146.9	148.6
81 Other assets[6]	450.2	446.2	448.5	448.3	456.0	460.2	471.4	471.4	474.3	471.8	469.0	468.9
82 **Total assets**[7]	**4,195.6**	**4,301.2**	**4,305.4**	**4,297.2**	**4,348.0**	**4,392.3**	**4,408.9**	**4,432.3**	**4,407.1**	**4,430.3**	**4,453.0**	**4,439.2**
Liabilities												
83 Deposits	2,456.2	2,487.6	2,512.4	2,520.3	2,526.6	2,545.6	2,557.2	2,585.1	2,560.0	2,590.8	2,595.6	2,597.0
84 Transaction	325.3	311.1	324.6	301.8	302.3	304.7	295.8	311.3	261.6	303.7	348.4	339.8
85 Nontransaction	2,130.9	2,176.5	2,187.8	2,218.5	2,224.2	2,241.0	2,261.3	2,273.8	2,298.5	2,287.0	2,247.2	2,257.2
86 Large time	310.0	347.2	352.2	359.3	357.7	370.4	377.1	384.3	384.1	383.5	386.3	384.2
87 Other	1,820.9	1,829.3	1,835.6	1,859.2	1,866.5	1,870.6	1,884.2	1,889.5	1,914.4	1,903.5	1,860.9	1,873.0
88 Borrowings	729.7	760.9	764.6	743.9	762.3	777.1	773.7	770.5	769.3	777.3	773.2	759.4
89 From banks in the U.S.	193.2	152.9	149.6	133.6	136.3	139.7	135.6	138.1	137.8	141.6	132.8	139.2
90 From others	536.4	608.0	614.9	610.3	626.0	637.4	638.1	632.4	631.5	635.8	640.4	620.2
91 Net due to related foreign offices	191.1	242.1	219.7	234.0	250.3	248.1	267.0	259.9	267.7	244.2	267.6	259.9
92 Other liabilities	332.1	320.7	318.3	309.4	314.0	324.2	317.0	320.3	315.1	320.5	318.6	326.2
93 **Total liabilities**	**3,709.1**	**3,811.4**	**3,815.0**	**3,807.6**	**3,853.2**	**3,895.0**	**3,914.9**	**3,935.7**	**3,912.2**	**3,932.8**	**3,955.0**	**3,942.5**
94 Residual (assets less liabilities)[8]	486.5	489.8	490.4	489.6	494.8	497.3	494.1	496.6	494.9	497.5	498.0	496.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,684.7	2,869.6	2,900.0	2,920.7	2,937.1	2,942.3	2,932.9	2,945.9	2,944.3	2,948.3	2,951.8	2,941.8
2 Securities in bank credit	709.5	724.2	718.1	714.5	714.0	708.8	700.7	697.5	698.7	697.8	699.6	693.8
3 Treasury and Agency securities[2]	492.6	499.6	495.3	492.6	491.5	487.6	486.1[r]	483.9	484.5	483.3	484.4	483.3
4 Other securities	217.0	224.5	222.8	221.9	222.5	221.2[r]	214.7	213.6	214.1	214.5	215.1	210.5
5 Loans and leases in bank credit[3]	1,975.2	2,145.5	2,181.8	2,206.2	2,223.1	2,233.5	2,232.2	2,248.4	2,245.7	2,250.5	2,252.2	2,248.1
6 Commercial and industrial	320.6	342.5	346.1	352.5	355.2	358.3	358.2	362.4	361.5	362.4	363.4	362.9
7 Real estate	1,243.7	1,369.0	1,396.2	1,412.2	1,422.3	1,425.5	1,433.0	1,439.8	1,440.0	1,440.4	1,440.3	1,440.0
8 Revolving home equity	114.0	126.0	129.9	134.6	135.6	134.7	131.3	132.2	131.7	132.0	132.8	132.7
9 Other	1,129.6	1,242.9	1,266.2	1,277.6	1,286.8	1,290.8	1,301.7	1,307.6	1,308.3	1,308.4	1,307.5	1,307.3
10 Consumer	301.1	322.3	327.0	328.5	331.3	332.8	323.6	327.2	326.3	328.8	327.7	326.1
11 Security[4]	7.8	8.5	8.8	9.0	9.1	9.6	9.8	10.1	9.8	10.2	10.6	10.1
12 Other loans and leases	102.1	103.1	103.8	104.0	105.1	107.2	107.5	108.9	108.1	108.7	110.2	109.0
13 Interbank loans	84.2	75.2	73.4	74.4	77.0[r]	78.5	83.1	89.3	84.5	90.5	93.2	90.0
14 Cash assets[5]	112.3	114.8	115.4	116.9	118.6	120.8	119.1[r]	117.1	115.5	114.7	122.7	115.3
15 Other assets[6]	164.7	195.3	204.8	198.1	198.3	201.8	200.8	205.6	204.4	202.1	201.3	215.0
16 **Total assets**[7]	**3,013.7**	**3,221.9**	**3,260.6**	**3,276.8**	**3,297.3**	**3,309.5[r]**	**3,302.3**	**3,323.9**	**3,314.9**	**3,321.5**	**3,334.9**	**3,328.2**
Liabilities												
17 Deposits	2,300.2	2,424.5	2,440.8	2,473.3[r]	2,490.0	2,503.2[r]	2,505.9	2,518.2	2,511.5	2,522.5	2,528.1	2,509.6
18 Transaction	335.9	348.4	355.3	346.0	357.0	348.6[r]	343.9[r]	349.1	332.5	342.5	368.0	357.9
19 Nontransaction	1,964.3	2,076.1	2,085.5	2,127.4	2,133.0[r]	2,154.7	2,162.1	2,169.0	2,179.1	2,180.0	2,160.1	2,151.7
20 Large time	353.1	394.9	399.2	407.3[r]	412.6	415.9	423.2	429.2	434.2	426.0	427.9	427.8
21 Other	1,611.2	1,681.2	1,686.3	1,720.1[r]	1,720.4[r]	1,738.8[r]	1,738.9	1,739.9	1,744.9	1,753.9	1,732.3	1,723.9
22 Borrowings	488.2	516.1	513.3	509.4	511.0	517.1	502.6	504.8	504.8	500.0	512.9	503.1
23 From banks in the U.S.	181.7	171.3	168.2	165.4	162.9	165.1	161.2	166.0	166.9	164.8	166.6	167.1
24 From others	306.5	344.8	345.1	344.0	348.2	352.0	341.4	338.8	337.9	335.1	346.3	336.0
25 Net due to related foreign offices	7.5	10.8	10.0	13.5	14.1	13.3	15.5	13.3	14.8	14.6	11.5	12.6
26 Other liabilities	72.5	71.1	73.5	70.9	72.2	72.5	71.6	73.3	72.0	73.1	73.7	74.9
27 **Total liabilities**	**2,868.5**	**3,022.5**	**3,037.6**	**3,067.1**	**3,087.3[r]**	**3,106.2**	**3,095.6**	**3,109.7**	**3,103.1**	**3,110.2**	**3,126.2**	**3,100.2**
28 Residual (assets less liabilities)[8]	145.2	199.4	223.0	209.7	210.0[r]	203.3[r]	206.7	214.3	211.8	211.4	208.7	228.0
	Not seasonally adjusted											
Assets												
29 Bank credit	2,701.1	2,862.9	2,889.2	2,910.8[r]	2,934.2	2,948.2	2,942.5	2,964.1	2,962.9	2,966.8	2,970.1	2,960.1
30 Securities in bank credit	709.8	723.8	718.2	712.5	712.5[r]	708.5	699.4	697.8	698.5	697.4	699.9	695.1
31 Treasury and Agency securities[2]	492.8	499.2	495.4	490.6[r]	490.0	487.3	484.7	484.2	484.4	482.9	484.8	484.6
32 Other securities	217.0	224.5	222.8	221.9	222.5	221.2[r]	214.7	213.6	214.1	214.5	215.1	210.5
33 Loans and leases in bank credit[3]	1,991.4	2,139.2	2,171.0	2,198.3	2,221.8[r]	2,239.8[r]	2,243.1[r]	2,266.4	2,264.4	2,269.4	2,270.1	2,265.0
34 Commercial and industrial	319.5	344.8	348.0	352.7	353.2	356.2	357.4	361.2	360.6	361.0	361.8	361.9
35 Real estate	1,256.4	1,364.3	1,387.4	1,406.7	1,422.6	1,431.7	1,441.4	1,454.2	1,455.7	1,455.9	1,454.8	1,452.5
36 Revolving home equity	113.9	126.1	130.3	134.8	135.8	135.4	132.0	132.1	132.0	132.0	132.4	132.0
37 Other	1,142.5	1,238.3	1,257.1	1,271.9	1,286.8	1,296.2	1,309.4	1,322.1	1,323.6	1,323.9	1,322.4	1,320.5
38 Other residential	461.0[r]	491.3[r]	498.8[r]	503.2	510.6	512.0	516.0	519.8	523.8	521.5	518.5	516.3
39 Commercial	681.5[r]	746.9[r]	758.3[r]	768.7	776.2	784.2	793.4	802.3	799.8	802.4	803.9	804.2
40 Consumer	305.0	319.2	322.4	324.5	329.6	333.3[r]	325.8	331.3	329.1	332.6	332.8	331.0
41 Credit cards and related plans	151.3	159.8	161.8	163.3	165.8	168.1	160.7	166.7	164.4	168.2	168.3	166.6
42 Other	153.6	159.4	160.6	161.2	163.8	165.2	165.1	164.5	164.7	164.4	164.5	164.4
43 Security[4]	7.9	8.4	8.7	9.0	9.2	9.5	9.8	10.3	10.1	10.4	10.5	10.2
44 Other loans and leases	102.6	102.4	104.5	105.4	107.1	109.1	108.7	109.5	109.0	109.5	110.2	109.3
45 Interbank loans	85.7	72.9	72.0	72.0	76.5	77.1	84.0	90.8	89.6	93.1	91.0	89.6
46 Cash assets[5]	116.2	113.8	114.9	116.9	116.8	122.1	120.6	121.0	116.2	121.7	123.0	123.2
47 Other assets[6]	164.7	195.3	204.8	198.1	198.3	201.8	200.8	205.6	204.4	202.1	201.3	215.0
48 **Total assets**[7]	**3,035.4**	**3,212.0**	**3,247.9**	**3,264.4**	**3,292.1**	**3,315.3**	**3,314.4[r]**	**3,347.5**	**3,339.3**	**3,349.6**	**3,351.3**	**3,354.1**
Liabilities												
49 Deposits	2,311.6	2,419.9	2,439.8	2,466.4	2,486.0[r]	2,502.1	2,508.1	2,530.3	2,529.5	2,539.1	2,529.1	2,523.2
50 Transaction	339.2	344.1	351.0	345.7	352.7	346.8	345.2[r]	352.5	332.8	346.8	367.3	367.0
51 Nontransaction	1,972.4	2,075.8	2,088.8	2,120.7	2,133.3	2,155.3	2,163.0	2,177.8	2,196.6	2,192.3	2,161.8	2,156.2
52 Large time	353.1	394.9	399.2	407.3[r]	412.6	415.9	423.2	429.2	434.2	426.0	427.9	427.8
53 Other	1,619.3	1,680.9	1,689.6	1,713.4[r]	1,720.7[r]	1,739.4[r]	1,739.8	1,748.6	1,762.5	1,766.3	1,733.9	1,728.4
54 Borrowings	488.2	516.1	513.3	509.4	511.0	517.1	502.6	504.8	504.8	500.0	512.9	503.1
55 From banks in the U.S.	181.7	171.3	168.2	165.4	162.9	165.1	161.2	166.0	166.9	164.8	166.6	167.1
56 From others	306.5	344.8	345.1	344.0	348.2	352.0	341.4	338.8	337.9	335.1	346.3	336.0
57 Net due to related foreign offices	7.5	10.8	10.0	13.5	14.1	13.3	15.5	13.3	14.8	14.6	11.5	12.6
58 Other liabilities	72.5	71.1	73.5	70.9	72.2	72.5	71.6	73.3	72.0	73.1	73.7	74.9
59 **Total liabilities**	**2,879.8**	**3,017.9**	**3,036.6**	**3,060.1**	**3,083.4**	**3,105.0**	**3,097.8**	**3,121.8**	**3,121.1**	**3,126.8**	**3,127.2**	**3,113.8**
60 Residual (assets less liabilities)[8]	155.6	194.1	211.3	204.3	208.8[r]	210.3[r]	216.5	225.7	218.2	222.8	224.1	240.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Seasonally adjusted											
Assets												
1 Bank credit	681.6	724.7	733.2	745.4[r]	771.0[r]	787.2[r]	800.8	812.7	807.5	809.0	821.5	816.7
2 Securities in bank credit	283.0	314.2	318.7	326.1[r]	334.5[r]	351.8[r]	361.0	364.8	368.4	363.7	363.5	363.8
3 Treasury and Agency securities[2]	89.9	87.0	86.9	85.9	85.1	85.6	82.6	81.6	82.8	80.9	81.6	81.2
4 Other securities	193.0	227.2	231.8	240.2[r]	249.4[r]	266.2[r]	278.4	283.2	285.5	282.8	281.9	282.6
5 Loans and leases in bank credit[3]	398.7	410.5	414.5	419.3	436.4	435.4	439.8	448.0	439.1	445.3	458.0	452.9
6 Commercial and industrial	135.8	154.8	153.9	160.7[r]	164.5	163.9	164.0	164.4	162.1	163.3	166.2	166.6
7 Real estate	18.2	18.3	18.4	16.8	16.7	16.8	21.6	22.4	22.3	22.6	22.6	22.4
8 Security[4]	148.2	130.5	134.8	129.1	141.7	138.3	137.5	137.8	133.9	136.9	142.6	139.4
9 Other loans and leases	96.5	106.8	107.4	112.7	113.5	116.4	116.7	123.3	120.8	122.5	126.7	124.5
10 Interbank loans	50.3	48.2	49.6	51.1	48.9	50.2	48.0	46.4	44.4	45.6	46.4	48.9
11 Cash assets[5]	61.8	61.6	60.1	60.6[r]	61.4[r]	59.9[r]	56.4	54.6	54.2	54.9	56.0	53.0
12 Other assets[6]	36.4	35.1	37.0	36.4	36.7	40.2	39.2	40.8	46.3	41.3	37.4	38.9
13 **Total assets**[7]	**829.6**	**869.1**	**879.5**	**893.1**	**917.6**	**937.1**	**943.9**	**954.1**	**952.0**	**950.3**	**960.9**	**957.1**
Liabilities												
14 Deposits	548.1	587.4	602.1	582.2	628.9	636.9	643.7	627.3	634.6	626.6	622.5	624.5
15 Transaction	11.5	12.9	11.9	11.7	12.4	12.1	11.8	12.0	11.8	12.4	12.2	11.7
16 Nontransaction	536.6	574.5	590.2	570.6	616.5	624.9	631.9	615.3	622.8	614.3	610.3	612.9
17 Borrowings	365.4	369.6	361.9	368.4	388.8	384.5	386.5	413.0	407.3	402.2	419.0	425.5
18 From banks in the U.S.	52.6	46.2	50.9	48.2	52.7	50.1	49.5	57.7	51.2	54.7	61.0	63.9
19 From others	312.8	323.4	311.0	320.2	336.1	334.4	337.0	355.3	356.1	347.6	358.0	361.5
20 Net due to related foreign offices	−176.3	−196.6	−190.3	−155.4	−200.4[r]	−192.3	−190.0	−194.0	−199.4	−188.8	−192.5	−194.7
21 Other liabilities	99.4	93.4	98.7	95.0	96.2	106.1	113.3	115.0	122.6	116.2	110.3	109.8
22 **Total liabilities**	**836.7**	**853.8**	**872.3**	**890.2**	**913.6**	**935.3**	**953.4**	**961.2**	**965.2**	**956.3**	**959.3**	**965.1**
23 Residual (assets less liabilities)[8]	−7.1	15.3	7.1	2.9	4.0	1.7	−9.5	−7.1	−13.2	−6.0	1.6	−8.0
	Not seasonally adjusted											
Assets												
24 Bank credit	683.2	722.1	733.4	742.3[r]	762.0[r]	780.4[r]	796.9	813.3	811.2	807.1	818.0	819.8
25 Securities in bank credit	283.0	314.2	318.7	326.1[r]	334.5[r]	351.8[r]	361.0	364.8	368.4	363.7	363.5	363.8
26 Treasury and Agency securities[2]	89.9	87.0	86.9	85.9	85.1	85.6	82.6	81.6	82.8	80.9	81.6	81.2
27 Trading account	32.4	30.9	29.4	27.0	26.6	26.9	24.5	24.6	26.0	24.1	25.0	23.9
28 Investment account	57.5	56.1	57.6	58.9	58.5	58.7	58.1	57.0	56.8	56.9	56.6	57.3
29 Other securities	193.0	227.2	231.8	240.2[r]	249.4[r]	266.2[r]	278.4	283.2	285.5	282.8	281.9	282.6
30 Trading account	118.7	130.1	132.7	132.8	140.1	156.2	167.7	169.5	172.2	168.5	168.1	169.0
31 Investment account	74.3	97.1	99.0	107.4[r]	109.3[r]	110.0[r]	110.7	113.7	113.3	114.3	113.8	113.7
32 Loans and leases in bank credit[3]	400.2	407.9	414.7	416.2	427.5	428.5	436.0	448.5	442.8	443.4	454.5	455.9
33 Commercial and industrial	135.2	154.8	153.3	159.8	162.8	162.3	162.0	163.6	160.7	162.4	165.6	166.4
34 Real estate	18.2	18.3	18.4	16.8	16.7	16.8	21.6	22.4	22.3	22.6	22.6	22.4
35 Security[4]	152.3	127.4	133.8	125.6	133.3	132.2	136.2	141.7	140.8	138.1	143.3	145.7
36 Other loans and leases	94.5	107.4	109.0	114.0	114.8	117.3	116.2	120.8	119.0	120.2	123.1	121.5
37 Interbank loans	50.3	48.2	49.6	51.1	48.9	50.2	48.0	46.4	44.4	45.6	46.4	48.9
38 Cash assets[5]	61.8	61.0	59.6	60.0[r]	61.5[r]	61.1[r]	57.4	54.6	53.8	55.2	55.1	53.9
39 Other assets[6]	35.7	35.7	37.0	35.4	36.3	38.6	38.0	40.0	46.0	40.1	36.5	38.3
40 **Total assets**[7]	**830.5**	**866.5**	**879.2**	**888.3**	**908.3**	**929.8**	**940.0**	**953.9**	**955.0**	**947.5**	**955.6**	**960.4**
Liabilities												
41 Deposits	534.8	600.8	610.7	580.7	620.1	625.4	622.4	612.0	617.6	610.0	609.4	611.8
42 Transaction	11.4	12.7	11.8	11.7	12.2	12.2	11.9	11.9	11.6	12.4	11.9	11.7
43 Nontransaction	523.4	588.1	598.9	569.0	607.8	613.1	610.5	600.1	606.0	597.6	597.5	600.1
44 Borrowings	365.4	369.6	361.9	368.4	388.8	384.5	386.5	413.0	407.3	402.2	419.0	425.5
45 From banks in the U.S.	52.6	46.2	50.9	48.2	52.7	50.1	49.5	57.7	51.2	54.7	61.0	63.9
46 From others	312.8	323.4	311.0	320.2	336.1	334.4	337.0	355.3	356.1	347.6	358.0	361.5
47 Net due to related foreign offices	−173.7	−198.7	−193.0	−157.3	−199.9	−190.5	−187.2	−191.2	−197.2	−186.1	−188.8	−191.8
48 Other liabilities	101.4	91.9	96.7	93.7	96.5	107.5	115.6	117.3	124.5	118.5	113.2	112.1
49 **Total liabilities**	**828.0**	**863.7**	**876.3**	**885.5**	**905.5**	**927.0**	**937.2**	**951.1**	**952.2**	**944.7**	**952.8**	**957.6**
50 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 p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 9	Nov. 16	Nov. 23	Nov. 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	95.7	90.8	93.2	86.8	89.6	92.5	90.0	91.7	93.0	91.6	89.3	93.2
2 Revaluation losses on off-balance-sheet items[9]	90.5	82.7	85.3	77.2	79.7	83.2	82.1	81.6	82.6	82.0	79.3	82.4
3 Mortgage-backed securities[10]	487.8	557.0	535.9	544.3	543.3	545.4	545.1	548.5	539.3	549.4	551.4	555.0
4 Pass-through	370.2	433.8	411.3	418.8	416.3	416.5	414.5	414.6	405.6	416.1	418.6	418.9
5 CMO, REMIC, and other	117.5	123.2	124.6	125.5	127.0	128.9	130.6	133.9	133.7	133.3	132.8	136.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	4.3	.5	3.6	1.6[r]	−1.6[r]	−2.4[r]	−7.9[r]	−10.3	−12.1	−10.4	−9.4	−8.9
7 Securitized consumer loans[12]	151.9	148.9	151.1	152.5	153.1	153.1	154.2	157.0	156.2	154.1	159.2	159.0
8 Credit cards and related plans	130.3	129.5	129.2	129.5	130.7	130.8	131.8	133.3	134.3	132.4	133.1	133.5
9 Other	21.6	19.4	21.9	22.9	22.4	22.2	22.4	23.7	21.9	21.7	26.0	25.5
10 Securitized business loans[12]	6.5	5.6	5.5	4.9	4.0	3.3	3.2	3.1	3.1	3.1	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	327.0	342.9	339.7	336.9	336.0	331.2	327.1	325.3	326.6	325.1	326.1	323.2
12 Securitized consumer loans[12]	221.2	209.6	210.5	212.4	211.7	210.6	199.7	195.8	195.4	193.8	195.4	198.9
13 Credit cards and related plans	213.9	202.5	203.2	202.5	201.8	200.7	189.9	186.0	185.6	183.9	185.6	189.1
14 Other	7.3	7.1	7.2	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8	9.8
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	64.6	53.3	54.6	54.9	56.8	65.9	70.6	71.4	75.3	71.3	69.0	69.8
16 Revaluation losses on off-balance-sheet items[9]	71.4	62.0	63.6	62.6	62.4	71.2	76.1	78.0	81.7	78.4	75.4	76.4
17 Securitized business loans[12]	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,793.5	7,221.2	7,281.2	7,360.5	7,409.0	7,420.1	7,438.7	7,484.7	7,466.5	7,467.2	7,495.4	7,508.0
2 Securities in bank credit	1,937.2	2,055.6	2,063.3	2,066.7	2,078.1	2,069.1	2,058.3	2,045.6	2,055.3	2,046.0	2,048.9	2,037.4
3 Treasury and Agency securities[2]	1,150.2	1,172.4	1,177.5	1,174.4	1,166.4	1,158.9	1,141.5	1,132.7	1,136.3	1,130.1	1,133.3	1,133.1
4 Other securities	787.0	883.2	885.9	892.4	911.7	910.3	916.8	912.8	919.0	916.0	915.6	904.3
5 Loans and leases in bank credit[3]	4,856.3	5,165.6	5,217.9	5,293.8	5,330.9	5,351.0	5,380.4	5,439.2	5,411.2	5,421.2	5,446.5	5,470.6
6 Commercial and industrial	924.4	990.3	1,004.1	1,014.0	1,018.1	1,025.3	1,033.0	1,044.7	1,037.5	1,040.1	1,046.1	1,050.6
7 Real estate	2,547.6	2,734.7	2,787.7	2,825.1	2,840.9	2,864.4	2,876.9	2,902.3	2,895.9	2,900.0	2,901.8	2,904.1
8 Revolving home equity	399.9	431.5	437.9	439.5	438.7	436.9	436.9	436.2	437.3	436.7	435.4	436.4
9 Other	2,147.8	2,303.2	2,349.8	2,385.6	2,402.2	2,427.5	2,440.0	2,466.1	2,458.6	2,463.3	2,466.4	2,467.7
10 Consumer	695.2	707.1	710.5	717.2	719.9	708.8	709.2	704.4	703.1	706.4	703.1	704.7
11 Security[4]	215.9	248.4	232.5	245.3	246.7	241.8	246.6	261.5	254.2	247.8	266.6	280.6
12 Other loans and leases	473.1	485.1	483.0	492.2	505.3	510.8	514.7	526.2	520.5	526.9	528.9	530.6
13 Interbank loans	329.6	268.7	262.4	280.7	292.0	291.5	305.8	276.5	273.4	274.6	283.1	279.9
14 Cash assets[5]	314.2	332.8	327.8	324.4	327.5	317.1	309.2	311.3	318.1	294.2	318.6	305.4
15 Other assets[6]	655.5	694.0	680.9	688.6	697.5	703.8	707.0	708.9	707.0	714.8	703.6	707.5
16 **Total assets**[7]	**8,022.1**	**8,448.9**	**8,484.5**	**8,586.3**	**8,657.5**	**8,664.2**	**8,692.2**	**8,712.8**	**8,696.4**	**8,682.0**	**8,732.1**	**8,732.5**
Liabilities												
17 Deposits	5,327.9	5,561.8	5,585.6	5,655.3	5,680.5	5,693.0	5,716.8	5,734.3	5,697.5	5,722.2	5,746.0	5,745.1
18 Transaction	678.0	694.8	661.7	686.5	672.5	654.9	668.1	659.7	617.3	638.2	689.7	706.6
19 Nontransaction	4,649.9	4,867.0	4,923.9	4,968.8	5,008.0	5,038.1	5,048.8	5,074.6	5,080.2	5,084.0	5,056.3	5,038.5
20 Large time	1,197.0	1,320.9	1,320.4	1,368.0	1,392.3	1,412.2	1,408.7	1,417.8	1,412.8	1,402.8	1,426.3	1,423.8
21 Other	3,452.9	3,546.1	3,603.5	3,600.9	3,615.7	3,625.9	3,640.1	3,656.8	3,667.4	3,681.1	3,630.0	3,614.6
22 Borrowings	1,579.5	1,633.8	1,626.7	1,677.0	1,686.4	1,675.4	1,701.2	1,719.0	1,704.5	1,718.7	1,735.8	1,738.7
23 From banks in the U.S.	399.2	367.6	348.0	352.6	358.5	350.9	368.5	360.8	361.8	356.3	367.9	360.7
24 From others	1,180.3	1,266.3	1,278.8	1,324.4	1,327.9	1,324.5	1,332.7	1,358.2	1,342.8	1,362.4	1,367.9	1,377.9
25 Net due to related foreign offices	22.2	34.0	94.1	63.6	69.1	93.1	75.4	72.9	77.2	51.7	74.4	82.2
26 Other liabilities	481.7	493.6	485.2	486.1	503.3	499.5	501.3	498.1	509.5	506.4	496.0	484.0
27 **Total liabilities**	**7,411.3**	**7,723.2**	**7,791.7**	**7,882.0**	**7,939.3**	**7,961.0**	**7,994.6**	**8,024.3**	**7,988.7**	**7,999.1**	**8,052.2**	**8,049.9**
28 Residual (assets less liabilities)[8]	610.9	725.7	692.8	704.2	718.2	703.1	697.5	688.5	707.7	682.9	679.9	682.6
	Not seasonally adjusted											
Assets												
29 Bank credit	6,836.7	7,215.4	7,262.0	7,346.2	7,411.0	7,433.6	7,476.5	7,532.6	7,500.3	7,518.4	7,548.2	7,566.8
30 Securities in bank credit	1,945.1	2,057.3	2,057.4	2,065.1	2,074.7	2,067.2	2,067.8	2,054.2	2,069.9	2,054.9	2,054.9	2,042.5
31 Treasury and Agency securities[2]	1,153.9	1,176.2	1,176.0	1,170.5	1,159.5	1,154.0	1,149.9	1,136.5	1,148.3	1,136.6	1,136.3	1,130.6
32 Other securities	791.2	881.1	881.3	894.6	915.1	913.2	917.8	917.7	921.6	918.2	918.6	911.9
33 Loans and leases in bank credit[3]	4,891.6	5,158.1	5,204.7	5,281.1	5,336.4	5,366.3	5,408.8	5,478.4	5,430.5	5,463.6	5,493.3	5,524.3
34 Commercial and industrial	924.7	993.1	1,002.7	1,008.6	1,014.5	1,023.6	1,032.9	1,045.1	1,033.8	1,037.3	1,048.6	1,055.5
35 Real estate	2,556.5	2,728.8	2,782.4	2,826.9	2,849.1	2,873.8	2,895.6	2,912.5	2,910.7	2,914.5	2,908.9	2,912.6
36 Revolving home equity	398.8	433.0	438.7	440.9	440.6	438.0	436.9	435.1	435.7	436.0	434.7	435.1
37 Other	2,157.8	2,295.7	2,343.7	2,386.0	2,408.5	2,435.8	2,458.7	2,477.4	2,475.1	2,478.5	2,474.2	2,477.5
38 Consumer	707.1	699.9	703.0	713.8	721.4	711.4	713.9	716.5	707.9	715.1	717.9	723.4
39 Credit cards and related plans	312.0	306.6	308.0	308.7	311.5	302.9	309.1	319.9	309.6	319.2	322.8	326.8
40 Other	395.0	393.3	395.0	405.1	409.9	408.4	404.8	396.6	398.3	395.9	395.1	396.6
41 Security[4]	226.0	248.4	229.5	237.8	242.0	244.1	251.7	273.3	260.4	268.5	281.5	291.3
42 Other loans and leases	477.4	488.0	487.0	494.0	509.4	513.5	514.6	531.1	517.7	528.2	536.2	541.5
43 Interbank loans	333.6	269.3	259.2	280.3	286.5	288.4	309.1	279.2	278.9	281.4	284.0	277.1
44 Cash assets[5]	332.5	324.9	322.3	314.8	329.3	322.6	319.0	330.6	317.4	311.7	335.3	340.5
45 Other assets[6]	657.0	690.2	682.1	690.7	700.3	707.3	709.6	710.4	705.6	714.5	703.0	712.5
46 **Total assets**[7]	**8,089.2**	**8,431.8**	**8,458.0**	**8,563.9**	**8,658.6**	**8,683.9**	**8,745.9**	**8,784.2**	**8,733.4**	**8,757.2**	**8,801.9**	**8,828.7**
Liabilities												
47 Deposits	5,356.9	5,563.0	5,569.4	5,632.9	5,670.3	5,685.7	5,727.9	5,761.7	5,716.9	5,748.2	5,758.2	5,786.0
48 Transaction	715.3	687.3	659.2	667.8	664.5	653.8	674.2	696.4	616.8	665.8	725.1	783.3
49 Nontransaction	4,641.5	4,875.7	4,910.2	4,965.1	5,005.8	5,032.0	5,053.7	5,065.3	5,100.1	5,082.4	5,033.1	5,002.7
50 Large time	1,194.9	1,328.6	1,317.0	1,359.2	1,379.0	1,394.0	1,398.2	1,415.7	1,406.9	1,399.8	1,425.2	1,424.2
51 Other	3,446.7	3,547.1	3,593.3	3,605.9	3,626.8	3,638.0	3,655.5	3,649.7	3,693.2	3,682.6	3,607.9	3,578.5
52 Borrowings	1,566.0	1,645.6	1,628.2	1,671.3	1,690.6	1,672.5	1,693.8	1,704.1	1,683.4	1,701.6	1,732.2	1,719.1
53 From banks in the U.S.	397.6	367.0	347.8	354.1	358.8	351.0	366.5	359.5	359.6	355.0	367.9	358.7
54 From others	1,168.4	1,278.6	1,280.4	1,317.2	1,331.8	1,321.5	1,327.3	1,344.7	1,323.8	1,346.5	1,364.3	1,360.4
55 Net due to related foreign offices	29.5	29.7	85.6	63.5	73.6	99.8	87.1	82.2	83.9	61.2	82.6	97.0
56 Other liabilities	491.4	489.2	476.1	486.1	508.3	506.6	514.0	508.0	517.7	517.3	504.6	498.1
57 **Total liabilities**	**7,443.8**	**7,727.5**	**7,759.4**	**7,853.8**	**7,942.8**	**7,964.6**	**8,022.7**	**8,056.0**	**8,002.0**	**8,028.2**	**8,077.6**	**8,100.3**
58 Residual (assets less liabilities)[8]	645.4	704.3	698.6	710.1	715.8	719.3	723.1	728.2	731.4	729.0	724.3	728.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,149.8	6,488.0	6,536.8	6,592.8	6,627.4	6,626.3	6,633.2	6,677.5	6,646.2	6,664.8	6,681.7	6,707.2
2 Securities in bank credit	1,663.1	1,736.6	1,738.0	1,734.5	1,730.2	1,712.9	1,698.5	1,694.3	1,691.8	1,691.7	1,694.2	1,699.4
3 Treasury and Agency securities[2]	1,067.1	1,085.3	1,091.6	1,089.2	1,080.7	1,076.2	1,059.9	1,054.9	1,052.9	1,052.0	1,054.1	1,059.6
4 Other securities	596.0	651.3	646.4	645.3	649.5	636.6	638.7	639.4	638.9	639.7	640.2	639.7
5 Loans and leases in bank credit[3]	4,486.7	4,751.4	4,798.8	4,858.3	4,897.2	4,913.4	4,934.6	4,983.2	4,954.4	4,973.1	4,987.5	5,007.9
6 Commercial and industrial	785.7	836.5	843.4	849.2	853.7	860.8	868.2	875.7	869.7	871.6	878.4	879.8
7 Real estate	2,529.2	2,716.3	2,771.1	2,809.2	2,825.5	2,844.6	2,856.3	2,881.7	2,875.2	2,879.4	2,881.5	2,883.3
8 Revolving home equity	399.9	431.5	437.9	439.5	438.7	436.9	436.9	436.2	437.3	436.7	435.4	436.4
9 Other	2,129.3	2,284.8	2,333.3	2,369.7	2,386.8	2,407.7	2,419.4	2,445.5	2,438.0	2,442.7	2,446.0	2,447.0
10 Consumer	695.2	707.1	710.5	717.2	719.9	708.8	709.2	704.4	703.1	706.4	703.1	704.7
11 Security[4]	97.7	113.6	103.4	103.6	108.5	104.4	109.1	121.5	111.5	115.0	121.9	137.3
12 Other loans and leases	378.9	377.9	370.3	379.0	389.5	394.9	391.9	399.9	394.9	400.8	402.6	402.9
13 Interbank loans	279.5	219.1	211.4	232.2	242.5	244.3	260.1	235.4	229.3	232.3	244.1	239.1
14 Cash assets[5]	254.0	272.6	267.2	263.0	267.7	260.8	254.7	261.0	265.7	245.2	267.3	256.9
15 Other assets[6]	617.2	657.0	644.5	652.0	657.3	664.7	666.2	670.8	667.9	675.6	665.3	671.3
16 **Total assets**[7]	**7,230.3**	**7,569.4**	**7,592.5**	**7,672.4**	**7,726.9**	**7,728.2**	**7,746.3**	**7,776.6**	**7,741.0**	**7,749.6**	**7,790.3**	**7,806.6**
Liabilities												
17 Deposits	4,777.2	4,959.8	5,005.6	5,034.0	5,056.5	5,062.7	5,104.4	5,131.5	5,088.8	5,122.7	5,141.2	5,146.2
18 Transaction	666.2	682.9	650.0	674.1	660.5	643.2	656.0	647.4	605.1	626.3	677.4	693.8
19 Nontransaction	4,111.1	4,276.9	4,355.6	4,359.9	4,396.0	4,419.5	4,448.4	4,484.1	4,483.7	4,496.4	4,463.8	4,452.4
20 Large time	670.6	751.9	770.3	774.2	793.1	803.3	815.1	829.3	818.2	817.3	835.7	839.7
21 Other	3,440.4	3,525.0	3,585.2	3,585.7	3,602.9	3,616.2	3,633.3	3,654.8	3,665.5	3,679.2	3,628.1	3,612.7
22 Borrowings	1,237.1	1,271.7	1,259.0	1,290.3	1,305.7	1,296.0	1,294.5	1,298.6	1,288.2	1,288.7	1,310.4	1,325.0
23 From banks in the U.S.	346.4	318.4	299.6	299.3	307.5	300.3	309.5	301.0	301.6	295.1	303.5	305.4
24 From others	890.7	953.4	959.4	991.0	998.2	995.6	985.0	997.7	986.6	993.7	1,007.0	1,019.5
25 Net due to related foreign offices	209.7	224.2	247.9	258.3	251.8	271.7	257.3	263.4	254.4	250.1	271.1	268.1
26 Other liabilities	388.6	395.0	390.2	389.6	396.7	385.7	385.8	387.9	390.5	391.5	382.5	385.5
27 **Total liabilities**	**6,612.6**	**6,850.8**	**6,902.7**	**6,972.3**	**7,010.7**	**7,016.1**	**7,042.0**	**7,081.4**	**7,021.9**	**7,053.0**	**7,105.2**	**7,124.8**
28 Residual (assets less liabilities)[8]	617.8	718.6	689.9	700.1	716.2	712.1	704.2	695.2	719.1	696.6	685.1	681.8
	Not seasonally adjusted											
Assets												
29 Bank credit	6,187.3	6,482.0	6,520.7	6,587.4	6,636.3	6,643.6	6,670.5	6,719.1	6,680.1	6,705.9	6,729.9	6,754.6
30 Securities in bank credit	1,671.0	1,738.3	1,732.0	1,732.9	1,726.8	1,710.9	1,708.0	1,702.9	1,706.4	1,700.5	1,700.3	1,704.5
31 Treasury and Agency securities[2]	1,070.7	1,089.1	1,090.1	1,085.4	1,073.8	1,071.4	1,068.3	1,058.7	1,064.8	1,058.6	1,057.1	1,057.1
32 Other securities	600.3	649.2	641.9	647.5	652.9	639.6	639.8	644.2	641.5	641.9	643.2	647.3
33 Loans and leases in bank credit[3]	4,516.3	4,743.7	4,788.7	4,854.5	4,909.5	4,932.6	4,962.4	5,016.2	4,973.7	5,005.4	5,029.7	5,050.2
34 Commercial and industrial	785.0	839.8	842.9	845.6	851.8	861.2	868.8	875.0	867.1	868.8	878.8	881.6
35 Real estate	2,538.1	2,710.3	2,765.8	2,811.0	2,833.7	2,854.0	2,874.9	2,891.9	2,890.1	2,893.8	2,888.6	2,891.9
36 Revolving home equity	398.8	433.0	438.7	440.9	440.6	438.0	436.9	435.1	435.7	436.0	434.7	435.1
37 Other	2,139.3	2,277.3	2,327.1	2,370.1	2,393.2	2,415.9	2,438.0	2,456.9	2,454.4	2,457.8	2,453.9	2,456.8
38 Other residential	1,079.9	1,132.0	1,162.3	1,189.8	1,194.0	1,202.4	1,214.2	1,218.8	1,222.6	1,221.1	1,214.7	1,215.1
39 Commercial	1,059.4	1,145.3	1,164.9	1,180.3	1,199.2	1,213.5	1,223.8	1,238.1	1,231.8	1,236.7	1,239.2	1,241.7
40 Consumer	707.1	699.9	703.0	713.8	721.4	711.4	713.9	716.5	707.9	715.1	717.9	723.4
41 Credit cards and related plans	312.0	306.6	308.0	308.7	311.5	302.9	309.1	319.9	309.6	319.2	322.8	326.8
42 Other	395.0	393.3	395.0	405.1	409.9	408.4	404.8	396.6	398.3	395.9	395.1	396.6
43 Security[4]	102.0	114.6	103.9	104.5	109.9	108.0	110.4	126.7	113.2	123.1	133.0	140.5
44 Other loans and leases	384.2	379.0	373.1	379.5	392.7	398.1	394.4	406.1	395.5	404.7	411.3	412.7
45 Interbank loans	283.6	219.7	208.2	231.7	236.9	241.2	263.4	238.1	234.8	239.2	245.0	236.3
46 Cash assets[5]	270.2	265.3	262.4	253.4	268.3	265.2	264.5	278.6	264.2	260.9	281.1	289.7
47 Other assets[6]	618.1	653.1	646.7	654.4	661.8	669.3	669.6	671.7	665.9	674.3	664.7	675.8
48 **Total assets**[7]	**7,288.9**	**7,552.5**	**7,570.8**	**7,659.3**	**7,735.2**	**7,751.9**	**7,800.2**	**7,839.3**	**7,776.6**	**7,811.9**	**7,852.6**	**7,888.7**
Liabilities												
49 Deposits	4,809.5	4,952.4	4,991.0	5,020.4	5,057.6	5,076.2	5,130.5	5,162.5	5,119.4	5,154.8	5,155.4	5,183.4
50 Transaction	703.2	675.5	647.6	655.6	652.3	641.9	662.3	683.6	604.9	653.5	712.2	769.4
51 Nontransaction	4,106.4	4,276.9	4,343.4	4,364.8	4,405.3	4,434.3	4,468.2	4,478.9	4,514.5	4,501.2	4,443.2	4,413.9
52 Large time	672.0	751.2	768.4	773.8	791.1	805.7	819.3	831.2	823.2	820.6	837.2	837.4
53 Other	3,434.3	3,525.6	3,575.0	3,591.0	3,614.2	3,628.6	3,648.9	3,647.7	3,691.3	3,680.6	3,606.0	3,576.6
54 Borrowings	1,223.5	1,283.5	1,260.5	1,284.7	1,309.9	1,293.0	1,287.1	1,283.8	1,267.0	1,271.5	1,306.8	1,305.4
55 From banks in the U.S.	344.8	317.8	299.4	300.9	307.8	300.4	307.5	299.7	299.5	293.8	303.5	303.4
56 From others	878.8	965.7	961.1	983.8	1,002.2	992.6	979.6	984.1	967.6	977.7	1,003.3	1,002.0
57 Net due to related foreign offices	215.6	222.6	241.2	257.8	254.5	275.7	266.1	271.0	262.1	258.2	278.4	277.9
58 Other liabilities	397.4	392.4	382.3	389.2	400.3	390.4	396.2	396.6	399.4	401.2	390.5	396.4
59 **Total liabilities**	**6,646.1**	**6,851.0**	**6,875.0**	**6,952.0**	**7,022.3**	**7,035.3**	**7,079.8**	**7,114.0**	**7,048.0**	**7,085.8**	**7,131.2**	**7,163.1**
60 Residual (assets less liabilities)[8]	642.8	701.5	695.8	707.3	713.0	716.5	720.3	725.3	728.6	726.2	721.5	725.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,442.0[r]	3,589.2	3,609.5	3,641.0	3,664.1	3,672.9	3,665.8	3,703.2	3,678.7	3,691.3	3,712.3	3,731.5
2 Securities in bank credit	951.9	1,019.5	1,021.9	1,016.6	1,016.2	1,009.4	997.0	1,000.1	996.7	997.3	1,002.7	1,005.3
3 Treasury and Agency securities[2]	574.0	591.2	597.7	594.2	588.3	588.1	572.5	571.6	567.3	567.7	573.3	577.3
4 Trading account	35.1	51.0	49.4	46.7	36.8	41.6	42.2	32.5	36.0	31.4	31.8	33.4
5 Investment account	538.9	540.2	548.3	547.4	551.5	546.5	530.3	539.1	531.3	536.3	541.4	543.9
6 Mortgage-backed	435.7	440.8	449.0	447.6	449.6	444.5	435.1	447.2	435.4	439.7	445.3	461.4
7 Other	103.3	99.3	99.3	99.8	101.9	102.0	95.2	91.9	95.9	96.6	96.1	82.6
8 Other securities	377.9	428.3	424.2	422.5	427.8	421.3	424.5	428.5	429.4	429.5	429.5	427.9
9 Trading account	211.0	224.0	215.2	212.2	213.4	203.5	204.1	203.1	203.8	202.0	202.3	204.4
10 Investment account	166.9	204.3	209.0	210.3	214.4	217.8	220.5	225.4	225.6	227.6	227.2	223.5
11 State and local government	33.0	36.6	37.6	37.8	38.1	37.5	37.9	38.6	37.6	38.5	39.1	39.0
12 Other	133.9	167.7	171.4	172.4	176.4	180.3	182.6	186.8	188.0	189.1	188.1	184.6
13 Loans and leases in bank credit[3]	2,490.2[r]	2,569.7	2,587.6	2,624.4	2,647.9	2,663.5	2,668.7	2,703.1	2,682.0	2,694.1	2,709.5	2,726.2
14 Commercial and industrial	463.0[r]	491.2	490.2	492.6	493.8	500.9	504.2	511.9	507.3	508.3	514.6	515.4
15 Real estate	1,274.3[r]	1,319.2	1,355.0	1,378.7	1,387.9	1,397.8	1,402.7	1,413.2	1,409.6	1,410.4	1,415.8	1,415.3
16 Revolving home equity	285.6[r]	300.3	303.3	303.7	303.6	305.1	304.2	304.0	303.9	303.3	303.7	304.7
17 Other	988.7[r]	1,018.9	1,051.8	1,075.1	1,084.3	1,092.6	1,098.6	1,109.2	1,105.7	1,107.1	1,112.1	1,110.6
18 Other residential	620.2[r]	634.2	658.9	677.9	680.1	685.2	691.0	697.4	697.7	696.1	698.4	696.8
19 Commercial	368.4	384.7	392.9	397.2	404.2	407.4	407.6	411.8	408.0	411.0	413.7	413.8
20 Consumer	385.8	380.2	381.9	385.7	386.8	384.9	381.9	376.2	376.5	378.1	375.7	376.0
21 Security[4]	90.1	105.1	94.6	94.3	98.4	93.9	98.2	111.1	101.7	105.0	111.1	126.4
22 Federal funds sold to and repurchase agreements with broker–dealers	69.5	89.4	79.5	78.6	82.2	77.2	80.8	93.7	84.5	88.4	93.2	108.5
23 Other	20.6	15.7	15.0	15.7	16.2	16.7	17.4	17.4	17.2	16.5	17.8	17.9
24 State and local government	16.9	16.8	17.0	17.6	18.2	18.5	18.7	18.9	18.8	18.7	18.9	19.1
25 Agricultural	9.6	9.1	9.1	9.2	9.5	9.7	9.7	9.9	9.8	9.9	9.9	9.9
26 Federal funds sold to and repurchase agreements with others	27.3	26.2	21.2	24.7	28.3	31.8	19.3	23.4	17.8	23.4	26.4	24.9
27 All other loans	126.0	129.4	125.7	128.9	132.5	134.3	142.1	146.3	148.3	148.2	144.8	146.7
28 Lease-financing receivables	97.2	92.6	92.8	92.6	92.5	91.8	91.8	92.2	92.3	92.1	92.3	92.4
29 Interbank loans	199.4	145.7	135.4	150.0	155.0	150.7	158.7	147.5	145.6	149.0	151.9	147.3
30 Federal funds sold to and repurchase agreements with commercial banks	125.5	80.1	67.3	83.8	88.9	86.2	94.5	82.6	79.9	85.5	86.2	83.0
31 Other	73.8	65.6	68.1	66.2	66.1	64.5	64.2	64.9	65.7	63.5	65.7	64.4
32 Cash assets[5]	145.6[r]	157.3	150.3	144.2	146.7	141.7	137.4	144.7	148.3	133.9	149.2	141.4
33 Other assets[6]	453.1[r]	452.3	446.1	453.6	455.8	464.4	463.0	462.2	458.3	466.6	461.4	463.8
34 **Total assets**[7]	**4,202.5**[r]	**4,310.0**	**4,307.1**	**4,354.9**	**4,387.5**	**4,395.3**	**4,390.8**	**4,423.9**	**4,396.8**	**4,406.8**	**4,441.1**	**4,450.6**
Liabilities												
35 Deposits	2,460.7[r]	2,519.0	2,528.1	2,536.5	2,543.6	2,546.1	2,572.2	2,605.0	2,575.7	2,603.9	2,610.6	2,614.4
36 Transaction	327.3[r]	327.7	304.1	316.6	311.2	298.4	303.9	310.4	280.6	299.2	328.4	340.0
37 Nontransaction	2,133.4[r]	2,191.3	2,224.1	2,219.9	2,232.5	2,247.6	2,268.3	2,294.6	2,295.1	2,304.7	2,282.2	2,274.4
38 Large time	315.5[r]	352.9	361.2	358.2	372.4	374.8	380.2	397.7	387.6	389.3	402.7	406.2
39 Other	1,817.9[r]	1,838.4	1,862.9	1,861.7	1,860.0	1,872.9	1,888.1	1,896.9	1,907.5	1,915.5	1,879.5	1,868.2
40 Borrowings	749.6[r]	758.2	747.8	773.2	778.2	780.9	776.6	784.2	776.9	777.3	794.1	805.4
41 From banks in the U.S.	173.9[r]	150.2	133.7	134.7	139.4	135.6	139.7	136.5	138.9	133.2	138.1	137.5
42 From others	575.7[r]	608.1	614.1	638.5	638.8	645.3	637.0	647.7	638.0	644.0	656.1	667.9
43 Net due to related foreign offices	200.8[r]	214.2	234.4	244.2	238.6	256.2	243.8	249.3	242.9	236.2	256.5	253.6
44 Other liabilities	316.5[r]	321.5	319.1	316.7	322.9	312.7	311.7	314.2	316.9	318.0	309.4	311.6
45 **Total liabilities**	**3,727.6**[r]	**3,813.0**	**3,829.4**	**3,870.6**	**3,883.3**	**3,895.8**	**3,904.4**	**3,952.6**	**3,912.3**	**3,935.3**	**3,970.7**	**3,985.0**
46 Residual (assets less liabilities)[8]	474.9[r]	497.1	477.8	484.3	504.1	499.4	486.4	471.3	484.4	471.5	470.5	465.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.	June	July	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Not seasonally adjusted											
Assets												
47 Bank credit	3,461.4[r]	3,592.8[r]	3,603.3[r]	3,640.3	3,669.8	3,680.4	3,686.3	3,725.4	3,698.6	3,714.4	3,737.4	3,751.4
48 Securities in bank credit	956.8	1,019.9	1,017.9[r]	1,018.3	1,015.8	1,008.7	1,007.9	1,005.9	1,011.1	1,003.4	1,004.0	1,005.4
49 Treasury and Agency securities[2]	574.7	593.7	598.3	593.6	584.5	584.5	582.2	572.5	579.0	571.7	571.5	569.8
50 Trading account	35.1	51.4	49.2	46.5	36.4	40.8	42.6	32.6	36.6	31.6	31.7	32.9
51 Investment account	539.6	542.3	549.0	547.1	548.1	543.6	539.6	540.0	542.4	540.1	539.8	537.0
52 Mortgage-backed	436.4	442.3	450.0	447.6	447.3	443.5	443.5	448.0	444.7	443.0	444.2	455.7
53 Other	103.3	100.0	99.0	99.5	100.8	100.1	96.1	92.0	97.7	97.1	95.6	81.3
54 Other securities	382.1	426.2	419.7[r]	424.7	431.3	424.2	425.6	433.3	432.1	431.8	432.5	435.6
55 Trading account	213.3	222.9	212.9[r]	213.3	215.1	204.9	204.6	205.4	205.1	203.0	203.7	208.0
56 Investment account	168.8	203.3	206.7[r]	211.4	216.2	219.3	221.0	227.9	227.0	228.8	228.8	227.5
57 State and local government	33.4	36.4	37.2	38.0	38.4	37.8	38.0	39.0	37.8	38.7	39.3	39.6
58 Other	135.4	166.9	169.6	173.3	177.8	181.5	183.0	188.9	189.2	190.1	189.4	187.9
59 Loans and leases in bank credit[3]	2,504.6[r]	2,572.8[r]	2,585.4[r]	2,622.0	2,654.0	2,671.7	2,678.4	2,719.5	2,687.6	2,710.9	2,733.4	2,746.0
60 Commercial and industrial	462.2	492.6[r]	489.5[r]	491.0	494.0	502.1	506.0	511.0	505.9	506.4	514.4	515.4
61 Real estate	1,276.1[r]	1,322.0[r]	1,355.3[r]	1,380.3	1,389.9	1,398.7	1,406.9	1,415.3	1,414.9	1,415.7	1,415.3	1,414.5
62 Revolving home equity	284.9[r]	301.4[r]	303.9[r]	304.9	304.7	305.5	304.4	303.2	303.1	303.1	303.3	303.4
63 Other	991.1[r]	1,020.6[r]	1,051.3[r]	1,075.4	1,085.2	1,093.2	1,102.6	1,112.1	1,111.8	1,112.5	1,112.0	1,111.1
64 Other residential	621.8[r]	635.2[r]	658.6[r]	678.1	680.6	685.5	693.5	699.2	701.5	699.5	698.4	697.1
65 Commercial	369.4[r]	385.4[r]	392.7[r]	397.3	404.6	407.6	409.1	412.8	410.3	413.0	413.6	414.0
66 Consumer	390.0	377.6[r]	378.4	384.0	387.8	385.3	382.6	380.3	376.9	380.1	380.5	383.5
67 Credit cards and related plans	150.0	144.9[r]	144.7	142.8	143.2	141.9	142.2	147.9	143.0	148.5	149.5	150.8
68 Other	240.1[r]	232.7	233.7	241.2	244.6	243.3	240.4	232.4	233.9	231.7	230.9	232.6
69 Security[4]	94.3	106.1	95.1	95.1	99.9	97.5	99.3	116.3	102.9	112.9	122.3	130.1
70 Federal funds sold to and repurchase agreements with broker–dealers	72.8	90.3	80.0	79.3	83.4	80.2	81.7	98.1	85.5	95.1	102.7	111.7
71 Other	21.5	15.8	15.1	15.8	16.5	17.3	17.6	18.2	17.4	17.8	19.6	18.4
72 State and local government	16.9	16.8	17.0	17.6	18.2	18.5	18.7	18.9	18.8	18.7	18.9	19.1
73 Agricultural	9.7	9.1	9.2	9.2	9.5	9.7	9.8	10.0	9.8	10.0	10.0	10.1
74 Federal funds sold to and repurchase agreements with others	27.3	26.2	21.2	24.7	28.3	31.8	19.3	23.4	17.8	23.4	26.4	24.9
75 All other loans	131.0	130.1[r]	127.1	127.6	133.9	135.9	143.6	152.1	148.4	151.9	153.8	156.0
76 Lease-financing receivables	97.1	92.4	92.6	92.5	92.5	92.3	92.2	92.1	92.2	91.8	91.9	92.4
77 Interbank loans	203.6	147.6	134.7	150.1	151.0	146.6	160.3	150.6	145.3	154.6	155.1	150.8
78 Federal funds sold to and repurchase agreements with commercial banks	128.3	81.2	67.0	83.8	86.6	83.9	95.5	84.3	79.7	88.7	88.0	84.9
79 Other	75.4	66.4	67.7	66.3	64.4	62.7	64.9	66.2	65.6	65.9	67.0	65.9
80 Cash assets[5]	157.4[r]	150.4[r]	145.4	136.3	146.0	144.5	143.3	157.5	147.5	145.6	160.5	164.7
81 Other assets[6]	454.0[r]	448.4[r]	448.4[r]	456.0	460.3	469.0	466.4	463.2	456.3	465.3	460.8	468.2
82 **Total assets**[7]	**4,238.8[r]**	**4,304.7[r]**	**4,297.9[r]**	**4,348.7**	**4,392.9**	**4,406.5**	**4,422.3**	**4,462.9**	**4,413.4**	**4,445.8**	**4,480.1**	**4,501.9**
Liabilities												
83 Deposits	2,479.8[r]	2,512.6[r]	2,520.5[r]	2,526.8	2,545.9	2,557.4	2,586.0	2,623.1	2,589.6	2,623.2	2,619.0	2,638.2
84 Transaction	351.3[r]	324.6	301.8	302.4	304.7	295.9	306.8	334.0	278.4	317.8	352.5	389.9
85 Nontransaction	2,128.5[r]	2,188.0[r]	2,218.7[r]	2,224.4	2,241.2	2,261.5	2,279.3	2,289.2	2,311.2	2,305.5	2,266.5	2,248.4
86 Large time	316.9[r]	352.2	359.3	357.8	370.4	377.1	384.3	399.6	392.6	392.6	404.2	403.8
87 Other	1,811.6[r]	1,835.8[r]	1,859.4[r]	1,866.7	1,870.8	1,884.4	1,894.9	1,889.6	1,918.5	1,912.9	1,862.3	1,844.5
88 Borrowings	736.0[r]	770.0[r]	749.3[r]	767.5	782.4	777.9	769.2	769.4	755.7	760.1	790.6	785.9
89 From banks in the U.S.	172.2[r]	149.6	133.6	136.3	139.7	135.6	137.6	135.2	136.8	132.0	138.1	135.5
90 From others	563.8[r]	620.4[r]	615.7[r]	631.2	642.7	642.3	631.6	634.1	619.0	628.1	652.4	650.4
91 Net due to related foreign offices	206.7[r]	212.6[r]	227.8[r]	243.6	241.2	260.1	252.6	256.9	250.6	244.3	263.8	263.3
92 Other liabilities	325.4[r]	319.0[r]	311.1[r]	316.3	326.5	317.4	322.1	322.9	325.8	327.8	317.5	322.5
93 **Total liabilities**	**3,747.9[r]**	**3,814.2[r]**	**3,808.7[r]**	**3,854.3**	**3,896.1**	**3,912.9**	**3,930.0**	**3,972.3**	**3,921.8**	**3,955.4**	**3,990.8**	**4,009.9**
94 Residual (assets less liabilities)[8]	490.9[r]	490.5[r]	489.1[r]	494.4	496.9	493.6	492.4	490.6	491.7	490.4	489.2	492.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Seasonally adjusted											
Assets												
1 Bank credit	2,706.7	2,900.0	2,927.4	2,950.1	2,960.5	2,953.5	2,965.9	2,973.4	2,965.1	2,972.5	2,969.5	2,975.5
2 Securities in bank credit	710.1	718.3	716.2	716.2	711.3	703.6	700.0	693.2	692.7	693.4	691.6	693.8
3 Treasury and Agency securities[2]	492.0	495.3	494.0	493.3	489.6	488.3	485.8	482.3	483.3	483.3	480.9	482.0
4 Other securities	218.2	223.0	222.2	222.8	221.6	215.4	214.1	210.9	209.5	210.1	210.7	211.8
5 Loans and leases in bank credit[3]	1,996.5	2,181.7	2,211.2	2,233.9	2,249.2	2,249.9	2,265.9	2,280.2	2,272.4	2,279.1	2,278.0	2,281.7
6 Commercial and industrial	322.7	345.3	353.2	356.6	359.9	360.0	364.0	363.8	362.4	363.3	363.8	364.4
7 Real estate	1,254.9	1,397.1	1,416.1	1,430.5	1,437.6	1,446.8	1,453.5	1,468.5	1,465.6	1,469.0	1,465.7	1,468.0
8 Revolving home equity	114.3	131.3	134.6	135.8	135.1	131.8	132.7	132.3	133.4	133.4	131.8	131.6
9 Other	1,140.7	1,265.9	1,281.5	1,294.7	1,302.5	1,315.1	1,320.8	1,336.3	1,332.2	1,335.6	1,333.9	1,336.4
10 Consumer	309.4	326.9	328.6	331.5	333.1	323.8	327.2	328.2	326.6	328.3	327.4	328.6
11 Security[4]	7.6	8.5	8.9	9.3	10.1	10.5	10.9	10.4	9.8	10.0	10.8	10.8
12 Other loans and leases	101.9	103.9	104.5	106.0	108.4	108.8	110.2	109.2	107.9	108.5	110.3	109.8
13 Interbank loans	80.2	73.5	76.0	82.2	87.5	93.6	101.4	87.9	83.8	83.4	92.2	91.8
14 Cash assets[5]	108.5	115.4	117.0	118.9	121.0	119.2	117.4	116.3	117.5	111.2	118.1	115.5
15 Other assets[6]	164.1	204.7	198.3	198.3	201.5	200.3	203.2	208.6	209.6	209.0	203.9	207.6
16 **Total assets**[7]	**3,026.8**	**3,260.5**	**3,285.4**	**3,315.8**	**3,336.7**	**3,333.1**	**3,353.9**	**3,351.7**	**3,341.8**	**3,341.8**	**3,349.2**	**3,355.8**
Liabilities												
17 Deposits	2,316.6	2,440.8	2,477.5	2,497.5	2,512.9	2,516.6	2,532.2	2,526.5	2,513.1	2,518.8	2,530.5	2,531.8
18 Transaction	338.9	355.2	346.0	357.5	349.3	344.7	352.1	337.0	324.5	327.1	349.0	353.7
19 Nontransaction	1,977.7	2,085.6	2,131.5	2,140.1	2,163.5	2,171.9	2,180.1	2,189.6	2,188.6	2,191.7	2,181.6	2,178.0
20 Large time	355.1	399.1	409.1	416.0	420.7	428.5	435.0	431.6	430.6	428.0	433.0	433.6
21 Other	1,622.6	1,686.6	1,722.4	1,724.1	1,742.8	1,743.3	1,745.2	1,757.9	1,758.0	1,763.7	1,748.6	1,744.5
22 Borrowings	487.5	513.5	511.2	517.1	527.5	515.1	517.9	514.4	511.3	511.5	516.3	519.6
23 From banks in the U.S.	172.5	168.2	165.9	164.6	168.1	164.7	169.9	164.4	162.7	161.9	165.4	167.9
24 From others	315.0	345.3	345.3	352.5	359.5	350.4	348.0	350.0	348.6	349.6	350.9	351.7
25 Net due to related foreign offices	8.9	10.1	13.5	14.1	13.3	15.5	13.5	14.1	11.5	13.9	14.7	14.6
26 Other liabilities	72.0	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.6	73.5	73.1	73.9
27 **Total liabilities**	**2,885.0**	**3,037.8**	**3,073.3**	**3,101.7**	**3,127.4**	**3,120.2**	**3,137.6**	**3,128.8**	**3,109.6**	**3,117.7**	**3,134.5**	**3,139.8**
28 Residual (assets less liabilities)[8]	141.8	222.7	212.2	214.1	209.3	212.8	216.3	222.9	232.3	224.1	214.7	215.9
	Not seasonally adjusted											
Assets												
29 Bank credit	2,725.9	2,889.2	2,917.4	2,947.2	2,966.5	2,963.2	2,984.2	2,993.7	2,981.4	2,991.6	2,992.6	3,003.3
30 Securities in bank credit	714.2	718.3	714.1	714.6	710.9	702.3	700.2	697.0	695.3	697.0	696.3	699.1
31 Treasury and Agency securities[2]	496.0	495.4	491.9	491.8	489.3	486.9	486.1	486.1	485.8	486.9	485.6	487.3
32 Other securities	218.2	223.0	222.2	222.8	221.6	215.4	214.1	210.9	209.5	210.1	210.7	211.8
33 Loans and leases in bank credit[3]	2,011.7	2,170.9	2,203.3	2,232.6	2,255.5	2,260.9	2,284.0	2,296.7	2,286.1	2,294.5	2,296.3	2,304.2
34 Commercial and industrial	322.8	347.2	353.4	354.6	357.8	359.1	362.8	363.9	361.2	362.3	364.4	366.3
35 Real estate	1,262.0	1,388.4	1,410.6	1,430.8	1,443.8	1,455.3	1,468.0	1,476.6	1,475.2	1,478.2	1,473.4	1,477.4
36 Revolving home equity	113.8	131.6	134.8	136.1	135.9	132.5	132.6	131.8	132.6	132.9	131.5	131.7
37 Other	1,148.2	1,256.8	1,275.8	1,294.7	1,307.9	1,322.8	1,335.5	1,344.8	1,342.6	1,345.3	1,341.9	1,345.7
38 Other residential	458.1	496.8	503.7	511.7	513.3	516.9	520.7	519.6	521.1	521.6	516.3	518.0
39 Commercial	690.1	760.0	772.2	783.0	794.6	805.9	814.7	825.2	821.5	823.7	825.6	827.7
40 Consumer	317.0	322.3	324.6	329.9	333.6	326.1	331.3	336.1	330.9	334.9	337.4	340.0
41 Credit cards and related plans	162.1	161.7	163.3	165.9	168.3	161.0	166.9	172.0	166.6	170.7	173.3	176.0
42 Other	155.0	160.6	161.3	163.9	165.3	165.1	164.4	164.2	164.3	164.2	164.2	164.0
43 Security[4]	7.7	8.5	8.8	9.4	10.0	10.5	11.1	10.4	10.3	10.2	10.7	10.4
44 Other loans and leases	102.2	104.5	105.9	107.9	110.3	109.9	110.8	109.5	108.5	108.9	110.4	110.2
45 Interbank loans	80.0	72.1	73.5	81.6	85.9	94.6	103.1	87.5	89.5	84.6	89.9	85.5
46 Cash assets[5]	112.8	114.8	117.0	117.1	122.4	120.7	121.3	121.1	116.7	115.3	120.6	125.1
47 Other assets[6]	164.1	204.7	198.3	198.3	201.5	200.3	203.2	208.6	209.6	209.0	203.9	207.6
48 **Total assets**[7]	**3,050.1**	**3,247.8**	**3,273.0**	**3,310.6**	**3,342.3**	**3,345.3**	**3,377.9**	**3,376.4**	**3,363.1**	**3,366.1**	**3,372.6**	**3,386.8**
Liabilities												
49 Deposits	2,329.8	2,439.8	2,470.5	2,493.5	2,511.7	2,518.8	2,544.4	2,539.4	2,529.8	2,531.5	2,536.3	2,545.1
50 Transaction	351.9	350.9	345.7	353.2	347.6	346.0	355.5	349.7	326.5	335.8	359.6	379.6
51 Nontransaction	1,977.9	2,088.9	2,124.7	2,140.3	2,164.1	2,172.8	2,188.9	2,189.7	2,203.4	2,195.7	2,176.7	2,165.6
52 Large time	355.1	399.1	409.1	416.0	420.7	428.5	435.0	431.6	430.6	428.0	433.0	433.6
53 Other	1,622.7	1,689.8	1,715.6	1,724.3	1,743.4	1,744.2	1,754.0	1,758.1	1,772.7	1,767.7	1,743.7	1,732.0
54 Borrowings	487.5	513.5	511.2	517.1	527.5	515.1	517.9	514.4	511.3	511.5	516.3	519.6
55 From banks in the U.S.	172.5	168.2	165.9	164.6	168.1	164.7	169.9	164.4	162.7	161.9	165.4	167.9
56 From others	315.0	345.3	345.3	352.5	359.5	350.4	348.0	350.0	348.6	349.6	350.9	351.7
57 Net due to related foreign offices	8.9	10.1	13.5	14.1	13.3	15.5	13.5	14.1	11.5	13.9	14.7	14.6
58 Other liabilities	72.0	73.5	71.1	72.9	73.7	73.0	74.1	73.7	73.6	73.5	73.1	73.9
59 **Total liabilities**	**2,898.2**	**3,036.8**	**3,066.3**	**3,097.7**	**3,126.2**	**3,122.4**	**3,149.9**	**3,141.7**	**3,126.3**	**3,130.4**	**3,140.3**	**3,153.2**
60 Residual (assets less liabilities)[8]	151.9	211.0	206.7	212.9	216.1	222.9	228.0	234.8	236.9	235.8	232.2	233.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Seasonally adjusted											
Assets												
1 Bank credit	643.7	733.2	744.4	767.7	781.6	793.8	805.5	807.2	820.3	802.4	813.7	800.7
2 Securities in bank credit	274.1	319.0	325.4	332.2	347.9	356.3	359.7	351.3	363.5	354.4	354.7	338.0
3 Treasury and Agency securities[2]	83.2	87.1	85.9	85.1	85.7	82.6	81.6	77.9	83.4	78.1	79.2	73.4
4 Other securities	190.9	231.9	239.5	247.1	262.2	273.6	278.1	273.4	280.1	276.3	275.4	264.6
5 Loans and leases in bank credit[3]	369.6	414.2	419.0	435.5	433.7	437.6	445.8	455.9	456.8	448.0	459.0	462.7
6 Commercial and industrial	138.8	153.8	160.7	164.7	164.3	164.4	164.9	169.0	167.8	168.5	167.7	170.9
7 Real estate	18.4	18.4	16.6	15.9	15.4	19.9	20.6	20.6	20.7	20.6	20.3	20.8
8 Security[4]	118.1	134.8	129.1	141.7	138.2	137.3	137.5	140.0	142.7	132.8	144.7	143.4
9 Other loans and leases	94.2	107.2	112.6	113.2	115.8	115.9	122.8	126.4	125.6	126.1	126.4	127.7
10 Interbank loans	50.1	49.6	51.0	48.5	49.6	47.2	45.6	41.1	44.1	42.2	39.0	40.8
11 Cash assets[5]	60.1	60.1	60.6	61.4	59.8	56.3	54.4	50.2	52.4	49.1	51.3	48.5
12 Other assets[6]	38.3	37.1	36.4	36.7	40.2	39.1	40.8	38.1	39.1	39.2	38.3	36.2
13 **Total assets**[7]	**791.8**	**879.6**	**892.0**	**913.9**	**930.7**	**936.0**	**945.9**	**936.2**	**955.4**	**932.4**	**941.7**	**925.9**
Liabilities												
14 Deposits	550.6[r]	602.0	580.0	621.3	624.0	630.3	612.4	602.8	608.7	599.5	604.8	598.9
15 Transaction	11.8	11.9	11.7	12.4	12.0	11.7	12.1	12.3	12.2	12.0	12.3	12.9
16 Nontransaction	538.9	590.1	568.3	608.9	612.0	618.6	600.3	590.5	596.5	587.5	592.5	586.0
17 Borrowings	342.5[r]	362.1	367.7	386.7	380.7	379.5	406.7	420.4	416.4	430.0	425.4	413.7
18 From banks in the U.S.	52.8[r]	49.2	48.4	53.3	51.0	50.6	59.0	59.8	60.2	61.2	64.4	55.3
19 From others	289.6[r]	312.9	319.4	333.4	329.6	328.8	347.7	360.6	356.2	368.8	361.0	358.4
20 Net due to related foreign offices	−187.5	−190.3	−153.7	−194.7	−182.7	−178.7	−181.9	−190.4	−177.3	−198.4	−196.7	−185.9
21 Other liabilities	93.1	98.6	95.1	96.5	106.7	113.9	115.4	110.2	119.0	115.0	113.5	98.4
22 **Total liabilities**	**798.7**	**872.5**	**889.0**	**909.7**	**928.6**	**945.0**	**952.6**	**943.0**	**966.8**	**946.1**	**947.0**	**925.1**
23 Residual (assets less liabilities)[8]	−6.9	7.1	2.9	4.1	2.0	−9.0	−6.7	−6.8	−11.4	−13.7	−5.3	.8
	Not seasonally adjusted											
Assets												
24 Bank credit	649.4[r]	733.4	741.3	758.8	774.7	790.0	806.1	813.5	820.2	812.5	818.3	812.2
25 Securities in bank credit	274.1	319.0	325.4	332.2	347.9	356.3	359.7	351.3	363.5	354.4	354.7	338.0
26 Treasury and Agency securities[2]	83.2	87.1	85.9	85.1	85.7	82.6	81.6	77.9	83.4	78.1	79.2	73.4
27 Trading account	27.4	29.4	26.8	26.0	25.9	23.2	23.3	20.0	23.6	18.5	21.4	18.1
28 Investment account	55.8	57.7	59.1	59.2	59.9	59.5	58.3	57.9	59.8	59.6	57.8	55.3
29 Other securities	190.9	231.9	239.5	247.1	262.2	273.6	278.1	273.4	280.1	276.3	275.4	264.6
30 Trading account	115.2[r]	132.4	132.1	137.7	152.1	162.4	164.3	163.4	165.6	162.9	163.8	162.1
31 Investment account	75.7[r]	99.6	107.4	109.3	110.1	111.2	113.8	110.0	114.5	113.4	111.6	102.5
32 Loans and leases in bank credit[3]	375.3	414.4	415.9	426.6	426.9	433.7	446.4	462.2	456.7	458.1	463.6	474.1
33 Commercial and industrial	139.7	153.3	159.8	163.0	162.7	162.4	164.1	170.1	166.7	168.5	169.8	173.8
34 Real estate	18.4	18.4	16.6	15.9	15.4	19.9	20.6	20.6	20.7	20.6	20.3	20.8
35 Security[4]	124.0	133.8	125.6	133.2	132.1	136.1	141.4	146.5	147.2	145.5	148.5	150.8
36 Other loans and leases	93.2	108.9	113.9	114.5	116.7	115.4	120.3	125.0	122.2	123.5	124.9	128.8
37 Interbank loans	50.1	49.6	51.0	48.5	49.6	47.2	45.6	41.1	44.1	42.2	39.0	40.8
38 Cash assets[5]	62.3	59.6	59.9	61.5	61.0	57.4	54.4	52.1	53.2	50.7	54.2	50.8
39 Other assets[6]	38.9	37.1	35.4	36.3	38.5	38.0	40.0	38.7	39.6	40.2	38.3	36.7
40 **Total assets**[7]	**800.3**	**879.3**	**887.2**	**904.6**	**923.3**	**932.1**	**945.7**	**944.9**	**956.8**	**945.3**	**949.3**	**940.0**
Liabilities												
41 Deposits	547.4	610.6	578.4	612.6	612.7	609.5	597.4	599.2	597.5	593.4	602.8	602.6
42 Transaction	12.2	11.8	11.7	12.2	12.2	11.8	12.0	12.8	11.9	12.3	12.9	13.8
43 Nontransaction	535.2	598.8	566.8	600.3	600.5	597.7	585.5	586.4	585.6	581.1	589.9	588.8
44 Borrowings	342.5[r]	362.1	367.7	386.7	380.7	379.5	406.7	420.4	416.4	430.0	425.4	413.7
45 From banks in the U.S.	52.8[r]	49.2	48.4	53.3	51.0	50.6	59.0	59.8	60.2	61.2	64.4	55.3
46 From others	289.6[r]	312.9	319.4	333.4	329.6	328.8	347.7	360.6	356.2	368.8	361.0	358.4
47 Net due to related foreign offices	−186.2	−192.9	−155.6	−194.3	−180.9	−175.9	−179.0	−188.9	−178.2	−197.0	−195.9	−180.8
48 Other liabilities	94.1	96.7	93.8	96.8	108.1	116.2	117.8	111.3	118.3	116.1	114.1	101.7
49 **Total liabilities**	**797.8[r]**	**876.5**	**884.4**	**901.8**	**920.5**	**929.2**	**942.9**	**942.1**	**954.0**	**942.5**	**946.5**	**937.2**
50 Residual (assets less liabilities)[8]	2.5	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 p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2004	2005							2005			
	Dec.	June	July	Aug.	Sept.	Oct.[r]	Nov.[r]	Dec.	Dec. 7	Dec. 14	Dec. 21	Dec. 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	103.7	93.2	86.9[r]	89.7[r]	92.5	90.0	91.7	89.0	91.3	89.4	86.2	87.5
2 Revaluation losses on off-balance-sheet items[9]	95.1	85.3	77.3[r]	79.7	83.3[r]	82.2	81.5	80.3	82.6	80.6	76.7	79.8
3 Mortgage-backed securities[10]	507.4	535.9	544.3	543.3	545.4	545.1	548.8	550.8	552.0	550.2	551.2	550.2
4 Pass-through	389.0	411.3	418.8	416.3	416.5	414.5	414.9	415.3	415.3	413.9	415.6	415.7
5 CMO, REMIC, and other	118.4	124.6	125.5	127.0	128.9	130.6	134.0	135.5	136.8	136.3	135.7	134.4
6 Net unrealized gains (losses) on available-for-sale securities[11]	4.7	3.6	1.8[r]	–.3[r]	–2.6[r]	–8.2	–10.4	–9.1	–10.3	–9.4	–9.5	–8.2
7 Securitized consumer loans[12]	155.6	151.1	152.5	153.1	153.0[r]	153.7	157.5	166.2	164.4	164.7	167.1	167.7
8 Credit cards and related plans	133.2	129.2	129.5	130.7	130.8	131.8	133.3	135.0	135.1	132.8	135.3	136.0
9 Other	22.4	21.9	22.9	22.4	22.2	21.9	24.2	31.2	29.3	31.9	31.8	31.7
10 Securitized business loans[12]	6.4	5.5	4.9	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	331.7[r]	339.8[r]	338.6[r]	338.6[r]	334.6[r]	330.7	328.9	328.8	328.4	329.0	328.3	328.0
12 Securitized consumer loans[12]	221.5	213.1[r]	212.4	211.7	210.7[r]	199.9	196.1	201.1	200.0	199.9	202.5	202.6
13 Credit cards and related plans	214.2	203.2	202.5	201.9[r]	200.9[r]	190.0	186.2	191.3	190.2	190.1	192.7	192.8
14 Other	7.3	9.9[r]	9.9	9.9	9.9	9.9	9.8	9.8	9.8	9.8	9.8	9.8
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	59.3	54.6	54.9	56.8	65.9	70.7	71.5	66.8	71.7	69.4	67.7	60.7
16 Revaluation losses on off-balance-sheet items[9]	65.1	63.6	62.9[r]	63.2[r]	72.7[r]	78.0	79.9	74.5	80.6	77.4	75.3	67.6
17 Securitized business loans[12]	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases.. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Seasonally adjusted											
Assets												
1 Bank credit	6,892.7	7,281.2	7,360.5	7,409.0	7,420.5	7,437.5	7,479.7	7,537.8	7,483.7	7,497.9	7,529.6	7,577.4
2 Securities in bank credit	1,991.3	2,063.3	2,066.7	2,078.1	2,069.2	2,057.4	2,041.7	2,053.6	2,029.0	2,030.7	2,055.7	2,072.7
3 Treasury and Agency securities[2]	1,182.4[r]	1,177.6[r]	1,174.5[r]	1,166.6[r]	1,158.9	1,141.4	1,132.4	1,143.2	1,127.9	1,126.6	1,145.7	1,151.3
4 Other securities	808.9[r]	885.7[r]	892.2[r]	911.5[r]	910.3	916.0	909.3	910.5	901.1	904.2	910.0	921.5
5 Loans and leases in bank credit[3]	4,901.4	5,217.9	5,293.8	5,330.9	5,351.3	5,380.2	5,438.0	5,484.2	5,454.7	5,467.1	5,473.9	5,504.7
6 Commercial and industrial	942.9	1,004.1	1,013.9[r]	1,017.8[r]	1,024.4	1,032.8	1,044.4	1,066.4	1,054.9	1,059.9	1,065.0	1,073.3
7 Real estate	2,572.3	2,787.7	2,825.1	2,840.9	2,864.8	2,877.3	2,902.6	2,928.3	2,919.8	2,930.4	2,922.7	2,930.5
8 Revolving home equity	407.3	437.9	439.5	438.7	436.8	436.8	436.2	434.6	434.2	434.9	435.3	435.0
9 Other	2,165.0	2,349.8	2,385.6	2,402.2	2,428.0	2,440.5	2,466.4	2,493.7	2,485.6	2,495.5	2,487.4	2,495.4
10 Consumer	702.7	710.5	717.2	719.9	708.7	709.2	704.4	708.1	705.2	705.0	711.1	711.1
11 Security[4]	200.5	232.5	245.3	246.7	241.8	246.6	261.5	252.5	253.9	244.5	250.8	259.2
12 Other loans and leases	482.9	483.0	492.3[r]	505.6[r]	511.7	514.3	525.2	528.9	520.9	527.3	524.2	530.6
13 Interbank loans	289.3	262.4	280.7	292.1[r]	291.6	306.5	277.8	286.4	265.4	279.3	291.2	300.5
14 Cash assets[5]	327.6	327.8	324.4	327.5	316.8	308.9	311.1	316.4	331.8	308.6	316.6	309.7
15 Other assets[6]	660.4	680.9	688.6	697.5	703.9	706.9	708.9	728.7	715.5	718.9	717.0	738.1
16 **Total assets**[7]	**8,100.6**	**8,484.5**	**8,586.3**	**8,657.6**[r]	**8,664.4**	**8,691.4**	**8,708.9**	**8,801.8**	**8,728.4**	**8,737.1**	**8,787.0**	**8,858.2**
Liabilities												
17 Deposits	5,368.1	5,585.6	5,655.3	5,680.5	5,693.3	5,716.9	5,734.4	5,767.3	5,796.4	5,768.8	5,771.6	5,750.5
18 Transaction	664.0	661.7	686.5	672.5	654.9	668.2	659.7	657.7	629.9	615.4	659.6	702.4
19 Nontransaction	4,704.2	4,923.9	4,968.8	5,008.0	5,038.3	5,048.8	5,074.8	5,109.6	5,166.4	5,153.4	5,112.0	5,048.1
20 Large time	1,224.7	1,320.4	1,368.0	1,392.4[r]	1,414.2	1,410.0	1,418.9	1,434.4	1,431.9	1,439.3	1,431.2	1,437.3
21 Other	3,479.5	3,603.5	3,600.9	3,615.6[r]	3,624.2	3,638.7	3,655.9	3,675.2	3,734.6	3,714.0	3,680.8	3,610.8
22 Borrowings	1,554.0	1,626.7	1,677.0	1,686.4	1,675.6	1,701.2	1,719.1	1,729.4	1,668.2	1,690.7	1,730.9	1,760.6
23 From banks in the U.S.	367.3	348.0	352.6	358.5	351.0	368.5	360.8	378.2	352.5	363.6	378.6	398.8
24 From others	1,186.7	1,278.8	1,324.4	1,327.9	1,324.6	1,332.8	1,358.3	1,351.2	1,315.7	1,327.1	1,352.3	1,361.8
25 Net due to related foreign offices	56.7	94.1	63.6	69.1	93.1	75.4	72.8	75.1	87.4	69.6	77.6	89.5
26 Other liabilities	477.8	485.2	486.1	503.4[r]	499.6	500.4	494.4	489.2	485.9	486.5	482.9	490.6
27 **Total liabilities**	**7,456.6**	**7,791.7**	**7,882.0**	**7,939.4**[r]	**7,961.5**	**7,993.9**	**8,020.7**	**8,061.0**	**8,037.8**	**8,015.6**	**8,062.9**	**8,091.2**
28 Residual (assets less liabilities)[8]	644.0	692.8	704.2	718.2	702.9	697.5	688.2	740.8	690.6	721.5	724.0	767.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,903.0	7,262.0	7,346.2	7,411.1[r]	7,434.0	7,475.4	7,527.5	7,549.5	7,519.3	7,514.1	7,550.8	7,568.9
30 Securities in bank credit	1,993.8	2,057.4	2,065.1	2,074.7	2,067.3	2,066.9	2,050.3	2,057.5	2,037.6	2,037.7	2,061.1	2,072.3
31 Treasury and Agency securities[2]	1,177.8[r]	1,176.2[r]	1,170.6[r]	1,159.7[r]	1,154.1	1,149.8	1,136.1	1,138.7	1,122.5	1,123.0	1,142.6	1,145.0
32 Other securities	816.1[r]	881.2[r]	894.5[r]	915.0[r]	913.2	917.0	914.1	918.8	915.0	914.7	918.4	927.3
33 Loans and leases in bank credit[3]	4,909.2	5,204.7	5,281.1	5,336.4	5,366.7	5,408.5	5,477.2	5,492.0	5,481.7	5,476.3	5,489.7	5,496.6
34 Commercial and industrial	938.7	1,002.7	1,008.5[r]	1,014.3[r]	1,022.7	1,032.7	1,044.8	1,061.7	1,057.1	1,053.8	1,059.9	1,065.8
35 Real estate	2,571.4	2,782.4	2,826.9	2,849.1	2,874.2	2,895.9	2,912.7	2,927.3	2,919.9	2,931.5	2,922.9	2,926.9
36 Revolving home equity	405.4	438.7	440.9	440.6	438.0	436.8	435.0	432.6	431.9	432.3	433.0	433.1
37 Other	2,166.0	2,343.7	2,386.0	2,408.5	2,436.2	2,459.1	2,477.7	2,494.7	2,488.0	2,499.2	2,489.9	2,493.8
38 Consumer	716.2	703.0	713.8	721.4	711.4	713.9	716.4	721.6	719.9	718.1	725.4	725.0
39 Credit cards and related plans	319.3	308.0	308.7	311.5	302.9	309.1	319.9	317.7	322.2	317.5	320.7	319.1
40 Other	396.8	395.0	405.1	409.9	408.4	404.7	396.6	403.9	397.7	400.6	404.7	405.9
41 Security[4]	202.6	229.5	237.8	242.0	244.1	251.7	273.3	255.5	253.1	247.8	258.4	259.0
42 Other loans and leases	480.3	487.0	494.1[r]	509.7[r]	514.4	514.3	530.0	525.8	531.6	525.1	523.1	519.8
43 Interbank loans	285.5	259.2	280.3	286.5	288.5	309.8	280.5	281.9	268.9	276.5	289.0	285.4
44 Cash assets[5]	336.8	322.3	314.8	329.3	322.2	318.7	330.5	325.8	371.7	306.8	345.5	304.8
45 Other assets[6]	661.1	682.1	690.7	700.3	707.4	709.6	710.4	729.6	724.6	721.5	718.6	731.5
46 **Total assets**[7]	**8,116.9**	**8,458.0**	**8,563.9**	**8,658.6**	**8,684.1**	**8,745.1**	**8,780.3**	**8,819.4**	**8,816.6**	**8,751.3**	**8,836.5**	**8,823.2**
Liabilities												
47 Deposits	5,369.4	5,569.4	5,632.9	5,670.3	5,686.0	5,728.0	5,761.9	5,767.6	5,850.2	5,781.4	5,791.1	5,695.3
48 Transaction	676.5	659.2	667.8	664.5	653.8	674.3	696.4	670.2	684.4	622.3	688.0	691.4
49 Nontransaction	4,693.0	4,910.2	4,965.1	5,005.8	5,032.2	5,053.7	5,065.5	5,097.3	5,165.7	5,159.2	5,103.2	5,004.0
50 Large time	1,235.4	1,317.0	1,359.2	1,379.1[r]	1,395.9	1,399.5	1,416.7	1,446.9	1,432.0	1,451.8	1,443.6	1,453.4
51 Other	3,457.6	3,593.3	3,605.9	3,626.7[r]	3,636.3	3,654.2	3,648.8	3,650.4	3,733.8	3,707.3	3,659.6	3,550.6
52 Borrowings	1,550.7	1,628.2	1,671.3	1,690.6	1,672.7	1,693.8	1,704.2	1,726.4	1,657.9	1,673.6	1,734.6	1,762.6
53 From banks in the U.S.	364.4	347.8	354.1	358.8	351.1	366.4	359.5	375.5	351.3	359.9	377.1	394.9
54 From others	1,186.3	1,280.4	1,317.2	1,331.8	1,321.6	1,327.4	1,344.8	1,351.0	1,306.5	1,313.8	1,357.5	1,367.7
55 Net due to related foreign offices	61.5	85.6	63.5	73.6	99.8	87.1	82.0	80.9	91.4	73.1	82.6	100.0
56 Other liabilities	483.4	476.1	486.1	508.3	506.6	513.1	504.2	494.9	490.0	490.0	487.8	499.9
57 **Total liabilities**	**7,465.0**	**7,759.4**	**7,853.8**	**7,942.8**	**7,965.0**	**8,022.0**	**8,052.3**	**8,069.7**	**8,089.5**	**8,018.1**	**8,096.1**	**8,057.8**
58 Residual (assets less liabilities)[8]	651.9	698.6	710.1	715.8	719.1	723.2	728.0	749.7	727.2	733.2	740.4	765.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.r	Nov.r	Dec.r	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Seasonally adjusted											
Assets												
1 Bank credit	6,218.9	6,536.8	6,592.8	6,627.4	6,626.7	6,632.0	6,672.5	6,732.8	6,695.7	6,700.3	6,727.5	6,757.0
2 Securities in bank credit	1,683.1	1,738.0	1,734.5	1,730.2	1,712.9	1,697.6	1,690.4	1,713.5	1,690.1	1,694.9	1,716.6	1,724.2
3 Treasury and Agency securities[2]	1,096.3r	1,091.7r	1,089.3r	1,080.8r	1,076.3	1,059.8	1,054.5	1,071.6	1,056.5	1,057.6	1,076.7	1,077.8
4 Other securities	586.8r	646.3r	645.2r	649.3r	636.6	637.9	635.9	641.9	633.7	637.3	640.0	646.3
5 Loans and leases in bank credit[3]	4,535.8	4,798.8	4,858.3	4,897.2	4,913.8	4,934.3	4,982.1	5,019.3	5,005.5	5,005.4	5,010.8	5,032.8
6 Commercial and industrial	798.8	843.4	849.1r	853.5r	859.9	867.9	875.5	891.8	883.5	887.3	891.3	896.3
7 Real estate	2,554.1	2,771.1	2,809.2	2,825.6r	2,844.9	2,856.6	2,882.0	2,908.1	2,899.2	2,909.8	2,902.3	2,910.0
8 Revolving home equity	407.3	437.9	439.5	438.7	436.8	436.8	436.2	434.6	434.2	434.9	435.3	435.0
9 Other	2,146.8	2,333.3	2,369.7	2,386.9r	2,408.1	2,419.9	2,445.8	2,473.4	2,465.0	2,474.9	2,467.1	2,475.0
10 Consumer	702.7	710.5	717.2	719.9	708.7	709.2	704.4	708.1	705.2	705.0	711.1	711.1
11 Security[4]	99.0	103.4	103.6	108.5	104.4	109.1	121.5	112.4	122.1	105.5	110.9	116.8
12 Other loans and leases	381.2	370.4r	379.1r	389.7r	395.7	391.5	398.8	398.9	395.5	397.7	395.1	398.5
13 Interbank loans	244.2	211.4	232.2	242.5	244.4	260.9	236.7	245.9	228.3	237.6	253.0	254.9
14 Cash assets[5]	262.0	267.2	263.0	267.7	260.5	254.4	260.9	266.1	282.2	258.0	265.5	260.1
15 Other assets[6]	629.7	644.5	652.0	657.3	664.7	666.2	670.8	692.9	678.6	684.7	681.9	701.7
16 **Total assets**[7]	**7,285.6**	**7,592.5**	**7,672.4**	**7,726.9**	**7,728.4**	**7,745.6**	**7,772.9**	**7,870.7**	**7,817.2**	**7,813.5**	**7,860.9**	**7,906.8**
Liabilities												
17 Deposits	4,803.1	5,005.6	5,034.0	5,056.5	5,062.9	5,104.5	5,131.6	5,161.1	5,195.2	5,158.1	5,162.6	5,137.0
18 Transaction	652.1	650.0	674.1	660.5	643.2	656.1	647.3	644.9	617.4	602.1	647.1	689.2
19 Nontransaction	4,151.0	4,355.6	4,359.9	4,396.0	4,419.7	4,448.4	4,484.3	4,516.2	4,577.8	4,556.0	4,515.5	4,447.8
20 Large time	687.6	770.3	774.2	793.2r	805.2	816.5	830.4	842.9	845.2	843.9	836.6	838.9
21 Other	3,463.5	3,585.2	3,585.7	3,602.8r	3,614.5	3,632.0	3,653.9	3,673.3	3,732.6	3,712.1	3,678.9	3,608.9
22 Borrowings	1,206.1	1,259.0	1,290.3	1,305.7	1,296.2	1,294.6	1,298.7	1,303.4	1,257.2	1,270.5	1,306.7	1,332.2
23 From banks in the U.S.	320.9	299.6	299.3	307.5	300.4	309.5	301.0	314.9	297.1	301.5	315.4	331.7
24 From others	885.2	959.4	991.0	998.2	995.8	985.1	997.7	988.5	960.1	969.0	991.3	1,000.5
25 Net due to related foreign offices	253.9	247.9	258.3	251.8	271.7	257.3	263.4	283.0	286.3	284.5	283.5	295.6
26 Other liabilities	385.7	390.2	389.6	396.7	385.7	385.0	384.2	389.1	387.1	385.6	386.0	390.0
27 **Total liabilities**	**6,648.8**	**6,902.7**	**6,972.3**	**7,010.7**	**7,016.5**	**7,041.3**	**7,077.9**	**7,136.6**	**7,125.7**	**7,098.7**	**7,138.9**	**7,154.7**
28 Residual (assets less liabilities)[8]	636.8	689.9	700.1	716.2	711.8	704.2	695.0	734.1	691.5	714.8	722.0	752.1
	Not seasonally adjusted											
Assets												
29 Bank credit	6,226.8	6,520.7	6,587.4	6,636.3	6,644.0	6,669.3	6,714.1	6,741.1	6,727.1	6,715.4	6,742.3	6,746.9
30 Securities in bank credit	1,685.6	1,732.0	1,732.9	1,726.8	1,711.0	1,707.1	1,699.0	1,717.4	1,698.7	1,701.9	1,722.0	1,723.8
31 Treasury and Agency securities[2]	1,091.6r	1,090.3r	1,085.5r	1,074.0r	1,071.4	1,068.2	1,058.3	1,067.2	1,051.1	1,054.0	1,073.7	1,071.6
32 Other securities	594.0r	641.7r	647.4r	652.8r	639.6	639.0	640.7	650.2	647.6	647.9	648.3	652.2
33 Loans and leases in bank credit[3]	4,541.2	4,788.7	4,854.5	4,909.6r	4,933.0	4,962.1	5,015.1	5,023.8	5,028.4	5,013.5	5,020.3	5,023.1
34 Commercial and industrial	794.0	842.8r	845.5r	851.6r	860.3	868.6	874.7	886.4	883.4	880.5	885.5	888.7
35 Real estate	2,553.2	2,765.8	2,811.0	2,833.8r	2,854.3	2,875.3	2,892.1	2,907.1	2,899.4	2,910.9	2,902.6	2,906.5
36 Revolving home equity	405.4	438.7	440.9	440.6	438.0	436.8	435.0	432.6	431.9	432.3	433.0	433.1
37 Other	2,147.7	2,327.1	2,370.1	2,393.2	2,416.4	2,438.5	2,457.2	2,474.5	2,467.5	2,478.6	2,469.6	2,473.4
38 Other residential	1,075.0r	1,162.1r	1,189.7r	1,193.8r	1,201.6	1,213.3	1,218.2	1,221.3	1,222.2	1,229.4	1,215.6	1,216.9
39 Commercial	1,072.7r	1,165.0r	1,180.4r	1,199.4r	1,214.8	1,225.2	1,238.9	1,253.1	1,245.2	1,249.2	1,253.9	1,256.5
40 Consumer	716.2	703.0	713.8	721.4	711.4	713.9	716.4	721.6	719.9	718.1	725.4	725.0
41 Credit cards and related plans	319.3	308.0	308.7	311.5	302.9	309.1	319.9	317.7	322.2	317.5	320.7	319.1
42 Other	396.8	395.0	405.1	409.9	408.4	404.7	396.6	403.9	397.7	400.6	404.7	405.9
43 Security[4]	98.0	103.9	104.5	109.9	108.0	110.4	126.7	111.4	120.2	107.0	111.7	112.5
44 Other loans and leases	379.8	373.1	379.6r	393.0r	399.0	394.0	405.0	397.3	405.5	397.0	395.2	390.5
45 Interbank loans	240.3	208.2	231.7	236.9	241.3	264.2	239.4	241.4	231.7	234.8	250.8	239.8
46 Cash assets[5]	271.6	262.4	253.4	268.3	264.9	264.2	278.4	275.8	321.2	256.4	294.6	256.0
47 Other assets[6]	628.3	646.7	654.4	661.8	669.4	669.6	671.8	691.4	686.6	684.8	681.2	692.5
48 **Total assets**[7]	**7,298.0**	**7,570.8**	**7,659.3**	**7,735.3r**	**7,752.1**	**7,799.5**	**7,835.6**	**7,882.8**	**7,899.4**	**7,824.4**	**7,901.9**	**7,868.3**
Liabilities												
49 Deposits	4,797.2	4,991.0	5,020.4	5,057.6	5,076.5	5,130.6	5,162.6	5,153.4	5,249.6	5,164.5	5,175.3	5,069.7
50 Transaction	664.3	647.6	655.6	652.3	641.9	662.4	683.6	657.0	671.1	608.7	674.9	678.1
51 Nontransaction	4,132.8	4,343.4	4,364.8	4,405.3	4,434.5	4,468.2	4,479.1	4,496.4	4,578.5	4,555.8	4,500.4	4,391.6
52 Large time	691.5	768.4	773.8	791.2r	807.6	820.6	832.2	847.9	846.7	850.4	842.8	842.9
53 Other	3,441.3	3,575.0	3,591.0	3,614.1r	3,626.9	3,647.6	3,646.9	3,648.5	3,731.8	3,705.4	3,657.6	3,548.7
54 Borrowings	1,202.8	1,260.5	1,284.7	1,310.0r	1,293.2	1,287.1	1,283.9	1,300.5	1,246.9	1,253.4	1,310.4	1,334.3
55 From banks in the U.S.	317.9	299.4	300.9	307.8	300.5	307.4	299.7	312.2	295.9	297.8	313.9	327.8
56 From others	884.8	961.1	983.8	1,002.2	992.8	979.7	984.2	988.3	950.9	955.6	996.5	1,006.4
57 Net due to related foreign offices	258.0	241.2	257.8	254.5	275.7	266.1	271.0	287.9	288.6	287.4	288.0	303.9
58 Other liabilities	390.7	382.3	389.2	400.3	390.4	395.3	392.8	394.1	390.0	388.6	390.6	397.8
59 **Total liabilities**	**6,648.6**	**6,875.0**	**6,952.0**	**7,022.3**	**7,035.8**	**7,079.1**	**7,110.3**	**7,135.9**	**7,175.0**	**7,094.0**	**7,164.3**	**7,105.6**
60 Residual (assets less liabilities)[8]	649.3	695.8	707.3	713.0	716.3	720.4	725.2	746.9	724.4	730.4	737.6	762.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Seasonally adjusted											
Assets												
1 Bank credit	3,496.6	3,609.5	3,641.0	3,664.1	3,672.9	3,664.3[r]	3,698.2[r]	3,723.9	3,695.7	3,693.2	3,718.3	3,744.3
2 Securities in bank credit	967.1	1,021.9	1,016.6	1,016.2	1,009.4	996.2[r]	996.4[r]	1,014.3	992.7	996.5	1,016.6	1,026.6
3 Treasury and Agency securities[2]	598.1	597.7	594.2	588.3	588.0[r]	572.2[r]	571.3[r]	587.2	573.5	572.5	591.6	594.7
4 Trading account	34.1	49.4	46.7	36.8	41.5[r]	41.9[r]	32.3[r]	35.0	26.6	32.8	32.2	37.6
5 Investment account	564.0	548.3	547.4	551.5	546.5	530.3	539.0[r]	552.1	546.9	539.7	559.4	557.0
6 Mortgage-backed	459.2	449.0	447.6	449.6	444.5	435.1	447.1[r]	470.3	463.5	454.7	476.9	477.8
7 Other	104.8	99.3	99.8	101.9	102.0	95.2	91.9	81.9	83.4	85.0	82.5	79.3
8 Other securities	368.9	424.2	422.5	427.8	421.4[r]	423.9[r]	425.1[r]	427.1	419.2	424.0	425.0	431.9
9 Trading account	201.1	215.2	212.2	213.4	203.6[r]	203.5[r]	199.6[r]	202.8	199.4	201.2	200.6	207.1
10 Investment account	167.8	209.0	210.3	214.4	217.8	220.5	225.5[r]	224.3	219.7	222.8	224.4	224.8
11 State and local government	33.2	37.6	37.8	38.1	37.5	37.9	38.6	39.5	38.8	39.2	39.1	40.2
12 Other	134.6	171.4	172.4	176.4	180.3	182.6	186.9[r]	184.8	181.0	183.6	185.3	184.6
13 Loans and leases in bank credit[3]	2,529.5	2,587.6	2,624.4	2,647.9	2,663.5	2,668.2[r]	2,701.8[r]	2,709.6	2,703.0	2,696.6	2,701.7	2,717.6
14 Commercial and industrial	471.1	490.2	492.6	493.8	500.2[r]	504.2	511.9	522.2	516.5	518.6	521.7	525.8
15 Real estate	1,299.0	1,355.0	1,378.7	1,387.9	1,397.8	1,402.7	1,413.2	1,421.3	1,417.2	1,422.2	1,416.9	1,420.1
16 Revolving home equity	291.2	303.3	303.7	303.6	305.1	304.2	304.0	305.6	304.5	305.4	306.2	306.3
17 Other	1,007.8	1,051.8	1,075.1	1,084.3	1,092.6	1,098.6	1,109.2	1,115.7	1,112.7	1,116.8	1,110.7	1,113.8
18 Other residential	635.8	658.9	677.9	680.1	685.2	691.0	697.4	698.2	699.1	701.6	693.0	694.0
19 Commercial	372.0	392.9	397.2	404.2	407.4	407.6	411.8	417.5	413.5	415.2	417.7	419.8
20 Consumer	390.3	381.9	385.7	386.8	384.9	381.9	376.2	377.7	372.5	374.0	380.1	381.3
21 Security[4]	91.0	94.6	94.3	98.4	93.9	98.2	111.1	101.3	111.6	94.8	99.6	105.0
22 Federal funds sold to and repurchase agreements with broker–dealers	69.1	79.5	78.6	82.2	77.2	80.8	93.7	84.1	94.1	78.0	83.3	87.2
23 Other	21.9	15.0	15.7	16.2	16.7	17.4	17.4	17.2	17.6	16.8	16.3	17.9
24 State and local government	17.0	17.0	17.6	18.2	18.5	18.7	18.9	18.9	18.7	18.8	18.9	19.0
25 Agricultural	9.4	9.1	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.8	9.7	9.7
26 Federal funds sold to and repurchase agreements with others	27.5	21.2	24.7	28.3	31.8	18.7[r]	22.2[r]	21.1	25.4	24.3	20.3	16.5
27 All other loans	127.3	125.7	128.9	132.6[r]	134.9[r]	142.1	146.3	145.5	139.4	142.1	142.7	149.0
28 Lease-financing receivables	96.9	92.8	92.6	92.5	91.8	91.8	92.2	91.7	92.0	92.1	91.7	91.2
29 Interbank loans	164.4	135.4	150.0	155.0	150.7	159.4[r]	148.8[r]	150.6	139.5	150.1	156.5	153.3
30 Federal funds sold to and repurchase agreements with commercial banks	104.9	67.3	83.8	88.9	86.2	95.3[r]	83.9[r]	82.6	73.9	80.2	90.9	83.3
31 Other	59.5	68.1	66.2	66.1	64.5	64.2	64.9	68.0	65.6	69.9	65.6	70.0
32 Cash assets[5]	149.9	150.3	144.2	146.7	141.7	137.4	144.7	145.5	159.2	137.6	144.0	140.7
33 Other assets[6]	455.2	446.1	453.6	455.8	464.4	463.0	462.2	468.7	459.6	469.4	470.2	472.3
34 **Total assets**[7]	**4,229.3**	**4,307.1**	**4,354.9**	**4,387.5**	**4,395.3**	**4,390.1**[r]	**4,420.3**[r]	**4,456.2**	**4,421.2**	**4,417.9**	**4,456.6**	**4,478.2**
Liabilities												
35 Deposits	2,463.7	2,528.1	2,536.5	2,543.6	2,546.1	2,572.2	2,605.0	2,611.7	2,641.0	2,606.7	2,611.1	2,589.8
36 Transaction	315.8	304.1	316.6	311.2	298.4	303.9	310.5[r]	303.1	295.5	276.3	308.7	330.6
37 Nontransaction	2,147.9	2,224.1	2,219.9	2,232.5	2,247.6	2,268.3	2,294.6	2,308.5	2,345.6	2,330.5	2,302.3	2,259.2
38 Large time	324.9	361.2	358.2	372.4	374.8	380.2	397.7	403.2	409.7	405.0	397.5	397.9
39 Other	1,823.0	1,862.9	1,861.7	1,860.0	1,872.9	1,888.1	1,896.9	1,905.3	1,935.8	1,925.5	1,904.8	1,861.3
40 Borrowings	722.9	747.8	773.2	778.2	780.9	776.6	784.2	779.1	745.0	753.4	777.8	800.6
41 From banks in the U.S.	161.8	133.7	134.7	139.4	135.6	139.7	136.5	145.5	132.9	135.5	145.5	156.6
42 From others	561.1	614.1	638.5	638.8	645.3	637.0	647.7	633.6	612.1	617.9	632.3	644.1
43 Net due to related foreign offices	242.1	234.4	244.2	238.6	256.2	243.8	249.3	264.4	267.7	265.4	266.1	277.6
44 Other liabilities	312.7	319.1	316.7	322.9	312.7	310.9[r]	310.5[r]	311.2	311.6	311.5	310.7	308.7
45 **Total liabilities**	**3,741.5**	**3,829.4**	**3,870.6**	**3,883.3**	**3,895.8**	**3,903.6**[r]	**3,948.9**[r]	**3,966.3**	**3,965.4**	**3,937.0**	**3,965.7**	**3,976.7**
46 Residual (assets less liabilities)[8]	487.8	477.8	484.3	504.1	499.4	486.5[r]	471.3	489.9	455.8	480.8	490.9	501.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Not seasonally adjusted											
Assets												
47 Bank credit	3,501.0	3,603.3	3,640.3	3,669.8	3,680.4	3,684.8r	3,720.3r	3,728.4	3,719.7	3,705.5	3,728.3	3,731.7
48 Securities in bank credit	970.5	1,017.9	1,018.3	1,015.8	1,008.7	1,007.0r	1,002.1r	1,018.8	1,001.0	1,004.0	1,022.5	1,027.1
49 Treasury and Agency securities[2]	594.4	598.3	593.6	584.5	584.3r	582.0r	572.1r	583.4	567.8	569.4	589.1	589.3
50 Trading account	33.9	49.2	46.5	36.4	40.7r	42.3r	32.3r	34.8	26.5	32.5	31.9	37.3
51 Investment account	560.4	549.0	547.1	548.1	543.6	539.6	539.8r	548.6	541.3	536.9	557.1	552.0
52 Mortgage-backed	456.3	450.0	447.6	447.3	443.5	443.5	447.9r	467.2	458.1	452.6	475.2	473.5
53 Other	104.2	99.0	99.5	100.8	100.1	96.1	92.0	81.4	83.2	84.2	81.9	78.5
54 Other securities	376.1	419.7	424.7	431.3	424.4r	425.0r	430.0r	435.4	433.2	434.6	433.4	437.8
55 Trading account	205.0	212.9	213.3	215.1	205.0r	204.0r	201.9r	206.7	206.1	206.3	204.6	209.9
56 Investment account	171.1	206.7	211.4	216.2	219.3	221.0	228.0r	228.7	227.1	228.3	228.8	227.9
57 State and local government	33.8	37.2	38.0	38.4	37.8	38.0	39.0	40.3	40.1	40.1	39.9	40.8
58 Other	137.3	169.6	173.3	177.8	181.5	183.0	189.0r	188.4	187.0	188.2	189.0	187.1
59 Loans and leases in bank credit[3]	2,530.5	2,585.4	2,622.0	2,654.0	2,671.7	2,677.9r	2,718.2r	2,709.6	2,718.7	2,701.6	2,705.8	2,704.5
60 Commercial and industrial	466.9	489.5	491.0	493.9r	501.4r	506.0	511.0	517.6	515.9	512.9	516.9	519.1
61 Real estate	1,297.4	1,355.3	1,380.3	1,389.9	1,398.7	1,406.9	1,415.3	1,419.3	1,417.1	1,423.3	1,415.8	1,414.9
62 Revolving home equity	289.8	303.9	304.9	304.7	305.5	304.4	303.2	304.1	303.2	303.5	304.4	304.6
63 Other	1,007.5	1,051.3	1,075.4	1,085.2	1,093.2	1,102.6	1,112.1	1,115.2	1,113.9	1,119.8	1,111.4	1,110.3
64 Other residential	635.6	658.6	678.1	680.6	685.5	693.5	699.2	698.0	699.9	703.5	693.4	691.8
65 Commercial	371.9	392.7	397.3	404.6	407.6	409.1	412.8	417.3	414.0	416.3	418.0	418.4
66 Consumer	397.1	378.4	384.0	387.8	385.3	382.6	380.3	384.4	380.8	381.0	386.9	387.7
67 Credit cards and related plans	157.5	144.7	142.8	143.2	141.9	142.2	147.9	146.7	147.2	145.3	148.3	148.1
68 Other	239.6	233.7	241.2	244.6	243.3	240.4	232.4	237.8	233.6	235.7	238.6	239.6
69 Security[4]	90.3	95.1	95.1	99.9	97.5	99.3	116.3	100.5	109.7	96.4	100.7	101.6
70 Federal funds sold to and repurchase agreements with broker–dealers	68.6	80.0	79.3	83.4	80.2	81.7	98.1	83.4	92.5	79.3	84.2	84.3
71 Other	21.8	15.1	15.8	16.5	17.3	17.6	18.2	17.1	17.3	17.1	16.5	17.3
72 State and local government	17.0	17.0	17.6	18.2	18.5	18.7	18.9	18.9	18.7	18.8	18.9	19.0
73 Agricultural	9.5	9.2	9.2	9.5	9.7	9.8	10.0	9.9	10.2	10.0	9.8	9.7
74 Federal funds sold to and repurchase agreements with others	27.5	21.2	24.7	28.3	31.8	18.7r	22.2r	21.1	25.4	24.3	20.3	16.5
75 All other loans	127.5	127.1	127.6	134.0r	136.5r	143.6	152.1	145.7	148.3	142.3	144.4	144.8
76 Lease-financing receivables	97.3	92.6	92.5	92.5	92.3	92.2	92.1	92.0	92.7	92.7	92.2	91.3
77 Interbank loans	163.9	134.7	150.1	151.0	146.6	161.1r	151.9r	150.1	143.4	147.5	157.9	148.9
78 Federal funds sold to and repurchase agreements with commercial banks	104.6	67.0	83.8	86.6	83.9	96.2r	85.7r	82.4	76.0	78.8	91.7	80.9
79 Other	59.3	67.7	66.3	64.4	62.7	64.9	66.2	67.8	67.5	68.7	66.2	68.0
80 Cash assets[5]	158.3	145.4	136.3	146.0	144.5	143.3	157.5	153.9	185.0	138.3	166.2	140.8
81 Other assets[6]	453.8	448.4	456.0	460.3	469.0	466.4	463.2	467.2	467.7	469.5	469.5	463.1
82 **Total assets**[7]	**4,240.4**	**4,297.9**	**4,348.7**	**4,392.9**	**4,406.5**	**4,421.6r**	**4,459.3r**	**4,467.2**	**4,483.2**	**4,428.4**	**4,489.5**	**4,452.1**
Liabilities												
83 Deposits	2,462.8	2,520.5	2,526.8	2,545.9	2,557.4	2,586.0	2,623.2r	2,609.9	2,675.7	2,611.9	2,623.6	2,549.9
84 Transaction	324.2	301.8	302.4	304.7	295.9	306.8	334.0	311.6	328.0	279.4	328.7	325.6
85 Nontransaction	2,138.6	2,218.7	2,224.4	2,241.2	2,261.5	2,279.3	2,289.2	2,298.3	2,347.8	2,332.6	2,294.9	2,224.4
86 Large time	328.9	359.3	357.8	370.4	377.1	384.3	399.6	408.2	411.3	411.5	403.7	402.0
87 Other	1,809.7	1,859.4	1,866.7	1,870.8	1,884.4	1,894.9	1,889.6	1,890.1	1,936.5	1,921.0	1,891.2	1,822.4
88 Borrowings	719.7	749.3	767.5	782.4	777.9	769.2	769.4	776.1	734.7	736.3	781.5	802.7
89 From banks in the U.S.	158.9	133.6	136.3	139.7	135.6	137.6	135.2	142.8	131.8	131.8	143.9	152.7
90 From others	560.8	615.7	631.2	642.7	642.3	631.6	634.1	633.3	603.0	604.6	637.5	650.0
91 Net due to related foreign offices	246.2	227.8	243.6	241.2	260.1	252.6	256.9	269.3	270.0	268.3	270.5	285.9
92 Other liabilities	317.7	311.1	316.3	326.5	317.4	321.2r	319.1r	316.2	314.5	314.6	315.3	316.5
93 **Total liabilities**	**3,746.3**	**3,808.7**	**3,854.3**	**3,896.1**	**3,912.9**	**3,929.1r**	**3,968.6r**	**3,971.5**	**3,995.0**	**3,931.1**	**3,991.0**	**3,955.1**
94 Residual (assets less liabilities)[8]	494.1	489.1	494.4	496.9	493.6	492.5r	490.7r	495.7	488.2	497.3	498.5	497.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.r	Nov.r	Dec.r	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Seasonally adjusted											
Assets												
1 Bank credit	2,721.4	2,927.4	2,950.1	2,960.6r	2,954.0	2,966.1	2,973.4	3,008.2	2,998.3	3,005.0	3,008.5	3,012.8
2 Securities in bank credit	715.0	716.2	716.2	711.3	703.7	699.9	693.0	698.4	695.7	696.2	699.3	697.6
3 Treasury and Agency securities[2]	497.2r	494.1r	493.5r	489.8r	488.5	486.0	482.3	483.7	481.2	482.9	484.4	483.2
4 Other securities	217.9r	222.1r	222.7r	221.5r	215.2	214.0	210.7	214.8	214.5	213.3	214.9	214.4
5 Loans and leases in bank credit[3]	2,006.3	2,211.2	2,233.9	2,249.3r	2,250.3	2,266.2	2,280.3	2,309.7	2,302.6	2,308.8	2,309.1	2,315.2
6 Commercial and industrial	327.7r	353.1r	356.5r	359.7r	359.7	363.8	363.6	369.6	367.0	368.7	369.6	370.5
7 Real estate	1,255.0	1,416.1	1,430.5	1,437.7r	1,447.2	1,453.9	1,468.8	1,486.8	1,482.0	1,487.7	1,485.4	1,490.0
8 Revolving home equity	116.1	134.6	135.8	135.1	131.7	132.6	132.2	129.0	129.7	129.6	129.0	128.8
9 Other	1,139.0	1,281.5	1,294.7	1,302.6r	1,315.5	1,321.3	1,336.6	1,357.8	1,352.4	1,358.1	1,356.4	1,361.2
10 Consumer	312.5	328.6	331.5	333.1	323.8	327.2	328.2	330.4	332.7	331.0	331.1	329.8
11 Security[4]	7.9	8.9	9.3	10.1	10.5	10.9	10.4	11.2	10.5	10.7	11.3	11.8
12 Other loans and leases	103.1	104.5	106.1r	108.6r	109.0	110.4	109.4	111.9	110.2	110.7	111.7	113.1
13 Interbank loans	79.8	76.0	82.2	87.5	93.6	101.5	87.9	95.2	88.7	87.4	96.5	101.5
14 Cash assets[5]	112.1	117.0	118.9	121.0	118.9	117.1	116.1	120.5	123.0	120.3	121.5	119.5
15 Other assets[6]	174.5	198.3	198.3	201.5	200.4	203.2	208.6	224.2	218.9	215.3	211.7	229.4
16 **Total assets**[7]	**3,055.4**	**3,285.4**	**3,315.8**	**3,336.7**	**3,333.3**	**3,353.9**	**3,351.6**	**3,413.7**	**3,394.3**	**3,393.4**	**3,403.5**	**3,428.6**
Liabilities												
17 Deposits	2,339.4	2,477.5	2,497.5	2,512.9	2,516.8	2,532.3	2,526.6	2,549.4	2,554.1	2,551.4	2,551.5	2,547.2
18 Transaction	336.3	346.0	357.5	349.3	344.7	352.2	336.9	341.7	321.9	325.8	338.4	358.6
19 Nontransaction	2,003.1	2,131.5	2,140.1	2,163.6r	2,172.1	2,180.1	2,189.7	2,207.7	2,232.2	2,225.6	2,213.2	2,188.5
20 Large time	362.6	409.1	416.0	420.8r	430.5	436.3	432.6	439.7	435.4	438.9	439.1	440.9
21 Other	1,640.5	1,722.4	1,724.1	1,742.7r	1,741.6	1,743.8	1,757.1	1,768.0	1,796.8	1,786.6	1,774.0	1,747.6
22 Borrowings	483.1	511.2	517.1	527.5	515.3	517.9	514.5	524.4	512.1	517.1	528.9	531.6
23 From banks in the U.S.	159.1	165.9	164.6	168.1	164.8	169.8	164.4	169.4	164.1	166.0	170.0	175.1
24 From others	324.0	345.3	352.5	359.5	350.5	348.1	350.1	355.0	348.0	351.1	358.9	356.5
25 Net due to related foreign offices	11.8	13.5	14.1	13.3	15.5	13.5	14.1	18.6	18.6	19.1	17.5	18.0
26 Other liabilities	73.0	71.1	72.9	73.7	73.0	74.1	73.7	77.9	75.5	74.0	75.3	81.3
27 **Total liabilities**	**2,907.4**	**3,073.3**	**3,101.7**	**3,127.4**	**3,120.7**	**3,137.7**	**3,128.9**	**3,170.3**	**3,160.3**	**3,161.7**	**3,173.2**	**3,178.0**
28 Residual (assets less liabilities)[8]	148.0	212.2	214.1	209.3	212.6	216.2	222.7	243.4	233.9	231.8	230.4	250.6
	Not seasonally adjusted											
Assets												
29 Bank credit	2,725.8	2,917.4	2,947.2	2,966.5	2,963.6	2,984.4	2,993.7	3,012.8	3,007.3	3,009.9	3,014.0	3,015.2
30 Securities in bank credit	715.1	714.1	714.6	711.0r	702.4	700.2	696.9	698.5	697.7	697.9	699.5	696.6
31 Treasury and Agency securities[2]	497.3r	492.0r	491.9r	489.5r	487.1	486.2	486.1	483.8	483.3	484.6	484.6	482.2
32 Other securities	217.9r	222.1r	222.7r	221.5r	215.2	214.0	210.7	214.8	214.5	213.3	214.9	214.4
33 Loans and leases in bank credit[3]	2,010.6	2,203.3	2,232.6	2,255.6r	2,261.2	2,284.3	2,296.8	2,314.2	2,309.6	2,312.0	2,314.5	2,318.6
34 Commercial and industrial	327.1	353.3r	354.5r	357.6r	358.9	362.5	363.7	368.8	367.5	367.6	368.6	369.5
35 Real estate	1,255.8	1,410.6	1,430.8	1,443.8	1,455.6	1,468.4	1,476.9	1,487.7	1,482.3	1,487.6	1,486.8	1,491.6
36 Revolving home equity	115.6	134.8	136.1	135.9	132.4	132.5	131.8	128.5	128.7	128.8	128.6	128.5
37 Other	1,140.2	1,275.8	1,294.7	1,308.0r	1,323.2	1,335.9	1,345.1	1,359.2	1,353.6	1,358.8	1,358.2	1,363.1
38 Other residential	439.4r	503.6r	511.6r	513.2r	516.0	519.8	519.0	523.4	522.3	525.9	522.2	525.1
39 Commercial	700.8r	772.3r	783.1r	794.8r	807.2	816.1	826.1	835.9	831.2	832.9	835.9	838.0
40 Consumer	319.1	324.6	329.9	333.6	326.1	331.3	336.1	337.2	339.2	337.1	338.5	337.3
41 Credit cards and related plans	161.8	163.3	165.9	168.3	161.0	166.9	172.0	171.1	175.0	172.2	172.5	171.0
42 Other	157.2	161.3	163.9	165.3	165.1	164.4	164.1	166.1	164.2	164.8	166.0	166.3
43 Security[4]	7.7	8.8	9.4	10.0	10.5	11.1	10.4	10.8	10.5	10.6	11.0	10.9
44 Other loans and leases	101.0	105.9	108.1r	110.5r	110.1	111.0	109.7	109.6	110.2	109.1	109.6	109.2
45 Interbank loans	76.4	73.5	81.6	85.9	94.7	103.2	87.5	91.3	88.3	87.2	92.9	91.0
46 Cash assets[5]	113.2	117.0	117.1	122.3r	120.4	121.0	120.9	121.9	136.3	118.2	128.4	115.3
47 Other assets[6]	174.5	198.3	198.3	201.5	200.4	203.2	208.6	224.2	218.9	215.3	211.7	229.4
48 **Total assets**[7]	**3,057.6**	**3,273.0**	**3,310.6**	**3,342.4r**	**3,345.5**	**3,377.8**	**3,376.3**	**3,415.6**	**3,416.2**	**3,396.0**	**3,412.4**	**3,416.2**
Liabilities												
49 Deposits	2,334.4	2,470.5	2,493.5	2,511.7	2,519.0	2,544.5	2,539.5	2,543.6	2,573.8	2,552.6	2,551.7	2,519.7
50 Transaction	340.1	345.7	353.2	347.6	346.0	355.6	349.5	345.5	343.1	329.3	346.2	352.5
51 Nontransaction	1,994.3	2,124.7	2,140.3	2,164.1	2,173.0	2,188.9	2,189.9	2,198.1	2,230.7	2,223.3	2,205.5	2,167.2
52 Large time	362.6	409.1	416.0	420.8r	430.5	436.3	432.6	439.7	435.4	438.9	439.1	440.9
53 Other	1,631.6	1,715.6	1,724.3	1,743.3r	1,742.5	1,752.6	1,757.3	1,758.4	1,795.3	1,784.4	1,766.4	1,726.3
54 Borrowings	483.1	511.2	517.1	527.5	515.3	517.9	514.5	524.4	512.1	517.1	528.9	531.6
55 From banks in the U.S.	159.1	165.9	164.6	168.1	164.8	169.8	164.4	169.4	164.1	166.0	170.0	175.1
56 From others	324.0	345.3	352.5	359.5	350.5	348.1	350.1	355.0	348.0	351.1	358.9	356.5
57 Net due to related foreign offices	11.8	13.5	14.1	13.3	15.5	13.5	14.1	18.6	18.6	19.1	17.5	18.0
58 Other liabilities	73.0	71.1	72.9	73.7	73.0	74.1	73.7	77.9	75.5	74.0	75.3	81.3
59 **Total liabilities**	**2,902.3**	**3,066.3**	**3,097.7**	**3,126.3r**	**3,122.9**	**3,150.0**	**3,141.8**	**3,164.5**	**3,180.1**	**3,162.9**	**3,173.3**	**3,150.6**
60 Residual (assets less liabilities)[8]	155.2	206.7	212.9	216.1	222.7	227.8	234.5	251.1	236.2	233.1	239.1	265.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Seasonally adjusted											
Assets												
1 Bank credit	673.8	744.4	767.7	781.6	793.8	805.5	807.1[r]	805.0	788.0	797.6	802.1	820.4
2 Securities in bank credit	308.2	325.4	332.2	347.9	356.3	359.7	351.3	340.1	338.8	335.8	339.1	348.6
3 Treasury and Agency securities[2]	86.1	85.9	85.1	85.7	82.6	81.6	77.9	71.6	71.5	69.0	69.0	73.4
4 Other securities	222.1	239.5	247.1	262.2	273.6	278.1	273.5[r]	268.6	267.4	266.8	270.1	275.1
5 Loans and leases in bank credit[3]	365.6	419.0	435.5	433.7	437.6	445.8	455.8[r]	464.9	449.2	461.7	463.0	471.9
6 Commercial and industrial	144.1	160.7	164.7	164.3	164.4	164.9	168.9[r]	174.6	171.4	172.6	173.7	177.0
7 Real estate	18.3	16.6	15.9	15.4	19.9	20.6	20.6	20.2	20.6	20.6	20.3	20.4
8 Security[4]	101.5	129.1	141.7	138.2	137.3	137.5	140.0	140.1	131.7	139.0	139.8	142.4
9 Other loans and leases	101.7	112.6	113.2	115.8	115.9	122.8	126.4	130.0	125.5	129.6	129.2	132.0
10 Interbank loans	45.2	51.0	48.5	49.6	47.2	45.6	41.1	40.5	37.2	41.7	38.2	45.6
11 Cash assets[5]	65.7	60.6	61.4	59.8	56.3	54.4	50.2	50.3	49.6	50.6	51.1	49.5
12 Other assets[6]	30.7	36.4	36.7	40.2	39.1	40.8	38.0[r]	35.8	36.9	34.2	35.1	36.4
13 **Total assets**[7]	**814.9**	**892.0**	**913.9**	**930.7**	**936.0**	**945.9**	**936.1[r]**	**931.2**	**911.2**	**923.6**	**926.1**	**951.5**
Liabilities												
14 Deposits	565.0	580.0	621.3	624.0	630.3	612.4	602.8	606.3	601.2	610.7	609.0	613.5
15 Transaction	11.8	11.7	12.4	12.0	11.7	12.1	12.3	12.8	12.6	13.3	12.5	13.2
16 Nontransaction	553.1	568.3	608.9	612.0	618.6	600.3	590.5	593.4	588.6	597.3	596.5	600.4
17 Borrowings	347.9	367.7	386.7	380.7	379.5	406.7	420.4	425.9	411.0	420.2	424.2	428.4
18 From banks in the U.S.	46.4	48.4	53.3	51.0	50.6	59.0	59.8	63.3	55.4	62.1	63.2	67.1
19 From others	301.5	319.4	333.4	329.6	328.8	347.7	360.6	362.7	355.6	358.1	361.0	361.3
20 Net due to related foreign offices	−197.2	−153.7	−194.7	−182.7	−178.7	−181.9	−190.6[r]	−207.9	−198.9	−214.9	−206.0	−206.0
21 Other liabilities	92.1	95.1	96.5	106.7	113.9	115.4	110.2	100.2	98.8	101.0	96.8	100.6
22 **Total liabilities**	**807.7**	**889.0**	**909.7**	**928.6**	**945.0**	**952.6**	**942.8[r]**	**924.4**	**912.1**	**916.9**	**924.1**	**936.5**
23 Residual (assets less liabilities)[8]	7.2	2.9	4.1	2.0	−9.0	−6.7	−6.8	6.8	−.9	6.8	2.0	15.0
	Not seasonally adjusted											
Assets												
24 Bank credit	676.2	741.3	758.8	774.7	790.0	806.1	813.4[r]	808.4	792.2	798.6	808.4	822.0
25 Securities in bank credit	308.2	325.4	332.2	347.9	356.3	359.7	351.3	340.1	338.8	335.8	339.1	348.6
26 Treasury and Agency securities[2]	86.1	85.9	85.1	85.7	82.6	81.6	77.9	71.6	71.5	69.0	69.0	73.4
27 Trading account	30.5	26.8	26.0	25.9	23.2	23.3	20.0	17.7	16.0	14.1	15.5	20.1
28 Investment account	55.7	59.1	59.2	59.9	59.5	58.3	57.9	53.9	55.4	54.8	53.5	53.3
29 Other securities	222.1	239.5	247.1	262.2	273.6	278.1	273.5[r]	268.6	267.4	266.8	270.1	275.1
30 Trading account	114.8	132.1	137.7	152.1	162.4	164.3	163.4	162.6	161.8	161.2	160.8	165.6
31 Investment account	107.3	107.4	109.3	110.1	111.2	113.8	110.0	106.0	105.6	105.7	109.3	109.5
32 Loans and leases in bank credit[3]	368.0	415.9	426.6	426.9	433.7	446.4	462.1[r]	468.2	453.3	462.8	469.4	473.5
33 Commercial and industrial	144.7	159.8	163.0	162.7	162.4	164.1	170.0[r]	175.4	173.7	173.3	174.5	177.2
34 Real estate	18.3	16.6	15.9	15.4	19.9	20.6	20.6	20.2	20.6	20.6	20.3	20.4
35 Security[4]	104.5	125.6	133.2	132.1	136.1	141.4	146.5	144.2	133.0	140.8	146.7	146.5
36 Other loans and leases	100.5	113.9	114.5	116.7	115.4	120.3	125.0	128.5	126.1	128.1	127.9	129.3
37 Interbank loans	45.2	51.0	48.5	49.6	47.2	45.6	41.1	40.5	37.2	41.7	38.2	45.6
38 Cash assets[5]	65.2	59.9	61.5	61.0	57.4	54.4	52.1	50.0	50.5	50.4	50.9	48.7
39 Other assets[6]	32.8	35.4	36.3	38.5	38.0	40.0	38.6[r]	38.2	37.9	36.7	37.4	39.0
40 **Total assets**[7]	**819.0**	**887.2**	**904.6**	**923.3**	**932.1**	**945.7**	**944.8[r]**	**936.6**	**917.2**	**926.9**	**934.5**	**954.9**
Liabilities												
41 Deposits	572.3	578.4	612.6	612.7	609.5	597.4	599.3[r]	614.1	600.6	616.9	615.8	625.7
42 Transaction	12.2	11.7	12.2	12.2	11.8	12.0	12.8	13.2	13.4	13.6	13.0	13.3
43 Nontransaction	560.1	566.8	600.3	600.5	597.7	585.5	586.5[r]	600.9	587.2	603.3	602.7	612.4
44 Borrowings	347.9	367.7	386.7	380.7	379.5	406.7	420.4	425.9	411.0	420.2	424.2	428.4
45 From banks in the U.S.	46.4	48.4	53.3	51.0	50.6	59.0	59.8	63.3	55.4	62.1	63.2	67.1
46 From others	301.5	319.4	333.4	329.6	328.8	347.7	360.6	362.7	355.6	358.1	361.0	361.3
47 Net due to related foreign offices	−196.4	−155.6	−194.3	−180.9	−175.9	−179.0	−189.0[r]	−207.0	−197.2	−214.3	−205.4	−203.9
48 Other liabilities	92.6	93.8	96.8	108.1	116.2	117.8	111.3	100.8	100.0	101.4	97.2	102.0
49 **Total liabilities**	**816.4**	**884.4**	**901.8**	**920.5**	**929.2**	**942.9**	**941.9[r]**	**933.8**	**914.4**	**924.1**	**931.7**	**952.1**
50 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 p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005						2006	2006			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.[r]	Jan.	Jan. 4	Jan. 11	Jan. 18	Jan. 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	93.1	86.9	89.7	92.5	90.2[r]	91.0[r]	85.5	90.5	89.5	89.8	89.8	90.9
2 Revaluation losses on off-balance-sheet items[9]	83.7	77.3	79.7	83.3	82.2	80.6[r]	76.5	82.0	79.9	82.6	80.5	82.0
3 Mortgage-backed securities[10]	529.0	544.3	543.3	545.4	545.1	548.8	550.7	558.8	549.7	544.9	568.7	565.6
4 Pass-through	410.7	418.8	416.3	416.5	414.5	414.9	415.3	426.5	416.9	411.9	434.8	432.9
5 CMO, REMIC, and other	118.3	125.5	127.0	128.9	130.6	134.0	135.4	132.3	132.8	133.0	133.9	132.6
6 Net unrealized gains (losses) on available-for-sale securities[11]	3.7	1.8	–.3	–2.6	–8.2	–10.4	–9.1	–7.6	–6.7	–7.8	–6.3	–7.7
7 Securitized consumer loans[12]	156.5[r]	150.8[r]	151.4[r]	151.3[r]	152.1[r]	155.9[r]	164.6	163.0	166.8	164.1	161.2	161.6
8 Credit cards and related plans	136.6	129.5	130.7	130.8	131.8	133.3	135.0	134.5	136.8	136.0	133.2	133.1
9 Other	19.9[r]	21.2[r]	20.7[r]	20.5[r]	20.2[r]	22.5[r]	29.6	28.4	30.0	28.1	28.0	28.5
10 Securitized business loans[12]	6.3	4.9	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	333.9	338.6	338.6	334.6	330.7	328.9	328.7	332.4	332.4	332.4	333.0	330.4
12 Securitized consumer loans[12]	222.2	212.4	212.1[r]	211.8[r]	201.9[r]	198.1[r]	203.1	202.0	201.9	201.8	201.1	201.3
13 Credit cards and related plans	214.9	202.5	202.2[r]	201.9[r]	192.0[r]	188.2[r]	193.3	192.3	192.1	192.0	191.5	191.6
14 Other	7.3	9.9	9.9	9.9	9.9	9.8	9.8	9.7	9.8	9.8	9.7	9.6
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	54.4	54.9	56.8	65.9	70.7	71.5	66.8	61.2	61.4	60.6	60.3	62.6
16 Revaluation losses on off-balance-sheet items[9]	61.9	62.9	63.2	72.7	78.0	79.9	74.5	67.9	67.8	68.9	67.3	68.0
17 Securitized business loans[12]	.2	.2	.2	.2	.2	.2	.2	.1	.2	.2	.2	.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.	Aug.	Sept.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Seasonally adjusted											
Assets												
1 Bank credit	6,999.4	7,360.5	7,408.9[r]	7,420.1	7,437.2	7,479.6	7,538.3	7,627.5	7,588.2	7,592.1	7,631.0	7,637.2
2 Securities in bank credit	2,039.6	2,066.6[r]	2,078.0[r]	2,068.7	2,056.9	2,041.1	2,053.3	2,094.8	2,075.8	2,070.9	2,092.6	2,103.4
3 Treasury and Agency securities[2]	1,217.8	1,175.0[r]	1,167.0[r]	1,158.7	1,141.1	1,132.0	1,143.0	1,175.7	1,160.4	1,156.1	1,173.0	1,186.4
4 Other securities	821.8	891.6[r]	910.9[r]	910.0	915.8	909.1	910.3	919.1	915.4	914.8	919.6	917.1
5 Loans and leases in bank credit[3]	4,959.9[r]	5,293.9[r]	5,331.0[r]	5,351.5	5,380.3	5,438.5	5,485.0	5,532.7	5,512.4	5,521.2	5,538.4	5,533.8
6 Commercial and industrial	954.5[r]	1,014.1[r]	1,017.6[r]	1,025.2	1,033.4	1,044.9	1,066.8	1,076.3	1,075.4	1,072.0	1,075.1	1,078.8
7 Real estate	2,600.8[r]	2,825.3[r]	2,841.1[r]	2,865.0	2,877.5	2,902.6	2,927.5	2,949.9	2,935.7	2,944.5	2,945.8	2,958.4
8 Revolving home equity	409.8[r]	439.4[r]	438.6[r]	436.8	436.7	436.1	434.7	432.7	434.1	432.9	432.3	432.8
9 Other	2,191.0[r]	2,385.9[r]	2,402.5[r]	2,428.2	2,440.8	2,466.5	2,492.8	2,517.2	2,501.5	2,511.6	2,513.5	2,525.6
10 Consumer	700.6	717.2	719.9	708.7	709.1	704.3	708.0	709.4	706.3	706.6	707.6	705.7
11 Security[4]	220.5	245.3	246.7	241.8	246.6	261.5	252.5	260.7	255.0	262.6	273.9	255.3
12 Other loans and leases	483.4[r]	492.0[r]	505.6	510.7	513.7	525.1	530.1	536.4	540.0	535.6	536.1	535.7
13 Interbank loans	293.5	280.7	292.1	291.6	306.5	277.8	286.4	284.7	286.8	280.0	283.1	284.9
14 Cash assets[5]	322.7	324.4	327.5	316.8	308.9	311.1	317.4	315.4	328.0	315.5	296.8	319.5
15 Other assets[6]	666.6	688.7[r]	697.6[r]	704.3	707.3	709.7	726.1	760.2	741.0	759.2	767.8	767.7
16 **Total assets**[7]	**8,213.4**	**8,586.3**	**8,657.6**	**8,664.4**	**8,691.5**	**8,709.7**	**8,800.7**	**8,920.6**	**8,877.0**	**8,879.8**	**8,911.8**	**8,942.3**
Liabilities												
17 Deposits	5,388.7	5,655.3	5,680.5	5,693.3	5,716.9	5,734.6	5,771.0	5,798.1	5,780.0	5,745.4	5,795.5	5,809.0
18 Transaction	677.0	686.5	672.5	654.9	668.1	659.3	653.2	654.9	648.1	623.5	648.8	696.9
19 Nontransaction	4,711.7	4,968.8	5,008.0	5,038.5	5,048.9	5,075.3	5,117.9	5,143.2	5,131.9	5,121.8	5,146.7	5,112.1
20 Large time	1,223.9	1,368.0	1,392.4	1,413.6	1,409.4	1,418.1	1,433.4	1,456.2	1,428.6	1,442.4	1,460.0	1,460.1
21 Other	3,487.8	3,600.9	3,615.7[r]	3,624.9	3,639.5	3,657.2	3,684.4	3,687.1	3,703.3	3,679.4	3,686.7	3,652.0
22 Borrowings	1,595.8	1,677.0	1,686.4	1,675.7	1,701.5	1,719.4	1,730.6	1,766.6	1,781.2	1,765.5	1,761.0	1,755.7
23 From banks in the U.S.	381.1	352.6	358.5	351.0	368.5	360.5	378.1	367.5	387.8	366.3	369.7	357.7
24 From others	1,214.7	1,324.4	1,327.9	1,324.7	1,333.0	1,358.9	1,352.6	1,399.1	1,393.4	1,399.1	1,391.3	1,398.0
25 Net due to related foreign offices	51.0	63.6	69.1	93.1	75.3	72.6	73.9	54.9	54.2	59.1	48.7	70.3
26 Other liabilities	480.5	486.1	503.3[r]	499.5	500.3	495.2	488.8	500.6	496.9	507.5	503.7	496.2
27 **Total liabilities**	**7,515.8**	**7,882.0**	**7,939.4**	**7,961.6**	**7,994.1**	**8,021.9**	**8,064.3**	**8,120.1**	**8,112.3**	**8,077.5**	**8,108.9**	**8,131.3**
28 Residual (assets less liabilities)[8]	697.5	704.3[r]	718.2	702.8	697.4	687.8	736.4	800.5	764.7	802.3	802.9	811.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,984.8[r]	7,346.2	7,411.0[r]	7,433.6	7,475.0	7,527.4	7,549.9	7,610.3	7,591.1	7,581.6	7,616.5	7,606.8
30 Securities in bank credit	2,036.2	2,065.0[r]	2,074.5[r]	2,066.8	2,066.4	2,049.7	2,057.1	2,090.5	2,076.1	2,069.4	2,088.1	2,099.3
31 Treasury and Agency securities[2]	1,213.0	1,171.1[r]	1,160.1[r]	1,153.8	1,149.5	1,135.8	1,138.5	1,169.8	1,155.9	1,151.1	1,167.0	1,180.4
32 Other securities	823.2	893.9[r]	914.4[r]	912.9	916.8	913.9	918.6	920.7	920.2	918.3	921.0	918.9
33 Loans and leases in bank credit[3]	4,948.6[r]	5,281.2[r]	5,336.5[r]	5,366.8	5,408.6	5,477.7	5,492.8	5,519.8	5,515.0	5,512.1	5,528.4	5,507.6
34 Commercial and industrial	954.2[r]	1,008.7[r]	1,014.1[r]	1,023.6	1,033.3	1,045.3	1,062.1	1,076.2	1,071.7	1,069.2	1,075.2	1,078.6
35 Real estate	2,595.6[r]	2,827.1[r]	2,849.3[r]	2,874.4	2,896.1	2,912.8	2,926.5	2,943.8	2,932.9	2,943.4	2,942.7	2,947.3
36 Revolving home equity	410.0[r]	440.9	440.5[r]	437.9	436.8	434.9	432.7	433.0	433.2	433.0	433.3	433.0
37 Other	2,185.6[r]	2,386.2[r]	2,408.8[r]	2,436.5	2,459.4	2,477.9	2,493.8	2,510.8	2,499.7	2,510.4	2,509.4	2,514.3
38 Consumer	705.6[r]	713.8	721.3[r]	711.3	713.8	716.4	721.6	714.5	718.4	714.4	713.9	709.9
39 Credit cards and related plans	306.1	308.7	311.5	302.9	309.1	319.9	317.7	305.0	310.0	306.0	307.2	306.1
40 Other	399.5[r]	405.1	409.9	408.4	404.7	396.5	403.8	409.5	408.5	408.5	406.7	403.8
41 Security[4]	218.5	237.8	242.0	244.1	251.8	273.3	255.6	259.1	258.6	261.5	269.9	248.4
42 Other loans and leases	474.7[r]	493.8[r]	509.7	513.4	513.6	529.9	527.0	526.2	533.3	523.6	526.7	523.4
43 Interbank loans	288.5	280.3	286.5	288.5	309.8	280.5	281.9	280.8	284.6	275.2	282.4	274.7
44 Cash assets[5]	319.9	314.8	329.3	322.2	318.7	330.5	326.8	312.7	323.9	296.8	300.1	328.2
45 Other assets[6]	661.7	690.8[r]	700.4[r]	707.8	710.0	711.2	726.9	755.1	742.7	757.2	764.1	755.1
46 **Total assets**[7]	**8,185.7**	**8,564.0[r]**	**8,658.7[r]**	**8,684.2**	**8,745.2**	**8,781.1**	**8,818.1**	**8,891.4**	**8,875.0**	**8,843.5**	**8,896.0**	**8,897.7**
Liabilities												
47 Deposits	5,391.3	5,632.9	5,670.4[r]	5,686.0	5,728.0	5,762.1	5,771.2	5,802.2	5,771.9	5,751.5	5,810.6	5,800.0
48 Transaction	668.7	667.8	664.5	653.7	674.2	696.0	665.7	647.1	648.3	601.0	645.8	693.8
49 Nontransaction	4,722.5	4,965.1	5,005.8	5,032.3	5,053.8	5,066.1	5,105.5	5,155.2	5,123.6	5,150.6	5,164.8	5,106.2
50 Large time	1,234.5	1,359.2	1,379.1	1,395.3	1,398.9	1,416.0	1,446.0	1,468.9	1,445.4	1,459.9	1,472.3	1,469.2
51 Other	3,488.0	3,605.9	3,626.8[r]	3,637.0	3,654.9	3,650.1	3,659.6	3,686.3	3,678.2	3,690.7	3,692.5	3,637.0
52 Borrowings	1,593.9	1,671.3	1,690.6	1,672.8	1,694.0	1,704.5	1,727.7	1,765.1	1,786.1	1,761.6	1,765.4	1,753.9
53 From banks in the U.S.	378.6	354.1	358.8	351.1	366.4	359.2	375.3	365.3	385.1	363.3	368.2	355.3
54 From others	1,215.2	1,317.2	1,331.8	1,321.7	1,327.6	1,345.3	1,352.4	1,399.7	1,401.0	1,398.3	1,397.2	1,398.6
55 Net due to related foreign offices	55.8	63.5	73.6	99.8	87.1	81.8	79.7	61.6	59.5	63.5	55.7	80.9
56 Other liabilities	486.8	486.1	508.3	506.6	513.0	505.0	494.4	506.9	502.5	512.0	510.5	505.4
57 **Total liabilities**	**7,527.7**	**7,853.8**	**7,942.9[r]**	**7,965.2**	**8,022.2**	**8,053.5**	**8,073.0**	**8,135.8**	**8,120.0**	**8,088.6**	**8,142.2**	**8,140.2**
58 Residual (assets less liabilities)[8]	658.0	710.1	715.8	719.0	723.1	727.6	745.1	755.7	755.0	754.9	753.8	757.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.	Aug.	Sept.	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Seasonally adjusted											
Assets												
1 Bank credit	6,302.3	6,592.8	6,627.3r	6,626.3	6,631.6	6,672.1	6,732.3	6,815.6	6,772.1	6,781.9	6,818.3	6,821.9
2 Securities in bank credit	1,723.5	1,734.4r	1,730.1r	1,712.4	1,697.1	1,689.9	1,713.0	1,758.8	1,734.1	1,735.4	1,758.3	1,766.5
3 Treasury and Agency securities[2]	1,122.2	1,089.3	1,080.8	1,075.5	1,058.9	1,053.6	1,070.8	1,102.1	1,084.4	1,083.5	1,100.7	1,112.6
4 Other securities	601.3	645.1r	649.3	636.9	638.2	636.3	642.2	656.7	649.7	651.8	657.7	653.9
5 Loans and leases in bank credit[3]	4,578.9r	4,858.4r	4,897.3r	4,913.9	4,934.5	4,982.3	5,019.3	5,056.7	5,038.0	5,046.5	5,060.0	5,055.3
6 Commercial and industrial	808.7r	849.3r	853.3r	861.1	869.0	876.6	892.9	900.5	898.8	895.9	898.8	903.2
7 Real estate	2,582.8r	2,809.4r	2,825.8r	2,845.2	2,856.8	2,882.1	2,908.1	2,930.4	2,916.4	2,925.5	2,926.2	2,938.8
8 Revolving home equity	409.8r	439.4r	438.6r	436.8	436.7	436.1	434.7	432.7	434.1	432.9	432.3	432.8
9 Other	2,173.0r	2,370.0r	2,387.1r	2,408.4	2,420.1	2,446.0	2,473.4	2,497.6	2,482.2	2,492.6	2,493.8	2,506.0
10 Consumer	700.6	717.2	719.9	708.7	709.1	704.3	708.0	709.4	706.3	706.6	707.6	705.7
11 Security[4]	107.7	103.6	108.5	104.4	109.1	121.5	112.4	114.3	110.7	116.6	124.7	107.4
12 Other loans and leases	379.0r	378.8r	389.8r	394.5	390.4	397.7	397.8	402.1	405.8	402.0	402.7	400.3
13 Interbank loans	251.9	232.2	242.5	244.4	260.9	236.7	245.9	242.9	248.6	232.2	245.7	240.8
14 Cash assets[5]	259.2	263.0	267.7	260.5	254.5	260.9	267.1	266.9	277.8	266.2	248.0	272.2
15 Other assets[6]	635.1	652.1r	657.4r	665.2	666.6	671.3	691.5	722.7	705.6	718.2	730.5	731.0
16 **Total assets**[7]	**7,380.2r**	**7,672.5r**	**7,726.9**	**7,728.4**	**7,745.6**	**7,772.9**	**7,869.7**	**7,981.4**	**7,937.5**	**7,932.0**	**7,976.0**	**7,999.4**
Liabilities												
17 Deposits	4,835.0	5,034.0	5,056.5	5,063.0	5,104.6	5,131.8	5,164.8	5,184.7	5,187.2	5,138.6	5,179.9	5,191.7
18 Transaction	663.7	674.1	660.5	643.1	656.0	647.0	640.3	640.9	635.6	608.7	635.3	682.9
19 Nontransaction	4,171.3	4,359.9	4,396.0	4,419.9	4,448.6	4,484.9	4,524.5	4,543.7	4,551.6	4,529.9	4,544.5	4,508.8
20 Large time	707.5	774.2	793.2	804.7	815.8	829.6	842.0	858.6	850.2	852.4	859.7	858.7
21 Other	3,463.8	3,585.7	3,602.8	3,615.2	3,632.7	3,655.2	3,682.5	3,685.2	3,701.4	3,677.5	3,684.8	3,650.1
22 Borrowings	1,234.7	1,290.3	1,305.7	1,296.3	1,294.8	1,299.1	1,304.1	1,334.9	1,336.0	1,337.3	1,334.9	1,326.2
23 From banks in the U.S.	330.7	299.3	307.5	300.4	309.5	301.0	314.8	308.7	322.2	309.3	306.7	304.7
24 From others	904.0	991.0	998.2	995.8	985.3	998.1	989.3	1,026.2	1,013.9	1,028.0	1,028.2	1,021.5
25 Net due to related foreign offices	235.9	258.3	251.8	271.7	257.3	263.4	282.9	269.5	263.4	259.6	264.9	285.1
26 Other liabilities	383.8	389.6	396.7	385.7	384.9	384.0	388.4	398.3	394.1	401.3	399.2	395.1
27 **Total liabilities**	**6,689.4**	**6,972.3**	**7,010.7**	**7,016.6**	**7,041.5**	**7,078.3**	**7,140.3**	**7,187.4**	**7,180.7**	**7,136.8**	**7,178.9**	**7,198.1**
28 Residual (assets less liabilities)[8]	690.8	700.2r	716.2	711.7	704.1	694.6	729.5	794.0	756.8	795.2	797.1	801.2
	Not seasonally adjusted											
Assets												
29 Bank credit	6,286.0	6,587.4	6,636.3	6,643.6	6,668.9	6,713.7	6,740.6	6,796.4	6,771.0	6,769.0	6,803.1	6,793.2
30 Securities in bank credit	1,720.1	1,732.8r	1,726.6r	1,710.5	1,706.6	1,698.5	1,716.9	1,754.6	1,734.4	1,733.9	1,753.8	1,762.4
31 Treasury and Agency securities[2]	1,117.4	1,085.5	1,073.9r	1,070.7	1,067.3	1,057.4	1,066.3	1,096.2	1,079.9	1,078.6	1,094.7	1,106.6
32 Other securities	602.7	647.3r	652.7r	639.8	639.3	641.1	650.5	658.3	654.5	655.4	659.1	655.8
33 Loans and leases in bank credit[3]	4,565.9	4,854.6r	4,909.6	4,933.1	4,962.3	5,015.2	5,023.7	5,041.8	5,036.6	5,035.1	5,049.3	5,030.8
34 Commercial and industrial	806.7r	845.7r	851.4r	861.5	869.7	875.9	887.5	898.3	894.7	891.9	896.3	900.7
35 Real estate	2,577.5r	2,811.2r	2,833.9r	2,854.5	2,875.5	2,892.3	2,907.1	2,924.3	2,913.6	2,924.3	2,923.1	2,927.7
36 Revolving home equity	410.0r	440.9	440.5r	437.9	436.8	434.9	432.7	433.0	433.2	433.0	433.3	433.0
37 Other	2,167.5r	2,370.4r	2,393.4r	2,416.6	2,438.7	2,457.4	2,474.4	2,491.3	2,480.4	2,491.3	2,489.8	2,494.7
38 Other residential	1,081.5r	1,189.7	1,193.5r	1,201.0	1,212.7	1,217.6	1,220.5	1,225.6	1,221.4	1,230.0	1,224.2	1,227.7
39 Commercial	1,086.0r	1,180.7r	1,199.9r	1,215.6	1,226.1	1,239.7	1,253.9	1,265.7	1,259.1	1,261.3	1,265.5	1,266.9
40 Consumer	705.6r	713.8	721.3r	711.3	713.8	716.4	721.6	714.5	718.4	714.4	713.9	709.9
41 Credit cards and related plans	306.1	308.7	311.5	302.9	309.1	319.9	317.7	305.0	310.0	306.0	307.2	306.1
42 Other	399.5r	405.1	409.9	408.4	404.7	396.5	403.8	409.5	408.5	408.5	406.7	403.8
43 Security[4]	103.6	104.5	109.9	108.0	110.4	126.7	111.4	110.0	108.8	111.7	119.9	100.8
44 Other loans and leases	372.4r	379.3r	393.0	397.8	392.9	403.9	396.2	394.7	401.0	392.7	396.2	391.7
45 Interbank loans	247.0	231.7	236.9	241.3	264.2	239.4	241.4	238.9	246.4	227.4	245.0	230.7
46 Cash assets[5]	257.2	253.4	268.3	264.9	264.3	278.4	276.8	264.8	274.6	248.4	251.5	281.6
47 Other assets[6]	628.5	654.5r	661.9r	669.8	670.0	672.2	690.0	715.4	704.2	712.8	724.6	717.2
48 **Total assets**[7]	**7,350.0r**	**7,659.4r**	**7,735.3**	**7,752.1**	**7,799.5**	**7,835.6**	**7,881.8**	**7,948.6**	**7,929.5**	**7,890.8**	**7,957.5**	**7,955.9**
Liabilities												
49 Deposits	4,830.3	5,020.4	5,057.6	5,076.5	5,130.6	5,162.8	5,157.1	5,180.7	5,167.4	5,133.3	5,188.5	5,176.3
50 Transaction	655.4	655.6	652.3	641.9	662.3	683.2	652.5	633.1	635.5	586.1	632.2	679.7
51 Nontransaction	4,174.9	4,364.8	4,405.3	4,434.6	4,468.3	4,479.6	4,504.6	4,547.6	4,532.0	4,547.2	4,556.3	4,496.6
52 Large time	711.3	773.8	791.2	807.0	820.0	831.5	847.0	863.2	855.7	858.5	865.7	861.6
53 Other	3,463.6	3,591.0	3,614.1	3,627.6	3,648.4	3,648.2	3,657.6	3,684.4	3,676.3	3,688.7	3,690.6	3,635.0
54 Borrowings	1,232.8	1,284.7	1,310.0	1,293.3	1,287.4	1,284.2	1,301.2	1,333.4	1,340.9	1,333.4	1,339.3	1,324.4
55 From banks in the U.S.	328.2	300.9	307.8	300.5	307.4	299.6	312.1	306.6	319.5	306.3	305.1	302.3
56 From others	904.6	983.8	1,002.2	992.8	979.9	984.6	989.0	1,026.9	1,021.4	1,027.2	1,034.1	1,022.1
57 Net due to related foreign offices	241.1	257.8	254.5	275.7	266.1	271.0	287.9	276.6	269.0	265.3	272.4	295.9
58 Other liabilities	390.4	389.2	400.3	390.4	395.3	392.7	393.4	405.0	399.9	406.6	406.4	404.5
59 **Total liabilities**	**6,694.6**	**6,952.0**	**7,022.3**	**7,035.9**	**7,079.3**	**7,110.8**	**7,139.5**	**7,195.8**	**7,177.3**	**7,138.8**	**7,206.5**	**7,201.1**
60 Residual (assets less liabilities)[8]	655.3	707.3	713.0	716.2	720.3	724.8	742.3	752.9	752.2	752.1	751.0	754.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Seasonally adjusted											
Assets												
1 Bank credit	3,553.2	3,644.7	3,667.9	3,676.7	3,668.1	3,702.0	3,727.6	3,791.9	3,764.4	3,766.1	3,799.3	3,791.2
2 Securities in bank credit	1,006.0	1,017.2	1,016.7	1,009.9	996.7	996.9	1,014.8	1,054.8	1,032.8	1,034.1	1,054.4	1,061.6
3 Treasury and Agency securities[2]	625.4	594.8	588.9	588.2	572.4	571.4	587.4	616.0	600.0	598.8	615.2	626.0
4 Trading account	51.3	46.7	36.8	41.1	41.5	31.8	34.6	41.9	43.3	43.2	42.4	41.8
5 Investment account	574.1	548.1	552.2	547.2	530.9	539.6	552.8	574.1	556.7	555.6	572.7	584.2
6 Mortgage-backed	468.5	448.2	450.2	445.1	435.7	447.7	470.9	494.0	477.3	476.0	492.1	504.3
7 Other	105.6	99.8	101.9	102.0	95.2	91.9	81.9	80.1	79.4	79.6	80.6	79.9
8 Other securities	380.6	422.4	427.8	421.7	424.3	425.5	427.4	438.7	432.9	435.2	439.2	435.5
9 Trading account	203.3	212.2	213.4	204.0	203.9	200.2	203.2	206.0	204.6	205.3	207.4	202.2
10 Investment account	177.4	210.2	214.3	217.7	220.4	225.4	224.2	232.7	228.3	229.9	231.8	233.4
11 State and local government	34.3	37.8	38.1	37.5	37.9	38.6	39.5	41.0	40.0	40.5	40.9	41.2
12 Other	143.1	172.3	176.3	180.2	182.5	186.8	184.7	191.7	188.3	189.4	190.9	192.2
13 Loans and leases in bank credit[3]	2,547.1	2,627.6	2,651.2	2,666.8	2,671.4	2,705.1	2,712.8	2,737.1	2,731.6	2,732.0	2,744.9	2,729.6
14 Commercial and industrial	479.6	493.5	494.2	501.8	505.7	513.4	523.7	528.0	528.2	525.4	526.9	529.6
15 Real estate	1,299.5	1,380.8	1,390.0	1,399.9	1,404.9	1,415.3	1,423.4	1,433.7	1,431.6	1,432.3	1,433.0	1,437.2
16 Revolving home equity	293.0	304.2	304.2	305.7	304.8	304.5	306.2	304.4	305.8	304.7	304.0	304.2
17 Other	1,006.5	1,076.6	1,085.8	1,094.2	1,100.1	1,110.8	1,117.2	1,129.3	1,125.9	1,127.7	1,129.0	1,133.1
18 Other residential	630.3	678.5	680.4	685.3	691.0	697.6	698.4	705.4	704.8	706.3	705.1	707.6
19 Commercial	376.2	398.1	405.4	408.8	409.1	413.2	418.8	424.0	421.1	421.3	423.9	425.4
20 Consumer	391.8	386.2	387.4	385.5	382.5	376.7	378.3	383.7	379.2	378.4	382.4	380.7
21 Security[4]	99.8	94.3	98.4	93.9	98.2	111.1	101.3	103.2	99.5	105.9	113.5	96.1
22 Federal funds sold to and repurchase agreements with broker–dealers	77.9	78.6	82.2	77.2	80.8	93.7	84.1	84.8	81.7	86.9	94.4	77.7
23 Other	21.9	15.7	16.2	16.7	17.4	17.4	17.2	18.4	17.7	19.0	19.1	18.4
24 State and local government	16.7	17.6	18.2	18.5	18.8	18.9	18.9	19.1	19.1	19.0	19.2	19.2
25 Agricultural	9.3	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.8	9.9	9.8	9.9
26 Federal funds sold to and repurchase agreements with others	27.3	24.7	28.3	31.8	18.7	22.2	21.1	18.1	21.1	18.7	19.7	16.7
27 All other loans	128.0	129.8	133.7	134.9	142.1	146.3	145.4	150.3	152.3	151.4	149.7	148.5
28 Lease-financing receivables	95.1	91.5	91.4	90.7	90.9	91.3	90.8	91.2	90.7	90.9	90.8	91.7
29 Interbank loans	172.1	150.1	155.0	150.8	159.5	148.9	150.7	144.0	148.7	139.4	145.2	139.9
30 Federal funds sold to and repurchase agreements with commercial banks	107.0	83.9	89.0	86.3	95.3	84.0	82.7	72.6	80.8	66.6	76.1	66.5
31 Other	65.0	66.2	66.1	64.5	64.2	64.9	68.0	71.4	67.9	72.8	69.1	73.4
32 Cash assets[5]	145.2	144.3	146.8	141.8	137.5	144.9	145.7	143.9	153.1	144.7	129.5	146.1
33 Other assets[6]	458.9	454.3	456.5	465.1	463.7	463.0	469.5	480.0	469.0	480.3	490.3	484.0
34 **Total assets**[7]	**4,293.2**	**4,359.6**	**4,392.2**	**4,400.0**	**4,394.9**	**4,425.1**	**4,461.0**	**4,527.4**	**4,503.0**	**4,498.3**	**4,532.2**	**4,529.0**
Liabilities												
35 Deposits	2,473.3	2,539.2	2,546.4	2,548.9	2,575.1	2,607.9	2,614.5	2,605.3	2,626.9	2,581.2	2,603.6	2,601.1
36 Transaction	322.8	316.9	311.5	298.7	304.2	310.8	303.5	298.2	301.4	278.3	293.9	323.3
37 Nontransaction	2,150.5	2,222.3	2,234.9	2,250.1	2,270.8	2,297.1	2,311.0	2,307.0	2,325.5	2,302.9	2,309.7	2,277.9
38 Large time	337.8	358.5	372.7	375.1	380.5	398.0	403.5	412.3	409.7	408.5	414.8	411.1
39 Other	1,812.7	1,863.8	1,862.2	1,875.0	1,890.3	1,899.0	1,907.5	1,894.7	1,915.8	1,894.4	1,894.9	1,866.8
40 Borrowings	740.4	773.5	778.5	781.1	776.9	784.5	779.4	809.6	808.4	810.6	810.9	798.1
41 From banks in the U.S.	165.6	134.8	139.5	135.6	139.7	136.6	145.6	145.5	152.8	146.5	145.3	139.4
42 From others	574.8	638.7	639.0	645.5	637.2	647.9	633.8	664.1	655.6	664.1	665.7	658.7
43 Net due to related foreign offices	227.0	244.2	238.6	256.2	243.8	249.3	264.4	249.8	243.7	241.7	245.6	262.3
44 Other liabilities	314.8	316.7	323.0	312.8	310.9	310.5	311.2	317.5	313.9	321.3	319.2	313.2
45 **Total liabilities**	**3,755.6**	**3,873.7**	**3,886.4**	**3,898.9**	**3,906.7**	**3,952.1**	**3,969.5**	**3,982.2**	**3,992.8**	**3,954.8**	**3,979.4**	**3,974.7**
46 Residual (assets less liabilities)[8]	537.6	485.9	505.7	501.1	488.2	472.9	491.6	545.2	510.3	543.5	552.8	554.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Not seasonally adjusted											
Assets												
47 Bank credit	3,538.2	3,644.0	3,673.6	3,684.2	3,688.6	3,724.2	3,732.1	3,774.4	3,760.2	3,752.3	3,784.8	3,766.5
48 Securities in bank credit	1,002.9	1,018.8	1,016.3	1,009.2	1,007.5	1,002.6	1,019.4	1,051.1	1,034.6	1,033.3	1,051.4	1,057.9
49 Treasury and Agency securities[2]	620.8	594.2	585.1	584.6	582.1	572.3	583.6	610.7	597.0	594.5	610.7	620.5
50 Trading account	51.7	46.5	36.4	40.3	41.9	31.8	34.4	42.2	43.3	43.5	42.8	42.2
51 Investment account	569.1	547.7	548.7	544.2	540.3	540.5	549.2	568.5	553.6	551.1	567.9	578.3
52 Mortgage-backed	462.8	448.2	447.9	444.2	444.1	448.5	467.8	487.8	474.1	471.1	486.5	497.6
53 Other	106.3	99.5	100.8	100.1	96.1	92.0	81.4	80.6	79.6	80.0	81.3	80.7
54 Other securities	382.0	424.6	431.2	424.6	425.4	430.4	435.7	440.4	437.6	438.7	440.7	437.4
55 Trading account	204.0	213.3	215.1	205.4	204.4	202.4	207.2	206.8	206.8	207.0	208.1	203.0
56 Investment account	178.0	211.3	216.1	219.2	220.9	227.9	228.6	233.6	230.8	231.8	232.6	234.4
57 State and local government	34.4	38.0	38.4	37.8	38.0	39.0	40.3	41.2	40.5	40.8	41.1	41.3
58 Other	143.6	173.2	177.7	181.4	182.9	188.9	188.3	192.4	190.3	190.9	191.5	193.0
59 Loans and leases in bank credit[3]	2,535.4	2,625.2	2,657.3	2,675.0	2,681.1	2,721.5	2,712.7	2,723.4	2,725.6	2,719.0	2,733.5	2,708.6
60 Commercial and industrial	477.6	491.8	494.4	503.0	507.6	512.5	519.0	525.8	524.5	521.9	524.6	527.0
61 Real estate	1,294.8	1,382.4	1,392.0	1,400.8	1,409.0	1,417.4	1,421.5	1,428.2	1,427.7	1,430.4	1,429.3	1,428.0
62 Revolving home equity	293.5	305.4	305.3	306.1	304.9	303.8	304.7	304.9	305.1	305.0	305.2	304.9
63 Other	1,001.3	1,076.9	1,086.8	1,094.7	1,104.1	1,113.6	1,116.8	1,123.3	1,122.6	1,125.4	1,124.1	1,123.2
64 Other residential	627.0	678.7	681.0	685.7	693.6	699.4	698.1	701.6	702.7	704.9	702.1	701.4
65 Commercial	374.3	398.2	405.8	409.0	410.5	414.3	418.7	421.7	419.9	420.5	422.0	421.7
66 Consumer	395.0	384.5	388.3	385.8	383.1	380.8	385.0	386.7	384.8	382.7	385.9	383.4
67 Credit cards and related plans	153.0	142.8	143.2	142.0	142.2	147.9	146.7	143.7	144.4	142.6	145.9	144.9
68 Other	242.0	241.7	245.2	243.9	240.9	232.9	238.3	243.1	240.4	240.1	239.9	238.5
69 Security[4]	95.7	95.1	99.9	97.5	99.3	116.3	100.5	99.0	97.8	100.9	108.6	89.7
70 Federal funds sold to and repurchase agreements with broker–dealers	74.7	79.3	83.4	80.2	81.7	98.1	83.4	81.3	80.4	82.8	90.4	72.5
71 Other	21.0	15.8	16.5	17.3	17.6	18.2	17.1	17.6	17.4	18.1	18.3	17.1
72 State and local government	16.7	17.6	18.2	18.5	18.8	18.9	18.9	19.1	19.1	19.0	19.2	19.2
73 Agricultural	9.2	9.2	9.5	9.7	9.8	10.0	9.9	9.7	9.7	9.8	9.7	9.7
74 Federal funds sold to and repurchase agreements with others	27.3	24.7	28.3	31.8	18.7	22.2	21.1	18.1	21.1	18.7	19.7	16.7
75 All other loans	124.2	128.5	135.1	136.5	143.6	152.1	145.6	145.8	150.2	144.9	146.1	143.6
76 Lease-financing receivables	94.8	91.3	91.4	91.3	91.2	91.2	91.2	91.0	90.7	90.7	90.5	91.3
77 Interbank loans	166.9	150.2	151.1	146.6	161.1	152.0	150.2	139.9	150.1	133.7	144.1	132.5
78 Federal funds sold to and repurchase agreements with commercial banks	103.8	83.9	86.7	84.0	96.3	85.8	82.4	70.6	81.6	63.9	75.5	63.0
79 Other	63.1	66.3	64.4	62.7	64.9	66.2	67.8	69.3	68.5	69.8	68.6	69.5
80 Cash assets[5]	145.1	136.5	146.1	144.6	143.4	157.7	154.1	143.9	152.8	134.1	133.9	153.3
81 Other assets[6]	452.3	456.8	461.0	469.8	467.1	463.9	468.0	472.7	467.7	474.9	484.4	470.3
82 **Total assets**[7]	**4,266.1**	**4,353.4**	**4,397.6**	**4,411.3**	**4,426.4**	**4,464.0**	**4,472.0**	**4,498.3**	**4,498.3**	**4,462.5**	**4,514.8**	**4,490.2**
Liabilities												
83 Deposits	2,478.9	2,529.6	2,548.7	2,560.2	2,588.8	2,626.0	2,612.7	2,612.0	2,620.2	2,585.0	2,621.2	2,601.1
84 Transaction	319.1	302.7	305.0	296.2	307.1	334.3	311.9	294.8	302.1	263.6	294.8	323.8
85 Nontransaction	2,159.8	2,226.9	2,243.6	2,264.0	2,281.8	2,291.7	2,300.8	2,317.1	2,318.0	2,321.4	2,326.4	2,277.4
86 Large time	341.5	358.0	370.7	377.4	384.6	399.9	408.5	417.0	415.2	414.6	420.8	414.0
87 Other	1,818.2	1,868.8	1,872.9	1,886.6	1,897.1	1,891.8	1,892.3	1,900.1	1,902.8	1,906.7	1,905.6	1,863.4
88 Borrowings	738.5	767.8	782.7	778.2	769.5	769.6	776.4	808.1	813.3	806.7	815.3	796.2
89 From banks in the U.S.	163.2	136.3	139.8	135.7	137.6	135.3	142.8	143.3	150.1	143.5	143.7	136.9
90 From others	575.3	631.5	642.9	642.5	631.8	634.4	633.6	664.8	663.2	663.2	671.6	659.3
91 Net due to related foreign offices	232.2	243.6	241.2	260.1	252.6	256.9	269.3	257.0	249.3	247.4	253.1	273.1
92 Other liabilities	321.4	316.4	326.6	317.5	321.3	319.2	316.2	324.2	319.7	326.6	326.3	322.6
93 **Total liabilities**	**3,771.1**	**3,857.4**	**3,899.1**	**3,916.0**	**3,932.2**	**3,971.7**	**3,974.6**	**4,001.2**	**4,002.4**	**3,965.8**	**4,015.9**	**3,993.1**
94 Residual (assets less liabilities)[8]	495.0	496.0	498.5	495.3	494.2	492.3	497.4	497.1	495.9	496.8	498.8	497.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Seasonally adjusted											
Assets												
1 Bank credit	2,751.1	2,946.3	2,956.7	2,949.8	2,962.0	2,969.2	3,003.9	3,025.1	3,008.1	3,016.2	3,019.7	3,033.1
2 Securities in bank credit	719.4	715.6	710.6	702.6	698.9	692.0	697.4	705.5	701.7	701.6	704.7	707.4
3 Treasury and Agency securities[2]	498.7	492.8	489.1	487.4	485.0	481.3	482.6	487.5	484.8	485.0	486.3	489.0
4 Other securities	220.7	222.7	221.5	215.2	213.9	210.7	214.8	218.0	216.8	216.6	218.4	218.4
5 Loans and leases in bank credit[3]	2,031.7	2,230.8	2,246.1	2,247.1	2,263.1	2,277.2	2,306.5	2,319.6	2,306.4	2,314.5	2,315.1	2,325.7
6 Commercial and industrial	329.1	355.8	359.1	359.3	363.3	363.2	369.2	372.5	370.6	370.5	371.9	373.6
7 Real estate	1,283.3	1,428.6	1,435.8	1,445.3	1,452.0	1,466.8	1,484.7	1,496.7	1,484.7	1,493.1	1,493.2	1,501.5
8 Revolving home equity	116.8	135.2	134.5	131.1	132.0	131.6	128.5	128.4	128.3	128.2	128.4	128.6
9 Other	1,166.5	1,293.4	1,301.3	1,314.2	1,320.0	1,335.2	1,356.2	1,368.3	1,356.4	1,364.9	1,364.9	1,372.9
10 Consumer	308.8	330.9	332.5	323.3	326.6	327.6	329.8	325.8	327.1	328.1	325.2	324.9
11 Security[4]	7.9	9.3	10.1	10.5	10.9	10.4	11.2	11.1	11.2	10.7	11.2	11.4
12 Other loans and leases	102.6	106.1	108.6	108.7	110.2	109.2	111.7	113.5	112.8	112.1	113.6	114.3
13 Interbank loans	79.9	82.1	87.5	93.6	101.4	87.8	95.2	98.8	99.9	92.8	100.5	100.9
14 Cash assets[5]	114.0	118.7	120.8	118.7	116.9	116.0	121.4	123.0	124.7	121.5	118.5	126.1
15 Other assets[6]	176.2	197.7	200.9	200.1	202.9	208.3	222.0	242.7	236.6	237.9	240.2	246.9
16 **Total assets**[7]	**3,088.9**	**3,311.2**	**3,332.0**	**3,328.6**	**3,349.2**	**3,346.9**	**3,407.9**	**3,455.4**	**3,434.9**	**3,434.1**	**3,444.6**	**3,472.8**
Liabilities												
17 Deposits	2,361.7	2,494.8	2,510.1	2,514.1	2,529.5	2,524.0	2,550.3	2,579.4	2,560.3	2,557.4	2,576.2	2,590.6
18 Transaction	340.8	357.2	349.0	344.4	351.8	336.2	336.9	342.7	334.2	330.4	341.4	359.7
19 Nontransaction	2,020.8	2,137.6	2,161.1	2,169.7	2,177.7	2,187.8	2,213.4	2,236.7	2,226.1	2,227.0	2,234.8	2,230.9
20 Large time	369.7	415.7	420.5	429.6	435.3	431.6	438.4	446.2	440.4	443.9	444.9	447.6
21 Other	1,651.1	1,721.9	1,740.6	1,740.1	1,742.4	1,756.2	1,775.0	1,790.5	1,785.6	1,783.1	1,789.9	1,783.3
22 Borrowings	494.3	516.8	527.3	515.1	517.9	514.6	524.7	525.3	527.7	526.7	523.9	528.1
23 From banks in the U.S.	165.0	164.5	168.0	164.8	169.8	164.4	169.3	163.3	169.4	162.7	161.4	165.4
24 From others	329.2	352.3	359.2	350.3	348.1	350.2	355.5	362.0	358.3	364.0	362.5	362.8
25 Net due to related foreign offices	8.9	14.1	13.3	15.5	13.5	14.1	18.6	19.6	19.7	17.9	19.3	22.8
26 Other liabilities	69.0	72.9	73.7	72.9	74.0	73.5	77.2	80.9	80.2	80.0	80.1	81.9
27 **Total liabilities**	**2,933.8**	**3,098.6**	**3,124.3**	**3,117.7**	**3,134.8**	**3,126.2**	**3,170.8**	**3,205.2**	**3,188.0**	**3,182.0**	**3,199.5**	**3,223.4**
28 Residual (assets less liabilities)[8]	155.1	212.6	207.7	210.9	214.4	220.7	237.1	250.2	247.0	252.1	245.1	249.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,747.8	2,943.4	2,962.7	2,959.4	2,980.3	2,989.5	3,008.5	3,021.9	3,010.8	3,016.7	3,018.3	3,026.7
30 Securities in bank credit	717.2	714.0	710.3	701.3	699.1	695.8	697.5	703.5	699.8	700.6	702.4	704.5
31 Treasury and Agency securities[2]	496.6	491.3	488.8	486.1	485.2	485.1	482.7	485.5	482.9	484.0	484.0	486.1
32 Other securities	220.7	222.7	221.5	215.2	213.9	210.7	214.8	218.0	216.8	216.6	218.4	218.4
33 Loans and leases in bank credit[3]	2,030.6	2,229.4	2,252.4	2,258.1	2,281.2	2,293.7	2,311.0	2,318.4	2,311.0	2,316.1	2,315.9	2,322.2
34 Commercial and industrial	329.1	353.9	357.0	358.5	362.1	363.3	368.5	372.5	370.1	370.0	371.7	373.6
35 Real estate	1,282.7	1,428.9	1,441.9	1,453.7	1,466.5	1,474.9	1,485.6	1,496.1	1,485.9	1,493.9	1,493.8	1,499.7
36 Revolving home equity	116.5	135.4	135.2	131.8	131.8	131.1	128.0	128.1	128.1	128.0	128.2	128.2
37 Other	1,166.2	1,293.4	1,306.7	1,321.9	1,334.6	1,343.8	1,357.6	1,368.0	1,357.8	1,365.9	1,365.7	1,371.5
38 Other residential	454.4	511.0	512.5	515.3	519.1	518.3	522.4	524.0	518.6	525.1	522.1	526.3
39 Commercial	711.7	782.5	794.2	806.6	815.5	825.5	835.2	844.0	839.2	840.8	843.5	845.2
40 Consumer	310.7	329.3	333.0	325.5	330.7	335.5	336.6	327.8	333.7	331.7	328.0	326.5
41 Credit cards and related plans	153.1	165.9	168.3	161.0	166.9	172.0	171.1	161.4	165.6	163.3	161.3	161.2
42 Other	157.6	163.3	164.7	164.5	163.8	163.6	165.5	166.4	168.1	168.3	166.7	165.3
43 Security[4]	7.9	9.4	10.0	10.5	11.1	10.4	10.8	11.1	11.0	10.8	11.2	11.2
44 Other loans and leases	100.2	108.0	110.4	109.9	110.8	109.5	109.4	110.9	110.2	109.6	111.1	111.2
45 Interbank loans	80.1	81.6	85.8	94.6	103.1	87.4	91.2	99.0	96.3	93.8	101.0	98.2
46 Cash assets[5]	112.1	116.9	122.2	120.2	120.8	120.7	122.7	121.0	121.9	114.3	117.6	128.2
47 Other assets[6]	176.2	197.7	200.9	200.1	202.9	208.3	222.0	242.7	236.6	237.9	240.2	246.9
48 **Total assets**[7]	**3,083.9**	**3,305.9**	**3,337.7**	**3,340.8**	**3,373.2**	**3,371.6**	**3,409.8**	**3,450.3**	**3,431.2**	**3,428.3**	**3,442.7**	**3,465.7**
Liabilities												
49 Deposits	2,351.4	2,490.8	2,509.0	2,516.3	2,541.8	2,536.8	2,544.4	2,568.7	2,547.3	2,548.3	2,567.3	2,575.2
50 Transaction	336.3	352.9	347.3	345.7	355.2	348.9	340.6	338.2	333.4	322.5	337.4	355.9
51 Nontransaction	2,015.1	2,137.9	2,161.7	2,170.6	2,186.6	2,188.0	2,203.8	2,230.5	2,213.9	2,225.9	2,229.9	2,219.3
52 Large time	369.7	415.7	420.5	429.6	435.3	431.6	438.4	446.2	440.4	443.9	444.9	447.6
53 Other	1,645.4	1,722.2	1,741.2	1,741.0	1,751.2	1,756.4	1,765.4	1,784.3	1,773.5	1,782.0	1,785.0	1,771.7
54 Borrowings	494.3	516.8	527.3	515.1	517.9	514.6	524.7	525.3	527.7	526.7	523.9	528.1
55 From banks in the U.S.	165.0	164.5	168.0	164.8	169.8	164.4	169.3	163.3	169.4	162.7	161.4	165.4
56 From others	329.2	352.3	359.2	350.3	348.1	350.2	355.5	362.0	358.3	364.0	362.5	362.8
57 Net due to related foreign offices	8.9	14.1	13.3	15.5	13.5	14.1	18.6	19.6	19.7	17.9	19.3	22.8
58 Other liabilities	69.0	72.9	73.7	72.9	74.0	73.5	77.2	80.9	80.2	80.0	80.1	81.9
59 **Total liabilities**	**2,923.5**	**3,094.6**	**3,123.2**	**3,119.9**	**3,147.1**	**3,139.1**	**3,164.9**	**3,194.5**	**3,174.9**	**3,173.0**	**3,190.6**	**3,208.1**
60 Residual (assets less liabilities)[8]	160.3	211.3	214.5	220.9	226.1	232.5	244.9	255.8	256.3	255.3	252.2	257.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.	Aug.	Sept.	Oct.	Nov.	Dec.[r]	Jan.[r]	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Seasonally adjusted											
Assets												
1 Bank credit	697.1	767.7	781.6	793.8	805.5	807.5	806.0	811.9	816.1	810.2	812.8	815.3
2 Securities in bank credit	316.1	332.2	347.9	356.3	359.7	351.2	340.3	335.9	341.7	335.5	334.3	336.9
3 Treasury and Agency securities[2]	95.6	85.6[r]	86.2[r]	83.2[r]	82.2[r]	78.4	72.2	73.6	76.0	72.6	72.3	73.7
4 Other securities	220.5	246.6[r]	261.7[r]	273.1[r]	277.5[r]	272.8	268.1	262.3	265.7	263.0	262.0	263.1
5 Loans and leases in bank credit[3]	381.0	435.5	433.7	437.6	445.8	456.2	465.7	476.0	474.4	474.7	478.5	478.4
6 Commercial and industrial	145.7	164.7	164.3	164.1[r]	164.4[r]	168.3	173.8	175.8	176.6	176.1	176.2	175.6
7 Real estate	18.1	15.9	15.4	19.9	20.6	20.5	19.4	19.5	19.3	19.0	19.6	19.6
8 Security[4]	112.8	141.7	138.2	137.3	137.5	140.0	140.1	146.4	144.3	145.9	149.2	147.8
9 Other loans and leases	104.4	113.2	115.8	116.2[r]	123.3[r]	127.4	132.3	134.3	134.2	133.5	133.4	135.4
10 Interbank loans	41.5	48.5	49.6	47.2	45.6	41.1	40.6	41.8	38.2	47.8	37.4	44.1
11 Cash assets[5]	63.5	61.4	59.8	56.3	54.5[r]	50.3	50.3	48.5	50.2	49.3	48.9	47.3
12 Other assets[6]	31.5	36.7	40.2	39.1	40.8	38.4	34.6	37.5	35.4	41.0	37.2	36.7
13 **Total assets**[7]	**833.2**	**913.9**	**930.7**	**936.0**	**945.9**	**936.8**	**931.0**	**939.3**	**939.4**	**947.8**	**935.8**	**942.9**
Liabilities												
14 Deposits	553.7	621.3	624.0	630.3	612.4	602.8	606.2	613.4	592.8	606.8	615.6	617.3
15 Transaction	13.3	12.4	12.0	11.7	12.1	12.3	12.8	13.9	12.5	14.9	13.5	14.0
16 Nontransaction	540.4	608.9	612.0	618.6	600.3	590.5	593.4	599.5	580.3	591.9	602.2	603.3
17 Borrowings	361.1	386.7	380.7	379.5	406.7	420.3	426.5	431.6	445.1	428.2	426.1	429.5
18 From banks in the U.S.	50.4	53.3	51.0	50.6	59.0	59.6	63.2	58.8	65.6	57.1	63.0	53.0
19 From others	310.7	333.4	329.6	328.8	347.7	360.8	363.3	372.9	379.5	371.1	363.1	376.6
20 Net due to related foreign offices	−184.9	−194.7	−182.7	−178.7	−181.9	−190.8	−209.0	−214.6	−209.2	−200.5	−216.2	−214.8
21 Other liabilities	96.7	96.5	106.7	113.9	115.4	111.2	100.3	102.2	102.8	106.2	104.4	101.1
22 **Total liabilities**	**826.5**	**909.7**	**928.6**	**945.0**	**952.6**	**943.6**	**924.1**	**932.7**	**931.5**	**940.6**	**930.0**	**933.1**
23 Residual (assets less liabilities)[8]	6.7	4.1	2.0	−9.0	−6.7	−6.7	6.9	6.6	7.9	7.1	5.8	9.8
	Not seasonally adjusted											
Assets												
24 Bank credit	698.7	758.8	774.7	790.0	806.1	813.8	809.3	813.9	820.1	812.6	813.4	813.7
25 Securities in bank credit	316.1	332.2	347.9	356.3	359.7	351.2	340.3	335.9	341.7	335.5	334.3	336.9
26 Treasury and Agency securities[2]	95.6	85.6[r]	86.2[r]	83.2[r]	82.2[r]	78.4	72.2	73.6	76.0	72.6	72.3	73.7
27 Trading account	38.2	26.5[r]	26.4[r]	23.7[r]	23.8[r]	20.5	18.3	23.3	23.3	22.8	21.7	23.5
28 Investment account	57.4	59.2	59.9	59.5	58.3	57.9	53.9	50.3	52.7	49.8	50.6	50.3
29 Other securities	220.5	246.6[r]	261.7[r]	273.1[r]	277.5[r]	272.8	268.1	262.3	265.7	263.0	262.0	263.1
30 Trading account	115.9	137.2[r]	151.6[r]	161.9[r]	163.7[r]	162.9	162.1	158.7	162.9	160.9	158.0	158.9
31 Investment account	104.6	109.3	110.1	111.2	113.8	109.9	106.0	103.6	102.8	102.1	103.9	104.2
32 Loans and leases in bank credit[3]	382.6	426.6	426.9	433.7	446.3[r]	462.5	469.0	478.0	478.4	477.1	479.1	476.8
33 Commercial and industrial	147.5	163.0	162.7	162.1[r]	163.6[r]	169.5	174.6	177.9	177.0	177.3	178.9	177.9
34 Real estate	18.1	15.9	15.4	19.9	20.6	20.5	19.4	19.5	19.3	19.0	19.6	19.6
35 Security[4]	114.8	133.2	132.1	136.1	141.4	146.5	144.2	149.0	149.8	149.8	150.0	147.6
36 Other loans and leases	102.3	114.5	116.7	115.6[r]	120.7[r]	126.0	130.8	131.6	132.3	130.9	130.5	131.6
37 Interbank loans	41.5	48.5	49.6	47.2	45.6	41.1	40.6	41.8	38.2	47.8	37.4	44.1
38 Cash assets[5]	62.6	61.5	61.0	57.4	54.4	52.1	49.9	47.9	49.2	48.4	48.6	46.7
39 Other assets[6]	33.2	36.3	38.5	38.0	40.0	39.0	36.9	39.6	38.4	44.3	39.5	37.9
40 **Total assets**[7]	**835.8**	**904.6**	**923.3**	**932.1**	**945.7**	**945.5**	**936.3**	**942.8**	**945.5**	**952.7**	**938.5**	**941.9**
Liabilities												
41 Deposits	561.0	612.6	612.7	609.5	597.4	599.2	614.1	621.5	604.5	618.2	622.1	623.6
42 Transaction	13.3	12.2	12.2	11.8	12.0	12.8	13.2	14.0	12.8	14.9	13.6	14.1
43 Nontransaction	547.6	600.3	600.5	597.7	585.5	586.4	600.9	607.5	591.6	603.3	608.5	609.6
44 Borrowings	361.1	386.7	380.7	379.5	406.7	420.3	426.5	431.6	445.1	428.2	426.1	429.5
45 From banks in the U.S.	50.4	53.3	51.0	50.6	59.0	59.6	63.2	58.8	65.6	57.1	63.0	53.0
46 From others	310.7	333.4	329.6	328.8	347.7	360.8	363.3	372.9	379.5	371.1	363.1	376.6
47 Net due to related foreign offices	−185.3	−194.3	−180.9	−175.9	−179.0	−189.2	−208.2	−215.0	−209.5	−201.8	−216.7	−215.0
48 Other liabilities	96.4	96.8	108.1	116.2	117.8	112.3	101.0	101.9	102.6	105.3	104.1	100.9
49 **Total liabilities**	**833.1**	**901.8**	**920.5**	**929.2**	**942.9**	**942.7**	**933.5**	**940.0**	**942.7**	**949.9**	**935.7**	**939.0**
50 Residual (assets less liabilities)[8]	2.7	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 p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005					2006		2006			
	Feb.	Aug.	Sept.	Oct.	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 1	Feb. 8	Feb. 15	Feb. 22
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	89.3	89.7	92.5	90.8[r]	91.7	86.2	91.1	94.1	92.8	93.6	94.4	91.6
2 Revaluation losses on off-balance-sheet items[9]	78.8	79.7	83.3	82.2	80.6	76.5	82.0	82.5	84.2	82.9	84.1	82.9
3 Mortgage-backed securities[10]	541.7[r]	543.6[r]	545.7[r]	545.4[r]	549.2	551.0	559.2	576.3	562.0	559.4	575.1	586.0
4 Pass-through	419.7[r]	416.4[r]	416.7[r]	414.7[r]	415.1	415.5	426.7	446.9	432.8	430.1	445.7	456.8
5 CMO, REMIC, and other	122.0[r]	127.2[r]	129.0[r]	130.7[r]	134.1	135.5	132.5	129.3	129.2	129.4	129.4	129.3
6 Net unrealized gains (losses) on available-for-sale securities[11]	1.1	−.4[r]	−2.6	−10.1[r]	−12.1	−10.1	−7.7	−8.9	−9.2	−8.8	−9.7	−8.5
7 Securitized consumer loans[12]	153.7	151.4	151.3	152.1	155.3	164.0	164.1	163.1	164.2	163.7	161.0	162.9
8 Credit cards and related plans	134.3	130.7	130.8	131.8	133.1	134.6	134.5	133.7	134.4	134.1	131.6	133.6
9 Other	19.4	20.7	20.5	20.2	22.1	29.3	29.6	29.4	29.8	29.6	29.4	29.3
10 Securitized business loans[12]	6.3	4.0	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	336.7[r]	338.3[r]	334.3[r]	330.1[r]	328.3	328.3	332.0	334.4	333.6	333.7	333.7	334.3
12 Securitized consumer loans[12]	209.7	212.2[r]	211.7[r]	201.9	198.1	203.1	202.0	205.1	204.2	203.9	205.4	205.6
13 Credit cards and related plans	201.2	202.3[r]	201.9	192.0	188.2	193.3	192.3	195.5	194.6	194.3	195.8	196.0
14 Other	8.5	9.9	9.9	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.6	9.6
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	53.5	56.8	65.9	70.7	71.5	66.8	61.2	59.7	61.2	59.9	59.2	60.0
16 Revaluation losses on off-balance-sheet items[9]	64.8	63.2	72.7	78.0	79.9	74.5	67.8	65.3	66.7	65.5	64.8	65.5
17 Securitized business loans[12]	.2	.2	.2	.2	.2	.2	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Seasonally adjusted											
Assets												
1 Bank credit	7,086.0[r]	7,410.3[r]	7,421.7	7,438.7	7,480.6	7,538.2	7,629.0	7,691.2	7,649.9	7,679.2	7,702.7	7,725.3
2 Securities in bank credit	2,058.3	2,078.0	2,068.7	2,056.9	2,040.7	2,051.9	2,094.7	2,105.4	2,100.1	2,107.1	2,114.3	2,096.9
3 Treasury and Agency securities[2]	1,218.3	1,168.2[r]	1,159.9	1,142.4	1,133.9	1,144.1	1,178.3	1,182.3	1,185.8	1,188.8	1,189.2	1,168.0
4 Other securities	840.0	909.8[r]	908.8	914.5	906.8	907.8	916.5	923.0	914.3	918.4	925.1	928.9
5 Loans and leases in bank credit[3]	5,027.7[r]	5,332.3[r]	5,353.0	5,381.9	5,439.9	5,486.3	5,534.3	5,585.8	5,549.8	5,572.1	5,588.4	5,628.4
6 Commercial and industrial	962.1	1,017.6	1,025.3	1,033.4	1,045.0	1,066.7	1,076.1	1,082.6	1,076.5	1,084.8	1,080.7	1,085.2
7 Real estate	2,656.3[r]	2,842.5[r]	2,866.4	2,878.9	2,904.0	2,929.0	2,951.5	2,975.9	2,966.0	2,966.9	2,979.0	2,990.6
8 Revolving home equity	418.3	438.6	436.8	436.7	436.1	434.7	432.7	434.0	433.3	434.8	434.2	434.3
9 Other	2,238.0[r]	2,403.8[r]	2,429.6	2,442.1	2,467.9	2,494.2	2,518.8	2,541.9	2,532.7	2,532.1	2,544.8	2,556.3
10 Consumer	708.5	719.9	708.9	709.3	704.5	708.2	709.6	721.4	718.8	719.2	723.0	724.2
11 Security[4]	226.2	246.7	241.8	246.6	261.5	252.6	260.8	267.3	257.2	262.3	264.7	284.7
12 Other loans and leases	474.7	505.6	510.7	513.7	524.8	529.8	536.3	538.6	531.3	538.9	541.0	543.6
13 Interbank loans	276.1	292.1	291.6	306.5	278.0	286.6	284.7	291.7	284.2	301.8	296.2	285.9
14 Cash assets[5]	338.8	327.5	316.8	308.8	311.1	317.4	315.4	321.0	323.5	330.1	320.2	310.5
15 Other assets[6]	690.0[r]	698.3[r]	705.0	707.2	706.1	726.5	759.9	759.2	762.9	749.4	759.9	766.0
16 **Total assets**[7]	**8,322.7[r]**	**8,659.7[r]**	**8,666.6**	**8,692.9**	**8,707.2**	**8,801.2**	**8,921.9**	**8,995.3**	**8,953.0**	**8,993.0**	**9,011.2**	**9,019.8**
Liabilities												
17 Deposits	5,450.9	5,680.5	5,693.3	5,716.1	5,731.4	5,770.3	5,798.1	5,879.5	5,827.2	5,899.2	5,894.0	5,886.9
18 Transaction	704.4	672.5	654.9	667.3	655.9	652.5	654.5	678.1	622.5	663.1	710.9	735.4
19 Nontransaction	4,746.4	5,008.0	5,038.4	5,048.8	5,075.5	5,117.8	5,143.7	5,201.4	5,204.7	5,236.1	5,183.1	5,151.5
20 Large time	1,246.9	1,392.4	1,413.4	1,409.2	1,418.2	1,433.3	1,456.1	1,508.4	1,488.3	1,510.0	1,522.8	1,512.5
21 Other	3,499.5	3,615.7	3,625.0	3,639.6	3,657.3	3,684.5	3,687.6	3,693.0	3,716.4	3,726.1	3,660.2	3,639.0
22 Borrowings	1,624.6	1,686.4	1,675.7	1,701.4	1,720.6	1,732.3	1,768.3	1,788.6	1,785.4	1,818.2	1,780.2	1,778.4
23 From banks in the U.S.	369.3	358.5	351.0	368.5	360.5	378.1	367.5	372.5	369.7	386.3	367.6	368.8
24 From others	1,255.3	1,327.9	1,324.7	1,333.0	1,360.1	1,354.2	1,400.8	1,416.1	1,415.7	1,431.9	1,412.7	1,409.6
25 Net due to related foreign offices	59.6	69.1	93.0	75.3	72.6	73.9	54.9	44.8	50.9	7.5	54.1	73.4
26 Other liabilities	493.0[r]	504.1[r]	500.9	501.8	495.2	488.4	500.2	503.5	501.0	498.3	504.6	503.2
27 **Total liabilities**	**7,628.2[r]**	**7,940.1[r]**	**7,962.9**	**7,994.6**	**8,019.8**	**8,064.9**	**8,121.5**	**8,216.5**	**8,164.4**	**8,223.2**	**8,233.0**	**8,241.9**
28 Residual (assets less liabilities)[8]	694.5[r]	719.6[r]	703.7	698.3	687.4	736.3	800.4	778.8	788.5	769.8	778.2	777.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,052.1[r]	7,412.4[r]	7,435.1	7,476.6	7,528.4	7,549.9	7,611.8	7,653.0	7,625.5	7,646.0	7,653.5	7,678.3
30 Securities in bank credit	2,049.0	2,074.5	2,066.8	2,066.4	2,049.3	2,055.8	2,090.5	2,093.3	2,094.0	2,095.3	2,096.5	2,083.1
31 Treasury and Agency securities[2]	1,213.7[r]	1,161.3[r]	1,155.0	1,150.8	1,137.7	1,139.7	1,172.4	1,175.5	1,179.8	1,179.3	1,180.9	1,162.7
32 Other securities	835.3[r]	913.3[r]	911.8	915.6	911.6	916.1	918.1	917.8	914.2	916.0	915.6	920.4
33 Loans and leases in bank credit[3]	5,003.1[r]	5,337.8[r]	5,368.4	5,410.2	5,479.1	5,494.1	5,521.3	5,559.7	5,531.5	5,550.7	5,557.0	5,595.2
34 Commercial and industrial	965.1	1,014.1	1,023.6	1,033.3	1,045.3	1,062.1	1,076.0	1,086.2	1,078.6	1,087.8	1,085.7	1,089.4
35 Real estate	2,640.9[r]	2,850.7[r]	2,875.7	2,897.5	2,914.2	2,928.0	2,945.4	2,959.0	2,954.5	2,952.3	2,957.9	2,969.7
36 Revolving home equity	415.2	440.5	437.9	436.8	434.9	432.7	433.0	430.8	431.6	431.9	430.2	430.0
37 Other	2,225.7[r]	2,410.1[r]	2,437.9	2,460.8	2,479.3	2,495.2	2,512.4	2,528.2	2,522.9	2,520.4	2,527.7	2,539.7
38 Consumer	702.0	721.4[r]	711.5	714.0	716.5	721.7	714.7	714.8	714.5	713.2	716.2	715.3
39 Credit cards and related plans	303.2	311.5	302.9	309.1	319.9	317.7	305.0	295.4	295.0	294.0	296.7	296.4
40 Other	398.8	409.9	408.6	404.9	396.7	404.0	409.7	419.4	419.6	419.3	419.4	418.9
41 Security[4]	225.1	242.0	244.1	251.8	273.3	255.6	259.2	266.6	258.7	265.7	263.4	280.4
42 Other loans and leases	470.0	509.7	513.4	513.6	529.7	526.7	526.1	533.2	525.2	531.8	533.8	540.4
43 Interbank loans	279.7	286.5	288.5	309.8	280.7	282.1	280.8	296.6	292.4	307.8	294.9	289.6
44 Cash assets[5]	326.1	329.3	322.2	318.6	330.4	326.7	312.7	308.8	310.8	320.5	300.8	301.2
45 Other assets[6]	685.3[r]	701.1[r]	708.5	709.9	707.6	727.4	754.8	754.3	760.7	746.1	751.2	757.9
46 **Total assets**[7]	**8,274.5[r]**	**8,660.7[r]**	**8,686.3**	**8,746.6**	**8,778.6**	**8,818.6**	**8,892.7**	**8,944.7**	**8,921.3**	**8,952.3**	**8,932.2**	**8,958.9**
Liabilities												
47 Deposits	5,444.1	5,670.3[r]	5,686.0	5,727.1	5,758.6	5,770.4	5,802.2	5,873.9	5,842.8	5,894.5	5,854.7	5,876.0
48 Transaction	695.0	664.5	653.8	673.4	692.3	665.0	646.6	668.9	611.7	655.1	689.4	734.0
49 Nontransaction	4,749.1	5,005.8	5,032.2	5,053.7	5,066.3	5,105.5	5,155.6	5,205.0	5,231.1	5,239.4	5,165.2	5,142.0
50 Large time	1,250.2	1,379.1	1,395.2	1,398.7	1,416.0	1,445.8	1,468.8	1,512.3	1,493.3	1,512.6	1,524.3	1,517.8
51 Other	3,498.9	3,626.8	3,637.0	3,655.0	3,650.2	3,659.7	3,686.8	3,692.7	3,737.8	3,726.8	3,640.9	3,624.2
52 Borrowings	1,612.4	1,690.6	1,672.7	1,694.0	1,705.8	1,729.3	1,766.8	1,774.6	1,776.1	1,805.0	1,771.0	1,753.7
53 From banks in the U.S.	370.5	358.8	351.1	366.4	359.2	375.3	365.3	373.7	370.5	387.3	369.2	369.9
54 From others	1,241.9	1,331.8	1,321.7	1,327.6	1,346.6	1,354.0	1,401.5	1,400.9	1,405.6	1,417.7	1,401.8	1,383.8
55 Net due to related foreign offices	53.1	73.6	99.8	87.0	81.8	79.7	61.6	37.3	45.9	0.8	45.3	66.0
56 Other liabilities	484.7[r]	509.1[r]	508.0	514.5	505.0	494.1	506.5	495.2	496.3	491.0	494.4	494.3
57 **Total liabilities**	**7,594.4[r]**	**7,943.6[r]**	**7,966.5**	**8,022.7**	**8,051.1**	**8,073.5**	**8,137.1**	**8,181.0**	**8,161.1**	**8,191.3**	**8,165.3**	**8,190.0**
58 Residual (assets less liabilities)[8]	680.1[r]	717.1[r]	719.8	723.9	727.4	745.1	755.5	763.7	760.1	761.1	766.8	768.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.r	Nov.r	Dec.r	Jan.r	Feb.r	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Seasonally adjusted											
Assets												
1 Bank credit	6,382.5r	6,628.7r	6,627.9	6,633.2	6,673.3	6,732.5	6,817.1	6,870.6	6,833.1	6,864.2	6,878.5	6,903.9
2 Securities in bank credit	1,740.7	1,730.1	1,712.4	1,697.2	1,689.5	1,711.7	1,758.8	1,768.2	1,762.1	1,771.0	1,776.3	1,761.5
3 Treasury and Agency securities[2]	1,124.7	1,080.8	1,075.5	1,059.1	1,053.4	1,069.7	1,102.3	1,106.0	1,106.1	1,111.3	1,111.6	1,097.2
4 Other securities	616.0	649.3	636.9	638.1	636.0	642.0	656.5	662.3	656.0	659.8	664.7	664.3
5 Loans and leases in bank credit[3]	4,641.8r	4,898.6r	4,915.5	4,936.1	4,983.8	5,020.8	5,058.3	5,102.3	5,071.0	5,093.2	5,102.2	5,142.4
6 Commercial and industrial	816.8	853.3	861.1	869.0	876.6	892.9	900.3	907.1	901.6	909.1	905.5	910.1
7 Real estate	2,638.2r	2,827.1r	2,846.5	2,858.2	2,883.5	2,909.5	2,932.0	2,955.8	2,946.2	2,946.9	2,959.0	2,970.3
8 Revolving home equity	418.3	438.6	436.8	436.7	436.1	434.7	432.7	434.0	433.3	434.8	434.2	434.3
9 Other	2,220.0r	2,388.5r	2,409.7	2,421.5	2,447.4	2,474.8	2,499.3	2,521.9	2,512.9	2,512.2	2,524.9	2,536.0
10 Consumer	708.5	719.9	708.9	709.3	704.5	708.2	709.6	721.4	718.8	719.2	723.0	724.2
11 Security[4]	107.8	108.5	104.4	109.1	121.5	112.4	114.3	113.2	106.0	111.7	107.4	129.4
12 Other loans and leases	370.5	389.8	394.5	390.4	397.7	397.8	402.1	404.8	398.5	406.2	407.2	408.3
13 Interbank loans	233.4	242.5	244.4	260.9	236.7	245.9	242.9	246.5	232.6	261.4	252.9	239.6
14 Cash assets[5]	274.1	267.7	260.4	254.4	260.8	267.1	266.9	271.5	273.2	278.6	271.2	262.4
15 Other assets[6]	654.8	657.4	664.9	665.5	667.7	691.9	722.4	721.9	725.1	714.2	723.2	726.7
16 **Total assets**[7]	**7,476.7r**	**7,728.3r**	**7,729.6**	**7,746.1**	**7,770.4**	**7,870.3**	**7,982.6**	**8,043.3**	**7,997.0**	**8,051.3**	**8,058.5**	**8,065.1**
Liabilities												
17 Deposits	4,889.5	5,056.5	5,063.0	5,103.7	5,128.6	5,164.1	5,184.7	5,228.9	5,193.7	5,251.7	5,234.6	5,226.4
18 Transaction	689.7	660.5	643.2	655.2	643.5	639.6	640.5	664.4	608.7	648.9	697.3	721.9
19 Nontransaction	4,199.8	4,396.0	4,419.8	4,448.5	4,485.1	4,524.4	4,544.2	4,564.5	4,585.0	4,602.8	4,537.3	4,504.5
20 Large time	720.9	793.2	804.5	815.6	829.7	841.8	858.5	876.4	870.5	878.7	879.0	875.9
21 Other	3,479.0	3,602.8	3,615.3	3,632.9	3,655.4	3,682.6	3,685.6	3,688.1	3,714.5	3,724.2	3,658.3	3,628.6
22 Borrowings	1,259.4	1,305.7	1,296.3	1,294.8	1,300.3	1,305.7	1,336.7	1,358.8	1,346.7	1,363.3	1,361.8	1,372.0
23 From banks in the U.S.	318.9	307.5	300.4	309.5	301.0	314.8	308.7	311.9	311.3	309.3	312.7	314.9
24 From others	940.5	998.2	995.9	985.3	999.3	990.9	1,027.9	1,046.9	1,035.4	1,054.0	1,049.1	1,057.1
25 Net due to related foreign offices	240.2	251.8	271.7	257.3	263.4	282.9	269.5	275.8	268.5	261.7	282.4	295.5
26 Other liabilities	399.3	396.7	386.1	385.4	384.0	388.1	398.0	406.8	397.4	404.8	409.4	409.5
27 **Total liabilities**	**6,788.3**	**7,010.8r**	**7,017.0**	**7,041.1**	**7,076.3**	**7,140.8**	**7,188.8**	**7,270.2**	**7,206.3**	**7,281.5**	**7,288.2**	**7,303.4**
28 Residual (assets less liabilities)[8]	688.4r	717.5r	712.6	705.0	694.1	729.5	793.8	773.0	790.7	769.8	770.2	761.7
	Not seasonally adjusted											
Assets												
29 Bank credit	6,345.4r	6,637.6r	6,645.2	6,670.5	6,714.8	6,740.8	6,797.9	6,828.5	6,806.7	6,824.9	6,824.8	6,852.1
30 Securities in bank credit	1,731.4	1,726.6	1,710.5	1,706.6	1,698.1	1,715.5	1,754.5	1,756.2	1,756.0	1,759.1	1,758.5	1,747.7
31 Treasury and Agency securities[2]	1,120.0	1,073.9	1,070.7	1,067.5	1,057.2	1,065.2	1,096.4	1,099.1	1,100.0	1,101.8	1,103.3	1,091.9
32 Other securities	611.4	652.7	639.8	639.2	640.9	650.3	658.1	657.0	655.9	657.4	655.3	655.8
33 Loans and leases in bank credit[3]	4,614.0r	4,911.0r	4,934.7	4,963.9	5,016.8	5,025.3	5,043.4	5,072.3	5,050.7	5,065.7	5,066.3	5,104.4
34 Commercial and industrial	817.8	851.4	861.5	869.7	875.9	887.5	898.1	908.2	901.6	909.7	907.6	911.5
35 Real estate	2,622.8r	2,835.3r	2,855.9	2,876.9	2,893.7	2,908.5	2,925.9	2,938.9	2,934.8	2,932.3	2,938.0	2,949.4
36 Revolving home equity	415.2	440.5	437.9	436.8	434.9	432.7	433.0	430.8	431.6	431.9	430.2	430.0
37 Other	2,207.6r	2,394.8r	2,418.0	2,440.1	2,458.8	2,475.8	2,492.9	2,508.2	2,503.1	2,500.4	2,507.8	2,519.4
38 Other residential	1,103.6r	1,194.9r	1,202.3	1,213.9	1,218.9	1,221.6	1,226.7	1,234.3	1,232.8	1,227.9	1,232.6	1,242.5
39 Commercial	1,104.0	1,199.9	1,215.7	1,226.2	1,239.9	1,254.2	1,266.2	1,273.9	1,270.4	1,272.5	1,275.2	1,277.0
40 Consumer	702.0	721.4r	711.5	714.0	716.5	721.7	714.7	714.8	714.5	713.2	716.2	715.3
41 Credit cards and related plans	303.2	311.5	302.9	309.1	319.9	317.7	305.0	295.4	295.0	294.0	296.7	296.4
42 Other	398.8	409.9	408.6	404.9	396.7	404.0	409.7	419.4	419.6	419.3	419.4	418.9
43 Security[4]	105.3	109.9	108.0	110.4	126.7	111.4	110.0	110.7	106.2	110.3	104.4	123.8
44 Other loans and leases	366.1	393.0	397.8	392.9	403.9	396.2	394.7	399.8	393.5	400.2	400.1	404.4
45 Interbank loans	236.9	236.9	241.3	264.2	239.4	241.4	238.9	251.5	240.8	267.4	251.5	243.3
46 Cash assets[5]	263.5	268.3	264.8	264.2	278.3	276.8	264.8	260.9	262.6	271.0	253.5	253.9
47 Other assets[6]	650.0	661.9	669.6	668.9	668.6	690.4	715.2	717.1	721.2	710.2	715.4	719.7
48 **Total assets**[7]	**7,427.5r**	**7,736.7r**	**7,753.4**	**7,800.0**	**7,833.1**	**7,882.4**	**7,949.8**	**7,990.3**	**7,963.6**	**8,006.0**	**7,977.6**	**8,001.3**
Liabilities												
49 Deposits	4,877.3	5,057.6	5,076.5	5,129.7	5,159.3	5,156.3	5,180.7	5,216.7	5,208.2	5,243.2	5,188.6	5,201.7
50 Transaction	680.8	652.3	641.9	661.5	679.5	651.7	632.7	655.7	598.7	641.6	676.4	720.6
51 Nontransaction	4,196.5	4,405.3	4,434.6	4,468.3	4,479.8	4,504.6	4,548.1	4,561.0	4,609.5	4,601.7	4,512.2	4,481.0
52 Large time	718.4	791.2	806.9	819.8	831.5	846.8	863.2	873.3	873.6	876.8	873.2	867.5
53 Other	3,478.1	3,614.2r	3,627.7	3,648.5	3,648.3	3,657.7	3,684.9	3,687.7	3,735.9	3,724.9	3,639.0	3,613.5
54 Borrowings	1,247.2	1,310.0	1,293.3	1,287.4	1,285.4	1,302.8	1,335.2	1,344.8	1,337.4	1,350.0	1,352.5	1,347.3
55 From banks in the U.S.	320.1	307.8	300.5	307.4	299.7	312.1	306.6	313.0	312.1	310.2	314.3	316.0
56 From others	927.1	1,002.2	992.9	979.9	985.8	990.7	1,028.6	1,031.7	1,025.3	1,039.8	1,038.2	1,031.4
57 Net due to related foreign offices	234.2	254.5	275.7	266.1	271.0	287.9	276.6	269.0	266.2	256.2	273.4	286.6
58 Other liabilities	391.4	400.3	390.8	395.7	392.6	393.1	404.7	398.9	394.5	398.3	399.0	399.7
59 **Total liabilities**	**6,750.1**	**7,022.4r**	**7,036.3**	**7,078.9**	**7,108.4**	**7,140.0**	**7,197.1**	**7,229.4**	**7,206.3**	**7,247.7**	**7,213.5**	**7,235.3**
60 Residual (assets less liabilities)[8]	677.3r	714.3r	717.0	721.1	724.6	742.3	752.7	760.9	757.3	758.3	764.0	766.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Seasonally adjusted											
Assets												
1 Bank credit	3,579.6[r]	3,669.2[r]	3,678.1[r]	3,669.5[r]	3,703.0[r]	3,727.6	3,793.3[r]	3,823.3	3,791.7	3,820.3	3,828.4	3,851.8
2 Securities in bank credit	1,025.5	1,016.7	1,009.9	996.7	996.6[r]	1,013.5[r]	1,054.8	1,070.7	1,057.9	1,070.2	1,081.9	1,071.2
3 Treasury and Agency securities[2]	633.4	588.9	588.3[r]	572.6[r]	571.3[r]	586.4[r]	616.3[r]	627.2	621.3	630.4	636.3	624.0
4 Trading account	52.1	36.8	41.1	41.6[r]	32.0[r]	34.9[r]	42.2[r]	39.4	39.2	38.6	44.2	36.9
5 Investment account	581.2	552.2	547.2	530.9	539.2[r]	551.5[r]	574.1	587.9	582.1	591.8	592.1	587.1
6 Mortgage-backed	473.4	450.2	445.1	435.7	447.3[r]	469.6[r]	494.0	507.5	504.0	511.3	510.2	506.5
7 Other	107.9	101.9	102.0	95.2	91.9	81.9	80.1	80.4	78.0	80.5	81.9	80.6
8 Other securities	392.1	427.8	421.6[r]	424.1[r]	425.3[r]	427.1[r]	438.4[r]	443.5	436.5	439.9	445.6	447.2
9 Trading account	204.9	213.4	203.9[r]	203.8[r]	199.9[r]	202.9[r]	205.7[r]	202.9	200.2	200.4	201.9	205.9
10 Investment account	187.2	214.3	217.7	220.4	225.4	224.2	232.7	240.6	236.3	239.4	243.7	241.2
11 State and local government	35.2	38.1	37.5	37.9	38.6	39.5	41.0	42.4	41.8	42.3	42.6	42.7
12 Other	152.0	176.3	180.2	182.5	186.8	184.7	191.7	198.2	194.5	197.2	201.1	198.6
13 Loans and leases in bank credit[3]	2,554.1[r]	2,652.5[r]	2,668.1[r]	2,672.8[r]	2,706.4[r]	2,714.1[r]	2,738.5[r]	2,752.7	2,733.8	2,750.1	2,746.5	2,780.7
14 Commercial and industrial	483.6	494.2	501.8	505.7	513.4	523.7	527.8[r]	530.3	526.6	532.3	528.9	532.2
15 Real estate	1,311.3[r]	1,391.4[r]	1,401.2[r]	1,406.2[r]	1,416.7[r]	1,424.8[r]	1,435.2[r]	1,435.1	1,432.7	1,431.7	1,434.8	1,440.6
16 Revolving home equity	298.0	304.2	305.7	304.8	304.5	306.2	304.3[r]	305.7	305.1	306.3	305.7	305.9
17 Other	1,013.3[r]	1,087.2[r]	1,095.5[r]	1,101.5[r]	1,112.2[r]	1,118.6[r]	1,130.9[r]	1,129.4	1,127.6	1,125.4	1,129.1	1,134.7
18 Other residential	636.2[r]	681.8[r]	686.7[r]	692.4[r]	699.0[r]	699.8[r]	706.8[r]	706.4	704.5	702.3	705.8	711.9
19 Commercial	377.1	405.4	408.8	409.1	413.2	418.8	424.1[r]	422.9	423.0	423.1	423.3	422.8
20 Consumer	390.5	387.4	385.5	382.5	376.7	378.3	383.7	395.6	394.7	394.7	395.9	397.0
21 Security[4]	100.0	98.4	93.9	98.2	111.1	101.3	103.2	101.8	95.0	100.3	95.5	117.7
22 Federal funds sold to and repurchase agreements with broker–dealers	77.3	82.2	77.2	80.8	93.7	84.1	84.8	84.1	78.4	82.6	77.8	99.1
23 Other	22.7	16.2	16.7	17.4	17.4	17.2	18.4	17.7	16.6	17.7	17.7	18.6
24 State and local government	16.8	18.2	18.5	18.8	18.9	18.9	19.1	18.9	19.1	18.8	18.9	19.0
25 Agricultural	9.2	9.5	9.7	9.7	9.9	9.8	9.8	9.7	9.8	9.7	9.7	9.7
26 Federal funds sold to and repurchase agreements with others	28.2	28.3	31.8	18.7	22.2	21.1	18.1	19.9	18.3	16.6	20.5	24.5
27 All other loans	120.5	133.7	134.9	142.1	146.3	145.4	150.3	150.2	146.2	154.5	151.4	149.3
28 Lease-financing receivables	93.9	91.4	90.7	90.9	91.3	90.8	91.2	91.2	91.6	91.3	90.9	90.8
29 Interbank loans	157.8	155.0	150.8	159.5	148.9	150.7	144.0	142.6	134.7	157.6	143.9	133.4
30 Federal funds sold to and repurchase agreements with commercial banks	92.8	89.0	86.3	95.3	84.0	82.7	72.6	71.2	61.3	87.7	71.1	63.9
31 Other	65.1	66.1	64.5	64.2	64.9	68.0	71.4	71.4	73.3	69.9	72.9	69.5
32 Cash assets[5]	159.2	146.8	141.8	137.5	144.9	145.7	143.9	149.8	150.9	153.2	150.1	144.5
33 Other assets[6]	471.1	456.5	465.1	462.9[r]	459.6[r]	470.1[r]	480.0	474.5	476.7	469.7	476.1	478.8
34 **Total assets**[7]	**4,332.5**[r]	**4,393.5**[r]	**4,401.3**[r]	**4,395.4**[r]	**4,422.7**[r]	**4,461.7**[r]	**4,528.8**[r]	**4,557.5**	**4,521.1**	**4,568.0**	**4,565.8**	**4,575.6**
Liabilities												
35 Deposits	2,501.5	2,546.4	2,548.9	2,574.3[r]	2,604.7[r]	2,613.9[r]	2,605.3	2,635.1	2,608.1	2,654.9	2,637.8	2,633.9
36 Transaction	335.4	311.5	298.7	303.5[r]	307.4[r]	302.8[r]	297.9[r]	312.9	278.5	304.5	335.4	345.5
37 Nontransaction	2,166.1	2,234.9	2,250.1	2,270.8	2,297.3[r]	2,311.0	2,307.3[r]	2,322.2	2,329.6	2,350.5	2,302.4	2,288.4
38 Large time	341.8	372.7	374.9[r]	380.3[r]	398.1[r]	403.3[r]	412.1[r]	423.3	417.1	426.5	425.0	423.1
39 Other	1,824.3	1,862.2	1,875.3[r]	1,890.5[r]	1,899.2[r]	1,907.7[r]	1,895.2[r]	1,898.9	1,912.5	1,924.0	1,877.4	1,865.3
40 Borrowings	764.7	778.5	781.1	776.9	784.5	779.4	809.6	830.0	818.5	834.0	829.3	842.3
41 From banks in the U.S.	153.2	139.5	135.6	139.7	136.6	145.6	145.5	146.8	144.8	143.4	146.8	151.1
42 From others	611.5	639.0	645.5	637.2	647.9	633.8	664.1	683.2	673.7	690.6	682.5	691.2
43 Net due to related foreign offices	234.1	238.6	256.2	243.8	249.3	264.4	249.8	257.3	249.2	244.3	263.2	277.4
44 Other liabilities	326.8	323.0	313.2[r]	311.4[r]	310.7[r]	311.2	317.5	325.4	316.4	324.2	327.5	327.6
45 **Total liabilities**	**3,827.1**	**3,886.4**	**3,899.4**[r]	**3,906.4**[r]	**3,949.1**[r]	**3,968.8**[r]	**3,982.2**	**4,047.7**	**3,992.2**	**4,057.4**	**4,057.8**	**4,081.2**
46 Residual (assets less liabilities)[8]	505.4[r]	507.1[r]	502.0[r]	489.0[r]	473.6[r]	492.9[r]	546.6[r]	509.7	529.0	510.6	508.0	494.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Not seasonally adjusted											
Assets												
47 Bank credit	3,547.4[r]	3,674.9[r]	3,685.5[r]	3,690.0[r]	3,725.2[r]	3,732.2[r]	3,775.8[r]	3,788.4	3,770.2	3,786.4	3,782.9	3,808.8
48 Securities in bank credit	1,009.0	1,016.3	1,009.2	1,007.5	1,002.3[r]	1,018.1[r]	1,051.1	1,052.9	1,048.8	1,052.5	1,057.2	1,049.7
49 Treasury and Agency securities[2]	621.5	585.1	584.6	582.3[r]	572.2[r]	582.6[r]	611.0[r]	614.7	612.3	615.0	621.0	611.0
50 Trading account	51.7	36.4	40.4[r]	42.0[r]	32.1[r]	34.7[r]	42.5[r]	39.0	39.4	38.1	43.4	36.3
51 Investment account	569.8	548.7	544.2	540.3	540.1[r]	547.9[r]	568.5	575.7	572.9	577.0	577.6	574.7
52 Mortgage-backed	462.9	447.9	444.2	444.1	448.2[r]	466.5[r]	487.8	496.1	494.7	497.5	497.1	495.4
53 Other	106.9	100.8	100.1	96.1	92.0	81.4	80.6	79.6	78.3	79.5	80.5	79.3
54 Other securities	387.5	431.2	424.6	425.2[r]	430.1[r]	435.4[r]	440.1[r]	438.2	436.5	437.5	436.2	438.7
55 Trading account	202.5	215.1	205.4	204.3[r]	202.2[r]	206.9[r]	206.5[r]	200.5	200.2	199.3	197.6	202.0
56 Investment account	185.0	216.1	219.2	220.9	227.9	228.6	233.6	237.7	236.3	238.1	238.5	236.6
57 State and local government	34.8	38.4	37.8	38.0	39.0	40.3	41.2	41.9	41.8	42.0	41.7	41.8
58 Other	150.2	177.7	181.4	182.9	188.9	188.3	192.4	195.8	194.5	196.1	196.8	194.8
59 Loans and leases in bank credit[3]	2,538.5[r]	2,658.6[r]	2,676.4[r]	2,682.5[r]	2,722.9[r]	2,714.1[r]	2,724.8[r]	2,735.4	2,721.4	2,733.9	2,725.7	2,759.2
60 Commercial and industrial	484.0	494.4	503.0	507.6	512.5	519.0	525.6[r]	530.8	526.3	532.3	529.8	532.9
61 Real estate	1,303.0[r]	1,393.4[r]	1,402.2[r]	1,410.4[r]	1,418.8[r]	1,422.9[r]	1,429.7[r]	1,426.0	1,426.0	1,423.7	1,423.5	1,429.5
62 Revolving home equity	295.5	305.3	306.1	304.9	303.8	304.7	304.9	303.1	303.8	304.0	302.5	302.5
63 Other	1,007.4[r]	1,088.1[r]	1,096.0[r]	1,105.5[r]	1,115.0[r]	1,118.2[r]	1,124.9[r]	1,122.8	1,122.2	1,119.7	1,121.0	1,127.0
64 Other residential	632.5[r]	682.3[r]	687.0[r]	694.9[r]	700.7[r]	699.5[r]	703.0[r]	702.3	701.2	698.8	700.7	707.1
65 Commercial	375.0	405.8	409.0	410.5	414.3	418.7	421.9[r]	420.5	421.0	420.9	420.3	419.9
66 Consumer	388.3	388.3	385.8	383.1	380.8	385.0	386.8[r]	393.3	393.9	392.8	393.4	393.4
67 Credit cards and related plans	146.4	143.2	142.0	142.2	147.9	146.7	143.7	138.6	139.2	138.4	138.5	138.8
68 Other	241.9	245.2	243.9	240.9	232.9	238.3	243.1	254.8	254.7	254.3	254.9	254.7
69 Security[4]	97.4	99.9	97.5	99.3	116.3	100.5	99.0	98.9	94.5	98.6	92.5	112.0
70 Federal funds sold to and repurchase agreements with broker–dealers	75.3	83.4	80.2	81.7	98.1	83.4	81.3	81.7	78.0	81.2	75.3	94.3
71 Other	22.1	16.5	17.3	17.6	18.2	17.1	17.6	17.2	16.5	17.4	17.2	17.7
72 State and local government	16.8	18.2	18.5	18.8	18.9	18.9	19.1	18.9	19.1	18.8	18.9	19.0
73 Agricultural	9.1	9.5	9.7	9.8	10.0	9.9	9.7	9.6	9.7	9.6	9.6	9.6
74 Federal funds sold to and repurchase agreements with others	28.2	28.3	31.8	18.7	22.2	21.1	18.1	19.9	18.3	16.6	20.5	24.5
75 All other loans	118.0	135.1	136.5	143.6	152.1	145.6	145.8	147.0	142.5	150.3	146.9	147.6
76 Lease-financing receivables	93.7	91.4	91.3	91.2	91.2	91.2	91.0	90.9	91.3	91.1	90.6	90.7
77 Interbank loans	157.3	151.1	146.6	161.1	152.0	150.2	139.9	142.1	133.2	158.2	141.0	134.5
78 Federal funds sold to and repurchase agreements with commercial banks	92.5	86.7	84.0	96.3	85.8	82.4	70.6	71.0	60.6	88.0	69.6	64.5
79 Other	64.8	64.4	62.7	64.9	66.2	67.8	69.3	71.1	72.5	70.1	71.4	70.1
80 Cash assets[5]	153.4	146.1	144.6	143.4	157.7	154.1	143.9	144.2	144.3	150.6	140.5	139.8
81 Other assets[6]	466.3	461.0	469.8	466.3[r]	460.5[r]	468.7[r]	472.7	469.7	472.9	465.7	468.3	471.9
82 **Total assets**[7]	**4,288.9[r]**	**4,399.0[r]**	**4,412.6[r]**	**4,426.9[r]**	**4,461.6[r]**	**4,472.7[r]**	**4,499.7[r]**	**4,511.2**	**4,487.1**	**4,527.6**	**4,499.4**	**4,522.0**
Liabilities												
83 Deposits	2,491.1	2,548.7	2,560.2	2,588.0[r]	2,622.6[r]	2,612.0[r]	2,612.0	2,624.3	2,617.0	2,648.4	2,603.6	2,612.3
84 Transaction	330.8	305.0	296.2	306.3[r]	330.6[r]	311.2[r]	294.5[r]	308.4	271.1	301.9	323.7	346.7
85 Nontransaction	2,160.3	2,243.6	2,264.0	2,281.8	2,291.9[r]	2,300.8	2,317.4[r]	2,315.9	2,345.9	2,346.5	2,279.9	2,265.6
86 Large time	339.3	370.7	377.2[r]	384.4[r]	399.9	408.3[r]	416.8[r]	420.2	420.1	424.6	419.2	414.7
87 Other	1,821.0	1,873.0[r]	1,886.8[r]	1,897.3[r]	1,892.0[r]	1,892.5[r]	1,900.7[r]	1,895.7	1,925.8	1,921.9	1,860.7	1,850.9
88 Borrowings	752.5	782.7	778.2	769.5	769.6	776.4	808.1	816.0	809.2	820.8	820.0	817.6
89 From banks in the U.S.	154.4	139.8	135.7	137.6	135.3	142.8	143.3	148.0	145.6	144.4	148.4	152.1
90 From others	598.1	642.9	642.5	631.8	634.4	633.6	664.8	668.0	663.6	676.4	671.6	665.4
91 Net due to related foreign offices	228.2	241.2	260.1	252.6	256.9	269.3	257.0	250.5	246.9	238.7	254.3	268.5
92 Other liabilities	318.9	326.6	317.9[r]	321.8[r]	319.4[r]	316.2	324.2	317.5	313.5	317.7	317.1	317.8
93 **Total liabilities**	**3,790.7**	**3,899.2[r]**	**3,916.5[r]**	**3,931.9[r]**	**3,968.5[r]**	**3,973.9[r]**	**4,001.2**	**4,008.3**	**3,986.6**	**4,025.6**	**3,994.9**	**4,016.2**
94 Residual (assets less liabilities)[8]	498.2[r]	499.8[r]	496.2[r]	495.0[r]	493.2[r]	498.8[r]	498.5[r]	502.8	500.6	502.0	504.5	505.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.	Nov.	Dec.r	Jan.r	Feb.r	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,808.7	2,956.7	2,950.0r	2,962.2r	2,969.3	3,004.0	3,025.2	3,051.5	3,044.9	3,048.6	3,055.3	3,056.7
2 Securities in bank credit	721.0	710.6	702.7r	698.9	692.0	697.4	705.5	701.9	707.6	705.5	699.5	695.0
3 Treasury and Agency securities[2]	497.1	489.1	487.4	484.9r	481.2	482.5	487.4	483.0	488.2	485.6	480.5	477.9
4 Other securities	223.9	221.5	215.2	214.0r	210.8	214.9	218.0	218.8	219.5	219.9	219.1	217.1
5 Loans and leases in bank credit[3]	2,087.7	2,246.1	2,247.3r	2,263.3r	2,277.4	2,306.7	2,319.8	2,349.7	2,337.2	2,343.1	2,355.7	2,361.7
6 Commercial and industrial	333.1	359.1	359.4r	363.3	363.2	369.2	372.5	376.7	374.9	376.8	376.6	377.9
7 Real estate	1,327.0	1,435.8	1,445.3	1,452.0	1,466.8	1,484.7	1,496.8	1,520.8	1,513.5	1,515.2	1,524.2	1,529.8
8 Revolving home equity	120.3	134.5	131.0r	132.0	131.6	128.5	128.4	128.3	128.2	128.4	128.4	128.4
9 Other	1,206.7	1,301.3	1,314.2	1,320.0	1,335.2	1,356.2	1,368.4	1,392.5	1,385.3	1,386.8	1,395.8	1,401.3
10 Consumer	318.0	332.5	323.4r	326.8r	327.8	329.9	325.9	325.8	324.2	324.4	327.1	327.3
11 Security[4]	7.8	10.1	10.5	10.9	10.4	11.2	11.1	11.5	11.0	11.4	11.9	11.7
12 Other loans and leases	101.9	108.6	108.7	110.2	109.2	111.7	113.5	114.9	113.6	115.2	115.9	115.1
13 Interbank loans	75.5	87.5	93.6	101.4	87.8	95.2	98.8	103.9	98.0	103.8	108.9	106.2
14 Cash assets[5]	114.9	120.8	118.6r	116.9	115.9	121.4	122.9	121.6	122.4	125.3	121.0	117.9
15 Other assets[6]	183.7	200.9	199.8r	202.6r	208.1	221.8	242.5	247.4	248.4	244.6	247.1	247.9
16 **Total assets**[7]	**3,150.0**	**3,332.0**	**3,328.5r**	**3,349.1r**	**3,346.8**	**3,407.8**	**3,455.2**	**3,490.1**	**3,479.3**	**3,488.0**	**3,497.9**	**3,494.1**
Liabilities												
17 Deposits	2,388.0	2,510.1	2,514.1	2,529.5	2,523.9	2,550.2	2,579.4	2,593.9	2,585.6	2,596.8	2,596.8	2,592.5
18 Transaction	354.3	349.0	344.4	351.8	336.2	336.8	342.6	351.5	330.2	344.5	361.9	376.4
19 Nontransaction	2,033.7	2,161.1	2,169.7	2,177.7	2,187.7	2,213.4	2,236.8	2,242.3	2,255.4	2,252.4	2,234.9	2,216.1
20 Large time	379.1	420.5	429.6	435.4r	431.6	438.5	446.4	453.1	453.5	452.2	454.0	452.8
21 Other	1,654.7	1,740.6	1,740.0r	1,742.3r	1,756.1	1,774.9	1,790.4	1,789.2	1,802.0	1,800.1	1,781.0	1,763.3
22 Borrowings	494.7	527.3	515.1	517.9	515.8	526.4	527.0	528.8	528.2	529.2	532.5	529.7
23 From banks in the U.S.	165.7	168.0	164.8	169.8	164.4	169.3	163.3	165.1	166.5	165.9	165.9	163.8
24 From others	329.0	359.2	350.4r	348.1	351.4	357.1	363.8	363.7	361.7	363.4	366.6	365.9
25 Net due to related foreign offices	6.0	13.3	15.5	13.5	14.1	18.6	19.6	18.5	19.3	17.4	19.2	18.1
26 Other liabilities	72.5	73.7	72.9	74.0	73.3	76.9	80.5	81.4	81.0	80.6	81.9	81.9
27 **Total liabilities**	**2,961.2**	**3,124.3**	**3,117.7**	**3,134.8**	**3,127.1**	**3,172.0**	**3,206.6**	**3,222.5**	**3,214.2**	**3,224.1**	**3,230.4**	**3,222.2**
28 Residual (assets less liabilities)[8]	188.8	207.7	210.8r	214.4	219.6	235.8	248.6	267.6	265.1	263.9	267.4	271.9
	Not seasonally adjusted											
Assets												
29 Bank credit	2,798.0	2,962.7	2,959.6r	2,980.5r	2,989.7	3,008.6	3,022.0	3,040.1	3,036.5	3,038.5	3,042.0	3,043.3
30 Securities in bank credit	722.4	710.3	701.3	699.1	695.8	697.5	703.4	703.2	707.2	706.6	701.4	698.0
31 Treasury and Agency securities[2]	498.5	488.8	486.1	485.2	485.0	482.6	485.4	484.4	487.8	486.7	482.3	480.9
32 Other securities	223.9	221.5	215.2	214.0r	210.8	214.9	218.0	218.8	219.5	219.9	219.1	217.1
33 Loans and leases in bank credit[3]	2,075.6	2,252.4	2,258.3r	2,281.4r	2,293.9	2,311.2	2,318.6	2,336.9	2,329.2	2,331.9	2,340.6	2,345.2
34 Commercial and industrial	333.8	357.0	358.5	362.1	363.3	368.5	372.5	377.4	375.3	377.4	377.8	378.6
35 Real estate	1,319.9	1,441.9	1,453.7	1,466.5	1,474.9	1,485.7	1,496.1	1,513.0	1,508.8	1,508.6	1,514.4	1,519.9
36 Revolving home equity	119.7	135.2	131.8	131.8	131.1	128.0	128.1	127.6	127.9	127.9	127.7	127.5
37 Other	1,200.2	1,306.7	1,322.0r	1,334.6	1,343.8	1,357.6	1,368.0	1,385.3	1,380.9	1,380.7	1,386.8	1,392.4
38 Other residential	471.1	512.5	515.3	519.0r	518.1	522.1	523.7	532.0	531.5	529.1	531.9	535.4
39 Commercial	729.1	794.2	806.7r	815.6r	825.6	835.5	844.3	853.3	849.4	851.6	854.9	857.0
40 Consumer	313.6	333.0	325.7r	330.9r	335.7	336.7	327.9	321.4	320.7	320.5	322.8	321.8
41 Credit cards and related plans	156.8	168.3	161.0	166.9	172.0	171.1	161.4	156.8	155.8	155.5	158.2	157.6
42 Other	156.9	164.7	164.7r	164.0r	163.8	165.7	166.6	164.6	164.9	164.9	164.6	164.2
43 Security[4]	8.0	10.0	10.5	11.1	10.4	10.8	11.1	11.7	11.7	11.7	11.9	11.7
44 Other loans and leases	100.3	110.4	109.9	110.8	109.5	109.4	111.0	113.4	112.8	113.7	113.6	113.1
45 Interbank loans	79.6	85.8	94.6	103.1	87.4	91.2	99.0	109.3	107.6	109.2	110.5	108.8
46 Cash assets[5]	110.1	122.2	120.2	120.8	120.7	122.7	120.9	116.7	118.3	120.4	113.1	114.0
47 Other assets[6]	183.7	200.9	199.8r	202.6r	208.1	221.8	242.5	247.4	248.4	244.6	247.1	247.9
48 **Total assets**[7]	**3,138.6**	**3,337.7**	**3,340.7r**	**3,373.1r**	**3,371.4**	**3,409.7**	**3,450.2**	**3,479.2**	**3,476.5**	**3,478.4**	**3,478.2**	**3,479.3**
Liabilities												
49 Deposits	2,386.2	2,509.0	2,516.3	2,541.7r	2,536.8	2,544.3	2,568.7	2,592.4	2,591.2	2,594.9	2,585.0	2,589.4
50 Transaction	350.0	347.3	345.7	355.2	348.9	340.6	338.1	347.3	327.6	339.7	352.7	374.0
51 Nontransaction	2,036.2	2,161.7	2,170.6	2,186.5r	2,187.9	2,203.8	2,230.6	2,245.1	2,263.6	2,255.2	2,232.3	2,215.4
52 Large time	379.1	420.5	429.6	435.4r	431.6	438.5	446.4	453.1	453.5	452.2	454.0	452.8
53 Other	1,657.2	1,741.2	1,740.9r	1,751.2	1,756.3	1,765.2	1,784.2	1,792.0	1,810.1	1,803.0	1,778.3	1,762.6
54 Borrowings	494.7	527.3	515.1	517.9	515.8	526.4	527.0	528.8	528.2	529.2	532.5	529.7
55 From banks in the U.S.	165.7	168.0	164.8	169.8	164.4	169.3	163.3	165.1	166.5	165.9	165.9	163.8
56 From others	329.0	359.2	350.4r	348.1	351.4	357.1	363.8	363.7	361.7	363.4	366.6	365.9
57 Net due to related foreign offices	6.0	13.3	15.5	13.5	14.1	18.6	19.6	18.5	19.3	17.4	19.2	18.1
58 Other liabilities	72.5	73.7	72.9	74.0	73.3	76.9	80.5	81.4	81.0	80.6	81.9	81.9
59 **Total liabilities**	**2,959.5**	**3,123.2**	**3,119.9**	**3,147.0r**	**3,140.0**	**3,166.1**	**3,195.9**	**3,221.0**	**3,219.7**	**3,222.1**	**3,218.6**	**3,219.1**
60 Residual (assets less liabilities)[8]	179.1	214.5	220.9	226.0r	231.4	243.5	254.3	258.1	256.8	256.3	259.6	260.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Seasonally adjusted											
Assets												
1 Bank credit	703.5	781.6	793.8	805.5	807.3[r]	805.8[r]	811.9	820.6	816.8	815.0	824.1	821.4
2 Securities in bank credit	317.6	347.9	356.3	359.7	351.2	340.3	335.9	337.1	338.0	336.1	338.0	335.4
3 Treasury and Agency securities[2]	93.7[r]	87.4[r]	84.3[r]	83.3[r]	80.5[r]	74.4[r]	76.0[r]	76.4	79.7	77.5	77.6	70.8
4 Other securities	224.0	260.5[r]	272.0[r]	276.4[r]	270.8[r]	265.8[r]	260.0[r]	260.7	258.3	258.6	260.4	264.6
5 Loans and leases in bank credit[3]	385.9	433.7	437.5[r]	445.8	456.0[r]	465.5[r]	476.0	483.5	478.7	478.9	486.1	486.0
6 Commercial and industrial	145.3	164.3	164.1	164.4	168.3	173.8	175.8	175.6	175.0	175.7	175.1	175.2
7 Real estate	18.1	15.4	19.9	20.6	20.5	19.4	19.5	20.0	19.8	20.0	19.9	20.3
8 Security[4]	118.4	138.2	137.4[r]	137.5	140.1[r]	140.1	146.5[r]	154.1	151.2	150.6	157.3	155.3
9 Other loans and leases	104.2	115.8	116.2	123.3	127.2[r]	132.1[r]	134.2[r]	133.8	132.8	132.7	133.8	135.2
10 Interbank loans	42.8	49.6	47.2	45.6	41.3[r]	40.8[r]	41.8	45.2	51.6	40.4	43.4	46.3
11 Cash assets[5]	64.7	59.8	56.3	54.5	50.3	50.3	48.5	49.5	50.3	51.5	49.0	48.1
12 Other assets[6]	35.3[r]	40.9[r]	40.1[r]	41.7[r]	38.4	34.6	37.5	37.2	37.8	35.2	36.7	39.4
13 **Total assets**[7]	**845.9[r]**	**931.4[r]**	**937.0[r]**	**946.8[r]**	**936.8**	**931.0**	**939.3**	**952.0**	**956.0**	**941.7**	**952.8**	**954.7**
Liabilities												
14 Deposits	561.3	624.0	630.3	612.4	602.8	606.2	613.4	650.6	633.4	647.5	659.4	660.5
15 Transaction	14.7	12.0	11.7	12.1	12.3	12.8	13.9	13.7	13.7	14.2	13.6	13.5
16 Nontransaction	546.6	612.0	618.6	600.3	590.5	593.4	599.5	636.9	619.7	633.2	645.8	647.0
17 Borrowings	365.3	380.7	379.4[r]	406.7	420.3	426.5	431.6	429.9	438.7	455.0	418.5	406.4
18 From banks in the U.S.	50.4	51.0	50.6	59.0	59.6	63.2	58.8	60.6	58.4	77.0	54.9	53.9
19 From others	314.8	329.6	328.8	347.7	360.8	363.3	372.9	369.2	380.3	377.9	363.6	352.5
20 Net due to related foreign offices	−180.5	−182.7	−178.7	−182.0[r]	−190.8	−209.1[r]	−214.6	−231.0	−217.6	−254.2	−228.3	−222.1
21 Other liabilities	93.7[r]	107.4[r]	114.8[r]	116.4[r]	111.2	100.3	102.2	96.8	103.6	93.5	95.2	93.7
22 **Total liabilities**	**839.8[r]**	**929.4[r]**	**945.9[r]**	**953.5[r]**	**943.6**	**924.1**	**932.7**	**946.2**	**958.1**	**941.7**	**944.7**	**938.4**
23 Residual (assets less liabilities)[8]	6.1	2.1[r]	−8.9[r]	−6.7	−6.7	6.9	6.6	5.8	−2.1	.0	8.0	16.2
	Not seasonally adjusted											
Assets												
24 Bank credit	706.7	774.7	790.0	806.1	813.6[r]	809.1[r]	813.9	824.5	818.8	821.1	828.7	826.2
25 Securities in bank credit	317.6	347.9	356.3	359.7	351.2	340.3	335.9	337.1	338.0	336.1	338.0	335.4
26 Treasury and Agency securities[2]	93.7[r]	87.4[r]	84.3[r]	83.3[r]	80.5[r]	74.4[r]	76.0[r]	76.4	79.7	77.5	77.6	70.8
27 Trading account	38.9[r]	27.5[r]	24.8[r]	25.0[r]	22.6[r]	20.6[r]	25.7[r]	27.8	29.9	28.0	28.5	25.6
28 Investment account	54.8	59.9	59.5	58.3	57.9	53.9	50.3	48.5	49.8	49.5	49.1	45.2
29 Other securities	224.0	260.5[r]	272.0[r]	276.4[r]	270.8[r]	265.8[r]	260.0[r]	260.7	258.3	258.6	260.4	264.6
30 Trading account	123.2	150.5[r]	160.8[r]	162.6[r]	160.8[r]	159.8[r]	156.3[r]	156.5	153.3	154.3	155.7	161.2
31 Investment account	100.8	110.1	111.2	113.8	109.9	106.0	103.6	104.2	104.9	104.3	104.7	103.4
32 Loans and leases in bank credit[3]	389.1	426.9	433.7	446.3	462.3[r]	468.8[r]	478.0	487.4	480.8	485.0	490.7	490.8
33 Commercial and industrial	147.3	162.7	162.1	163.6	169.5	174.6	177.9	178.0	176.9	178.1	178.1	177.9
34 Real estate	18.1	15.4	19.9	20.6	20.5	19.4	19.5	20.0	19.8	20.0	19.9	20.3
35 Security[4]	119.8	132.1	136.1	141.4	146.6[r]	144.2	149.1[r]	155.9	152.5	155.4	159.0	156.7
36 Other loans and leases	103.9	116.7	115.6	120.7	125.8[r]	130.5[r]	131.4[r]	133.4	131.7	131.6	133.7	136.0
37 Interbank loans	42.8	49.6	47.2	45.6	41.3[r]	40.8[r]	41.8	45.2	51.6	40.4	43.4	46.3
38 Cash assets[5]	62.6	61.0	57.4	54.5[r]	52.1	49.9	47.9	47.9	48.2	49.5	47.2	47.3
39 Other assets[6]	35.3[r]	39.2[r]	38.9[r]	40.9[r]	39.0	36.9	39.6	37.3	39.5	35.8	35.8	38.2
40 **Total assets**[7]	**847.0[r]**	**924.1[r]**	**933.0[r]**	**946.6[r]**	**945.5**	**936.3**	**942.8**	**954.4**	**957.7**	**946.4**	**954.6**	**957.6**
Liabilities												
41 Deposits	566.8	612.7	609.5	597.4	599.2	614.1	621.5	657.2	634.7	651.3	666.1	674.3
42 Transaction	14.2	12.2	11.8	12.0	12.8	13.2	14.0	13.2	13.1	13.6	13.0	13.3
43 Nontransaction	552.6	600.5	597.6[r]	585.4[r]	586.4	600.9	607.5	644.0	621.6	637.7	653.0	660.9
44 Borrowings	365.3	380.7	379.4[r]	406.7	420.3	426.5	431.6	429.9	438.7	455.0	418.5	406.4
45 From banks in the U.S.	50.4	51.0	50.6	59.0	59.6	63.2	58.8	60.6	58.4	77.0	54.9	53.9
46 From others	314.8	329.6	328.8	347.7	360.8	363.3	372.9	369.2	380.3	377.9	363.6	352.5
47 Net due to related foreign offices	−181.1	−180.9	−175.9	−179.0	−189.2	−208.2	−215.0	−231.7	−220.3	−255.4	−228.1	−220.5
48 Other liabilities	93.3[r]	108.8[r]	117.1[r]	118.8[r]	112.3	101.0	101.9	96.3	101.8	92.7	95.4	94.6
49 **Total liabilities**	**844.2[r]**	**921.2[r]**	**930.2[r]**	**943.8[r]**	**942.7**	**933.5**	**940.0**	**951.6**	**954.9**	**943.6**	**951.8**	**954.8**
50 Residual (assets less liabilities)[8]	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005				2006			2006			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 8	Mar. 15	Mar. 22	Mar. 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	88.4	92.5	90.8	91.7	86.2	91.1	94.1	89.7	89.1	86.8	88.5	91.7
2 Revaluation losses on off-balance-sheet items[9]	78.8	83.3	82.2	80.6	76.2[r]	82.0	82.5	79.1	77.1	78.5	79.7	79.3
3 Mortgage-backed securities[10]	544.7	545.7	545.4	549.2	550.7[r]	557.8[r]	576.3	585.6	583.3	587.0	587.1	584.8
4 Pass-through	422.9	416.7	414.7	415.1	415.1[r]	425.3[r]	446.9	456.2	453.7	457.0	457.7	456.2
5 CMO, REMIC, and other	121.8	129.0	130.7	134.1	135.5	132.5	129.3	129.4	129.6	130.0	129.4	128.6
6 Net unrealized gains (losses) on available-for-sale securities[11]	–3.0	–2.6	–10.1	–12.1	–10.1	–7.7	–8.9	–10.9	–10.8	–10.5	–10.1	–11.5
7 Securitized consumer loans[12]	146.6	151.3	152.1	155.3	164.0	164.1	163.1	164.9	165.0	164.7	164.2	164.4
8 Credit cards and related plans	127.7	130.8	131.8	133.1	134.6	134.5	133.7	135.2	135.2	134.9	134.5	134.8
9 Other	18.9	20.5	20.2	22.1	29.3	29.6	29.4	29.7	29.8	29.7	29.7	29.6
10 Securitized business loans[12]	6.3	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	342.2	334.3	330.1	328.3	328.7[r]	332.2[r]	334.6[r]	332.8	335.7	334.9	329.1	331.0
12 Securitized consumer loans[12]	214.0	211.7	201.9	198.1	203.1	202.0	205.1	204.8	206.0	205.6	203.4	204.0
13 Credit cards and related plans	203.9	201.9	192.0	188.2	193.3	192.3	195.5	195.2	196.5	196.1	193.7	194.3
14 Other	10.1	9.9	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.5	9.7	9.7
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	52.2	65.9	70.7	71.5	66.8	61.2	59.7	57.2	57.9	55.9	55.9	58.2
16 Revaluation losses on off-balance-sheet items[9]	63.0	72.7	78.0	79.9	74.5	67.8	65.3	63.0	64.1	61.5	61.8	63.6
17 Securitized business loans[12]	.2	.2	.2	.2	.2	.1	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.r	Feb.	Mar.r	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Seasonally adjusted											
Assets												
1 Bank credit	7,113.6	7,421.8r	7,438.9r	7,480.8r	7,538.6	7,630.6r	7,694.3	7,792.6	7,736.6	7,761.6	7,796.0	7,826.5
2 Securities in bank credit	2,044.9	2,068.8r	2,057.0r	2,040.9r	2,052.3	2,096.4r	2,108.5	2,163.3	2,113.5	2,158.9	2,175.7	2,174.4
3 Treasury and Agency securities[2]	1,194.3r	1,159.2r	1,141.8r	1,133.5r	1,143.7	1,178.0r	1,182.2	1,193.6	1,167.4	1,201.5	1,202.9	1,193.7
4 Other securities	850.6r	909.6r	915.2r	907.4r	908.5	918.4r	926.4	969.7	946.2	957.4	972.7	980.7
5 Loans and leases in bank credit[3]	5,068.7r	5,353.0	5,381.9	5,440.0r	5,486.3	5,534.3	5,585.8	5,629.3	5,623.0	5,602.8	5,620.3	5,652.0
6 Commercial and industrial	975.6	1,025.3	1,033.4	1,044.9r	1,066.4	1,075.2r	1,081.1	1,099.3	1,093.9	1,086.9	1,098.9	1,107.6
7 Real estate	2,683.7	2,866.4	2,878.9	2,904.1r	2,929.3	2,952.4r	2,977.4	2,999.3	2,991.7	2,989.0	3,003.0	3,004.9
8 Revolving home equity	423.0	436.8	436.7	436.1	434.7	432.7	434.0	430.3	431.9	431.3	430.4	429.2
9 Other	2,260.7r	2,429.6	2,442.1	2,468.0r	2,494.5	2,519.7r	2,543.4	2,568.9	2,559.8	2,557.8	2,572.6	2,575.7
10 Consumer	711.1	708.9	709.3	704.5	708.2	709.6	721.4	727.3	722.8	727.0	728.9	729.3
11 Security[4]	223.9	241.8	246.6	261.5	252.6	260.8	267.3	260.1	277.4	258.9	248.0	260.6
12 Other loans and leases	474.3	510.7	513.7	524.9r	529.9	536.3	538.6	543.3	537.2	540.9	541.4	549.5
13 Interbank loans	287.8	291.6	306.5	278.2r	286.7	284.7	291.7	286.9	287.0	297.6	271.9	293.8
14 Cash assets[5]	321.8	316.7r	308.8	311.1	317.2	313.9r	317.9	311.8	311.0	309.7	308.0	322.3
15 Other assets[6]	680.5	704.9r	707.1r	705.7r	726.3	759.8r	758.8	772.9	757.1	776.0	769.1	781.8
16 **Total assets**[7]	**8,335.5**	**8,666.6**	**8,692.9**	**8,707.2**	**8,801.2**	**8,921.9**	**8,995.0**	**9,096.0**	**9,023.8**	**9,077.0**	**9,076.8**	**9,156.2**
Liabilities												
17 Deposits	5,499.7	5,693.3	5,716.1	5,731.4	5,770.2	5,798.1	5,879.5	5,948.6	5,930.8	5,954.3	5,955.7	5,947.1
18 Transaction	674.1	654.9	667.3	655.9	652.5	654.4r	678.0	665.1	624.3	624.5	675.2	724.1
19 Nontransaction	4,825.6	5,038.4	5,048.8	5,075.5	5,117.8	5,143.6r	5,201.4	5,283.5	5,306.5	5,329.7	5,280.5	5,223.0
20 Large time	1,293.0	1,412.9r	1,408.7r	1,417.7r	1,432.7	1,455.5r	1,507.8	1,539.0	1,528.5	1,537.9	1,534.1	1,543.9
21 Other	3,532.6	3,625.5r	3,640.1r	3,657.8r	3,685.0	3,688.1r	3,693.6	3,744.6	3,778.0	3,791.8	3,746.4	3,679.0
22 Borrowings	1,618.3	1,675.7	1,701.4	1,720.6	1,732.3	1,768.3	1,788.6	1,770.6	1,761.7	1,772.7	1,740.2	1,792.1
23 From banks in the U.S.	378.8	351.0	368.5	360.5	378.1	367.5	372.4	366.9	361.9	379.7	351.7	366.7
24 From others	1,239.5	1,324.7	1,333.0	1,360.1	1,354.3	1,400.8	1,416.2	1,403.7	1,399.7	1,393.0	1,388.5	1,425.3
25 Net due to related foreign offices	26.5	93.0	75.3	72.6	73.9	54.9	44.8	59.0	24.0	21.1	83.1	95.6
26 Other liabilities	509.5	500.9	501.8	495.2	488.4	500.2	503.4	549.9	530.6	561.4	546.5	548.1
27 **Total liabilities**	**7,653.9**	**7,962.9**	**7,994.6**	**8,019.8**	**8,064.9**	**8,121.5**	**8,216.2**	**8,328.1**	**8,247.2**	**8,309.5**	**8,325.5**	**8,382.8**
28 Residual (assets less liabilities)[8]	681.6	703.7	698.3	687.4	736.3	800.4	778.8	767.9	776.6	767.5	751.3	773.4
	Not seasonally adjusted											
Assets												
29 Bank credit	7,093.1	7,435.3r	7,476.7r	7,528.6r	7,550.2	7,613.4r	7,656.1	7,770.3	7,691.3	7,725.4	7,786.5	7,808.6
30 Securities in bank credit	2,040.9	2,066.9r	2,066.5r	2,049.5r	2,056.1	2,092.1r	2,096.4	2,157.3	2,103.8	2,149.5	2,169.0	2,169.8
31 Treasury and Agency securities[2]	1,197.5r	1,154.3r	1,150.3r	1,137.3r	1,139.3	1,172.1r	1,175.4	1,196.2	1,167.3	1,201.3	1,204.2	1,198.7
32 Other securities	843.4r	912.6r	916.2r	912.2r	916.9	920.0r	921.0	961.1	936.4	948.1	964.8	971.1
33 Loans and leases in bank credit[3]	5,052.2	5,368.3r	5,410.2	5,479.2r	5,494.1	5,521.4r	5,559.7	5,613.0	5,587.5	5,576.0	5,617.5	5,638.8
34 Commercial and industrial	980.4	1,023.6	1,033.3	1,045.3	1,061.7	1,075.0r	1,084.7	1,104.8	1,098.4	1,089.1	1,106.8	1,112.8
35 Real estate	2,671.6	2,875.7	2,897.5	2,914.3r	2,928.3	2,946.3r	2,960.5	2,986.0	2,973.2	2,973.4	2,988.9	2,994.1
36 Revolving home equity	421.6	437.9	436.8	434.9	432.7	433.0	430.7	428.9	427.6	427.8	429.5	430.0
37 Other	2,249.9r	2,437.8r	2,460.8	2,479.3	2,495.6	2,513.3r	2,529.7	2,557.1	2,545.5	2,545.6	2,559.4	2,564.2
38 Consumer	702.6	711.5	714.0	716.6r	721.7	714.7	714.8	718.6	711.5	716.2	720.7	723.1
39 Credit cards and related plans	304.9	302.9	309.1	319.9	317.7	305.0	295.4	297.7	291.6	295.2	298.9	302.3
40 Other	397.7	408.6	404.9	396.7	404.0	409.7	419.4	420.9	420.0	421.0	421.8	420.8
41 Security[4]	225.5	244.1	251.8	273.3	255.6	259.2	266.6	262.6	265.1	260.5	260.9	265.0
42 Other loans and leases	472.1	513.4	513.6	529.7	526.8	526.1	533.2	540.9	539.3	536.8	540.2	543.7
43 Interbank loans	296.1	288.5	309.8	280.9r	282.2	280.8	296.6	295.7	305.7	314.3	282.7	288.3
44 Cash assets[5]	317.3	322.2	318.6	330.4	326.5	311.2r	305.8	307.2	303.7	303.3	308.3	313.6
45 Other assets[6]	678.7	708.3r	709.7r	707.2r	727.1	754.7r	754.0	770.9	761.5	773.3	765.7	774.4
46 **Total assets**[7]	**8,317.2**	**8,686.3**	**8,746.6**	**8,778.6**	**8,818.6**	**8,892.6r**	**8,944.5**	**9,076.2**	**8,994.4**	**9,048.6**	**9,075.2**	**9,116.8**
Liabilities												
47 Deposits	5,518.9	5,686.0	5,727.1	5,758.6	5,770.4	5,802.2	5,873.9	5,969.5	5,978.1	6,002.7	5,984.7	5,920.2
48 Transaction	680.8	653.8	673.4	692.3	664.9	646.6	668.9	671.6	629.6	634.6	692.3	719.8
49 Nontransaction	4,838.2	5,032.2	5,053.7	5,066.3	5,105.4	5,155.6	5,205.0	5,297.9	5,348.5	5,368.1	5,292.4	5,200.5
50 Large time	1,299.6	1,394.6r	1,398.2r	1,415.5r	1,445.3	1,468.2r	1,511.7	1,545.9	1,532.7	1,541.7	1,540.0	1,554.2
51 Other	3,538.5	3,637.6r	3,655.5r	3,650.8r	3,660.2	3,687.4r	3,693.3	3,752.0	3,815.7	3,826.4	3,752.5	3,646.2
52 Borrowings	1,624.8	1,672.7	1,694.0	1,705.8	1,729.4	1,766.8	1,774.6	1,777.3	1,746.0	1,758.4	1,750.8	1,816.4
53 From banks in the U.S.	383.2	351.1	366.4	359.2	375.3	365.3	373.6	371.0	365.3	382.5	356.8	371.0
54 From others	1,241.6	1,321.7	1,327.6	1,346.6	1,354.0	1,401.5	1,401.0	1,406.3	1,380.7	1,375.9	1,394.0	1,445.4
55 Net due to related foreign offices	10.1	99.8	87.0	81.8	79.7	61.6	37.3	38.4	2.4	−6.3	56.7	83.8
56 Other liabilities	488.2	508.0	514.5	505.0	494.1	506.5	495.0	527.4	507.9	529.0	518.7	535.4
57 **Total liabilities**	**7,642.1**	**7,966.5**	**8,022.7**	**8,051.1**	**8,073.5**	**8,137.1**	**8,180.8**	**8,312.6**	**8,234.3**	**8,283.8**	**8,310.9**	**8,355.9**
58 Residual (assets less liabilities)[8]	675.2	719.8	723.9	727.4	745.1	755.5	763.7	763.5	760.1	764.7	764.3	760.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.r	Feb.	Mar.r	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Seasonally adjusted											
Assets												
1 Bank credit	6,406.8	6,627.9	6,633.2	6,673.4r	6,732.7	6,818.6r	6,873.7	6,952.1	6,892.9	6,930.3	6,964.7	6,981.4
2 Securities in bank credit	1,734.0	1,712.4	1,697.1r	1,689.5	1,711.8	1,760.3r	1,771.3	1,814.0	1,772.7	1,816.9	1,827.2	1,819.8
3 Treasury and Agency securities[2]	1,108.3	1,075.5	1,059.1	1,053.4	1,069.6	1,102.2r	1,105.9	1,118.2	1,092.6	1,126.3	1,128.8	1,117.8
4 Other securities	625.7	636.9	638.1	636.1r	642.3	658.1r	665.4	695.8	680.2	690.6	698.4	702.0
5 Loans and leases in bank credit[3]	4,672.8	4,915.5	4,936.1	4,983.9r	5,020.8	5,058.3	5,102.4	5,138.1	5,120.1	5,113.4	5,137.5	5,161.6
6 Commercial and industrial	824.2	861.1	869.0	876.6	892.5	899.4r	905.6	918.1	913.5	908.1	917.9	924.4
7 Real estate	2,665.2r	2,846.5	2,858.2	2,883.6r	2,909.9	2,932.9r	2,957.4	2,978.6	2,971.2	2,968.3	2,982.2	2,984.2
8 Revolving home equity	423.0	436.8	436.7	436.1	434.7	432.7	434.0	430.3	431.9	431.3	430.4	429.2
9 Other	2,242.3	2,409.7	2,421.5	2,447.5r	2,475.1	2,500.1r	2,523.4	2,548.2	2,539.3	2,537.0	2,551.8	2,555.0
10 Consumer	711.1	708.9	709.3	704.5	708.2	709.6	721.4	727.3	722.8	727.0	728.9	729.3
11 Security[4]	104.7	104.4	109.1	121.5	112.4	114.3	113.2	105.3	110.3	102.7	101.0	107.5
12 Other loans and leases	367.5	394.5	390.4	397.7	397.8	402.1	404.8	408.9	402.3	407.2	407.5	416.2
13 Interbank loans	242.9	244.4	260.9	236.9r	246.0	242.9	246.5	241.5	241.8	255.0	226.7	248.0
14 Cash assets[5]	258.7	260.4	254.4	260.8	266.9	265.3r	268.3	265.3	264.0	260.9	262.4	276.4
15 Other assets[6]	645.6	664.9	665.5	667.4r	691.8	722.4	721.8	731.9	719.4	736.3	730.0	735.9
16 **Total assets**[7]	**7,486.3**	**7,729.6**	**7,746.1**	**7,770.4**	**7,870.3**	**7,982.6**	**8,043.1**	**8,123.2**	**8,050.6**	**8,115.0**	**8,116.1**	**8,174.0**
Liabilities												
17 Deposits	4,910.8	5,062.9r	5,103.7	5,128.6	5,164.0	5,184.6r	5,228.9	5,274.8	5,257.6	5,279.7	5,283.7	5,274.6
18 Transaction	660.0	643.1r	655.2	643.5	639.6	640.5	664.4	652.4	611.6	611.5	662.0	711.4
19 Nontransaction	4,250.9	4,419.8	4,448.5	4,485.1	4,524.4	4,544.1r	4,564.5	4,622.3	4,646.0	4,668.2	4,621.7	4,563.2
20 Large time	736.0	804.0r	815.1r	829.2r	841.3	857.9r	875.8	896.1	886.4	895.8	892.7	899.7
21 Other	3,514.9	3,615.8r	3,633.4r	3,655.9r	3,683.1	3,686.2r	3,688.7	3,726.2	3,759.6	3,772.4	3,729.0	3,663.5
22 Borrowings	1,254.9	1,296.3	1,294.8	1,300.3	1,305.8	1,336.7	1,358.8	1,355.9	1,336.1	1,346.9	1,339.5	1,385.3
23 From banks in the U.S.	329.8	300.4	309.5	301.0	314.8	308.7	311.9	312.6	309.0	314.7	301.1	315.7
24 From others	925.1	995.9	985.3	999.3	990.9	1,028.0r	1,046.9	1,043.3	1,027.1	1,032.2	1,038.4	1,069.6
25 Net due to related foreign offices	230.5	271.7	257.3	263.4	282.9	269.5	275.8	288.8	261.8	266.3	295.1	318.0
26 Other liabilities	415.2	386.1	385.4	384.0	388.1	398.0	406.6	442.1	429.8	458.6	442.4	434.4
27 **Total liabilities**	**6,811.5**	**7,017.0**	**7,041.1**	**7,076.2r**	**7,140.8**	**7,188.8**	**7,270.1**	**7,361.6**	**7,285.3**	**7,351.5**	**7,360.6**	**7,412.3**
28 Residual (assets less liabilities)[8]	674.8	712.6	705.0	694.2r	729.4	793.8	773.0	761.6	765.4	763.4	755.5	761.7
	Not seasonally adjusted											
Assets												
29 Bank credit	6,380.8	6,645.1r	6,670.5	6,714.9r	6,741.0	6,799.4r	6,831.5	6,922.9	6,851.8	6,889.7	6,939.7	6,953.4
30 Securities in bank credit	1,729.9	1,710.5	1,706.6	1,698.1	1,715.7	1,756.0r	1,759.2	1,808.0	1,763.0	1,807.5	1,820.5	1,815.1
31 Treasury and Agency securities[2]	1,111.5	1,070.7	1,067.5	1,057.2	1,065.1	1,096.3r	1,099.0	1,120.7	1,092.5	1,126.2	1,130.1	1,122.8
32 Other securities	618.5	639.8	639.2	640.9	650.6	659.7r	660.1	687.3	670.4	681.3	690.4	692.3
33 Loans and leases in bank credit[3]	4,650.8	4,934.7	4,963.9	5,016.8	5,025.3	5,043.4	5,072.4	5,114.9	5,088.8	5,082.2	5,119.2	5,138.2
34 Commercial and industrial	827.9	861.5	869.7	875.9	887.1	897.2r	906.7	922.2	915.9	909.3	923.8	928.8
35 Real estate	2,653.1	2,855.9	2,876.9	2,893.8r	2,908.8	2,926.8r	2,940.5	2,965.3	2,952.7	2,952.7	2,968.1	2,973.4
36 Revolving home equity	421.6	437.9	436.8	434.9	432.7	433.0	430.7	428.9	427.6	427.8	429.5	430.0
37 Other	2,231.5	2,418.0	2,440.1	2,458.8	2,476.1	2,493.8r	2,509.7	2,536.4	2,525.1	2,524.8	2,538.6	2,543.5
38 Other residential	1,115.9r	1,201.7r	1,213.3r	1,217.9r	1,219.8	1,225.1r	1,233.0	1,247.1	1,245.4	1,240.0	1,248.0	1,249.2
39 Commercial	1,115.6r	1,216.3r	1,226.8r	1,241.0r	1,256.3	1,268.7r	1,276.8	1,289.3	1,279.7	1,284.8	1,290.6	1,294.3
40 Consumer	702.6	711.5	714.0	716.6r	721.7	714.7	714.8	718.6	711.5	716.2	720.7	723.1
41 Credit cards and related plans	304.9	302.9	309.1	319.9	317.7	305.0	295.4	297.7	291.6	295.2	298.9	302.3
42 Other	397.7	408.6	404.9	396.7	404.0	409.7	419.4	420.9	420.0	421.0	421.8	420.8
43 Security[4]	103.1	108.0	110.4	126.7	111.4	110.0	110.7	103.7	105.1	101.9	102.7	104.4
44 Other loans and leases	364.1	397.8	392.9	403.9	396.2	394.7	399.8	405.0	403.6	402.1	404.0	408.5
45 Interbank loans	251.2	241.3	264.2	239.6r	241.4	238.9	251.5	250.4	260.5	271.7	237.5	242.4
46 Cash assets[5]	254.8	264.8	264.2	278.3	276.6	263.3r	257.9	261.2	257.7	255.3	262.8	268.1
47 Other assets[6]	645.3	669.6	668.9	668.3r	690.3	715.2	716.9	731.5	724.8	735.4	728.6	730.3
48 **Total assets**[7]	**7,464.5**	**7,753.3r**	**7,800.0**	**7,833.1**	**7,882.3**	**7,949.8**	**7,990.2**	**8,098.4**	**8,027.5**	**8,084.8**	**8,101.0**	**8,126.5**
Liabilities												
49 Deposits	4,918.3	5,076.5	5,129.7	5,159.3	5,156.3	5,180.7	5,216.7	5,282.0	5,296.4	5,318.3	5,299.2	5,229.4
50 Transaction	666.9	641.9	661.4r	679.5	651.7	632.6r	655.7	659.2	617.1	622.0	679.4	707.4
51 Nontransaction	4,251.4	4,434.6	4,468.3	4,479.8	4,504.5	4,548.0r	4,561.0	4,622.9	4,679.2	4,696.3	4,619.8	4,522.0
52 Large time	730.9	806.3r	819.3r	831.0r	846.3	862.6r	872.7	889.6	882.1	889.7	885.1	891.7
53 Other	3,520.5	3,628.2r	3,649.0r	3,648.8r	3,658.3	3,685.4r	3,688.3	3,733.3	3,797.1	3,806.6	3,734.7	3,630.2
54 Borrowings	1,261.5	1,293.3	1,287.4	1,285.4	1,302.8	1,335.2	1,344.8	1,362.6	1,320.4	1,332.6	1,350.1	1,409.6
55 From banks in the U.S.	334.3	300.5	307.4	299.7	312.1	306.6	313.0	316.7	312.4	317.5	306.2	320.0
56 From others	927.3	992.9	979.9	985.8	990.7	1,028.6	1,031.8	1,045.8	1,008.1	1,015.2	1,043.9	1,089.6
57 Net due to related foreign offices	216.6	275.7	266.1	271.0	287.9	276.6	269.0	271.4	243.9	243.0	273.0	307.1
58 Other liabilities	395.7	390.8	395.7	392.6	393.1	404.6r	398.8	421.7	409.5	428.9	417.3	422.4
59 **Total liabilities**	**6,792.1**	**7,036.3**	**7,078.9**	**7,108.4**	**7,140.0**	**7,197.1**	**7,229.2**	**7,337.7**	**7,270.2**	**7,322.8**	**7,339.6**	**7,368.5**
60 Residual (assets less liabilities)[8]	672.3	717.0	721.1	724.6	742.3	752.7	760.9	760.7	757.3	761.9	761.5	758.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Seasonally adjusted											
Assets												
1 Bank credit	3,568.9	3,678.1	3,669.5	3,703.0	3,727.8[r]	3,794.8[r]	3,826.3[r]	3,882.6	3,830.6	3,868.7	3,893.2	3,910.0
2 Securities in bank credit	1,011.6	1,009.9	996.7	996.6	1,013.7[r]	1,056.3[r]	1,073.7[r]	1,117.8	1,078.0	1,120.8	1,129.5	1,124.6
3 Treasury and Agency securities[2]	611.6	588.3	572.6	571.3	586.4	616.3	627.2	640.6	616.1	648.5	650.6	641.2
4 Trading account	47.8	41.1	41.6	32.0	34.9	42.2	39.4	43.2	34.3	47.3	44.7	42.9
5 Investment account	563.8	547.2	530.9	539.2	551.5	574.1	587.9	597.4	581.8	601.2	605.9	598.3
6 Mortgage-backed	465.0	445.1	435.7	447.3	469.6	494.0	507.5	512.2	499.7	515.8	518.7	512.7
7 Other	98.8	102.0	95.2	91.9	81.9	80.1	80.4	85.3	82.0	85.4	87.2	85.6
8 Other securities	400.0	421.6	424.1	425.3	427.3[r]	440.0[r]	446.5[r]	477.2	461.9	472.3	478.9	483.4
9 Trading account	208.1	203.9	203.8	199.9	203.1[r]	207.3[r]	205.9[r]	228.8	214.0	223.6	231.3	235.1
10 Investment account	192.0	217.7	220.4	225.4	224.2	232.7	240.6	248.5	247.9	248.7	247.6	248.3
11 State and local government	36.1	37.5	37.9	38.6	39.5	41.0	42.4	43.6	43.1	43.1	43.5	44.4
12 Other	155.9	180.2	182.5	186.8	184.7	191.7	198.2	204.8	204.8	205.5	204.1	204.0
13 Loans and leases in bank credit[3]	2,557.2	2,668.1	2,672.8	2,706.4	2,714.1	2,738.5	2,752.5[r]	2,764.8	2,752.7	2,747.9	2,763.7	2,785.4
14 Commercial and industrial	487.3	501.8	505.7	513.4	523.7	527.8	530.3	538.5	535.4	529.8	537.9	544.1
15 Real estate	1,319.1	1,401.2	1,406.2	1,416.7	1,424.8	1,435.2	1,434.9[r]	1,440.4	1,434.9	1,435.4	1,445.9	1,446.1
16 Revolving home equity	299.6	305.7	304.8	304.5	306.2	304.3	305.7	304.2	305.3	304.9	304.1	303.5
17 Other	1,019.5	1,095.5	1,101.5	1,112.2	1,118.6	1,130.9	1,129.2[r]	1,136.2	1,129.6	1,130.5	1,141.7	1,142.7
18 Other residential	641.0	686.7	692.4	698.6[r]	698.5[r]	705.5[r]	705.0[r]	711.5	708.5	708.0	715.0	716.3
19 Commercial	378.5	408.8	409.1	413.6[r]	420.1[r]	425.4[r]	424.2[r]	424.7	421.1	422.5	426.7	426.4
20 Consumer	389.1	385.5	382.5	376.7	378.3	383.7	395.6	398.7	395.7	398.3	398.8	400.9
21 Security[4]	96.6	93.9	98.2	111.1	101.3	103.2	101.8	93.6	99.2	91.4	89.1	95.0
22 Federal funds sold to and repurchase agreements with broker–dealers	81.6	77.2	80.8	93.7	84.1	84.8	84.1	75.4	80.6	73.2	71.5	76.6
23 Other	15.0	16.7	17.4	17.4	17.2	18.4	17.7	18.2	18.5	18.2	17.6	18.5
24 State and local government	17.0	18.5	18.8	18.9	18.9	19.1	18.9	18.9	18.7	18.7	19.0	19.1
25 Agricultural	9.2	9.7	9.7	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.6	9.6
26 Federal funds sold to and repurchase agreements with others	22.1	31.8	18.7	22.2	21.1	18.1	19.9	23.2	21.5	21.6	21.3	27.6
27 All other loans	124.5	134.9	142.1	146.3	145.4	150.3	150.2	151.0	146.7	152.0	151.2	152.2
28 Lease-financing receivables	92.4	90.7	90.9	91.3	90.8	91.2	91.2	90.9	90.9	90.9	90.9	90.8
29 Interbank loans	172.0	150.8	159.5	148.9	150.7	144.0	142.6	138.0	140.8	153.9	123.7	137.2
30 Federal funds sold to and repurchase agreements with commercial banks	108.3	86.3	95.3	84.0	82.7	72.6	71.2	75.0	69.3	88.2	64.9	77.7
31 Other	63.7	64.5	64.2	64.9	68.0	71.4	71.4	63.0	71.5	65.6	58.8	59.5
32 Cash assets[5]	146.6	141.8	137.5	144.9	145.5[r]	142.4[r]	146.7[r]	146.4	144.6	140.3	144.3	156.6
33 Other assets[6]	459.2	465.1	462.9	459.6	470.1	480.0	474.5	479.7	468.8	481.2	481.0	487.4
34 **Total assets**[7]	**4,311.9**	**4,401.4[r]**	**4,395.4**	**4,422.7**	**4,461.7**	**4,528.9[r]**	**4,557.2[r]**	**4,613.7**	**4,551.9**	**4,611.1**	**4,609.2**	**4,658.2**
Liabilities												
35 Deposits	2,504.6	2,548.9	2,574.3	2,604.7	2,613.9	2,605.3	2,635.0[r]	2,663.3	2,653.5	2,665.3	2,671.2	2,659.5
36 Transaction	313.4	298.7	303.5	307.4	302.8	297.9	312.8[r]	302.8	278.0	277.7	315.9	341.2
37 Nontransaction	2,191.2	2,250.1	2,270.8	2,297.3	2,311.0	2,307.3	2,322.2	2,360.5	2,375.6	2,387.6	2,355.3	2,318.4
38 Large time	348.9	374.9	380.3	398.1	403.3	412.1	423.3	440.4	432.4	440.6	438.2	442.0
39 Other	1,842.3	1,875.3	1,890.5	1,899.2	1,907.7	1,895.2	1,898.9	1,920.1	1,943.2	1,946.9	1,917.1	1,876.3
40 Borrowings	755.5	781.1	776.9	784.5	779.4	809.6	830.0	831.2	820.1	833.6	819.2	847.9
41 From banks in the U.S.	162.6	135.6	139.7	136.6	145.6	145.5	146.8	149.4	149.1	153.5	142.3	149.2
42 From others	592.9	645.5	637.2	647.9	633.8	664.1	683.2	681.8	671.0	680.1	676.9	698.7
43 Net due to related foreign offices	224.9	256.2	243.8	249.3	264.4	249.8	257.3	270.0	243.4	249.7	274.2	298.1
44 Other liabilities	344.1	313.2	311.4	310.7	311.2	317.5	325.3[r]	360.9	348.3	377.2	361.2	354.0
45 **Total liabilities**	**3,829.1**	**3,899.4**	**3,906.4**	**3,949.1**	**3,968.8**	**3,982.2**	**4,047.5[r]**	**4,125.4**	**4,065.3**	**4,125.8**	**4,125.7**	**4,159.5**
46 Residual (assets less liabilities)[8]	482.8	502.0	489.0	473.6	492.9	546.7[r]	509.7	488.4	486.6	485.2	483.5	498.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Not seasonally adjusted											
Assets												
47 Bank credit	3,553.2	3,685.5	3,690.0	3,725.2	3,732.4[r]	3,777.4[r]	3,791.2[r]	3,864.9	3,801.8	3,839.7	3,878.7	3,893.8
48 Securities in bank credit	1,004.1	1,009.2	1,007.5	1,002.3	1,018.3[r]	1,052.6[r]	1,055.9[r]	1,108.6	1,062.8	1,106.7	1,119.5	1,117.6
49 Treasury and Agency securities[2]	611.2	584.6	582.3	572.2	582.6	611.0	614.7	639.9	610.7	643.6	648.5	643.8
50 Trading account	48.1	40.4	42.0	32.1	34.7	42.5	39.0	43.4	34.4	47.5	45.0	43.2
51 Investment account	563.1	544.2	540.3	540.1	547.9	568.5	575.7	596.5	576.3	596.1	603.6	600.7
52 Mortgage-backed	463.7	444.2	444.1	448.2	466.5	487.8	496.1	510.7	494.0	510.3	515.8	514.5
53 Other	99.4	100.1	96.1	92.0	81.4	80.6	79.6	85.8	82.3	85.8	87.8	86.1
54 Other securities	392.8	424.6	425.2	430.1	435.7[r]	441.6[r]	441.2[r]	468.7	452.2	463.0	470.9	473.7
55 Trading account	204.3	205.4	204.3	202.2	207.1[r]	208.0[r]	203.5[r]	224.7	209.5	219.2	227.4	230.4
56 Investment account	188.5	219.2	220.9	227.9	228.6	233.6	237.7	244.0	242.7	243.8	243.5	243.4
57 State and local government	35.4	37.8	38.0	39.0	40.3	41.2	41.9	42.8	42.1	42.3	42.7	43.5
58 Other	153.1	181.4	182.9	188.9	188.3	192.4	195.8	201.2	200.5	201.5	200.8	199.9
59 Loans and leases in bank credit[3]	2,549.2	2,676.4	2,682.5	2,722.9	2,714.1	2,724.8	2,735.3[r]	2,756.3	2,739.0	2,733.0	2,759.2	2,776.2
60 Commercial and industrial	489.4	503.0	507.6	512.5	519.0	525.6	530.8	540.9	537.6	530.2	541.5	546.0
61 Real estate	1,316.1	1,402.2	1,410.4	1,418.8	1,422.9	1,429.7	1,425.9[r]	1,437.2	1,427.9	1,430.5	1,441.9	1,444.7
62 Revolving home equity	298.6	306.1	304.9	303.8	304.7	304.9	303.1	303.1	302.1	302.1	303.5	304.0
63 Other	1,017.5	1,096.0	1,105.5	1,115.0	1,118.2	1,124.9	1,122.7[r]	1,134.1	1,125.8	1,128.4	1,138.4	1,140.7
64 Other residential	639.7	687.0	694.9	700.3[r]	698.3[r]	701.8[r]	701.0[r]	710.2	706.2	706.7	712.9	715.0
65 Commercial	377.8	409.0	410.5	414.7[r]	419.9[r]	423.1[r]	421.7[r]	423.9	419.7	421.7	425.5	425.7
66 Consumer	385.7	385.8	383.1	380.8	385.0	386.8	393.3	395.2	391.3	394.1	395.5	398.2
67 Credit cards and related plans	146.0	142.0	142.2	147.9	146.7	143.7	138.6	138.4	135.2	137.1	138.3	141.2
68 Other	239.7	243.9	240.9	232.9	238.3	243.1	254.8	256.9	256.0	256.9	257.2	257.0
69 Security[4]	95.0	97.5	99.3	116.3	100.5	99.0	98.9	92.0	93.2	90.0	90.8	92.8
70 Federal funds sold to and repurchase agreements with broker–dealers	80.2	80.2	81.7	98.1	83.4	81.3	81.7	74.1	75.8	72.1	72.9	74.8
71 Other	14.8	17.3	17.6	18.2	17.1	17.6	17.2	17.9	17.4	17.9	17.9	18.0
72 State and local government	17.0	18.5	18.8	18.9	18.9	19.1	18.9	18.9	18.7	18.7	19.0	19.1
73 Agricultural	9.1	9.7	9.8	10.0	9.9	9.7	9.6	9.5	9.5	9.5	9.5	9.5
74 Federal funds sold to and repurchase agreements with others	22.1	31.8	18.7	22.2	21.1	18.1	19.9	23.2	21.5	21.6	21.3	27.6
75 All other loans	122.6	136.5	143.6	152.1	145.6	145.8	147.0	148.6	148.4	147.6	149.0	147.7
76 Lease-financing receivables	92.2	91.3	91.2	91.2	91.2	91.0	90.9	90.7	90.9	90.8	90.7	90.5
77 Interbank loans	176.8	146.6	161.1	152.0	150.2	139.9	142.1	141.8	144.8	156.4	128.7	139.4
78 Federal funds sold to and repurchase agreements with commercial banks	111.3	84.0	96.3	85.8	82.4	70.6	71.0	77.1	71.3	89.7	67.5	78.9
79 Other	65.5	62.7	64.9	66.2	67.8	69.3	71.1	64.7	73.5	66.7	61.2	60.5
80 Cash assets[5]	145.6	144.6	143.4	157.7	153.9[r]	142.4[r]	141.2[r]	145.3	140.7	137.6	147.5	153.6
81 Other assets[6]	458.8	469.8	466.3	460.5	468.7	472.7	469.7	479.3	474.3	480.4	479.5	481.7
82 **Total assets**[7]	**4,299.7**	**4,412.6**	**4,426.9**	**4,461.7[r]**	**4,472.7**	**4,499.7**	**4,511.0[r]**	**4,598.5**	**4,528.8**	**4,581.2**	**4,601.7**	**4,635.7**
Liabilities												
83 Deposits	2,507.7	2,560.2	2,588.0	2,622.6	2,612.0	2,612.0	2,624.3	2,666.0	2,670.8	2,684.1	2,681.3	2,632.7
84 Transaction	319.6	296.2	306.3	330.7[r]	311.2	294.5	308.4	308.8	281.3	284.2	329.6	342.6
85 Nontransaction	2,188.1	2,264.0	2,281.8	2,291.9	2,300.8	2,317.4	2,315.9	2,357.1	2,389.5	2,399.9	2,351.7	2,290.1
86 Large time	343.7	377.2	384.4	399.9	408.3	416.8	420.2	433.8	428.1	434.5	430.6	434.0
87 Other	1,844.4	1,886.8	1,897.3	1,892.0	1,892.5	1,900.7	1,895.7	1,923.3	1,961.4	1,965.4	1,921.1	1,856.0
88 Borrowings	762.1	778.2	769.5	769.6	776.4	808.1	816.0	837.9	804.5	819.3	829.8	872.2
89 From banks in the U.S.	167.1	135.7	137.6	135.3	142.8	143.3	148.0	153.5	152.4	156.3	147.4	153.5
90 From others	595.1	642.5	631.8	634.4	633.6	664.8	668.0	684.3	652.0	663.1	682.4	718.7
91 Net due to related foreign offices	210.9	260.1	252.6	256.9	269.3	257.0	250.5	252.5	225.5	226.4	252.1	287.2
92 Other liabilities	324.7	317.9	321.8	319.4	316.2	324.2	317.4[r]	340.5	328.0	347.5	336.2	342.0
93 **Total liabilities**	**3,805.4**	**3,916.5**	**3,931.9**	**3,968.5**	**3,973.9**	**4,001.2**	**4,008.2[r]**	**4,096.9**	**4,028.8**	**4,077.4**	**4,099.4**	**4,134.2**
94 Residual (assets less liabilities)[8]	494.3	496.2	495.1[r]	493.2	498.8	498.5	502.9[r]	501.6	500.0	503.8	502.3	501.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,839.2[r]	2,950.0	2,962.2	2,969.4[r]	3,004.0	3,025.2	3,051.7[r]	3,070.7	3,065.0	3,063.8	3,072.7	3,071.6
2 Securities in bank credit	723.7	702.6[r]	698.9	692.0	697.4	705.5	701.9	697.3	697.5	698.3	698.9	695.3
3 Treasury and Agency securities[2]	498.0	487.4	484.9	481.2	482.4[r]	487.3[r]	482.9[r]	478.7	479.3	480.0	479.4	476.7
4 Other securities	225.6	215.2	214.0	210.8	214.9	218.1[r]	218.9[r]	218.6	218.3	218.3	219.5	218.6
5 Loans and leases in bank credit[3]	2,115.6	2,247.3	2,263.3	2,277.5[r]	2,306.7	2,319.8	2,349.8[r]	2,373.4	2,367.5	2,365.5	2,373.8	2,376.2
6 Commercial and industrial	337.0	359.4	363.3	363.2	368.9[r]	371.6[r]	375.2[r]	379.6	378.1	378.3	380.0	380.2
7 Real estate	1,346.1	1,445.3	1,452.0	1,466.9[r]	1,485.0[r]	1,497.6[r]	1,522.4[r]	1,538.2	1,536.3	1,532.9	1,536.3	1,538.1
8 Revolving home equity	123.4	131.0	132.0	131.6	128.5	128.4	128.3	126.2	126.5	126.4	126.3	125.8
9 Other	1,222.7[r]	1,314.2	1,320.0	1,335.3[r]	1,356.5[r]	1,369.3[r]	1,394.2[r]	1,412.0	1,409.8	1,406.5	1,410.0	1,412.3
10 Consumer	322.0	323.4	326.8	327.8	329.9	325.9	325.8	328.5	327.1	328.7	330.1	328.5
11 Security[4]	8.1	10.5	10.9	10.4	11.2	11.1	11.5	11.7	11.1	11.3	11.9	12.5
12 Other loans and leases	102.4	108.7	110.2	109.2	111.7	113.5	114.9	115.3	114.8	114.3	115.5	117.0
13 Interbank loans	70.9	93.6	101.4	88.0[r]	95.2	98.8	103.9	103.5	100.9	101.1	103.0	110.7
14 Cash assets[5]	112.1	118.6	116.9	115.9	121.4	122.9	121.7[r]	118.9	119.4	120.6	118.1	119.9
15 Other assets[6]	186.4	199.8	202.6	207.8[r]	221.7[r]	242.5	247.2[r]	252.2	250.6	255.1	249.0	248.6
16 **Total assets**[7]	**3,175.7[r]**	**3,328.4[r]**	**3,349.1**	**3,346.7[r]**	**3,407.8**	**3,455.2**	**3,490.1**	**3,510.6**	**3,501.5**	**3,506.1**	**3,508.1**	**3,515.9**
Liabilities												
17 Deposits	2,406.3	2,514.1	2,529.4[r]	2,523.9	2,550.1[r]	2,579.4	2,593.9	2,611.5	2,604.1	2,614.4	2,612.6	2,615.1
18 Transaction	346.6	344.4	351.7[r]	336.2	336.8	342.5[r]	351.5	349.6	333.6	333.8	346.2	370.3
19 Nontransaction	2,059.7	2,169.7	2,177.7	2,187.7	2,213.3[r]	2,236.8	2,242.3	2,261.8	2,270.4	2,280.6	2,266.4	2,244.8
20 Large time	387.2	429.1[r]	434.9[r]	431.1[r]	438.0[r]	445.8[r]	452.5[r]	455.8	454.0	455.1	454.5	457.7
21 Other	1,672.5	1,740.6[r]	1,742.8[r]	1,756.6[r]	1,775.4[r]	1,791.0[r]	1,789.8[r]	1,806.1	1,816.4	1,825.4	1,811.9	1,787.2
22 Borrowings	499.4	515.1	517.9	515.8	526.4	527.1[r]	528.8	524.7	516.0	513.3	520.3	537.4
23 From banks in the U.S.	167.2	164.8	169.8	164.4	169.3	163.3	165.1	163.2	159.9	161.2	158.8	166.5
24 From others	332.2	350.4	348.1	351.4	357.1	363.8	363.8[r]	361.5	356.0	352.1	361.5	370.9
25 Net due to related foreign offices	5.7	15.5	13.5	14.1	18.6	19.6	18.5	18.8	18.4	16.6	20.8	19.9
26 Other liabilities	71.0	72.9	74.0	73.3	76.9	80.5	81.4	81.2	81.5	81.4	81.2	80.4
27 **Total liabilities**	**2,982.4**	**3,117.7**	**3,134.7[r]**	**3,127.1**	**3,172.0**	**3,206.6**	**3,222.5**	**3,236.2**	**3,219.9**	**3,225.7**	**3,234.9**	**3,252.8**
28 Residual (assets less liabilities)[8]	193.4	210.8	214.4	219.6	235.8	248.6	267.6	274.4	281.5	280.4	273.2	263.1
	Not seasonally adjusted											
Assets												
29 Bank credit	2,827.5	2,959.6	2,980.5	2,989.7	3,008.6	3,022.0	3,040.3[r]	3,058.0	3,050.0	3,050.0	3,061.0	3,059.6
30 Securities in bank credit	725.9	701.3	699.1	695.8	697.5	703.4	703.2	699.4	700.1	700.9	701.0	697.6
31 Treasury and Agency securities[2]	500.2	486.1	485.2	485.0	482.5[r]	485.3[r]	484.3[r]	480.8	481.9	482.6	481.5	479.0
32 Other securities	225.6	215.2	214.0	210.8	214.9	218.1[r]	218.9[r]	218.6	218.3	218.3	219.5	218.6
33 Loans and leases in bank credit[3]	2,101.6[r]	2,258.3	2,281.4	2,293.9	2,311.2	2,318.6	2,337.1[r]	2,358.5	2,349.8	2,349.2	2,360.0	2,362.0
34 Commercial and industrial	338.5	358.5	362.1	363.3	368.1[r]	371.6[r]	375.9[r]	381.3	378.3	379.1	382.2	382.8
35 Real estate	1,337.0	1,453.7	1,466.5	1,475.0[r]	1,486.0[r]	1,497.0[r]	1,514.6[r]	1,528.1	1,524.8	1,522.2	1,526.2	1,528.7
36 Revolving home equity	123.0	131.8	131.8	131.1	128.0	128.1	127.6	125.8	125.6	125.7	126.0	125.9
37 Other	1,214.0	1,321.9[r]	1,334.6	1,343.8	1,357.9[r]	1,368.9[r]	1,387.0[r]	1,402.2	1,399.2	1,396.5	1,400.2	1,402.8
38 Other residential	476.2[r]	514.6[r]	518.4[r]	517.5[r]	521.6[r]	523.3[r]	532.0	536.9	539.2	533.4	535.1	534.2
39 Commercial	737.8[r]	807.3[r]	816.3[r]	826.3[r]	836.4[r]	845.6[r]	855.0[r]	865.3	860.0	863.1	865.2	868.6
40 Consumer	316.9	325.7	330.9	335.7	336.7	327.9	321.4	323.4	320.3	322.1	325.2	324.9
41 Credit cards and related plans	158.9	161.0	166.9	172.0	171.1	161.4	156.8	159.3	156.3	158.0	160.7	161.1
42 Other	158.0	164.7	164.0	163.8	165.7	166.6	164.6	164.1	164.0	164.1	164.6	163.8
43 Security[4]	8.1	10.5	11.1	10.4	10.8	11.1	11.7	11.7	11.9	12.0	11.9	11.5
44 Other loans and leases	101.2	109.9	110.8	109.5	109.5[r]	111.0	113.4	114.0	114.6	113.8	114.5	114.1
45 Interbank loans	74.4	94.6	103.1	87.6[r]	91.3[r]	99.0	109.3	108.6	115.7	115.3	108.7	103.0
46 Cash assets[5]	109.2	120.2	120.8	120.6[r]	122.7	120.9	116.7	115.9	117.0	117.7	115.2	114.4
47 Other assets[6]	186.4	199.8	202.6	207.8[r]	221.7[r]	242.5	247.2[r]	252.2	250.6	255.1	249.0	248.6
48 **Total assets**[7]	**3,164.7**	**3,340.7**	**3,373.0[r]**	**3,371.4**	**3,409.7**	**3,450.2**	**3,479.2**	**3,499.9**	**3,498.7**	**3,503.6**	**3,499.3**	**3,490.8**
Liabilities												
49 Deposits	2,410.6	2,516.3	2,541.7	2,536.7[r]	2,544.3	2,568.7	2,592.4	2,616.1	2,625.6	2,634.1	2,617.9	2,596.7
50 Transaction	347.3	345.7	355.2	348.8[r]	340.5[r]	338.1	347.3	350.3	335.8	337.8	349.8	364.8
51 Nontransaction	2,063.3	2,170.6	2,186.5	2,187.9	2,203.7[r]	2,230.6	2,245.1	2,265.7	2,289.8	2,296.4	2,268.0	2,231.9
52 Large time	387.2	429.1[r]	434.9[r]	431.1[r]	438.0[r]	445.8[r]	452.5[r]	455.8	454.0	455.1	454.5	457.7
53 Other	1,676.1	1,741.5[r]	1,751.7[r]	1,756.8[r]	1,765.8[r]	1,784.8[r]	1,792.5[r]	1,810.0	1,835.7	1,841.2	1,813.5	1,774.2
54 Borrowings	499.4	515.1	517.9	515.8	526.4	527.1[r]	528.8	524.7	516.0	513.3	520.3	537.4
55 From banks in the U.S.	167.2	164.8	169.8	164.4	169.3	163.3	165.1	163.2	159.9	161.2	158.8	166.5
56 From others	332.2	350.4	348.1	351.4	357.1	363.8	363.8[r]	361.5	356.0	352.1	361.5	370.9
57 Net due to related foreign offices	5.7	15.5	13.5	14.1	18.6	19.6	18.5	18.8	18.4	16.6	20.8	19.9
58 Other liabilities	71.0	72.9	74.0	73.3	76.9	80.5	81.4	81.2	81.5	81.4	81.2	80.4
59 **Total liabilities**	**2,986.7**	**3,119.9**	**3,147.0**	**3,140.0**	**3,166.1**	**3,195.9**	**3,221.1[r]**	**3,240.8**	**3,241.4**	**3,245.5**	**3,240.2**	**3,234.4**
60 Residual (assets less liabilities)[8]	178.0	220.8[r]	226.0	231.4	243.5	254.2[r]	258.1	259.1	257.3	258.1	259.2	256.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Seasonally adjusted											
Assets												
1 Bank credit	706.9	794.0[r]	805.7[r]	807.4[r]	805.9[r]	812.0[r]	820.7[r]	840.4	843.7	831.4	831.3	845.1
2 Securities in bank credit	310.9	356.4[r]	359.9[r]	351.4[r]	340.4[r]	336.1[r]	337.2[r]	349.3	340.8	341.9	348.5	354.7
3 Treasury and Agency securities[2]	86.0[r]	83.7[r]	82.8[r]	80.1[r]	74.2[r]	75.8[r]	76.3[r]	75.4	74.8	75.1	74.1	75.9
4 Other securities	224.9[r]	272.8[r]	277.1[r]	271.3[r]	266.3[r]	260.3[r]	260.9[r]	273.9	266.0	266.8	274.3	278.7
5 Loans and leases in bank credit[3]	395.9	437.5	445.8	456.0	465.5	476.0	483.4[r]	491.1	502.9	489.4	482.8	490.4
6 Commercial and industrial	151.4	164.1	164.4	168.3	173.8	175.8	175.6	181.2	180.4	178.8	181.0	183.2
7 Real estate	18.5	19.9	20.6	20.5	19.4	19.5	20.0	20.7	20.5	20.7	20.8	20.7
8 Security[4]	119.2	137.4	137.5	140.1	140.1	146.5	154.1	154.8	167.1	156.2	147.1	153.2
9 Other loans and leases	106.8	116.2	123.3	127.2	132.1	134.2	133.8	134.4	134.9	133.7	133.9	133.3
10 Interbank loans	44.9	47.2	45.6	41.3	40.8	41.8	45.2	45.4	45.2	42.6	45.3	45.9
11 Cash assets[5]	63.1	56.3	54.5	50.3	50.3	48.5	49.5	46.5	47.0	48.7	45.6	45.9
12 Other assets[6]	34.8	39.9[r]	41.6[r]	38.3[r]	34.5[r]	37.3[r]	37.1[r]	41.0	37.8	39.8	39.0	45.8
13 **Total assets**[7]	**849.3**	**937.0**	**946.8**	**936.8**	**931.0**	**939.3**	**952.0**	**972.8**	**973.2**	**962.0**	**960.7**	**982.2**
Liabilities												
14 Deposits	588.9	630.3	612.4	602.8	606.2	613.4	650.6	673.9	673.2	674.6	671.9	672.4
15 Transaction	14.1	11.7	12.1	12.3	12.8	13.9	13.7	12.7	12.7	13.0	13.2	12.6
16 Nontransaction	574.7	618.6	600.3	590.5	593.4	599.5	636.9	661.2	660.5	661.6	658.8	659.8
17 Borrowings	363.3	379.4	406.7	420.3	426.5	431.6	429.8[r]	414.7	425.6	425.8	400.8	406.8
18 From banks in the U.S.	49.0	50.6	59.0	59.6	63.2	58.8	60.5[r]	54.3	52.9	65.1	50.6	51.0
19 From others	314.4	328.8	347.7	360.8	363.3	372.9	369.2	360.4	372.7	360.7	350.1	355.8
20 Net due to related foreign offices	−204.1	−178.7	−182.0	−190.8	−209.1	−214.6	−231.0	−229.8	−237.8	−245.2	−212.0	−222.4
21 Other liabilities	94.3	114.8	116.4	111.2	100.3	102.2	96.8	107.8	100.8	102.8	104.2	113.7
22 **Total liabilities**	**842.5**	**945.9**	**953.5**	**943.6**	**924.1**	**932.7**	**946.2**	**966.5**	**961.9**	**958.0**	**964.8**	**970.5**
23 Residual (assets less liabilities)[8]	6.8	−8.9	−6.7	−6.7	6.9	6.6	5.8	6.3	11.3	4.0	−4.2	11.7
	Not seasonally adjusted											
Assets												
24 Bank credit	712.3	790.1[r]	806.2[r]	813.7[r]	809.2[r]	814.1[r]	824.6[r]	847.4	839.5	835.7	846.8	855.2
25 Securities in bank credit	310.9	356.4[r]	359.9[r]	351.4[r]	340.4[r]	336.1[r]	337.2[r]	349.3	340.8	341.9	348.5	354.7
26 Treasury and Agency securities[2]	86.0[r]	83.7[r]	82.8[r]	80.1[r]	74.2[r]	75.8[r]	76.3[r]	75.4	74.8	75.1	74.1	75.9
27 Trading account	31.2[r]	24.2[r]	24.4[r]	22.2[r]	20.3[r]	25.5[r]	27.8	25.0	25.1	25.2	24.1	24.8
28 Investment account	54.8	59.5	58.3	57.9	53.9	50.3	48.5	50.4	49.7	49.9	50.0	51.1
29 Other securities	224.9[r]	272.8[r]	277.1[r]	271.3[r]	266.3[r]	260.3[r]	260.9[r]	273.9	266.0	266.8	274.3	278.7
30 Trading account	126.7[r]	161.6[r]	163.3[r]	161.4[r]	160.2[r]	156.6[r]	156.7[r]	169.9	163.7	164.3	170.9	173.1
31 Investment account	98.2	111.2	113.8	109.9	106.0	103.6	104.2	103.9	102.3	102.5	103.5	105.6
32 Loans and leases in bank credit[3]	401.4	433.7	446.3	462.3	468.8	478.0	487.3[r]	498.1	498.7	493.8	498.3	500.5
33 Commercial and industrial	152.5	162.1	163.6	169.5	174.6	177.9	178.0	182.6	182.5	179.7	183.1	184.0
34 Real estate	18.5	19.9	20.6	20.5	19.4	19.5	20.0	20.7	20.5	20.7	20.8	20.7
35 Security[4]	122.4	136.1	141.4	146.6	144.2	149.1	155.9	159.0	160.0	158.5	158.2	160.6
36 Other loans and leases	108.0	115.6	120.7	125.8	130.5	131.4	133.4	135.9	135.7	134.7	136.2	135.2
37 Interbank loans	44.9	47.2	45.6	41.3	40.8	41.8	45.2	45.4	45.2	42.6	45.3	45.9
38 Cash assets[5]	62.5	57.4	54.5	52.1	49.9	47.9	47.9	46.0	46.0	48.0	45.6	45.6
39 Other assets[6]	33.5	38.8[r]	40.8[r]	38.9[r]	36.8[r]	39.5[r]	37.1[r]	39.4	36.6	37.9	37.1	44.1
40 **Total assets**[7]	**852.8**	**933.0**	**946.6**	**945.5**	**936.3**	**942.8**	**954.3[r]**	**977.8**	**966.9**	**963.8**	**974.2**	**990.2**
Liabilities												
41 Deposits	600.6	609.5	597.4	599.2	614.1	621.5	657.2	687.5	681.7	684.4	685.5	690.9
42 Transaction	13.9	11.8	12.0	12.8	13.2	14.0	13.2	12.4	12.5	12.7	12.8	12.4
43 Nontransaction	586.8	597.6	585.4	586.4	600.9	607.5	644.0	675.0	669.2	671.8	672.7	678.5
44 Borrowings	363.3	379.4	406.7	420.3	426.5	431.6	429.8[r]	414.7	425.6	425.8	400.8	406.8
45 From banks in the U.S.	49.0	50.6	59.0	59.6	63.2	58.8	60.5[r]	54.3	52.9	65.1	50.6	51.0
46 From others	314.4	328.8	347.7	360.8	363.3	372.9	369.2	360.4	372.7	360.7	350.1	355.8
47 Net due to related foreign offices	−206.5	−175.9	−179.0	−189.2	−208.2	−215.0	−231.7	−232.9	−241.5	−249.3	−216.3	−223.3
48 Other liabilities	92.5	117.1	118.8	112.3	101.0	101.9	96.3	105.7	98.3	100.0	101.4	113.0
49 **Total liabilities**	**849.9**	**930.2**	**943.8**	**942.7**	**933.5**	**940.0**	**951.5[r]**	**975.0**	**964.1**	**961.0**	**971.4**	**987.4**
50 Residual (assets less liabilities)[8]	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005			2006				2006			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 5	Apr. 12	Apr. 19	Apr. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	89.3	90.8	91.7	86.2	91.1	94.1	89.7	108.5	95.8	103.2	111.3	113.6
2 Revaluation losses on off-balance-sheet items[9]	80.3	82.2	80.6	76.2	82.0	82.5	79.1	96.6	85.6	91.2	100.0	100.6
3 Mortgage-backed securities[10]	546.8	545.4	549.2	550.6[r]	557.6[r]	576.1[r]	585.6	601.4	584.4	601.1	606.5	604.4
4 Pass-through	427.2	414.7	415.1	415.0[r]	425.0[r]	446.7[r]	456.2	472.8	455.6	472.2	478.1	476.9
5 CMO, REMIC, and other	119.6	130.7	134.1	135.6[r]	132.6[r]	129.4[r]	129.4	128.6	128.9	128.9	128.4	127.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	–2.7	–10.1	–12.1	–10.1	–7.7	–8.9	–10.9	–16.0	–13.8	–15.7	–15.9	–17.0
7 Securitized consumer loans[12]	145.1	151.2[r]	155.0[r]	164.1[r]	165.8[r]	164.8[r]	166.5[r]	166.8	168.6	166.7	166.3	166.1
8 Credit cards and related plans	127.0	131.0[r]	132.9[r]	134.8[r]	136.2[r]	135.4[r]	136.8[r]	137.9	139.5	137.7	137.4	137.3
9 Other	18.1	20.2	22.1	29.3	29.6	29.4	29.7	28.9	29.1	29.0	28.9	28.8
10 Securitized business loans[12]	5.7	3.2	3.1	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	342.3	330.1	328.3	328.7	332.2	334.6	332.8	332.0	332.9	332.5	331.9	331.0
12 Securitized consumer loans[12]	213.5	201.9	198.1	203.1	202.0	205.1	204.8	203.6	204.5	203.7	203.3	203.5
13 Credit cards and related plans	203.6	192.0	188.2	193.3	192.3	195.5	195.2	194.0	194.8	194.0	193.6	194.1
14 Other	10.0	9.9	9.8	9.8	9.7	9.6	9.6	9.6	9.7	9.6	9.7	9.4
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	52.4	70.7	71.5	66.8	61.2	59.7	57.2	63.4	59.2	59.4	64.2	64.5
16 Revaluation losses on off-balance-sheet items[9]	62.6	78.0	79.9	74.5	67.8	65.3	63.0	69.5	65.5	64.7	69.5	71.2
17 Securitized business loans[12]	.2	.2	.2	.2	.1	.1	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 10	May 17	May 24	May 31
	Seasonally adjusted											
Assets												
1 Bank credit	7,158.8	7,449.5	7,501.3	7,558.3	7,645.4	7,712.5	7,802.9	7,921.4	7,901.6	7,920.9	7,938.6	7,950.0
2 Securities in bank credit	2,067.4	2,060.1	2,052.3	2,067.6	2,105.2	2,113.7	2,165.5	2,202.1	2,205.3	2,203.7	2,202.2	2,200.3
3 Treasury and Agency securities[2]	1,198.5	1,143.1	1,139.1	1,150.1	1,180.6	1,185.4	1,196.5	1,193.0	1,189.7	1,192.4	1,194.7	1,193.4
4 Other securities	868.8	917.0	913.1	917.5	924.6	928.2	969.0	1,009.0	1,015.6	1,011.3	1,007.6	1,006.8
5 Loans and leases in bank credit[3]	5,091.4	5,389.4	5,449.0	5,490.7	5,540.3	5,598.8	5,637.5	5,719.3	5,696.3	5,717.2	5,736.4	5,749.7
6 Commercial and industrial	983.3	1,033.4	1,043.9	1,061.1	1,071.1	1,081.8	1,098.6	1,117.8	1,116.2	1,121.2	1,117.4	1,118.1
7 Real estate	2,690.9	2,882.2	2,909.4	2,933.5	2,959.0	2,988.3	3,012.8	3,039.8	3,027.2	3,034.2	3,046.7	3,057.8
8 Revolving home equity	427.0	437.1	436.6	435.4	433.5	434.8	431.1	428.3	428.0	428.5	428.4	427.9
9 Other	2,263.9	2,445.1	2,472.7	2,498.1	2,525.6	2,553.5	2,581.7	2,611.5	2,599.2	2,605.7	2,618.3	2,629.9
10 Consumer	703.7	711.8	707.4	711.6	711.8	722.1	726.7	733.6	729.4	733.9	736.0	737.7
11 Security[4]	237.1	248.0	263.8	255.2	262.9	268.8	261.2	283.4	278.6	285.5	285.1	293.9
12 Other loans and leases	476.4	514.0	524.5	529.3	535.5	537.8	538.1	544.6	544.9	542.3	551.2	542.2
13 Interbank loans	289.5	306.3	282.1	289.9	289.5	300.1	298.9	285.5	285.7	269.5	289.7	291.6
14 Cash assets[5]	327.4	313.3	319.0	319.9	316.7	318.0	313.2	302.6	300.0	305.9	300.7	300.4
15 Other assets[6]	673.8	708.0	706.4	726.8	754.8	753.9	760.8	784.2	786.5	774.2	787.1	796.7
16 **Total assets**[7]	**8,381.5**	**8,709.5**	**8,741.3**	**8,828.4**	**8,940.0**	**9,017.3**	**9,108.3**	**9,225.7**	**9,206.0**	**9,202.6**	**9,247.7**	**9,270.7**
Liabilities												
17 Deposits	5,510.7	5,733.5	5,766.7	5,816.4	5,827.7	5,898.7	5,960.9	5,973.0	5,942.3	5,962.9	6,004.0	5,983.8
18 Transaction	676.7	672.9	665.1	666.3	662.6	677.9	661.6	673.9	658.3	671.6	700.9	675.7
19 Nontransaction	4,834.0	5,060.7	5,101.6	5,150.2	5,165.1	5,220.8	5,299.3	5,299.1	5,284.0	5,291.3	5,303.1	5,308.1
20 Large time	1,299.9	1,414.5	1,432.5	1,454.3	1,476.8	1,525.1	1,551.3	1,572.0	1,560.6	1,568.8	1,578.4	1,580.5
21 Other	3,534.0	3,646.2	3,669.1	3,695.8	3,688.3	3,695.7	3,748.1	3,727.1	3,723.5	3,722.5	3,724.7	3,727.6
22 Borrowings	1,641.3	1,709.4	1,733.4	1,748.8	1,783.4	1,792.5	1,780.4	1,817.7	1,816.0	1,803.4	1,827.3	1,831.2
23 From banks in the U.S.	368.6	368.5	366.3	381.8	371.0	378.1	370.6	367.5	368.0	360.4	366.4	370.2
24 From others	1,272.8	1,340.9	1,367.1	1,367.0	1,412.4	1,414.4	1,409.7	1,450.2	1,448.0	1,443.0	1,460.8	1,461.0
25 Net due to related foreign offices	50.9	76.7	72.8	73.2	60.3	56.4	67.4	92.7	96.6	94.8	110.8	74.4
26 Other liabilities	490.2	501.1	493.1	482.6	494.6	498.7	536.9	568.2	568.1	571.1	560.7	577.7
27 **Total liabilities**	**7,693.1**	**8,020.7**	**8,066.0**	**8,121.0**	**8,166.0**	**8,246.3**	**8,345.6**	**8,451.6**	**8,422.9**	**8,432.2**	**8,502.7**	**8,467.1**
28 Residual (assets less liabilities)[8]	688.4	688.8	675.3	707.4	774.0	771.0	762.7	774.1	783.1	770.4	745.1	803.6
	Not seasonally adjusted											
Assets												
29 Bank credit	7,154.9	7,484.8	7,545.4	7,571.5	7,635.5	7,679.0	7,787.6	7,915.9	7,895.5	7,914.5	7,921.3	7,953.8
30 Securities in bank credit	2,075.5	2,071.8	2,058.5	2,066.3	2,100.8	2,103.6	2,163.0	2,210.0	2,209.0	2,211.7	2,209.0	2,214.2
31 Treasury and Agency securities[2]	1,208.7	1,153.0	1,141.7	1,144.2	1,176.8	1,179.5	1,199.4	1,203.5	1,198.9	1,202.1	1,206.3	1,205.0
32 Other securities	866.7	918.7	916.8	922.1	924.0	924.1	963.5	1,006.5	1,010.1	1,009.6	1,002.7	1,009.1
33 Loans and leases in bank credit[3]	5,079.5	5,413.0	5,486.9	5,505.2	5,534.7	5,575.3	5,624.6	5,705.9	5,686.5	5,702.9	5,712.3	5,739.6
34 Commercial and industrial	988.7	1,030.3	1,042.3	1,060.2	1,074.5	1,085.5	1,105.8	1,124.0	1,121.1	1,126.1	1,123.9	1,124.7
35 Real estate	2,689.0	2,901.0	2,921.1	2,936.2	2,956.0	2,972.1	2,998.9	3,037.6	3,033.4	3,033.7	3,042.6	3,049.7
36 Revolving home equity	427.9	437.1	435.4	433.4	433.7	431.6	429.7	429.2	429.2	429.5	429.2	428.6
37 Other	2,261.1	2,463.9	2,485.6	2,502.9	2,522.3	2,540.5	2,569.3	2,608.4	2,604.2	2,604.2	2,613.3	2,621.1
38 Consumer	698.4	715.0	718.2	723.7	716.6	716.6	720.0	728.0	722.8	728.6	731.1	732.2
39 Credit cards and related plans	303.1	309.4	320.1	318.3	306.1	296.8	299.4	306.3	301.7	307.8	310.0	307.9
40 Other	395.3	405.7	398.1	405.4	410.6	419.8	420.6	421.7	421.1	420.8	421.1	424.3
41 Security[4]	229.0	253.2	275.7	258.3	261.3	268.0	263.8	274.1	268.6	275.0	270.5	286.7
42 Other loans and leases	474.4	513.5	529.6	526.8	526.2	533.0	536.1	542.2	540.5	539.4	544.2	546.3
43 Interbank loans	288.3	313.5	287.0	289.2	287.9	302.9	305.3	282.4	284.0	269.5	278.8	289.9
44 Cash assets[5]	324.1	321.9	335.9	332.0	314.8	307.2	308.1	299.2	287.7	292.4	285.3	326.2
45 Other assets[6]	678.2	708.2	704.4	723.5	749.7	748.9	763.6	789.1	794.3	781.4	787.3	802.7
46 **Total assets**[7]	**8,377.6**	**8,760.5**	**8,805.0**	**8,849.7**	**8,921.4**	**8,970.6**	**9,097.3**	**9,218.6**	**9,193.7**	**9,189.8**	**9,204.6**	**9,304.5**
Liabilities												
47 Deposits	5,507.3	5,746.9	5,792.0	5,806.2	5,830.7	5,893.8	5,982.8	5,970.6	5,948.0	5,955.3	5,943.6	6,030.3
48 Transaction	668.0	678.8	701.5	674.6	654.0	674.2	669.4	665.2	613.7	658.0	706.4	696.2
49 Nontransaction	4,839.3	5,068.1	5,090.5	5,131.6	5,176.7	5,219.6	5,313.4	5,305.3	5,334.3	5,297.4	5,237.2	5,334.1
50 Large time	1,309.8	1,405.1	1,426.8	1,458.1	1,480.2	1,524.2	1,555.5	1,583.4	1,569.2	1,578.7	1,589.7	1,596.6
51 Other	3,529.5	3,663.0	3,663.6	3,673.5	3,696.5	3,695.4	3,757.9	3,721.9	3,765.1	3,718.6	3,647.6	3,737.5
52 Borrowings	1,652.7	1,705.1	1,723.1	1,747.4	1,781.4	1,785.1	1,784.6	1,830.7	1,833.8	1,814.1	1,827.9	1,846.9
53 From banks in the U.S.	368.6	369.3	364.1	381.1	369.7	377.1	373.5	367.4	372.0	360.5	360.9	368.5
54 From others	1,284.1	1,335.8	1,359.0	1,366.3	1,411.7	1,408.0	1,411.1	1,463.3	1,461.8	1,453.6	1,466.9	1,478.4
55 Net due to related foreign offices	47.2	85.9	80.0	80.1	67.2	48.0	52.5	87.2	87.6	89.0	108.2	73.4
56 Other liabilities	487.0	510.2	499.8	488.9	501.3	489.9	521.3	564.2	560.6	567.4	559.6	578.0
57 **Total liabilities**	**7,694.2**	**8,048.1**	**8,094.9**	**8,122.7**	**8,180.5**	**8,216.7**	**8,341.2**	**8,452.7**	**8,430.0**	**8,425.9**	**8,439.3**	**8,528.6**
58 Residual (assets less liabilities)[8]	683.5	712.4	710.1	727.1	740.9	753.9	756.0	765.9	763.7	763.9	765.3	775.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 10	May 17	May 24	May 31
	Seasonally adjusted											
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	7,019.8	7,005.4	7,013.2	7,036.1	7,036.3
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	1,819.2	1,819.3	1,818.8	1,821.4	1,816.1
3 Treasury and Agency securities[2]	1,110.9	1,060.0	1,058.7	1,075.2	1,103.6	1,107.5	1,119.1	1,112.5	1,105.9	1,110.3	1,116.1	1,115.8
4 Other securities	641.5	637.0	636.7	645.0	658.4	661.5	689.3	706.6	713.4	708.5	705.3	700.3
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	5,200.6	5,186.1	5,194.3	5,214.7	5,220.2
6 Commercial and industrial	829.6	870.0	877.1	890.1	896.4	905.1	916.3	930.5	929.2	933.4	931.1	929.0
7 Real estate	2,671.6	2,860.0	2,887.4	2,912.7	2,938.3	2,967.0	2,990.8	3,017.3	3,005.3	3,011.2	3,023.9	3,035.2
8 Revolving home equity	427.0	437.1	436.6	435.4	433.5	434.8	431.1	428.3	428.0	428.5	428.4	427.9
9 Other	2,244.7	2,423.0	2,450.8	2,477.3	2,504.8	2,532.2	2,559.7	2,589.0	2,577.3	2,582.7	2,595.5	2,607.3
10 Consumer	703.7	711.8	707.4	711.6	711.8	722.1	726.7	733.6	729.4	733.9	736.0	737.7
11 Security[4]	106.7	109.3	121.7	112.7	114.6	113.4	105.4	111.4	115.2	110.0	109.4	112.6
12 Other loans and leases	369.7	392.1	399.4	399.6	403.7	406.5	406.3	407.8	407.0	405.7	414.2	405.7
13 Interbank loans	241.3	260.3	240.1	247.9	245.8	252.6	250.8	239.7	243.4	226.6	241.5	244.8
14 Cash assets[5]	265.6	258.1	265.8	268.1	265.5	265.8	263.9	252.9	251.4	258.5	248.3	248.9
15 Other assets[6]	637.4	666.1	667.6	690.3	715.7	716.5	720.7	735.5	735.1	723.6	736.8	751.6
16 **Total assets**[7]	**7,510.6**	**7,757.4**	**7,794.9**	**7,887.2**	**7,987.9**	**8,051.5**	**8,122.2**	**8,180.3**	**8,168.0**	**8,154.3**	**8,195.0**	**8,214.1**
Liabilities												
17 Deposits	4,921.0	5,123.9	5,159.4	5,202.1	5,208.3	5,248.4	5,287.7	5,300.1	5,279.4	5,295.1	5,328.2	5,304.5
18 Transaction	663.7	660.9	653.0	653.5	649.4	664.4	648.9	662.2	647.4	659.5	688.8	663.7
19 Nontransaction	4,257.3	4,463.0	4,506.5	4,548.5	4,558.9	4,584.0	4,638.8	4,637.9	4,632.0	4,635.6	4,639.4	4,640.8
20 Large time	743.2	823.4	839.3	854.1	870.1	887.0	903.0	925.8	923.8	926.0	928.2	932.1
21 Other	3,514.1	3,639.6	3,667.2	3,694.5	3,688.8	3,697.0	3,735.8	3,712.1	3,708.1	3,709.7	3,711.2	3,708.6
22 Borrowings	1,271.1	1,296.9	1,304.6	1,313.4	1,344.2	1,356.4	1,360.5	1,381.2	1,386.7	1,363.4	1,403.2	1,372.6
23 From banks in the U.S.	324.1	308.7	305.4	316.8	310.8	316.2	315.3	316.5	320.1	308.9	320.6	311.0
24 From others	947.0	988.1	999.2	996.6	1,033.4	1,040.2	1,045.2	1,064.7	1,066.6	1,054.5	1,082.5	1,061.6
25 Net due to related foreign offices	246.2	261.3	266.8	282.4	269.5	275.6	283.5	298.6	292.7	296.2	303.7	300.8
26 Other liabilities	395.0	387.4	383.8	383.2	393.1	402.0	430.3	437.8	438.5	440.4	427.4	445.3
27 **Total liabilities**	**6,833.4**	**7,069.4**	**7,114.7**	**7,181.0**	**7,215.1**	**7,282.3**	**7,362.0**	**7,417.6**	**7,397.3**	**7,395.1**	**7,462.4**	**7,423.2**
28 Residual (assets less liabilities)[8]	677.3	688.0	680.2	706.2	772.8	769.1	760.3	762.7	770.7	759.3	732.6	790.9
	Not seasonally adjusted											
Assets												
29 Bank credit	6,432.6	6,675.8	6,726.8	6,755.9	6,814.5	6,846.7	6,931.9	7,017.8	7,003.3	7,011.8	7,025.9	7,041.3
30 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	1,823.0	1,826.8	1,828.2	1,830.0
31 Treasury and Agency securities[2]	1,121.1	1,070.0	1,061.2	1,069.4	1,099.8	1,101.5	1,122.1	1,123.1	1,115.1	1,120.0	1,127.7	1,127.4
32 Other securities	639.4	638.7	640.4	649.7	657.9	657.4	683.9	704.1	707.9	706.8	700.5	702.6
33 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	5,190.7	5,180.3	5,185.0	5,197.7	5,211.3
34 Commercial and industrial	835.1	868.6	875.0	887.6	897.5	907.3	922.4	936.6	934.9	938.3	936.9	935.5
35 Real estate	2,669.7	2,878.8	2,899.1	2,915.5	2,935.2	2,950.9	2,977.0	3,015.1	3,011.5	3,010.7	3,019.7	3,027.1
36 Revolving home equity	427.9	437.1	435.4	433.4	433.7	431.6	429.7	429.2	429.2	429.5	429.2	428.6
37 Other	2,241.9	2,441.7	2,463.7	2,482.1	2,501.5	2,519.3	2,547.3	2,585.9	2,582.3	2,581.2	2,590.5	2,598.5
38 Other residential	1,110.5	1,208.7	1,213.5	1,215.8	1,221.4	1,229.5	1,243.9	1,265.2	1,265.1	1,259.7	1,267.1	1,274.0
39 Commercial	1,131.3	1,233.1	1,250.2	1,266.3	1,280.2	1,289.8	1,303.3	1,320.7	1,317.2	1,321.5	1,323.4	1,324.5
40 Consumer	698.4	715.0	718.2	723.7	716.6	716.6	720.0	728.0	722.8	728.6	731.1	732.2
41 Credit cards and related plans	303.1	309.4	320.1	318.3	306.1	296.8	299.4	306.3	301.7	307.8	310.0	307.9
42 Other	395.3	405.7	398.1	405.4	410.6	419.8	420.6	421.7	421.1	420.8	421.1	424.3
43 Security[4]	101.8	110.5	127.0	111.6	110.3	110.9	103.8	106.3	109.0	105.2	102.2	109.0
44 Other loans and leases	367.1	394.1	405.8	398.5	397.1	402.1	402.8	404.7	402.1	402.2	407.8	407.5
45 Interbank loans	240.2	267.4	245.0	247.2	244.3	255.3	257.2	236.6	241.8	226.5	230.7	243.1
46 Cash assets[5]	263.1	266.0	281.4	279.3	264.3	256.7	259.5	250.0	240.1	245.0	233.6	275.3
47 Other assets[6]	641.4	666.7	664.5	685.8	709.6	711.7	724.4	739.8	744.4	729.5	735.6	755.5
48 **Total assets**[7]	**7,509.7**	**7,808.6**	**7,850.5**	**7,902.2**	**7,966.7**	**8,003.6**	**8,106.2**	**8,176.8**	**8,162.4**	**8,145.4**	**8,158.2**	**8,247.7**
Liabilities												
49 Deposits	4,907.2	5,147.3	5,189.5	5,189.6	5,210.1	5,240.4	5,300.5	5,285.7	5,275.0	5,274.8	5,255.6	5,336.5
50 Transaction	655.3	667.0	688.9	661.7	640.3	660.4	656.7	653.8	603.1	646.2	694.6	684.3
51 Nontransaction	4,251.9	4,480.3	4,500.5	4,527.9	4,569.8	4,579.9	4,643.7	4,631.9	4,671.9	4,628.6	4,560.9	4,652.2
52 Large time	742.8	823.7	838.8	855.7	872.7	883.3	898.2	925.3	922.4	923.1	927.1	934.1
53 Other	3,509.1	3,656.6	3,661.8	3,672.2	3,697.0	3,696.7	3,745.5	3,706.7	3,749.6	3,705.5	3,633.8	3,718.1
54 Borrowings	1,282.5	1,292.6	1,294.3	1,312.0	1,342.1	1,348.9	1,364.7	1,394.2	1,404.6	1,374.1	1,403.8	1,388.3
55 From banks in the U.S.	324.1	309.5	303.2	316.1	309.4	315.1	318.1	316.4	324.2	309.0	315.1	309.3
56 From others	958.4	983.1	991.2	995.9	1,032.7	1,033.8	1,046.6	1,077.8	1,080.4	1,065.1	1,088.7	1,079.1
57 Net due to related foreign offices	245.5	266.1	271.0	287.9	276.6	269.0	271.4	297.2	287.9	295.3	306.3	302.3
58 Other liabilities	394.0	393.0	388.4	388.5	399.9	394.3	416.4	436.7	434.0	440.2	430.0	447.5
59 **Total liabilities**	**6,829.1**	**7,099.0**	**7,143.2**	**7,178.0**	**7,228.6**	**7,252.6**	**7,353.0**	**7,413.8**	**7,401.5**	**7,384.3**	**7,395.7**	**7,474.6**
60 Residual (assets less liabilities)[8]	680.6	709.6	707.3	724.3	738.0	751.0	753.2	763.0	760.9	761.1	762.5	773.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 10	May 17	May 24	May 31
	Seasonally adjusted											
Assets												
1 Bank credit	3,570.9	3,670.1	3,705.1	3,728.6	3,787.4	3,819.8	3,871.6	3,915.7	3,913.9	3,911.8	3,927.4	3,919.0
2 Securities in bank credit	1,027.4	994.6	998.9	1,018.8	1,056.4	1,071.7	1,114.3	1,124.6	1,124.4	1,126.1	1,127.4	1,119.6
3 Treasury and Agency securities[2]	610.2	571.3	572.6	587.8	614.2	626.3	640.2	633.1	625.5	632.0	637.0	636.2
4 Trading account	52.0	40.3	33.3	36.3	40.2	38.5	42.7	38.9	34.3	38.6	43.2	37.4
5 Investment account	558.3	530.9	539.2	551.5	574.1	587.9	597.4	594.3	591.2	593.4	593.8	598.8
6 Mortgage-backed	459.0	435.7	447.3	469.6	494.0	507.5	512.2	511.6	505.2	511.0	511.9	519.5
7 Other	99.3	95.2	91.9	81.9	80.1	80.4	85.3	82.7	86.0	82.4	81.8	79.3
8 Other securities	417.1	423.3	426.3	431.1	442.1	445.3	474.2	491.5	498.9	494.0	490.4	483.4
9 Trading account	217.3	203.3	200.3	204.9	208.3	205.4	227.3	241.8	247.7	244.0	239.4	237.0
10 Investment account	199.8	220.0	226.0	226.1	233.8	239.9	246.8	249.7	251.1	250.0	251.0	246.5
11 State and local government	36.6	37.8	38.7	39.8	41.2	42.2	43.3	45.1	45.0	45.1	45.8	45.0
12 Other	163.3	182.2	187.3	186.3	192.6	197.7	203.5	204.6	206.2	205.0	205.2	201.5
13 Loans and leases in bank credit[3]	2,543.5	2,675.5	2,706.2	2,709.8	2,731.0	2,748.1	2,757.2	2,791.1	2,789.5	2,785.7	2,800.0	2,799.4
14 Commercial and industrial	488.3	505.2	510.2	519.1	522.3	527.0	534.3	545.1	545.5	547.9	544.8	542.4
15 Real estate	1,308.0	1,408.2	1,419.8	1,425.9	1,434.9	1,435.3	1,442.9	1,452.0	1,447.3	1,447.2	1,457.5	1,460.9
16 Revolving home equity	300.5	304.8	304.5	306.2	304.3	305.7	304.2	302.6	302.7	302.6	303.0	302.3
17 Other	1,007.5	1,103.5	1,115.2	1,119.7	1,130.5	1,129.5	1,138.7	1,149.4	1,144.6	1,144.6	1,154.6	1,158.6
18 Other residential	625.1	692.5	698.7	698.7	705.7	705.2	711.7	715.8	715.6	711.2	716.9	723.1
19 Commercial	382.4	411.0	416.5	421.0	424.9	424.4	427.1	433.6	429.0	433.3	437.7	435.5
20 Consumer	382.0	383.4	377.0	378.1	383.2	394.9	397.6	402.8	401.7	402.2	402.7	406.1
21 Security[4]	98.4	98.2	111.1	101.3	103.2	101.8	93.6	100.1	104.0	98.9	97.9	101.5
22 Federal funds sold to and repurchase agreements with broker–dealers	82.7	80.8	93.7	84.1	84.8	84.1	75.4	80.3	84.4	79.4	78.0	80.8
23 Other	15.7	17.4	17.4	17.2	18.4	17.7	18.2	19.8	19.6	19.4	19.9	20.7
24 State and local government	17.0	18.8	18.9	18.9	19.1	18.9	18.9	19.2	19.1	19.3	19.3	19.3
25 Agricultural	9.1	9.7	9.9	9.8	9.8	9.7	9.6	9.8	9.9	9.9	9.8	9.8
26 Federal funds sold to and repurchase agreements with others	20.6	18.7	22.2	21.1	18.1	19.9	18.9	18.0	17.3	16.4	19.7	19.7
27 All other loans	128.6	142.1	146.2	145.4	150.2	150.1	150.9	153.0	154.1	153.0	157.0	148.3
28 Lease-financing receivables	91.4	91.2	90.9	90.3	90.2	90.4	90.5	91.0	90.6	90.9	91.3	91.4
29 Interbank loans	164.3	159.7	150.2	149.8	144.1	145.2	142.0	136.8	138.5	124.1	139.5	142.9
30 Federal funds sold to and repurchase agreements with commercial banks	98.8	95.4	84.7	82.2	72.7	72.4	79.1	76.9	79.3	65.2	76.3	85.3
31 Other	65.5	64.3	65.5	67.6	71.5	72.8	62.9	59.9	59.2	58.9	63.2	57.6
32 Cash assets[5]	150.8	139.5	146.1	145.0	143.1	145.7	146.1	138.2	134.8	139.6	132.3	143.4
33 Other assets[6]	442.9	465.6	463.6	473.2	478.8	474.5	474.9	486.1	486.7	479.6	496.1	486.2
34 **Total assets**[7]	**4,294.2**	**4,401.1**	**4,431.4**	**4,464.0**	**4,520.9**	**4,552.2**	**4,601.4**	**4,643.6**	**4,640.8**	**4,622.0**	**4,662.0**	**4,658.4**
Liabilities												
35 Deposits	2,501.2	2,576.8	2,604.7	2,618.1	2,603.9	2,631.2	2,660.2	2,669.1	2,659.9	2,658.6	2,688.6	2,674.7
36 Transaction	316.1	303.3	307.1	304.9	299.3	310.0	302.7	312.4	303.5	309.8	332.3	309.3
37 Nontransaction	2,185.1	2,273.5	2,297.6	2,313.3	2,304.6	2,321.2	2,357.5	2,356.7	2,356.5	2,348.8	2,356.2	2,365.4
38 Large time	347.9	384.1	400.4	406.7	414.1	423.9	438.6	453.6	453.7	453.9	454.1	457.7
39 Other	1,837.1	1,889.4	1,897.1	1,906.6	1,890.5	1,897.3	1,918.8	1,903.1	1,902.8	1,894.9	1,902.1	1,907.8
40 Borrowings	755.2	773.7	779.9	777.8	810.2	823.4	833.6	842.1	850.2	827.5	859.0	834.0
41 From banks in the U.S.	153.0	136.9	137.5	143.5	144.7	149.0	150.7	146.8	152.2	141.7	148.0	141.8
42 From others	602.2	636.9	642.4	634.3	665.5	674.4	682.9	695.3	698.0	685.8	711.0	692.2
43 Net due to related foreign offices	235.4	247.8	252.6	263.8	249.9	257.1	264.7	279.1	272.7	277.8	283.0	281.5
44 Other liabilities	323.9	315.6	314.3	310.8	317.4	325.1	353.7	361.1	362.0	364.3	351.6	366.9
45 **Total liabilities**	**3,815.6**	**3,914.0**	**3,951.5**	**3,970.6**	**3,981.4**	**4,036.9**	**4,112.1**	**4,151.4**	**4,144.8**	**4,128.2**	**4,182.2**	**4,157.0**
46 Residual (assets less liabilities)[8]	478.6	487.1	479.9	493.4	539.5	515.3	489.3	492.2	496.0	493.8	479.9	501.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May	May 10	May 17	May 24	May 31
	Not seasonally adjusted											
Assets												
47 Bank credit	3,578.2	3,690.1[r]	3,725.2	3,732.4	3,777.4	3,791.3[r]	3,860.6[r]	3,922.5	3,916.3	3,918.7	3,924.5	3,937.6
48 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	1,129.8	1,136.2	1,136.0	1,135.8
49 Treasury and Agency securities[2]	622.6	582.5[r]	572.3[r]	582.6	611.0	614.7	639.9	645.5	636.5	643.8	650.5	650.0
50 Trading account	54.8[r]	42.2[r]	32.1	34.7	42.5	39.0	43.4	40.9	36.1	40.7	45.5	39.4
51 Investment account	567.8	540.3	540.1	547.9	568.5	575.7	596.5	604.6	600.4	603.1	604.9	610.6
52 Mortgage-backed	467.0	444.1	448.2	466.5	487.8	496.1	510.7	520.6	513.3	519.1	521.9	529.7
53 Other	100.8	96.1	92.0	81.4	80.6	79.6	85.8	84.0	87.1	84.0	83.0	80.9
54 Other securities	415.0	425.0[r]	430.0[r]	435.7	441.6	441.2	468.7	489.0	493.3	492.4	485.5	485.7
55 Trading account	216.2	204.1[r]	202.1[r]	207.1	208.1[r]	203.5	224.7	240.6	245.0	243.2	237.0	238.1
56 Investment account	198.8	220.9	227.9	228.6	233.6	237.7	244.0	248.4	248.3	249.2	248.5	247.6
57 State and local government	36.4	38.0	39.0	40.3	41.2	41.9	42.8	44.8	44.5	44.9	45.3	45.2
58 Other	162.4	182.9	188.9	188.3	192.4	195.8	201.2	203.5	203.9	204.3	203.2	202.4
59 Loans and leases in bank credit[3]	2,540.5	2,682.6[r]	2,722.9	2,714.1	2,724.8	2,735.3	2,752.0[r]	2,788.1	2,786.5	2,782.6	2,788.5	2,801.8
60 Commercial and industrial	491.5[r]	504.7[r]	508.7[r]	516.7[r]	523.3[r]	528.4[r]	538.4[r]	548.6	548.3	550.4	547.8	546.8
61 Real estate	1,310.7	1,413.3[r]	1,422.7[r]	1,425.3[r]	1,432.2[r]	1,428.3[r]	1,439.8[r]	1,455.1	1,455.2	1,451.3	1,456.9	1,462.5
62 Revolving home equity	301.4	304.9	303.8	304.7	304.9	303.1	303.1	303.5	303.5	303.6	303.8	303.1
63 Other	1,009.4	1,108.4[r]	1,118.9[r]	1,120.6[r]	1,127.3[r]	1,125.2[r]	1,136.7[r]	1,151.5	1,151.7	1,147.7	1,153.1	1,159.4
64 Other residential	627.3	695.0[r]	700.5[r]	698.4[r]	701.9[r]	701.1[r]	710.3[r]	718.4	719.2	714.2	718.6	725.9
65 Commercial	382.0	413.4[r]	418.5[r]	422.2[r]	425.4[r]	424.1[r]	426.4[r]	433.2	432.5	433.5	434.5	433.5
66 Consumer	379.8	383.1	380.8	384.9[r]	386.8	393.3	395.2	400.4	398.4	400.0	400.9	403.9
67 Credit cards and related plans	143.3	142.2	147.9	146.7	143.7	138.6	138.4	142.1	140.5	142.5	143.3	143.1
68 Other	236.5	240.9	232.9	238.3	243.1	254.8	256.8[r]	258.3	257.9	257.5	257.6	260.8
69 Security[4]	93.6	99.3	116.3	100.5	99.0	98.9	92.0	95.2	97.9	94.1	91.1	97.9
70 Federal funds sold to and repurchase agreements with broker–dealers	78.7	81.7	98.1	83.4	81.3	81.7	74.1	76.4	79.4	75.6	72.5	77.9
71 Other	14.9	17.6	18.2	17.1	17.6	17.2	17.9	18.8	18.5	18.5	18.5	20.0
72 State and local government	17.0	18.8	18.9	18.9	19.1	18.9	18.9	19.2	19.1	19.3	19.3	19.3
73 Agricultural	9.1	9.8	10.0	9.9	9.7	9.6	9.5	9.8	9.8	9.8	9.8	9.8
74 Federal funds sold to and repurchase agreements with others	20.6	18.7	22.2	21.1	18.1	19.9	18.9[r]	18.0	17.3	16.4	19.7	19.7
75 All other loans	126.9[r]	143.7[r]	152.1	145.5[r]	145.8	146.9[r]	148.6	150.9	149.8	150.5	152.3	150.6
76 Lease-financing receivables	91.3	91.2	91.2	91.2	91.0	90.9	90.7	90.9	90.7	90.7	90.8	91.2
77 Interbank loans	167.3	161.1	152.0	150.2	139.9	142.2[r]	146.1[r]	139.2	141.4	130.2	136.9	145.0
78 Federal funds sold to and repurchase agreements with commercial banks	100.6	96.3	85.8	82.4	70.6	71.0	81.4[r]	78.2	80.9	68.4	74.9	86.6
79 Other	66.7	64.8[r]	66.2	67.8	69.3	71.1	64.7	61.0	60.5	61.8	62.0	58.5
80 Cash assets[5]	149.6	143.4	157.7	153.9	142.4	141.2	145.3	137.0	127.7	130.6	122.6	163.1
81 Other assets[6]	446.8	466.3	460.5	468.7	472.7	469.7	478.6[r]	490.4	496.1	485.5	494.9	490.1
82 **Total assets**[7]	**4,307.3**	**4,427.0[r]**	**4,461.7**	**4,472.7**	**4,499.7**	**4,511.1[r]**	**4,597.8[r]**	**4,656.0**	**4,648.3**	**4,631.9**	**4,645.7**	**4,702.7**
Liabilities												
83 Deposits	2,490.6	2,588.0	2,622.6	2,612.0	2,612.0	2,624.3	2,666.0	2,657.9	2,649.8	2,646.5	2,639.5	2,695.2
84 Transaction	311.5	306.3	330.7	311.2	294.5	308.4	308.8	307.8	275.0	304.0	336.5	322.8
85 Nontransaction	2,179.1	2,281.8	2,291.9	2,300.8	2,317.4	2,315.9	2,357.1	2,350.2	2,374.7	2,342.5	2,303.0	2,372.4
86 Large time	347.5	384.4	399.9	408.3	416.8	420.2	433.8	453.1	452.2	451.0	453.0	459.6
87 Other	1,831.6	1,897.3	1,892.0	1,892.5	1,900.7	1,895.7	1,923.3	1,897.0	1,922.5	1,891.5	1,850.0	1,912.8
88 Borrowings	766.5	769.5	769.6	776.4	808.1	816.0	837.9	855.1	868.0	838.2	859.6	849.7
89 From banks in the U.S.	153.0	137.6	135.3	142.8	143.3	148.0	153.5	146.7	156.2	141.9	142.5	140.1
90 From others	613.6	631.8	634.4	633.6	664.8	668.0	684.3	708.4	711.8	696.3	717.1	709.6
91 Net due to related foreign offices	234.6	252.6	256.9	269.3	257.0	250.5	252.5	277.7	267.9	276.8	285.7	283.0
92 Other liabilities	322.9	321.2[r]	318.8[r]	316.2	324.2	317.4	339.8[r]	360.0	357.5	364.1	354.3	369.0
93 **Total liabilities**	**3,814.6**	**3,931.3[r]**	**3,968.0[r]**	**3,973.9**	**4,001.2**	**4,008.2**	**4,096.2[r]**	**4,150.8**	**4,143.2**	**4,125.7**	**4,139.1**	**4,196.9**
94 Residual (assets less liabilities)[8]	492.7	495.7[r]	493.7[r]	498.8	498.5	502.9	501.6	505.2	505.1	506.2	506.7	505.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 10	May 17	May 24	May 31
	Seasonally adjusted											
Assets												
1 Bank credit	2,861.2	2,968.6	2,982.4	3,017.5	3,040.7	3,067.7	3,083.5	3,102.6	3,089.2	3,099.9	3,107.5	3,116.4
2 Securities in bank credit	723.3	701.0	695.5	700.6	707.1	701.7	695.3	693.1	692.5	691.2	692.8	695.6
3 Treasury and Agency securities[2]	498.9	487.2	485.1	486.7	490.8	485.4	480.1	477.9	478.0	476.7	477.9	478.8
4 Other securities	224.4	213.7	210.4	213.9	216.3	216.2	215.2	215.1	214.5	214.5	215.0	216.8
5 Loans and leases in bank credit[3]	2,137.9	2,267.6	2,286.9	2,316.9	2,333.7	2,366.1	2,388.2	2,409.5	2,396.7	2,408.6	2,414.7	2,420.8
6 Commercial and industrial	341.3	364.8	366.9	371.0	374.1	378.1	382.0	385.4	383.6	385.5	386.3	386.6
7 Real estate	1,363.6	1,451.8	1,467.6	1,486.9	1,503.4	1,531.8	1,547.9	1,565.3	1,558.0	1,564.0	1,566.4	1,574.3
8 Revolving home equity	126.5	132.3	132.1	129.2	129.1	129.1	126.9	125.7	125.3	125.9	125.4	125.7
9 Other	1,237.2	1,319.5	1,335.6	1,357.7	1,374.3	1,402.7	1,421.0	1,439.6	1,432.6	1,438.1	1,441.0	1,448.6
10 Consumer	321.7	328.4	330.5	333.5	328.6	327.2	329.1	330.9	327.7	331.7	333.3	331.6
11 Security[4]	8.3	11.1	10.6	11.4	11.3	11.7	11.8	11.3	11.2	11.2	11.5	11.1
12 Other loans and leases	102.9	111.5	111.3	114.1	116.2	117.3	117.4	116.7	116.1	116.3	117.1	117.2
13 Interbank loans	77.1	100.6	89.9	98.1	101.7	107.3	108.8	102.9	105.0	102.5	102.0	101.9
14 Cash assets[5]	114.8	118.6	119.7	123.1	122.4	120.1	117.8	114.7	116.6	118.8	116.0	105.5
15 Other assets[6]	194.6	200.4	204.0	217.1	236.9	242.0	245.8	249.4	248.3	244.0	240.7	265.4
16 **Total assets**[7]	**3,214.7**	**3,354.8**	**3,362.6**	**3,422.4**	**3,468.4**	**3,503.6**	**3,522.0**	**3,535.2**	**3,524.9**	**3,530.8**	**3,531.8**	**3,554.8**
Liabilities												
17 Deposits	2,419.9	2,547.0	2,554.8	2,583.9	2,604.3	2,617.2	2,627.5	2,631.0	2,619.4	2,636.5	2,639.6	2,629.8
18 Transaction	347.6	357.5	345.9	348.6	350.0	354.4	346.2	349.8	343.9	349.6	356.4	354.5
19 Nontransaction	2,072.2	2,189.5	2,208.9	2,235.3	2,254.3	2,262.8	2,281.4	2,281.2	2,275.5	2,286.8	2,283.2	2,275.3
20 Large time	395.3	439.3	438.8	447.4	455.9	463.1	464.4	472.2	470.1	472.0	474.1	474.5
21 Other	1,677.0	1,750.2	1,770.1	1,787.9	1,798.4	1,799.7	1,817.0	1,809.0	1,805.4	1,814.8	1,809.1	1,800.9
22 Borrowings	515.9	523.1	524.7	535.6	534.0	532.9	526.8	539.1	536.5	535.9	544.2	538.6
23 From banks in the U.S.	171.2	171.9	167.9	173.2	166.1	167.2	164.6	169.7	168.0	167.2	172.6	169.1
24 From others	344.8	351.3	356.8	362.3	367.8	365.8	362.2	369.4	368.6	368.7	371.5	369.5
25 Net due to related foreign offices	10.9	13.5	14.1	18.6	19.6	18.5	18.9	19.5	20.0	18.4	20.7	19.4
26 Other liabilities	71.1	71.8	69.5	72.3	75.7	76.9	76.6	76.6	76.6	76.1	75.8	78.5
27 **Total liabilities**	**3,017.8**	**3,155.4**	**3,163.2**	**3,210.4**	**3,233.6**	**3,245.4**	**3,249.8**	**3,266.2**	**3,252.5**	**3,266.9**	**3,280.2**	**3,266.2**
28 Residual (assets less liabilities)[8]	196.9	199.4	199.4	212.0	234.7	258.1	272.1	269.0	272.3	264.0	251.5	288.6
	Not seasonally adjusted											
Assets												
29 Bank credit	2,854.4	2,985.7	3,001.6	3,023.5	3,037.1	3,055.5	3,071.3	3,095.3	3,087.0	3,093.0	3,101.4	3,103.7
30 Securities in bank credit	722.9	701.2	699.4	700.7	705.0	703.0	697.4	692.7	693.2	690.6	692.2	694.2
31 Treasury and Agency securities[2]	498.5	487.5	489.0	486.8	488.8	486.8	482.3	477.6	478.6	476.1	477.2	477.4
32 Other securities	224.4	213.7	210.4	213.9	216.3	216.2	215.2	215.1	214.5	214.5	215.0	216.8
33 Loans and leases in bank credit[3]	2,131.5	2,284.5	2,302.2	2,322.7	2,332.1	2,352.4	2,373.9	2,402.6	2,393.8	2,402.4	2,409.3	2,409.5
34 Commercial and industrial	343.6	363.9	366.3	370.9	374.2	378.9	383.9	388.0	386.6	387.9	389.1	388.8
35 Real estate	1,359.0	1,465.5	1,476.4	1,490.2	1,503.1	1,522.6	1,537.1	1,560.0	1,556.2	1,559.4	1,562.9	1,564.6
36 Revolving home equity	126.5	132.2	131.6	128.7	128.8	128.4	126.6	125.7	125.6	125.9	125.4	125.5
37 Other	1,232.5	1,333.3	1,344.8	1,361.5	1,374.2	1,394.1	1,410.6	1,434.3	1,430.6	1,433.5	1,437.4	1,439.1
38 Other residential	483.2	513.7	513.0	517.4	519.5	528.4	533.6	546.8	545.9	545.5	548.5	548.1
39 Commercial	749.3	819.7	831.7	844.1	854.8	865.7	876.9	887.6	884.7	887.9	889.0	891.0
40 Consumer	318.5	331.9	337.4	338.7	329.9	323.3	324.8	327.6	324.4	328.6	330.2	328.3
41 Credit cards and related plans	159.7	167.1	172.2	171.6	162.4	158.2	161.0	164.3	161.2	165.4	166.7	164.9
42 Other	158.8	164.8	165.1	167.1	167.5	165.1	163.7	163.3	163.2	163.3	163.5	163.5
43 Security[4]	8.1	11.2	10.7	11.1	11.4	11.9	11.8	11.1	11.1	11.0	11.1	11.0
44 Other loans and leases	102.2	111.9	111.5	111.9	113.5	115.7	116.2	115.9	115.5	115.5	115.9	116.8
45 Interbank loans	72.9	106.3	93.0	97.0	104.4	113.1	111.1	97.4	100.4	96.3	93.8	98.0
46 Cash assets[5]	113.5	122.6	123.7	125.3	121.9	115.5	114.2	113.1	112.5	114.5	111.0	112.2
47 Other assets[6]	194.6	200.4	204.0	217.1	236.9	242.0	245.8	249.4	248.3	244.0	240.7	265.4
48 **Total assets**[7]	**3,202.4**	**3,381.5**	**3,388.8**	**3,429.5**	**3,467.0**	**3,492.5**	**3,508.4**	**3,520.8**	**3,514.1**	**3,513.5**	**3,512.4**	**3,545.0**
Liabilities												
49 Deposits	2,416.6	2,559.3	2,566.9	2,577.6	2,598.1	2,616.1	2,634.5	2,627.8	2,625.2	2,628.3	2,616.1	2,641.3
50 Transaction	343.8	360.7	358.3	350.5	345.8	352.1	347.9	346.0	328.0	342.2	358.1	361.5
51 Nontransaction	2,072.9	2,198.6	2,208.6	2,227.1	2,252.3	2,264.0	2,286.6	2,281.8	2,297.2	2,286.1	2,257.9	2,279.8
52 Large time	395.3	439.3	438.8	447.4	455.9	463.1	464.4	472.2	470.1	472.0	474.1	474.5
53 Other	1,677.6	1,759.2	1,769.8	1,779.7	1,796.4	1,800.9	1,822.2	1,809.6	1,827.0	1,814.1	1,783.8	1,805.3
54 Borrowings	515.9	523.1	524.7	535.6	534.0	532.9	526.8	539.1	536.5	535.9	544.2	538.6
55 From banks in the U.S.	171.2	171.9	167.9	173.2	166.1	167.2	164.6	169.7	168.0	167.2	172.6	169.1
56 From others	344.8	351.3	356.8	362.3	367.8	365.8	362.2	369.4	368.6	368.7	371.5	369.5
57 Net due to related foreign offices	10.9	13.5	14.1	18.6	19.6	18.5	18.9	19.5	20.0	18.4	20.7	19.4
58 Other liabilities	71.1	71.8	69.5	72.3	75.7	76.9	76.6	76.6	76.6	76.1	75.8	78.5
59 **Total liabilities**	**3,014.5**	**3,167.6**	**3,175.3**	**3,204.1**	**3,227.4**	**3,244.4**	**3,256.8**	**3,263.0**	**3,258.3**	**3,258.7**	**3,256.6**	**3,277.7**
60 Residual (assets less liabilities)[8]	187.9	213.9	213.6	225.4	239.6	248.1	251.6	257.8	255.7	254.8	255.8	267.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 10	May 17	May 24	May 31
	Seasonally adjusted											
Assets												
1 Bank credit	725.0	809.4	812.8	811.4	818.7	829.3	849.0	901.6	896.2	907.8	902.5	913.7
2 Securities in bank credit	314.9	363.1	356.9	347.3	343.2	344.7	357.0	382.9	386.0	384.9	380.8	384.2
3 Treasury and Agency securities[2]	87.7	83.1	80.5	74.8	77.0	78.0	77.3	80.5	83.8	82.1	78.6	77.6
4 Other securities	227.3	280.0	276.4	272.5	266.2	266.7	279.7	302.4	302.2	302.7	302.3	306.6
5 Loans and leases in bank credit[3]	410.0	446.3	455.9	464.0	475.5	484.6	492.0	518.7	510.1	522.9	521.7	529.5
6 Commercial and industrial	153.6	163.4	166.8	171.0	174.7	176.7	182.3	187.3	187.0	187.8	186.2	189.1
7 Real estate	19.3	22.1	21.9	20.7	20.8	21.3	22.0	22.6	21.9	23.1	22.8	22.6
8 Security[4]	130.4	138.7	142.1	142.5	148.3	155.3	155.8	172.1	163.3	175.5	175.7	181.3
9 Other loans and leases	106.7	122.0	125.1	129.8	131.8	131.3	131.9	136.8	137.8	136.6	136.9	136.5
10 Interbank loans	48.1	46.0	42.0	42.0	43.6	47.6	48.1	45.8	42.2	42.9	48.1	46.8
11 Cash assets[5]	61.8	55.3	53.2	51.8	51.3	52.2	49.3	49.8	48.7	47.5	52.3	51.6
12 Other assets[6]	36.3	41.9	38.9	36.5	39.1	37.3	40.1	48.7	51.4	50.6	50.3	45.1
13 **Total assets**[7]	**870.8**	**952.1**	**946.4**	**941.2**	**952.1**	**965.8**	**986.1**	**1,045.4**	**1,038.0**	**1,048.2**	**1,052.7**	**1,056.6**
Liabilities												
14 Deposits	589.7	609.7	607.3	614.4	619.4	650.3	673.2	672.9	663.0	667.8	675.8	679.3
15 Transaction	13.0	12.0	12.2	12.7	13.3	13.5	12.7	11.7	10.9	12.1	12.1	12.0
16 Nontransaction	576.6	597.7	595.1	601.6	606.2	636.8	660.5	661.2	652.0	655.6	663.6	667.3
17 Borrowings	370.2	412.5	428.7	435.4	439.3	436.1	419.9	436.5	429.3	440.0	424.1	458.6
18 From banks in the U.S.	44.4	59.8	60.9	65.0	60.2	61.9	55.4	51.0	47.9	51.5	45.8	59.2
19 From others	325.8	352.7	367.9	370.4	379.0	374.2	364.6	385.5	381.4	388.5	378.3	399.4
20 Net due to related foreign offices	−195.3	−184.6	−194.0	−209.2	−209.3	−219.2	−216.2	−205.9	−196.2	−201.4	−192.9	−226.4
21 Other liabilities	95.2	113.7	109.3	99.4	101.5	96.7	106.6	130.5	129.6	130.7	133.3	132.4
22 **Total liabilities**	**859.7**	**951.2**	**951.3**	**940.0**	**950.9**	**964.0**	**983.6**	**1,034.0**	**1,025.6**	**1,037.1**	**1,040.3**	**1,043.9**
23 Residual (assets less liabilities)[8]	11.1	.8	−5.0	1.2	1.2	1.9	2.5	11.4	12.4	11.1	12.4	12.7
	Not seasonally adjusted											
Assets												
24 Bank credit	722.4	809.0	818.6	815.6	821.0	832.2	855.7	898.1	892.2	902.7	895.4	912.5
25 Securities in bank credit	314.9	363.1	356.9	347.3	343.2	344.7	357.0	382.9	386.0	384.9	380.8	384.2
26 Treasury and Agency securities[2]	87.7	83.1	80.5	74.8	77.0	78.0	77.3	80.5	83.8	82.1	78.6	77.6
27 Trading account	31.3	24.6	22.4	20.5	25.7	27.8	24.9	26.8	29.6	27.4	25.6	24.8
28 Investment account	56.4	58.5	58.0	54.3	51.3	50.2	52.4	53.7	54.2	54.8	52.9	52.8
29 Other securities	227.3	280.0	276.4	272.5	266.2	266.7	279.7	302.4	302.2	302.7	302.3	306.6
30 Trading account	129.2	164.2	163.1	162.0	157.6	157.0	169.9	191.7	191.9	193.0	191.8	195.1
31 Investment account	98.1	115.8	113.3	110.5	108.5	109.7	109.8	110.7	110.3	109.8	110.5	111.5
32 Loans and leases in bank credit[3]	407.4	445.9	461.7	468.3	477.8	487.6	498.7	515.2	506.2	517.9	514.6	528.3
33 Commercial and industrial	153.6	161.7	167.3	172.6	177.0	178.2	183.4	187.3	186.2	187.8	187.0	189.2
34 Real estate	19.3	22.1	21.9	20.7	20.8	21.3	22.0	22.6	21.9	23.1	22.8	22.6
35 Security[4]	127.3	142.6	148.7	146.7	151.0	157.2	160.0	167.8	159.6	169.8	168.3	177.8
36 Other loans and leases	107.3	119.5	123.8	128.3	129.1	131.0	133.3	137.5	138.5	137.1	136.4	138.7
37 Interbank loans	48.1	46.0	42.0	42.0	43.6	47.6	48.1	45.8	42.2	42.9	48.1	46.8
38 Cash assets[5]	61.0	55.9	54.5	52.7	50.6	50.5	48.6	49.1	47.5	47.4	51.7	50.9
39 Other assets[6]	36.8	41.5	39.9	37.7	40.0	37.2	39.2	49.3	49.9	51.9	51.7	47.2
40 **Total assets**[7]	**867.9**	**951.9**	**954.5**	**947.5**	**954.7**	**967.0**	**991.1**	**1,041.8**	**1,031.4**	**1,044.4**	**1,046.5**	**1,056.8**
Liabilities												
41 Deposits	600.0	599.7	602.6	616.6	620.7	653.4	682.3	684.9	673.0	680.5	688.0	693.8
42 Transaction	12.7	11.9	12.6	13.0	13.7	13.8	12.6	11.5	10.6	11.8	11.7	11.9
43 Nontransaction	587.3	587.8	590.0	603.7	607.0	639.6	669.7	673.4	662.4	668.7	676.3	681.9
44 Borrowings	370.2	412.5	428.7	435.4	439.3	436.1	419.9	436.5	429.3	440.0	424.1	458.6
45 From banks in the U.S.	44.4	59.8	60.9	65.0	60.2	61.9	55.4	51.0	47.9	51.5	45.8	59.2
46 From others	325.8	352.7	367.9	370.4	379.0	374.2	364.6	385.5	381.4	388.5	378.3	399.4
47 Net due to related foreign offices	−198.3	−180.2	−191.1	−207.7	−209.4	−221.0	−218.9	−210.0	−200.3	−206.2	−198.1	−228.9
48 Other liabilities	93.0	117.2	111.4	100.4	101.4	95.6	104.9	127.5	126.6	127.2	129.6	130.5
49 **Total liabilities**	**865.0**	**949.1**	**951.6**	**944.7**	**951.9**	**964.2**	**988.2**	**1,038.9**	**1,028.5**	**1,041.5**	**1,043.6**	**1,054.0**
50 Residual (assets less liabilities)[8]	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005		2006					2006			
	May	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Apr.	May	May 10	May 17	May 24	May 31
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	91.1[r]	91.4	85.8	90.6	93.7	89.5[r]	108.5	123.4	129.0	126.9	119.2	120.1
2 Revaluation losses on off-balance-sheet items[9]	82.7	80.6	76.2	82.0	82.5	79.1	96.6	110.8	116.7	112.6	105.8	110.0
3 Mortgage-backed securities[10]	557.4	549.4	550.9	558.2	577.7	587.2[r]	602.3[r]	614.2	606.9	612.7	615.5	623.6
4 Pass-through	434.0	415.1	415.0	425.0	446.8	456.5[r]	472.8	482.4	475.5	481.7	484.6	489.4
5 CMO, REMIC, and other	123.3	134.3	135.9	133.2	130.9	130.6[r]	129.6[r]	131.8	131.4	131.1	130.8	134.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	.5	−6.5	−7.8	−9.1	−10.2	−12.3[r]	−18.6[r]	−18.6	−18.4	−19.0	−17.9	−19.2
7 Securitized consumer loans[12]	145.5[r]	155.0	164.1	165.8	164.8	166.5	166.8	165.8	165.8	165.2	165.6	166.1
8 Credit cards and related plans	129.5	132.9	134.8	136.2	135.4	136.8	137.9	137.5	137.4	136.9	137.3	137.9
9 Other	15.9[r]	22.1	29.3	29.6	29.4	29.7	28.9	28.4	28.5	28.4	28.3	28.2
10 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 commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	342.4	329.0	329.8	333.9	336.3	332.9[r]	328.4[r]	328.1	328.1	327.0	327.8	329.3
12 Securitized consumer loans[12]	212.5	198.2	203.3	202.2	205.2	204.8	203.6	202.0	202.9	200.3	200.4	203.9
13 Credit cards and related plans	202.5	188.3	193.4	192.5	195.6	195.2	194.0	192.6	193.4	190.8	191.1	194.7
14 Other	10.0	9.9	9.8	9.7	9.6	9.6	9.6	9.4	9.5	9.5	9.3	9.3
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	53.3	71.5	67.0	61.5	60.1	57.6[r]	63.9[r]	77.9	80.1	79.5	77.1	77.1
16 Revaluation losses on off-balance-sheet items[9]	62.0	77.7	72.6	66.1	63.7	61.5[r]	67.8[r]	82.6	84.8	84.4	81.5	81.6
17 Securitized business loans[12]	.2	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.[r]	Apr.[r]	May[r]	June	June 7	June 14	June 21	June 28
	Seasonally adjusted											
Assets												
1 Bank credit	7,215.3	7,501.4[r]	7,558.4[r]	7,645.5[r]	7,712.8	7,803.7	7,921.1	7,929.8	7,924.2	7,940.3	7,932.4	7,919.2
2 Securities in bank credit	2,051.5[r]	2,052.0[r]	2,067.3[r]	2,104.9[r]	2,113.6	2,165.8	2,201.6	2,189.2	2,183.2	2,204.8	2,192.2	2,177.7
3 Treasury and Agency securities[2]	1,172.6	1,138.9[r]	1,149.8[r]	1,180.4[r]	1,185.5	1,196.9	1,193.2	1,199.6	1,190.6	1,206.6	1,203.7	1,197.7
4 Other securities	878.9[r]	913.1	917.5	924.5[r]	928.1	968.9	1,008.5	989.6	992.6	998.2	988.5	979.9
5 Loans and leases in bank credit[3]	5,163.8[r]	5,449.4[r]	5,491.1[r]	5,540.7[r]	5,599.2	5,637.9	5,719.5	5,740.6	5,741.1	5,735.5	5,740.2	5,741.5
6 Commercial and industrial	988.7[r]	1,044.1[r]	1,061.0[r]	1,071.1	1,081.9	1,098.5	1,117.8	1,125.2	1,127.1	1,126.1	1,120.6	1,124.5
7 Real estate	2,734.5	2,909.4	2,933.4[r]	2,959.0	2,988.2	3,013.0	3,040.3	3,079.6	3,064.7	3,067.7	3,088.5	3,093.2
8 Revolving home equity	431.4[r]	436.5[r]	435.3[r]	433.3[r]	434.7	431.1	428.5	428.9	428.9	428.5	429.3	428.5
9 Other	2,303.0[r]	2,472.8[r]	2,498.2[r]	2,525.6	2,553.5	2,581.9	2,611.8	2,650.8	2,635.8	2,639.2	2,659.2	2,664.6
10 Consumer	706.6[r]	707.6[r]	711.8[r]	712.0[r]	722.3	726.9	733.7	728.7	736.3	740.4	722.7	718.3
11 Security[4]	248.3	263.8	255.2	262.9	268.8	261.2	283.4	260.8	268.7	255.8	258.5	261.0
12 Other loans and leases	485.7	524.6[r]	529.7[r]	535.8[r]	538.1	538.3	544.3	546.3	544.4	545.5	550.0	544.5
13 Interbank loans	274.4	282.1	289.9	289.5	300.1	299.0	285.5	295.4	296.6	298.8	303.8	285.0
14 Cash assets[5]	329.2	319.0	320.0[r]	316.8[r]	318.0	313.2	306.0	304.8	302.5	308.5	306.3	302.0
15 Other assets[6]	689.1	706.3[r]	726.7[r]	754.6[r]	753.4	759.3	780.2	785.0	776.7	784.4	784.1	789.8
16 **Total assets**[7]	**8,440.2**	**8,741.3**	**8,828.4**	**8,940.0**	**9,017.1**	**9,107.5**	**9,224.8**	**9,247.0**	**9,232.0**	**9,264.1**	**9,258.5**	**9,227.8**
Liabilities												
17 Deposits	5,552.6	5,766.7	5,816.4	5,827.7	5,898.7	5,960.5	5,975.6	5,992.8	5,962.9	5,998.9	6,004.4	6,004.4
18 Transaction	689.8	665.1	666.3	662.6	677.9	661.5	677.5	664.3	652.8	657.7	674.4	668.0
19 Nontransaction	4,862.8	5,101.6	5,150.2	5,165.1	5,220.8	5,299.1	5,298.1	5,328.5	5,310.1	5,341.2	5,329.9	5,336.4
20 Large time	1,318.8	1,432.5	1,454.3	1,476.8	1,525.1	1,551.3	1,573.4	1,597.2	1,597.1	1,586.4	1,587.0	1,612.9
21 Other	3,544.0	3,669.1	3,695.8	3,688.3	3,695.7	3,747.8	3,724.7	3,731.3	3,713.0	3,754.8	3,742.9	3,723.5
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	1,829.1	1,835.5	1,830.1	1,817.4
23 From banks in the U.S.	367.6	366.3	381.8	371.0	378.1	370.6	367.7	369.5	365.7	377.9	383.4	355.7
24 From others	1,269.5	1,367.1	1,367.0	1,412.4	1,414.4	1,409.9	1,450.6	1,455.5	1,463.4	1,457.6	1,446.7	1,461.7
25 Net due to related foreign offices	35.4	72.8	73.2	60.3	56.4	67.4	91.9	89.1	56.2	68.1	112.6	113.8
26 Other liabilities	495.7	493.0[r]	482.6	494.5[r]	498.6	536.9	567.1	550.4	553.0	570.7	542.5	535.7
27 **Total liabilities**	**7,720.8**	**8,066.0**	**8,120.9[r]**	**8,165.9[r]**	**8,246.3**	**8,345.4**	**8,452.9**	**8,457.3**	**8,401.2**	**8,473.1**	**8,489.6**	**8,471.4**
28 Residual (assets less liabilities)[8]	719.4	675.3	707.4	774.1[r]	770.8	762.1	771.9	789.6	830.8	790.9	768.9	756.4
	Not seasonally adjusted											
Assets												
29 Bank credit	7,211.8[r]	7,545.5[r]	7,571.6[r]	7,635.6[r]	7,679.3	7,788.3	7,915.6	7,923.2	7,919.8	7,937.5	7,919.8	7,915.1
30 Securities in bank credit	2,056.1[r]	2,058.3[r]	2,066.0[r]	2,100.5[r]	2,103.5	2,163.3	2,209.6	2,192.1	2,196.3	2,204.1	2,190.6	2,180.5
31 Treasury and Agency securities[2]	1,176.3	1,141.5[r]	1,143.9[r]	1,176.6[r]	1,179.5	1,199.9	1,203.7	1,202.3	1,201.1	1,207.7	1,204.3	1,198.1
32 Other securities	879.7[r]	916.8	922.1	924.0	924.0	963.4	1,005.9	989.8	995.2	996.5	986.3	982.4
33 Loans and leases in bank credit[3]	5,155.8[r]	5,487.3[r]	5,505.6[r]	5,535.1[r]	5,575.7	5,625.0	5,706.1	5,731.1	5,723.5	5,733.4	5,729.2	5,734.7
34 Commercial and industrial	992.2[r]	1,042.5[r]	1,060.1[r]	1,074.5	1,085.6	1,105.6	1,123.9	1,129.0	1,128.7	1,129.5	1,126.5	1,129.3
35 Real estate	2,726.9	2,921.1	2,936.2	2,956.0	2,972.0	2,999.1	3,038.1	3,071.1	3,060.5	3,062.4	3,073.5	3,083.3
36 Revolving home equity	432.9[r]	435.3[r]	433.2[r]	433.6[r]	431.5	429.7	429.4	430.4	429.5	429.9	431.1	430.7
37 Other	2,293.9[r]	2,485.7[r]	2,503.0[r]	2,522.4[r]	2,540.6	2,569.5	2,608.7	2,640.7	2,631.0	2,632.5	2,642.4	2,652.6
38 Consumer	700.1[r]	718.3[r]	723.8[r]	716.8[r]	716.8	720.1	728.1	722.1	729.1	732.2	717.0	713.2
39 Credit cards and related plans	306.8[r]	320.3[r]	318.4[r]	306.2[r]	297.0	299.5	306.5	304.7	303.2	307.5	303.7	304.4
40 Other	393.3	398.1	405.4	410.6	419.8	420.6	421.7	417.4	425.9	424.7	413.3	408.8
41 Security[4]	248.4	275.7	258.3	261.3	268.0	263.8	274.1	260.3	258.4	261.8	262.3	260.9
42 Other loans and leases	488.2	529.6	527.1[r]	526.6[r]	533.3	536.3	541.9	548.6	546.9	547.5	549.9	548.0
43 Interbank loans	269.3	287.0	289.2	287.9	302.9	305.4	282.5	288.6	292.7	298.9	291.1	274.4
44 Cash assets[5]	324.8	335.9	332.0	314.9[r]	307.2	308.0	302.8	300.7	298.8	301.0	295.7	300.6
45 Other assets[6]	691.1	704.2[r]	723.3[r]	749.5[r]	748.4	762.1	785.0	787.2	782.9	792.1	780.8	789.3
46 **Total assets**[7]	**8,429.2**	**8,805.0**	**8,849.7**	**8,921.4**	**8,970.4**	**9,096.5**	**9,218.0**	**9,231.7**	**9,226.2**	**9,261.3**	**9,219.3**	**9,211.3**
Liabilities												
47 Deposits	5,561.6	5,792.0	5,806.2	5,830.7	5,893.7	5,982.4	5,973.4	6,003.0	6,014.8	6,036.9	5,974.8	5,970.1
48 Transaction	687.4	701.5	674.6	654.0	674.2	669.2	669.0	661.9	604.7	648.3	674.2	716.1
49 Nontransaction	4,874.2	5,090.5	5,131.6	5,176.7	5,219.5	5,313.1	5,304.4	5,341.1	5,410.1	5,388.7	5,300.5	5,254.0
50 Large time	1,330.1	1,426.8	1,458.1	1,480.2	1,524.2	1,555.5	1,584.8	1,610.5	1,617.8	1,608.1	1,603.3	1,610.9
51 Other	3,544.1	3,663.6	3,673.5	3,696.5	3,695.3	3,757.6	3,719.6	3,730.6	3,792.3	3,780.5	3,697.3	3,643.2
52 Borrowings	1,646.4	1,723.1	1,747.4	1,781.4	1,785.1	1,784.8	1,831.3	1,835.4	1,836.8	1,843.0	1,850.5	1,826.7
53 From banks in the U.S.	367.0	364.1	381.1	369.7	377.1	373.5	367.6	368.9	366.8	373.1	383.8	357.2
54 From others	1,279.3	1,359.0	1,366.3	1,411.7	1,408.0	1,411.3	1,463.7	1,466.5	1,470.0	1,469.9	1,466.7	1,469.5
55 Net due to related foreign offices	30.1	80.0	80.1	67.2	48.0	52.6	86.4	82.0	55.0	54.1	99.8	115.4
56 Other liabilities	490.2	499.7[r]	488.9	501.2[r]	489.9	521.3	563.1	544.0	552.9	556.8	530.7	537.9
57 **Total liabilities**	**7,728.3**	**8,094.8[r]**	**8,122.6[r]**	**8,180.5**	**8,216.7**	**8,341.0**	**8,454.1**	**8,464.5**	**8,459.6**	**8,490.9**	**8,455.7**	**8,450.1**
58 Residual (assets less liabilities)[8]	700.9	710.2[r]	727.1	740.9	753.7	755.4	763.9	767.2	766.6	770.5	763.5	761.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.	Apr.r	Mayr	June	June 7	June 14	June 21	June 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,482.2	6,688.5	6,746.9	6,826.7	6,883.3r	6,954.4	7,020.1	7,036.3	7,022.3	7,054.3	7,040.3	7,025.5
2 Securities in bank credit	1,733.2	1,695.4	1,720.3	1,762.0	1,769.2r	1,808.9	1,819.2	1,811.1	1,800.3	1,822.7	1,817.9	1,803.4
3 Treasury and Agency securities[2]	1,084.9	1,058.7	1,075.1r	1,103.5r	1,107.5	1,119.6	1,112.7	1,119.4	1,110.1	1,126.2	1,124.1	1,118.0
4 Other securities	648.3	636.7	645.2r	658.5r	661.7r	689.3	706.5	691.7	690.2	696.5	693.7	685.4
5 Loans and leases in bank credit[3]	4,749.0	4,993.1	5,026.7	5,064.7	5,114.2	5,145.5	5,200.9	5,225.1	5,222.1	5,231.5	5,222.4	5,222.1
6 Commercial and industrial	835.7r	876.9r	889.9r	896.3r	905.1	916.1	930.4	932.1	933.9	934.2	928.4	930.1
7 Real estate	2,715.0	2,887.4	2,912.7	2,938.2r	2,966.9r	2,991.0	3,017.7	3,057.6	3,042.8	3,045.8	3,066.5	3,070.8
8 Revolving home equity	431.4r	436.5r	435.3r	433.3r	434.7r	431.1	428.5	428.9	428.9	428.5	429.3	428.5
9 Other	2,283.6r	2,450.9r	2,477.4r	2,504.8	2,532.2	2,559.9	2,589.2	2,628.7	2,613.9	2,617.3	2,637.2	2,642.3
10 Consumer	706.6r	707.6r	711.8r	712.0r	722.3r	726.9	733.7	728.7	736.3	740.4	722.7	718.3
11 Security[4]	113.6	121.7	112.7	114.6	113.4	105.4	111.4	94.7	97.8	97.8	89.7	94.2
12 Other loans and leases	378.1	399.4	399.6	403.7	406.5	406.2	407.7	412.0	411.3	413.3	415.1	408.7
13 Interbank loans	224.8	240.1	247.9	245.8	252.6	250.8	239.7	245.7	248.8	249.5	249.1	237.3
14 Cash assets[5]	268.7	265.8	268.1	265.5	265.8	263.8	256.2	252.1	251.1	256.8	253.6	247.8
15 Other assets[6]	651.1	667.6	690.3	715.7	716.2r	719.3	731.4	739.5	733.8	738.1	739.8	740.9
16 **Total assets**[7]	**7,559.5**	**7,794.9**	**7,887.2**	**7,987.9**	**8,051.2r**	**8,121.3**	**8,180.0**	**8,206.1**	**8,188.5**	**8,231.1**	**8,215.2**	**8,183.8**
Liabilities												
17 Deposits	4,952.7	5,159.4	5,202.1	5,208.3	5,248.3r	5,287.3	5,302.7	5,315.0	5,284.3	5,325.8	5,328.5	5,323.5
18 Transaction	677.8	653.0	653.5	649.4	664.4	648.7	665.8	652.5	641.1	646.8	662.0	656.0
19 Nontransaction	4,274.9	4,506.5	4,548.5	4,558.9	4,584.0	4,638.5	4,636.9	4,662.5	4,643.2	4,679.0	4,666.5	4,667.5
20 Large time	750.8	839.3	854.1	870.1	887.0	903.0	926.1	943.7	940.9	936.5	941.1	955.3
21 Other	3,524.1	3,667.2	3,694.5	3,688.8	3,697.0	3,735.5	3,710.9	3,718.8	3,702.4	3,742.5	3,725.4	3,712.2
22 Borrowings	1,274.3	1,304.6	1,313.4	1,344.2	1,356.4	1,360.6	1,381.8	1,381.2	1,383.0	1,380.8	1,391.2	1,382.8
23 From banks in the U.S.	318.4	305.4	316.8	310.8	316.2	315.3	316.6	318.7	312.0	322.6	336.3	308.9
24 From others	955.9	999.2	996.6	1,033.4	1,040.2	1,045.3	1,065.1	1,062.4	1,071.0	1,058.2	1,054.9	1,073.9
25 Net due to related foreign offices	225.6	266.8	282.4	269.5	275.6	283.5	298.4	298.5	281.8	296.2	304.3	307.7
26 Other liabilities	396.3	383.8	383.2	393.1	402.0	430.2	436.6	431.2	433.5	443.4	428.2	417.4
27 **Total liabilities**	**6,848.9**	**7,114.7**	**7,181.0**	**7,215.1**	**7,282.3**	**7,361.6**	**7,419.4**	**7,425.9**	**7,382.5**	**7,446.2**	**7,452.2**	**7,431.5**
28 Residual (assets less liabilities)[8]	710.6	680.2	706.2	772.8	768.9r	759.7	760.5	780.2	806.0	784.9	763.0	752.3
	Not seasonally adjusted											
Assets												
29 Bank credit	6,478.5	6,726.8	6,755.9	6,814.5	6,846.9r	6,932.4	7,018.1	7,030.0	7,025.3	7,046.3	7,024.3	7,022.2
30 Securities in bank credit	1,737.8	1,701.7	1,719.0	1,757.6	1,759.1r	1,806.5	1,827.1	1,814.1	1,813.4	1,822.1	1,816.2	1,806.1
31 Treasury and Agency securities[2]	1,088.7	1,061.2	1,069.2r	1,099.6r	1,101.6r	1,122.6	1,123.2	1,122.2	1,120.5	1,127.3	1,124.7	1,118.3
32 Other securities	649.1	640.4	649.8r	658.0r	657.5r	683.9	703.9	691.9	692.9	694.8	691.5	687.8
33 Loans and leases in bank credit[3]	4,740.7	5,025.1	5,036.8r	5,056.8	5,087.8	5,125.9	5,191.0	5,215.9	5,211.9	5,224.2	5,208.0	5,216.1
34 Commercial and industrial	839.7r	874.8r	887.4r	897.4r	907.3	922.2	936.5	936.3	935.8	937.5	934.2	936.0
35 Real estate	2,707.4	2,899.1	2,915.5	2,935.2	2,950.8r	2,977.2	3,015.5	3,049.1	3,038.6	3,040.5	3,051.5	3,060.9
36 Revolving home equity	432.9r	435.3r	433.2r	433.6r	431.5r	429.7	429.4	430.4	429.5	429.9	431.1	430.7
37 Other	2,274.5r	2,463.8r	2,482.2r	2,501.6r	2,519.3	2,547.5	2,586.1	2,618.7	2,609.1	2,610.5	2,620.4	2,630.2
38 Other residential	1,126.4r	1,211.9r	1,214.1r	1,219.6r	1,228.1r	1,243.5	1,264.7	1,285.8	1,282.1	1,278.0	1,286.0	1,293.3
39 Commercial	1,148.1r	1,251.9r	1,268.1r	1,281.9r	1,291.2r	1,304.0	1,321.4	1,332.9	1,327.0	1,332.6	1,334.4	1,336.9
40 Consumer	700.1r	718.3r	723.8r	716.8r	716.8r	720.1	728.1	722.1	729.1	732.2	717.0	713.2
41 Credit cards and related plans	306.8r	320.3r	318.4r	306.2r	297.0r	299.5	306.5	304.7	303.2	307.5	303.7	304.4
42 Other	393.3	398.1	405.4	410.6	419.8	420.6	421.7	417.4	425.9	424.7	413.3	408.8
43 Security[4]	114.6	127.0	111.6	110.3	110.9	103.8	106.3	95.7	96.9	101.0	91.6	94.4
44 Other loans and leases	378.9	405.8	398.5	397.1	402.1	402.7	404.6	412.8	411.5	413.0	413.7	411.5
45 Interbank loans	219.7	245.0	247.2	244.3	255.3	257.2	236.7	238.9	244.9	249.5	236.4	226.7
46 Cash assets[5]	265.1	281.4	279.3	264.3	256.6r	259.4	253.6	248.7	248.6	249.7	243.9	246.7
47 Other assets[6]	653.1	664.5	685.8	709.6	711.4r	723.0	735.7	741.6	738.6	745.0	737.5	740.3
48 **Total assets**[7]	**7,548.9**	**7,850.5**	**7,902.2**	**7,966.7**	**8,003.4r**	**8,105.3**	**8,176.7**	**8,191.6**	**8,189.8**	**8,222.9**	**8,174.5**	**8,168.4**
Liabilities												
49 Deposits	4,952.2	5,189.5	5,189.6	5,210.1	5,240.4	5,300.1	5,288.5	5,314.4	5,319.1	5,347.7	5,287.2	5,286.3
50 Transaction	675.6	688.9	661.7	640.3	660.4	656.6	657.5	650.3	593.5	637.4	662.1	704.2
51 Nontransaction	4,276.6	4,500.5	4,527.9	4,569.8	4,579.9	4,643.4	4,631.0	4,664.1	4,725.6	4,710.2	4,625.1	4,582.1
52 Large time	752.8	838.8	855.7	872.7	883.3	898.2	925.5	946.3	944.2	942.3	945.7	950.3
53 Other	3,523.9	3,661.8	3,672.2	3,697.0	3,696.6r	3,745.2	3,705.4	3,717.8	3,781.5	3,767.9	3,679.4	3,631.9
54 Borrowings	1,283.6	1,294.3	1,312.0	1,342.1	1,348.9	1,364.8	1,394.8	1,391.6	1,390.6	1,388.4	1,411.6	1,392.1
55 From banks in the U.S.	317.8	303.2	316.1	309.4	315.1	318.1	316.5	318.1	313.1	317.8	336.7	310.4
56 From others	965.7	991.2	995.9	1,032.7	1,033.8	1,046.7	1,078.2	1,073.5	1,077.6	1,070.5	1,074.9	1,081.7
57 Net due to related foreign offices	222.6	271.0	287.9	276.6	269.0	271.4	297.0	294.4	282.0	286.6	295.9	311.0
58 Other liabilities	392.4	388.4	388.5	399.9	394.3	416.3	435.4	426.8	434.3	432.7	419.0	420.7
59 **Total liabilities**	**6,850.9**	**7,143.2**	**7,178.0**	**7,228.6**	**7,252.6**	**7,352.6**	**7,415.7**	**7,427.2**	**7,426.1**	**7,455.3**	**7,413.7**	**7,410.1**
60 Residual (assets less liabilities)[8]	698.0	707.3	724.3	738.0	750.8r	752.6	761.0	764.4	763.7	767.6	760.7	758.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	June 7	June 14	June 21	June 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,593.1[r]	3,705.2[r]	3,728.7[r]	3,787.5[r]	3,819.8	3,871.6	3,915.7	3,909.0	3,900.6	3,929.3	3,906.4	3,899.3
2 Securities in bank credit	1,017.2	998.9	1,018.8	1,056.4	1,071.7	1,114.3	1,124.6	1,121.2	1,106.8	1,130.6	1,128.7	1,118.1
3 Treasury and Agency securities[2]	591.8	572.6	587.8	614.2	626.3	640.2	633.1	645.6	633.1	651.3	650.8	647.9
4 Trading account	51.0	33.3	36.3	40.2	38.5	42.7	38.9	47.9	38.0	52.7	50.4	49.7
5 Investment account	540.8	539.2	551.5	574.1	587.9	597.4	594.3	597.7	595.1	598.6	600.5	598.2
6 Mortgage-backed	441.5	447.3	469.6	494.0	507.5	512.2	511.6	522.3	519.5	522.0	523.7	523.3
7 Other	99.3	91.9	81.9	80.1	80.4	85.3	82.7	75.4	75.5	76.5	76.7	74.9
8 Other securities	425.5	426.3	431.1	442.1	445.3	474.2	491.5	475.6	473.8	479.4	477.9	470.2
9 Trading account	222.6	200.3	204.9	208.3	205.4	227.3	241.8	228.5	227.2	228.7	230.3	227.0
10 Investment account	202.9	226.0	226.1	233.8	239.9	246.8	249.7	247.1	246.5	250.6	247.6	243.2
11 State and local government	36.4	38.7	39.8	41.2	42.2	43.3	45.1	43.8	45.2	45.4	43.2	42.0
12 Other	166.5	187.3	186.3	192.6	197.7	203.5	204.6	203.3	201.4	205.2	204.4	201.3
13 Loans and leases in bank credit[3]	2,575.8	2,706.2	2,709.8	2,731.1[r]	2,748.1	2,757.3[r]	2,791.1	2,787.8	2,793.8	2,798.6	2,777.7	2,781.2
14 Commercial and industrial	490.9[r]	510.3[r]	519.1	522.3	527.0	534.3	545.1	541.8	545.3	545.1	537.3	538.4
15 Real estate	1,324.9[r]	1,419.8	1,425.9	1,434.9	1,435.3	1,442.9	1,452.0	1,471.3	1,462.0	1,463.2	1,476.1	1,481.5
16 Revolving home equity	300.8	304.5	306.2	304.3	305.7	304.2	302.6	302.3	302.7	302.2	302.1	302.4
17 Other	1,024.0	1,115.3[r]	1,119.7	1,130.6[r]	1,129.6[r]	1,138.7	1,149.4	1,169.0	1,159.3	1,161.0	1,174.0	1,179.1
18 Other residential	635.1[r]	697.4[r]	697.3[r]	704.2[r]	704.1[r]	711.4[r]	715.6[r]	730.9	726.3	724.5	733.0	736.9
19 Commercial	389.0[r]	417.9[r]	422.4[r]	426.3[r]	425.5[r]	427.3[r]	433.8[r]	438.0	433.0	436.4	441.0	442.2
20 Consumer	380.7	377.0	378.1	383.2	394.9	397.6	402.7[r]	397.7	405.5	408.6	391.0	388.5
21 Security[4]	105.1	111.1	101.3	103.2	101.8	93.6	100.1	83.2	86.9	86.4	77.8	82.5
22 Federal funds sold to and repurchase agreements with broker–dealers	89.4	93.7	84.1	84.8	84.1	75.4	80.3	64.9	67.4	68.8	60.6	63.2
23 Other	15.7	17.4	17.2	18.4	17.7	18.2	19.8	18.3	19.5	17.6	17.2	19.3
24 State and local government	16.8	18.9	18.9	19.1	18.9	18.9	19.2	19.4	19.2	19.4	19.5	19.6
25 Agricultural	9.1	9.9	9.8	9.8	9.7	9.6	9.8	9.7	9.8	9.7	9.7	9.7
26 Federal funds sold to and repurchase agreements with others	26.2	22.2	21.1	18.1	19.9	18.9	18.0	23.4	23.0	21.4	23.5	25.5
27 All other loans	130.7	146.2	145.4	150.2	150.1	150.9	153.0	149.6	150.7	153.1	150.9	143.6
28 Lease-financing receivables	91.6	90.9	90.3	90.2	90.4	90.5	91.0	91.7	91.5	91.7	91.8	91.9
29 Interbank loans	148.9[r]	150.2	149.9[r]	144.2[r]	145.3[r]	142.0	136.8	139.7	144.9	142.7	138.1	135.0
30 Federal funds sold to and repurchase agreements with commercial banks	81.8	84.7	82.2	72.7	72.5[r]	79.1	76.9	78.8	82.3	84.3	76.5	73.6
31 Other	67.0	65.5	67.6	71.5	72.8	62.9	59.9	60.9	62.5	58.4	61.6	61.4
32 Cash assets[5]	153.3	146.1	145.0	143.1	145.7	146.1	138.2	138.8	136.1	142.6	140.3	135.0
33 Other assets[6]	447.0	463.6	473.2	478.8	474.5	474.9	486.2[r]	486.4	484.0	483.6	492.2	485.8
34 **Total assets**[7]	**4,307.9[r]**	**4,431.5[r]**	**4,464.1[r]**	**4,521.0[r]**	**4,552.3[r]**	**4,601.5[r]**	**4,643.8[r]**	**4,641.0**	**4,632.6**	**4,665.1**	**4,644.1**	**4,622.2**
Liabilities												
35 Deposits	2,514.3	2,604.7	2,618.2[r]	2,604.0[r]	2,631.3[r]	2,660.2	2,669.4[r]	2,663.3	2,645.9	2,673.5	2,667.3	2,665.1
36 Transaction	325.6	307.1	304.9	299.4[r]	310.1[r]	302.7	312.0[r]	306.2	297.6	309.0	312.2	308.9
37 Nontransaction	2,188.7	2,297.6	2,313.3	2,304.6	2,321.2	2,357.6[r]	2,357.4[r]	2,357.1	2,348.3	2,364.5	2,355.1	2,356.3
38 Large time	350.5	400.5[r]	406.7	414.1	423.9	438.6	453.2[r]	461.4	459.6	456.5	458.9	470.3
39 Other	1,838.2	1,897.2[r]	1,906.6	1,890.5	1,897.3	1,918.9[r]	1,904.2[r]	1,895.7	1,888.7	1,908.0	1,896.2	1,886.0
40 Borrowings	761.0	779.9	777.8	810.2	823.4	833.6	842.3[r]	835.3	848.1	841.5	835.9	826.5
41 From banks in the U.S.	150.2	137.5	143.5	144.7	149.0	150.7	146.8	148.5	145.1	153.3	162.1	137.3
42 From others	610.8	642.4	634.3	665.5	674.4	682.9	695.5[r]	686.8	703.0	688.1	673.7	689.3
43 Net due to related foreign offices	215.6	252.6	263.8	249.9	257.1	264.7	279.1	280.2	264.5	278.9	284.5	289.3
44 Other liabilities	322.9	314.3	310.8	317.4	325.1	353.7	360.6[r]	355.6	357.7	367.9	353.5	342.0
45 **Total liabilities**	**3,813.8**	**3,951.6[r]**	**3,970.7[r]**	**3,981.5[r]**	**4,037.0[r]**	**4,112.2[r]**	**4,151.4**	**4,134.3**	**4,116.2**	**4,161.9**	**4,141.2**	**4,123.0**
46 Residual (assets less liabilities)[8]	494.1[r]	479.9	493.4	539.5	515.3	489.3	492.4[r]	506.7	516.4	503.3	502.8	499.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	June 7	June 14	June 21	June 28
	Not seasonally adjusted											
Assets												
47 Bank credit	3,597.8	3,725.3[r]	3,732.4	3,777.4	3,791.3	3,860.7[r]	3,922.6[r]	3,912.9	3,915.7	3,934.5	3,904.9	3,898.4
48 Securities in bank credit	1,020.5	1,002.3	1,018.3	1,052.6	1,055.9	1,108.6	1,134.4	1,123.2	1,120.6	1,129.7	1,125.6	1,118.0
49 Treasury and Agency securities[2]	594.3	572.3	582.6	611.0	614.7	639.9	645.5	647.4	644.2	652.0	649.8	645.3
50 Trading account	51.3	32.1	34.7	42.5	39.0	43.4	40.9	48.0	39.8	52.0	50.2	49.5
51 Investment account	543.0	540.1	547.9	568.5	575.7	596.5	604.6	599.3	604.4	600.0	599.7	595.9
52 Mortgage-backed	442.9	448.2	466.5	487.8	496.1	510.7	520.6	523.5	527.0	522.7	522.8	521.6
53 Other	100.0	92.0	81.4	80.6	79.6	85.8	84.0	75.9	77.4	77.3	76.8	74.3
54 Other securities	426.3	430.0	435.7	441.6	441.2	468.7	489.0	475.8	476.4	477.7	475.7	472.7
55 Trading account	223.0	202.1	207.1	208.1	203.5	224.7	240.6	228.5	228.5	227.9	229.2	228.0
56 Investment account	203.3	227.9	228.6	233.6	237.7	244.0	248.4	247.3	247.9	249.7	246.5	244.6
57 State and local government	36.4	39.0	40.3	41.2	41.9	42.8	44.8	43.9	45.4	45.2	43.0	42.4
58 Other	166.9	188.9	188.3	192.4	195.8	201.2	203.5	203.4	202.5	204.5	203.5	202.2
59 Loans and leases in bank credit[3]	2,577.3[r]	2,723.0[r]	2,714.2[r]	2,724.8	2,735.4[r]	2,752.1[r]	2,788.1	2,789.8	2,795.1	2,804.8	2,779.3	2,780.4
60 Commercial and industrial	493.1	508.7	516.7	523.3	528.5[r]	538.5[r]	548.6	544.3	546.1	547.3	541.6	541.4
61 Real estate	1,325.3[r]	1,422.8[r]	1,425.3	1,432.2	1,428.3	1,439.9[r]	1,455.1	1,472.1	1,467.5	1,467.4	1,473.5	1,478.1
62 Revolving home equity	302.0	303.8	304.7	304.9	303.2[r]	303.1	303.5	303.5	303.2	303.5	304.1	303.4
63 Other	1,023.3	1,119.0[r]	1,120.7[r]	1,127.3	1,125.2	1,136.8[r]	1,151.6[r]	1,168.6	1,164.3	1,163.9	1,169.4	1,174.7
64 Other residential	636.1[r]	699.2[r]	697.0[r]	700.5[r]	700.0[r]	710.1[r]	718.2[r]	732.1	729.8	726.7	732.0	736.8
65 Commercial	387.2[r]	419.8[r]	423.6[r]	426.9[r]	425.2[r]	426.7[r]	433.4[r]	436.6	434.5	437.2	437.4	437.9
66 Consumer	378.2	380.8	384.9	386.8	393.3	395.2	400.4	395.0	402.7	406.0	389.6	385.2
67 Credit cards and related plans	144.9	147.9	146.7	143.7	138.6	138.4	142.1	141.3	140.5	145.2	139.8	140.0
68 Other	233.3	232.9	238.3	243.1	254.8	256.9[r]	258.3	253.8	262.2	260.9	249.8	245.1
69 Security[4]	106.1	116.3	100.5	99.0	98.9	92.0	95.2	84.3	85.4	89.5	80.1	83.2
70 Federal funds sold to and repurchase agreements with broker–dealers	90.3	98.1	83.4	81.3	81.7	74.1	76.4	65.8	66.3	71.3	62.3	64.0
71 Other	15.8	18.2	17.1	17.6	17.2	17.9	18.8	18.5	19.2	18.2	17.7	19.2
72 State and local government	16.8	18.9	18.9	19.1	18.9	18.9	19.2	19.4	19.2	19.4	19.5	19.6
73 Agricultural	9.1	10.0	9.9	9.7	9.6	9.5	9.8	9.8	9.8	9.8	9.7	9.8
74 Federal funds sold to and repurchase agreements with others	26.2	22.2	21.1	18.1	19.9	18.9	18.0	23.4	23.0	21.4	23.5	25.5
75 All other loans	131.4	152.1	145.5	145.8	146.9	148.6	150.9	150.2	150.1	152.6	150.6	146.3
76 Lease-financing receivables	91.1	91.2	91.2	91.0	90.9	90.7	90.9	91.3	91.3	91.3	91.2	91.3
77 Interbank loans	147.7	152.1[r]	150.2	139.9	142.2	146.1	139.2	138.5	142.4	146.0	135.0	132.4
78 Federal funds sold to and repurchase agreements with commercial banks	81.3[r]	85.8	82.5[r]	70.6	71.0	81.4	78.3[r]	78.2	80.9	86.3	74.8	72.2
79 Other	66.4	66.2	67.8	69.3	71.1	64.7	61.0	60.3	61.5	59.7	60.2	60.2
80 Cash assets[5]	150.6	157.7	153.9	142.4	141.2	145.3	137.0	136.4	134.7	137.7	133.9	133.6
81 Other assets[6]	449.0	460.6[r]	468.7	472.7	469.7	478.6	490.5[r]	488.6	488.9	490.6	489.9	485.2
82 **Total assets**[7]	**4,310.7[r]**	**4,461.8[r]**	**4,472.8[r]**	**4,499.8[r]**	**4,511.2[r]**	**4,597.9[r]**	**4,656.2[r]**	**4,643.3**	**4,648.5**	**4,675.6**	**4,630.7**	**4,616.8**
Liabilities												
83 Deposits	2,515.4	2,622.7[r]	2,612.1[r]	2,612.0	2,624.3	2,666.0	2,658.2[r]	2,664.3	2,662.1	2,692.3	2,648.3	2,639.8
84 Transaction	325.0	330.7	311.2	294.6[r]	308.4	308.8	307.4[r]	305.5	268.3	305.0	316.1	336.1
85 Nontransaction	2,190.4	2,292.0[r]	2,300.9[r]	2,317.5[r]	2,316.0[r]	2,357.3[r]	2,350.9[r]	2,358.8	2,393.8	2,387.3	2,332.3	2,303.7
86 Large time	352.5	399.9	408.3	416.8	420.2	433.8	452.7[r]	464.0	462.9	462.3	463.4	465.2
87 Other	1,838.0[r]	1,892.0	1,892.5	1,900.7	1,895.8[r]	1,923.4[r]	1,898.1[r]	1,894.8	1,930.9	1,924.9	1,868.8	1,838.4
88 Borrowings	770.3	769.6	776.4	808.1	816.0	837.9	855.3[r]	845.8	855.8	849.0	856.3	835.8
89 From banks in the U.S.	149.7	135.3	142.8	143.3	148.0	153.5	146.7	147.9	146.2	148.5	162.6	138.7
90 From others	620.6	634.4	633.6	664.8	668.0	684.3	708.6[r]	697.8	709.6	700.4	693.8	697.0
91 Net due to related foreign offices	212.6	256.9	269.3	257.0	250.5	252.5	277.7	276.1	264.8	269.3	276.1	292.6
92 Other liabilities	319.0	318.9[r]	316.2	324.2	317.4	339.8	359.5[r]	351.1	358.6	357.2	344.4	345.3
93 **Total liabilities**	**3,817.3**	**3,968.1[r]**	**3,974.0[r]**	**4,001.3[r]**	**4,008.3[r]**	**4,096.3[r]**	**4,150.7[r]**	**4,137.3**	**4,141.2**	**4,167.8**	**4,125.1**	**4,113.4**
94 Residual (assets less liabilities)[8]	493.4[r]	493.8[r]	498.9[r]	498.5	502.9	501.7[r]	505.4[r]	506.0	507.3	507.9	505.6	503.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.[r]	Apr.[r]	May[r]	June	June 7	June 14	June 21	June 28
	Seasonally adjusted											
Assets												
1 Bank credit	2,890.4	2,982.4	3,017.5	3,040.7	3,067.8	3,083.9	3,102.9	3,128.2	3,121.3	3,125.7	3,135.7	3,127.6
2 Securities in bank credit	717.2	695.5	700.6	707.1	701.8	695.7	693.1	690.8	693.1	692.8	691.0	686.7
3 Treasury and Agency securities[2]	494.3	485.1	486.6[r]	490.7[r]	485.5	480.6	478.1	474.7	476.6	475.7	475.2	471.6
4 Other securities	222.8	210.4	214.1[r]	216.4[r]	216.3	215.1	215.0	216.1	216.5	217.1	215.8	215.2
5 Loans and leases in bank credit[3]	2,173.2	2,286.9	2,316.8[r]	2,333.6[r]	2,366.0	2,388.2	2,409.8	2,437.4	2,428.3	2,432.9	2,444.7	2,440.9
6 Commercial and industrial	344.8[r]	366.7[r]	370.8[r]	374.0[r]	378.1	381.7	385.3	390.3	388.5	389.1	391.0	391.7
7 Real estate	1,390.2	1,467.6	1,486.8[r]	1,503.3[r]	1,531.6	1,548.1	1,565.7	1,586.3	1,580.8	1,582.6	1,590.4	1,589.2
8 Revolving home equity	130.6[r]	132.0[r]	129.1[r]	129.0[r]	129.0	126.9	125.8	126.5	126.2	126.3	127.2	126.1
9 Other	1,259.6[r]	1,335.6	1,357.7	1,374.3	1,402.7	1,421.1	1,439.8	1,459.8	1,454.6	1,456.3	1,463.2	1,463.1
10 Consumer	325.9[r]	330.6[r]	333.7[r]	328.8[r]	327.4	329.3	331.0	331.1	330.7	331.8	331.7	329.8
11 Security[4]	8.5	10.6	11.4	11.3	11.7	11.8	11.3	11.5	10.9	11.4	12.0	11.7
12 Other loans and leases	103.7	111.3	114.1	116.2	117.3	117.3	116.6	118.2	117.2	118.0	119.6	118.5
13 Interbank loans	75.9[r]	89.8[r]	98.1	101.7	107.3	108.8	102.9	105.9	103.9	106.8	111.0	102.3
14 Cash assets[5]	115.3	119.7	123.1	122.4	120.0	117.7	118.0	113.3	115.0	114.2	113.3	112.7
15 Other assets[6]	204.1	204.0	217.1	236.9	241.7	244.4	245.2	253.1	249.8	254.4	247.6	255.1
16 **Total assets**[7]	**3,252.7[r]**	**3,362.4[r]**	**3,422.3[r]**	**3,468.3[r]**	**3,503.2**	**3,520.9**	**3,534.7**	**3,565.9**	**3,555.6**	**3,566.7**	**3,573.0**	**3,563.0**
Liabilities												
17 Deposits	2,438.4	2,554.7[r]	2,583.8[r]	2,604.3	2,617.1	2,627.0	2,633.3	2,651.7	2,638.4	2,652.3	2,661.2	2,658.4
18 Transaction	352.2	345.8[r]	348.6	350.0	354.3	346.1	353.8	346.3	343.5	337.8	349.8	347.1
19 Nontransaction	2,086.2	2,208.9	2,235.2[r]	2,254.3	2,262.7	2,281.0	2,279.5	2,305.4	2,294.9	2,314.4	2,311.4	2,311.3
20 Large time	400.3	438.8	447.4	455.9	463.1	464.4	472.8	482.3	481.3	480.0	482.2	485.0
21 Other	1,685.9	1,770.0[r]	1,787.8[r]	1,798.3[r]	1,799.6	1,816.6	1,806.7	1,823.1	1,813.6	1,834.5	1,829.2	1,826.2
22 Borrowings	513.3	524.7	535.6	534.0	532.9	527.0	539.5	545.9	534.9	539.4	555.3	556.3
23 From banks in the U.S.	168.1	167.9	173.2	166.1	167.2	164.6	169.9	170.2	166.9	169.3	174.1	171.7
24 From others	345.1	356.8	362.3	367.8	365.8	362.4	369.6	375.7	368.0	370.1	381.2	384.7
25 Net due to related foreign offices	10.1	14.1	18.6	19.6	18.5	18.9	19.2	18.3	17.3	17.3	19.8	18.4
26 Other liabilities	73.4	69.5	72.3	75.7	76.8	76.5	76.0	75.6	75.7	75.4	74.7	75.4
27 **Total liabilities**	**3,035.1[r]**	**3,163.1[r]**	**3,210.3[r]**	**3,233.6**	**3,245.3**	**3,249.4**	**3,268.0**	**3,291.6**	**3,266.3**	**3,284.4**	**3,311.0**	**3,308.5**
28 Residual (assets less liabilities)[8]	217.7	199.4	212.0	234.7	257.9	271.5	266.7	274.4	289.3	282.4	262.0	254.5
	Not seasonally adjusted											
Assets												
29 Bank credit	2,880.7	3,001.5[r]	3,023.4[r]	3,037.0[r]	3,055.6	3,071.7	3,095.5	3,117.0	3,109.6	3,111.8	3,119.4	3,123.8
30 Securities in bank credit	717.3	699.4	700.7	705.0	703.2	697.9	692.7	690.9	692.8	692.4	690.7	688.1
31 Treasury and Agency securities[2]	494.4	489.0	486.7[r]	488.6[r]	486.9	482.7	477.7	474.8	476.3	475.3	474.9	473.0
32 Other securities	222.8	210.4	214.1[r]	216.4[r]	216.3	215.1	215.0	216.1	216.5	217.1	215.8	215.2
33 Loans and leases in bank credit[3]	2,163.4[r]	2,302.1[r]	2,322.7	2,332.0[r]	2,352.4	2,373.8	2,402.9	2,426.1	2,416.8	2,419.4	2,428.7	2,435.6
34 Commercial and industrial	346.5[r]	366.1[r]	370.7[r]	374.1[r]	378.8	383.7	387.9	392.0	389.7	390.2	392.6	394.5
35 Real estate	1,382.1[r]	1,476.4	1,490.1[r]	1,503.0[r]	1,522.4	1,537.3	1,560.4	1,576.9	1,571.1	1,573.0	1,578.0	1,582.8
36 Revolving home equity	130.9[r]	131.5[r]	128.6[r]	128.7[r]	128.3	126.6	125.9	126.9	126.3	126.4	127.0	127.3
37 Other	1,251.2[r]	1,344.8	1,361.6[r]	1,374.3[r]	1,394.1	1,410.7	1,434.5	1,450.1	1,444.8	1,446.6	1,451.0	1,455.5
38 Other residential	490.3[r]	512.7[r]	517.1[r]	519.2[r]	528.1	533.4	546.5	553.8	552.3	551.3	554.0	556.5
39 Commercial	760.9[r]	832.1[r]	844.5[r]	855.1[r]	866.0	877.4	888.0	896.3	892.5	895.4	897.0	899.0
40 Consumer	322.0[r]	337.5[r]	338.9[r]	330.0[r]	323.5	324.9	327.7	327.1	326.4	326.2	327.4	328.0
41 Credit cards and related plans	161.9[r]	172.4[r]	171.8[r]	162.5[r]	158.4	161.2	164.4	163.4	162.7	162.4	163.9	164.4
42 Other	160.1	165.1	167.1	167.5	165.1	163.7	163.3	163.7	163.7	163.8	163.5	163.7
43 Security[4]	8.5	10.7	11.1	11.3[r]	11.9	11.8	11.1	11.4	11.4	11.5	11.5	11.2
44 Other loans and leases	104.3	111.5	111.8[r]	113.5	115.7	116.1	115.8	118.7	118.2	118.5	119.2	119.0
45 Interbank loans	72.0	92.9[r]	97.0	104.4	113.1	111.1	97.4	100.4	102.5	103.5	101.4	94.3
46 Cash assets[5]	114.5	123.7	125.3	121.9	115.4	114.1	116.7	112.4	113.8	111.9	110.0	113.1
47 Other assets[6]	204.1	204.0	217.1	236.9	241.7	244.4	245.2	253.1	249.8	254.4	247.6	255.1
48 **Total assets**[7]	**3,238.2[r]**	**3,388.7[r]**	**3,429.4[r]**	**3,466.9[r]**	**3,492.2**	**3,507.3**	**3,520.5**	**3,548.3**	**3,541.3**	**3,547.2**	**3,543.8**	**3,551.6**
Liabilities												
49 Deposits	2,436.8[r]	2,566.8[r]	2,577.5[r]	2,598.0[r]	2,616.0	2,634.0	2,630.2	2,650.1	2,657.0	2,655.4	2,638.9	2,646.5
50 Transaction	350.6	358.2[r]	350.5	345.8	352.0	347.8	350.1	344.7	325.1	332.4	346.0	368.0
51 Nontransaction	2,086.2	2,208.6	2,227.0[r]	2,252.3	2,264.0	2,286.2	2,280.1	2,305.3	2,331.9	2,323.0	2,292.8	2,278.5
52 Large time	400.3	438.8	447.4	455.9	463.1	464.4	472.8	482.3	481.3	480.0	482.2	485.0
53 Other	1,685.9	1,769.7[r]	1,779.6[r]	1,796.3[r]	1,800.9	1,821.8	1,807.3	1,823.0	1,850.6	1,843.0	1,810.6	1,793.4
54 Borrowings	513.3	524.7	535.6	534.0	532.9	527.0	539.5	545.9	534.9	539.4	555.3	556.3
55 From banks in the U.S.	168.1	167.9	173.2	166.1	167.2	164.6	169.9	170.2	166.9	169.3	174.1	171.7
56 From others	345.1	356.8	362.3	367.8	365.8	362.4	369.6	375.7	368.0	370.1	381.2	384.7
57 Net due to related foreign offices	10.1	14.1	18.6	19.6	18.5	18.9	19.2	18.3	17.3	17.3	19.8	18.4
58 Other liabilities	73.4	69.5	72.3	75.7	76.8	76.5	76.0	75.6	75.7	75.4	74.7	75.4
59 **Total liabilities**	**3,033.5[r]**	**3,175.2[r]**	**3,204.0[r]**	**3,227.4**	**3,244.3**	**3,256.4**	**3,264.9**	**3,289.9**	**3,284.9**	**3,287.5**	**3,288.6**	**3,296.7**
60 Residual (assets less liabilities)[8]	204.7	213.5[r]	225.4	239.5[r]	247.9	251.0	255.6	258.4	256.4	259.8	255.1	254.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.r	Feb.	Mar.	Apr.r	May	June	June 7	June 14	June 21	June 28
	Seasonally adjusted											
Assets												
1 Bank credit	733.1	812.9r	811.5	818.9r	829.4r	849.3	901.1r	893.5	901.9	886.0	892.2	893.7
2 Securities in bank credit	318.3r	356.6r	347.0	342.9r	344.4r	356.9	382.5r	378.1	382.9	382.1	374.4	374.3
3 Treasury and Agency securities[2]	87.7	80.3r	74.7	76.9r	77.9r	77.3	80.5	80.1	80.5	80.4	79.6	79.8
4 Other securities	230.6r	276.3r	272.3	266.0r	266.5r	279.5	302.0r	297.9	302.3	301.6	294.8	294.6
5 Loans and leases in bank credit[3]	414.8r	456.3r	464.5	476.0r	485.0r	492.4	518.6r	515.5	519.0	504.0	517.8	519.4
6 Commercial and industrial	153.0r	167.1r	171.1	174.7	176.8r	182.4	187.4r	193.1	193.2	191.9	192.2	194.4
7 Real estate	19.5	21.9	20.7	20.8	21.3	22.0	22.6	22.0	21.9	21.9	22.0	22.4
8 Security[4]	134.8	142.1	142.5	148.3	155.3	155.9	172.1	166.1	170.8	157.9	168.7	166.8
9 Other loans and leases	107.6	125.2r	130.1	132.1r	131.6r	132.1	136.6r	134.3	133.1	132.2	134.9	135.8
10 Interbank loans	49.6	42.0	42.0	43.6	47.6	48.1	45.8	49.7	47.8	49.3	54.7	47.7
11 Cash assets[5]	60.6r	53.2	51.9	51.3	52.2	49.4	49.8	52.7	51.4	51.7	52.7	54.3
12 Other assets[6]	37.9	38.7r	36.3	38.9r	37.2r	40.0	48.8r	45.5	43.0	46.4	44.3	48.9
13 **Total assets**[7]	**880.7**	**946.4**	**941.2**	**952.2r**	**965.9r**	**986.3**	**1,044.9r**	**1,040.9**	**1,043.5**	**1,032.9**	**1,043.4**	**1,044.0**
Liabilities												
14 Deposits	599.9	607.3	614.4	619.4	650.3	673.2	672.9	677.9	678.6	673.1	675.9	680.9
15 Transaction	12.0	12.2	12.7	13.3	13.5	12.7	11.7	11.8	11.7	10.9	12.4	12.0
16 Nontransaction	587.9	595.1	601.6	606.2	636.8	660.5	661.2	666.0	666.9	662.2	663.5	668.9
17 Borrowings	362.8	428.7	435.4	439.3	436.1	419.9	436.5	443.8	446.2	454.7	438.9	434.6
18 From banks in the U.S.	49.2	60.9	65.0	60.2	61.9	55.4	51.0	50.8	53.8	55.3	47.1	46.8
19 From others	313.6	367.9	370.4	379.0	374.2	364.6	385.5	393.0	392.4	399.4	391.8	387.8
20 Net due to related foreign offices	−190.3	−194.0	−209.2	−209.3	−219.2	−216.1	−206.5r	−209.4	−225.6	−228.1	−191.7	−193.9
21 Other liabilities	99.4	109.2r	99.4	101.4r	96.6r	106.7	130.6r	119.2	119.6	127.3	114.3	118.3
22 **Total liabilities**	**871.9**	**951.3**	**939.9**	**950.9**	**963.9r**	**983.8**	**1,033.5r**	**1,031.5**	**1,018.7**	**1,026.9**	**1,037.4**	**1,039.9**
23 Residual (assets less liabilities)[8]	8.8	−4.9r	1.2	1.3r	1.9	2.5	11.4	9.5	24.8	6.0	5.9	4.1
	Not seasonally adjusted											
Assets												
24 Bank credit	733.3r	818.7r	815.8	821.1r	832.4r	855.9	897.5r	893.3	894.5	891.2	895.6	892.9
25 Securities in bank credit	318.3r	356.6r	347.0	342.9r	344.4r	356.9	382.5r	378.1	382.9	382.1	374.4	374.3
26 Treasury and Agency securities[2]	87.7	80.3r	74.7	76.9r	77.9r	77.3	80.5	80.1	80.5	80.4	79.6	79.8
27 Trading account	29.8	22.3r	20.4	25.6r	27.8	24.9	26.8	25.6	25.8	25.3	25.3	25.6
28 Investment account	57.9	58.0	54.3	51.3	50.2	52.4	53.7	54.5	54.7	55.1	54.3	54.1
29 Other securities	230.6r	276.3r	272.3	266.0r	266.5r	279.5	302.0r	297.9	302.3	301.6	294.8	294.6
30 Trading account	131.9	163.5r	162.3	157.9r	157.2r	170.2	191.7	185.8	190.2	188.8	182.5	182.9
31 Investment account	98.7r	112.9r	110.0	108.1r	109.3r	109.3	110.3r	112.1	112.1	112.9	112.3	111.7
32 Loans and leases in bank credit[3]	415.1r	462.2r	468.7	478.2r	488.0r	499.1	515.1r	515.2	511.6	509.2	521.2	518.6
33 Commercial and industrial	152.6r	167.7r	172.7	177.1r	178.3r	183.5	187.4r	192.7	192.9	192.0	192.4	193.3
34 Real estate	19.5	21.9	20.7	20.8	21.3	22.0	22.6	22.0	21.9	21.9	22.0	22.4
35 Security[4]	133.8	148.7	146.7	151.0	157.2	160.0	167.8	164.7	161.5	160.8	170.7	166.5
36 Other loans and leases	109.3	123.8	128.6	129.4r	131.3r	133.6	137.3r	135.8	135.4	134.5	136.2	136.4
37 Interbank loans	49.6	42.0	42.0	43.6	47.6	48.1	45.8	49.7	47.8	49.3	54.7	47.7
38 Cash assets[5]	59.8r	54.5	52.8	50.6	50.5	48.6	49.1	52.0	50.3	51.3	51.8	53.9
39 Other assets[6]	38.0	39.7r	37.5	39.9r	37.0r	39.1	49.3	45.6	44.3	47.1	43.3	49.0
40 **Total assets**[7]	**880.3**	**954.5**	**947.5**	**954.7**	**967.0**	**991.2**	**1,041.3r**	**1,040.1**	**1,036.4**	**1,038.4**	**1,044.8**	**1,042.9**
Liabilities												
41 Deposits	609.4	602.6	616.6	620.7	653.4	682.3	684.9	688.6	695.7	689.3	687.6	683.8
42 Transaction	11.8	12.6	13.0	13.7	13.8	12.6	11.5	11.6	11.2	10.9	12.1	11.9
43 Nontransaction	597.6	590.0	603.7	607.0	639.6	669.7	673.4	677.0	684.5	678.4	675.5	671.9
44 Borrowings	362.8	428.7	435.4	439.3	436.1	419.9	436.5	443.8	446.2	454.7	438.9	434.6
45 From banks in the U.S.	49.2	60.9	65.0	60.2	61.9	55.4	51.0	50.8	53.8	55.3	47.1	46.8
46 From others	313.6	367.9	370.4	379.0	374.2	364.6	385.5	393.0	392.4	399.4	391.8	387.8
47 Net due to related foreign offices	−192.5	−191.1	−207.7	−209.4	−221.0	−218.8	−210.6r	−212.4	−227.0	−232.5	−196.1	−195.6
48 Other liabilities	97.7	111.3r	100.3	101.3r	95.6	104.9	127.6r	117.2	118.6	124.2	111.6	117.2
49 **Total liabilities**	**877.5**	**951.6**	**944.6**	**951.8r**	**964.1r**	**988.4**	**1,038.4r**	**1,037.2**	**1,033.5**	**1,035.6**	**1,042.0**	**1,040.1**
50 Residual (assets less liabilities)[8]	2.8	2.9r	2.9	2.9r	2.9r	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2005	2006						2006			
	June	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	June 7	June 14	June 21	June 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	93.6	85.8	90.6	93.7	89.5	108.5	123.4	111.7	113.6	111.7	109.8	111.9
2 Revaluation losses on off-balance-sheet items[9]	85.3	76.2	82.0	82.5	79.1	96.6	110.6[r]	99.6	101.9	100.7	98.0	98.3
3 Mortgage-backed securities[10]	536.3	550.9	558.2	577.7	587.2	602.3	614.2	618.1	621.4	617.7	618.2	615.6
4 Pass-through	411.5	415.0	425.0	446.8	456.5	472.8	482.4	484.0	487.0	483.1	483.8	482.5
5 CMO, REMIC, and other	124.7	135.9	133.2	130.9	130.6	129.6	131.8	134.1	134.4	134.6	134.3	133.1
6 Net unrealized gains (losses) on available-for-sale securities[11]	4.4[r]	−9.9[r]	−8.9[r]	−11.2[r]	−14.1[r]	−17.2[r]	−18.6	−20.2	−18.3	−18.9	−20.6	−22.1
7 Securitized consumer loans[12]	149.3[r]	164.1	165.8	164.8	166.5	166.8	165.8	166.3	166.8	163.8	164.1	169.6
8 Credit cards and related plans	129.2	134.8	136.2	135.4	136.8	137.9	137.5	136.2	138.7	135.5	135.0	136.0
9 Other	20.2[r]	29.3	29.6	29.4	29.7	28.9	28.4	30.1	28.1	28.3	29.1	33.6
10 Securitized business loans[12]	5.5	3.0	3.0	3.0	3.0	3.0	3.0	2.9	3.0	3.0	3.0	3.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	339.2	329.8	333.9	336.3	332.9	328.4	328.0[r]	328.1	329.3	328.9	328.2	326.2
12 Securitized consumer loans[12]	213.1	203.3	202.2	205.2	204.8	203.6	202.0	207.1	205.3	207.4	207.0	208.4
13 Credit cards and related plans	203.2	193.4	192.5	195.6	195.2	194.0	192.6	197.9	196.1	198.1	198.0	199.4
14 Other	9.9	9.8	9.7	9.6	9.6	9.6	9.4	9.1	9.2	9.3	9.0	9.0
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	54.6	67.1[r]	61.7[r]	60.3[r]	57.9[r]	64.4[r]	78.0[r]	70.4	75.6	73.7	66.0	67.3
16 Revaluation losses on off-balance-sheet items[9]	63.7	72.8[r]	66.3[r]	63.9[r]	61.7[r]	68.2[r]	82.7[r]	75.7	80.2	78.7	71.8	73.0
17 Securitized business loans[12]	.2	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 5	July 12	July 19	July 26
	Seasonally adjusted											
Assets												
1 Bank credit	7,281.1	7,558.6[r]	7,645.7[r]	7,713.0[r]	7,803.7	7,920.9	7,929.5	7,973.3	7,939.0	7,944.7	7,980.6	7,992.5
2 Securities in bank credit	2,062.8	2,067.4[r]	2,105.0[r]	2,113.8[r]	2,165.9	2,201.5	2,189.0	2,198.1	2,184.4	2,196.9	2,206.4	2,200.3
3 Treasury and Agency securities[2]	1,178.6	1,149.9[r]	1,180.5[r]	1,185.6[r]	1,196.8	1,192.8	1,199.2	1,209.1	1,197.1	1,201.3	1,217.1	1,215.0
4 Other securities	884.2	917.5	924.5	928.1	969.1	1,008.7	989.8	989.0	987.3	995.7	989.4	985.3
5 Loans and leases in bank credit[3]	5,218.2	5,491.1	5,540.7	5,599.2	5,637.8	5,719.4	5,740.5	5,775.2	5,754.6	5,747.7	5,774.2	5,792.3
6 Commercial and industrial	1,003.0	1,061.0	1,071.1	1,081.8[r]	1,098.4	1,117.8	1,125.2	1,136.7	1,133.6	1,127.6	1,135.0	1,135.5
7 Real estate	2,788.3	2,933.4	2,959.0	2,988.2	3,013.0	3,040.1	3,079.5	3,111.1	3,095.9	3,110.3	3,112.1	3,116.5
8 Revolving home equity	437.8	435.3	433.3	434.7	431.1	428.4	428.7	430.2	429.5	429.5	430.8	432.0
9 Other	2,350.5	2,498.2	2,525.6	2,553.5	2,581.9	2,611.7	2,650.8	2,680.8	2,666.4	2,680.8	2,681.2	2,684.6
10 Consumer	710.4	711.8	712.0	722.3	726.8	733.7	728.7	721.1	719.0	717.8	724.9	721.8
11 Security[4]	232.5	255.2	262.9	268.8	261.3	283.5	260.8	261.4	257.9	253.1	257.8	271.4
12 Other loans and leases	484.0	529.7	535.8	538.1	538.3	544.3	546.2	545.0	548.3	538.9	544.4	547.0
13 Interbank loans	265.0	289.9	289.5	300.2[r]	299.3	285.9	295.7	288.0	285.9	284.9	303.4	286.4
14 Cash assets[5]	327.2	320.0	316.8	318.0	313.1	306.0	305.5	308.7	314.4	307.1	320.1	303.4
15 Other assets[6]	682.8	726.7	754.6	754.3[r]	761.3	779.6	783.5	796.9	787.9	809.6	793.1	796.0
16 **Total assets**[7]	**8,488.2**	**8,828.5[r]**	**8,940.1[r]**	**9,018.3[r]**	**9,109.9**	**9,224.4**	**9,246.1**	**9,298.6**	**9,259.0**	**9,278.1**	**9,329.1**	**9,309.9**
Liabilities												
17 Deposits	5,582.6	5,816.4	5,827.7	5,898.7	5,960.1	5,975.2	5,993.9	6,017.1	6,017.3	6,023.3	6,015.5	6,022.4
18 Transaction	666.5	666.3	662.6	677.9	661.4	677.5	664.1	642.7	647.5	619.9	655.5	646.4
19 Nontransaction	4,916.1	5,150.2	5,165.1	5,220.8	5,298.7	5,297.8	5,329.7	5,374.4	5,369.8	5,403.3	5,359.9	5,376.0
20 Large time	1,315.6	1,454.3	1,476.8	1,525.1	1,551.3	1,573.4	1,596.9	1,610.8	1,609.9	1,620.5	1,608.8	1,601.7
21 Other	3,600.5	3,695.8	3,688.3	3,695.6[r]	3,747.4	3,724.4	3,732.8	3,763.6	3,759.9	3,782.8	3,751.2	3,774.3
22 Borrowings	1,633.4	1,748.8	1,783.4	1,792.5	1,780.6	1,818.3	1,825.0	1,800.9	1,781.0	1,779.5	1,817.5	1,815.2
23 From banks in the U.S.	348.5	381.8	371.0	378.1	370.7	367.7	369.4	352.2	353.3	347.5	364.8	348.7
24 From others	1,284.9	1,367.0	1,412.4	1,414.4	1,409.9	1,450.6	1,455.6	1,448.7	1,427.6	1,432.0	1,452.7	1,466.5
25 Net due to related foreign offices	92.6	73.2	60.3	56.4	67.4	91.9	89.2	145.5	110.1	144.7	158.7	156.6
26 Other liabilities	483.4	482.6	494.5	499.6[r]	539.3	567.1	550.0	551.2	544.4	551.5	556.1	550.2
27 **Total liabilities**	**7,792.0**	**8,120.9**	**8,165.9**	**8,247.2[r]**	**8,347.4**	**8,452.4**	**8,458.0**	**8,514.6**	**8,452.8**	**8,499.1**	**8,547.8**	**8,544.5**
28 Residual (assets less liabilities)[8]	696.2	707.6[r]	774.2[r]	771.1[r]	762.5	772.0	788.1	784.0	806.2	779.1	781.3	765.3
	Not seasonally adjusted											
Assets												
29 Bank credit	7,258.7	7,571.8[r]	7,635.7[r]	7,679.4[r]	7,788.4	7,915.4	7,922.9	7,941.3	7,923.8	7,908.0	7,936.3	7,957.5
30 Securities in bank credit	2,056.3	2,066.2[r]	2,100.6[r]	2,103.7[r]	2,163.4	2,209.5	2,191.9	2,185.9	2,180.5	2,178.8	2,186.2	2,190.0
31 Treasury and Agency securities[2]	1,176.1	1,144.0[r]	1,176.7[r]	1,179.7[r]	1,199.8	1,203.3	1,201.9	1,201.5	1,194.8	1,190.6	1,203.5	1,208.6
32 Other securities	880.2	922.1	924.0	924.0	963.7	1,006.2	990.0	984.5	985.7	988.2	982.7	981.4
33 Loans and leases in bank credit[3]	5,202.4	5,505.6	5,535.1	5,575.7	5,624.9	5,705.9	5,731.0	5,755.4	5,743.4	5,729.2	5,750.1	5,767.5
34 Commercial and industrial	1,001.2	1,060.1	1,074.5	1,085.5[r]	1,105.5	1,123.9	1,129.0	1,134.6	1,135.8	1,126.3	1,132.0	1,132.1
35 Real estate	2,781.0	2,936.2	2,956.0	2,972.0	2,999.2	3,037.9	3,070.9	3,102.5	3,087.8	3,104.5	3,102.0	3,104.5
36 Revolving home equity	438.6	433.2	433.6	431.5	429.6	429.3	430.2	431.1	430.5	430.4	431.3	432.7
37 Other	2,342.4	2,503.0	2,522.4	2,540.6	2,569.5	2,608.6	2,640.7	2,671.4	2,657.3	2,674.1	2,670.7	2,671.7
38 Consumer	703.2	723.8	716.8	716.8	720.1	728.1	722.1	713.8	710.6	709.3	717.5	716.6
39 Credit cards and related plans	308.1	318.4	306.2	297.0	299.5	306.4	304.7	306.6	303.9	301.8	309.6	310.1
40 Other	395.1	405.4	410.6	419.8	420.6	421.6	417.4	407.3	406.7	407.5	407.9	406.6
41 Security[4]	229.5	258.3	261.3	268.0	263.9	274.1	260.4	257.5	253.7	247.5	253.8	267.6
42 Other loans and leases	487.5	527.1	526.6	533.3	536.3	541.9	548.5	547.0	555.5	541.6	544.8	546.7
43 Interbank loans	259.3	289.2	287.9	302.9	305.7	282.8	288.9	280.8	279.1	273.9	296.4	276.5
44 Cash assets[5]	322.3	332.0	314.9	307.2	308.0	302.7	301.4	303.9	334.9	298.0	306.6	289.6
45 Other assets[6]	683.3	723.3	749.5	749.4[r]	764.1	784.5	785.7	797.4	785.6	809.4	797.5	794.6
46 **Total assets**[7]	**8,455.9**	**8,849.9[r]**	**8,921.5[r]**	**8,971.6[r]**	**9,098.8**	**9,217.5**	**9,230.8**	**9,255.4**	**9,255.3**	**9,221.4**	**9,268.7**	**9,250.1**
Liabilities												
47 Deposits	5,568.3	5,806.2	5,830.7	5,893.7	5,982.0	5,973.0	6,004.1	6,002.7	6,078.4	6,014.1	5,983.3	5,948.5
48 Transaction	659.2	674.6	654.0	674.2	669.2	668.9	661.8	635.9	644.8	590.6	645.0	667.6
49 Nontransaction	4,909.1	5,131.6	5,176.7	5,219.5	5,312.8	5,304.1	5,342.3	5,366.9	5,433.6	5,423.5	5,338.4	5,280.8
50 Large time	1,318.2	1,458.1	1,480.2	1,524.2	1,555.4	1,584.8	1,610.2	1,614.0	1,611.1	1,617.1	1,612.8	1,612.2
51 Other	3,590.9	3,673.5	3,696.5	3,695.3	3,757.3	3,719.3	3,732.1	3,752.9	3,822.4	3,806.3	3,725.6	3,668.6
52 Borrowings	1,629.3	1,747.4	1,781.4	1,785.1	1,784.8	1,831.3	1,835.5	1,796.3	1,780.8	1,768.8	1,815.1	1,813.8
53 From banks in the U.S.	347.8	381.1	369.7	377.1	373.5	367.6	368.8	351.5	350.6	345.5	362.9	349.0
54 From others	1,281.5	1,366.3	1,411.7	1,408.0	1,411.3	1,463.7	1,466.6	1,444.8	1,430.2	1,423.2	1,452.1	1,464.9
55 Net due to related foreign offices	86.1	80.1	67.2	48.0	52.6	86.4	82.1	136.7	96.4	130.9	146.8	157.8
56 Other liabilities	476.5	488.9	501.2	490.8[r]	523.6	563.0	543.6	543.3	531.1	538.0	545.2	552.1
57 **Total liabilities**	**7,760.2**	**8,122.6**	**8,180.5**	**8,217.5[r]**	**8,342.9**	**8,453.6**	**8,465.2**	**8,479.0**	**8,486.6**	**8,451.7**	**8,490.4**	**8,472.3**
58 Residual (assets less liabilities)[8]	695.8	727.3[r]	741.1[r]	754.0[r]	756.0	763.9	765.6	776.3	768.7	769.6	778.3	777.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July	Jan.	Feb.	Mar.	Apr.r	Mayr	Junr	July	July 5	July 12	July 19	July 26
	Seasonally adjusted											
Assets												
1 Bank credit	6,537.1	6,747.1r	6,826.8r	6,883.5r	6,954.4	7,019.9	7,036.0	7,075.7	7,044.3	7,056.3	7,087.0	7,093.2
2 Securities in bank credit	1,738.1	1,720.4r	1,762.1r	1,769.3r	1,809.1	1,819.0	1,810.9	1,823.9	1,811.3	1,822.0	1,835.8	1,827.2
3 Treasury and Agency securities[2]	1,092.0	1,075.2r	1,103.6r	1,107.7r	1,119.5	1,112.4	1,119.1	1,127.7	1,116.1	1,119.8	1,137.3	1,132.7
4 Other securities	646.1	645.2	658.5	661.7	689.6	706.7	691.9	696.2	695.2	702.2	698.4	694.4
5 Loans and leases in bank credit[3]	4,799.0	5,026.7	5,064.7	5,114.2	5,145.4	5,200.8	5,225.0	5,251.8	5,233.0	5,234.3	5,251.2	5,266.1
6 Commercial and industrial	843.5	889.9	896.3	905.0r	915.9	930.3	932.0	940.2	938.1	934.1	940.1	940.5
7 Real estate	2,770.7	2,912.7	2,938.2	2,966.9	2,991.0	3,017.7	3,057.7	3,088.9	3,074.2	3,088.4	3,089.7	3,094.2
8 Revolving home equity	437.8	435.3	433.3	434.7	431.1	428.4	428.7	430.2	429.5	429.5	430.8	432.0
9 Other	2,332.9	2,477.4	2,504.8	2,532.3r	2,560.0	2,589.3	2,629.0	2,658.7	2,644.7	2,658.9	2,658.9	2,662.2
10 Consumer	710.4	711.8	712.0	722.3	726.8	733.7	728.7	721.1	719.0	717.8	724.9	721.8
11 Security[4]	103.4	112.7	114.6	113.4	105.4	111.4	94.7	92.7	91.6	90.8	87.8	98.2
12 Other loans and leases	371.0	399.6	403.7	406.5	406.2	407.8	411.9	409.0	410.1	403.3	408.6	411.3
13 Interbank loans	214.0	247.9	245.8	252.6	251.1	240.1	246.0	240.0	238.4	238.4	251.2	238.7
14 Cash assets[5]	266.6	268.1	265.5	265.8	263.8	256.2	252.8	254.5	259.8	252.7	266.4	249.6
15 Other assets[6]	645.9	690.3	715.7	717.2r	721.3	730.8	738.0	751.9	744.6	766.3	745.7	750.5
16 **Total assets**[7]	**7,596.2**	**7,887.3r**	**7,988.0r**	**8,052.4r**	**8,123.6**	**8,179.5**	**8,205.2**	**8,254.5**	**8,219.3**	**8,246.1**	**8,282.7**	**8,264.0**
Liabilities												
17 Deposits	5,006.6	5,202.1	5,208.3	5,248.3	5,286.9	5,302.3	5,316.2	5,337.8	5,329.8	5,337.0	5,341.0	5,352.4
18 Transaction	654.5	653.5	649.4	664.4	648.7	665.7	652.4	630.9	635.9	607.7	642.9	635.3
19 Nontransaction	4,352.0	4,548.5	4,558.9	4,583.9r	4,638.2	4,636.6	4,663.8	4,706.8	4,693.9	4,729.3	4,698.1	4,717.2
20 Large time	768.5	854.1	870.1	887.0	902.9	926.0	943.8	955.2	947.0	959.1	958.4	953.5
21 Other	3,583.6	3,694.5	3,688.8	3,697.0	3,735.2	3,710.6	3,720.0	3,751.7	3,746.9	3,770.2	3,739.7	3,763.7
22 Borrowings	1,264.6	1,313.4	1,344.2	1,356.4	1,360.6	1,381.8	1,381.1	1,368.2	1,333.9	1,352.7	1,384.2	1,388.8
23 From banks in the U.S.	300.1	316.8	310.8	316.2	315.3	316.7	318.8	303.1	301.9	303.1	310.0	304.3
24 From others	964.5	996.6	1,033.4	1,040.2	1,045.3	1,065.1	1,062.3	1,065.1	1,031.9	1,049.6	1,074.2	1,084.5
25 Net due to related foreign offices	245.5	282.4	269.5	275.6	283.5	298.4	298.6	334.3	313.5	341.7	348.2	338.1
26 Other liabilities	387.4	383.2	393.1	403.0r	432.6	436.5	430.8	435.0	435.0	440.1	436.7	432.1
27 **Total liabilities**	**6,904.1**	**7,181.0**	**7,215.1**	**7,283.3r**	**7,363.6**	**7,419.0**	**7,426.6**	**7,475.2**	**7,412.2**	**7,471.5**	**7,510.0**	**7,511.4**
28 Residual (assets less liabilities)[8]	692.1	706.3r	772.9r	769.2r	760.0	760.6	778.6	779.3	807.1	774.6	772.7	752.7
	Not seasonally adjusted											
Assets												
29 Bank credit	6,517.4	6,756.0r	6,814.6r	6,847.0r	6,932.4	7,017.9	7,029.6	7,047.6	7,034.3	7,025.3	7,046.1	7,060.8
30 Securities in bank credit	1,731.6	1,719.1r	1,757.7r	1,759.3r	1,806.6	1,827.0	1,813.9	1,811.7	1,807.3	1,803.8	1,815.5	1,816.9
31 Treasury and Agency securities[2]	1,089.5	1,069.4r	1,099.8r	1,101.7r	1,122.5	1,122.9	1,121.8	1,120.1	1,113.8	1,109.1	1,123.8	1,126.3
32 Other securities	642.1	649.8	658.0	657.6r	684.1	704.2	692.1	691.6	693.6	694.8	691.7	690.6
33 Loans and leases in bank credit[3]	4,785.8	5,036.8	5,056.8	5,087.8	5,125.8	5,190.9	5,215.8	5,235.9	5,226.9	5,221.5	5,230.6	5,243.8
34 Commercial and industrial	842.2	887.4	897.4	907.3	922.0	936.4	936.2	938.7	941.9	933.7	937.5	937.2
35 Real estate	2,763.3	2,915.5	2,935.2	2,950.8	2,977.2	3,015.5	3,049.1	3,080.4	3,066.1	3,082.5	3,079.6	3,082.2
36 Revolving home equity	438.6	433.2	433.6	431.5	429.6	429.3	430.2	431.1	430.5	430.4	431.3	432.7
37 Other	2,324.7	2,482.2	2,501.6	2,519.3	2,547.6	2,586.2	2,618.9	2,649.3	2,635.6	2,652.1	2,648.3	2,649.4
38 Other residential	1,156.7	1,214.1	1,219.6	1,228.1	1,243.1	1,264.3	1,285.5	1,303.3	1,299.0	1,309.1	1,301.5	1,300.7
39 Commercial	1,168.0	1,268.1	1,281.9	1,291.2	1,304.5	1,321.9	1,333.4	1,346.0	1,336.6	1,343.0	1,346.9	1,348.7
40 Consumer	703.2	723.8	716.8	716.8	720.1	728.1	722.1	713.8	710.6	709.3	717.5	716.6
41 Credit cards and related plans	308.1	318.4	306.2	297.0	299.5	306.4	304.7	306.6	303.9	301.8	309.6	310.1
42 Other	395.1	405.4	410.6	419.8	420.6	421.6	417.4	407.3	406.7	407.5	407.9	406.6
43 Security[4]	103.9	111.6	110.3	110.9	103.8	106.3	95.7	92.0	91.6	90.0	87.1	96.7
44 Other loans and leases	373.2	398.5	397.1	402.1	402.7	404.6	412.6	411.0	416.8	406.0	408.9	411.1
45 Interbank loans	208.3	247.2	244.3	255.3	257.6	237.0	239.2	232.8	231.5	227.4	244.2	228.8
46 Cash assets[5]	262.2	279.3	264.3	256.7r	259.5	253.6	249.5	250.2	281.0	244.2	253.0	236.6
47 Other assets[6]	647.1	685.8	709.6	712.3r	725.0	735.2	740.2	753.2	744.9	766.8	751.6	749.1
48 **Total assets**[7]	**7,567.8**	**7,902.3r**	**7,966.8r**	**8,004.6r**	**8,107.6**	**8,176.2**	**8,190.8**	**8,216.3**	**8,224.2**	**8,196.3**	**8,227.4**	**8,207.7**
Liabilities												
49 Deposits	4,991.0	5,189.6	5,210.1	5,240.3r	5,299.6	5,288.1	5,315.7	5,322.0	5,398.1	5,330.4	5,304.7	5,268.5
50 Transaction	647.5	661.7	640.3	660.4	656.6	657.4	650.2	624.4	633.2	579.1	632.8	656.5
51 Nontransaction	4,343.5	4,527.9	4,569.8	4,579.9	4,643.1	4,630.6	4,665.5	4,697.6	4,765.0	4,751.3	4,671.8	4,612.0
52 Large time	769.6	855.7	872.7	883.3	898.1	925.5	946.4	956.6	955.4	957.5	957.8	954.2
53 Other	3,573.9	3,672.2	3,697.0	3,696.6	3,744.9	3,705.2	3,719.1	3,741.0	3,809.6	3,793.8	3,714.0	3,657.8
54 Borrowings	1,260.5	1,312.0	1,342.1	1,348.9	1,364.8	1,394.8	1,391.5	1,363.6	1,333.7	1,342.0	1,381.7	1,387.4
55 From banks in the U.S.	299.5	316.1	309.4	315.1	318.1	316.6	318.2	302.4	299.2	301.2	308.1	304.5
56 From others	961.0	995.9	1,032.7	1,033.8	1,046.7	1,078.2	1,073.4	1,061.2	1,034.5	1,040.8	1,073.6	1,082.8
57 Net due to related foreign offices	241.2	287.9	276.6	269.0	271.4	297.0	294.5	328.3	302.9	329.5	338.4	341.4
58 Other liabilities	382.0	388.5	399.9	395.2r	418.6	435.4	426.4	428.9	423.6	427.6	427.3	435.3
59 **Total liabilities**	**6,874.8**	**7,178.0**	**7,228.6**	**7,253.4r**	**7,354.5**	**7,415.2**	**7,428.1**	**7,442.8**	**7,458.4**	**7,429.5**	**7,452.0**	**7,432.7**
60 Residual (assets less liabilities)[8]	693.0	724.4r	738.2r	751.1r	753.1	761.0	762.7	773.5	765.9	766.8	775.4	775.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 5	July 12	July 19	July 26
	Seasonally adjusted											
Assets												
1 Bank credit	3,640.4	3,751.9	3,810.8	3,843.5	3,895.9	3,939.8	3,933.2	3,954.6	3,934.3	3,942.0	3,964.8	3,963.7
2 Securities in bank credit	1,023.9	1,019.8	1,057.3	1,072.8	1,115.9	1,125.6	1,122.2	1,136.0	1,123.8	1,133.3	1,146.6	1,139.0
3 Treasury and Agency securities[2]	600.0	588.7	615.2	627.5	641.7	634.2	646.6	655.2	644.3	646.7	664.1	660.1
4 Trading account	50.2	36.3	40.2	38.5	42.7	38.9	47.9	50.2	51.3	48.6	51.1	50.2
5 Investment account	549.8	552.4	575.0	589.0	599.0	595.3	598.7	605.0	593.0	598.1	613.0	609.9
6 Mortgage-backed	450.5	470.5	494.9	508.7	513.7	512.6	523.3	535.0	525.4	528.5	541.5	538.2
7 Other	99.3	81.9	80.1	80.4	85.3	82.7	75.4	70.0	67.5	69.6	71.6	71.6
8 Other securities	423.8	431.1	442.1	445.3	474.2	491.5	475.6	480.9	479.5	486.6	482.5	478.9
9 Trading account	215.2	204.9	208.3	205.4	227.3	241.8	228.5	228.6	230.4	231.8	230.0	227.5
10 Investment account	208.6	226.1	233.8	239.9	246.8	249.7	247.1	252.3	249.1	254.8	252.5	251.5
11 State and local government	37.5	39.8	41.2	42.2	43.3	45.1	43.8	42.9	42.1	43.5	42.8	43.0
12 Other	171.1	186.3	192.6	197.7	203.5	204.6	203.3	209.4	206.9	211.3	209.7	208.4
13 Loans and leases in bank credit[3]	2,616.6	2,732.1	2,753.5	2,770.7	2,780.0	2,814.1	2,811.0	2,818.6	2,810.5	2,808.7	2,818.2	2,824.7
14 Commercial and industrial	497.1	525.5	528.8	533.6	541.0	551.9	548.5	550.5	552.2	547.7	551.1	547.7
15 Real estate	1,371.3	1,437.2	1,446.3	1,446.7	1,454.4	1,463.7	1,483.2	1,501.1	1,491.6	1,504.0	1,503.7	1,502.8
16 Revolving home equity	304.3	306.7	304.8	306.2	304.6	303.1	302.8	303.3	302.6	302.7	303.3	304.5
17 Other	1,067.0	1,130.6	1,141.5	1,140.5	1,149.8	1,160.6	1,180.4	1,197.7	1,189.0	1,201.3	1,200.3	1,198.3
18 Other residential	667.7	705.7	712.7	712.5	720.0	724.2	739.7	753.3	750.2	759.0	754.6	751.6
19 Commercial	399.2	424.8	428.8	428.0	429.8	436.4	440.6	444.4	438.8	442.3	445.8	446.7
20 Consumer	383.4	378.8	384.0	395.7	398.4	403.6	398.5	389.8	387.8	386.9	390.7	390.7
21 Security[4]	94.8	101.5	103.5	102.0	93.8	100.4	83.4	81.7	80.8	79.7	76.9	87.0
22 Federal funds sold to and repurchase agreements with broker–dealers	79.7	84.3	85.0	84.3	75.6	80.5	65.1	64.7	63.8	63.0	61.4	68.8
23 Other	15.1	17.3	18.4	17.7	18.3	19.8	18.4	16.9	16.9	16.7	15.5	18.2
24 State and local government	17.1	19.0	19.2	19.0	19.0	19.3	19.5	19.6	19.5	19.5	19.5	19.6
25 Agricultural	9.4	10.1	10.1	10.0	9.9	10.1	10.0	10.1	10.1	10.0	10.1	10.0
26 Federal funds sold to and repurchase agreements with others	21.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	23.7	23.7	22.5	24.8
27 All other loans	128.1	146.5	151.3	151.2	152.1	154.1	150.7	148.9	151.2	143.5	150.2	149.1
28 Lease-financing receivables	93.9	92.0	92.0	92.2	92.3	92.8	93.5	93.3	93.6	93.6	93.4	93.0
29 Interbank loans	138.6	152.8	146.7	147.8	144.9	139.6	142.5	141.0	136.3	136.2	158.6	139.2
30 Federal funds sold to and repurchase agreements with commercial banks	70.1	85.1	75.2	75.0	82.0	79.7	81.6	80.9	76.2	73.9	98.8	80.6
31 Other	68.5	67.6	71.5	72.8	62.9	59.9	60.9	60.1	60.1	62.2	59.8	58.6
32 Cash assets[5]	156.6	152.4	150.0	152.7	153.3	144.8	145.4	144.5	151.0	143.6	157.7	135.8
33 Other assets[6]	449.8	475.1	480.7	477.2	478.7	488.2	488.4	498.3	488.9	509.7	493.1	503.5
34 **Total assets**[7]	**4,351.1**	**4,499.5**	**4,555.7**	**4,588.0**	**4,639.5**	**4,679.1**	**4,676.5**	**4,705.4**	**4,677.4**	**4,698.5**	**4,741.4**	**4,709.0**
Liabilities												
35 Deposits	2,547.8	2,636.0	2,621.7	2,649.1	2,678.3	2,687.5	2,681.3	2,682.3	2,686.2	2,683.9	2,688.7	2,680.5
36 Transaction	309.2	307.3	301.6	312.4	305.0	314.3	310.7	291.2	301.4	274.1	305.0	294.0
37 Nontransaction	2,238.6	2,328.7	2,320.2	2,336.7	2,373.4	2,373.2	2,370.6	2,391.0	2,384.8	2,409.8	2,383.7	2,386.5
38 Large time	359.7	408.2	415.7	425.5	440.2	454.9	463.1	469.4	464.4	473.9	474.2	464.9
39 Other	1,878.9	1,920.5	1,904.5	1,911.3	1,933.1	1,918.2	1,907.5	1,921.6	1,920.4	1,935.9	1,909.4	1,921.6
40 Borrowings	756.4	780.7	813.2	826.5	836.8	845.5	838.5	831.7	800.8	814.8	843.8	848.7
41 From banks in the U.S.	134.8	144.0	145.2	149.6	151.3	147.3	149.1	136.5	136.1	135.7	140.2	136.5
42 From others	621.6	636.7	668.0	676.9	685.5	698.2	689.4	695.1	664.7	679.1	703.5	712.2
43 Net due to related foreign offices	232.1	263.8	249.9	257.1	264.7	279.1	280.2	313.4	292.1	321.0	326.0	318.3
44 Other liabilities	317.5	312.0	318.6	327.3	357.4	361.8	356.8	360.2	360.6	366.8	362.0	357.5
45 **Total liabilities**	**3,853.7**	**3,992.5**	**4,003.4**	**4,060.0**	**4,137.1**	**4,173.9**	**4,156.8**	**4,187.6**	**4,139.7**	**4,186.5**	**4,220.5**	**4,205.0**
46 Residual (assets less liabilities)[8]	497.4	507.1	552.3	528.0	502.4	505.3	519.7	517.9	537.7	512.0	520.9	504.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 5	July 12	July 19	July 26
	Not seasonally adjusted											
Assets												
47 Bank credit	3,630.5	3,755.7	3,800.8	3,815.0	3,884.9	3,946.6	3,937.2	3,936.9	3,930.9	3,921.9	3,936.4	3,943.1
48 Securities in bank credit	1,019.3	1,019.2	1,053.6	1,057.1	1,110.1	1,135.5	1,124.2	1,125.4	1,119.7	1,116.8	1,128.5	1,130.7
49 Treasury and Agency securities[2]	599.5	583.5	611.9	615.9	641.4	646.5	648.4	649.1	641.9	637.6	652.7	655.6
50 Trading account	49.0	34.7	42.5	39.0	43.4	40.9	48.0	49.0	50.7	47.3	49.4	49.0
51 Investment account	550.6	548.8	569.4	576.9	598.0	605.6	600.4	600.2	591.2	590.4	603.4	606.6
52 Mortgage-backed	451.5	467.4	488.8	497.3	512.2	521.6	524.5	530.4	523.4	521.1	532.5	535.4
53 Other	99.0	81.4	80.6	79.6	85.8	84.0	75.9	69.8	67.8	69.2	70.9	71.2
54 Other securities	419.8	435.7	441.6	441.2	468.7	489.0	475.8	476.3	477.8	479.2	475.8	475.1
55 Trading account	213.2	207.1	208.1	203.5	224.7	240.6	228.5	226.4	229.6	228.4	226.7	225.7
56 Investment account	206.6	228.6	233.6	237.7	244.0	248.4	247.3	249.9	248.2	250.7	249.1	249.4
57 State and local government	37.2	40.3	41.2	41.9	42.8	44.8	43.9	42.5	42.0	42.5	42.3	42.7
58 Other	169.5	188.3	192.4	195.8	201.2	203.5	203.4	207.4	206.2	208.2	206.8	206.8
59 Loans and leases in bank credit[3]	2,611.1	2,736.5	2,747.3	2,757.9	2,774.8	2,811.2	2,813.0	2,811.4	2,811.2	2,805.1	2,807.8	2,812.4
60 Commercial and industrial	495.9	523.1	529.8	535.0	545.1	555.4	551.0	549.2	553.8	546.8	549.1	545.5
61 Real estate	1,369.4	1,436.7	1,443.6	1,439.7	1,451.4	1,466.8	1,484.0	1,498.8	1,490.7	1,504.3	1,500.6	1,497.4
62 Revolving home equity	305.0	305.2	305.3	303.6	303.6	304.0	304.0	304.0	303.1	303.3	304.0	305.3
63 Other	1,064.4	1,131.5	1,138.3	1,136.1	1,147.8	1,162.8	1,180.0	1,194.8	1,187.6	1,201.0	1,196.7	1,192.2
64 Other residential	667.4	705.4	708.9	708.4	718.7	726.8	740.9	753.0	751.0	760.0	753.8	749.6
65 Commercial	396.9	426.1	429.3	427.7	429.2	436.0	439.1	441.8	436.5	441.0	442.9	442.6
66 Consumer	379.7	385.7	387.5	394.1	396.0	401.2	395.8	386.1	383.5	383.2	386.7	387.9
67 Credit cards and related plans	144.9	146.9	143.9	138.8	138.6	142.3	141.5	141.4	139.7	139.0	142.0	143.2
68 Other	234.8	238.8	243.7	255.4	257.4	258.9	254.3	244.7	243.8	244.2	244.7	244.7
69 Security[4]	95.3	100.8	99.2	99.2	92.2	95.4	84.5	81.2	80.8	79.1	76.5	85.8
70 Federal funds sold to and repurchase agreements with broker–dealers	80.2	83.6	81.5	81.9	74.3	76.6	66.0	64.1	64.0	62.5	60.6	67.5
71 Other	15.2	17.1	17.7	17.3	18.0	18.9	18.5	17.0	16.8	16.6	15.9	18.3
72 State and local government	17.1	19.0	19.2	19.0	19.0	19.3	19.5	19.6	19.5	19.5	19.5	19.6
73 Agricultural	9.5	10.2	10.0	9.9	9.8	10.1	10.1	10.1	10.1	10.1	10.2	10.1
74 Federal funds sold to and repurchase agreements with others	21.5	21.4	18.3	20.2	19.1	18.3	23.7	23.7	23.7	23.7	22.5	24.8
75 All other loans	129.5	146.7	146.9	148.0	149.7	152.0	151.4	150.1	155.9	145.3	149.9	149.2
76 Lease-financing receivables	93.2	93.0	92.7	92.7	92.5	92.6	93.0	92.7	93.2	93.0	92.9	92.1
77 Interbank loans	137.2	153.1	142.4	144.7	149.0	142.0	141.3	139.6	134.8	132.3	156.7	137.3
78 Federal funds sold to and repurchase agreements with commercial banks	69.4	85.4	73.1	73.5	84.3	81.0	80.9	80.1	75.3	71.9	97.6	79.5
79 Other	67.7	67.8	69.3	71.2	64.7	61.0	60.4	59.5	59.4	60.4	59.1	57.8
80 Cash assets[5]	152.6	161.4	149.3	148.2	152.5	143.6	143.0	140.5	163.3	136.6	147.7	126.5
81 Other assets[6]	450.9	470.6	474.7	472.3	482.4	492.5	490.5	499.6	489.3	510.2	499.0	502.1
82 **Total assets**[7]	**4,337.1**	**4,508.2**	**4,534.5**	**4,546.9**	**4,635.9**	**4,691.5**	**4,678.8**	**4,683.7**	**4,685.4**	**4,668.1**	**4,707.1**	**4,676.2**
Liabilities												
83 Deposits	2,540.5	2,629.8	2,629.8	2,642.2	2,684.2	2,676.3	2,682.4	2,675.2	2,734.8	2,680.5	2,670.4	2,629.2
84 Transaction	304.4	313.5	296.8	310.7	311.1	309.7	310.1	286.9	298.9	257.0	301.2	305.5
85 Nontransaction	2,236.0	2,316.3	2,333.0	2,331.5	2,373.0	2,366.6	2,372.3	2,388.3	2,435.9	2,423.5	2,369.2	2,323.7
86 Large time	360.9	409.8	418.3	421.8	435.4	454.4	465.7	470.9	472.8	472.3	473.6	465.6
87 Other	1,875.1	1,906.4	1,914.7	1,909.7	1,937.6	1,912.2	1,906.6	1,917.4	1,963.1	1,951.2	1,895.6	1,858.1
88 Borrowings	752.3	779.3	811.1	819.1	841.0	858.5	849.0	827.1	800.6	804.0	841.3	847.3
89 From banks in the U.S.	134.1	143.4	143.8	148.5	154.1	147.2	148.5	135.8	133.4	133.7	138.4	136.7
90 From others	618.2	635.9	667.3	670.5	686.9	711.3	700.5	691.3	667.2	670.3	702.9	710.5
91 Net due to related foreign offices	227.8	269.3	257.0	250.5	252.5	277.7	276.1	307.5	281.4	308.9	316.2	321.7
92 Other liabilities	312.1	317.3	325.3	319.5	343.3	360.7	352.4	354.2	349.1	354.4	352.6	360.7
93 **Total liabilities**	**3,832.6**	**3,995.7**	**4,023.2**	**4,031.2**	**4,121.1**	**4,173.2**	**4,159.8**	**4,164.0**	**4,166.0**	**4,147.7**	**4,180.4**	**4,158.9**
94 Residual (assets less liabilities)[8]	504.5	512.5	511.3	515.7	514.8	518.3	519.0	519.7	519.4	520.4	526.7	517.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 5	July 12	July 19	July 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,896.7	2,994.4	3,017.4	3,044.3	3,059.7	3,078.6	3,103.6	3,121.2	3,110.4	3,114.0	3,122.5	3,129.5
2 Securities in bank credit	714.3	699.9	706.2	700.8	694.3	691.9	689.6	687.9	687.8	688.5	689.5	688.1
3 Treasury and Agency securities[2]	492.0	485.8	489.9	484.5	478.9	476.7	473.3	472.6	472.1	472.9	473.6	472.6
4 Other securities	222.3	214.1	216.4	216.3	215.4	215.2	216.3	215.3	215.7	215.6	215.9	215.5
5 Loans and leases in bank credit[3]	2,182.4	2,294.5	2,311.2	2,343.5	2,365.3	2,386.7	2,414.0	2,433.2	2,422.6	2,425.6	2,433.0	2,441.4
6 Commercial and industrial	346.4	364.4	367.5	371.5	374.9	378.4	383.5	389.7	385.9	386.4	389.0	392.8
7 Real estate	1,399.4	1,475.5	1,491.9	1,520.3	1,536.6	1,554.0	1,574.5	1,587.9	1,582.5	1,584.4	1,586.0	1,591.4
8 Revolving home equity	133.5	128.6	128.5	128.5	126.4	125.3	125.9	126.9	126.8	126.8	127.5	127.5
9 Other	1,265.9	1,346.9	1,363.3	1,391.8	1,410.1	1,428.7	1,448.6	1,461.0	1,455.7	1,457.6	1,458.5	1,463.9
10 Consumer	327.0	332.9	328.0	326.6	328.4	330.2	330.3	331.3	331.2	330.9	334.2	331.1
11 Security[4]	8.6	11.2	11.1	11.4	11.6	11.0	11.2	11.0	10.8	11.0	10.9	11.2
12 Other loans and leases	101.0	110.5	112.7	113.8	113.8	113.1	114.5	113.4	112.1	112.9	112.9	114.8
13 Interbank loans	75.5	95.1	99.2	104.8	106.2	100.5	103.5	99.0	102.1	102.2	92.6	99.5
14 Cash assets[5]	110.0	115.6	115.4	113.1	110.6	111.4	107.4	110.0	108.8	109.1	108.8	113.8
15 Other assets[6]	196.2	215.2	235.0	240.0	242.6	242.7	249.6	253.7	255.7	256.6	252.7	247.0
16 **Total assets**[7]	**3,245.2**	**3,387.0**	**3,433.7**	**3,468.7**	**3,485.3**	**3,498.9**	**3,529.7**	**3,549.1**	**3,542.3**	**3,547.4**	**3,541.7**	**3,555.0**
Liabilities												
17 Deposits	2,458.8	2,566.1	2,586.5	2,599.2	2,608.5	2,614.9	2,634.9	2,655.5	2,643.5	2,653.1	2,652.3	2,671.9
18 Transaction	345.4	346.3	347.8	352.0	343.7	351.4	341.6	339.7	334.5	333.6	337.9	341.2
19 Nontransaction	2,113.4	2,219.8	2,238.7	2,247.2	2,264.8	2,263.4	2,293.2	2,315.8	2,309.1	2,319.5	2,314.4	2,330.7
20 Large time	408.7	445.9	454.4	461.5	462.7	471.1	480.7	485.7	482.6	485.2	484.2	488.6
21 Other	1,704.7	1,773.9	1,784.3	1,785.7	1,802.1	1,792.4	1,812.6	1,830.1	1,826.5	1,834.3	1,830.2	1,842.1
22 Borrowings	508.2	532.7	531.0	529.9	523.8	536.3	542.6	536.5	533.1	538.0	540.4	540.1
23 From banks in the U.S.	165.4	172.7	165.6	166.6	164.0	169.3	169.7	166.6	165.8	167.4	169.8	167.8
24 From others	342.8	360.0	365.4	363.3	359.8	366.9	372.9	369.9	367.2	370.5	370.6	372.3
25 Net due to related foreign offices	13.5	18.6	19.6	18.5	18.9	19.2	18.4	20.9	21.4	20.6	22.1	19.7
26 Other liabilities	70.0	71.2	74.5	75.7	75.3	74.7	74.0	74.7	74.5	73.3	74.7	74.6
27 **Total liabilities**	**3,050.4**	**3,188.5**	**3,211.7**	**3,223.3**	**3,226.5**	**3,245.1**	**3,269.9**	**3,287.6**	**3,272.5**	**3,285.0**	**3,289.5**	**3,306.3**
28 Residual (assets less liabilities)[8]	194.7	198.5	222.1	245.5	258.8	253.9	259.8	261.5	269.7	262.4	252.1	248.7
	Not seasonally adjusted											
Assets												
29 Bank credit	2,887.0	3,000.3	3,013.8	3,032.1	3,047.4	3,071.3	3,092.5	3,110.7	3,103.4	3,103.5	3,109.7	3,117.6
30 Securities in bank credit	712.2	700.0	704.2	702.2	696.5	691.6	689.7	686.3	687.6	687.0	687.0	686.2
31 Treasury and Agency securities[2]	490.0	485.9	487.8	485.8	481.1	476.4	473.4	470.9	471.8	471.5	471.0	470.7
32 Other securities	222.3	214.1	216.4	216.3	215.4	215.2	216.3	215.3	215.7	215.6	215.9	215.5
33 Loans and leases in bank credit[3]	2,174.7	2,300.3	2,309.6	2,329.9	2,351.0	2,379.8	2,402.8	2,424.4	2,415.8	2,416.4	2,422.8	2,431.4
34 Commercial and industrial	346.3	364.3	367.7	372.3	376.9	381.0	385.2	389.5	388.1	386.9	388.3	391.7
35 Real estate	1,394.0	1,478.8	1,491.6	1,511.0	1,525.8	1,548.7	1,565.2	1,581.6	1,575.4	1,578.2	1,579.0	1,584.8
36 Revolving home equity	133.6	128.1	128.2	127.8	126.1	125.3	126.2	127.1	127.4	127.1	127.4	127.5
37 Other	1,260.3	1,350.7	1,363.3	1,383.2	1,399.7	1,423.4	1,438.9	1,454.5	1,448.0	1,451.1	1,451.7	1,457.3
38 Other residential	489.3	508.7	510.7	519.7	524.4	537.5	544.6	550.3	547.9	549.1	547.7	551.1
39 Commercial	771.1	842.0	852.6	863.5	875.3	885.9	894.3	904.2	900.1	902.0	904.0	906.1
40 Consumer	323.5	338.1	329.3	322.7	324.1	326.9	326.3	327.7	327.1	326.1	330.8	328.7
41 Credit cards and related plans	163.2	171.5	162.3	158.2	161.0	164.2	163.2	165.2	164.2	162.8	167.5	166.9
42 Other	160.3	166.6	166.9	164.5	163.1	162.7	163.1	162.6	162.9	163.3	163.2	161.8
43 Security[4]	8.6	10.8	11.1	11.7	11.6	10.8	11.2	10.8	10.8	10.9	10.6	10.8
44 Other loans and leases	102.4	108.3	110.0	112.2	112.6	112.2	115.0	114.8	114.3	114.3	114.0	115.4
45 Interbank loans	71.1	94.1	101.9	110.6	108.5	95.0	97.9	93.3	96.7	95.1	87.5	91.5
46 Cash assets[5]	109.6	117.9	115.0	108.5	107.0	110.0	106.5	109.7	117.7	107.6	105.3	110.1
47 Other assets[6]	196.2	215.2	235.0	240.0	242.6	242.7	249.6	253.7	255.7	256.6	252.7	247.0
48 **Total assets**[7]	**3,230.7**	**3,394.1**	**3,432.3**	**3,457.7**	**3,471.7**	**3,484.7**	**3,512.0**	**3,532.6**	**3,538.8**	**3,528.2**	**3,520.3**	**3,531.5**
Liabilities												
49 Deposits	2,450.5	2,559.8	2,580.3	2,598.2	2,615.5	2,611.8	2,633.3	2,646.8	2,663.4	2,649.9	2,634.3	2,639.3
50 Transaction	343.1	348.1	343.5	349.7	345.5	347.7	340.1	337.5	334.3	322.1	331.6	351.0
51 Nontransaction	2,107.5	2,211.6	2,236.8	2,248.4	2,270.0	2,264.1	2,293.2	2,309.3	2,329.1	2,327.8	2,302.7	2,288.3
52 Large time	408.7	445.9	454.4	461.5	462.7	471.1	480.7	485.7	482.6	485.2	484.2	488.6
53 Other	1,698.7	1,765.7	1,782.4	1,786.9	1,807.3	1,793.0	1,812.5	1,823.6	1,846.5	1,842.6	1,818.5	1,799.7
54 Borrowings	508.2	532.7	531.0	529.9	523.8	536.3	542.6	536.5	533.1	538.0	540.4	540.1
55 From banks in the U.S.	165.4	172.7	165.6	166.6	164.0	169.3	169.7	166.6	165.8	167.4	169.8	167.8
56 From others	342.8	360.0	365.4	363.3	359.8	366.9	372.9	369.9	367.2	370.5	370.6	372.3
57 Net due to related foreign offices	13.5	18.6	19.6	18.5	18.9	19.2	18.4	20.9	21.4	20.6	22.1	19.7
58 Other liabilities	70.0	71.2	74.5	75.7	75.3	74.7	74.0	74.7	74.5	73.3	74.7	74.6
59 **Total liabilities**	**3,042.2**	**3,182.2**	**3,205.4**	**3,222.2**	**3,233.5**	**3,242.0**	**3,268.3**	**3,278.9**	**3,292.3**	**3,281.8**	**3,271.5**	**3,273.7**
60 Residual (assets less liabilities)[8]	188.5	211.9	226.9	235.5	238.3	242.8	243.8	253.8	246.5	246.4	248.8	257.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 5	July 12	July 19	July 26
	Seasonally adjusted											
Assets												
1 Bank credit	744.0	811.5	818.9	829.5[r]	849.3	901.0[r]	893.5	897.6	894.7	888.4	893.7	899.3
2 Securities in bank credit	324.7	347.0	342.9	344.4	356.9	382.5	378.1	374.2	373.1	375.0	370.7	373.1
3 Treasury and Agency securities[2]	86.6	74.7	76.9	77.9	77.3	80.5	80.1	81.4	81.1	81.5	79.7	82.3
4 Other securities	238.1	272.3	266.0	266.5	279.6[r]	302.0	297.9	292.8	292.1	293.5	290.9	290.8
5 Loans and leases in bank credit[3]	419.3	464.5	476.0	485.0	492.5[r]	518.6	515.4[r]	523.4	521.6	513.4	523.0	526.2
6 Commercial and industrial	159.5	171.1	174.7	176.8	182.4	187.5[r]	193.2[r]	196.5	195.4	193.6	194.8	195.0
7 Real estate	17.7	20.7	20.8	21.3	22.0	22.4[r]	21.8[r]	22.1	21.7	22.0	22.3	22.3
8 Security[4]	129.1	142.5	148.3	155.4[r]	155.9	172.1	166.1	168.8	166.3	162.3	170.0	173.2
9 Other loans and leases	113.0	130.1	132.1	131.6	132.1	136.6	134.3	136.0	138.1	135.6	135.8	135.7
10 Interbank loans	51.0	42.0	43.6	47.6	48.1	45.8	49.7	48.0	47.6	46.5	52.2	47.7
11 Cash assets[5]	60.6	51.9	51.3	52.2	49.3[r]	49.8	52.7	54.2	54.6	54.4	53.7	53.8
12 Other assets[6]	36.9	36.3	38.9	37.2	40.0	48.8	45.5	44.9	43.3	43.3	47.3	45.5
13 **Total assets**[7]	**892.0**	**941.2**	**952.2**	**965.9**	**986.3**	**1,044.9**	**1,040.8[r]**	**1,044.1**	**1,039.6**	**1,032.0**	**1,046.4**	**1,045.8**
Liabilities												
14 Deposits	576.0	614.4	619.4	650.3	673.2	672.9	677.7[r]	679.3	687.6	686.2	674.5	670.0
15 Transaction	11.9	12.7	13.3	13.5	12.7	11.7	11.8	11.8	11.6	12.2	12.6	11.1
16 Nontransaction	564.1	601.6	606.2	636.8	660.5	661.2	665.9[r]	667.6	676.0	674.0	661.9	658.9
17 Borrowings	368.8	435.4	439.3	436.1	419.9	436.5	443.9[r]	432.7	447.1	426.8	433.4	426.5
18 From banks in the U.S.	48.4	65.0	60.2	61.9	55.4	51.0	50.7[r]	49.1	51.4	44.4	54.8	44.4
19 From others	320.4	370.4	379.0	374.2	364.6	385.5	393.3[r]	383.6	395.7	382.4	378.5	382.0
20 Net due to related foreign offices	−153.0	−209.2	−209.3	−219.2	−216.1	−206.5	−209.4	−188.8	−203.4	−196.9	−189.5	−181.4
21 Other liabilities	96.0	99.4	101.4	96.6	106.7	130.6	119.2	116.2	109.3	111.4	119.4	118.2
22 **Total liabilities**	**887.8**	**939.9**	**950.9**	**963.9**	**983.8**	**1,033.5**	**1,031.4[r]**	**1,039.4**	**1,040.6**	**1,027.5**	**1,037.7**	**1,033.2**
23 Residual (assets less liabilities)[8]	4.2	1.2	1.3	1.9	2.5	11.4	9.5	4.7	−.9	4.5	8.6	12.6
	Not seasonally adjusted											
Assets												
24 Bank credit	741.3	815.8	821.1	832.4	856.0[r]	897.5	893.3	893.7	889.6	882.7	890.1	896.8
25 Securities in bank credit	324.7	347.0	342.9	344.4	356.9	382.5	378.1	374.2	373.1	375.0	370.7	373.1
26 Treasury and Agency securities[2]	86.6	74.7	76.9	77.9	77.3	80.5	80.1	81.4	81.1	81.5	79.7	82.3
27 Trading account	27.3	20.4	25.6	27.8	24.9	26.8	25.6	26.1	26.7	25.5	24.4	27.1
28 Investment account	59.3	54.3	51.3	50.2	52.4	53.7	54.6[r]	55.3	54.3	56.0	55.4	55.1
29 Other securities	238.1	272.3	266.0	266.5	279.6[r]	302.0	297.9	292.8	292.1	293.5	290.9	290.8
30 Trading account	131.6	162.3	157.9	157.2	170.2	191.7	185.8	181.7	182.1	183.1	180.2	180.7
31 Investment account	106.5	110.0	108.1	109.3	109.3	110.3	112.1	111.2	110.0	110.4	110.7	110.2
32 Loans and leases in bank credit[3]	416.6	468.7	478.2	488.0	499.1	515.0[r]	515.2	519.5	516.4	507.7	519.5	523.7
33 Commercial and industrial	159.0	172.7	177.1	178.3	183.5	187.5[r]	192.8[r]	195.9	193.9	192.6	194.5	194.9
34 Real estate	17.7	20.7	20.8	21.3	22.0	22.4[r]	21.8[r]	22.1	21.7	22.0	22.3	22.3
35 Security[4]	125.6	146.7	151.0	157.2	160.1[r]	167.8	164.7	165.5	162.1	157.5	166.7	170.9
36 Other loans and leases	114.3	128.6	129.4	131.3	133.6	137.3	135.9[r]	136.0	138.7	135.6	135.9	135.6
37 Interbank loans	51.0	42.0	43.6	47.6	48.1	45.8	49.7	48.0	47.6	46.5	52.2	47.7
38 Cash assets[5]	60.1	52.8	50.6	50.5	48.5[r]	49.2[r]	52.0	53.7	53.8	53.7	53.6	53.0
39 Other assets[6]	36.2	37.5	39.9	37.0	39.1	49.3	45.6	44.1	40.7	42.6	45.8	45.5
40 **Total assets**[7]	**888.2**	**947.5**	**954.7**	**967.0**	**991.2**	**1,041.3**	**1,040.0[r]**	**1,039.0**	**1,031.1**	**1,025.1**	**1,041.3**	**1,042.5**
Liabilities												
41 Deposits	577.2	616.6	620.7	653.4	682.3	684.9	688.4[r]	680.7	680.2	683.7	678.7	679.9
42 Transaction	11.7	13.0	13.7	13.8	12.6	11.5	11.5[r]	11.5	11.6	11.5	12.2	11.1
43 Nontransaction	565.6	603.7	607.0	639.6	669.7	673.4	676.8[r]	669.2	668.6	672.2	666.5	668.8
44 Borrowings	368.8	435.4	439.3	436.1	419.9	436.5	443.9[r]	432.7	447.1	426.8	433.4	426.5
45 From banks in the U.S.	48.4	65.0	60.2	61.9	55.4	51.0	50.7[r]	49.1	51.4	44.4	54.8	44.4
46 From others	320.4	370.4	379.0	374.2	364.6	385.5	393.3[r]	383.6	395.7	382.4	378.5	382.0
47 Net due to related foreign offices	−155.2	−207.7	−209.4	−221.0	−218.8	−210.6	−212.4	−191.7	−206.5	−198.7	−191.6	−183.6
48 Other liabilities	94.5	100.3	101.3	95.6	104.9	127.6	117.2	114.4	107.5	110.3	118.0	116.8
49 **Total liabilities**	**885.4**	**944.6**	**951.8**	**964.1**	**988.4**	**1,038.4**	**1,037.1[r]**	**1,036.2**	**1,028.3**	**1,022.2**	**1,038.4**	**1,039.6**
50 Residual (assets less liabilities)[8]	2.8	2.9	2.9	2.9	2.8	2.8	2.8	2.8	2.8	2.8	2.8	2.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 5	July 12	July 19	July 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	87.2	90.6	93.7	89.5	108.5	123.4	111.7	107.3	110.9	108.8	107.9	105.7
2 Revaluation losses on off-balance-sheet items[9]	77.3	82.0	82.5	79.1	96.6	110.6	99.6	96.0	97.5	98.0	96.4	95.6
3 Mortgage-backed securities[10]	545.3r	558.9r	578.5r	588.1r	603.6r	615.0r	618.9r	625.4	617.5	615.7	627.9	630.3
4 Pass-through	419.5r	425.5r	447.4r	457.3r	473.8r	483.0r	484.6r	491.1	483.4	481.2	493.3	497.0
5 CMO, REMIC, and other	125.8r	133.4r	131.1r	130.8r	129.8r	132.0r	134.3r	134.3	134.1	134.5	134.5	133.3
6 Net unrealized gains (losses) on available-for-sale securities[11]	1.6	−8.9	−11.2	−14.1	−17.2	−18.6	−20.2	−20.1	−23.0	−21.1	−20.7	−19.8
7 Securitized consumer loans[12]	150.7	165.8	164.8	166.5	166.8	165.8	165.8r	166.6	167.8	167.7	166.1	165.9
8 Credit cards and related plans	129.5	136.2	135.4	136.8	137.9	137.5	136.2	134.6	135.4	135.6	134.1	134.0
9 Other	21.2	29.6	29.4	29.7	28.9	28.4	29.6r	32.0	32.4	32.1	32.0	31.9
10 Securitized business loans[12]	4.9	3.0	3.0	3.0	3.0	3.0	2.9	2.7	2.7	2.7	2.7	2.7
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	337.5r	333.2r	335.6r	332.1r	327.6r	327.2r	327.2r	325.3	326.1	325.9	325.7	324.5
12 Securitized consumer loans[12]	212.5	202.2	205.2	204.8	203.6	202.0	207.1	207.3	207.7	207.7	205.1	207.0
13 Credit cards and related plans	202.7	192.5	195.6	195.2	194.0	192.6	197.9	198.5	198.7	198.7	196.3	198.3
14 Other	9.9	9.7	9.6	9.6	9.6	9.4	9.1	8.8	9.0	9.0	8.8	8.8
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	54.9	61.7	60.3	57.9	64.4	78.0	70.4	66.7	67.0	67.0	67.2	66.1
16 Revaluation losses on off-balance-sheet items[9]	62.7	66.3	63.9	61.7	68.2	82.7	75.7	72.3	72.2	72.1	72.5	72.3
17 Securitized business loans[12]	.2	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,361.6	7,645.4	7,713.0	7,804.2	7,922.2	7,931.9	7,983.5	8,034.0	8,006.7	8,030.1	8,047.9	8,052.0
2 Securities in bank credit	2,069.0	2,104.8	2,113.7	2,166.1	2,202.9	2,188.5	2,200.8	2,209.7	2,204.2	2,202.0	2,217.6	2,216.0
3 Treasury and Agency securities[2]	1,175.3	1,181.5	1,185.9	1,196.9	1,193.1	1,199.7	1,210.6	1,217.7	1,209.1	1,215.4	1,219.7	1,225.9
4 Other securities	893.6	923.3	927.8	969.2	1,009.9	988.8	990.2	992.0	995.0	986.6	997.9	990.1
5 Loans and leases in bank credit[3]	5,292.6	5,540.6	5,599.4	5,638.0	5,719.2	5,743.4	5,782.7	5,824.3	5,802.5	5,828.1	5,830.2	5,836.1
6 Commercial and industrial	1,011.4	1,070.4	1,081.1	1,098.2	1,118.6	1,127.0	1,138.2	1,165.7	1,158.6	1,171.8	1,167.6	1,167.3
7 Real estate	2,825.2	2,959.5	2,989.0	3,013.7	3,040.7	3,080.5	3,117.6	3,117.9	3,121.0	3,116.7	3,119.1	3,113.6
8 Revolving home equity	442.0	446.7	449.9	446.4	443.7	444.6	451.1	447.2	447.1	446.6	447.5	447.0
9 Other	2,383.2	2,512.8	2,539.1	2,567.3	2,596.9	2,635.9	2,666.4	2,670.7	2,673.9	2,670.1	2,671.6	2,666.6
10 Consumer	716.8	711.9	722.3	726.8	733.6	728.6	721.8	727.0	724.3	726.6	728.8	728.7
11 Security[4]	245.4	263.4	269.3	260.9	281.1	259.2	256.9	263.9	255.5	262.6	264.3	273.2
12 Other loans and leases	493.8	535.4	537.7	538.4	545.3	548.0	548.2	549.8	543.0	550.5	550.5	553.3
13 Interbank loans	281.7	289.8	300.5	299.7	287.4	298.0	290.7	281.1	278.3	274.6	292.3	278.6
14 Cash assets[5]	325.2	316.6	317.8	313.3	306.7	306.8	310.6	298.9	298.4	301.7	293.8	301.7
15 Other assets[6]	689.9	753.8	753.2	761.2	779.6	784.0	798.7	797.8	789.2	788.4	808.3	807.7
16 **Total assets**[7]	**8,590.3**	**8,939.2**	**9,017.4**	**9,110.9**	**9,228.1**	**9,253.0**	**9,315.8**	**9,344.0**	**9,305.0**	**9,326.9**	**9,374.3**	**9,372.3**
Liabilities												
17 Deposits	5,647.8	5,827.1	5,898.2	5,961.5	5,979.8	6,001.9	6,028.1	6,037.9	5,979.8	6,046.9	6,089.8	6,040.9
18 Transaction	681.1	662.5	677.8	661.3	677.2	663.7	637.2	661.1	634.6	643.3	675.0	700.3
19 Nontransaction	4,966.7	5,164.6	5,220.4	5,300.2	5,302.6	5,338.2	5,390.9	5,376.8	5,345.2	5,403.6	5,414.8	5,340.6
20 Large time	1,362.4	1,476.2	1,524.3	1,550.8	1,574.4	1,599.0	1,614.6	1,646.2	1,610.8	1,646.6	1,658.7	1,672.4
21 Other	3,604.3	3,688.4	3,696.1	3,749.4	3,728.3	3,739.2	3,776.3	3,730.6	3,734.4	3,757.0	3,756.2	3,668.1
22 Borrowings	1,678.5	1,783.5	1,792.6	1,781.9	1,822.5	1,831.7	1,810.9	1,808.2	1,797.2	1,800.9	1,811.8	1,817.1
23 From banks in the U.S.	353.1	371.1	378.1	370.2	366.1	366.7	349.0	333.2	337.7	330.1	338.0	324.0
24 From others	1,325.4	1,412.4	1,414.4	1,411.7	1,456.5	1,465.0	1,461.8	1,475.0	1,459.5	1,470.9	1,473.8	1,493.1
25 Net due to related foreign offices	63.0	60.2	56.3	66.2	87.9	82.5	136.6	128.7	164.0	110.2	117.3	125.6
26 Other liabilities	484.3	494.5	499.7	539.2	566.5	549.6	552.6	562.1	552.0	557.5	564.2	579.2
27 **Total liabilities**	**7,873.7**	**8,165.2**	**8,246.8**	**8,348.7**	**8,456.7**	**8,465.6**	**8,528.2**	**8,537.0**	**8,493.0**	**8,515.6**	**8,583.1**	**8,562.8**
28 Residual (assets less liabilities)[8]	716.6	774.0	770.5	762.3	771.3	787.4	787.6	807.1	812.0	811.4	791.1	809.5
	Not seasonally adjusted											
Assets												
29 Bank credit	7,343.2	7,635.6	7,679.5	7,788.7	7,916.7	7,925.4	7,951.6	8,010.9	7,984.7	8,001.7	8,017.4	8,037.3
30 Securities in bank credit	2,064.3	2,100.4	2,103.6	2,163.7	2,210.9	2,191.5	2,188.6	2,203.1	2,196.6	2,190.3	2,209.2	2,215.5
31 Treasury and Agency securities[2]	1,170.9	1,177.7	1,180.0	1,199.9	1,203.6	1,202.4	1,203.0	1,211.4	1,202.1	1,204.4	1,213.0	1,223.7
32 Other securities	893.4	922.7	923.6	963.7	1,007.4	989.0	985.6	991.7	994.5	985.9	996.2	991.8
33 Loans and leases in bank credit[3]	5,278.9	5,535.1	5,575.9	5,625.1	5,705.8	5,733.9	5,763.0	5,807.7	5,788.1	5,811.4	5,808.2	5,821.8
34 Commercial and industrial	1,006.0	1,073.8	1,084.8	1,105.3	1,124.7	1,130.8	1,136.1	1,159.5	1,152.8	1,165.5	1,161.5	1,160.4
35 Real estate	2,825.9	2,956.6	2,972.8	2,999.8	3,038.5	3,072.0	3,109.0	3,118.3	3,121.9	3,117.7	3,116.7	3,116.4
36 Revolving home equity	443.4	447.0	446.6	444.9	444.7	446.2	452.0	448.7	448.1	448.3	448.8	449.1
37 Other	2,382.4	2,509.6	2,526.2	2,554.9	2,593.7	2,625.8	2,657.0	2,669.6	2,673.8	2,669.4	2,667.9	2,667.4
38 Consumer	714.1	716.7	716.7	720.1	728.0	721.9	714.5	724.3	716.6	723.2	729.2	729.6
39 Credit cards and related plans	308.9	306.2	296.9	299.6	306.5	304.8	306.8	311.8	307.0	311.8	315.4	314.0
40 Other	405.2	410.5	419.8	420.5	421.5	417.1	407.7	412.5	409.6	411.4	413.8	415.5
41 Security[4]	237.8	261.9	268.6	263.5	271.8	258.8	253.0	256.7	252.7	255.1	253.2	264.2
42 Other loans and leases	495.2	526.1	533.0	536.4	542.9	550.4	550.3	548.9	544.1	549.9	547.7	551.1
43 Interbank loans	280.3	288.2	303.3	306.2	284.1	291.1	283.3	279.3	275.1	276.1	286.2	278.3
44 Cash assets[5]	314.8	314.7	307.0	308.1	303.4	302.7	305.9	289.2	282.2	287.7	275.9	303.6
45 Other assets[6]	692.0	748.7	748.2	764.0	784.5	786.2	799.2	800.1	796.1	794.5	806.6	804.7
46 **Total assets**[7]	**8,562.2**	**8,920.7**	**8,970.7**	**9,099.8**	**9,221.1**	**9,237.6**	**9,272.4**	**9,311.5**	**9,270.3**	**9,292.1**	**9,318.0**	**9,356.1**
Liabilities												
47 Deposits	5,632.8	5,830.1	5,893.2	5,983.4	5,977.5	6,012.1	6,013.7	6,023.1	5,984.6	6,042.6	6,022.3	6,031.6
48 Transaction	667.8	653.9	674.1	669.1	668.6	661.3	630.4	648.3	582.8	629.5	675.8	716.7
49 Nontransaction	4,965.1	5,176.2	5,219.1	5,314.3	5,308.9	5,350.8	5,383.3	5,374.9	5,401.8	5,413.0	5,346.4	5,314.9
50 Large time	1,360.0	1,479.6	1,523.3	1,555.0	1,585.8	1,612.2	1,617.7	1,643.4	1,610.7	1,638.8	1,657.2	1,668.6
51 Other	3,605.0	3,696.6	3,695.8	3,759.3	3,723.1	3,738.5	3,765.6	3,731.5	3,791.0	3,774.3	3,689.2	3,646.3
52 Borrowings	1,672.6	1,781.4	1,785.2	1,786.1	1,835.6	1,842.1	1,806.3	1,801.5	1,789.2	1,789.8	1,807.4	1,814.2
53 From banks in the U.S.	354.1	369.7	377.1	373.0	366.0	366.1	348.3	334.1	339.1	329.3	337.0	326.8
54 From others	1,318.5	1,411.7	1,408.1	1,413.1	1,469.6	1,476.0	1,458.0	1,467.3	1,450.0	1,460.5	1,470.3	1,487.4
55 Net due to related foreign offices	63.7	67.1	47.9	51.3	82.5	75.6	128.0	129.6	160.3	108.9	122.1	130.2
56 Other liabilities	485.7	501.1	490.9	523.4	562.4	543.2	544.7	563.6	549.0	557.1	568.9	584.2
57 **Total liabilities**	**7,854.9**	**8,179.7**	**8,217.2**	**8,344.2**	**8,458.1**	**8,473.0**	**8,492.8**	**8,517.8**	**8,483.1**	**8,498.4**	**8,520.7**	**8,560.2**
58 Residual (assets less liabilities)[8]	707.4	741.0	753.5	755.6	763.0	764.7	779.7	793.7	787.2	793.7	797.3	795.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.	Feb.r	Mar.r	Apr.r	Mayr	Juner	Julyr	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Seasonally adjusted											
Assets												
1 Bank credit	6,595.3	6,826.4	6,883.4	6,955.6	7,023.5	7,042.7	7,091.0	7,114.1	7,097.4	7,108.8	7,128.5	7,120.8
2 Securities in bank credit	1,737.2	1,761.8	1,769.3	1,809.2	1,819.8	1,812.4	1,826.7	1,825.3	1,820.3	1,818.7	1,833.1	1,829.5
3 Treasury and Agency securities[2]	1,089.3	1,103.6	1,107.6	1,119.7	1,112.9	1,120.2	1,130.1	1,133.3	1,126.0	1,130.1	1,136.8	1,139.3
4 Other securities	647.9	658.3	661.7	689.5	706.8	692.2	696.6	692.0	694.3	688.6	696.4	690.2
5 Loans and leases in bank credit[3]	4,858.1	5,064.5	5,114.2	5,146.4	5,203.7	5,230.3	5,264.3	5,288.8	5,277.0	5,290.1	5,295.4	5,291.3
6 Commercial and industrial	849.0r	896.1	904.8	916.3	932.0	935.0	943.8	958.2	954.9	963.6	958.2	957.5
7 Real estate	2,808.2r	2,938.7	2,967.7	2,991.6	3,018.0	3,058.4	3,094.9	3,095.5	3,098.4	3,094.2	3,096.9	3,091.3
8 Revolving home equity	442.0r	446.7	449.9	446.4	443.7	444.6	451.1	447.2	447.1	446.6	447.5	447.0
9 Other	2,366.2r	2,492.0	2,517.8	2,545.2	2,574.3	2,613.7	2,643.8	2,648.3	2,651.3	2,647.6	2,649.4	2,644.3
10 Consumer	716.8	711.9	722.3	726.8	733.6	728.6	721.8	727.0	724.3	726.6	728.8	728.7
11 Security[4]	103.6	114.6	113.4	105.5	111.6	95.1	93.2	96.7	93.1	94.1	99.6	99.6
12 Other loans and leases	380.4	403.2	406.0	406.2	408.5	413.3	410.7	411.4	406.3	411.7	411.9	414.2
13 Interbank loans	233.1	246.1	252.9	251.8	242.2	249.5	244.2	229.9	230.7	221.6	236.3	228.7
14 Cash assets[5]	264.0	265.4	265.7	264.1	257.4	255.0	257.6	246.7	246.5	248.0	242.8	249.9
15 Other assets[6]	652.3	715.0	716.1	721.1	730.4	737.9	752.9	748.6	740.4	740.6	760.9	753.8
16 **Total assets**[7]	**7,677.3r**	**7,987.1**	**8,051.6**	**8,125.7**	**8,186.3**	**8,218.0**	**8,278.4**	**8,272.0**	**8,247.8**	**8,251.6**	**8,301.0**	**8,285.9**
Liabilities												
17 Deposits	5,032.9	5,207.7	5,247.8	5,288.2	5,306.7	5,323.9	5,348.1	5,335.5	5,309.1	5,336.4	5,373.1	5,326.4
18 Transaction	668.7	649.3	664.3	648.6	665.4	651.8	625.3	649.8	622.6	630.7	664.0	690.3
19 Nontransaction	4,364.2	4,558.4	4,583.5	4,639.6	4,641.3	4,672.1	4,722.8	4,685.8	4,686.5	4,705.7	4,709.1	4,636.0
20 Large time	774.5r	869.4	886.1	902.5	927.1	946.4	958.5	962.1	958.5	960.3	960.5	969.7
21 Other	3,589.7r	3,689.0	3,697.4	3,737.2	3,714.3	3,725.7	3,764.3	3,723.7	3,728.1	3,745.4	3,748.7	3,666.4
22 Borrowings	1,290.6	1,344.2	1,356.4	1,361.7	1,385.3	1,387.1	1,376.9	1,372.3	1,362.5	1,362.4	1,382.1	1,375.8
23 From banks in the U.S.	299.9	310.8	316.2	314.8	315.1	316.0	299.9	285.9	286.6	281.7	295.7	277.3
24 From others	990.7	1,033.4	1,040.2	1,046.9	1,070.2	1,071.1	1,077.0	1,086.4	1,075.9	1,080.7	1,086.5	1,098.5
25 Net due to related foreign offices	256.4	269.5	275.6	283.5	298.4	298.6	333.8	324.8	334.0	306.8	324.0	339.0
26 Other liabilities	387.1	393.1	403.1	432.5	436.1	430.6	436.9	438.5	429.8	438.6	446.9	444.0
27 **Total liabilities**	**6,967.0**	**7,214.4**	**7,283.0**	**7,366.0**	**7,426.5**	**7,440.2**	**7,495.6**	**7,471.2**	**7,435.4**	**7,444.2**	**7,526.1**	**7,485.2**
28 Residual (assets less liabilities)[8]	710.2	772.7	768.6	759.7	759.8	777.8	782.7	800.8	812.4	807.4	774.9	800.8
	Not seasonally adjusted											
Assets												
29 Bank credit	6,584.5	6,814.2	6,847.0	6,933.6	7,021.5	7,036.4	7,062.9	7,098.9	7,081.3	7,090.8	7,107.7	7,113.5
30 Securities in bank credit	1,732.5	1,757.5	1,759.2	1,806.8	1,827.8	1,815.3	1,814.5	1,818.7	1,812.7	1,807.0	1,824.7	1,829.1
31 Treasury and Agency securities[2]	1,084.8	1,099.7	1,101.7	1,122.7	1,123.4	1,123.0	1,122.5	1,127.0	1,118.9	1,119.0	1,130.1	1,137.1
32 Other securities	647.7	657.7	657.6	684.1	704.3	692.4	692.0	691.7	693.8	687.9	694.7	692.0
33 Loans and leases in bank credit[3]	4,852.0	5,056.8	5,087.8	5,126.8	5,193.8	5,221.1	5,248.4	5,280.2	5,268.6	5,283.8	5,283.0	5,284.4
34 Commercial and industrial	844.0r	897.2	907.0	922.4	938.1	939.2	942.3	952.6	949.7	957.7	952.4	951.5
35 Real estate	2,808.9r	2,935.8	2,951.5	2,977.8	3,015.8	3,049.8	3,086.4	3,095.9	3,099.3	3,095.2	3,094.5	3,094.2
36 Revolving home equity	443.4r	447.0	446.6	444.9	444.7	446.2	452.0	448.7	448.1	448.3	448.8	449.1
37 Other	2,365.4r	2,488.8	2,505.0	2,532.8	2,571.1	2,603.6	2,634.4	2,647.2	2,651.2	2,646.9	2,645.7	2,645.2
38 Other residential	1,181.7r	1,206.4	1,213.0	1,226.9	1,246.5	1,266.1	1,283.1	1,282.6	1,290.3	1,281.0	1,279.6	1,278.6
39 Commercial	1,183.7	1,282.4	1,292.0	1,305.9	1,324.6	1,337.6	1,351.3	1,364.6	1,360.8	1,365.9	1,366.1	1,366.5
40 Consumer	714.1	716.7	716.7	720.1	728.0	721.9	714.5	724.3	716.6	723.2	729.2	729.6
41 Credit cards and related plans	308.9	306.2	296.9	299.6	306.5	304.8	306.8	311.8	307.0	311.8	315.4	314.0
42 Other	405.2	410.5	419.8	420.5	421.5	417.1	407.7	412.5	409.6	411.4	413.8	415.5
43 Security[4]	104.5	110.3	110.9	103.9	106.5	96.1	92.5	95.8	94.6	94.8	96.4	96.5
44 Other loans and leases	380.5	396.7	401.6	402.7	405.3	414.1	412.8	411.7	408.4	412.9	410.5	412.6
45 Interbank loans	231.8	244.6	255.7	258.2	239.0	242.6	236.8	228.1	227.4	223.0	230.1	228.4
46 Cash assets[5]	253.2	264.3	256.6	259.8	254.8	251.6	253.2	236.7	230.4	233.6	224.6	251.1
47 Other assets[6]	654.8	708.9	711.3	724.8	734.8	740.0	754.2	751.3	745.0	746.2	761.6	753.1
48 **Total assets**[7]	**7,656.7**	**7,966.1**	**8,003.8**	**8,109.6**	**8,182.9**	**8,203.4**	**8,240.0**	**8,247.5**	**8,216.8**	**8,226.1**	**8,256.6**	**8,278.9**
Liabilities												
49 Deposits	5,020.7	5,209.5	5,239.9	5,301.0	5,292.5	5,323.4	5,332.4	5,323.8	5,319.1	5,339.3	5,305.4	5,317.7
50 Transaction	655.5	640.2	660.4	656.5	657.1	649.7	618.8	637.1	571.1	617.2	665.1	706.6
51 Nontransaction	4,365.1	4,569.2	4,579.5	4,644.5	4,635.4	4,673.7	4,713.6	4,686.7	4,748.0	4,722.1	4,640.3	4,611.1
52 Large time	774.6r	872.1	882.3	897.7	926.5	948.9	960.0	962.1	963.3	959.4	958.6	966.6
53 Other	3,590.5r	3,697.2	3,697.1	3,746.9	3,708.9	3,724.8	3,753.5	3,724.6	3,784.7	3,762.7	3,681.7	3,644.5
54 Borrowings	1,284.7	1,342.1	1,349.0	1,365.9	1,398.3	1,397.6	1,372.3	1,365.5	1,354.5	1,351.2	1,377.7	1,372.9
55 From banks in the U.S.	300.9	309.5	315.2	317.7	315.0	315.4	299.2	286.8	288.0	280.9	294.8	280.1
56 From others	983.8	1,032.7	1,033.9	1,048.3	1,083.4	1,082.1	1,073.1	1,078.7	1,066.4	1,070.3	1,083.0	1,092.8
57 Net due to related foreign offices	257.8	276.6	269.0	271.4	297.0	294.5	327.8	326.7	331.4	306.2	328.0	345.2
58 Other liabilities	389.0	399.8	395.4	418.5	435.0	426.2	430.7	440.7	427.5	438.6	451.1	450.1
59 **Total liabilities**	**6,952.1r**	**7,228.0**	**7,253.2**	**7,356.8**	**7,422.7**	**7,441.6**	**7,463.2**	**7,456.7**	**7,432.5**	**7,435.3**	**7,462.2**	**7,485.9**
60 Residual (assets less liabilities)[8]	704.6r	738.1	750.6	752.8	760.2	761.8	776.8	790.8	784.3	790.8	794.4	793.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Seasonally adjusted											
Assets												
1 Bank credit	3,675.5	3,810.7	3,843.8	3,895.8	3,939.7	3,933.2	3,956.2	3,971.9	3,964.8	3,969.6	3,980.2	3,973.1
2 Securities in bank credit	1,021.1	1,057.3	1,073.1	1,115.8	1,125.6	1,122.4	1,137.3	1,135.3	1,131.2	1,129.7	1,142.5	1,137.8
3 Treasury and Agency securities[2]	596.0	615.2	627.5	641.7	634.1	646.8	656.4	659.4	652.9	656.9	662.5	664.2
4 Trading account	47.1	40.2	38.5	42.7	38.9	47.9	50.2	47.2	42.7	47.5	47.2	50.3
5 Investment account	548.9	575.0	589.0	598.9	595.3	598.9	606.2	612.1	610.1	609.5	615.3	613.9
6 Mortgage-backed	449.1	494.9	508.6	513.7	512.6	523.5	536.2	541.5	541.7	542.0	543.9	539.1
7 Other	99.8	80.1	80.4	85.3	82.7	75.4	70.0	70.6	68.4	67.5	71.4	74.8
8 Other securities	425.1	442.1	445.6	474.2	491.5	475.6	480.9	475.9	478.3	472.7	480.0	473.6
9 Trading account	213.7	208.3	205.7	227.3	241.8	228.5	228.6	223.5	225.5	220.8	225.8	222.8
10 Investment account	211.4	233.8	239.9	246.8	249.7	247.1	252.3	252.5	252.8	251.9	254.2	250.8
11 State and local government	38.1	41.2	42.2	43.3	45.1	43.8	42.9	42.7	42.8	42.6	42.9	42.4
12 Other	173.3	192.6	197.7	203.5	204.6	203.3	209.4	209.8	210.0	209.3	211.3	208.4
13 Loans and leases in bank credit[3]	2,654.4	2,753.5	2,770.7	2,779.9	2,814.0	2,810.8	2,818.9	2,836.6	2,833.6	2,839.9	2,837.7	2,835.4
14 Commercial and industrial	499.5	528.7	533.5	540.9	551.8	548.4	550.5	557.9	556.7	563.1	557.0	555.7
15 Real estate	1,394.9	1,446.3	1,446.8	1,454.4	1,463.6	1,483.0	1,501.2	1,501.2	1,509.3	1,502.6	1,499.0	1,494.9
16 Revolving home equity	307.3	318.2	321.5	320.6	320.3	321.5	322.9	323.3	323.5	322.8	323.6	323.3
17 Other	1,087.5	1,128.1	1,125.3	1,133.8	1,143.3	1,161.5	1,178.3	1,178.0	1,185.8	1,179.8	1,175.3	1,171.6
18 Other residential	683.8	698.7	696.8	703.4	706.4	720.4	733.4	728.5	738.7	728.7	724.5	722.1
19 Commercial	403.8	429.4	428.6	430.4	437.0	441.2	444.9	449.5	447.1	451.2	450.9	449.5
20 Consumer	387.2	383.8	395.6	398.2	403.4	398.3	389.8	396.5	394.6	395.6	397.9	398.1
21 Security[4]	94.6	103.5	102.0	93.8	100.4	83.5	81.7	85.5	82.0	82.7	88.1	88.6
22 Federal funds sold to and repurchase agreements with broker–dealers	78.8	85.1	84.3	75.6	80.5	65.1	64.7	68.6	66.1	67.5	69.8	70.8
23 Other	15.7	18.4	17.7	18.2	19.8	18.4	16.9	16.9	15.9	15.2	18.3	17.9
24 State and local government	17.7	19.2	19.0	19.0	19.3	19.5	19.6	20.4	19.6	20.7	20.9	20.5
25 Agricultural	9.5	10.1	10.0	9.9	10.1	10.0	10.1	10.1	10.2	10.1	10.2	10.1
26 Federal funds sold to and repurchase agreements with others	25.0	18.4	20.2	19.1	18.3	23.7	23.7	23.1	23.0	24.2	22.0	23.0
27 All other loans	132.3	151.5	151.4	152.2	154.3	150.9	149.0	149.1	145.4	148.1	150.0	151.7
28 Lease-financing receivables	93.9	92.0	92.2	92.3	92.8	93.5	93.3	92.7	92.9	92.7	92.6	92.7
29 Interbank loans	153.0	147.0	148.1	145.3	140.0	142.9	141.3	130.7	129.5	120.5	138.3	133.6
30 Federal funds sold to and repurchase agreements with commercial banks	86.9	75.5	75.3	82.4	80.0	81.9	81.1	72.1	71.3	63.1	78.3	75.8
31 Other	66.0	71.5	72.8	62.9	59.9	60.9	60.2	58.6	58.2	57.4	60.0	57.8
32 Cash assets[5]	152.9	150.8	153.5	154.1	145.6	146.2	145.0	133.9	133.0	134.3	129.2	139.2
33 Other assets[6]	456.1	480.7	477.1	478.6	488.1	488.7	500.1	496.3	489.2	493.4	505.4	499.6
34 **Total assets**[7]	**4,403.5**	**4,556.7**	**4,589.4**	**4,640.6**	**4,680.1**	**4,677.9**	**4,709.6**	**4,700.0**	**4,683.6**	**4,685.0**	**4,720.1**	**4,712.9**
Liabilities												
35 Deposits	2,557.0	2,623.0	2,650.4	2,679.6	2,688.7	2,682.6	2,683.3	2,671.4	2,654.7	2,675.5	2,693.1	2,663.6
36 Transaction	315.9	302.1	312.9	305.5	314.9	311.3	291.6	310.9	291.8	297.3	322.3	340.9
37 Nontransaction	2,241.1	2,320.8	2,337.4	2,374.1	2,373.9	2,371.3	2,391.7	2,360.5	2,362.9	2,378.1	2,370.9	2,322.7
38 Large time	359.5	415.9	425.7	440.4	455.1	463.3	469.6	465.5	465.4	468.1	460.8	467.3
39 Other	1,881.7	1,905.0	1,911.8	1,933.6	1,918.7	1,907.9	1,922.1	1,895.0	1,897.5	1,910.0	1,910.0	1,855.5
40 Borrowings	775.9	812.5	825.7	836.0	844.7	837.7	831.4	838.9	834.3	831.8	845.4	838.1
41 From banks in the U.S.	135.7	145.1	149.4	151.1	147.2	149.0	136.5	135.0	138.6	132.3	142.7	125.9
42 From others	640.2	667.4	676.3	684.9	697.5	688.8	694.9	703.9	695.7	699.5	702.7	712.3
43 Net due to related foreign offices	242.2	249.9	257.1	264.7	279.1	280.2	313.4	305.8	314.5	288.8	304.6	320.1
44 Other liabilities	315.5	318.7	327.7	357.5	361.9	357.4	363.4	362.5	355.0	362.6	369.7	367.9
45 **Total liabilities**	**3,890.7**	**4,004.1**	**4,060.9**	**4,137.8**	**4,174.5**	**4,157.9**	**4,191.4**	**4,178.6**	**4,158.5**	**4,158.6**	**4,212.8**	**4,189.7**
46 Residual (assets less liabilities)[8]	512.9	552.6	528.4	502.8	505.6	520.0	518.2	521.4	525.1	526.4	507.3	523.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Not seasonally adjusted											
Assets												
47 Bank credit	3,667.8	3,800.8	3,815.2	3,884.8	3,946.5	3,937.2	3,938.5	3,959.7	3,955.4	3,955.2	3,960.4	3,965.5
48 Securities in bank credit	1,019.7	1,053.5	1,057.3	1,110.1	1,135.4	1,124.4	1,126.7	1,131.5	1,125.6	1,121.2	1,137.0	1,140.4
49 Treasury and Agency securities[2]	594.8	611.9	615.9	641.4	646.5	648.6	650.4	655.9	647.8	649.1	658.7	665.1
50 Trading account	46.3	42.5	39.0	43.4	40.9	48.0	49.0	46.5	41.7	46.3	46.5	50.1
51 Investment account	548.6	569.4	576.9	598.0	605.5	600.5	601.4	609.4	606.1	602.9	612.3	615.0
52 Mortgage-backed	449.1	488.8	497.3	512.2	521.6	524.7	531.6	539.1	537.8	535.8	541.3	540.5
53 Other	99.5	80.6	79.6	85.8	84.0	75.9	69.8	70.4	68.3	67.1	70.9	74.5
54 Other securities	424.9	441.6	441.5	468.7	489.0	475.8	476.3	475.6	477.8	472.0	478.3	475.3
55 Trading account	213.6	208.1	203.8	224.7	240.6	228.5	226.4	223.3	225.3	220.4	225.2	223.5
56 Investment account	211.3	233.6	237.7	244.0	248.4	247.3	249.9	252.3	252.5	251.6	253.2	251.8
57 State and local government	38.0	41.2	41.9	42.8	44.8	43.9	42.5	42.6	42.7	42.7	42.5	42.7
58 Other	173.2	192.4	195.8	201.2	203.5	203.4	207.4	209.7	209.8	208.9	210.7	209.1
59 Loans and leases in bank credit[3]	2,648.2	2,747.3	2,757.9	2,774.7	2,811.0	2,812.8	2,811.8	2,828.2	2,829.8	2,834.1	2,823.3	2,825.1
60 Commercial and industrial	496.5	529.7	534.9	545.0	555.3	551.0	549.2	554.5	553.5	559.4	553.5	552.4
61 Real estate	1,394.8	1,443.7	1,439.8	1,451.3	1,466.7	1,483.9	1,499.0	1,501.1	1,511.7	1,503.5	1,495.6	1,494.5
62 Revolving home equity	308.5	318.8	318.8	319.5	321.3	322.7	323.6	324.6	324.3	324.3	324.6	325.1
63 Other	1,086.3	1,124.9	1,121.0	1,131.8	1,145.4	1,161.2	1,175.4	1,176.6	1,187.4	1,179.3	1,171.0	1,169.4
64 Other residential	684.0	695.0	692.8	702.1	708.9	721.4	733.1	728.8	740.3	729.5	723.4	722.1
65 Commercial	402.3	429.9	428.3	429.7	436.5	439.7	442.4	447.8	447.0	449.8	447.6	447.3
66 Consumer	385.2	387.4	393.9	395.8	401.0	395.6	386.1	394.4	390.3	393.1	396.8	398.2
67 Credit cards and related plans	143.0	143.9	138.8	138.6	142.3	141.5	141.4	145.4	143.5	145.2	146.9	146.7
68 Other	242.1	243.5	255.2	257.3	258.8	254.2	244.7	248.9	246.8	247.9	249.9	251.5
69 Security[4]	95.4	99.2	99.2	92.2	95.4	84.5	81.2	84.5	83.3	83.3	85.1	85.6
70 Federal funds sold to and repurchase agreements with broker–dealers	79.5	81.6	82.0	74.3	76.6	66.0	64.1	67.5	67.4	67.8	67.0	67.4
71 Other	15.9	17.7	17.2	17.9	18.9	18.5	17.0	17.0	16.0	15.6	18.0	18.2
72 State and local government	17.7	19.2	19.0	19.0	19.3	19.5	19.6	20.4	19.6	20.7	20.9	20.5
73 Agricultural	9.5	10.0	9.9	9.8	10.1	10.1	10.1	10.2	10.2	10.2	10.2	10.1
74 Federal funds sold to and repurchase agreements with others	25.0	18.4	20.2	19.1	18.3	23.7	23.7	23.1	23.0	24.2	22.0	23.0
75 All other loans	131.0	147.1	148.2	149.9	152.2	151.6	150.2	148.0	146.1	147.7	147.4	148.7
76 Lease-financing receivables	93.1	92.7	92.7	92.5	92.6	93.0	92.6	92.0	92.0	91.9	91.9	92.1
77 Interbank loans	153.6	142.8	145.0	149.4	142.4	141.7	139.8	131.3	129.3	123.1	135.7	135.7
78 Federal funds sold to and repurchase agreements with commercial banks	87.3	73.5	73.9	84.7	81.4	81.3	80.3	72.4	71.2	64.4	76.8	77.0
79 Other	66.3	69.3	71.1	64.7	61.0	60.4	59.5	58.8	58.1	58.6	58.9	58.7
80 Cash assets[5]	143.9	150.2	149.0	153.3	144.4	143.7	141.0	125.6	120.4	122.6	115.9	138.1
81 Other assets[6]	458.6	474.6	472.3	482.3	492.4	490.8	501.4	499.0	493.8	499.1	506.1	499.0
82 **Total assets**[7]	**4,389.8**	**4,535.6**	**4,548.2**	**4,636.9**	**4,692.5**	**4,680.2**	**4,687.9**	**4,682.6**	**4,665.9**	**4,667.0**	**4,685.2**	**4,705.5**
Liabilities												
83 Deposits	2,548.0	2,631.0	2,643.4	2,685.4	2,677.6	2,683.7	2,676.2	2,662.8	2,661.3	2,678.6	2,646.9	2,654.6
84 Transaction	305.5	297.3	311.3	311.7	310.3	310.7	287.3	300.9	258.1	290.9	322.7	342.9
85 Nontransaction	2,242.5	2,333.7	2,332.2	2,373.7	2,367.3	2,373.0	2,388.9	2,361.9	2,403.1	2,387.6	2,324.2	2,311.7
86 Large time	359.5	418.5	421.9	435.6	454.6	465.9	471.1	465.5	470.2	467.2	459.0	464.1
87 Other	1,883.0	1,915.2	1,910.2	1,938.1	1,912.7	1,907.1	1,917.8	1,896.4	1,933.0	1,920.5	1,865.3	1,847.6
88 Borrowings	770.0	810.4	818.3	840.2	857.7	848.2	826.8	832.2	826.3	820.6	841.0	835.2
89 From banks in the U.S.	136.7	143.7	148.4	154.0	147.1	148.3	135.8	135.9	140.1	131.5	141.8	128.6
90 From others	633.3	666.7	669.9	686.3	710.6	699.8	691.1	696.2	686.3	689.1	699.3	706.6
91 Net due to related foreign offices	243.6	257.0	250.5	252.5	277.7	276.1	307.5	307.6	311.9	288.1	308.6	326.3
92 Other liabilities	317.4	325.5	319.9	343.5	360.8	353.0	357.2	364.7	352.7	362.6	373.9	374.1
93 **Total liabilities**	**3,879.1**	**4,023.8**	**4,032.1**	**4,121.7**	**4,173.8**	**4,160.9**	**4,167.7**	**4,167.3**	**4,152.2**	**4,149.9**	**4,170.4**	**4,190.1**
94 Residual (assets less liabilities)[8]	510.7	511.7	516.1	515.3	518.6	519.3	520.2	515.3	513.6	517.1	514.7	515.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,918.1	3,017.1	3,044.0	3,061.0	3,082.4	3,110.4	3,134.9	3,141.0	3,132.1	3,138.1	3,147.2	3,145.5
2 Securities in bank credit	714.4	706.0	700.5	694.5	692.7	690.9	689.5	688.7	688.6	687.9	689.5	689.6
3 Treasury and Agency securities[2]	491.6	489.9	484.4	479.2	477.4	474.3	473.7	472.7	472.6	472.0	473.1	473.0
4 Other securities	222.8	216.1	216.1	215.3	215.4	216.6	215.7	216.1	216.0	215.9	216.3	216.7
5 Loans and leases in bank credit[3]	2,203.7	2,311.1	2,343.5	2,366.4	2,389.7	2,419.5	2,445.4	2,452.3	2,443.5	2,450.1	2,457.7	2,455.9
6 Commercial and industrial	349.5	367.4	371.3	375.4	380.2	386.5	393.2	400.3	398.2	400.5	401.2	401.7
7 Real estate	1,413.4	1,492.4	1,520.9	1,537.2	1,554.4	1,575.4	1,593.7	1,594.3	1,589.1	1,591.5	1,597.9	1,596.5
8 Revolving home equity	134.7	128.5	128.5	125.8	123.4	123.2	128.3	124.0	123.7	123.7	123.8	123.7
9 Other	1,278.7	1,363.9	1,392.5	1,411.5	1,430.9	1,452.2	1,465.4	1,470.3	1,465.5	1,467.8	1,474.1	1,472.8
10 Consumer	329.6	328.1	326.7	328.6	330.2	330.3	332.0	330.6	329.8	331.0	330.9	330.6
11 Security[4]	9.1	11.1	11.4	11.6	11.3	11.7	11.5	11.2	11.1	11.4	11.5	11.0
12 Other loans and leases	102.1	112.0	113.1	113.6	113.6	115.7	115.0	115.9	115.3	115.8	116.2	116.2
13 Interbank loans	80.2	99.1	104.8	106.5	102.3	106.7	102.9	99.1	101.1	101.1	98.0	95.1
14 Cash assets[5]	111.1	114.6	112.2	110.0	111.8	108.8	112.6	112.8	113.5	113.7	113.7	110.7
15 Other assets[6]	196.2	234.4	239.0	242.4	242.3	249.2	252.8	252.3	251.2	247.1	255.5	254.2
16 **Total assets**[7]	**3,272.0**	**3,431.9**	**3,466.6**	**3,486.3**	**3,504.8**	**3,541.0**	**3,568.8**	**3,570.7**	**3,563.7**	**3,565.5**	**3,579.7**	**3,570.9**
Liabilities												
17 Deposits	2,475.9	2,584.7	2,597.5	2,608.6	2,618.0	2,641.3	2,664.9	2,664.2	2,654.5	2,661.0	2,680.0	2,662.7
18 Transaction	352.8	347.2	351.4	343.0	350.5	340.5	333.7	338.9	330.8	333.4	341.7	349.4
19 Nontransaction	2,123.1	2,237.5	2,246.1	2,265.6	2,267.5	2,300.8	2,331.1	2,325.3	2,323.6	2,327.6	2,338.3	2,313.3
20 Large time	415.0	453.6	460.4	462.0	471.9	483.0	488.9	496.6	493.1	492.2	499.6	502.4
21 Other	1,708.0	1,784.0	1,785.7	1,803.6	1,795.6	1,817.8	1,842.2	1,828.7	1,830.6	1,835.4	1,838.6	1,810.9
22 Borrowings	514.7	531.7	530.7	525.7	540.6	549.4	545.5	533.3	528.1	530.6	536.7	537.7
23 From banks in the U.S.	164.2	165.8	166.8	163.7	167.9	167.1	163.4	150.8	148.0	149.4	153.0	151.4
24 From others	350.6	366.0	363.9	362.0	372.7	382.3	382.1	382.5	380.2	381.2	383.7	386.2
25 Net due to related foreign offices	14.1	19.6	18.5	18.9	19.2	18.4	20.4	19.0	19.5	18.1	19.4	19.0
26 Other liabilities	71.6	74.4	75.4	75.0	74.2	73.2	73.5	76.0	74.8	76.0	77.1	76.1
27 **Total liabilities**	**3,076.3**	**3,210.4**	**3,222.1**	**3,228.2**	**3,252.0**	**3,282.3**	**3,304.2**	**3,292.6**	**3,276.9**	**3,285.6**	**3,313.3**	**3,295.4**
28 Residual (assets less liabilities)[8]	195.7	221.5	244.5	258.1	252.7	258.7	264.6	278.2	286.8	279.9	266.4	275.5
	Not seasonally adjusted											
Assets												
29 Bank credit	2,916.7	3,013.4	3,031.7	3,048.8	3,075.0	3,099.2	3,124.4	3,139.2	3,126.0	3,135.5	3,147.3	3,148.0
30 Securities in bank credit	712.8	703.9	701.9	696.7	692.3	691.0	687.8	687.2	687.1	685.8	687.7	688.7
31 Treasury and Agency securities[2]	490.0	487.8	485.8	481.3	477.0	474.4	472.1	471.1	471.1	469.9	471.4	472.0
32 Other securities	222.8	216.1	216.1	215.3	215.4	216.6	215.7	216.1	216.0	215.9	216.3	216.7
33 Loans and leases in bank credit[3]	2,203.9	2,309.5	2,329.9	2,352.1	2,382.7	2,408.3	2,436.6	2,452.0	2,438.9	2,449.7	2,459.6	2,459.3
34 Commercial and industrial	347.6	367.6	372.1	377.4	382.8	388.3	393.1	398.0	396.2	398.3	399.0	399.1
35 Real estate	1,414.1	1,492.1	1,511.7	1,526.5	1,549.1	1,566.0	1,587.3	1,594.8	1,587.6	1,591.7	1,598.9	1,599.7
36 Revolving home equity	134.9	128.2	127.8	125.4	123.5	123.5	128.4	124.2	123.8	124.1	124.1	123.9
37 Other	1,279.1	1,363.9	1,383.9	1,401.0	1,425.7	1,442.5	1,458.9	1,470.6	1,463.8	1,467.7	1,474.8	1,475.8
38 Other residential	497.7	511.4	520.2	524.9	537.6	544.6	550.0	553.8	550.0	551.5	556.2	556.5
39 Commercial	781.4	852.5	863.8	876.1	888.1	897.9	908.9	916.8	913.8	916.2	918.5	919.2
40 Consumer	328.9	329.4	322.8	324.2	327.0	326.3	328.4	329.9	326.3	330.1	332.4	331.4
41 Credit cards and related plans	165.9	162.3	158.2	161.0	164.3	163.4	165.4	166.3	163.5	166.6	168.5	167.3
42 Other	163.0	167.0	164.6	163.2	162.7	162.9	163.0	163.6	162.8	163.5	163.9	164.1
43 Security[4]	9.2	11.1	11.7	11.6	11.1	11.6	11.3	11.2	11.3	11.5	11.3	10.9
44 Other loans and leases	104.2	109.3	111.6	112.4	112.7	116.2	116.4	118.0	117.5	118.1	118.1	118.2
45 Interbank loans	78.2	101.8	110.6	108.8	96.6	100.9	97.0	96.8	98.1	100.0	94.4	92.7
46 Cash assets[5]	109.4	114.1	107.6	106.5	110.4	107.9	112.2	111.1	110.0	111.0	108.8	113.1
47 Other assets[6]	196.2	234.4	239.0	242.4	242.3	249.2	252.8	252.3	251.2	247.1	255.5	254.2
48 **Total assets**[7]	**3,266.9**	**3,430.5**	**3,455.5**	**3,472.7**	**3,490.4**	**3,523.2**	**3,552.1**	**3,564.9**	**3,551.0**	**3,559.1**	**3,571.4**	**3,573.3**
Liabilities												
49 Deposits	2,472.6	2,578.5	2,596.4	2,615.6	2,614.9	2,639.7	2,656.2	2,661.0	2,657.8	2,660.7	2,658.5	2,663.1
50 Transaction	350.0	342.9	349.1	344.8	346.8	339.0	331.5	336.2	313.0	326.2	342.4	363.7
51 Nontransaction	2,122.6	2,235.6	2,247.3	2,270.8	2,268.1	2,300.7	2,324.7	2,324.8	2,344.8	2,334.5	2,316.1	2,299.4
52 Large time	415.0	453.6	460.4	462.0	471.9	483.0	488.9	496.6	493.1	492.2	499.6	502.4
53 Other	1,707.6	1,782.0	1,786.9	1,808.8	1,796.2	1,817.7	1,835.7	1,828.2	1,851.7	1,842.3	1,816.4	1,797.0
54 Borrowings	514.7	531.7	530.7	525.7	540.6	549.4	545.5	533.3	528.1	530.6	536.7	537.7
55 From banks in the U.S.	164.2	165.8	166.8	163.7	167.9	167.1	163.4	150.8	148.0	149.4	153.0	151.4
56 From others	350.6	366.0	363.9	362.0	372.7	382.3	382.1	382.5	380.2	381.2	383.7	386.2
57 Net due to related foreign offices	14.1	19.6	18.5	18.9	19.2	18.4	20.4	19.0	19.5	18.1	19.4	19.0
58 Other liabilities	71.6	74.4	75.4	75.0	74.2	73.2	73.5	76.0	74.8	76.0	77.1	76.1
59 **Total liabilities**	**3,073.1**	**3,204.2**	**3,221.0**	**3,235.2**	**3,248.9**	**3,280.7**	**3,295.5**	**3,289.4**	**3,280.3**	**3,285.4**	**3,291.8**	**3,295.8**
60 Residual (assets less liabilities)[8]	193.9	226.3	234.5	237.5	241.5	242.5	256.5	275.5	270.7	273.7	279.6	277.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.	Feb.r	Mar.r	Apr.r	Mayr	Junr	Julyr	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Seasonally adjusted											
Assets												
1 Bank credit	766.3	819.0	829.6	848.5	898.7	889.1	892.5	919.9	909.3	921.3	919.3	931.3
2 Securities in bank credit	331.8r	343.0	344.4	356.9	383.2	376.1	374.1	384.4	383.9	383.3	384.5	386.5
3 Treasury and Agency securities[2]	86.0	77.9	78.3	77.2	80.1	79.5	80.5	84.4	83.1	85.3	82.9	86.6
4 Other securities	245.7	265.0	266.1	279.7	303.0	296.6	293.6	300.0	300.7	298.0	301.6	299.8
5 Loans and leases in bank credit[3]	434.5r	476.1	485.2	491.6	515.5	513.0	518.4	535.5	525.4	538.0	534.8	544.8
6 Commercial and industrial	162.4r	174.2	176.3	181.8	186.6	192.0	194.5	207.5	203.7	208.2	209.4	209.8
7 Real estate	17.0	20.8	21.3	22.1	22.7	22.2	22.7	22.4	22.6	22.5	22.2	22.2
8 Security[4]	141.7	148.9	155.9	155.5	169.5	164.1	163.7	167.1	162.4	168.5	164.7	173.6
9 Other loans and leases	113.4	132.2	131.7	132.3	136.8	134.7	137.5	138.4	136.7	138.8	138.6	139.1
10 Interbank loans	48.5	43.6	47.6	47.9	45.1	48.5	46.5	51.3	47.7	53.0	56.1	49.9
11 Cash assets[5]	61.2	51.2	52.0	49.2	49.3	51.7	53.1	52.2	51.9	53.7	50.9	51.8
12 Other assets[6]	37.5	38.8	37.0	40.1	49.2	46.2	45.9	49.3	48.8	47.8	47.4	53.9
13 **Total assets**[7]	**913.1**	**952.0**	**965.7**	**985.2**	**1,041.7**	**1,035.0**	**1,037.5**	**1,072.0**	**1,057.1**	**1,075.3**	**1,073.2**	**1,086.4**
Liabilities												
14 Deposits	614.9r	619.5	650.3	673.3	673.1	678.0	680.0	702.4	670.7	710.5	716.7	714.5
15 Transaction	12.4	13.3	13.5	12.7	11.8	11.8	11.9	11.4	12.0	12.5	11.0	10.0
16 Nontransaction	602.5r	606.2	636.9	660.6	661.3	666.1	668.1	691.1	658.6	697.9	705.7	704.5
17 Borrowings	387.9r	439.3	436.1	420.2	437.2	444.6	434.0	436.0	434.7	438.6	429.6	441.3
18 From banks in the U.S.	53.2	60.2	61.9	55.3	51.0	50.7	49.1	47.4	51.1	48.4	42.3	46.7
19 From others	334.7r	379.0	374.2	364.8	386.2	393.9	384.9	388.6	383.6	390.2	387.4	394.6
20 Net due to related foreign offices	−193.4r	−209.4	−219.3	−217.4	−210.5	−216.1	−197.2	−196.1	−170.0	−196.6	−206.6	−213.4
21 Other liabilities	97.2	101.4	96.6	106.6	130.4	119.0	115.8	123.6	122.2	118.9	117.3	135.2
22 **Total liabilities**	**906.7**	**950.8**	**963.8**	**982.7**	**1,030.3**	**1,025.4**	**1,032.6**	**1,065.8**	**1,057.6**	**1,071.4**	**1,057.0**	**1,077.7**
23 Residual (assets less liabilities)[8]	6.4	1.3	1.9	2.5	11.5	9.6	4.9	6.3	−.5	3.9	16.2	8.7
	Not seasonally adjusted											
Assets												
24 Bank credit	758.6r	821.3	832.5	855.2	895.2	888.9	888.8	912.0	903.4	911.0	909.7	923.8
25 Securities in bank credit	331.8r	343.0	344.4	356.9	383.2	376.1	374.1	384.4	383.9	383.3	384.5	386.5
26 Treasury and Agency securities[2]	86.0	77.9	78.3	77.2	80.1	79.5	80.5	84.4	83.1	85.3	82.9	86.6
27 Trading account	26.7	26.6	28.1	24.9	26.9	25.7	26.2	27.6	27.8	28.1	25.7	28.8
28 Investment account	59.4	51.3	50.2	52.3	53.3	53.8	54.4	56.8	55.3	57.2	57.2	57.9
29 Other securities	245.7	265.0	266.1	279.7	303.0	296.6	293.6	300.0	300.7	298.0	301.6	299.8
30 Trading account	137.1r	157.1	157.1	170.4	192.1	183.1	180.6	183.6	183.5	182.6	184.5	184.1
31 Investment account	108.7	107.9	109.0	109.3	111.0	113.6	113.0	116.4	117.2	115.4	117.0	115.7
32 Loans and leases in bank credit[3]	426.9r	478.3	488.1	498.3	512.1	512.8	514.6	527.5	519.5	527.7	525.2	537.4
33 Commercial and industrial	161.9r	176.5	177.8	182.9	186.6	191.6	193.9	206.9	203.1	207.8	209.1	208.9
34 Real estate	17.0	20.8	21.3	22.1	22.7	22.2	22.7	22.4	22.6	22.5	22.2	22.2
35 Security[4]	133.2	151.6	157.8	159.6	165.3	162.7	160.5	160.9	158.1	160.3	156.8	167.8
36 Other loans and leases	114.7	129.5	131.3	133.7	137.6	136.3	137.5	137.3	135.7	137.1	137.2	138.5
37 Interbank loans	48.5	43.6	47.6	47.9	45.1	48.5	46.5	51.3	47.7	53.0	56.1	49.9
38 Cash assets[5]	61.6	50.4	50.4	48.4	48.6	51.0	52.6	52.5	51.8	54.2	51.2	52.5
39 Other assets[6]	37.2	39.7	36.9	39.2	49.7	46.2	45.1	48.8	51.1	48.3	44.9	51.5
40 **Total assets**[7]	**905.5r**	**954.6**	**966.9**	**990.2**	**1,038.2**	**1,034.2**	**1,032.4**	**1,064.0**	**1,053.5**	**1,066.0**	**1,061.4**	**1,077.2**
Liabilities												
41 Deposits	612.2r	620.7	653.4	682.4	685.1	688.7	681.4	699.3	665.5	703.2	716.9	713.9
42 Transaction	12.2	13.7	13.8	12.6	11.5	11.6	11.6	11.2	11.7	12.4	10.7	10.0
43 Nontransaction	599.9r	607.0	639.6	669.7	673.5	677.0	669.8	688.1	653.8	690.9	706.1	703.8
44 Borrowings	387.9r	439.3	436.1	420.2	437.2	444.6	434.0	436.0	434.7	438.6	429.6	441.3
45 From banks in the U.S.	53.2	60.2	61.9	55.3	51.0	50.7	49.1	47.4	51.1	48.4	42.3	46.7
46 From others	334.7r	379.0	374.2	364.8	386.2	393.9	384.9	388.6	383.6	390.2	387.4	394.6
47 Net due to related foreign offices	−194.1r	−209.5	−221.1	−220.1	−214.4	−218.9	−199.9	−197.1	−171.1	−197.3	−205.8	−215.0
48 Other liabilities	96.7	101.3	95.5	104.9	127.5	117.0	114.0	122.9	121.5	118.5	117.8	134.1
49 **Total liabilities**	**902.7r**	**951.7**	**964.0**	**987.3**	**1,035.3**	**1,031.3**	**1,029.5**	**1,061.1**	**1,050.6**	**1,063.1**	**1,058.5**	**1,074.3**
50 Residual (assets less liabilities)[8]	2.8	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Aug.	Feb.[r]	Mar.[r]	Apr.	May[r]	June	July[r]	Aug.	Aug. 9	Aug. 16	Aug. 23	Aug. 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	90.0	93.7	89.7	108.5	123.4	111.7	107.3	105.1	105.4	102.8	105.8	107.6
2 Revaluation losses on off-balance-sheet items[9]	79.7	82.5	79.4	96.6	110.6	99.6	96.1	92.3	94.6	90.9	92.5	92.3
3 Mortgage-backed securities[10]	544.3	578.5	588.1	603.6	615.0	618.9	625.4	634.1	634.0	630.4	636.4	634.2
4 Pass-through	416.9	447.3	457.3	473.8	482.9	484.6	491.1	500.7	499.0	497.7	503.2	502.2
5 CMO, REMIC, and other	127.4	131.1	130.8	129.8	132.0	134.3	134.3	133.3	135.0	132.8	133.2	132.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	–1.6	–11.1	–14.1	–19.6[r]	–21.1	–22.1[r]	–20.8	–14.3	–15.4	–14.4	–14.0	–13.1
7 Securitized consumer loans[12]	151.3[r]	164.8	166.5	166.8	165.8	165.8	166.6	164.7	164.7	164.3	164.2	165.2
8 Credit cards and related plans	130.7	135.4	136.8	137.9	137.5	136.2	134.6	133.1	133.0	132.7	132.7	133.9
9 Other	20.6[r]	29.4	29.7	28.9	28.4	29.6	32.0	31.5	31.7	31.6	31.5	31.3
10 Securitized business loans[12]	4.0	3.0	3.0	3.0	3.0	2.9	2.7	2.5	2.5	2.5	2.5	2.5
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	337.4	335.2	331.5	326.9[r]	326.4	326.4[r]	324.8	326.9	325.9	326.6	327.3	328.3
12 Securitized consumer loans[12]	213.9[r]	206.3	205.9	204.7[r]	203.2	208.6[r]	209.0	211.3	212.3	211.9	209.4	211.6
13 Credit cards and related plans	207.6[r]	200.1	199.7	198.6[r]	197.2	202.7[r]	203.3	205.8	206.9	206.5	201.2	208.1
14 Other	6.3[r]	6.2	6.2	6.2[r]	6.0	5.9[r]	5.6	5.5	5.4	5.4	8.1	3.6
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	56.8	60.6	58.1	64.4	78.2	70.7[r]	67.0	69.6	68.0	69.1	68.7	73.1
16 Revaluation losses on off-balance-sheet items[9]	62.2	64.1	62.0	68.2	82.8	75.8[r]	72.4	75.7	74.6	75.1	74.6	79.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.	Mar.	Apr.	May	June[r]	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,410.1[r]	7,713.1[r]	7,804.2	7,922.2	7,932.0	7,983.3	8,033.3	8,029.9	8,058.4	8,012.4	8,003.4	8,034.4
2 Securities in bank credit	2,078.1	2,115.1[r]	2,167.6[r]	2,204.4[r]	2,190.0	2,201.3	2,209.8	2,192.6	2,218.2	2,198.5	2,165.0	2,179.3
3 Treasury and Agency securities[2]	1,167.4	1,185.9	1,196.9	1,193.1	1,199.7	1,210.6	1,217.6	1,216.2	1,231.0	1,210.3	1,202.6	1,208.3
4 Other securities	910.7	929.2[r]	970.6[r]	1,011.3[r]	990.3	990.7	992.2	976.4	987.1	988.2	962.3	971.0
5 Loans and leases in bank credit[3]	5,332.0[r]	5,598.0[r]	5,636.6[r]	5,717.8[r]	5,742.1	5,782.0	5,823.6	5,837.3	5,840.2	5,813.9	5,838.4	5,855.1
6 Commercial and industrial	1,016.5[r]	1,080.6[r]	1,097.6[r]	1,118.0[r]	1,126.5	1,137.6	1,165.2	1,168.3	1,168.0	1,163.7	1,171.7	1,166.7
7 Real estate	2,841.8[r]	2,989.1[r]	3,013.8[r]	3,040.8[r]	3,080.7	3,117.9	3,117.3	3,123.8	3,116.2	3,104.7	3,121.3	3,137.0
8 Revolving home equity	443.0	449.9	446.4	443.7	444.6	451.2	447.3	449.3	446.9	447.0	447.9	448.4
9 Other	2,398.8[r]	2,539.2[r]	2,567.4[r]	2,597.1[r]	2,636.0	2,666.7	2,670.0	2,674.6	2,669.3	2,657.7	2,673.5	2,688.5
10 Consumer	720.2	722.3	726.8	733.6	728.6	721.8	727.0	725.1	731.9	726.4	722.4	721.4
11 Security[4]	246.7	269.3	260.9	281.1	259.2	256.9	263.9	273.6	268.4	272.0	272.4	275.1
12 Other loans and leases	506.7	536.7[r]	537.4[r]	544.3[r]	547.0	547.8	550.2	546.6	555.7	547.1	550.6	555.0
13 Interbank loans	289.4	300.5	299.7	287.4	298.0	290.6	281.1	309.8	293.6	298.1	307.0	320.6
14 Cash assets[5]	327.7	317.8	313.3	306.7	306.8	311.1	299.7	292.0	301.3	285.4	290.9	293.0
15 Other assets[6]	699.7	753.2	761.2	779.6	783.9	795.0	798.8	789.9	783.8	804.1	779.1	779.6
16 **Total assets**[7]	**8,658.5[r]**	**9,017.4**	**9,111.0[r]**	**9,228.1**	**9,253.0**	**9,312.2**	**9,345.2**	**9,353.9**	**9,369.4**	**9,332.4**	**9,312.6**	**9,359.8**
Liabilities												
17 Deposits	5,681.1	5,898.2	5,961.5	5,979.8	6,001.7	6,026.0	6,036.6	6,048.5	6,043.4	6,040.2	6,045.7	6,044.1
18 Transaction	669.4	677.8	661.3	677.2	663.7	637.1	659.5	635.7	644.0	604.5	649.7	634.5
19 Nontransaction	5,011.7	5,220.4	5,300.2	5,302.6	5,338.0	5,388.9	5,377.1	5,412.8	5,399.4	5,435.7	5,396.1	5,409.6
20 Large time	1,387.0	1,524.3	1,550.8	1,574.4	1,598.9	1,614.5	1,646.4	1,677.1	1,676.3	1,691.5	1,662.8	1,672.4
21 Other	3,624.7	3,696.1	3,749.4	3,728.3	3,739.1	3,774.4	3,730.8	3,735.7	3,723.1	3,744.2	3,733.2	3,737.2
22 Borrowings	1,682.0	1,792.6	1,781.9	1,822.5	1,831.5	1,808.8	1,806.5	1,838.0	1,823.6	1,831.2	1,831.8	1,859.2
23 From banks in the U.S.	357.5	378.1	370.2	366.1	366.7	348.6	332.8	365.8	337.0	355.0	360.8	392.4
24 From others	1,324.5	1,414.4	1,411.7	1,456.5	1,464.9	1,460.2	1,473.7	1,472.2	1,486.7	1,476.1	1,471.0	1,466.7
25 Net due to related foreign offices	70.6	56.3	66.2	87.9	82.5	136.1	128.5	71.4	96.2	66.7	81.9	76.3
26 Other liabilities	503.9	499.7	539.2	566.5	549.8	553.8	566.9	563.0	556.1	565.7	551.4	559.5
27 **Total liabilities**	**7,937.6**	**8,246.8**	**8,348.7**	**8,456.7**	**8,465.5**	**8,524.6**	**8,538.5**	**8,521.0**	**8,519.4**	**8,503.8**	**8,510.9**	**8,539.1**
28 Residual (assets less liabilities)[8]	720.9[r]	770.6[r]	762.3	771.3	787.5	787.6	806.7	832.9	850.0	828.6	801.8	820.8
	Not seasonally adjusted											
Assets												
29 Bank credit	7,408.3[r]	7,679.5	7,788.8[r]	7,916.8[r]	7,925.5	7,951.4	8,010.2	8,026.8	8,051.0	8,014.3	8,005.6	8,029.6
30 Securities in bank credit	2,073.8	2,105.1[r]	2,165.1[r]	2,212.4[r]	2,192.9	2,189.1	2,203.2	2,186.2	2,218.7	2,191.0	2,155.6	2,172.3
31 Treasury and Agency securities[2]	1,160.0	1,180.0	1,199.9	1,203.6	1,202.4	1,203.0	1,211.3	1,206.3	1,229.0	1,202.0	1,190.0	1,195.2
32 Other securities	913.8	925.1[r]	965.2[r]	1,008.8[r]	990.4	986.2	991.9	979.8	989.6	989.0	965.6	977.1
33 Loans and leases in bank credit[3]	5,334.4[r]	5,574.5[r]	5,623.7[r]	5,704.4[r]	5,732.6	5,762.2	5,807.0	5,840.6	5,832.4	5,823.3	5,850.0	5,857.3
34 Commercial and industrial	1,011.5[r]	1,084.2[r]	1,104.7[r]	1,124.1[r]	1,130.4	1,135.5	1,159.0	1,162.5	1,160.1	1,157.3	1,167.5	1,162.0
35 Real estate	2,848.5[r]	2,973.0[r]	3,000.0[r]	3,038.6[r]	3,072.1	3,109.3	3,117.7	3,130.9	3,123.9	3,116.2	3,128.1	3,140.0
36 Revolving home equity	444.9	446.6	444.9	444.7	446.2	452.1	448.8	451.1	448.5	449.2	450.0	450.2
37 Other	2,403.6[r]	2,526.4[r]	2,555.0[r]	2,593.9[r]	2,626.0	2,657.3	2,668.9	2,679.7	2,675.4	2,667.0	2,678.1	2,689.8
38 Consumer	721.9	716.7	720.1	728.0	721.9	714.5	724.3	726.8	729.1	727.5	726.5	726.1
39 Credit cards and related plans	311.9	296.9	299.6	306.5	304.8	306.8	311.8	312.2	313.0	311.6	313.1	312.8
40 Other	410.0	419.8	420.5	421.5	417.1	407.7	412.5	414.6	416.1	415.9	413.5	413.3
41 Security[4]	242.0	268.6	263.5	271.8	258.8	253.0	256.7	270.8	260.7	269.6	273.5	272.8
42 Other loans and leases	510.5	531.9[r]	535.4[r]	541.9[r]	549.4	549.8	549.3	549.7	558.5	552.6	554.4	556.4
43 Interbank loans	286.4	303.3	306.2	284.1	291.1	283.3	279.3	306.4	291.9	304.6	301.1	307.8
44 Cash assets[5]	329.1	307.0	308.1	303.4	302.7	306.3	290.0	293.0	322.6	290.5	279.8	287.5
45 Other assets[6]	701.6	748.2	764.0	784.5	786.1	795.4	801.1	792.0	792.3	810.9	774.4	780.0
46 **Total assets**[7]	**8,656.8**	**8,970.7**	**9,099.8**	**9,221.1**	**9,237.6**	**9,268.8**	**9,312.7**	**9,350.5**	**9,389.8**	**9,352.3**	**9,293.0**	**9,337.2**
Liabilities												
47 Deposits	5,672.2	5,893.2	5,983.4	5,977.5	6,011.9	6,011.6	6,021.9	6,038.1	6,098.9	6,068.5	5,994.6	5,970.5
48 Transaction	664.5	674.1	669.1	668.6	661.3	630.3	646.6	630.4	612.2	596.6	643.5	664.8
49 Nontransaction	5,007.7	5,219.1	5,314.3	5,308.9	5,350.6	5,381.3	5,375.2	5,407.7	5,486.7	5,471.9	5,351.1	5,305.7
50 Large time	1,379.6	1,523.3	1,555.0	1,585.8	1,612.2	1,617.6	1,643.6	1,668.2	1,675.3	1,679.6	1,648.1	1,662.9
51 Other	3,628.1	3,695.8	3,759.3	3,723.1	3,738.4	3,763.7	3,731.7	3,739.6	3,811.4	3,792.3	3,703.1	3,642.8
52 Borrowings	1,691.3	1,785.2	1,786.1	1,835.6	1,842.0	1,804.2	1,799.8	1,848.0	1,814.7	1,834.1	1,854.0	1,885.3
53 From banks in the U.S.	358.9	377.1	373.0	366.0	366.1	347.9	333.7	367.1	340.8	359.6	364.0	388.4
54 From others	1,332.4	1,408.1	1,413.1	1,469.6	1,475.9	1,456.4	1,466.0	1,480.9	1,473.9	1,474.5	1,490.0	1,496.9
55 Net due to related foreign offices	73.5	47.9	51.3	82.5	75.5	127.5	129.4	75.1	104.9	69.4	79.1	84.9
56 Other liabilities	507.2	490.9	523.4	562.4	543.4	545.8	568.5	566.7	566.1	568.6	547.9	567.4
57 **Total liabilities**	**7,944.2**	**8,217.2**	**8,344.2**	**8,458.1**	**8,472.8**	**8,489.2**	**8,519.4**	**8,527.9**	**8,584.6**	**8,540.6**	**8,475.6**	**8,508.1**
58 Residual (assets less liabilities)[8]	712.7[r]	753.5	755.7[r]	763.0	764.8	779.6	793.2	822.6	805.2	811.8	817.4	829.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.	Mar.	Apr.	May	June	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Seasonally adjusted											
Assets												
1 Bank credit	6,629.2[r]	6,883.5[r]	6,955.7[r]	7,023.5	7,042.8[r]	7,090.7	7,113.5	7,124.5	7,133.2	7,098.3	7,117.4	7,134.6
2 Securities in bank credit	1,730.5	1,769.3	1,809.2	1,819.8	1,812.4	1,826.2	1,825.5	1,822.3	1,832.5	1,817.6	1,808.5	1,817.0
3 Treasury and Agency securities[2]	1,080.6	1,107.6	1,119.7	1,112.9	1,120.2	1,130.1	1,133.2	1,131.7	1,144.0	1,124.3	1,121.0	1,125.4
4 Other securities	649.9	661.7	689.5	706.8	692.2	696.1	692.3	690.5	688.5	693.3	687.5	691.5
5 Loans and leases in bank credit[3]	4,898.7[r]	5,114.2	5,146.4	5,203.7	5,230.4[r]	5,264.5	5,288.0	5,302.2	5,300.7	5,280.7	5,308.9	5,317.6
6 Commercial and industrial	853.9	904.3[r]	915.8[r]	931.4[r]	934.5[r]	943.2	957.6	957.4	957.6	953.9	960.4	955.4
7 Real estate	2,825.3[r]	2,967.9[r]	2,991.8[r]	3,018.2[r]	3,058.5[r]	3,095.2	3,094.9	3,101.6	3,093.7	3,082.4	3,099.1	3,115.0
8 Revolving home equity	443.0	449.9	446.4	443.7	444.6	451.2	447.3	449.3	446.9	447.0	447.9	448.4
9 Other	2,382.3[r]	2,518.0[r]	2,545.4[r]	2,574.4[r]	2,613.9[r]	2,644.0	2,647.6	2,652.3	2,646.9	2,635.3	2,651.2	2,666.5
10 Consumer	720.2	722.3	726.8	733.6	728.6	721.8	727.0	725.1	731.9	726.4	722.4	721.4
11 Security[4]	108.5	113.4	105.5	111.6	95.1	93.2	96.8	110.9	102.1	108.9	116.2	112.7
12 Other loans and leases	390.9	406.4[r]	406.6[r]	408.9[r]	413.7[r]	411.1	411.7	407.2	415.3	409.2	410.8	413.1
13 Interbank loans	239.8	252.9	251.8	242.2	249.5	244.1	229.8	253.3	237.7	243.7	253.8	261.3
14 Cash assets[5]	267.9	265.7	264.1	257.4	255.0	258.1	247.5	244.9	249.9	235.7	247.6	246.6
15 Other assets[6]	659.5	716.1	721.1	730.4	737.7[r]	749.1	749.6	746.7	733.2	755.5	745.0	741.8
16 **Total assets**[7]	**7,728.6[r]**	**8,051.7[r]**	**8,125.7**	**8,186.4[r]**	**8,218.0**	**8,274.7**	**8,273.1**	**8,302.2**	**8,286.8**	**8,266.1**	**8,296.7**	**8,317.1**
Liabilities												
17 Deposits	5,060.0	5,247.8	5,288.2	5,306.7	5,323.9	5,348.2	5,335.8	5,321.2	5,319.9	5,302.4	5,329.0	5,318.4
18 Transaction	657.3	664.3	648.6	665.4	651.8	625.3	648.1	624.9	633.1	593.4	638.8	623.3
19 Nontransaction	4,402.7	4,583.5	4,639.6	4,641.3	4,672.1	4,722.9	4,687.7	4,696.4	4,686.8	4,709.0	4,690.2	4,695.1
20 Large time	792.2	886.1	902.5	927.1	946.3[r]	958.4	962.1	962.4	965.3	966.6	958.6	959.6
21 Other	3,610.5	3,697.4	3,737.2	3,714.3	3,725.7	3,764.5	3,725.5	3,734.0	3,721.4	3,742.4	3,731.5	3,735.5
22 Borrowings	1,301.1	1,356.4	1,361.7	1,385.3	1,387.1	1,376.2	1,371.6	1,391.7	1,391.5	1,380.0	1,389.3	1,411.5
23 From banks in the U.S.	306.6	316.2	314.8	315.1	316.0	299.6	285.6	310.4	292.6	301.1	302.4	332.9
24 From others	994.5	1,040.2	1,046.9	1,070.2	1,071.1	1,076.6	1,086.0	1,081.3	1,098.9	1,078.9	1,087.0	1,078.6
25 Net due to related foreign offices	252.7	275.6	283.5	298.4	298.6	333.8	325.0	315.3	306.5	306.3	335.6	329.2
26 Other liabilities	397.6	403.1	432.5	436.1	430.5[r]	433.7	440.4	442.6	425.6	447.3	435.8	443.9
27 **Total liabilities**	**7,011.3**	**7,283.0**	**7,366.0**	**7,426.5**	**7,440.1[r]**	**7,491.9**	**7,472.7**	**7,470.9**	**7,443.5**	**7,436.0**	**7,489.7**	**7,502.9**
28 Residual (assets less liabilities)[8]	717.3[r]	768.7[r]	759.8[r]	759.9[r]	777.9[r]	782.8	800.4	831.4	843.4	830.1	807.0	814.2
	Not seasonally adjusted											
Assets												
29 Bank credit	6,633.8[r]	6,847.0	6,933.6	7,021.5	7,036.5[r]	7,062.6	7,098.3	7,126.1	7,133.7	7,104.0	7,120.7	7,134.6
30 Securities in bank credit	1,726.3	1,759.2	1,806.8	1,827.8	1,815.3	1,814.0	1,818.9	1,815.8	1,833.0	1,810.1	1,799.1	1,810.1
31 Treasury and Agency securities[2]	1,073.2	1,101.7	1,122.7	1,123.4	1,123.0	1,122.4	1,126.9	1,121.9	1,142.0	1,116.1	1,108.3	1,112.4
32 Other securities	653.0	657.6	684.1	704.3	692.4	691.6	692.0	694.0	691.0	694.0	690.8	697.7
33 Loans and leases in bank credit[3]	4,907.5	5,087.8	5,126.8	5,193.8	5,221.2[r]	5,248.6	5,279.4	5,310.3	5,300.7	5,294.0	5,321.6	5,324.6
34 Commercial and industrial	850.0[r]	906.5[r]	921.9[r]	937.6[r]	938.7[r]	941.7	952.0	953.1	951.4	948.8	957.0	952.4
35 Real estate	2,832.0[r]	2,951.7[r]	2,977.9[r]	3,016.0[r]	3,050.0[r]	3,086.7	3,095.3	3,108.6	3,101.4	3,093.9	3,105.8	3,118.1
36 Revolving home equity	444.9	446.6	444.9	444.7	446.2	452.1	448.8	451.1	448.5	449.2	450.0	450.2
37 Other	2,387.1[r]	2,505.1[r]	2,533.0[r]	2,571.2[r]	2,603.8[r]	2,634.6	2,646.5	2,657.5	2,652.9	2,644.7	2,655.9	2,667.8
38 Other residential	1,182.7[r]	1,212.5[r]	1,226.8[r]	1,246.1[r]	1,265.7[r]	1,282.6	1,282.2	1,280.7	1,284.2	1,271.4	1,277.1	1,288.1
39 Commercial	1,204.4[r]	1,292.6[r]	1,306.2[r]	1,325.1[r]	1,338.1[r]	1,352.0	1,364.3	1,376.8	1,368.8	1,373.3	1,378.8	1,379.7
40 Consumer	721.9	716.7	720.1	728.0	721.9	714.5	724.3	726.8	729.1	727.5	726.5	726.1
41 Credit cards and related plans	311.9	296.9	299.6	306.5	304.8	306.8	311.8	312.2	313.0	311.6	313.1	312.8
42 Other	410.0	419.8	420.5	421.5	417.1	407.7	412.5	414.6	416.1	415.9	413.5	413.3
43 Security[4]	109.9	110.9	103.9	106.5	96.1	92.5	95.8	111.2	100.7	109.7	117.9	112.4
44 Other loans and leases	393.7	402.0[r]	403.1[r]	405.7[r]	414.5[r]	413.2	412.0	410.6	418.0	414.0	414.4	415.6
45 Interbank loans	236.9	255.7	258.2	239.0	242.6	236.7	228.0	250.0	236.0	250.2	247.9	248.5
46 Cash assets[5]	268.0	256.6	259.8	254.8	251.7[r]	253.7	237.5	244.9	270.6	239.4	235.3	240.2
47 Other assets[6]	662.1	711.3	724.8	734.8	739.9[r]	750.4	752.3	749.6	742.5	763.0	741.2	741.7
48 **Total assets**[7]	**7,732.7[r]**	**8,003.8**	**8,109.7[r]**	**8,182.9**	**8,203.4**	**8,236.3**	**8,248.6**	**8,303.3**	**8,315.3**	**8,289.2**	**8,277.9**	**8,297.9**
Liabilities												
49 Deposits	5,058.0	5,239.9	5,301.0	5,292.5	5,323.4	5,332.4	5,324.1	5,319.1	5,380.0	5,341.7	5,287.9	5,250.4
50 Transaction	652.3	660.4	656.5	657.1	649.7	618.7	635.5	619.5	601.4	585.4	632.6	653.3
51 Nontransaction	4,405.7	4,579.5	4,644.5	4,635.4	4,673.7	4,713.7	4,688.6	4,699.6	4,778.6	4,756.3	4,655.3	4,597.1
52 Large time	791.6	882.3	897.7	926.5	948.9	959.9	962.2	961.8	968.9	965.7	953.9	956.0
53 Other	3,614.0	3,697.1	3,746.9	3,708.9	3,724.8	3,753.8	3,726.4	3,737.9	3,809.7	3,790.6	3,701.4	3,641.1
54 Borrowings	1,310.3	1,349.0	1,365.9	1,398.3	1,397.5[r]	1,371.7	1,364.8	1,401.6	1,382.6	1,382.9	1,411.5	1,437.6
55 From banks in the U.S.	307.9	315.2	317.7	315.0	315.4	298.9	286.5	311.7	296.5	305.6	305.5	328.8
56 From others	1,002.4	1,033.9	1,048.3	1,083.4	1,082.1	1,072.8	1,078.3	1,089.9	1,086.1	1,077.3	1,106.0	1,108.8
57 Net due to related foreign offices	254.5	269.0	271.4	297.0	294.5	327.9	326.9	317.6	315.0	306.9	332.0	334.3
58 Other liabilities	400.0	395.4	418.5	435.0	426.1[r]	427.6	442.5	445.4	435.4	448.9	431.9	449.5
59 **Total liabilities**	**7,022.8**	**7,253.2**	**7,356.8**	**7,422.7**	**7,441.5[r]**	**7,459.6**	**7,458.3**	**7,483.7**	**7,513.1**	**7,480.4**	**7,463.4**	**7,471.8**
60 Residual (assets less liabilities)[8]	709.8	750.6	752.8	760.2	761.9[r]	776.7	790.3	819.7	802.3	808.9	814.5	826.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Seasonally adjusted											
Assets												
1 Bank credit	3,679.9	3,828.1	3,880.3	3,923.6	3,917.4	3,939.8	3,954.6	3,956.4	3,963.9	3,930.7	3,949.3	3,968.1
2 Securities in bank credit	1,019.1	1,073.8	1,116.6	1,126.4	1,123.2	1,137.5	1,136.3	1,127.8	1,140.9	1,121.6	1,115.9	1,123.4
3 Treasury and Agency securities[2]	590.7	628.2	642.5	634.9	647.6	657.2	660.2	656.9	669.3	646.2	647.4	651.6
4 Trading account	37.0	38.5	42.7	38.9	47.9	50.2	47.2	44.3	50.9	40.2	40.1	46.3
5 Investment account	553.7	589.8	599.7	596.1	599.7	607.0	613.0	612.6	618.4	606.0	607.2	605.3
6 Mortgage-backed	451.8	509.4	514.5	513.4	524.3	537.0	542.4	539.2	543.7	530.7	533.5	534.5
7 Other	101.9	80.4	85.3	82.7	75.4	70.0	70.6	73.4	74.7	75.3	73.8	70.9
8 Other securities	428.4	445.6	474.2	491.5	475.6	480.3	476.1	471.0	471.6	475.4	468.5	471.8
9 Trading account	213.9	205.7	227.3	241.8	228.5	228.6	224.3	222.2	219.5	223.2	219.1	226.9
10 Investment account	214.5	239.9	246.8	249.7	247.1	251.7	251.8	248.8	252.1	252.2	249.4	244.8
11 State and local government	38.1	42.2	43.3	45.1	43.8	42.9	42.7	42.6	42.3	43.2	42.5	42.5
12 Other	176.4	197.7	203.5	204.6	203.3	208.8	209.1	206.1	209.8	209.0	206.9	202.4
13 Loans and leases in bank credit[3]	2,660.9	2,754.3	2,763.7	2,797.2	2,794.2	2,802.3	2,818.3	2,828.5	2,823.0	2,809.1	2,833.4	2,844.7
14 Commercial and industrial	503.1	535.5	543.0	553.9	550.5	552.6	559.9	558.1	557.6	554.3	559.4	557.8
15 Real estate	1,408.2	1,451.7	1,459.3	1,468.6	1,488.1	1,506.3	1,505.5	1,508.7	1,501.1	1,492.1	1,506.0	1,519.7
16 Revolving home equity	309.9	322.3	321.5	321.2	322.4	323.8	324.2	327.2	324.1	324.8	325.6	326.6
17 Other	1,098.2	1,129.4	1,137.8	1,147.4	1,165.7	1,182.5	1,181.3	1,181.5	1,177.0	1,167.4	1,180.4	1,193.1
18 Other residential	684.7	697.8	704.2	707.0	721.0	734.1	729.2	724.6	725.8	714.0	721.4	733.7
19 Commercial	413.6	431.6	433.6	440.4	444.7	448.5	452.1	456.9	451.2	453.3	459.0	459.4
20 Consumer	362.8	370.5	373.2	377.7	372.7	364.2	370.1	370.3	372.8	371.0	368.4	368.6
21 Security[4]	98.7	102.1	93.9	100.4	83.5	81.7	85.6	99.5	91.0	97.4	104.6	101.2
22 Federal funds sold to and repurchase agreements with broker–dealers	82.4	84.4	75.6	80.6	65.2	64.8	68.7	82.5	73.8	80.6	86.1	85.0
23 Other	16.3	17.7	18.3	19.8	18.4	16.9	16.9	17.1	17.2	16.8	18.5	16.2
24 State and local government	18.4	19.1	19.0	19.4	19.5	19.6	20.4	20.6	20.6	20.5	20.5	20.6
25 Agricultural	9.8	10.0	9.9	10.2	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1
26 Federal funds sold to and repurchase agreements with others	28.9	20.4	19.3	18.4	23.8	23.9	23.3	24.5	24.3	23.4	21.6	29.0
27 All other loans	136.0	151.7	152.5	154.6	151.2	149.3	149.4	143.0	151.4	145.9	148.6	145.0
28 Lease-financing receivables	95.1	93.4	93.5	94.0	94.7	94.5	93.9	93.8	94.0	94.3	94.2	92.8
29 Interbank loans	156.7	149.0	146.3	140.9	143.8	142.3	131.6	156.6	138.9	143.5	157.9	169.4
30 Federal funds sold to and repurchase agreements with commercial banks	91.8	76.2	83.4	81.0	82.9	82.1	73.0	95.4	76.8	87.6	98.5	109.8
31 Other	64.9	72.8	62.9	59.9	60.9	60.2	58.6	61.2	62.1	55.9	59.4	59.6
32 Cash assets[5]	158.5	156.5	157.1	148.4	149.0	148.3	137.2	137.2	139.5	130.0	140.0	138.8
33 Other assets[6]	456.4	473.1	474.6	483.9	484.4	492.0	493.2	494.6	483.0	503.8	495.3	490.2
34 **Total assets**[7]	**4,418.5**	**4,574.7**	**4,626.2**	**4,664.9**	**4,662.7**	**4,690.6**	**4,684.9**	**4,713.3**	**4,693.8**	**4,676.6**	**4,711.0**	**4,735.2**
Liabilities												
35 Deposits	2,575.4	2,657.7	2,687.0	2,696.1	2,690.0	2,690.6	2,678.7	2,683.7	2,672.2	2,651.9	2,677.1	2,697.1
36 Transaction	313.4	314.8	307.4	316.7	313.2	293.3	312.7	301.1	309.8	277.4	315.3	299.5
37 Nontransaction	2,262.0	2,342.8	2,379.6	2,379.4	2,376.8	2,397.2	2,366.0	2,382.6	2,362.4	2,374.5	2,361.8	2,397.6
38 Large time	373.4	426.5	441.3	456.0	464.2	470.5	466.4	467.5	463.9	465.2	463.0	473.0
39 Other	1,888.6	1,916.4	1,938.3	1,923.3	1,912.5	1,926.7	1,899.6	1,915.1	1,898.5	1,909.3	1,898.8	1,924.6
40 Borrowings	781.1	831.5	842.0	850.8	843.7	836.5	844.0	857.2	869.9	857.3	855.1	861.4
41 From banks in the U.S.	139.8	150.5	152.2	148.3	150.0	137.4	136.0	149.6	144.6	147.4	145.9	161.3
42 From others	641.3	681.0	689.8	702.6	693.7	699.1	708.0	707.7	725.3	709.9	709.3	700.0
43 Net due to related foreign offices	239.5	257.1	264.7	279.1	280.2	313.4	305.8	295.2	286.9	286.8	315.3	308.8
44 Other liabilities	326.3	328.7	358.5	363.0	358.4	361.3	365.6	365.3	349.7	371.5	359.8	368.0
45 **Total liabilities**	**3,922.3**	**4,075.0**	**4,152.2**	**4,189.0**	**4,172.3**	**4,201.7**	**4,194.1**	**4,201.4**	**4,178.8**	**4,167.4**	**4,207.4**	**4,235.1**
46 Residual (assets less liabilities)[8]	496.2	499.7	474.1	475.9	490.4	488.8	490.8	511.9	515.1	509.2	503.6	500.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Not seasonally adjusted											
Assets												
47 Bank credit	3,680.9	3,799.6	3,869.3	3,930.4	3,921.3	3,922.1	3,942.5	3,954.4	3,964.8	3,932.5	3,946.3	3,962.6
48 Securities in bank credit	1,017.9	1,058.1	1,110.9	1,136.2	1,125.2	1,127.0	1,132.5	1,124.7	1,145.1	1,118.0	1,109.5	1,118.9
49 Treasury and Agency securities[2]	586.4	616.6	642.2	647.3	649.4	651.2	656.7	650.3	671.0	641.9	637.8	641.0
50 Trading account	36.1	39.0	43.4	40.9	48.0	49.0	46.5	43.2	50.8	39.7	39.1	44.5
51 Investment account	550.3	577.7	598.8	606.4	601.3	602.2	610.3	607.0	620.2	602.1	598.7	596.5
52 Mortgage-backed	449.5	498.0	512.9	522.4	525.5	532.4	540.0	534.4	545.0	527.3	526.0	527.2
53 Other	100.8	79.6	85.8	84.0	75.9	69.8	70.3	72.6	75.2	74.9	72.6	69.3
54 Other securities	431.5	441.5	468.7	489.0	475.8	475.8	475.8	474.4	474.2	476.1	471.7	477.9
55 Trading account	215.4	203.8	224.7	240.6	228.5	226.4	224.2	223.8	220.6	223.7	220.5	229.9
56 Investment account	216.1	237.7	244.0	248.4	247.2	249.3	251.6	250.6	253.5	252.4	251.2	248.0
57 State and local government	38.4	41.9	42.8	44.8	43.9	42.5	42.6	43.0	42.7	43.0	42.9	43.1
58 Other	177.7	195.8	201.2	203.5	203.4	206.8	209.0	207.6	210.9	209.4	208.3	205.0
59 Loans and leases in bank credit[3]	2,663.0	2,741.5	2,758.4	2,794.2	2,796.2	2,795.2	2,809.9	2,829.7	2,819.7	2,814.5	2,836.8	2,843.7
60 Commercial and industrial	501.2	536.9	547.1	557.4	553.0	551.2	556.6	556.0	554.3	551.7	557.8	556.5
61 Real estate	1,409.3	1,444.7	1,456.3	1,471.7	1,488.9	1,504.1	1,505.4	1,509.8	1,504.1	1,496.5	1,505.7	1,517.1
62 Revolving home equity	311.0	319.6	320.4	322.2	323.6	324.5	325.5	328.3	325.7	326.3	326.7	327.3
63 Other	1,098.3	1,125.1	1,135.9	1,149.6	1,165.3	1,179.6	1,179.9	1,181.5	1,178.4	1,170.3	1,179.0	1,189.9
64 Other residential	685.2	693.8	702.9	709.5	722.1	733.7	729.5	725.2	726.9	716.2	721.4	732.9
65 Commercial	413.0	431.3	432.9	440.0	443.2	445.9	450.5	456.3	451.5	454.1	457.6	457.0
66 Consumer	363.3	368.9	370.8	375.3	370.1	360.5	368.1	370.8	372.0	371.6	369.8	369.9
67 Credit cards and related plans	117.3	113.3	113.1	116.1	115.5	115.4	118.8	119.8	119.6	119.5	120.2	120.1
68 Other	246.0	255.6	257.7	259.2	254.6	245.0	249.3	251.0	252.4	252.2	249.6	249.8
69 Security[4]	100.2	99.3	92.3	95.5	84.6	81.2	84.6	99.9	89.3	98.3	106.7	101.5
70 Federal funds sold to and repurchase agreements with broker–dealers	83.7	82.0	74.3	76.6	66.1	64.2	67.6	82.6	72.4	81.2	87.2	85.1
71 Other	16.5	17.2	18.0	18.9	18.5	17.1	17.0	17.3	16.9	17.0	19.5	16.4
72 State and local government	18.4	19.1	19.0	19.4	19.5	19.6	20.4	20.6	20.6	20.5	20.5	20.6
73 Agricultural	9.8	9.9	9.8	10.1	10.1	10.2	10.2	10.1	10.1	10.1	10.1	10.1
74 Federal funds sold to and repurchase agreements with others	28.9	20.4	19.3	18.4	23.8	23.9	23.3	24.5	24.3	23.4	21.6	29.0
75 All other loans	137.5	148.5	150.2	152.5	151.9	150.5	148.3	144.8	151.4	148.9	151.3	146.8
76 Lease-financing receivables	94.4	93.9	93.7	93.8	94.3	93.9	93.2	93.2	93.4	93.4	93.3	92.2
77 Interbank loans	155.6	145.9	150.4	143.4	142.7	140.8	132.1	155.2	136.1	150.3	155.9	162.5
78 Federal funds sold to and repurchase agreements with commercial banks	91.2	74.8	85.7	82.4	82.3	81.3	73.3	94.5	75.3	91.7	97.3	105.3
79 Other	64.4	71.1	64.7	61.0	60.4	59.5	58.8	60.7	60.8	58.6	58.7	57.2
80 Cash assets[5]	157.0	151.9	156.3	147.2	146.5	144.3	128.7	135.8	151.5	132.0	130.2	132.8
81 Other assets[6]	458.9	468.3	478.3	488.3	486.5	493.3	495.9	497.4	492.4	511.3	491.5	490.1
82 **Total assets**[7]	**4,419.3**	**4,533.6**	**4,622.5**	**4,677.2**	**4,665.0**	**4,668.9**	**4,667.5**	**4,711.3**	**4,713.1**	**4,694.5**	**4,692.3**	**4,716.7**
Liabilities												
83 Deposits	2,574.4	2,650.7	2,692.8	2,684.9	2,691.1	2,683.5	2,670.1	2,682.4	2,706.2	2,681.8	2,651.2	2,650.8
84 Transaction	309.8	313.1	313.6	312.1	312.6	289.0	302.7	297.1	285.1	274.9	312.2	317.2
85 Nontransaction	2,264.6	2,337.6	2,379.3	2,372.8	2,378.5	2,394.5	2,367.4	2,385.3	2,421.1	2,406.9	2,339.0	2,333.6
86 Large time	372.9	422.8	436.5	455.5	466.8	472.0	466.4	466.9	467.5	464.3	458.3	469.4
87 Other	1,891.7	1,914.8	1,942.8	1,917.3	1,911.7	1,922.4	1,901.0	1,918.4	1,953.6	1,942.5	1,880.8	1,864.2
88 Borrowings	790.4	824.1	846.2	863.8	854.2	832.0	837.3	867.2	861.0	860.2	877.3	887.5
89 From banks in the U.S.	141.2	149.5	155.1	148.2	149.4	136.7	136.9	150.9	148.5	151.9	149.0	157.3
90 From others	649.2	674.6	691.1	715.7	704.8	695.2	700.4	716.3	712.5	708.3	728.3	730.2
91 Net due to related foreign offices	241.2	250.5	252.5	277.7	276.1	307.5	307.7	297.4	295.5	287.4	311.8	313.9
92 Other liabilities	328.7	320.9	344.5	361.8	354.0	355.2	367.8	368.0	359.6	373.0	355.9	373.6
93 **Total liabilities**	**3,934.7**	**4,046.2**	**4,136.1**	**4,188.4**	**4,175.3**	**4,178.1**	**4,182.8**	**4,215.0**	**4,222.3**	**4,202.3**	**4,196.2**	**4,225.7**
94 Residual (assets less liabilities)[8]	484.6	487.4	486.5	488.8	489.7	490.8	484.7	496.3	490.8	492.2	496.1	491.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,946.6	3,059.7	3,076.5	3,098.4	3,126.4	3,150.9	3,157.7	3,166.1	3,166.0	3,164.3	3,166.5	3,165.7
2 Securities in bank credit	708.7	699.7	693.8	691.9	690.1	688.7	687.9	692.4	688.3	692.7	691.0	692.8
3 Treasury and Agency securities[2]	487.2	483.6	478.4	476.5	473.5	472.9	471.7	472.8	471.5	474.8	472.0	473.0
4 Other securities	221.5	216.1	215.3	215.4	216.6	215.8	216.2	219.6	216.8	217.9	219.0	219.8
5 Loans and leases in bank credit[3]	2,237.9	2,359.9	2,382.8	2,406.5	2,436.2	2,462.2	2,469.7	2,473.7	2,477.7	2,471.6	2,475.5	2,472.9
6 Commercial and industrial	350.8	368.8	372.8	377.5	384.0	390.6	397.7	399.3	400.0	399.6	401.0	397.7
7 Real estate	1,417.1	1,516.2	1,532.4	1,549.5	1,570.4	1,588.9	1,589.4	1,592.9	1,592.6	1,590.2	1,593.1	1,595.3
8 Revolving home equity	133.1	127.6	124.9	122.5	122.3	127.4	123.1	122.1	122.8	122.3	122.3	121.9
9 Other	1,284.0	1,388.6	1,407.5	1,427.0	1,448.2	1,461.5	1,466.3	1,470.8	1,469.8	1,468.0	1,470.8	1,473.4
10 Consumer	357.5	351.8	353.6	355.9	355.9	357.6	356.9	354.8	359.1	355.5	353.9	352.9
11 Security[4]	9.8	11.3	11.6	11.2	11.6	11.4	11.2	11.4	11.1	11.4	11.6	11.5
12 Other loans and leases	102.7	111.9	112.4	112.3	114.4	113.7	114.6	115.3	114.8	114.9	115.8	115.6
13 Interbank loans	83.2	103.9	105.5	101.3	105.7	101.9	98.2	96.7	98.9	100.2	96.0	91.9
14 Cash assets[5]	109.4	109.3	107.0	109.0	106.0	109.7	110.4	107.6	110.5	105.7	107.6	107.7
15 Other assets[6]	203.1	243.0	246.5	246.5	253.4	257.1	256.4	252.1	250.2	251.7	249.8	251.5
16 **Total assets**[7]	**3,307.3**	**3,481.2**	**3,500.7**	**3,520.0**	**3,556.2**	**3,584.2**	**3,587.0**	**3,586.9**	**3,589.8**	**3,586.3**	**3,584.1**	**3,581.0**
Liabilities												
17 Deposits	2,484.6	2,590.2	2,601.2	2,610.7	2,633.9	2,657.6	2,657.1	2,637.5	2,647.7	2,650.5	2,651.8	2,621.3
18 Transaction	343.9	349.5	341.2	348.7	338.7	331.9	335.4	323.7	323.3	316.0	323.5	323.8
19 Nontransaction	2,140.7	2,240.7	2,260.1	2,262.0	2,295.3	2,325.7	2,321.7	2,313.8	2,324.4	2,334.5	2,328.4	2,297.5
20 Large time	418.8	459.6	461.2	471.0	482.1	487.9	495.8	494.9	501.5	501.4	495.7	486.6
21 Other	1,721.9	1,781.1	1,798.9	1,791.0	1,813.2	1,837.8	1,825.9	1,818.9	1,822.9	1,833.1	1,832.7	1,810.9
22 Borrowings	519.9	524.9	519.7	534.5	543.3	539.7	527.5	534.5	521.6	522.7	534.2	550.1
23 From banks in the U.S.	166.8	165.7	162.6	166.8	166.0	162.2	149.6	160.8	148.0	153.7	156.5	171.5
24 From others	353.2	359.2	357.1	367.7	377.3	377.5	378.0	373.7	373.6	369.0	377.7	378.6
25 Net due to related foreign offices	13.3	18.5	18.9	19.2	18.4	20.4	19.2	20.1	19.6	19.5	20.3	20.4
26 Other liabilities	71.3	74.4	74.0	73.1	72.1	72.4	74.8	77.3	75.9	75.9	76.0	75.9
27 **Total liabilities**	**3,089.0**	**3,208.0**	**3,213.8**	**3,237.5**	**3,267.8**	**3,290.2**	**3,278.6**	**3,269.5**	**3,264.7**	**3,268.6**	**3,282.3**	**3,267.7**
28 Residual (assets less liabilities)[8]	218.3	273.2	286.9	282.6	288.4	294.0	308.4	317.4	325.1	317.6	301.8	313.3
	Not seasonally adjusted											
Assets												
29 Bank credit	2,952.9	3,047.4	3,064.3	3,091.1	3,115.2	3,140.5	3,155.8	3,171.8	3,168.9	3,171.6	3,174.4	3,172.0
30 Securities in bank credit	708.4	701.1	695.9	691.5	690.2	687.1	686.4	691.2	687.9	692.1	689.6	691.1
31 Treasury and Agency securities[2]	486.8	485.0	480.5	476.2	473.6	471.2	470.2	471.6	471.1	474.2	470.6	471.4
32 Other securities	221.5	216.1	215.3	215.4	216.6	215.8	216.2	219.6	216.8	217.9	219.0	219.8
33 Loans and leases in bank credit[3]	2,244.6	2,346.3	2,368.4	2,399.6	2,425.0	2,453.4	2,469.4	2,480.6	2,481.0	2,479.5	2,484.8	2,480.9
34 Commercial and industrial	348.8	369.6	374.8	380.2	385.7	390.5	395.5	397.1	397.1	397.0	399.2	395.9
35 Real estate	1,422.7	1,507.0	1,521.6	1,544.2	1,561.1	1,582.5	1,589.9	1,598.8	1,597.3	1,597.4	1,600.1	1,600.9
36 Revolving home equity	133.8	126.9	124.5	122.6	122.6	127.6	123.3	122.8	122.8	123.0	123.2	123.0
37 Other	1,288.8	1,380.0	1,397.1	1,421.7	1,438.5	1,455.0	1,466.6	1,476.0	1,474.5	1,474.4	1,476.9	1,478.0
38 Other residential	497.4	518.7	523.9	536.6	543.6	548.9	552.7	555.5	557.3	555.2	555.7	555.2
39 Commercial	791.4	861.3	873.2	885.1	894.9	906.1	913.8	920.5	917.2	919.2	921.2	922.7
40 Consumer	358.6	347.9	349.3	352.7	351.8	354.0	356.2	355.9	357.1	355.9	356.8	356.2
41 Credit cards and related plans	194.6	183.7	186.4	190.4	189.3	191.4	193.0	192.4	193.4	192.2	192.8	192.7
42 Other	164.0	164.2	162.8	162.3	162.5	162.7	163.2	163.6	163.7	163.7	163.9	163.5
43 Security[4]	9.6	11.6	11.6	11.0	11.5	11.3	11.2	11.3	11.4	11.5	11.2	10.9
44 Other loans and leases	104.8	110.3	111.1	111.5	114.9	115.1	116.7	117.5	118.1	117.7	117.5	116.9
45 Interbank loans	81.2	109.8	107.8	95.7	99.9	96.0	95.9	94.8	99.9	99.8	92.0	86.0
46 Cash assets[5]	111.0	104.7	103.4	107.6	105.1	109.3	108.8	109.1	119.1	107.3	105.1	107.4
47 Other assets[6]	203.1	243.0	246.5	246.5	253.4	257.1	256.4	252.1	250.2	251.7	249.8	251.5
48 **Total assets**[7]	**3,313.3**	**3,470.2**	**3,487.1**	**3,505.7**	**3,538.3**	**3,567.4**	**3,581.2**	**3,592.0**	**3,602.3**	**3,594.7**	**3,585.5**	**3,581.2**
Liabilities												
49 Deposits	2,483.6	2,589.1	2,608.2	2,607.6	2,632.3	2,648.9	2,654.0	2,636.7	2,673.8	2,659.9	2,636.7	2,599.6
50 Transaction	342.6	347.2	342.9	345.0	337.1	329.7	332.8	322.4	316.2	310.6	320.5	336.1
51 Nontransaction	2,141.1	2,241.9	2,265.3	2,262.6	2,295.2	2,319.2	2,321.2	2,314.3	2,357.5	2,349.4	2,316.3	2,263.5
52 Large time	418.8	459.6	461.2	471.0	482.1	487.9	495.8	494.9	501.5	501.4	495.7	486.6
53 Other	1,722.3	1,782.3	1,804.1	1,791.6	1,813.1	1,831.4	1,825.5	1,819.4	1,856.1	1,848.0	1,820.6	1,776.9
54 Borrowings	519.9	524.9	519.7	534.5	543.3	539.7	527.5	534.5	521.6	522.7	534.2	550.1
55 From banks in the U.S.	166.8	165.7	162.6	166.8	166.0	162.2	149.6	160.8	148.0	153.7	156.5	171.5
56 From others	353.2	359.2	357.1	367.7	377.3	377.5	378.0	373.7	373.6	369.0	377.7	378.6
57 Net due to related foreign offices	13.3	18.5	18.9	19.2	18.4	20.4	19.2	20.1	19.6	19.5	20.3	20.4
58 Other liabilities	71.3	74.4	74.0	73.1	72.1	72.4	74.8	77.3	75.9	75.9	76.0	75.9
59 **Total liabilities**	**3,088.1**	**3,207.0**	**3,220.8**	**3,234.4**	**3,266.2**	**3,281.5**	**3,275.5**	**3,268.7**	**3,290.8**	**3,278.0**	**3,267.2**	**3,246.0**
60 Residual (assets less liabilities)[8]	225.2	263.3	266.4	271.3	272.1	285.9	305.6	323.4	311.5	316.7	318.3	335.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.	Mar.	Apr.	May	June	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Seasonally adjusted											
Assets												
1 Bank credit	780.9	829.6	848.5	898.7	889.2[r]	892.6	919.8	905.5	925.2	914.1	885.9	899.8
2 Securities in bank credit	347.6	345.8[r]	358.3[r]	384.6[r]	377.5[r]	375.1	384.3	370.4	385.7	380.9	356.5	362.3
3 Treasury and Agency securities[2]	86.8	78.3	77.2	80.1	79.5	80.5	84.4	84.5	87.0	86.0	81.6	82.8
4 Other securities	260.8	267.5[r]	281.1[r]	304.5[r]	298.1[r]	294.6	299.9	285.9	298.7	295.0	274.8	279.4
5 Loans and leases in bank credit[3]	433.3	483.7[r]	490.2[r]	514.1[r]	511.6[r]	517.5	535.6	535.1	539.6	533.2	529.5	537.5
6 Commercial and industrial	162.7	176.3	181.8	186.6	192.0	194.5	207.5	210.9	210.3	209.8	211.3	211.3
7 Real estate	16.5	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.4	22.3	22.3	22.0
8 Security[4]	138.2	155.9	155.5	169.5	164.1	163.7	167.2	162.6	166.3	163.1	156.2	162.4
9 Other loans and leases	115.9	130.3[r]	130.8[r]	135.4[r]	133.3[r]	136.6	138.4	139.4	140.5	138.0	139.7	141.9
10 Interbank loans	49.6	47.6	47.9	45.1	48.5	46.5	51.3	56.4	55.9	54.4	53.2	59.2
11 Cash assets[5]	59.9	52.0	49.2	49.3	51.7	53.1	52.2	47.2	51.4	49.7	43.3	46.5
12 Other assets[6]	40.1	37.0	40.1	49.2	46.2	45.9	49.3	43.1	50.6	48.6	34.0	37.8
13 **Total assets**[7]	**930.0**	**965.7**	**985.3[r]**	**1,041.7**	**1,035.1[r]**	**1,037.5**	**1,072.0**	**1,051.7**	**1,082.6**	**1,066.3**	**1,015.9**	**1,042.8**
Liabilities												
14 Deposits	621.1	650.3	673.3	673.1	677.8[r]	677.8	700.8	727.3	723.5	737.8	716.8	725.7
15 Transaction	12.1	13.5	12.7	11.8	11.8	11.8	11.3	10.9	10.9	11.1	10.9	11.2
16 Nontransaction	609.0	636.9	660.6	661.3	666.0[r]	665.9	689.5	716.4	712.6	726.7	705.9	714.5
17 Borrowings	381.0	436.1	420.2	437.2	444.5[r]	432.6	435.0	446.4	432.1	451.2	442.5	447.7
18 From banks in the U.S.	50.9	61.9	55.3	51.0	50.6[r]	49.0	47.2	55.4	44.3	54.0	58.5	59.6
19 From others	330.0	374.2	364.8	386.2	393.8[r]	383.6	387.7	390.9	387.8	397.2	384.0	388.1
20 Net due to related foreign offices	−182.1	−219.3	−217.4	−210.5	−216.1	−197.7	−196.6	−243.9	−210.3	−239.5	−253.7	−252.8
21 Other liabilities	106.3	96.6	106.6	130.4	119.3[r]	120.0	126.6	120.3	130.5	118.4	115.5	115.6
22 **Total liabilities**	**926.3**	**963.8**	**982.7**	**1,030.3**	**1,025.4**	**1,032.7**	**1,065.8**	**1,050.1**	**1,075.9**	**1,067.8**	**1,021.2**	**1,036.2**
23 Residual (assets less liabilities)[8]	3.7	1.9	2.5	11.5	9.6	4.8	6.3	1.6	6.7	−1.5	−5.3	6.6
	Not seasonally adjusted											
Assets												
24 Bank credit	774.5	832.5	855.2	895.2	888.9	888.8	911.9	900.7	917.3	910.3	884.9	895.0
25 Securities in bank credit	347.6	345.8[r]	358.3[r]	384.6[r]	377.5[r]	375.1	384.3	370.4	385.7	380.9	356.5	362.3
26 Treasury and Agency securities[2]	86.8	78.3	77.2	80.1	79.5	80.5	84.4	84.5	87.0	86.0	81.6	82.8
27 Trading account	26.8	28.1	24.9	26.9	25.7	26.2	27.6	27.6	28.0	26.9	25.8	29.1
28 Investment account	60.0	50.2	52.3	53.3	53.8	54.4	56.8	56.9	59.0	59.1	55.8	53.8
29 Other securities	260.8	267.5[r]	281.1[r]	304.5[r]	298.1[r]	294.6	299.9	285.9	298.7	295.0	274.8	279.4
30 Trading account	151.3	157.1	170.4	192.1	183.1	180.4	183.5	178.7	182.8	179.6	174.2	178.3
31 Investment account	109.5	110.5[r]	110.8[r]	112.4[r]	115.0[r]	114.2	116.4	107.2	115.9	115.3	100.7	101.2
32 Loans and leases in bank credit[3]	426.9	486.7[r]	496.8[r]	510.6[r]	511.4[r]	513.7	527.6	530.3	531.7	529.3	528.4	532.7
33 Commercial and industrial	161.5	177.8	182.9	186.6	191.6	193.8	206.9	209.3	208.7	208.5	210.5	209.6
34 Real estate	16.5	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.4	22.3	22.3	22.0
35 Security[4]	132.1	157.8	159.6	165.3	162.7	160.5	161.0	159.6	160.0	159.9	155.6	160.4
36 Other loans and leases	116.7	129.9[r]	132.3[r]	136.1[r]	134.9[r]	136.6	137.3	139.1	140.6	138.6	140.0	140.7
37 Interbank loans	49.6	47.6	47.9	45.1	48.5	46.5	51.3	56.4	55.9	54.4	53.2	59.2
38 Cash assets[5]	61.1	50.4	48.4	48.6	51.0	52.6	52.5	48.1	52.0	51.1	44.5	47.2
39 Other assets[6]	39.5	36.9	39.2	49.7	46.2	45.1	48.8	42.5	49.8	47.8	33.1	38.3
40 **Total assets**[7]	**924.2**	**966.9**	**990.2**	**1,038.2**	**1,034.2**	**1,032.5**	**1,064.0**	**1,047.1**	**1,074.5**	**1,063.1**	**1,015.1**	**1,039.3**
Liabilities												
41 Deposits	614.2	653.4	682.4	685.1	688.5[r]	679.2	697.7	719.0	718.9	726.8	706.7	720.1
42 Transaction	12.2	13.8	12.6	11.5	11.6	11.6	11.2	10.9	10.9	11.1	10.9	11.5
43 Nontransaction	602.0	639.6	669.7	673.5	676.9[r]	667.6	686.6	708.1	708.1	715.6	695.8	708.6
44 Borrowings	381.0	436.1	420.2	437.2	444.5[r]	432.6	435.0	446.4	432.1	451.2	442.5	447.7
45 From banks in the U.S.	50.9	61.9	55.3	51.0	50.6[r]	49.0	47.2	55.4	44.3	54.0	58.5	59.6
46 From others	330.0	374.2	364.8	386.2	393.8[r]	383.6	387.7	390.9	387.8	397.2	384.0	388.1
47 Net due to related foreign offices	−181.0	−221.1	−220.1	−214.4	−218.9	−200.4	−197.5	−242.4	−210.1	−237.5	−253.0	−249.4
48 Other liabilities	107.2	95.5	104.9	127.5	117.3[r]	118.2	125.9	121.3	130.6	119.7	116.0	117.9
49 **Total liabilities**	**921.4**	**964.0**	**987.3**	**1,035.3**	**1,031.3**	**1,029.6**	**1,061.1**	**1,044.2**	**1,071.6**	**1,060.2**	**1,012.2**	**1,036.4**
50 Residual (assets less liabilities)[8]	2.8	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 6	Sept. 13	Sept. 20	Sept. 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	93.0	89.7	108.5	123.4	111.9	110.8	108.5	104.7	103.8	104.2	100.5	108.9
2 Revaluation losses on off-balance-sheet items[9]	83.3	79.4	96.6	110.6	99.6	96.1	92.3	91.0	85.3	87.5	87.5	101.4
3 Mortgage-backed securities[10]	546.9	588.6	604.1	615.5	619.4	625.9	634.5	625.4	638.9	619.5	618.1	614.4
4 Pass-through	417.6	457.7	474.3	483.4	485.0	491.5	501.2	494.6	506.3	488.7	488.1	489.5
5 CMO, REMIC, and other	129.3	130.9	129.9	132.1	134.4	134.3	133.3	130.9	132.6	130.9	130.0	124.9
6 Net unrealized gains (losses) on available-for-sale securities[11]	−2.4	−14.1	−19.6	−21.1	−22.1	−20.8	−14.3	−10.3	−12.9	−10.9	−10.4	−9.0
7 Securitized consumer loans[12]	87.3	99.7	99.5	98.7	99.3	101.4	100.2	102.2	100.3	101.1	103.4	103.9
8 Credit cards and related plans	66.8	70.0	70.6	70.4	69.7	68.9	68.1	68.3	68.6	68.3	68.3	68.8
9 Other	20.5	29.7	28.9	28.4	29.6	32.5	32.0	33.8	31.7	32.7	35.1	35.1
10 Securitized business loans[12]	3.3	3.0	3.0	3.0	2.9	2.7	2.4	2.3	2.3	2.3	2.3	2.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	332.9	331.0	326.4	325.9	325.9	324.2	326.0	330.2	327.0	332.2	330.2	329.9
12 Securitized consumer loans[12]	275.7	271.2	270.6	268.9	273.7	273.2	275.4	278.3	277.1	277.7	277.3	279.0
13 Credit cards and related plans	271.4	267.0	266.3	264.7	269.7	269.3	271.9	274.8	273.6	274.3	273.9	275.5
14 Other	4.3	4.2	4.2	4.1	4.0	3.9	3.5	3.5	3.5	3.5	3.4	3.5
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	65.8	58.1	64.4	78.2	71.0	71.3	72.7	69.2	73.2	71.8	66.3	66.8
16 Revaluation losses on off-balance-sheet items[9]	70.9	62.0	68.2	82.8	76.1	76.8	78.9	76.2	79.2	78.7	73.8	73.9

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Seasonally adjusted											
Assets												
1 Bank credit	7,429.3	7,804.7[r]	7,922.5[r]	7,932.0	7,983.4	8,033.5	8,029.3	8,148.6	8,138.4	8,148.7	8,134.5	8,136.0
2 Securities in bank credit	2,072.8	2,167.6	2,204.4	2,190.0	2,201.3	2,209.8	2,179.7	2,187.0	2,185.3	2,181.6	2,183.1	2,174.3
3 Treasury and Agency securities[2]	1,161.9	1,196.9	1,193.1	1,199.4[r]	1,210.1	1,217.2	1,203.9	1,210.7	1,214.0	1,206.5	1,210.3	1,198.9
4 Other securities	910.9	970.6	1,011.3	990.6[r]	991.2	992.6	975.8	976.4	971.3	975.2	972.9	975.4
5 Loans and leases in bank credit[3]	5,356.5	5,637.1[r]	5,718.1[r]	5,742.1	5,782.0	5,823.7	5,849.5	5,961.6	5,953.1	5,967.1	5,951.4	5,961.7
6 Commercial and industrial	1,026.2	1,098.2[r]	1,118.3[r]	1,126.5	1,137.4	1,164.7	1,167.8	1,179.4	1,174.6	1,174.0	1,175.6	1,181.6
7 Real estate	2,866.5	3,013.9[r]	3,040.8	3,080.7	3,117.9	3,117.3	3,135.4	3,276.4	3,268.6	3,278.9	3,275.1	3,281.5
8 Revolving home equity	443.1	446.5[r]	443.8[r]	444.6	451.2	447.2	449.1	465.1	464.2	464.6	464.8	465.5
9 Other	2,423.5	2,567.4	2,597.1	2,636.0	2,666.7	2,670.1	2,686.3	2,811.3	2,804.5	2,814.3	2,810.3	2,816.0
10 Consumer	710.4	726.8	733.6	728.6	721.8	727.1	725.2	721.7	723.2	723.8	719.0	722.5
11 Security[4]	242.2	260.9	281.1	259.2	256.9	264.0	273.6	275.6	286.7	281.8	275.7	263.5
12 Other loans and leases	511.1	537.2[r]	544.2[r]	547.0	547.9	550.5	547.5	508.5	499.9	508.6	506.0	512.5
13 Interbank loans	287.4	299.7	287.4	298.0	290.6	281.0	307.7	318.4	330.8	331.1	307.5	314.3
14 Cash assets[5]	320.0	313.3	306.7	306.9[r]	313.1	299.9	292.7	296.0	295.5	311.6	271.5	302.2
15 Other assets[6]	707.9	761.2	779.6	783.9	795.0	798.8	800.5	818.5	841.3	843.7	796.2	800.4
16 **Total assets**[7]	**8,676.6**	**9,111.4[r]**	**9,228.3[r]**	**9,253.1[r]**	**9,314.3**	**9,345.4**	**9,362.3**	**9,512.3**	**9,537.0**	**9,566.0**	**9,440.5**	**9,483.5**
Liabilities												
17 Deposits	5,705.2	5,961.5	5,979.8	6,001.8[r]	6,028.0	6,036.7	6,051.6	6,132.7	6,125.8	6,142.8	6,093.3	6,150.9
18 Transaction	660.4	661.3	677.2	663.8[r]	639.2	659.6	631.2	634.8	622.2	624.4	625.8	656.0
19 Nontransaction	5,044.8	5,300.2	5,302.6	5,338.0	5,388.8	5,377.1	5,420.4	5,497.9	5,503.6	5,518.4	5,467.5	5,494.9
20 Large time	1,408.1	1,550.8	1,574.4	1,598.9	1,614.2	1,646.1	1,678.3	1,686.7	1,703.4	1,697.4	1,686.6	1,672.9
21 Other	3,636.7	3,749.4	3,728.3	3,739.1	3,774.6	3,731.0	3,742.1	3,811.2	3,800.2	3,821.0	3,780.9	3,822.0
22 Borrowings	1,678.0	1,781.9	1,822.5	1,831.5	1,808.8	1,806.5	1,844.7	1,893.2	1,915.6	1,915.8	1,845.1	1,880.0
23 From banks in the U.S.	351.5	370.2	366.1	366.7	348.6	332.8	366.8	394.1	407.2	398.4	381.8	386.0
24 From others	1,326.5	1,411.7	1,456.5	1,464.9	1,460.2	1,473.6	1,477.9	1,499.1	1,508.4	1,517.4	1,463.4	1,494.0
25 Net due to related foreign offices	94.3	66.2	87.9	82.5	136.1	128.5	71.3	38.5	−4.8	50.0	60.8	46.2
26 Other liabilities	499.8	539.2	566.5	549.8	553.8	567.0	562.3	578.3	596.5	585.6	569.4	561.2
27 **Total liabilities**	**7,977.2**	**8,348.7**	**8,456.7**	**8,465.6[r]**	**8,526.7**	**8,538.6**	**8,529.9**	**8,642.7**	**8,633.2**	**8,694.3**	**8,568.6**	**8,638.3**
28 Residual (assets less liabilities)[8]	699.3	762.8[r]	771.6[r]	787.5	787.6	806.8	832.5	869.6	903.9	871.8	871.9	845.1
	Not seasonally adjusted											
Assets												
29 Bank credit	7,435.4	7,789.2[r]	7,917.0[r]	7,925.5	7,951.5	8,010.4	8,026.3	8,148.5	8,124.1	8,136.2	8,131.5	8,140.0
30 Securities in bank credit	2,068.3	2,165.1	2,212.4	2,192.9	2,189.2	2,203.2	2,173.5	2,176.6	2,176.2	2,167.3	2,168.1	2,165.3
31 Treasury and Agency securities[2]	1,155.7	1,199.9	1,203.6	1,202.1[r]	1,202.5	1,210.9	1,194.2	1,198.4	1,199.2	1,189.3	1,194.3	1,189.6
32 Other securities	912.5	965.2	1,008.8	990.7[r]	986.7	992.3	979.3	978.2	977.0	978.0	973.8	975.6
33 Loans and leases in bank credit[3]	5,367.2	5,624.1[r]	5,704.7[r]	5,732.6	5,762.3	5,807.1	5,852.9	5,972.0	5,947.9	5,968.9	5,963.4	5,974.7
34 Commercial and industrial	1,021.5	1,105.3[r]	1,124.5[r]	1,130.4	1,135.3	1,158.5	1,162.0	1,173.6	1,167.8	1,167.0	1,169.9	1,176.6
35 Real estate	2,875.9	3,000.0	3,038.6	3,072.2[r]	3,109.4	3,117.7	3,142.5	3,286.9	3,274.0	3,290.1	3,285.1	3,289.7
36 Revolving home equity	444.2	445.0[r]	444.8[r]	446.2	452.1	448.7	451.0	466.2	465.4	465.7	466.3	466.3
37 Other	2,431.7	2,555.0	2,593.9	2,626.0	2,657.3	2,669.0	2,691.5	2,820.7	2,808.6	2,824.4	2,818.8	2,823.4
38 Consumer	712.1	720.1	728.0	721.9	714.6	724.4	726.9	723.6	722.4	721.8	721.9	726.1
39 Credit cards and related plans	303.2	299.6	306.5	304.8	306.8	311.8	312.2	308.1	308.4	307.6	307.6	309.0
40 Other	408.8	420.5	421.5	417.1	407.7	412.6	414.7	415.5	414.0	414.3	414.2	417.1
41 Security[4]	244.5	263.5	271.8	258.8	253.1	256.8	270.9	281.0	282.9	281.9	282.8	273.7
42 Other loans and leases	513.2	535.2[r]	541.8[r]	549.4	550.0	549.7	550.6	506.9	500.8	508.1	503.8	508.5
43 Interbank loans	289.6	306.2	284.1	291.1	283.2	279.2	304.4	320.4	329.9	328.6	309.5	311.7
44 Cash assets[5]	323.2	308.1	303.4	302.8[r]	308.3	290.2	293.7	298.6	289.8	326.2	281.4	287.5
45 Other assets[6]	708.2	764.0	784.5	786.1	795.5	801.0	802.6	818.9	840.2	851.1	794.3	796.0
46 **Total assets**[7]	**8,688.6**	**9,100.3[r]**	**9,221.4[r]**	**9,237.7[r]**	**9,270.9**	**9,312.9**	**9,359.1**	**9,517.4**	**9,515.0**	**9,573.3**	**9,447.9**	**9,466.4**
Liabilities												
47 Deposits	5,693.0	5,983.4	5,977.5	6,012.0[r]	6,013.5	6,022.0	6,041.3	6,118.7	6,137.1	6,166.3	6,091.1	6,061.8
48 Transaction	655.4	669.1	668.6	661.4[r]	632.3	646.8	626.0	629.9	595.6	599.9	626.9	673.6
49 Nontransaction	5,037.6	5,314.3	5,308.9	5,350.6	5,381.2	5,375.2	5,415.3	5,488.8	5,541.5	5,566.4	5,464.2	5,388.2
50 Large time	1,396.6	1,555.0	1,585.8	1,612.2	1,617.3	1,643.2	1,669.4	1,673.0	1,700.7	1,687.9	1,667.3	1,658.6
51 Other	3,641.0	3,759.3	3,723.1	3,738.4	3,763.9	3,731.9	3,745.9	3,815.8	3,840.8	3,878.5	3,796.8	3,729.5
52 Borrowings	1,677.4	1,786.1	1,835.6	1,842.0	1,804.2	1,799.7	1,854.7	1,892.4	1,913.6	1,898.1	1,846.2	1,886.9
53 From banks in the U.S.	351.9	373.0	366.0	366.1	347.9	333.8	368.1	394.6	404.2	396.3	380.3	387.2
54 From others	1,325.5	1,413.1	1,469.6	1,475.9	1,456.4	1,466.0	1,486.6	1,497.8	1,509.4	1,501.9	1,465.9	1,499.7
55 Net due to related foreign offices	99.4	51.3	82.5	75.5	127.5	129.4	74.9	44.9	−5.0	50.6	65.4	61.9
56 Other liabilities	504.7	523.4	562.4	543.4	545.8	568.5	566.0	583.7	596.6	587.2	572.3	573.8
57 **Total liabilities**	**7,974.5**	**8,344.2**	**8,458.1**	**8,473.0[r]**	**8,491.1**	**8,519.5**	**8,537.0**	**8,639.8**	**8,642.3**	**8,702.3**	**8,575.0**	**8,584.3**
58 Residual (assets less liabilities)[8]	714.1	756.1[r]	763.3[r]	764.8	779.8	793.4	822.1	877.7	872.6	871.0	873.0	882.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Seasonally adjusted											
Assets												
1 Bank credit	6,634.5	6,956.1[r]	7,023.8[r]	7,042.8	7,090.8	7,113.7	7,123.8	7,246.0	7,234.0	7,233.9	7,236.9	7,242.8
2 Securities in bank credit	1,715.8	1,809.2	1,819.8	1,812.4	1,826.2	1,825.5	1,809.4	1,826.6	1,818.9	1,817.0	1,825.0	1,819.3
3 Treasury and Agency securities[2]	1,077.6	1,119.7	1,112.9	1,119.9[r]	1,129.6	1,132.8	1,119.4	1,129.4	1,127.6	1,123.8	1,130.3	1,119.7
4 Other securities	638.1	689.5	706.8	692.5[r]	696.6	692.7	690.0	697.2	691.3	693.2	694.7	699.5
5 Loans and leases in bank credit[3]	4,918.7	5,146.9[r]	5,204.0[r]	5,230.4	5,264.6	5,288.2	5,314.4	5,419.4	5,415.1	5,417.0	5,411.9	5,423.5
6 Commercial and industrial	863.3	916.4[r]	931.7[r]	934.5	943.0	957.3	956.9	963.6	962.3	960.5	962.1	964.4
7 Real estate	2,845.2	2,991.8	3,018.2	3,058.5	3,095.3	3,094.9	3,113.2	3,253.9	3,246.5	3,256.1	3,252.5	3,259.0
8 Revolving home equity	443.1	446.5[r]	443.8[r]	444.6	451.2	447.2	449.1	465.1	464.2	464.6	464.8	465.5
9 Other	2,402.1	2,545.3[r]	2,574.4	2,613.9	2,644.1	2,647.7	2,664.1	2,788.8	2,782.4	2,791.5	2,787.7	2,793.5
10 Consumer	710.4	726.8	733.6	728.6	721.8	727.1	725.2	721.7	723.2	723.8	719.0	722.5
11 Security[4]	104.5	105.5	111.6	95.1	93.2	96.8	111.0	112.0	116.9	112.0	113.8	105.9
12 Other loans and leases	395.4	406.4[r]	408.8[r]	413.7	411.2	412.0	408.1	368.2	366.2	364.6	364.5	371.7
13 Interbank loans	240.1	251.8	242.2	249.5	244.1	229.7	251.3	257.1	267.5	269.8	248.9	252.6
14 Cash assets[5]	263.1	264.1	257.4	255.1[r]	260.1	247.8	245.5	249.8	252.1	267.7	225.0	253.7
15 Other assets[6]	668.0	721.1	730.4	737.7	749.1	749.5	757.3	778.7	792.2	803.5	760.5	761.1
16 **Total assets**[7]	**7,738.1**	**8,126.2[r]**	**8,186.6[r]**	**8,218.1[r]**	**8,276.8**	**8,273.4**	**8,310.7**	**8,463.1**	**8,477.2**	**8,506.3**	**8,402.6**	**8,441.4**
Liabilities												
17 Deposits	5,082.0	5,288.2	5,306.7	5,324.0[r]	5,350.2	5,335.9	5,324.3	5,398.1	5,387.3	5,402.2	5,357.8	5,426.2
18 Transaction	648.5	648.6	665.4	651.9[r]	627.3	648.3	620.4	624.2	612.6	614.0	615.7	645.2
19 Nontransaction	4,433.6	4,639.6	4,641.3	4,672.1	4,722.9	4,687.6	4,704.0	4,773.9	4,774.7	4,788.1	4,742.1	4,781.0
20 Large time	806.7	902.5	927.1	946.3	958.2	961.9	963.6	964.4	976.1	968.8	963.0	960.7
21 Other	3,626.8	3,737.2	3,714.3	3,725.7	3,764.7	3,725.7	3,740.4	3,809.4	3,798.5	3,819.3	3,779.2	3,820.3
22 Borrowings	1,295.6	1,361.7	1,385.3	1,387.1	1,376.2	1,371.5	1,398.3	1,431.5	1,446.1	1,453.1	1,407.5	1,420.2
23 From banks in the U.S.	300.6	314.8	315.1	316.0	299.6	285.6	311.3	335.1	342.8	334.0	330.8	332.6
24 From others	994.9	1,046.9	1,070.2	1,071.1	1,076.6	1,085.9	1,087.0	1,096.4	1,103.3	1,119.1	1,076.6	1,087.6
25 Net due to related foreign offices	273.3	283.5	298.4	298.6	333.8	325.0	315.1	297.5	272.9	307.6	304.6	302.4
26 Other liabilities	386.9	432.5	436.1	430.5	433.8	440.4	442.0	463.4	469.9	466.0	455.0	453.6
27 **Total liabilities**	**7,037.7**	**7,366.0**	**7,426.5**	**7,440.2[r]**	**7,494.0**	**7,472.8**	**7,479.8**	**7,590.6**	**7,576.2**	**7,628.9**	**7,524.9**	**7,602.4**
28 Residual (assets less liabilities)[8]	700.4	760.2[r]	760.1[r]	777.9	782.8	800.6	830.9	872.5	901.0	877.5	877.8	839.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,644.7	6,934.0[r]	7,021.8[r]	7,036.6[r]	7,062.7	7,098.4	7,125.6	7,249.2	7,229.0	7,229.0	7,236.9	7,246.1
30 Securities in bank credit	1,711.2	1,806.8	1,827.8	1,815.3	1,814.0	1,818.9	1,803.1	1,816.2	1,809.7	1,802.6	1,810.0	1,810.2
31 Treasury and Agency securities[2]	1,071.5	1,122.7	1,123.4	1,122.6[r]	1,122.0	1,126.5	1,109.7	1,117.2	1,112.7	1,106.6	1,114.3	1,110.4
32 Other securities	639.8	684.1	704.3	692.7[r]	692.1	692.4	693.4	699.0	697.0	696.1	695.6	699.8
33 Loans and leases in bank credit[3]	4,933.4	5,127.3[r]	5,194.0[r]	5,221.2	5,248.7	5,279.5	5,322.5	5,433.0	5,419.2	5,426.4	5,426.9	5,435.9
34 Commercial and industrial	860.8	922.5[r]	937.9[r]	938.7	941.6	951.7	952.6	960.8	958.7	957.1	959.3	961.8
35 Real estate	2,854.6	2,978.0[r]	3,016.0	3,050.0	3,086.7	3,095.3	3,120.3	3,264.3	3,251.9	3,267.3	3,262.5	3,267.2
36 Revolving home equity	444.2	445.0[r]	444.8[r]	446.2	452.1	448.7	451.0	466.2	465.4	465.7	466.3	466.3
37 Other	2,410.4	2,533.0	2,571.2	2,603.8	2,634.6	2,646.6	2,669.3	2,798.1	2,786.5	2,801.6	2,796.2	2,800.9
38 Other residential	1,188.9	1,226.9[r]	1,246.1	1,265.7	1,282.6	1,282.2	1,291.6	1,399.8	1,394.9	1,407.2	1,398.2	1,399.2
39 Commercial	1,221.5	1,306.1[r]	1,325.1	1,338.1	1,352.0	1,364.4	1,377.6	1,398.3	1,391.6	1,394.4	1,397.9	1,401.7
40 Consumer	712.1	720.1	728.0	721.9	714.6	724.4	726.9	723.6	722.4	721.8	721.9	726.1
41 Credit cards and related plans	303.2	299.6	306.5	304.8	306.8	311.8	312.2	308.1	308.4	307.6	307.6	309.0
42 Other	408.8	420.5	421.5	417.1	407.7	412.6	414.7	415.5	414.0	414.3	414.2	417.1
43 Security[4]	108.0	103.9	106.5	96.1	92.5	95.8	111.2	114.7	116.9	113.3	117.7	109.5
44 Other loans and leases	398.0	402.9[r]	405.6[r]	414.5	413.3	412.3	411.5	369.6	369.3	366.9	365.5	371.3
45 Interbank loans	242.3	258.2	239.0	242.6	236.7	227.9	248.0	259.1	266.6	267.3	251.0	250.0
46 Cash assets[5]	265.3	259.8	254.8	251.8[r]	255.7	237.7	245.6	251.6	245.9	281.5	233.9	238.2
47 Other assets[6]	669.0	724.8	734.8	739.9	750.4	752.2	760.2	780.0	793.6	809.5	759.4	758.6
48 **Total assets**[7]	**7,754.0**	**8,110.1[r]**	**8,183.2[r]**	**8,203.5[r]**	**8,238.4**	**8,248.9**	**8,312.0**	**8,471.5**	**8,466.6**	**8,519.0**	**8,412.9**	**8,424.7**
Liabilities												
49 Deposits	5,082.5	5,301.0	5,292.5	5,323.5[r]	5,334.4	5,324.2	5,322.3	5,399.1	5,409.5	5,438.4	5,373.2	5,348.3
50 Transaction	643.6	656.5	657.1	649.8[r]	620.7	635.6	615.1	619.5	586.2	589.8	616.7	662.9
51 Nontransaction	4,438.9	4,644.5	4,635.4	4,673.7	4,713.6	4,688.6	4,707.2	4,779.6	4,823.2	4,848.6	4,756.5	4,685.4
52 Large time	807.5	897.7	926.5	948.9	959.7	962.0	963.0	965.5	984.1	971.8	961.4	957.6
53 Other	3,631.3	3,746.9	3,708.9	3,724.8	3,754.0	3,726.6	3,744.2	3,814.1	3,839.1	3,876.8	3,795.1	3,727.8
54 Borrowings	1,294.9	1,365.9	1,398.3	1,397.5	1,371.7	1,364.8	1,408.3	1,430.7	1,444.1	1,435.4	1,408.5	1,427.1
55 From banks in the U.S.	301.1	317.7	315.0	315.4	298.9	286.5	312.6	335.6	339.9	331.9	329.4	333.8
56 From others	993.9	1,048.3	1,083.4	1,082.1	1,072.8	1,078.3	1,095.7	1,095.1	1,104.2	1,103.6	1,079.1	1,093.4
57 Net due to related foreign offices	275.7	271.4	297.0	294.5	327.9	326.9	317.4	300.3	273.1	308.9	305.4	309.0
58 Other liabilities	389.6	418.5	435.0	426.1	427.6	442.6	444.8	466.7	470.3	468.1	455.8	461.0
59 **Total liabilities**	**7,042.7**	**7,356.8**	**7,422.7**	**7,441.6[r]**	**7,461.5**	**7,458.4**	**7,492.7**	**7,596.8**	**7,596.9**	**7,650.9**	**7,542.8**	**7,545.5**
60 Residual (assets less liabilities)[8]	711.3	753.3[r]	760.4[r]	761.9	776.9	790.5	819.2	874.8	869.7	868.1	870.1	879.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July	Aug.	Sept.[r]	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Seasonally adjusted											
Assets												
1 Bank credit	3,690.1[r]	3,880.6[r]	3,923.9[r]	3,917.7[r]	3,940.1[r]	3,954.9[r]	3,955.8	4,075.2	4,063.8	4,067.7	4,070.5	4,068.2
2 Securities in bank credit	1,014.1	1,116.7[r]	1,126.5[r]	1,123.2	1,137.6[r]	1,136.4[r]	1,115.0	1,124.0	1,116.7	1,117.4	1,123.7	1,115.6
3 Treasury and Agency securities[2]	591.2	642.5	635.0[r]	647.7[r]	657.3[r]	660.3[r]	644.8	657.1	654.8	653.2	658.8	647.4
4 Trading account	42.5	42.7	38.9	47.9	50.2	47.2	44.3	51.5	45.7	47.1	52.5	52.0
5 Investment account	548.7	599.8[r]	596.1	599.7	607.1[r]	613.0	600.5	605.6	609.1	606.1	606.3	595.5
6 Mortgage-backed	446.7[r]	514.5	513.4	524.4[r]	537.1[r]	542.5[r]	527.1	533.0	537.5	534.1	535.6	522.3
7 Other	102.0	85.3	82.7	75.4	70.0	70.6	73.4	72.6	71.6	72.0	70.7	73.2
8 Other securities	422.9	474.2	491.5	475.6	480.3	476.1	470.3	467.0	461.9	464.2	464.8	468.2
9 Trading account	204.5	227.3	241.8	228.5	228.6	224.3	221.5	222.0	220.3	219.3	219.5	222.9
10 Investment account	218.4	246.8	249.7	247.1	251.7	251.8	248.8	245.0	241.6	244.9	245.3	245.3
11 State and local government	37.6	43.3	45.1	43.8	42.9	42.7	42.6	45.2	42.7	44.7	45.3	45.8
12 Other	180.7	203.5	204.6	203.3	208.8	209.1	206.1	199.8	198.9	200.3	200.1	199.5
13 Loans and leases in bank credit[3]	2,676.0[r]	2,763.9[r]	2,797.5[r]	2,794.4[r]	2,802.5[r]	2,818.5[r]	2,840.8	2,951.1	2,947.1	2,950.3	2,946.8	2,952.6
14 Commercial and industrial	511.5	543.0	553.9	550.5	552.6	559.9	558.1	565.9	565.6	564.1	564.9	566.2
15 Real estate	1,416.8[r]	1,459.3	1,468.6	1,488.0[r]	1,506.2[r]	1,505.4[r]	1,520.2	1,658.1	1,652.8	1,661.9	1,656.2	1,661.6
16 Revolving home equity	313.3	321.5	321.2	322.4	323.8	324.2	327.2	344.7	343.9	344.6	344.5	345.3
17 Other	1,103.5[r]	1,137.7[r]	1,147.4	1,165.6[r]	1,182.5	1,181.2[r]	1,193.0	1,313.5	1,309.0	1,317.4	1,311.7	1,316.3
18 Other residential	688.0[r]	704.2	706.9[r]	720.9[r]	734.0[r]	729.1[r]	735.4	843.5	841.5	851.7	843.1	841.6
19 Commercial	415.5	433.6	440.4	444.7	448.5	452.1	457.6	470.0	467.4	465.7	468.6	474.7
20 Consumer	361.3	373.2	377.7	372.7	364.2	370.1	370.3	373.9	371.9	373.7	372.7	376.0
21 Security[4]	94.2	93.9	100.4	83.5	81.8[r]	85.6	99.5	100.6	105.6	100.7	102.7	94.2
22 Federal funds sold to and repurchase agreements with broker–dealers	77.5	75.6	80.6	65.2	64.8	68.7	82.5	84.4	89.6	83.9	87.6	78.5
23 Other	16.7	18.3	19.8	18.4	16.9	16.9	17.1	16.2	16.0	16.8	15.2	15.7
24 State and local government	18.7	19.0	19.4	19.5	19.6	20.4	20.8	23.4	23.2	23.2	23.4	23.7
25 Agricultural	10.0	9.9	10.2	10.1	10.1	10.1	10.1	10.3	10.3	10.3	10.3	10.3
26 Federal funds sold to and repurchase agreements with others	32.5	19.3	18.4	23.9[r]	23.9	23.3	24.5	25.0	23.7	23.4	24.2	27.0
27 All other loans	136.7[r]	152.8[r]	154.9[r]	151.5[r]	149.6[r]	149.7[r]	143.2	101.0	101.3	100.3	99.6	100.7
28 Lease-financing receivables	94.4	93.5	94.0	94.7	94.5	94.0[r]	94.0	92.8	92.7	92.6	92.8	92.9
29 Interbank loans	151.4[r]	146.6[r]	141.2[r]	144.1[r]	142.5[r]	131.8[r]	155.0	162.1	170.5	175.0	159.2	156.5
30 Federal funds sold to and repurchase agreements with commercial banks	88.7[r]	83.7[r]	81.3[r]	83.2[r]	82.4[r]	73.3[r]	93.8	88.3	90.9	97.8	86.7	84.4
31 Other	62.8	62.9	59.9	60.9	60.2	58.6	61.2	73.8	79.7	77.2	72.5	72.1
32 Cash assets[5]	154.9[r]	157.3[r]	148.6[r]	149.2[r]	148.5[r]	137.3[r]	137.6	143.2	142.0	156.6	123.1	146.7
33 Other assets[6]	467.8[r]	475.8[r]	485.2[r]	485.7[r]	495.3[r]	494.6[r]	507.3	514.2	537.6	538.3	502.7	500.7
34 **Total assets**[7]	**4,431.1[r]**	**4,628.2[r]**	**4,666.8[r]**	**4,664.8[r]**	**4,694.5[r]**	**4,687.0[r]**	**4,724.1**	**4,861.5**	**4,880.7**	**4,904.3**	**4,822.2**	**4,838.8**
Liabilities												
35 Deposits	2,586.1[r]	2,687.4[r]	2,696.5[r]	2,690.5[r]	2,693.0[r]	2,679.2[r]	2,683.2	2,752.4	2,756.2	2,759.5	2,727.2	2,763.9
36 Transaction	305.9[r]	307.8[r]	317.1[r]	313.6[r]	295.8[r]	313.2[r]	300.8	301.6	302.9	298.6	299.3	317.9
37 Nontransaction	2,280.2[r]	2,379.6	2,379.4	2,376.8	2,397.3[r]	2,366.0	2,382.4	2,450.7	2,453.4	2,461.0	2,427.9	2,446.0
38 Large time	378.7	441.3	456.0	464.2	470.5	466.4	468.5	476.5	488.4	481.1	479.3	471.8
39 Other	1,901.5[r]	1,938.3	1,923.4[r]	1,912.6[r]	1,926.7	1,899.6	1,913.9	1,974.2	1,965.0	1,979.9	1,948.7	1,974.2
40 Borrowings	786.4[r]	841.9[r]	850.8	843.7	836.5	844.0	863.9	878.2	895.1	904.2	856.5	862.6
41 From banks in the U.S.	136.6	152.2	148.2[r]	150.0	137.4	136.0	150.3	147.9	153.4	147.7	145.9	142.9
42 From others	649.8[r]	689.7[r]	702.5[r]	693.7	699.0[r]	708.0	713.7	730.3	741.6	756.5	710.6	719.8
43 Net due to related foreign offices	257.8	264.7	279.1	280.2	313.4	305.8	294.9	276.8	250.4	286.3	284.6	281.5
44 Other liabilities	316.9	358.6[r]	363.0	358.5[r]	361.4[r]	365.7[r]	365.5	379.3	386.9	383.1	371.7	368.9
45 **Total liabilities**	**3,947.2[r]**	**4,152.6[r]**	**4,189.4[r]**	**4,172.8[r]**	**4,204.2[r]**	**4,194.7[r]**	**4,207.5**	**4,286.7**	**4,288.6**	**4,333.1**	**4,240.1**	**4,276.9**
46 Residual (assets less liabilities)[8]	483.9[r]	475.6[r]	477.4[r]	491.9[r]	490.3[r]	492.3[r]	516.6	574.8	592.1	571.2	582.1	561.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July	Aug.	Sept.[r]	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Not seasonally adjusted											
Assets												
47 Bank credit	3,692.3[r]	3,869.6[r]	3,930.7[r]	3,921.6[r]	3,922.4[r]	3,942.8[r]	3,954.0	4,070.6	4,058.6	4,058.9	4,062.1	4,061.6
48 Securities in bank credit	1,010.8[r]	1,110.9	1,136.3[r]	1,125.2	1,127.0	1,132.6[r]	1,112.0	1,115.8	1,110.8	1,105.1	1,110.9	1,108.2
49 Treasury and Agency securities[2]	586.2	642.2	647.3	649.4	651.2	656.8[r]	638.3	647.1	643.2	638.0	645.1	639.8
50 Trading account	40.4	43.4	40.9	48.0	49.0	46.5	43.2	49.0	43.1	43.7	49.0	49.7
51 Investment account	545.8	598.8	606.4	601.4[r]	602.3[r]	610.3	595.1	598.1	600.1	594.3	596.1	590.0
52 Mortgage-backed	445.7	513.0[r]	522.4	525.5	532.5[r]	540.0	522.4	526.8	529.8	524.3	527.2	518.4
53 Other	100.1	85.8	84.0	75.9	69.8	70.3	72.6	71.3	70.3	70.0	68.9	71.7
54 Other securities	424.5	468.7	489.0	475.8	475.8	475.8	473.7	468.8	467.6	467.0	465.8	468.4
55 Trading account	205.3	224.7	240.6	228.5	226.4	224.2	223.1	222.8	223.0	220.6	219.9	223.0
56 Investment account	219.2	244.0	248.4	247.2	249.3	251.6	250.6	245.9	244.6	246.4	245.8	245.4
57 State and local government	37.8	42.8	44.8	43.9	42.5	42.6	43.0	45.4	43.4	44.9	45.4	45.8
58 Other	181.4	201.2	203.5	203.4	206.8	209.0	207.6	200.5	201.3	201.5	200.5	199.6
59 Loans and leases in bank credit[3]	2,681.5[r]	2,758.7[r]	2,794.4[r]	2,796.4[r]	2,795.4[r]	2,810.2[r]	2,842.0	2,954.7	2,947.8	2,953.8	2,951.2	2,953.5
60 Commercial and industrial	510.1	547.1	557.4	553.0	551.2	556.6	556.0	564.4	564.0	562.3	563.2	564.7
61 Real estate	1,419.1	1,456.2[r]	1,471.6[r]	1,488.8[r]	1,504.1	1,505.3[r]	1,521.3	1,660.8	1,654.6	1,667.2	1,658.9	1,660.6
62 Revolving home equity	313.7	320.4	322.2	323.6	324.5	325.5	328.3	345.1	344.5	344.9	345.3	345.3
63 Other	1,105.4	1,135.8[r]	1,149.5[r]	1,165.2[r]	1,179.5[r]	1,179.8[r]	1,193.0	1,315.7	1,310.1	1,322.2	1,313.7	1,315.3
64 Other residential	688.3[r]	702.9	709.4[r]	722.0[r]	733.7	729.4[r]	736.0	843.9	842.1	853.2	843.1	840.3
65 Commercial	417.0[r]	432.9	440.0	443.2	445.9	450.5	457.0	471.7	468.0	469.1	470.5	475.0
66 Consumer	360.7	370.8	375.3	370.1	360.5	368.1	370.8	373.5	371.2	371.9	372.3	376.1
67 Credit cards and related plans	116.1	113.1	116.1	115.5	115.4	118.8	119.8	120.2	119.4	119.7	120.1	121.3
68 Other	244.6	257.7	259.2	254.6	245.0	249.3	251.0	253.3	251.9	252.2	252.2	254.8
69 Security[4]	97.8	92.3	95.5	84.6	81.2	84.6	99.9	103.3	105.6	102.0	106.7	98.1
70 Federal funds sold to and repurchase agreements with broker–dealers	80.5[r]	74.3	76.7[r]	66.1	64.2	67.6	82.6	86.5	89.4	84.8	90.4	81.8
71 Other	17.4	18.0	18.9	18.5	17.1	17.0	17.3	16.8	16.3	17.2	16.2	16.3
72 State and local government	18.7	19.0	19.4	19.5	19.6	20.4	20.8	23.4	23.2	23.2	23.4	23.7
73 Agricultural	10.0	9.8	10.1	10.1	10.2	10.2	10.1	10.4	10.3	10.4	10.4	10.4
74 Federal funds sold to and repurchase agreements with others	32.5	19.3	18.4	23.9[r]	23.9	23.3	24.5	25.0	23.7	23.4	24.2	27.0
75 All other loans	138.3[r]	150.5[r]	152.8[r]	152.2[r]	150.8[r]	148.6[r]	145.1	101.2	102.2	100.6	99.4	100.4
76 Lease-financing receivables	94.3	93.7	93.8	94.3	93.9	93.2	93.4	92.7	92.9	92.8	92.6	92.6
77 Interbank loans	151.4[r]	150.7[r]	143.7[r]	142.9[r]	141.1[r]	132.4[r]	153.6	161.8	167.5	170.5	159.2	154.2
78 Federal funds sold to and repurchase agreements with commercial banks	88.7[r]	86.0[r]	82.6[r]	82.6[r]	81.5[r]	73.5[r]	92.9	88.1	89.3	95.3	86.7	83.1
79 Other	62.7	64.7	61.0	60.4	59.5	58.8	60.7	73.7	78.2	75.2	72.5	71.1
80 Cash assets[5]	155.6[r]	156.5[r]	147.3[r]	146.7[r]	144.5[r]	128.9[r]	136.2	143.7	135.7	163.9	129.4	135.9
81 Other assets[6]	468.8[r]	479.5[r]	489.5[r]	487.8[r]	496.6[r]	497.3[r]	510.2	515.4	539.0	544.3	501.7	498.2
82 **Total assets**[7]	**4,435.3[r]**	**4,624.5[r]**	**4,679.1[r]**	**4,667.1[r]**	**4,672.8[r]**	**4,669.6[r]**	**4,722.2**	**4,858.6**	**4,867.7**	**4,904.6**	**4,819.4**	**4,817.0**
Liabilities												
83 Deposits	2,586.3[r]	2,693.2[r]	2,685.3[r]	2,691.6[r]	2,685.9[r]	2,670.7[r]	2,681.8	2,753.1	2,773.4	2,784.5	2,741.4	2,710.2
84 Transaction	301.1[r]	313.9[r]	312.5[r]	313.0[r]	291.4[r]	303.2[r]	296.7	296.8	283.8	280.7	301.7	325.7
85 Nontransaction	2,285.2	2,379.3	2,372.8	2,378.5	2,394.5	2,367.5[r]	2,385.1	2,456.2	2,489.7	2,503.8	2,439.8	2,384.5
86 Large time	379.5	436.5	455.5	466.8	472.0	466.4	467.9	477.6	496.4	484.0	477.7	468.7
87 Other	1,905.7[r]	1,942.8	1,917.3	1,911.7	1,922.5[r]	1,901.0	1,917.2	1,978.7	1,993.3	2,019.8	1,962.0	1,915.9
88 Borrowings	785.8[r]	846.2	863.8	854.1[r]	831.9[r]	837.2[r]	873.9	877.4	893.0	886.5	857.5	869.6
89 From banks in the U.S.	137.0	155.1	148.1[r]	149.4	136.7	136.9	151.6	148.4	150.5	145.5	144.4	144.0
90 From others	648.8	691.1	715.7	704.7[r]	695.2	700.3[r]	722.3	729.0	742.6	740.9	713.1	725.5
91 Net due to related foreign offices	260.1	252.5	277.7	276.1	307.5	307.7	297.2	279.5	250.5	287.6	285.4	288.2
92 Other liabilities	319.7[r]	344.6[r]	361.9[r]	354.1[r]	355.3[r]	367.8	368.2	382.7	387.3	385.2	372.5	376.3
93 **Total liabilities**	**3,952.0[r]**	**4,136.5[r]**	**4,188.8[r]**	**4,175.9[r]**	**4,180.5[r]**	**4,183.4[r]**	**4,221.2**	**4,292.6**	**4,304.3**	**4,343.8**	**4,256.8**	**4,244.3**
94 Residual (assets less liabilities)[8]	483.3[r]	488.0[r]	490.4[r]	491.2[r]	492.3[r]	486.2[r]	501.1	565.9	563.4	560.8	562.5	572.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Seasonally adjusted											
Assets												
1 Bank credit	2,944.5	3,076.7	3,098.4	3,126.1	3,150.7	3,157.5	3,166.0	3,171.0	3,169.8	3,166.6	3,167.0	3,175.0
2 Securities in bank credit	701.8	693.7	691.9	690.1	688.7	687.9	692.3	702.7	701.8	699.9	701.9	704.1
3 Treasury and Agency securities[2]	486.6	478.4	476.5	473.1	472.4	471.3	472.6	472.4	472.4	470.9	472.0	472.8
4 Other securities	215.2	215.3	215.4	216.9	216.3	216.6	219.7	230.3	229.4	229.0	229.9	231.4
5 Loans and leases in bank credit[3]	2,242.7	2,382.9	2,406.5	2,436.0	2,462.1	2,469.6	2,473.7	2,468.3	2,468.0	2,466.7	2,465.1	2,470.9
6 Commercial and industrial	351.8	373.4	377.9	384.0	390.5	397.4	398.8	397.7	396.6	396.4	397.3	398.2
7 Real estate	1,428.4	1,532.5	1,549.6	1,570.5	1,589.0	1,589.5	1,593.0	1,595.7	1,593.7	1,594.2	1,596.3	1,597.4
8 Revolving home equity	129.8	125.0	122.6	122.3	127.4	123.1	122.0	120.4	120.3	120.0	120.3	120.2
9 Other	1,298.6	1,407.6	1,427.0	1,448.2	1,461.6	1,466.5	1,471.0	1,475.3	1,473.4	1,474.2	1,476.0	1,477.2
10 Consumer	349.2	353.6	355.9	355.9	357.6	357.0	354.9	347.7	351.3	350.1	346.3	346.5
11 Security[4]	10.2	11.5	11.2	11.6	11.4	11.2	11.5	11.4	11.3	11.3	11.1	11.7
12 Other loans and leases	103.1	111.8	111.9	114.0	113.5	114.5	115.4	115.7	115.1	114.8	114.2	117.1
13 Interbank loans	88.7	105.2	101.0	105.4	101.5	97.9	96.3	95.0	97.0	94.8	89.7	96.1
14 Cash assets[5]	108.2	106.9	108.9	106.0	111.6	110.5	107.9	106.6	110.1	111.1	101.9	107.0
15 Other assets[6]	200.2	245.3	245.3	252.0	253.9	254.9	250.0	264.5	254.6	265.2	257.8	260.4
16 **Total assets**[7]	**3,307.1**	**3,499.2**	**3,518.3**	**3,554.2**	**3,582.3**	**3,585.1**	**3,584.6**	**3,601.7**	**3,596.1**	**3,602.4**	**3,581.0**	**3,603.1**
Liabilities												
17 Deposits	2,495.9	2,600.8	2,610.3	2,633.5	2,657.2	2,656.7	2,641.1	2,645.8	2,631.1	2,642.6	2,630.6	2,662.3
18 Transaction	342.5	340.8	348.3	338.3	331.6	335.1	319.6	322.6	309.8	315.4	316.4	327.3
19 Nontransaction	2,153.4	2,260.0	2,262.0	2,295.2	2,325.6	2,321.6	2,321.5	2,323.1	2,321.3	2,327.2	2,314.2	2,334.9
20 Large time	428.0	461.2	471.0	482.1	487.7	495.6	495.0	488.0	487.8	487.8	483.7	488.9
21 Other	1,725.4	1,798.9	1,790.9	1,813.2	1,838.0	1,826.1	1,826.5	1,835.2	1,833.5	1,839.4	1,830.5	1,846.0
22 Borrowings	509.1	519.8	534.5	543.4	539.7	527.5	534.4	553.3	551.1	548.9	550.9	557.6
23 From banks in the U.S.	164.0	162.6	166.8	166.0	162.2	149.6	161.1	187.3	189.4	186.3	185.0	189.7
24 From others	345.1	357.2	367.7	377.4	377.6	378.0	373.3	366.0	361.6	362.6	366.0	367.8
25 Net due to related foreign offices	15.5	18.9	19.2	18.4	20.4	19.2	20.2	20.7	22.5	21.3	20.0	20.9
26 Other liabilities	69.9	73.9	73.0	72.0	72.4	74.7	76.6	84.0	83.0	82.9	83.3	84.7
27 **Total liabilities**	**3,090.5**	**3,213.4**	**3,237.0**	**3,267.4**	**3,289.7**	**3,278.1**	**3,272.3**	**3,303.8**	**3,287.6**	**3,295.8**	**3,284.8**	**3,325.4**
28 Residual (assets less liabilities)[8]	216.6	285.8	281.3	286.8	292.6	307.0	312.3	297.9	308.5	306.6	296.2	277.6
	Not seasonally adjusted											
Assets												
29 Bank credit	2,952.4	3,064.4	3,091.0	3,114.9	3,140.3	3,155.7	3,171.7	3,178.6	3,170.4	3,170.1	3,174.8	3,184.5
30 Securities in bank credit	700.5	695.8	691.5	690.1	687.0	686.3	691.1	700.4	698.9	697.5	699.1	702.0
31 Treasury and Agency securities[2]	485.3	480.5	476.1	473.2	470.7	469.7	471.4	470.1	469.5	468.5	469.3	470.7
32 Other securities	215.2	215.3	215.4	216.9	216.3	216.6	219.7	230.3	229.4	229.0	229.9	231.4
33 Loans and leases in bank credit[3]	2,251.9	2,368.6	2,399.6	2,424.8	2,453.3	2,469.3	2,480.6	2,478.3	2,471.4	2,472.6	2,475.7	2,482.5
34 Commercial and industrial	350.6	375.4	380.5	385.7	390.3	395.1	396.6	396.4	394.7	394.8	396.1	397.1
35 Real estate	1,435.5	1,521.8	1,544.4	1,561.1	1,582.7	1,590.0	1,598.9	1,603.5	1,597.2	1,600.1	1,603.5	1,606.5
36 Revolving home equity	130.5	124.6	122.6	122.6	127.6	123.3	122.7	121.1	120.9	120.7	121.0	120.9
37 Other	1,305.0	1,397.2	1,421.7	1,438.6	1,455.1	1,466.8	1,476.2	1,482.4	1,476.4	1,479.4	1,482.5	1,485.6
38 Other residential	500.6	524.0	536.7	543.7	549.0	552.8	555.7	555.8	552.8	554.1	555.1	558.9
39 Commercial	804.5	873.1	885.1	894.9	906.1	913.9	920.6	926.6	923.6	925.3	927.4	926.6
40 Consumer	351.3	349.3	352.7	351.8	354.1	356.3	356.1	350.1	351.1	349.9	349.5	350.1
41 Credit cards and related plans	187.2	186.4	190.4	189.3	191.4	193.0	192.4	187.9	189.0	187.9	187.5	187.8
42 Other	164.2	162.8	162.3	162.5	162.7	163.3	163.7	162.2	162.1	162.0	162.1	162.3
43 Security[4]	10.2	11.6	11.0	11.5	11.3	11.2	11.3	11.4	11.3	11.3	11.1	11.4
44 Other loans and leases	104.2	110.6	111.0	114.6	114.9	116.7	117.6	117.0	117.0	116.5	115.5	117.3
45 Interbank loans	90.9	107.5	95.4	99.6	95.6	95.5	94.4	97.3	99.1	96.8	91.8	95.9
46 Cash assets[5]	109.7	103.3	107.5	105.1	111.2	108.8	109.4	107.9	110.2	117.5	104.5	102.4
47 Other assets[6]	200.2	245.3	245.3	252.0	253.9	254.9	250.0	264.5	254.6	265.2	257.8	260.4
48 **Total assets**[7]	**3,318.8**	**3,485.6**	**3,504.0**	**3,536.4**	**3,565.6**	**3,579.3**	**3,589.7**	**3,613.0**	**3,598.9**	**3,614.4**	**3,593.5**	**3,607.6**
Liabilities												
49 Deposits	2,496.1	2,607.8	2,607.2	2,631.9	2,648.5	2,653.5	2,640.4	2,646.0	2,636.0	2,653.9	2,631.8	2,638.0
50 Transaction	342.5	342.6	344.6	336.7	329.4	332.4	318.3	322.7	302.5	309.1	315.0	337.2
51 Nontransaction	2,153.7	2,265.3	2,262.6	2,295.2	2,319.1	2,321.1	2,322.1	2,323.4	2,333.6	2,344.8	2,316.7	2,300.9
52 Large time	428.0	461.2	471.0	482.1	487.7	495.6	495.0	488.0	487.8	487.8	483.7	488.9
53 Other	1,725.7	1,804.1	1,791.5	1,813.1	1,831.5	1,825.6	1,827.1	1,835.4	1,845.8	1,857.0	1,833.1	1,812.0
54 Borrowings	509.1	519.8	534.5	543.4	539.7	527.5	534.4	553.3	551.1	548.9	550.9	557.6
55 From banks in the U.S.	164.0	162.6	166.8	166.0	162.2	149.6	161.1	187.3	189.4	186.3	185.0	189.7
56 From others	345.1	357.2	367.7	377.4	377.6	378.0	373.3	366.0	361.6	362.6	366.0	367.8
57 Net due to related foreign offices	15.5	18.9	19.2	18.4	20.4	19.2	20.2	20.7	22.5	21.3	20.0	20.9
58 Other liabilities	69.9	73.9	73.0	72.0	72.4	74.7	76.6	84.0	83.0	82.9	83.3	84.7
59 **Total liabilities**	**3,090.7**	**3,220.3**	**3,234.0**	**3,265.8**	**3,281.0**	**3,275.0**	**3,271.6**	**3,304.1**	**3,292.6**	**3,307.0**	**3,286.0**	**3,301.2**
60 Residual (assets less liabilities)[8]	228.0	265.3	270.1	270.6	284.6	304.3	318.2	308.9	306.3	307.3	307.5	306.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Seasonally adjusted											
Assets												
1 Bank credit	794.8	848.5	898.7	889.2	892.6	919.8	905.5	902.6	904.5	914.8	897.7	893.2
2 Securities in bank credit	357.0	358.3	384.6	377.5	375.1	384.3	370.4	360.4	366.4	364.7	358.2	355.1
3 Treasury and Agency securities[2]	84.3	77.2	80.1	79.5	80.5	84.4	84.5	81.2	86.4	82.7	80.0	79.2
4 Other securities	272.8	281.1	304.5	298.1	294.6	299.9	285.9	279.2	280.0	282.0	278.2	275.9
5 Loans and leases in bank credit[3]	437.8	490.2	514.1	511.6	517.5	535.5[r]	535.1	542.2	538.1	550.1	539.5	538.1
6 Commercial and industrial	163.0	181.8	186.6	192.0	194.4[r]	207.4[r]	210.9	215.8	212.4	213.5	213.4	217.2
7 Real estate	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.5	22.1	22.8	22.6	22.5
8 Security[4]	137.8	155.5	169.5	164.1	163.7	167.2	162.6	163.6	169.8	169.8	161.9	157.7
9 Other loans and leases	115.8	130.8	135.4	133.3	136.7[r]	138.5[r]	139.4	140.2	133.7	144.0	141.6	140.7
10 Interbank loans	47.3	47.9	45.1	48.5	46.5	51.3	56.4	61.3	63.4	61.3	58.5	61.7
11 Cash assets[5]	56.9	49.2	49.3	51.7	53.1	52.2	47.2	46.2	43.4	44.0	46.5	48.5
12 Other assets[6]	39.9	40.1	49.2	46.2	45.9	49.3	43.1	39.7	49.2	40.2	35.7	39.2
13 **Total assets**[7]	**938.5**	**985.3**	**1,041.7**	**1,035.1**	**1,037.5**	**1,072.0**	**1,051.7**	**1,049.2**	**1,059.9**	**1,059.7**	**1,037.9**	**1,042.1**
Liabilities												
14 Deposits	623.1	673.3	673.1	677.8	677.8	700.8	727.3	734.5	738.5	740.7	735.5	724.7
15 Transaction	11.9	12.7	11.8	11.8	11.8	11.3	10.9	10.5	9.5	10.4	10.1	10.7
16 Nontransaction	611.2	660.6	661.3	666.0	665.9	689.5	716.4	724.0	728.9	730.3	725.4	713.9
17 Borrowings	382.4	420.2	437.2	444.5	432.6	435.0	446.4	461.7	469.5	462.7	437.7	459.8
18 From banks in the U.S.	50.8	55.3	51.0	50.6	49.0	47.2	55.4	59.0	64.4	64.4	50.9	53.4
19 From others	331.6	364.8	386.2	393.8	383.6	387.7	390.9	402.7	405.1	398.3	386.8	406.4
20 Net due to related foreign offices	−179.0	−217.4	−210.5	−216.1	−197.7	−196.6	−243.9	−259.0	−277.7	−257.6	−243.8	−256.2
21 Other liabilities	112.9	106.6	130.4	119.3	120.0	126.6	120.3	114.9	126.7	119.6	114.4	107.6
22 **Total liabilities**	**939.5**	**982.7**	**1,030.3**	**1,025.4**	**1,032.7**	**1,065.8**	**1,050.1**	**1,052.1**	**1,057.0**	**1,065.4**	**1,043.8**	**1,035.9**
23 Residual (assets less liabilities)[8]	−1.0	2.5	11.5	9.6	4.8	6.3	1.6	−2.9	2.9	−5.7	−5.9	6.2
	Not seasonally adjusted											
Assets												
24 Bank credit	790.7	855.2	895.2	888.9	888.8	911.9	900.7	899.3	895.1	907.2	894.7	893.8
25 Securities in bank credit	357.0	358.3	384.6	377.5	375.1	384.3	370.4	360.4	366.4	364.7	358.2	355.1
26 Treasury and Agency securities[2]	84.3	77.2	80.1	79.5	80.5	84.4	84.5	81.2	86.4	82.7	80.0	79.2
27 Trading account	24.6	24.9	26.9	25.7	26.2	27.6	27.6	24.0	29.2	25.3	22.5	21.8
28 Investment account	59.6	52.3	53.3	53.8	54.4	56.8	56.9	57.3	57.3	57.4	57.5	57.4
29 Other securities	272.8	281.1	304.5	298.1	294.6	299.9	285.9	279.2	280.0	282.0	278.2	275.9
30 Trading account	161.3	170.4	192.1	183.1	180.4	183.5	178.7	178.2	179.7	180.1	178.5	175.3
31 Investment account	111.4	110.8	112.4	115.0	114.2	116.4	107.2	100.9	100.2	101.8	99.7	100.5
32 Loans and leases in bank credit[3]	433.7	496.8	510.6	511.4	513.7	527.6	530.3	538.9	528.7	542.5	536.5	538.8
33 Commercial and industrial	160.7	182.9	186.6	191.6	193.8	206.8[r]	209.3	212.8	209.1	209.9	210.6	214.8
34 Real estate	21.3	22.1	22.7	22.2	22.7	22.4	22.2	22.5	22.1	22.8	22.6	22.5
35 Security[4]	136.5	159.6	165.3	162.7	160.5	161.0	159.6	166.3	166.0	168.6	165.0	164.2
36 Other loans and leases	115.2	132.3	136.1	134.9	136.7[r]	137.4[r]	139.1	137.2	131.5	141.2	138.2	137.2
37 Interbank loans	47.3	47.9	45.1	48.5	46.5	51.3	56.4	61.3	63.4	61.3	58.5	61.7
38 Cash assets[5]	57.9	48.4	48.6	51.0	52.6	52.5	48.1	47.0	43.8	44.8	47.5	49.3
39 Other assets[6]	39.1	39.2	49.7	46.2	45.1	48.8	42.5	38.9	46.6	41.6	34.9	37.4
40 **Total assets**[7]	**934.6**	**990.2**	**1,038.2**	**1,034.2**	**1,032.5**	**1,064.0**	**1,047.1**	**1,045.9**	**1,048.4**	**1,054.3**	**1,035.1**	**1,041.7**
Liabilities												
41 Deposits	610.5	682.4	685.1	688.5	679.2	697.7	719.0	719.6	727.6	727.9	717.9	713.5
42 Transaction	11.8	12.6	11.5	11.6	11.6	11.2	10.9	10.4	9.4	10.1	10.2	10.7
43 Nontransaction	598.7	669.7	673.5	676.9	667.6	686.6	708.1	709.2	718.2	717.8	707.7	702.7
44 Borrowings	382.4	420.2	437.2	444.5	432.6	435.0	446.4	461.7	469.5	462.7	437.7	459.8
45 From banks in the U.S.	50.8	55.3	51.0	50.6	49.0	47.2	55.4	59.0	64.4	64.4	50.9	53.4
46 From others	331.6	364.8	386.2	393.8	383.6	387.7	390.9	402.7	405.1	398.3	386.8	406.4
47 Net due to related foreign offices	−176.3	−220.1	−214.4	−218.9	−200.4	−197.5	−242.4	−255.3	−278.0	−258.4	−240.0	−247.2
48 Other liabilities	115.1	104.9	127.5	117.3	118.2	125.9	121.3	117.0	126.4	119.1	116.6	112.7
49 **Total liabilities**	**931.8**	**987.3**	**1,035.3**	**1,031.3**	**1,029.6**	**1,061.1**	**1,044.2**	**1,043.0**	**1,045.5**	**1,051.4**	**1,032.2**	**1,038.8**
50 Residual (assets less liabilities)[8]	2.8	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Oct.	Apr.	May	June	July	Aug.	Sept.	Oct.	Oct. 4	Oct. 11	Oct. 18	Oct. 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	90.7	108.5	123.4	111.9	110.8	108.5	104.7	103.7	107.6	101.8	101.1	103.0
2 Revaluation losses on off-balance-sheet items[9]	82.2	96.6	110.6	99.6	96.1	92.3	91.0	91.5	94.0	90.4	91.3	90.2
3 Mortgage-backed securities[10]	546.7[r]	604.2[r]	615.5	619.5[r]	625.9	634.5	613.2[r]	614.1	616.5	611.9	615.5	605.8
4 Pass-through	415.6	474.3	483.4	485.1[r]	491.6[r]	501.2	483.3[r]	484.0	483.1	478.6	485.0	476.5
5 CMO, REMIC, and other	131.1	129.9	132.1	134.4	134.3	133.3	129.9[r]	130.1	133.4	133.3	130.5	129.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	−8.9	−19.6	−21.1	−22.1	−20.8	−14.3	−10.3	−7.9	−7.0	−9.9	−8.1	−8.3
7 Securitized consumer loans[12]	87.3	99.5	98.7	99.3	101.4	100.2	102.2	102.1	101.9	102.3	102.0	101.9
8 Credit cards and related plans	67.0	70.6	70.4	69.7	68.9	68.1	68.3	67.1	67.0	67.0	67.0	67.0
9 Other	20.2	28.9	28.4	29.6	32.5	32.0	33.8	35.0	34.8	35.3	35.0	34.9
10 Securitized business loans[12]	3.2	3.0	3.0	2.9	2.7	2.4	2.3	2.3	2.3	2.3	2.3	2.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	329.2	326.4	325.9	325.9	324.2	326.0	330.2	332.6	332.2	331.5	332.1	333.0
12 Securitized consumer loans[12]	265.2	270.6	268.9	273.7	273.2	275.4	278.3	282.8	282.8	281.8	282.8	283.0
13 Credit cards and related plans	260.9	266.3	264.7	269.7	269.3	271.9	274.8	279.3	279.3	278.3	279.3	279.5
14 Other	4.3	4.2	4.1	4.0	3.9	3.5	3.5	3.5	3.5	3.5	3.5	3.5
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	70.5	64.4	78.2	71.0	71.3	72.7	69.2	67.8	67.5	69.8	69.5	66.1
16 Revaluation losses on off-balance-sheet items[9]	75.8	68.2	82.8	76.1	76.8	78.9	76.2	75.8	75.1	78.2	77.8	74.4

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.	May	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Seasonally adjusted											
Assets												
1 Bank credit	7,449.9	7,922.5	7,927.8	7,970.9	8,021.2	8,024.1	8,149.0	8,193.5	8,174.4	8,167.8	8,190.5	8,233.7
2 Securities in bank credit	2,060.1	2,204.4	2,185.6	2,187.6	2,196.2	2,173.9	2,187.2	2,206.1	2,203.3	2,194.6	2,209.0	2,214.7
3 Treasury and Agency securities[2]	1,144.3	1,193.1	1,199.4	1,210.3	1,217.6	1,204.2	1,210.8	1,207.8	1,220.1	1,209.4	1,206.5	1,194.9
4 Other securities	915.7	1,011.3	986.2	977.3	978.6	969.7	976.5	998.3	983.1	985.2	1,002.5	1,019.8
5 Loans and leases in bank credit[3]	5,389.9	5,718.1	5,742.1	5,783.2	5,825.0	5,850.2	5,961.8	5,987.4	5,971.1	5,973.2	5,981.5	6,019.0
6 Commercial and industrial	1,033.4	1,118.3	1,126.6	1,137.8	1,165.6	1,168.2	1,179.5	1,184.2	1,184.0	1,181.4	1,184.4	1,184.7
7 Real estate	2,882.7	3,040.8	3,080.7	3,117.9	3,116.9	3,135.1	3,276.7	3,281.7	3,277.8	3,274.5	3,280.9	3,292.7
8 Revolving home equity	445.0	443.8	444.6	451.2	447.2	449.1	465.0	466.6	466.0	466.7	465.8	467.7
9 Other	2,437.8	2,597.1	2,636.1	2,666.7	2,669.6	2,685.9	2,811.7	2,815.1	2,811.8	2,807.8	2,815.0	2,825.1
10 Consumer	711.9	733.6	728.6	721.8	727.1	725.2	721.6	727.3	722.4	726.7	727.3	732.4
11 Security[4]	248.0	281.1	259.3	257.3	263.6	273.8	275.6	284.0	286.5	277.7	275.8	295.2
12 Other loans and leases	513.8	544.2	547.1	548.4	551.8	547.9	508.4	510.3	500.4	512.9	513.1	514.0
13 Interbank loans	306.3	287.4	298.0	290.7	281.1	307.8	318.6	333.2	308.4	341.9	348.9	332.3
14 Cash assets[5]	313.3	306.7	306.9	313.3	300.1	292.8	297.2	294.6	303.5	281.4	304.9	286.2
15 Other assets[6]	702.6[r]	774.3[r]	779.9	789.9	793.0	794.7	810.5	809.8	782.4	821.3	804.7	830.6
16 **Total assets**[7]	**8,704.5**[r]	**9,223.1**[r]	**9,244.9**	**9,296.9**	**9,327.6**	**9,351.5**	**9,506.2**	**9,561.8**	**9,499.5**	**9,543.3**	**9,579.7**	**9,613.5**
Liabilities												
17 Deposits	5,733.4	5,979.8	6,001.8	6,027.8	6,036.5	6,051.6	6,136.3	6,182.8	6,135.0	6,203.8	6,223.7	6,170.0
18 Transaction	672.8	677.2	663.8	639.2	659.6	631.2	629.4	644.1	614.7	631.2	661.3	669.9
19 Nontransaction	5,060.6	5,302.6	5,338.0	5,388.6	5,376.9	5,420.4	5,507.0	5,538.7	5,520.3	5,572.6	5,562.4	5,500.1
20 Large time	1,414.3	1,574.4	1,598.8	1,612.9	1,644.7	1,677.2	1,685.9	1,697.3	1,684.9	1,700.0	1,703.7	1,703.1
21 Other	3,646.3	3,728.3	3,739.2	3,775.7	3,732.2	3,743.1	3,821.1	3,841.4	3,835.4	3,872.6	3,858.7	3,797.0
22 Borrowings	1,709.4	1,822.5	1,827.4	1,797.8	1,796.0	1,841.3	1,894.0	1,927.3	1,917.3	1,895.6	1,935.1	1,956.6
23 From banks in the U.S.	368.5	366.1	366.7	348.5	333.3	368.2	392.6	398.0	376.6	403.9	407.5	401.3
24 From others	1,340.9	1,456.5	1,460.7	1,449.3	1,462.7	1,473.1	1,501.4	1,529.3	1,540.7	1,491.7	1,527.6	1,555.3
25 Net due to related foreign offices	72.4[r]	78.5[r]	74.0	119.6	119.0	65.3	33.6	20.5	8.4	7.0	16.4	49.4
26 Other liabilities	501.0	570.7[r]	554.4	563.9	569.5	561.7	577.2	578.3	577.5	582.0	560.4	590.1
27 **Total liabilities**	**8,016.1**[r]	**8,451.6**[r]	**8,457.6**	**8,509.1**	**8,521.0**	**8,519.9**	**8,641.2**	**8,708.9**	**8,638.3**	**8,688.4**	**8,735.6**	**8,766.0**
28 Residual (assets less liabilities)[8]	688.4[r]	771.4[r]	787.3	787.8	806.6	831.6	865.0	853.0	861.2	854.8	844.1	847.5
	Not seasonally adjusted											
Assets												
29 Bank credit	7,485.1	7,917.0	7,921.2	7,939.0	7,998.1	8,021.1	8,149.0	8,227.4	8,206.3	8,201.9	8,224.9	8,270.0
30 Securities in bank credit	2,071.7	2,212.4	2,188.5	2,175.5	2,189.6	2,167.6	2,176.8	2,210.8	2,204.8	2,199.4	2,215.5	2,221.4
31 Treasury and Agency securities[2]	1,154.3	1,203.6	1,202.1	1,202.7	1,211.3	1,194.5	1,198.5	1,210.6	1,218.1	1,209.8	1,212.2	1,202.5
32 Other securities	917.4	1,008.8	986.4	972.8	978.3	973.1	978.3	1,000.3	986.7	989.6	1,003.3	1,018.9
33 Loans and leases in bank credit[3]	5,413.4	5,704.6[r]	5,732.7	5,763.5	5,808.5	5,853.5	5,972.2	6,016.6	6,001.5	6,002.5	6,009.5	6,048.6
34 Commercial and industrial	1,030.2	1,124.5	1,130.4	1,135.7	1,159.4	1,162.4	1,173.7	1,180.3	1,179.8	1,177.7	1,181.8	1,180.5
35 Real estate	2,901.5	3,038.6	3,072.2	3,109.4	3,117.3	3,142.1	3,287.1	3,303.0	3,302.8	3,299.3	3,299.7	3,310.3
36 Revolving home equity	445.0	444.8	446.2	452.1	448.7	451.0	466.1	466.7	466.3	467.3	465.9	467.1
37 Other	2,456.5	2,593.9	2,626.0	2,657.3	2,668.5	2,691.1	2,821.0	2,836.3	2,836.5	2,832.0	2,833.8	2,843.2
38 Consumer	715.2	728.0	721.9	714.6	724.4	726.9	723.5	730.9	725.5	730.3	731.6	735.7
39 Credit cards and related plans	309.5	306.5	304.8	306.8	311.8	312.2	308.0	312.5	307.1	311.2	313.9	317.2
40 Other	405.7	421.5	417.1	407.7	412.6	414.7	415.5	418.4	418.4	419.0	417.7	418.4
41 Security[4]	253.2	271.8	258.8	253.4	256.4	271.0	281.0	290.8	292.2	280.8	281.5	306.5
42 Other loans and leases	513.3	541.8	549.4	550.4	551.0	551.1	506.8	511.6	501.2	514.4	514.8	515.7
43 Interbank loans	313.5	284.1	291.1	283.3	279.3	304.5	320.6	340.4	322.7	348.7	348.5	341.0
44 Cash assets[5]	321.9	303.4	302.8	308.5	290.4	293.7	299.8	302.4	298.6	296.1	310.1	303.3
45 Other assets[6]	702.8[r]	779.2[r]	782.0	790.4	795.2	796.9	810.9	809.8	789.9	828.7	796.6	824.7
46 **Total assets**[7]	**8,755.5**[r]	**9,216.0**[r]	**9,229.4**	**9,253.5**	**9,295.1**	**9,348.2**	**9,511.3**	**9,610.7**	**9,548.2**	**9,606.1**	**9,610.8**	**9,669.7**
Liabilities												
47 Deposits	5,746.8	5,977.5	6,012.0	6,013.3	6,021.8	6,041.3	6,122.4	6,195.6	6,154.0	6,235.2	6,204.2	6,191.3
48 Transaction	678.7	668.6	661.4	632.3	646.8	626.0	624.4	650.2	572.2	630.3	691.0	715.2
49 Nontransaction	5,068.0	5,308.9	5,350.6	5,381.0	5,375.0	5,415.3	5,498.0	5,545.4	5,581.8	5,604.9	5,513.1	5,476.1
50 Large time	1,404.9	1,585.8	1,612.1	1,616.0	1,641.9	1,668.3	1,672.2	1,685.6	1,674.5	1,687.6	1,692.7	1,690.5
51 Other	3,663.2	3,723.1	3,738.5	3,765.0	3,733.1	3,747.0	3,825.8	3,859.7	3,907.4	3,917.4	3,820.5	3,785.6
52 Borrowings	1,705.1	1,835.6	1,837.8	1,793.3	1,789.3	1,851.3	1,893.1	1,922.1	1,922.1	1,894.6	1,926.3	1,942.5
53 From banks in the U.S.	369.3	366.0	366.1	347.8	334.2	369.5	393.0	398.8	388.0	406.3	400.3	397.6
54 From others	1,335.8	1,469.6	1,471.8	1,445.5	1,455.1	1,481.8	1,500.1	1,523.4	1,534.1	1,488.3	1,526.0	1,544.9
55 Net due to related foreign offices	81.5[r]	73.2[r]	67.1	111.1	119.8	69.0	40.0	31.8	16.5	15.5	33.7	60.7
56 Other liabilities	510.1	566.6[r]	548.0	555.7	571.0	565.4	582.6	588.5	585.7	589.7	576.0	599.7
57 **Total liabilities**	**8,043.5**[r]	**8,452.9**[r]	**8,464.9**	**8,473.5**	**8,501.9**	**8,526.9**	**8,638.2**	**8,738.1**	**8,678.3**	**8,735.0**	**8,740.1**	**8,794.2**
58 Residual (assets less liabilities)[8]	712.0[r]	763.1[r]	764.5	780.0	793.2	821.3	873.2	872.6	869.8	871.2	870.7	875.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.	May	June	July	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Seasonally adjusted											
Assets												
1 Bank credit	6,640.3	7,023.7[r]	7,042.8	7,090.8	7,113.7	7,123.7	7,245.9	7,285.6	7,271.9	7,269.2	7,286.4	7,309.9
2 Securities in bank credit	1,697.1	1,819.8	1,812.4	1,826.2	1,825.4	1,809.3	1,826.5	1,836.0	1,843.8	1,825.4	1,837.2	1,835.4
3 Treasury and Agency securities[2]	1,060.0	1,112.9	1,119.9	1,129.6	1,133.0	1,119.6	1,129.6	1,125.0	1,140.7	1,127.3	1,122.6	1,109.1
4 Other securities	637.1	706.8	692.5	696.6	692.4	689.7	697.0	711.1	703.1	698.1	714.5	726.3
5 Loans and leases in bank credit[3]	4,943.3	5,204.0	5,230.4	5,264.6	5,288.3	5,314.5	5,419.3	5,449.5	5,428.1	5,443.8	5,449.3	5,474.5
6 Commercial and industrial	869.6	931.7	934.5	943.1[r]	957.9	957.5	963.8	968.3	966.4	967.0	970.2	968.1
7 Real estate	2,860.6	3,018.2	3,058.5	3,095.2[r]	3,094.4	3,112.6	3,254.1	3,259.4	3,255.0	3,252.5	3,258.9	3,270.4
8 Revolving home equity	445.0	443.8	444.6	451.2	447.2	449.1	465.0	466.6	466.0	466.7	465.8	467.7
9 Other	2,415.6	2,574.4	2,613.9	2,644.0[r]	2,647.2	2,663.5	2,789.1	2,792.8	2,789.1	2,785.7	2,793.1	2,802.7
10 Consumer	711.9	733.6	728.6	721.8	727.1	725.2	721.6	727.3	722.4	726.7	727.3	732.4
11 Security[4]	109.3	111.6	95.1	93.2	96.8	111.0	112.0	120.6	118.9	120.1	116.5	126.7
12 Other loans and leases	391.8	408.8	413.7	411.2	412.0	408.1	367.8	374.0	365.4	377.6	376.3	376.9
13 Interbank loans	260.3	242.2	249.5	244.1	229.7	251.3	257.4	268.3	243.4	283.0	284.0	261.8
14 Cash assets[5]	258.0	257.4	255.1	260.1	247.8	245.6	251.0	244.5	251.5	231.7	254.5	237.3
15 Other assets[6]	661.0[r]	725.2[r]	733.7[r]	744.0[r]	743.7	751.7	771.0	774.5	751.2	787.9	766.7	793.0
16 **Total assets**[7]	**7,752.5[r]**	**8,181.3[r]**	**8,214.0[r]**	**8,271.6[r]**	**8,267.6**	**8,305.0**	**8,456.6**	**8,504.2**	**8,449.3**	**8,503.1**	**8,522.8**	**8,533.4**
Liabilities												
17 Deposits	5,123.7	5,306.7	5,324.0	5,350.2	5,336.0	5,324.3	5,401.7	5,436.0	5,393.2	5,458.1	5,470.5	5,421.1
18 Transaction	660.8	665.4	651.9	627.3	648.3	620.3	618.8	632.9	602.2	620.7	650.2	659.2
19 Nontransaction	4,462.9	4,641.3	4,672.1	4,722.9	4,687.7	4,704.0	4,782.9	4,803.1	4,791.0	4,837.3	4,820.3	4,761.9
20 Large time	823.1	927.1	946.2[r]	956.9[r]	960.6	962.6	963.5	963.4	957.3	966.5	963.3	966.6
21 Other	3,639.8	3,714.3	3,725.8[r]	3,766.0[r]	3,727.0	3,741.4	3,819.3	3,839.7	3,833.7	3,870.8	3,857.0	3,795.3
22 Borrowings	1,296.8	1,385.3	1,387.1	1,376.1[r]	1,371.9	1,399.4	1,431.7	1,444.0	1,443.4	1,416.1	1,444.6	1,470.8
23 From banks in the U.S.	308.7	315.1	316.0	299.5[r]	286.1	312.7	333.3	333.6	322.7	329.2	337.8	343.4
24 From others	988.1	1,070.2	1,071.1	1,076.6	1,085.8	1,086.7	1,098.4	1,110.4	1,120.7	1,086.9	1,106.7	1,127.4
25 Net due to related foreign offices	257.0[r]	289.0[r]	290.1[r]	318.4[r]	316.5	309.6	292.6	304.0	277.6	302.1	317.1	320.5
26 Other liabilities	387.5	440.3[r]	435.2[r]	443.9[r]	442.9	441.7	462.7	466.0	465.9	470.5	452.5	472.6
27 **Total liabilities**	**7,065.0[r]**	**7,421.4[r]**	**7,436.4[r]**	**7,488.6[r]**	**7,467.2**	**7,474.9**	**7,588.7**	**7,650.0**	**7,580.0**	**7,646.8**	**7,684.7**	**7,685.0**
28 Residual (assets less liabilities)[8]	687.5[r]	759.9[r]	777.6[r]	783.0[r]	800.4	830.0	868.0	854.3	869.3	856.3	838.1	848.4
	Not seasonally adjusted											
Assets												
29 Bank credit	6,675.9	7,021.8	7,036.6	7,062.7	7,098.5	7,125.6	7,249.0	7,318.2	7,305.4	7,305.6	7,319.7	7,339.8
30 Securities in bank credit	1,708.7	1,827.8	1,815.3	1,814.0	1,818.8	1,803.0	1,816.1	1,840.7	1,845.3	1,830.2	1,843.6	1,842.1
31 Treasury and Agency securities[2]	1,069.9	1,123.4	1,122.6	1,122.0	1,126.7	1,109.9	1,117.3	1,127.7	1,138.7	1,127.7	1,128.4	1,116.7
32 Other securities	638.8	704.3	692.7	692.1	692.1	693.1	698.8	713.0	706.6	702.5	715.3	725.4
33 Loans and leases in bank credit[3]	4,967.2	5,194.0	5,221.2	5,248.6[r]	5,279.7	5,322.6	5,433.0	5,477.5	5,460.0	5,475.5	5,476.1	5,497.7
34 Commercial and industrial	868.2	937.9	938.7	941.6	952.3	953.2	961.0	966.7	965.2	965.9	969.3	965.6
35 Real estate	2,879.4	3,016.0	3,050.0	3,086.7	3,094.8	3,119.7	3,264.5	3,280.7	3,280.1	3,277.2	3,277.8	3,287.9
36 Revolving home equity	445.0	444.8	446.2	452.1	448.7	451.0	466.1	466.7	466.3	467.3	465.9	467.1
37 Other	2,434.4	2,571.2	2,603.8	2,634.6	2,646.1	2,668.7	2,798.4	2,814.0	2,813.8	2,810.0	2,811.8	2,820.8
38 Other residential	1,198.7[r]	1,246.0[r]	1,265.6[r]	1,282.3[r]	1,281.4	1,290.8	1,398.7	1,402.8	1,406.6	1,400.1	1,397.1	1,407.9
39 Commercial	1,235.7[r]	1,325.2[r]	1,338.2[r]	1,352.3[r]	1,364.7	1,377.9	1,399.7	1,411.2	1,407.2	1,409.8	1,414.8	1,412.9
40 Consumer	715.2	728.0	721.9	714.6	724.4	726.9	723.5	730.9	725.5	730.3	731.6	735.7
41 Credit cards and related plans	309.5	306.5	304.8	306.8	311.8	312.2	308.0	312.5	307.1	311.2	313.9	317.2
42 Other	405.7	421.5	417.1	407.7	412.6	414.7	415.5	418.4	418.4	419.0	417.7	418.4
43 Security[4]	110.5	106.5	96.1	92.5	95.8	111.2	114.7	122.6	121.4	121.9	118.4	128.6
44 Other loans and leases	393.8	405.6	414.5	413.3	412.3	411.6	369.1	376.6	367.8	380.2	379.0	379.8
45 Interbank loans	267.4	239.0	242.6	236.7	227.9	248.0	259.4	275.5	257.7	289.7	283.6	270.6
46 Cash assets[5]	265.9	254.8	251.8	255.7	237.7	245.6	252.8	251.8	246.7	245.5	259.5	253.4
47 Other assets[6]	661.6[r]	729.4[r]	735.8[r]	745.3[r]	746.4	754.5	772.2	775.1	756.0	795.0	762.3	788.6
48 **Total assets**[7]	**7,803.6[r]**	**8,177.8[r]**	**8,199.4[r]**	**8,233.2[r]**	**8,243.1**	**8,306.2**	**8,465.1**	**8,551.9**	**8,497.0**	**8,567.0**	**8,556.3**	**8,583.5**
Liabilities												
49 Deposits	5,147.1	5,292.5	5,323.5	5,334.4	5,324.3	5,322.3	5,402.7	5,461.1	5,428.3	5,503.9	5,461.7	5,449.8
50 Transaction	666.9	657.1	649.8	620.7	635.6	615.0	614.0	639.2	560.1	619.8	680.3	704.3
51 Nontransaction	4,480.2	4,635.4	4,673.7	4,713.7[r]	4,688.7	4,707.2	4,788.7	4,821.9	4,868.2	4,884.1	4,781.4	4,745.5
52 Large time	823.5	926.5	948.8[r]	958.4[r]	960.7	961.9	964.6	963.8	962.5	968.5	962.7	961.6
53 Other	3,656.8	3,708.9	3,724.9[r]	3,755.3[r]	3,728.0	3,745.3	3,824.1	3,858.0	3,905.6	3,915.7	3,818.8	3,783.9
54 Borrowings	1,292.6	1,398.3	1,397.5	1,371.6[r]	1,365.1	1,409.4	1,430.8	1,438.8	1,448.2	1,415.1	1,435.8	1,456.8
55 From banks in the U.S.	309.5	315.0	315.4	298.8[r]	287.0	314.0	333.7	334.4	334.2	331.6	330.6	339.7
56 From others	983.1	1,083.4	1,082.1	1,072.7[r]	1,078.2	1,095.4	1,097.1	1,104.5	1,114.1	1,083.4	1,105.2	1,117.0
57 Net due to related foreign offices	261.8[r]	287.6[r]	286.1[r]	312.5[r]	318.2	311.8	295.2	309.5	281.7	305.0	327.3	325.7
58 Other liabilities	393.0	439.2[r]	430.7[r]	437.6[r]	445.1	444.4	466.0	472.8	471.8	474.8	463.8	478.5
59 **Total liabilities**	**7,094.5[r]**	**7,417.6[r]**	**7,437.8[r]**	**7,456.1[r]**	**7,452.8**	**7,487.8**	**7,594.8**	**7,682.2**	**7,630.1**	**7,698.8**	**7,688.5**	**7,710.8**
60 Residual (assets less liabilities)[8]	709.1[r]	760.2[r]	761.6[r]	777.1[r]	790.3	818.4	870.3	869.7	866.9	868.3	867.8	872.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.[r]	May[r]	June[r]	July	Aug.	Sept.	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Seasonally adjusted											
Assets												
1 Bank credit	3,677.4	3,924.5	3,918.3	3,940.7[r]	3,955.5[r]	3,956.4[r]	4,075.6	4,110.0	4,094.8	4,098.3	4,114.8	4,129.2
2 Securities in bank credit	996.1	1,126.5	1,123.3	1,137.6	1,136.4	1,115.0	1,124.1	1,134.7	1,133.9	1,121.1	1,138.4	1,142.1
3 Treasury and Agency securities[2]	572.8	635.0	647.7	657.3	660.3	644.8	657.1	654.6	664.1	653.6	653.6	646.1
4 Trading account	40.3	38.9	47.9	50.2	47.2	44.3	51.5	53.3	58.8	51.0	53.3	50.1
5 Investment account	532.5	596.1	599.7	607.1	613.0	600.5	605.6	601.3	605.3	602.6	600.3	596.0
6 Mortgage-backed	437.3	513.5	524.4	537.1	542.5	527.1	533.0	529.5	531.5	529.8	529.3	526.2
7 Other	95.2	82.7	75.4	70.0	70.6	73.4	72.6	71.8	73.8	72.9	71.0	69.7
8 Other securities	423.3	491.5	475.6	480.3	476.1	470.3	467.0	480.1	469.8	467.4	484.8	496.0
9 Trading account	203.3	241.8	228.5	228.6	224.3	221.5	222.0	233.1	224.0	223.8	236.5	246.3
10 Investment account	220.0	249.7	247.1	251.7	251.8	248.8	245.0	247.0	245.9	243.6	248.3	249.8
11 State and local government	37.8	45.1	43.8	42.9	42.7	42.6	45.2	47.4	46.2	46.5	48.1	48.4
12 Other	182.2	204.6	203.3	208.8	209.1	206.1	199.8	199.6	199.6	197.2	200.2	201.3
13 Loans and leases in bank credit[3]	2,681.2	2,798.1	2,795.0	2,803.1[r]	2,819.1[r]	2,841.4[r]	2,951.5	2,975.3	2,960.8	2,977.2	2,976.4	2,987.0
14 Commercial and industrial	513.4	554.0	550.6	552.7[r]	560.1[r]	558.2[r]	566.0	568.2	567.4	566.6	569.6	568.0
15 Real estate	1,424.7	1,468.9	1,488.4	1,506.6[r]	1,505.8[r]	1,520.6[r]	1,658.5	1,663.6	1,662.3	1,665.1	1,665.2	1,663.2
16 Revolving home equity	314.2	321.3	322.4	323.8	324.2	327.2	344.7	344.7	344.5	344.8	344.1	345.0
17 Other	1,110.5	1,147.7	1,165.9	1,182.8[r]	1,181.5[r]	1,193.4[r]	1,313.8	1,318.9	1,317.8	1,320.3	1,321.1	1,318.2
18 Other residential	692.1	707.0	721.0	734.1[r]	729.2[r]	735.5[r]	843.6	843.5	846.0	846.3	841.5	841.6
19 Commercial	418.4	440.7	444.9	448.7[r]	452.4[r]	457.9[r]	470.2	475.4	471.8	474.0	479.5	476.6
20 Consumer	358.3	377.7	372.8	364.3[r]	370.2[r]	370.3	374.0	379.6	376.1	379.6	379.9	382.9
21 Security[4]	98.6	100.5	83.6	81.8	85.6	99.6[r]	100.6	108.6	107.1	107.7	104.3	115.1
22 Federal funds sold to and repurchase agreements with broker–dealers	81.1	80.6	65.2	64.8	68.7	82.5	84.4	89.9	88.7	89.7	84.4	96.6
23 Other	17.5	19.9	18.4	17.0[r]	16.9	17.1	16.2	18.7	18.4	18.1	19.9	18.6
24 State and local government	18.9	19.4	19.5	19.6	20.4	20.8	23.4	23.5	23.5	23.4	23.5	23.5
25 Agricultural	10.1	10.2	10.1	10.1	10.1	10.1	10.3	10.5	10.4	10.5	10.5	10.6
26 Federal funds sold to and repurchase agreements with others	19.2	18.4	23.9	23.9	23.3	24.5	24.8	28.2	25.2	28.4	31.8	28.0
27 All other loans	144.0	154.9	151.5	149.6	149.7	143.2	101.0	100.6	96.0	103.3	99.2	103.4
28 Lease-financing receivables	94.2	94.0	94.7	94.5	94.0	94.0	92.8	92.5	92.7	92.5	92.4	92.4
29 Interbank loans	165.2	141.3	144.2	142.6[r]	131.9[r]	155.0	162.4	160.3	135.5	170.4	175.2	158.3
30 Federal funds sold to and repurchase agreements with commercial banks	100.9	81.3	83.2	82.4	73.3	93.8	88.6	91.1	67.1	103.4	101.2	92.3
31 Other	64.3	59.9	60.9	60.2	58.6	61.2	73.8	69.2	68.4	67.1	74.0	66.0
32 Cash assets[5]	150.4	148.6	149.2	148.6[r]	137.3	137.7[r]	143.3	138.1	144.1	126.4	144.5	135.2
33 Other assets[6]	459.7	480.0	481.7	489.9[r]	488.5[r]	501.6[r]	508.8	500.3	491.9	493.9	507.9	508.3
34 **Total assets**[7]	**4,419.9**	**4,662.3**	**4,661.5**	**4,689.9[r]**	**4,681.6[r]**	**4,719.1[r]**	**4,856.8**	**4,875.6**	**4,833.1**	**4,856.0**	**4,909.1**	**4,898.1**
Liabilities												
35 Deposits	2,603.9	2,697.0	2,691.0	2,693.6[r]	2,679.8[r]	2,683.7[r]	2,752.9	2,745.5	2,722.8	2,751.1	2,774.8	2,729.4
36 Transaction	308.5	317.2	313.7	295.8	313.3[r]	300.9[r]	301.7	306.2	284.5	292.5	321.8	329.5
37 Nontransaction	2,295.3	2,379.9	2,377.3	2,397.7[r]	2,366.5[r]	2,382.9[r]	2,451.2	2,439.3	2,438.3	2,458.6	2,452.9	2,399.9
38 Large time	386.5	456.1	464.4	470.6[r]	466.5[r]	468.7[r]	475.8	468.6	463.3	469.5	469.1	472.0
39 Other	1,908.8	1,923.7	1,912.9	1,927.1[r]	1,900.0[r]	1,914.2[r]	1,975.4	1,970.7	1,975.0	1,989.1	1,983.8	1,927.9
40 Borrowings	781.3	850.9	843.8	836.5	844.0	864.0[r]	877.8	893.2	890.7	869.8	894.4	916.8
41 From banks in the U.S.	138.2	148.3	150.0	137.4	136.0	150.3	147.4	152.5	142.1	150.4	155.8	160.6
42 From others	643.1	702.6	693.7	699.1[r]	708.0	713.7	730.4	740.7	748.6	719.4	738.7	756.3
43 Net due to related foreign offices	243.5	269.8	271.7	298.0[r]	297.2[r]	289.3[r]	271.8	282.8	257.3	281.1	296.6	297.7
44 Other liabilities	318.0	367.2	363.1	371.6[r]	368.2[r]	365.3[r]	379.4	382.6	383.3	386.5	370.1	388.4
45 **Total liabilities**	**3,946.7**	**4,184.9**	**4,169.6**	**4,199.6[r]**	**4,189.3[r]**	**4,202.4[r]**	**4,281.9**	**4,304.2**	**4,254.1**	**4,288.6**	**4,336.0**	**4,332.3**
46 Residual (assets less liabilities)[8]	473.2	477.4	491.8	490.3	492.4[r]	516.7[r]	574.8	571.4	579.1	567.4	573.2	565.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.	May[r]	June[r]	July[r]	Aug.	Sept.[r]	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Not seasonally adjusted											
Assets												
47 Bank credit	3,697.4[r]	3,931.3	3,922.3	3,923.0	3,943.4[r]	3,954.6	4,071.0	4,125.8	4,111.9	4,116.0	4,129.8	4,144.0
48 Securities in bank credit	1,009.1	1,136.3	1,125.2	1,127.0	1,132.6	1,112.0	1,115.9	1,141.2	1,139.0	1,128.3	1,145.7	1,149.5
49 Treasury and Agency securities[2]	584.1	647.3	649.5	651.2	656.8	638.3	647.1	659.2	665.6	656.4	660.1	654.4
50 Trading account	42.2	40.9	48.0	49.0	46.5	43.2	49.0	55.8	60.8	53.8	56.8	52.8
51 Investment account	541.9[r]	606.4	601.4	602.3	610.3	595.1	598.1	603.3	604.9	602.6	603.4	601.6
52 Mortgage-backed	445.7	522.4	525.5	532.5	540.0	522.4	526.8	530.8	530.7	529.1	531.7	530.9
53 Other	96.1	84.0	75.9	69.8	70.3	72.6	71.3	72.5	74.2	73.5	71.7	70.8
54 Other securities	425.0	489.0	475.8	475.8	475.8	473.7	468.8	482.0	473.4	471.9	485.5	495.1
55 Trading account	204.1	240.6	228.5	226.4	224.2	223.1	222.8	234.0	225.6	225.8	236.9	245.9
56 Investment account	220.9	248.4	247.2	249.3	251.6	250.6	245.9	248.0	247.7	246.1	248.6	249.2
57 State and local government	38.0	44.8	43.9	42.5	42.6	43.0	45.4	47.6	46.6	47.2	48.0	48.2
58 Other	182.9	203.5	203.4	206.8	209.0	207.6	200.5	200.4	201.1	198.9	200.6	201.0
59 Loans and leases in bank credit[3]	2,688.3[r]	2,795.0	2,797.0	2,796.0	2,810.8[r]	2,842.6	2,955.1	2,984.7	2,972.9	2,987.7	2,984.2	2,994.5
60 Commercial and industrial	513.0[r]	557.5	553.1	551.4	556.7[r]	556.1	564.5	567.7	567.0	566.4	569.8	566.8
61 Real estate	1,429.8[r]	1,472.0	1,489.2	1,504.4	1,505.7[r]	1,521.7	1,661.2	1,669.7	1,671.2	1,672.5	1,668.9	1,668.0
62 Revolving home equity	314.3	322.2	323.7	324.6	325.5	328.4	345.2	344.9	344.5	345.2	344.6	345.0
63 Other	1,115.4[r]	1,149.8	1,165.6	1,179.9	1,180.2[r]	1,193.3	1,316.0	1,324.9	1,326.7	1,327.3	1,324.3	1,323.0
64 Other residential	694.6[r]	709.5	722.1	733.7	729.5[r]	736.1	844.0	846.7	850.8	849.9	843.2	844.3
65 Commercial	420.8[r]	440.3	443.5	446.1	450.7[r]	457.3	472.0	478.2	475.9	477.4	481.1	478.7
66 Consumer	358.0	375.4	370.1	360.5	368.1	370.9	373.6	379.5	376.5	379.7	379.7	382.2
67 Credit cards and related plans	116.3	116.2	115.5	115.5	118.8	119.8	120.3	123.8	120.5	123.6	124.5	126.4
68 Other	241.7	259.2	254.6	245.1	249.4[r]	251.1	253.3	255.7	255.9	256.1	255.1	255.8
69 Security[4]	99.7[r]	95.5	84.6	81.3	84.6	100.0	103.4	110.3	109.2	109.2	105.9	116.7
70 Federal funds sold to and repurchase agreements with broker–dealers	82.0	76.7	66.1	64.2	67.6	82.6	86.5	91.4	90.7	91.0	85.8	97.8
71 Other	17.7	18.9	18.5	17.1	17.0	17.4	16.8	18.9	18.5	18.2	20.0	18.9
72 State and local government	18.9	19.4	19.5	19.6	20.4	20.8	23.4	23.5	23.5	23.4	23.5	23.5
73 Agricultural	10.1	10.1	10.1	10.2	10.2	10.1	10.4	10.5	10.5	10.5	10.5	10.6
74 Federal funds sold to and repurchase agreements with others	19.2	18.4	23.9	23.9	23.3	24.5	24.8	28.2	25.2	28.4	31.8	28.0
75 All other loans	145.5	152.8	152.2	150.8	148.6	145.1	101.2	102.6	97.2	105.2	101.7	106.1
76 Lease-financing receivables	94.2	93.8	94.3	93.9	93.2	93.4	92.7	92.5	92.5	92.5	92.5	92.5
77 Interbank loans	166.6	143.7	143.0	141.1	132.4	153.7	162.1	161.3	143.8	169.4	169.6	161.6
78 Federal funds sold to and repurchase agreements with commercial banks	101.7	82.7	82.6	81.6	73.6[r]	93.0	88.4	91.5	71.2	102.8	98.0	94.2
79 Other	64.9	61.0	60.4	59.5	58.8	60.7	73.7	69.8	72.6	66.6	71.6	67.4
80 Cash assets[5]	154.3	147.4	146.8	144.6	128.9	136.2	143.7	141.8	139.2	134.6	147.4	144.3
81 Other assets[6]	460.4[r]	484.2	483.8	491.2	491.2[r]	504.4	510.0	501.0	496.7	501.0	503.5	503.9
82 **Total assets**[7]	**4,445.9[r]**	**4,674.6**	**4,663.8**	**4,668.2**	**4,664.2[r]**	**4,717.2**	**4,853.8**	**4,896.8**	**4,858.4**	**4,887.9**	**4,917.1**	**4,920.9**
Liabilities												
83 Deposits	2,615.0[r]	2,685.9	2,692.2	2,686.4	2,671.2[r]	2,682.4	2,753.6	2,758.0	2,739.7	2,777.2	2,765.9	2,746.2
84 Transaction	311.5[r]	312.6	313.1	291.4	303.3[r]	296.8	296.9	309.6	255.9	293.5	342.4	355.2
85 Nontransaction	2,303.6[r]	2,373.3	2,379.0	2,395.0	2,367.9[r]	2,385.6	2,456.7	2,448.3	2,483.8	2,483.7	2,423.5	2,391.0
86 Large time	386.9[r]	455.6	466.9	472.1	466.6[r]	468.0	476.9	469.0	468.6	471.5	468.5	467.0
87 Other	1,916.7[r]	1,917.7	1,912.1	1,922.8	1,901.4[r]	1,917.5	1,979.8	1,979.3	2,015.2	2,012.2	1,955.0	1,924.0
88 Borrowings	777.0	863.9	854.2	832.0	837.3[r]	874.0	877.0	888.1	895.6	868.8	885.6	902.8
89 From banks in the U.S.	139.0	148.2	149.4	136.7	136.9	151.6	147.9	153.3	153.5	152.8	148.6	156.8
90 From others	638.0	715.7	704.8	695.3	700.4[r]	722.4	729.1	734.8	742.0	715.9	737.1	745.9
91 Net due to related foreign offices	248.3[r]	268.4	267.7	292.1	299.0[r]	291.5	274.4	288.4	261.4	284.1	306.7	303.0
92 Other liabilities	323.6	366.1	358.6	365.3	370.4[r]	368.1	382.7	389.3	389.1	390.7	381.4	394.4
93 **Total liabilities**	**3,964.0[r]**	**4,184.2**	**4,172.7**	**4,175.8**	**4,177.9[r]**	**4,216.0**	**4,287.8**	**4,323.8**	**4,285.8**	**4,320.8**	**4,339.7**	**4,346.3**
94 Residual (assets less liabilities)[8]	481.9[r]	490.3	491.1	492.4	486.3[r]	501.2	566.1	573.0	572.6	567.1	577.4	574.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,961.4	3,097.7	3,125.5	3,150.1	3,156.9	3,165.3	3,170.4	3,174.4	3,174.9	3,169.7	3,171.5	3,179.6
2 Securities in bank credit	699.4	691.8	690.1	688.7	687.7	692.2	702.6	700.2	707.7	703.1	698.7	692.1
3 Treasury and Agency securities[2]	485.6	476.5	473.1	472.4	471.5	472.8	472.5	469.2	474.4	472.5	468.9	461.8
4 Other securities	213.8	215.4	216.9	216.3	216.3	219.4	230.0	231.0	233.2	230.6	229.8	230.3
5 Loans and leases in bank credit[3]	2,262.0	2,405.9	2,435.4	2,461.5	2,469.2	2,473.1	2,467.8	2,474.2	2,467.3	2,466.6	2,472.8	2,487.4
6 Commercial and industrial	356.2	377.7	383.8	390.4	397.9	399.3	397.8	400.0	398.9	400.4	400.6	400.1
7 Real estate	1,435.9	1,549.3	1,570.2	1,588.6	1,588.6	1,592.0	1,595.5	1,595.8	1,592.7	1,587.3	1,593.7	1,607.2
8 Revolving home equity	130.8	122.5	122.2	127.4	123.0	121.9	120.3	121.9	121.4	122.0	121.7	122.7
9 Other	1,305.1	1,426.7	1,447.9	1,461.2	1,465.6	1,470.1	1,475.3	1,473.9	1,471.3	1,465.4	1,472.0	1,484.5
10 Consumer	353.7	355.9	355.8	357.6	357.0	354.9	347.6	347.7	346.3	347.1	347.4	349.5
11 Security[4]	10.7	11.2	11.6	11.4	11.2	11.4	11.3	12.0	11.8	12.3	12.3	11.6
12 Other loans and leases	105.5	111.9	114.0	113.5	114.5	115.5	115.5	118.7	117.6	119.4	118.9	119.0
13 Interbank loans	95.1	101.0	105.4	101.5	97.8	96.3	95.0	108.1	107.9	112.5	108.9	103.6
14 Cash assets[5]	107.6	108.8	105.9	111.5	110.4	107.9	107.7	106.4	107.4	105.3	110.0	102.1
15 Other assets[6]	201.3	245.2	252.0	254.1	255.1	250.1	262.2	274.2	259.3	293.9	258.8	284.6
16 **Total assets**[7]	**3,331.0**	**3,517.6**	**3,553.5**	**3,581.8**	**3,584.7**	**3,583.9**	**3,600.0**	**3,627.5**	**3,614.0**	**3,645.9**	**3,613.6**	**3,634.1**
Liabilities												
17 Deposits	2,519.8	2,609.7	2,633.0	2,656.6	2,656.2	2,640.6	2,648.8	2,690.5	2,670.4	2,706.9	2,695.7	2,691.7
18 Transaction	352.3	348.2	338.2	331.5	335.0	319.5	317.1	326.7	317.7	328.2	328.3	329.7
19 Nontransaction	2,167.6	2,261.5	2,294.8	2,325.2	2,321.2	2,321.1	2,331.7	2,363.8	2,352.6	2,378.7	2,367.3	2,362.0
20 Large time	436.6	470.9	481.9	486.3	494.1	493.9	487.7	494.8	493.9	497.0	494.2	494.6
21 Other	1,731.0	1,790.6	1,812.9	1,838.9	1,827.1	1,827.2	1,844.0	1,869.0	1,858.7	1,881.7	1,873.2	1,867.4
22 Borrowings	515.5	534.5	543.3	539.6	527.8	535.4	553.9	550.7	552.6	546.3	550.1	554.0
23 From banks in the U.S.	170.5	166.8	166.0	162.1	150.1	162.4	185.8	181.0	180.6	178.8	182.1	182.9
24 From others	345.1	367.6	377.3	377.5	377.8	373.0	368.0	369.7	372.0	367.5	368.1	371.1
25 Net due to related foreign offices	13.5	19.2	18.4	20.4	19.3	20.3	20.8	21.1	20.3	21.0	20.6	22.8
26 Other liabilities	69.5	73.1	72.1	72.4	74.7	76.3	83.3	83.4	82.7	84.0	82.4	84.2
27 **Total liabilities**	**3,118.3**	**3,236.4**	**3,266.8**	**3,289.0**	**3,278.0**	**3,272.6**	**3,306.7**	**3,345.8**	**3,326.0**	**3,358.2**	**3,348.8**	**3,352.7**
28 Residual (assets less liabilities)[8]	212.7	281.1	286.7	292.8	306.8	311.3	293.2	281.7	288.0	287.7	264.8	281.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,978.5	3,090.4	3,114.3	3,139.7	3,155.1	3,171.0	3,178.0	3,192.4	3,193.5	3,189.6	3,189.9	3,195.8
30 Securities in bank credit	699.6	691.5	690.1	687.0	686.2	691.0	700.2	699.5	706.3	701.9	698.0	692.6
31 Treasury and Agency securities[2]	485.8	476.1	473.2	470.7	469.9	471.6	470.2	468.5	473.1	471.2	468.2	462.3
32 Other securities	213.8	215.4	216.9	216.3	216.3	219.4	230.0	231.0	233.2	230.6	229.8	230.3
33 Loans and leases in bank credit[3]	2,278.9	2,399.0	2,424.2	2,452.6	2,468.9	2,480.0	2,477.8	2,492.9	2,487.1	2,487.7	2,491.9	2,503.2
34 Commercial and industrial	355.3	380.4	385.6	390.2	395.6	397.1	396.5	399.0	398.2	399.4	399.5	398.9
35 Real estate	1,449.6	1,544.0	1,560.8	1,582.2	1,589.1	1,598.0	1,603.3	1,610.9	1,608.9	1,604.8	1,608.9	1,619.9
36 Revolving home equity	130.7	122.6	122.5	127.5	123.2	122.6	120.9	121.8	121.8	122.1	121.3	122.1
37 Other	1,319.0	1,421.4	1,438.2	1,454.7	1,465.9	1,475.3	1,482.4	1,489.1	1,487.1	1,482.7	1,487.6	1,497.8
38 Other residential	504.1	536.5	543.5	548.6	551.9	554.7	554.6	556.1	555.8	550.3	553.9	563.6
39 Commercial	814.9	884.9	894.8	906.1	914.0	920.6	927.8	933.0	931.3	932.4	933.7	934.2
40 Consumer	357.2	352.6	351.8	354.0	356.3	356.0	350.0	351.4	349.0	350.6	351.9	353.4
41 Credit cards and related plans	193.2	190.4	189.3	191.4	193.0	192.3	187.8	188.7	186.5	187.7	189.4	190.8
42 Other	163.9	162.2	162.5	162.7	163.3	163.6	162.2	162.6	162.5	163.0	162.5	162.7
43 Security[4]	10.9	11.0	11.5	11.2	11.2	11.3	11.3	12.3	12.3	12.7	12.5	11.9
44 Other loans and leases	106.0	111.0	114.6	114.9	116.7	117.7	116.7	119.2	118.8	120.2	119.1	119.1
45 Interbank loans	100.8	95.3	99.6	95.6	95.5	94.3	97.3	114.2	113.9	120.3	114.0	109.0
46 Cash assets[5]	111.6	107.4	105.0	111.2	108.8	109.3	109.1	109.9	107.5	110.8	112.1	109.0
47 Other assets[6]	201.3	245.2	252.0	254.1	255.1	250.1	262.2	274.2	259.3	293.9	258.8	284.6
48 **Total assets**[7]	**3,357.8**	**3,503.2**	**3,535.7**	**3,565.1**	**3,578.9**	**3,589.0**	**3,611.3**	**3,655.1**	**3,638.6**	**3,679.2**	**3,639.2**	**3,662.6**
Liabilities												
49 Deposits	2,532.1	2,606.6	2,631.4	2,648.0	2,653.1	2,639.9	2,649.1	2,703.1	2,688.7	2,726.7	2,695.7	2,703.6
50 Transaction	355.4	344.5	336.7	329.3	332.3	318.2	317.1	329.5	304.3	326.2	337.8	349.1
51 Nontransaction	2,176.6	2,262.1	2,294.7	2,318.7	2,320.7	2,321.6	2,331.9	2,373.5	2,384.4	2,400.5	2,357.9	2,354.4
52 Large time	436.6	470.9	481.9	486.3	494.1	493.9	487.7	494.8	493.9	497.0	494.2	494.6
53 Other	1,740.0	1,791.2	1,812.8	1,832.4	1,826.6	1,827.8	1,844.3	1,878.7	1,890.5	1,903.5	1,863.8	1,859.8
54 Borrowings	515.5	534.5	543.3	539.6	527.8	535.4	553.9	550.7	552.6	546.3	550.1	554.0
55 From banks in the U.S.	170.5	166.8	166.0	162.1	150.1	162.4	185.8	181.0	180.6	178.8	182.1	182.9
56 From others	345.1	367.6	377.3	377.5	377.8	373.0	368.0	369.7	372.0	367.5	368.1	371.1
57 Net due to related foreign offices	13.5	19.2	18.4	20.4	19.3	20.3	20.8	21.1	20.3	21.0	20.6	22.8
58 Other liabilities	69.5	73.1	72.1	72.4	74.7	76.3	83.3	83.4	82.7	84.0	82.4	84.2
59 **Total liabilities**	**3,130.5**	**3,233.4**	**3,265.2**	**3,280.3**	**3,274.9**	**3,271.9**	**3,307.0**	**3,358.4**	**3,344.3**	**3,378.0**	**3,348.8**	**3,364.5**
60 Residual (assets less liabilities)[8]	227.2	269.9	270.5	284.7	304.0	317.2	304.2	296.7	294.4	301.2	290.4	298.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.	May	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Seasonally adjusted											
Assets												
1 Bank credit	809.6	898.7	884.9	880.1	907.5	900.3	903.2	908.0	902.5	898.6	904.1	923.8
2 Securities in bank credit	363.0	384.6	373.2	361.4	370.8	364.6	360.7	370.1	359.5	369.2	371.8	379.2
3 Treasury and Agency securities[2]	84.3	80.1	79.5	80.7	84.6	84.6	81.2	82.8	79.4	82.1	83.8	85.8
4 Other securities	278.6	304.5	293.7	280.7	286.2	280.0	279.5	287.3	280.0	287.1	288.0	293.4
5 Loans and leases in bank credit[3]	446.6	514.1	511.7	518.7	536.7	535.7	542.5	537.9	543.0	529.4	532.3	544.5
6 Commercial and industrial	163.7	186.6	192.1	194.7	207.7	210.7	215.6	215.9	217.6	214.4	214.3	216.6
7 Real estate	22.1	22.7	22.2	22.7	22.5	22.4	22.6	22.3	22.7	22.0	21.9	22.4
8 Security[4]	138.8	169.5	164.1	164.1	166.8	162.8	163.6	163.4	167.6	157.6	159.3	168.5
9 Other loans and leases	122.0	135.4	133.3	137.2	139.8	139.8	140.7	136.3	135.1	135.4	136.8	137.1
10 Interbank loans	46.0	45.1	48.5	46.6	51.4	56.5	61.3	64.9	65.0	59.0	64.9	70.5
11 Cash assets[5]	55.3	49.3	51.7	53.2	52.3	47.2	46.2	50.1	52.0	49.7	50.4	48.8
12 Other assets[6]	41.6	49.2	46.2	45.9	49.3	43.1	39.5	35.2	31.2	33.4	38.0	37.6
13 **Total assets**[7]	**952.0**	**1,041.7**	**1,030.8**	**1,025.3**	**1,060.0**	**1,046.5**	**1,049.6**	**1,057.6**	**1,050.2**	**1,040.2**	**1,056.9**	**1,080.1**
Liabilities												
14 Deposits	609.7	673.1	677.8	677.6	700.6	727.2	734.6	746.8	741.9	745.7	753.2	748.8
15 Transaction	12.0	11.8	11.8	11.8	11.3	10.9	10.5	11.2	12.5	10.5	11.1	10.7
16 Nontransaction	597.7	661.3	666.0	665.7	689.2	716.4	724.1	735.6	729.3	735.2	742.1	738.2
17 Borrowings	412.5	437.2	440.3	421.7	424.1	441.9	462.3	483.3	473.9	479.5	490.5	485.7
18 From banks in the U.S.	59.8	51.0	50.6	48.9	47.2	55.5	59.3	64.4	53.8	74.7	69.7	57.8
19 From others	352.8	386.2	389.7	372.7	376.9	386.4	403.0	418.9	420.1	404.8	420.8	427.9
20 Net due to related foreign offices	−184.6	−210.5	−216.2	−198.7	−197.5	−244.2	−258.9	−283.5	−269.1	−295.1	−300.8	−271.1
21 Other liabilities	113.6	130.4	119.2	119.9	126.5	120.1	114.5	112.3	111.6	111.5	107.9	117.5
22 **Total liabilities**	**951.1**	**1,030.3**	**1,021.2**	**1,020.5**	**1,053.8**	**1,045.0**	**1,052.5**	**1,058.9**	**1,058.3**	**1,041.6**	**1,050.9**	**1,081.0**
23 Residual (assets less liabilities)[8]	.9	11.5	9.6	4.8	6.3	1.6	−2.9	−1.3	−8.1	−1.4	6.0	−.8
	Not seasonally adjusted											
Assets												
24 Bank credit	809.2	895.2	884.7	876.3	899.6	895.5	899.9	909.2	900.9	896.2	905.2	930.2
25 Securities in bank credit	363.0	384.6	373.2	361.4	370.8	364.6	360.7	370.1	359.5	369.2	371.8	379.2
26 Treasury and Agency securities[2]	84.3	80.1	79.5	80.7	84.6	84.6	81.2	82.8	79.4	82.1	83.8	85.8
27 Trading account	25.9	26.9	25.7	26.2	27.7	27.6	24.0	25.4	22.3	25.0	26.8	27.1
28 Investment account	58.5	53.3	53.8	54.5	57.0	56.9	57.3	57.5	57.1	57.1	57.0	58.7
29 Other securities	278.6	304.5	293.7	280.7	286.2	280.0	279.5	287.3	280.0	287.1	288.0	293.4
30 Trading account	163.3	192.1	183.1	180.8	183.9	178.8	178.2	182.1	178.4	179.7	181.7	187.9
31 Investment account	115.4	112.4	110.6	99.9	102.3	101.2	101.2	105.1	101.6	107.4	106.3	105.5
32 Loans and leases in bank credit[3]	446.3	510.6	511.5	514.9	528.8	530.9	539.2	539.1	541.5	527.0	533.4	551.0
33 Commercial and industrial	162.0	186.6	191.7	194.1	207.1	209.2	212.7	213.6	214.6	211.9	212.5	214.8
34 Real estate	22.1	22.7	22.2	22.7	22.5	22.4	22.6	22.3	22.7	22.0	21.9	22.4
35 Security[4]	142.6	165.3	162.8	160.9	160.6	159.8	166.3	168.2	170.8	158.9	163.1	177.9
36 Other loans and leases	119.5	136.1	134.9	137.2	138.6	139.5	137.7	135.0	133.4	134.2	135.8	135.9
37 Interbank loans	46.0	45.1	48.5	46.6	51.4	56.5	61.3	64.9	65.0	59.0	64.9	70.5
38 Cash assets[5]	55.9	48.6	51.1	52.8	52.6	48.2	46.9	50.6	51.9	50.7	50.6	49.9
39 Other assets[6]	41.2	49.7	46.3	45.1	48.9	42.4	38.7	34.7	33.9	33.8	34.3	36.1
40 **Total assets**[7]	**951.9**	**1,038.2**	**1,030.0**	**1,020.3**	**1,052.0**	**1,042.0**	**1,046.3**	**1,058.8**	**1,051.2**	**1,039.1**	**1,054.5**	**1,086.2**
Liabilities												
41 Deposits	599.7	685.1	688.5	679.0	697.5	719.0	719.7	734.6	725.7	731.4	742.5	741.5
42 Transaction	11.9	11.5	11.6	11.6	11.2	10.9	10.4	11.0	12.0	10.6	10.8	10.9
43 Nontransaction	587.8	673.5	676.9	667.4	686.3	708.1	709.3	723.5	713.7	720.8	731.7	730.6
44 Borrowings	412.5	437.2	440.3	421.7	424.1	441.9	462.3	483.3	473.9	479.5	490.5	485.7
45 From banks in the U.S.	59.8	51.0	50.6	48.9	47.2	55.5	59.3	64.4	53.8	74.7	69.7	57.8
46 From others	352.8	386.2	389.7	372.7	376.9	386.4	403.0	418.9	420.1	404.8	420.8	427.9
47 Net due to related foreign offices	−180.2	−214.4	−219.0	−201.4	−198.4	−242.8	−255.2	−277.7	−265.2	−289.6	−293.6	−265.0
48 Other liabilities	117.1	127.5	117.3	118.1	125.8	121.0	116.6	115.8	113.9	114.9	112.2	121.1
49 **Total liabilities**	**949.0**	**1,035.3**	**1,027.1**	**1,017.4**	**1,049.1**	**1,039.1**	**1,043.4**	**1,055.9**	**1,048.3**	**1,036.2**	**1,051.6**	**1,083.3**
50 Residual (assets less liabilities)[8]	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 8	Nov. 15	Nov. 22	Nov. 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	91.4	123.4	111.9	110.8	108.5	104.7	103.7	106.5	102.9	102.0	107.5	111.8
2 Revaluation losses on off-balance-sheet items[9]	80.6	110.6	99.6	96.1	92.3	91.0	91.5	90.2	87.2	85.1	91.5	95.4
3 Mortgage-backed securities[10]	550.6	615.5	619.5	625.9	634.6[r]	613.2	614.1	616.4	616.8	614.0	617.0	616.7
4 Pass-through	416.0	483.4	485.1	491.6	501.2	483.3	484.0	494.1	491.7	491.6	494.3	497.5
5 CMO, REMIC, and other	134.6	132.1	134.4	134.3	133.3	129.9	130.1	122.3	125.1	122.4	122.7	119.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	−11.4[r]	−21.0[r]	−22.1	−19.8[r]	−10.3[r]	−3.1[r]	−6.4[r]	−4.9	−5.8	−5.6	−4.8	−4.0
7 Securitized consumer loans[12]	90.7[r]	99.5[r]	100.1[r]	101.8[r]	100.6[r]	102.5[r]	101.8[r]	100.9	101.7	100.6	100.4	100.7
8 Credit cards and related plans	68.5[r]	71.1[r]	70.5[r]	69.3[r]	68.6[r]	68.7[r]	67.1	66.6	67.3	66.3	66.3	66.6
9 Other	22.1	28.4	29.6	32.5	32.0	33.8	34.7[r]	34.3	34.5	34.4	34.2	34.1
10 Securitized business loans[12]	3.1	3.0	2.9	2.6[r]	2.4	2.3	2.2[r]	2.2	2.2	2.2	2.2	2.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	327.8	325.9	325.8[r]	324.2	326.0	330.2	332.6	331.2	334.5	332.9	331.6	326.6
12 Securitized consumer loans[12]	262.3	268.9	273.7	273.6[r]	275.8[r]	278.7[r]	282.8	285.3	284.8	285.3	284.8	286.5
13 Credit cards and related plans	258.0	264.7	269.7	269.7[r]	272.3[r]	275.2[r]	279.3	281.6	281.1	281.6	281.1	282.8
14 Other	4.3	4.1	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.7	3.7	3.7
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	71.9	78.2	71.0	71.4[r]	72.8[r]	69.1[r]	67.6[r]	67.1	64.6	64.7	66.0	72.1
16 Revaluation losses on off-balance-sheet items[9]	78.1	82.8	76.1	76.8	78.9	76.0[r]	75.6[r]	73.6	72.1	71.7	72.4	77.3

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,501.4	7,930.7	7,981.6	8,040.9	8,060.2	8,192.6	8,234.8	8,285.4	8,296.7	8,257.8	8,289.0	8,296.6
2 Securities in bank credit	2,051.7	2,188.6	2,195.2	2,206.4	2,191.1	2,206.2	2,223.6	2,226.5	2,237.3	2,230.8	2,226.7	2,221.4
3 Treasury and Agency securities[2]	1,140.6	1,199.4	1,211.6	1,221.8	1,210.2	1,209.8	1,205.9	1,191.6	1,187.9	1,188.6	1,194.7	1,192.3
4 Other securities	911.2	989.3	983.5	984.7	980.9	996.4	1,017.7	1,035.0	1,049.4	1,042.2	1,032.0	1,029.2
5 Loans and leases in bank credit[3]	5,449.7	5,742.1	5,786.5	5,834.5	5,869.1	5,986.4	6,011.2	6,058.9	6,059.4	6,027.0	6,062.3	6,075.1
6 Commercial and industrial	1,037.2	1,118.7	1,130.8	1,160.7	1,165.4	1,176.6	1,181.1	1,189.9	1,189.4	1,182.2	1,198.9	1,188.1
7 Real estate	2,917.4	3,089.0	3,127.9	3,127.8	3,150.2	3,295.7	3,301.2	3,323.8	3,314.0	3,314.5	3,332.8	3,331.1
8 Revolving home equity	446.4	444.7	451.4	448.0	450.3	466.4	467.9	470.6	469.9	468.0	471.2	472.6
9 Other	2,471.0	2,644.3	2,676.5	2,679.8	2,699.9	2,829.3	2,833.2	2,853.1	2,844.1	2,846.5	2,861.6	2,858.5
10 Consumer	707.4	728.6	722.3	728.5	727.4	724.1	729.3	736.1	739.7	734.6	735.0	734.9
11 Security[4]	264.1	259.3	257.8	265.5	277.0	279.4	287.8	292.1	301.4	288.0	278.4	296.3
12 Other loans and leases	523.6	546.4	547.6	552.0	549.1	510.7	511.8	517.1	514.9	507.7	517.3	524.6
13 Interbank loans	282.1	297.9	291.8	284.4	313.5	326.0	341.4	358.3	368.7	352.7	339.5	366.5
14 Cash assets[5]	319.4	307.5	314.0	301.7	295.4	300.3	297.6	299.7	304.4	296.0	293.2	304.4
15 Other assets[6]	701.1	779.3	790.5	794.7	798.2	821.3	813.0	831.9	822.4	831.0	829.6	829.9
16 **Total assets**[7]	**8,736.4**	**9,247.7**	**9,310.1**	**9,353.9**	**9,399.7**	**9,571.2**	**9,617.7**	**9,704.6**	**9,721.7**	**9,666.7**	**9,680.5**	**9,726.2**
Liabilities												
17 Deposits	5,766.5	6,000.6	6,039.6	6,065.2	6,104.7	6,204.3	6,243.3	6,303.0	6,274.3	6,295.4	6,297.1	6,329.3
18 Transaction	665.1	663.8	640.1	662.4	636.0	635.8	646.7	634.7	636.2	609.3	651.4	636.4
19 Nontransaction	5,101.4	5,336.8	5,399.5	5,402.8	5,468.7	5,568.6	5,596.6	5,668.3	5,638.1	5,686.1	5,645.7	5,692.9
20 Large time	1,431.3	1,597.1	1,616.2	1,655.0	1,694.8	1,714.1	1,725.8	1,726.4	1,727.6	1,737.5	1,724.0	1,712.5
21 Other	3,670.1	3,739.6	3,783.4	3,747.7	3,773.9	3,854.5	3,870.8	3,941.8	3,910.5	3,948.7	3,921.8	3,980.4
22 Borrowings	1,732.7	1,827.2	1,801.0	1,803.8	1,853.6	1,909.6	1,944.5	1,955.6	1,982.5	1,935.5	1,940.8	1,973.0
23 From banks in the U.S.	365.8	366.2	348.4	332.9	367.5	392.1	397.9	404.6	414.6	393.2	395.5	420.1
24 From others	1,366.9	1,461.1	1,452.6	1,470.9	1,486.1	1,517.5	1,546.6	1,551.1	1,567.9	1,542.3	1,545.3	1,552.8
25 Net due to related foreign offices	67.4	65.7	119.1	114.8	57.5	24.2	10.7	38.0	21.8	22.1	36.6	59.0
26 Other liabilities	494.3	566.4	564.6	571.6	565.2	581.1	582.7	587.1	592.8	594.4	590.5	570.4
27 **Total liabilities**	**8,060.9**	**8,459.9**	**8,524.3**	**8,555.4**	**8,581.0**	**8,719.3**	**8,781.2**	**8,883.7**	**8,871.5**	**8,847.4**	**8,865.0**	**8,931.6**
28 Residual (assets less liabilities)[8]	675.5	787.8	785.8	798.5	818.7	851.9	836.5	820.9	850.3	819.3	815.5	794.6
	Not seasonally adjusted											
Assets												
29 Bank credit	7,545.5	7,924.1	7,949.7	8,017.7	8,057.3	8,192.8	8,268.9	8,329.7	8,332.8	8,308.0	8,341.8	8,344.5
30 Securities in bank credit	2,058.0	2,191.6	2,183.0	2,199.8	2,184.9	2,195.9	2,228.3	2,230.7	2,244.1	2,236.2	2,230.5	2,224.7
31 Treasury and Agency securities[2]	1,143.1	1,202.1	1,204.0	1,215.5	1,200.5	1,197.6	1,208.7	1,191.4	1,192.5	1,188.7	1,193.4	1,190.8
32 Other securities	914.9	989.4	979.0	984.4	984.4	998.3	1,019.6	1,039.3	1,051.6	1,047.5	1,037.1	1,033.9
33 Loans and leases in bank credit[3]	5,487.5	5,732.5	5,766.7	5,817.8	5,872.4	5,997.0	6,040.6	6,099.1	6,088.6	6,071.7	6,111.3	6,119.8
34 Commercial and industrial	1,035.6	1,122.5	1,128.7	1,154.6	1,159.6	1,170.8	1,177.3	1,188.3	1,182.1	1,177.2	1,199.6	1,191.1
35 Real estate	2,929.1	3,080.4	3,119.3	3,128.2	3,157.3	3,306.2	3,322.6	3,337.1	3,332.4	3,333.2	3,344.1	3,340.8
36 Revolving home equity	445.2	446.2	452.3	449.5	452.2	467.5	468.0	469.4	468.3	467.1	470.5	471.2
37 Other	2,483.9	2,634.2	2,667.0	2,678.7	2,705.1	2,838.7	2,854.6	2,867.7	2,864.1	2,866.1	2,873.5	2,869.6
38 Consumer	718.2	721.9	715.0	725.7	729.1	726.0	732.8	747.3	741.1	741.1	748.7	754.4
39 Credit cards and related plans	320.2	304.8	306.9	312.0	312.6	308.5	313.1	331.3	321.1	327.8	333.5	339.3
40 Other	398.0	417.1	408.1	413.7	416.5	417.4	419.7	416.0	420.0	413.3	415.2	415.1
41 Security[4]	276.0	258.9	254.0	258.2	274.2	284.9	294.8	303.5	316.1	308.4	294.4	300.6
42 Other loans and leases	528.6	548.8	549.7	551.2	552.3	509.1	513.2	522.9	516.9	511.8	524.4	533.0
43 Interbank loans	287.0	290.9	284.3	282.5	310.1	328.1	349.1	364.6	365.8	362.1	351.3	375.4
44 Cash assets[5]	336.3	303.5	309.2	292.0	296.4	303.0	305.5	315.5	307.3	303.7	310.2	326.3
45 Other assets[6]	699.0	781.4	791.0	796.9	800.4	821.7	813.0	829.4	816.6	830.0	822.9	831.4
46 **Total assets**[7]	**8,800.2**	**9,232.2**	**9,266.5**	**9,321.3**	**9,396.3**	**9,576.8**	**9,667.2**	**9,768.4**	**9,751.6**	**9,732.9**	**9,755.0**	**9,806.5**
Liabilities												
47 Deposits	5,791.7	6,010.8	6,025.1	6,050.4	6,094.2	6,190.1	6,256.1	6,324.8	6,295.1	6,320.6	6,320.2	6,327.6
48 Transaction	701.5	661.5	633.2	649.6	630.8	630.8	652.9	669.5	600.7	619.0	699.4	743.1
49 Nontransaction	5,090.3	5,349.3	5,391.9	5,400.8	5,463.4	5,559.2	5,603.2	5,655.3	5,694.4	5,701.6	5,620.8	5,584.5
50 Large time	1,425.6	1,610.4	1,619.3	1,652.2	1,685.8	1,700.1	1,713.9	1,719.4	1,721.9	1,732.1	1,720.4	1,701.6
51 Other	3,664.6	3,738.9	3,772.6	3,748.6	3,777.6	3,859.2	3,889.3	3,935.9	3,972.5	3,969.5	3,900.4	3,882.9
52 Borrowings	1,722.4	1,837.7	1,796.4	1,797.1	1,863.6	1,908.7	1,939.3	1,943.7	1,953.4	1,920.4	1,947.4	1,968.3
53 From banks in the U.S.	363.6	365.6	347.7	333.9	368.8	392.5	398.7	402.1	411.4	391.2	395.0	416.7
54 From others	1,358.9	1,472.1	1,448.8	1,463.2	1,494.7	1,516.2	1,540.6	1,541.7	1,542.0	1,529.2	1,552.4	1,551.5
55 Net due to related foreign offices	74.5	58.7	110.5	115.7	61.1	30.6	22.1	46.8	36.9	28.5	40.2	76.0
56 Other liabilities	501.0	559.8	556.5	573.1	568.9	586.6	592.9	594.9	605.1	600.6	591.8	586.2
57 **Total liabilities**	**8,089.7**	**8,467.0**	**8,488.6**	**8,536.2**	**8,587.8**	**8,716.0**	**8,810.4**	**8,910.3**	**8,890.5**	**8,870.1**	**8,899.5**	**8,958.1**
58 Residual (assets less liabilities)[8]	710.5	765.2	777.9	785.0	808.4	860.8	856.9	858.1	861.1	862.8	855.5	848.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Seasonally adjusted											
Assets												
1 Bank credit	6,688.4	7,043.0	7,097.3	7,126.1	7,149.8	7,277.2	7,315.3	7,349.2	7,352.1	7,330.3	7,357.0	7,356.3
2 Securities in bank credit	1,695.0	1,812.4	1,829.4	1,830.3	1,820.5	1,838.7	1,846.9	1,846.4	1,845.5	1,846.1	1,852.8	1,846.0
3 Treasury and Agency securities[2]	1,058.6	1,119.9	1,131.0	1,137.2	1,125.7	1,128.6	1,123.2	1,107.2	1,100.9	1,103.5	1,112.2	1,108.3
4 Other securities	636.4	692.5	698.4	693.1	694.8	710.1	723.7	739.2	744.5	742.6	740.6	737.7
5 Loans and leases in bank credit[3]	4,993.4	5,230.6	5,267.9	5,295.7	5,329.3	5,438.4	5,468.4	5,502.8	5,506.6	5,484.2	5,504.2	5,510.3
6 Commercial and industrial	870.2	927.2	936.6	953.3	954.6	961.0	965.1	973.3	974.0	965.4	979.9	972.0
7 Real estate	2,895.5	3,066.6	3,104.8	3,104.6	3,126.7	3,271.7	3,277.7	3,299.5	3,289.9	3,290.6	3,308.6	3,306.4
8 Revolving home equity	446.4	444.7	451.4	448.0	450.3	466.4	467.9	470.6	469.9	468.0	471.2	472.6
9 Other	2,449.1	2,621.9	2,653.4	2,656.6	2,676.4	2,805.4	2,809.7	2,828.8	2,820.0	2,822.5	2,837.4	2,833.8
10 Consumer	707.4	728.6	722.3	728.5	727.4	724.1	729.3	736.1	739.7	734.6	735.0	734.9
11 Security[4]	121.7	95.0	93.2	96.9	111.3	112.4	121.0	118.4	128.0	123.4	109.2	114.6
12 Other loans and leases	398.5	413.2	411.1	412.5	409.3	369.3	375.3	375.4	375.1	370.2	371.5	382.3
13 Interbank loans	240.1	249.4	245.1	232.6	256.4	264.0	275.8	294.5	299.8	289.3	278.0	303.2
14 Cash assets[5]	266.2	255.8	260.6	248.9	247.2	252.8	246.1	248.8	254.8	245.5	243.3	252.0
15 Other assets[6]	662.5	733.1	744.6	745.4	755.2	781.8	777.7	796.1	785.4	797.3	793.4	794.7
16 **Total assets**[7]	**7,790.1**	**8,214.1**	**8,280.3**	**8,285.7**	**8,341.3**	**8,507.2**	**8,546.3**	**8,618.4**	**8,622.2**	**8,592.2**	**8,601.4**	**8,635.5**
Liabilities												
17 Deposits	5,159.2	5,324.2	5,359.0	5,356.1	5,363.3	5,452.9	5,479.4	5,541.8	5,516.2	5,527.8	5,536.3	5,574.9
18 Transaction	652.9	652.0	628.2	651.1	625.3	625.4	635.7	623.8	625.4	598.6	640.4	624.8
19 Nontransaction	4,506.3	4,672.3	4,730.8	4,704.9	4,738.0	4,827.5	4,843.7	4,917.9	4,890.7	4,929.2	4,895.9	4,950.0
20 Large time	838.0	944.6	958.9	966.9	972.9	976.3	974.7	977.9	981.9	982.3	975.9	971.4
21 Other	3,668.3	3,727.7	3,771.9	3,738.0	3,765.1	3,851.2	3,869.1	3,940.1	3,908.8	3,946.9	3,920.0	3,978.6
22 Borrowings	1,303.8	1,386.3	1,377.5	1,376.4	1,406.9	1,440.9	1,455.3	1,451.9	1,470.3	1,432.1	1,436.7	1,477.5
23 From banks in the U.S.	304.9	315.5	299.5	286.3	313.1	333.6	334.8	342.6	341.3	334.2	335.0	362.5
24 From others	998.9	1,070.8	1,078.0	1,090.1	1,093.8	1,107.3	1,120.5	1,109.3	1,129.1	1,097.9	1,101.8	1,115.0
25 Net due to related foreign offices	261.4	281.9	318.4	316.5	309.6	292.5	304.0	323.7	314.9	322.1	325.6	323.8
26 Other liabilities	385.3	443.5	444.5	444.5	444.3	465.7	469.5	473.0	473.3	476.9	481.3	461.3
27 **Total liabilities**	**7,109.7**	**7,435.9**	**7,499.4**	**7,493.4**	**7,524.1**	**7,652.0**	**7,708.2**	**7,790.3**	**7,774.7**	**7,759.0**	**7,780.0**	**7,837.5**
28 Residual (assets less liabilities)[8]	680.4	778.2	781.0	792.3	817.2	855.2	838.1	828.1	847.5	833.2	821.4	798.1
	Not seasonally adjusted											
Assets												
29 Bank credit	6,726.7	7,036.6	7,069.1	7,110.8	7,151.7	7,280.6	7,348.1	7,385.4	7,378.5	7,366.8	7,399.6	7,400.4
30 Securities in bank credit	1,701.3	1,815.3	1,817.2	1,823.8	1,814.2	1,828.4	1,851.6	1,850.5	1,852.3	1,851.6	1,856.6	1,849.2
31 Treasury and Agency securities[2]	1,061.2	1,122.6	1,123.3	1,130.9	1,116.0	1,116.4	1,125.9	1,107.0	1,105.5	1,103.7	1,110.9	1,106.8
32 Other securities	640.1	692.6	693.9	692.8	698.3	711.9	725.7	743.5	746.7	747.9	745.7	742.4
33 Loans and leases in bank credit[3]	5,025.4	5,221.3	5,252.0	5,287.1	5,337.4	5,452.2	5,496.6	5,534.8	5,526.2	5,515.2	5,543.0	5,551.2
34 Commercial and industrial	868.1	931.4	935.2	947.7	950.4	958.2	963.6	971.0	968.6	960.6	978.9	972.7
35 Real estate	2,907.2	3,058.0	3,096.2	3,104.9	3,133.8	3,282.2	3,299.1	3,312.8	3,308.3	3,309.3	3,319.9	3,316.1
36 Revolving home equity	445.2	446.2	452.3	449.5	452.2	467.5	468.0	469.4	468.3	467.1	470.5	471.2
37 Other	2,462.0	2,611.8	2,643.9	2,655.5	2,681.6	2,814.8	2,831.0	2,843.4	2,840.0	2,842.2	2,849.4	2,844.9
38 Other residential	1,202.0	1,265.7	1,283.2	1,280.9	1,291.6	1,400.3	1,404.5	1,410.8	1,409.2	1,409.5	1,414.1	1,413.4
39 Commercial	1,259.9	1,346.1	1,360.7	1,374.6	1,389.9	1,414.5	1,426.6	1,432.6	1,430.8	1,432.7	1,435.2	1,431.5
40 Consumer	718.2	721.9	715.0	725.7	729.1	726.0	732.8	747.3	741.1	741.1	748.7	754.4
41 Credit cards and related plans	320.2	304.8	306.9	312.0	312.6	308.5	313.1	331.3	321.1	327.8	333.5	339.3
42 Other	398.0	417.1	408.1	413.7	416.5	417.4	419.7	416.0	420.0	413.3	415.2	415.1
43 Security[4]	127.0	96.0	92.5	95.9	111.5	115.1	123.1	123.1	129.8	129.5	117.8	119.2
44 Other loans and leases	404.9	414.0	413.1	412.8	412.7	370.7	378.0	380.7	378.4	374.6	377.8	388.8
45 Interbank loans	244.9	242.5	237.7	230.7	252.9	266.1	283.4	300.8	296.9	298.7	289.7	312.2
46 Cash assets[5]	281.8	252.4	256.3	238.8	247.2	254.6	253.3	263.4	256.9	252.3	257.9	272.9
47 Other assets[6]	659.5	735.2	745.9	748.0	758.0	783.0	778.4	792.8	780.0	793.4	786.7	795.5
48 **Total assets**[7]	**7,845.8**	**8,199.5**	**8,241.8**	**8,261.1**	**8,342.4**	**8,516.1**	**8,594.5**	**8,672.0**	**8,642.0**	**8,640.7**	**8,663.4**	**8,710.3**
Liabilities												
49 Deposits	5,189.2	5,323.8	5,343.1	5,344.4	5,361.2	5,453.9	5,504.7	5,569.7	5,542.5	5,555.3	5,561.3	5,582.8
50 Transaction	688.9	649.8	621.6	638.5	620.0	620.6	642.0	658.3	590.2	608.1	687.9	730.8
51 Nontransaction	4,500.3	4,674.0	4,721.6	4,705.9	4,741.2	4,833.3	4,862.7	4,911.4	4,952.3	4,947.2	4,873.4	4,852.0
52 Large time	837.5	947.2	960.4	967.0	972.3	977.4	975.1	977.2	981.6	979.4	974.7	970.8
53 Other	3,662.9	3,726.8	3,761.1	3,738.9	3,769.0	3,855.9	3,887.6	3,934.2	3,970.7	3,967.8	3,898.7	3,881.2
54 Borrowings	1,293.5	1,396.8	1,373.0	1,369.6	1,416.9	1,440.1	1,450.1	1,440.0	1,441.3	1,417.0	1,443.4	1,472.8
55 From banks in the U.S.	302.7	314.9	298.8	287.2	314.4	334.1	335.6	340.1	338.1	332.2	334.5	359.0
56 From others	990.8	1,081.8	1,074.1	1,082.4	1,102.5	1,106.0	1,114.5	1,099.9	1,103.2	1,084.8	1,108.9	1,113.8
57 Net due to related foreign offices	265.6	277.7	312.5	318.2	311.8	295.2	309.5	328.6	320.5	326.5	325.4	334.9
58 Other liabilities	389.8	438.9	438.2	446.7	447.0	469.0	476.2	478.6	479.6	481.9	480.7	474.3
59 **Total liabilities**	**7,138.2**	**7,437.1**	**7,466.8**	**7,478.9**	**7,536.9**	**7,658.2**	**7,740.6**	**7,816.8**	**7,783.8**	**7,780.8**	**7,810.7**	**7,864.8**
60 Residual (assets less liabilities)[8]	707.6	762.3	775.0	782.2	805.6	857.9	853.9	855.2	858.2	859.9	852.6	845.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Seasonally adjusted											
Assets												
1 Bank credit	3,737.7	3,946.0	3,968.6	3,983.6	3,984.5	4,103.2	4,138.1	4,149.9	4,163.9	4,134.8	4,153.6	4,151.8
2 Securities in bank credit	1,005.5	1,129.4	1,143.9	1,142.8	1,121.2	1,130.1	1,140.9	1,150.5	1,149.9	1,149.1	1,155.5	1,151.8
3 Treasury and Agency securities[2]	579.5	653.9	663.6	666.7	650.0	653.9	651.6	648.3	640.0	643.2	653.7	651.9
4 Trading account	33.3	47.9	50.2	47.2	44.3	51.5	53.3	49.1	47.3	47.7	50.4	48.8
5 Investment account	546.2	606.0	613.4	619.4	605.7	602.5	598.3	599.2	592.8	595.5	603.3	603.1
6 Mortgage-backed	454.3	530.6	543.4	548.9	532.3	529.8	526.5	529.6	525.7	525.7	532.5	533.0
7 Other	91.9	75.4	70.0	70.6	73.4	72.6	71.8	69.6	67.1	69.7	70.8	70.1
8 Other securities	426.0	475.5	480.3	476.1	471.2	476.2	489.3	502.2	509.8	505.9	501.9	499.8
9 Trading account	200.3	228.5	228.6	224.3	221.5	222.0	233.1	245.7	251.0	250.5	246.0	245.2
10 Investment account	225.7	246.9	251.7	251.8	249.7	254.2	256.2	256.5	258.8	255.4	255.9	254.6
11 State and local government	38.7	43.8	42.9	42.7	42.6	45.2	47.4	49.5	49.9	49.8	49.1	49.3
12 Other	187.0	203.1	208.8	209.1	207.0	209.0	208.8	207.0	209.0	205.6	206.7	205.3
13 Loans and leases in bank credit[3]	2,732.2	2,816.6	2,824.7	2,840.8	2,863.3	2,973.1	2,997.2	2,999.5	3,014.0	2,985.8	2,998.0	3,000.0
14 Commercial and industrial	515.4	547.3	549.2	556.5	554.6	561.9	564.1	569.9	571.5	562.7	575.2	568.9
15 Real estate	1,455.5	1,508.3	1,526.8	1,526.1	1,541.1	1,679.3	1,684.6	1,684.8	1,681.0	1,678.7	1,691.9	1,686.0
16 Revolving home equity	317.7	324.4	325.8	326.2	329.2	346.8	346.8	348.9	347.9	346.3	349.6	351.0
17 Other	1,137.8	1,183.9	1,200.9	1,199.9	1,211.8	1,332.5	1,337.8	1,335.9	1,333.1	1,332.4	1,342.4	1,335.0
18 Other residential	700.7	725.1	738.2	733.2	739.5	847.3	847.2	845.6	843.3	841.7	847.8	846.9
19 Commercial	437.1	458.9	462.8	466.6	472.3	485.2	490.6	490.2	489.8	490.7	494.5	488.1
20 Consumer	353.9	376.2	367.5	373.5	373.7	377.4	383.1	381.6	387.9	380.8	380.6	380.0
21 Security[4]	112.2	84.0	82.2	86.0	100.1	101.1	109.1	106.7	116.6	111.8	97.7	102.4
22 Federal funds sold to and repurchase agreements with broker–dealers	94.6	65.5	65.2	69.1	83.0	84.9	90.4	87.6	97.0	93.1	79.3	82.4
23 Other	17.5	18.4	17.0	16.9	17.1	16.3	18.8	19.2	19.6	18.7	18.3	19.9
24 State and local government	19.0	19.6	19.6	20.4	20.8	23.4	23.5	23.4	23.4	23.3	23.5	23.7
25 Agricultural	10.3	10.1	10.1	10.2	10.1	10.4	10.5	10.6	10.7	10.6	10.6	10.5
26 Federal funds sold to and repurchase agreements with others	23.6	24.8	24.8	24.2	25.4	25.6	29.2	25.3	28.9	25.2	22.4	24.0
27 All other loans	148.3	151.7	149.8	149.9	143.4	101.0	100.4	104.5	101.4	99.8	103.8	111.4
28 Lease-financing receivables	94.0	94.8	94.6	94.0	94.1	93.0	92.7	92.7	92.6	92.8	92.4	93.1
29 Interbank loans	162.4	150.9	149.2	137.8	162.4	168.5	166.4	180.1	186.0	174.7	171.1	187.4
30 Federal funds sold to and repurchase agreements with commercial banks	96.9	89.9	89.0	79.3	101.2	94.7	97.2	110.2	107.1	106.9	103.2	119.4
31 Other	65.5	60.9	60.2	58.6	61.2	73.8	69.2	69.9	78.9	67.8	67.9	68.0
32 Cash assets[5]	158.3	149.2	148.4	137.2	137.6	143.7	138.6	139.1	144.9	136.3	134.4	139.5
33 Other assets[6]	462.1	485.8	494.7	493.3	506.4	513.3	504.6	511.8	505.6	517.8	513.8	508.1
34 **Total assets**[7]	**4,487.9**	**4,699.9**	**4,729.0**	**4,720.3**	**4,759.3**	**4,895.3**	**4,914.6**	**4,947.0**	**4,966.5**	**4,929.6**	**4,939.0**	**4,953.0**
Liabilities												
35 Deposits	2,657.0	2,716.7	2,719.1	2,705.1	2,709.1	2,777.7	2,770.3	2,798.5	2,786.1	2,784.4	2,793.1	2,816.2
36 Transaction	313.6	314.8	296.6	314.2	301.6	302.3	306.9	296.9	300.2	281.7	310.3	300.8
37 Nontransaction	2,343.4	2,401.9	2,422.5	2,390.9	2,407.4	2,475.4	2,463.4	2,501.6	2,485.9	2,502.7	2,482.8	2,515.4
38 Large time	406.3	468.1	474.5	470.3	472.4	479.1	471.8	474.4	477.8	477.3	475.3	467.4
39 Other	1,937.2	1,933.7	1,948.0	1,920.6	1,935.0	1,996.3	1,991.6	2,027.2	2,008.0	2,025.4	2,007.5	2,048.0
40 Borrowings	790.3	846.7	840.0	847.6	867.7	881.6	896.9	886.0	920.0	876.9	867.4	893.6
41 From banks in the U.S.	139.5	150.7	138.0	136.6	150.9	148.1	153.1	151.9	163.8	150.9	143.2	159.7
42 From others	650.8	696.0	702.0	711.0	716.8	733.5	743.8	734.1	756.2	726.0	724.3	733.9
43 Net due to related foreign offices	247.3	263.5	298.0	297.2	289.3	271.8	282.8	300.3	292.8	300.1	302.6	299.3
44 Other liabilities	318.4	371.7	371.9	368.6	365.6	379.6	382.9	386.3	386.4	390.1	395.0	375.5
45 **Total liabilities**	**4,012.9**	**4,198.5**	**4,229.0**	**4,218.4**	**4,231.7**	**4,310.7**	**4,332.9**	**4,371.1**	**4,385.3**	**4,351.4**	**4,358.1**	**4,384.6**
46 Residual (assets less liabilities)[8]	475.0	501.4	500.0	501.9	527.6	584.6	581.6	576.0	581.2	578.2	580.9	568.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Not seasonally adjusted											
Assets												
47 Bank credit	3,757.8	3,949.9	3,950.9	3,971.5	3,982.8	4,098.8	4,153.9	4,167.2	4,178.6	4,154.8	4,173.6	4,169.3
48 Securities in bank credit	1,008.9	1,131.3	1,133.3	1,139.0	1,118.2	1,122.0	1,147.4	1,153.0	1,157.1	1,153.3	1,156.6	1,151.7
49 Treasury and Agency securities[2]	579.2	655.7	657.6	663.2	643.6	644.0	656.2	646.4	645.1	642.1	649.6	647.1
50 Trading account	32.1	48.0	49.0	46.5	43.2	49.0	55.8	47.2	48.0	46.7	47.9	45.7
51 Investment account	547.0	607.6	608.6	616.7	600.3	595.0	600.3	599.2	597.1	595.4	601.7	601.5
52 Mortgage-backed	455.1	531.8	538.8	546.4	527.7	523.8	527.8	529.6	528.7	525.3	531.1	532.5
53 Other	92.0	75.9	69.8	70.3	72.6	71.3	72.5	69.6	68.4	70.1	70.6	68.9
54 Other securities	429.7	475.6	475.8	475.8	474.6	478.0	491.2	506.6	512.0	511.2	507.0	504.5
55 Trading account	202.1	228.6	226.4	224.2	223.1	222.8	234.0	247.9	252.1	253.1	248.6	247.5
56 Investment account	227.6	247.1	249.3	251.6	251.5	255.2	257.2	258.7	259.9	258.1	258.4	257.0
57 State and local government	39.0	43.9	42.5	42.6	43.0	45.4	47.6	49.9	50.1	50.4	49.5	49.8
58 Other	188.6	203.2	206.8	209.0	208.5	209.8	209.7	208.8	209.9	207.7	208.9	207.2
59 Loans and leases in bank credit[3]	2,748.9	2,818.6	2,817.6	2,832.5	2,864.5	2,976.8	3,006.6	3,014.3	3,021.4	3,001.5	3,017.0	3,017.6
60 Commercial and industrial	513.9	549.7	547.9	553.2	552.5	560.5	563.6	568.2	568.1	559.9	574.6	568.8
61 Real estate	1,458.4	1,509.2	1,524.5	1,526.0	1,542.2	1,682.0	1,690.8	1,688.2	1,689.2	1,686.6	1,692.8	1,684.9
62 Revolving home equity	316.9	325.6	326.6	327.5	330.4	347.3	346.9	348.0	347.1	345.9	349.3	349.5
63 Other	1,141.5	1,183.5	1,198.0	1,198.5	1,211.8	1,334.7	1,343.9	1,340.1	1,342.1	1,340.7	1,343.6	1,335.4
64 Other residential	702.5	726.1	737.8	733.6	740.1	847.7	850.4	847.6	847.9	845.9	847.8	847.3
65 Commercial	439.0	457.4	460.1	464.9	471.7	487.0	493.4	492.5	494.2	494.8	495.8	488.1
66 Consumer	357.8	373.5	363.8	371.5	374.2	377.0	382.9	385.5	386.7	382.0	385.1	387.7
67 Credit cards and related plans	121.2	115.7	115.7	119.0	120.1	120.5	124.0	130.1	127.1	129.1	130.5	133.0
68 Other	236.6	257.8	248.1	252.5	254.2	256.5	258.9	255.4	259.6	252.9	254.6	254.8
69 Security[4]	117.4	85.0	81.7	85.0	100.5	103.8	110.8	111.1	117.8	117.5	106.1	107.1
70 Federal funds sold to and repurchase agreements with broker–dealers	99.1	66.5	64.6	68.0	83.1	87.0	91.9	91.1	98.0	97.6	85.8	86.4
71 Other	18.3	18.6	17.1	17.1	17.4	16.9	19.0	20.0	19.8	19.9	20.3	20.7
72 State and local government	19.0	19.6	19.6	20.4	20.8	23.4	23.5	23.4	23.4	23.3	23.5	23.7
73 Agricultural	10.3	10.1	10.2	10.2	10.2	10.4	10.6	10.7	10.6	10.6	10.6	10.7
74 Federal funds sold to and repurchase agreements with others	23.6	24.8	24.8	24.2	25.4	25.6	29.2	25.3	28.9	25.2	22.4	24.0
75 All other loans	154.2	152.3	151.0	148.7	145.2	101.2	102.5	108.9	103.9	103.5	109.2	117.3
76 Lease-financing receivables	94.3	94.3	94.0	93.3	93.4	92.9	92.7	93.0	92.8	93.0	92.7	93.5
77 Interbank loans	164.2	149.7	147.7	138.4	161.1	168.2	167.5	182.2	174.6	178.9	176.6	197.0
78 Federal funds sold to and repurchase agreements with commercial banks	97.9	89.3	88.2	79.5	100.4	94.5	97.7	111.6	100.7	109.4	106.4	125.4
79 Other	66.2	60.4	59.5	58.8	60.7	73.7	69.8	70.6	73.9	69.5	70.2	71.6
80 Cash assets[5]	169.9	146.8	144.4	128.8	136.2	144.1	142.4	150.0	146.2	141.3	145.9	155.6
81 Other assets[6]	459.1	487.9	496.0	496.0	509.2	514.5	505.2	508.4	500.2	513.8	507.1	509.0
82 **Total assets**[7]	**4,518.3**	**4,702.2**	**4,707.2**	**4,702.8**	**4,757.5**	**4,892.6**	**4,935.8**	**4,974.0**	**4,965.3**	**4,954.7**	**4,969.2**	**4,997.1**
Liabilities												
83 Deposits	2,675.0	2,717.8	2,712.0	2,696.5	2,707.7	2,778.4	2,782.7	2,815.0	2,794.7	2,801.6	2,810.2	2,823.7
84 Transaction	337.2	314.2	292.2	304.1	297.6	297.5	310.3	319.6	275.6	289.9	344.2	368.9
85 Nontransaction	2,337.8	2,403.6	2,419.7	2,392.4	2,410.1	2,480.9	2,472.4	2,495.4	2,519.1	2,511.7	2,465.9	2,454.8
86 Large time	405.7	470.7	476.0	470.3	471.8	480.1	472.2	473.7	477.5	474.4	474.2	466.8
87 Other	1,932.0	1,932.9	1,943.8	1,922.1	1,938.3	2,000.8	2,000.2	2,021.7	2,041.6	2,037.3	1,991.8	1,988.0
88 Borrowings	780.0	857.1	835.5	840.8	877.7	880.8	891.8	874.1	890.9	861.8	874.1	888.9
89 From banks in the U.S.	137.2	150.0	137.3	137.5	152.2	148.5	154.0	149.4	160.6	148.9	142.7	156.3
90 From others	642.7	707.0	698.2	703.3	725.4	732.2	737.8	724.7	730.3	713.0	731.4	732.7
91 Net due to related foreign offices	251.5	259.3	292.1	299.0	291.5	274.4	288.4	305.2	298.4	304.5	302.3	310.5
92 Other liabilities	322.9	367.1	365.6	370.7	368.4	383.0	389.6	391.8	392.7	395.0	394.4	388.5
93 **Total liabilities**	**4,029.3**	**4,201.3**	**4,205.1**	**4,207.1**	**4,245.3**	**4,316.6**	**4,352.5**	**4,386.2**	**4,376.7**	**4,362.9**	**4,380.9**	**4,411.5**
94 Residual (assets less liabilities)[8]	488.9	500.8	502.1	495.8	512.2	576.0	583.3	587.8	588.6	591.7	588.3	585.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,949.7	3,097.9	3,128.7	3,141.2	3,163.3	3,174.1	3,176.1	3,198.5	3,186.5	3,194.7	3,203.5	3,204.4
2 Securities in bank credit	688.5	683.9	685.5	686.3	697.3	708.8	704.9	695.2	693.9	696.2	697.3	694.1
3 Treasury and Agency securities[2]	478.1	466.9	467.4	469.3	473.7	474.8	470.4	458.2	459.2	459.5	458.6	456.2
4 Other securities	210.4	217.0	218.1	217.0	223.6	233.9	234.4	237.0	234.7	236.7	238.7	237.9
5 Loans and leases in bank credit[3]	2,261.2	2,414.0	2,443.2	2,454.9	2,466.0	2,465.3	2,471.2	2,503.3	2,492.6	2,498.4	2,506.2	2,510.3
6 Commercial and industrial	354.8	379.9	387.4	396.8	400.0	399.1	401.0	403.5	402.5	402.7	404.8	403.0
7 Real estate	1,440.0	1,558.3	1,578.0	1,578.5	1,585.6	1,592.4	1,593.1	1,614.7	1,608.9	1,611.8	1,616.6	1,620.4
8 Revolving home equity	128.7	120.3	125.6	121.7	121.1	119.5	121.2	121.7	122.0	121.7	121.6	121.6
9 Other	1,311.3	1,438.0	1,452.4	1,456.8	1,464.5	1,472.9	1,471.9	1,493.0	1,486.9	1,490.1	1,495.0	1,498.8
10 Consumer	353.5	352.4	354.7	355.0	353.7	346.7	346.2	354.4	351.8	353.8	354.5	354.9
11 Security[4]	9.6	11.1	11.0	10.9	11.2	11.2	11.9	11.7	11.4	11.6	11.5	12.2
12 Other loans and leases	103.3	112.3	112.1	113.8	115.4	115.9	119.0	119.0	118.1	118.5	118.7	119.7
13 Interbank loans	77.7	98.5	95.9	94.8	93.9	95.5	109.4	114.5	113.8	114.6	106.9	115.8
14 Cash assets[5]	107.9	106.5	112.2	111.6	109.6	109.1	107.4	109.8	109.9	109.2	109.0	112.5
15 Other assets[6]	200.4	247.3	249.9	252.1	248.8	268.6	273.1	284.4	279.8	279.6	279.7	286.6
16 **Total assets**[7]	**3,301.3**	**3,515.1**	**3,551.4**	**3,564.2**	**3,579.9**	**3,612.0**	**3,630.5**	**3,670.7**	**3,654.0**	**3,661.8**	**3,662.4**	**3,682.5**
Liabilities												
17 Deposits	2,502.2	2,607.5	2,639.9	2,651.0	2,654.2	2,675.2	2,709.1	2,743.3	2,730.1	2,743.5	2,743.2	2,758.7
18 Transaction	339.3	337.1	331.5	337.0	323.6	323.1	328.8	326.9	325.2	316.9	330.2	324.0
19 Nontransaction	2,162.9	2,270.4	2,308.4	2,314.0	2,330.6	2,352.1	2,380.3	2,416.4	2,404.9	2,426.6	2,413.1	2,434.6
20 Large time	431.7	476.4	484.5	496.6	500.5	497.3	502.9	503.5	504.1	505.0	500.6	504.0
21 Other	1,731.2	1,794.0	1,823.9	1,817.4	1,830.1	1,854.8	1,877.4	1,912.9	1,900.7	1,921.5	1,912.5	1,930.6
22 Borrowings	513.6	539.7	537.5	528.8	539.2	559.3	558.4	565.9	550.4	555.2	569.3	583.9
23 From banks in the U.S.	165.5	164.9	161.5	149.7	162.2	185.6	181.7	190.7	177.5	183.4	191.8	202.8
24 From others	348.1	374.8	376.0	379.1	377.0	373.8	376.7	375.2	372.8	371.9	377.5	381.1
25 Net due to related foreign offices	14.1	18.4	20.4	19.3	20.3	20.7	21.1	23.4	22.1	22.0	23.1	24.5
26 Other liabilities	66.9	71.8	72.6	75.9	78.6	86.1	86.6	86.7	86.8	86.8	86.3	85.8
27 **Total liabilities**	**3,096.8**	**3,237.4**	**3,270.4**	**3,275.0**	**3,292.3**	**3,341.3**	**3,375.3**	**3,419.2**	**3,389.4**	**3,407.5**	**3,421.9**	**3,452.8**
28 Residual (assets less liabilities)[8]	204.5	277.7	281.0	289.2	287.6	270.6	255.3	251.4	264.6	254.2	240.5	229.6
	Not seasonally adjusted											
Assets												
29 Bank credit	2,968.9	3,086.7	3,118.2	3,139.4	3,168.9	3,181.8	3,194.2	3,218.1	3,199.9	3,212.0	3,226.0	3,231.1
30 Securities in bank credit	692.4	684.0	683.8	684.7	696.0	706.4	704.2	697.6	695.2	698.3	700.0	697.6
31 Treasury and Agency securities[2]	482.0	467.0	465.8	467.7	472.4	472.4	469.8	460.6	460.4	461.6	461.3	459.7
32 Other securities	210.4	217.0	218.1	217.0	223.6	233.9	234.4	237.0	234.7	236.7	238.7	237.9
33 Loans and leases in bank credit[3]	2,276.5	2,402.7	2,434.4	2,454.6	2,472.9	2,475.4	2,490.0	2,520.5	2,504.8	2,513.7	2,526.0	2,533.5
34 Commercial and industrial	354.2	381.6	387.2	394.5	397.8	397.8	400.0	402.8	400.5	400.7	404.2	403.9
35 Real estate	1,448.8	1,548.9	1,571.7	1,579.0	1,591.6	1,600.2	1,608.3	1,624.6	1,619.1	1,622.7	1,627.1	1,631.2
36 Revolving home equity	128.3	120.6	125.8	121.9	121.8	120.2	121.1	121.3	121.2	121.2	121.3	121.7
37 Other	1,320.5	1,428.3	1,445.9	1,457.0	1,469.7	1,480.0	1,487.2	1,503.3	1,497.9	1,501.5	1,505.8	1,509.5
38 Other residential	499.6	539.5	545.4	547.3	551.5	552.6	554.1	563.1	561.3	563.6	566.4	566.1
39 Commercial	820.9	888.8	900.5	909.7	918.2	927.5	933.1	940.1	936.6	937.8	939.4	943.4
40 Consumer	360.4	348.4	351.2	354.3	354.8	349.0	349.9	361.8	354.4	359.1	363.6	366.7
41 Credit cards and related plans	199.0	189.1	191.2	193.0	192.5	188.0	189.1	201.2	194.0	198.8	203.1	206.3
42 Other	161.4	159.3	160.0	161.3	162.3	161.0	160.8	160.6	160.4	160.3	160.6	160.3
43 Security[4]	9.6	11.0	10.8	10.9	11.0	11.2	12.3	11.9	12.0	12.0	11.7	12.1
44 Other loans and leases	103.5	112.8	113.5	116.0	117.6	117.2	119.6	119.4	118.8	119.1	119.3	119.7
45 Interbank loans	80.8	92.8	89.9	92.3	91.8	97.9	115.9	118.6	122.3	119.8	113.1	115.1
46 Cash assets[5]	111.9	105.6	111.8	110.0	111.0	110.5	111.0	113.4	110.7	111.0	112.0	117.3
47 Other assets[6]	200.4	247.3	249.9	252.1	248.8	268.6	273.1	284.4	279.8	279.6	279.7	286.6
48 **Total assets**[7]	**3,327.5**	**3,497.3**	**3,534.6**	**3,558.2**	**3,585.0**	**3,623.5**	**3,658.7**	**3,698.0**	**3,676.7**	**3,686.0**	**3,694.2**	**3,713.3**
Liabilities												
49 Deposits	2,514.2	2,605.9	2,631.2	2,647.8	2,653.5	2,675.5	2,722.0	2,754.6	2,747.8	2,753.8	2,751.1	2,759.1
50 Transaction	351.7	335.6	329.3	334.3	322.3	323.1	331.7	338.7	314.6	318.2	343.7	361.9
51 Nontransaction	2,162.6	2,270.4	2,301.8	2,313.5	2,331.1	2,352.4	2,390.3	2,416.0	2,433.2	2,435.5	2,407.5	2,397.2
52 Large time	431.7	476.4	484.5	496.6	500.5	497.3	502.9	503.5	504.1	505.0	500.6	504.0
53 Other	1,730.8	1,793.9	1,817.4	1,816.8	1,830.6	1,855.1	1,887.4	1,912.5	1,929.1	1,930.5	1,906.9	1,893.2
54 Borrowings	513.6	539.7	537.5	528.8	539.2	559.3	558.4	565.9	550.4	555.2	569.3	583.9
55 From banks in the U.S.	165.5	164.9	161.5	149.7	162.2	185.6	181.7	190.7	177.5	183.4	191.8	202.8
56 From others	348.1	374.8	376.0	379.1	377.0	373.8	376.7	375.2	372.8	371.9	377.5	381.1
57 Net due to related foreign offices	14.1	18.4	20.4	19.3	20.3	20.7	21.1	23.4	22.1	22.0	23.1	24.5
58 Other liabilities	66.9	71.8	72.6	75.9	78.6	86.1	86.6	86.7	86.8	86.8	86.3	85.8
59 **Total liabilities**	**3,108.9**	**3,235.8**	**3,261.6**	**3,271.8**	**3,291.6**	**3,341.6**	**3,388.1**	**3,430.6**	**3,407.1**	**3,417.8**	**3,429.8**	**3,453.3**
60 Residual (assets less liabilities)[8]	218.7	261.5	272.9	286.4	293.4	281.9	270.7	267.4	269.6	268.1	264.3	260.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Seasonally adjusted											
Assets												
1 Bank credit	813.0	887.7	884.3	914.8	910.4	915.4	919.5	936.3	944.6	927.5	932.0	940.3
2 Securities in bank credit	356.7[r]	376.3	365.8	376.1	370.6	367.5	376.7	380.2	391.9	384.6	373.9	375.4
3 Treasury and Agency securities[2]	82.0[r]	79.5	80.7	84.5	84.5	81.2	82.8	84.4	87.0	85.1	82.5	84.0
4 Other securities	274.7[r]	296.8	285.1	291.5	286.1	286.3	294.0	295.8	304.9	299.6	291.4	291.5
5 Loans and leases in bank credit[3]	456.3[r]	511.5	518.5	538.7	539.8	548.0	542.7	556.1	552.7	542.8	558.1	564.8
6 Commercial and industrial	167.0	191.6	194.2	207.5	210.7	215.5	216.0	216.6	215.4	216.8	218.9	216.1
7 Real estate	21.9	22.4	23.1	23.2	23.5	23.9	23.5	24.3	24.1	23.9	24.2	24.7
8 Security[4]	142.3[r]	164.3	164.7	168.6	165.7	167.1	166.8	173.6	173.4	164.6	169.2	181.7
9 Other loans and leases	125.0[r]	133.2	136.6	139.5	139.8	141.4	136.4	141.6	139.8	137.5	145.8	142.3
10 Interbank loans	42.0	48.5	46.7	51.8	57.1	62.0	65.7	63.8	68.9	63.4	61.6	63.3
11 Cash assets[5]	53.2	51.8	53.3	52.9	48.3	47.5	51.6	50.8	49.6	50.5	49.8	52.4
12 Other assets[6]	38.6	46.1	46.0	49.3	43.1	39.5	35.2	35.7	37.0	33.6	36.2	35.2
13 **Total assets**[7]	**946.3**	**1,033.6**	**1,029.7**	**1,068.3**	**1,058.4**	**1,064.0**	**1,071.4**	**1,086.2**	**1,099.5**	**1,074.5**	**1,079.1**	**1,090.6**
Liabilities												
14 Deposits	607.3	676.3	680.6	709.1	741.4	751.4	763.9	761.2	758.2	767.6	760.8	754.4
15 Transaction	12.2	11.9	11.9	11.3	10.8	10.4	11.0	10.9	10.7	10.7	10.9	11.5
16 Nontransaction	595.1	664.5	668.7	697.8	730.6	741.1	752.9	750.3	747.4	756.9	749.8	742.9
17 Borrowings	428.9[r]	440.9	423.5	427.4	446.7	468.6	489.2	503.7	512.1	503.3	504.0	495.5
18 From banks in the U.S.	60.9	50.6	48.9	46.6	54.4	58.4	63.1	62.0	73.3	58.9	60.5	57.7
19 From others	368.0[r]	390.3	374.6	380.8	392.3	410.2	426.1	441.8	438.9	444.4	443.5	437.8
20 Net due to related foreign offices	−194.0	−216.2	−199.3	−201.6	−252.1	−268.2	−293.3	−285.7	−293.1	−300.0	−289.0	−264.8
21 Other liabilities	109.1[r]	122.9	120.2	127.1	120.9	115.4	113.2	114.1	119.6	117.5	109.2	109.1
22 **Total liabilities**	**951.2**	**1,024.0**	**1,024.9**	**1,062.0**	**1,057.0**	**1,067.3**	**1,073.0**	**1,093.4**	**1,096.8**	**1,088.4**	**1,085.0**	**1,094.1**
23 Residual (assets less liabilities)[8]	−4.9	9.6	4.8	6.2	1.4	−3.3	−1.6	−7.2	2.8	−14.0	−5.9	−3.5
	Not seasonally adjusted											
Assets												
24 Bank credit	818.8	887.5	880.5	906.9	905.6	912.2	920.8	944.4	954.3	941.2	942.1	944.1
25 Securities in bank credit	356.7[r]	376.3	365.8	376.1	370.6	367.5	376.7	380.2	391.9	384.6	373.9	375.4
26 Treasury and Agency securities[2]	82.0[r]	79.5	80.7	84.5	84.5	81.2	82.8	84.4	87.0	85.1	82.5	84.0
27 Trading account	24.0[r]	25.7	26.2	27.7	27.7	24.0	25.4	24.5	29.0	25.0	22.7	22.9
28 Investment account	58.0	53.8	54.4	56.9	56.8	57.2	57.4	59.9	58.0	60.1	59.8	61.1
29 Other securities	274.7[r]	296.8	285.1	291.5	286.1	286.3	294.0	295.8	304.9	299.6	291.4	291.5
30 Trading account	162.1[r]	182.9	180.6	183.6	178.5	177.9	181.8	181.4	191.4	184.7	176.6	176.9
31 Investment account	112.6[r]	113.9	104.6	108.0	107.6	108.4	112.2	114.4	113.5	114.9	114.8	114.5
32 Loans and leases in bank credit[3]	462.1	511.2	514.7	530.8	535.0	544.8	544.0	564.2	562.4	556.6	568.2	568.6
33 Commercial and industrial	167.5[r]	191.1	193.5	206.9	209.2	212.6	213.7	217.3	213.5	216.5	220.8	218.3
34 Real estate	21.9	22.4	23.1	23.2	23.5	23.9	23.5	24.3	24.1	23.9	24.2	24.7
35 Security[4]	149.0[r]	162.9	161.5	162.3	162.7	169.8	171.7	180.4	186.2	178.9	176.6	181.4
36 Other loans and leases	123.7[r]	134.8	136.6	138.4	139.6	138.4	135.1	142.2	138.5	137.2	146.7	144.1
37 Interbank loans	42.0	48.5	46.7	51.8	57.1	62.0	65.7	63.8	68.9	63.4	61.6	63.3
38 Cash assets[5]	54.5	51.1	52.9	53.2	49.2	48.3	52.1	52.1	50.4	51.4	52.3	53.4
39 Other assets[6]	39.5	46.2	45.1	48.9	42.4	38.7	34.6	36.6	36.6	36.7	36.2	35.9
40 **Total assets**[7]	**954.4**	**1,032.7**	**1,024.7**	**1,060.2**	**1,053.8**	**1,060.8**	**1,072.7**	**1,096.4**	**1,109.6**	**1,092.2**	**1,091.7**	**1,096.2**
Liabilities												
41 Deposits	602.5[r]	687.0	682.0	706.0	733.0	736.2	751.4	755.1	752.6	765.3	758.9	744.8
42 Transaction	12.6	11.6	11.6	11.1	10.8	10.2	10.9	11.3	10.5	10.9	11.5	12.3
43 Nontransaction	589.9[r]	675.4	670.4	694.9	722.2	726.0	740.5	743.9	742.1	754.4	747.4	732.6
44 Borrowings	428.9[r]	440.9	423.5	427.4	446.7	468.6	489.2	503.7	512.1	503.3	504.0	495.5
45 From banks in the U.S.	60.9	50.6	48.9	46.6	54.4	58.4	63.1	62.0	73.3	58.9	60.5	57.7
46 From others	368.0[r]	390.3	374.6	380.8	392.3	410.2	426.1	441.8	438.9	444.4	443.5	437.8
47 Net due to related foreign offices	−191.1	−219.0	−202.0	−202.6	−250.6	−264.5	−287.5	−281.8	−283.6	−298.0	−285.2	−258.9
48 Other liabilities	111.2[r]	120.9	118.3	126.4	121.9	117.5	116.7	116.3	125.5	118.7	111.1	111.9
49 **Total liabilities**	**951.5**	**1,029.8**	**1,021.8**	**1,057.3**	**1,051.0**	**1,057.8**	**1,069.8**	**1,093.4**	**1,106.7**	**1,089.3**	**1,088.8**	**1,093.2**
50 Residual (assets less liabilities)[8]	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2005	2006							2006			
	Dec.[r]	June[r]	July	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 6	Dec. 13	Dec. 20	Dec. 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	89.7	115.4	110.8	108.5	104.7	103.7	106.5	116.2	118.5	118.9	114.4	116.1
2 Revaluation losses on off-balance-sheet items[9]	76.2	99.6	96.1	92.3	91.0	91.5	90.2	96.2	100.1	99.1	95.0	95.3
3 Mortgage-backed securities[10]	556.4	624.1	633.2[r]	641.9[r]	620.4	621.3	623.6	625.6	625.5	621.0	626.0	627.3
4 Pass-through	417.9	487.1	490.9[r]	500.6[r]	481.7	473.6	483.8	491.6	489.1	486.9	492.9	494.7
5 CMO, REMIC, and other	138.5	137.0	142.3[r]	141.3[r]	138.8	147.8	139.8	134.0	136.4	134.1	133.0	132.6
6 Net unrealized gains (losses) on available-for-sale securities[11]	–9.9	–22.1	–19.8	–10.3	–3.1	–6.4	–4.9	–2.6	–1.4	–.6	–3.2	–3.7
7 Securitized consumer loans[12]	99.0	101.6	101.8	100.6	102.5	101.8	100.9	104.2	100.4	104.3	105.6	105.5
8 Credit cards and related plans	69.6	70.1	69.3	68.6	68.7	67.1	66.6	67.2	66.4	66.4	67.8	67.8
9 Other	29.3	31.4	32.5	32.0	33.8	34.7	34.3	37.0	34.0	38.0	37.8	37.7
10 Securitized business loans[12]	3.0	2.9	2.6	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	324.4	321.3	320.5[r]	320.8[r]	326.8	330.2	328.8	321.0	321.3	321.6	321.6	319.8
12 Securitized consumer loans[12]	269.1	274.2	273.6	275.9[r]	278.8	282.9	285.4	286.6	285.5	285.3	287.2	287.7
13 Credit cards and related plans	265.0	270.2	269.7	272.3	275.3	279.4	281.7	283.0	281.8	281.7	283.5	284.1
14 Other	4.1	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.7	3.7	3.7	3.7
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	67.3	74.5	71.0[r]	72.4[r]	68.6	67.1	66.6	66.9	75.7	71.6	61.9	62.3
16 Revaluation losses on off-balance-sheet items[9]	72.9	79.8	76.7[r]	78.9	76.1	75.7	73.7	73.6	81.3	77.8	69.0	69.5

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.[r]	Dec.[r]	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Seasonally adjusted											
Assets												
1 Bank credit	7,558.6	7,981.6	8,040.9	8,060.2	8,192.7[r]	8,230.8	8,281.1	8,309.6	8,295.5	8,308.3	8,312.0	8,330.2
2 Securities in bank credit	2,067.7	2,195.2	2,206.4	2,191.1	2,206.3[r]	2,219.2	2,221.3	2,212.7	2,210.1	2,213.3	2,207.9	2,221.7
3 Treasury and Agency securities[2]	1,151.6	1,211.7[r]	1,221.9[r]	1,210.5[r]	1,210.1[r]	1,206.3	1,192.4	1,194.7	1,195.3	1,192.4	1,185.4	1,205.1
4 Other securities	916.1	983.5	984.5[r]	980.7[r]	996.2[r]	1,012.8	1,028.8	1,018.0	1,014.7	1,020.9	1,022.5	1,016.6
5 Loans and leases in bank credit[3]	5,490.9	5,786.5	5,834.5	5,869.1	5,986.4	6,011.6	6,059.8	6,096.8	6,085.4	6,095.0	6,104.1	6,108.5
6 Commercial and industrial	1,052.6[r]	1,130.0[r]	1,159.9[r]	1,164.6[r]	1,175.8[r]	1,180.5	1,189.6	1,193.1	1,190.6	1,197.8	1,193.5	1,190.8
7 Real estate	2,941.8[r]	3,127.9	3,127.7[r]	3,150.1[r]	3,295.6[r]	3,301.2	3,323.9	3,345.2	3,342.9	3,336.7	3,350.4	3,358.5
8 Revolving home equity	447.0	451.4	448.0	450.3	466.3[r]	467.9	470.6	472.9	472.7	472.6	474.0	472.8
9 Other	2,494.8[r]	2,676.4[r]	2,679.8	2,699.8[r]	2,829.3	2,833.2	2,853.3	2,872.3	2,870.2	2,864.2	2,876.4	2,885.7
10 Consumer	711.6	722.3	728.5	727.4	724.1	729.3	736.4	744.1	743.5	744.5	746.8	743.7
11 Security[4]	255.9	257.8	265.5	277.0	279.4	288.0	292.3	295.8	301.1	295.7	286.2	297.4
12 Other loans and leases	529.1[r]	548.5[r]	552.9[r]	550.0[r]	511.5[r]	512.7	517.7	518.7	507.3	520.3	527.1	518.2
13 Interbank loans	289.9	291.8	284.4	313.5	326.0	341.5	359.1	367.0	355.6	360.5	388.7	360.8
14 Cash assets[5]	320.0	314.0	301.7	295.4	300.3	297.6	301.2	300.9	302.5	307.6	279.1	308.9
15 Other assets[6]	720.8	790.5	794.7	798.2	821.3	812.9	831.4	846.7	831.6	835.5	851.3	867.4
16 **Total assets**[7]	**8,822.8**	**9,310.1**	**9,353.9**	**9,399.6[r]**	**9,571.2**	**9,613.7**	**9,702.0**	**9,754.0**	**9,714.9**	**9,741.6**	**9,760.6**	**9,797.5**
Liabilities												
17 Deposits	5,815.6	6,039.6	6,065.2	6,104.7	6,204.3	6,243.5	6,305.9	6,339.7	6,303.2	6,344.1	6,369.9	6,341.6
18 Transaction	666.1	640.1	662.4	636.0	635.8	646.8	630.8	641.9	628.4	636.1	646.6	669.5
19 Nontransaction	5,149.5	5,399.5	5,402.8	5,468.7	5,568.5[r]	5,596.6	5,675.1	5,697.8	5,674.9	5,708.0	5,723.3	5,672.2
20 Large time	1,452.4	1,616.2	1,655.0	1,694.8	1,714.1	1,725.9	1,726.1	1,730.6	1,717.5	1,731.4	1,738.6	1,735.4
21 Other	3,697.0	3,783.4	3,747.7	3,773.9	3,854.5	3,870.8	3,949.0	3,967.2	3,957.4	3,976.7	3,984.7	3,936.8
22 Borrowings	1,748.1	1,801.0	1,803.8	1,853.6	1,909.6	1,944.6	1,957.0	1,955.4	1,947.6	1,946.8	1,946.4	1,983.7
23 From banks in the U.S.	381.1	348.4	332.9	367.5	392.1	397.9	405.8	419.2	391.7	416.6	424.7	451.5
24 From others	1,367.0	1,452.6	1,470.9	1,486.1	1,517.5	1,546.6	1,551.2	1,536.3	1,555.9	1,530.2	1,521.7	1,532.2
25 Net due to related foreign offices	60.2	119.1	114.8	57.5	24.2	6.5	31.6	18.5	25.0	5.7	29.5	0.7
26 Other liabilities	479.0[r]	552.6[r]	559.8[r]	553.5[r]	569.5[r]	571.1	576.5	574.4	572.4	573.5	563.7	586.1
27 **Total liabilities**	**8,103.0[r]**	**8,512.3[r]**	**8,543.7[r]**	**8,569.3[r]**	**8,707.6[r]**	**8,765.6**	**8,871.0**	**8,888.2**	**8,848.3**	**8,870.1**	**8,909.5**	**8,912.2**
28 Residual (assets less liabilities)[8]	719.8[r]	797.8[r]	810.3[r]	830.4[r]	863.6[r]	848.1	831.1	865.8	866.6	871.6	851.2	885.2
	Not seasonally adjusted											
Assets												
29 Bank credit	7,571.9	7,949.7	8,017.7	8,057.3	8,192.9[r]	8,264.9	8,325.4	8,333.7	8,313.2	8,337.4	8,336.4	8,354.9
30 Securities in bank credit	2,066.4	2,183.0	2,199.8	2,184.9	2,195.9	2,223.9	2,225.4	2,217.8	2,211.3	2,221.2	2,216.5	2,226.6
31 Treasury and Agency securities[2]	1,145.7	1,204.0	1,215.6[r]	1,200.8[r]	1,197.9[r]	1,209.1	1,192.2	1,194.6	1,191.4	1,193.1	1,188.3	1,206.6
32 Other securities	920.7	978.9[r]	984.2[r]	984.1[r]	998.0[r]	1,014.8	1,033.2	1,023.2	1,020.0	1,028.1	1,028.2	1,020.0
33 Loans and leases in bank credit[3]	5,505.4	5,766.7	5,817.8	5,872.4	5,997.0	6,041.0	6,100.0	6,115.8	6,101.9	6,116.2	6,119.9	6,128.3
34 Commercial and industrial	1,051.8[r]	1,127.9[r]	1,153.8[r]	1,158.8[r]	1,170.1[r]	1,176.7	1,187.9	1,192.4	1,188.3	1,195.6	1,193.2	1,192.2
35 Real estate	2,944.5	3,119.3	3,128.1[r]	3,157.1[r]	3,306.1[r]	3,322.6	3,337.2	3,348.3	3,349.7	3,341.6	3,349.8	3,358.5
36 Revolving home equity	444.9	452.3	449.5	452.2	467.5	468.0	469.3	470.7	469.8	470.1	471.8	471.6
37 Other	2,499.6[r]	2,667.0	2,678.6[r]	2,704.9[r]	2,838.7	2,854.6	2,867.9	2,877.6	2,879.9	2,871.5	2,878.0	2,886.9
38 Consumer	723.6	715.0	725.7	729.1	726.0	732.8	747.6	756.4	753.6	757.4	760.0	755.4
39 Credit cards and related plans	318.3	306.9	312.0	312.6	308.5	313.1	331.5	332.8	333.5	334.8	334.9	326.3
40 Other	405.3	408.1	413.7	416.5	417.4	419.7	416.2	423.7	420.1	422.6	425.0	429.2
41 Security[4]	258.9	254.0	258.2	274.2	284.9	294.9	303.7	298.7	298.7	299.7	291.6	305.6
42 Other loans and leases	526.6[r]	550.6[r]	552.0[r]	553.1[r]	509.9[r]	514.0	523.5	520.1	511.6	521.9	525.4	516.6
43 Interbank loans	289.2	284.3	282.5	310.1	328.2[r]	349.2	365.4	366.2	351.2	361.2	382.5	366.9
44 Cash assets[5]	332.0	309.2	292.0	296.4	302.9[r]	305.5	317.2	312.2	298.4	337.5	288.8	307.1
45 Other assets[6]	717.6	791.0	796.9	800.4	821.7	813.0	828.9	842.8	833.3	832.5	836.2	866.6
46 **Total assets**[7]	**8,844.3**	**9,266.5**	**9,321.2[r]**	**9,396.3**	**9,576.8**	**9,663.3**	**9,766.0**	**9,784.9**	**9,726.1**	**9,798.4**	**9,773.8**	**9,825.6**
Liabilities												
47 Deposits	5,805.4	6,025.1	6,050.4	6,094.2	6,190.0[r]	6,256.2	6,327.6	6,327.8	6,325.1	6,370.0	6,278.6	6,308.5
48 Transaction	674.5	633.2	649.6	630.8	630.8	653.0	665.4	650.0	597.7	655.9	675.8	672.4
49 Nontransaction	5,130.9	5,391.9	5,400.8	5,463.4	5,559.2	5,603.2	5,662.2	5,677.8	5,727.3	5,714.1	5,602.8	5,636.1
50 Large time	1,456.1	1,619.3	1,652.2	1,685.8	1,700.1	1,713.9	1,719.1	1,735.1	1,731.9	1,736.4	1,739.9	1,739.2
51 Other	3,674.7	3,772.6	3,748.6	3,777.6	3,859.1[r]	3,889.3	3,943.1	3,942.7	3,995.4	3,977.7	3,863.0	3,896.9
52 Borrowings	1,746.7	1,796.4	1,797.1	1,863.6	1,908.8[r]	1,939.4	1,945.1	1,953.6	1,913.4	1,938.1	1,969.0	2,006.9
53 From banks in the U.S.	380.5	347.7	333.9	368.9[r]	392.5	398.8	403.3	418.5	386.1	415.0	427.4	454.8
54 From others	1,366.2	1,448.8	1,463.2	1,494.7	1,516.2	1,540.7	1,541.8	1,535.1	1,527.3	1,523.1	1,541.6	1,552.1
55 Net due to related foreign offices	67.2	110.5	115.7	61.1	30.6	17.9	40.3	26.5	30.2	16.3	47.0	3.3
56 Other liabilities	485.3[r]	544.7[r]	561.3[r]	557.1[r]	574.8[r]	581.1	584.1	581.9	576.9	583.0	578.9	589.6
57 **Total liabilities**	**8,104.6[r]**	**8,476.8[r]**	**8,524.4[r]**	**8,576.0[r]**	**8,704.1[r]**	**8,794.6**	**8,897.1**	**8,889.8**	**8,845.5**	**8,907.5**	**8,873.5**	**8,908.3**
58 Residual (assets less liabilities)[8]	739.7[r]	789.7[r]	796.8[r]	820.3[r]	872.7[r]	868.7	869.0	895.1	880.6	891.0	900.2	917.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.[r]	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Seasonally adjusted											
Assets												
1 Bank credit	6,747.0	7,097.3	7,126.1	7,149.8	7,277.3[r]	7,315.4[r]	7,350.5	7,370.9	7,360.5	7,374.9	7,376.2	7,378.2
2 Securities in bank credit	1,720.2	1,829.4	1,830.3	1,820.5	1,838.8[r]	1,846.9	1,847.2	1,836.1	1,837.3	1,836.0	1,828.6	1,841.4
3 Treasury and Agency securities[2]	1,075.2	1,131.0	1,137.4[r]	1,126.0[r]	1,129.0[r]	1,123.5[r]	1,108.0	1,112.6	1,113.4	1,111.7	1,103.9	1,121.1
4 Other securities	644.9	698.3[r]	693.0[r]	694.5[r]	709.8[r]	723.4[r]	739.2	723.5	723.8	724.3	724.8	720.2
5 Loans and leases in bank credit[3]	5,026.8	5,267.9	5,295.7	5,329.3	5,438.5[r]	5,468.5[r]	5,503.4	5,534.8	5,523.2	5,538.9	5,547.6	5,536.9
6 Commercial and industrial	882.8[r]	936.7[r]	953.3	954.8[r]	961.1[r]	965.2[r]	973.5	976.4	974.5	980.8	976.0	973.6
7 Real estate	2,921.0	3,104.7[r]	3,104.5[r]	3,126.6[r]	3,271.7	3,277.6[r]	3,299.6	3,320.5	3,318.4	3,312.0	3,325.9	3,333.7
8 Revolving home equity	447.0	451.4	448.0	450.3	466.3[r]	467.9	470.6	472.9	472.7	472.6	474.0	472.8
9 Other	2,474.0	2,653.3[r]	2,656.5[r]	2,676.3[r]	2,805.3[r]	2,809.7	2,829.0	2,847.6	2,845.7	2,839.5	2,851.9	2,860.9
10 Consumer	711.6	722.3	728.5	727.4	724.1	729.3	736.4	744.1	743.5	744.5	746.8	743.7
11 Security[4]	112.7	93.2	96.9	111.3	112.4	121.0	118.5	119.1	121.8	125.7	117.3	111.6
12 Other loans and leases	398.7	411.1	412.5	409.3	369.3	375.3	375.5	374.8	365.0	375.8	381.5	374.3
13 Interbank loans	247.9	245.1	232.6	256.4	264.0	275.8	295.0	299.5	291.9	290.9	313.9	296.5
14 Cash assets[5]	268.2	260.6	248.9	247.2	252.8	246.0[r]	250.3	250.4	253.7	257.1	229.9	256.4
15 Other assets[6]	684.6	744.6	745.4	755.2	781.8	777.7	795.6	812.0	798.1	799.4	814.1	836.9
16 **Total assets**[7]	**7,881.7**	**8,280.3**	**8,285.7**	**8,341.3**	**8,507.3[r]**	**8,546.3**	**8,621.2**	**8,663.2**	**8,634.5**	**8,652.5**	**8,664.3**	**8,698.6**
Liabilities												
17 Deposits	5,201.3	5,359.0	5,356.1	5,363.3	5,452.9	5,479.4	5,544.6	5,568.2	5,540.4	5,573.5	5,595.2	5,562.0
18 Transaction	653.4	628.2	651.1	625.3	625.4	635.8[r]	620.1	631.4	618.0	626.1	636.1	658.0
19 Nontransaction	4,547.9	4,730.8	4,704.9	4,738.0	4,827.4[r]	4,843.6[r]	4,924.5	4,936.8	4,922.4	4,947.4	4,959.1	4,904.0
20 Large time	852.2	958.9	966.9	972.9	976.3	974.6[r]	977.3	971.4	966.7	972.5	976.1	969.0
21 Other	3,695.7	3,771.9	3,738.0	3,765.1	3,851.1[r]	3,869.0[r]	3,947.2	3,965.4	3,955.6	3,974.9	3,983.0	3,935.0
22 Borrowings	1,312.6	1,377.5	1,376.4	1,406.9	1,441.0[r]	1,455.3	1,453.1	1,446.6	1,444.6	1,439.4	1,451.7	1,452.1
23 From banks in the U.S.	316.2	299.5	286.3	313.1	333.6	334.8	343.8	355.9	339.0	354.9	363.1	373.2
24 From others	996.4	1,078.0	1,090.1	1,093.8	1,107.3	1,120.5	1,109.3	1,090.6	1,105.6	1,084.5	1,088.6	1,078.9
25 Net due to related foreign offices	269.2	318.4	316.5	309.6	292.5	304.0	323.7	323.7	330.0	312.4	328.0	319.2
26 Other liabilities	380.0[r]	432.4[r]	432.7[r]	432.5[r]	454.0[r]	457.9[r]	461.4	457.6	461.3	456.3	442.2	469.5
27 **Total liabilities**	**7,163.1[r]**	**7,487.3[r]**	**7,481.6[r]**	**7,512.3[r]**	**7,640.3[r]**	**7,696.6[r]**	**7,782.8**	**7,796.1**	**7,776.2**	**7,781.5**	**7,817.2**	**7,802.7**
28 Residual (assets less liabilities)[8]	718.6[r]	793.0[r]	804.0[r]	828.9[r]	867.0[r]	849.7[r]	838.4	867.2	858.3	871.1	847.1	895.9
	Not seasonally adjusted											
Assets												
29 Bank credit	6,755.9	7,069.1	7,110.8	7,151.7	7,280.7[r]	7,348.2[r]	7,386.7	7,386.7	7,374.6	7,394.2	7,389.3	7,390.9
30 Securities in bank credit	1,718.9	1,817.2	1,823.8	1,814.2	1,828.4	1,851.6	1,851.3	1,841.3	1,838.5	1,843.9	1,837.2	1,846.2
31 Treasury and Agency securities[2]	1,069.3	1,123.4[r]	1,131.1[r]	1,116.3[r]	1,116.8[r]	1,126.2[r]	1,107.8	1,112.5	1,109.5	1,112.5	1,106.8	1,122.6
32 Other securities	649.6	693.8[r]	692.7[r]	698.0[r]	711.6[r]	725.4[r]	743.5	728.8	729.0	731.5	730.5	723.6
33 Loans and leases in bank credit[3]	5,037.0	5,252.0	5,287.1	5,337.4	5,452.3[r]	5,496.6	5,535.4	5,545.5	5,536.1	5,550.3	5,552.0	5,544.6
34 Commercial and industrial	880.4	935.2	947.8[r]	950.5[r]	958.3[r]	963.7[r]	971.1	973.6	970.5	976.5	973.5	972.7
35 Real estate	2,923.8[r]	3,096.1[r]	3,104.9	3,133.6[r]	3,282.2	3,299.0[r]	3,312.9	3,323.6	3,325.2	3,316.9	3,325.2	3,333.7
36 Revolving home equity	444.9	452.3	449.5	452.2	467.5	468.0	469.3	470.7	469.8	470.1	471.8	471.6
37 Other	2,478.8	2,643.8[r]	2,655.4[r]	2,681.4[r]	2,814.7[r]	2,831.0	2,843.5	2,852.9	2,855.4	2,846.8	2,853.5	2,862.1
38 Other residential	1,202.1	1,283.2	1,280.8[r]	1,291.6	1,400.3	1,404.5	1,410.9	1,413.1	1,420.6	1,409.3	1,409.5	1,416.1
39 Commercial	1,276.7	1,360.6[r]	1,374.6	1,389.8[r]	1,414.4[r]	1,426.6	1,432.7	1,439.9	1,434.8	1,437.5	1,443.9	1,446.0
40 Consumer	723.6	715.0	725.7	729.1	726.0	732.8	747.6	756.4	753.6	757.4	760.0	755.4
41 Credit cards and related plans	318.3	306.9	312.0	312.6	308.5	313.1	331.5	332.8	333.5	334.8	334.9	326.3
42 Other	405.3	408.1	413.7	416.5	417.4	419.7	416.2	423.7	420.1	422.6	425.0	429.2
43 Security[4]	111.6	92.5	95.9	111.5	115.1	123.1	123.1	117.5	120.1	124.1	114.8	111.0
44 Other loans and leases	397.6	413.1	412.8	412.7	370.7	378.0	380.7	374.3	366.7	375.5	378.5	371.8
45 Interbank loans	247.2	237.7	230.7	252.9	266.1	283.4	301.3	298.7	287.5	291.7	307.8	302.5
46 Cash assets[5]	279.4	256.3	238.8	247.2	254.6	253.3	265.1	260.8	248.5	285.0	238.8	254.8
47 Other assets[6]	680.2	745.9	748.0	758.0	783.0	778.4	792.2	807.0	798.8	795.5	797.3	834.9
48 **Total assets**[7]	**7,896.8**	**8,241.8**	**8,261.1**	**8,342.4**	**8,516.1**	**8,594.6[r]**	**8,674.9**	**8,683.9**	**8,640.0**	**8,696.9**	**8,663.6**	**8,713.8**
Liabilities												
49 Deposits	5,188.8	5,343.1	5,344.4	5,361.2	5,453.8[r]	5,504.7	5,572.3	5,553.5	5,554.8	5,596.0	5,497.0	5,528.2
50 Transaction	661.6	621.6	638.5	620.0	620.6	642.1[r]	654.3	639.3	587.3	645.5	665.3	660.8
51 Nontransaction	4,527.3	4,721.6	4,705.9	4,741.2	4,833.2[r]	4,862.6[r]	4,918.0	4,914.3	4,967.5	4,950.5	4,831.7	4,867.4
52 Large time	853.8	960.4	967.0	972.3	977.4	975.1	976.7	973.3	973.9	974.6	970.5	972.3
53 Other	3,673.4	3,761.1	3,738.9	3,769.0	3,855.8[r]	3,887.5[r]	3,941.4	3,941.0	3,993.6	3,975.9	3,861.2	3,895.1
54 Borrowings	1,311.2	1,373.0	1,369.6	1,416.9	1,440.1	1,450.1	1,441.2	1,444.7	1,410.3	1,430.7	1,474.3	1,475.3
55 From banks in the U.S.	315.5	298.8	287.2	314.4	334.1	335.6	341.3	355.2	333.4	353.3	365.8	376.5
56 From others	995.7	1,074.1	1,082.4	1,102.5	1,106.0	1,114.5	1,099.8	1,089.5	1,076.9	1,077.4	1,108.5	1,098.8
57 Net due to related foreign offices	274.7	312.5	318.2	311.8	295.1[r]	309.5	328.6	329.6	332.8	318.8	340.3	322.6
58 Other liabilities	385.3[r]	426.3[r]	434.8[r]	435.2[r]	457.3[r]	464.5[r]	466.8	463.9	464.4	463.3	454.6	473.3
59 **Total liabilities**	**7,160.0[r]**	**7,455.0[r]**	**7,467.1[r]**	**7,525.1[r]**	**7,646.3[r]**	**7,728.8[r]**	**7,808.9**	**7,791.7**	**7,762.3**	**7,808.8**	**7,766.2**	**7,799.4**
60 Residual (assets less liabilities)[8]	736.8[r]	786.8[r]	794.0[r]	817.4[r]	869.8[r]	865.8[r]	866.1	892.1	877.7	888.1	897.3	914.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Seasonally adjusted											
Assets												
1 Bank credit	3,762.0	3,968.6	3,983.6	3,984.5	4,103.2	4,138.1	4,149.9	4,142.8	4,143.7	4,148.6	4,134.4	4,142.9
2 Securities in bank credit	1,026.1	1,143.9	1,142.8	1,121.2	1,130.1	1,140.9	1,150.5	1,137.6	1,138.4	1,138.2	1,128.2	1,143.3
3 Treasury and Agency securities[2]	595.0	663.6	666.7	650.0	653.9	651.6	648.3	651.6	651.5	651.4	641.9	660.6
4 Trading account	36.3	50.2	47.2	44.3	51.5	53.3	49.1	54.8	56.7	60.7	49.1	53.8
5 Investment account	558.7	613.4	619.4	605.7	602.5	598.3	599.2	596.7	594.8	590.6	592.8	606.9
6 Mortgage-backed	476.8	543.4	548.9	532.3	529.8	526.5	529.6	525.5	525.7	519.5	519.5	535.0
7 Other	81.9	70.0	70.6	73.4	72.6	71.8	69.6	71.2	69.1	71.1	73.3	71.8
8 Other securities	431.1	480.3	476.1	471.2	476.2	489.3	502.2	486.0	486.8	486.8	486.3	482.7
9 Trading account	205.2	228.6	224.3	221.5	222.0	233.1	245.7	228.7	230.4	231.0	229.2	223.8
10 Investment account	225.9	251.7	251.8	249.7	254.2	256.2	256.5	257.3	256.5	255.8	257.2	258.9
11 State and local government	39.8	42.9	42.7	42.6	45.2	47.4	49.5	49.6	49.5	49.2	49.8	50.0
12 Other	186.1	208.8	209.1	207.0	209.0	208.8	207.0	207.7	207.0	206.6	207.4	209.0
13 Loans and leases in bank credit[3]	2,735.9	2,824.7	2,840.8	2,863.3	2,973.1	2,997.2	2,999.5	3,005.2	3,005.4	3,010.4	3,006.2	2,999.6
14 Commercial and industrial	524.2	549.2	556.5	554.6	561.9	564.1	569.9	572.2	571.6	576.0	572.2	569.0
15 Real estate	1,461.8	1,526.8	1,526.1	1,541.1	1,679.3	1,684.6	1,684.8	1,688.3	1,697.5	1,681.9	1,684.0	1,690.6
16 Revolving home equity	321.2	325.8	326.2	329.2	346.8	346.8	348.9	351.7	351.0	351.4	352.8	352.2
17 Other	1,140.6	1,200.9	1,199.9	1,211.8	1,332.5	1,337.8	1,335.9	1,336.6	1,346.5	1,330.5	1,331.2	1,338.4
18 Other residential	698.5	738.2	733.2	739.5	847.3	847.2	845.6	845.7	860.1	841.5	836.1	843.3
19 Commercial	442.1	462.8	466.6	472.3	485.2	490.6	490.2	490.9	486.3	489.0	495.1	495.1
20 Consumer	355.4	367.5	373.5	373.7	377.4	383.1	381.6	383.1	381.3	383.7	384.0	385.4
21 Security[4]	102.2	82.2	86.0	100.1	101.1	109.1	106.7	107.6	110.1	113.8	106.1	100.6
22 Federal funds sold to and repurchase agreements with broker–dealers	84.9	65.2	69.1	83.0	84.9	90.4	87.6	88.4	91.7	96.0	86.6	79.9
23 Other	17.3	17.0	16.9	17.1	16.3	18.8	19.2	19.2	18.5	17.9	19.5	20.7
24 State and local government	19.1	19.6	20.4	20.8	23.4	23.5	23.4	23.3	23.3	23.2	23.4	23.4
25 Agricultural	10.1	10.1	10.2	10.1	10.4	10.5	10.6	10.7	10.6	10.6	10.8	10.9
26 Federal funds sold to and repurchase agreements with others	22.4	24.8	24.2	25.4	25.6	29.2	25.3	28.7	21.6	28.3	32.4	33.1
27 All other loans	147.4	149.8	149.9	143.4	101.0	100.4	104.5	99.7	97.5	101.1	101.5	95.7
28 Lease-financing receivables	93.4	94.6	94.0	94.1	93.0	92.7	92.7	91.6	91.8	91.8	91.8	90.9
29 Interbank loans	161.7[r]	149.3[r]	137.9[r]	162.6[r]	168.6[r]	166.5[r]	180.1	182.7	170.6	166.8	206.2	186.8
30 Federal funds sold to and repurchase agreements with commercial banks	94.1[r]	89.2[r]	79.4[r]	101.4[r]	94.8[r]	97.3[r]	109.6[r]	117.2	102.0	103.2	139.6	125.4
31 Other	67.6	60.2	58.6	61.2	73.8	69.2	70.6[r]	65.4	68.7	63.6	66.6	61.4
32 Cash assets[5]	156.5[r]	148.4	137.2	137.6	143.7	138.6	139.5[r]	139.4	141.9	143.1	122.5	147.4
33 Other assets[6]	471.4	494.7	493.3	506.4	513.3	504.6	511.6[r]	515.2	504.9	507.9	528.4	521.2
34 **Total assets**[7]	**4,520.0[r]**	**4,729.1[r]**	**4,720.4[r]**	**4,759.4[r]**	**4,895.4[r]**	**4,914.7[r]**	**4,947.4[r]**	**4,947.0**	**4,928.0**	**4,933.2**	**4,958.3**	**4,965.4**
Liabilities												
35 Deposits	2,670.4[r]	2,719.3[r]	2,705.2[r]	2,709.2[r]	2,777.8[r]	2,770.5[r]	2,798.9[r]	2,817.1	2,797.1	2,812.8	2,842.6	2,815.6
36 Transaction	311.0	296.6	314.2	301.6	302.3	307.0[r]	297.5[r]	307.2	299.5	303.3	311.0	323.1
37 Nontransaction	2,359.4[r]	2,422.6[r]	2,391.1[r]	2,407.6[r]	2,475.5[r]	2,463.6[r]	2,501.4[r]	2,509.9	2,497.6	2,509.5	2,531.6	2,492.5
38 Large time	412.6	474.5	470.3	472.4	479.1	471.8	474.4	472.7	468.3	475.1	476.9	469.5
39 Other	1,946.8[r]	1,948.1[r]	1,920.8[r]	1,935.2[r]	1,996.5[r]	1,991.8[r]	2,027.0[r]	2,037.2	2,029.3	2,034.4	2,054.6	2,023.0
40 Borrowings	788.2	840.0	847.6	867.7	881.6	896.9	886.0	874.5	880.5	875.4	870.2	873.8
41 From banks in the U.S.	145.6	138.0	136.6	150.9	148.1	153.1	151.9	136.8	131.9	136.1	132.8	146.3
42 From others	642.7	702.0	711.0	716.8	733.5	743.8	734.1	737.7	748.6	739.3	737.4	727.5
43 Net due to related foreign offices	250.6	298.0	297.2	289.3	271.8	282.8	300.3	299.2	305.4	287.5	304.8	294.9
44 Other liabilities	310.3[r]	359.9[r]	356.8[r]	353.9[r]	367.9[r]	371.2[r]	374.6[r]	367.2	372.4	366.6	352.1	375.9
45 **Total liabilities**	**4,019.6[r]**	**4,217.1[r]**	**4,206.8[r]**	**4,220.1[r]**	**4,299.1[r]**	**4,321.5[r]**	**4,359.9[r]**	**4,358.0**	**4,355.3**	**4,342.2**	**4,369.6**	**4,360.3**
46 Residual (assets less liabilities)[8]	500.4[r]	512.0[r]	513.6[r]	539.3[r]	596.3[r]	593.1[r]	587.5[r]	589.0	572.7	591.0	588.7	605.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Not seasonally adjusted											
Assets												
47 Bank credit	3,765.8	3,950.9	3,971.5	3,982.8	4,098.8	4,153.9	4,167.2	4,152.6	4,152.8	4,161.0	4,143.2	4,151.5
48 Securities in bank credit	1,025.5	1,133.3	1,139.0	1,118.2	1,122.0	1,147.4	1,153.0	1,143.5	1,140.1	1,146.9	1,138.0	1,149.5
49 Treasury and Agency securities[2]	589.8	657.6	663.2	643.6	644.0	656.2	646.4	652.2	648.0	652.8	646.0	663.4
50 Trading account	34.7	49.0	46.5	43.2	49.0	55.8	47.2	52.2	52.5	57.2	47.3	53.2
51 Investment account	555.1	608.6	616.7	600.3	595.0	600.3	599.2	600.1	595.6	595.6	598.7	610.2
52 Mortgage-backed	473.7	538.8	546.4	527.7	523.8	527.8	529.6	529.2	527.0	525.0	526.0	538.4
53 Other	81.4	69.8	70.3	72.6	71.3	72.5	69.6	70.8	68.6	70.6	72.7	71.8
54 Other securities	435.7	475.8	475.8	474.6	478.0	491.2	506.6	491.2	492.0	494.0	492.0	486.1
55 Trading account	207.4	226.4	224.2	223.1	222.8	234.0	247.9	231.2	232.9	234.3	231.9	225.3
56 Investment account	228.3	249.3	251.6	251.5	255.2	257.2	258.7	260.0	259.1	259.7	260.1	260.8
57 State and local government	40.3	42.5	42.6	43.0	45.4	47.6	49.9	50.1	49.9	50.1	50.3	50.4
58 Other	188.1	206.8	209.0	208.5	209.8	209.7	208.8	209.9	209.2	209.6	209.8	210.4
59 Loans and leases in bank credit[3]	2,740.3	2,817.6	2,832.5	2,864.5	2,976.8	3,006.6	3,014.3	3,009.2	3,012.7	3,014.2	3,005.2	3,002.1
60 Commercial and industrial	521.8	547.9	553.2	552.5	560.5	563.6	568.2	569.6	567.5	572.2	570.0	568.3
61 Real estate	1,461.2	1,524.5	1,526.0	1,542.2	1,682.0	1,690.8	1,688.2	1,687.5	1,700.6	1,682.2	1,679.6	1,687.9
62 Revolving home equity	319.6	326.6	327.5	330.4	347.3	346.9	348.0	349.9	349.0	349.3	350.8	351.2
63 Other	1,141.6	1,198.0	1,198.5	1,211.8	1,334.7	1,343.9	1,340.1	1,337.6	1,351.7	1,332.9	1,328.8	1,336.6
64 Other residential	698.2	737.8	733.6	740.1	847.7	850.4	847.6	845.3	862.4	842.0	833.4	840.9
65 Commercial	443.4	460.1	464.9	471.7	487.0	493.4	492.5	492.3	489.3	490.9	495.3	495.8
66 Consumer	362.2	363.8	371.5	374.2	377.0	382.9	385.5	390.1	388.2	390.9	391.1	391.3
67 Credit cards and related plans	120.2	115.7	119.0	120.1	120.5	124.0	130.1	129.9	130.2	131.3	130.6	127.1
68 Other	242.1	248.1	252.5	254.2	256.5	258.9	255.4	260.1	258.0	259.6	260.5	264.1
69 Security[4]	101.4	81.7	85.0	100.5	103.8	110.8	111.1	106.2	108.5	112.3	104.1	100.2
70 Federal funds sold to and repurchase agreements with broker–dealers	84.2	64.6	68.0	83.1	87.0	91.9	91.1	87.2	89.8	94.1	85.3	79.8
71 Other	17.2	17.1	17.1	17.4	16.9	19.0	20.0	19.0	18.6	18.2	18.8	20.4
72 State and local government	19.1	19.6	20.4	20.8	23.4	23.5	23.4	23.3	23.3	23.2	23.4	23.4
73 Agricultural	10.2	10.2	10.2	10.2	10.4	10.6	10.7	10.8	10.7	10.7	10.8	10.8
74 Federal funds sold to and repurchase agreements with others	22.4	24.8	24.2	25.4	25.6	29.2	25.3	28.7	21.6	28.3	32.4	33.1
75 All other loans	147.6	151.0	148.7	145.2	101.2	102.5	108.9	100.4	99.4	101.4	101.2	95.3
76 Lease-financing receivables	94.3	94.0	93.3	93.4	92.9	92.7	93.0	92.6	92.9	92.8	92.5	91.8
77 Interbank loans	162.1[r]	147.8[r]	138.5[r]	161.2[r]	168.3[r]	167.6[r]	182.3[r]	183.1	166.4	169.3	204.1	192.5
78 Federal funds sold to and repurchase agreements with commercial banks	94.3[r]	88.3[r]	79.6[r]	100.5[r]	94.6[r]	97.8[r]	111.0[r]	117.6	99.4	104.7	138.1	129.2
79 Other	67.8	59.5	58.8	60.7	73.7	69.8	71.3[r]	65.5	66.9	64.6	65.9	63.3
80 Cash assets[5]	165.5	144.4	128.8	136.2	144.1	142.3[r]	150.6[r]	147.9	137.8	164.7	131.7	146.6
81 Other assets[6]	466.9	496.0	496.0	509.2	514.5	505.3[r]	508.2[r]	510.3	505.6	504.1	511.7	519.2
82 **Total assets**[7]	**4,528.8**[r]	**4,707.3**[r]	**4,702.9**[r]	**4,757.6**[r]	**4,892.7**[r]	**4,935.9**[r]	**4,974.5**[r]	**4,960.9**	**4,929.7**	**4,966.0**	**4,957.6**	**4,976.8**
Liabilities												
83 Deposits	2,664.3[r]	2,712.1[r]	2,696.7[r]	2,707.9[r]	2,778.5[r]	2,783.0[r]	2,815.4[r]	2,809.5	2,802.7	2,833.2	2,779.7	2,800.7
84 Transaction	317.3	292.2	304.1	297.6	297.5	310.4[r]	320.2[r]	313.4	277.9	320.3	331.8	325.7
85 Nontransaction	2,347.0[r]	2,419.9[r]	2,392.5[r]	2,410.2[r]	2,481.0[r]	2,472.6[r]	2,495.3[r]	2,496.2	2,524.9	2,512.9	2,447.9	2,475.0
86 Large time	414.3	476.0	470.3	471.8	480.1	472.2	473.7	474.6	475.5	477.1	471.3	472.8
87 Other	1,932.7[r]	1,943.9[r]	1,922.2[r]	1,938.5[r]	2,000.9[r]	2,000.4[r]	2,021.5[r]	2,021.6	2,049.3	2,035.8	1,976.7	2,002.2
88 Borrowings	786.8	835.5	840.8	877.7	880.8	891.8	874.1	872.7	846.2	866.7	892.7	897.0
89 From banks in the U.S.	144.9	137.3	137.5	152.2	148.5	154.0	149.4	136.2	126.2	134.5	135.5	149.6
90 From others	641.9	698.2	703.3	725.4	732.2	737.8	724.7	736.5	720.0	732.2	757.2	747.4
91 Net due to related foreign offices	256.1	292.1	299.0	291.5	274.4	288.4	305.2	305.1	308.1	293.9	317.1	298.3
92 Other liabilities	315.6[r]	353.8[r]	358.9[r]	356.6[r]	371.1[r]	377.8[r]	380.0[r]	373.5	375.5	373.6	364.5	379.8
93 **Total liabilities**	**4,022.8**[r]	**4,193.5**[r]	**4,195.4**[r]	**4,233.6**[r]	**4,304.9**[r]	**4,340.9**[r]	**4,374.8**[r]	**4,360.8**	**4,332.5**	**4,367.4**	**4,354.0**	**4,375.8**
94 Residual (assets less liabilities)[8]	506.0[r]	513.9[r]	507.5[r]	524.0[r]	587.8[r]	595.0[r]	599.7[r]	600.1	597.1	598.6	603.6	601.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.r	Nov.	Dec.r	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Seasonally adjusted											
Assets												
1 Bank credit	2,984.2	3,128.7	3,141.2	3,163.3	3,174.2	3,176.2r	3,199.9	3,227.5	3,214.9	3,225.5	3,241.9	3,235.6
2 Securities in bank credit	693.3	685.5	686.3	697.3	708.8	704.9	696.0	697.9	697.0	697.0	700.5	698.4
3 Treasury and Agency securities[2]	479.5	467.5r	469.5r	473.9r	475.1	470.8r	459.0	460.4	460.0	459.6	462.0	460.8
4 Other securities	213.8	218.0r	216.8r	223.3r	233.6	234.1r	237.0	237.5	237.0	237.4	238.5	237.6
5 Loans and leases in bank credit[3]	2,290.9	2,443.2	2,454.9	2,466.0	2,465.4	2,471.3r	2,503.9	2,529.6	2,517.8	2,528.5	2,541.4	2,537.2
6 Commercial and industrial	358.7	387.5r	396.8	400.2r	399.2	401.1r	403.6	404.1	402.9	404.7	403.9	404.6
7 Real estate	1,459.2	1,577.9r	1,578.4r	1,585.5r	1,592.4	1,593.1	1,614.8	1,632.3	1,620.9	1,630.2	1,641.9	1,643.0
8 Revolving home equity	125.8	125.6	121.7	121.1	119.5	121.2	121.7	121.2	121.7	121.2	121.2	120.5
9 Other	1,333.4r	1,452.3r	1,456.7r	1,464.4r	1,472.8	1,471.9	1,493.1	1,511.1	1,499.2	1,509.0	1,520.7	1,522.5
10 Consumer	356.2	354.7	355.0	353.7	346.7	346.2	354.7	360.9	362.1	360.8	362.8	358.3
11 Security[4]	10.5	11.0	10.9	11.2	11.2	11.9	11.7	11.5	11.7	11.9	11.2	11.0
12 Other loans and leases	106.3	112.1	113.8	115.4	115.9	119.0	119.0	120.7	120.1	120.9	121.6	120.3
13 Interbank loans	86.2r	95.8r	94.7r	93.8r	95.4	109.3r	114.8	116.9	121.2	124.2	107.7	109.6
14 Cash assets[5]	111.7	112.2	111.6	109.6	109.1	107.4	110.8	111.0	111.8	114.1	107.4	109.0
15 Other assets[6]	213.3	249.9	252.1	248.8	268.5	273.1	284.0	296.8	293.2	291.4	285.7	315.8
16 **Total assets**[7]	**3,361.0r**	**3,551.3r**	**3,564.1r**	**3,579.8r**	**3,611.9**	**3,630.5**	**3,673.0**	**3,715.6**	**3,704.7**	**3,718.6**	**3,706.0**	**3,733.6**
Liabilities												
17 Deposits	2,530.9r	2,639.8r	2,650.8r	2,654.1r	2,675.0	2,708.9r	2,745.7	2,751.1	2,743.3	2,760.7	2,752.6	2,746.4
18 Transaction	342.4	331.5	337.0	323.6	323.1	328.8	322.5	324.2	318.5	322.8	325.1	334.9
19 Nontransaction	2,188.5r	2,308.2r	2,313.9r	2,330.5r	2,351.9	2,380.1r	2,423.1	2,426.9	2,424.8	2,437.9	2,427.5	2,411.5
20 Large time	439.6	484.5	496.6	500.5	497.2	502.9	502.9	498.7	498.4	497.4	499.2	499.5
21 Other	1,748.9r	1,823.8r	1,817.2r	1,830.0r	1,854.7	1,877.2r	1,920.2	1,928.2	1,926.4	1,940.5	1,928.3	1,912.0
22 Borrowings	524.3	537.5	528.8	539.2	559.3	558.4	567.0	572.0	564.1	564.0	581.6	578.3
23 From banks in the U.S.	170.6	161.5	149.7	162.2	185.6	181.7	191.9	219.1	207.1	218.8	230.4	226.9
24 From others	353.7	376.0	379.1	377.0	373.8	376.7	375.1	353.0	356.9	345.2	351.2	351.4
25 Net due to related foreign offices	18.6	20.4	19.3	20.3	20.7	21.1	23.4	24.5	24.7	24.9	23.2	24.3
26 Other liabilities	69.8	72.6	75.9	78.6	86.1	86.7r	86.8	90.4	88.9	89.7	90.1	93.5
27 **Total liabilities**	**3,143.5r**	**3,270.2r**	**3,274.8r**	**3,292.2r**	**3,341.2**	**3,375.1r**	**3,422.9**	**3,438.0**	**3,421.0**	**3,439.3**	**3,447.6**	**3,442.5**
28 Residual (assets less liabilities)[8]	217.4	281.0	289.2	287.6	270.7	255.4r	250.1	277.6	283.7	279.3	258.4	291.1
	Not seasonally adjusted											
Assets												
29 Bank credit	2,990.1	3,118.2	3,139.4	3,168.9	3,181.9	3,194.3r	3,219.5	3,234.1	3,221.8	3,233.2	3,246.0	3,239.3
30 Securities in bank credit	693.4	683.8	684.7	696.0	706.4	704.2	698.3	697.8	698.4	697.1	699.2	696.8
31 Treasury and Agency securities[2]	479.6	465.8	467.9r	472.7r	472.7	470.1r	461.3	460.3	461.4	459.7	460.8	459.2
32 Other securities	213.8	218.0r	216.8r	223.3r	233.6	234.1r	237.0	237.5	237.0	237.4	238.5	237.6
33 Loans and leases in bank credit[3]	2,296.7	2,434.4	2,454.6	2,472.9	2,475.5	2,490.1r	2,521.1	2,536.3	2,523.4	2,536.1	2,546.8	2,542.6
34 Commercial and industrial	358.6	387.3r	394.6r	397.9r	397.9	400.1r	403.0	404.0	403.1	404.3	403.5	404.3
35 Real estate	1,462.5	1,571.6r	1,578.9r	1,591.4r	1,600.2	1,608.2r	1,624.7	1,636.1	1,624.5	1,634.7	1,645.6	1,645.8
36 Revolving home equity	125.3	125.8	122.0r	121.8	120.2	121.1	121.3	120.8	120.9	120.8	120.9	120.4
37 Other	1,337.2	1,445.8r	1,457.0	1,469.6r	1,480.0	1,487.1r	1,503.4	1,515.3	1,503.7	1,513.9	1,524.7	1,525.4
38 Other residential	503.9	545.4	547.3	551.5	552.6	554.0r	563.2	567.8	558.2	567.3	576.1	575.2
39 Commercial	833.4r	900.5	909.7	918.1r	927.4	933.1	940.2	947.5	945.5	946.6	948.6	950.2
40 Consumer	361.4	351.2	354.3	354.8	349.0	349.9	362.1	366.3	365.4	366.5	368.8	364.2
41 Credit cards and related plans	198.1	191.2	193.0	192.5	188.0	189.0r	201.3	202.8	203.3	203.5	204.3	199.1
42 Other	163.3	160.0	161.3	162.3	161.0	160.8	160.8	163.5	162.1	163.0	164.5	165.0
43 Security[4]	10.2	10.8	10.9	11.0	11.2	12.3	12.0	11.3	11.6	11.7	10.7	10.8
44 Other loans and leases	104.0	113.5	116.0	117.6	117.2	119.6	119.4	118.5	118.8	119.0	118.1	117.4
45 Interbank loans	85.1r	89.8r	92.2r	91.7r	97.8	115.8r	118.9	115.6	121.2	122.4	103.7	110.0
46 Cash assets[5]	113.9	111.8	110.0	111.0	110.5	111.0	114.5	113.0	110.6	120.4	107.2	108.2
47 Other assets[6]	213.3	249.9	252.1	248.8	268.5	273.1	284.0	296.8	293.2	291.4	285.7	315.8
48 **Total assets**[7]	**3,368.1r**	**3,534.5r**	**3,558.1r**	**3,584.9r**	**3,623.4**	**3,658.7**	**3,700.5**	**3,723.0**	**3,710.3**	**3,730.8**	**3,705.9**	**3,736.9**
Liabilities												
49 Deposits	2,524.6r	2,631.0r	2,647.7r	2,653.3r	2,675.3	2,721.7r	2,756.9	2,744.0	2,752.1	2,762.8	2,717.3	2,727.5
50 Transaction	344.3	329.3	334.3	322.3	323.1	331.7	334.1	325.9	309.4	325.2	333.5	335.0
51 Nontransaction	2,180.3r	2,301.7r	2,313.4r	2,331.0r	2,352.2	2,390.0r	2,422.8	2,418.1	2,442.7	2,437.6	2,383.8	2,392.4
52 Large time	439.6	484.5	496.6	500.5	497.2	502.9	502.9	498.7	498.4	497.4	499.2	499.5
53 Other	1,740.7r	1,817.2r	1,816.7r	1,830.5r	1,854.9	1,887.2r	1,919.8	1,919.4	1,944.3	1,940.2	1,884.6	1,892.9
54 Borrowings	524.3	537.5	528.8	539.2	559.3	558.4	567.0	572.0	564.1	564.0	581.6	578.3
55 From banks in the U.S.	170.6	161.5	149.7	162.2	185.6	181.7	191.9	219.1	207.1	218.8	230.4	226.9
56 From others	353.7	376.0	379.1	377.0	373.8	376.7	375.1	353.0	356.9	345.2	351.2	351.4
57 Net due to related foreign offices	18.6	20.4	19.3	20.3	20.7	21.1	23.4	24.5	24.7	24.9	23.2	24.3
58 Other liabilities	69.8	72.6	75.9	78.6	86.1	86.7r	86.8	90.4	88.9	89.7	90.1	93.5
59 **Total liabilities**	**3,137.2r**	**3,261.5r**	**3,271.7r**	**3,291.4r**	**3,341.5**	**3,387.9r**	**3,434.1**	**3,430.9**	**3,429.8**	**3,441.4**	**3,412.2**	**3,423.6**
60 Residual (assets less liabilities)[8]	230.8	273.0r	286.5r	293.4	282.0	270.8r	266.4	292.1	280.6	289.5	293.7	313.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.[r]	Dec.[r]	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Seasonally adjusted											
Assets												
1 Bank credit	811.7[r]	884.3	914.8	910.4	915.4	915.4	930.5	938.6	935.0	933.4	935.7	952.0
2 Securities in bank credit	347.5	365.8	376.1	370.6	367.5	372.3	374.1	376.6	372.8	377.3	379.3	380.3
3 Treasury and Agency securities[2]	76.4	80.7	84.5	84.5	81.2	82.8	84.5	82.1	81.9	80.7	81.5	84.0
4 Other securities	271.2	285.1	291.5	286.1	286.4[r]	289.4	289.6	294.4	290.9	296.6	297.7	296.4
5 Loans and leases in bank credit[3]	464.1	518.5	538.8[r]	539.8	547.9[r]	543.1	556.4	562.1	562.2	556.1	556.5	571.6
6 Commercial and industrial	169.8[r]	193.3[r]	206.6[r]	209.9[r]	214.7[r]	215.3	216.1	216.7	216.0	217.0	217.5	217.2
7 Real estate	20.7	23.1	23.2	23.5	23.9	23.5	24.3	24.7	24.5	24.7	24.5	24.8
8 Security[4]	143.1	164.7	168.6	165.8[r]	167.1	166.9	173.8	176.7	179.3	170.0	168.9	185.7
9 Other loans and leases	130.5[r]	137.5[r]	140.4[r]	140.7[r]	142.2[r]	137.3	142.2	143.9	142.3	144.4	145.6	143.8
10 Interbank loans	42.0	46.7	51.8	57.1	62.0	65.7	64.2	67.5	63.7	69.5	74.8	64.4
11 Cash assets[5]	51.8	53.3	52.9	48.3	47.5	51.6	50.9	50.5	48.7	50.5	49.2	52.6
12 Other assets[6]	36.2	46.0	49.3	43.1	39.5	35.2	35.8	34.6	33.5	36.1	37.2	30.4
13 **Total assets**[7]	**941.1**	**1,029.7**	**1,068.3**	**1,058.4**	**1,063.9[r]**	**1,067.4**	**1,080.9**	**1,090.7**	**1,080.4**	**1,089.1**	**1,096.4**	**1,098.8**
Liabilities												
14 Deposits	614.3	680.6	709.1	741.4	751.4	764.0	761.3	771.5	762.8	770.6	774.7	779.7
15 Transaction	12.7	11.9	11.3	10.8	10.4	11.0	10.7	10.6	10.4	10.0	10.6	11.5
16 Nontransaction	601.6	668.7	697.8	730.6	741.1	753.0	750.6	761.0	752.5	760.6	764.2	768.2
17 Borrowings	435.5	423.5	427.4	446.7	468.6	489.3	503.9	508.9	503.1	507.4	494.7	531.6
18 From banks in the U.S.	65.0	48.9	46.6	54.4	58.4	63.1	62.0	63.3	52.7	61.7	61.6	78.3
19 From others	370.5	374.6	380.8	392.3	410.2	426.2	441.9	445.6	450.4	445.8	433.1	453.3
20 Net due to related foreign offices	−209.0	−199.3	−201.6	−252.1	−268.3[r]	−297.5	−292.2	−305.2	−305.0	−306.7	−298.6	−318.5
21 Other liabilities	99.0	120.2	127.1	120.9	115.4	113.1	115.1	116.9	111.1	117.2	121.5	116.7
22 **Total liabilities**	**939.9**	**1,024.9**	**1,062.0**	**1,057.0**	**1,067.3**	**1,069.0**	**1,088.2**	**1,092.1**	**1,072.1**	**1,088.6**	**1,092.3**	**1,109.5**
23 Residual (assets less liabilities)[8]	1.2	4.8	6.2	1.4	−3.3	−1.6	−7.3	−1.4	8.4	.5	4.1	−10.7
	Not seasonally adjusted											
Assets												
24 Bank credit	816.0	880.5	906.9	905.6	912.2	916.7	938.7	946.9	938.6	943.1	947.2	964.0
25 Securities in bank credit	347.5	365.8	376.1	370.6	367.5	372.3	374.1	376.6	372.8	377.3	379.3	380.3
26 Treasury and Agency securities[2]	76.4	80.7	84.5	84.5	81.2	82.8	84.5	82.1	81.9	80.7	81.5	84.0
27 Trading account	22.1	26.2	27.7	27.7	24.0	25.4	24.5	21.7	22.6	20.5	20.4	23.0
28 Investment account	54.3	54.4	56.9	56.8	57.2	57.4	60.0	60.4	59.3	60.2	61.2	61.0
29 Other securities	271.2	285.1	291.5	286.1	286.4[r]	289.4	289.6	294.4	290.9	296.6	297.7	296.4
30 Trading account	161.0	180.6	183.6	178.5	177.9	181.9	181.7	183.0	179.8	185.6	184.9	183.6
31 Investment account	110.2	104.6	108.0	107.6	108.4	107.5	108.0	111.5	111.1	111.0	112.8	112.8
32 Loans and leases in bank credit[3]	468.4	514.7	530.8	535.0	544.7[r]	544.4	564.5	570.4	565.8	565.9	567.9	583.7
33 Commercial and industrial	171.4[r]	192.7[r]	206.0[r]	208.3[r]	211.8[r]	213.0	216.8	218.8	217.8	219.1	219.7	219.6
34 Real estate	20.7	23.1	23.2	23.5	23.9	23.5	24.3	24.7	24.5	24.7	24.5	24.8
35 Security[4]	147.3	161.5	162.3	162.7	169.8	171.8	180.6	181.2	178.6	175.6	176.8	194.6
36 Other loans and leases	129.0[r]	137.5[r]	139.2[r]	140.4[r]	139.2[r]	136.0	142.8	145.7	144.8	146.5	146.9	144.7
37 Interbank loans	42.0	46.7	51.8	57.1	62.0	65.7	64.2	67.5	63.7	69.5	74.8	64.4
38 Cash assets[5]	52.6	52.9	53.2	49.2	48.3	52.2	52.1	51.3	50.0	52.4	50.0	52.3
39 Other assets[6]	37.4	45.1	48.9	42.4	38.7	34.6	36.7	35.8	34.5	37.0	38.8	31.7
40 **Total assets**[7]	**947.4**	**1,024.7**	**1,060.2**	**1,053.8**	**1,060.7[r]**	**1,068.7**	**1,091.1**	**1,101.0**	**1,086.2**	**1,101.6**	**1,110.2**	**1,111.8**
Liabilities												
41 Deposits	616.5	682.0	706.0	733.0	736.2	751.5	755.3	774.3	770.3	774.0	781.7	780.3
42 Transaction	13.0	11.6	11.1	10.8	10.2	10.9	11.1	10.8	10.5	10.4	10.5	11.6
43 Nontransaction	603.6	670.4	694.9	722.2	726.0	740.6	744.1	763.5	759.8	763.6	771.1	768.7
44 Borrowings	435.5	423.5	427.4	446.7	468.6	489.3	503.9	508.9	503.1	507.4	494.7	531.6
45 From banks in the U.S.	65.0	48.9	46.6	54.4	58.4	63.1	62.0	63.3	52.7	61.7	61.6	78.3
46 From others	370.5	374.6	380.8	392.3	410.2	426.2	441.9	445.6	450.4	445.8	433.1	453.3
47 Net due to related foreign offices	−207.5	−202.0	−202.6	−250.6	−264.6[r]	−291.7	−288.3	−303.1	−302.6	−302.5	−293.4	−319.3
48 Other liabilities	100.0	118.3	126.4	121.9	117.5	116.6	117.3	118.0	112.5	119.7	124.3	116.2
49 **Total liabilities**	**944.6**	**1,021.8**	**1,057.3**	**1,051.0**	**1,057.8**	**1,065.8**	**1,088.2**	**1,098.1**	**1,083.2**	**1,098.6**	**1,107.3**	**1,108.9**
50 Residual (assets less liabilities)[8]	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006						2007	2007			
	Jan.	July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Jan. 10	Jan. 17	Jan. 24	Jan. 31
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	94.0	110.8	108.5	104.7	103.7	106.5	116.2	109.5	111.1	112.9	110.3	103.0
2 Revaluation losses on off-balance-sheet items[9]	82.0	96.1	92.3	91.0	91.5	90.2	96.2	90.5	90.1	93.4	92.3	86.9
3 Mortgage-backed securities[10]	563.7	633.2	641.9	620.4	621.3	623.6	625.6	628.8	626.2	624.5	625.8	638.0
4 Pass-through	427.9	490.9	500.6	481.7	473.6	483.8	491.6	494.8	492.1	491.0	492.1	503.6
5 CMO, REMIC, and other	135.7	142.3	141.3	138.8	147.8	139.8	134.0	134.0	134.0	133.5	133.7	134.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	−8.9	−19.8	−10.3	−3.1	−6.4	−4.9	−2.6	−5.7	−5.0	−5.9	−5.6	−6.6
7 Securitized consumer loans[12]	99.7	101.8	100.6	102.5	101.8	100.9	104.2	104.1	104.9	103.2	103.0	105.1
8 Credit cards and related plans	70.1	69.3	68.6	68.7	67.1	66.6	67.2	67.3	67.6	66.4	66.4	68.5
9 Other	29.6	32.5	32.0	33.8	34.7	34.3	37.0	36.9	37.2	36.8	36.6	36.5
10 Securitized business loans[12]	3.0	2.6	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	328.3	320.5	320.8	326.9[r]	330.6[r]	328.8	321.7[r]	323.2	323.8	322.7	323.9	323.0
12 Securitized consumer loans[12]	269.0	273.6	275.9	278.8	282.9	285.4	286.6	285.6	287.6	285.6	283.7	284.7
13 Credit cards and related plans	265.0	269.7	272.3	275.3	279.4	281.7	283.0	282.1	283.9	281.9	280.0	281.7
14 Other	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.5	3.6	3.7	3.7	3.1
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	61.9	71.0	72.4	68.6	67.1	66.7[r]	67.0[r]	64.3	62.1	66.0	66.2	64.0
16 Revaluation losses on off-balance-sheet items[9]	66.2	76.7	78.9	76.1	75.7	73.6[r]	73.6	72.5	69.8	74.5	74.7	72.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.	Sept.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Seasonally adjusted											
Assets												
1 Bank credit	7,647.8	8,040.8[r]	8,060.0[r]	8,192.8	8,233.7	8,286.5	8,312.0	8,379.2	8,354.6	8,371.9	8,377.0	8,413.2
2 Securities in bank credit	2,107.6	2,206.4	2,191.1	2,206.2	2,219.1	2,221.2	2,212.7	2,230.2	2,224.8	2,225.8	2,223.9	2,246.3
3 Treasury and Agency securities[2]	1,181.5	1,221.9	1,210.5	1,210.5	1,207.5	1,194.2	1,196.5	1,199.9	1,204.9	1,195.7	1,191.1	1,207.8
4 Other securities	926.1	984.5	980.7	995.8	1,011.6	1,027.0	1,016.2	1,030.4	1,019.9	1,030.1	1,032.9	1,038.6
5 Loans and leases in bank credit[3]	5,540.2	5,834.4[r]	5,868.8[r]	5,986.5	6,014.6	6,065.3	6,099.3	6,149.0	6,129.8	6,146.1	6,153.1	6,166.9
6 Commercial and industrial	1,063.0[r]	1,160.4[r]	1,164.9[r]	1,176.0	1,181.0	1,189.7	1,193.1	1,200.9	1,196.0	1,196.5	1,200.3	1,210.8
7 Real estate	2,970.4[r]	3,130.6[r]	3,153.4[r]	3,299.3	3,306.9	3,331.3	3,348.1	3,372.7	3,365.3	3,372.2	3,378.1	3,375.2
8 Revolving home equity	447.3[r]	448.4[r]	450.8[r]	466.8	468.4	471.3	472.8	470.4	470.3	470.1	470.6	470.7
9 Other	2,523.1[r]	2,682.1[r]	2,702.6[r]	2,832.4	2,838.6	2,860.0	2,875.2	2,902.3	2,895.0	2,902.1	2,907.5	2,904.5
10 Consumer	712.4[r]	729.0[r]	727.9[r]	724.7	729.8	736.7	744.1	743.8	746.0	748.0	744.0	737.1
11 Security[4]	263.6	265.5	277.0	279.3	287.8	292.2	295.6	308.2	297.4	309.9	307.2	318.4
12 Other loans and leases	530.9[r]	548.9[r]	545.6[r]	507.3	509.1	515.3	518.4	523.4	525.1	519.4	523.5	525.4
13 Interbank loans	289.8	284.4	313.5	326.0	340.2	356.7	365.6	361.5	357.6	354.9	351.5	382.0
14 Cash assets[5]	314.9	301.7	295.4	300.2	297.5	301.1	302.4	304.4	296.1	301.0	309.4	311.2
15 Other assets[6]	748.2	794.7	798.2	821.3	812.9	831.5	842.4	854.7	835.4	841.1	862.4	879.8
16 **Total assets**[7]	**8,934.3**	**9,353.9**	**9,399.4[r]**	**9,571.2**	**9,615.2**	**9,704.9**	**9,752.1**	**9,830.1**	**9,773.9**	**9,799.1**	**9,830.4**	**9,916.9**
Liabilities												
17 Deposits	5,826.4	6,065.2	6,104.7	6,204.4	6,243.7	6,304.7	6,340.4	6,339.9	6,308.9	6,327.6	6,349.1	6,374.1
18 Transaction	662.5	662.4	636.0	635.8	646.9	630.8	645.5	633.6	624.1	626.3	624.0	660.1
19 Nontransaction	5,163.9	5,402.8	5,468.7	5,568.6	5,596.8	5,673.9	5,694.9	5,706.3	5,684.8	5,701.3	5,725.1	5,714.0
20 Large time	1,474.8	1,655.0	1,694.8	1,714.0	1,725.8	1,726.1	1,730.1	1,747.8	1,738.6	1,748.2	1,750.5	1,753.8
21 Other	3,689.1	3,747.7	3,773.9	3,854.6	3,871.1	3,947.8	3,964.8	3,958.6	3,946.3	3,953.1	3,974.6	3,960.2
22 Borrowings	1,782.2	1,803.8	1,853.8[r]	1,911.4	1,946.4	1,959.0	1,958.1	1,972.3	1,957.3	1,963.8	1,949.9	2,018.3
23 From banks in the U.S.	370.4	332.9	367.5	392.1	397.9	406.0	420.4	420.6	420.9	425.6	400.4	435.6
24 From others	1,411.8	1,470.9	1,486.3[r]	1,519.3	1,548.5	1,552.9	1,537.7	1,551.7	1,536.4	1,538.2	1,549.5	1,582.7
25 Net due to related foreign offices	46.3	114.8	57.5	24.2	6.5	31.7	19.3	20.1	18.6	1.8	50.6	9.3
26 Other liabilities	492.9	559.8	553.3[r]	567.8	569.3	574.6	571.7	578.4	575.9	586.7	564.0	586.8
27 **Total liabilities**	**8,147.7**	**8,543.7**	**8,569.3**	**8,707.8**	**8,766.0**	**8,870.0**	**8,889.5**	**8,910.7**	**8,860.8**	**8,879.9**	**8,913.6**	**8,988.6**
28 Residual (assets less liabilities)[8]	786.6	810.2[r]	830.1[r]	863.4	849.2	835.0	862.6	919.3	913.1	919.1	916.8	928.3
	Not seasonally adjusted											
Assets												
29 Bank credit	7,638.1[r]	8,017.6[r]	8,057.0[r]	8,193.0	8,267.9	8,330.8	8,336.1	8,389.6	8,371.5	8,386.0	8,383.7	8,417.1
30 Securities in bank credit	2,103.3	2,199.8	2,184.9	2,195.9	2,223.8	2,225.4	2,217.8	2,238.1	2,226.9	2,231.3	2,235.8	2,258.3
31 Treasury and Agency securities[2]	1,177.7	1,215.6	1,200.8	1,198.3	1,210.2	1,194.0	1,196.4	1,208.3	1,206.1	1,201.6	1,204.5	1,221.1
32 Other securities	925.6	984.2	984.1	997.6	1,013.6	1,031.3	1,021.4	1,029.8	1,020.8	1,029.7	1,031.3	1,037.2
33 Loans and leases in bank credit[3]	5,534.8[r]	5,817.8	5,872.1[r]	5,997.1	6,044.1	6,105.5	6,118.3	6,151.5	6,144.6	6,154.7	6,147.9	6,158.8
34 Commercial and industrial	1,066.4[r]	1,154.3[r]	1,159.1[r]	1,170.3	1,177.2	1,188.1	1,192.3	1,205.0	1,198.4	1,200.3	1,205.5	1,215.7
35 Real estate	2,967.5[r]	3,130.9[r]	3,160.4[r]	3,309.8	3,328.4	3,344.7	3,351.2	3,369.0	3,367.3	3,372.0	3,369.9	3,366.9
36 Revolving home equity	447.6[r]	449.9[r]	452.7[r]	468.0	468.4	470.1	470.6	470.8	470.3	471.2	471.1	470.5
37 Other	2,519.9[r]	2,681.0[r]	2,707.7[r]	2,841.8	2,860.0	2,874.6	2,880.5	2,898.3	2,897.0	2,900.7	2,898.8	2,896.5
38 Consumer	717.2[r]	726.2[r]	729.6[r]	726.6	733.4	748.0	756.5	748.6	752.9	754.4	748.9	738.4
39 Credit cards and related plans	306.2[r]	312.1[r]	312.7[r]	308.6	313.1	331.5	332.7	320.8	322.8	325.9	323.1	311.6
40 Other	410.9[r]	414.1[r]	417.0[r]	418.0	420.2	416.5	423.8	427.8	430.1	428.5	425.8	426.7
41 Security[4]	262.1	258.2	274.2	284.7	294.8	303.6	298.6	309.0	303.3	312.4	304.2	316.0
42 Other loans and leases	521.7[r]	548.1[r]	548.8[r]	505.7	510.5	521.1	519.7	519.9	522.7	515.7	519.4	521.8
43 Interbank loans	288.2	282.5	310.1	328.1	347.8	362.9	364.8	359.3	352.4	360.2	344.8	380.0
44 Cash assets[5]	313.0	292.0	296.4	302.9	305.4	317.0	313.7	302.8	285.6	288.8	321.9	314.8
45 Other assets[6]	743.2	796.9	800.4	821.7	812.9	829.0	838.5	848.7	836.1	845.9	852.0	860.8
46 **Total assets**[7]	**8,915.9**	**9,321.2**	**9,396.0[r]**	**9,576.8**	**9,664.8**	**9,768.9**	**9,783.0**	**9,830.6**	**9,775.6**	**9,811.0**	**9,832.5**	**9,903.1**
Liabilities												
47 Deposits	5,829.4	6,050.4	6,094.2	6,190.2	6,256.5	6,326.3	6,328.5	6,344.0	6,311.6	6,335.1	6,341.4	6,387.8
48 Transaction	653.9	649.6	630.8	630.9	653.0	665.4	653.6	625.0	578.8	609.9	649.3	662.1
49 Nontransaction	5,175.5	5,400.8	5,463.4	5,559.3	5,603.4	5,661.0	5,674.9	5,719.0	5,732.8	5,725.3	5,692.1	5,725.7
50 Large time	1,478.3	1,652.2	1,685.8	1,700.0	1,713.9	1,719.0	1,734.6	1,751.8	1,748.5	1,753.4	1,751.6	1,753.8
51 Other	3,697.3	3,748.6	3,777.6	3,859.3	3,889.6	3,941.9	3,940.3	3,967.2	3,984.3	3,971.8	3,940.6	3,972.0
52 Borrowings	1,780.1	1,797.1	1,863.8[r]	1,910.5	1,941.2	1,947.0	1,956.3	1,970.2	1,961.0	1,969.3	1,944.6	2,006.0
53 From banks in the U.S.	369.0	333.9	368.9	392.5	398.8	403.5	419.7	419.4	422.3	426.1	397.7	431.6
54 From others	1,411.1	1,463.2	1,494.9[r]	1,518.0	1,542.5	1,543.5	1,536.5	1,550.8	1,538.7	1,543.2	1,546.9	1,574.4
55 Net due to related foreign offices	53.2	115.7	61.1	30.6	17.9	40.4	27.3	27.4	24.3	9.5	64.6	11.0
56 Other liabilities	499.5	561.3	556.9[r]	573.1	579.3	582.2	579.2	586.0	581.8	596.0	578.2	588.2
57 **Total liabilities**	**8,162.2**	**8,524.4**	**8,576.0**	**8,704.3**	**8,794.9**	**8,896.0**	**8,891.1**	**8,927.6**	**8,878.7**	**8,909.9**	**8,928.8**	**8,993.0**
58 Residual (assets less liabilities)[8]	753.8[r]	796.8	820.0[r]	872.5	869.9	872.9	891.9	903.0	896.9	901.1	903.7	910.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,828.8	7,126.0[r]	7,149.5	7,277.3	7,318.3	7,355.9	7,373.2	7,413.2	7,398.1	7,407.4	7,412.9	7,434.5
2 Securities in bank credit	1,763.7	1,830.3	1,820.5	1,838.7	1,846.9	1,847.1	1,835.9	1,845.6	1,845.4	1,840.3	1,838.4	1,858.2
3 Treasury and Agency securities[2]	1,103.6	1,137.4	1,126.0	1,129.3	1,124.7	1,109.8	1,114.4	1,113.7	1,121.6	1,109.0	1,105.1	1,119.2
4 Other securities	660.2	693.0	694.5	709.4	722.2	737.3	721.5	731.8	723.8	731.3	733.3	739.0
5 Loans and leases in bank credit[3]	5,065.1	5,295.7	5,329.0	5,438.6	5,471.5	5,508.9	5,537.3	5,567.7	5,552.7	5,567.1	5,574.5	5,576.3
6 Commercial and industrial	889.7[r]	953.9[r]	955.1	961.4	965.7	973.7	976.3	982.7	978.7	978.9	983.0	990.1
7 Real estate	2,949.6[r]	3,107.4[r]	3,129.8	3,275.3	3,283.4	3,306.9	3,323.1	3,348.2	3,340.6	3,347.7	3,353.8	3,350.6
8 Revolving home equity	447.3[r]	448.4[r]	450.8	466.8	468.4	471.3	472.8	470.4	470.3	470.1	470.6	470.7
9 Other	2,502.3[r]	2,658.9[r]	2,679.0	2,808.5	2,815.0	2,835.6	2,850.3	2,877.8	2,870.4	2,877.6	2,883.2	2,879.9
10 Consumer	712.4[r]	729.0[r]	727.9	724.7	729.8	736.7	744.1	743.8	746.0	748.0	744.0	737.1
11 Security[4]	114.6	96.9	111.2	112.2	120.8	118.4	119.1	118.9	111.0	121.5	119.2	124.0
12 Other loans and leases	398.9[r]	408.5[r]	404.9	365.1	371.8	373.2	374.6	374.1	376.3	371.1	374.6	374.5
13 Interbank loans	246.1	232.6	256.4	264.0	274.5	292.5	298.3	295.0	286.7	292.3	282.4	318.7
14 Cash assets[5]	263.6	248.9	247.1	252.7	245.9	250.2	251.9	253.5	244.4	249.7	259.5	260.5
15 Other assets[6]	709.4	745.4	755.2	781.8	777.7	795.7	807.8	815.9	803.8	803.7	818.2	837.9
16 **Total assets**[7]	**7,982.2**	**8,285.6[r]**	**8,341.0**	**8,507.2**	**8,547.8**	**8,624.1**	**8,661.5**	**8,708.5**	**8,663.7**	**8,683.9**	**8,703.7**	**8,782.8**
Liabilities												
17 Deposits	5,207.7	5,356.1	5,363.3	5,453.0	5,479.7	5,543.4	5,569.2	5,552.3	5,527.8	5,539.4	5,560.0	5,582.0
18 Transaction	649.3	651.1	625.3	625.5	635.8	620.1	635.0	623.4	614.6	615.8	614.5	648.9
19 Nontransaction	4,558.4	4,704.9	4,738.0	4,827.5	4,843.8	4,923.3	4,934.1	4,928.9	4,913.3	4,923.5	4,945.5	4,933.1
20 Large time	868.0	966.9	972.9	976.2	974.5	977.3	970.9	971.9	968.6	972.0	972.5	974.5
21 Other	3,690.4	3,738.0	3,765.1	3,851.3	3,869.3	3,946.1	3,963.2	3,957.0	3,944.7	3,951.5	3,973.0	3,958.6
22 Borrowings	1,343.3	1,376.4	1,407.1	1,442.7	1,457.1	1,455.0	1,449.0	1,455.3	1,447.1	1,448.7	1,448.1	1,477.4
23 From banks in the U.S.	310.2	286.3	313.1	333.6	334.8	343.8	355.9	355.5	362.9	360.8	342.4	355.9
24 From others	1,033.1	1,090.1	1,094.0	1,109.1	1,122.3	1,111.2	1,093.1	1,099.8	1,084.2	1,087.9	1,105.7	1,121.5
25 Net due to related foreign offices	255.7	316.5	309.6	292.5	304.0	323.7	323.7	320.6	311.9	311.3	331.4	327.7
26 Other liabilities	390.2	432.7	432.4	452.3	456.2	459.6	455.0	458.6	461.4	462.2	445.4	465.5
27 **Total liabilities**	**7,196.9**	**7,481.6**	**7,512.3**	**7,640.5**	**7,697.0**	**7,781.7**	**7,796.8**	**7,786.8**	**7,748.2**	**7,761.5**	**7,784.9**	**7,852.7**
28 Residual (assets less liabilities)[8]	785.3	803.9[r]	828.7	866.7	850.8	842.4	864.7	921.7	915.5	922.4	918.8	930.2
	Not seasonally adjusted											
Assets												
29 Bank credit	6,816.8[r]	7,110.8	7,151.4	7,280.8	7,351.2	7,392.2	7,389.0	7,418.2	7,406.1	7,415.5	7,415.7	7,435.7
30 Securities in bank credit	1,759.3	1,823.8	1,814.2	1,828.4	1,851.5	1,851.2	1,841.0	1,853.4	1,847.5	1,845.8	1,850.2	1,870.2
31 Treasury and Agency securities[2]	1,099.7	1,131.1	1,116.3	1,117.1	1,127.4	1,109.6	1,114.3	1,122.2	1,122.8	1,114.9	1,118.5	1,132.5
32 Other securities	659.6	692.7	698.0	711.2	724.1	741.6	726.7	731.2	724.7	730.9	731.8	737.7
33 Loans and leases in bank credit[3]	5,057.4	5,287.0[r]	5,337.2	5,452.4	5,499.7	5,541.0	5,548.0	5,564.8	5,558.5	5,569.8	5,565.4	5,565.5
34 Commercial and industrial	890.8[r]	948.3[r]	950.8	958.6	964.1	971.3	973.6	983.9	978.5	979.5	985.0	992.5
35 Real estate	2,946.7[r]	3,107.7[r]	3,136.9	3,285.9	3,304.8	3,320.3	3,326.2	3,344.5	3,342.6	3,347.5	3,345.6	3,342.3
36 Revolving home equity	447.6[r]	449.9[r]	452.7	468.0	468.4	470.1	470.6	470.8	470.3	471.2	471.1	470.5
37 Other	2,499.1[r]	2,657.8[r]	2,684.2	2,817.9	2,836.4	2,850.3	2,855.6	2,873.7	2,872.4	2,876.2	2,874.5	2,871.9
38 Other residential	1,207.0[r]	1,282.0[r]	1,292.8	1,401.5	1,408.4	1,416.5	1,415.4	1,419.3	1,424.6	1,422.2	1,417.8	1,412.8
39 Commercial	1,292.2[r]	1,375.8[r]	1,391.4	1,416.4	1,428.0	1,433.7	1,440.2	1,454.4	1,447.8	1,454.0	1,456.7	1,459.1
40 Consumer	717.2[r]	726.2[r]	729.6	726.6	733.4	748.0	756.5	748.6	752.9	754.4	748.9	738.4
41 Credit cards and related plans	306.2[r]	312.1[r]	312.7	308.6	313.1	331.5	332.7	320.8	322.8	325.9	323.1	311.6
42 Other	410.9[r]	414.1[r]	417.0	418.0	420.2	416.5	423.8	427.8	430.1	428.5	425.8	426.7
43 Security[4]	110.3	95.9	111.5	114.9	122.9	123.0	117.5	117.9	111.3	121.5	116.3	122.6
44 Other loans and leases	392.4[r]	408.9[r]	408.4	366.5	374.4	378.4	374.2	369.9	373.2	366.9	369.6	369.7
45 Interbank loans	244.6	230.7	252.9	266.1	282.1	298.8	297.5	292.9	281.4	297.6	275.8	316.7
46 Cash assets[5]	262.4	238.8	247.2	254.5	253.2	264.9	262.3	252.6	234.2	237.8	272.9	265.4
47 Other assets[6]	703.4	748.0	758.0	783.0	778.3	792.3	802.8	809.1	802.5	807.6	808.7	817.7
48 **Total assets**[7]	**7,961.3[r]**	**8,261.0[r]**	**8,342.2**	**8,516.1**	**8,596.1**	**8,677.8**	**8,682.2**	**8,703.5**	**8,654.7**	**8,689.2**	**8,703.6**	**8,766.5**
Liabilities												
49 Deposits	5,209.5	5,344.4	5,361.2	5,454.0	5,504.9	5,571.1	5,554.5	5,555.0	5,526.0	5,545.2	5,553.7	5,595.1
50 Transaction	640.2	638.5	620.0	620.6	642.2	654.3	642.9	614.5	569.0	599.2	639.5	650.3
51 Nontransaction	4,569.3	4,705.9	4,741.2	4,833.3	4,862.8	4,916.8	4,911.6	4,940.5	4,956.9	4,946.0	4,914.2	4,944.9
52 Large time	870.7	967.0	972.3	977.3	975.0	976.6	972.9	974.9	974.2	975.7	975.2	974.5
53 Other	3,698.6	3,738.9	3,769.0	3,856.0	3,887.8	3,940.2	3,938.7	3,965.6	3,982.7	3,970.3	3,939.0	3,970.4
54 Borrowings	1,341.2	1,369.6	1,417.1	1,441.9	1,452.0	1,443.1	1,447.1	1,453.2	1,450.8	1,454.1	1,442.8	1,465.1
55 From banks in the U.S.	308.9	287.2	314.4	334.1	335.6	341.3	355.2	354.3	364.3	361.2	339.6	351.9
56 From others	1,032.4	1,082.4	1,102.6	1,107.8	1,116.3	1,101.7	1,091.9	1,098.9	1,086.5	1,092.9	1,103.2	1,113.2
57 Net due to related foreign offices	262.8	318.2	311.8	295.1	309.5	328.6	329.6	328.1	316.5	319.3	345.8	330.7
58 Other liabilities	396.9	434.8	435.0	455.6	462.7	464.9	461.2	466.4	466.6	471.6	459.8	467.6
59 **Total liabilities**	**7,210.4**	**7,467.1**	**7,525.1**	**7,646.5**	**7,729.1**	**7,807.7**	**7,792.4**	**7,802.7**	**7,759.9**	**7,790.2**	**7,802.0**	**7,858.6**
60 Residual (assets less liabilities)[8]	750.9[r]	793.9[r]	817.1	869.6	867.0	870.1	889.8	900.8	894.8	898.9	901.6	907.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.r	Sept.r	Oct.	Nov.r	Dec.	Jan.	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,824.3r	3,984.3	3,985.2	4,103.7r	4,138.5	4,150.3r	4,143.2r	4,169.7	4,157.3	4,166.8	4,167.0	4,187.5
2 Securities in bank credit	1,065.9r	1,142.9	1,121.3	1,130.1	1,140.9	1,150.5	1,137.6	1,148.5	1,148.2	1,143.2	1,144.5	1,158.2
3 Treasury and Agency securities[2]	621.8	666.8	650.1	654.0r	651.7	648.3	651.6	654.2	659.9	647.3	646.5	663.2
4 Trading account	40.2	47.2	44.3	51.5	53.3	49.1	54.8	51.7	53.3	45.0	49.2	59.4
5 Investment account	581.7r	619.5	605.8	602.5	598.4	599.3r	596.8r	602.5	606.6	602.3	597.3	603.8
6 Mortgage-backed	501.6r	549.0	532.4	529.9r	526.6	529.6	525.6r	533.6	536.1	532.3	529.7	536.3
7 Other	80.1	70.6	73.4	72.6	71.8	69.6	71.2	68.9	70.6	69.9	67.6	67.5
8 Other securities	444.0	476.1	471.2	476.2	489.3	502.2	486.0	494.3	488.3	495.9	498.0	495.0
9 Trading account	210.4	224.3	221.5	222.0	233.1	245.7	228.7	231.4	227.6	232.9	234.6	230.6
10 Investment account	233.6	251.8	249.7	254.2	256.2	256.5	257.3	262.9	260.7	263.0	263.4	264.4
11 State and local government	41.2	42.7	42.6	45.2	47.4	49.5	49.6	51.0	50.8	51.0	50.8	51.4
12 Other	192.4	209.1	207.0	209.0	208.8	207.0	207.7	211.9	209.9	212.1	212.6	213.0
13 Loans and leases in bank credit[3]	2,758.4r	2,841.4	2,863.9	2,973.5r	2,997.6	2,999.8r	3,005.6r	3,021.2	3,009.2	3,023.6	3,022.5	3,029.3
14 Commercial and industrial	529.7r	558.8	556.9	564.3r	566.4	571.3r	572.2	576.3	573.9	573.1	576.3	581.7
15 Real estate	1,468.8r	1,523.9	1,538.8	1,677.0r	1,682.2	1,683.3r	1,688.5r	1,695.6	1,694.1	1,699.7	1,695.4	1,693.2
16 Revolving home equity	321.0	326.3	329.2	346.8	346.8	349.4r	351.7	349.5	350.0	349.7	350.0	348.3
17 Other	1,147.8r	1,197.6	1,209.5	1,330.1r	1,335.4	1,333.9r	1,336.8r	1,346.1	1,344.0	1,350.0	1,345.3	1,344.9
18 Other residential	703.7	733.3	739.5	847.3	847.3	845.2r	845.7	844.6	848.9	849.7	840.8	838.9
19 Commercial	444.1r	464.3	470.0	482.8r	488.1	488.7r	491.1r	501.5	495.1	500.3	504.6	506.0
20 Consumer	361.1	373.6	373.7	377.4	383.1	381.7r	383.2r	388.3	386.1	391.0	389.0	386.9
21 Security[4]	104.1	86.0	100.1	101.1	109.1	106.7	107.6	107.7	99.9	110.1	107.9	112.8
22 Federal funds sold to and repurchase agreements with broker–dealers	85.6	69.1	83.0	84.9	90.4	87.6	88.4	86.2	78.8	89.2	86.2	90.3
23 Other	18.5	16.9	17.1	16.3	18.8	19.2	19.2	21.5	21.0	20.9	21.7	22.4
24 State and local government	19.3	20.4	20.8	23.4	23.5	23.5r	23.3	23.5	23.3	23.6	23.5	23.6
25 Agricultural	10.2	10.2	10.2	10.4	10.6	10.6	10.7	10.8	10.9	10.9	10.8	10.8
26 Federal funds sold to and repurchase agreements with others	19.2	24.2	25.4	25.6	29.2	25.3	28.7	30.5	35.1	28.8	29.5	28.6
27 All other loans	152.7r	150.4	143.9	101.3r	100.8	104.7r	99.7	100.1	97.6	97.8	101.7	103.2
28 Lease-financing receivables	93.3	94.0	94.1	93.0	92.7	92.7	91.6	88.5	88.4	88.6	88.4	88.4
29 Interbank loans	154.3	137.9	162.6	168.6	166.5	180.1	182.7	178.6	170.9	176.1	169.2	198.0
30 Federal funds sold to and repurchase agreements with commercial banks	82.9	79.4	101.4	94.8	97.3	109.6	117.2	113.3	102.7	112.0	104.1	134.4
31 Other	71.5	58.6	61.2	73.8	69.2	70.6	65.4	65.3	68.2	64.1	65.0	63.7
32 Cash assets[5]	151.9r	137.3	137.6	143.7	138.6	139.6r	139.5r	142.9	134.2	141.7	148.2	147.4
33 Other assets[6]	476.6	493.4	506.5	513.3	504.7	511.6	515.0r	519.0	508.9	508.7	522.1	536.2
34 **Total assets**[7]	**4,575.6r**	**4,721.1**	**4,760.2**	**4,896.0r**	**4,915.2**	**4,947.9r**	**4,947.3r**	**4,977.2**	**4,938.4**	**4,960.4**	**4,973.6**	**5,036.5**
Liabilities												
35 Deposits	2,656.6r	2,705.5	2,709.5	2,778.2r	2,770.9	2,799.3r	2,817.1	2,788.7	2,769.1	2,783.0	2,793.0	2,809.5
36 Transaction	305.2r	314.3	301.7	302.4r	307.1	297.7r	307.3r	299.5	296.4	301.8	293.3	306.3
37 Nontransaction	2,351.3r	2,391.3	2,407.8	2,475.8r	2,463.8	2,501.6r	2,509.8r	2,489.2	2,472.7	2,481.2	2,499.7	2,503.1
38 Large time	420.2	470.3	472.4	479.1	471.8	474.4	472.4r	469.6	464.8	470.8	470.4	472.5
39 Other	1,931.1r	1,921.0	1,935.4	1,996.7r	1,992.0	2,027.2r	2,037.4r	2,019.6	2,008.0	2,010.4	2,029.3	2,030.6
40 Borrowings	821.1r	847.6	867.9	883.4r	898.8	888.2r	876.9r	895.1	883.7	885.7	887.5	923.3
41 From banks in the U.S.	146.7	136.6	150.9	148.1	153.2	151.9	136.9r	139.9	146.7	144.0	127.8	141.2
42 From others	674.4r	711.0	717.0	735.3r	745.6	736.3r	740.1r	755.1	737.0	741.8	759.6	782.2
43 Net due to related foreign offices	236.1	297.2	289.3	271.8	282.8	300.3	299.2	295.9	288.0	287.9	305.3	302.4
44 Other liabilities	317.2	356.8	353.7	366.2r	369.5	372.6r	365.0r	366.7	370.8	370.8	353.6	371.8
45 **Total liabilities**	**4,030.9r**	**4,207.2**	**4,220.5**	**4,299.6r**	**4,322.0**	**4,360.3r**	**4,358.3r**	**4,346.4**	**4,311.6**	**4,327.5**	**4,339.4**	**4,406.9**
46 Residual (assets less liabilities)[8]	544.7r	514.0	539.6	596.5r	593.2	587.5	589.0	630.9	626.8	633.0	634.2	629.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.	Sept.	Oct.	Nov.	Dec.r	Jan.	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Not seasonally adjusted											
Assets												
47 Bank credit	3,814.3r	3,972.2r	3,983.4r	4,099.3r	4,154.4r	4,167.6	4,153.1r	4,176.2	4,165.3	4,175.6	4,171.9	4,192.1
48 Securities in bank credit	1,062.1r	1,139.1r	1,118.3r	1,122.1r	1,147.4	1,153.0	1,143.5	1,156.4	1,151.0	1,149.7	1,156.2	1,168.6
49 Treasury and Agency securities[2]	618.6r	663.3r	643.6	644.1r	656.2	646.5	652.3r	662.7	661.9	654.1	659.7	674.9
50 Trading account	42.5	46.5	43.2	49.0	55.8	47.2	52.2	54.8	54.7	47.7	53.2	63.7
51 Investment account	576.1r	616.8r	600.4r	595.1r	600.4r	599.3	600.1	607.8	607.1	606.4	606.6	611.3
52 Mortgage-backed	495.4	546.5r	527.8r	523.8	527.9r	529.6	529.3r	538.5	536.2	535.9	538.3	543.5
53 Other	80.6	70.3	72.6	71.3	72.5	69.6	70.8	69.4	71.0	70.5	68.3	67.8
54 Other securities	443.5	475.8	474.6	478.0	491.2	506.6	491.2	493.7	489.2	495.5	496.5	493.6
55 Trading account	210.2	224.2	223.1	222.8	234.0	247.9	231.2	231.1	228.0	232.7	234.0	229.9
56 Investment account	233.3	251.6	251.5	255.2	257.2	258.7	260.0	262.6	261.1	262.9	262.5	263.7
57 State and local government	41.2	42.6	43.0	45.4	47.6	49.9	50.1	50.9	50.8	51.0	50.5	51.4
58 Other	192.2	209.0	208.5	209.8	209.7	208.8	209.9	211.6	210.3	211.8	212.0	212.3
59 Loans and leases in bank credit[3]	2,752.2r	2,833.1r	2,865.1r	2,977.2r	3,006.9r	3,014.6	3,009.6r	3,019.9	3,014.3	3,025.9	3,015.7	3,023.5
60 Commercial and industrial	530.6r	555.4r	554.8r	562.8r	565.9r	569.6	569.6	577.3	574.0	573.8	577.9	583.6
61 Real estate	1,466.2r	1,523.7r	1,539.9r	1,679.7r	1,688.4r	1,686.7	1,687.8r	1,692.2	1,694.7	1,698.7	1,688.3	1,687.1
62 Revolving home equity	321.6	327.5	330.4	347.3	347.0r	348.6	350.0r	350.1	350.2	351.0	350.9	348.4
63 Other	1,144.6r	1,196.2r	1,209.5r	1,332.4r	1,341.5r	1,338.2	1,337.8r	1,342.1	1,344.5	1,347.7	1,337.4	1,338.7
64 Other residential	700.0	733.6	740.1	847.8r	850.5r	847.2	845.3	840.0	847.2	846.0	833.4	833.2
65 Commercial	444.6r	462.6r	469.4r	484.6r	491.0r	491.0	492.5r	502.1	497.3	501.8	504.0	505.4
66 Consumer	364.7	371.5	374.3r	377.0	383.0r	385.6	390.1	391.8	390.6	395.1	392.3	389.3
67 Credit cards and related plans	117.7	119.0	120.1	120.5	124.0	130.1	129.9	126.9	125.8	129.1	127.8	124.7
68 Other	247.0r	252.5	254.2	256.5	258.9	255.5	260.2r	265.0	264.8	266.0	264.6	264.6
69 Security[4]	99.8	85.0	100.5	103.8	110.8	111.1	106.2	106.6	100.0	110.0	105.1	111.2
70 Federal funds sold to and repurchase agreements with broker–dealers	82.1	68.0	83.1	87.0	91.9	91.1	87.2	86.0	79.9	90.0	84.8	89.2
71 Other	17.7	17.1	17.4	16.9	19.0	20.0	19.0	20.6	20.1	20.1	20.3	22.1
72 State and local government	19.3	20.4	20.8	23.4	23.5	23.5	23.3	23.5	23.3	23.6	23.5	23.6
73 Agricultural	10.1r	10.3r	10.2	10.4	10.6	10.7	10.8	10.7	10.8	10.8	10.6	10.6
74 Federal funds sold to and repurchase agreements with others	19.2	24.2	25.4	25.6	29.2	25.3	28.7	30.5	35.1	28.8	29.5	28.6
75 All other loans	148.3r	149.2r	145.7r	101.5r	102.8r	109.1	100.4	98.0	96.5	95.9	99.3	100.4
76 Lease-financing receivables	94.0	93.3	93.4	92.9	92.7	93.0	92.6	89.2	89.3	89.2	89.1	89.2
77 Interbank loans	150.1	138.5	161.2	168.3	167.6	182.3	183.1	173.3	163.5	175.5	161.2	192.9
78 Federal funds sold to and repurchase agreements with commercial banks	80.8	79.6	100.5	94.6	97.8	111.0	117.6	110.0	98.3	111.6	99.2	130.9
79 Other	69.3	58.8	60.7	73.7	69.8	71.3	65.5	63.3	65.3	63.9	62.0	62.0
80 Cash assets[5]	151.2r	128.9r	136.2	144.2r	142.4r	150.6	147.9	142.4	127.1	132.9	157.6	151.8
81 Other assets[6]	470.6	496.0	509.3r	514.5	505.3	508.3	510.0r	512.2	507.6	512.6	512.6	516.0
82 **Total assets**[7]	**4,554.5r**	**4,703.7r**	**4,758.3r**	**4,893.2r**	**4,936.5r**	**4,974.9**	**4,961.2r**	**4,971.1**	**4,930.4**	**4,963.5**	**4,970.3**	**5,020.1**
Liabilities												
83 Deposits	2,664.6r	2,697.0r	2,708.2r	2,778.9r	2,783.3r	2,815.8	2,809.6r	2,797.4	2,773.5	2,795.8	2,795.4	2,824.9
84 Transaction	300.5r	304.2r	297.7r	297.6r	310.5r	320.3	313.5r	294.4	266.5	291.9	311.1	308.1
85 Nontransaction	2,364.1r	2,392.8r	2,410.5r	2,481.3r	2,472.8r	2,495.5	2,496.1r	2,503.0	2,507.0	2,503.9	2,484.3	2,516.8
86 Large time	422.9r	470.4r	471.8	480.2r	472.2	473.8	474.3r	472.6	470.4	474.6	473.2	472.5
87 Other	1,941.3r	1,922.4r	1,938.7r	2,001.1r	2,000.6r	2,021.7	2,021.8r	2,030.3	2,036.6	2,029.3	2,011.1	2,044.3
88 Borrowings	819.0	840.9r	877.9r	882.5r	893.6r	876.2	875.1r	892.9	887.5	891.2	882.1	911.0
89 From banks in the U.S.	145.4	137.5	152.3r	148.5	154.0	149.4	136.2	138.7	148.2	144.4	125.1	137.2
90 From others	673.6	703.4r	725.6r	734.0r	739.6r	726.8	738.9r	754.2	739.3	746.8	757.1	773.8
91 Net due to related foreign offices	243.2	299.0	291.5	274.4	288.4	305.2	305.1	303.4	292.6	295.9	319.7	305.4
92 Other liabilities	323.9	358.9	356.4r	369.4r	376.0r	378.0	371.2r	374.5	376.0	380.2	367.9	373.9
93 **Total liabilities**	**4,050.7r**	**4,195.8r**	**4,234.0r**	**4,305.3r**	**4,341.3r**	**4,375.2**	**4,361.0r**	**4,368.3**	**4,329.5**	**4,363.1**	**4,365.2**	**4,415.2**
94 Residual (assets less liabilities)[8]	503.9r	507.9r	524.3r	588.0r	595.1r	599.7	600.2r	602.8	600.9	600.4	605.1	604.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,006.0	3,140.5	3,162.4	3,173.8	3,178.7	3,204.9	3,229.4	3,244.8	3,241.1	3,241.1	3,247.7	3,249.2
2 Securities in bank credit	699.3	686.2	697.2	708.7	704.8	695.8	697.6	698.3	697.5	697.6	695.8	702.2
3 Treasury and Agency securities[2]	483.2	469.4	473.9	475.4	471.9	460.7	462.1	460.7	462.0	462.2	460.5	458.2
4 Other securities	216.1	216.8	223.3	233.2	232.9	235.1	235.5	237.5	235.5	235.3	235.3	244.0
5 Loans and leases in bank credit[3]	2,306.7	2,454.2	2,465.1	2,465.1	2,473.9	2,509.1	2,531.7	2,546.5	2,543.5	2,543.5	2,552.0	2,547.0
6 Commercial and industrial	360.0	395.1	398.2	397.1	399.3	402.4	404.1	406.4	404.8	405.8	406.7	408.3
7 Real estate	1,480.8	1,583.5	1,591.1	1,598.3	1,601.2	1,623.6	1,634.6	1,652.6	1,646.6	1,648.0	1,658.4	1,657.4
8 Revolving home equity	126.3	122.2	121.6	120.0	121.6	121.9	121.1	120.9	120.3	120.4	120.6	122.4
9 Other	1,354.6	1,461.3	1,469.5	1,478.3	1,479.6	1,501.7	1,513.5	1,531.7	1,526.3	1,527.6	1,537.8	1,535.0
10 Consumer	351.2	355.4	354.2	347.3	346.7	355.0	361.0	355.5	359.9	357.0	355.0	350.2
11 Security[4]	10.5	10.9	11.2	11.1	11.7	11.6	11.5	11.3	11.2	11.4	11.3	11.2
12 Other loans and leases	104.2	109.3	110.5	111.3	115.0	116.4	120.6	120.7	121.1	121.4	120.6	119.9
13 Interbank loans	91.8	94.6	93.8	95.4	108.0	112.4	115.6	116.5	115.8	116.2	113.2	120.7
14 Cash assets[5]	111.7	111.6	109.5	109.0	107.3	110.6	112.4	110.7	110.2	108.0	111.3	113.2
15 Other assets[6]	232.8	252.0	248.7	268.5	273.0	284.0	292.8	296.9	294.9	295.0	296.1	301.7
16 **Total assets**[7]	**3,408.1**	**3,563.2**	**3,578.8**	**3,611.3**	**3,631.4**	**3,675.5**	**3,713.6**	**3,732.5**	**3,725.6**	**3,724.0**	**3,732.0**	**3,748.6**
Liabilities												
17 Deposits	2,551.1	2,650.5	2,653.8	2,674.8	2,708.8	2,744.1	2,752.0	2,763.6	2,758.7	2,756.3	2,767.0	2,772.6
18 Transaction	344.0	336.9	323.5	323.1	328.8	322.4	327.7	324.0	318.2	314.0	321.2	342.6
19 Nontransaction	2,207.1	2,313.6	2,330.2	2,351.8	2,380.1	2,421.7	2,424.3	2,439.7	2,440.5	2,442.3	2,445.8	2,430.0
20 Large time	447.8	496.6	500.5	497.1	502.7	502.9	498.5	502.3	503.8	501.2	502.1	502.0
21 Other	1,759.3	1,817.0	1,829.8	1,854.6	1,877.3	1,918.9	1,925.8	1,937.4	1,936.7	1,941.1	1,943.7	1,928.0
22 Borrowings	522.2	528.8	539.2	559.3	558.4	566.8	572.0	560.3	563.4	562.9	560.6	554.1
23 From banks in the U.S.	163.5	149.7	162.2	185.6	181.7	191.9	219.0	215.6	216.1	216.8	214.5	214.8
24 From others	358.7	379.0	377.0	373.8	376.7	374.9	353.0	344.7	347.2	346.1	346.1	339.4
25 Net due to related foreign offices	19.6	19.3	20.3	20.7	21.1	23.4	24.5	24.7	23.9	23.4	26.1	25.4
26 Other liabilities	73.0	75.9	78.6	86.1	86.7	86.9	90.0	91.9	90.6	91.4	91.9	93.7
27 **Total liabilities**	**3,166.0**	**3,274.5**	**3,291.8**	**3,341.0**	**3,375.0**	**3,421.3**	**3,438.6**	**3,440.5**	**3,436.6**	**3,434.0**	**3,445.5**	**3,445.8**
28 Residual (assets less liabilities)[8]	242.1	288.8	287.0	270.4	256.4	254.1	275.1	292.1	289.0	289.9	286.5	302.8
	Not seasonally adjusted											
Assets												
29 Bank credit	3,002.5	3,138.6	3,168.0	3,181.5	3,196.9	3,224.6	3,235.9	3,242.0	3,240.7	3,240.0	3,243.7	3,243.6
30 Securities in bank credit	697.2	684.7	696.0	706.3	704.1	698.2	697.5	697.0	696.5	696.1	694.0	701.6
31 Treasury and Agency securities[2]	481.1	467.8	472.6	473.0	471.2	463.1	462.0	459.5	460.9	460.8	458.7	457.6
32 Other securities	216.1	216.8	223.3	233.2	232.9	235.1	235.5	237.5	235.5	235.3	235.3	244.0
33 Loans and leases in bank credit[3]	2,305.2	2,453.9	2,472.1	2,475.2	2,492.8	2,526.4	2,538.4	2,545.0	2,544.3	2,543.8	2,549.7	2,542.0
34 Commercial and industrial	360.2	392.8	396.0	395.8	398.2	401.7	404.0	406.6	404.5	405.8	407.1	408.9
35 Real estate	1,480.5	1,584.0	1,597.0	1,606.2	1,616.4	1,633.6	1,638.4	1,652.3	1,647.9	1,648.8	1,657.3	1,655.2
36 Revolving home equity	126.0	122.4	122.3	120.7	121.5	121.5	120.7	120.6	120.1	120.2	120.2	122.0
37 Other	1,354.5	1,461.6	1,474.7	1,485.5	1,495.0	1,512.1	1,517.8	1,531.7	1,527.9	1,528.5	1,537.1	1,533.2
38 Other residential	506.9	548.3	552.7	553.7	557.9	569.3	570.1	579.4	577.4	576.3	584.4	579.5
39 Commercial	847.6	913.2	922.0	931.8	937.0	942.8	947.7	952.3	950.5	952.3	952.7	953.7
40 Consumer	352.5	354.7	355.3	349.6	350.4	362.4	366.4	356.8	362.3	359.2	356.6	349.1
41 Credit cards and related plans	188.5	193.1	192.6	188.1	189.1	201.3	202.8	194.0	197.0	196.7	195.3	186.9
42 Other	164.0	161.6	162.7	161.5	161.3	161.1	163.6	162.8	165.3	162.5	161.2	162.2
43 Security[4]	10.5	10.9	11.0	11.1	12.1	11.9	11.3	11.3	11.3	11.5	11.2	11.4
44 Other loans and leases	101.6	111.5	112.7	112.6	115.6	116.8	118.4	118.0	118.3	118.6	117.6	117.4
45 Interbank loans	94.5	92.2	91.7	97.8	114.5	116.4	114.4	119.6	117.9	122.2	114.5	123.7
46 Cash assets[5]	111.3	110.0	111.0	110.4	110.8	114.3	114.4	110.2	107.1	104.9	115.3	113.6
47 Other assets[6]	232.8	252.0	248.7	268.5	273.0	284.0	292.8	296.9	294.9	295.0	296.1	301.7
48 **Total assets**[7]	**3,406.7**	**3,557.3**	**3,583.9**	**3,622.9**	**3,659.6**	**3,702.9**	**3,721.0**	**3,732.4**	**3,724.2**	**3,725.7**	**3,733.3**	**3,746.5**
Liabilities												
49 Deposits	2,544.9	2,647.4	2,653.0	2,675.1	2,721.6	2,755.3	2,744.9	2,757.6	2,752.5	2,749.4	2,758.2	2,770.3
50 Transaction	339.8	334.2	322.3	323.1	331.6	334.0	329.4	320.1	302.6	307.3	328.3	342.2
51 Nontransaction	2,205.1	2,313.1	2,330.8	2,352.0	2,390.0	2,421.4	2,415.5	2,437.5	2,449.9	2,442.1	2,429.9	2,428.1
52 Large time	447.8	496.6	500.5	497.1	502.7	502.9	498.5	502.3	503.8	501.2	502.1	502.0
53 Other	1,757.3	1,816.5	1,830.3	1,854.9	1,887.3	1,918.5	1,917.0	1,935.2	1,946.1	1,941.0	1,927.9	1,926.0
54 Borrowings	522.2	528.8	539.2	559.3	558.4	566.8	572.0	560.3	563.4	562.9	560.6	554.1
55 From banks in the U.S.	163.5	149.7	162.2	185.6	181.7	191.9	219.0	215.6	216.1	216.8	214.5	214.8
56 From others	358.7	379.0	377.0	373.8	376.7	374.9	353.0	344.7	347.2	346.1	346.1	339.4
57 Net due to related foreign offices	19.6	19.3	20.3	20.7	21.1	23.4	24.5	24.7	23.9	23.4	26.1	25.4
58 Other liabilities	73.0	75.9	78.6	86.1	86.7	86.9	90.0	91.9	90.6	91.4	91.9	93.7
59 **Total liabilities**	**3,159.8**	**3,271.3**	**3,291.1**	**3,341.2**	**3,387.8**	**3,432.5**	**3,431.4**	**3,434.5**	**3,430.4**	**3,427.1**	**3,436.8**	**3,443.4**
60 Residual (assets less liabilities)[8]	247.0	286.0	292.8	281.6	271.9	270.3	289.6	298.0	293.9	298.5	296.4	303.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.[r]	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Seasonally adjusted											
Assets												
1 Bank credit	819.0	914.8	910.4	915.4	915.4	930.6[r]	938.7	965.9	956.5	964.5	964.1	978.6
2 Securities in bank credit	343.9	376.1	370.6	367.5	372.3	374.2[r]	376.8	384.7	379.4	385.5	385.6	388.1
3 Treasury and Agency securities[2]	78.0	84.5	84.5	81.2	82.8	84.5	82.1	86.1	83.3	86.7	86.0	88.6
4 Other securities	265.9	291.5	286.1	286.4	289.4	289.7[r]	294.6	298.5	296.1	298.8	299.6	299.5
5 Loans and leases in bank credit[3]	475.1	538.8	539.8	547.9	543.1	556.4	562.0	581.3	577.1	578.9	578.5	590.5
6 Commercial and industrial	173.3	206.6	209.9	214.7	215.3	216.1	216.7	218.2	217.3	217.6	217.3	220.7
7 Real estate	20.8	23.2	23.5	23.9	23.5	24.4[r]	24.9	24.5	24.7	24.5	24.4	24.6
8 Security[4]	149.0	168.6	165.8	167.1	166.9	173.8	176.6	189.3	186.3	188.5	188.0	194.4
9 Other loans and leases	132.0	140.4	140.7	142.2	137.3	142.2	143.8	149.2	148.9	148.4	148.9	150.8
10 Interbank loans	43.6	51.8	57.1	62.0	65.7	64.1[r]	67.3	66.5	71.0	62.6	69.0	63.3
11 Cash assets[5]	51.3	52.9	48.3	47.5	51.6	50.9	50.5	50.9	51.7	51.3	49.9	50.7
12 Other assets[6]	38.7	49.3	43.1	39.5	35.2	35.8	34.6	38.8	31.6	37.4	44.2	41.9
13 **Total assets**[7]	**952.1**	**1,068.3**	**1,058.4**	**1,063.9**	**1,067.4**	**1,080.9**	**1,090.6**	**1,121.6**	**1,110.2**	**1,115.2**	**1,126.7**	**1,134.1**
Liabilities												
14 Deposits	618.7	709.1	741.4	751.4	764.0	761.3	771.2	787.6	781.1	788.2	789.1	792.1
15 Transaction	13.2	11.3	10.8	10.4	11.0	10.7	10.5	10.2	9.5	10.4	9.6	11.2
16 Nontransaction	605.5	697.8	730.6	741.1	753.0	750.6	760.8	777.5	771.6	777.8	779.6	780.9
17 Borrowings	438.9	427.4	446.7	468.6	489.3	504.0[r]	509.2	517.0	510.2	515.2	501.8	540.9
18 From banks in the U.S.	60.2	46.6	54.4	58.4	63.1	62.2[r]	64.5	65.1	58.0	64.8	58.1	79.7
19 From others	378.7	380.8	392.3	410.2	426.2	441.8[r]	444.6	451.9	452.2	450.3	443.7	461.2
20 Net due to related foreign offices	−209.4	−201.6	−252.1	−268.3	−297.5	−292.1[r]	−304.5	−300.5	−293.3	−309.5	−280.8	−318.4
21 Other liabilities	102.7	127.1	120.9	115.4	113.1	115.1	116.8	119.8	114.5	124.6	118.6	121.4
22 **Total liabilities**	**950.8**	**1,062.0**	**1,056.9[r]**	**1,067.3**	**1,069.0**	**1,088.3[r]**	**1,092.7**	**1,123.9**	**1,112.6**	**1,118.4**	**1,128.7**	**1,135.9**
23 Residual (assets less liabilities)[8]	1.3	6.2	1.4	−3.3	−1.6	−7.4[r]	−2.1	−2.4	−2.4	−3.2	−1.9	−1.8
	Not seasonally adjusted											
Assets												
24 Bank credit	821.3	906.9	905.6	912.2	916.7	938.7	947.0	971.4	965.5	970.5	968.0	981.4
25 Securities in bank credit	343.9	376.1	370.6	367.5	372.3	374.2[r]	376.8	384.7	379.4	385.5	385.6	388.1
26 Treasury and Agency securities[2]	78.0	84.5	84.5	81.2	82.8	84.5	82.1	86.1	83.3	86.7	86.0	88.6
27 Trading account	26.7	27.7	27.7	24.0	25.4	24.5	21.7	26.0	23.1	25.3	25.9	29.8
28 Investment account	51.3	56.9	56.8	57.2	57.4	59.9[r]	60.4	60.1	60.2	61.4	60.1	58.8
29 Other securities	265.9	291.5	286.1	286.4	289.4	289.7[r]	294.6	298.5	296.1	298.8	299.6	299.5
30 Trading account	157.1	183.6	178.5	177.9	181.9	181.7	183.2	185.8	183.7	186.1	186.5	186.8
31 Investment account	108.8	108.0	107.6	108.4	107.5	108.0	111.5	112.7	112.4	112.7	113.0	112.7
32 Loans and leases in bank credit[3]	477.3	530.8	535.0	544.7	544.4	564.5	570.3	586.7	586.1	585.0	582.5	593.3
33 Commercial and industrial	175.6	206.0	208.3	211.8	213.0	216.8	218.8	221.1	219.9	220.8	220.5	223.2
34 Real estate	20.8	23.2	23.5	23.9	23.5	24.4[r]	24.9	24.5	24.7	24.5	24.4	24.6
35 Security[4]	151.7	162.3	162.7	169.8	171.8	180.6	181.0	191.0	192.0	190.9	187.8	193.4
36 Other loans and leases	129.3	139.2	140.4	139.2	136.0	142.8	145.5	150.0	149.5	148.8	149.7	152.0
37 Interbank loans	43.6	51.8	57.1	62.0	65.7	64.1[r]	67.3	66.5	71.0	62.6	69.0	63.3
38 Cash assets[5]	50.6	53.2	49.2	48.3	52.2	52.1	51.3	50.2	51.4	50.9	49.0	49.4
39 Other assets[6]	39.7	48.9	42.4	38.7	34.6	36.7	35.8	39.6	33.6	38.3	43.3	43.0
40 **Total assets**[7]	**954.6**	**1,060.2**	**1,053.8**	**1,060.7**	**1,068.7**	**1,091.1**	**1,100.9**	**1,127.1**	**1,121.0**	**1,121.8**	**1,128.9**	**1,136.6**
Liabilities												
41 Deposits	619.9	706.0	733.0	736.2	751.5	755.2[r]	774.0	789.0	785.6	789.9	787.7	792.7
42 Transaction	13.6	11.1	10.8	10.2	10.9	11.1	10.7	10.5	9.8	10.7	9.8	11.8
43 Nontransaction	606.3	694.9	722.2	726.0	740.6	744.1	763.3	778.5	775.9	779.3	777.9	780.9
44 Borrowings	438.9	427.4	446.7	468.6	489.3	504.0[r]	509.2	517.0	510.2	515.2	501.8	540.9
45 From banks in the U.S.	60.2	46.6	54.4	58.4	63.1	62.2[r]	64.5	65.1	58.0	64.8	58.1	79.7
46 From others	378.7	380.8	392.3	410.2	426.2	441.8[r]	444.6	451.9	452.2	450.3	443.7	461.2
47 Net due to related foreign offices	−209.6	−202.6	−250.6	−264.6	−291.7	−288.2[r]	−302.4	−300.7	−292.2	−309.8	−281.2	−319.7
48 Other liabilities	102.6	126.4	121.9	117.5	116.6	117.3	117.9	119.6	115.1	124.4	118.4	120.6
49 **Total liabilities**	**951.7**	**1,057.3**	**1,051.0**	**1,057.8**	**1,065.8**	**1,088.3[r]**	**1,098.7**	**1,124.9**	**1,118.8**	**1,119.6**	**1,126.8**	**1,134.4**
50 Residual (assets less liabilities)[8]	2.9	2.9	2.9	2.9	2.9	2.8[r]	2.2	2.2	2.2	2.2	2.2	2.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006					2007		2007			
	Feb.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Feb. 7	Feb. 14	Feb. 21	Feb. 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	96.8	108.5	104.7	103.7	106.5	116.2	109.5	109.0	107.2	110.3	110.0	108.4
2 Revaluation losses on off-balance-sheet items[9]	82.5	92.3	91.0	91.5	90.2	96.2	90.5	91.7	89.2	94.2	93.4	90.0
3 Mortgage-backed securities[10]	583.3	641.9	620.4	621.4[r]	623.6	625.6	628.8	639.6	635.8	635.4	641.5	645.7
4 Pass-through	449.9	500.6	481.7	473.6	483.8	491.6	494.8	505.9	501.3	501.6	507.9	512.6
5 CMO, REMIC, and other	133.4	141.3	138.8	147.8	139.8	134.0	134.0	133.8	134.5	133.8	133.6	133.1
6 Net unrealized gains (losses) on available-for-sale securities[11]	−11.1	−10.2[r]	−3.0[r]	−1.6[r]	−2.8[r]	−4.0[r]	−6.0[r]	−5.8	−6.5	−6.5	−6.2	−4.1
7 Securitized consumer loans[12]	99.1	100.6	102.5	101.8	102.1[r]	105.8[r]	105.6[r]	105.2	106.3	103.0	104.7	106.7
8 Credit cards and related plans	69.7	68.6	68.7	67.1	66.6	67.2	67.3	67.6	68.5	65.4	67.2	69.4
9 Other	29.4	32.0	33.8	34.7	35.5[r]	38.6[r]	38.4[r]	37.5	37.8	37.6	37.5	37.3
10 Securitized business loans[12]	3.0	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	330.3[r]	320.8	326.9	330.6	328.8	321.7	323.2	324.3	323.6	323.7	323.0	327.0
12 Securitized consumer loans[12]	271.7	275.9	278.8	282.9	285.4	286.6	285.7[r]	286.4	284.1	284.3	286.1	291.2
13 Credit cards and related plans	267.8	272.3	275.3	279.4	281.7	283.0	282.1	282.8	280.6	280.6	282.5	287.6
14 Other	3.9	3.5	3.5	3.5	3.7	3.7	3.7[r]	3.6	3.6	3.6	3.6	3.6
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	62.0	72.4	68.6	67.1	66.7	67.0	64.3	64.6	62.3	65.6	65.6	65.1
16 Revaluation losses on off-balance-sheet items[9]	65.5	78.9	76.1	75.7	73.6	73.6	72.5	71.2	69.7	72.2	72.1	71.0

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.r	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Seasonally adjusted											
Assets												
1 Bank credit	7,717.3r	8,060.2	8,195.0	8,238.3	8,290.6	8,319.7	8,388.4	8,365.7	8,431.9	8,323.9	8,336.3	8,349.6
2 Securities in bank credit	2,118.5	2,191.4	2,207.9	2,220.7	2,222.9	2,214.7	2,232.2	2,260.3	2,264.6	2,257.2	2,246.4	2,256.0
3 Treasury and Agency securities[2]	1,185.9	1,210.6	1,211.8	1,208.9	1,195.7	1,198.2	1,201.5	1,209.1	1,218.6	1,218.7	1,200.4	1,199.7
4 Other securities	932.6	980.8	996.1	1,011.8	1,027.2	1,016.5	1,030.7	1,051.2	1,046.0	1,038.6	1,046.0	1,056.3
5 Loans and leases in bank credit[3]	5,598.8r	5,868.9	5,987.2	6,017.6	6,067.7	6,105.1	6,156.1	6,105.4	6,167.3	6,066.7	6,089.9	6,093.6
6 Commercial and industrial	1,073.7r	1,164.9	1,176.8	1,182.2	1,191.4	1,195.0	1,202.9	1,210.6	1,208.9	1,206.0	1,214.8	1,209.9
7 Real estate	2,999.7r	3,153.2	3,299.2	3,308.7	3,332.0	3,351.9	3,377.9	3,316.4	3,372.9	3,289.2	3,303.8	3,308.3
8 Revolving home equity	450.6r	450.9	466.9	468.4	471.4	473.0	470.6	462.0	471.1	458.7	459.8	460.2
9 Other	2,549.1r	2,702.4	2,832.3	2,840.3	2,860.6	2,878.9	2,907.3	2,854.4	2,901.8	2,830.6	2,844.0	2,848.1
10 Consumer	722.7	727.9	724.6	729.7	736.7	744.1	743.8	740.8	738.9	739.5	741.2	742.0
11 Security[4]	269.5	277.0	279.3	287.8	292.2	295.6	308.3	312.6	323.5	305.7	302.6	316.0
12 Other loans and leases	533.2	545.8	507.3	509.1	515.4	518.5	523.4	524.9	523.2	526.2	527.5	517.4
13 Interbank loans	300.5	313.5	325.9	340.7	359.3	366.9	362.1	365.4	365.4	367.9	349.5	379.6
14 Cash assets[5]	314.0	295.4	300.2	297.5	301.1	302.5	304.4	294.5	295.8	301.6	284.1	297.5
15 Other assets[6]	747.5r	797.9	820.6	812.1	831.4	841.0	851.2	850.2	850.8	848.0	844.2	854.0
16 **Total assets**[7]	**9,012.1r**	**9,399.3**	**9,572.6**	**9,619.3**	**9,711.5**	**9,760.0**	**9,836.3**	**9,806.6**	**9,874.8**	**9,772.3**	**9,744.9**	**9,811.6**
Liabilities												
17 Deposits	5,896.5	6,104.7	6,204.4	6,244.8	6,307.5	6,343.6	6,343.5	6,402.9	6,381.0	6,373.2	6,387.8	6,442.1
18 Transaction	677.7	636.0	635.8	646.8	630.8	645.5	633.6	640.0	641.4	637.8	642.6	638.9
19 Nontransaction	5,218.8	5,468.7	5,568.6	5,598.0	5,676.8	5,698.1	5,710.0	5,762.9	5,739.6	5,735.4	5,745.2	5,803.2
20 Large time	1,522.4	1,694.7	1,712.9	1,724.9	1,725.3	1,729.1	1,747.1	1,778.0	1,773.3	1,759.0	1,774.0	1,791.1
21 Other	3,696.4	3,774.0	3,855.7	3,873.1	3,951.5	3,969.0	3,962.9	3,984.9	3,966.3	3,976.4	3,971.2	4,012.0
22 Borrowings	1,789.8r	1,853.8	1,910.9	1,946.0	1,958.9	1,958.1	1,972.4	1,984.4	2,023.5	1,993.0	1,945.2	1,977.3
23 From banks in the U.S.	374.2r	367.2	389.1	395.1	403.3	417.8	418.1	419.2	413.8	431.4	415.0	421.4
24 From others	1,415.5r	1,486.5	1,521.8	1,551.0	1,555.6	1,540.3	1,554.3	1,565.2	1,609.7	1,561.6	1,530.2	1,555.9
25 Net due to related foreign offices	40.5	57.5	24.2	6.5	31.7	19.5	19.8	−59.5	−37.8	−71.7	−42.1	−68.9
26 Other liabilities	501.8	552.4	558.7	560.0	565.3	571.0	578.2	588.0	586.3	588.8	584.8	585.2
27 **Total liabilities**	**8,228.6r**	**8,568.4**	**8,698.3**	**8,757.4**	**8,863.4**	**8,892.2**	**8,913.9**	**8,915.8**	**8,953.0**	**8,883.3**	**8,875.6**	**8,935.7**
28 Residual (assets less liabilities)[8]	783.6r	830.9	874.3	861.9	848.1	867.7	922.4	890.8	921.9	889.0	869.3	876.0
	Not seasonally adjusted											
Assets												
29 Bank credit	7,683.7r	8,057.3	8,195.2	8,272.5	8,335.0	8,343.9	8,398.8	8,346.1	8,427.6	8,311.4	8,311.7	8,317.1
30 Securities in bank credit	2,108.4	2,185.1	2,197.5	2,225.4	2,227.0	2,219.8	2,240.1	2,261.8	2,272.3	2,261.5	2,246.3	2,252.7
31 Treasury and Agency securities[2]	1,180.0	1,200.9	1,199.6	1,211.6	1,195.5	1,198.1	1,210.0	1,215.3	1,227.8	1,225.1	1,206.2	1,204.5
32 Other securities	928.4	984.2	997.9	1,013.8	1,031.5	1,021.7	1,030.1	1,046.5	1,044.5	1,036.4	1,040.1	1,048.2
33 Loans and leases in bank credit[3]	5,575.3r	5,872.2	5,997.7	6,047.2	6,107.9	6,124.1	6,158.7	6,084.3	6,155.3	6,049.9	6,065.4	6,064.4
34 Commercial and industrial	1,077.4r	1,159.1	1,171.1	1,178.4	1,189.8	1,194.3	1,207.0	1,214.9	1,212.8	1,210.5	1,219.4	1,213.9
35 Real estate	2,983.4r	3,160.3	3,309.7	3,330.3	3,345.4	3,354.9	3,374.2	3,299.3	3,363.9	3,276.3	3,282.2	3,284.7
36 Revolving home equity	447.2	452.7	468.0	468.5	470.2	470.8	470.9	458.5	469.4	455.7	455.7	455.5
37 Other	2,536.2r	2,707.5	2,841.7	2,861.8	2,875.3	2,884.2	2,903.3	2,840.8	2,894.5	2,820.6	2,826.6	2,829.2
38 Consumer	717.2	729.6	726.5	733.2	747.9	756.4	748.6	735.0	735.4	733.5	736.1	735.0
39 Credit cards and related plans	297.0	312.7	308.6	313.1	331.5	332.8	320.9	308.4	309.2	307.4	309.1	308.1
40 Other	420.2	417.0	417.9	420.1	416.4	423.7	427.7	426.6	426.2	426.1	427.0	427.0
41 Security[4]	268.8	274.2	284.7	294.8	303.6	298.6	309.0	312.8	322.7	306.6	303.7	316.1
42 Other loans and leases	528.5	549.0	505.7	510.5	521.2	519.8	519.9	522.2	520.6	523.0	523.9	514.7
43 Interbank loans	303.3	310.1	328.0	348.3	365.6	366.1	359.9	368.5	367.4	373.4	353.7	375.9
44 Cash assets[5]	303.3	296.4	302.9	305.3	317.0	313.7	302.8	284.5	287.3	295.8	270.8	285.8
45 Other assets[6]	742.6r	800.1	820.9	812.1	828.9	837.2	845.2	844.6	846.3	847.5	835.8	843.9
46 **Total assets**[7]	**8,965.6r**	**9,396.0**	**9,578.2**	**9,669.0**	**9,775.6**	**9,790.8**	**9,836.8**	**9,774.4**	**9,859.1**	**9,758.8**	**9,702.7**	**9,753.6**
Liabilities												
47 Deposits	5,891.6	6,094.2	6,190.1	6,257.5	6,329.2	6,331.7	6,347.6	6,397.8	6,408.5	6,381.4	6,353.0	6,397.9
48 Transaction	674.0	630.8	630.9	653.0	665.3	653.6	624.9	635.9	593.6	622.1	643.5	690.9
49 Nontransaction	5,217.6	5,463.4	5,559.3	5,604.5	5,663.8	5,678.1	5,722.6	5,761.9	5,814.8	5,759.3	5,709.5	5,707.0
50 Large time	1,521.4	1,685.7	1,698.9	1,713.0	1,718.2	1,733.6	1,751.2	1,777.4	1,772.5	1,760.0	1,769.8	1,790.6
51 Other	3,696.1	3,777.7	3,860.4	3,891.6	3,945.6	3,944.5	3,971.5	3,984.5	4,042.3	3,999.3	3,939.7	3,916.5
52 Borrowings	1,782.3r	1,863.7	1,910.0	1,940.9	1,947.0	1,956.2	1,970.2	1,975.8	2,011.3	1,987.5	1,950.3	1,961.0
53 From banks in the U.S.	373.2r	368.6	389.6	395.9	400.9	417.1	416.9	418.2	412.3	429.7	414.1	420.0
54 From others	1,409.2r	1,495.2	1,520.5	1,545.0	1,546.1	1,539.1	1,553.4	1,557.6	1,599.1	1,557.9	1,536.2	1,541.0
55 Net due to related foreign offices	32.3	61.1	30.6	17.9	40.4	27.5	27.1	−68.9	−42.1	−78.6	−58.2	−73.5
56 Other liabilities	493.0	556.1	564.0	569.9	572.7	578.4	585.8	577.7	579.8	581.3	569.4	579.6
57 **Total liabilities**	**8,199.1r**	**8,575.1**	**8,694.8**	**8,786.1**	**8,889.3**	**8,893.8**	**8,930.8**	**8,882.4**	**8,957.5**	**8,871.6**	**8,814.4**	**8,865.0**
58 Residual (assets less liabilities)[8]	766.5r	820.8	883.5	882.8	886.3	897.0	906.0	892.0	901.6	887.3	888.2	888.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Seasonally adjusted											
Assets												
1 Bank credit	6,887.8[r]	7,149.8	7,279.4	7,322.6	7,359.7	7,380.7	7,422.0	7,397.3	7,453.8	7,359.7	7,373.9	7,388.7
2 Securities in bank credit	1,773.2	1,820.7	1,840.1	1,848.2	1,848.4	1,837.6	1,847.2	1,869.0	1,873.8	1,862.8	1,857.5	1,867.1
3 Treasury and Agency securities[2]	1,107.6	1,126.1	1,130.6	1,126.0	1,111.2	1,116.1	1,115.4	1,123.0	1,130.2	1,128.5	1,116.4	1,117.0
4 Other securities	665.6	694.6	709.5	722.1	737.2	721.5	731.8	746.1	743.5	734.3	741.1	750.1
5 Loans and leases in bank credit[3]	5,114.6[r]	5,329.0	5,439.2	5,474.5	5,511.3	5,543.1	5,574.8	5,528.3	5,580.1	5,497.0	5,516.4	5,521.6
6 Commercial and industrial	898.4[r]	955.1	962.2	967.0	975.4	978.3	984.6	992.1	989.2	988.3	995.4	993.5
7 Real estate	2,978.4[r]	3,129.7	3,275.2	3,285.2	3,307.7	3,326.9	3,353.3	3,290.7	3,347.9	3,264.0	3,278.2	3,281.7
8 Revolving home equity	450.6[r]	450.9	466.9	468.4	471.4	473.0	470.6	462.0	471.1	458.7	459.8	460.2
9 Other	2,527.8[r]	2,678.8	2,808.3	2,816.7	2,836.2	2,853.9	2,882.8	2,828.6	2,876.9	2,805.3	2,818.4	2,821.6
10 Consumer	722.7	727.9	724.6	729.7	736.7	744.1	743.8	740.8	738.9	739.5	741.2	742.0
11 Security[4]	113.4	111.2	112.2	120.8	118.4	119.1	119.0	126.3	129.5	125.8	119.5	132.0
12 Other loans and leases	401.7	405.1	365.1	371.8	373.2	374.7	374.1	378.4	374.5	379.4	382.1	372.4
13 Interbank loans	252.9	256.4	263.9	275.0	295.1	299.6	295.6	303.1	298.1	303.0	290.5	318.9
14 Cash assets[5]	261.7	247.1	252.7	245.9	250.2	251.9	253.5	245.5	246.3	251.8	236.3	247.4
15 Other assets[6]	710.5[r]	754.9	781.3	777.1	795.8	806.7	812.7	812.4	815.7	812.4	807.5	813.5
16 **Total assets**[7]	**8,046.3[r]**	**8,340.9**	**8,508.7**	**8,551.9**	**8,630.5**	**8,669.2**	**8,714.7**	**8,689.6**	**8,745.3**	**8,658.3**	**8,639.5**	**8,699.9**
Liabilities												
17 Deposits	5,247.8	5,363.3	5,452.9	5,480.7	5,546.2	5,572.4	5,555.5	5,581.9	5,575.6	5,568.4	5,568.2	5,604.5
18 Transaction	664.3	625.3	625.5	635.8	620.0	635.0	623.4	629.5	630.9	627.8	632.3	628.4
19 Nontransaction	4,583.5	4,738.0	4,827.4	4,844.9	4,926.1	4,937.4	4,932.1	4,952.4	4,944.7	4,940.6	4,935.9	4,976.1
20 Large time	884.6	972.8	974.9	973.5	976.4	969.9	970.9	969.1	980.0	965.8	966.3	965.7
21 Other	3,698.9	3,765.3	3,852.6	3,871.3	3,949.8	3,967.4	3,961.3	3,983.3	3,964.7	3,974.8	3,969.6	4,010.5
22 Borrowings	1,355.5	1,407.1	1,442.3	1,456.8	1,455.0	1,449.1	1,455.4	1,450.2	1,476.6	1,444.9	1,423.0	1,457.2
23 From banks in the U.S.	315.7	313.1	333.2	334.4	343.6	355.8	355.5	350.1	345.2	354.9	354.0	349.7
24 From others	1,039.8	1,094.0	1,109.1	1,122.4	1,111.4	1,093.3	1,099.9	1,100.1	1,131.4	1,090.0	1,069.0	1,107.6
25 Net due to related foreign offices	260.0	309.5	292.5	304.0	323.7	323.7	320.6	297.0	297.6	286.0	306.6	306.5
26 Other liabilities	402.3	431.5	443.4	446.9	450.2	454.2	458.4	470.4	474.2	469.5	465.9	464.6
27 **Total liabilities**	**7,265.5**	**7,511.4**	**7,631.0**	**7,688.4**	**7,775.1**	**7,799.4**	**7,789.9**	**7,799.6**	**7,824.0**	**7,768.8**	**7,763.6**	**7,832.9**
28 Residual (assets less liabilities)[8]	780.8[r]	829.5	877.6	863.6	855.5	869.8	924.8	890.0	921.3	889.5	875.9	867.0
	Not seasonally adjusted											
Assets												
29 Bank credit	6,851.3[r]	7,151.6	7,282.8	7,355.6	7,396.0	7,396.5	7,427.0	7,374.4	7,448.0	7,343.1	7,345.1	7,353.1
30 Securities in bank credit	1,763.1	1,814.5	1,829.8	1,852.8	1,852.6	1,842.7	1,855.1	1,870.5	1,881.5	1,867.0	1,857.4	1,863.9
31 Treasury and Agency securities[2]	1,101.6	1,116.4	1,118.4	1,128.8	1,111.0	1,116.0	1,123.8	1,129.1	1,139.4	1,134.9	1,122.2	1,121.8
32 Other securities	661.4	698.1	711.4	724.1	741.6	726.7	731.2	741.4	742.1	732.1	735.1	742.1
33 Loans and leases in bank credit[3]	5,088.2[r]	5,337.2	5,453.0	5,502.8	5,543.4	5,553.8	5,572.0	5,503.9	5,566.5	5,476.1	5,487.7	5,489.3
34 Commercial and industrial	900.6[r]	950.8	959.4	965.4	973.0	975.5	985.9	994.6	991.2	990.7	998.2	996.0
35 Real estate	2,962.2[r]	3,136.8	3,285.7	3,306.7	3,321.0	3,330.0	3,349.6	3,273.6	3,339.0	3,251.0	3,256.6	3,258.1
36 Revolving home equity	447.2	452.7	468.0	468.5	470.2	470.8	470.9	458.5	469.4	455.7	455.7	455.5
37 Other	2,515.0[r]	2,684.0	2,817.7	2,838.2	2,850.9	2,859.2	2,878.7	2,815.0	2,869.5	2,795.4	2,801.0	2,802.6
38 Other residential	1,214.4[r]	1,293.7	1,402.4	1,411.9	1,419.3	1,420.7	1,425.9	1,355.4	1,413.8	1,336.2	1,339.3	1,340.8
39 Commercial	1,300.6[r]	1,390.3	1,415.3	1,426.3	1,431.6	1,438.5	1,452.9	1,459.6	1,455.8	1,459.2	1,461.6	1,461.8
40 Consumer	717.2	729.6	726.5	733.2	747.9	756.4	748.6	735.0	735.4	733.5	736.1	735.0
41 Credit cards and related plans	297.0	312.7	308.6	313.1	331.5	332.8	320.9	308.4	309.2	307.4	309.1	308.1
42 Other	420.2	417.0	417.9	420.1	416.4	423.7	427.7	426.6	426.2	426.1	427.0	427.0
43 Security[4]	110.9	111.5	114.9	122.9	123.0	117.5	118.0	126.4	130.2	125.9	119.5	131.9
44 Other loans and leases	397.4[r]	408.6	366.5	374.5	378.4	374.3	369.9	374.3	370.7	374.8	377.3	368.2
45 Interbank loans	255.7	252.9	266.0	282.6	301.4	298.8	293.4	306.2	300.0	308.6	294.6	315.2
46 Cash assets[5]	252.8	247.2	254.5	253.1	264.9	262.3	252.6	237.1	239.5	247.1	224.9	237.4
47 Other assets[6]	705.7[r]	757.7	782.5	777.7	792.5	801.7	805.9	807.1	810.3	811.0	800.4	803.6
48 **Total assets**[7]	**7,998.6[r]**	**8,342.1**	**8,517.5**	**8,600.3**	**8,684.4**	**8,689.8**	**8,709.6**	**8,655.9**	**8,728.9**	**8,641.1**	**8,596.1**	**8,640.7**
Liabilities												
49 Deposits	5,239.8	5,361.2	5,453.9	5,505.9	5,573.8	5,557.7	5,558.2	5,573.1	5,605.8	5,572.2	5,530.8	5,551.1
50 Transaction	660.3	620.0	620.6	642.1	654.2	642.9	614.4	625.3	583.2	612.0	633.2	679.8
51 Nontransaction	4,579.5	4,741.2	4,833.2	4,863.8	4,919.6	4,914.8	4,943.8	4,947.8	5,022.6	4,960.2	4,897.6	4,871.2
52 Large time	880.9	972.1	975.9	974.0	975.8	971.8	973.9	964.9	981.9	962.5	959.5	956.4
53 Other	3,698.6	3,769.1	3,857.3	3,889.8	3,943.9	3,943.0	3,969.9	3,982.9	4,040.7	3,997.7	3,938.1	3,914.9
54 Borrowings	1,348.1	1,417.0	1,441.5	1,451.7	1,443.1	1,447.2	1,453.3	1,441.6	1,464.4	1,439.5	1,428.1	1,441.0
55 From banks in the U.S.	314.6	314.4	333.6	335.2	341.1	355.1	354.2	349.1	343.7	353.2	353.1	348.3
56 From others	1,033.5	1,102.6	1,107.8	1,116.5	1,101.9	1,092.1	1,099.1	1,092.5	1,120.7	1,086.3	1,075.0	1,092.7
57 Net due to related foreign offices	253.6	311.7	295.1	309.5	328.6	329.6	328.1	290.0	292.1	281.1	296.9	302.7
58 Other liabilities	394.5	434.2	446.5	453.2	455.4	460.4	466.2	461.5	467.1	463.2	454.1	459.5
59 **Total liabilities**	**7,236.0**	**7,524.1**	**7,636.9**	**7,720.3**	**7,801.0**	**7,794.9**	**7,805.8**	**7,766.1**	**7,829.4**	**7,756.0**	**7,710.0**	**7,754.3**
60 Residual (assets less liabilities)[8]	762.7[r]	818.0	880.6	879.9	883.4	894.9	903.9	889.8	899.4	885.1	886.1	886.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,860.7[r]	3,985.5[r]	4,104.0[r]	4,138.8[r]	4,150.6[r]	4,143.5[r]	4,170.0[r]	4,209.6	4,207.6	4,200.9	4,206.5	4,216.1
2 Securities in bank credit	1,083.8	1,121.4[r]	1,130.3[r]	1,140.9	1,150.5	1,137.6	1,148.5	1,174.2	1,168.9	1,171.1	1,166.8	1,175.7
3 Treasury and Agency securities[2]	634.3	650.1	654.0	651.7	648.3	651.6	654.2	670.0	672.5	675.1	664.2	667.6
4 Trading account	38.5	44.3	51.5	53.3	49.1	54.8	51.7	63.0	65.3	63.0	56.8	61.3
5 Investment account	595.8	605.8	602.5	598.4	599.3	596.8	602.5	607.0	607.2	612.1	607.4	606.3
6 Mortgage-backed	515.4	532.4	529.8[r]	526.4[r]	529.5[r]	525.4[r]	533.5[r]	538.4	538.1	542.5	540.2	537.8
7 Other	80.4	73.4	72.8[r]	71.9[r]	69.7[r]	71.4[r]	69.0[r]	68.6	69.1	69.6	67.2	68.4
8 Other securities	449.5	471.3[r]	476.3[r]	489.3	502.2	486.0	494.3	504.2	496.4	496.0	502.6	508.1
9 Trading account	209.7	221.6[r]	222.1[r]	233.1	245.7	228.7	231.4	244.6	238.1	236.6	241.4	248.2
10 Investment account	239.8	249.7	254.2	256.2	256.5	257.3	262.9	259.5	258.3	259.4	261.3	259.9
11 State and local government	42.2	42.6	45.2	47.4	49.5	49.6	51.0	52.1	51.5	51.6	52.5	53.0
12 Other	197.5	207.0	209.0	208.8	207.0	207.7	211.9	207.4	206.8	207.7	208.8	206.8
13 Loans and leases in bank credit[3]	2,776.9[r]	2,864.1[r]	2,973.8[r]	2,997.9[r]	3,000.0[r]	3,005.8[r]	3,021.4[r]	3,035.4	3,038.7	3,029.8	3,039.7	3,040.4
14 Commercial and industrial	534.6[r]	557.0[r]	564.4[r]	566.6[r]	571.5[r]	572.4[r]	576.4[r]	581.4	579.6	577.8	585.0	582.3
15 Real estate	1,469.1[r]	1,538.8	1,677.0	1,682.2	1,683.3	1,688.6[r]	1,695.7[r]	1,692.4	1,698.5	1,690.2	1,696.1	1,696.4
16 Revolving home equity	324.3	329.3[r]	346.9[r]	346.8	349.5[r]	351.8[r]	349.6[r]	349.3	348.9	350.2	349.1	349.5
17 Other	1,144.9[r]	1,209.5	1,330.1	1,335.4	1,333.8[r]	1,336.8	1,346.1	1,343.1	1,349.6	1,340.0	1,347.0	1,347.0
18 Other residential	701.8	739.5	847.3	847.3	845.1[r]	845.7	844.5[r]	838.1	846.9	835.2	839.5	841.1
19 Commercial	443.1[r]	470.0	482.7[r]	488.1	488.7	491.1	501.5	505.0	502.7	504.8	507.5	505.9
20 Consumer	374.0	373.7	377.4	383.1	381.7	383.2	388.3	389.4	387.9	389.2	389.3	390.5
21 Security[4]	102.7	100.1	101.2[r]	109.2[r]	106.8[r]	107.6	107.7	114.5	117.9	114.2	107.7	119.8
22 Federal funds sold to and repurchase agreements with broker–dealers	84.9	83.0	84.9	90.4	87.6	88.4	86.2	92.2	96.2	92.7	85.3	96.3
23 Other	17.8	17.1	16.3	18.8	19.2	19.2	21.6[r]	22.3	21.7	21.5	22.4	23.5
24 State and local government	19.1	20.8	23.4	23.5	23.5	23.3	23.5	23.6	23.5	23.5	23.7	23.9
25 Agricultural	10.1	10.2	10.4	10.6	10.6	10.7	10.8	10.6	10.7	10.7	10.6	10.5
26 Federal funds sold to and repurchase agreements with others	21.2	25.5[r]	25.7[r]	29.2	25.3	28.7	30.5	32.9	28.6	31.1	37.7	31.3
27 All other loans	152.6	143.9	101.3	100.8	104.7	99.7	100.1	102.4	103.6	104.8	101.0	97.8
28 Lease-financing receivables	93.5	94.1	93.0	92.7	92.7	91.6	88.5	88.3	88.4	88.3	88.5	87.9
29 Interbank loans	155.8[r]	163.0[r]	169.0[r]	167.0[r]	180.6[r]	182.7	178.6	173.5	171.6	175.0	165.8	185.2
30 Federal funds sold to and repurchase agreements with commercial banks	83.0[r]	101.8[r]	95.2[r]	97.8[r]	110.0[r]	117.2	113.3	109.4	106.0	111.5	100.7	124.4
31 Other	72.8	61.2	73.8	69.2	70.6	65.4	65.3	64.0	65.6	63.4	65.1	60.8
32 Cash assets[5]	152.3	137.6	143.7	138.7[r]	139.6	139.5	142.9	135.8	135.2	142.9	127.8	138.2
33 Other assets[6]	473.3	506.5	513.3	504.7	511.6	515.0	519.0	527.2	528.4	525.5	527.5	530.3
34 **Total assets**[7]	**4,610.1[r]**	**4,761.0[r]**	**4,896.8[r]**	**4,915.9[r]**	**4,948.6[r]**	**4,947.5[r]**	**4,977.5[r]**	**5,013.4**	**5,010.2**	**5,011.6**	**4,994.9**	**5,037.3**
Liabilities												
35 Deposits	2,684.4[r]	2,709.8[r]	2,778.5[r]	2,771.2[r]	2,799.5[r]	2,817.1	2,788.7	2,825.8	2,802.5	2,828.0	2,825.1	2,844.6
36 Transaction	316.3[r]	301.8[r]	302.5[r]	307.2[r]	297.7	307.3	299.5	306.4	306.9	310.3	304.4	303.0
37 Nontransaction	2,368.1[r]	2,408.0[r]	2,476.0[r]	2,464.0[r]	2,501.8[r]	2,509.8	2,489.2	2,519.3	2,495.6	2,517.6	2,520.8	2,541.6
38 Large time	430.1	472.4	479.1	471.8	474.4	472.4	469.6	475.7	476.5	476.0	476.6	473.4
39 Other	1,938.0[r]	1,935.6[r]	1,996.9[r]	1,992.2[r]	2,027.4[r]	2,037.4	2,019.6	2,043.6	2,019.1	2,041.6	2,044.2	2,068.2
40 Borrowings	834.3	867.9	883.4	898.8	888.2	876.9	895.1	933.4	933.2	934.7	914.9	947.8
41 From banks in the U.S.	151.1	150.9	148.1	153.2	151.9	136.9	139.9	142.5	135.3	150.3	144.8	142.4
42 From others	683.2	717.0	735.3	745.6	736.3	740.1	755.1	790.8	797.9	784.4	770.1	805.4
43 Net due to related foreign offices	241.5	289.3	271.8	282.8	300.3	299.2	295.9	276.8	276.5	264.6	285.2	287.2
44 Other liabilities	328.5[r]	353.2[r]	357.3[r]	360.3[r]	363.1[r]	364.0[r]	366.7	379.2	382.0	379.4	374.8	373.0
45 **Total liabilities**	**4,088.7[r]**	**4,220.2[r]**	**4,290.9[r]**	**4,313.1[r]**	**4,351.1[r]**	**4,357.3[r]**	**4,346.4**	**4,415.1**	**4,394.1**	**4,406.6**	**4,400.0**	**4,452.6**
46 Residual (assets less liabilities)[8]	521.4[r]	540.7[r]	605.9[r]	602.9[r]	597.5[r]	590.2[r]	631.2[r]	598.3	616.1	604.9	595.0	584.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Not seasonally adjusted											
Assets												
47 Bank credit	3,832.1[r]	3,983.7[r]	4,099.7[r]	4,154.7[r]	4,167.9[r]	4,153.3[r]	4,176.5[r]	4,194.8	4,206.2	4,190.1	4,186.5	4,192.0
48 Securities in bank credit	1,068.0	1,118.4[r]	1,122.2[r]	1,147.4	1,153.0	1,143.5	1,156.4	1,170.0	1,173.0	1,169.6	1,160.6	1,165.5
49 Treasury and Agency securities[2]	622.7	643.7[r]	644.1	656.2	646.5	652.3	662.7	670.5	678.0	675.8	663.9	665.5
50 Trading account	39.0	43.2	49.0	55.8	47.2	52.2	54.8	63.8	68.0	64.2	57.1	61.1
51 Investment account	583.7	600.4	595.1	600.4	599.3	600.1	607.8	606.7	610.0	611.6	606.7	604.3
52 Mortgage-backed	504.1	527.8	523.7[r]	527.8[r]	529.5[r]	529.2[r]	538.4[r]	538.7	540.7	542.8	540.7	537.1
53 Other	79.6	72.7[r]	71.4[r]	72.6[r]	69.7[r]	71.0[r]	69.5[r]	68.0	69.4	68.8	66.1	67.3
54 Other securities	445.4	474.7[r]	478.1[r]	491.2	506.6	491.2	493.7	499.5	495.0	493.8	496.7	500.0
55 Trading account	207.8	223.2[r]	223.0[r]	234.0	247.9	231.2	231.1	242.4	237.5	235.4	238.6	244.3
56 Investment account	237.5	251.5	255.2	257.2	258.7	260.0	262.6	257.1	257.5	258.4	258.2	255.7
57 State and local government	41.9	43.0	45.4	47.6	49.9	50.1	50.9	51.6	51.3	51.7	51.8	52.1
58 Other	195.7	208.5	209.8	209.7	208.8	209.9	211.6	205.5	206.3	206.7	206.4	203.6
59 Loans and leases in bank credit[3]	2,764.1[r]	2,865.4[r]	2,977.4[r]	3,007.2[r]	3,014.8[r]	3,009.8[r]	3,020.1[r]	3,024.8	3,033.3	3,020.5	3,025.9	3,026.6
60 Commercial and industrial	536.0[r]	554.9[r]	562.9[r]	566.1[r]	569.7[r]	569.8[r]	577.5[r]	583.0	581.2	579.5	586.7	583.7
61 Real estate	1,462.1[r]	1,539.9	1,679.7	1,688.4	1,686.8[r]	1,687.8	1,692.3[r]	1,684.3	1,693.9	1,683.7	1,685.4	1,685.7
62 Revolving home equity	321.6	330.5[r]	347.4[r]	347.0	348.6	350.0	350.2[r]	346.3	347.5	347.6	345.6	345.6
63 Other	1,140.6[r]	1,209.5	1,332.3[r]	1,341.4[r]	1,338.1[r]	1,337.8	1,342.1	1,338.0	1,346.4	1,336.1	1,339.8	1,340.1
64 Other residential	697.8	740.1	847.8	850.5	847.2	845.3	839.9[r]	833.3	842.9	831.0	833.5	835.4
65 Commercial	442.8[r]	469.3[r]	484.5[r]	490.9[r]	490.9[r]	492.5	502.1	504.7	503.5	505.1	506.3	504.7
66 Consumer	372.4	374.3	377.0	383.0	385.6	390.1	391.9[r]	387.7	387.9	387.6	387.6	388.0
67 Credit cards and related plans	113.5	120.1	120.5	124.0	130.1	129.9	126.9	122.7	123.2	123.1	122.2	122.5
68 Other	258.8	254.2	256.5	258.9	255.5	260.2	265.0	265.0	264.7	264.5	265.4	265.4
69 Security[4]	99.8	100.5	103.9[r]	110.9[r]	111.1	106.2	106.6	114.3	118.1	114.0	107.6	119.7
70 Federal funds sold to and repurchase agreements with broker–dealers	82.5	83.1	87.0	91.9	91.1	87.2	86.0	92.6	96.4	92.9	85.8	97.3
71 Other	17.3	17.4	16.9	19.0	20.0	19.0	20.7[r]	21.7	21.8	21.1	21.8	22.4
72 State and local government	19.1	20.8	23.4	23.5	23.5	23.3	23.5	23.6	23.5	23.5	23.7	23.9
73 Agricultural	10.0	10.2	10.4	10.6	10.7	10.8	10.7	10.5	10.6	10.6	10.5	10.4
74 Federal funds sold to and repurchase agreements with others	21.2	25.5[r]	25.7[r]	29.2	25.3	28.7	30.5	32.9	28.6	31.1	37.7	31.3
75 All other loans	149.4	145.7	101.5	102.8	109.1	100.4	98.0	99.7	100.5	101.6	98.0	95.6
76 Lease-financing receivables	94.0	93.4	92.9	92.7	93.0	92.6	89.2	88.8	89.0	88.9	88.8	88.3
77 Interbank loans	152.8[r]	161.7[r]	168.7[r]	168.1[r]	182.8[r]	183.1	173.3	169.5	163.3	175.6	163.1	176.3
78 Federal funds sold to and repurchase agreements with commercial banks	81.6[r]	101.0[r]	95.0[r]	98.2[r]	111.4[r]	117.6	110.0	106.9	100.9	111.9	99.1	118.4
79 Other	71.1	60.7	73.7	69.8	71.3	65.5	63.3	62.7	62.5	63.6	64.1	57.9
80 Cash assets[5]	147.9	136.2	144.2	142.4	150.6	147.9	142.4	131.6	131.4	141.6	121.9	132.9
81 Other assets[6]	468.5	509.3	514.5	505.3	508.3	510.0	512.2	521.9	523.0	524.1	520.4	520.5
82 **Total assets**[7]	**4,569.1[r]**	**4,759.1[r]**	**4,894.1[r]**	**4,937.2[r]**	**4,975.7[r]**	**4,961.4[r]**	**4,971.4[r]**	**4,985.0**	**4,991.1**	**4,998.6**	**4,959.1**	**4,989.1**
Liabilities												
83 Deposits	2,677.4[r]	2,708.5[r]	2,779.2[r]	2,783.6[r]	2,816.0[r]	2,809.6	2,797.4	2,817.6	2,820.5	2,831.9	2,797.6	2,804.3
84 Transaction	314.6[r]	297.8[r]	297.7[r]	310.6[r]	320.3	313.5	294.4	304.2	276.5	302.5	307.9	333.3
85 Nontransaction	2,362.8[r]	2,410.7[r]	2,481.5[r]	2,473.0[r]	2,495.7[r]	2,496.1	2,503.0	2,513.4	2,544.0	2,529.4	2,489.8	2,471.0
86 Large time	426.3	471.8	480.2	472.2	473.8	474.3	472.6	471.6	478.4	472.7	469.8	464.1
87 Other	1,936.5[r]	1,938.9[r]	2,001.3[r]	2,000.8[r]	2,021.9[r]	2,021.8	2,030.3	2,041.8	2,065.6	2,056.7	2,020.0	2,006.9
88 Borrowings	826.9	877.9	882.5	893.6	876.2	875.1	892.9	924.8	921.0	929.3	920.0	931.6
89 From banks in the U.S.	150.1	152.3	148.5	154.0	149.4	136.2	138.7	141.5	133.8	148.6	143.9	141.1
90 From others	676.8	725.6	734.0	739.6	726.8	738.9	754.2	783.2	787.3	780.7	776.1	790.5
91 Net due to related foreign offices	235.1	291.5	274.4	288.4	305.2	305.1	303.4	269.7	271.0	259.7	275.5	283.4
92 Other liabilities	320.7[r]	355.8[r]	360.5[r]	366.6[r]	368.4[r]	370.2[r]	374.5	370.2	374.8	373.1	363.1	367.9
93 **Total liabilities**	**4,060.2[r]**	**4,233.7[r]**	**4,296.6[r]**	**4,332.2[r]**	**4,365.8[r]**	**4,360.0[r]**	**4,368.3**	**4,382.3**	**4,387.3**	**4,393.9**	**4,356.1**	**4,387.1**
94 Residual (assets less liabilities)[8]	508.9[r]	525.4[r]	597.5[r]	604.9[r]	609.8[r]	601.4[r]	603.1[r]	602.7	603.8	604.7	603.0	602.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Seasonally adjusted											
Assets												
1 Bank credit	3,031.4	3,162.2	3,175.4	3,182.7	3,208.4	3,236.6	3,253.3	3,191.3	3,249.1	3,162.8	3,171.6	3,176.7
2 Securities in bank credit	693.7	697.3	710.0	706.1	697.2	699.3	699.9	698.5	707.7	695.7	694.8	695.5
3 Treasury and Agency securities[2]	477.6	474.0	476.7	473.2	462.1	463.8	462.4	456.6	460.6	457.4	456.4	453.5
4 Other securities	216.1	223.3	233.2	232.9	235.0	235.5	237.5	241.9	247.1	238.3	238.4	242.0
5 Loans and leases in bank credit[3]	2,337.7	2,464.9	2,465.5	2,476.6	2,511.2	2,537.3	2,553.4	2,492.8	2,541.4	2,467.2	2,476.8	2,481.2
6 Commercial and industrial	363.8	398.0	397.7	400.3	403.9	405.9	408.2	410.7	409.6	410.5	410.4	411.2
7 Real estate	1,509.3	1,590.9	1,598.2	1,603.0	1,624.3	1,638.4	1,657.7	1,598.3	1,649.5	1,573.8	1,582.1	1,585.3
8 Revolving home equity	126.3	121.6	120.0	121.6	121.9	121.2	121.0	112.8	122.2	108.5	110.7	110.7
9 Other	1,383.0	1,469.3	1,478.2	1,481.4	1,502.4	1,517.2	1,536.7	1,485.5	1,527.3	1,465.3	1,471.3	1,474.6
10 Consumer	348.7	354.2	347.1	346.6	355.0	360.9	355.5	351.4	351.1	350.4	351.9	351.5
11 Security[4]	10.7	11.1	11.0	11.7	11.6	11.5	11.3	11.8	11.6	11.6	11.8	12.2
12 Other loans and leases	105.2	110.6	111.3	115.0	116.4	120.6	120.8	120.5	119.7	120.9	120.6	121.0
13 Interbank loans	97.1	93.3	94.8	108.0	114.6	116.9	117.0	129.7	126.5	128.1	124.7	133.6
14 Cash assets[5]	109.4	109.5	108.9	107.2	110.6	112.4	110.7	109.7	111.1	108.9	108.5	109.2
15 Other assets[6]	237.2	248.4	268.0	272.4	284.2	291.7	293.7	285.2	287.3	286.9	280.0	283.1
16 **Total assets**[7]	**3,440.6**	**3,577.9**	**3,611.9**	**3,634.8**	**3,681.2**	**3,721.0**	**3,738.4**	**3,679.9**	**3,738.0**	**3,650.8**	**3,648.8**	**3,666.6**
Liabilities												
17 Deposits	2,563.4	2,653.5	2,674.4	2,709.5	2,746.6	2,755.3	2,766.8	2,756.2	2,773.1	2,740.4	2,743.0	2,759.9
18 Transaction	347.9	323.5	323.0	328.6	322.3	327.7	323.9	323.1	324.0	317.5	327.9	325.3
19 Nontransaction	2,215.5	2,330.0	2,351.4	2,380.9	2,424.3	2,427.5	2,442.9	2,433.1	2,449.1	2,423.0	2,415.1	2,434.6
20 Large time	454.5	500.3	495.8	501.7	502.0	497.5	501.3	493.3	503.5	489.8	489.7	492.3
21 Other	1,760.9	1,829.7	1,855.7	1,879.2	1,922.4	1,930.0	1,941.7	1,939.7	1,945.6	1,933.2	1,925.4	1,942.2
22 Borrowings	521.1	539.1	558.9	558.1	566.8	572.1	560.3	516.9	543.4	510.2	508.2	509.4
23 From banks in the U.S.	164.5	162.1	185.1	181.2	191.7	218.9	215.5	207.6	210.0	204.6	209.2	207.3
24 From others	356.6	377.0	373.8	376.8	375.1	353.2	344.8	309.3	333.5	305.5	298.9	302.2
25 Net due to related foreign offices	18.5	20.2	20.7	21.1	23.4	24.5	24.7	20.2	21.2	21.4	21.4	19.4
26 Other liabilities	73.8	78.3	86.0	86.6	87.1	90.2	91.6	91.3	92.2	90.2	91.1	91.6
27 **Total liabilities**	**3,176.8**	**3,291.2**	**3,340.1**	**3,375.3**	**3,424.0**	**3,442.1**	**3,443.5**	**3,384.5**	**3,429.9**	**3,362.2**	**3,363.7**	**3,380.3**
28 Residual (assets less liabilities)[8]	263.7	286.8	271.9	259.5	257.3	279.0	294.8	295.4	308.0	288.6	285.1	286.3
	Not seasonally adjusted											
Assets												
29 Bank credit	3,019.2	3,167.9	3,183.1	3,200.9	3,228.1	3,243.1	3,250.5	3,179.6	3,241.8	3,153.0	3,158.6	3,161.1
30 Securities in bank credit	695.1	696.1	707.5	705.4	699.5	699.1	698.7	700.5	708.5	697.4	696.8	698.4
31 Treasury and Agency securities[2]	479.0	472.7	474.3	472.5	464.5	463.7	461.2	458.6	461.4	459.1	458.4	456.4
32 Other securities	216.1	223.3	233.2	232.9	235.0	235.5	237.5	241.9	247.1	238.3	238.4	242.0
33 Loans and leases in bank credit[3]	2,324.1	2,471.8	2,475.6	2,495.5	2,528.6	2,544.0	2,551.8	2,479.1	2,533.2	2,455.6	2,461.8	2,462.7
34 Commercial and industrial	364.6	395.8	396.4	399.3	403.3	405.7	408.4	411.6	410.0	411.2	411.5	412.3
35 Real estate	1,500.0	1,596.8	1,606.1	1,618.3	1,634.3	1,642.2	1,657.4	1,589.3	1,645.0	1,567.3	1,571.2	1,572.5
36 Revolving home equity	125.6	122.3	120.7	121.5	121.5	120.7	120.7	112.2	121.9	108.0	110.1	109.9
37 Other	1,374.4	1,474.6	1,485.4	1,496.8	1,512.8	1,521.4	1,536.7	1,477.1	1,523.1	1,459.3	1,461.2	1,462.5
38 Other residential	516.6	553.6	554.7	561.5	572.1	575.4	585.9	522.1	570.9	505.2	505.8	505.4
39 Commercial	857.8	921.0	930.8	935.3	940.7	946.0	950.7	954.9	952.2	954.1	955.4	957.1
40 Consumer	344.8	355.3	349.5	350.3	362.3	366.3	356.8	347.3	347.5	346.0	348.5	347.1
41 Credit cards and related plans	183.5	192.6	188.1	189.1	201.4	202.9	194.1	185.7	186.0	184.4	186.9	185.5
42 Other	161.4	162.7	161.3	161.2	161.0	163.5	162.7	161.6	161.5	161.6	161.6	161.5
43 Security[4]	11.0	11.0	11.0	12.1	11.8	11.3	11.3	12.1	12.1	11.9	12.0	12.3
44 Other loans and leases	103.7	112.9	112.6	115.6	116.8	118.4	118.0	118.9	118.6	119.2	118.6	118.7
45 Interbank loans	102.9	91.3	97.3	114.5	118.7	115.7	120.1	136.7	136.7	133.0	131.5	138.9
46 Cash assets[5]	104.9	111.0	110.3	110.7	114.3	114.4	110.2	105.5	108.1	105.5	103.0	104.4
47 Other assets[6]	237.2	248.4	268.0	272.4	284.2	291.7	293.7	285.2	287.3	286.9	280.0	283.1
48 **Total assets**[7]	**3,429.6**	**3,583.0**	**3,623.5**	**3,663.1**	**3,708.8**	**3,728.4**	**3,738.3**	**3,670.9**	**3,737.8**	**3,642.5**	**3,637.0**	**3,651.6**
Liabilities												
49 Deposits	2,562.4	2,652.7	2,674.7	2,722.3	2,757.8	2,748.1	2,760.8	2,755.5	2,785.3	2,740.3	2,733.2	2,746.8
50 Transaction	345.7	322.2	323.0	331.5	333.9	329.4	320.0	321.0	306.7	309.5	325.4	346.6
51 Nontransaction	2,216.7	2,330.6	2,351.7	2,390.8	2,424.0	2,418.7	2,440.8	2,434.4	2,478.6	2,430.8	2,407.9	2,400.2
52 Large time	454.5	500.3	495.8	501.7	502.0	497.5	501.3	493.3	503.5	489.8	489.7	492.3
53 Other	1,762.2	1,830.2	1,856.0	1,889.1	1,922.0	1,921.2	1,939.5	1,941.1	1,975.1	1,941.0	1,918.2	1,907.9
54 Borrowings	521.1	539.1	558.9	558.1	566.8	572.1	560.3	516.9	543.4	510.2	508.2	509.4
55 From banks in the U.S.	164.5	162.1	185.1	181.2	191.7	218.9	215.5	207.6	210.0	204.6	209.2	207.3
56 From others	356.6	377.0	373.8	376.8	375.1	353.2	344.8	309.3	333.5	305.5	298.9	302.2
57 Net due to related foreign offices	18.5	20.2	20.7	21.1	23.4	24.5	24.7	20.2	21.2	21.4	21.4	19.4
58 Other liabilities	73.8	78.3	86.0	86.6	87.1	90.2	91.6	91.3	92.2	90.2	91.1	91.6
59 **Total liabilities**	**3,175.8**	**3,290.4**	**3,340.4**	**3,388.1**	**3,435.2**	**3,434.9**	**3,437.5**	**3,383.8**	**3,442.1**	**3,362.1**	**3,353.9**	**3,367.2**
60 Residual (assets less liabilities)[8]	253.8	292.6	283.1	275.0	273.6	293.5	300.8	287.1	295.7	280.4	283.1	284.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.[r]	Feb.[r]	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Seasonally adjusted											
Assets												
1 Bank credit	829.4	910.5[r]	915.7[r]	915.6[r]	930.9[r]	939.1	966.3	968.4	978.1	964.2	962.4	960.9
2 Securities in bank credit	345.3	370.7[r]	367.7[r]	372.5[r]	374.4[r]	377.1	385.0	391.3	390.8	394.5	388.9	388.9
3 Treasury and Agency securities[2]	78.4	84.5	81.2	82.8	84.5	82.1	86.1	86.2	88.4	90.2	84.0	82.7
4 Other securities	267.0	286.2[r]	286.6[r]	289.7[r]	290.0[r]	295.0	298.9	305.1	302.4	304.3	305.0	306.2
5 Loans and leases in bank credit[3]	484.1	539.8	547.9	543.1	556.4	562.0	581.3	577.1	587.3	569.7	573.4	572.0
6 Commercial and industrial	175.3	209.9	214.7	215.3	216.1	216.7	218.2	218.5	219.7	217.7	219.3	216.4
7 Real estate	21.3	23.5	23.9	23.5	24.4	24.9	24.5	25.8	24.9	25.2	25.6	26.5
8 Security[4]	156.1	165.8	167.1	166.9	173.8	176.6	189.3	186.3	194.0	179.9	183.1	184.0
9 Other loans and leases	131.5	140.7	142.2	137.4[r]	142.2	143.8	149.2	146.5	148.7	146.9	145.4	145.0
10 Interbank loans	47.6	57.1	62.0	65.7	64.1	67.3	66.5	62.3	67.3	64.9	59.1	60.7
11 Cash assets[5]	52.3	48.3	47.5	51.6	50.9	50.6	50.9	49.0	49.5	49.9	47.8	50.1
12 Other assets[6]	37.0	43.0[r]	39.2[r]	35.0[r]	35.6[r]	34.3	38.5	37.7	35.2	35.6	36.7	40.5
13 **Total assets**[7]	**965.8**	**1,058.4**	**1,063.9**	**1,067.4**	**1,080.9**	**1,090.8**	**1,121.7**	**1,116.9**	**1,129.6**	**1,114.0**	**1,105.4**	**1,111.7**
Liabilities												
14 Deposits	648.7	741.4	751.5[r]	764.1[r]	761.4[r]	771.3	788.0	821.0	805.4	804.8	819.6	837.6
15 Transaction	13.4	10.8	10.4	11.0	10.7	10.5	10.2	10.4	10.5	10.0	10.3	10.5
16 Nontransaction	635.3	730.6	741.2[r]	753.1[r]	750.7[r]	760.8	777.8	810.5	794.9	794.8	809.3	827.1
17 Borrowings	434.3[r]	446.7	468.6	489.2[r]	503.9[r]	509.0	517.0	534.2	546.9	548.1	522.2	520.0
18 From banks in the U.S.	58.6[r]	54.2[r]	56.0[r]	60.7[r]	59.7[r]	62.0	62.7	69.1	68.5	76.5	61.0	71.7
19 From others	375.7[r]	392.5[r]	412.6[r]	428.6[r]	444.2[r]	447.0	454.3	465.1	478.3	471.6	461.1	448.3
20 Net due to related foreign offices	−219.5	−252.1	−268.3	−297.4[r]	−292.0[r]	−304.3	−300.8	−356.6	−335.5	−357.7	−348.7	−375.4
21 Other liabilities	99.6	120.9	115.4	113.2[r]	115.1	116.8	119.8	117.6	112.1	119.3	118.9	120.6
22 **Total liabilities**	**963.0[r]**	**1,057.0[r]**	**1,067.2[r]**	**1,069.0**	**1,088.4[r]**	**1,092.8**	**1,124.0**	**1,116.2**	**1,129.0**	**1,114.5**	**1,112.0**	**1,102.8**
23 Residual (assets less liabilities)[8]	2.8[r]	1.4	−3.3	−1.6	−7.4	−2.1	−2.3	.7	.6	−.5	−6.6	8.9
	Not seasonally adjusted											
Assets												
24 Bank credit	832.4	905.7[r]	912.5[r]	916.9[r]	939.0[r]	947.4	971.7	971.7	979.6	968.3	966.7	964.0
25 Securities in bank credit	345.3	370.7[r]	367.7[r]	372.5[r]	374.4[r]	377.1	385.0	391.3	390.8	394.5	388.9	388.9
26 Treasury and Agency securities[2]	78.4	84.5	81.2	82.8	84.5	82.1	86.1	86.2	88.4	90.2	84.0	82.7
27 Trading account	28.2	27.7	24.0	25.4	24.5	21.7	26.0	29.6	31.7	31.7	28.2	27.5
28 Investment account	50.2	56.8	57.2	57.4	60.0[r]	60.4	60.1	56.6	56.7	58.4	55.7	55.2
29 Other securities	267.0	286.2[r]	286.6[r]	289.7[r]	290.0[r]	295.0	298.9	305.1	302.4	304.3	305.0	306.2
30 Trading account	157.0	178.5	178.1[r]	182.2[r]	182.0[r]	183.5	186.2	190.5	189.2	190.1	190.0	190.9
31 Investment account	110.0	107.6	108.5[r]	107.5	108.0	111.5	112.7	114.6	113.2	114.2	114.9	115.3
32 Loans and leases in bank credit[3]	487.1	535.0	544.7	544.4	564.5	570.3	586.7	580.4	588.8	573.9	577.7	575.1
33 Commercial and industrial	176.8	208.4[r]	211.8	213.0	216.8	218.8	221.1	220.3	221.6	219.7	221.3	218.0
34 Real estate	21.3	23.5	23.9	23.5	24.4	24.9	24.5	25.8	24.9	25.2	25.6	26.5
35 Security[4]	157.9	162.7	169.8	171.8	180.6	181.0	191.0	186.4	192.4	180.7	184.2	184.2
36 Other loans and leases	131.1	140.4	139.2	136.0	142.8	145.5	150.0	147.9	149.9	148.2	146.6	146.4
37 Interbank loans	47.6	57.1	62.0	65.7	64.1	67.3	66.5	62.3	67.3	64.9	59.1	60.7
38 Cash assets[5]	50.6	49.2	48.3	52.2	52.1	51.4	50.2	47.4	47.8	48.7	46.0	48.4
39 Other assets[6]	36.9	42.4	38.4[r]	34.4[r]	36.4[r]	35.5	39.3	37.6	35.9	36.4	35.4	40.2
40 **Total assets**[7]	**966.9**	**1,053.9[r]**	**1,060.7**	**1,068.7**	**1,091.1**	**1,101.0**	**1,127.2**	**1,118.5**	**1,130.2**	**1,117.7**	**1,106.6**	**1,112.9**
Liabilities												
41 Deposits	651.7	733.0	736.3[r]	751.6[r]	755.3[r]	774.0	789.4	824.7	802.7	809.2	822.1	846.9
42 Transaction	13.7	10.8	10.2	10.9	11.1	10.7	10.5	10.6	10.5	10.1	10.3	11.1
43 Nontransaction	638.1	722.2	726.0	740.7[r]	744.2[r]	763.3	778.8	814.1	792.2	799.0	811.8	835.8
44 Borrowings	434.3[r]	446.7	468.6	489.2[r]	503.9[r]	509.0	517.0	534.2	546.9	548.1	522.2	520.0
45 From banks in the U.S.	58.6[r]	54.2[r]	56.0[r]	60.7[r]	59.7[r]	62.0	62.7	69.1	68.5	76.5	61.0	71.7
46 From others	375.7[r]	392.5[r]	412.6[r]	428.6[r]	444.2[r]	447.0	454.3	465.1	478.3	471.6	461.1	448.3
47 Net due to related foreign offices	−221.3	−250.6	−264.5[r]	−291.7	−288.2	−302.2	−301.0	−358.8	−334.3	−359.7	−355.1	−376.3
48 Other liabilities	98.5	121.9	117.5	116.7[r]	117.3	118.0	119.7	116.3	112.8	118.0	115.2	120.1
49 **Total liabilities**	**963.2[r]**	**1,051.0**	**1,057.8**	**1,065.8**	**1,088.3**	**1,098.9**	**1,125.0**	**1,116.3**	**1,128.1**	**1,115.6**	**1,104.4**	**1,110.7**
50 Residual (assets less liabilities)[8]	3.8[r]	2.9	2.9	2.9	2.8	2.2	2.2	2.2	2.2	2.2	2.2	2.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006				2007			2007			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 7	Mar. 14	Mar. 21	Mar. 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	92.6	104.8[r]	103.8[r]	106.5	116.2	109.5	109.0	113.8	115.0	112.8	114.7	111.9
2 Revaluation losses on off-balance-sheet items[9]	79.4	91.0	91.5	90.2	96.2	90.5	91.7	94.6	95.8	92.0	98.3	91.8
3 Mortgage-backed securities[10]	593.0	620.4	621.4	623.6	625.6	628.8	639.6	633.0	635.0	637.4	636.3	632.3
4 Pass-through	459.9	481.7	473.6	483.8	491.6	494.8	505.9	507.4	508.3	510.4	510.7	507.8
5 CMO, REMIC, and other	133.2	138.8	147.8	139.8	134.0	134.0	133.8	125.5	126.8	127.0	125.6	124.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	−14.0	−3.0	−1.6	−2.8	−4.0	−6.0	−5.8	−3.3	−3.1	−3.3	−2.9	−3.6
7 Securitized consumer loans[12]	100.2	102.5	101.8	102.1	105.7[r]	105.1[r]	104.6[r]	106.1	105.9	106.0	106.3	106.2
8 Credit cards and related plans	70.4	68.7	67.1	66.6	67.2	67.3	67.6	69.5	69.4	69.2	69.6	69.6
9 Other	29.8	33.8	34.7	35.5	38.5[r]	37.8[r]	37.0[r]	36.6	36.6	36.8	36.7	36.6
10 Securitized business loans[12]	3.0	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	326.6	327.0[r]	331.7[r]	329.8[r]	322.7[r]	324.1[r]	325.2[r]	321.5	330.8	320.0	319.7	317.9
12 Securitized consumer loans[12]	272.0	278.8	282.9	285.4	286.6	285.7	286.4	289.9	289.0	290.1	288.9	291.2
13 Credit cards and related plans	268.1	275.3	279.4	281.7	283.0	282.1	282.8	286.4	285.5	286.5	285.3	287.7
14 Other	4.0	3.5	3.5	3.7	3.7	3.7	3.6	3.6	3.5	3.6	3.6	3.6
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	61.3	68.6	67.3[r]	66.8[r]	67.2[r]	64.7[r]	65.0[r]	65.6	66.4	67.1	66.3	63.3
16 Revaluation losses on off-balance-sheet items[9]	65.1	76.1	75.9[r]	73.9[r]	73.8[r]	72.8[r]	71.6[r]	71.5	72.1	72.5	72.1	69.7

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Seasonally adjusted											
Assets												
1 Bank credit	7,807.8	8,199.9	8,250.7	8,310.2	8,346.7	8,423.0	8,407.8	8,462.6	8,460.9	8,457.5	8,451.9	8,464.6
2 Securities in bank credit	2,170.6	2,209.4	2,222.8	2,225.2	2,216.9	2,235.1	2,262.1	2,275.2	2,286.3	2,281.8	2,272.9	2,272.5
3 Treasury and Agency securities[2]	1,197.0	1,212.1	1,209.8	1,197.2	1,200.2	1,204.1	1,212.5	1,186.3	1,211.3	1,200.4	1,181.3	1,175.3
4 Other securities	973.6	997.3	1,013.0	1,028.1	1,016.8	1,031.0	1,049.7	1,088.9	1,075.0	1,081.4	1,091.6	1,097.2
5 Loans and leases in bank credit[3]	5,637.2	5,990.5	6,027.9	6,084.9	6,129.7	6,187.9	6,145.7	6,187.4	6,174.6	6,175.7	6,179.0	6,192.1
6 Commercial and industrial	1,090.3[r]	1,176.6	1,182.0	1,191.2	1,194.7	1,202.6	1,210.3	1,218.6	1,216.8	1,211.0	1,218.3	1,220.0
7 Real estate	3,024.4	3,302.3	3,318.4	3,348.3	3,374.8	3,407.3	3,353.9	3,367.2	3,352.8	3,369.3	3,364.3	3,371.6
8 Revolving home equity	447.0	466.9	468.4	471.4	473.0	470.6	462.0	457.4	458.3	458.4	457.7	456.6
9 Other	2,577.4	2,835.4	2,850.0	2,876.8	2,901.8	2,936.7	2,891.8	2,909.7	2,894.5	2,910.8	2,906.6	2,914.9
10 Consumer	727.3	724.6	729.7	736.7	744.1	743.8	740.8	747.0	744.4	746.1	746.8	747.8
11 Security[4]	261.1	279.4	288.3	293.1	297.3	310.5	315.3	314.2	322.1	317.7	308.6	310.9
12 Other loans and leases	534.1[r]	507.6	509.4	515.7	518.8	523.8	525.4	540.6	538.4	531.7	541.1	541.8
13 Interbank loans	299.7	325.9	340.7	359.2	366.4	361.5	364.7	360.2	363.2	356.2	357.3	365.0
14 Cash assets[5]	310.6	300.2	297.4	301.0	302.5	304.4	294.5	295.8	292.1	294.5	292.8	305.4
15 Other assets[6]	755.7	821.0	813.3	833.5	844.1	855.1	854.9	855.0	863.7	856.1	853.1	850.6
16 **Total assets**[7]	**9,106.4**[r]	**9,578.0**	**9,633.3**	**9,733.8**	**9,790.3**	**9,875.4**	**9,854.1**	**9,905.5**	**9,911.6**	**9,896.3**	**9,887.0**	**9,917.3**
Liabilities												
17 Deposits	5,959.4	6,204.4	6,244.8	6,307.6	6,343.7	6,343.6	6,402.9	6,472.6	6,467.5	6,449.1	6,464.2	6,497.7
18 Transaction	661.1	635.8	646.8	630.8	645.5	633.5	640.0	642.8	637.9	633.3	639.3	651.2
19 Nontransaction	5,298.3	5,568.6	5,598.0	5,676.8	5,698.2	5,710.0	5,763.0	5,829.9	5,829.6	5,815.8	5,824.9	5,846.4
20 Large time	1,549.2	1,712.6	1,724.8	1,725.3	1,729.1	1,747.1	1,778.0	1,817.8	1,812.5	1,814.2	1,820.5	1,814.4
21 Other	3,749.2	3,856.0	3,873.2	3,951.6	3,969.1	3,962.9	3,984.9	4,012.1	4,017.1	4,001.6	4,004.4	4,032.0
22 Borrowings	1,779.2	1,910.9	1,946.0	1,958.9	1,958.1	1,972.4	1,984.6	1,979.7	1,982.3	1,990.0	1,961.3	1,978.5
23 From banks in the U.S.	366.6	389.1	395.1	403.3	417.8	418.1	419.1	411.5	407.4	407.1	412.9	411.1
24 From others	1,412.6	1,521.8	1,551.0	1,555.6	1,540.3	1,554.3	1,565.5	1,568.2	1,574.9	1,582.9	1,548.4	1,567.4
25 Net due to related foreign offices	49.0	30.0	24.1	61.1	60.7	72.4	6.9	−29.0	−26.3	−17.3	−23.8	−31.7
26 Other liabilities	543.8	558.8	560.1	565.5	571.3	578.6	588.5	600.6	604.9	603.7	602.2	598.2
27 **Total liabilities**	**8,331.4**	**8,704.1**	**8,775.1**	**8,893.1**	**8,933.8**	**8,966.9**	**8,983.0**	**9,023.9**	**9,028.4**	**9,025.5**	**9,003.9**	**9,042.7**
28 Residual (assets less liabilities)[8]	775.0[r]	873.9	858.3	840.7	856.5	908.4	871.2	881.6	883.1	870.8	883.1	874.7
	Not seasonally adjusted											
Assets												
29 Bank credit	7,792.3	8,200.1	8,285.0	8,354.7	8,370.8	8,433.2	8,388.0	8,450.5	8,430.4	8,434.8	8,444.0	8,461.2
30 Securities in bank credit	2,168.1	2,199.0	2,227.5	2,229.4	2,222.0	2,243.0	2,263.7	2,278.2	2,281.8	2,279.3	2,275.8	2,280.5
31 Treasury and Agency securities[2]	1,199.9	1,199.9	1,212.5	1,197.0	1,200.1	1,212.6	1,218.6	1,195.3	1,213.8	1,203.9	1,189.7	1,189.8
32 Other securities	968.1	999.1	1,014.9	1,032.4	1,022.0	1,030.4	1,045.0	1,082.9	1,068.0	1,075.5	1,086.1	1,090.7
33 Loans and leases in bank credit[3]	5,624.2	6,001.1	6,057.5	6,125.3	6,148.7	6,190.2	6,124.3	6,172.3	6,148.6	6,155.4	6,168.3	6,180.7
34 Commercial and industrial	1,097.3[r]	1,170.9	1,178.2	1,189.5	1,194.0	1,206.7	1,214.6	1,226.4	1,221.1	1,216.1	1,226.6	1,230.7
35 Real estate	3,010.6	3,312.9	3,340.0	3,361.7	3,377.8	3,403.4	3,336.6	3,353.0	3,333.1	3,352.7	3,349.0	3,358.3
36 Revolving home equity	445.6	468.0	468.5	470.2	470.8	470.9	458.6	455.9	453.8	454.4	456.3	457.2
37 Other	2,565.0	2,844.8	2,871.5	2,891.5	2,907.0	2,932.5	2,878.0	2,897.0	2,879.3	2,898.3	2,892.6	2,901.0
38 Consumer	720.6	726.5	733.2	747.9	756.4	748.6	735.0	739.9	734.8	736.2	740.7	743.3
39 Credit cards and related plans	299.6	308.6	313.1	331.5	332.8	320.9	308.4	312.5	308.1	308.9	313.9	316.4
40 Other	421.0	417.9	420.1	416.4	423.7	427.7	426.6	427.4	426.7	427.3	426.8	426.9
41 Security[4]	263.6	284.9	295.3	304.5	300.2	311.2	315.5	314.7	320.6	318.8	312.6	311.2
42 Other loans and leases	532.1[r]	506.0	510.8	521.5	520.2	520.3	522.7	538.4	539.0	531.6	539.5	537.3
43 Interbank loans	306.1	328.0	348.3	365.5	365.7	359.3	367.8	368.0	376.7	375.1	367.5	359.9
44 Cash assets[5]	305.5	302.9	305.3	317.0	313.7	302.8	284.5	291.0	280.5	284.3	290.5	302.0
45 Other assets[6]	758.5	821.4	813.4	831.0	840.2	849.0	849.3	858.2	861.9	866.5	857.5	849.7
46 **Total assets**[7]	**9,095.2**[r]	**9,583.6**	**9,683.1**	**9,797.9**	**9,821.2**	**9,875.6**	**9,821.7**	**9,899.7**	**9,881.5**	**9,893.0**	**9,891.5**	**9,904.7**
Liabilities												
47 Deposits	5,981.2	6,190.1	6,257.5	6,329.2	6,331.7	6,347.6	6,397.8	6,497.3	6,515.4	6,516.2	6,518.8	6,448.8
48 Transaction	668.9	630.9	653.0	665.3	653.6	624.9	635.9	650.4	620.4	606.3	662.0	698.8
49 Nontransaction	5,312.4	5,559.3	5,604.5	5,663.9	5,678.2	5,722.7	5,761.9	5,847.0	5,895.0	5,909.9	5,856.8	5,750.0
50 Large time	1,553.3	1,698.6	1,712.9	1,718.2	1,733.5	1,751.2	1,777.4	1,824.4	1,816.7	1,824.6	1,822.5	1,818.7
51 Other	3,759.0	3,860.6	3,891.6	3,945.7	3,944.6	3,971.5	3,984.5	4,022.5	4,078.3	4,085.3	4,034.2	3,931.3
52 Borrowings	1,783.4	1,910.0	1,940.9	1,947.0	1,956.2	1,970.3	1,976.0	1,983.7	1,960.4	1,969.3	1,955.0	2,009.8
53 From banks in the U.S.	369.5	389.6	395.9	400.9	417.1	416.9	418.1	414.1	409.7	411.5	413.7	412.2
54 From others	1,414.0	1,520.5	1,545.0	1,546.1	1,539.1	1,553.4	1,557.9	1,569.6	1,550.7	1,557.8	1,541.2	1,597.6
55 Net due to related foreign offices	34.3	36.4	35.7	70.2	69.2	80.5	−3.9	−47.3	−51.5	−47.8	−45.3	−33.8
56 Other liabilities	527.9	564.0	570.0	573.0	578.8	586.3	578.2	583.5	580.3	575.8	582.7	595.5
57 **Total liabilities**	**8,326.9**	**8,700.6**	**8,804.1**	**8,919.3**	**8,935.9**	**8,984.6**	**8,948.1**	**9,017.2**	**9,004.6**	**9,013.5**	**9,011.1**	**9,020.2**
58 Residual (assets less liabilities)[8]	768.3	883.0	879.0	878.6	885.2	891.0	873.5	882.5	876.9	879.5	880.4	884.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.r	Nov.r	Dec.r	Jan.r	Feb.r	Mar.r	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Seasonally adjusted											
Assets												
1 Bank credit	6,959.1r	7,284.2	7,335.0	7,379.2	7,407.1	7,456.1	7,438.7	7,468.7	7,472.7	7,461.6	7,458.5	7,466.5
2 Securities in bank credit	1,812.2	1,841.6	1,850.3	1,850.8	1,839.8	1,850.1	1,870.8	1,871.7	1,890.1	1,877.8	1,868.3	1,866.7
3 Treasury and Agency securities[2]	1,119.7	1,130.9	1,127.0	1,112.7	1,118.0	1,118.0	1,126.3	1,102.5	1,126.2	1,114.6	1,100.8	1,091.2
4 Other securities	692.4	710.7	723.3	738.1	721.8	732.1	744.6	769.3	763.9	763.2	767.5	775.5
5 Loans and leases in bank credit[3]	5,146.9	5,442.6	5,484.7	5,528.4	5,567.3	5,606.0	5,567.9	5,596.9	5,582.6	5,583.8	5,590.2	5,599.8
6 Commercial and industrial	909.6r	961.9	966.7	975.1	978.0	984.4	991.9	999.4	996.8	993.2	998.8	999.8
7 Real estate	3,002.3r	3,278.4	3,294.9	3,323.9	3,349.8	3,382.7	3,328.1	3,339.1	3,325.6	3,341.1	3,336.0	3,343.2
8 Revolving home equity	447.0	466.9	468.4	471.4	473.0	470.6	462.0	457.4	458.3	458.4	457.7	456.6
9 Other	2,555.3	2,811.5	2,826.4	2,852.5	2,876.8	2,912.2	2,866.1	2,881.7	2,867.3	2,882.7	2,878.4	2,886.6
10 Consumer	727.3	724.6	729.7	736.7	744.1	743.8	740.8	747.0	744.4	746.1	746.8	747.8
11 Security[4]	105.4	112.4	121.4	119.2	120.3	120.6	128.3	121.5	125.0	121.4	117.5	119.2
12 Other loans and leases	402.2r	365.4	372.1	373.5	375.1	374.5	378.7	389.9	390.7	382.0	391.1	389.7
13 Interbank loans	251.8	263.9	275.0	295.1	299.6	295.6	303.1	301.8	307.9	301.5	296.5	304.6
14 Cash assets[5]	261.2	252.7	245.8	250.1	251.9	253.5	245.5	250.4	245.9	249.9	248.7	258.9
15 Other assets[6]	715.6	781.8	778.4	797.9	809.7	816.6	817.1	816.9	819.0	820.3	816.0	811.6
16 **Total assets**[7]	**8,120.8r**	**8,514.1**	**8,565.9**	**8,652.8**	**8,699.6**	**8,753.7**	**8,737.1**	**8,770.0**	**8,777.7**	**8,765.7**	**8,752.0**	**8,773.8**
Liabilities												
17 Deposits	5,288.2	5,452.9	5,480.7	5,546.2	5,572.4	5,555.6	5,581.9	5,602.5	5,607.9	5,590.2	5,592.5	5,627.0
18 Transaction	648.4	625.5	635.8	620.0	635.0	623.4	629.5	630.7	626.7	620.9	627.8	638.8
19 Nontransaction	4,639.8	4,827.4	4,844.9	4,926.2	4,937.4	4,932.2	4,952.4	4,971.8	4,981.2	4,969.2	4,964.7	4,988.3
20 Large time	900.9	974.9	973.5	976.3	969.9	970.9	969.1	962.0	965.7	969.2	961.9	957.8
21 Other	3,738.9	3,852.6	3,871.4	3,949.8	3,967.5	3,961.3	3,983.3	4,009.8	4,015.5	4,000.0	4,002.9	4,030.5
22 Borrowings	1,360.8	1,442.3	1,456.8	1,455.0	1,449.1	1,455.4	1,450.4	1,447.4	1,448.6	1,459.4	1,421.0	1,452.2
23 From banks in the U.S.	314.3	333.2	334.4	343.6	355.8	355.5	350.1	348.9	342.3	346.8	349.9	350.2
24 From others	1,046.5	1,109.1	1,122.4	1,111.4	1,093.3	1,100.0	1,100.3	1,098.5	1,106.3	1,112.6	1,071.1	1,102.0
25 Net due to related foreign offices	266.7	298.2	321.5	353.1	365.0	373.2	363.5	367.9	351.4	367.4	372.8	370.3
26 Other liabilities	433.2	443.4	447.0	450.4	454.5	458.8	470.9	475.8	488.5	481.1	479.4	463.1
27 **Total liabilities**	**7,348.9**	**7,636.8**	**7,706.0**	**7,804.7**	**7,841.0**	**7,842.9**	**7,866.7**	**7,893.5**	**7,896.3**	**7,898.1**	**7,865.8**	**7,912.6**
28 Residual (assets less liabilities)[8]	771.9	877.2	859.9	848.1	858.6	910.8	870.4	876.5	881.4	867.6	886.2	861.2
	Not seasonally adjusted											
Assets												
29 Bank credit	6,936.9	7,287.6	7,368.0	7,415.6	7,422.9	7,460.8	7,415.6	7,451.5	7,438.8	7,432.8	7,443.0	7,457.5
30 Securities in bank credit	1,809.6	1,831.2	1,855.0	1,854.9	1,844.9	1,858.0	1,872.4	1,874.7	1,885.6	1,875.3	1,871.2	1,874.6
31 Treasury and Agency securities[2]	1,122.7	1,118.7	1,129.7	1,112.5	1,117.9	1,126.4	1,132.4	1,111.5	1,128.7	1,118.0	1,109.2	1,105.7
32 Other securities	686.9	712.5	725.2	742.4	727.0	731.5	739.9	763.3	756.9	757.3	761.9	768.9
33 Loans and leases in bank credit[3]	5,127.3r	5,456.4	5,513.1	5,560.6	5,578.0	5,602.9	5,543.2	5,576.7	5,553.1	5,557.5	5,571.9	5,582.9
34 Commercial and industrial	915.6r	959.1	965.2	972.7	975.2	985.6	994.3	1,006.1	999.4	997.1	1,005.7	1,009.1
35 Real estate	2,988.5	3,288.9	3,316.4	3,337.3	3,352.9	3,378.9	3,310.9	3,324.9	3,305.9	3,324.6	3,320.7	3,329.9
36 Revolving home equity	445.6	468.0	468.5	470.2	470.8	470.9	458.6	455.9	453.8	454.4	456.3	457.2
37 Other	2,542.9	2,820.9	2,847.9	2,867.2	2,882.1	2,907.9	2,852.3	2,869.0	2,852.1	2,870.2	2,864.4	2,872.7
38 Other residential	1,228.5	1,405.6	1,421.7	1,435.5	1,443.6	1,455.1	1,392.7	1,399.9	1,392.5	1,405.1	1,394.8	1,399.5
39 Commercial	1,314.4	1,415.3	1,426.3	1,431.6	1,438.5	1,452.9	1,459.6	1,469.1	1,459.6	1,465.1	1,469.6	1,473.2
40 Consumer	720.6	726.5	733.2	747.9	756.4	748.6	735.0	739.9	734.8	736.2	740.7	743.3
41 Credit cards and related plans	299.6	308.6	313.1	331.5	332.8	320.9	308.4	312.5	308.1	308.9	313.9	316.4
42 Other	421.0	417.9	420.1	416.4	423.7	427.7	426.6	427.4	426.7	427.3	426.8	426.9
43 Security[4]	103.9	115.1	123.5	123.9	118.8	119.6	128.4	119.7	123.8	120.1	117.1	116.4
44 Other loans and leases	398.8r	366.8	374.7	378.7	374.6	370.2	374.7	386.2	389.1	379.5	387.7	384.2
45 Interbank loans	258.2	266.0	282.6	301.5	298.8	293.4	306.2	309.6	321.4	320.4	306.6	299.5
46 Cash assets[5]	256.9	254.5	253.1	264.9	262.3	252.6	237.1	246.2	235.9	240.1	246.8	256.3
47 Other assets[6]	719.3	782.9	779.0	794.6	804.7	809.7	811.7	821.0	818.8	831.6	822.0	810.3
48 **Total assets**[7]	**8,104.7r**	**8,522.9**	**8,614.3**	**8,706.8**	**8,720.1**	**8,748.4**	**8,703.1**	**8,760.8**	**8,747.4**	**8,757.9**	**8,751.0**	**8,756.1**
Liabilities												
49 Deposits	5,301.0	5,453.9	5,505.9	5,573.9	5,557.7	5,558.2	5,573.1	5,615.4	5,648.6	5,643.3	5,636.8	5,564.2
50 Transaction	656.3	620.6	642.1	654.2	642.9	614.4	625.3	638.4	608.5	594.3	650.8	686.6
51 Nontransaction	4,644.7	4,833.2	4,863.8	4,919.7	4,914.8	4,943.8	4,947.8	4,977.0	5,040.2	5,049.0	4,986.0	4,877.6
52 Large time	896.1	975.9	973.9	975.7	971.8	973.9	964.9	956.8	963.4	965.3	953.4	947.9
53 Other	3,748.6	3,857.3	3,889.9	3,944.0	3,943.0	3,969.9	3,982.9	4,020.2	4,076.7	4,083.7	4,032.6	3,929.7
54 Borrowings	1,365.0	1,441.5	1,451.7	1,443.1	1,447.2	1,453.3	1,441.8	1,451.4	1,426.7	1,438.7	1,414.6	1,483.5
55 From banks in the U.S.	317.1	333.6	335.2	341.1	355.1	354.2	349.1	351.5	344.6	351.2	350.7	351.2
56 From others	1,047.9	1,107.8	1,116.5	1,101.9	1,092.1	1,099.1	1,092.7	1,099.9	1,082.1	1,087.5	1,063.9	1,132.3
57 Net due to related foreign offices	254.7	301.0	327.3	358.4	371.4	381.5	354.9	352.9	330.8	342.1	357.6	366.6
58 Other liabilities	419.1	446.5	453.3	455.7	460.8	466.6	462.0	460.7	466.6	456.4	463.8	459.4
59 **Total liabilities**	**7,339.8**	**7,642.8**	**7,738.3**	**7,831.0**	**7,837.1**	**7,859.6**	**7,831.8**	**7,880.4**	**7,872.7**	**7,880.6**	**7,872.8**	**7,873.8**
60 Residual (assets less liabilities)[8]	764.8	880.1	876.1	875.8	883.1	888.8	871.4	880.4	874.7	877.3	878.2	882.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Seasonally adjusted											
Assets												
1 Bank credit	3,912.1	4,107.7r	4,150.0r	4,169.3r	4,169.9r	4,204.0r	4,251.0r	4,259.2	4,271.9	4,255.6	4,251.2	4,253.8
2 Securities in bank credit	1,125.8	1,130.6r	1,141.9r	1,152.1r	1,139.9r	1,151.4r	1,175.9r	1,173.1	1,193.2	1,180.2	1,169.5	1,168.1
3 Treasury and Agency securities[2]	648.7	654.3r	652.6r	649.9r	653.9r	657.1r	673.5r	650.3	675.1	663.0	648.6	639.0
4 Trading account	42.7	51.5	53.3	49.1	54.8	51.7	63.0	63.1	75.4	69.2	59.5	59.8
5 Investment account	605.9	602.8r	599.3r	600.8r	599.0r	605.3r	610.5r	587.1	599.7	593.9	589.1	579.2
6 Mortgage-backed	520.7	530.1r	527.4r	531.1r	527.7r	536.3r	541.9r	521.8	530.6	526.3	524.2	515.0
7 Other	85.3	72.8	71.9	69.7	71.4	69.0	68.6	65.4	69.1	67.6	64.9	64.2
8 Other securities	477.1	476.3	489.3	502.2	486.0	494.3	502.5r	522.8	518.1	517.1	520.9	529.1
9 Trading account	230.4	222.1	233.1	245.7	228.7	231.4	242.9r	263.6	260.3	260.4	260.3	270.2
10 Investment account	246.7	254.2	256.2	256.5	257.3	262.9	259.5	259.2	257.8	256.7	260.6	258.8
11 State and local government	43.3	45.2	47.4	49.5	49.6	51.0	52.1	53.1	51.6	51.7	53.2	54.2
12 Other	203.4	209.0	208.8	207.0	207.7	211.9	207.4	206.1	206.2	205.0	207.4	204.6
13 Loans and leases in bank credit[3]	2,786.4	2,977.1r	3,008.1r	3,017.2r	3,030.0r	3,052.6r	3,075.0r	3,086.1	3,078.7	3,075.4	3,081.7	3,085.7
14 Commercial and industrial	542.1	564.4	566.6	571.5	572.4	576.4	581.4	584.6	583.4	580.5	584.1	583.1
15 Real estate	1,476.9	1,680.2r	1,691.9r	1,699.6r	1,711.4r	1,725.0r	1,729.8r	1,732.4	1,721.5	1,733.6	1,729.8	1,736.2
16 Revolving home equity	323.6	346.9	346.8	349.5	351.8	349.6	349.3	347.3	347.9	348.1	347.4	346.9
17 Other	1,153.3r	1,333.3r	1,345.1r	1,350.1r	1,359.6r	1,375.4r	1,380.6r	1,385.1	1,373.6	1,385.5	1,382.4	1,389.3
18 Other residential	708.2	850.5r	857.0r	861.4r	868.6r	873.9r	875.5r	875.7	870.4	879.0	872.8	876.4
19 Commercial	445.1	482.7	488.1	488.7	491.0r	501.5	505.0	509.4	503.2	506.5	509.6	512.9
20 Consumer	376.7	377.4	383.1	381.7	383.2	388.3	389.4	391.1	390.8	391.2	391.5	391.2
21 Security[4]	94.4	101.3r	109.7r	107.6r	108.9r	109.4r	116.5r	109.5	112.9	109.3	105.8	107.3
22 Federal funds sold to and repurchase agreements with broker–dealers	76.1	84.9	90.4	87.6	88.4	86.2	92.2	85.3	88.1	84.6	82.1	83.3
23 Other	18.3	16.4r	19.3r	20.0r	20.5r	23.2r	24.3r	24.3	24.8	24.7	23.6	24.0
24 State and local government	19.1	23.4	23.5	23.4r	23.2r	23.3r	23.5r	23.5	23.3	23.3	23.5	23.7
25 Agricultural	10.0	10.4	10.6	10.6	10.7	10.8	10.6	10.5	10.6	10.6	10.5	10.4
26 Federal funds sold to and repurchase agreements with others	20.1	25.7	29.2	25.3	28.7	30.5	32.9	39.6	39.2	33.0	43.5	40.3
27 All other loans	153.5	101.3	100.8	104.8r	99.8r	100.3r	102.7r	106.9	108.3	105.7	105.1	105.7
28 Lease-financing receivables	93.6	93.0	92.7	92.7	91.6	88.5	88.3	88.1	88.7	88.2	87.8	87.9
29 Interbank loans	154.1	169.0	167.0	180.6	182.7	178.6	173.5	170.1	164.8	166.9	169.4	176.9
30 Federal funds sold to and repurchase agreements with commercial banks	91.2	95.2	97.8	110.0	117.2	113.3	109.4	109.0	98.0	103.7	107.7	119.4
31 Other	62.9	73.8	69.2	70.6	65.4	65.3	64.0	61.0	66.8	63.2	61.7	57.5
32 Cash assets[5]	154.1	143.7	138.7	139.6	139.5	142.9	135.8	140.0	133.5	140.3	138.4	146.7
33 Other assets[6]	475.0	513.7r	506.0r	513.8r	518.0r	522.9r	531.9r	522.6	525.9	524.7	524.4	522.0
34 **Total assets**[7]	**4,663.3**	**4,901.0r**	**4,928.8r**	**4,970.1r**	**4,977.9r**	**5,016.5r**	**5,060.9r**	**5,060.3**	**5,064.4**	**5,055.9**	**5,051.9**	**5,067.8**
Liabilities												
35 Deposits	2,714.2	2,778.5	2,771.2	2,799.5	2,817.1	2,788.7	2,825.8	2,833.9	2,832.6	2,826.8	2,831.2	2,849.8
36 Transaction	308.9	302.5	307.2	297.7	307.3	299.5	306.4	306.1	308.9	303.3	308.5	311.9
37 Nontransaction	2,405.2	2,476.0	2,464.0	2,501.8	2,509.8	2,489.2	2,519.3	2,527.8	2,523.6	2,523.5	2,522.6	2,537.9
38 Large time	445.0	479.1	471.8	474.4	472.4	469.6	475.7	474.3	477.0	481.3	475.6	470.4
39 Other	1,960.3	1,996.9	1,992.2	2,027.4	2,037.4	2,019.6	2,043.6	2,053.5	2,046.6	2,042.2	2,047.0	2,067.5
40 Borrowings	844.9	883.4	898.8	888.2	876.9	895.1	933.4	931.2	940.0	948.6	911.3	929.8
41 From banks in the U.S.	152.9	148.1	153.2	151.9	136.9	139.9	142.5	140.9	136.5	143.3	143.9	139.2
42 From others	692.0	735.3	745.6	736.3	740.1	755.1	790.8	790.3	803.5	805.3	767.4	790.6
43 Net due to related foreign offices	247.9	277.5r	300.4r	329.7r	340.5r	348.5r	343.2r	353.2	336.9	352.0	358.5	356.1
44 Other liabilities	359.8	357.4r	360.4r	363.4r	364.3r	367.1r	379.7r	385.5	397.4	390.9	389.4	373.0
45 **Total liabilities**	**4,166.7**	**4,296.8r**	**4,330.7r**	**4,380.8r**	**4,398.9r**	**4,399.3r**	**4,482.0r**	**4,503.8**	**4,506.8**	**4,518.3**	**4,490.4**	**4,508.7**
46 Residual (assets less liabilities)[8]	496.6	604.3r	598.1r	589.4r	579.0r	617.2r	578.8r	556.4	557.6	537.6	561.5	559.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Not seasonally adjusted											
Assets												
47 Bank credit	3,901.1	4,103.3[r]	4,165.9[r]	4,186.7[r]	4,179.8[r]	4,210.3[r]	4,236.0[r]	4,253.0	4,250.1	4,237.8	4,245.2	4,256.5
48 Securities in bank credit	1,120.0	1,122.5[r]	1,148.4[r]	1,154.6[r]	1,145.8[r]	1,159.2[r]	1,171.8[r]	1,172.5	1,183.2	1,172.9	1,168.5	1,173.2
49 Treasury and Agency securities[2]	648.4	644.4[r]	657.2[r]	648.1[r]	654.5[r]	665.5[r]	674.0[r]	655.7	672.1	661.6	653.2	650.7
50 Trading account	43.4	49.0	55.8	47.2	52.2	54.8	63.8	64.0	74.8	68.9	60.1	61.7
51 Investment account	605.0	595.4[r]	601.3[r]	600.9[r]	602.4[r]	610.7[r]	610.2[r]	591.7	597.3	592.7	593.1	589.0
52 Mortgage-backed	519.1	524.0[r]	528.7[r]	531.1[r]	531.4[r]	541.2[r]	542.2[r]	525.9	528.1	524.7	527.8	524.4
53 Other	85.8	71.4	72.6	69.7	71.0	69.5	68.0	65.8	69.2	68.0	65.3	64.6
54 Other securities	471.6	478.1	491.2	506.6	491.2	493.7	497.8[r]	516.8	511.2	511.3	515.3	522.5
55 Trading account	227.8	223.0	234.0	247.9	231.2	231.1	240.7[r]	260.6	256.7	257.5	257.4	267.0
56 Investment account	243.8	255.2	257.2	258.7	260.0	262.6	257.1	256.2	254.4	253.7	257.9	255.5
57 State and local government	42.8	45.4	47.6	49.9	50.1	50.9	51.6	52.4	51.0	51.0	52.8	53.3
58 Other	201.0	209.8	209.7	208.8	209.9	211.6	205.5	203.8	203.4	202.7	205.1	202.2
59 Loans and leases in bank credit[3]	2,781.1	2,980.8[r]	3,017.5[r]	3,032.1[r]	3,034.0[r]	3,051.0[r]	3,064.1[r]	3,080.5	3,066.9	3,064.9	3,076.7	3,083.3
60 Commercial and industrial	546.1	562.9	566.1	569.7	569.8	577.5	583.0	589.1	585.1	583.0	588.6	589.7
61 Real estate	1,473.8	1,682.8[r]	1,698.2[r]	1,703.0[r]	1,710.7[r]	1,721.5[r]	1,721.6[r]	1,728.9	1,714.3	1,728.1	1,725.5	1,733.7
62 Revolving home equity	322.5	347.4	347.0	348.6	350.1[r]	350.2	346.4[r]	346.1	344.2	344.7	346.4	347.4
63 Other	1,151.4	1,335.5[r]	1,351.1[r]	1,354.4[r]	1,360.6[r]	1,371.3[r]	1,375.2[r]	1,382.8	1,370.1	1,383.4	1,379.1	1,386.2
64 Other residential	706.9	851.0[r]	860.2[r]	863.5[r]	868.1[r]	869.1[r]	870.6[r]	874.2	867.6	877.3	870.2	874.8
65 Commercial	444.5	484.5	490.9	490.9	492.5	502.1	504.6[r]	508.6	502.6	506.1	508.9	511.4
66 Consumer	374.3	377.0	383.0	385.6	390.1	391.9	387.7	388.6	387.2	387.6	389.4	389.8
67 Credit cards and related plans	113.4	120.5	124.0	130.1	129.9	126.9	122.7	123.2	122.1	122.0	124.4	125.0
68 Other	261.0	256.5	258.9	255.5	260.2	265.0	265.0	265.4	265.2	265.5	265.0	264.8
69 Security[4]	92.8	104.1[r]	111.4[r]	112.0[r]	107.5[r]	108.3[r]	116.3[r]	107.7	111.3	107.4	105.2	104.9
70 Federal funds sold to and repurchase agreements with broker–dealers	74.8	87.0	91.9	91.1	87.2	86.0	92.6	83.8	88.0	83.5	81.1	81.5
71 Other	18.0	17.0[r]	19.5[r]	20.9[r]	20.3[r]	22.3[r]	23.6[r]	23.9	23.3	23.9	24.2	23.4
72 State and local government	19.1	23.4	23.5	23.4[r]	23.2[r]	23.3[r]	23.5[r]	23.5	23.3	23.3	23.5	23.7
73 Agricultural	9.9	10.4	10.6	10.7	10.8	10.7	10.5	10.4	10.5	10.5	10.4	10.3
74 Federal funds sold to and repurchase agreements with others	20.1	25.7	29.2	25.3	28.7	30.5	32.9	39.6	39.2	33.0	43.5	40.3
75 All other loans	151.1	101.6[r]	102.9[r]	109.2[r]	100.6[r]	98.3[r]	100.0[r]	104.4	106.8	103.4	102.4	103.0
76 Lease-financing receivables	93.8	92.9	92.7	93.0	92.6	89.2	88.8	88.3	89.2	88.5	88.1	88.0
77 Interbank loans	158.3	168.7	168.1	182.8	183.1	173.3	169.5	174.9	169.2	174.8	174.1	177.5
78 Federal funds sold to and repurchase agreements with commercial banks	93.5	95.0	98.2	111.4	117.6	110.0	106.9	112.1	100.6	108.6	110.7	119.8
79 Other	64.7	73.7	69.8	71.3	65.5	63.3	62.7	62.8	68.6	66.2	63.4	57.7
80 Cash assets[5]	153.4	144.2	142.4	150.6	147.9	142.4	131.6	139.2	128.1	133.6	139.8	149.5
81 Other assets[6]	478.7	514.9[r]	506.6[r]	510.4[r]	513.0[r]	516.0[r]	526.5[r]	526.8	525.8	536.1	530.4	520.7
82 **Total assets**[7]	**4,659.5[r]**	**4,898.3[r]**	**4,950.1[r]**	**4,997.2[r]**	**4,991.7[r]**	**5,010.1[r]**	**5,032.2[r]**	**5,062.5**	**5,041.7**	**5,051.0**	**5,058.2**	**5,072.9**
Liabilities												
83 Deposits	2,720.0	2,779.2	2,783.6	2,816.0	2,809.6	2,797.4	2,817.6	2,839.5	2,855.5	2,852.2	2,858.9	2,808.2
84 Transaction	315.0	297.7	310.6	320.3	313.5	294.4	304.2	312.1	296.8	285.9	327.2	343.9
85 Nontransaction	2,404.9	2,481.5	2,473.0	2,495.7	2,496.1	2,503.0	2,513.4	2,527.4	2,558.6	2,566.3	2,531.8	2,464.3
86 Large time	440.2	480.2	472.2	473.8	474.3	472.6	471.6	469.1	474.8	477.4	467.1	460.5
87 Other	1,964.7	2,001.3	2,000.8	2,021.9	2,021.8	2,030.3	2,041.8	2,058.3	2,083.9	2,088.9	2,064.6	2,003.8
88 Borrowings	849.1	882.5	893.6	876.2	875.1	892.9	924.8	935.2	918.1	927.9	904.9	961.1
89 From banks in the U.S.	155.7	148.5	154.0	149.4	136.2	138.7	141.5	143.6	138.8	147.7	144.7	140.2
90 From others	693.4	734.0	739.6	726.8	738.9	754.2	783.2	791.6	779.3	780.2	760.2	820.9
91 Net due to related foreign offices	235.8	280.3[r]	306.2[r]	335.0[r]	346.9[r]	356.8[r]	334.7[r]	338.3	316.3	326.7	343.3	352.4
92 Other liabilities	345.8	360.5	366.8[r]	368.6[r]	370.6[r]	374.9[r]	370.7[r]	370.4	375.5	366.2	373.8	369.2
93 **Total liabilities**	**4,150.7**	**4,302.5[r]**	**4,350.2[r]**	**4,395.8[r]**	**4,402.1[r]**	**4,422.1[r]**	**4,447.8[r]**	**4,483.4**	**4,465.4**	**4,473.1**	**4,481.0**	**4,491.0**
94 Residual (assets less liabilities)[8]	508.8	595.8[r]	599.9[r]	601.4[r]	589.6[r]	588.0[r]	584.4[r]	579.1	576.3	577.8	577.3	581.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Seasonally adjusted											
Assets												
1 Bank credit	3,048.1	3,176.6r	3,183.9r	3,209.2r	3,236.6	3,253.4r	3,191.4r	3,210.4	3,203.2	3,207.7	3,208.4	3,212.8
2 Securities in bank credit	687.6	711.1r	707.3r	697.9r	699.3	699.9	698.6r	699.6	699.4	699.3	699.8	698.8
3 Treasury and Agency securities[2]	472.2	476.7	473.2	462.0r	463.5r	462.1r	456.5r	453.1	453.6	453.3	453.2	452.4
4 Other securities	215.3	234.4r	234.0r	235.9r	235.8r	237.8r	242.1r	246.5	245.8	246.1	246.6	246.4
5 Loans and leases in bank credit[3]	2,360.5	2,465.5	2,476.6	2,511.3r	2,537.3	2,553.4	2,492.8	2,510.8	2,503.8	2,508.4	2,508.5	2,514.1
6 Commercial and industrial	367.5r	397.5r	400.1r	403.7r	405.6r	407.9r	410.5r	414.9	413.4	412.7	414.7	416.7
7 Real estate	1,525.4	1,598.2	1,603.0	1,624.3	1,638.4	1,657.7	1,598.3	1,606.7	1,604.2	1,607.5	1,606.2	1,607.0
8 Revolving home equity	123.5	120.0	121.6	121.9	121.2	121.0	112.8	110.1	110.4	110.3	110.2	109.7
9 Other	1,402.0	1,478.2	1,481.4	1,502.4	1,517.2	1,536.7	1,485.5	1,496.6	1,493.7	1,497.2	1,496.0	1,497.3
10 Consumer	350.6	347.1	346.6	355.0	360.9	355.5	351.4	355.9	353.6	354.9	355.2	356.7
11 Security[4]	11.0	11.0	11.7	11.6	11.5	11.3	11.8	12.0	12.1	12.1	11.7	12.0
12 Other loans and leases	106.0r	111.6r	115.3r	116.7r	120.9r	121.0r	120.8r	121.4	120.6	121.1	120.7	121.7
13 Interbank loans	97.7	94.8	108.0	114.6	116.9	117.0	129.7	131.7	143.1	134.6	127.1	127.7
14 Cash assets[5]	107.2	108.9	107.2	110.5r	112.4	110.6r	109.7	110.4	112.4	109.5	110.2	112.3
15 Other assets[6]	240.6	268.0	272.4	284.1r	291.7	293.7	285.2	294.2	293.1	295.6	291.6	289.6
16 **Total assets**[7]	**3,458.7r**	**3,613.1r**	**3,635.9r**	**3,682.0r**	**3,721.1r**	**3,738.4**	**3,679.9**	**3,710.6**	**3,715.8**	**3,711.6**	**3,701.2**	**3,706.2**
Liabilities												
17 Deposits	2,574.0	2,674.4	2,709.5	2,746.6	2,755.3	2,766.9r	2,756.2	2,768.6	2,775.3	2,763.4	2,761.3	2,777.2
18 Transaction	339.5	323.0	328.6	322.3	327.7	323.9	323.1	324.6	317.8	317.6	319.3	326.9
19 Nontransaction	2,234.5	2,351.5r	2,380.9	2,424.3	2,427.6r	2,443.0r	2,433.1	2,444.0	2,457.5	2,445.7	2,442.1	2,450.4
20 Large time	455.9	495.8	501.7	501.9r	497.5	501.3	493.3	487.8	488.7	487.9	486.2	487.4
21 Other	1,778.6	1,855.7	1,879.2	1,922.4	1,930.1r	1,941.7	1,939.7	1,956.2	1,968.9	1,957.8	1,955.8	1,962.9
22 Borrowings	515.9	558.9	558.1	566.8	572.1	560.4r	517.1r	516.2	508.6	510.8	509.7	522.4
23 From banks in the U.S.	161.4	185.1	181.2	191.7	218.9	215.5	207.6	208.0	205.8	203.5	206.0	211.0
24 From others	354.5	373.8	376.8	375.1	353.2	344.8	309.5r	308.2	302.7	307.3	303.7	311.4
25 Net due to related foreign offices	18.9	20.7	21.1	23.4	24.5	24.7	20.2	14.7	14.5	15.4	14.4	14.2
26 Other liabilities	73.4	86.0	86.6	87.1	90.2	91.6	91.2r	90.3	91.1	90.2	90.0	90.1
27 **Total liabilities**	**3,182.1**	**3,340.1**	**3,375.3**	**3,424.0**	**3,442.1**	**3,443.6r**	**3,384.7r**	**3,389.7**	**3,389.5**	**3,379.8**	**3,375.4**	**3,404.0**
28 Residual (assets less liabilities)[8]	276.5	273.0r	260.6r	258.0r	279.0	294.8	295.3r	320.9	326.3	331.8	325.8	302.2
	Not seasonally adjusted											
Assets												
29 Bank credit	3,035.9r	3,184.3r	3,202.1r	3,228.9r	3,243.2r	3,250.6r	3,179.6	3,198.5	3,188.6	3,195.0	3,197.9	3,201.0
30 Securities in bank credit	689.7	708.7r	706.6r	700.3r	699.2r	698.7	700.5	702.3	702.4	702.4	702.6	701.4
31 Treasury and Agency securities[2]	474.3	474.3	472.5	464.4r	463.4r	460.9r	458.4r	455.8	456.6	456.3	456.0	455.0
32 Other securities	215.3	234.4r	234.0r	235.9r	235.8r	237.8r	242.1r	246.5	245.8	246.1	246.6	246.4
33 Loans and leases in bank credit[3]	2,346.2r	2,475.6	2,495.5	2,528.6	2,544.0	2,551.8	2,479.1	2,496.2	2,486.2	2,492.6	2,495.2	2,499.6
34 Commercial and industrial	369.5r	396.2r	399.1r	403.0r	405.5r	408.1r	411.3r	417.0	414.3	414.1	417.0	419.4
35 Real estate	1,514.6	1,606.1	1,618.3	1,634.3	1,642.2	1,657.4	1,589.3	1,596.0	1,591.6	1,596.5	1,595.2	1,596.3
36 Revolving home equity	123.1	120.7	121.5	121.5	120.7	120.7	112.2	109.8	109.6	109.7	109.9	109.8
37 Other	1,391.5	1,485.4	1,496.8	1,512.8	1,521.5r	1,536.7	1,477.1	1,486.2	1,482.0	1,486.7	1,485.3	1,486.4
38 Other residential	521.6	554.7	561.5	572.1	575.4	585.9	522.1	525.7	524.9	527.7	524.6	524.7
39 Commercial	869.9	930.8	935.3	940.7	946.1r	950.8r	955.0r	960.4	957.0	959.0	960.7	961.8
40 Consumer	346.2	349.5	350.3	362.3	366.3	356.8	347.3	351.3	347.6	348.6	351.3	353.5
41 Credit cards and related plans	186.2	188.1	189.1	201.4	202.9	194.1	185.7	189.3	186.0	186.9	189.5	191.4
42 Other	160.0	161.3	161.2	161.0	163.5	162.7	161.6	161.9	161.6	161.7	161.8	162.0
43 Security[4]	11.0	11.0	12.1	11.8	11.3	11.3	12.1	12.0	12.6	12.7	11.9	11.4
44 Other loans and leases	104.8r	112.8r	115.9r	117.1r	118.7r	118.3r	119.1r	120.0	120.2	120.7	119.8	119.0
45 Interbank loans	99.9	97.3	114.5	118.7	115.7	120.1	136.7	134.7	152.2	145.7	132.5	122.0
46 Cash assets[5]	103.6	110.3	110.7	114.3	114.4	110.2	105.5	107.0	107.8	106.5	107.0	106.8
47 Other assets[6]	240.6	268.0	272.4	284.1r	291.7	293.7	285.2	294.2	293.1	295.6	291.6	289.6
48 **Total assets**[7]	**3,445.1**	**3,624.6r**	**3,664.2r**	**3,709.5r**	**3,728.4**	**3,738.3**	**3,671.0r**	**3,698.3**	**3,705.7**	**3,706.9**	**3,692.8**	**3,683.1**
Liabilities												
49 Deposits	2,581.0	2,674.7	2,722.3	2,757.8	2,748.1	2,760.9r	2,755.4r	2,775.9	2,793.2	2,791.0	2,777.8	2,756.0
50 Transaction	341.3	323.0	331.5	333.9	329.4	320.0	321.0	326.3	311.6	308.4	323.6	342.7
51 Nontransaction	2,239.7	2,351.7	2,390.8	2,424.0	2,418.7	2,440.8	2,434.4	2,449.6	2,481.5	2,482.7	2,454.2	2,413.4
52 Large time	455.9	495.8	501.7	501.9r	497.5	501.3	493.3	487.8	488.7	487.9	486.2	487.4
53 Other	1,783.8	1,856.0	1,889.1	1,922.1r	1,921.3r	1,939.6r	1,941.1	1,961.8	1,992.9	1,994.8	1,968.0	1,925.9
54 Borrowings	515.9	558.9	558.1	566.8	572.1	560.4r	517.1r	516.2	508.6	510.8	509.7	522.4
55 From banks in the U.S.	161.4	185.1	181.2	191.7	218.9	215.5	207.6	208.0	205.8	203.5	206.0	211.0
56 From others	354.5	373.8	376.8	375.1	353.2	344.8	309.5r	308.2	302.7	307.3	303.7	311.4
57 Net due to related foreign offices	18.9	20.7	21.1	23.4	24.5	24.7	20.2	14.7	14.5	15.4	14.4	14.2
58 Other liabilities	73.4	86.0	86.6	87.1	90.2	91.6	91.2r	90.3	91.1	90.2	90.0	90.1
59 **Total liabilities**	**3,189.1**	**3,340.4**	**3,388.1**	**3,435.2**	**3,435.0r**	**3,437.6r**	**3,384.0r**	**3,397.0**	**3,407.3**	**3,407.4**	**3,391.9**	**3,382.8**
60 Residual (assets less liabilities)[8]	256.0	284.3r	276.1r	274.4r	293.5	300.7r	287.0r	301.3	298.4	299.4	300.9	300.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Seasonally adjusted											
Assets												
1 Bank credit	848.7	915.7	915.6	930.9	939.5[r]	966.9[r]	969.1[r]	993.9	988.2	995.9	993.4	998.1
2 Securities in bank credit	358.4	367.7	372.5	374.5[r]	377.1	385.0	391.3	403.5	396.2	404.0	404.6	405.8
3 Treasury and Agency securities[2]	77.2	81.2	82.8	84.5	82.1	86.2[r]	86.2	83.9	85.1	85.9	80.5	84.1
4 Other securities	281.2	286.6	289.7	290.0	295.0	298.9	305.1	319.6	311.0	318.1	324.1	321.8
5 Loans and leases in bank credit[3]	490.3	547.9	543.1	556.5[r]	562.4[r]	581.8[r]	577.8[r]	590.5	592.0	591.9	588.8	592.3
6 Commercial and industrial	180.7	214.7	215.3	216.1	216.7	218.2	218.5	219.1	220.0	217.7	219.5	220.1
7 Real estate	22.1	23.9	23.5	24.4	24.9	24.5	25.7[r]	28.0	27.2	28.1	28.2	28.3
8 Security[4]	155.6	167.1	167.0[r]	173.9[r]	177.0[r]	189.8[r]	187.0[r]	192.7	197.1	196.3	191.1	191.6
9 Other loans and leases	131.9	142.2	137.4	142.2	143.8	149.2	146.7[r]	150.7	147.7	149.7	149.9	152.1
10 Interbank loans	47.9	62.0	65.7	64.1	66.8[r]	65.9[r]	61.6[r]	58.4	55.3	54.7	60.8	60.4
11 Cash assets[5]	49.4	47.5	51.6	50.9	50.6	50.9	49.0	45.5	46.2	44.7	44.1	46.5
12 Other assets[6]	40.1	39.2	35.0	35.6	34.3	38.5	37.7	38.2	44.7	35.8	37.1	39.0
13 **Total assets**[7]	**985.6**	**1,063.9**	**1,067.4**	**1,080.9**	**1,090.7[r]**	**1,121.6[r]**	**1,117.0[r]**	**1,135.5**	**1,133.9**	**1,130.5**	**1,135.0**	**1,143.5**
Liabilities												
14 Deposits	671.2	751.5	764.1	761.4	771.3	788.0	821.0	870.2	859.6	858.9	871.7	870.6
15 Transaction	12.7	10.4	11.0	10.7	10.5	10.2	10.4	12.1	11.2	12.4	11.5	12.4
16 Nontransaction	658.5	741.2	753.1	750.7	760.8	777.8	810.6[r]	858.1	848.4	846.6	860.2	858.2
17 Borrowings	418.4	468.6	489.2	503.9	509.0	517.0	534.2	532.3	533.7	530.6	540.3	526.2
18 From banks in the U.S.	52.3	56.0	60.7	59.7	62.0	62.7	69.0[r]	62.6	65.1	60.3	63.0	60.9
19 From others	366.1	412.6	428.6	444.2	447.0	454.3	465.2[r]	469.7	468.7	470.3	477.3	465.3
20 Net due to related foreign offices	−217.7	−268.3	−297.4	−292.0	−304.3	−300.8	−356.6	−396.9	−377.6	−384.7	−396.6	−402.0
21 Other liabilities	110.6	115.4	113.2	115.1	116.8	119.8	117.6	124.8	116.4	122.6	122.7	135.1
22 **Total liabilities**	**982.6**	**1,067.2**	**1,069.0**	**1,088.4**	**1,092.8**	**1,124.0**	**1,116.2**	**1,130.4**	**1,132.1**	**1,127.4**	**1,138.2**	**1,130.0**
23 Residual (assets less liabilities)[8]	3.0	−3.3	−1.6	−7.4	−2.1	−2.4[r]	.7	5.1	1.8	3.1	−3.2	13.5
	Not seasonally adjusted											
Assets												
24 Bank credit	855.4	912.4[r]	916.9	939.1[r]	947.8[r]	972.3[r]	972.4[r]	999.0	991.6	1,002.0	1,001.0	1,003.7
25 Securities in bank credit	358.4	367.7	372.5	374.5[r]	377.1	385.0	391.3	403.5	396.2	404.0	404.6	405.8
26 Treasury and Agency securities[2]	77.2	81.2	82.8	84.5	82.1	86.2[r]	86.2	83.9	85.1	85.9	80.5	84.1
27 Trading account	24.9	24.0	25.4	24.5	21.7	26.0	29.6	25.9	28.0	28.6	23.5	24.3
28 Investment account	52.3	57.2	57.4	60.0	60.4	60.1	56.6	57.9	57.1	57.2	56.9	59.8
29 Other securities	281.2	286.6	289.7	290.0	295.0	298.9	305.1	319.6	311.0	318.1	324.1	321.8
30 Trading account	170.2	178.1	182.2	182.0	183.5	186.2	190.5	203.3	194.9	200.3	205.2	205.2
31 Investment account	111.0	108.5	107.5	108.0	111.5	112.7	114.6	116.3	116.2	117.9	118.9	116.5
32 Loans and leases in bank credit[3]	497.0	544.7	544.4	564.6[r]	570.7[r]	587.3[r]	581.1[r]	595.6	595.5	598.0	596.4	597.8
33 Commercial and industrial	181.7	211.8	213.0	216.8	218.8	221.1	220.3	220.4	221.6	219.0	220.9	221.6
34 Real estate	22.1	23.9	23.5	24.4	24.9	24.5	25.7[r]	28.0	27.2	28.1	28.2	28.3
35 Security[4]	159.8	169.8	171.8	180.7[r]	181.5[r]	191.6[r]	187.1[r]	195.0	196.8	198.7	195.5	194.8
36 Other loans and leases	133.4	139.2	136.1[r]	142.8	145.5	150.0	148.0[r]	152.2	149.9	152.1	151.8	153.1
37 Interbank loans	47.9	62.0	65.7	64.1	66.8[r]	65.9[r]	61.6[r]	58.4	55.3	54.7	60.8	60.4
38 Cash assets[5]	48.6	48.3	52.2	52.1	51.4	50.2	47.4	44.7	44.6	44.1	43.6	45.7
39 Other assets[6]	39.2	38.4	34.4	36.4	35.5	39.3	37.6	37.3	43.0	34.9	35.5	39.4
40 **Total assets**[7]	**990.5**	**1,060.7**	**1,068.7**	**1,091.1**	**1,101.0**	**1,127.2**	**1,118.5**	**1,139.0**	**1,134.1**	**1,135.1**	**1,140.5**	**1,148.6**
Liabilities												
41 Deposits	680.2	736.3	751.6	755.3	774.0	789.4	824.7	882.0	866.8	872.9	882.0	884.5
42 Transaction	12.6	10.2	10.9	11.1	10.7	10.5	10.6	12.0	11.9	12.0	11.3	12.2
43 Nontransaction	667.7	726.0	740.7	744.2	763.3	778.8	814.1	870.0	854.9	860.9	870.8	872.4
44 Borrowings	418.4	468.6	489.2	503.9	509.0	517.0	534.2	532.3	533.7	530.6	540.3	526.2
45 From banks in the U.S.	52.3	56.0	60.7	59.7	62.0	62.7	69.0[r]	62.6	65.1	60.3	63.0	60.9
46 From others	366.1	412.6	428.6	444.2	447.0	454.3	465.2[r]	469.7	468.7	470.3	477.3	465.3
47 Net due to related foreign offices	−220.4	−264.5	−291.7	−288.2	−302.2	−301.0	−358.9[r]	−400.3	−382.3	−389.9	−403.0	−400.5
48 Other liabilities	108.8	117.5	116.7	117.3	118.0	119.7	116.3	122.8	113.7	119.4	118.9	136.1
49 **Total liabilities**	**987.1**	**1,057.8**	**1,065.8**	**1,088.3**	**1,098.8[r]**	**1,125.0**	**1,116.3**	**1,136.8**	**1,131.9**	**1,132.9**	**1,138.3**	**1,146.5**
50 Residual (assets less liabilities)[8]	3.4	2.9	2.9	2.8	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006			2007				2007			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 4	Apr. 11	Apr. 18	Apr. 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	111.4	103.8	106.5	116.2	109.5	109.0	113.8	119.4	115.5	115.6	119.8	122.3
2 Revaluation losses on off-balance-sheet items[9]	96.6	91.5	90.2	96.2	90.5	91.7	94.6	99.6	95.6	96.1	101.4	101.7
3 Mortgage-backed securities[10]	608.6	621.7r	624.6r	627.2r	631.1r	642.5r	636.4r	616.0	615.2	614.3	617.7	613.4
4 Pass-through	476.5	473.9r	484.7r	493.2r	497.0r	508.7r	510.9r	492.5	493.8	491.3	494.6	491.1
5 CMO, REMIC, and other	132.1	147.8	139.8	134.0	134.0	133.8	125.5	123.5	121.4	123.0	123.1	122.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	−19.4	−1.6	−2.8	−4.0	−6.0	−5.8	−3.3	−4.5	−3.8	−5.1	−4.3	−4.4
7 Securitized consumer loans[12]	101.9	101.8	102.1	105.7	105.4r	105.1r	106.5r	106.1	106.4	106.4	105.4	105.3
8 Credit cards and related plans	71.0	67.1	66.6	67.2	67.3	67.6	69.5	69.8	69.5	69.8	69.3	69.3
9 Other	30.9	34.7	35.5	38.5	38.1r	37.4r	37.1r	36.3	36.9	36.7	36.1	36.0
10 Securitized business loans[12]	2.9	2.2	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	322.0	332.5r	330.7r	323.2r	324.2r	325.2	321.6r	315.4	316.1	315.9	314.7	314.8
12 Securitized consumer loans[12]	271.4	282.9	285.4	286.6	285.7	286.4	289.9	288.7	290.9	290.1	288.2	288.2
13 Credit cards and related plans	267.4	279.4	281.7	283.0	282.1	282.8	286.4	285.1	287.4	286.6	284.7	284.7
14 Other	4.0	3.5	3.7	3.7	3.7	3.6	3.6	3.5	3.5	3.5	3.6	3.5
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	68.6	67.3	66.8	67.2	64.7	65.0	65.6	66.7	64.5	66.4	67.1	67.0
16 Revaluation losses on off-balance-sheet items[9]	72.3	75.9	73.9	73.8	72.8	71.6	71.5	73.4	70.7	73.0	74.0	74.5

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,928.6	8,264.6	8,325.0	8,362.9	8,442.2	8,430.8	8,491.5	8,542.4	8,531.7	8,530.3	8,540.5	8,574.7
2 Securities in bank credit	2,206.4	2,228.1	2,227.6	2,219.5	2,239.4	2,266.6	2,278.8	2,284.3	2,274.8	2,275.9	2,296.6	2,294.5
3 Treasury and Agency securities[2]	1,196.3	1,216.9	1,200.5	1,201.6	1,205.9	1,213.1	1,189.2	1,177.0	1,173.3	1,175.8	1,181.3	1,179.8
4 Other securities	1,010.1	1,011.2	1,027.1	1,017.9	1,033.5	1,053.6	1,089.6	1,107.3	1,101.5	1,100.0	1,115.3	1,114.7
5 Loans and leases in bank credit[3]	5,722.2	6,036.6	6,097.4	6,143.3	6,202.7	6,164.1	6,212.6	6,258.1	6,256.9	6,254.4	6,243.9	6,280.2
6 Commercial and industrial	1,113.5	1,185.0	1,195.6	1,202.7	1,211.9	1,220.4	1,227.6	1,242.9	1,242.8	1,249.2	1,236.4	1,243.1
7 Real estate	3,049.6	3,323.9	3,356.6	3,380.6	3,413.8	3,362.4	3,384.7	3,394.3	3,394.6	3,385.6	3,396.0	3,400.1
8 Revolving home equity	442.5	468.7	472.0	474.0	471.6	463.2	458.7	458.7	457.8	458.5	459.1	459.8
9 Other	2,607.1	2,855.2	2,884.6	2,906.6	2,942.2	2,899.3	2,926.1	2,935.5	2,936.9	2,927.1	2,936.9	2,940.3
10 Consumer	736.0	730.3	737.7	745.9	745.5	742.6	748.6	752.0	748.7	750.4	751.0	757.8
11 Security[4]	281.5	288.7	293.3	297.3	310.1	314.6	313.2	326.7	331.3	331.1	326.7	324.0
12 Other loans and leases	541.6	508.6	514.1	516.8	521.5	524.0	538.6	542.3	539.6	538.1	533.7	555.2
13 Interbank loans	286.1	340.1	358.9	368.7	362.2	365.1	359.5	354.3	351.7	352.7	355.5	355.5
14 Cash assets[5]	293.3	289.3	295.7	298.8	300.3	290.0	292.3	291.7	292.7	283.8	299.6	290.8
15 Other assets[6]	790.2	824.1	840.7	846.7	859.1	857.3	852.4	852.8	847.8	849.6	850.1	863.7
16 **Total assets**[7]	**9,230.4**	**9,649.6**	**9,750.6**	**9,808.1**	**9,895.5**	**9,875.6**	**9,927.3**	**9,972.7**	**9,955.4**	**9,948.0**	**9,977.0**	**10,016.2**
Liabilities												
17 Deposits	5,856.8	6,123.6	6,189.6	6,231.9	6,230.4	6,274.9	6,332.6	6,352.2	6,322.5	6,360.2	6,399.3	6,334.8
18 Transaction	673.7	642.6	627.4	644.2	631.4	635.9	632.3	650.7	632.8	629.5	658.9	688.1
19 Nontransaction	5,183.1	5,480.9	5,562.2	5,587.7	5,599.0	5,639.0	5,700.3	5,701.4	5,689.7	5,730.7	5,740.4	5,646.7
20 Large time	1,529.9	1,681.1	1,684.6	1,689.8	1,705.7	1,733.7	1,770.7	1,802.7	1,798.1	1,805.2	1,816.5	1,797.3
21 Other	3,653.2	3,799.9	3,877.6	3,897.9	3,893.2	3,905.4	3,929.6	3,898.7	3,891.5	3,925.5	3,923.9	3,849.4
22 Borrowings	1,850.7	1,969.5	1,984.2	1,994.5	2,019.5	2,044.1	2,060.9	2,058.5	2,064.1	2,046.0	2,053.8	2,063.7
23 From banks in the U.S.	369.8	402.6	411.5	414.4	411.5	417.6	428.5	423.8	418.5	429.2	412.4	430.9
24 From others	1,481.0	1,566.9	1,572.7	1,580.1	1,608.1	1,626.5	1,632.4	1,634.7	1,645.6	1,616.8	1,641.4	1,632.8
25 Net due to related foreign offices	63.3	15.9	49.8	47.7	58.8	−5.6	−41.1	−49.6	−36.4	−76.2	−58.8	−21.4
26 Other liabilities	565.9	563.7	571.8	576.5	580.3	587.2	598.3	599.0	590.9	600.2	598.4	608.3
27 **Total liabilities**	**8,336.8**	**8,672.6**	**8,795.4**	**8,850.5**	**8,889.1**	**8,900.5**	**8,950.7**	**8,960.0**	**8,941.0**	**8,930.2**	**8,992.6**	**8,985.4**
28 Residual (assets less liabilities)[8]	893.7	977.0	955.1	957.5	1,006.4	975.1	976.6	1,012.6	1,014.5	1,017.8	984.4	1,030.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,923.1	8,299.9	8,371.0	8,387.2	8,451.8	8,410.3	8,478.7	8,528.7	8,526.5	8,513.6	8,516.5	8,561.6
30 Securities in bank credit	2,214.4	2,233.6	2,233.1	2,224.9	2,246.6	2,267.5	2,281.2	2,290.7	2,280.7	2,280.0	2,301.1	2,304.4
31 Treasury and Agency securities[2]	1,206.8	1,220.5	1,201.6	1,201.8	1,213.7	1,218.6	1,197.6	1,186.1	1,184.0	1,183.6	1,188.7	1,189.1
32 Other securities	1,007.6	1,013.1	1,031.4	1,023.1	1,032.9	1,048.9	1,083.6	1,104.6	1,096.7	1,096.4	1,112.4	1,115.2
33 Loans and leases in bank credit[3]	5,708.7	6,066.3	6,137.9	6,162.4	6,205.2	6,142.8	6,197.5	6,238.1	6,245.8	6,233.6	6,215.4	6,257.2
34 Commercial and industrial	1,119.6	1,181.2	1,194.0	1,202.0	1,216.0	1,224.7	1,235.5	1,249.6	1,250.0	1,255.3	1,243.2	1,249.2
35 Real estate	3,047.3	3,345.5	3,370.1	3,383.7	3,409.9	3,345.2	3,370.4	3,392.8	3,397.9	3,387.8	3,392.4	3,394.5
36 Revolving home equity	443.5	468.8	470.7	471.7	471.9	459.7	457.1	459.8	459.0	459.6	460.1	460.7
37 Other	2,603.9	2,876.7	2,899.3	2,911.9	2,938.0	2,885.5	2,913.3	2,933.1	2,938.9	2,928.1	2,932.3	2,933.8
38 Consumer	730.3	733.9	749.0	758.3	750.4	736.8	741.5	746.1	741.8	744.6	745.9	752.3
39 Credit cards and related plans	307.1	314.0	332.4	334.1	322.3	310.0	314.3	317.7	314.4	317.0	318.1	321.8
40 Other	423.2	419.9	416.6	424.2	428.1	426.8	427.2	428.4	427.4	427.6	427.8	430.5
41 Security[4]	272.2	295.6	304.8	300.2	310.8	314.7	313.7	310.6	320.2	311.8	304.0	308.2
42 Other loans and leases	539.2	510.0	520.0	518.2	518.0	521.4	536.4	538.9	536.0	534.1	530.0	553.1
43 Interbank loans	282.9	347.8	365.3	367.9	360.1	368.4	367.3	350.3	349.3	353.8	343.0	351.6
44 Cash assets[5]	290.1	296.9	311.5	309.9	298.6	280.3	287.7	288.2	281.9	274.1	282.2	312.4
45 Other assets[6]	795.0	824.2	838.2	842.8	853.1	851.7	855.6	857.9	855.4	858.5	849.7	869.1
46 **Total assets**[7]	**9,223.5**	**9,700.1**	**9,816.1**	**9,839.1**	**9,895.1**	**9,842.9**	**9,921.1**	**9,956.7**	**9,944.5**	**9,931.5**	**9,922.9**	**10,026.3**
Liabilities												
47 Deposits	5,854.1	6,136.0	6,211.2	6,220.2	6,234.5	6,269.7	6,356.7	6,354.0	6,338.7	6,364.8	6,340.8	6,369.0
48 Transaction	665.2	648.7	661.8	652.2	622.8	631.8	639.9	642.7	585.3	617.5	658.7	719.2
49 Nontransaction	5,188.9	5,487.3	5,549.4	5,568.0	5,611.7	5,637.9	5,716.9	5,711.3	5,753.4	5,747.3	5,682.1	5,649.8
50 Large time	1,541.1	1,669.3	1,677.6	1,694.2	1,709.7	1,733.0	1,777.1	1,818.4	1,810.4	1,819.4	1,832.3	1,817.0
51 Other	3,647.7	3,817.9	3,871.7	3,873.8	3,901.9	3,904.9	3,939.8	3,892.9	3,943.0	3,927.9	3,849.8	3,832.8
52 Borrowings	1,863.7	1,964.4	1,972.3	1,992.6	2,017.4	2,035.5	2,064.9	2,073.5	2,084.6	2,060.9	2,056.1	2,080.6
53 From banks in the U.S.	369.7	403.4	409.1	413.7	410.3	416.5	431.2	423.7	422.7	430.0	408.1	428.2
54 From others	1,494.1	1,560.9	1,563.2	1,578.9	1,607.2	1,618.9	1,633.8	1,649.8	1,662.0	1,630.8	1,647.9	1,652.4
55 Net due to related foreign offices	58.0	27.3	58.8	56.1	66.9	−16.4	−59.3	−55.2	−48.3	−81.5	−62.5	−21.3
56 Other liabilities	561.8	573.5	579.2	583.9	588.0	576.9	581.2	594.9	581.1	596.8	596.5	609.2
57 **Total liabilities**	**8,337.7**	**8,701.1**	**8,821.4**	**8,852.8**	**8,906.8**	**8,865.7**	**8,943.6**	**8,967.2**	**8,956.1**	**8,940.8**	**8,930.9**	**9,037.4**
58 Residual (assets less liabilities)[8]	885.8	998.9	994.7	986.2	988.3	977.2	977.6	989.5	988.4	990.6	992.0	988.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,027.7	7,347.7	7,392.4	7,420.8	7,470.6	7,454.8	7,488.5	7,524.2	7,516.5	7,512.2	7,515.2	7,554.9
2 Securities in bank credit	1,820.4	1,854.6	1,851.6	1,839.4	1,849.3	1,868.5	1,870.0	1,870.2	1,864.8	1,868.1	1,878.1	1,874.4
3 Treasury and Agency securities[2]	1,116.2	1,134.5	1,116.8	1,120.0	1,119.7	1,126.1	1,104.4	1,092.3	1,088.2	1,091.8	1,095.5	1,096.1
4 Other securities	704.2	720.2	734.8	719.3	729.6	742.3	765.7	777.8	776.6	776.3	782.5	778.3
5 Loans and leases in bank credit[3]	5,207.3	5,493.0	5,540.8	5,581.4	5,621.4	5,586.3	5,618.4	5,654.0	5,651.6	5,644.1	5,637.1	5,680.6
6 Commercial and industrial	928.1	968.6	977.6	983.2	990.0	997.4	1,003.9	1,015.7	1,016.6	1,020.6	1,010.3	1,014.4
7 Real estate	3,026.6	3,300.7	3,332.8	3,356.9	3,391.6	3,339.7	3,355.5	3,364.5	3,365.3	3,356.2	3,363.9	3,371.3
8 Revolving home equity	442.5	468.7	472.0	474.0	471.6	463.2	458.7	458.7	457.8	458.5	459.1	459.8
9 Other	2,584.1	2,832.0	2,860.8	2,882.9	2,920.0	2,876.5	2,896.8	2,905.7	2,907.5	2,897.7	2,904.8	2,911.5
10 Consumer	736.0	730.3	737.7	745.9	745.5	742.6	748.6	752.0	748.7	750.4	751.0	757.8
11 Security[4]	111.1	121.1	118.9	120.4	120.3	127.6	120.8	133.8	134.5	132.6	131.9	138.1
12 Other loans and leases	405.4	372.3	373.7	375.1	374.0	378.9	389.6	388.1	386.5	384.3	380.0	399.0
13 Interbank loans	241.6	275.6	296.3	303.0	297.8	305.3	303.2	293.9	293.7	291.7	296.3	292.0
14 Cash assets[5]	243.9	237.2	243.9	246.5	246.7	237.3	242.4	238.2	236.2	233.6	244.1	238.2
15 Other assets[6]	741.0	788.7	804.4	811.9	820.6	820.2	815.0	813.9	810.9	809.4	812.4	822.6
16 **Total assets**[7]	**8,187.1**	**8,581.1**	**8,667.8**	**8,713.9**	**8,768.0**	**8,750.4**	**8,781.2**	**8,802.2**	**8,789.3**	**8,778.9**	**8,799.9**	**8,839.8**
Liabilities												
17 Deposits	5,208.6	5,372.0	5,437.8	5,471.4	5,455.9	5,470.8	5,482.4	5,463.5	5,440.4	5,473.8	5,491.6	5,450.6
18 Transaction	662.5	631.6	616.6	633.5	621.2	625.4	620.2	639.5	622.0	618.3	647.6	676.8
19 Nontransaction	4,546.1	4,740.4	4,821.3	4,837.8	4,834.8	4,845.5	4,862.2	4,824.1	4,818.4	4,855.5	4,844.0	4,773.8
20 Large time	894.6	942.4	945.5	941.6	943.3	941.9	934.4	927.2	928.8	931.8	922.0	926.3
21 Other	3,651.5	3,798.1	3,875.8	3,896.2	3,891.4	3,903.5	3,927.8	3,896.9	3,889.7	3,923.6	3,922.0	3,847.6
22 Borrowings	1,383.0	1,457.8	1,457.5	1,457.9	1,468.3	1,470.3	1,483.1	1,491.9	1,493.4	1,474.9	1,497.2	1,499.4
23 From banks in the U.S.	323.3	342.9	352.0	352.5	349.3	349.3	366.8	364.6	366.5	361.6	359.9	367.8
24 From others	1,059.7	1,114.9	1,105.5	1,105.4	1,119.1	1,121.1	1,116.4	1,127.3	1,126.9	1,113.2	1,137.3	1,131.6
25 Net due to related foreign offices	279.4	321.5	353.1	365.0	373.2	363.5	367.9	385.8	390.7	366.5	383.1	408.3
26 Other liabilities	435.4	452.5	458.5	461.8	463.2	472.6	477.0	470.7	466.9	471.2	467.9	476.1
27 **Total liabilities**	**7,306.4**	**7,603.9**	**7,707.0**	**7,756.0**	**7,760.7**	**7,777.2**	**7,810.4**	**7,811.9**	**7,791.3**	**7,786.4**	**7,839.9**	**7,834.4**
28 Residual (assets less liabilities)[8]	880.7	977.2	960.8	957.9	1,007.3	973.3	970.8	990.3	998.0	992.6	960.1	1,005.4
	Not seasonally adjusted											
Assets												
29 Bank credit	7,025.7	7,381.7	7,430.2	7,436.9	7,474.8	7,431.0	7,470.6	7,520.9	7,517.6	7,509.1	7,506.5	7,551.9
30 Securities in bank credit	1,828.4	1,860.2	1,857.1	1,844.7	1,856.4	1,869.3	1,872.4	1,876.5	1,870.7	1,872.2	1,882.5	1,884.2
31 Treasury and Agency securities[2]	1,126.7	1,138.1	1,117.9	1,120.2	1,127.4	1,131.7	1,112.7	1,101.4	1,098.9	1,099.5	1,102.9	1,105.4
32 Other securities	701.7	722.1	739.2	724.6	729.0	737.7	759.7	775.1	771.8	772.7	779.6	778.8
33 Loans and leases in bank credit[3]	5,197.3	5,521.4	5,573.1	5,592.2	5,618.4	5,561.6	5,598.2	5,644.4	5,646.9	5,636.9	5,624.0	5,667.7
34 Commercial and industrial	934.3	967.0	975.3	980.4	991.2	999.9	1,010.5	1,022.4	1,024.4	1,026.8	1,016.7	1,020.4
35 Real estate	3,024.4	3,322.3	3,346.3	3,360.0	3,387.7	3,322.4	3,341.2	3,363.0	3,368.6	3,358.3	3,360.3	3,365.7
36 Revolving home equity	443.5	468.8	470.7	471.7	471.9	459.7	457.1	459.8	459.0	459.6	460.1	460.7
37 Other	2,580.9	2,853.5	2,875.5	2,888.2	2,915.8	2,862.7	2,884.1	2,903.3	2,909.6	2,898.7	2,900.2	2,905.0
38 Other residential	1,246.3	1,422.9	1,437.6	1,440.9	1,452.2	1,391.1	1,402.2	1,411.6	1,420.6	1,405.9	1,409.0	1,410.7
39 Commercial	1,334.6	1,430.6	1,437.9	1,447.3	1,463.6	1,471.7	1,481.8	1,491.6	1,488.9	1,492.8	1,491.2	1,494.3
40 Consumer	730.3	733.9	749.0	758.3	750.4	736.8	741.5	746.1	741.8	744.6	745.9	752.3
41 Credit cards and related plans	307.1	314.0	332.4	334.1	322.3	310.0	314.3	317.7	314.4	317.0	318.1	321.8
42 Other	423.2	419.9	416.6	424.2	428.1	426.8	427.2	428.4	427.4	427.6	427.8	430.5
43 Security[4]	106.0	123.2	123.6	118.8	119.2	127.7	119.0	127.9	129.2	126.4	124.5	132.3
44 Other loans and leases	402.3	375.0	379.0	374.7	369.8	374.9	385.9	385.0	383.0	380.7	376.7	397.1
45 Interbank loans	238.4	283.2	302.7	302.2	295.7	308.6	311.0	290.0	291.3	292.8	283.8	288.1
46 Cash assets[5]	241.4	244.2	258.4	256.8	245.7	229.2	238.6	235.4	226.8	224.0	227.2	260.4
47 Other assets[6]	745.3	789.3	801.1	806.8	813.8	814.8	819.1	818.5	820.1	817.1	811.1	826.0
48 **Total assets**[7]	**8,183.7**	**8,630.2**	**8,723.0**	**8,734.6**	**8,762.1**	**8,716.2**	**8,771.6**	**8,796.9**	**8,787.8**	**8,775.2**	**8,760.7**	**8,858.6**
Liabilities												
49 Deposits	5,194.3	5,396.8	5,465.4	5,457.0	5,458.7	5,461.9	5,495.0	5,449.3	5,444.6	5,460.9	5,416.8	5,466.1
50 Transaction	654.2	637.9	650.6	641.4	612.2	621.1	627.9	631.7	574.7	606.6	647.8	707.9
51 Nontransaction	4,540.1	4,758.9	4,814.8	4,815.6	4,846.5	4,840.8	4,867.1	4,817.6	4,869.9	4,854.3	4,769.0	4,758.2
52 Large time	894.1	942.8	944.9	943.5	946.4	937.8	929.2	926.6	928.7	928.3	921.0	927.3
53 Other	3,646.0	3,816.1	3,869.9	3,872.1	3,900.1	3,903.1	3,937.9	3,891.0	3,941.1	3,926.0	3,848.0	3,830.9
54 Borrowings	1,396.0	1,452.6	1,445.6	1,456.0	1,466.2	1,461.7	1,487.1	1,506.9	1,513.9	1,489.7	1,499.5	1,516.3
55 From banks in the U.S.	323.2	343.7	349.6	351.8	348.0	348.2	369.4	364.5	370.6	362.5	355.7	365.1
56 From others	1,072.8	1,108.9	1,096.0	1,104.2	1,118.2	1,113.5	1,117.7	1,142.4	1,143.3	1,127.2	1,143.9	1,151.2
57 Net due to related foreign offices	277.9	327.3	358.4	371.4	381.5	355.0	353.0	384.6	383.5	365.9	385.4	411.3
58 Other liabilities	434.3	458.9	463.7	468.0	471.0	463.6	461.9	469.5	460.2	471.0	470.0	478.9
59 **Total liabilities**	**7,302.6**	**7,635.6**	**7,733.1**	**7,752.4**	**7,777.4**	**7,742.2**	**7,796.9**	**7,810.3**	**7,802.3**	**7,787.5**	**7,771.6**	**7,872.6**
60 Residual (assets less liabilities)[8]	881.1	994.6	989.9	982.1	984.7	974.0	974.7	986.6	985.5	987.7	989.1	986.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May[r]	Nov.	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Seasonally adjusted											
Assets												
1 Bank credit	3,955.2	4,160.5[r]	4,175.5	4,169.4	4,201.0	4,245.0	4,257.3	4,286.4	4,280.6	4,280.9	4,278.7	4,309.9
2 Securities in bank credit	1,134.1	1,151.4[r]	1,157.3	1,138.3	1,147.3	1,168.9	1,170.4	1,168.9	1,162.8	1,168.2	1,176.8	1,172.4
3 Treasury and Agency securities[2]	642.8	662.1[r]	655.1	652.5	653.2	666.6	648.1	637.0	632.2	637.9	640.5	639.8
4 Trading account	38.9	53.3	49.1	55.0	51.9	63.1	63.2	59.8	57.5	56.0	63.1	62.9
5 Investment account	603.9	608.8[r]	606.0	597.5	601.3	603.4	584.8	577.1	574.7	581.9	577.5	576.9
6 Mortgage-backed	519.6	527.4	531.2	527.7	536.4	541.9	521.8	516.0	513.7	522.3	516.8	514.4
7 Other	84.3	81.4[r]	74.8	69.8	64.9	61.5	63.0	61.1	61.0	59.5	60.7	62.6
8 Other securities	491.3	489.3	502.2	485.8	494.2	502.3	522.4	531.9	530.6	530.4	536.2	532.6
9 Trading account	241.8	233.1	245.7	228.5	231.3	242.8	263.2	271.0	269.1	269.2	274.8	272.9
10 Investment account	249.5	256.2	256.5	257.3	262.9	259.5	259.2	260.9	261.5	261.1	261.4	259.7
11 State and local government	45.1	47.4	49.5	49.6	51.0	52.1	53.1	54.0	54.2	54.0	54.4	53.6
12 Other	204.4	208.8	207.0	207.7	211.9	207.4	206.1	206.8	207.2	207.2	207.0	206.1
13 Loans and leases in bank credit[3]	2,821.1	3,009.2[r]	3,018.2	3,031.1	3,053.6	3,076.1	3,086.9	3,117.5	3,117.8	3,112.7	3,101.9	3,137.5
14 Commercial and industrial	553.1	566.7[r]	571.6	572.5	576.5	581.5	584.7	593.9	596.6	599.4	588.7	590.4
15 Real estate	1,487.2	1,692.8[r]	1,700.4	1,712.3	1,725.9	1,730.7	1,733.3	1,740.5	1,742.0	1,735.5	1,739.6	1,744.4
16 Revolving home equity	323.5	347.1[r]	349.7	352.0	349.8	349.5	347.5	347.9	347.2	347.7	348.2	348.7
17 Other	1,163.7	1,345.7[r]	1,350.7	1,360.3	1,376.1	1,381.2	1,385.8	1,392.6	1,394.8	1,387.8	1,391.5	1,395.7
18 Other residential	709.7	855.6[r]	860.0	867.1	872.4	874.3	874.6	876.0	881.4	870.9	873.7	876.7
19 Commercial	454.0	490.1[r]	490.7	493.2	503.7	506.9	511.2	516.6	513.4	516.8	517.8	519.0
20 Consumer	381.3	383.1	381.7	383.2	388.3	389.4	390.8	392.3	389.6	392.5	391.8	396.0
21 Security[4]	101.0	109.7	107.6	108.9	109.4	116.5	109.5	122.9	123.6	121.6	121.3	127.5
22 Federal funds sold to and repurchase agreements with broker–dealers	81.1	90.4	87.6	88.4	86.2	92.2	85.3	98.2	99.0	97.4	96.2	102.7
23 Other	19.9	19.3	20.0	20.5	23.2	24.3	24.3	24.7	24.6	24.2	25.2	24.8
24 State and local government	19.4	23.5	23.4	23.2	23.4	23.5	23.5	23.5	23.3	23.4	23.5	23.6
25 Agricultural	10.3	10.6	10.7	10.8	10.9	10.7	10.5	10.4	10.4	10.4	10.3	10.3
26 Federal funds sold to and repurchase agreements with others	19.2	29.2	25.3	28.7	30.5	32.9	39.6	40.7	39.9	38.7	37.5	46.2
27 All other loans	155.6	100.8	104.8	99.8	100.3	102.7	106.9	106.4	104.5	104.2	102.8	113.0
28 Lease-financing receivables	94.1	92.7	92.7	91.6	88.5	88.3	88.1	86.9	87.8	87.1	86.3	86.1
29 Interbank loans	148.5	167.0	180.6	182.7	178.6	173.5	170.1	163.5	161.2	158.2	167.9	166.1
30 Federal funds sold to and repurchase agreements with commercial banks	88.6	97.8	110.1	117.3	113.3	109.5	109.1	107.0	101.0	104.9	109.4	112.8
31 Other	59.9	69.2	70.6	65.4	65.3	64.0	61.0	56.5	60.2	53.3	58.5	53.3
32 Cash assets[5]	148.9	138.8[r]	139.8	139.7	143.0	135.9	140.5	136.3	135.3	131.6	141.0	137.2
33 Other assets[6]	484.5	506.5[r]	514.3	518.6	523.4	532.5	523.2	518.0	518.4	514.2	516.9	520.6
34 **Total assets**[7]	**4,705.0**	**4,940.1[r]**	**4,977.0**	**4,978.1**	**5,014.3**	**5,055.6**	**5,059.5**	**5,072.7**	**5,063.9**	**5,053.3**	**5,072.9**	**5,102.6**
Liabilities												
35 Deposits	2,724.1	2,772.1[r]	2,800.5	2,818.1	2,789.6	2,826.7	2,834.9	2,812.8	2,803.3	2,817.4	2,831.4	2,799.3
36 Transaction	318.4	307.3[r]	297.9	307.4	299.6	306.6	306.2	317.4	309.9	303.5	322.3	341.1
37 Nontransaction	2,405.8	2,464.8[r]	2,502.6	2,510.7	2,490.0	2,520.2	2,528.7	2,495.4	2,493.4	2,514.0	2,509.2	2,458.2
38 Large time	460.0	471.9[r]	474.5	472.5	469.7	475.8	474.4	465.6	467.4	470.2	460.9	463.8
39 Other	1,945.8	1,992.9[r]	2,028.1	2,038.1	2,020.3	2,044.4	2,054.3	2,029.8	2,026.0	2,043.8	2,048.3	1,994.4
40 Borrowings	853.8	898.8	888.3	877.1	895.2	933.5	931.3	932.9	933.9	922.9	934.8	939.5
41 From banks in the U.S.	148.9	153.2	151.9	136.9	140.0	142.6	140.9	135.7	138.4	139.0	126.7	137.0
42 From others	704.9	745.6	736.3	740.2	755.2	790.9	790.4	797.2	795.6	783.9	808.1	802.5
43 Net due to related foreign offices	260.2	300.4	329.7	340.5	348.5	343.2	353.2	370.8	376.1	351.8	368.7	391.6
44 Other liabilities	357.9	360.4	363.4	364.3	367.1	379.7	385.2	378.0	374.6	378.8	375.4	382.6
45 **Total liabilities**	**4,196.0**	**4,331.7[r]**	**4,381.9**	**4,400.0**	**4,400.4**	**4,483.2**	**4,504.7**	**4,494.5**	**4,487.9**	**4,471.0**	**4,510.3**	**4,513.0**
46 Residual (assets less liabilities)[8]	509.0	608.3[r]	595.2	578.2	613.8	572.4	554.8	578.2	576.0	582.3	562.6	589.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Not seasonally adjusted											
Assets												
47 Bank credit	3,960.5[r]	4,175.3	4,192.2	4,178.6	4,208.5	4,233.6	4,252.0	4,290.7	4,286.7	4,283.0	4,277.4	4,318.1
48 Securities in bank credit	1,142.4	1,156.7	1,159.1	1,143.6	1,156.4	1,168.4	1,170.7	1,175.6	1,168.1	1,172.7	1,181.9	1,183.3
49 Treasury and Agency securities[2]	653.6	665.5	652.5	652.5	662.9	670.7	654.4	646.3	642.3	646.0	648.6	650.2
50 Trading account	40.9	55.8	47.2	52.3	55.0	63.9	64.1	63.0	60.6	59.1	66.5	66.3
51 Investment account	612.7	609.7	605.3	600.2	607.9	606.8	590.3	583.3	581.7	586.9	582.0	583.9
52 Mortgage-backed	528.6[r]	528.8	531.2	531.5	541.3	542.3	525.9	522.3	521.6	527.5	521.3	521.0
53 Other	84.1[r]	72.6	69.7	71.0	69.5	68.0	65.8	61.0	60.2	59.4	60.7	62.9
54 Other securities	488.8	491.2	506.5	491.1	493.6	497.7	516.4	529.2	525.8	526.7	533.3	533.1
55 Trading account	240.6	234.0	247.9	231.0	231.0	240.5	260.2	269.7	266.8	267.3	273.4	273.1
56 Investment account	248.2	257.2	258.7	260.0	262.6	257.1	256.2	259.5	259.0	259.4	259.9	260.0
57 State and local government	44.8	47.6	49.9	50.1	50.9	51.6	52.4	53.8	53.6	53.8	53.9	53.8
58 Other	203.4	209.7	208.8	209.9	211.6	205.5	203.8	205.8	205.4	205.7	206.0	206.3
59 Loans and leases in bank credit[3]	2,818.0[r]	3,018.5	3,033.1	3,035.1	3,052.1	3,065.2	3,081.3	3,115.2	3,118.6	3,110.3	3,095.6	3,134.8
60 Commercial and industrial	556.6[r]	566.2	569.8	569.9	577.6	583.1	589.1	597.8	601.3	602.6	592.2	594.0
61 Real estate	1,490.2[r]	1,699.0	1,703.9	1,711.6	1,722.4	1,722.5	1,729.8	1,744.3	1,749.1	1,740.7	1,740.5	1,746.8
62 Revolving home equity	324.4[r]	347.3	348.9	350.3	350.4	346.6	346.3	348.9	348.3	348.8	349.2	349.7
63 Other	1,165.8[r]	1,351.8	1,355.0	1,361.3	1,371.9	1,375.9	1,383.5	1,395.3	1,400.8	1,391.9	1,391.3	1,397.0
64 Other residential	712.2[r]	858.8	862.1	866.7	867.6	869.4	873.1	879.2	885.8	874.5	875.8	880.0
65 Commercial	453.6[r]	492.9	493.0	494.6	504.3	506.5	510.4	516.1	515.1	517.4	515.5	517.0
66 Consumer	378.9	383.0	385.6	390.2	391.9	387.7	388.4	390.0	386.5	390.0	390.0	393.9
67 Credit cards and related plans	116.4	124.0	130.1	129.9	126.9	122.7	123.2	123.7	121.0	124.3	124.5	125.6
68 Other	262.5	259.0	255.5	260.2	265.0	265.1	265.2	266.2	265.4	265.7	265.5	268.3
69 Security[4]	96.1	111.4	112.0	107.5	108.3	116.3	107.7	117.3	118.5	115.7	114.4	122.0
70 Federal funds sold to and repurchase agreements with broker–dealers	77.1	91.9	91.1	87.2	86.0	92.6	83.9	93.9	95.3	92.6	90.8	98.3
71 Other	18.9	19.5	20.9	20.3	22.3	23.6	23.9	23.5	23.2	23.1	23.5	23.7
72 State and local government	19.4	23.5	23.4	23.2	23.4	23.5	23.5	23.5	23.3	23.4	23.5	23.6
73 Agricultural	10.2	10.6	10.7	10.8	10.7	10.5	10.4	10.3	10.4	10.3	10.3	10.3
74 Federal funds sold to and repurchase agreements with others	19.2	29.2	25.3	28.7	30.5	32.9	39.6	40.7	39.9	38.7	37.5	46.2
75 All other loans	153.5	102.9	109.2	100.6	98.3	100.0	104.4	104.5	101.8	101.9	101.3	112.1
76 Lease-financing receivables	93.9	92.7	93.0	92.6	89.2	88.8	88.3	86.7	87.9	87.0	85.8	86.0
77 Interbank loans	150.9	168.1	182.8	183.1	173.3	169.6	175.0	166.5	164.0	167.0	165.7	168.2
78 Federal funds sold to and repurchase agreements with commercial banks	89.9	98.3	111.5	117.6	110.1	106.9	112.2	109.0	102.8	110.8	107.9	114.2
79 Other	61.0	69.8	71.3	65.5	63.3	62.7	62.8	57.5	61.2	56.2	57.8	54.0
80 Cash assets[5]	147.7[r]	142.6	150.8	148.1	142.5	131.7	139.7	134.8	129.0	125.0	129.1	153.9
81 Other assets[6]	488.8[r]	507.1	511.0	513.5	516.6	527.1	527.3	522.7	527.6	522.0	515.6	524.0
82 **Total assets**[7]	**4,715.8[r]**	**4,960.2**	**5,003.5**	**4,991.3**	**5,009.1**	**5,030.5**	**5,062.6**	**5,083.2**	**5,075.8**	**5,065.4**	**5,056.5**	**5,132.9**
Liabilities												
83 Deposits	2,713.0[r]	2,784.6	2,817.0	2,810.5	2,798.4	2,818.6	2,840.5	2,801.4	2,798.0	2,809.0	2,781.1	2,809.9
84 Transaction	313.8[r]	310.7	320.5	313.6	294.5	304.4	312.3	313.0	278.4	297.8	323.4	361.9
85 Nontransaction	2,399.2[r]	2,473.8	2,496.5	2,496.9	2,503.8	2,514.2	2,528.2	2,488.4	2,519.6	2,511.2	2,457.7	2,448.1
86 Large time	459.4[r]	472.4	473.9	474.4	472.8	471.7	469.2	465.0	467.3	466.6	459.9	464.9
87 Other	1,939.7[r]	2,001.5	2,022.6	2,022.5	2,031.1	2,042.5	2,059.1	2,023.3	2,052.2	2,044.5	1,997.8	1,983.2
88 Borrowings	866.8	893.7	876.3	875.2	893.1	924.9	935.3	947.9	954.5	937.7	937.1	956.4
89 From banks in the U.S.	148.8	154.0	149.5	136.2	138.7	141.5	143.6	135.6	142.5	139.9	122.5	134.3
90 From others	718.0	739.7	726.9	739.0	754.3	783.4	791.8	812.3	812.0	797.8	814.6	822.1
91 Net due to related foreign offices	258.7	306.2	335.0	346.9	356.8	334.7	338.3	369.5	369.0	351.1	370.9	394.6
92 Other liabilities	356.8[r]	366.8	368.6	370.6	374.9	370.7	370.1	376.9	368.0	378.6	377.5	385.4
93 **Total liabilities**	**4,195.2[r]**	**4,351.2**	**4,396.9**	**4,403.2**	**4,423.2**	**4,448.9**	**4,484.3**	**4,495.7**	**4,489.5**	**4,476.5**	**4,466.6**	**4,546.4**
94 Residual (assets less liabilities)[8]	520.5[r]	609.0	606.6	588.1	585.9	581.6	578.4	587.5	586.3	589.0	589.9	586.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Seasonally adjusted											
Assets												
1 Bank credit	3,072.5	3,187.2	3,216.9	3,251.4	3,269.7	3,209.8	3,231.1	3,237.8	3,235.9	3,231.3	3,236.5	3,245.0
2 Securities in bank credit	686.3	703.3	694.3	701.1	701.9	699.6	699.6	701.3	702.0	699.9	701.3	702.0
3 Treasury and Agency securities[2]	473.4	472.4	461.7	467.5	466.5	459.6	456.3	455.4	456.0	453.9	455.0	456.3
4 Other securities	212.9	230.9	232.6	233.5	235.5	240.0	243.3	245.9	246.0	246.0	246.3	245.7
5 Loans and leases in bank credit[3]	2,386.2	2,483.9	2,522.6	2,550.3	2,567.7	2,510.2	2,531.5	2,536.5	2,533.8	2,531.4	2,535.2	2,543.1
6 Commercial and industrial	375.0	401.9	406.1	410.7	413.4	415.9	419.2	421.8	420.0	421.2	421.5	424.0
7 Real estate	1,539.5	1,608.0	1,632.3	1,644.6	1,665.7	1,609.0	1,622.2	1,624.0	1,623.3	1,620.7	1,624.3	1,626.9
8 Revolving home equity	119.0	121.7	122.3	121.9	121.8	113.7	111.1	110.8	110.6	110.8	111.0	111.1
9 Other	1,420.4	1,486.3	1,510.0	1,522.6	1,543.9	1,495.3	1,511.1	1,513.2	1,512.7	1,510.0	1,513.3	1,515.8
10 Consumer	354.7	347.2	356.0	362.7	357.2	353.2	357.7	359.7	359.1	357.9	359.3	361.8
11 Security[4]	10.2	11.4	11.3	11.5	10.9	11.1	11.3	10.8	10.9	11.0	10.6	10.6
12 Other loans and leases	106.9	115.5	116.9	120.9	120.5	120.9	121.1	120.3	120.6	120.5	119.5	119.9
13 Interbank loans	93.1	108.6	115.7	120.3	119.2	131.8	133.1	130.5	132.5	133.5	128.4	125.9
14 Cash assets[5]	95.0	98.3	104.1	106.8	103.6	101.3	101.9	101.9	100.9	102.1	103.1	100.9
15 Other assets[6]	256.5	282.2	290.1	293.3	297.2	287.7	291.8	295.9	292.5	295.2	295.5	302.0
16 **Total assets**[7]	**3,482.1**	**3,641.0**	**3,690.7**	**3,735.7**	**3,753.7**	**3,694.9**	**3,721.7**	**3,729.5**	**3,725.4**	**3,725.7**	**3,727.0**	**3,737.2**
Liabilities												
17 Deposits	2,484.4	2,599.9	2,637.3	2,653.3	2,666.3	2,644.1	2,647.5	2,650.8	2,637.1	2,656.4	2,660.2	2,651.3
18 Transaction	344.1	324.3	318.7	326.1	321.6	318.8	314.0	322.1	312.1	314.9	325.4	335.7
19 Nontransaction	2,140.3	2,275.6	2,318.6	2,327.2	2,344.7	2,325.3	2,333.5	2,328.7	2,325.0	2,341.5	2,334.8	2,315.6
20 Large time	434.6	470.5	471.0	469.1	473.6	466.1	460.1	461.6	461.4	461.7	461.1	462.4
21 Other	1,705.7	1,805.2	1,847.6	1,858.1	1,871.1	1,859.2	1,873.5	1,867.1	1,863.6	1,879.8	1,873.7	1,853.2
22 Borrowings	529.3	558.9	569.3	580.8	573.2	536.8	551.8	558.9	559.4	552.0	562.4	559.9
23 From banks in the U.S.	174.4	189.7	200.1	215.6	209.3	206.7	225.8	228.9	228.1	222.6	233.2	230.8
24 From others	354.9	369.3	369.2	365.2	363.8	330.1	326.0	330.0	331.3	329.4	329.2	329.1
25 Net due to related foreign offices	19.2	21.1	23.4	24.5	24.7	20.2	14.7	15.1	14.5	14.7	14.4	16.7
26 Other liabilities	77.5	92.1	95.1	97.5	96.1	92.9	91.7	92.6	92.3	92.4	92.5	93.5
27 **Total liabilities**	**3,110.4**	**3,272.1**	**3,325.2**	**3,356.0**	**3,360.2**	**3,294.0**	**3,305.7**	**3,317.4**	**3,303.3**	**3,315.4**	**3,329.5**	**3,321.4**
28 Residual (assets less liabilities)[8]	371.7	368.9	365.6	379.7	393.4	400.8	416.0	412.1	422.0	410.3	397.4	415.8
	Not seasonally adjusted											
Assets												
29 Bank credit	3,065.2	3,206.4	3,238.1	3,258.3	3,266.3	3,197.4	3,218.6	3,230.2	3,230.9	3,226.1	3,229.0	3,233.8
30 Securities in bank credit	685.9	703.5	698.0	701.2	700.0	700.9	701.6	701.0	702.6	699.5	700.6	700.9
31 Treasury and Agency securities[2]	473.0	472.6	465.4	467.6	464.5	460.9	458.4	455.1	456.6	453.6	454.3	455.2
32 Other securities	212.9	230.9	232.6	233.5	235.5	240.0	243.3	245.9	246.0	246.0	246.3	245.7
33 Loans and leases in bank credit[3]	2,379.3	2,502.9	2,540.0	2,557.1	2,566.2	2,496.5	2,516.9	2,529.2	2,528.3	2,526.6	2,528.4	2,533.0
34 Commercial and industrial	377.7	400.8	405.4	410.6	413.6	416.8	421.4	424.6	423.2	424.2	424.4	426.4
35 Real estate	1,534.2	1,623.3	1,642.4	1,648.4	1,665.4	1,599.9	1,611.4	1,618.8	1,619.5	1,617.6	1,619.8	1,618.9
36 Revolving home equity	119.1	121.6	121.9	121.5	121.5	113.1	110.8	110.9	110.8	110.8	110.9	111.0
37 Other	1,415.1	1,501.8	1,520.5	1,526.9	1,543.9	1,486.8	1,500.6	1,507.9	1,508.7	1,506.8	1,508.9	1,507.9
38 Other residential	534.1	564.1	575.6	574.2	584.6	521.7	529.1	532.4	534.9	531.4	533.2	530.7
39 Commercial	881.1	937.7	944.9	952.7	959.3	965.2	971.5	975.5	973.9	975.4	975.7	977.3
40 Consumer	351.4	350.9	363.4	368.1	358.5	349.1	353.1	356.1	355.3	354.6	355.9	358.3
41 Credit cards and related plans	190.7	190.0	202.3	204.2	195.4	187.3	191.0	194.0	193.4	192.7	193.6	196.1
42 Other	160.7	160.9	161.1	164.0	163.1	161.7	162.1	162.1	161.9	161.9	162.3	162.2
43 Security[4]	10.0	11.8	11.5	11.3	11.0	11.4	11.3	10.5	10.7	10.7	10.2	10.3
44 Other loans and leases	106.0	116.1	117.3	118.7	117.8	119.3	119.7	119.2	119.7	119.4	118.2	119.0
45 Interbank loans	87.5	115.1	119.9	119.1	122.4	139.0	136.0	123.5	127.3	125.8	118.1	119.9
46 Cash assets[5]	93.7	101.6	107.6	108.7	103.2	97.4	98.8	100.7	97.8	99.0	98.1	106.6
47 Other assets[6]	256.5	282.2	290.1	293.3	297.2	287.7	291.8	295.9	292.5	295.2	295.5	302.0
48 **Total assets**[7]	**3,467.9**	**3,670.0**	**3,719.6**	**3,743.2**	**3,753.0**	**3,685.7**	**3,709.0**	**3,713.7**	**3,712.0**	**3,709.8**	**3,704.3**	**3,725.7**
Liabilities												
49 Deposits	2,481.3	2,612.2	2,648.4	2,646.5	2,660.4	2,643.4	2,654.5	2,648.0	2,646.6	2,651.9	2,635.7	2,656.2
50 Transaction	340.4	327.1	330.1	327.8	317.7	316.7	315.6	318.7	296.3	308.8	324.4	346.0
51 Nontransaction	2,140.9	2,285.1	2,318.3	2,318.7	2,342.7	2,326.6	2,338.9	2,329.3	2,350.3	2,343.2	2,311.3	2,310.2
52 Large time	434.6	470.5	471.0	469.1	473.6	466.1	460.1	461.6	461.4	461.7	461.1	462.4
53 Other	1,706.3	1,814.7	1,847.3	1,849.6	1,869.1	1,860.5	1,878.8	1,867.7	1,888.9	1,881.5	1,850.2	1,847.7
54 Borrowings	529.3	558.9	569.3	580.8	573.2	536.8	551.8	558.9	559.4	552.0	562.4	559.9
55 From banks in the U.S.	174.4	189.7	200.1	215.6	209.3	206.7	225.8	228.9	228.1	222.6	233.2	230.8
56 From others	354.9	369.3	369.2	365.2	363.8	330.1	326.0	330.0	331.3	329.4	329.2	329.1
57 Net due to related foreign offices	19.2	21.1	23.4	24.5	24.7	20.2	14.7	15.1	14.5	14.7	14.4	16.7
58 Other liabilities	77.5	92.1	95.1	97.5	96.1	92.9	91.7	92.6	92.3	92.4	92.5	93.5
59 **Total liabilities**	**3,107.3**	**3,284.4**	**3,336.2**	**3,349.2**	**3,354.3**	**3,293.3**	**3,312.7**	**3,314.6**	**3,312.8**	**3,311.0**	**3,305.1**	**3,326.3**
60 Residual (assets less liabilities)[8]	360.6	385.6	383.4	394.0	398.7	392.4	396.3	399.1	399.2	398.8	399.2	399.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Seasonally adjusted											
Assets												
1 Bank credit	900.9	916.9	932.6	942.0	971.5	976.0	1,003.0	1,018.3	1,015.3	1,018.1	1,025.3	1,019.8
2 Securities in bank credit	386.0	373.4	376.0	380.1	390.2	398.2	408.8	414.1	409.9	407.7	418.6	420.1
3 Treasury and Agency securities[2]	80.1	82.4	83.7	81.6	86.3	86.9	84.9	84.7	85.1	84.0	85.8	83.7
4 Other securities	305.9	291.0	292.3	298.5	303.9	311.2	323.9	329.5	324.9	323.7	332.8	336.4
5 Loans and leases in bank credit[3]	514.9	543.5	556.6	561.9	581.4	577.8	594.2	604.1	605.3	610.4	606.8	599.6
6 Commercial and industrial	185.4	216.5	218.0	219.5	221.9	223.0	223.7	227.3	226.2	228.6	226.2	228.7
7 Real estate	22.9	23.2	23.8	23.7	22.2	22.8	29.2	29.8	29.3	29.4	32.1	28.8
8 Security[4]	170.4	167.6	174.4	176.9	189.8	187.0	192.3	192.9	196.8	198.5	194.8	185.9
9 Other loans and leases	136.2	136.3	140.4	141.8	147.4	145.1	149.0	154.2	153.1	153.8	153.7	156.2
10 Interbank loans	44.5	64.6	62.6	65.7	64.4	59.8	56.3	60.3	58.0	61.0	59.1	63.5
11 Cash assets[5]	49.3	52.2	51.8	52.2	53.6	52.8	49.9	53.5	56.5	50.2	55.5	52.6
12 Other assets[6]	49.2	35.4	36.2	34.8	38.5	37.1	37.4	38.9	36.9	40.3	37.7	41.1
13 **Total assets**[7]	**1,043.4**	**1,068.5**	**1,082.8**	**1,094.2**	**1,127.5**	**1,125.2**	**1,146.1**	**1,170.4**	**1,166.1**	**1,169.0**	**1,177.1**	**1,176.4**
Liabilities												
14 Deposits	648.2	751.5	751.8	760.5	774.4	804.1	850.3	888.6	882.1	886.4	907.7	884.1
15 Transaction	11.2	11.0	10.8	10.6	10.3	10.5	12.1	11.2	10.8	11.2	11.3	11.3
16 Nontransaction	637.0	740.5	740.9	749.9	764.2	793.6	838.1	877.4	871.2	875.2	896.4	872.8
17 Borrowings	467.7	511.8	526.7	536.6	551.2	573.7	577.8	566.6	570.7	571.2	556.6	564.3
18 From banks in the U.S.	46.4	59.8	59.5	61.9	62.2	68.3	61.7	59.2	52.0	67.6	52.5	63.1
19 From others	421.3	452.0	467.2	474.8	489.0	505.4	516.0	507.4	518.7	503.6	504.1	501.2
20 Net due to related foreign offices	−216.1	−305.6	−303.3	−317.3	−314.3	−369.1	−409.0	−435.4	−427.1	−442.7	−441.9	−429.7
21 Other liabilities	130.5	111.1	113.3	114.7	117.1	114.6	121.3	128.3	124.0	129.0	130.5	132.2
22 **Total liabilities**	**1,030.4**	**1,068.8**	**1,088.4**	**1,094.5**	**1,128.4**	**1,123.4**	**1,140.4**	**1,148.2**	**1,149.7**	**1,143.8**	**1,152.8**	**1,151.0**
23 Residual (assets less liabilities)[8]	13.0	−.2	−5.6	−.3	−.9	1.8	5.7	22.3	16.4	25.2	24.4	25.4
	Not seasonally adjusted											
Assets												
24 Bank credit	897.4	918.2	940.8	950.4	977.0	979.3	1,008.1	1,007.9	1,008.9	1,004.5	1,010.0	1,009.6
25 Securities in bank credit	386.0	373.4	376.0	380.1	390.2	398.2	408.8	414.1	409.9	407.7	418.6	420.1
26 Treasury and Agency securities[2]	80.1	82.4	83.7	81.6	86.3	86.9	84.9	84.7	85.1	84.0	85.8	83.7
27 Trading account	26.9	25.3	24.3	21.6	26.2	30.0	26.4	24.9	26.2	23.7	24.8	24.4
28 Investment account	53.2	57.1	59.4	60.0	60.1	56.9	58.4	59.8	58.9	60.3	60.9	59.4
29 Other securities	305.9	291.0	292.3	298.5	303.9	311.2	323.9	329.5	324.9	323.7	332.8	336.4
30 Trading account	191.8	181.6	181.0	183.1	187.2	192.7	203.5	211.7	208.9	207.7	213.6	216.4
31 Investment account	114.1	109.5	111.2	115.4	116.7	118.6	120.4	117.8	116.0	116.0	119.2	120.1
32 Loans and leases in bank credit[3]	511.4	544.8	564.8	570.2	586.8	581.1	599.3	593.7	598.9	596.8	591.5	589.5
33 Commercial and industrial	185.4	214.2	218.7	221.6	224.9	224.8	225.0	227.2	225.6	228.5	226.6	228.8
34 Real estate	22.9	23.2	23.8	23.7	22.2	22.8	29.2	29.8	29.3	29.4	32.1	28.8
35 Security[4]	166.2	172.4	181.3	181.4	191.5	187.1	194.7	182.8	191.0	185.5	179.5	175.9
36 Other loans and leases	136.9	135.0	141.0	143.5	148.2	146.5	150.5	153.9	153.0	153.4	153.3	156.0
37 Interbank loans	44.5	64.6	62.6	65.7	64.4	59.8	56.3	60.3	58.0	61.0	59.1	63.5
38 Cash assets[5]	48.7	52.8	53.1	53.1	52.9	51.1	49.2	52.8	55.1	50.0	55.0	52.0
39 Other assets[6]	49.7	34.8	37.1	35.9	39.3	37.0	36.5	39.4	35.3	41.3	38.6	43.1
40 **Total assets**[7]	**1,039.8**	**1,069.9**	**1,093.1**	**1,104.5**	**1,133.0**	**1,126.6**	**1,149.5**	**1,159.8**	**1,156.7**	**1,156.3**	**1,162.2**	**1,167.7**
Liabilities												
41 Deposits	659.8	739.2	745.8	763.2	775.8	807.7	861.8	904.6	894.1	903.8	924.0	902.9
42 Transaction	11.0	10.9	11.2	10.8	10.6	10.7	12.0	11.0	10.5	10.9	10.9	11.3
43 Nontransaction	648.8	728.3	734.6	752.4	765.2	797.1	849.8	893.6	883.6	893.0	913.1	891.6
44 Borrowings	467.7	511.8	526.7	536.6	551.2	573.7	577.8	566.6	570.7	571.2	556.6	564.3
45 From banks in the U.S.	46.4	59.8	59.5	61.9	62.2	68.3	61.7	59.2	52.0	67.6	52.5	63.1
46 From others	421.3	452.0	467.2	474.8	489.0	505.4	516.0	507.4	518.7	503.6	504.1	501.2
47 Net due to related foreign offices	−219.9	−300.0	−299.6	−315.3	−314.5	−371.3	−412.3	−439.7	−431.9	−447.4	−447.8	−432.6
48 Other liabilities	127.5	114.6	115.4	115.9	117.0	113.3	119.3	125.4	120.9	125.8	126.5	130.2
49 **Total liabilities**	**1,035.1**	**1,065.5**	**1,088.3**	**1,100.4**	**1,129.4**	**1,123.5**	**1,146.6**	**1,156.9**	**1,153.8**	**1,153.4**	**1,159.3**	**1,164.8**
50 Residual (assets less liabilities)[8]	4.7	4.3	4.7	4.1	3.6	3.2	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006		2007					2007			
	May	Nov.	Dec.	Jan.	Feb.	Mar.[r]	Apr.[r]	May	May 9	May 16	May 23	May 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	126.8	106.5	116.2	109.5	109.0	113.8	119.0	124.6	122.4	123.8	127.4	125.5
2 Revaluation losses on off-balance-sheet items[9]	110.6	90.2	96.2	90.5	91.7	94.6	99.3	105.4	102.2	103.7	107.7	108.2
3 Mortgage-backed securities[10]	620.1	624.6	627.3[r]	631.1	642.5	642.7	621.3	619.9	618.4	624.7	619.9	618.9
4 Pass-through	485.7	484.7	493.2	497.0	508.7	510.8	492.5	490.0	489.0	495.3	489.2	488.8
5 CMO, REMIC, and other	134.4	139.9[r]	134.1[r]	134.0	133.8	131.9	128.8	129.9	129.4	129.4	130.7	130.1
6 Net unrealized gains (losses) on available-for-sale securities[11]	−21.0	−2.8	−4.0	−8.3[r]	−7.9[r]	−4.9	−4.7	−6.2	−4.8	−5.4	−6.9	−7.7
7 Securitized consumer loans[12]	101.1	102.1	105.7	105.4	105.1	106.5	105.6	105.1	107.0	104.2	104.3	104.4
8 Credit cards and related plans	70.8	66.6	67.2	67.3	67.6	69.5	69.8	70.1	71.8	69.3	69.4	69.6
9 Other	30.3	35.5	38.5	38.1	37.4	37.0	35.8	35.0	35.3	35.0	34.9	34.8
10 Securitized business loans[12]	2.9	2.2	2.2	2.2	2.2	2.2	2.0	2.0	2.0	2.0	2.0	2.0
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	322.7[r]	331.5[r]	324.7[r]	326.3[r]	328.1[r]	324.7	319.0	319.6	320.2	319.1	319.1	319.8
12 Securitized consumer loans[12]	256.6[r]	272.5[r]	273.8[r]	272.8[r]	273.5[r]	276.9	275.7	275.7	273.3	275.4	277.1	277.8
13 Credit cards and related plans	252.7[r]	268.8[r]	270.1[r]	269.2[r]	269.9[r]	273.4	272.2	272.3	269.9	271.8	273.6	274.3
14 Other	3.9	3.7	3.7	3.6[r]	3.6	3.5	3.5	3.5	3.4	3.5	3.5	3.5
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	82.8	66.9[r]	67.3[r]	64.9[r]	65.3[r]	66.0	66.9	70.5	70.1	70.0	70.8	71.6
16 Revaluation losses on off-balance-sheet items[9]	87.3	74.1[r]	74.3[r]	73.5[r]	72.5[r]	72.6	74.6	77.4	76.6	76.7	78.3	78.4

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,936.1	8,325.4	8,362.9	8,441.9	8,429.9	8,490.6	8,538.5	8,578.5	8,553.4	8,586.8	8,585.7	8,566.1
2 Securities in bank credit	2,188.7	2,227.0	2,219.0	2,238.9	2,265.9	2,277.5	2,282.0	2,301.5	2,285.0	2,318.0	2,305.0	2,292.8
3 Treasury and Agency securities[2]	1,202.0	1,200.4	1,201.4	1,205.2	1,211.6	1,187.8	1,175.1	1,178.9	1,166.5	1,182.4	1,186.4	1,178.3
4 Other securities	986.7	1,026.6	1,017.7	1,033.7	1,054.3	1,089.7	1,106.9	1,122.6	1,118.4	1,135.6	1,118.7	1,114.6
5 Loans and leases in bank credit[3]	5,747.4	6,098.4	6,143.9	6,203.0	6,164.0	6,213.1	6,256.5	6,277.0	6,268.4	6,268.8	6,280.6	6,273.2
6 Commercial and industrial	1,121.2	1,194.9	1,201.6	1,210.7	1,219.0	1,226.2	1,242.0	1,258.9	1,254.8	1,250.4	1,265.8	1,257.0
7 Real estate	3,091.7	3,357.4	3,381.4	3,414.5	3,363.2	3,385.6	3,395.2	3,412.8	3,405.5	3,402.8	3,420.6	3,419.8
8 Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.7	459.6	459.9	460.5
9 Other	2,646.8	2,885.4	2,907.4	2,942.9	2,900.0	2,927.0	2,936.5	2,952.9	2,945.7	2,943.2	2,960.7	2,959.3
10 Consumer	730.6	737.3	745.4	745.3	742.6	748.6	751.9	762.2	757.8	761.7	764.8	760.5
11 Security[4]	232.8	265.7	268.3	278.9	284.6	281.8	294.9	269.2	277.9	275.7	257.9	264.6
12 Other loans and leases	571.1	543.2	547.2	553.6	554.5	571.0	572.4	574.0	572.5	578.3	571.6	571.4
13 Interbank loans	297.1	359.1	369.0	362.2	365.2	359.5	354.3	365.5	354.9	350.0	376.7	376.7
14 Cash assets[5]	294.3	296.2	299.2	300.7	290.5	292.8	291.5	289.1	280.9	288.1	292.3	290.3
15 Other assets[6]	793.8	840.6	846.7	859.2	857.5	853.6	854.3	866.9	878.3	862.1	864.1	858.5
16 **Total assets**[7]	**9,253.6**	**9,751.5**	**9,808.9**	**9,895.7**	**9,875.4**	**9,928.2**	**9,970.1**	**10,031.0**	**9,998.9**	**10,018.5**	**10,049.8**	**10,022.4**
Liabilities												
17 Deposits	5,828.2	6,144.8	6,183.7	6,180.0	6,221.2	6,278.0	6,296.1	6,277.2	6,257.4	6,270.9	6,266.1	6,305.6
18 Transaction	658.1	624.7	641.7	629.0	633.0	629.8	647.0	622.8	635.6	604.0	629.0	632.4
19 Nontransaction	5,170.1	5,520.0	5,542.0	5,551.0	5,588.1	5,648.3	5,649.2	5,654.4	5,621.8	5,666.9	5,637.1	5,673.3
20 Large time	1,545.6	1,680.5	1,685.4	1,701.0	1,728.7	1,767.0	1,799.1	1,779.0	1,794.3	1,777.5	1,770.7	1,776.5
21 Other	3,624.5	3,839.5	3,856.6	3,850.0	3,859.4	3,881.3	3,850.1	3,875.4	3,827.5	3,889.4	3,866.4	3,896.8
22 Borrowings	1,859.4	1,983.2	1,995.0	2,016.3	2,040.0	2,058.8	2,056.5	2,096.2	2,075.1	2,069.8	2,124.1	2,110.2
23 From banks in the U.S.	369.9	411.6	415.6	411.4	417.5	427.8	423.0	432.7	426.8	431.3	441.8	428.2
24 From others	1,489.4	1,571.6	1,579.4	1,604.9	1,622.5	1,631.0	1,633.5	1,663.5	1,648.3	1,638.6	1,682.3	1,682.0
25 Net due to related foreign offices	59.8	49.8	47.6	58.8	−5.6	−41.1	−48.1	−21.8	−60.2	−44.0	−15.1	−0.7
26 Other liabilities	547.0	572.1	576.7	581.3	588.5	598.6	596.8	603.9	601.3	630.0	600.5	586.5
27 **Total liabilities**	**8,294.4**	**8,749.8**	**8,802.9**	**8,836.4**	**8,844.1**	**8,894.4**	**8,901.4**	**8,955.5**	**8,873.7**	**8,926.8**	**8,975.5**	**9,001.6**
28 Residual (assets less liabilities)[8]	959.2	1,001.7	1,005.9	1,059.4	1,031.3	1,033.8	1,068.7	1,075.5	1,125.2	1,091.8	1,074.3	1,020.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,929.7	8,370.3	8,386.6	8,451.2	8,409.4	8,477.5	8,526.6	8,565.7	8,546.5	8,570.4	8,564.9	8,559.9
30 Securities in bank credit	2,191.6	2,232.5	2,224.3	2,246.1	2,266.8	2,279.8	2,288.4	2,300.7	2,294.3	2,313.2	2,297.4	2,295.2
31 Treasury and Agency securities[2]	1,204.7	1,201.5	1,201.5	1,213.0	1,217.1	1,196.1	1,184.1	1,177.1	1,173.3	1,177.5	1,179.0	1,178.0
32 Other securities	986.9	1,030.9	1,022.9	1,033.1	1,049.6	1,083.7	1,104.2	1,123.6	1,121.0	1,135.7	1,118.4	1,117.3
33 Loans and leases in bank credit[3]	5,738.1	6,137.9	6,162.3	6,205.2	6,142.7	6,197.6	6,238.2	6,265.0	6,252.2	6,257.3	6,267.5	6,264.7
34 Commercial and industrial	1,125.0	1,193.3	1,200.9	1,214.9	1,223.3	1,234.1	1,248.7	1,263.1	1,258.6	1,253.9	1,270.9	1,262.2
35 Real estate	3,083.1	3,370.9	3,384.5	3,410.7	3,345.9	3,371.4	3,393.8	3,403.5	3,400.9	3,396.8	3,405.8	3,408.4
36 Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	460.4	461.1	462.0	462.8
37 Other	2,636.6	2,900.2	2,912.7	2,938.7	2,886.2	2,914.2	2,934.0	2,942.0	2,940.5	2,935.8	2,943.8	2,945.7
38 Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	750.7	753.0	758.2	755.5
39 Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	319.2	321.9	326.9	326.2
40 Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.5	431.0	431.3	429.4
41 Security[4]	232.7	276.1	270.6	279.4	284.8	281.9	280.6	268.7	270.1	276.3	262.2	265.3
42 Other loans and leases	573.4	549.0	548.6	550.2	551.8	568.8	569.1	574.6	571.9	577.3	570.4	573.2
43 Interbank loans	290.2	365.5	368.2	360.1	368.4	367.4	350.3	356.7	351.2	348.8	363.9	359.3
44 Cash assets[5]	290.3	312.0	310.4	299.0	280.7	288.1	288.0	285.2	282.8	277.5	283.6	282.5
45 Other assets[6]	795.9	838.1	842.8	853.2	852.0	856.8	859.5	869.3	884.6	870.9	862.2	857.0
46 **Total assets**[7]	**9,238.4**	**9,815.9**	**9,839.1**	**9,895.1**	**9,842.7**	**9,921.6**	**9,955.9**	**10,007.8**	**9,996.3**	**9,999.0**	**10,005.4**	**9,989.5**
Liabilities												
47 Deposits	5,838.1	6,166.2	6,172.2	6,184.1	6,215.9	6,302.0	6,298.1	6,290.5	6,324.8	6,311.6	6,255.7	6,247.7
48 Transaction	655.7	659.0	649.7	620.4	629.0	637.3	639.0	620.1	592.3	589.5	626.9	671.6
49 Nontransaction	5,182.3	5,507.2	5,522.5	5,563.8	5,587.0	5,664.7	5,659.0	5,670.4	5,732.6	5,722.0	5,628.8	5,576.1
50 Large time	1,558.7	1,673.5	1,689.8	1,705.0	1,728.0	1,773.4	1,814.7	1,795.8	1,820.4	1,804.2	1,793.1	1,777.7
51 Other	3,623.6	3,833.7	3,832.7	3,858.7	3,859.0	3,891.3	3,844.3	3,874.5	3,912.2	3,917.8	3,835.8	3,798.4
52 Borrowings	1,869.8	1,971.3	1,993.1	2,014.2	2,031.4	2,062.8	2,071.5	2,108.9	2,086.5	2,076.5	2,148.9	2,122.4
53 From banks in the U.S.	369.3	409.1	414.9	410.2	416.5	430.4	423.0	432.1	428.4	427.3	441.2	430.2
54 From others	1,500.5	1,562.2	1,578.2	1,604.0	1,614.9	1,632.4	1,648.6	1,676.7	1,658.1	1,649.2	1,707.6	1,692.3
55 Net due to related foreign offices	53.0	58.7	56.1	66.9	−16.4	−59.3	−53.7	−30.0	−60.6	−56.9	−33.1	2.0
56 Other liabilities	540.7	579.5	584.1	588.9	578.2	581.5	592.7	597.1	601.6	618.3	584.8	589.7
57 **Total liabilities**	**8,301.5**	**8,775.7**	**8,805.4**	**8,854.2**	**8,809.2**	**8,887.1**	**8,908.7**	**8,966.4**	**8,952.3**	**8,949.5**	**8,956.3**	**8,961.8**
58 Residual (assets less liabilities)[8]	936.9	1,040.2	1,033.7	1,040.9	1,033.5	1,034.6	1,047.2	1,041.4	1,044.0	1,049.5	1,049.0	1,027.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,048.2	7,392.1	7,420.6	7,470.5	7,454.3	7,487.7	7,522.4	7,561.8	7,535.3	7,562.4	7,579.5	7,554.1
2 Securities in bank credit	1,813.1	1,851.5	1,839.4	1,849.2	1,868.1	1,869.1	1,868.3	1,877.9	1,858.4	1,888.3	1,882.3	1,876.3
3 Treasury and Agency securities[2]	1,122.5	1,116.6	1,119.7	1,118.9	1,124.7	1,102.9	1,090.4	1,095.8	1,083.1	1,096.8	1,101.3	1,098.9
4 Other securities	690.6	734.9	719.6	730.3	743.4	766.2	777.9	782.1	775.4	791.5	781.0	777.4
5 Loans and leases in bank credit[3]	5,235.1	5,540.6	5,581.2	5,621.3	5,586.2	5,618.6	5,654.1	5,683.9	5,676.9	5,674.1	5,697.2	5,677.8
6 Commercial and industrial	930.4	977.1	982.7	989.4	996.7	1,003.1	1,014.9	1,024.3	1,023.0	1,019.1	1,029.2	1,020.4
7 Real estate	3,069.1	3,333.6	3,357.7	3,392.3	3,340.4	3,356.4	3,365.4	3,385.6	3,377.7	3,375.8	3,394.1	3,392.9
8 Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.7	459.6	459.9	460.5
9 Other	2,624.1	2,861.6	2,883.7	2,920.7	2,877.2	2,897.8	2,906.7	2,925.7	2,917.9	2,916.2	2,934.2	2,932.5
10 Consumer	730.6	737.3	745.4	745.3	742.6	748.6	751.9	762.2	757.8	761.7	764.8	760.5
11 Security[4]	94.6	118.9	120.4	120.3	127.6	120.8	133.8	125.0	132.5	129.3	121.6	120.3
12 Other loans and leases	410.5	373.8	375.1	374.0	378.8	389.7	388.1	386.9	386.0	388.3	387.5	383.6
13 Interbank loans	249.2	296.5	303.3	297.8	305.4	303.2	294.0	301.5	292.3	290.5	310.8	310.4
14 Cash assets[5]	242.2	244.0	246.6	246.6	237.3	242.4	237.5	238.2	229.5	239.9	241.0	239.3
15 Other assets[6]	747.6	804.3	811.9	820.8	820.4	816.2	815.5	827.7	837.2	824.7	825.9	818.8
16 **Total assets**[7]	**8,220.1**	**8,667.7**	**8,714.0**	**8,768.0**	**8,750.2**	**8,781.7**	**8,801.4**	**8,860.7**	**8,826.3**	**8,849.5**	**8,888.6**	**8,854.0**
Liabilities												
17 Deposits	5,176.1	5,393.1	5,423.3	5,405.6	5,417.1	5,427.8	5,407.5	5,405.5	5,373.9	5,401.8	5,400.1	5,435.1
18 Transaction	646.8	613.9	631.0	618.7	622.6	617.7	635.7	610.6	624.8	591.8	617.1	619.6
19 Nontransaction	4,529.2	4,779.2	4,792.2	4,786.8	4,794.6	4,810.1	4,771.8	4,794.9	4,749.1	4,810.0	4,782.9	4,815.5
20 Large time	906.4	941.5	937.3	938.6	937.0	930.7	923.5	921.4	923.4	922.4	918.4	920.7
21 Other	3,622.8	3,837.7	3,854.9	3,848.2	3,857.6	3,879.4	3,848.3	3,873.5	3,825.7	3,887.5	3,864.5	3,894.9
22 Borrowings	1,385.4	1,456.4	1,458.3	1,465.1	1,466.3	1,481.1	1,489.9	1,519.2	1,502.9	1,497.6	1,542.4	1,537.0
23 From banks in the U.S.	323.9	351.8	353.5	349.1	349.1	366.0	363.8	364.9	366.2	363.1	368.8	361.2
24 From others	1,061.5	1,104.6	1,104.8	1,116.0	1,117.1	1,115.0	1,126.1	1,154.3	1,136.7	1,134.6	1,173.6	1,175.8
25 Net due to related foreign offices	281.9	353.1	365.0	373.2	363.5	367.9	387.3	392.7	378.2	381.9	397.8	398.0
26 Other liabilities	428.3	458.8	462.0	464.2	473.8	477.3	468.5	482.0	474.1	495.7	485.8	470.6
27 **Total liabilities**	**7,271.7**	**7,661.5**	**7,708.5**	**7,708.0**	**7,720.7**	**7,754.0**	**7,753.2**	**7,799.4**	**7,729.1**	**7,777.0**	**7,826.0**	**7,840.6**
28 Residual (assets less liabilities)[8]	948.5	1,006.3	1,005.5	1,060.0	1,029.5	1,027.7	1,048.2	1,061.3	1,097.2	1,072.5	1,062.5	1,013.4
	Not seasonally adjusted											
Assets												
29 Bank credit	7,041.8	7,430.0	7,436.7	7,474.7	7,430.5	7,469.8	7,519.1	7,550.9	7,534.1	7,547.6	7,558.0	7,548.4
30 Securities in bank credit	1,816.0	1,857.0	1,844.7	1,856.4	1,869.0	1,871.5	1,874.6	1,877.1	1,867.8	1,883.5	1,874.6	1,878.6
31 Treasury and Agency securities[2]	1,125.2	1,117.7	1,119.9	1,126.7	1,130.2	1,111.3	1,099.5	1,094.0	1,089.8	1,091.9	1,093.9	1,098.6
32 Other securities	690.8	739.3	724.9	729.7	738.8	760.2	775.1	783.1	778.0	791.6	780.7	780.1
33 Loans and leases in bank credit[3]	5,225.8	5,573.0	5,592.0	5,618.3	5,561.5	5,598.4	5,644.5	5,673.8	5,666.3	5,664.2	5,683.3	5,669.7
34 Commercial and industrial	934.6	974.7	979.9	990.6	999.1	1,009.8	1,021.6	1,029.2	1,027.0	1,022.7	1,034.5	1,026.8
35 Real estate	3,060.5	3,347.1	3,360.8	3,388.5	3,323.1	3,342.1	3,364.0	3,376.3	3,373.1	3,369.8	3,379.4	3,381.6
36 Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	460.4	461.1	462.0	462.8
37 Other	2,614.0	2,876.3	2,889.0	2,916.5	2,863.5	2,885.0	2,904.2	2,914.8	2,912.7	2,908.8	2,917.3	2,918.9
38 Other residential	1,266.3	1,438.5	1,441.7	1,452.9	1,391.5	1,402.5	1,411.9	1,414.9	1,418.8	1,407.9	1,414.7	1,416.2
39 Commercial	1,347.7	1,437.9	1,447.3	1,463.6	1,472.0	1,482.5	1,492.3	1,499.9	1,493.9	1,500.9	1,502.6	1,502.6
40 Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	750.7	753.0	758.2	755.5
41 Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	319.2	321.9	326.9	326.2
42 Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.5	431.0	431.3	429.4
43 Security[4]	95.6	123.6	118.8	119.2	127.7	119.0	127.9	125.9	129.9	131.3	125.0	121.0
44 Other loans and leases	411.2	379.0	374.7	369.8	374.8	386.0	385.0	387.2	385.7	387.4	386.2	384.8
45 Interbank loans	242.3	302.8	302.5	295.7	308.6	311.1	290.0	292.7	288.6	289.3	297.9	293.0
46 Cash assets[5]	239.0	258.6	256.9	245.7	229.2	238.6	234.8	235.0	232.5	229.6	233.1	232.0
47 Other assets[6]	749.7	801.0	806.8	813.9	815.0	820.3	820.1	830.0	842.4	832.5	824.9	817.0
48 **Total assets**[7]	**8,205.5**	**8,723.0**	**8,734.7**	**8,762.1**	**8,716.0**	**8,772.1**	**8,796.1**	**8,840.0**	**8,829.3**	**8,831.0**	**8,845.1**	**8,821.8**
Liabilities												
49 Deposits	5,175.6	5,420.5	5,409.0	5,408.4	5,408.2	5,440.3	5,393.4	5,404.8	5,419.2	5,420.3	5,373.8	5,370.7
50 Transaction	644.7	647.8	638.9	609.8	618.3	625.3	628.0	608.1	581.9	577.4	615.3	659.1
51 Nontransaction	4,530.9	4,772.7	4,770.2	4,798.6	4,789.9	4,814.9	4,765.4	4,796.7	4,837.3	4,842.8	4,758.5	4,711.6
52 Large time	909.0	940.9	939.2	941.7	932.9	925.5	923.0	924.1	927.0	926.9	924.6	915.1
53 Other	3,621.9	3,831.8	3,830.9	3,856.9	3,857.1	3,889.4	3,842.4	3,872.6	3,910.3	3,916.0	3,833.9	3,796.5
54 Borrowings	1,395.9	1,444.5	1,456.4	1,463.0	1,457.7	1,485.0	1,504.9	1,531.9	1,514.3	1,504.3	1,567.2	1,549.2
55 From banks in the U.S.	323.3	349.3	352.8	347.9	348.1	368.7	363.7	364.3	367.8	359.1	368.2	363.2
56 From others	1,072.6	1,095.2	1,103.6	1,115.1	1,109.5	1,116.4	1,141.2	1,167.6	1,146.5	1,145.3	1,199.0	1,186.1
57 Net due to related foreign offices	277.7	358.4	371.4	381.5	355.0	353.0	386.1	387.7	379.3	373.0	384.9	402.4
58 Other liabilities	423.9	464.1	468.2	472.0	464.9	462.2	467.4	477.1	475.4	486.8	473.2	474.8
59 **Total liabilities**	**7,273.1**	**7,687.5**	**7,705.1**	**7,724.8**	**7,685.7**	**7,740.4**	**7,751.8**	**7,801.5**	**7,788.2**	**7,784.4**	**7,799.0**	**7,797.0**
60 Residual (assets less liabilities)[8]	932.4	1,035.5	1,029.6	1,037.3	1,030.3	1,031.7	1,044.3	1,038.5	1,041.1	1,046.6	1,046.1	1,024.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Seasonally adjusted											
Assets												
1 Bank credit	4,140.7	4,379.4	4,373.8	4,407.1	4,450.9	4,464.0	4,493.9	4,515.1	4,492.2	4,518.2	4,523.2	4,511.2
2 Securities in bank credit	1,185.3	1,214.6	1,195.7	1,205.6	1,226.7	1,227.2	1,224.6	1,235.2	1,213.9	1,244.1	1,235.9	1,236.8
3 Treasury and Agency securities[2]	691.6	693.8	690.8	692.1	705.5	686.0	673.6	680.5	666.4	680.0	684.7	685.7
4 Trading account	48.0	49.2	55.1	52.0	63.2	63.3	59.9	67.8	69.1	62.3	64.6	72.0
5 Investment account	643.6	644.6	635.7	640.2	642.3	622.7	613.7	612.7	597.2	617.7	620.1	613.7
6 Mortgage-backed	569.0	569.8	565.9	575.2	580.8	559.7	552.6	551.8	534.6	556.4	561.1	555.0
7 Other	74.6	74.8	69.8	64.9	61.5	63.0	61.1	60.9	62.7	61.3	59.0	58.8
8 Other securities	493.7	520.8	504.9	513.4	521.2	541.2	551.0	554.7	547.5	564.1	551.2	551.1
9 Trading account	229.0	246.2	229.0	231.8	243.3	263.7	271.6	280.4	272.4	289.4	275.7	280.8
10 Investment account	264.7	274.5	275.9	281.7	277.9	277.4	279.4	274.3	275.1	274.7	275.5	270.3
11 State and local government	46.0	52.0	52.1	53.5	54.7	55.6	56.7	56.9	56.0	56.6	57.8	57.2
12 Other	218.8	222.6	223.8	228.1	223.2	221.8	222.7	217.4	219.2	218.1	217.7	213.1
13 Loans and leases in bank credit[3]	2,955.4	3,164.8	3,178.0	3,201.5	3,224.2	3,236.8	3,269.3	3,279.9	3,278.3	3,274.1	3,287.3	3,274.4
14 Commercial and industrial	576.8	599.2	600.1	604.4	609.7	613.1	622.8	626.8	626.9	623.0	631.6	622.5
15 Real estate	1,586.8	1,789.6	1,801.9	1,816.1	1,820.8	1,824.8	1,833.4	1,847.9	1,839.0	1,839.9	1,852.7	1,855.9
16 Revolving home equity	334.5	360.3	362.6	360.4	360.0	358.0	358.4	359.7	359.4	359.3	359.1	360.9
17 Other	1,252.2	1,429.3	1,439.3	1,455.6	1,460.8	1,466.8	1,475.0	1,488.2	1,479.6	1,480.6	1,493.6	1,495.0
18 Other residential	755.9	897.4	904.4	909.4	911.1	912.5	914.7	921.9	920.5	914.6	923.6	925.1
19 Commercial	496.4	531.9	534.9	546.3	549.7	554.3	560.2	566.3	559.1	566.0	570.1	569.9
20 Consumer	393.8	399.2	401.0	406.4	407.4	408.9	410.5	415.6	414.0	415.2	416.8	416.5
21 Security[4]	83.6	108.4	109.6	110.1	117.3	110.3	123.8	114.4	122.2	118.8	111.0	109.3
22 Federal funds sold to and repurchase agreements with broker–dealers	64.7	87.8	88.6	86.4	92.4	85.5	98.5	90.2	96.4	95.1	87.8	85.2
23 Other	18.9	20.6	21.0	23.8	24.9	24.9	25.3	24.2	25.8	23.7	23.2	24.0
24 State and local government	19.6	23.4	23.2	23.4	23.5	23.5	23.5	21.4	23.5	23.6	23.5	24.4
25 Agricultural	10.1	10.7	10.8	10.9	10.7	10.5	10.4	9.2	10.2	10.2	10.2	10.1
26 Federal funds sold to and repurchase agreements with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	42.0	39.0	37.5	33.1
27 All other loans	156.4	107.7	102.6	102.9	105.3	109.8	109.1	112.9	106.9	110.6	109.8	108.7
28 Lease-financing receivables	103.2	101.0	99.9	96.4	96.3	96.0	94.6	93.9	93.6	93.8	94.1	94.0
29 Interbank loans	159.1	190.2	192.8	188.0	182.7	179.7	172.8	170.1	162.6	163.1	181.4	172.9
30 Federal funds sold to and repurchase agreements with commercial banks	98.1	119.6	127.3	122.7	118.6	118.6	116.3	114.2	103.8	110.7	125.0	115.5
31 Other	61.0	70.6	65.5	65.3	64.1	61.1	56.5	55.9	58.8	52.4	56.4	57.4
32 Cash assets[5]	156.9	147.4	147.2	150.3	142.6	147.5	142.7	143.8	136.8	144.3	146.0	144.9
33 Other assets[6]	508.6	537.4	541.7	546.6	556.2	547.0	542.2	552.4	561.8	547.4	551.4	549.2
34 **Total assets**[7]	**4,931.8**	**5,219.8**	**5,221.8**	**5,258.9**	**5,299.6**	**5,305.2**	**5,318.6**	**5,348.2**	**5,320.5**	**5,340.2**	**5,368.8**	**5,344.9**
Liabilities												
35 Deposits	2,871.7	2,959.3	2,976.6	2,947.5	2,985.8	2,995.1	2,970.7	2,954.6	2,938.8	2,956.5	2,948.0	2,971.2
36 Transaction	331.4	314.5	323.7	314.9	322.3	322.4	333.6	311.4	324.4	299.5	314.9	313.0
37 Nontransaction	2,540.3	2,644.9	2,652.9	2,632.7	2,663.4	2,672.7	2,637.1	2,643.2	2,614.4	2,656.9	2,633.1	2,658.2
38 Large time	490.9	497.2	495.2	492.4	498.4	496.8	487.9	485.1	488.3	488.4	481.1	482.7
39 Other	2,049.4	2,147.6	2,157.7	2,140.3	2,165.0	2,175.8	2,149.3	2,158.1	2,126.1	2,168.5	2,152.0	2,175.5
40 Borrowings	850.3	892.4	881.1	899.3	937.8	935.6	937.2	958.0	948.6	939.6	962.9	966.8
41 From banks in the U.S.	151.4	152.6	137.5	140.6	143.2	141.6	136.3	138.5	140.3	138.9	133.1	135.1
42 From others	698.9	739.8	743.6	758.7	794.6	794.0	800.9	819.5	808.4	800.8	829.8	831.7
43 Net due to related foreign offices	272.3	338.9	349.7	357.8	351.8	362.7	383.2	387.9	373.8	378.0	393.3	392.2
44 Other liabilities	361.0	373.5	374.3	377.2	389.5	394.9	385.1	398.8	390.4	412.7	402.0	387.9
45 **Total liabilities**	**4,355.2**	**4,564.1**	**4,581.7**	**4,581.8**	**4,664.8**	**4,688.3**	**4,676.3**	**4,699.3**	**4,651.6**	**4,686.8**	**4,706.2**	**4,718.1**
46 Residual (assets less liabilities)[8]	576.6	655.7	640.1	677.0	634.8	617.0	642.4	648.9	668.9	653.4	662.6	626.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Not seasonally adjusted											
Assets												
47 Bank credit	4,145.5	4,396.1	4,383.0	4,414.6	4,439.5	4,458.7	4,498.2	4,515.6	4,503.1	4,517.3	4,518.1	4,510.7
48 Securities in bank credit	1,188.2	1,216.4	1,201.0	1,214.7	1,226.3	1,227.5	1,231.2	1,234.3	1,223.7	1,239.3	1,228.8	1,237.5
49 Treasury and Agency securities[2]	694.3	691.2	690.8	701.8	709.7	692.3	683.0	678.6	673.6	675.2	677.8	683.7
50 Trading account	48.1	47.3	52.4	55.1	64.0	64.2	63.1	68.2	71.7	62.7	64.2	71.7
51 Investment account	646.2	643.9	638.4	646.8	645.7	628.1	619.9	610.4	601.9	612.5	613.7	612.1
52 Mortgage-backed	570.1	569.8	569.7	580.1	581.2	563.8	558.9	548.4	538.0	550.2	553.0	552.5
53 Other	76.0	69.7	71.0	69.5	68.0	65.8	61.0	62.0	63.9	62.3	60.6	59.6
54 Other securities	493.9	525.1	510.2	512.8	516.5	535.2	548.3	555.7	550.1	564.1	550.9	553.8
55 Trading account	229.0	248.4	231.5	231.5	241.0	260.7	270.2	281.0	273.6	289.5	275.7	282.1
56 Investment account	264.9	276.7	278.7	281.3	275.5	274.5	278.0	274.8	276.5	274.6	275.2	271.7
57 State and local government	46.1	52.4	52.6	53.5	54.2	55.0	56.4	57.0	56.4	56.5	57.5	57.7
58 Other	218.8	224.4	226.1	227.9	221.3	219.4	221.6	217.8	220.1	218.1	217.7	214.0
59 Loans and leases in bank credit[3]	2,957.3	3,179.7	3,182.0	3,200.0	3,213.2	3,231.2	3,267.0	3,281.2	3,279.4	3,278.0	3,289.3	3,273.1
60 Commercial and industrial	579.3	597.5	597.4	605.5	611.3	617.6	626.7	629.6	629.2	625.2	635.0	625.9
61 Real estate	1,587.6	1,793.0	1,801.2	1,812.5	1,812.5	1,821.3	1,837.2	1,848.1	1,844.3	1,843.7	1,850.1	1,851.8
62 Revolving home equity	335.8	359.4	360.9	361.1	357.1	356.8	359.5	361.0	360.0	360.6	361.5	362.2
63 Other	1,251.8	1,433.6	1,440.3	1,451.5	1,455.5	1,464.5	1,477.7	1,487.0	1,484.2	1,483.2	1,488.6	1,489.6
64 Other residential	756.9	899.5	903.9	904.6	906.2	911.0	918.0	923.1	924.7	917.2	922.3	925.0
65 Commercial	494.9	534.2	536.4	546.9	549.3	553.5	559.7	563.9	559.5	565.9	566.3	564.6
66 Consumer	391.1	403.1	408.0	410.0	405.8	406.4	408.1	413.0	411.4	412.4	415.3	413.6
67 Credit cards and related plans	116.8	131.3	131.1	128.0	123.8	124.3	124.8	127.6	125.3	126.2	129.2	129.7
68 Other	274.3	271.8	276.9	282.0	282.0	282.1	283.3	285.3	286.1	286.3	286.1	283.9
69 Security[4]	84.6	112.8	108.2	109.0	117.1	108.5	118.2	115.5	119.5	120.9	114.8	110.4
70 Federal funds sold to and repurchase agreements with broker–dealers	65.6	91.3	87.4	86.2	92.8	84.0	94.1	91.1	94.2	96.6	90.7	86.5
71 Other	19.1	21.5	20.8	22.8	24.2	24.5	24.1	24.4	25.3	24.3	24.1	23.9
72 State and local government	19.6	23.4	23.2	23.4	23.5	23.5	23.5	21.4	23.5	23.6	23.5	24.4
73 Agricultural	10.2	10.7	10.8	10.7	10.5	10.4	10.3	9.2	10.2	10.3	10.3	10.2
74 Federal funds sold to and repurchase agreements with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	42.0	39.0	37.5	33.1
75 All other loans	157.0	112.2	103.4	100.9	102.7	107.3	107.4	113.2	105.9	109.4	109.4	110.3
76 Lease-financing receivables	102.8	101.3	100.8	97.2	96.7	96.2	94.4	93.5	93.4	93.5	93.5	93.4
77 Interbank loans	157.9	192.4	193.2	182.8	178.7	184.6	175.8	168.7	160.6	165.6	179.5	168.1
78 Federal funds sold to and repurchase agreements with commercial banks	97.5	121.0	127.6	119.4	116.0	121.7	118.3	113.3	102.6	112.4	123.7	112.4
79 Other	60.4	71.4	65.6	63.3	62.7	62.8	57.5	55.4	58.0	53.3	55.7	55.7
80 Cash assets[5]	154.4	158.4	155.6	149.8	138.4	146.8	141.2	141.3	139.3	137.1	140.6	139.3
81 Other assets[6]	510.7	534.0	536.7	539.8	550.8	551.1	546.9	554.8	566.9	555.2	550.4	547.4
82 **Total assets**[7]	**4,935.0**	**5,246.2**	**5,234.9**	**5,253.7**	**5,274.6**	**5,308.4**	**5,329.1**	**5,347.0**	**5,336.8**	**5,342.4**	**5,355.2**	**5,332.2**
Liabilities												
83 Deposits	2,872.8	2,975.8	2,969.0	2,956.3	2,977.6	3,000.7	2,959.4	2,955.5	2,962.3	2,970.2	2,939.6	2,926.5
84 Transaction	330.9	337.1	329.9	309.8	320.1	328.4	329.3	310.4	297.1	291.3	317.9	335.6
85 Nontransaction	2,542.0	2,638.7	2,639.2	2,646.5	2,657.5	2,672.3	2,630.1	2,645.1	2,665.2	2,678.9	2,621.7	2,590.9
86 Large time	493.4	496.6	497.2	495.4	494.3	491.6	487.3	487.8	491.9	492.9	487.2	477.2
87 Other	2,048.5	2,142.1	2,142.0	2,151.1	2,163.2	2,180.6	2,142.8	2,157.4	2,173.4	2,186.0	2,134.5	2,113.7
88 Borrowings	860.7	880.5	879.2	897.2	929.2	939.6	952.2	970.7	960.1	946.3	987.7	979.1
89 From banks in the U.S.	150.8	150.1	136.8	139.4	142.2	144.2	136.3	137.9	141.9	134.9	132.5	137.1
90 From others	709.9	730.3	742.4	757.8	787.0	795.4	816.0	832.7	818.2	811.4	855.1	842.0
91 Net due to related foreign offices	268.2	344.2	356.2	366.1	343.3	347.7	381.9	382.8	374.9	369.1	380.4	396.6
92 Other liabilities	356.6	378.7	380.5	385.0	380.5	379.8	384.0	394.0	391.7	403.8	389.4	392.1
93 **Total liabilities**	**4,358.3**	**4,579.2**	**4,585.0**	**4,604.5**	**4,630.6**	**4,667.9**	**4,677.5**	**4,703.0**	**4,688.9**	**4,689.5**	**4,697.1**	**4,694.3**
94 Residual (assets less liabilities)[8]	576.7	667.0	650.0	649.1	644.0	640.5	651.6	644.1	647.9	652.9	658.1	637.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,906.5	3,012.7	3,046.8	3,063.4	3,003.5	3,023.7	3,028.5	3,046.6	3,043.0	3,044.1	3,056.1	3,042.7
2 Securities in bank credit	627.7	636.9	643.7	643.6	641.4	641.9	643.7	642.6	644.5	644.2	646.4	639.4
3 Treasury and Agency securities[2]	430.9	422.8	429.0	426.8	419.2	416.9	416.8	415.3	416.7	416.7	416.6	413.2
4 Other securities	196.8	214.1	214.7	216.8	222.3	225.0	226.9	227.3	227.8	227.5	229.8	226.3
5 Loans and leases in bank credit[3]	2,278.7	2,375.8	2,403.2	2,419.8	2,362.0	2,381.8	2,384.8	2,404.0	2,398.5	2,399.9	2,409.8	2,403.3
6 Commercial and industrial	353.6	377.9	382.6	385.0	387.0	390.0	392.1	397.5	396.1	396.1	397.5	397.9
7 Real estate	1,482.3	1,544.0	1,555.8	1,576.2	1,519.7	1,531.7	1,532.0	1,537.8	1,538.7	1,535.9	1,541.4	1,537.1
8 Revolving home equity	110.4	111.7	111.3	111.2	103.2	100.6	100.3	100.3	100.4	100.3	100.8	99.6
9 Other	1,371.9	1,432.2	1,444.4	1,465.0	1,416.4	1,431.0	1,431.7	1,437.5	1,438.3	1,435.6	1,440.6	1,437.5
10 Consumer	336.9	338.0	344.4	338.9	335.2	339.7	341.4	346.4	343.7	346.4	347.8	343.9
11 Security[4]	10.0	10.6	10.8	10.2	10.3	10.5	10.0	10.6	10.3	10.5	10.6	11.1
12 Other loans and leases	96.1	105.4	109.6	109.5	109.8	110.0	109.3	111.6	109.8	111.1	112.3	113.3
13 Interbank loans	90.1	106.3	110.5	109.8	122.7	123.5	121.2	131.4	129.7	127.4	129.4	137.5
14 Cash assets[5]	85.3	96.6	99.4	96.4	94.6	94.8	94.8	94.4	92.7	95.5	95.1	94.4
15 Other assets[6]	239.0	266.9	270.1	274.1	264.2	269.2	273.2	275.2	275.5	277.3	274.5	269.6
16 **Total assets**[7]	**3,287.3**	**3,447.9**	**3,492.3**	**3,509.2**	**3,450.7**	**3,476.4**	**3,482.7**	**3,512.3**	**3,505.7**	**3,509.2**	**3,519.7**	**3,509.0**
Liabilities												
17 Deposits	2,304.3	2,433.7	2,446.6	2,458.0	2,431.4	2,432.6	2,436.7	2,450.8	2,435.1	2,445.2	2,452.1	2,463.9
18 Transaction	315.4	299.4	307.4	303.9	300.2	295.2	302.0	299.1	300.4	292.2	302.2	306.6
19 Nontransaction	1,989.0	2,134.3	2,139.3	2,154.2	2,131.2	2,137.4	2,134.7	2,151.7	2,134.7	2,153.0	2,149.9	2,157.3
20 Large time	415.6	444.3	442.1	446.3	438.5	432.8	434.8	435.8	434.6	433.5	436.9	437.4
21 Other	1,573.4	1,690.0	1,697.2	1,707.9	1,692.7	1,704.7	1,699.9	1,715.9	1,700.1	1,719.5	1,713.1	1,719.9
22 Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.6	561.2	554.2	558.0	579.5	570.2
23 From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.3	225.9	224.2	235.7	226.1
24 From others	361.6	364.8	361.2	357.3	322.6	321.0	325.2	334.8	328.3	333.8	343.9	344.1
25 Net due to related foreign offices	9.6	14.2	15.2	15.4	11.7	5.2	4.2	4.8	4.4	3.9	4.5	5.8
26 Other liabilities	67.3	85.4	87.7	87.0	84.3	82.4	83.4	83.1	83.7	83.0	83.8	82.7
27 **Total liabilities**	**2,915.4**	**3,097.3**	**3,126.8**	**3,126.2**	**3,055.9**	**3,065.7**	**3,076.9**	**3,100.0**	**3,077.5**	**3,090.2**	**3,119.9**	**3,122.5**
28 Residual (assets less liabilities)[8]	371.9	350.6	365.5	383.0	394.7	410.8	405.8	412.4	428.2	419.1	399.8	386.4
	Not seasonally adjusted											
Assets												
29 Bank credit	2,895.3	3,033.9	3,053.7	3,060.0	2,991.0	3,011.1	3,020.8	3,035.3	3,030.8	3,030.2	3,039.7	3,037.6
30 Securities in bank credit	627.8	640.6	643.8	641.7	642.8	643.9	643.4	642.7	644.0	644.1	645.8	641.1
31 Treasury and Agency securities[2]	431.0	426.5	429.0	424.9	420.5	418.9	416.5	415.4	416.2	416.7	416.1	414.8
32 Other securities	196.8	214.1	214.7	216.8	222.3	225.0	226.9	227.3	227.8	227.5	229.8	226.3
33 Loans and leases in bank credit[3]	2,267.4	2,393.2	2,410.0	2,418.3	2,348.3	2,367.1	2,377.5	2,392.5	2,386.8	2,386.1	2,393.9	2,396.5
34 Commercial and industrial	355.3	377.2	382.5	385.1	387.9	392.1	394.9	399.6	397.7	397.4	399.5	400.9
35 Real estate	1,472.9	1,554.0	1,559.6	1,575.9	1,510.6	1,520.9	1,526.8	1,528.4	1,528.9	1,526.1	1,529.3	1,529.8
36 Revolving home equity	110.7	111.3	110.9	110.9	102.6	100.3	100.3	100.6	100.4	100.5	100.6	100.5
37 Other	1,362.2	1,442.7	1,448.7	1,465.0	1,408.0	1,420.5	1,426.5	1,427.8	1,428.5	1,425.6	1,428.7	1,429.3
38 Other residential	509.1	538.7	537.5	548.0	485.1	491.5	494.0	492.0	494.3	490.8	492.5	491.4
39 Commercial	853.1	904.0	911.2	917.0	922.8	929.0	932.5	935.8	934.2	934.8	936.2	937.9
40 Consumer	332.8	345.4	349.8	340.2	331.0	335.0	337.9	342.1	339.2	340.4	342.8	341.8
41 Credit cards and related plans	188.7	201.0	202.8	194.3	186.2	189.9	192.9	196.2	193.9	195.7	197.7	196.5
42 Other	144.2	144.5	147.0	145.9	144.8	145.1	145.0	145.9	145.3	144.7	145.1	145.3
43 Security[4]	9.9	10.8	10.6	10.2	10.6	10.5	9.7	10.4	10.4	10.4	10.2	10.5
44 Other loans and leases	96.6	105.8	107.4	106.8	108.2	108.6	108.2	112.1	110.7	111.7	112.0	113.3
45 Interbank loans	84.4	110.5	109.3	112.9	129.9	126.5	114.2	124.0	128.0	123.6	118.5	124.9
46 Cash assets[5]	84.5	100.1	101.3	96.0	90.8	91.7	93.6	93.6	93.2	92.5	92.5	92.7
47 Other assets[6]	239.0	266.9	270.1	274.1	264.2	269.2	273.2	275.2	275.5	277.3	274.5	269.6
48 **Total assets**[7]	**3,269.5**	**3,476.8**	**3,499.8**	**3,508.5**	**3,441.5**	**3,463.7**	**3,466.8**	**3,492.8**	**3,492.4**	**3,488.5**	**3,489.8**	**3,489.4**
Liabilities												
49 Deposits	2,302.7	2,444.7	2,440.0	2,452.1	2,430.6	2,439.5	2,434.0	2,449.3	2,456.9	2,450.0	2,434.2	2,444.2
50 Transaction	313.8	310.7	309.0	300.0	298.1	296.8	298.7	297.7	284.8	286.0	297.4	323.5
51 Nontransaction	1,988.9	2,134.0	2,131.0	2,152.1	2,132.5	2,142.7	2,135.3	2,151.6	2,172.1	2,163.9	2,136.8	2,120.7
52 Large time	415.6	444.3	442.1	446.3	438.5	432.8	434.8	435.8	434.6	433.5	436.9	437.4
53 Other	1,573.4	1,689.7	1,688.9	1,705.9	1,694.0	1,709.9	1,700.5	1,715.8	1,737.5	1,730.4	1,699.9	1,683.3
54 Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.6	561.2	554.2	558.0	579.5	570.2
55 From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.3	225.9	224.2	235.7	226.1
56 From others	361.6	364.8	361.2	357.3	322.6	321.0	325.2	334.8	328.3	333.8	343.9	344.1
57 Net due to related foreign offices	9.6	14.2	15.2	15.4	11.7	5.2	4.2	4.8	4.4	3.9	4.5	5.8
58 Other liabilities	67.3	85.4	87.7	87.0	84.3	82.4	83.4	83.1	83.7	83.0	83.8	82.7
59 **Total liabilities**	**2,913.8**	**3,108.3**	**3,120.1**	**3,120.3**	**3,055.2**	**3,072.5**	**3,074.2**	**3,098.5**	**3,099.3**	**3,094.9**	**3,101.9**	**3,102.8**
60 Residual (assets less liabilities)[8]	355.7	368.5	379.6	388.2	386.3	391.2	392.6	394.3	393.1	393.6	387.9	386.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Apr.	May	June	June 6	June 13	June 20	June 27
	Seasonally adjusted											
Assets												
1 Bank credit	887.9[r]	933.3	942.3	971.4	975.6[r]	1,002.9[r]	1,016.1[r]	1,016.7	1,018.0	1,024.4	1,006.2	1,012.0
2 Securities in bank credit	375.6[r]	375.5	379.6	389.7	397.7[r]	408.4[r]	413.7[r]	423.6	426.5	429.7	422.7	416.6
3 Treasury and Agency securities[2]	79.5	83.8	81.6	86.3	86.9	84.9	84.6[r]	83.1	83.5	85.6	85.1	79.4
4 Other securities	296.1[r]	291.7	298.0	303.4	310.8[r]	323.5[r]	329.1[r]	340.6	343.1	344.1	337.7	337.2
5 Loans and leases in bank credit[3]	512.3[r]	557.8	562.7	581.7	577.8	594.5[r]	602.3[r]	593.1	591.5	594.7	583.5	595.4
6 Commercial and industrial	190.8	217.8	218.9	221.3	222.3[r]	223.1[r]	227.1[r]	234.5	231.8	231.3	236.6	236.6
7 Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	27.8	27.0	26.5	26.8
8 Security[4]	138.2[r]	146.8	148.0	158.6	157.0[r]	161.0[r]	161.1[r]	144.2	145.4	146.4	136.3	144.2
9 Other loans and leases	160.6[r]	169.4	172.1	179.5	175.7[r]	181.3[r]	184.3[r]	187.1	186.5	190.0	184.1	187.7
10 Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	62.6	59.5	65.9	66.3
11 Cash assets[5]	52.1[r]	52.2	52.6	54.0	53.2[r]	50.4[r]	54.0[r]	50.8	51.4	48.3	51.3	51.0
12 Other assets[6]	46.1	36.2	34.8	38.5	37.1	37.4	38.9	39.2	41.0	37.4	38.3	39.7
13 **Total assets**[7]	**1,033.4[r]**	**1,083.7**	**1,094.8**	**1,127.7**	**1,125.1[r]**	**1,146.5[r]**	**1,168.7[r]**	**1,170.3**	**1,172.5**	**1,169.0**	**1,161.2**	**1,168.4**
Liabilities												
14 Deposits	652.2	751.7	760.4	774.4	804.0[r]	850.3	888.6	871.7	883.5	869.1	866.0	870.5
15 Transaction	11.3	10.8	10.6	10.3	10.5	12.1	11.2	12.2	10.8	12.2	11.8	12.8
16 Nontransaction	640.9	740.9	749.8	764.1	793.6	838.1	877.4	859.5	872.7	856.9	854.2	857.8
17 Borrowings	473.9	526.8	536.7	551.2	573.8[r]	577.8	566.6	577.0	572.2	572.2	581.7	573.2
18 From banks in the U.S.	46.0	59.8	62.1	62.4	68.4[r]	61.7	59.2	67.8	60.6	68.2	73.0	67.0
19 From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.2	511.6	504.0	508.7	506.2
20 Net due to related foreign offices	−222.0	−303.4	−317.4	−314.4	−369.1	−409.0	−435.4	−414.5	−438.4	−425.9	−412.9	−398.7
21 Other liabilities	118.7	113.3	114.7	117.1	114.6	121.3	128.3	122.0	127.2	134.4	114.7	115.9
22 **Total liabilities**	**1,022.7[r]**	**1,088.3**	**1,094.5**	**1,128.4**	**1,123.3[r]**	**1,140.4**	**1,148.2**	**1,156.1**	**1,144.5**	**1,149.8**	**1,149.5**	**1,160.9**
23 Residual (assets less liabilities)[8]	10.7[r]	−4.6	.4	−.6	1.8	6.1[r]	20.5[r]	14.2	28.0	19.3	11.7	7.5
	Not seasonally adjusted											
Assets												
24 Bank credit	887.9[r]	940.4	949.9	976.6	978.9[r]	1,007.7[r]	1,007.4[r]	1,014.9	1,012.4	1,022.8	1,006.9	1,011.6
25 Securities in bank credit	375.6[r]	375.5	379.6	389.7	397.7[r]	408.4[r]	413.7[r]	423.6	426.5	429.7	422.7	416.6
26 Treasury and Agency securities[2]	79.5	83.8	81.6	86.3	86.9	84.9	84.6[r]	83.1	83.5	85.6	85.1	79.4
27 Trading account	25.7	24.3	21.6	26.2	30.0	26.4	24.9	26.8	24.6	28.7	30.0	24.2
28 Investment account	53.8	59.5	60.0	60.1	56.9	58.4	59.8	56.3	58.8	56.9	55.1	55.2
29 Other securities	296.1[r]	291.7	298.0	303.4	310.8[r]	323.5[r]	329.1[r]	340.6	343.1	344.1	337.7	337.2
30 Trading account	182.7	181.0	183.1	187.2	192.7	203.5	211.7	215.9	220.1	220.5	212.9	211.4
31 Investment account	113.4[r]	110.6	114.9	116.2	118.2[r]	120.0[r]	117.4[r]	124.6	122.9	123.6	124.8	125.8
32 Loans and leases in bank credit[3]	512.3[r]	564.9	570.3	586.9	581.1	599.3	593.7	591.3	585.9	593.1	584.2	595.0
33 Commercial and industrial	190.4	218.5	221.0	224.3	224.2[r]	224.3[r]	227.1[r]	233.9	231.6	231.2	236.3	235.3
34 Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	27.8	27.0	26.5	26.8
35 Security[4]	137.1[r]	152.6	151.7	160.1	157.1[r]	162.9[r]	152.8[r]	142.8	140.2	145.0	137.2	144.4
36 Other loans and leases	162.2[r]	170.0	173.9	180.3	177.1[r]	182.8[r]	184.1[r]	187.3	186.2	189.9	184.2	188.4
37 Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	62.6	59.5	65.9	66.3
38 Cash assets[5]	51.4[r]	53.4	53.4	53.3	51.5[r]	49.6[r]	53.3[r]	50.2	50.3	47.8	50.5	50.5
39 Other assets[6]	46.2	37.1	35.9	39.3	37.0	36.5	39.4	39.3	42.3	38.4	37.4	39.9
40 **Total assets**[7]	**1,032.8[r]**	**1,093.0**	**1,104.4**	**1,133.0**	**1,126.6**	**1,149.5**	**1,159.8**	**1,167.8**	**1,167.0**	**1,168.0**	**1,160.2**	**1,167.7**
Liabilities												
41 Deposits	662.5	745.7	763.1	775.7	807.7	861.8	904.6	885.7	905.6	891.3	882.0	877.1
42 Transaction	11.1	11.2	10.8	10.6	10.7	12.0	11.0	12.0	10.4	12.1	11.6	12.5
43 Nontransaction	651.4	734.5	752.3	765.2	797.0[r]	849.8	893.6	873.7	895.3	879.2	870.4	864.5
44 Borrowings	473.9	526.8	536.7	551.2	573.8[r]	577.8	566.6	577.0	572.2	572.2	581.7	573.2
45 From banks in the U.S.	46.0	59.8	62.1	62.4	68.4[r]	61.7	59.2	67.8	60.6	68.2	73.0	67.0
46 From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.2	511.6	504.0	508.7	506.2
47 Net due to related foreign offices	−224.8[r]	−299.7	−315.3	−314.6	−371.4[r]	−412.3	−439.7	−417.7	−439.9	−430.0	−418.0	−400.4
48 Other liabilities	116.7	115.4	115.8	117.0	113.3	119.3	125.4	120.0	126.2	131.5	111.6	114.9
49 **Total liabilities**	**1,028.4**	**1,088.2**	**1,100.3**	**1,129.4**	**1,123.5**	**1,146.6**	**1,156.9**	**1,164.9**	**1,164.1**	**1,165.1**	**1,157.3**	**1,164.8**
50 Residual (assets less liabilities)[8]	4.5	4.7	4.1	3.6	3.2	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2006	2007						2007			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 6	June 13	June 20	June 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	115.8	116.6	109.9	109.4	114.2	119.5	125.1	129.3	128.1	140.1	122.7	127.1
2 Revaluation losses on off-balance-sheet items[9]	99.9	96.6	90.9	92.1	95.0	99.7	105.8	116.3	112.7	126.9	113.1	114.8
3 Mortgage-backed securities[10]	677.3	678.7	684.0	695.8	694.4	671.7	670.5	662.0	651.7	663.4	666.8	665.1
4 Pass-through	510.5	517.1	520.8	533.0	535.2	516.1	512.4	503.1	492.7	504.5	507.8	506.9
5 CMO, REMIC, and other	166.7	161.6	163.2	162.8	159.2	155.6	158.1	158.9	159.1	158.9	159.0	158.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	−22.1	−4.0	−8.3	−7.9	−4.9	−4.7	−6.2	−14.2	−11.1	−15.4	−14.4	−14.1
7 Securitized consumer loans[12]	101.8	106.0	105.7	105.4	106.8	105.8	105.4	103.6	104.4	104.2	102.0	103.2
8 Credit cards and related plans	70.1	67.2	67.3	67.6	69.5	69.8	70.1	68.5	69.5	69.5	67.6	67.6
9 Other	31.7	38.8	38.4	37.7	37.3	36.0	35.3	35.1	34.9	34.7	34.4	35.6
10 Securitized business loans[12]	2.9	2.2	2.2	2.2	2.2	2.0	2.0	n.a.	1.9	1.9	1.9	1.9
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	270.2	273.2	273.4	274.6	272.7	267.9	267.4	269.7	270.4	269.0	270.8	268.0
12 Securitized consumer loans[12]	260.9	273.5	272.5	273.2	276.6	275.4	275.5	278.1	276.7	276.8	277.7	280.0
13 Credit cards and related plans	257.2	270.1	269.2	269.9	273.4	272.2	272.3	274.9	273.5	273.6	274.6	276.9
14 Other	3.7	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.2	3.2	3.2	3.2
Foreign-related institutions												
15 Revaluation gains on off-balance-sheet items[9]	74.3	67.3	64.9	65.3	66.0	66.9	70.5	66.0	72.4	71.2	61.4	61.1
16 Revaluation losses on off-balance-sheet items[9]	79.7	74.3	73.5	72.5	72.6	74.6	77.4	73.6	79.5	79.6	69.5	68.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 4	July 11	July 18	July 25
	Seasonally adjusted											
Assets												
1 Bank credit	7,983.4	8,362.9	8,441.9	8,429.8[r]	8,490.4	8,538.3	8,578.3	8,643.4	8,620.2	8,619.4	8,643.6	8,646.6
2 Securities in bank credit	2,193.4	2,219.0	2,238.9	2,265.9	2,277.2	2,281.7	2,301.2	2,312.5	2,306.2	2,305.3	2,318.9	2,312.5
3 Treasury and Agency securities[2]	1,213.9	1,201.4	1,205.2	1,211.6	1,187.5	1,174.8	1,178.7	1,181.6	1,179.1	1,171.3	1,181.5	1,187.4
4 Other securities	979.5	1,017.7	1,033.7	1,054.3	1,089.7	1,106.9	1,122.4	1,130.9	1,127.1	1,134.0	1,137.4	1,125.0
5 Loans and leases in bank credit[3]	5,790.0[r]	6,143.9	6,203.0	6,164.0	6,213.3	6,256.6	6,277.1	6,330.9	6,314.1	6,314.1	6,324.7	6,334.1
6 Commercial and industrial	1,132.7	1,201.6	1,210.7	1,219.0	1,226.1	1,241.9	1,258.7	1,278.0	1,274.6	1,276.2	1,278.2	1,277.8
7 Real estate	3,130.4	3,381.4	3,414.5	3,363.2	3,385.9	3,395.4	3,413.1	3,428.1	3,417.1	3,430.2	3,421.0	3,431.0
8 Revolving home equity	452.2	474.0	471.6	463.2	458.6	458.7	459.9	462.0	459.6	461.1	462.4	463.2
9 Other	2,678.2	2,907.4	2,942.9	2,900.0	2,927.2	2,936.7	2,953.2	2,966.1	2,957.5	2,969.2	2,958.6	2,967.8
10 Consumer	723.9	745.4	745.3	742.6	748.5	751.9	762.0	769.8	769.5	770.2	771.3	769.9
11 Security[4]	231.7	268.3	278.9	284.6	281.8	294.9	269.2	277.0	274.2	271.7	280.1	276.1
12 Other loans and leases	571.4	547.2	553.6	554.5	571.0	572.5	574.0	578.0	578.8	565.7	574.1	579.3
13 Interbank loans	290.4	369.0	362.2	365.2	359.6	354.4	365.7	380.3	371.1	368.8	376.2	401.8
14 Cash assets[5]	298.5	299.2	300.7	290.5	292.8	291.5	289.0	292.1	296.8	294.3	292.9	288.1
15 Other assets[6]	806.1	846.7	859.2	857.5	853.9	854.6	867.0	876.1	880.9	889.9	861.7	867.8
16 **Total assets**[7]	**9,310.6**[r]	**9,808.9**	**9,895.7**	**9,875.4**	**9,928.3**	**9,970.3**	**10,031.0**	**10,121.2**	**10,098.3**	**10,101.5**	**10,103.7**	**10,133.4**
Liabilities												
17 Deposits	5,857.3	6,183.7	6,180.0	6,221.2	6,278.3	6,296.3	6,277.3	6,301.1	6,291.3	6,280.8	6,276.5	6,316.5
18 Transaction	632.7	641.7	629.0	633.0	629.7	646.9	622.8	615.0	604.0	603.2	612.7	623.4
19 Nontransaction	5,224.6	5,542.0	5,551.0	5,588.2[r]	5,648.5	5,649.4	5,654.6	5,686.1	5,687.3	5,677.6	5,663.7	5,693.1
20 Large time	1,560.8	1,685.4	1,701.0	1,728.6[r]	1,765.8	1,798.2	1,778.5	1,777.2	1,777.0	1,780.3	1,773.7	1,763.3
21 Other	3,663.8	3,856.6	3,850.0	3,859.6[r]	3,882.7	3,851.2	3,876.1	3,908.8	3,910.3	3,897.4	3,890.1	3,929.8
22 Borrowings	1,833.0	1,995.0	2,016.3	2,040.1[r]	2,059.0	2,056.7	2,096.3	2,114.9	2,100.2	2,088.4	2,106.6	2,137.7
23 From banks in the U.S.	352.8[r]	415.6	411.4	417.5	427.8	423.0	432.7	431.7	436.9	420.0	429.2	445.4
24 From others	1,480.3[r]	1,579.4	1,604.9	1,622.6[r]	1,631.2	1,633.7	1,663.6	1,683.2	1,663.3	1,668.4	1,677.4	1,692.4
25 Net due to related foreign offices	112.7	47.6	58.8	−5.6	−41.1	−48.1	−21.8	49.7	41.5	69.2	73.0	34.2
26 Other liabilities	544.0	576.7	581.3	588.5	598.6	596.8	603.9	600.6	597.1	606.7	599.2	601.8
27 **Total liabilities**	**8,347.0**	**8,803.0**[r]	**8,836.4**	**8,844.1**	**8,894.8**	**8,901.7**	**8,955.7**	**9,066.3**	**9,030.0**	**9,045.2**	**9,055.1**	**9,090.3**
28 Residual (assets less liabilities)[8]	963.6[r]	1,005.9	1,059.3[r]	1,031.3	1,033.6	1,068.5	1,075.3	1,054.9	1,068.3	1,056.3	1,048.6	1,043.1
	Not seasonally adjusted											
Assets												
29 Bank credit	7,951.5[r]	8,386.6	8,451.2	8,409.4	8,477.3	8,526.3	8,565.5	8,608.3	8,607.1	8,581.8	8,595.4	8,605.2
30 Securities in bank credit	2,180.9	2,224.3	2,246.1	2,266.7[r]	2,279.5	2,288.0	2,300.4	2,298.8	2,303.2	2,286.7	2,295.7	2,299.2
31 Treasury and Agency securities[2]	1,205.9	1,201.5	1,213.0	1,217.1	1,195.8	1,183.9	1,176.9	1,173.3	1,176.8	1,161.1	1,166.7	1,179.2
32 Other securities	975.0	1,022.9	1,033.1	1,049.6	1,083.7	1,104.2	1,123.4	1,125.5	1,126.4	1,125.7	1,129.0	1,120.0
33 Loans and leases in bank credit[3]	5,770.6[r]	6,162.3	6,205.2	6,142.6[r]	6,197.8	6,238.3	6,265.1	6,309.5	6,303.9	6,295.1	6,299.6	6,306.0
34 Commercial and industrial	1,130.6	1,200.9	1,214.9	1,223.3	1,234.1	1,248.6	1,263.0	1,275.6	1,277.4	1,274.9	1,274.9	1,274.0
35 Real estate	3,121.8	3,384.5	3,410.7	3,345.9	3,371.6	3,394.0	3,403.9	3,418.8	3,408.6	3,424.3	3,410.8	3,416.8
36 Revolving home equity	453.0	471.8	472.0	459.7	457.1	459.8	461.5	463.0	460.7	462.0	463.1	463.9
37 Other	2,668.7	2,912.7	2,938.7	2,886.2	2,914.4	2,934.2	2,942.4	2,955.8	2,947.9	2,962.3	2,947.7	2,952.9
38 Consumer	716.6	757.8	750.1	736.8	741.4	746.0	755.0	762.1	761.0	760.9	763.1	764.1
39 Credit cards and related plans	307.6[r]	334.3[r]	322.6[r]	310.3[r]	314.6	318.0	324.1	325.5	325.1	324.8	326.7	327.3
40 Other	409.0[r]	423.5[r]	427.5[r]	426.5[r]	426.8	427.9	430.9	436.6	436.0	436.1	436.4	436.8
41 Security[4]	228.3	270.6	279.4	284.8	281.9	280.6	268.7	273.1	270.9	265.9	276.2	272.1
42 Other loans and leases	573.4	548.6	550.2	551.8	568.8	569.1	574.5	579.9	586.0	569.0	574.6	578.9
43 Interbank loans	283.0	368.2	360.1	368.4	367.4	350.4	356.9	371.1	363.8	353.9	368.0	387.0
44 Cash assets[5]	293.8	310.4	299.0	280.7	288.1	288.0	285.1	287.4	317.2	287.3	281.3	273.6
45 Other assets[6]	806.6	842.8	853.2	852.0	857.2	859.8	869.4	876.9	879.8	888.4	867.6	866.8
46 **Total assets**[7]	**9,267.3**	**9,839.1**	**9,895.1**	**9,842.6**[r]	**9,921.8**	**9,956.0**	**10,007.8**	**10,073.1**	**10,097.4**	**10,040.8**	**10,041.6**	**10,062.0**
Liabilities												
47 Deposits	5,843.3	6,172.2	6,184.1	6,216.0[r]	6,302.3	6,298.3	6,290.6	6,287.1	6,353.8	6,281.7	6,253.3	6,240.0
48 Transaction	625.9	649.7	620.4	629.0	637.3	639.0	620.2	608.2	611.5	569.6	599.2	638.2
49 Nontransaction	5,217.4	5,522.5	5,563.8	5,587.0	5,665.0	5,659.2	5,670.5	5,679.0	5,742.3	5,712.1	5,654.0	5,601.8
50 Large time	1,563.9	1,689.8	1,705.0	1,727.9[r]	1,772.2	1,813.9	1,795.3	1,780.9	1,775.7	1,777.3	1,776.2	1,777.8
51 Other	3,653.5	3,832.7	3,858.7	3,859.1[r]	3,892.8	3,845.4	3,875.2	3,898.1	3,966.7	3,934.8	3,877.8	3,824.0
52 Borrowings	1,828.5[r]	1,993.1	2,014.2	2,031.5[r]	2,063.0	2,071.7	2,109.0	2,109.3	2,102.0	2,075.9	2,101.7	2,137.5
53 From banks in the U.S.	352.0	414.9	410.2	416.5	430.4	422.9	432.1	430.8	434.1	417.5	427.2	444.9
54 From others	1,476.4	1,578.2	1,604.0	1,615.0[r]	1,632.6	1,648.8	1,676.9	1,678.4	1,667.9	1,658.3	1,674.5	1,692.6
55 Net due to related foreign offices	104.3	56.1	66.9	−16.4	−59.3	−53.7	−30.0	39.2	26.2	51.6	57.1	34.2
56 Other liabilities	536.3	584.1	588.9	578.2	581.5	592.7	597.0	592.0	584.3	591.2	585.9	602.3
57 **Total liabilities**	**8,312.3**[r]	**8,805.4**	**8,854.2**	**8,809.2**	**8,887.4**	**8,909.0**	**8,966.6**	**9,027.7**	**9,066.3**	**9,000.3**	**8,997.9**	**9,014.0**
58 Residual (assets less liabilities)[8]	955.0[r]	1,033.7	1,040.9	1,033.4[r]	1,034.4	1,047.0	1,041.2	1,045.4	1,031.1	1,040.5	1,043.7	1,048.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July	Jan.	Feb.	Mar.	Apr.r	Mayr	Junr	July	July 4	July 11	July 18	July 25
	Seasonally adjusted											
Assets												
1 Bank credit	7,099.1r	7,420.6	7,470.5	7,454.3	7,487.6	7,522.2	7,561.7	7,605.4	7,589.8	7,587.7	7,607.2	7,606.5
2 Securities in bank credit	1,828.0	1,839.4	1,849.2	1,868.1	1,868.8	1,868.0	1,877.7	1,888.8	1,885.5	1,883.8	1,898.4	1,891.5
3 Treasury and Agency securities[2]	1,133.1	1,119.7	1,118.9	1,124.7	1,102.6	1,090.1	1,095.7	1,099.3	1,098.8	1,092.8	1,102.3	1,104.3
4 Other securities	694.9	719.6	730.3	743.4	766.2	777.8	782.0	789.5	786.7	790.9	796.1	787.1
5 Loans and leases in bank credit[3]	5,271.1	5,581.2	5,621.3	5,586.2	5,618.8	5,654.3	5,684.0	5,716.6	5,704.3	5,703.9	5,708.8	5,715.0
6 Commercial and industrial	939.3	982.7	989.4	996.7	1,003.1	1,014.8	1,024.2	1,039.8	1,036.9	1,034.3	1,039.8	1,040.7
7 Real estate	3,107.2	3,357.7	3,392.3	3,340.5r	3,356.6	3,365.7	3,385.9	3,399.2	3,388.0	3,400.8	3,392.1	3,402.9
8 Revolving home equity	452.2	474.0	471.6	463.2	458.6	458.7	459.9	462.0	459.6	461.1	462.4	463.2
9 Other	2,655.0	2,883.7	2,920.7	2,877.3r	2,898.0	2,906.9	2,926.0	2,937.2	2,928.4	2,939.7	2,929.7	2,939.7
10 Consumer	723.9	745.4	745.3	742.6	748.5	751.9	762.0	769.8	769.5	770.2	771.3	769.9
11 Security[4]	92.7	120.4	120.3	127.6	120.8	133.8	125.0	120.9	118.7	118.8	124.4	116.0
12 Other loans and leases	408.0	375.1	374.0	378.8	389.7	388.2	386.9	387.0	391.3	379.9	381.2	385.5
13 Interbank loans	244.3	303.3	297.8	305.4	303.3	294.1	301.7	308.8	303.5	293.7	307.9	327.0
14 Cash assets[5]	244.9	246.6	246.6	237.3	242.4	237.5	238.2	238.1	242.4	239.9	237.0	234.9
15 Other assets[6]	760.2	811.9	820.8	820.4	816.5	815.8	827.8	835.6	840.0	846.6	825.1	827.3
16 **Total assets**[7]	**8,281.2**r	**8,714.0**	**8,768.0**	**8,750.2**	**8,781.9**	**8,801.6**	**8,860.9**	**8,917.6**	**8,905.5**	**8,897.8**	**8,907.0**	**8,925.4**
Liabilities												
17 Deposits	5,202.6	5,423.3	5,405.6	5,417.2r	5,428.0	5,407.7	5,405.6	5,442.2	5,420.9	5,415.6	5,418.6	5,473.2
18 Transaction	621.4	631.0	618.7	622.6	617.6	635.7	610.6	603.2	589.5	591.6	601.5	612.3
19 Nontransaction	4,581.2	4,792.2	4,786.8	4,794.6	4,810.4	4,772.0	4,795.0	4,839.1	4,831.4	4,823.9	4,817.1	4,860.9
20 Large time	919.1	937.3	938.6	936.9r	929.5	922.7	920.8	932.1	923.0	928.5	928.9	933.0
21 Other	3,662.1	3,854.9	3,848.2	3,857.7r	3,880.9	3,849.3	3,874.2	3,906.9	3,908.4	3,895.5	3,888.2	3,927.9
22 Borrowings	1,374.3	1,458.3	1,465.1	1,466.3	1,481.2	1,490.0	1,519.5	1,537.1	1,506.4	1,522.8	1,535.7	1,554.5
23 From banks in the U.S.	308.6r	353.5	349.1	349.1	366.0	363.8	364.8	367.2	365.6	365.2	365.4	378.8
24 From others	1,065.8	1,104.8	1,116.0	1,117.2r	1,115.2	1,126.3	1,154.7	1,169.9	1,140.8	1,157.6	1,170.3	1,175.7
25 Net due to related foreign offices	318.4	365.0	373.2	363.5	367.9	387.3	392.7	409.0	422.5	420.1	430.6	395.4
26 Other liabilities	428.2	462.0	464.2	473.8	477.3	468.5	482.0	479.2	483.3	486.5	480.7	475.7
27 **Total liabilities**	**7,323.5**	**7,708.5**	**7,708.0**	**7,720.8**r	**7,754.4**	**7,753.6**	**7,799.7**	**7,867.6**	**7,833.1**	**7,844.9**	**7,865.6**	**7,898.8**
28 Residual (assets less liabilities)[8]	957.7r	1,005.5	1,060.0	1,029.5	1,027.5	1,048.0	1,061.1	1,050.1	1,072.4	1,052.9	1,041.4	1,026.6
	Not seasonally adjusted											
Assets												
29 Bank credit	7,070.5r	7,436.7	7,474.7	7,430.5	7,469.6	7,518.9	7,550.8	7,574.0	7,581.2	7,556.2	7,562.5	7,567.7
30 Securities in bank credit	1,815.5	1,844.7	1,856.4	1,869.0	1,871.1	1,874.3	1,876.9	1,875.1	1,882.5	1,865.2	1,875.2	1,878.2
31 Treasury and Agency securities[2]	1,125.2	1,119.9	1,126.7	1,130.2	1,111.0	1,099.2	1,093.9	1,091.0	1,096.5	1,082.6	1,087.5	1,096.1
32 Other securities	690.3	724.9	729.7	738.8	760.2	775.1	783.0	784.1	786.0	782.7	787.7	782.1
33 Loans and leases in bank credit[3]	5,255.0r	5,592.0	5,618.3	5,561.5	5,598.5	5,644.6	5,673.9	5,699.0	5,698.7	5,691.0	5,687.4	5,689.5
34 Commercial and industrial	937.8	979.9	990.6	999.1	1,009.7	1,021.5	1,029.1	1,038.1	1,041.5	1,034.3	1,037.0	1,037.1
35 Real estate	3,098.6	3,360.8	3,388.5	3,323.2r	3,342.4	3,364.2	3,376.7	3,389.8	3,379.5	3,394.9	3,382.0	3,388.7
36 Revolving home equity	453.0	471.8	472.0	459.7	457.1	459.8	461.5	463.0	460.7	462.0	463.1	463.9
37 Other	2,645.5	2,889.0	2,916.5	2,863.5	2,885.2	2,904.5	2,915.2	2,926.9	2,918.8	2,932.9	2,918.9	2,924.8
38 Other residential	1,282.9r	1,441.4r	1,452.6r	1,391.3r	1,402.5	1,412.0	1,415.1	1,422.6	1,421.7	1,434.0	1,415.3	1,416.5
39 Commercial	1,362.7r	1,447.6r	1,463.9r	1,472.2r	1,482.7	1,492.5	1,500.0	1,504.2	1,497.1	1,498.8	1,503.5	1,508.3
40 Consumer	716.6	757.8	750.1	736.8	741.4	746.0	755.0	762.1	761.0	760.9	763.1	764.1
41 Credit cards and related plans	307.6r	334.3r	322.6r	310.3r	314.6	318.0	324.1	325.5	325.1	324.8	326.7	327.3
42 Other	409.0r	423.5r	427.5r	426.5r	426.8	427.9	430.9	436.6	436.0	436.1	436.4	436.8
43 Security[4]	92.1	118.8	119.2	127.7	119.0	127.9	125.9	120.1	118.9	117.8	123.7	114.4
44 Other loans and leases	410.1	374.7	369.8	374.8	386.0	385.0	387.2	388.9	397.8	383.1	381.6	385.2
45 Interbank loans	237.0	302.5	295.7	308.6	311.1	290.1	292.9	299.6	296.1	278.8	299.6	312.2
46 Cash assets[5]	240.6	256.9	245.7	229.2	238.5	234.7	234.9	233.9	263.4	233.8	225.4	221.2
47 Other assets[6]	761.5	806.8	813.9	815.0	820.6	820.4	830.1	837.0	841.2	846.1	832.0	826.8
48 **Total assets**[7]	**8,242.4**r	**8,734.7**	**8,762.1**	**8,716.0**	**8,772.3**	**8,796.2**	**8,840.1**	**8,874.4**	**8,912.0**	**8,844.9**	**8,849.5**	**8,857.9**
Liabilities												
49 Deposits	5,187.2	5,409.0	5,408.4	5,408.3r	5,440.5	5,393.6	5,405.0	5,426.4	5,492.4	5,420.7	5,391.6	5,384.1
50 Transaction	614.8	638.9	609.8	618.3	625.3	628.0	608.2	596.5	596.9	558.6	588.5	627.2
51 Nontransaction	4,572.3	4,770.2	4,798.6	4,790.0r	4,815.2	4,765.6	4,796.8	4,829.9	4,895.6	4,862.1	4,803.2	4,756.9
52 Large time	920.6	939.2	941.7	932.7r	924.3	922.1	923.5	933.7	930.8	929.2	927.2	934.8
53 Other	3,651.8	3,831.0r	3,856.9	3,857.2r	3,890.9	3,843.5	3,873.3	3,896.2	3,964.8	3,932.9	3,875.9	3,822.1
54 Borrowings	1,369.8	1,456.4	1,463.0	1,457.7	1,485.2	1,505.0	1,532.1	1,531.5	1,508.2	1,510.2	1,530.8	1,554.3
55 From banks in the U.S.	307.8	352.8	347.9	348.1	368.6	363.7	364.3	366.4	362.8	362.7	363.4	378.3
56 From others	1,062.0r	1,103.6	1,115.1	1,109.6r	1,116.6	1,141.3	1,167.9	1,165.1	1,145.4	1,147.6	1,167.4	1,176.0
57 Net due to related foreign offices	312.5	371.4	381.5	355.0	353.0	386.1	387.7	401.5	410.7	404.4	417.3	397.1
58 Other liabilities	422.3	468.2	472.0	464.9	462.2	467.3	477.1	472.5	472.5	472.1	468.8	477.3
59 **Total liabilities**	**7,291.8**r	**7,705.1**	**7,724.8**	**7,685.8**r	**7,740.8**	**7,752.1**	**7,801.9**	**7,831.9**	**7,883.8**	**7,807.4**	**7,808.6**	**7,812.8**
60 Residual (assets less liabilities)[8]	950.6r	1,029.6	1,037.3	1,030.3	1,031.5	1,044.1	1,038.3	1,042.5	1,028.2	1,037.5	1,040.9	1,045.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 4	July 11	July 18	July 25
	Seasonally adjusted											
Assets												
1 Bank credit	4,166.6	4,374.5	4,407.9	4,451.6	4,464.8	4,494.7	4,515.8	4,555.8	4,543.5	4,539.1	4,559.5	4,555.5
2 Securities in bank credit	1,201.5	1,195.8	1,205.6	1,226.7	1,227.2	1,224.6	1,235.2	1,257.3	1,250.8	1,251.0	1,266.9	1,261.1
3 Treasury and Agency securities[2]	702.6	690.8	692.1	705.5	686.0	673.6	680.5	688.6	688.2	682.2	691.2	693.6
4 Trading account	50.3	55.1	52.0	63.2	63.3	59.9	67.8	70.5	76.0	66.2	66.3	73.8
5 Investment account	652.4	635.7	640.2	642.3	622.7	613.7	612.7	618.1	612.2	616.0	624.9	619.7
6 Mortgage-backed	582.3	563.7	572.4	577.4	558.2	552.6	551.8	549.8	546.2	547.8	555.6	550.4
7 Other	70.1	72.0	67.8	65.0	64.4	61.1	60.9	68.3	66.0	68.2	69.3	69.4
8 Other securities	498.8	505.0	513.5	521.2	541.2	551.0	554.6	568.7	562.7	568.7	575.7	567.5
9 Trading account	229.1	229.0	231.8	243.3	263.7	271.6	280.4	289.9	285.1	288.4	296.7	289.2
10 Investment account	269.8	275.9	281.7	277.9	277.5	279.4	274.3	278.8	277.6	280.3	279.1	278.3
11 State and local government	45.0	52.1	53.5	54.7	55.6	56.7	56.9	57.6	56.5	58.1	57.5	57.6
12 Other	224.8	223.9	228.2	223.3	221.8	222.7	217.4	221.2	221.1	222.2	221.5	220.7
13 Loans and leases in bank credit[3]	2,965.2	3,178.8	3,202.3	3,224.9	3,237.6	3,270.0	3,280.6	3,298.5	3,292.6	3,288.1	3,292.6	3,294.4
14 Commercial and industrial	579.1	600.5	604.8	610.1	613.5	623.2	627.2	634.4	634.5	631.4	634.4	634.2
15 Real estate	1,606.3	1,802.2	1,816.4	1,821.1	1,825.1	1,833.7	1,848.2	1,861.7	1,854.3	1,862.7	1,855.8	1,864.2
16 Revolving home equity	336.0	362.7	360.5	360.0	358.1	358.5	359.7	361.1	359.5	360.5	361.4	361.9
17 Other	1,270.3	1,439.5	1,455.9	1,461.1	1,467.0	1,475.2	1,488.5	1,500.5	1,494.8	1,502.3	1,494.4	1,502.3
18 Other residential	769.5	904.4	909.4	911.1	912.5	914.8	921.9	932.1	930.0	940.2	926.6	928.9
19 Commercial	500.8	535.2	546.5	549.9	554.5	560.5	566.6	568.5	564.8	562.0	567.8	573.4
20 Consumer	384.5	401.0	406.4	407.5	408.9	410.5	415.6	414.7	415.1	414.5	415.3	414.4
21 Security[4]	82.8	109.6	110.1	117.3	110.3	123.8	114.4	110.1	108.0	108.6	114.0	105.5
22 Federal funds sold to and repurchase agreements with broker–dealers	65.4	88.6	86.4	92.4	85.5	98.5	90.2	85.4	83.4	82.5	90.0	81.7
23 Other	17.5	21.0	23.8	24.9	24.9	25.3	24.2	24.7	24.7	26.1	24.0	23.8
24 Federal funds sold to and repurchase agreements with others	25.1	29.0	30.8	33.2	40.0	41.2	37.8	36.0	38.3	34.9	34.3	34.4
25 All other loans	184.2	136.6	137.2	139.5	143.8	143.0	143.5	147.1	148.0	141.7	144.5	147.2
26 Lease-financing receivables	103.0	99.9	96.5	96.3	96.0	94.6	93.9	94.4	94.4	94.3	94.2	94.5
27 Interbank loans	157.4	192.8	188.1	182.7	179.7	172.8	170.2	176.7	169.0	161.2	178.1	194.0
28 Federal funds sold to and repurchase agreements with commercial banks	97.2	127.3	122.8	118.6	118.7	116.3	114.2	122.0	115.1	106.3	123.5	138.9
29 Other	60.2	65.5	65.3	64.1	61.1	56.5	55.9	54.7	53.9	54.9	54.7	55.1
30 Cash assets[5]	156.0	147.2	150.3	142.6	147.6	142.7	143.8	143.5	148.5	145.8	141.8	138.0
31 Other assets[6]	517.8	541.8	546.7	556.2	547.1	542.3	552.5	557.6	555.2	568.0	550.8	558.4
32 **Total assets**[7]	**4,964.4**	**5,222.6**	**5,259.7**	**5,300.5**	**5,306.1**	**5,319.5**	**5,349.0**	**5,399.2**	**5,381.6**	**5,379.6**	**5,395.9**	**5,411.4**
Liabilities												
33 Deposits	2,874.4	2,977.1	2,948.1	2,986.3	2,995.6	2,971.3	2,955.2	2,977.6	2,959.4	2,954.8	2,958.9	2,999.3
34 Transaction	312.0	323.6	314.7	322.2	322.3	333.5	311.6	303.9	304.3	297.3	303.1	308.6
35 Nontransaction	2,562.4	2,653.6	2,633.3	2,664.1	2,673.3	2,637.8	2,643.6	2,673.7	2,655.1	2,657.5	2,655.8	2,690.8
36 Large time	497.7	495.5	492.7	498.5	494.3	485.6	482.7	493.0	480.7	490.7	490.8	495.2
37 Other	2,064.7	2,158.0	2,140.7	2,165.6	2,179.0	2,152.2	2,160.9	2,180.7	2,174.5	2,166.7	2,165.0	2,195.6
38 Borrowings	844.6	881.1	899.3	937.8	935.7	937.3	958.1	1,011.5	988.0	1,000.4	1,005.5	1,029.8
39 From banks in the U.S.	138.7	137.5	140.6	143.2	141.6	136.3	138.5	151.2	154.7	151.1	147.0	161.4
40 From others	706.0	743.6	758.8	794.6	794.1	801.0	819.6	860.3	833.3	849.3	858.6	868.4
41 Net due to related foreign offices	307.4	349.7	357.8	351.8	362.7	383.2	387.7	403.7	414.8	415.0	425.0	391.1
42 Other liabilities	360.9	374.3	377.2	389.5	394.9	385.1	398.8	396.3	401.3	405.5	400.4	388.9
43 **Total liabilities**	**4,387.3**	**4,582.3**	**4,582.4**	**4,665.4**	**4,688.9**	**4,676.9**	**4,699.8**	**4,789.1**	**4,763.5**	**4,775.7**	**4,789.8**	**4,809.1**
44 Residual (assets less liabilities)[8]	577.1	640.3	677.3	635.1	617.3	642.7	649.1	610.1	618.2	603.8	606.1	602.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 4	July 11	July 18	July 25
	Not seasonally adjusted											
Assets												
45 Bank credit	4,149.0	4,383.7	4,415.4	4,440.3	4,459.5	4,499.0	4,516.2	4,535.2	4,541.4	4,518.2	4,527.5	4,529.3
46 Securities in bank credit	1,190.9	1,201.0	1,214.7	1,226.3	1,227.5	1,231.3	1,234.3	1,245.3	1,248.3	1,233.6	1,246.2	1,249.8
47 Treasury and Agency securities[2]	696.6	690.8	701.8	709.7	692.3	683.0	678.6	682.0	686.3	673.1	678.8	687.3
48 Trading account	49.0	52.4	55.1	64.0	64.2	63.1	68.2	68.8	75.2	64.5	64.0	71.9
49 Investment account	647.6	638.4	646.8	645.7	628.1	619.9	610.4	613.1	611.1	608.6	614.9	615.4
50 Mortgage-backed	577.7	567.4	577.3	577.7	562.4	558.9	548.4	545.1	544.4	540.9	545.9	546.4
51 Other	69.9	71.0	69.5	68.0	65.8	61.0	62.0	68.1	66.7	67.7	68.9	69.0
52 Other securities	494.3	510.2	512.9	516.6	535.2	548.3	555.6	563.4	562.0	560.5	567.4	562.5
53 Trading account	226.9	231.5	231.5	241.0	260.7	270.2	280.9	287.2	284.6	284.5	292.3	286.7
54 Investment account	267.4	278.7	281.4	275.5	274.5	278.1	274.7	276.2	277.3	276.0	275.1	275.8
55 State and local government	44.6	52.6	53.5	54.2	55.0	56.4	57.0	57.0	56.6	56.8	56.8	57.0
56 Other	222.8	226.1	227.9	221.4	219.5	221.6	217.8	219.1	220.7	219.1	218.2	218.8
57 Loans and leases in bank credit[3]	2,958.0	3,182.7	3,200.7	3,214.0	3,232.0	3,267.7	3,282.0	3,289.9	3,293.1	3,284.6	3,281.2	3,279.5
58 Commercial and industrial	577.8	597.8	605.9	611.7	618.0	627.1	630.0	632.9	636.7	630.7	632.2	631.6
59 Real estate	1,604.1	1,801.5	1,812.8	1,812.8	1,821.6	1,837.5	1,848.4	1,858.7	1,852.6	1,863.1	1,852.4	1,857.3
60 Revolving home equity	336.7	360.9	361.1	357.1	356.9	359.5	361.1	361.9	360.1	361.1	362.1	362.8
61 Other	1,267.3	1,440.6	1,451.8	1,455.7	1,464.8	1,478.0	1,487.3	1,496.8	1,492.5	1,502.0	1,490.2	1,494.5
62 Other residential	769.1	903.9	904.6	906.2	911.0	918.0	923.1	931.6	931.1	941.4	925.6	926.4
63 Commercial	498.2	536.6	547.1	549.6	553.7	560.0	564.2	565.2	561.4	560.6	564.6	568.1
64 Consumer	380.8	408.0	410.0	405.8	406.4	408.1	413.0	410.8	410.6	410.5	410.9	411.2
65 Credit cards and related plans	116.7	131.1	128.0	123.8	124.3	124.8	127.6	127.4	127.5	127.4	127.9	127.8
66 Other	264.1	276.9	282.0	282.0	282.1	283.3	285.3	283.4	283.1	283.1	283.0	283.4
67 Security[4]	82.3	108.2	109.0	117.1	108.5	118.2	115.5	109.5	108.3	107.7	113.5	104.2
68 Federal funds sold to and repurchase agreements with broker–dealers	64.7	87.4	86.2	92.8	84.0	94.1	91.1	84.6	83.7	82.0	88.9	80.3
69 Other	17.6	20.8	22.8	24.2	24.5	24.1	24.4	24.8	24.6	25.7	24.6	23.9
70 Federal funds sold to and repurchase agreements with others	25.1	29.0	30.8	33.2	40.0	41.2	37.8	36.0	38.3	34.9	34.3	34.4
71 All other loans	185.5	137.4	135.0	136.7	141.2	141.2	143.8	148.3	152.7	143.9	144.3	147.2
72 Lease-financing receivables	102.4	100.9	97.2	96.7	96.2	94.4	93.5	93.7	94.0	93.8	93.6	93.6
73 Interbank loans	155.9	193.2	182.8	178.8	184.6	175.8	168.7	174.9	168.1	155.6	176.4	190.1
74 Federal funds sold to and repurchase agreements with commercial banks	96.3	127.7	119.5	116.1	121.7	118.3	113.3	120.8	114.5	102.6	122.2	136.1
75 Other	59.6	65.6	63.3	62.7	62.8	57.5	55.4	54.1	53.6	53.0	54.1	54.0
76 Cash assets[5]	152.0	155.6	149.8	138.4	146.8	141.2	141.4	139.6	162.0	140.0	132.8	127.8
77 Other assets[6]	519.1	536.8	539.9	550.8	551.2	546.9	554.8	559.0	556.5	567.5	557.7	557.9
78 **Total assets**[7]	**4,942.7**	**5,235.8**	**5,254.5**	**5,275.4**	**5,309.3**	**5,330.0**	**5,347.8**	**5,374.5**	**5,393.7**	**5,347.0**	**5,360.2**	**5,370.9**
Liabilities												
79 Deposits	2,867.3	2,969.6	2,956.8	2,978.1	3,001.3	2,959.9	2,956.0	2,969.6	3,012.7	2,959.0	2,945.0	2,941.5
80 Transaction	307.6	329.7	309.7	320.0	328.3	329.1	310.6	299.2	308.1	275.7	296.8	317.6
81 Nontransaction	2,559.7	2,639.8	2,647.1	2,658.1	2,672.9	2,630.8	2,645.5	2,670.5	2,704.6	2,683.3	2,648.1	2,624.0
82 Large time	499.2	497.5	495.7	494.3	489.2	485.0	485.4	494.5	488.4	491.5	489.2	497.0
83 Other	2,060.5	2,142.4	2,151.4	2,163.8	2,183.8	2,145.8	2,160.1	2,176.0	2,216.3	2,191.8	2,158.9	2,127.0
84 Borrowings	840.1	879.3	897.2	929.2	939.7	952.3	970.7	1,005.9	989.8	987.8	1,000.7	1,029.6
85 From banks in the U.S.	138.0	136.8	139.4	142.2	144.2	136.3	138.0	150.4	151.9	148.6	145.0	160.9
86 From others	702.1	742.4	757.9	787.0	795.4	816.0	832.8	855.5	837.9	839.2	855.7	868.7
87 Net due to related foreign offices	301.5	356.2	366.1	343.3	347.7	381.9	382.7	396.3	403.0	399.3	411.7	392.8
88 Other liabilities	354.9	380.6	385.0	380.5	379.8	384.0	394.0	389.6	390.5	391.1	388.5	390.5
89 **Total liabilities**	**4,363.8**	**4,585.5**	**4,605.1**	**4,631.2**	**4,668.5**	**4,678.1**	**4,703.4**	**4,761.4**	**4,796.0**	**4,737.3**	**4,745.9**	**4,754.3**
90 Residual (assets less liabilities)[8]	578.9	650.3	649.4	644.3	640.8	651.9	644.3	613.1	597.7	609.7	614.3	616.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 4	July 11	July 18	July 25
	Seasonally adjusted											
Assets												
1 Bank credit	2,932.5	3,046.3	3,062.9	3,002.7	3,021.6	3,027.1	3,045.1	3,043.5	3,039.8	3,043.2	3,042.3	3,045.7
2 Securities in bank credit	626.5	643.8	643.8	641.4	640.4	642.9	642.2	631.3	633.5	632.8	631.5	630.5
3 Treasury and Agency securities[2]	430.5	429.0	426.8	419.0	415.2	415.5	414.4	410.1	410.0	410.0	410.5	410.2
4 Other securities	196.0	214.8	217.0	222.4	225.2	227.4	227.8	221.2	223.5	222.8	220.9	220.2
5 Loans and leases in bank credit[3]	2,305.9	2,402.5	2,419.1	2,361.3	2,381.2	2,384.2	2,402.9	2,412.2	2,406.3	2,410.4	2,410.9	2,415.2
6 Commercial and industrial	359.9	381.9	384.2	386.3	389.3	391.4	396.8	405.3	402.3	402.8	405.5	406.6
7 Real estate	1,501.1	1,555.8	1,576.3	1,519.6	1,530.8	1,531.2	1,536.4	1,531.6	1,527.3	1,531.9	1,530.4	1,532.7
8 Revolving home equity	116.1	111.3	111.2	103.2	100.6	100.2	100.2	100.9	100.1	100.6	101.1	101.3
9 Other	1,385.0	1,444.5	1,465.1	1,416.4	1,430.2	1,430.9	1,436.2	1,430.6	1,427.2	1,431.3	1,429.3	1,431.4
10 Consumer	339.4	344.4	338.9	335.2	339.6	341.4	346.4	354.9	354.1	355.5	355.7	355.5
11 Other loans and leases	105.6	120.4	119.7	120.3	121.5	120.3	123.3	120.5	122.6	120.1	119.3	120.4
12 Interbank loans	87.0	110.5	109.8	122.7	123.5	121.2	131.5	132.2	134.5	132.6	129.8	133.1
13 Cash assets[5]	88.9	99.4	96.4	94.6	94.8	94.8	94.4	95.4	93.9	94.1	95.2	96.8
14 Other assets[6]	242.3	270.1	274.1	264.3	270.7	274.0	276.1	282.2	290.0	283.7	279.4	274.2
15 **Total assets**[7]	**3,316.9**	**3,491.6**	**3,508.5**	**3,450.0**	**3,475.9**	**3,482.2**	**3,511.9**	**3,517.7**	**3,522.5**	**3,517.9**	**3,510.9**	**3,514.0**
Liabilities												
16 Deposits	2,328.2	2,446.1	2,457.5	2,430.9	2,432.4	2,436.5	2,450.5	2,466.3	2,461.5	2,460.6	2,459.5	2,473.7
17 Transaction	309.4	307.5	304.0	300.3	295.3	302.2	299.1	294.7	287.8	294.1	297.9	303.3
18 Nontransaction	2,018.8	2,138.6	2,153.5	2,130.5	2,137.1	2,134.3	2,151.3	2,171.6	2,173.7	2,166.5	2,161.7	2,170.4
19 Large time	421.3	441.8	446.0	438.2	432.5	434.6	435.5	436.3	437.3	435.5	435.8	435.6
20 Other	1,597.4	1,696.9	1,707.5	1,692.4	1,704.6	1,699.6	1,715.8	1,735.3	1,736.4	1,731.0	1,725.9	1,734.9
21 Borrowings	529.7	577.2	565.8	528.5	545.8	553.0	561.7	525.5	518.8	522.7	530.5	525.0
22 From banks in the U.S.	170.2	216.3	208.8	206.2	224.7	227.7	226.6	216.0	211.2	214.1	218.5	217.5
23 From others	359.5	360.9	357.0	322.3	321.1	325.3	335.1	309.5	307.6	308.7	312.0	307.5
24 Net due to related foreign offices	11.0	15.2	15.4	11.7	5.2	4.1	4.8	5.1	6.5	5.0	5.6	4.3
25 Other liabilities	67.4	87.7	87.0	84.3	82.3	83.3	83.1	82.7	81.9	80.9	80.3	86.8
26 **Total liabilities**	**2,936.2**	**3,126.2**	**3,125.6**	**3,055.4**	**3,065.8**	**3,076.9**	**3,100.1**	**3,079.6**	**3,068.6**	**3,069.3**	**3,075.9**	**3,089.8**
27 Residual (assets less liabilities)[8]	380.6	365.4	382.9	394.6	410.1	405.2	411.8	438.1	453.9	448.6	435.0	424.2
	Not seasonally adjusted											
Assets												
28 Bank credit	2,921.6	3,053.1	3,059.4	2,990.3	3,009.0	3,019.5	3,033.8	3,032.8	3,033.3	3,032.6	3,029.7	3,033.1
29 Securities in bank credit	624.5	643.9	641.8	642.7	642.4	642.6	642.3	629.6	633.1	631.7	629.0	628.5
30 Treasury and Agency securities[2]	428.5	429.0	424.9	420.3	417.2	415.2	414.5	408.4	409.6	408.9	408.0	408.3
31 Other securities	196.0	214.8	217.0	222.4	225.2	227.4	227.8	221.2	223.5	222.8	220.9	220.2
32 Loans and leases in bank credit[3]	2,297.1	2,409.3	2,417.6	2,347.6	2,366.6	2,376.9	2,391.4	2,403.2	2,400.2	2,401.0	2,400.8	2,404.6
33 Commercial and industrial	359.7	381.8	384.4	387.1	391.4	394.2	398.9	405.1	404.7	403.6	405.0	405.6
34 Real estate	1,494.7	1,559.6	1,576.0	1,510.5	1,520.0	1,525.9	1,527.0	1,525.2	1,520.6	1,525.6	1,523.7	1,525.5
35 Revolving home equity	116.3	110.8	110.9	102.6	100.3	100.3	100.5	101.0	100.7	100.9	101.0	101.2
36 Other	1,378.4	1,448.8	1,465.1	1,407.9	1,419.7	1,425.7	1,426.5	1,424.1	1,419.9	1,424.7	1,422.7	1,424.3
37 Other residential	513.7	537.5	548.0	485.0	490.3	492.8	490.9	490.4	489.6	491.9	489.0	489.4
38 Commercial	864.7	911.3	917.1	922.9	929.4	932.9	935.6	933.7	930.3	932.8	933.7	934.9
39 Consumer	335.8	349.8	340.2	331.0	335.0	337.9	342.0	351.2	350.2	350.2	351.9	352.9
40 Credit cards and related plans	190.8	203.2	194.6	186.5	190.3	193.2	196.5	198.1	197.6	197.5	198.8	199.5
41 Other	144.9	146.6	145.6	144.5	144.7	144.6	145.5	153.1	152.6	152.7	153.1	153.4
42 Other loans and leases	106.8	118.0	117.1	118.9	120.1	118.9	123.5	121.7	124.7	121.6	120.3	120.6
43 Interbank loans	81.1	109.2	112.9	129.8	126.5	114.3	124.2	124.8	128.0	123.2	123.3	122.1
44 Cash assets[5]	88.6	101.3	95.9	90.7	91.7	93.6	93.6	95.1	101.3	93.8	92.5	93.4
45 Other assets[6]	242.3	270.1	274.1	264.3	270.7	274.0	276.1	282.2	290.0	283.7	279.4	274.2
46 **Total assets**[7]	**3,299.7**	**3,499.1**	**3,507.8**	**3,440.8**	**3,463.1**	**3,466.3**	**3,492.3**	**3,499.2**	**3,517.1**	**3,497.7**	**3,489.2**	**3,487.0**
Liabilities												
47 Deposits	2,319.9	2,439.5	2,451.6	2,430.1	2,439.2	2,433.8	2,449.0	2,458.3	2,479.6	2,461.6	2,446.5	2,442.4
48 Transaction	307.2	309.1	300.1	298.3	296.9	298.9	297.7	292.7	291.3	282.7	291.1	309.2
49 Nontransaction	2,012.7	2,130.3	2,151.5	2,131.9	2,142.3	2,134.9	2,151.2	2,165.6	2,188.3	2,178.9	2,155.4	2,133.3
50 Large time	421.3	441.8	446.0	438.2	432.5	434.6	435.5	436.3	437.3	435.5	435.8	435.6
51 Other	1,591.3	1,688.6	1,705.5	1,693.7	1,709.8	1,700.3	1,715.7	1,729.3	1,751.0	1,743.4	1,719.6	1,697.7
52 Borrowings	529.7	577.2	565.8	528.5	545.8	553.0	561.7	525.5	518.8	522.7	530.5	525.0
53 From banks in the U.S.	170.2	216.3	208.8	206.2	224.7	227.7	226.6	216.0	211.2	214.1	218.5	217.5
54 From others	359.5	360.9	357.0	322.3	321.1	325.3	335.1	309.5	307.6	308.7	312.0	307.5
55 Net due to related foreign offices	11.0	15.2	15.4	11.7	5.2	4.1	4.8	5.1	6.5	5.0	5.6	4.3
56 Other liabilities	67.4	87.7	87.0	84.3	82.3	83.3	83.1	82.7	81.9	80.9	80.3	86.8
57 **Total liabilities**	**2,928.0**	**3,119.5**	**3,119.7**	**3,054.6**	**3,072.6**	**3,074.3**	**3,098.6**	**3,071.6**	**3,086.8**	**3,070.3**	**3,062.9**	**3,058.5**
58 Residual (assets less liabilities)[8]	371.8	379.6	388.1	386.2	390.5	392.1	393.8	427.6	430.3	427.4	426.3	428.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 4	July 11	July 18	July 25
	Seasonally adjusted											
Assets												
1 Bank credit	884.3	942.3	971.4	975.6	1,002.9	1,016.1	1,016.6[r]	1,038.0	1,030.4	1,031.7	1,036.4	1,040.1
2 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5[r]	423.7	420.7	421.5	420.5	421.0
3 Treasury and Agency securities[2]	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	80.3	78.5	79.2	83.1
4 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4[r]	341.4	340.4	343.0	341.3	337.9
5 Loans and leases in bank credit[3]	518.9	562.7	581.7	577.8	594.5	602.3	593.1	614.3	609.7	610.2	615.9	619.1
6 Commercial and industrial	193.4	218.9	221.3	222.3	223.1	227.1	234.5	238.3	237.8	241.9	238.4	237.1
7 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	29.1	29.4	28.9	28.1
8 Security[4]	139.0	148.0	158.6	157.0	161.0	161.1	144.2	156.1	155.4	153.0	155.8	160.1
9 Other loans and leases	163.3	172.1	179.5	175.7	181.3	184.3	187.1	191.0	187.4	185.9	192.9	193.8
10 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	67.7	75.1	68.3	74.7
11 Cash assets[5]	53.6	52.6	54.0	53.2	50.4	54.0	50.8	54.0	54.4	54.3	55.9	53.2
12 Other assets[6]	46.0	34.8	38.5	37.1	37.4	38.9	39.2	40.6	40.9	43.2	36.6	40.5
13 **Total assets**[7]	**1,029.4**	**1,094.8**	**1,127.7**	**1,125.1**	**1,146.5**	**1,168.7**	**1,170.1[r]**	**1,203.6**	**1,192.8**	**1,203.7**	**1,196.7**	**1,208.0**
Liabilities												
14 Deposits	654.7	760.4	774.4	804.0	850.3	888.6	871.7	858.8	870.4	865.3	857.9	843.3
15 Transaction	11.3	10.6	10.3	10.5	12.1	11.2	12.2	11.8	14.5	11.6	11.2	11.1
16 Nontransaction	643.4	749.8	764.1	793.6	838.1	877.4	859.5	847.0	855.9	853.7	846.7	832.2
17 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8[r]	577.8	593.8	565.6	570.9	583.2
18 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.5	71.3	54.9	63.8	66.6
19 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0[r]	513.3	522.5	510.8	507.1	516.6
20 Net due to related foreign offices	−205.7	−317.4	−314.4	−369.1	−409.0	−435.4	−414.5	−359.2	−381.0	−350.9	−357.6	−361.2
21 Other liabilities	115.8	114.7	117.1	114.6	121.3	128.3	122.0	121.4	113.8	120.2	118.4	126.2
22 **Total liabilities**	**1,023.5**	**1,094.5**	**1,128.4**	**1,123.3**	**1,140.4**	**1,148.2**	**1,156.0[r]**	**1,198.8**	**1,196.9**	**1,200.3**	**1,189.5**	**1,191.6**
23 Residual (assets less liabilities)[8]	5.9	.4	−.6	1.8	6.1	20.5	14.2	4.8	−4.2	3.4	7.2	16.4
	Not seasonally adjusted											
Assets												
24 Bank credit	881.0	949.9	976.6	978.9	1,007.7	1,007.4	1,014.7[r]	1,034.3	1,025.9	1,025.6	1,032.8	1,037.5
25 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5[r]	423.7	420.7	421.5	420.5	421.0
26 Treasury and Agency securities[2]	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	80.3	78.5	79.2	83.1
27 Trading account	26.2	21.6	26.2	30.0	26.4	24.9	26.8	25.9	25.1	23.1	23.7	25.6
28 Investment account	54.5	60.0	60.1	56.9	58.4	59.8	56.3	56.4	55.2	55.4	55.5	57.5
29 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4[r]	341.4	340.4	343.0	341.3	337.9
30 Trading account	180.6	183.1	187.2	192.7	203.5	211.7	215.9	216.4	214.8	218.9	216.9	214.5
31 Investment account	104.1	114.9	116.2	118.2	120.0	117.4	124.5[r]	125.0	125.6	124.2	124.4	123.4
32 Loans and leases in bank credit[3]	515.6	570.3	586.9	581.1	599.3	593.7	591.2[r]	610.5	605.2	604.1	612.3	616.5
33 Commercial and industrial	192.8	221.0	224.3	224.2	224.3	227.1	233.9	237.5	235.9	240.6	237.9	237.0
34 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	29.1	29.4	28.9	28.1
35 Security[4]	136.2	151.7	160.1	157.1	162.9	152.8	142.8	153.0	152.0	148.2	152.5	157.7
36 Other loans and leases	163.3	173.9	180.3	177.1	182.8	184.1	187.3	191.0	188.2	185.9	193.0	193.7
37 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	67.7	75.1	68.3	74.7
38 Cash assets[5]	53.2	53.4	53.3	51.5	49.6	53.3	50.2	53.6	53.8	53.5	55.9	52.4
39 Other assets[6]	45.1	35.9	39.3	37.0	36.5	39.4	39.3	39.9	38.5	42.3	35.6	40.0
40 **Total assets**[7]	**1,024.9**	**1,104.4**	**1,133.0**	**1,126.6**	**1,149.5**	**1,159.8**	**1,167.6[r]**	**1,198.7**	**1,185.3**	**1,195.9**	**1,192.1**	**1,204.1**
Liabilities												
41 Deposits	656.1	763.1	775.7	807.7	861.8	904.6	885.7	860.7	861.4	860.9	861.6	855.9
42 Transaction	11.0	10.8	10.6	10.7	12.0	11.0	12.0	11.6	14.6	10.9	10.8	11.0
43 Nontransaction	645.0	752.3	765.2	797.0	849.8	893.6	873.7	849.1	846.8	850.0	850.9	844.9
44 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8[r]	577.8	593.8	565.6	570.9	583.2
45 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.5	71.3	54.9	63.8	66.6
46 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0[r]	513.3	522.5	510.8	507.1	516.6
47 Net due to related foreign offices	−208.3	−315.3	−314.6	−371.4	−412.3	−439.7	−417.7	−362.3	−384.5	−352.8	−360.2	−362.9
48 Other liabilities	114.0	115.8	117.0	113.3	119.3	125.4	120.0	119.5	111.8	119.1	117.0	125.0
49 **Total liabilities**	**1,020.5**	**1,100.3**	**1,129.4**	**1,123.5**	**1,146.6**	**1,156.9**	**1,164.7[r]**	**1,195.7**	**1,182.5**	**1,192.9**	**1,189.3**	**1,201.2**
50 Residual (assets less liabilities)[8]	4.3	4.1	3.6	3.2	2.9	2.9	2.9	2.9	2.8	3.0	2.9	2.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	July[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July	July 4	July 11	July 18	July 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	111.2	109.9	109.4	114.2	119.5	125.1	129.2	129.6	125.8	126.9	132.5	129.8
2 Revaluation losses on off-balance-sheet items[9]	96.4	90.9	92.1	95.0	99.7	105.8	116.3	110.1	110.0	110.5	113.0	110.4
3 Mortgage-backed securities[10]	686.7	681.7	693.0	690.9	670.3	670.5	662.0	661.1	661.0	656.2	661.6	662.6
4 Pass-through	514.6	518.6	530.1	531.7	514.7	512.4	503.1	502.0	501.0	497.7	503.0	503.6
5 CMO, REMIC, and other	172.1	163.2	162.8	159.2	155.6	158.1	158.9	159.1	160.0	158.5	158.6	159.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	−19.8	−8.3	−7.9	−4.9	−4.7	−6.2	−14.2	−16.9	−17.3	−17.8	−16.9	−16.2
7 Securitized consumer loans[12]	102.1	105.7	105.4	106.8	105.8	105.4	103.6	105.4	105.4	105.2	104.7	105.4
8 Credit cards and related plans	69.3	67.3	67.6	69.5	69.8	70.1	68.5	69.0	68.6	68.6	68.4	69.2
9 Other	32.8	38.4	37.7	37.3	36.0	35.3	35.1	36.3	36.8	36.6	36.3	36.2
10 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,226.0	1,223.0	1,226.8	1,226.8	1,227.2
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	268.4	273.4	274.6	272.6	267.6	267.2	269.6	266.2	271.1	267.3	265.7	264.5
12 Securitized consumer loans[12]	260.3	272.5	273.2	276.6	275.4	275.5	278.3	283.5	282.4	281.7	281.5	284.7
13 Credit cards and related plans	256.7	269.2	269.9	273.4	272.2	272.3	274.9	278.4	277.2	276.6	276.4	279.6
14 Other	3.6	3.3	3.3	3.2	3.2	3.2	3.4	5.1	5.1	5.1	5.1	5.1
15 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	41.2	41.5	41.5	41.6	41.0
Foreign-related institutions												
16 Revaluation gains on off-balance-sheet items[9]	71.0	64.9	65.3	66.0	66.9	70.5	66.0	65.9	63.6	65.7	66.8	66.1
17 Revaluation losses on off-balance-sheet items[9]	76.7	73.5	72.5	72.6	74.6	77.4	73.6	72.2	70.0	72.6	73.2	72.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Seasonally adjusted											
Assets												
1 Bank credit	8,042.2[r]	8,438.1	8,425.9	8,485.2	8,533.8	8,573.4	8,633.7	8,759.5	8,691.9	8,728.2	8,786.9	8,814.6
2 Securities in bank credit	2,205.2	2,239.1	2,265.9	2,276.0	2,281.2	2,300.9	2,312.4	2,339.0	2,313.5	2,323.3	2,355.8	2,357.3
3 Treasury and Agency securities[2]	1,222.4	1,205.2	1,211.4	1,186.0	1,173.8	1,178.0	1,181.2	1,183.6	1,181.3	1,186.1	1,185.8	1,180.2
4 Other securities	982.8	1,033.9	1,054.5	1,090.0	1,107.5	1,122.9	1,131.2	1,155.3	1,132.3	1,137.2	1,170.0	1,177.1
5 Loans and leases in bank credit[3]	5,837.0[r]	6,199.0	6,159.9	6,209.2	6,252.6	6,272.5	6,321.3	6,420.6	6,378.4	6,404.8	6,431.1	6,457.3
6 Commercial and industrial	1,161.6[r]	1,210.4	1,218.7	1,225.8	1,241.6	1,258.2	1,277.5	1,310.7	1,292.6	1,303.0	1,319.6	1,324.1
7 Real estate	3,131.6[r]	3,414.8	3,363.4	3,385.1	3,394.8	3,412.1	3,422.5	3,434.5	3,436.5	3,422.7	3,433.1	3,441.3
8 Revolving home equity	448.2	471.6	463.2	458.6	458.7	459.9	462.1	465.6	464.3	464.8	466.4	466.8
9 Other	2,683.4[r]	2,943.2	2,900.2	2,926.5	2,936.1	2,952.2	2,960.4	2,968.9	2,972.2	2,957.9	2,966.7	2,974.5
10 Consumer	729.8[r]	745.0	742.3	748.3	751.6	761.7	769.3	771.8	770.1	770.7	770.0	774.8
11 Security[4]	238.9	278.9	284.6	281.8	295.0	268.4	270.1	285.2	284.5	282.2	287.7	287.6
12 Other loans and leases	575.2[r]	549.8	550.9	568.2	569.6	572.1	581.8	618.3	594.6	626.3	620.8	629.4
13 Interbank loans	284.0[r]	366.3	369.3	363.5	358.3	369.8	384.5	403.5	377.1	426.8	409.5	404.0
14 Cash assets[5]	288.3	300.7	290.5	292.8	291.5	289.0	292.9	289.8	286.2	293.3	291.3	289.9
15 Other assets[6]	809.0	859.2	857.7	855.2	855.2	867.8	880.4	893.6	879.7	894.6	895.1	901.8
16 **Total assets**[7]	**9,355.7**	**9,896.0**	**9,875.6**	**9,928.2**	**9,970.2**	**10,031.0**	**10,120.8**	**10,275.4**	**10,164.1**	**10,272.0**	**10,311.8**	**10,338.8**
Liabilities												
17 Deposits	5,886.5	6,180.0	6,221.2	6,278.3	6,296.4	6,277.4	6,302.6	6,370.6	6,317.3	6,382.3	6,410.0	6,373.2
18 Transaction	654.2	629.0	633.0	629.7	646.9	622.9	610.4	629.1	614.3	614.1	631.2	648.0
19 Nontransaction	5,232.3	5,551.0	5,588.2	5,648.6	5,649.4	5,654.5	5,692.2	5,741.5	5,703.0	5,768.2	5,778.9	5,725.2
20 Large time	1,597.8	1,701.0	1,728.3	1,763.1	1,795.7	1,775.9	1,774.3	1,821.7	1,811.5	1,820.1	1,828.7	1,829.1
21 Other	3,634.5	3,850.0	3,859.8	3,885.5	3,853.7	3,878.6	3,917.9	3,919.8	3,891.6	3,948.1	3,950.2	3,896.1
22 Borrowings	1,831.9	2,016.3	2,040.1	2,059.3	2,057.0	2,096.6	2,115.3	2,202.9	2,148.5	2,211.7	2,210.6	2,239.0
23 From banks in the U.S.	336.6[r]	411.7	417.8	428.2	423.5	433.0	431.5	451.3	421.9	476.7	458.8	451.9
24 From others	1,495.3[r]	1,604.6	1,622.3	1,631.1	1,633.5	1,663.6	1,683.8	1,751.6	1,726.6	1,735.1	1,751.8	1,787.1
25 Net due to related foreign offices	108.8	58.8	−5.6	−41.2	−48.1	−22.0	49.7	34.7	31.5	−2.2	36.4	68.1
26 Other liabilities	550.9	581.3	588.5	598.5	596.7	603.9	600.4	595.4	586.6	604.4	597.6	595.5
27 **Total liabilities**	**8,378.2**	**8,836.4**	**8,844.1**	**8,895.0**	**8,902.0**	**8,955.9**	**9,068.0**	**9,203.5**	**9,083.9**	**9,196.2**	**9,254.7**	**9,275.9**
28 Residual (assets less liabilities)[8]	977.5	1,059.6	1,031.5	1,033.3	1,068.3	1,075.1	1,052.9	1,071.9	1,080.3	1,075.8	1,057.2	1,062.9
	Not seasonally adjusted											
Assets												
29 Bank credit	8,019.9[r]	8,447.4	8,405.4	8,472.1	8,521.9	8,560.6	8,598.7	8,734.2	8,669.2	8,699.6	8,751.2	8,795.3
30 Securities in bank credit	2,198.7	2,246.2	2,266.8	2,278.3	2,287.6	2,300.1	2,298.7	2,332.3	2,306.3	2,311.3	2,346.1	2,356.8
31 Treasury and Agency securities[2]	1,216.2	1,213.0	1,217.0	1,194.4	1,182.8	1,176.2	1,172.9	1,177.3	1,174.8	1,174.6	1,178.4	1,178.3
32 Other securities	982.5	1,033.3	1,049.8	1,083.9	1,104.7	1,123.9	1,125.8	1,155.0	1,131.5	1,136.7	1,167.8	1,178.5
33 Loans and leases in bank credit[3]	5,821.2[r]	6,201.2	6,138.6	6,193.7	6,234.3	6,260.6	6,300.1	6,401.9	6,362.9	6,388.2	6,405.1	6,438.5
34 Commercial and industrial	1,155.4[r]	1,214.5	1,223.0	1,233.7	1,248.2	1,262.4	1,275.1	1,303.8	1,286.4	1,296.1	1,312.7	1,316.6
35 Real estate	3,132.0[r]	3,411.0	3,346.1	3,370.9	3,393.4	3,402.9	3,413.2	3,434.2	3,436.8	3,423.5	3,428.8	3,442.3
36 Revolving home equity	449.7	472.0	459.7	457.1	459.8	461.5	463.0	467.2	465.3	466.7	467.8	469.0
37 Other	2,682.3[r]	2,939.0	2,886.5	2,913.7	2,933.6	2,941.3	2,950.2	2,967.0	2,971.6	2,956.9	2,961.0	2,973.3
38 Consumer	727.0	749.9	736.5	741.2	745.7	754.7	761.6	769.1	761.8	766.7	770.3	776.5
39 Credit cards and related plans	312.7	322.4	310.1	314.3	317.8	323.9	325.2	327.8	323.1	326.8	328.7	332.6
40 Other	414.3	427.5	426.5	426.8	427.9	430.9	436.5	441.3	438.7	439.8	441.5	443.8
41 Security[4]	232.5	279.4	284.8	282.0	280.7	267.9	266.4	277.8	282.2	276.5	275.9	277.2
42 Other loans and leases	574.3[r]	546.4	548.2	566.0	566.3	572.7	583.8	617.0	595.7	625.4	617.5	626.0
43 Interbank loans	282.1[r]	364.1	372.4	371.4	354.4	360.9	375.3	401.2	373.4	429.6	402.4	402.1
44 Cash assets[5]	278.8	299.0	280.7	288.1	288.0	285.1	288.3	279.8	272.6	277.9	273.5	286.5
45 Other assets[6]	811.2	853.2	852.1	858.4	860.3	870.2	881.1	896.3	885.8	901.9	894.6	898.1
46 **Total assets**[7]	**9,324.1**	**9,895.3**	**9,842.8**	**9,921.8**	**9,956.1**	**10,007.7**	**10,072.9**	**10,240.4**	**10,130.1**	**10,237.9**	**10,250.7**	**10,310.5**
Liabilities												
47 Deposits	5,871.9	6,184.1	6,216.0	6,302.3	6,298.3	6,290.7	6,288.6	6,354.7	6,330.7	6,378.6	6,345.4	6,340.6
48 Transaction	641.4	620.4	628.9	637.2	639.0	620.3	603.5	616.0	560.8	599.4	629.5	668.5
49 Nontransaction	5,230.5	5,563.8	5,587.0	5,665.0	5,659.3	5,670.4	5,685.1	5,738.7	5,769.9	5,779.2	5,715.9	5,672.1
50 Large time	1,595.0	1,705.0	1,727.7	1,769.6	1,811.4	1,792.7	1,777.9	1,818.0	1,811.3	1,810.3	1,826.1	1,825.1
51 Other	3,635.5	3,858.7	3,859.4	3,895.5	3,847.9	3,877.7	3,907.2	3,920.7	3,958.6	3,968.9	3,889.8	3,847.0
52 Borrowings	1,825.2	2,014.2	2,031.5	2,063.3	2,072.0	2,109.3	2,109.7	2,194.0	2,138.5	2,197.5	2,203.5	2,236.1
53 From banks in the U.S.	337.5[r]	410.5	416.8	430.8	423.5	432.4	430.7	452.3	423.9	476.0	457.5	454.7
54 From others	1,487.7[r]	1,603.7	1,614.7	1,632.5	1,648.5	1,676.8	1,679.0	1,741.7	1,714.6	1,721.5	1,746.0	1,781.4
55 Net due to related foreign offices	109.7	66.9	−16.4	−59.4	−53.7	−30.2	39.2	36.0	25.9	−3.1	40.7	74.1
56 Other liabilities	552.3	588.9	578.2	581.5	592.7	597.0	591.8	597.0	582.3	603.8	601.6	601.4
57 **Total liabilities**	**8,359.1**	**8,854.2**	**8,809.3**	**8,887.7**	**8,909.3**	**8,966.8**	**9,029.3**	**9,181.7**	**9,077.4**	**9,176.8**	**9,191.2**	**9,252.3**
58 Residual (assets less liabilities)[8]	965.0	1,041.1	1,033.6	1,034.2	1,046.8	1,040.9	1,043.6	1,058.6	1,052.6	1,061.1	1,059.5	1,058.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.	Feb.r	Mar.r	Apr.r	Mayr	Juner	Julyr	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Seasonally adjusted											
Assets												
1 Bank credit	7,127.9r	7,466.7	7,450.3	7,482.4	7,517.8	7,556.8	7,595.3	7,682.1	7,619.8	7,656.4	7,704.7	7,730.7
2 Securities in bank credit	1,829.6	1,849.4	1,868.2	1,867.6	1,867.5	1,877.4	1,888.6	1,906.0	1,882.0	1,892.1	1,921.9	1,924.2
3 Treasury and Agency securities[2]	1,137.7	1,118.9	1,124.5	1,101.2	1,089.1	1,094.9	1,098.7	1,096.8	1,095.1	1,097.9	1,099.5	1,094.1
4 Other securities	691.9	730.4	743.6	766.4	778.4	782.5	789.9	809.1	786.9	794.2	822.5	830.1
5 Loans and leases in bank credit[3]	5,298.3r	5,617.3	5,582.2	5,614.7	5,650.2	5,679.5	5,706.7	5,776.2	5,737.8	5,764.3	5,782.7	5,806.4
6 Commercial and industrial	954.9r	989.1	996.4	1,002.8	1,014.5	1,023.8	1,039.4	1,066.2	1,053.4	1,060.7	1,070.8	1,076.4
7 Real estate	3,108.4r	3,392.6	3,340.7	3,355.9	3,365.0	3,384.9	3,393.6	3,404.2	3,408.1	3,393.4	3,403.4	3,408.2
8 Revolving home equity	448.2	471.6	463.2	458.6	458.7	459.9	462.1	465.6	464.3	464.8	466.4	466.8
9 Other	2,660.2r	2,921.0	2,877.5	2,897.3	2,906.3	2,925.0	2,931.5	2,938.6	2,943.8	2,928.6	2,937.1	2,941.4
10 Consumer	729.8r	745.0	742.3	748.3	751.6	761.7	769.3	771.8	770.1	770.7	770.0	774.8
11 Security[4]	96.5	120.3	127.6	120.9	133.8	125.0	120.6	127.9	117.8	127.7	133.8	131.7
12 Other loans and leases	408.7r	370.3	375.1	386.9	385.3	384.1	383.8	406.1	388.3	411.9	404.6	415.4
13 Interbank loans	232.9r	301.9	309.5	307.2	298.0	305.7	313.0	331.0	307.7	355.5	338.5	325.7
14 Cash assets[5]	235.1	246.6	237.3	242.4	237.5	238.2	238.9	235.8	231.1	240.6	237.2	234.8
15 Other assets[6]	759.6	820.8	820.6	817.8	816.3	828.6	839.8	852.6	841.5	856.7	853.0	857.1
16 **Total assets**[7]	**8,288.3**	**8,768.3**	**8,750.5**	**8,781.8**	**8,801.6**	**8,860.9**	**8,916.9**	**9,031.1**	**8,929.9**	**9,038.8**	**9,062.9**	**9,077.2**
Liabilities												
17 Deposits	5,201.3	5,405.6	5,417.2	5,428.0	5,407.8	5,405.7	5,443.9	5,480.5	5,425.5	5,488.4	5,519.1	5,484.0
18 Transaction	643.4	618.7	622.6	617.6	635.7	610.7	598.6	616.6	601.6	601.5	619.1	635.3
19 Nontransaction	4,557.9	4,786.8	4,794.6	4,810.4	4,772.1	4,794.9	4,845.3	4,863.9	4,823.9	4,886.9	4,900.0	4,848.7
20 Large time	925.1	938.6	936.6	926.8	920.2	918.2	929.3	946.0	934.2	940.7	951.7	954.5
21 Other	3,632.8	3,848.2	3,858.0	3,883.6	3,851.9	3,876.7	3,916.1	3,917.9	3,889.7	3,946.2	3,948.3	3,894.3
22 Borrowings	1,371.9	1,465.1	1,466.3	1,481.5	1,490.3	1,519.8	1,537.0	1,612.8	1,566.0	1,601.0	1,623.7	1,658.5
23 From banks in the U.S.	294.2r	349.4	349.4	366.3	364.0	365.1	367.3	378.3	361.0	383.9	390.0	381.9
24 From others	1,077.7r	1,115.7	1,116.9	1,115.2	1,126.3	1,154.7	1,169.8	1,234.5	1,204.9	1,217.1	1,233.8	1,276.5
25 Net due to related foreign offices	316.4	373.2	363.5	367.9	387.3	392.5	408.8	397.9	393.0	391.8	401.4	407.0
26 Other liabilities	427.9	464.2	473.8	477.2	468.4	481.9	479.0	473.8	462.4	483.2	476.4	475.9
27 **Total liabilities**	**7,317.5**	**7,708.0**	**7,720.8**	**7,754.6**	**7,753.8**	**7,799.9**	**7,868.7**	**7,964.9**	**7,846.9**	**7,964.5**	**8,020.6**	**8,025.4**
28 Residual (assets less liabilities)[8]	970.8	1,060.3	1,029.7	1,027.2	1,047.8	1,060.9	1,048.2	1,066.1	1,082.9	1,074.4	1,042.2	1,051.8
	Not seasonally adjusted											
Assets												
29 Bank credit	7,112.7r	7,470.8	7,426.5	7,464.4	7,514.5	7,545.9	7,564.0	7,665.0	7,602.9	7,637.6	7,679.4	7,719.1
30 Securities in bank credit	1,823.0	1,856.5	1,869.0	1,870.0	1,873.9	1,876.6	1,874.9	1,899.3	1,874.8	1,880.1	1,912.3	1,923.7
31 Treasury and Agency securities[2]	1,131.4	1,126.7	1,130.1	1,109.6	1,098.2	1,093.1	1,090.4	1,090.5	1,088.7	1,086.4	1,092.1	1,092.3
32 Other securities	691.6	729.8	739.0	760.4	775.7	783.5	784.5	808.8	786.1	793.6	820.2	831.5
33 Loans and leases in bank credit[3]	5,289.6r	5,614.3	5,557.5	5,594.5	5,640.6	5,669.4	5,689.1	5,765.7	5,728.1	5,757.5	5,767.1	5,795.3
34 Commercial and industrial	949.3r	990.3	998.8	1,009.4	1,021.2	1,028.6	1,037.7	1,059.9	1,047.9	1,054.2	1,064.3	1,069.8
35 Real estate	3,108.8r	3,388.8	3,323.4	3,341.7	3,363.6	3,375.7	3,384.2	3,403.9	3,408.4	3,394.3	3,399.2	3,409.2
36 Revolving home equity	449.7	472.0	459.7	457.1	459.8	461.5	463.0	467.2	465.3	466.7	467.8	469.0
37 Other	2,659.1r	2,916.8	2,863.7	2,884.5	2,903.8	2,914.1	2,921.2	2,936.7	2,943.1	2,927.6	2,931.4	2,940.2
38 Other residential	1,282.4	1,452.6	1,391.2	1,401.3	1,410.8	1,414.0	1,422.0	1,425.5	1,434.4	1,414.6	1,419.3	1,429.5
39 Commercial	1,376.7r	1,464.2	1,472.5	1,483.2	1,493.0	1,500.1	1,499.3	1,511.2	1,508.8	1,513.0	1,512.1	1,510.7
40 Consumer	727.0	749.9	736.5	741.2	745.7	754.7	761.6	769.1	761.8	766.7	770.3	776.5
41 Credit cards and related plans	312.7	322.4	310.1	314.3	317.8	323.9	325.2	327.8	323.1	326.8	328.7	332.6
42 Other	414.3	427.5	426.5	426.8	427.9	430.9	436.5	441.3	438.7	439.8	441.5	443.8
43 Security[4]	95.5	119.2	127.7	119.1	127.9	126.0	119.8	126.5	119.4	129.2	130.0	127.0
44 Other loans and leases	409.0r	366.1	371.1	383.2	382.2	384.4	385.7	406.3	390.6	413.2	403.3	412.9
45 Interbank loans	231.0r	299.7	312.6	315.1	294.1	296.9	303.8	328.7	304.0	358.3	331.3	323.7
46 Cash assets[5]	225.2	245.7	229.2	238.6	234.7	234.9	234.7	225.5	217.6	224.8	219.1	230.7
47 Other assets[6]	762.3	813.9	815.2	821.9	820.9	830.9	841.3	855.7	846.2	863.1	854.7	855.4
48 **Total assets**[7]	**8,263.9**	**8,762.3**	**8,716.2**	**8,772.4**	**8,796.3**	**8,840.1**	**8,873.7**	**9,004.2**	**8,900.1**	**9,013.2**	**9,014.0**	**9,057.9**
Liabilities												
49 Deposits	5,189.7	5,408.4	5,408.3	5,440.5	5,393.7	5,405.0	5,428.0	5,468.4	5,445.5	5,493.8	5,455.6	5,450.8
50 Transaction	630.7	609.8	618.3	625.3	628.0	608.3	591.9	603.6	548.5	587.1	617.7	655.7
51 Nontransaction	4,558.9	4,798.6	4,790.0	4,815.2	4,765.7	4,796.7	4,836.1	4,864.9	4,897.0	4,906.8	4,837.9	4,795.0
52 Large time	925.2	941.7	932.5	921.7	919.6	920.9	930.8	946.0	940.2	939.7	950.0	950.0
53 Other	3,633.8	3,856.9	3,857.5	3,893.6	3,846.0	3,875.8	3,905.3	3,918.8	3,956.8	3,967.0	3,887.9	3,845.1
54 Borrowings	1,365.2	1,463.0	1,457.7	1,485.5	1,505.3	1,532.5	1,531.5	1,603.9	1,556.0	1,586.8	1,616.6	1,655.6
55 From banks in the U.S.	295.1r	348.2	348.4	368.9	364.0	364.6	366.5	379.3	363.1	383.2	388.7	384.7
56 From others	1,070.0r	1,114.9	1,109.3	1,116.6	1,141.3	1,167.9	1,165.0	1,224.6	1,192.9	1,203.6	1,227.9	1,270.9
57 Net due to related foreign offices	318.2	381.5	355.0	352.9	386.1	387.5	401.4	400.2	389.5	391.5	405.3	414.2
58 Other liabilities	430.0	472.0	464.9	462.1	467.3	477.0	472.2	476.1	459.4	483.0	480.1	482.5
59 **Total liabilities**	**7,303.0**	**7,724.8**	**7,685.8**	**7,741.1**	**7,752.4**	**7,802.0**	**7,833.1**	**7,948.7**	**7,850.4**	**7,955.1**	**7,957.6**	**8,003.0**
60 Residual (assets less liabilities)[8]	961.0r	1,037.4	1,030.4	1,031.3	1,043.9	1,038.0	1,040.7	1,055.5	1,049.7	1,058.1	1,056.4	1,054.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Seasonally adjusted											
Assets												
1 Bank credit	4,272.1	4,497.9	4,541.5	4,555.3	4,586.2	4,607.4	4,647.7	4,717.1	4,667.0	4,700.6	4,735.3	4,752.0
2 Securities in bank credit	1,218.9	1,222.0	1,243.1	1,243.2	1,240.5	1,250.8	1,272.9	1,288.3	1,267.9	1,279.7	1,300.8	1,301.5
3 Treasury and Agency securities[2]	721.0	705.4	718.8	698.9	686.5	693.1	701.1	700.3	698.1	702.5	702.8	697.2
4 Trading account	47.3	52.0	63.2	63.3	59.9	67.8	70.5	66.6	66.8	65.5	66.8	66.4
5 Investment account	673.7	653.4	655.6	635.6	626.5	625.3	630.6	633.6	631.2	637.0	636.0	630.9
6 Mortgage-backed	601.8	585.7	590.6	571.2	565.4	564.4	562.4	563.8	561.1	565.7	565.9	562.0
7 Other	71.9	67.8	65.0	64.4	61.1	60.9	68.3	69.9	70.1	71.3	70.1	68.9
8 Other securities	497.9	516.6	524.2	544.2	554.1	557.6	571.8	588.0	569.8	577.2	598.0	604.2
9 Trading account	224.8	231.8	243.3	263.7	271.6	280.4	289.9	301.1	287.8	293.4	310.0	313.3
10 Investment account	273.1	284.8	281.0	280.5	282.4	277.2	281.8	286.9	282.0	283.8	288.0	290.9
11 State and local government	44.8	53.6	54.7	55.7	56.8	56.9	57.7	58.5	58.1	57.7	59.3	59.1
12 Other	228.2	231.2	226.2	224.8	225.7	220.3	224.1	228.4	223.9	226.2	228.7	231.8
13 Loans and leases in bank credit[3]	3,053.2	3,275.9	3,298.4	3,312.1	3,345.7	3,356.7	3,374.8	3,428.8	3,399.1	3,420.9	3,434.5	3,450.5
14 Commercial and industrial	597.9	616.3	621.7	625.2	635.1	639.1	646.4	666.7	657.2	663.3	669.9	674.0
15 Real estate	1,646.6	1,862.0	1,866.5	1,871.4	1,880.9	1,895.6	1,909.5	1,913.0	1,920.0	1,904.5	1,911.2	1,913.4
16 Revolving home equity	344.1	368.6	368.1	366.1	366.6	367.8	369.3	372.1	371.0	371.6	372.9	373.0
17 Other	1,302.5	1,493.4	1,498.4	1,505.3	1,514.4	1,527.8	1,540.2	1,540.9	1,549.0	1,532.9	1,538.3	1,540.3
18 Other residential	790.1	938.9	940.5	942.7	945.7	953.0	963.5	959.7	969.5	950.5	954.9	960.4
19 Commercial	512.3	554.5	557.9	562.6	568.6	574.8	576.7	581.2	579.6	582.4	583.4	580.0
20 Consumer	406.2	422.6	423.6	425.0	426.7	432.0	431.0	433.3	432.2	432.5	433.3	434.4
21 Security[4]	87.4	111.1	118.3	111.2	124.8	115.3	111.0	117.7	107.9	117.1	123.9	121.8
22 Federal funds sold to and repurchase agreements with broker–dealers	70.0	87.3	93.4	86.4	99.5	91.2	86.3	92.9	84.3	91.9	96.8	97.8
23 Other	17.4	23.8	24.9	24.9	25.3	24.2	24.7	24.9	23.6	25.2	27.2	24.0
24 Federal funds sold to and repurchase agreements with others	24.0	26.9	29.2	36.1	37.2	33.8	32.1	41.5	33.9	45.8	41.2	42.9
25 All other loans	185.3	137.4	139.7	143.9	143.2	143.7	147.3	159.2	150.3	160.3	158.0	166.9
26 Lease-financing receivables	105.7	99.7	99.5	99.1	97.7	97.0	97.5	97.3	97.6	97.4	97.1	97.1
27 Interbank loans	145.6	192.0	186.6	183.4	176.6	174.0	180.6	192.0	171.3	206.5	202.7	190.3
28 Federal funds sold to and repurchase agreements with commercial banks	87.0	126.7	122.5	122.4	120.1	118.1	125.9	136.5	114.1	153.5	146.1	136.1
29 Other	58.6	65.3	64.1	61.1	56.5	55.9	54.7	55.4	57.2	53.0	56.6	54.3
30 Cash assets[5]	145.6	152.0	144.2	149.3	144.3	145.4	145.1	143.0	138.2	146.0	143.1	143.2
31 Other assets[6]	532.6	562.4	572.2	563.1	558.3	568.7	573.9	583.5	574.2	582.4	586.1	592.5
32 **Total assets**[7]	**5,062.1**	**5,370.6**	**5,411.3**	**5,417.5**	**5,431.9**	**5,461.8**	**5,512.3**	**5,600.5**	**5,515.8**	**5,600.5**	**5,632.4**	**5,642.7**
Liabilities												
33 Deposits	2,924.6	3,015.6	3,054.3	3,064.2	3,038.9	3,022.6	3,045.3	3,075.8	3,026.3	3,079.7	3,108.3	3,083.0
34 Transaction	338.7	323.0	330.8	331.1	342.3	319.9	311.9	321.9	312.4	312.5	322.8	337.1
35 Nontransaction	2,585.9	2,692.5	2,723.5	2,733.1	2,696.6	2,702.7	2,733.4	2,753.9	2,713.9	2,767.2	2,785.6	2,745.9
36 Large time	503.4	502.9	508.6	504.4	495.5	492.7	503.1	519.5	506.8	514.6	526.0	528.8
37 Other	2,082.5	2,189.7	2,214.9	2,228.7	2,201.1	2,210.0	2,230.3	2,234.4	2,207.1	2,252.6	2,259.6	2,217.1
38 Borrowings	852.2	899.3	937.8	935.7	937.3	958.1	1,011.5	1,065.3	1,036.5	1,057.9	1,066.1	1,092.6
39 From banks in the U.S.	137.2	140.6	143.2	141.6	136.3	138.5	151.2	154.7	145.8	162.4	159.7	154.6
40 From others	715.0	758.8	794.6	794.1	801.0	819.6	860.3	910.5	890.6	895.5	906.4	938.0
41 Net due to related foreign offices	308.7	359.5	353.4	364.4	385.2	389.7	405.8	394.7	391.6	388.4	397.3	402.9
42 Other liabilities	361.0	379.4	391.6	397.0	387.2	400.9	398.4	393.3	383.3	401.0	397.0	395.2
43 **Total liabilities**	**4,446.5**	**4,653.8**	**4,737.1**	**4,761.2**	**4,748.6**	**4,771.3**	**4,861.0**	**4,929.1**	**4,837.7**	**4,927.0**	**4,968.7**	**4,973.7**
44 Residual (assets less liabilities)[8]	615.6	716.8	674.2	656.3	683.4	690.5	651.4	671.4	678.1	673.6	663.7	669.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Not seasonally adjusted											
Assets												
45 Bank credit	4,258.7	4,505.4	4,530.1	4,549.9	4,590.6	4,607.9	4,627.1	4,702.0	4,657.1	4,685.0	4,710.4	4,738.0
46 Securities in bank credit	1,213.9	1,231.1	1,242.6	1,243.5	1,247.2	1,249.9	1,260.9	1,282.9	1,262.2	1,269.5	1,292.7	1,301.4
47 Treasury and Agency securities[2]	716.3	715.1	723.0	705.3	695.8	691.2	694.5	695.3	693.1	692.9	697.0	695.8
48 Trading account	46.5	55.1	64.0	64.2	63.1	68.2	68.8	65.5	65.3	63.8	65.6	65.9
49 Investment account	669.8	660.0	659.0	641.1	632.7	623.0	625.7	629.8	627.7	629.0	631.3	629.9
50 Mortgage-backed	599.4	590.6	591.0	575.3	571.7	561.0	557.6	561.3	558.1	559.3	562.7	563.1
51 Other	70.4	69.5	68.0	65.8	61.0	62.0	68.1	68.5	69.7	69.7	68.7	66.8
52 Other securities	497.6	516.0	519.6	538.2	551.3	558.6	566.4	587.7	569.1	576.6	595.8	605.6
53 Trading account	224.7	231.5	241.0	260.7	270.2	280.9	287.2	300.9	287.5	292.9	309.0	314.0
54 Investment account	272.9	284.5	278.6	277.5	281.1	277.7	279.2	286.8	281.6	283.7	286.8	291.6
55 State and local government	44.8	53.5	54.3	55.1	56.5	57.1	57.1	58.5	57.9	57.9	58.8	59.3
56 Other	228.1	231.0	224.3	222.4	224.6	220.7	222.1	228.3	223.7	225.8	228.0	232.3
57 Loans and leases in bank credit[3]	3,044.8	3,274.3	3,287.5	3,306.4	3,343.4	3,358.0	3,366.2	3,419.1	3,395.0	3,415.6	3,417.7	3,436.6
58 Commercial and industrial	594.6	617.4	623.3	629.7	639.0	641.9	644.9	662.7	653.6	659.0	665.6	670.0
59 Real estate	1,646.4	1,858.5	1,858.2	1,867.9	1,884.7	1,895.9	1,906.5	1,912.8	1,922.7	1,905.8	1,906.8	1,912.0
60 Revolving home equity	345.3	369.2	365.1	364.9	367.6	369.2	370.1	373.6	371.9	373.2	374.1	375.0
61 Other	1,301.1	1,489.3	1,493.1	1,503.1	1,517.1	1,526.7	1,536.4	1,539.2	1,550.8	1,532.6	1,532.8	1,537.1
62 Other residential	790.5	934.2	935.6	941.3	949.0	954.3	963.0	960.1	971.5	951.5	953.5	960.3
63 Commercial	510.6	555.1	557.6	561.8	568.1	572.4	573.4	579.1	579.3	581.0	579.2	576.7
64 Consumer	404.2	426.2	421.9	422.6	424.3	429.3	427.0	431.2	427.6	429.7	431.9	434.5
65 Credit cards and related plans	121.8	129.9	125.6	126.1	126.6	129.5	129.2	129.7	128.1	129.3	130.2	131.1
66 Other	282.4	296.3	296.4	296.5	297.7	299.9	297.8	301.5	299.5	300.4	301.7	303.4
67 Security[4]	86.4	109.9	118.1	109.4	119.2	116.5	110.4	116.4	109.4	118.6	120.2	117.3
68 Federal funds sold to and repurchase agreements with broker–dealers	68.9	87.1	93.8	84.9	95.1	92.1	85.5	91.3	85.7	92.7	93.3	93.0
69 Other	17.5	22.8	24.2	24.5	24.1	24.4	24.8	25.1	23.7	25.9	26.9	24.2
70 Federal funds sold to and repurchase agreements with others	24.0	26.9	29.2	36.1	37.2	33.8	32.1	41.5	33.9	45.8	41.2	42.9
71 All other loans	184.2	135.1	136.8	141.3	141.3	144.0	148.6	158.0	151.1	160.1	155.6	163.4
72 Lease-financing receivables	105.0	100.4	99.9	99.3	97.6	96.6	96.8	96.5	96.7	96.5	96.3	96.5
73 Interbank loans	146.1	186.6	182.6	188.4	179.6	172.5	178.7	192.9	171.0	211.6	199.5	193.1
74 Federal funds sold to and repurchase agreements with commercial banks	87.2	123.3	119.9	125.6	122.1	117.1	124.6	137.2	113.9	157.3	143.8	138.0
75 Other	58.9	63.3	62.7	62.8	57.5	55.4	54.1	55.6	57.1	54.3	55.7	55.1
76 Cash assets[5]	137.2	151.5	140.1	148.5	142.8	143.0	141.2	134.1	127.1	132.7	128.9	138.7
77 Other assets[6]	535.2	555.5	566.8	567.2	562.9	571.0	575.4	586.6	578.8	588.7	587.8	590.8
78 **Total assets**[7]	**5,043.4**	**5,365.3**	**5,386.2**	**5,420.8**	**5,442.5**	**5,460.6**	**5,487.7**	**5,580.4**	**5,499.0**	**5,583.1**	**5,591.7**	**5,625.2**
Liabilities												
79 Deposits	2,916.0	3,024.3	3,046.1	3,069.8	3,027.5	3,023.5	3,037.4	3,066.7	3,040.8	3,084.8	3,062.4	3,057.0
80 Transaction	328.7	318.0	328.6	337.1	338.0	318.9	307.2	311.4	275.7	304.2	322.5	343.4
81 Nontransaction	2,587.3	2,706.3	2,717.5	2,732.7	2,689.6	2,704.6	2,730.2	2,755.4	2,765.1	2,780.6	2,739.8	2,713.6
82 Large time	503.5	505.9	504.4	499.2	495.0	495.3	504.7	519.5	512.8	513.6	524.2	524.3
83 Other	2,083.9	2,200.4	2,213.1	2,233.5	2,194.6	2,209.3	2,225.5	2,235.9	2,252.3	2,267.0	2,215.6	2,189.3
84 Borrowings	845.5	897.2	929.2	939.7	952.3	970.7	1,005.9	1,056.4	1,026.5	1,043.7	1,059.0	1,089.7
85 From banks in the U.S.	138.2	139.4	142.2	144.2	136.3	138.0	150.4	155.7	147.9	161.7	158.4	157.4
86 From others	707.3	757.9	787.0	795.4	816.0	832.8	855.5	900.6	878.6	881.9	900.6	932.3
87 Net due to related foreign offices	310.5	367.8	344.9	349.4	383.9	384.7	398.4	397.1	388.1	388.0	401.2	410.0
88 Other liabilities	363.0	387.2	382.7	381.9	386.1	396.0	391.7	395.7	380.3	400.8	400.7	401.8
89 **Total liabilities**	**4,435.0**	**4,676.5**	**4,702.9**	**4,740.8**	**4,749.8**	**4,775.0**	**4,833.3**	**4,915.9**	**4,835.7**	**4,917.3**	**4,923.3**	**4,958.5**
90 Residual (assets less liabilities)[8]	608.4	688.8	683.3	679.9	692.7	685.7	654.4	664.6	663.3	665.7	668.5	666.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,855.8	2,968.8	2,908.8	2,927.1	2,931.6	2,949.4	2,947.6	2,965.0	2,952.8	2,955.8	2,969.3	2,978.7
2 Securities in bank credit	610.7	627.4	625.1	624.4	627.0	626.6	615.8	617.7	614.1	612.4	621.1	622.8
3 Treasury and Agency securities[2]	416.6	413.5	405.7	402.2	402.7	401.8	397.6	396.6	397.1	395.4	396.7	396.9
4 Other securities	194.0	213.8	219.4	222.2	224.3	224.9	218.1	221.1	217.0	217.0	224.5	225.8
5 Loans and leases in bank credit[3]	2,245.2	2,341.4	2,283.7	2,302.7	2,304.5	2,322.8	2,331.9	2,347.3	2,338.7	2,343.4	2,348.2	2,355.9
6 Commercial and industrial	357.0	372.8	374.7	377.5	379.4	384.6	393.0	399.5	396.3	397.4	401.0	402.4
7 Real estate	1,461.9	1,530.6	1,474.2	1,484.5	1,484.1	1,489.2	1,484.1	1,491.2	1,488.1	1,488.9	1,492.3	1,494.8
8 Revolving home equity	104.1	103.0	95.1	92.5	92.1	92.1	92.8	93.5	93.3	93.2	93.5	93.8
9 Other	1,357.7	1,427.6	1,379.0	1,392.0	1,392.0	1,397.1	1,391.3	1,397.7	1,394.7	1,395.7	1,398.8	1,401.1
10 Consumer	323.5	322.4	318.7	323.2	324.9	329.7	338.4	338.5	337.9	338.1	336.8	340.4
11 Other loans and leases	102.7	115.6	116.1	117.4	116.2	119.2	116.4	118.2	116.4	118.9	118.2	118.3
12 Interbank loans	87.3	109.9	122.9	123.7	121.4	131.7	132.4	139.1	136.4	149.0	135.7	135.3
13 Cash assets[5]	89.5	94.6	93.0	93.1	93.2	92.8	93.8	92.8	92.9	94.6	94.1	91.5
14 Other assets[6]	227.1	258.4	248.4	254.6	258.0	259.9	265.9	269.1	267.3	274.4	266.8	264.6
15 **Total assets**[7]	**3,226.2**	**3,397.7**	**3,339.2**	**3,364.3**	**3,369.7**	**3,399.0**	**3,404.6**	**3,430.6**	**3,414.1**	**3,438.3**	**3,430.5**	**3,434.5**
Liabilities												
16 Deposits	2,276.7	2,390.0	2,362.9	2,363.8	2,368.9	2,383.0	2,398.6	2,404.6	2,399.2	2,408.7	2,410.8	2,401.0
17 Transaction	304.7	295.7	291.8	286.5	293.4	290.8	286.7	294.6	289.2	289.1	296.4	298.2
18 Nontransaction	1,972.1	2,094.3	2,071.1	2,077.3	2,075.5	2,092.3	2,112.0	2,110.0	2,110.0	2,119.7	2,114.5	2,102.8
19 Large time	421.7	435.8	428.0	422.5	424.7	425.6	426.2	426.5	427.4	426.1	425.8	425.7
20 Other	1,550.4	1,658.6	1,643.1	1,654.9	1,650.8	1,666.7	1,685.8	1,683.5	1,682.5	1,693.5	1,688.7	1,677.1
21 Borrowings	519.7	565.8	528.5	545.8	553.0	561.7	525.5	547.5	529.5	543.1	557.6	565.9
22 From banks in the U.S.	157.0	208.8	206.2	224.7	227.7	226.6	216.0	223.6	215.2	221.5	230.3	227.3
23 From others	362.7	357.0	322.3	321.1	325.3	335.1	309.5	323.9	314.3	321.6	327.3	338.6
24 Net due to related foreign offices	7.7	13.7	10.1	3.5	2.2	2.8	3.0	3.2	1.4	3.4	4.1	4.1
25 Other liabilities	66.9	84.8	82.2	80.2	81.3	81.0	80.6	80.5	79.2	82.3	79.4	80.7
26 **Total liabilities**	**2,871.0**	**3,054.2**	**2,983.7**	**2,993.4**	**3,005.3**	**3,028.6**	**3,007.8**	**3,035.8**	**3,009.2**	**3,037.5**	**3,051.9**	**3,051.7**
27 Residual (assets less liabilities)[8]	355.2	343.5	355.5	370.9	364.4	370.4	396.8	394.7	404.8	400.8	378.5	382.8
	Not seasonally adjusted											
Assets												
28 Bank credit	2,854.0	2,965.4	2,896.4	2,914.5	2,923.9	2,938.0	2,936.9	2,963.0	2,945.7	2,952.5	2,969.0	2,981.0
29 Securities in bank credit	609.2	625.4	626.4	626.5	626.7	626.7	614.1	616.4	612.6	610.6	619.6	622.3
30 Treasury and Agency securities[2]	415.1	411.6	407.0	404.3	402.4	401.9	395.9	395.3	395.6	393.5	395.1	396.5
31 Other securities	194.0	213.8	219.4	222.2	224.3	224.9	218.1	221.1	217.0	217.0	224.5	225.8
32 Loans and leases in bank credit[3]	2,244.8	2,340.0	2,270.0	2,288.1	2,297.2	2,311.3	2,322.8	2,346.6	2,333.1	2,342.0	2,349.4	2,358.7
33 Commercial and industrial	354.8	372.9	375.6	379.7	382.2	386.7	392.8	397.2	394.3	395.2	398.7	399.8
34 Real estate	1,462.4	1,530.3	1,465.1	1,473.7	1,478.9	1,479.8	1,477.7	1,491.1	1,485.7	1,488.5	1,492.3	1,497.1
35 Revolving home equity	104.4	102.8	94.6	92.2	92.2	92.4	92.9	93.7	93.4	93.5	93.7	94.0
36 Other	1,358.0	1,427.6	1,370.6	1,381.5	1,386.7	1,387.4	1,384.8	1,397.5	1,392.3	1,395.0	1,398.6	1,403.2
37 Other residential	492.0	518.5	455.6	460.0	461.8	459.7	458.9	465.4	462.9	463.0	465.7	469.2
38 Commercial	866.0	909.1	914.9	921.4	924.9	927.7	925.8	932.1	929.5	932.0	932.9	934.0
39 Consumer	322.8	323.7	314.6	318.6	321.4	325.4	334.6	337.9	334.1	337.0	338.4	341.9
40 Credit cards and related plans	190.9	192.5	184.5	188.2	191.1	194.4	196.0	198.1	194.9	197.5	198.6	201.5
41 Other	131.9	131.2	130.1	130.4	130.2	131.0	138.7	139.8	139.2	139.4	139.8	140.5
42 Other loans and leases	104.8	113.0	114.7	116.1	114.8	119.5	117.6	120.3	119.0	121.3	120.0	119.9
43 Interbank loans	84.9	113.1	130.0	126.7	114.5	124.3	125.0	135.8	132.9	146.7	131.8	130.7
44 Cash assets[5]	88.1	94.2	89.1	90.0	91.9	91.9	93.5	91.4	90.5	92.1	90.2	92.0
45 Other assets[6]	227.1	258.4	248.4	254.6	258.0	259.9	265.9	269.1	267.3	274.4	266.8	264.6
46 **Total assets**[7]	**3,220.5**	**3,397.0**	**3,330.0**	**3,351.6**	**3,353.8**	**3,379.5**	**3,386.1**	**3,423.8**	**3,401.1**	**3,430.2**	**3,422.2**	**3,432.7**
Liabilities												
47 Deposits	2,273.7	2,384.1	2,362.1	2,370.7	2,366.2	2,381.5	2,390.7	2,401.7	2,404.6	2,409.0	2,393.2	2,393.8
48 Transaction	302.1	291.8	289.7	288.1	290.1	289.4	284.7	292.2	272.8	282.9	295.1	312.3
49 Nontransaction	1,971.6	2,092.3	2,072.5	2,082.5	2,076.1	2,092.1	2,105.9	2,109.5	2,131.9	2,126.2	2,098.1	2,081.5
50 Large time	421.7	435.8	428.0	422.5	424.7	425.6	426.2	426.5	427.4	426.1	425.8	425.7
51 Other	1,549.9	1,656.5	1,644.4	1,660.1	1,651.4	1,666.6	1,679.8	1,682.9	1,704.5	1,700.0	1,672.3	1,655.8
52 Borrowings	519.7	565.8	528.5	545.8	553.0	561.7	525.5	547.5	529.5	543.1	557.6	565.9
53 From banks in the U.S.	157.0	208.8	206.2	224.7	227.7	226.6	216.0	223.6	215.2	221.5	230.3	227.3
54 From others	362.7	357.0	322.3	321.1	325.3	335.1	309.5	323.9	314.3	321.6	327.3	338.6
55 Net due to related foreign offices	7.7	13.7	10.1	3.5	2.2	2.8	3.0	3.2	1.4	3.4	4.1	4.1
56 Other liabilities	66.9	84.8	82.2	80.2	81.3	81.0	80.6	80.5	79.2	82.3	79.4	80.7
57 **Total liabilities**	**2,867.9**	**3,048.3**	**2,982.9**	**3,000.3**	**3,002.6**	**3,027.1**	**2,999.8**	**3,032.9**	**3,014.7**	**3,037.8**	**3,034.3**	**3,044.5**
58 Residual (assets less liabilities)[8]	352.6	348.7	347.1	351.3	351.2	352.4	386.3	390.9	386.4	392.4	387.9	388.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.	Feb.	Mar.	Apr.	May	June	July[r]	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Seasonally adjusted											
Assets												
1 Bank credit	914.3	971.4	975.6	1,002.8[r]	1,016.1	1,016.6	1,038.4	1,077.4	1,072.1	1,071.8	1,082.2	1,083.9
2 Securities in bank credit	375.6	389.7	397.8[r]	408.4	413.7	423.5	423.7	433.0	431.5	431.3	433.9	433.1
3 Treasury and Agency securities[2]	84.8	86.3	86.9	84.8[r]	84.6	83.1	82.4	86.8	86.1	88.2	86.3	86.0
4 Other securities	290.9	303.4	310.9[r]	323.5	329.1	340.4	341.3	346.2	345.4	343.0	347.5	347.0
5 Loans and leases in bank credit[3]	538.7	581.7	577.8	594.5	602.3	593.1	614.7	644.4	640.6	640.5	648.4	650.8
6 Commercial and industrial	206.6	221.3	222.3	223.0[r]	227.1	234.4[r]	238.1	244.6	239.2	242.3	248.7	247.7
7 Real estate	23.2	22.2	22.8	29.2	29.8	27.2	29.0	30.3	28.4	29.3	29.6	33.1
8 Security[4]	142.4	158.6	157.0	161.0	161.1	143.4[r]	149.5	157.4	166.7	154.5	153.8	155.9
9 Other loans and leases	166.4	179.5	175.7	181.3	184.3	188.1[r]	198.1	212.2	206.3	214.4	216.2	214.1
10 Interbank loans	51.1	64.4	59.8	56.3	60.3	64.0	71.5	72.5	69.5	71.3	71.1	78.3
11 Cash assets[5]	53.2	54.0	53.2	50.4	54.0	50.9[r]	54.0	54.0	55.1	52.7	54.1	55.1
12 Other assets[6]	49.3	38.5	37.1	37.4	38.9	39.2	40.6	41.0	38.2	37.8	42.2	44.7
13 **Total assets**[7]	**1,067.4**	**1,127.7**	**1,125.1**	**1,146.4[r]**	**1,168.7**	**1,170.1**	**1,203.9**	**1,244.4**	**1,234.3**	**1,233.1**	**1,249.0**	**1,261.6**
Liabilities												
14 Deposits	685.2	774.4	804.0	850.3	888.6	871.7	858.7	890.2	891.8	893.9	890.9	889.2
15 Transaction	10.8	10.3	10.5	12.1	11.2	12.2	11.8	12.5	12.6	12.6	12.1	12.8
16 Nontransaction	674.4	764.1	793.6	838.1	877.4	859.5	846.9	877.6	879.2	881.3	878.8	876.5
17 Borrowings	460.0	551.2	573.8	577.8	566.7[r]	576.8	578.2	590.1	582.5	610.7	586.9	580.6
18 From banks in the U.S.	42.4	62.4	68.4	61.9[r]	59.5[r]	67.9[r]	64.2	73.0	60.8	92.8	68.9	70.0
19 From others	417.6	488.9	505.4	515.9[r]	507.2[r]	508.9[r]	514.0	517.1	521.7	517.9	518.1	510.6
20 Net due to related foreign offices	−207.6	−314.4	−369.1	−409.0	−435.4	−414.5	−359.1	−363.2	−361.5	−394.0	−365.1	−338.9
21 Other liabilities	123.0	117.1	114.6	121.3	128.3	122.0	121.4	121.5	124.1	121.1	121.3	119.6
22 **Total liabilities**	**1,060.7**	**1,128.4**	**1,123.3**	**1,140.3[r]**	**1,148.1[r]**	**1,156.0**	**1,199.3**	**1,238.6**	**1,237.0**	**1,231.7**	**1,234.0**	**1,250.5**
23 Residual (assets less liabilities)[8]	6.7	−.6	1.8	6.1	20.5	14.1[r]	4.7	5.8	−2.7	1.4	14.9	11.1
	Not seasonally adjusted											
Assets												
24 Bank credit	907.2	976.6	978.9	1,007.6[r]	1,007.4	1,014.7	1,034.7	1,069.2	1,066.3	1,062.0	1,071.8	1,076.3
25 Securities in bank credit	375.6	389.7	397.8[r]	408.4	413.7	423.5	423.7	433.0	431.5	431.3	433.9	433.1
26 Treasury and Agency securities[2]	84.8	86.3	86.9	84.8[r]	84.6	83.1	82.4	86.8	86.1	88.2	86.3	86.0
27 Trading account	27.7	26.2	30.0	26.4	24.9	26.8	26.0	28.1	27.2	29.9	27.4	27.2
28 Investment account	57.1	60.1	56.9	58.4	59.8	56.3	56.4	58.7	59.0	58.3	58.9	58.9
29 Other securities	290.9	303.4	310.9[r]	323.5	329.1	340.4	341.3	346.2	345.4	343.0	347.5	347.0
30 Trading account	183.6	187.2	192.7	203.5	211.7	215.9	216.3	213.5	216.3	212.5	214.7	211.4
31 Investment account	107.3	116.2	118.2	120.0	117.4	124.5	125.0	132.7	129.1	130.6	132.8	135.6
32 Loans and leases in bank credit[3]	531.6	586.9	581.1	599.3	593.7	591.2	611.0	636.2	634.8	630.7	638.0	643.2
33 Commercial and industrial	206.1	224.3	224.2	224.3	227.1	233.8[r]	237.4	243.9	238.5	241.8	248.4	246.8
34 Real estate	23.2	22.2	22.8	29.2	29.8	27.2	29.0	30.3	28.4	29.3	29.6	33.1
35 Security[4]	137.0	160.1	157.1	162.9	152.8	141.9[r]	146.6	151.3	162.8	147.4	145.8	150.2
36 Other loans and leases	165.3	180.3	177.1	182.8	184.1	188.3[r]	198.1	210.7	205.1	212.3	214.1	213.1
37 Interbank loans	51.1	64.4	59.8	56.3	60.3	64.0	71.5	72.5	69.5	71.3	71.1	78.3
38 Cash assets[5]	53.5	53.3	51.5	49.6	53.3	50.2	53.6	54.4	55.1	53.1	54.4	55.8
39 Other assets[6]	48.9	39.3	37.0	36.5	39.4	39.3	39.9	40.6	39.7	38.8	40.0	42.7
40 **Total assets**[7]	**1,060.2**	**1,133.0**	**1,126.6**	**1,149.5**	**1,159.8**	**1,167.6**	**1,199.2**	**1,236.1**	**1,230.0**	**1,224.6**	**1,236.8**	**1,252.6**
Liabilities												
41 Deposits	682.2	775.7	807.7	861.8	904.6	885.7	860.6	886.2	885.2	884.8	889.8	889.9
42 Transaction	10.7	10.6	10.7	12.0	11.0	12.0	11.6	12.4	12.3	12.4	11.8	12.8
43 Nontransaction	671.5	765.2	797.0	849.8	893.6	873.7	849.0	873.9	872.9	872.4	878.0	877.1
44 Borrowings	460.0	551.2	573.8	577.8	566.7[r]	576.8	578.2	590.1	582.5	610.7	586.9	580.6
45 From banks in the U.S.	42.4	62.4	68.4	61.9[r]	59.5[r]	67.9[r]	64.2	73.0	60.8	92.8	68.9	70.0
46 From others	417.6	488.9	505.4	515.9[r]	507.2[r]	508.9[r]	514.0	517.1	521.7	517.9	518.1	510.6
47 Net due to related foreign offices	−208.5	−314.6	−371.4	−412.3	−439.7	−417.7	−362.1	−364.2	−363.6	−394.6	−364.6	−340.1
48 Other liabilities	122.4	117.0	113.3	119.3	125.4	120.0	119.5	120.9	122.8	120.7	121.5	119.0
49 **Total liabilities**	**1,056.1**	**1,129.4**	**1,123.5**	**1,146.6**	**1,156.9**	**1,164.7**	**1,196.2**	**1,233.0**	**1,227.0**	**1,221.7**	**1,233.7**	**1,249.3**
50 Residual (assets less liabilities)[8]	4.1	3.6	3.2	2.9	2.9	2.9	2.9	3.1	2.9	3.0	3.1	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 8	Aug. 15	Aug. 22	Aug. 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	108.9	109.4	114.2	119.5	125.1	129.2	129.6	134.2	130.9	134.1	137.7	135.5
2 Revaluation losses on off-balance-sheet items[9]	92.7[r]	92.1	95.0	99.7	105.8	116.4[r]	110.1	104.3	102.1	104.3	105.8	106.1
3 Mortgage-backed securities[10]	710.1[r]	707.5[r]	705.0[r]	684.0[r]	684.5[r]	675.9[r]	675.1[r]	680.9	676.7	678.5	682.7	683.3
4 Pass-through	532.4[r]	537.8[r]	539.4[r]	522.1[r]	519.8[r]	510.3[r]	509.3[r]	513.5	510.1	511.8	515.2	515.9
5 CMO, REMIC, and other	177.7[r]	169.7[r]	165.6[r]	162.0[r]	164.7[r]	165.6[r]	165.8[r]	167.4	166.6	166.7	167.5	167.4
6 Net unrealized gains (losses) on available-for-sale securities[11]	–10.2	–7.9	–4.9	–4.7	–6.2	–14.2	–16.9	–14.9	–16.0	–16.2	–14.8	–13.6
7 Securitized consumer loans[12]	100.8	105.4	106.8	105.8	105.4	103.6	105.4	106.1	106.3	106.1	106.1	106.0
8 Credit cards and related plans	68.6	67.6	69.5	69.8	70.1	68.5	69.0	70.4	70.4	70.4	70.4	70.4
9 Other	32.3	37.7	37.3	36.0	35.3	35.1	36.3	35.7	35.8	35.7	35.6	35.5
10 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,226.0	1,230.0	1,227.8	1,228.1	1,231.1	1,232.8
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	256.0[r]	260.1[r]	258.5[r]	253.8[r]	253.2[r]	255.7[r]	252.3[r]	253.0	250.5	250.3	253.9	256.6
12 Securitized consumer loans[12]	262.6	273.2	276.6	275.4	275.5	278.3	283.5	288.0	287.3	287.2	288.8	288.3
13 Credit cards and related plans	259.3	269.9	273.4	272.2	272.3	274.9	278.4	283.0	282.3	282.2	283.8	283.3
14 Other	3.3	3.3	3.2	3.2	3.2	3.4	5.1	5.0	5.0	5.0	5.0	5.0
15 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	41.2	40.5	40.5	40.5	40.5	40.4
Foreign-related institutions												
16 Revaluation gains on off-balance-sheet items[9]	72.4	65.3	66.0	66.9	70.5	66.0	65.9	69.8	67.1	69.5	71.8	71.2
17 Revaluation losses on off-balance-sheet items[9]	78.9	72.5	72.6	74.6	77.4	73.6	72.2	75.5	73.3	75.2	77.5	76.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Seasonally adjusted											
Assets												
1 Bank credit	8,062.9	8,479.0	8,515.1	8,552.7	8,596.9	8,665.6	8,794.5	8,922.6	8,892.7	8,930.3	8,896.8	8,927.8
2 Securities in bank credit	2,190.6	2,266.4	2,276.0	2,281.6	2,301.5	2,312.3	2,338.9	2,368.0	2,369.6	2,397.5	2,349.3	2,345.0
3 Treasury and Agency securities[2]	1,210.4	1,211.5	1,185.6	1,173.4	1,177.4	1,180.5	1,183.0	1,167.9	1,184.9	1,188.8	1,162.1	1,146.8
4 Other securities	980.2	1,054.8	1,090.5	1,108.3	1,124.0	1,131.9	1,155.9	1,200.0	1,184.7	1,208.7	1,187.2	1,198.2
5 Loans and leases in bank credit[3]	5,872.3	6,212.6	6,239.0	6,271.0	6,295.4	6,353.3	6,455.7	6,554.6	6,523.1	6,532.7	6,547.6	6,582.8
6 Commercial and industrial	1,166.0	1,220.1	1,226.7	1,242.1	1,258.7	1,278.8	1,311.8	1,358.6	1,337.5	1,349.7	1,361.3	1,366.0
7 Real estate	3,153.6	3,400.5	3,399.8	3,399.0	3,422.3	3,441.2	3,453.0	3,479.5	3,468.0	3,478.4	3,468.3	3,494.3
8 Revolving home equity	450.7	462.7	458.2	458.2	459.4	462.1	465.6	469.9	467.6	468.7	470.3	471.0
9 Other	2,702.9	2,937.8	2,941.6	2,940.8	2,962.9	2,979.1	2,987.4	3,009.6	3,000.3	3,009.7	2,998.0	3,023.3
10 Consumer	728.2	747.4	753.3	756.6	766.8	774.4	776.9	784.1	785.2	779.8	787.9	785.1
11 Security[4]	251.3	286.9	282.7	294.9	268.4	270.1	285.4	281.4	287.4	286.6	278.5	276.4
12 Other loans and leases	573.2	557.8	576.6	578.4	579.3	588.8	628.5	651.1	645.1	638.2	651.6	660.9
13 Interbank loans	313.7	364.1	358.6	353.4	364.8	379.6	398.7	402.8	396.6	395.8	385.8	426.2
14 Cash assets[5]	282.1	290.6	293.0	291.8	289.4	293.6	290.6	298.6	288.3	297.5	298.1	316.5
15 Other assets[6]	817.9	861.9	858.1	858.1	869.4	873.9	888.7	923.3	900.5	928.1	921.2	932.8
16 **Total assets**[7]	**9,408.9**	**9,929.2**	**9,956.5**	**9,986.9**	**10,051.2**	**10,141.4**	**10,300.9**	**10,474.7**	**10,406.2**	**10,479.5**	**10,429.3**	**10,530.8**
Liabilities												
17 Deposits	5,938.0	6,221.2	6,278.3	6,296.3	6,277.5	6,302.7	6,372.1	6,429.3	6,391.2	6,395.5	6,433.8	6,482.3
18 Transaction	630.1	633.0	629.7	646.9	622.9	610.4	627.7	611.4	639.3	593.6	609.4	606.2
19 Nontransaction	5,308.0	5,588.2	5,648.5	5,649.4	5,654.5	5,692.3	5,744.4	5,817.9	5,751.9	5,801.9	5,824.5	5,876.1
20 Large time	1,641.3	1,728.1	1,760.2	1,792.9	1,773.6	1,771.9	1,821.5	1,872.4	1,825.4	1,855.2	1,882.2	1,895.6
21 Other	3,666.6	3,860.1	3,888.3	3,856.5	3,880.9	3,920.4	3,923.0	3,945.5	3,926.4	3,946.7	3,942.2	3,980.5
22 Borrowings	1,872.8	2,038.1	2,057.8	2,055.6	2,093.9	2,110.7	2,200.3	2,252.6	2,238.1	2,269.4	2,242.1	2,251.2
23 From banks in the U.S.	377.7	424.7	434.4	427.4	444.6	442.5	462.6	468.0	459.9	472.1	449.0	481.5
24 From others	1,495.1	1,613.4	1,623.5	1,628.2	1,649.2	1,668.3	1,737.7	1,784.6	1,778.2	1,797.4	1,793.1	1,769.6
25 Net due to related foreign offices	55.3	96.5	−12.4	−38.8	−13.0	53.8	44.0	92.4	65.5	103.6	80.4	114.2
26 Other liabilities	544.9	588.0	597.3	597.2	606.3	605.5	598.1	600.9	586.3	606.1	596.4	601.2
27 **Total liabilities**	**8,411.0**	**8,943.8**	**8,921.0**	**8,910.4**	**8,964.6**	**9,072.7**	**9,214.5**	**9,375.3**	**9,281.1**	**9,374.7**	**9,352.7**	**9,448.9**
28 Residual (assets less liabilities)[8]	997.8	985.4	1,035.5	1,076.6	1,086.6	1,068.6	1,086.5	1,099.4	1,125.1	1,104.7	1,076.5	1,081.9
	Not seasonally adjusted											
Assets												
29 Bank credit	8,061.2	8,458.1	8,501.7	8,540.5	8,584.1	8,630.6	8,769.1	8,919.8	8,884.2	8,931.1	8,899.9	8,924.8
30 Securities in bank credit	2,185.3	2,267.2	2,278.4	2,288.0	2,300.7	2,298.6	2,332.3	2,363.2	2,372.0	2,391.6	2,340.8	2,340.8
31 Treasury and Agency securities[2]	1,201.6	1,217.0	1,193.9	1,182.4	1,175.6	1,172.2	1,176.7	1,158.6	1,183.7	1,181.9	1,150.1	1,134.9
32 Other securities	983.7	1,050.2	1,084.5	1,105.6	1,125.0	1,126.5	1,155.6	1,204.6	1,188.3	1,209.6	1,190.8	1,205.9
33 Loans and leases in bank credit[3]	5,876.0	6,190.9	6,223.3	6,252.6	6,283.4	6,331.9	6,436.8	6,556.6	6,512.1	6,539.6	6,559.1	6,584.0
34 Commercial and industrial	1,160.2	1,224.4	1,234.7	1,248.7	1,262.9	1,276.3	1,304.9	1,351.9	1,328.6	1,342.0	1,356.3	1,360.9
35 Real estate	3,160.6	3,383.1	3,385.5	3,397.6	3,413.1	3,431.8	3,452.7	3,485.4	3,474.8	3,489.8	3,474.0	3,495.3
36 Revolving home equity	452.5	459.2	456.6	459.2	461.1	463.0	467.2	471.8	469.6	470.9	472.4	472.6
37 Other	2,708.1	2,923.9	2,928.9	2,938.4	2,952.1	2,968.7	2,985.4	3,013.7	3,005.2	3,018.9	3,001.6	3,022.7
38 Consumer	729.9	741.5	746.1	750.7	759.7	766.7	774.2	786.1	782.6	780.2	792.2	790.6
39 Credit cards and related plans	313.3	310.1	314.3	317.8	323.9	325.3	327.9	332.8	330.7	329.0	336.3	336.2
40 Other	416.6	431.5	431.8	432.9	435.9	441.4	446.3	453.3	451.9	451.2	455.9	454.4
41 Security[4]	248.8	287.0	282.8	280.6	267.8	266.4	278.0	278.7	278.8	283.4	280.2	274.8
42 Other loans and leases	576.4	554.9	574.2	574.9	579.8	590.7	627.1	654.5	647.4	644.2	656.4	662.3
43 Interbank loans	310.3	367.4	366.4	349.4	355.9	370.4	396.3	398.4	395.1	401.9	382.4	406.3
44 Cash assets[5]	283.0	280.8	288.4	288.3	285.4	288.9	280.6	299.3	309.2	305.9	288.4	308.8
45 Other assets[6]	820.0	856.3	861.4	863.3	871.8	874.6	891.4	926.1	909.1	939.3	916.1	933.3
46 **Total assets**[7]	**9,406.6**	**9,896.0**	**9,949.7**	**9,972.6**	**10,028.0**	**10,093.3**	**10,265.7**	**10,470.9**	**10,425.2**	**10,505.8**	**10,414.0**	**10,500.7**
Liabilities												
47 Deposits	5,927.7	6,216.0	6,302.2	6,298.3	6,290.8	6,288.7	6,356.2	6,416.5	6,450.8	6,430.7	6,394.3	6,386.3
48 Transaction	624.8	628.9	637.2	639.0	620.3	603.5	614.5	606.0	609.9	583.2	601.8	632.3
49 Nontransaction	5,302.9	5,587.0	5,665.0	5,659.3	5,670.4	5,685.2	5,741.7	5,810.5	5,840.9	5,847.5	5,792.5	5,754.0
50 Large time	1,632.5	1,727.4	1,766.7	1,808.6	1,790.4	1,775.6	1,817.7	1,861.0	1,823.7	1,843.2	1,862.5	1,883.3
51 Other	3,670.4	3,859.6	3,898.3	3,850.7	3,880.0	3,909.6	3,923.9	3,949.5	4,017.2	4,004.3	3,930.1	3,870.7
52 Borrowings	1,882.8	2,029.5	2,061.9	2,070.6	2,106.5	2,105.2	2,191.5	2,266.0	2,225.2	2,268.5	2,268.1	2,290.1
53 From banks in the U.S.	379.1	423.7	436.9	427.2	444.1	441.7	463.7	469.4	464.1	476.7	452.8	478.3
54 From others	1,503.7	1,605.8	1,625.0	1,643.4	1,662.4	1,663.5	1,727.8	1,796.6	1,761.1	1,791.8	1,815.3	1,811.8
55 Net due to related foreign offices	58.9	83.4	−32.0	−44.4	−21.4	43.3	45.4	97.7	76.0	111.8	75.2	125.4
56 Other liabilities	548.4	577.7	580.3	593.2	599.4	596.9	599.8	605.0	596.3	612.4	591.2	609.7
57 **Total liabilities**	**8,417.8**	**8,906.6**	**8,912.4**	**8,917.7**	**8,975.3**	**9,034.0**	**9,192.8**	**9,385.1**	**9,348.3**	**9,423.3**	**9,328.8**	**9,411.6**
58 Residual (assets less liabilities)[8]	988.8	989.3	1,037.3	1,054.9	1,052.7	1,059.3	1,072.8	1,085.8	1,076.8	1,082.4	1,085.2	1,089.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Seasonally adjusted											
Assets												
1 Bank credit	7,152.4	7,503.4	7,512.3	7,536.6	7,580.3	7,627.2	7,717.3	7,820.1	7,804.7	7,833.2	7,803.1	7,816.8
2 Securities in bank credit	1,820.3	1,868.6	1,867.7	1,867.9	1,878.0	1,888.6	1,905.9	1,927.6	1,929.9	1,953.9	1,919.2	1,904.9
3 Treasury and Agency securities[2]	1,125.5	1,124.6	1,100.7	1,088.7	1,094.4	1,098.1	1,096.2	1,080.8	1,098.4	1,101.6	1,074.0	1,062.3
4 Other securities	694.8	744.0	767.0	779.2	783.6	790.5	809.7	846.8	831.5	852.3	845.1	842.6
5 Loans and leases in bank credit[3]	5,332.0	5,634.8	5,644.6	5,668.7	5,702.3	5,738.6	5,811.4	5,892.5	5,874.8	5,879.3	5,883.9	5,911.9
6 Commercial and industrial	956.1	997.7	1,003.7	1,014.9	1,024.3	1,040.6	1,067.4	1,102.2	1,087.9	1,095.1	1,104.3	1,107.0
7 Real estate	3,130.0	3,377.7	3,370.6	3,369.2	3,395.1	3,412.3	3,422.7	3,442.3	3,434.5	3,443.1	3,429.7	3,455.4
8 Revolving home equity	450.7	462.7	458.2	458.2	459.4	462.1	465.6	469.9	467.6	468.7	470.3	471.0
9 Other	2,679.4	2,915.0	2,912.4	2,911.0	2,935.7	2,950.1	2,957.1	2,972.5	2,966.9	2,974.4	2,959.4	2,984.4
10 Consumer	728.2	747.4	753.3	756.6	766.8	774.4	776.9	784.1	785.2	779.8	787.9	785.1
11 Security[4]	111.0	129.9	121.7	133.8	125.0	120.6	128.1	132.5	131.2	135.8	131.1	130.9
12 Other loans and leases	406.6	382.0	395.3	394.1	391.2	390.7	416.3	431.4	436.1	425.4	430.9	433.5
13 Interbank loans	257.3	304.4	302.3	293.1	300.7	308.1	326.2	324.8	323.3	317.8	312.3	344.5
14 Cash assets[5]	233.6	237.4	242.6	237.8	238.5	239.6	236.6	241.5	237.1	241.8	243.4	250.2
15 Other assets[6]	774.9	824.8	820.7	819.2	830.2	833.3	847.7	874.3	855.6	879.7	877.1	875.1
16 **Total assets**[7]	**8,350.9**	**8,804.0**	**8,810.1**	**8,818.3**	**8,881.1**	**8,937.4**	**9,056.7**	**9,188.8**	**9,149.3**	**9,200.9**	**9,163.6**	**9,214.7**
Liabilities												
17 Deposits	5,217.7	5,417.2	5,428.0	5,407.7	5,405.7	5,444.0	5,482.1	5,497.0	5,505.7	5,483.6	5,496.9	5,520.6
18 Transaction	619.6	622.6	617.6	635.7	610.7	598.5	615.2	598.6	626.0	581.7	596.9	592.9
19 Nontransaction	4,598.1	4,794.6	4,810.4	4,772.0	4,795.0	4,845.4	4,866.9	4,898.4	4,879.7	4,901.8	4,900.0	4,927.8
20 Large time	933.2	936.3	923.9	917.4	916.0	926.9	945.8	954.8	955.2	957.1	959.7	949.1
21 Other	3,664.9	3,858.3	3,886.5	3,854.6	3,879.0	3,918.5	3,921.1	3,943.6	3,924.6	3,944.7	3,940.3	3,978.6
22 Borrowings	1,398.1	1,464.3	1,480.0	1,488.9	1,517.0	1,532.5	1,610.3	1,681.0	1,647.0	1,691.6	1,682.3	1,687.9
23 From banks in the U.S.	327.5	356.3	372.5	368.0	376.8	378.3	389.7	400.9	386.5	406.2	383.7	415.2
24 From others	1,070.7	1,108.1	1,107.5	1,121.0	1,140.3	1,154.2	1,220.6	1,280.1	1,260.5	1,285.3	1,298.6	1,272.7
25 Net due to related foreign offices	312.1	465.6	396.6	396.6	401.5	412.9	407.2	431.3	410.2	440.5	416.1	451.7
26 Other liabilities	427.2	473.3	476.0	468.9	484.4	484.2	476.5	480.2	466.9	480.2	482.1	478.6
27 **Total liabilities**	**7,355.1**	**7,820.4**	**7,780.7**	**7,762.2**	**7,808.7**	**7,873.5**	**7,976.1**	**8,089.5**	**8,029.8**	**8,095.8**	**8,077.3**	**8,138.8**
28 Residual (assets less liabilities)[8]	995.8	983.6	1,029.4	1,056.0	1,072.4	1,063.9	1,080.7	1,099.3	1,119.4	1,105.1	1,086.3	1,076.0
	Not seasonally adjusted											
Assets												
29 Bank credit	7,155.2	7,479.2	7,494.1	7,533.1	7,569.4	7,595.8	7,700.0	7,822.5	7,804.4	7,838.7	7,807.3	7,818.5
30 Securities in bank credit	1,815.0	1,869.5	1,870.0	1,874.3	1,877.2	1,874.9	1,899.3	1,922.9	1,932.3	1,947.9	1,910.8	1,900.8
31 Treasury and Agency securities[2]	1,116.8	1,130.1	1,109.1	1,097.8	1,092.6	1,089.7	1,089.9	1,071.5	1,097.2	1,094.7	1,062.0	1,050.4
32 Other securities	698.3	739.3	760.9	776.5	784.6	785.2	809.4	851.4	835.1	853.2	848.8	850.4
33 Loans and leases in bank credit[3]	5,340.2	5,609.8	5,624.0	5,658.9	5,692.2	5,720.9	5,800.7	5,899.6	5,872.1	5,890.8	5,896.5	5,917.7
34 Commercial and industrial	951.8	1,000.2	1,010.4	1,021.7	1,029.1	1,038.9	1,061.1	1,097.4	1,080.9	1,089.1	1,100.2	1,103.7
35 Real estate	3,137.1	3,360.3	3,356.3	3,367.8	3,385.9	3,402.8	3,422.4	3,448.3	3,441.3	3,454.5	3,435.4	3,456.4
36 Revolving home equity	452.5	459.2	456.6	459.2	461.1	463.0	467.2	471.8	469.6	470.9	472.4	472.6
37 Other	2,684.6	2,901.1	2,899.6	2,908.6	2,924.8	2,939.8	2,955.1	2,976.5	2,971.7	2,983.6	2,962.9	2,983.8
38 Other residential	1,291.4	1,424.3	1,411.4	1,410.6	1,418.5	1,427.6	1,432.0	1,443.9	1,445.6	1,454.7	1,431.2	1,444.9
39 Commercial	1,393.2	1,476.8	1,488.3	1,498.0	1,506.3	1,512.2	1,523.1	1,532.6	1,526.1	1,529.0	1,531.7	1,538.9
40 Consumer	729.9	741.5	746.1	750.7	759.7	766.7	774.2	786.1	782.6	780.2	792.2	790.6
41 Credit cards and related plans	313.3	310.1	314.3	317.8	323.9	325.3	327.9	332.8	330.7	329.0	336.3	336.2
42 Other	416.6	431.5	431.8	432.9	435.9	441.4	446.3	453.3	451.9	451.2	455.9	454.4
43 Security[4]	111.3	129.9	119.9	127.9	125.9	119.8	126.7	132.8	128.9	136.3	133.6	130.9
44 Other loans and leases	410.1	377.9	391.4	390.8	391.5	392.7	416.4	435.1	438.3	430.7	435.2	436.1
45 Interbank loans	253.9	307.6	310.1	289.1	291.9	298.9	323.9	320.4	321.8	323.9	308.9	324.6
46 Cash assets[5]	233.4	229.3	238.8	235.0	235.3	235.3	226.3	241.1	257.3	248.8	232.0	241.5
47 Other assets[6]	777.7	819.4	824.8	823.9	832.5	834.8	850.8	877.8	865.2	891.2	873.4	874.4
48 **Total assets**[7]	**8,352.8**	**8,769.4**	**8,800.2**	**8,812.8**	**8,860.3**	**8,894.2**	**9,029.7**	**9,189.6**	**9,176.9**	**9,230.7**	**9,149.3**	**9,186.9**
Liabilities												
49 Deposits	5,215.6	5,408.3	5,440.5	5,393.6	5,405.1	5,428.1	5,470.1	5,494.8	5,570.6	5,530.7	5,472.1	5,431.4
50 Transaction	614.3	618.3	625.3	628.0	608.3	591.9	602.2	593.1	596.6	571.3	589.2	618.7
51 Nontransaction	4,601.3	4,790.0	4,815.2	4,765.6	4,796.7	4,836.2	4,867.9	4,901.6	4,974.0	4,959.5	4,882.9	4,812.8
52 Large time	932.6	932.2	918.8	916.8	918.6	928.5	945.8	954.1	958.7	957.1	954.7	944.0
53 Other	3,668.7	3,857.8	3,896.4	3,848.8	3,878.1	3,907.7	3,922.1	3,947.6	4,015.3	4,002.4	3,928.2	3,868.8
54 Borrowings	1,408.1	1,455.7	1,484.1	1,503.9	1,529.7	1,526.9	1,601.4	1,694.4	1,634.1	1,690.6	1,708.3	1,726.8
55 From banks in the U.S.	328.8	355.3	375.0	367.7	376.2	377.5	390.7	402.3	390.7	410.9	387.5	411.9
56 From others	1,079.3	1,100.4	1,109.1	1,136.2	1,153.5	1,149.5	1,210.7	1,292.1	1,243.4	1,279.7	1,320.8	1,314.9
57 Net due to related foreign offices	314.3	454.8	380.3	395.4	396.3	405.4	409.7	434.7	421.5	445.4	410.4	458.4
58 Other liabilities	429.7	464.4	461.0	467.8	479.5	477.3	478.8	483.2	477.3	484.7	476.5	484.5
59 **Total liabilities**	**7,367.8**	**7,783.2**	**7,765.8**	**7,760.7**	**7,810.5**	**7,837.7**	**7,960.0**	**8,107.1**	**8,103.5**	**8,151.4**	**8,067.4**	**8,101.2**
60 Residual (assets less liabilities)[8]	985.1	986.2	1,034.4	1,052.0	1,049.8	1,056.4	1,069.7	1,082.5	1,073.4	1,079.3	1,082.0	1,085.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Seasonally adjusted											
Assets												
1 Bank credit	4,379.7	4,702.9	4,694.7	4,714.4	4,739.9	4,781.3	4,856.6	4,923.3	4,927.8	4,955.3	4,906.2	4,899.2
2 Securities in bank credit	1,220.6	1,265.3	1,264.9	1,262.4	1,272.4	1,293.9	1,309.4	1,327.1	1,330.6	1,355.7	1,317.3	1,305.0
3 Treasury and Agency securities[2]	721.0	736.9	716.5	704.0	710.2	718.0	717.2	701.4	719.4	723.5	693.5	683.8
4 Trading account	44.3	63.2	63.3	59.9	67.8	70.5	66.6	68.8	67.1	66.8	71.4	66.0
5 Investment account	676.7	673.7	653.2	644.0	642.4	647.5	650.6	632.7	652.3	656.7	622.1	617.8
6 Mortgage-backed	601.1	608.6	588.7	582.8	581.4	579.2	580.6	564.4	584.0	586.9	552.7	549.9
7 Other	75.6	65.1	64.5	61.2	61.0	68.4	70.0	68.3	68.3	69.8	69.5	67.9
8 Other securities	499.6	528.4	548.4	558.4	562.2	575.9	592.2	625.6	611.3	632.1	623.8	621.2
9 Trading account	225.0	243.3	263.7	271.9	280.9	289.9	301.0	316.8	306.9	321.9	313.4	312.6
10 Investment account	274.6	285.1	284.7	286.6	281.3	285.9	291.1	308.9	304.4	310.3	310.4	308.6
11 State and local government	45.2	55.2	56.2	57.3	57.4	58.2	59.0	59.7	58.9	59.3	60.4	60.3
12 Other	229.4	229.9	228.5	229.3	223.9	227.8	232.1	249.1	245.6	251.0	250.1	248.3
13 Loans and leases in bank credit[3]	3,159.1	3,437.6	3,429.7	3,452.0	3,467.5	3,487.4	3,547.2	3,596.2	3,597.1	3,599.7	3,588.9	3,594.2
14 Commercial and industrial	615.7	643.5	646.5	656.2	660.3	667.7	688.6	713.3	705.8	709.8	713.6	714.1
15 Real estate	1,709.6	1,955.0	1,938.0	1,936.8	1,957.6	1,973.6	1,978.6	1,981.3	1,987.4	1,990.3	1,974.5	1,978.2
16 Revolving home equity	351.9	372.5	370.4	370.9	372.2	374.2	377.1	380.2	378.6	380.1	381.1	380.2
17 Other	1,357.7	1,582.6	1,567.5	1,565.9	1,585.4	1,599.4	1,601.5	1,601.1	1,608.8	1,610.1	1,593.4	1,597.9
18 Other residential	812.6	993.3	973.5	965.7	978.7	990.6	987.8	985.8	996.5	998.0	978.6	976.7
19 Commercial	545.1	589.2	594.0	600.3	606.7	608.8	613.7	615.3	612.3	612.2	614.8	621.2
20 Consumer	419.9	442.0	444.2	445.9	451.4	450.2	452.7	458.9	457.3	457.4	461.8	460.4
21 Security[4]	101.9	120.7	112.2	124.8	115.4	111.1	118.0	121.4	119.8	124.9	120.2	119.8
22 Federal funds sold to and repurchase agreements with broker–dealers	84.1	93.5	86.4	99.5	91.2	86.4	92.9	97.2	96.6	100.3	96.3	94.5
23 Other	17.8	27.2	25.8	25.3	24.2	24.7	25.1	24.3	23.2	24.6	23.9	25.3
24 Federal funds sold to and repurchase agreements with others	25.4	29.4	36.2	37.4	34.0	32.2	41.7	49.2	52.8	47.1	48.1	48.1
25 All other loans	179.6	144.3	150.8	150.9	149.6	152.9	168.0	172.1	174.3	170.2	170.7	173.5
26 Lease-financing receivables	106.9	102.6	101.8	99.9	99.3	99.8	99.6	99.9	99.8	100.1	100.0	100.1
27 Interbank loans	174.4	184.5	181.7	174.8	171.9	178.7	190.5	191.8	184.7	183.0	182.5	213.1
28 Federal funds sold to and repurchase agreements with commercial banks	113.7	125.5	125.5	123.2	121.0	129.0	140.0	141.1	131.9	131.7	134.1	161.6
29 Other	60.7	59.0	56.2	51.6	50.9	49.7	50.4	50.7	52.8	51.4	48.4	51.5
30 Cash assets[5]	151.3	149.1	154.5	149.5	150.6	150.6	148.0	153.2	151.8	155.4	154.5	159.7
31 Other assets[6]	568.5	599.5	591.0	586.0	596.1	600.9	611.5	627.4	610.2	630.4	636.4	625.2
32 **Total assets**[7]	**5,239.6**	**5,603.1**	**5,587.7**	**5,589.9**	**5,623.9**	**5,675.0**	**5,770.2**	**5,858.8**	**5,837.8**	**5,887.6**	**5,842.7**	**5,860.6**
Liabilities												
33 Deposits	3,021.3	3,149.8	3,160.4	3,133.8	3,117.5	3,140.5	3,172.9	3,183.6	3,192.5	3,168.6	3,179.7	3,205.4
34 Transaction	335.3	340.7	341.2	352.4	329.5	321.1	332.1	315.6	345.4	305.9	314.8	309.2
35 Nontransaction	2,686.0	2,809.2	2,819.2	2,781.4	2,788.0	2,819.4	2,840.8	2,868.0	2,847.1	2,862.7	2,864.9	2,896.2
36 Large time	516.2	519.0	513.0	504.2	501.2	511.5	530.2	539.7	539.4	542.3	543.8	535.1
37 Other	2,169.8	2,290.2	2,306.2	2,277.2	2,286.8	2,307.9	2,310.6	2,328.3	2,307.7	2,320.4	2,321.1	2,361.0
38 Borrowings	876.9	941.8	939.7	941.5	961.9	1,013.1	1,069.4	1,129.0	1,117.5	1,154.1	1,131.8	1,109.5
39 From banks in the U.S.	151.9	139.9	136.8	129.1	139.1	151.8	155.4	154.4	149.5	163.2	141.2	153.6
40 From others	725.0	801.9	802.9	812.4	822.8	861.3	914.0	974.6	968.0	990.8	990.6	955.9
41 Net due to related foreign offices	304.2	457.1	396.5	397.6	401.7	412.5	406.7	432.1	410.4	441.2	417.3	452.2
42 Other liabilities	359.6	392.3	396.6	388.6	404.2	404.6	397.2	400.7	387.9	401.8	403.5	398.6
43 **Total liabilities**	**4,562.0**	**4,941.0**	**4,893.3**	**4,861.5**	**4,885.3**	**4,970.8**	**5,046.1**	**5,145.4**	**5,108.4**	**5,165.7**	**5,132.3**	**5,165.8**
44 Residual (assets less liabilities)[8]	677.6	662.1	694.4	728.5	738.6	704.3	724.1	713.5	729.4	721.9	710.5	694.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Not seasonally adjusted											
Assets												
45 Bank credit	4,375.9	4,691.0	4,689.0	4,718.6	4,740.3	4,760.7	4,841.4	4,920.1	4,925.7	4,955.0	4,902.7	4,893.0
46 Securities in bank credit	1,215.6	1,264.8	1,265.2	1,269.1	1,271.5	1,281.9	1,304.1	1,322.6	1,333.6	1,349.7	1,309.2	1,300.4
47 Treasury and Agency securities[2]	712.6	741.1	722.9	713.3	708.3	711.4	712.2	692.4	718.7	716.7	681.8	671.5
48 Trading account	43.3	64.0	64.2	63.1	68.2	68.8	65.5	67.1	67.0	66.2	69.7	63.6
49 Investment account	669.3	677.1	658.7	650.2	640.1	642.6	646.7	625.3	651.7	650.5	612.2	607.9
50 Mortgage-backed	596.5	609.0	592.8	589.1	578.0	574.4	578.1	559.5	585.8	584.0	545.3	542.3
51 Other	72.8	68.1	65.9	61.1	62.2	68.2	68.6	66.5	66.0	66.5	66.9	65.6
52 Other securities	503.0	523.7	542.4	555.7	563.2	570.5	591.8	630.2	614.9	633.1	627.4	628.9
53 Trading account	226.6	241.0	260.7	270.5	281.4	287.2	300.9	319.1	308.5	322.6	315.2	316.5
54 Investment account	276.4	282.7	281.7	285.2	281.8	283.3	291.0	311.1	306.4	310.5	312.2	312.4
55 State and local government	45.5	54.7	55.6	57.0	57.6	57.6	59.0	60.2	59.6	58.9	60.8	61.1
56 Other	230.9	227.9	226.1	228.3	224.3	225.7	232.0	250.9	246.8	251.6	251.5	251.4
57 Loans and leases in bank credit[3]	3,160.3	3,426.2	3,423.8	3,449.5	3,468.8	3,478.8	3,537.4	3,597.5	3,592.1	3,605.3	3,593.5	3,592.6
58 Commercial and industrial	613.6	645.1	651.0	660.1	663.1	666.1	684.6	710.6	701.7	706.3	711.4	712.5
59 Real estate	1,710.7	1,946.6	1,934.5	1,940.6	1,957.8	1,970.6	1,978.3	1,982.6	1,990.8	1,996.1	1,974.6	1,974.5
60 Revolving home equity	353.0	369.6	369.2	371.9	373.5	375.0	378.5	381.6	380.6	381.8	382.6	381.0
61 Other	1,357.7	1,577.0	1,565.3	1,568.7	1,584.3	1,595.6	1,599.8	1,601.1	1,610.3	1,614.3	1,592.0	1,593.5
62 Other residential	813.2	988.2	972.0	968.9	979.9	990.1	988.3	986.6	997.9	1,001.0	978.6	975.7
63 Commercial	544.5	588.8	593.3	599.8	604.3	605.5	611.5	614.5	612.4	613.3	613.4	617.8
64 Consumer	420.4	440.3	441.7	443.5	448.7	446.2	450.6	459.6	456.6	457.8	463.4	462.0
65 Credit cards and related plans	123.4	126.1	126.6	127.2	130.0	129.8	130.2	131.8	131.1	131.0	133.0	133.3
66 Other	297.0	314.2	315.0	316.4	318.6	316.5	320.4	327.8	325.5	326.9	330.4	328.7
67 Security[4]	102.4	120.4	110.3	119.3	116.5	110.4	116.6	121.9	117.3	125.3	122.9	120.4
68 Federal funds sold to and repurchase agreements with broker–dealers	84.2	93.9	85.0	95.2	92.2	85.6	91.4	97.2	94.2	100.8	97.6	94.8
69 Other	18.1	26.5	25.3	24.1	24.4	24.9	25.3	24.7	23.1	24.5	25.3	25.5
70 Federal funds sold to and repurchase agreements with others	25.4	29.4	36.2	37.4	34.0	32.2	41.7	49.2	52.8	47.1	48.1	48.1
71 All other loans	181.5	141.3	148.1	148.9	149.9	154.1	166.7	174.3	173.6	173.4	174.1	175.7
72 Lease-financing receivables	106.3	103.1	102.0	99.8	98.8	99.1	98.8	99.2	99.2	99.1	99.1	99.4
73 Interbank loans	173.1	180.6	186.6	177.7	170.5	176.9	191.4	190.2	181.5	189.7	183.2	202.5
74 Federal funds sold to and repurchase agreements with commercial banks	112.8	122.9	128.7	125.2	120.1	127.7	140.7	139.8	129.7	136.4	134.7	153.5
75 Other	60.2	57.7	57.9	52.5	50.4	49.2	50.6	50.4	51.9	53.2	48.6	49.0
76 Cash assets[5]	149.9	144.9	153.8	148.0	148.2	146.7	139.1	151.6	164.8	160.2	144.9	151.4
77 Other assets[6]	571.4	594.1	595.2	590.6	598.5	602.3	614.6	630.9	619.8	642.0	632.7	624.5
78 **Total assets**[7]	**5,235.8**	**5,577.6**	**5,590.5**	**5,600.2**	**5,622.7**	**5,650.4**	**5,750.0**	**5,855.7**	**5,855.0**	**5,909.9**	**5,826.6**	**5,834.9**
Liabilities												
79 Deposits	3,019.9	3,141.7	3,166.1	3,122.4	3,118.3	3,132.6	3,163.8	3,181.9	3,233.7	3,205.3	3,164.3	3,137.7
80 Transaction	331.3	338.5	347.2	348.1	328.5	316.4	321.5	311.3	320.2	300.6	311.2	325.3
81 Nontransaction	2,688.7	2,803.2	2,818.8	2,774.4	2,789.9	2,816.2	2,842.3	2,870.6	2,913.5	2,904.7	2,853.1	2,812.3
82 Large time	515.6	514.9	507.9	503.6	503.8	513.1	530.2	538.9	542.9	542.3	538.8	530.0
83 Other	2,173.1	2,288.3	2,311.0	2,270.7	2,286.1	2,303.1	2,312.0	2,331.7	2,370.6	2,362.4	2,314.4	2,282.3
84 Borrowings	886.9	933.2	943.8	956.5	974.5	1,007.6	1,060.5	1,142.4	1,104.7	1,153.1	1,157.8	1,148.5
85 From banks in the U.S.	153.2	138.9	139.3	128.8	138.5	151.0	156.4	155.8	153.7	167.9	145.0	150.4
86 From others	733.7	794.3	804.4	827.6	836.0	856.5	904.1	986.6	951.0	985.2	1,012.8	998.1
87 Net due to related foreign offices	306.4	446.3	380.2	396.3	396.5	405.0	409.1	435.5	421.7	446.1	411.6	458.9
88 Other liabilities	362.2	383.4	381.6	387.4	399.3	397.8	399.5	403.7	398.3	406.3	398.0	404.6
89 **Total liabilities**	**4,575.4**	**4,904.5**	**4,871.6**	**4,862.7**	**4,888.7**	**4,943.0**	**5,032.9**	**5,163.5**	**5,158.3**	**5,210.8**	**5,131.7**	**5,149.6**
90 Residual (assets less liabilities)[8]	660.4	673.0	718.9	737.6	734.0	707.4	717.1	692.2	696.6	699.1	694.9	685.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,772.7	2,800.6	2,817.6	2,822.2	2,840.4	2,845.9	2,860.7	2,896.9	2,876.9	2,877.8	2,896.9	2,917.6
2 Securities in bank credit	599.7	603.3	602.8	605.5	605.5	594.7	596.5	600.6	599.3	598.2	601.9	600.0
3 Treasury and Agency securities[2]	404.5	387.7	384.2	384.7	384.1	380.1	379.0	379.4	379.0	378.1	380.5	378.5
4 Other securities	195.2	215.6	218.6	220.8	221.4	214.7	217.6	221.2	220.2	220.1	221.4	221.5
5 Loans and leases in bank credit[3]	2,173.0	2,197.3	2,214.8	2,216.7	2,234.9	2,251.2	2,264.2	2,296.3	2,277.7	2,279.6	2,295.0	2,317.7
6 Commercial and industrial	340.4	354.2	357.2	358.8	364.0	372.9	378.8	388.9	382.1	385.4	390.7	392.9
7 Real estate	1,420.5	1,422.7	1,432.6	1,432.4	1,437.5	1,438.7	1,444.1	1,461.0	1,447.1	1,452.9	1,455.1	1,477.2
8 Revolving home equity	98.8	90.2	87.7	87.3	87.2	87.9	88.5	89.7	89.0	88.6	89.2	90.8
9 Other	1,321.7	1,332.5	1,344.9	1,345.1	1,350.3	1,350.8	1,355.6	1,371.3	1,358.1	1,364.3	1,366.0	1,386.4
10 Consumer	308.3	305.4	309.1	310.7	315.4	324.2	324.2	325.2	327.9	322.4	326.1	324.7
11 Other loans and leases	103.8	114.9	116.0	114.8	118.0	115.3	117.1	121.2	120.6	118.9	123.1	122.8
12 Interbank loans	82.9	119.8	120.5	118.3	128.8	129.5	135.7	133.0	138.6	134.8	129.7	131.4
13 Cash assets[5]	82.3	88.3	88.1	88.3	87.9	89.0	88.6	88.3	85.3	86.4	88.9	90.6
14 Other assets[6]	206.3	225.3	229.7	233.3	234.1	232.4	236.2	246.9	245.4	249.3	240.7	249.9
15 **Total assets**[7]	**3,111.3**	**3,200.9**	**3,222.4**	**3,228.4**	**3,257.2**	**3,262.4**	**3,286.5**	**3,330.0**	**3,311.5**	**3,313.3**	**3,320.9**	**3,354.1**
Liabilities												
16 Deposits	2,196.5	2,267.4	2,267.5	2,273.9	2,288.3	2,303.4	2,309.2	2,313.4	2,313.2	2,314.9	2,317.2	2,315.2
17 Transaction	284.3	281.9	276.4	283.2	281.2	277.4	283.1	283.0	280.6	275.8	282.0	283.6
18 Nontransaction	1,912.1	1,985.5	1,991.2	1,990.7	2,007.0	2,026.0	2,026.1	2,030.4	2,032.6	2,039.1	2,035.2	2,031.6
19 Large time	417.0	417.3	410.9	413.2	414.8	415.4	415.6	415.1	415.8	414.8	416.0	414.0
20 Other	1,495.1	1,568.1	1,580.2	1,577.4	1,592.2	1,610.6	1,610.5	1,615.3	1,616.8	1,624.3	1,619.2	1,617.6
21 Borrowings	521.2	522.5	540.3	547.5	555.2	519.4	540.9	552.0	529.5	537.5	550.5	578.4
22 From banks in the U.S.	175.6	216.4	235.7	238.9	237.7	226.4	234.3	246.5	237.0	243.0	242.6	261.6
23 From others	345.6	306.2	304.7	308.6	317.5	292.9	306.6	305.5	292.5	294.5	308.0	316.8
24 Net due to related foreign offices	7.9	8.5	0.1	−0.9	−0.2	0.4	0.5	−0.7	−0.2	−0.7	−1.2	−0.6
25 Other liabilities	67.6	81.0	79.4	80.4	80.2	79.6	79.4	79.4	79.0	78.4	78.6	80.0
26 **Total liabilities**	**2,793.1**	**2,879.4**	**2,887.4**	**2,900.8**	**2,923.4**	**2,902.7**	**2,930.0**	**2,944.1**	**2,921.4**	**2,930.1**	**2,945.0**	**2,973.0**
27 Residual (assets less liabilities)[8]	318.2	321.5	335.1	327.6	333.8	359.7	356.6	385.8	390.1	383.1	375.9	381.1
	Not seasonally adjusted											
Assets												
28 Bank credit	2,779.3	2,788.2	2,805.0	2,814.6	2,829.1	2,835.1	2,858.5	2,902.4	2,878.6	2,883.7	2,904.6	2,925.4
29 Securities in bank credit	599.4	604.6	604.8	605.2	605.7	593.0	595.2	600.3	598.7	598.2	601.5	600.3
30 Treasury and Agency securities[2]	404.2	389.0	386.2	384.4	384.3	378.4	377.6	379.1	378.5	378.1	380.2	378.9
31 Other securities	195.2	215.6	218.6	220.8	221.4	214.7	217.6	221.2	220.2	220.1	221.4	221.5
32 Loans and leases in bank credit[3]	2,179.9	2,183.5	2,200.2	2,209.4	2,223.4	2,242.1	2,263.3	2,302.1	2,279.9	2,285.6	2,303.0	2,325.1
33 Commercial and industrial	338.2	355.1	359.4	361.6	366.0	372.8	376.5	386.7	379.2	382.8	388.8	391.2
34 Real estate	1,426.4	1,413.7	1,421.8	1,427.2	1,428.1	1,432.3	1,444.0	1,465.7	1,450.5	1,458.4	1,460.8	1,481.9
35 Revolving home equity	99.5	89.6	87.4	87.3	87.5	88.0	88.7	90.2	89.0	89.1	89.9	91.6
36 Other	1,326.9	1,324.0	1,334.4	1,339.9	1,340.6	1,344.2	1,355.3	1,375.5	1,361.4	1,369.3	1,370.9	1,390.3
37 Other residential	478.2	436.1	439.4	441.7	438.6	437.5	443.7	457.4	447.7	453.7	452.6	469.2
38 Commercial	848.7	888.0	895.0	898.2	902.0	906.7	911.6	918.1	913.7	915.6	918.3	921.1
39 Consumer	309.5	301.2	304.4	307.2	311.1	320.5	323.6	326.4	326.0	322.4	328.8	328.6
40 Credit cards and related plans	189.9	184.0	187.7	190.6	193.9	195.5	197.7	201.0	199.6	198.0	203.3	202.8
41 Other	119.6	117.3	116.8	116.5	117.2	125.0	125.9	125.4	126.4	124.3	125.5	125.7
42 Other loans and leases	105.8	113.6	114.6	113.4	118.2	116.5	119.2	123.3	124.3	122.0	124.6	123.4
43 Interbank loans	80.8	127.0	123.5	111.4	121.4	122.0	132.5	130.2	140.2	134.2	125.7	122.1
44 Cash assets[5]	83.5	84.4	85.0	87.1	87.1	88.7	87.2	89.5	92.5	88.6	87.1	90.0
45 Other assets[6]	206.3	225.3	229.7	233.3	234.1	232.4	236.2	246.9	245.4	249.3	240.7	249.9
46 **Total assets**[7]	**3,117.1**	**3,191.8**	**3,209.7**	**3,212.5**	**3,237.6**	**3,243.8**	**3,279.7**	**3,333.9**	**3,321.9**	**3,320.8**	**3,322.7**	**3,352.1**
Liabilities												
47 Deposits	2,195.7	2,266.6	2,274.4	2,271.2	2,286.8	2,295.4	2,306.3	2,312.8	2,336.9	2,325.4	2,307.8	2,293.8
48 Transaction	283.0	279.8	278.0	279.9	279.9	275.5	280.7	281.8	276.4	270.6	278.1	293.3
49 Nontransaction	1,912.6	1,986.8	1,996.4	1,991.3	2,006.9	2,020.0	2,025.6	2,031.0	2,060.5	2,054.8	2,029.8	2,000.5
50 Large time	417.0	417.3	410.9	413.2	414.8	415.4	415.6	415.1	415.8	414.8	416.0	414.0
51 Other	1,495.6	1,569.4	1,585.4	1,578.1	1,592.1	1,604.6	1,610.0	1,615.9	1,644.7	1,640.0	1,613.8	1,586.5
52 Borrowings	521.2	522.5	540.3	547.5	555.2	519.4	540.9	552.0	529.5	537.5	550.5	578.4
53 From banks in the U.S.	175.6	216.4	235.7	238.9	237.7	226.4	234.3	246.5	237.0	243.0	242.6	261.6
54 From others	345.6	306.2	304.7	308.6	317.5	292.9	306.6	305.5	292.5	294.5	308.0	316.8
55 Net due to related foreign offices	7.9	8.5	0.1	−0.9	−0.2	0.4	0.5	−0.7	−0.2	−0.7	−1.2	−0.6
56 Other liabilities	67.6	81.0	79.4	80.4	80.2	79.6	79.4	79.4	79.0	78.4	78.6	80.0
57 **Total liabilities**	**2,792.3**	**2,878.6**	**2,894.2**	**2,898.1**	**2,921.9**	**2,894.7**	**2,927.1**	**2,943.6**	**2,945.2**	**2,940.6**	**2,935.7**	**2,951.5**
58 Residual (assets less liabilities)[8]	324.7	313.2	315.5	314.4	315.8	349.1	352.7	390.3	376.7	380.2	387.0	400.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.	Mar.	Apr.	May	June	July	Aug.	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Seasonally adjusted											
Assets												
1 Bank credit	910.5	975.6	1,002.8	1,016.1	1,016.6	1,038.4	1,077.3[r]	1,102.4	1,088.0	1,097.1	1,093.8	1,110.9
2 Securities in bank credit	370.3	397.8	408.4	413.7	423.5	423.7	433.0	440.3	439.7	443.7	430.1	440.1
3 Treasury and Agency securities[2]	84.8	86.9	84.8	84.6	83.1	82.4	86.8	87.1	86.5	87.2	88.1	84.5
4 Other securities	285.4	310.9	323.5	329.1	340.4	341.3	346.2	353.2	353.2	356.5	342.0	355.6
5 Loans and leases in bank credit[3]	540.2	577.8	594.5	602.3	593.1	614.7	644.3[r]	662.1	648.3	653.4	663.7	670.9
6 Commercial and industrial	209.9	222.3	223.0	227.1	234.4	238.1	244.5[r]	256.4	249.6	254.6	257.0	259.0
7 Real estate	23.5	22.8	29.2	29.8	27.2	29.0	30.3	37.1	33.5	35.3	38.6	38.9
8 Security[4]	140.2	157.0	161.0	161.1	143.4	149.5	157.3[r]	148.9	156.2	150.8	147.4	145.5
9 Other loans and leases	166.6	175.7	181.3	184.3	188.1	198.1	212.2	219.7	209.0	212.8	220.7	227.4
10 Interbank loans	56.4	59.8	56.3	60.3	64.0	71.5	72.5	78.0	73.3	78.0	73.5	81.7
11 Cash assets[5]	48.5	53.2	50.4	54.0	50.9	54.0	54.0	57.1	51.3	55.7	54.7	66.3
12 Other assets[6]	43.0	37.1	37.4	38.9	39.2	40.6	41.0	48.9	44.8	48.4	44.2	57.7
13 **Total assets**[7]	**1,057.9**	**1,125.1**	**1,146.4**	**1,168.7**	**1,170.1**	**1,203.9**	**1,244.2[r]**	**1,285.9**	**1,256.9**	**1,278.6**	**1,265.6**	**1,316.0**
Liabilities												
14 Deposits	720.3	804.0	850.3	888.6	871.7	858.7	890.0[r]	932.3	885.5	912.0	936.9	961.7
15 Transaction	10.4	10.5	12.1	11.2	12.2	11.8	12.5	12.8	13.3	11.9	12.5	13.4
16 Nontransaction	709.9	793.6	838.1	877.4	859.5	846.9	877.5[r]	919.5	872.2	900.1	924.4	948.4
17 Borrowings	474.7	573.8	577.8	566.7	576.8	578.2	590.1	571.6	591.1	577.9	559.8	563.3
18 From banks in the U.S.	50.3	68.4	61.9	59.5	67.9	64.2	73.0	67.1	73.4	65.8	65.3	66.4
19 From others	424.4	505.4	515.9	507.2	508.9	514.0	517.1	504.5	517.7	512.1	494.6	496.9
20 Net due to related foreign offices	−256.8	−369.1	−409.0	−435.4	−414.5	−359.1	−363.3[r]	−338.9	−344.7	−336.8	−335.7	−337.5
21 Other liabilities	117.7	114.6	121.3	128.3	122.0	121.4	121.5	120.8	119.5	125.9	114.3	122.6
22 **Total liabilities**	**1,055.9**	**1,123.3**	**1,140.3**	**1,148.1**	**1,156.0**	**1,199.3**	**1,238.4[r]**	**1,285.8**	**1,251.2**	**1,278.9**	**1,275.4**	**1,310.1**
23 Residual (assets less liabilities)[8]	2.1	1.8	6.1	20.5	14.1	4.7	5.8	.2	5.6	−.3	−9.8	5.9
	Not seasonally adjusted											
Assets												
24 Bank credit	906.0	978.9	1,007.6	1,007.4	1,014.7	1,034.7	1,069.1[r]	1,097.3	1,079.8	1,092.4	1,092.6	1,106.4
25 Securities in bank credit	370.3	397.8	408.4	413.7	423.5	423.7	433.0	440.3	439.7	443.7	430.1	440.1
26 Treasury and Agency securities[2]	84.8	86.9	84.8	84.6	83.1	82.4	86.8	87.1	86.5	87.2	88.1	84.5
27 Trading account	27.7	30.0	26.4	24.9	26.8	26.0	28.1	28.5	27.8	27.6	28.5	28.8
28 Investment account	57.2	56.9	58.4	59.8	56.3	56.4	58.7	58.6	58.7	59.6	59.6	55.8
29 Other securities	285.4	310.9	323.5	329.1	340.4	341.3	346.2	353.2	353.2	356.5	342.0	355.6
30 Trading account	178.6	192.7	203.5	211.7	215.9	216.3	213.5	207.8	209.7	212.1	197.6	208.9
31 Investment account	106.8	118.2	120.0	117.4	124.5	125.0	132.7	145.4	143.5	144.4	144.5	146.6
32 Loans and leases in bank credit[3]	535.8	581.1	599.3	593.7	591.2	611.0	636.1[r]	657.0	640.1	648.8	662.5	666.3
33 Commercial and industrial	208.4	224.2	224.3	227.1	233.8	237.4	243.8[r]	254.6	247.7	252.9	256.1	257.2
34 Real estate	23.5	22.8	29.2	29.8	27.2	29.0	30.3	37.1	33.5	35.3	38.6	38.9
35 Security[4]	137.5	157.1	162.9	152.8	141.9	146.6	151.3	145.9	149.8	147.0	146.6	143.9
36 Other loans and leases	166.4	177.1	182.8	184.1	188.3	198.1	210.7	219.4	209.0	213.5	221.2	226.3
37 Interbank loans	56.4	59.8	56.3	60.3	64.0	71.5	72.5	78.0	73.3	78.0	73.5	81.7
38 Cash assets[5]	49.5	51.5	49.6	53.3	50.2	53.6	54.3[r]	58.2	51.9	57.2	56.4	67.3
39 Other assets[6]	42.3	37.0	36.5	39.4	39.3	39.9	40.6	48.3	43.9	48.0	42.7	58.9
40 **Total assets**[7]	**1,053.8**	**1,126.6**	**1,149.5**	**1,159.8**	**1,167.6**	**1,199.2**	**1,236.0[r]**	**1,281.3**	**1,248.3**	**1,275.0**	**1,264.6**	**1,313.8**
Liabilities												
41 Deposits	712.1	807.7	861.8	904.6	885.7	860.6	886.1[r]	921.7	880.2	900.0	922.1	954.9
42 Transaction	10.5	10.7	12.0	11.0	12.0	11.6	12.3[r]	12.9	13.3	11.9	12.5	13.7
43 Nontransaction	701.6	797.0	849.8	893.6	873.7	849.0	873.8[r]	908.9	867.0	888.0	909.6	941.2
44 Borrowings	474.7	573.8	577.8	566.7	576.8	578.2	590.1	571.6	591.1	577.9	559.8	563.3
45 From banks in the U.S.	50.3	68.4	61.9	59.5	67.9	64.2	73.0	67.1	73.4	65.8	65.3	66.4
46 From others	424.4	505.4	515.9	507.2	508.9	514.0	517.1	504.5	517.7	512.1	494.6	496.9
47 Net due to related foreign offices	−255.4	−371.4	−412.3	−439.7	−417.7	−362.1	−364.3[r]	−337.1	−345.5	−333.6	−335.2	−332.9
48 Other liabilities	118.7	113.3	119.3	125.4	120.0	119.5	120.9	121.8	119.0	127.7	114.6	125.2
49 **Total liabilities**	**1,050.1**	**1,123.5**	**1,146.6**	**1,156.9**	**1,164.7**	**1,196.2**	**1,232.8[r]**	**1,278.0**	**1,244.8**	**1,271.9**	**1,261.4**	**1,310.4**
50 Residual (assets less liabilities)[8]	3.7	3.2	2.9	2.9	2.9	2.9	3.1	3.3	3.5	3.1	3.2	3.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Sept.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.	Sept. 5	Sept. 12	Sept. 19	Sept. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	108.1	114.2	119.4	125.3	129.7	129.6	134.2	141.3	130.8	145.7	140.6	141.6
2 Revaluation losses on off-balance-sheet items[9]	93.0	94.5	99.1	105.4	116.4	110.3	104.3	109.1	100.0	113.7	108.6	108.7
3 Mortgage-backed securities[10]	703.8	723.0	707.3	701.7	693.0	692.0	698.1	688.1	711.4	711.3	675.6	672.1
4 Pass-through	522.0	549.5	532.0	529.6	520.0	518.8	523.0	503.5	527.8	526.6	490.4	488.9
5 CMO, REMIC, and other	181.8	173.4	175.4	172.1	173.0	173.2	175.1	184.6	183.6	184.6	185.2	183.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	–2.9	–4.8	–4.7	–6.3	–14.3	–16.6	–14.7	–10.8	–11.2	–10.9	–10.2	–12.1
7 Securitized consumer loans[12]	104.7	108.8	107.8	107.3	105.8	110.0	110.6	109.7	110.3	110.1	108.6	108.5
8 Credit cards and related plans	68.7	69.5	69.8	70.1	68.5	69.0	70.4	70.1	70.5	70.5	69.0	69.0
9 Other	35.9	39.3	38.0	37.2	37.3	40.9	40.2	39.6	39.8	39.7	39.5	39.4
10 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	1,225.7	1,230.0	1,238.7	1,233.2	1,236.0	1,241.8	1,241.8
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	246.0	241.0	234.6	235.2	237.8	234.4	234.9	241.3	238.1	237.8	241.3	244.2
12 Securitized consumer loans[12]	263.6	274.6	273.4	273.5	276.1	279.0	283.5	284.2	284.6	285.7	282.4	284.3
13 Credit cards and related plans	262.2	273.4	272.2	272.3	274.9	278.4	283.0	283.7	284.2	285.2	281.9	283.8
14 Other	1.3	1.2	1.3	1.3	1.2	.5	.5	.5	.5	.5	.5	.5
15 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	n.a.	41.2	40.5	40.4	40.0	40.0	40.0	40.7
Foreign-related institutions												
16 Revaluation gains on off-balance-sheet items[9]	68.6	66.0	66.9	70.5	66.0	65.9	69.8	69.1	70.6	74.4	65.0	67.2
17 Revaluation losses on off-balance-sheet items[9]	76.1	72.6	74.6	77.4	73.6	72.2	75.5	75.2	76.0	79.9	70.9	73.1

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Seasonally adjusted											
Assets												
1 Bank credit	8,225.6	8,510.8	8,566.6	8,616.2	8,687.1	8,819.0	8,945.7	9,064.3	9,033.2	9,051.2	9,077.5	9,122.5
2 Securities in bank credit	2,217.8	2,276.3	2,281.0	2,299.8	2,312.4	2,339.1	2,369.0	2,402.7	2,402.1	2,383.6	2,401.9	2,428.4
3 Treasury and Agency securities[2]	1,222.9	1,185.8	1,173.3	1,177.1	1,180.5	1,182.9	1,168.0	1,133.4	1,154.2	1,122.3	1,119.4	1,126.3
4 Other securities	994.9	1,090.5	1,107.7	1,122.7	1,131.9	1,156.2	1,201.0	1,269.3	1,248.0	1,261.3	1,282.5	1,302.1
5 Loans and leases in bank credit[3]	6,007.8	6,234.6	6,285.6	6,316.4	6,374.7	6,479.9	6,576.7	6,661.7	6,631.1	6,667.6	6,675.6	6,694.1
6 Commercial and industrial	1,178.2	1,226.8	1,243.8	1,261.9	1,282.5	1,315.6	1,362.0	1,396.7	1,401.0	1,402.0	1,391.3	1,396.5
7 Real estate	3,312.4	3,395.9	3,411.2	3,438.9	3,457.1	3,471.3	3,495.5	3,548.9	3,504.4	3,558.4	3,575.3	3,579.6
8 Revolving home equity	466.4	458.1	458.3	459.6	462.4	465.9	470.1	476.3	474.0	476.2	478.3	478.6
9 Other	2,845.9	2,937.7	2,952.9	2,979.3	2,994.8	3,005.4	3,025.4	3,072.5	3,030.4	3,082.2	3,097.1	3,101.0
10 Consumer	729.5	753.2	756.7	767.0	774.7	777.2	784.6	781.7	784.6	780.5	782.2	779.2
11 Security[4]	252.5	282.0	295.5	269.2	270.7	285.7	281.7	265.5	276.4	267.3	263.4	249.6
12 Other loans and leases	535.3	576.6	578.4	579.4	589.7	630.1	652.9	668.9	664.7	659.4	663.4	689.3
13 Interbank loans	322.9	359.7	353.6	364.0	378.4	397.4	403.1	412.7	422.3	393.0	428.3	405.2
14 Cash assets[5]	289.6	292.8	291.5	289.0	293.6	290.6	298.2	290.0	306.4	261.5	297.1	298.7
15 Other assets[6]	837.7	854.9	857.2	869.1	875.0	888.7	921.4	934.2	925.8	932.0	942.0	940.4
16 **Total assets**[7]	**9,608.0**	**9,949.4**	**9,999.9**	**10,069.3**	**10,162.8**	**10,324.2**	**10,495.9**	**10,626.9**	**10,613.8**	**10,563.5**	**10,670.2**	**10,692.1**
Liabilities												
17 Deposits	6,051.7	6,278.2	6,297.1	6,279.1	6,304.2	6,372.1	6,432.3	6,565.5	6,472.3	6,534.9	6,645.3	6,659.2
18 Transaction	632.3	629.2	645.4	620.4	607.6	624.8	604.9	622.2	625.2	594.3	629.2	653.2
19 Nontransaction	5,419.4	5,649.0	5,651.7	5,658.8	5,696.6	5,747.3	5,827.4	5,943.3	5,847.1	5,940.6	6,016.1	6,006.0
20 Large time	1,662.3	1,754.4	1,787.2	1,768.3	1,769.7	1,818.0	1,870.3	1,972.1	1,920.3	1,971.7	1,990.3	2,036.8
21 Other	3,757.0	3,894.5	3,864.5	3,890.4	3,926.9	3,929.3	3,957.1	3,971.2	3,926.8	3,968.9	4,025.8	3,969.2
22 Borrowings	1,930.6	2,055.5	2,051.4	2,087.9	2,104.3	2,193.8	2,242.8	2,209.3	2,249.2	2,174.9	2,180.9	2,215.4
23 From banks in the U.S.	401.4	433.8	425.8	442.1	439.8	460.1	463.9	465.6	477.6	451.1	462.8	468.8
24 From others	1,529.1	1,621.7	1,625.6	1,645.8	1,664.5	1,733.7	1,778.9	1,743.6	1,771.6	1,723.8	1,718.2	1,746.5
25 Net due to related foreign offices	33.5	−39.3	−34.0	−4.7	64.3	54.5	103.4	103.2	157.3	97.1	115.4	45.0
26 Other liabilities	570.7	596.8	596.4	605.1	603.9	597.7	599.5	627.9	615.0	616.2	622.8	664.7
27 **Total liabilities**	**8,586.4**	**8,891.2**	**8,910.9**	**8,967.4**	**9,076.8**	**9,218.2**	**9,378.0**	**9,505.9**	**9,493.9**	**9,423.2**	**9,564.3**	**9,584.3**
28 Residual (assets less liabilities)[8]	1,021.6	1,058.2	1,089.1	1,101.9	1,086.0	1,106.0	1,118.0	1,121.0	1,119.9	1,140.3	1,105.9	1,107.8
	Not seasonally adjusted											
Assets												
29 Bank credit	8,226.3	8,497.5	8,554.5	8,603.4	8,651.0	8,791.7	8,940.9	9,062.2	9,017.6	9,044.9	9,076.4	9,142.0
30 Securities in bank credit	2,208.4	2,278.6	2,287.3	2,299.0	2,298.7	2,332.5	2,364.2	2,393.5	2,389.7	2,369.4	2,392.9	2,426.0
31 Treasury and Agency securities[2]	1,211.7	1,194.1	1,182.3	1,175.3	1,172.2	1,176.6	1,158.6	1,121.6	1,137.1	1,106.4	1,110.0	1,123.0
32 Other securities	996.7	1,084.5	1,105.0	1,123.7	1,126.5	1,155.9	1,205.6	1,271.9	1,252.6	1,263.0	1,282.9	1,303.0
33 Loans and leases in bank credit[3]	6,017.9	6,218.9	6,267.2	6,304.4	6,352.3	6,459.2	6,576.7	6,668.7	6,627.9	6,675.5	6,683.5	6,715.9
34 Commercial and industrial	1,172.4	1,234.8	1,250.4	1,266.2	1,280.1	1,308.6	1,355.3	1,389.8	1,392.4	1,394.9	1,385.2	1,391.2
35 Real estate	3,323.0	3,381.6	3,409.8	3,429.6	3,447.7	3,471.0	3,501.6	3,559.2	3,515.6	3,568.9	3,582.3	3,595.0
36 Revolving home equity	467.6	456.6	459.3	461.3	463.3	467.5	472.0	477.3	474.8	477.6	478.9	479.6
37 Other	2,855.4	2,924.9	2,950.4	2,968.4	2,984.4	3,003.5	3,029.5	3,081.9	3,040.8	3,091.3	3,103.4	3,115.4
38 Consumer	731.5	746.1	750.8	760.0	767.0	774.4	786.6	783.5	781.7	782.8	785.4	784.2
39 Credit cards and related plans	309.3	314.4	318.0	324.3	325.8	328.4	333.2	331.2	330.6	330.2	333.0	331.3
40 Other	422.1	431.7	432.7	435.6	441.2	446.0	453.3	452.3	451.1	452.6	452.4	452.9
41 Security[4]	257.4	282.2	281.2	268.7	266.9	278.2	279.0	270.8	275.8	273.6	273.1	259.0
42 Other loans and leases	533.7	574.3	575.0	580.0	590.6	626.9	654.2	665.4	662.4	655.2	657.5	686.6
43 Interbank loans	325.1	367.5	349.6	355.3	369.3	395.1	398.7	415.3	418.8	396.9	424.1	421.1
44 Cash assets[5]	292.1	288.1	288.0	285.1	288.9	280.6	298.9	292.3	314.8	275.2	282.7	303.6
45 Other assets[6]	838.1	858.2	862.4	871.5	875.8	891.4	924.3	934.6	933.4	932.2	935.1	941.6
46 **Total assets**[7]	**9,614.0**	**9,942.7**	**9,985.8**	**10,046.1**	**10,113.8**	**10,287.1**	**10,490.1**	**10,630.4**	**10,610.9**	**10,575.4**	**10,644.2**	**10,733.7**
Liabilities												
47 Deposits	6,037.7	6,302.2	6,299.1	6,292.4	6,290.2	6,356.3	6,419.6	6,545.9	6,494.8	6,545.2	6,545.6	6,636.9
48 Transaction	627.3	636.8	637.5	617.8	600.7	611.7	599.6	616.7	589.4	594.3	639.4	662.1
49 Nontransaction	5,410.3	5,665.4	5,661.6	5,674.7	5,689.5	5,744.6	5,820.0	5,929.2	5,905.4	5,950.9	5,906.2	5,974.8
50 Large time	1,648.6	1,761.0	1,802.8	1,785.1	1,773.3	1,814.2	1,858.9	1,953.2	1,910.5	1,946.1	1,971.3	2,010.1
51 Other	3,761.7	3,904.5	3,858.7	3,889.6	3,916.1	3,930.3	3,961.0	3,976.0	3,994.9	4,004.8	3,934.9	3,964.7
52 Borrowings	1,929.7	2,059.6	2,066.4	2,100.6	2,098.8	2,184.9	2,256.3	2,207.9	2,225.8	2,173.4	2,189.1	2,224.2
53 From banks in the U.S.	401.8	436.3	425.5	441.5	439.0	461.1	465.3	465.9	475.4	449.3	463.7	474.9
54 From others	1,527.8	1,623.2	1,640.8	1,659.0	1,659.8	1,723.8	1,790.9	1,742.0	1,750.4	1,724.1	1,725.5	1,749.3
55 Net due to related foreign offices	39.9	−57.6	−39.7	−13.2	53.7	55.9	108.6	111.5	158.5	100.9	134.0	57.6
56 Other liabilities	576.0	579.8	592.4	598.2	595.2	599.4	603.5	634.1	616.5	618.3	635.8	674.9
57 **Total liabilities**	**8,583.2**	**8,884.0**	**8,918.1**	**8,978.0**	**9,037.9**	**9,196.6**	**9,387.9**	**9,499.4**	**9,495.5**	**9,437.8**	**9,504.6**	**9,593.7**
58 Residual (assets less liabilities)[8]	1,030.8	1,058.7	1,067.6	1,068.2	1,075.9	1,090.5	1,102.2	1,131.0	1,115.3	1,137.5	1,139.6	1,140.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Seasonally adjusted											
Assets												
1 Bank credit	7,309.7	7,511.2	7,552.0	7,599.9	7,647.9	7,741.2	7,843.5	7,930.8	7,895.7	7,921.8	7,951.4	7,978.6
2 Securities in bank credit	1,850.6	1,870.9	1,870.3	1,879.7	1,891.7	1,909.0	1,931.8	1,941.3	1,943.2	1,926.3	1,943.9	1,952.2
3 Treasury and Agency securities[2]	1,141.7	1,100.8	1,088.5	1,093.9	1,098.0	1,096.0	1,081.0	1,042.3	1,061.4	1,033.6	1,029.4	1,033.3
4 Other securities	708.9	770.0	781.8	785.8	793.7	813.0	850.8	899.0	881.7	892.7	914.5	918.9
5 Loans and leases in bank credit[3]	5,459.1	5,640.3	5,681.8	5,720.1	5,756.2	5,832.2	5,911.7	5,989.4	5,952.5	5,995.6	6,007.5	6,026.4
6 Commercial and industrial	963.3	1,003.3	1,015.5	1,025.9	1,042.7	1,069.2	1,104.1	1,132.6	1,136.9	1,135.7	1,128.9	1,132.9
7 Real estate	3,288.6	3,368.0	3,382.6	3,412.5	3,428.2	3,441.1	3,458.7	3,510.8	3,466.9	3,520.8	3,537.7	3,539.7
8 Revolving home equity	466.4	458.1	458.3	459.6	462.4	465.9	470.1	476.3	474.0	476.2	478.3	478.6
9 Other	2,822.1	2,909.9	2,924.4	2,952.9	2,965.9	2,975.2	2,988.6	3,034.4	2,993.0	3,044.6	3,059.4	3,061.1
10 Consumer	729.5	753.2	756.7	767.0	774.7	777.2	784.6	781.7	784.6	780.5	782.2	779.2
11 Security[4]	111.3	120.8	133.7	124.9	120.5	127.9	132.4	127.6	134.1	127.3	123.3	123.1
12 Other loans and leases	366.5	395.0	393.2	389.8	390.1	416.8	432.0	436.8	430.0	431.3	435.4	451.5
13 Interbank loans	260.3	301.6	291.5	298.3	305.2	323.2	323.4	329.6	337.9	310.9	345.7	323.5
14 Cash assets[5]	241.6	242.4	237.5	238.2	239.6	236.6	241.3	231.2	248.3	203.9	234.8	240.0
15 Other assets[6]	798.4	817.6	818.5	830.0	834.5	847.8	872.6	888.1	884.3	889.0	892.1	891.2
16 **Total assets**[7]	**8,542.8**	**8,804.4**	**8,831.1**	**8,897.7**	**8,956.4**	**9,077.8**	**9,208.9**	**9,305.9**	**9,292.8**	**9,251.9**	**9,349.8**	**9,359.2**
Liabilities												
17 Deposits	5,316.9	5,428.7	5,409.9	5,409.4	5,448.3	5,486.2	5,502.8	5,575.0	5,499.3	5,554.2	5,655.9	5,628.6
18 Transaction	622.1	617.3	634.7	609.1	596.5	613.1	592.9	609.9	612.5	582.6	617.2	640.5
19 Nontransaction	4,694.8	4,811.4	4,775.2	4,800.3	4,851.8	4,873.1	4,909.9	4,965.1	4,886.8	4,971.6	5,038.7	4,988.1
20 Large time	939.6	918.9	912.9	912.4	927.6	946.5	955.6	996.7	962.8	1,005.5	1,015.6	1,021.6
21 Other	3,755.2	3,892.5	3,862.2	3,887.9	3,924.2	3,926.6	3,954.3	3,968.5	3,924.0	3,966.1	4,023.1	3,966.5
22 Borrowings	1,437.4	1,479.3	1,487.7	1,515.4	1,530.7	1,608.5	1,677.9	1,645.9	1,689.7	1,628.2	1,618.6	1,630.7
23 From banks in the U.S.	346.8	372.4	367.5	376.2	377.7	389.3	399.6	405.7	415.1	400.6	406.1	398.7
24 From others	1,090.7	1,107.0	1,120.2	1,139.2	1,153.0	1,219.2	1,278.3	1,240.2	1,274.5	1,227.5	1,212.5	1,232.0
25 Net due to related foreign offices	307.3	368.5	396.6	401.5	412.9	407.2	432.2	452.5	482.4	419.0	473.2	444.4
26 Other liabilities	457.8	475.6	468.4	483.5	483.1	475.5	478.2	506.4	495.0	499.2	503.3	535.5
27 **Total liabilities**	**7,519.5**	**7,752.2**	**7,762.6**	**7,809.8**	**7,874.9**	**7,977.4**	**8,091.2**	**8,179.9**	**8,166.4**	**8,100.6**	**8,251.0**	**8,239.1**
28 Residual (assets less liabilities)[8]	1,023.2	1,052.2	1,068.5	1,088.0	1,081.6	1,100.3	1,117.7	1,126.0	1,126.3	1,151.4	1,098.7	1,120.2
	Not seasonally adjusted											
Assets												
29 Bank credit	7,314.1	7,493.1	7,548.7	7,588.9	7,615.5	7,722.0	7,843.9	7,934.1	7,889.9	7,921.3	7,952.7	7,999.7
30 Securities in bank credit	1,841.1	1,873.2	1,876.6	1,879.0	1,878.0	1,902.3	1,927.0	1,932.2	1,930.7	1,912.1	1,935.0	1,949.9
31 Treasury and Agency securities[2]	1,130.4	1,109.2	1,097.6	1,092.1	1,089.6	1,089.7	1,071.6	1,030.6	1,044.4	1,017.7	1,020.0	1,030.0
32 Other securities	710.7	764.0	779.1	786.8	788.4	812.6	855.4	901.6	886.4	894.3	914.9	919.9
33 Loans and leases in bank credit[3]	5,473.0	5,619.9	5,672.1	5,710.0	5,737.5	5,819.7	5,916.9	6,001.9	5,959.2	6,009.3	6,017.7	6,049.8
34 Commercial and industrial	960.5	1,009.9	1,022.2	1,030.8	1,041.0	1,062.9	1,099.3	1,129.4	1,132.9	1,132.3	1,125.8	1,130.8
35 Real estate	3,299.2	3,353.7	3,381.2	3,403.2	3,418.8	3,440.8	3,464.7	3,521.2	3,478.2	3,531.3	3,544.6	3,555.1
36 Revolving home equity	467.6	456.6	459.3	461.3	463.3	467.5	472.0	477.3	474.8	477.6	478.9	479.6
37 Other	2,831.6	2,897.1	2,921.9	2,942.0	2,955.5	2,973.3	2,992.7	3,043.8	3,003.4	3,053.7	3,065.7	3,075.5
38 Other residential	1,404.5	1,402.4	1,419.1	1,430.9	1,442.7	1,450.9	1,464.3	1,504.8	1,468.2	1,517.5	1,524.2	1,528.2
39 Commercial	1,427.1	1,494.7	1,502.8	1,511.1	1,512.7	1,522.3	1,528.4	1,539.0	1,535.2	1,536.2	1,541.6	1,547.3
40 Consumer	731.5	746.1	750.8	760.0	767.0	774.4	786.6	783.5	781.7	782.8	785.4	784.2
41 Credit cards and related plans	309.3	314.4	318.0	324.3	325.8	328.4	333.2	331.2	330.6	330.2	333.0	331.3
42 Other	422.1	431.7	432.7	435.6	441.2	446.0	453.3	452.3	451.1	452.6	452.4	452.9
43 Security[4]	114.0	119.0	127.8	125.8	119.7	126.6	132.7	130.8	135.2	131.6	127.9	127.2
44 Other loans and leases	367.9	391.2	390.1	390.2	391.1	415.0	433.6	437.1	431.2	431.2	434.0	452.6
45 Interbank loans	262.5	309.4	287.6	289.6	296.1	320.9	319.0	332.2	334.4	314.8	341.5	339.5
46 Cash assets[5]	243.3	238.5	234.7	235.0	235.3	226.2	240.8	232.6	255.9	216.3	219.4	243.9
47 Other assets[6]	799.6	821.7	823.1	832.3	836.0	850.9	876.1	889.5	890.8	889.5	887.7	894.1
48 **Total assets**[7]	**8,552.5**	**8,794.6**	**8,825.8**	**8,877.1**	**8,912.3**	**9,049.0**	**9,207.7**	**9,314.9**	**9,297.8**	**9,268.6**	**9,327.6**	**9,403.1**
Liabilities												
49 Deposits	5,317.8	5,441.2	5,395.8	5,408.7	5,432.4	5,474.3	5,500.7	5,575.6	5,537.4	5,588.7	5,571.8	5,634.5
50 Transaction	617.2	625.0	627.0	606.7	589.8	600.1	587.5	604.5	577.1	582.5	627.4	649.6
51 Nontransaction	4,700.6	4,816.2	4,768.8	4,802.1	4,842.6	4,874.1	4,913.2	4,971.1	4,960.3	5,006.2	4,944.4	4,984.9
52 Large time	940.6	913.8	912.4	915.1	929.2	946.5	954.8	997.8	968.1	1,004.0	1,012.1	1,022.9
53 Other	3,760.0	3,902.4	3,856.4	3,887.0	3,913.4	3,927.6	3,958.3	3,973.3	3,992.2	4,002.2	3,932.2	3,962.0
54 Borrowings	1,436.5	1,483.4	1,502.7	1,528.1	1,525.1	1,599.6	1,691.3	1,644.6	1,666.2	1,626.6	1,626.8	1,639.5
55 From banks in the U.S.	347.2	374.9	367.3	375.7	376.9	390.3	401.1	406.1	412.9	398.8	407.0	404.7
56 From others	1,089.4	1,108.5	1,135.4	1,152.4	1,148.2	1,209.3	1,290.3	1,238.6	1,253.3	1,227.8	1,219.8	1,234.8
57 Net due to related foreign offices	310.2	353.6	395.4	396.3	405.4	409.7	435.6	456.6	484.9	419.4	481.6	450.5
58 Other liabilities	461.0	460.6	467.3	478.6	476.2	477.8	481.2	510.2	497.2	499.7	511.0	541.8
59 **Total liabilities**	**7,525.6**	**7,738.7**	**7,761.1**	**7,811.6**	**7,839.1**	**7,961.4**	**8,108.8**	**8,187.1**	**8,185.7**	**8,134.4**	**8,191.2**	**8,266.2**
60 Residual (assets less liabilities)[8]	1,026.9	1,055.9	1,064.7	1,065.4	1,073.2	1,087.6	1,098.9	1,127.8	1,112.1	1,134.2	1,136.4	1,136.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Seasonally adjusted											
Assets												
1 Bank credit	4,507.9	4,667.9	4,703.2	4,728.5	4,768.3	4,843.7	4,916.2	4,987.2	4,953.4	4,980.9	5,004.2	5,033.7
2 Securities in bank credit	1,229.0	1,261.3	1,258.9	1,268.9	1,289.2	1,304.7	1,324.2	1,325.3	1,328.8	1,309.6	1,327.1	1,335.2
3 Treasury and Agency securities[2]	727.4	708.3	695.8	702.4	712.0	711.2	698.2	658.9	679.0	649.3	646.0	649.9
4 Trading account	51.5	63.3	59.9	67.8	70.5	66.6	68.7	67.9	67.8	67.7	65.2	68.2
5 Investment account	675.9	645.0	635.9	634.6	641.5	644.5	629.5	591.0	611.2	581.6	580.9	581.7
6 Mortgage-backed	603.1	580.5	574.7	573.6	573.1	574.6	560.8	523.0	543.2	513.4	512.0	514.6
7 Other	72.7	64.5	61.2	61.0	68.4	70.0	68.7	67.9	68.0	68.2	68.8	67.1
8 Other securities	501.6	553.0	563.1	566.4	577.2	593.5	626.0	666.4	649.8	660.3	681.1	685.3
9 Trading account	228.2	263.7	271.9	280.9	290.0	301.1	316.5	349.5	338.2	345.3	362.6	359.8
10 Investment account	273.4	289.3	291.2	285.6	287.2	292.5	309.5	316.9	311.6	315.0	318.5	325.4
11 State and local government	48.1	56.7	57.8	57.9	58.3	59.1	59.8	60.1	60.2	60.5	60.0	60.0
12 Other	225.3	232.5	233.4	227.6	229.0	233.3	249.7	256.8	251.4	254.4	258.5	265.4
13 Loans and leases in bank credit[3]	3,278.9	3,406.6	3,444.3	3,459.7	3,479.2	3,539.0	3,592.0	3,661.9	3,624.6	3,671.3	3,677.1	3,698.5
14 Commercial and industrial	618.8	641.4	650.8	654.9	662.2	683.0	710.2	735.1	740.5	738.4	731.4	733.6
15 Real estate	1,859.9	1,921.7	1,935.3	1,956.1	1,972.2	1,977.3	1,980.6	2,026.8	1,983.9	2,038.7	2,051.1	2,055.8
16 Revolving home equity	368.3	368.7	369.2	370.5	372.5	375.4	379.2	384.5	382.3	384.4	386.4	386.6
17 Other	1,491.6	1,553.0	1,566.1	1,585.7	1,599.7	1,601.9	1,601.3	1,642.3	1,601.6	1,654.3	1,664.7	1,669.2
18 Other residential	930.7	960.9	970.7	986.7	1,001.6	1,001.9	1,002.8	1,041.9	1,004.0	1,055.9	1,062.2	1,064.5
19 Commercial	560.8	592.0	595.4	598.9	598.1	600.0	598.6	600.4	597.6	598.4	602.5	604.6
20 Consumer	427.9	442.7	444.4	449.9	448.7	451.2	458.4	455.5	456.5	455.8	455.9	453.4
21 Security[4]	102.3	111.5	125.1	115.6	111.1	118.0	121.5	117.0	123.2	116.6	112.9	112.7
22 Federal funds sold to and repurchase agreements with broker–dealers	84.9	86.6	99.7	91.4	86.4	93.0	97.2	93.2	97.5	95.2	87.9	89.7
23 Other	17.4	25.0	25.4	24.2	24.7	25.1	24.3	23.8	25.7	21.4	25.0	23.0
24 Federal funds sold to and repurchase agreements with others	25.7	36.5	37.7	34.2	32.2	41.8	49.3	48.0	50.5	44.6	41.5	53.7
25 All other loans	138.9	151.1	151.2	149.8	153.1	168.2	172.2	180.0	170.8	177.8	184.9	189.6
26 Lease-financing receivables	105.4	101.7	99.8	99.2	99.7	99.5	99.9	99.4	99.1	99.5	99.3	99.7
27 Interbank loans	176.8	184.2	177.2	174.0	178.9	190.7	192.9	206.2	210.2	186.3	225.8	204.7
28 Federal funds sold to and repurchase agreements with commercial banks	108.5	128.0	125.6	123.1	129.2	140.3	142.2	155.4	156.7	133.9	174.0	158.9
29 Other	68.3	56.2	51.6	50.9	49.7	50.4	50.7	50.8	53.6	52.4	51.7	45.8
30 Cash assets[5]	157.7	153.0	148.0	149.2	149.3	146.7	152.4	141.6	156.9	119.9	143.6	148.4
31 Other assets[6]	579.0	586.5	583.3	593.4	598.0	608.8	625.6	632.9	625.6	635.1	637.8	634.4
32 **Total assets**[7]	**5,386.4**	**5,556.6**	**5,576.9**	**5,610.3**	**5,657.9**	**5,753.4**	**5,850.1**	**5,929.3**	**5,907.6**	**5,883.7**	**5,972.5**	**5,982.4**
Liabilities												
33 Deposits	3,098.2	3,160.8	3,134.2	3,117.4	3,137.9	3,170.3	3,182.1	3,255.8	3,181.0	3,235.5	3,331.4	3,313.6
34 Transaction	338.0	343.4	354.6	331.3	320.7	331.7	315.4	326.0	334.0	307.0	333.9	337.1
35 Nontransaction	2,760.2	2,817.4	2,779.6	2,786.1	2,817.2	2,838.5	2,866.7	2,929.8	2,847.0	2,928.6	2,997.4	2,976.5
36 Large time	521.5	507.4	498.7	496.2	511.0	529.7	539.4	580.1	547.2	588.3	599.1	604.6
37 Other	2,238.7	2,310.0	2,280.9	2,289.9	2,306.1	2,308.8	2,327.3	2,349.7	2,299.8	2,340.3	2,398.3	2,371.9
38 Borrowings	908.9	959.6	962.2	982.8	1,034.8	1,090.8	1,128.8	1,080.8	1,125.7	1,073.7	1,045.0	1,058.4
39 From banks in the U.S.	146.6	136.8	129.1	139.1	151.8	155.4	154.3	159.7	170.0	163.3	153.7	148.2
40 From others	762.2	822.8	833.1	843.7	882.9	935.4	974.5	921.0	955.7	910.4	891.4	910.2
41 Net due to related foreign offices	299.0	368.4	397.6	401.7	412.5	406.7	431.8	450.7	481.3	417.7	470.7	441.4
42 Other liabilities	382.8	396.7	388.9	404.5	404.8	397.3	400.4	426.5	413.7	418.8	424.7	455.7
43 **Total liabilities**	**4,688.9**	**4,885.5**	**4,882.8**	**4,906.5**	**4,990.0**	**5,065.1**	**5,143.0**	**5,213.8**	**5,201.7**	**5,145.7**	**5,271.8**	**5,269.1**
44 Residual (assets less liabilities)[8]	697.5	671.1	694.0	703.8	667.9	688.3	707.0	715.5	705.9	738.0	700.7	713.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Not seasonally adjusted											
Assets												
45 Bank credit	4,503.4	4,662.4	4,707.4	4,729.0	4,747.8	4,828.6	4,913.1	4,983.6	4,946.0	4,973.5	4,997.1	5,041.0
46 Securities in bank credit	1,220.9	1,261.6	1,265.5	1,268.0	1,277.2	1,299.4	1,319.7	1,317.2	1,317.4	1,296.9	1,319.2	1,333.4
47 Treasury and Agency securities[2]	717.5	714.7	705.2	700.5	705.4	706.2	689.1	648.3	663.0	634.9	637.7	647.2
48 Trading account	49.0	64.2	63.1	68.2	68.8	65.5	67.1	64.6	63.1	63.1	62.1	67.4
49 Investment account	668.4	650.5	642.1	632.3	636.6	640.7	622.0	583.7	599.9	571.8	575.5	579.8
50 Mortgage-backed	596.9	584.6	581.0	570.2	568.4	572.1	555.9	516.9	533.4	504.9	507.6	513.5
51 Other	71.5	65.9	61.1	62.2	68.2	68.6	66.2	66.8	66.5	66.9	67.9	66.4
52 Other securities	503.4	547.0	560.4	567.5	571.8	593.2	630.6	668.9	654.4	661.9	681.5	686.2
53 Trading account	229.1	260.7	270.5	281.4	287.2	300.9	318.8	350.8	340.6	346.1	362.8	360.3
54 Investment account	274.4	286.3	289.9	286.0	284.6	292.3	311.8	318.1	313.8	315.8	318.7	325.9
55 State and local government	48.3	56.1	57.5	58.1	57.7	59.1	60.2	60.4	60.5	60.7	60.1	60.1
56 Other	226.1	230.2	232.3	228.0	226.9	233.2	251.6	257.8	253.3	255.1	258.7	265.8
57 Loans and leases in bank credit[3]	3,282.6	3,400.7	3,441.9	3,461.0	3,470.6	3,529.2	3,593.4	3,666.3	3,628.6	3,676.7	3,677.9	3,707.6
58 Commercial and industrial	617.3	645.9	654.7	657.7	660.6	679.0	707.5	733.2	738.2	736.2	729.4	732.4
59 Real estate	1,862.6	1,918.2	1,939.1	1,956.4	1,969.2	1,977.1	1,981.9	2,030.2	1,990.2	2,042.6	2,050.0	2,060.7
60 Revolving home equity	368.8	367.5	370.2	371.8	373.3	376.8	380.6	385.0	382.6	385.3	386.5	387.1
61 Other	1,493.8	1,550.7	1,568.9	1,584.6	1,596.0	1,600.3	1,601.3	1,645.2	1,607.6	1,657.3	1,663.5	1,673.6
62 Other residential	931.2	959.4	974.0	988.0	1,001.1	1,002.3	1,003.6	1,042.5	1,005.7	1,055.9	1,060.5	1,066.8
63 Commercial	562.6	591.3	594.9	596.6	594.8	597.9	597.8	602.7	601.9	601.4	603.0	606.8
64 Consumer	427.5	440.2	442.0	447.2	444.7	449.1	459.1	455.1	454.5	455.4	455.9	454.1
65 Credit cards and related plans	123.8	126.5	127.0	129.9	129.6	130.1	131.7	129.2	129.1	129.2	130.3	128.1
66 Other	303.7	313.7	315.0	317.3	315.1	319.0	327.4	325.9	325.4	326.1	325.6	326.1
67 Security[4]	105.0	109.7	119.5	116.7	110.5	116.7	121.9	120.1	124.3	120.9	117.7	116.7
68 Federal funds sold to and repurchase agreements with broker–dealers	87.0	85.1	95.3	92.3	85.6	91.4	97.3	95.5	98.2	98.0	91.6	92.8
69 Other	18.0	24.6	24.1	24.4	24.9	25.3	24.7	24.7	26.1	22.8	26.1	23.9
70 Federal funds sold to and repurchase agreements with others	25.7	36.5	37.7	34.2	32.2	41.8	49.3	48.0	50.5	44.6	41.5	53.7
71 All other loans	139.1	148.3	149.2	150.2	154.3	166.9	174.4	180.4	171.5	177.7	184.4	190.4
72 Lease-financing receivables	105.3	101.9	99.7	98.7	99.0	98.7	99.2	99.3	99.3	99.4	99.0	99.5
73 Interbank loans	176.6	189.1	180.2	172.6	177.1	191.6	191.2	205.9	203.7	186.9	221.7	214.9
74 Federal funds sold to and repurchase agreements with commercial banks	108.3	131.2	127.6	122.2	128.0	141.0	140.9	155.3	151.8	134.3	170.9	166.8
75 Other	68.2	57.9	52.5	50.4	49.1	50.6	50.3	50.7	51.9	52.6	50.8	48.1
76 Cash assets[5]	158.1	152.3	146.5	146.8	145.3	137.8	150.8	141.9	160.2	128.9	132.6	150.9
77 Other assets[6]	580.2	590.6	588.0	595.8	599.5	611.9	629.0	634.2	632.1	635.6	633.4	637.3
78 **Total assets**[7]	**5,383.6**	**5,559.5**	**5,587.2**	**5,609.1**	**5,633.3**	**5,733.2**	**5,847.0**	**5,927.4**	**5,903.8**	**5,886.7**	**5,946.4**	**6,005.4**
Liabilities												
79 Deposits	3,098.9	3,166.4	3,122.8	3,118.3	3,130.0	3,161.2	3,180.4	3,256.1	3,209.2	3,264.5	3,268.3	3,313.3
80 Transaction	333.2	349.4	350.3	330.3	316.0	321.2	311.1	320.6	306.7	308.5	338.3	340.2
81 Nontransaction	2,765.7	2,817.0	2,772.6	2,788.0	2,814.0	2,840.0	2,869.3	2,935.5	2,902.5	2,956.1	2,930.0	2,973.1
82 Large time	522.6	502.3	498.2	498.9	512.6	529.7	538.7	581.2	552.5	586.8	595.6	605.9
83 Other	2,243.1	2,314.7	2,274.4	2,289.1	2,301.4	2,310.3	2,330.6	2,354.3	2,350.0	2,369.3	2,334.4	2,367.2
84 Borrowings	908.0	963.7	977.1	995.5	1,029.2	1,081.9	1,142.2	1,079.4	1,102.3	1,072.2	1,053.2	1,067.2
85 From banks in the U.S.	147.0	139.3	128.8	138.5	151.0	156.4	155.7	160.1	167.7	161.6	154.6	154.2
86 From others	761.0	824.4	848.3	857.0	878.2	925.5	986.5	919.4	934.5	910.6	898.6	913.0
87 Net due to related foreign offices	301.8	353.5	396.3	396.5	405.0	409.1	435.2	454.8	483.8	418.2	479.2	447.5
88 Other liabilities	386.0	381.7	387.7	399.6	398.0	399.7	403.4	430.3	415.8	419.2	432.4	461.9
89 **Total liabilities**	**4,694.7**	**4,865.3**	**4,884.0**	**4,909.9**	**4,962.2**	**5,051.9**	**5,161.1**	**5,220.6**	**5,211.2**	**5,174.1**	**5,233.1**	**5,290.0**
90 Residual (assets less liabilities)[8]	688.9	694.2	703.2	699.3	671.1	681.3	685.8	706.8	692.6	712.6	713.3	715.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Seasonally adjusted											
Assets												
1 Bank credit	2,801.8	2,843.2	2,848.8	2,871.3	2,879.6	2,897.5	2,927.3	2,943.6	2,942.2	2,940.9	2,947.2	2,944.9
2 Securities in bank credit	621.6	609.5	611.4	610.9	602.5	604.3	607.6	616.0	614.3	616.7	616.8	617.1
3 Treasury and Agency securities[2]	414.3	392.5	392.7	391.5	386.0	384.8	382.8	383.4	382.4	384.3	383.4	383.4
4 Other securities	207.3	217.0	218.7	219.4	216.5	219.4	224.8	232.6	231.9	232.4	233.4	233.7
5 Loans and leases in bank credit[3]	2,180.2	2,233.7	2,237.4	2,260.5	2,277.1	2,293.3	2,319.8	2,327.6	2,327.9	2,324.2	2,330.4	2,327.8
6 Commercial and industrial	344.4	361.9	364.7	371.1	380.5	386.3	393.9	397.4	396.4	397.4	397.5	399.2
7 Real estate	1,428.7	1,446.4	1,447.4	1,456.4	1,456.1	1,463.8	1,478.2	1,484.0	1,483.0	1,482.1	1,486.6	1,484.1
8 Revolving home equity	98.1	89.4	89.1	89.2	89.9	90.5	90.9	91.8	91.7	91.8	91.9	92.0
9 Other	1,330.6	1,357.0	1,358.2	1,367.2	1,366.2	1,373.3	1,387.3	1,392.1	1,391.3	1,390.3	1,394.7	1,392.0
10 Consumer	301.6	310.5	312.3	317.1	326.0	326.0	326.2	326.3	328.1	324.7	326.4	325.9
11 Other loans and leases	105.5	115.0	113.1	115.9	114.5	117.2	121.5	119.9	120.4	120.1	120.0	118.7
12 Interbank loans	83.5	117.4	114.3	124.2	126.3	132.5	130.5	123.3	127.6	124.6	119.9	118.8
13 Cash assets[5]	83.9	89.3	89.5	89.1	90.3	89.8	88.9	89.6	91.5	84.1	91.2	91.6
14 Other assets[6]	219.5	231.1	235.1	236.5	236.5	239.0	247.0	255.2	258.8	253.8	254.3	256.8
15 **Total assets**[7]	**3,156.4**	**3,247.8**	**3,254.3**	**3,287.5**	**3,298.6**	**3,324.4**	**3,358.8**	**3,376.6**	**3,385.1**	**3,368.2**	**3,377.3**	**3,376.8**
Liabilities												
16 Deposits	2,218.7	2,267.9	2,275.7	2,292.0	2,310.4	2,316.0	2,320.7	2,319.2	2,318.5	2,318.7	2,324.6	2,314.9
17 Transaction	284.1	273.9	280.1	277.8	275.8	281.4	277.5	283.9	278.6	275.6	283.3	303.3
18 Nontransaction	1,934.6	1,994.0	1,995.6	2,014.2	2,034.6	2,034.6	2,043.2	2,035.4	2,039.8	2,043.1	2,041.3	2,011.6
19 Large time	418.1	411.5	414.2	416.2	416.5	416.8	416.2	416.6	415.7	417.3	416.6	416.9
20 Other	1,516.6	1,582.5	1,581.4	1,598.0	1,618.1	1,617.8	1,627.0	1,618.7	1,624.1	1,625.8	1,624.7	1,594.6
21 Borrowings	528.5	519.7	525.5	532.6	495.9	517.7	549.1	565.2	564.0	554.5	573.6	572.2
22 From banks in the U.S.	200.1	235.6	238.5	237.2	225.9	233.9	245.4	246.0	245.2	237.3	252.4	250.4
23 From others	328.4	284.2	287.1	295.4	270.0	283.8	303.8	319.2	318.8	317.2	321.2	321.8
24 Net due to related foreign offices	8.3	.1	−.9	−.2	.4	.5	.4	1.8	1.1	1.2	2.5	2.9
25 Other liabilities	75.1	78.9	79.5	79.0	78.3	78.1	77.9	79.9	81.3	80.4	78.6	79.8
26 **Total liabilities**	**2,830.6**	**2,866.6**	**2,879.8**	**2,903.3**	**2,884.9**	**2,912.3**	**2,948.2**	**2,966.1**	**2,964.8**	**2,954.9**	**2,979.2**	**2,969.9**
27 Residual (assets less liabilities)[8]	325.7	381.2	374.5	384.2	413.7	412.1	410.7	410.5	420.3	413.3	398.0	406.9
	Not seasonally adjusted											
Assets												
28 Bank credit	2,810.6	2,830.7	2,841.3	2,859.9	2,867.7	2,893.5	2,930.8	2,950.5	2,943.8	2,947.8	2,955.6	2,958.6
29 Securities in bank credit	620.2	611.5	611.1	611.0	600.8	602.9	607.3	614.9	613.3	615.2	615.8	616.5
30 Treasury and Agency securities[2]	412.9	394.5	392.4	391.6	384.3	383.5	382.5	382.3	381.3	382.8	382.4	382.8
31 Other securities	207.3	217.0	218.7	219.4	216.5	219.4	224.8	232.6	231.9	232.4	233.4	233.7
32 Loans and leases in bank credit[3]	2,190.4	2,219.2	2,230.2	2,249.0	2,266.9	2,290.5	2,323.5	2,335.5	2,330.5	2,332.6	2,339.9	2,342.1
33 Commercial and industrial	343.1	364.0	367.5	373.1	380.3	383.9	391.8	396.1	394.7	396.1	396.3	398.3
34 Real estate	1,436.6	1,435.5	1,442.1	1,446.9	1,449.6	1,463.7	1,482.8	1,491.0	1,487.9	1,488.7	1,494.6	1,494.5
35 Revolving home equity	98.8	89.1	89.1	89.5	90.0	90.7	91.4	92.3	92.2	92.3	92.4	92.5
36 Other	1,337.8	1,346.4	1,353.0	1,357.4	1,359.5	1,373.0	1,391.4	1,398.7	1,395.8	1,396.4	1,402.2	1,402.0
37 Other residential	473.4	443.0	445.1	442.9	441.6	448.6	460.7	462.4	462.4	461.6	463.7	461.7
38 Commercial	864.5	903.4	907.9	914.5	917.9	924.4	930.7	936.3	933.3	934.8	938.5	940.3
39 Consumer	304.0	305.8	308.7	312.8	322.3	325.4	327.4	328.4	327.2	327.5	329.6	330.1
40 Credit cards and related plans	185.6	187.9	191.0	194.4	196.2	198.4	201.5	202.0	201.5	201.0	202.7	203.3
41 Other	118.4	118.0	117.7	118.4	126.1	127.0	125.9	126.4	125.7	126.5	126.8	126.8
42 Other loans and leases	106.7	113.8	111.9	116.2	114.7	117.5	121.5	120.0	120.7	120.3	119.3	119.3
43 Interbank loans	85.9	120.3	107.4	117.0	119.0	129.3	127.8	126.2	130.7	127.9	119.8	124.6
44 Cash assets[5]	85.2	86.2	88.2	88.2	90.0	88.4	90.1	90.7	95.7	87.5	86.9	92.9
45 Other assets[6]	219.5	231.1	235.1	236.5	236.5	239.0	247.0	255.2	258.8	253.8	254.3	256.8
46 **Total assets**[7]	**3,168.9**	**3,235.1**	**3,238.7**	**3,268.0**	**3,279.1**	**3,315.8**	**3,360.7**	**3,387.5**	**3,393.9**	**3,381.9**	**3,381.3**	**3,397.6**
Liabilities												
47 Deposits	2,218.9	2,274.7	2,273.0	2,290.5	2,302.4	2,313.1	2,320.3	2,319.6	2,328.2	2,324.1	2,303.5	2,321.2
48 Transaction	284.0	275.5	276.8	276.4	273.8	279.0	276.4	284.0	270.5	274.0	289.1	309.4
49 Nontransaction	1,934.9	1,999.2	1,996.2	2,014.1	2,028.6	2,034.1	2,043.9	2,035.6	2,057.7	2,050.1	2,014.4	2,011.8
50 Large time	418.1	411.5	414.2	416.2	416.5	416.8	416.2	416.6	415.7	417.3	416.6	416.9
51 Other	1,516.8	1,587.7	1,582.0	1,597.8	1,612.1	1,617.3	1,627.7	1,619.0	1,642.0	1,632.8	1,597.8	1,594.9
52 Borrowings	528.5	519.7	525.5	532.6	495.9	517.7	549.1	565.2	564.0	554.5	573.6	572.2
53 From banks in the U.S.	200.1	235.6	238.5	237.2	225.9	233.9	245.4	246.0	245.2	237.3	252.4	250.4
54 From others	328.4	284.2	287.1	295.4	270.0	283.8	303.8	319.2	318.8	317.2	321.2	321.8
55 Net due to related foreign offices	8.3	.1	−.9	−.2	.4	.5	.4	1.8	1.1	1.2	2.5	2.9
56 Other liabilities	75.1	78.9	79.5	79.0	78.3	78.1	77.9	79.9	81.3	80.4	78.6	79.8
57 **Total liabilities**	**2,830.9**	**2,873.5**	**2,877.1**	**2,901.8**	**2,876.9**	**2,909.5**	**2,947.7**	**2,966.5**	**2,974.6**	**2,960.3**	**2,958.2**	**2,976.1**
58 Residual (assets less liabilities)[8]	338.0	361.6	361.5	366.2	402.2	406.3	413.0	421.0	419.4	421.6	423.1	421.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Seasonally adjusted											
Assets												
1 Bank credit	916.0	999.7	1,014.5	1,016.4	1,039.2	1,077.9	1,102.2	1,133.5	1,137.5	1,129.3	1,126.1	1,143.8
2 Securities in bank credit	367.3	405.4	410.7	420.1	420.7	430.1	437.2	461.3	459.0	457.3	458.0	476.2
3 Treasury and Agency securities[2]	81.3	84.9	84.8	83.2	82.5	86.9	87.0	91.0	92.7	88.7	90.0	93.0
4 Other securities	286.0	320.5	325.9	336.9	338.2	343.3	350.2	370.3	366.2	368.6	368.0	383.2
5 Loans and leases in bank credit[3]	548.7	594.2	603.8	596.3	618.5	647.7	664.9	672.2	678.5	672.0	668.1	667.7
6 Commercial and industrial	214.9	223.6	228.2	236.0	239.9	246.3	257.9	264.0	264.0	266.3	262.3	263.6
7 Real estate	23.8	27.8	28.6	26.4	28.9	30.3	36.8	38.1	37.5	37.6	37.7	39.9
8 Security[4]	141.2	161.2	161.9	144.3	150.2	157.8	149.3	138.0	142.3	140.0	140.0	126.5
9 Other loans and leases	168.8	181.6	185.2	189.6	199.5	213.4	221.0	232.1	234.7	228.1	228.1	237.8
10 Interbank loans	62.6	58.1	62.0	65.7	73.2	74.1	79.8	83.1	84.4	82.1	82.6	81.7
11 Cash assets[5]	48.0	50.4	54.0	50.8	54.0	54.0	56.9	58.8	58.0	57.7	62.3	58.7
12 Other assets[6]	39.3	37.4	38.8	39.1	40.5	40.9	48.8	46.1	41.6	43.0	49.9	49.2
13 **Total assets**[7]	**1,065.3**	**1,145.0**	**1,168.8**	**1,171.5**	**1,206.3**	**1,246.4**	**1,287.1**	**1,321.0**	**1,321.0**	**1,311.6**	**1,320.4**	**1,332.8**
Liabilities												
14 Deposits	734.8	849.5	887.3	869.8	855.9	885.9	929.5	990.5	973.0	980.6	989.3	1,030.7
15 Transaction	10.2	11.9	10.7	11.3	11.1	11.7	12.0	12.3	12.7	11.7	12.0	12.7
16 Nontransaction	724.6	837.6	876.6	858.5	844.8	874.2	917.5	978.2	960.3	968.9	977.4	1,017.9
17 Borrowings	493.2	576.2	563.7	572.5	573.7	585.3	564.9	563.3	559.6	546.8	562.3	584.7
18 From banks in the U.S.	54.7	61.5	58.3	65.9	62.1	70.8	64.3	59.9	62.5	50.5	56.7	70.2
19 From others	438.5	514.7	505.4	506.6	511.6	514.5	500.6	503.4	497.1	496.3	505.6	514.5
20 Net due to related foreign offices	−273.9	−407.8	−430.7	−406.2	−348.6	−352.7	−328.8	−349.3	−325.1	−321.9	−357.8	−399.3
21 Other liabilities	112.9	121.2	128.0	121.6	120.8	122.3	121.2	121.5	120.0	117.0	119.4	129.2
22 **Total liabilities**	**1,066.9**	**1,139.0**	**1,148.3**	**1,157.6**	**1,201.9**	**1,240.8**	**1,286.8**	**1,325.9**	**1,327.4**	**1,322.6**	**1,313.3**	**1,345.3**
23 Residual (assets less liabilities)[8]	−1.6	6.0	20.5	13.9	4.4	5.6	.3	−5.0	−6.4	−11.1	7.2	−12.4
	Not seasonally adjusted											
Assets												
24 Bank credit	912.2	1,004.5	1,005.8	1,014.5	1,035.5	1,069.6	1,097.0	1,128.1	1,127.7	1,123.6	1,123.8	1,142.3
25 Securities in bank credit	367.3	405.4	410.7	420.1	420.7	430.1	437.2	461.3	459.0	457.3	458.0	476.2
26 Treasury and Agency securities[2]	81.3	84.9	84.8	83.2	82.5	86.9	87.0	91.0	92.7	88.7	90.0	93.0
27 Trading account	23.9	26.4	24.6	26.2	25.3	27.3	27.6	28.6	31.5	27.1	28.5	27.0
28 Investment account	57.3	58.6	60.2	57.0	57.2	59.6	59.4	62.5	61.3	61.6	61.5	66.0
29 Other securities	286.0	320.5	325.9	336.9	338.2	343.3	350.2	370.3	366.2	368.6	368.0	383.2
30 Trading account	177.8	203.4	210.5	213.7	213.5	211.0	204.6	221.0	214.8	218.4	221.5	233.9
31 Investment account	108.2	117.2	115.4	123.1	124.7	132.2	145.6	149.3	151.4	150.2	146.5	149.2
32 Loans and leases in bank credit[3]	545.0	599.0	595.1	594.4	614.8	639.5	659.8	666.8	668.7	666.2	665.8	666.1
33 Commercial and industrial	212.0	224.8	228.2	235.4	239.1	245.7	256.0	260.4	259.5	262.6	259.4	260.4
34 Real estate	23.8	27.8	28.6	26.4	28.9	30.3	36.8	38.1	37.5	37.6	37.7	39.9
35 Security[4]	143.4	163.2	153.4	142.9	147.2	151.7	146.3	140.0	140.5	142.0	145.1	131.8
36 Other loans and leases	165.8	183.2	185.0	189.8	199.5	211.9	220.6	228.2	231.2	224.0	223.5	234.1
37 Interbank loans	62.6	58.1	62.0	65.7	73.2	74.1	79.8	83.1	84.4	82.1	82.6	81.7
38 Cash assets[5]	48.8	49.6	53.3	50.1	53.6	54.3	58.0	59.7	58.9	59.0	63.3	59.7
39 Other assets[6]	38.5	36.4	39.3	39.2	39.8	40.5	48.2	45.1	42.6	42.7	47.4	47.5
40 **Total assets**[7]	**1,061.5**	**1,148.1**	**1,159.9**	**1,169.1**	**1,201.5**	**1,238.1**	**1,282.4**	**1,315.5**	**1,313.1**	**1,306.7**	**1,316.5**	**1,330.6**
Liabilities												
41 Deposits	719.8	861.0	903.3	883.7	857.8	882.0	918.9	970.3	957.4	956.5	973.8	1,002.4
42 Transaction	10.1	11.8	10.5	11.1	10.9	11.6	12.1	12.1	12.3	11.8	11.9	12.5
43 Nontransaction	709.8	849.2	892.8	872.6	846.9	870.4	906.8	958.1	945.1	944.7	961.8	989.9
44 Borrowings	493.2	576.2	563.7	572.5	573.7	585.3	564.9	563.3	559.6	546.8	562.3	584.7
45 From banks in the U.S.	54.7	61.5	58.3	65.9	62.1	70.8	64.3	59.9	62.5	50.5	56.7	70.2
46 From others	438.5	514.7	505.4	506.6	511.6	514.5	500.6	503.4	497.1	496.3	505.6	514.5
47 Net due to related foreign offices	−270.3	−411.2	−435.0	−409.4	−351.7	−353.7	−327.0	−345.1	−326.4	−318.5	−347.6	−392.9
48 Other liabilities	115.0	119.2	125.1	119.6	119.0	121.6	122.2	123.8	119.3	118.6	124.9	133.2
49 **Total liabilities**	**1,057.7**	**1,145.2**	**1,157.0**	**1,166.3**	**1,198.8**	**1,235.2**	**1,279.1**	**1,312.3**	**1,309.8**	**1,303.5**	**1,313.3**	**1,327.5**
50 Residual (assets less liabilities)[8]	3.9	2.9	2.9	2.7	2.7	2.9	3.3	3.2	3.3	3.3	3.2	3.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 10	Oct. 17	Oct. 24	Oct. 31
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	109.8	119.4	125.3	129.7	129.6	134.2	141.0	156.4	147.2	146.7	162.3	174.4
2 Revaluation losses on off-balance-sheet items[9]	97.4	99.2	105.4	116.4	110.3	104.3	108.9	125.0	117.6	117.0	129.4	141.4
3 Mortgage-backed securities[10]	702.1	699.5	699.0	690.4	689.8	695.8	687.1	654.7	667.8	641.2	645.2	657.5
4 Pass-through	532.0	530.3	527.9	518.6	519.8	524.0	505.1	463.4	480.3	451.7	453.5	459.5
5 CMO, REMIC, and other	170.1	169.3	171.1	171.8	170.0	171.9	182.0	191.3	187.5	189.5	191.7	198.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	–.8	–5.8	–7.4	–10.7	–18.2	–15.0	–11.1	–9.8	–11.0	–10.1	–7.9	–10.7
7 Securitized consumer loans[12]	104.0	107.8	107.3	105.8	110.0	110.6	109.6	112.0	111.8	111.5	111.4	113.4
8 Credit cards and related plans	67.1	69.8	70.1	68.5	69.0	70.4	70.1	73.5	73.2	73.0	73.0	75.2
9 Other	36.9	38.0	37.2	37.3	40.9	40.2	39.5	38.5	38.7	38.5	38.4	38.2
10 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	1,215.2	1,219.5	1,228.1	1,232.3	1,233.3	1,233.3	1,233.3	1,230.9
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	253.4	236.6	236.8	239.4	235.3	235.5	241.7	247.9	246.4	246.9	249.2	250.3
12 Securitized consumer loans[12]	267.7	273.5	273.7	276.3	279.1	283.6	284.3	284.9	283.1	285.3	285.6	285.8
13 Securitized real estate loans[12]	n.a.	n.a.	n.a.	n.a.	41.1	40.4	39.9	40.5	40.5	40.5	40.8	40.5
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	67.3	67.3	71.3	67.3	67.3	71.3	69.9	73.2	70.1	69.9	73.0	81.9
15 Revaluation losses on off-balance-sheet items[9]	76.0	74.8	77.8	74.2	72.9	76.3	75.8	79.9	77.1	76.3	78.5	88.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Seasonally adjusted											
Assets												
1 Bank credit	8,274.5[r]	8,577.4	8,627.0	8,694.3	8,820.5	8,946.6	9,063.7	9,182.8	9,170.0	9,143.3	9,203.9	9,206.6
2 Securities in bank credit	2,225.0[r]	2,288.2	2,307.1	2,318.2	2,341.8	2,369.9	2,401.5	2,466.1	2,465.8	2,445.4	2,476.7	2,479.0
3 Treasury and Agency securities[2]	1,215.3	1,173.3	1,177.1	1,180.5	1,186.2	1,171.0	1,135.5	1,119.1	1,123.4	1,124.4	1,116.5	1,113.9
4 Other securities	1,009.7[r]	1,114.9	1,130.0	1,137.7	1,155.5	1,198.9	1,266.0	1,347.0	1,342.4	1,321.0	1,360.2	1,365.1
5 Loans and leases in bank credit[3]	6,049.5[r]	6,289.2	6,319.8	6,376.2	6,478.7	6,576.7	6,662.2	6,716.6	6,704.2	6,698.0	6,727.2	6,727.6
6 Commercial and industrial	1,183.5	1,243.8	1,261.8	1,281.1	1,313.4	1,361.3	1,396.5	1,411.9	1,394.7	1,399.6	1,421.4	1,425.5
7 Real estate	3,330.5[r]	3,414.0	3,441.6	3,458.6	3,471.2	3,495.7	3,549.6	3,569.3	3,581.8	3,555.6	3,564.6	3,572.6
8 Revolving home equity	468.1	458.3	459.6	462.4	465.9	470.1	476.3	481.4	479.9	481.0	480.8	482.9
9 Other	2,862.4[r]	2,955.7	2,982.0	2,996.2	3,005.4	3,025.6	3,073.3	3,088.0	3,101.9	3,074.7	3,083.8	3,089.7
10 Consumer	734.5	756.7	767.0	774.7	777.2	784.6	781.8	792.2	783.4	791.3	793.6	797.8
11 Security[4]	261.6	295.5	269.2	270.6	285.7	281.7	265.5	279.5	278.8	291.1	274.9	275.8
12 Other loans and leases	539.6	579.2	580.3	591.2	631.2	653.5	668.9	663.7	665.5	660.3	672.7	655.9
13 Interbank loans	336.2	353.6	364.0	378.3	397.4	403.1	412.5	430.9	403.6	418.2	451.6	439.2
14 Cash assets[5]	289.5	291.5	289.0	293.5	290.5	298.1	289.2	291.8	292.5	313.9	291.1	272.9
15 Other assets[6]	824.3[r]	859.3	871.3	877.7	891.6	925.2	938.3	950.0	935.8	934.5	960.6	964.3
16 **Total assets**[7]	**9,657.2**[r]	**10,012.8**	**10,082.1**	**10,172.5**	**10,328.4**	**10,500.6**	**10,629.4**	**10,780.8**	**10,727.7**	**10,735.5**	**10,832.4**	**10,808.2**
Liabilities												
17 Deposits	6,084.0	6,297.1	6,279.2	6,304.8	6,373.0	6,432.4	6,565.6	6,640.7	6,609.8	6,679.7	6,661.0	6,609.2
18 Transaction	640.6	645.4	620.4	607.7	624.9	605.0	622.2	608.3	600.9	612.3	614.3	604.3
19 Nontransaction	5,443.4	5,651.7	5,658.8	5,697.1	5,748.0	5,827.4	5,943.4	6,032.4	6,008.9	6,067.4	6,046.8	6,004.9
20 Large time	1,676.3	1,787.2	1,768.3	1,769.7	1,817.7	1,870.0	1,971.9	2,032.2	2,034.4	2,047.5	2,024.9	2,021.2
21 Other	3,767.1	3,864.5	3,890.5	3,927.5	3,930.3	3,957.4	3,971.5	4,000.2	3,974.4	4,019.9	4,021.9	3,983.7
22 Borrowings	1,963.6	2,059.6	2,096.2	2,112.4	2,194.2	2,242.9	2,209.5	2,241.0	2,212.8	2,225.6	2,249.6	2,261.7
23 From banks in the U.S.	410.9	425.8	442.1	439.1	459.9	463.9	465.6	477.7	447.7	466.7	497.4	492.2
24 From others	1,552.6	1,633.8	1,654.2	1,673.3	1,734.3	1,779.0	1,743.9	1,763.3	1,765.1	1,758.9	1,752.3	1,769.5
25 Net due to related foreign offices	27.9	−34.1	−4.6	66.1	58.9	107.3	104.7	104.8	99.5	63.6	123.2	135.9
26 Other liabilities	569.7	596.5	605.1	603.8	597.4	598.4	626.8	672.1	673.2	646.9	675.5	692.1
27 **Total liabilities**	**8,645.2**	**8,919.1**	**8,976.0**	**9,087.1**	**9,223.5**	**9,381.1**	**9,506.7**	**9,658.6**	**9,595.3**	**9,615.9**	**9,709.4**	**9,699.0**
28 Residual (assets less liabilities)[8]	1,011.9[r]	1,093.7	1,106.1	1,085.4	1,104.9	1,119.5	1,122.7	1,122.2	1,132.4	1,119.7	1,123.1	1,109.2
	Not seasonally adjusted											
Assets												
29 Bank credit	8,309.2[r]	8,565.3	8,614.1	8,658.3	8,793.1	8,941.8	9,061.5	9,219.3	9,204.7	9,181.5	9,240.7	9,243.4
30 Securities in bank credit	2,230.5[r]	2,294.5	2,306.3	2,304.5	2,335.1	2,365.1	2,392.3	2,473.5	2,469.7	2,454.0	2,485.4	2,486.9
31 Treasury and Agency securities[2]	1,218.9	1,182.3	1,175.3	1,172.2	1,179.9	1,161.6	1,123.8	1,123.6	1,122.7	1,126.2	1,123.3	1,123.5
32 Other securities	1,011.6[r]	1,112.2	1,131.0	1,132.3	1,155.2	1,203.4	1,268.5	1,349.9	1,347.1	1,327.8	1,362.2	1,363.5
33 Loans and leases in bank credit[3]	6,078.7[r]	6,270.8	6,307.8	6,353.8	6,458.0	6,576.7	6,669.2	6,745.8	6,734.9	6,727.6	6,755.3	6,756.5
34 Commercial and industrial	1,179.7	1,250.4	1,266.0	1,278.6	1,306.5	1,354.6	1,389.6	1,407.3	1,389.8	1,395.1	1,418.3	1,421.0
35 Real estate	3,352.2[r]	3,412.5	3,432.3	3,449.2	3,471.0	3,501.7	3,560.0	3,590.8	3,607.1	3,581.0	3,583.3	3,589.8
36 Revolving home equity	468.1	459.3	461.3	463.3	467.5	472.0	477.3	481.5	480.3	481.6	481.2	482.5
37 Other	2,884.1[r]	2,953.2	2,971.0	2,985.9	3,003.5	3,029.7	3,082.6	3,109.3	3,126.8	3,099.4	3,102.0	3,107.3
38 Consumer	738.0	750.8	760.0	767.0	774.4	786.6	783.5	795.6	786.8	794.6	797.7	801.1
39 Credit cards and related plans	313.8	318.0	324.3	325.8	328.4	333.2	331.1	342.5	333.4	340.5	344.6	349.4
40 Other	424.3	432.7	435.6	441.2	446.0	453.4	452.4	453.1	453.4	454.1	453.1	451.8
41 Security[4]	267.7	281.2	268.7	266.9	278.2	279.0	270.8	285.9	285.0	294.6	279.7	285.4
42 Other loans and leases	541.1	575.8	580.8	592.1	627.9	654.8	665.3	666.2	666.2	662.3	676.3	659.1
43 Interbank loans	343.8	349.6	355.3	369.2	395.1	398.7	415.2	439.3	423.6	427.8	448.6	450.2
44 Cash assets[5]	297.1	288.0	285.1	288.8	280.6	298.8	291.5	299.7	288.3	328.7	298.6	286.7
45 Other assets[6]	824.3[r]	864.5	873.7	878.5	894.3	928.0	938.7	949.9	943.5	946.4	951.2	956.0
46 **Total assets**[7]	**9,706.9**[r]	**9,998.6**	**10,059.0**	**10,123.7**	**10,291.4**	**10,494.8**	**10,632.9**	**10,833.4**	**10,785.7**	**10,809.9**	**10,864.4**	**10,861.6**
Liabilities												
47 Deposits	6,096.3	6,299.1	6,292.5	6,290.8	6,357.1	6,419.7	6,546.0	6,648.0	6,628.6	6,707.5	6,638.7	6,608.6
48 Transaction	646.7	637.5	617.8	600.8	611.8	599.7	616.7	612.9	557.4	609.5	639.2	654.0
49 Nontransaction	5,449.6	5,661.6	5,674.7	5,690.0	5,745.3	5,820.1	5,929.3	6,035.1	6,071.2	6,098.0	5,999.5	5,954.6
50 Large time	1,664.6	1,802.8	1,785.1	1,773.3	1,814.0	1,858.7	1,953.0	2,016.2	2,017.9	2,030.4	2,009.2	2,004.6
51 Other	3,785.0	3,858.7	3,889.7	3,916.7	3,931.3	3,961.4	3,976.3	4,018.9	4,053.3	4,067.5	3,990.3	3,950.0
52 Borrowings	1,958.2	2,074.6	2,108.9	2,106.9	2,185.4	2,256.3	2,208.2	2,234.2	2,217.7	2,225.1	2,240.6	2,247.0
53 From banks in the U.S.	411.6	425.5	441.5	438.3	461.0	465.3	465.9	478.3	459.5	471.3	489.4	487.3
54 From others	1,546.6	1,649.0	1,667.4	1,668.5	1,724.4	1,791.0	1,742.2	1,756.0	1,758.2	1,753.9	1,751.2	1,759.7
55 Net due to related foreign offices	39.6	−39.8	−13.1	55.5	60.3	112.6	113.0	120.0	110.6	74.6	145.2	152.5
56 Other liabilities	579.6	592.5	598.2	595.2	599.1	602.4	633.0	684.3	682.4	655.2	693.4	705.8
57 **Total liabilities**	**8,673.8**	**8,926.3**	**8,986.6**	**9,048.3**	**9,201.9**	**9,391.0**	**9,500.2**	**9,686.7**	**9,639.3**	**9,662.4**	**9,717.8**	**9,713.8**
58 Residual (assets less liabilities)[8]	1,033.1[r]	1,072.3	1,072.4	1,075.4	1,089.5	1,103.7	1,132.7	1,146.8	1,146.4	1,147.5	1,146.5	1,147.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.	May	June	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Seasonally adjusted											
Assets												
1 Bank credit	7,358.1[r]	7,550.3[r]	7,598.2[r]	7,645.9	7,739.1	7,841.6	7,929.0	8,014.1	7,998.8	7,983.2	8,027.0	8,037.2
2 Securities in bank credit	1,852.4[r]	1,868.5[r]	1,878.0[r]	1,889.8	1,907.0	1,929.7	1,939.3	1,979.3	1,968.6	1,965.9	1,989.1	1,993.3
3 Treasury and Agency securities[2]	1,132.8	1,088.5	1,093.9	1,097.9	1,096.0	1,080.9	1,042.3	1,026.9	1,028.4	1,031.5	1,024.7	1,023.5
4 Other securities	719.6[r]	780.0[r]	784.1[r]	791.9	811.0	848.8	897.0	952.4	940.2	934.4	964.3	969.9
5 Loans and leases in bank credit[3]	5,505.7[r]	5,681.8	5,720.2[r]	5,756.1	5,832.1	5,911.9	5,989.8	6,034.8	6,030.2	6,017.3	6,038.0	6,043.9
6 Commercial and industrial	967.2	1,015.5	1,025.9	1,042.7	1,069.2	1,104.1	1,132.5	1,139.3	1,129.6	1,130.6	1,145.4	1,147.8
7 Real estate	3,307.3[r]	3,382.7[r]	3,412.6[r]	3,428.1	3,441.0	3,458.8	3,511.5	3,530.9	3,543.0	3,517.0	3,526.5	3,534.4
8 Revolving home equity	468.1	458.3	459.6	462.4	465.9	470.1	476.3	481.4	479.9	481.0	480.8	482.9
9 Other	2,839.2[r]	2,924.4	2,952.9	2,965.8	2,975.1	2,988.7	3,035.2	3,049.6	3,063.1	3,036.0	3,045.6	3,051.5
10 Consumer	734.5	756.7	767.0	774.7	777.2	784.6	781.8	792.2	783.4	791.3	793.6	797.8
11 Security[4]	120.7	133.7	124.9	120.5	127.9	132.4	127.6	136.7	136.9	143.0	130.1	135.7
12 Other loans and leases	376.1	393.2	389.8	390.1	416.8	432.0	436.5	435.6	437.3	435.3	442.3	428.2
13 Interbank loans	270.0	291.5	298.3	305.2	323.2	323.3	329.6	345.3	313.9	336.8	369.6	351.7
14 Cash assets[5]	237.0	237.5	238.2	239.6	236.6	241.3	231.2	236.4	232.7	257.8	235.6	220.9
15 Other assets[6]	789.0[r]	820.4[r]	832.0[r]	837.2	850.7	876.5	892.2	902.5	894.5	893.1	907.2	910.5
16 Total assets[7]	**8,587.3[r]**	**8,831.4[r]**	**8,898.1[r]**	**8,957.1**	**9,078.5**	**9,210.9**	**9,308.4**	**9,424.1**	**9,366.3**	**9,397.0**	**9,465.2**	**9,446.1**
Liabilities												
17 Deposits	5,332.6	5,409.9	5,409.4	5,448.7	5,487.0	5,503.0	5,575.2	5,625.7	5,586.1	5,650.7	5,650.8	5,607.2
18 Transaction	629.6	634.7	609.1	596.6	613.2	593.0	609.9	596.0	589.4	600.7	601.9	590.6
19 Nontransaction	4,703.0	4,775.2	4,800.3	4,852.2	4,873.9	4,910.0	4,965.2	5,029.7	4,996.7	5,050.0	5,048.9	5,016.6
20 Large time	937.7	912.9	912.4	927.4	946.3	955.3	996.4	1,032.2	1,025.0	1,032.9	1,029.7	1,035.5
21 Other	3,765.3	3,862.2	3,887.9	3,924.7	3,927.6	3,954.7	3,968.8	3,997.5	3,971.7	4,017.2	4,019.2	3,981.1
22 Borrowings	1,451.7	1,487.7	1,515.4	1,530.7	1,608.5	1,678.0	1,646.2	1,659.3	1,635.8	1,648.2	1,670.1	1,673.9
23 From banks in the U.S.	350.9	367.5	376.2	377.0	389.2	399.6	405.7	417.6	393.5	403.7	433.3	436.2
24 From others	1,100.8	1,120.2	1,139.2	1,153.7	1,219.4	1,278.4	1,240.5	1,241.7	1,242.3	1,244.5	1,236.8	1,237.7
25 Net due to related foreign offices	333.1	396.6	401.6[r]	414.0	408.5	433.5	454.0	469.5	458.2	444.9	478.8	494.7
26 Other liabilities	458.6	468.4	483.5	482.9	475.1	477.1	505.4	545.5	539.9	527.8	549.7	563.4
27 Total liabilities	**7,576.0**	**7,762.6**	**7,809.9[r]**	**7,876.3**	**7,979.2**	**8,091.6**	**8,180.7**	**8,300.0**	**8,220.0**	**8,271.6**	**8,349.4**	**8,339.2**
28 Residual (assets less liabilities)[8]	1,011.4[r]	1,068.8[r]	1,088.2[r]	1,080.8	1,099.3	1,119.2	1,127.7	1,124.1	1,146.3	1,125.4	1,115.8	1,106.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,392.3[r]	7,547.0[r]	7,587.2[r]	7,613.5	7,719.9	7,841.9	7,932.3	8,051.1	8,036.4	8,024.8	8,064.7	8,070.3
30 Securities in bank credit	1,857.9[r]	1,874.9[r]	1,877.2[r]	1,876.1	1,900.3	1,924.9	1,930.1	1,986.7	1,972.5	1,974.5	1,997.8	2,001.3
31 Treasury and Agency securities[2]	1,136.4	1,097.6	1,092.1	1,089.6	1,089.7	1,071.6	1,030.5	1,031.4	1,027.6	1,033.3	1,031.5	1,033.1
32 Other securities	721.5[r]	777.3[r]	785.1[r]	786.5	810.7	853.3	899.5	955.3	944.9	941.2	966.3	968.2
33 Loans and leases in bank credit[3]	5,534.3[r]	5,672.1	5,710.0	5,737.4	5,819.6	5,917.1	6,002.2	6,064.4	6,063.9	6,050.3	6,066.9	6,069.1
34 Commercial and industrial	965.6	1,022.2	1,030.8	1,041.0	1,062.9	1,099.3	1,129.2	1,137.6	1,128.3	1,129.4	1,144.7	1,145.4
35 Real estate	3,329.0[r]	3,381.2	3,403.2	3,418.7	3,440.7	3,464.9	3,521.9	3,552.4	3,568.4	3,542.3	3,545.1	3,551.6
36 Revolving home equity	468.1	459.3	461.3	463.3	467.5	472.0	477.3	481.5	480.3	481.6	481.2	482.5
37 Other	2,860.9[r]	2,921.9	2,942.0	2,955.5	2,973.2	2,992.9	3,044.6	3,070.9	3,088.0	3,060.8	3,063.9	3,069.1
38 Other residential	1,433.6[r]	1,414.5[r]	1,424.9[r]	1,450.5	1,456.5	1,466.4	1,506.1	1,519.1	1,537.6	1,510.0	1,510.4	1,516.7
39 Commercial	1,427.3[r]	1,507.4[r]	1,517.0[r]	1,504.9	1,516.8	1,526.5	1,538.5	1,551.8	1,550.4	1,550.8	1,553.5	1,552.4
40 Consumer	738.0	750.8	760.0	767.0	774.4	786.6	783.5	795.6	786.8	794.6	797.7	801.1
41 Credit cards and related plans	313.8	318.0	324.3	325.8	328.4	333.2	331.1	342.5	333.4	340.5	344.6	349.4
42 Other	424.3	432.7	435.6	441.2	446.0	453.4	452.4	453.1	453.4	454.1	453.1	451.8
43 Security[4]	122.8	127.8	125.8	119.7	126.6	132.7	130.8	139.1	140.0	145.1	132.2	137.9
44 Other loans and leases	378.9	390.1	390.2	391.1	415.0	433.6	436.8	439.8	440.4	438.8	447.2	433.0
45 Interbank loans	277.5	287.6	289.6	296.1	320.9	319.0	332.3	353.8	333.9	346.4	366.7	362.7
46 Cash assets[5]	244.0	234.7	235.0	235.3	226.2	240.9	232.6	243.7	228.6	271.7	242.8	233.7
47 Other assets[6]	789.6[r]	825.1[r]	834.4[r]	838.7	853.8	880.0	893.6	903.3	899.6	903.3	903.2	904.5
48 Total assets[7]	**8,636.5[r]**	**8,826.1[r]**	**8,877.5[r]**	**8,913.1**	**9,049.8**	**9,209.7**	**9,317.3**	**9,477.5**	**9,424.6**	**9,472.2**	**9,503.2**	**9,497.1**
Liabilities												
49 Deposits	5,357.2	5,395.8	5,408.8[r]	5,432.9	5,475.1	5,500.8	5,575.8	5,649.8	5,629.4	5,697.9	5,644.5	5,615.9
50 Transaction	635.8	627.0	606.7	589.9	600.2	587.6	604.6	600.8	546.4	597.8	627.1	640.1
51 Nontransaction	4,721.4	4,768.8	4,802.1	4,842.9	4,874.9	4,913.2	4,971.2	5,049.0	5,083.0	5,100.1	5,017.4	4,975.7
52 Large time	938.1	912.4	915.1	929.0	946.3	954.5	997.6	1,032.8	1,032.4	1,035.2	1,029.7	1,028.4
53 Other	3,783.2	3,856.4	3,887.1[r]	3,913.9	3,928.6	3,958.7	3,973.6	4,016.3	4,050.6	4,064.9	3,987.6	3,947.3
54 Borrowings	1,446.4	1,502.7	1,528.1	1,525.1	1,599.7	1,691.4	1,644.9	1,652.5	1,640.8	1,647.8	1,661.1	1,659.2
55 From banks in the U.S.	351.6	367.3	375.6[r]	376.2	390.2	401.0	406.1	418.2	405.3	408.3	425.4	431.3
56 From others	1,094.9	1,135.4	1,152.4	1,148.9	1,209.5	1,290.4	1,238.8	1,234.3	1,235.5	1,239.5	1,235.7	1,227.9
57 Net due to related foreign offices	339.2	395.4	396.4[r]	406.5	411.0	436.9	458.0	477.8	464.7	449.6	491.8	504.5
58 Other liabilities	465.0	467.3	478.6	476.1	477.5	480.1	509.2	553.8	546.5	532.7	562.5	573.0
59 Total liabilities	**7,607.8**	**7,761.1**	**7,811.8[r]**	**7,840.6**	**7,963.2**	**8,109.3**	**8,187.8**	**8,334.0**	**8,281.4**	**8,327.9**	**8,360.0**	**8,352.6**
60 Residual (assets less liabilities)[8]	1,028.7[r]	1,065.0[r]	1,065.7[r]	1,072.5	1,086.6	1,100.4	1,129.5	1,143.5	1,143.2	1,144.3	1,143.2	1,144.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Seasonally adjusted											
Assets												
1 Bank credit	4,552.7	4,703.0	4,728.3	4,766.7	4,842.0	4,914.3	4,985.2	5,065.6	5,055.6	5,036.9	5,080.2	5,082.8
2 Securities in bank credit	1,236.9	1,257.5	1,267.5	1,287.6	1,303.1	1,322.3	1,323.3	1,371.4	1,352.9	1,352.0	1,385.5	1,392.8
3 Treasury and Agency securities[2]	724.1	696.0	702.6	712.2	711.4	698.4	659.1	648.9	646.5	650.7	648.3	649.4
4 Trading account	53.4	59.9	67.8	70.5	66.6	68.7	67.9	70.5	62.8	68.2	71.7	77.1
5 Investment account	670.7	636.1	634.8	641.7	644.7	629.6	591.1	578.5	583.7	582.6	576.6	572.3
6 Mortgage-backed	597.4	574.9	573.8	573.3	574.7	561.0	523.2	515.3	512.9	517.8	514.3	515.1
7 Other	73.3	61.2	61.0	68.4	70.0	68.7	67.9	63.2	70.8	64.7	62.3	57.2
8 Other securities	512.8	561.5	564.9	575.4	591.7	623.9	664.2	722.4	706.3	701.3	737.2	743.4
9 Trading account	239.0	272.5	281.5	290.6	301.7	317.1	350.1	392.8	380.3	375.3	407.3	408.7
10 Investment account	273.8	289.0	283.4	284.8	290.0	306.8	314.1	329.6	326.0	326.0	329.9	334.7
11 State and local government	50.7	57.8	58.0	58.4	59.2	59.8	60.2	59.9	60.1	60.0	60.3	59.2
12 Other	223.1	231.1	225.4	226.5	230.8	247.0	254.0	269.8	265.9	266.0	269.6	275.5
13 Loans and leases in bank credit[3]	3,315.8	3,445.6	3,460.8	3,479.1	3,538.9	3,592.0	3,661.9	3,694.2	3,702.7	3,684.9	3,694.7	3,690.0
14 Commercial and industrial	621.3	650.8	654.9	662.2	683.0	710.2	735.1	738.4	732.1	731.4	742.7	744.7
15 Real estate	1,871.7	1,936.5	1,957.3	1,972.1	1,977.2	1,980.5	2,026.8	2,045.7	2,060.8	2,037.1	2,042.1	2,043.1
16 Revolving home equity	368.2	369.2	370.5	372.5	375.4	379.2	384.5	389.2	387.7	388.6	389.1	390.8
17 Other	1,503.4	1,567.4	1,586.8	1,599.6	1,601.9	1,601.3	1,642.3	1,656.4	1,673.1	1,648.4	1,652.9	1,652.3
18 Other residential	947.0	963.8	978.8	1,009.3	1,007.5	1,005.0	1,042.9	1,051.9	1,069.5	1,045.0	1,045.9	1,047.6
19 Commercial	556.4	603.5	608.0	590.3	594.4	596.3	599.4	604.5	603.6	603.4	607.0	604.7
20 Consumer	434.1	444.4	449.9	448.7	451.2	458.4	455.5	457.4	453.9	458.0	457.8	459.1
21 Security[4]	111.3	125.1	115.6	111.1	118.0	121.5	117.0	126.2	126.5	132.5	119.6	125.2
22 Federal funds sold to and repurchase agreements with broker–dealers	91.0	99.7	91.4	86.4	93.0	97.2	93.2	99.9	99.7	105.9	94.7	97.8
23 Other	20.4	25.4	24.2	24.7	25.1	24.3	23.8	26.3	26.7	26.6	24.9	27.4
24 Federal funds sold to and repurchase agreements with others	29.4	37.7	34.2	32.2	41.8	49.3	48.0	44.7	47.6	37.2	50.3	43.1
25 All other loans	142.1	151.2	149.8	153.1	168.2	172.2	180.0	182.7	182.3	189.5	183.1	176.4
26 Lease-financing receivables	105.9	99.8	99.2	99.7	99.5	99.9	99.4	99.1	99.5	99.3	99.2	98.5
27 Interbank loans	175.8	177.2	174.0	178.9	190.7	192.9	206.2	222.1	190.5	214.2	247.4	228.2
28 Federal funds sold to and repurchase agreements with commercial banks	111.5	125.6	123.1	129.2	140.3	142.2	155.4	166.8	141.7	160.5	188.2	172.1
29 Other	64.3	51.6	50.9	49.7	50.4	50.7	50.8	55.3	48.8	53.6	59.3	56.1
30 Cash assets[5]	151.5	148.1	149.2	149.3	146.8	152.4	141.7	149.4	144.6	167.9	147.7	138.6
31 Other assets[6]	570.9	585.3	595.5	600.2	611.0	628.1	635.4	640.9	634.9	628.4	646.6	649.3
32 **Total assets**[7]	**5,416.5**	**5,578.7**	**5,612.1**	**5,658.5**	**5,754.0**	**5,850.7**	**5,929.9**	**6,039.5**	**5,987.2**	**6,009.0**	**6,083.6**	**6,060.6**
Liabilities												
33 Deposits	3,092.0	3,134.5	3,117.8	3,138.3	3,170.6	3,182.4	3,256.2	3,311.5	3,272.5	3,328.5	3,335.1	3,301.9
34 Transaction	344.3	354.7	331.3	320.8	331.8	315.4	326.1	320.5	313.2	327.7	324.1	315.4
35 Nontransaction	2,747.7	2,779.9	2,786.4	2,817.5	2,838.9	2,867.0	2,930.1	2,991.1	2,959.3	3,000.9	3,011.0	2,986.5
36 Large time	515.2	498.8	496.3	511.1	529.8	539.5	580.2	615.4	608.1	616.2	612.6	618.8
37 Other	2,232.5	2,281.1	2,290.1	2,306.3	2,309.0	2,327.5	2,349.9	2,375.7	2,351.2	2,384.7	2,398.5	2,367.6
38 Borrowings	925.7	962.2	982.8	1,034.8	1,090.8	1,128.8	1,080.8	1,081.5	1,068.9	1,077.1	1,090.6	1,082.6
39 From banks in the U.S.	152.6	129.1	139.0	151.2	155.3	154.2	159.7	163.8	146.0	156.9	178.3	171.7
40 From others	773.2	833.1	843.8	883.6	935.5	974.6	921.0	917.7	922.9	920.2	912.3	910.9
41 Net due to related foreign offices	325.0	397.6	401.7	412.5	406.7	431.8	450.7	466.2	454.8	440.5	476.0	492.1
42 Other liabilities	380.0	388.9	404.5	404.8	397.3	400.4	426.5	466.6	462.4	449.5	469.4	483.7
43 **Total liabilities**	**4,722.7**	**4,883.1**	**4,906.8**	**4,990.3**	**5,065.4**	**5,143.4**	**5,214.2**	**5,325.8**	**5,258.7**	**5,295.6**	**5,371.1**	**5,360.3**
44 Residual (assets less liabilities)[8]	693.8	695.6	705.3	668.2	688.6	707.3	715.7	713.7	728.6	713.4	712.5	700.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.[r]	May[r]	June	July[r]	Aug.	Sept.	Oct.	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Not seasonally adjusted											
Assets												
45 Bank credit	4,567.5	4,707.2	4,728.7[r]	4,746.2	4,826.9[r]	4,911.1[r]	4,981.6[r]	5,085.7	5,076.1	5,059.8	5,100.3	5,100.5
46 Securities in bank credit	1,242.2	1,264.1	1,266.6[r]	1,275.6	1,297.7[r]	1,317.8[r]	1,315.2[r]	1,378.6	1,357.3	1,360.8	1,394.4	1,399.8
47 Treasury and Agency securities[2]	727.5	705.4	700.7[r]	705.5	706.4[r]	689.3[r]	648.4[r]	653.3	646.3	652.8	655.3	658.0
48 Trading account	55.9	63.1	68.2	68.8	65.5	67.1	64.6	73.9	64.7	71.8	76.2	81.4
49 Investment account	671.6	642.3	632.5[r]	636.8	640.9[r]	622.2[r]	583.9[r]	579.4	581.6	581.0	579.0	576.7
50 Mortgage-backed	598.8	581.1	570.4[r]	568.6	572.3[r]	556.1[r]	517.1[r]	516.6	512.1	517.0	516.1	519.6
51 Other	72.8	61.1	62.2	68.2	68.6	66.2	66.8	62.8	69.5	64.0	62.9	57.1
52 Other securities	514.7	558.7	565.9[r]	570.0	591.4[r]	628.5[r]	666.8[r]	725.3	711.0	708.1	739.1	741.7
53 Trading account	239.9	271.1	282.0[r]	287.8	301.5[r]	319.4[r]	351.4[r]	394.4	382.8	378.7	408.4	407.9
54 Investment account	274.8	287.6	283.8[r]	282.2	289.9[r]	309.0[r]	315.3[r]	331.0	328.2	329.4	330.7	333.8
55 State and local government	50.9	57.6	58.1	57.8	59.1	60.3[r]	60.4	60.1	60.5	61.0	60.4	58.8
56 Other	223.9	230.1	225.7[r]	224.4	230.7[r]	248.8[r]	254.9[r]	270.9	267.7	268.4	270.4	275.0
57 Loans and leases in bank credit[3]	3,325.3	3,443.1	3,462.1[r]	3,470.6	3,529.2	3,593.4	3,666.4[r]	3,707.1	3,718.8	3,699.0	3,705.9	3,700.7
58 Commercial and industrial	620.8	654.7	657.7	660.6	679.0	707.5	733.2	737.7	731.6	731.1	743.0	743.5
59 Real estate	1,877.9	1,940.3	1,957.5[r]	1,969.2	1,977.1	1,981.9	2,030.2	2,053.6	2,072.0	2,046.4	2,046.9	2,048.7
60 Revolving home equity	368.4	370.2	371.8	373.3	376.8	380.6	385.0	389.5	387.9	389.0	389.8	390.8
61 Other	1,509.5	1,570.1	1,585.7[r]	1,596.0	1,600.3	1,601.3	1,645.2	1,664.1	1,684.1	1,657.4	1,657.1	1,658.0
62 Other residential	950.3	967.1	980.1[r]	1,008.8	1,007.9[r]	1,005.8[r]	1,043.5[r]	1,056.0	1,075.5	1,049.4	1,048.0	1,050.9
63 Commercial	559.2	603.1	605.6[r]	587.1	592.3[r]	595.5[r]	601.7[r]	608.1	608.6	608.0	609.1	607.0
64 Consumer	433.9	442.0	447.2	444.7	449.1	459.1	455.1	457.4	454.5	458.1	457.6	458.6
65 Credit cards and related plans	127.3	127.0	129.9	129.6	130.1	131.7	129.2	131.1	127.8	130.7	131.3	133.8
66 Other	306.6	315.0	317.3	315.1	319.0	327.4	325.9	326.3	326.8	327.4	326.3	324.8
67 Security[4]	113.1	119.5	116.7	110.5	116.7	121.9	120.1	128.2	129.1	134.2	121.4	127.1
68 Federal funds sold to and repurchase agreements with broker–dealers	92.4	95.3	92.3	85.6	91.4	97.3	95.5	101.6	102.1	107.5	96.2	99.2
69 Other	20.6	24.1	24.4	24.9	25.3	24.7	24.7	26.6	27.0	26.7	25.2	27.9
70 Federal funds sold to and repurchase agreements with others	29.4	37.7	34.2	32.2	41.8	49.3	48.0	44.7	47.6	37.2	50.3	43.1
71 All other loans	144.3	149.2	150.2	154.3	166.9	174.4	180.4	186.4	184.6	192.7	187.6	181.0
72 Lease-financing receivables	105.9	99.7	98.7	99.0	98.7	99.2	99.3	99.1	99.3	99.2	99.3	98.6
73 Interbank loans	176.9	180.2	172.6	177.1	191.6	191.2	205.9	223.5	203.1	215.9	237.9	233.8
74 Federal funds sold to and repurchase agreements with commercial banks	112.0	127.6	122.2	128.0	141.0	140.9	155.3	167.9	151.1	161.9	180.9	176.3
75 Other	64.9	52.5	50.4	49.1	50.6	50.3	50.7	55.7	52.0	54.1	57.0	57.5
76 Cash assets[5]	155.2	146.6	146.8	145.4	137.9[r]	150.8	142.0[r]	153.8	140.4	177.1	152.8	146.3
77 Other assets[6]	571.6	590.0	597.9[r]	601.7	614.1[r]	631.5[r]	636.8[r]	641.7	639.9	638.7	642.6	643.3
78 **Total assets**[7]	**5,436.6**	**5,589.1**	**5,610.9[r]**	**5,633.9**	**5,733.9[r]**	**5,847.6[r]**	**5,928.0[r]**	**6,066.1**	**6,021.0**	**6,053.0**	**6,095.2**	**6,085.7**
Liabilities												
79 Deposits	3,104.4	3,123.2	3,118.6[r]	3,130.3	3,161.5[r]	3,180.7[r]	3,256.4[r]	3,324.8	3,299.1	3,358.9	3,326.5	3,305.0
80 Transaction	347.8	350.3	330.3	316.1	321.2	311.1	320.6	322.9	281.9	326.3	343.1	346.2
81 Nontransaction	2,756.7	2,772.9	2,788.3[r]	2,814.3	2,840.3[r]	2,869.6[r]	2,935.8[r]	3,002.0	3,017.2	3,032.6	2,983.4	2,958.9
82 Large time	515.6	498.3	499.0[r]	512.7	529.8[r]	538.8[r]	581.3[r]	615.9	615.5	618.5	612.6	611.7
83 Other	2,241.1	2,274.6	2,289.4[r]	2,301.6	2,310.5[r]	2,330.8[r]	2,354.5[r]	2,386.0	2,401.7	2,414.1	2,370.8	2,347.1
84 Borrowings	920.4	977.1	995.5	1,029.2	1,081.9	1,142.2	1,079.5[r]	1,074.7	1,073.9	1,076.7	1,081.5	1,067.9
85 From banks in the U.S.	153.2	128.8	138.5	150.4	156.3[r]	155.7	160.1	164.4	157.8	161.4	170.3	166.8
86 From others	767.2	848.3	857.0	878.9	925.6[r]	986.6[r]	919.4	910.3	916.1	915.2	911.2	901.1
87 Net due to related foreign offices	331.1	396.3	396.5	405.0	409.1	435.2	454.8	474.5	461.3	445.2	489.0	501.9
88 Other liabilities	386.4	387.7	399.6	398.0	399.7	403.4	430.3	474.9	469.1	454.3	482.2	493.4
89 **Total liabilities**	**4,742.4**	**4,884.4**	**4,910.2[r]**	**4,962.5**	**5,052.2[r]**	**5,161.5[r]**	**5,221.0[r]**	**5,349.0**	**5,303.3**	**5,335.2**	**5,379.2**	**5,368.1**
90 Residual (assets less liabilities)[8]	694.2	704.7	700.8[r]	671.4	681.6[r]	686.1[r]	707.0[r]	717.1	717.7	717.8	715.9	717.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Seasonally adjusted											
Assets												
1 Bank credit	2,805.4	2,847.3	2,869.9	2,879.2	2,897.0	2,927.3	2,943.8	2,948.5	2,943.3	2,946.3	2,946.8	2,954.4
2 Securities in bank credit	615.5	611.1	610.6	602.2	603.9	607.4	616.0	607.9	615.7	613.9	603.5	600.6
3 Treasury and Agency securities[2]	408.8	392.5	391.3	385.7	384.6	382.6	383.2	377.9	381.8	380.7	376.4	374.1
4 Other securities	206.8	218.6	219.3	216.4	219.3	224.8	232.8	230.0	233.9	233.1	227.1	226.5
5 Loans and leases in bank credit[3]	2,189.9	2,236.2	2,259.4	2,277.0	2,293.1	2,319.9	2,327.8	2,340.5	2,327.5	2,332.4	2,343.2	2,353.9
6 Commercial and industrial	345.8	364.7	371.1	380.5	386.2	393.9	397.3	400.9	397.5	399.2	402.7	403.1
7 Real estate	1,435.6	1,446.1	1,455.3	1,456.0	1,463.7	1,478.3	1,484.6	1,485.2	1,482.2	1,480.0	1,484.4	1,491.3
8 Revolving home equity	99.8	89.1	89.2	89.9	90.5	90.9	91.8	92.1	92.2	92.4	91.7	92.1
9 Other	1,335.8	1,357.0	1,366.1	1,366.1	1,373.2	1,387.4	1,392.8	1,393.1	1,390.0	1,387.6	1,392.7	1,399.2
10 Consumer	300.4	312.3	317.1	326.0	326.0	326.2	326.2	334.8	329.5	333.4	335.8	338.7
11 Other loans and leases	108.1	113.1	115.9	114.5	117.2	121.5	119.6	119.6	118.3	119.8	120.3	120.8
12 Interbank loans	94.2	114.3	124.2	126.3	132.5	130.5	123.4	123.3	123.4	122.6	122.2	123.5
13 Cash assets[5]	85.6	89.4	89.0	90.2	89.8	88.9	89.5	87.0	88.1	90.0	87.9	82.4
14 Other assets[6]	218.0	235.1	236.5	237.1	239.6	248.5	256.8	261.6	259.6	264.6	260.6	261.2
15 **Total assets**[7]	**3,170.9**	**3,252.7**	**3,286.0**	**3,298.6**	**3,324.5**	**3,360.2**	**3,378.4**	**3,384.6**	**3,379.1**	**3,387.9**	**3,381.6**	**3,385.5**
Liabilities												
16 Deposits	2,240.6	2,275.3	2,291.7	2,310.5	2,316.4	2,320.5	2,319.0	2,314.2	2,313.6	2,322.2	2,315.6	2,305.3
17 Transaction	285.3	280.0	277.7	275.8	281.4	277.6	283.9	275.6	276.2	273.0	277.8	275.2
18 Nontransaction	1,955.3	1,995.3	2,013.9	2,034.7	2,035.0	2,043.0	2,035.1	2,038.6	2,037.4	2,049.2	2,037.8	2,030.1
19 Large time	422.5	414.1	416.1	416.3	416.4	415.8	416.2	416.8	416.8	416.7	417.1	416.7
20 Other	1,532.8	1,581.2	1,597.8	1,618.4	1,618.5	1,627.2	1,618.9	1,621.8	1,620.5	1,632.5	1,620.7	1,613.4
21 Borrowings	526.0	525.5	532.6	495.9	517.8	549.2	565.4	577.8	566.9	571.1	579.6	591.3
22 From banks in the U.S.	198.3	238.5	237.2	225.9	233.9	245.4	246.0	253.8	247.5	246.8	255.1	264.5
23 From others	327.7	287.1	295.4	270.0	283.9	303.9	319.4	324.0	319.4	324.3	324.5	326.8
24 Net due to related foreign offices	8.0	−.9	−.1	1.5	1.8	1.7	3.2	3.3	3.5	4.4	2.8	2.6
25 Other liabilities	78.6	79.5	78.9	78.1	77.8	76.8	78.9	78.9	77.4	78.3	80.4	79.7
26 **Total liabilities**	**2,853.3**	**2,879.5**	**2,903.1**	**2,886.0**	**2,913.8**	**2,948.3**	**2,966.5**	**2,974.2**	**2,961.4**	**2,976.0**	**2,978.3**	**2,978.9**
27 Residual (assets less liabilities)[8]	317.6	373.2	382.9	412.6	410.7	411.9	411.9	410.4	417.7	411.9	403.3	406.6
	Not seasonally adjusted											
Assets												
28 Bank credit	2,824.7	2,839.8	2,858.5	2,867.3	2,893.0	2,930.8	2,950.7	2,965.4	2,960.3	2,965.0	2,964.4	2,969.9
29 Securities in bank credit	615.7	610.8	610.7	600.5	602.6	607.1	614.9	608.1	615.2	613.7	603.4	601.5
30 Treasury and Agency securities[2]	409.0	392.2	391.4	384.0	383.3	382.3	382.1	378.1	381.3	380.5	376.3	375.0
31 Other securities	206.8	218.6	219.3	216.4	219.3	224.8	232.8	230.0	233.9	233.1	227.1	226.5
32 Loans and leases in bank credit[3]	2,209.0	2,229.0	2,247.8	2,266.8	2,290.4	2,323.7	2,335.8	2,357.4	2,345.1	2,351.4	2,361.0	2,368.3
33 Commercial and industrial	344.8	367.5	373.1	380.3	383.9	391.8	396.0	399.9	396.7	398.3	401.7	401.9
34 Real estate	1,451.1	1,440.9	1,445.8	1,449.5	1,463.6	1,483.0	1,491.7	1,498.8	1,496.4	1,495.9	1,498.3	1,502.8
35 Revolving home equity	99.7	89.1	89.5	90.0	90.7	91.4	92.3	92.0	92.4	92.5	91.5	91.7
36 Other	1,351.4	1,351.7	1,356.3	1,359.5	1,372.9	1,391.6	1,399.4	1,406.8	1,403.9	1,403.4	1,406.8	1,411.1
37 Other residential	483.3	447.4	444.8	441.7	448.5	460.6	462.6	463.1	462.1	460.6	462.4	465.8
38 Commercial	868.1	904.3	911.5	917.8	924.4	930.9	936.8	943.7	941.8	942.8	944.4	945.3
39 Consumer	304.1	308.7	312.8	322.3	325.3	327.4	328.4	338.2	332.3	336.5	340.1	342.5
40 Credit cards and related plans	186.4	191.0	194.4	196.2	198.3	201.5	201.9	211.4	205.6	209.8	213.3	215.6
41 Other	117.6	117.7	118.4	126.1	127.0	126.0	126.4	126.8	126.7	126.7	126.8	126.9
42 Other loans and leases	109.1	111.9	116.2	114.7	117.5	121.5	119.7	120.5	119.8	120.6	121.0	121.1
43 Interbank loans	100.7	107.4	117.0	119.0	129.3	127.8	126.3	130.2	130.8	130.5	128.8	128.9
44 Cash assets[5]	88.8	88.2	88.1	89.9	88.4	90.0	90.6	89.9	88.2	94.6	90.0	87.4
45 Other assets[6]	218.0	235.1	236.5	237.1	239.6	248.5	256.8	261.6	259.6	264.6	260.6	261.2
46 **Total assets**[7]	**3,199.9**	**3,237.0**	**3,266.5**	**3,279.1**	**3,315.9**	**3,362.1**	**3,389.3**	**3,411.4**	**3,403.6**	**3,419.2**	**3,408.0**	**3,411.4**
Liabilities												
47 Deposits	2,252.7	2,272.6	2,290.2	2,302.5	2,313.6	2,320.1	2,319.3	2,325.0	2,330.3	2,338.9	2,318.0	2,310.8
48 Transaction	288.1	276.7	276.4	273.9	279.0	276.5	283.9	277.9	264.5	271.4	284.0	294.0
49 Nontransaction	1,964.7	1,995.9	2,013.8	2,028.7	2,034.5	2,043.6	2,035.4	2,047.1	2,065.8	2,067.5	2,034.0	2,016.9
50 Large time	422.5	414.1	416.1	416.3	416.4	415.8	416.2	416.8	416.8	416.7	417.1	416.7
51 Other	1,542.2	1,581.8	1,597.7	1,612.4	1,618.1	1,627.9	1,619.2	1,630.3	1,649.0	1,650.8	1,616.8	1,600.2
52 Borrowings	526.0	525.5	532.6	495.9	517.8	549.2	565.4	577.8	566.9	571.1	579.6	591.3
53 From banks in the U.S.	198.3	238.5	237.2	225.9	233.9	245.4	246.0	253.8	247.5	246.8	255.1	264.5
54 From others	327.7	287.1	295.4	270.0	283.9	303.9	319.4	324.0	319.4	324.3	324.5	326.8
55 Net due to related foreign offices	8.0	−.9	−.1	1.5	1.8	1.7	3.2	3.3	3.5	4.4	2.8	2.6
56 Other liabilities	78.6	79.5	78.9	78.1	77.8	76.8	78.9	78.9	77.4	78.3	80.4	79.7
57 **Total liabilities**	**2,865.4**	**2,876.8**	**2,901.6**	**2,878.0**	**2,910.9**	**2,947.8**	**2,966.8**	**2,985.0**	**2,978.1**	**2,992.7**	**2,980.7**	**2,984.4**
58 Residual (assets less liabilities)[8]	334.5	360.3	364.9	401.1	404.9	414.3	422.5	426.4	425.5	426.4	427.3	426.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Seasonally adjusted											
Assets												
1 Bank credit	916.4	1,027.0	1,028.8	1,048.4	1,081.4	1,105.0	1,134.6[r]	1,168.7	1,171.2	1,160.2	1,176.9	1,169.3
2 Securities in bank credit	372.6	419.7	429.1	428.4	434.8	440.2	462.2[r]	486.8	497.2	479.5	487.6	485.7
3 Treasury and Agency securities[2]	82.5	84.8	83.2	82.6	90.3	90.1	93.2[r]	92.2	95.0	92.9	91.8	90.4
4 Other securities	290.1	334.9	345.9	345.8	344.5	350.1	369.0[r]	394.6	402.2	386.6	395.9	395.3
5 Loans and leases in bank credit[3]	543.8	607.4	599.7	620.0	646.6	664.8	672.4[r]	681.9	673.9	680.7	689.3	683.7
6 Commercial and industrial	216.3	228.2	235.9	238.4	244.2	257.2	264.0	272.6	265.2	269.0	276.0	277.7
7 Real estate	23.2	31.3	29.1	30.4	30.3	36.8	38.1	38.4	38.8	38.6	38.2	38.2
8 Security[4]	140.9	161.9	144.3	150.1	157.7	149.3	138.0	142.8	141.9	148.0	144.7	140.1
9 Other loans and leases	163.4	186.0	190.5	201.0	214.4	221.5	232.4[r]	228.1	228.1	225.1	230.4	227.7
10 Interbank loans	66.2	62.0	65.7	73.1	74.1	79.8	82.9[r]	85.6	89.7	81.4	82.0	87.5
11 Cash assets[5]	52.4	54.0	50.8	53.9	54.0	56.8	58.0[r]	55.4	59.9	56.1	55.4	52.0
12 Other assets[6]	35.3	38.9	39.2	40.5	40.9	48.6	46.1	47.6	41.2	41.4	53.4	53.8
13 **Total assets**[7]	**1,069.8**	**1,181.4**	**1,184.0**	**1,215.4**	**1,249.9**	**1,289.7**	**1,321.0**	**1,356.7**	**1,361.4**	**1,338.5**	**1,367.2**	**1,362.1**
Liabilities												
14 Deposits	751.4	887.3	869.8	856.0	885.9	929.5	990.5	1,015.0	1,023.7	1,029.0	1,010.3	1,002.1
15 Transaction	11.0	10.7	11.3	11.1	11.7	12.0	12.3	12.3	11.5	11.7	12.4	13.7
16 Nontransaction	740.4	876.6	858.5	845.0	874.2	917.5	978.2	1,002.7	1,012.2	1,017.3	997.9	988.3
17 Borrowings	511.8	571.9	580.8	581.7	585.7	564.9	563.3	581.7	576.9	577.4	579.5	587.8
18 From banks in the U.S.	60.0	58.3	65.9	62.1	70.8	64.3	59.9	60.1	54.2	63.0	64.0	56.0
19 From others	451.8	513.6	515.0	519.6	514.9	500.6	503.4	521.6	522.8	514.4	515.5	531.7
20 Net due to related foreign offices	−305.1	−430.8	−406.2	−347.9	−349.6	−326.2	−349.3	−364.6	−358.7	−381.3	−355.6	−358.7
21 Other liabilities	111.1	128.1	121.7	120.9	122.3	121.2	121.5	126.6	133.4	119.1	125.8	128.8
22 **Total liabilities**	**1,069.3**	**1,156.5**	**1,166.1**	**1,210.8**	**1,244.3**	**1,289.4**	**1,326.0[r]**	**1,358.6**	**1,375.3**	**1,344.2**	**1,359.9**	**1,359.8**
23 Residual (assets less liabilities)[8]	.5	24.9	17.9	4.6	5.7	.3	−5.0	−1.9	−13.9	−5.7	7.3	2.3
	Not seasonally adjusted											
Assets												
24 Bank credit	916.9	1,018.4	1,026.9	1,044.8	1,073.2	1,099.8	1,129.2[r]	1,168.2	1,168.3	1,156.7	1,176.0	1,173.1
25 Securities in bank credit	372.6	419.7	429.1	428.4	434.8	440.2	462.2[r]	486.8	497.2	479.5	487.6	485.7
26 Treasury and Agency securities[2]	82.5	84.8	83.2	82.6	90.3	90.1	93.2[r]	92.2	95.0	92.9	91.8	90.4
27 Trading account	25.2	24.6	26.2	23.9	27.2	27.6	28.6	26.6	28.8	25.5	25.8	26.3
28 Investment account	57.2	60.2	57.0	58.7	63.1	62.4	64.6[r]	65.6	66.3	67.4	66.0	64.1
29 Other securities	290.1	334.9	345.9	345.8	344.5	350.1	369.0[r]	394.6	402.2	386.6	395.9	395.3
30 Trading account	181.5	210.5	213.9	214.6	212.3	204.5	221.1[r]	233.6	242.2	226.9	233.4	233.0
31 Investment account	108.6	124.4	132.0	131.2	132.2	145.6	147.9[r]	161.0	160.0	159.7	162.5	162.2
32 Loans and leases in bank credit[3]	544.3	598.7	597.8	616.4	638.4	659.6	667.0[r]	681.4	671.1	677.2	688.4	687.4
33 Commercial and industrial	214.1	228.2	235.3	237.7	243.5	255.3	260.4	269.7	261.5	265.7	273.7	275.6
34 Real estate	23.2	31.3	29.1	30.4	30.3	36.8	38.1	38.4	38.8	38.6	38.2	38.2
35 Security[4]	145.0	153.4	142.9	147.2	151.7	146.3	140.0	146.8	145.0	149.5	147.5	147.5
36 Other loans and leases	162.1	185.8	190.7	201.0	212.9	221.2	228.5[r]	226.4	225.8	223.5	229.1	226.1
37 Interbank loans	66.2	62.0	65.7	73.1	74.1	79.8	82.9[r]	85.6	89.7	81.4	82.0	87.5
38 Cash assets[5]	53.0	53.3	50.1	53.5	54.3	58.0	58.9[r]	56.0	59.8	57.1	55.8	53.0
39 Other assets[6]	34.7	39.4	39.3	39.8	40.5	48.0	45.1	46.7	43.9	43.0	47.9	51.5
40 **Total assets**[7]	**1,070.4**	**1,172.5**	**1,181.5**	**1,210.6**	**1,241.6**	**1,285.1**	**1,315.6[r]**	**1,355.9**	**1,361.0**	**1,337.7**	**1,361.2**	**1,364.5**
Liabilities												
41 Deposits	739.1	903.3	883.7	857.9	882.0	918.9	970.3	998.2	999.2	1,009.6	994.2	992.8
42 Transaction	10.9	10.5	11.1	10.9	11.6	12.1	12.1	12.2	11.0	11.7	12.1	13.9
43 Nontransaction	728.3	892.8	872.6	847.0	870.4	906.8	958.1	986.1	988.2	997.9	982.1	978.9
44 Borrowings	511.8	571.9	580.8	581.7	585.7	564.9	563.3	581.7	576.9	577.4	579.5	587.8
45 From banks in the U.S.	60.0	58.3	65.9	62.1	70.8	64.3	59.9	60.1	54.2	63.0	64.0	56.0
46 From others	451.8	513.6	515.0	519.6	514.9	500.6	503.4	521.6	522.8	514.4	515.5	531.7
47 Net due to related foreign offices	−299.5	−435.1	−409.4	−351.0	−350.7	−324.3	−345.0[r]	−357.8	−354.2	−375.1	−346.7	−352.1
48 Other liabilities	114.6	125.2	119.7	119.1	121.7	122.2	123.8	130.5	135.9	122.5	130.9	132.7
49 **Total liabilities**	**1,066.0**	**1,165.2**	**1,174.8**	**1,207.7**	**1,238.7**	**1,281.8**	**1,312.4[r]**	**1,352.7**	**1,357.9**	**1,334.4**	**1,357.9**	**1,361.2**
50 Residual (assets less liabilities)[8]	4.3	7.3	6.7	2.9	2.9	3.3	3.2	3.3	3.2	3.2	3.3	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Nov.	May	June	July	Aug.	Sept.	Oct.[r]	Nov.	Nov. 7	Nov. 14	Nov. 21	Nov. 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	111.4	125.3	129.7	129.6	134.2	141.0	156.4	201.6	193.3	186.1	213.2	212.0
2 Revaluation losses on off-balance-sheet items[9]	94.9	105.4	116.4	110.3	104.3	108.9	125.0	159.7	156.1	148.0	168.1	165.6
3 Mortgage-backed securities[10]	702.1[r]	699.3[r]	690.6[r]	690.0[r]	696.1[r]	687.3[r]	654.9	665.0	656.1	663.5	663.9	673.3
4 Pass-through	536.4[r]	528.0[r]	518.7[r]	519.9[r]	524.1[r]	505.2[r]	463.5	461.6	457.7	462.5	462.0	463.3
5 CMO, REMIC, and other	165.7[r]	171.2[r]	171.9[r]	170.1[r]	172.0[r]	182.2[r]	191.5	203.4	198.5	201.0	202.0	210.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	–3.4	–7.4	–10.7	–18.2	–15.0	–11.1	–9.8	–7.4	–9.2	–8.4	–7.0	–6.3
7 Securitized consumer loans[12]	104.3	107.3	105.8	110.0	110.6	109.6	111.4	112.3	112.7	111.6	111.5	113.3
8 Credit cards and related plans	66.6	70.1	68.5	69.0	70.4	70.1	73.5	74.5	75.3	74.3	74.3	74.3
9 Other	37.7	37.2	37.3	40.9	40.2	39.5	37.9	37.8	37.4	37.3	37.2	39.0
10 Securitized real estate loans[12]	n.a.	n.a.	n.a.	1,215.2	1,219.5	1,229.8[r]	1,245.0	1,247.8	1,246.1	1,247.3	1,246.2	1,251.1
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	252.7[r]	236.5[r]	239.1[r]	235.1[r]	235.4[r]	242.6[r]	248.9	248.7	251.0	252.0	246.6	245.4
12 Securitized consumer loans[12]	270.2	273.7	276.3	279.1	283.6	284.3	284.9	283.3	283.7	282.6	281.8	284.6
13 Securitized real estate loans[12]	n.a.	n.a.	n.a.	41.1	40.4	40.0[r]	40.7	40.5	40.5	40.6	40.5	40.5
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	66.9	71.3	67.3	67.3	71.3	69.9	73.3	82.2	87.3	75.8	82.6	83.2
15 Revaluation losses on off-balance-sheet items[9]	74.2	77.8	74.2	72.9	76.3	75.8	79.9	86.7	93.6	80.5	85.7	87.2

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.	June	July	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Seasonally adjusted											
Assets												
1 Bank credit	8,349.0	8,628.8[r]	8,694.2[r]	8,820.7[r]	8,947.9	9,065.7	9,183.6	9,225.8	9,204.7	9,165.8	9,230.8	9,257.7
2 Securities in bank credit	2,227.4	2,308.9[r]	2,318.1[r]	2,342.0[r]	2,370.9	2,403.4	2,466.8	2,441.1	2,454.3	2,413.4	2,450.1	2,426.8
3 Treasury and Agency securities[2]	1,196.0	1,177.8[r]	1,180.6[r]	1,186.1[r]	1,170.7	1,135.1	1,118.5	1,110.8	1,112.3	1,110.9	1,110.5	1,107.1
4 Other securities	1,031.4	1,131.1[r]	1,137.5[r]	1,155.9[r]	1,200.2	1,268.3	1,348.3	1,330.3	1,342.0	1,302.5	1,339.5	1,319.6
5 Loans and leases in bank credit[3]	6,121.7	6,319.9[r]	6,376.1[r]	6,478.7	6,577.0	6,662.3	6,716.7	6,784.6	6,750.5	6,752.3	6,780.8	6,830.9
6 Commercial and industrial	1,193.8	1,261.8	1,281.0[r]	1,313.4	1,361.3	1,396.4	1,411.8	1,436.8	1,434.1	1,425.1	1,433.6	1,445.5
7 Real estate	3,369.5	3,441.6	3,458.6	3,471.3[r]	3,496.1	3,549.7	3,569.4	3,583.4	3,579.1	3,570.0	3,583.6	3,593.1
8 Revolving home equity	471.3	459.6	462.4	465.9	470.1	476.3	481.3	486.5	484.3	485.6	486.6	487.9
9 Other	2,898.1	2,982.0	2,996.3[r]	3,005.4	3,026.0	3,073.4	3,088.1	3,096.9	3,094.9	3,084.4	3,097.1	3,105.2
10 Consumer	741.8	767.0	774.7	777.2	784.4	781.8	792.2	803.9	801.9	804.7	807.5	804.4
11 Security[4]	266.0	269.2	270.6	285.7	281.7	265.5	279.5	289.6	270.8	287.4	284.4	305.6
12 Other loans and leases	550.7	580.3	591.2	631.2	653.5	668.9	663.8	670.9	664.6	665.2	671.7	682.3
13 Interbank loans	355.3	364.0	378.3	397.4	403.1	412.5	430.9	451.3	469.6	434.0	455.4	460.6
14 Cash assets[5]	295.8	289.0	293.5	290.6[r]	298.1	289.2	291.8	293.5	280.9	282.6	286.0	299.6
15 Other assets[6]	839.1	871.3	878.0[r]	891.9[r]	925.0	936.9	948.9	960.7	966.2	959.3	961.3	954.1
16 **Total assets**[7]	**9,770.4**	**10,084.0[r]**	**10,172.7[r]**	**10,328.9[r]**	**10,501.6**	**10,630.0**	**10,780.5**	**10,853.5**	**10,844.4**	**10,764.3**	**10,855.8**	**10,894.1**
Liabilities												
17 Deposits	6,144.8	6,279.2	6,304.8	6,373.0	6,432.5	6,565.6	6,640.7	6,663.5	6,651.1	6,650.9	6,629.5	6,701.0
18 Transaction	624.8	620.4	607.7	624.9	605.0	622.2	608.3	593.1	613.5	582.1	593.3	594.6
19 Nontransaction	5,520.0	5,658.8	5,697.1	5,748.0	5,827.4	5,943.4	6,032.4	6,070.5	6,037.7	6,068.8	6,036.2	6,106.4
20 Large time	1,679.4	1,768.2[r]	1,768.2[r]	1,816.3[r]	1,868.5	1,970.4	2,030.7	2,020.8	2,034.5	2,024.3	2,019.0	2,009.9
21 Other	3,840.6	3,890.6[r]	3,928.9[r]	3,931.8[r]	3,958.9	3,973.0	4,001.7	4,049.7	4,003.2	4,044.5	4,017.1	4,096.5
22 Borrowings	1,979.9	2,096.2	2,112.4	2,194.2	2,242.9	2,209.6	2,240.7	2,322.7	2,286.9	2,240.7	2,355.7	2,377.4
23 From banks in the U.S.	418.9	442.1	439.1	459.9	463.9	465.7	477.7	512.9	501.2	486.8	518.4	535.2
24 From others	1,561.1	1,654.2	1,673.3	1,734.3	1,779.0	1,743.9	1,763.0	1,809.7	1,785.7	1,753.9	1,837.3	1,842.1
25 Net due to related foreign offices	69.0	−4.6	66.1	58.9	107.3	104.7	104.8	113.3	94.6	100.2	125.9	111.8
26 Other liabilities	576.1	605.1	603.8	597.4	598.4	626.8	672.1	659.2	674.3	669.1	649.7	631.0
27 **Total liabilities**	**8,769.8**	**8,976.0**	**9,087.1**	**9,223.5**	**9,381.1**	**9,506.7**	**9,658.3**	**9,758.7**	**9,706.9**	**9,661.0**	**9,760.8**	**9,821.1**
28 Residual (assets less liabilities)[8]	1,000.7	1,108.0[r]	1,085.6[r]	1,105.4[r]	1,120.6	1,123.2	1,122.1	1,094.8	1,137.4	1,103.2	1,095.0	1,072.9
	Not seasonally adjusted											
Assets												
29 Bank credit	8,394.4	8,615.9[r]	8,658.2[r]	8,793.4[r]	8,943.1	9,063.5	9,220.1	9,275.9	9,239.8	9,217.2	9,291.8	9,316.3
30 Securities in bank credit	2,232.8	2,308.1[r]	2,304.4[r]	2,335.4[r]	2,366.1	2,394.2	2,474.2	2,446.2	2,462.9	2,421.1	2,455.2	2,430.7
31 Treasury and Agency securities[2]	1,197.1	1,176.0[r]	1,172.2	1,179.8[r]	1,161.3	1,123.4	1,123.0	1,109.6	1,118.7	1,111.7	1,107.9	1,104.1
32 Other securities	1,035.7	1,132.1[r]	1,132.2[r]	1,155.6[r]	1,204.8	1,270.8	1,351.2	1,336.6	1,344.2	1,309.4	1,347.2	1,326.6
33 Loans and leases in bank credit[3]	6,161.5	6,307.8	6,353.8	6,458.0	6,577.0	6,669.4	6,745.9	6,829.7	6,776.9	6,796.0	6,836.7	6,885.5
34 Commercial and industrial	1,192.1	1,266.0	1,278.6	1,306.4[r]	1,354.6	1,389.5	1,407.3	1,434.9	1,425.4	1,418.1	1,433.8	1,449.1
35 Real estate	3,383.0	3,432.3	3,449.2	3,471.0	3,502.1	3,560.1	3,590.9	3,596.6	3,598.2	3,589.4	3,594.9	3,602.0
36 Revolving home equity	470.1	461.3	463.3	467.5	472.0	477.3	481.5	485.3	482.7	484.2	485.9	486.4
37 Other	2,912.9	2,971.0	2,985.9	3,003.5	3,030.1	3,082.8	3,109.4	3,111.3	3,115.5	3,105.2	3,108.9	3,115.5
38 Consumer	753.1	759.9[r]	767.0	774.4	786.4	783.5	795.6	815.6	802.8	809.8	820.6	824.1
39 Credit cards and related plans	332.1	324.3	325.8	328.4	333.2	331.2	342.5	364.7	350.5	358.1	370.6	374.2
40 Other	420.9	435.6	441.2	446.0	453.2	452.4	453.0	450.9	452.3	451.7	449.9	449.9
41 Security[4]	276.4	268.7	266.9	278.2	279.0	270.8	285.9	301.4	281.7	306.2	303.3	314.3
42 Other loans and leases	556.9	580.8	592.1	627.9	654.8	665.4	666.3	681.3	668.8	672.5	684.1	696.1
43 Interbank loans	361.6	355.3	369.2	395.1	398.7	415.2	439.4	458.6	464.5	440.3	471.5	471.5
44 Cash assets[5]	311.6	285.1	288.8	280.6	298.8	291.5	299.7	310.7	287.2	284.9	304.6	316.8
45 Other assets[6]	836.5	873.7	878.8[r]	894.5[r]	927.8	937.3	948.8	957.5	958.1	957.5	953.2	954.0
46 **Total assets**[7]	**9,835.2**	**10,060.8[r]**	**10,123.9[r]**	**10,291.9[r]**	**10,495.8**	**10,633.5**	**10,833.1**	**10,924.8**	**10,871.9**	**10,822.2**	**10,943.2**	**10,980.8**
Liabilities												
47 Deposits	6,166.2	6,292.5	6,290.8	6,357.1	6,419.7	6,546.0	6,648.0	6,680.4	6,678.8	6,666.7	6,658.3	6,674.9
48 Transaction	659.1	617.8	600.8	611.8	599.7	616.7	612.9	626.4	583.3	580.6	633.3	688.3
49 Nontransaction	5,507.1	5,674.7	5,690.0	5,745.3	5,820.1	5,929.3	6,035.1	6,054.0	6,095.5	6,086.2	6,025.0	5,986.6
50 Large time	1,672.4	1,784.9[r]	1,771.9[r]	1,812.6[r]	1,857.2	1,951.5	2,014.7	2,011.5	2,025.5	2,018.7	2,014.0	1,999.1
51 Other	3,834.7	3,889.8[r]	3,918.1[r]	3,932.8[r]	3,962.9	3,977.8	4,020.4	4,042.6	4,070.0	4,067.5	4,011.0	3,987.4
52 Borrowings	1,968.1	2,108.9	2,106.8[r]	2,185.3[r]	2,256.3	2,208.2	2,234.0	2,308.1	2,253.3	2,217.0	2,362.7	2,375.0
53 From banks in the U.S.	416.4	441.5	438.3	461.0	465.3	466.0	478.3	510.0	498.0	484.0	518.0	531.6
54 From others	1,551.6	1,667.4	1,668.5	1,724.4	1,791.0	1,742.2	1,755.7	1,798.1	1,755.3	1,733.0	1,844.7	1,843.3
55 Net due to related foreign offices	78.3	−13.1	55.5	60.3	112.6	113.0	120.0	124.4	110.9	112.6	126.1	135.1
56 Other liabilities	583.5	598.2	595.2	599.1	602.4	633.0	684.3	668.1	686.6	679.9	648.9	649.2
57 **Total liabilities**	**8,796.2**	**8,986.6**	**9,048.3**	**9,201.9**	**9,391.1**	**9,500.3**	**9,686.4**	**9,781.0**	**9,729.5**	**9,676.2**	**9,796.0**	**9,834.1**
58 Residual (assets less liabilities)[8]	1,039.0	1,074.2[r]	1,075.6[r]	1,090.0[r]	1,104.8	1,133.2	1,146.7	1,143.8	1,142.4	1,146.0	1,147.2	1,146.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.	June	July	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Seasonally adjusted											
Assets												
1 Bank credit	7,415.1	7,600.0[r]	7,645.8[r]	7,739.3[r]	7,842.9	7,931.0	8,015.2	8,064.9	8,050.3	8,005.0	8,071.4	8,088.5
2 Securities in bank credit	1,851.0	1,879.9[r]	1,889.7[r]	1,907.2[r]	1,930.7	1,941.2	1,980.3	1,978.1	1,981.0	1,946.1	1,991.9	1,972.7
3 Treasury and Agency securities[2]	1,112.3	1,094.6[r]	1,098.0[r]	1,095.8[r]	1,080.6	1,041.9	1,026.3	1,023.8	1,024.4	1,025.4	1,024.2	1,020.7
4 Other securities	738.8	785.2[r]	791.7[r]	811.4[r]	850.1	899.3	954.0	954.3	956.7	920.7	967.7	951.9
5 Loans and leases in bank credit[3]	5,564.1	5,720.2	5,756.1	5,832.1	5,912.2	5,989.9	6,034.9	6,086.8	6,069.3	6,058.9	6,079.4	6,115.8
6 Commercial and industrial	976.1	1,025.9	1,042.6[r]	1,069.2	1,104.1	1,132.4	1,139.2	1,155.0	1,152.9	1,146.6	1,151.5	1,160.6
7 Real estate	3,345.7	3,412.6	3,428.2[r]	3,441.0	3,459.3	3,511.6	3,531.0	3,543.9	3,541.1	3,530.7	3,544.3	3,552.7
8 Revolving home equity	471.3	459.6	462.4	465.9	470.1	476.3	481.3	486.5	484.3	485.6	486.6	487.9
9 Other	2,874.3	2,952.9	2,965.8	2,975.2[r]	2,989.1	3,035.3	3,049.7	3,057.4	3,056.8	3,045.2	3,057.7	3,064.8
10 Consumer	741.8	767.0	774.7	777.2	784.4	781.8	792.2	803.9	801.9	804.7	807.5	804.4
11 Security[4]	119.3	124.9	120.5	127.9	132.4	127.6	136.7	145.6	140.7	145.3	138.4	150.9
12 Other loans and leases	381.2	389.8	390.1	416.8	432.0	436.5	435.7	438.4	432.7	431.7	437.7	447.2
13 Interbank loans	291.2	298.3	305.2	323.2	323.4	329.6	345.3	359.2	377.5	344.7	355.4	368.9
14 Cash assets[5]	243.7	238.2	239.6	236.6	241.3	231.2	236.4	244.0	231.1	231.7	235.6	251.7
15 Other assets[6]	802.9	832.1[r]	837.5[r]	850.9[r]	876.3	890.8	901.3	915.0	917.5	918.8	916.6	903.1
16 **Total assets**[7]	**8,684.7**	**8,900.0[r]**	**8,957.3[r]**	**9,079.0[r]**	**9,211.9**	**9,309.0**	**9,424.0**	**9,505.9**	**9,499.8**	**9,423.4**	**9,501.7**	**9,534.8**
Liabilities												
17 Deposits	5,393.1	5,409.4	5,448.7	5,487.0	5,503.0	5,575.2	5,625.7	5,666.5	5,654.5	5,658.6	5,631.4	5,706.1
18 Transaction	614.0	609.1	596.6	613.2	593.0	609.9	596.0	580.8	601.2	569.9	581.0	582.6
19 Nontransaction	4,779.1	4,800.3	4,852.2	4,873.9	4,910.0	4,965.2	5,029.7	5,085.7	5,053.3	5,088.7	5,050.4	5,123.4
20 Large time	940.4	912.3[r]	926.0[r]	944.8[r]	953.8	994.9	1,030.7	1,038.7	1,052.7	1,046.9	1,035.9	1,029.6
21 Other	3,838.7	3,888.1[r]	3,926.2[r]	3,929.0[r]	3,956.2	3,970.3	3,999.0	4,047.0	4,000.5	4,041.8	4,014.5	4,093.8
22 Borrowings	1,452.1	1,515.4	1,530.7	1,608.5	1,678.0	1,646.3	1,659.3	1,714.8	1,690.9	1,644.2	1,749.7	1,744.9
23 From banks in the U.S.	359.1	376.2	377.0	389.2	399.6	405.8	417.6	445.0	430.6	419.7	456.8	455.2
24 From others	1,093.0	1,139.2	1,153.7	1,219.4	1,278.4	1,240.5	1,241.7	1,269.8	1,260.4	1,224.5	1,292.9	1,289.7
25 Net due to related foreign offices	371.9	401.6	414.0	408.5	433.5	454.0	469.5	486.8	473.8	465.4	484.1	496.8
26 Other liabilities	462.8	483.5	482.9	475.2[r]	477.1	505.4	545.5	534.8	550.0	543.9	532.6	511.0
27 **Total liabilities**	**7,679.9**	**7,809.9**	**7,876.3**	**7,979.2**	**8,091.7**	**8,180.8**	**8,300.0**	**8,402.8**	**8,369.2**	**8,312.1**	**8,397.8**	**8,458.8**
28 Residual (assets less liabilities)[8]	1,004.8	1,090.1[r]	1,081.0[r]	1,099.8[r]	1,120.3	1,128.2	1,124.0	1,103.1	1,130.7	1,111.3	1,103.9	1,076.0
	Not seasonally adjusted											
Assets												
29 Bank credit	7,453.3	7,589.0[r]	7,613.4[r]	7,720.2[r]	7,843.2	7,934.3	8,052.2	8,107.5	8,080.5	8,045.3	8,121.8	8,141.1
30 Securities in bank credit	1,856.5	1,879.1[r]	1,876.0[r]	1,900.6[r]	1,925.9	1,932.0	1,987.7	1,983.2	1,989.7	1,953.7	1,997.1	1,976.6
31 Treasury and Agency securities[2]	1,113.4	1,092.8[r]	1,089.6	1,089.5[r]	1,071.3	1,030.2	1,030.8	1,022.6	1,030.8	1,026.1	1,021.6	1,017.7
32 Other securities	743.1	786.3[r]	786.4[r]	811.1[r]	854.6	901.8	956.9	960.6	958.9	927.6	975.4	958.9
33 Loans and leases in bank credit[3]	5,596.8	5,710.0	5,737.4	5,819.6	5,917.3	6,002.3	6,064.5	6,124.3	6,090.8	6,091.5	6,124.7	6,164.4
34 Commercial and industrial	973.7	1,030.8	1,040.9[r]	1,062.9	1,099.3	1,129.2	1,137.5	1,152.0	1,146.7	1,140.4	1,149.6	1,161.3
35 Real estate	3,359.2	3,403.3[r]	3,418.8[r]	3,440.7	3,465.3	3,522.0	3,552.5	3,557.1	3,560.2	3,550.1	3,555.5	3,561.6
36 Revolving home equity	470.1	461.3	463.3	467.5	472.0	477.3	481.5	485.3	482.7	484.2	485.9	486.4
37 Other	2,889.1	2,942.0	2,955.5	2,973.3[r]	2,993.3	3,044.7	3,071.0	3,071.8	3,077.5	3,065.9	3,069.6	3,075.1
38 Other residential	1,454.7	1,424.9	1,450.5	1,456.4[r]	1,466.0	1,504.3	1,517.3	1,511.7	1,523.2	1,507.8	1,507.6	1,510.0
39 Commercial	1,434.4	1,517.1[r]	1,505.0[r]	1,516.8	1,527.3	1,540.4	1,553.7	1,560.1	1,554.3	1,558.1	1,561.9	1,565.2
40 Consumer	753.1	759.9[r]	767.0	774.4	786.4	783.5	795.6	815.6	802.8	809.8	820.6	824.1
41 Credit cards and related plans	332.1	324.3	325.8	328.4	333.2	331.2	342.5	364.7	350.5	358.1	370.6	374.2
42 Other	420.9	435.6	441.2	446.0	453.2	452.4	453.0	450.9	452.3	451.7	449.9	449.9
43 Security[4]	124.0	125.8	119.7	126.6	132.7	130.8	139.1	151.5	142.5	151.5	149.8	158.6
44 Other loans and leases	386.8	390.2	391.1	415.0	433.6	436.9	439.9	448.0	438.7	439.7	449.2	458.9
45 Interbank loans	297.4	289.6	296.1	320.9	319.0	332.3	353.8	366.5	372.4	350.9	371.5	379.7
46 Cash assets[5]	258.3	235.0	235.3	226.2	240.9	232.6	243.7	260.0	236.4	233.3	251.7	267.8
47 Other assets[6]	799.6	834.4	839.0[r]	854.1[r]	879.8	892.2	902.1	910.7	910.6	913.5	908.0	902.4
48 **Total assets**[7]	**8,740.2**	**8,879.3[r]**	**8,913.3[r]**	**9,050.3[r]**	**9,210.8**	**9,317.9**	**9,477.4**	**9,567.4**	**9,522.7**	**9,465.9**	**9,575.5**	**9,613.7**
Liabilities												
49 Deposits	5,420.5	5,408.8	5,432.9	5,475.1	5,500.8	5,575.8	5,649.8	5,691.4	5,690.3	5,676.7	5,662.8	5,689.4
50 Transaction	647.9	606.7	589.9	600.2	587.6	604.6	600.7	613.6	571.2	568.3	620.4	675.7
51 Nontransaction	4,772.7	4,802.1	4,842.9	4,874.9	4,913.2	4,971.2	5,049.1	5,077.8	5,119.1	5,108.4	5,042.4	5,013.7
52 Large time	939.8	914.9[r]	927.5[r]	944.8[r]	953.1	996.1	1,031.3	1,037.9	1,051.7	1,043.6	1,034.1	1,029.0
53 Other	3,832.9	3,887.2[r]	3,915.4[r]	3,930.0[r]	3,960.2	3,975.1	4,017.8	4,039.9	4,067.4	4,064.9	4,008.3	3,984.8
54 Borrowings	1,440.2	1,528.1	1,525.1	1,599.7	1,691.4	1,644.9	1,652.5	1,700.2	1,657.3	1,620.4	1,756.6	1,742.6
55 From banks in the U.S.	356.6	375.6	376.2	390.2	401.0	406.1	418.2	442.0	427.4	416.8	456.3	451.6
56 From others	1,083.6	1,152.4	1,148.9	1,209.5	1,290.4	1,238.8	1,234.3	1,258.2	1,229.9	1,203.6	1,300.3	1,291.0
57 Net due to related foreign offices	377.5	396.4	406.5	411.0	436.9	458.0	477.8	494.0	479.9	473.7	481.8	513.1
58 Other liabilities	468.1	478.6	476.1	477.5	480.1	509.2	553.8	541.3	556.1	552.3	530.4	525.3
59 **Total liabilities**	**7,706.3**	**7,811.8**	**7,840.6**	**7,963.2**	**8,109.3**	**8,187.9**	**8,334.0**	**8,426.9**	**8,383.5**	**8,323.2**	**8,431.6**	**8,470.3**
60 Residual (assets less liabilities)[8]	1,033.8	1,067.5[r]	1,072.7[r]	1,087.1[r]	1,101.5	1,130.0	1,143.4	1,140.5	1,139.2	1,142.7	1,143.8	1,143.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Seasonally adjusted											
Assets												
1 Bank credit	4,610.6	4,757.6	4,796.0	4,871.8	4,944.8	5,015.8	5,096.5	5,123.3	5,121.0	5,072.2	5,117.8	5,139.8
2 Securities in bank credit	1,247.4	1,270.1	1,290.2	1,305.7	1,324.9	1,325.7	1,373.8	1,377.6	1,381.9	1,345.6	1,386.8	1,372.9
3 Treasury and Agency securities[2]	716.5	704.8	714.3	713.5	700.5	661.0	650.9	651.1	653.4	652.0	650.1	648.0
4 Trading account	49.1	67.8	70.5	66.6	68.7	67.9	70.4	91.0	77.8	91.1	94.8	92.6
5 Investment account	667.4	637.0	643.9	646.9	631.8	593.1	580.4	560.1	575.6	560.9	555.2	555.4
6 Mortgage-backed	596.8	575.9	575.5	576.9	563.1	525.2	517.2	507.3	520.6	505.6	505.5	503.4
7 Other	70.6	61.0	68.4	70.0	68.7	67.9	63.2	52.8	55.0	55.2	49.7	51.9
8 Other securities	530.9	565.3	575.8	592.1	624.4	664.7	722.9	726.5	728.5	693.6	736.8	724.9
9 Trading account	250.0	281.5	290.6	301.7	317.1	350.1	392.8	390.2	392.0	355.6	399.3	391.7
10 Investment account	280.9	283.8	285.3	290.5	307.3	314.6	330.1	336.3	336.6	338.1	337.5	333.2
11 State and local government	53.1	58.1	58.4	59.2	59.9	60.2	59.9	57.2	59.2	57.9	56.4	56.4
12 Other	227.9	225.7	226.8	231.2	247.4	254.4	270.2	279.0	277.4	280.1	281.0	276.8
13 Loans and leases in bank credit[3]	3,363.2	3,487.5	3,505.8	3,566.1	3,619.9	3,690.0	3,722.7	3,745.7	3,739.1	3,726.6	3,731.0	3,766.9
14 Commercial and industrial	630.8	659.5	666.9	687.8	715.2	740.4	743.7	752.9	753.8	746.8	749.5	756.5
15 Real estate	1,903.4	1,973.3	1,988.0	1,993.3	1,997.0	2,043.2	2,062.2	2,062.4	2,061.4	2,052.2	2,060.8	2,068.1
16 Revolving home equity	373.5	373.0	375.0	377.9	381.8	387.1	391.8	396.6	394.4	395.7	396.5	398.1
17 Other	1,529.9	1,600.4	1,613.0	1,615.4	1,615.1	1,656.1	1,670.3	1,665.9	1,667.0	1,656.5	1,664.3	1,670.0
18 Other residential	963.1	982.6	1,013.2	1,011.4	1,008.5	1,045.2	1,054.3	1,047.2	1,053.7	1,041.5	1,044.7	1,046.0
19 Commercial	566.8	617.7	599.8	604.0	606.7	610.8	616.0	618.7	613.3	614.9	619.6	624.0
20 Consumer	435.2	453.0	451.8	454.4	461.5	458.7	460.6	460.4	463.7	462.9	459.7	458.6
21 Security[4]	111.9	117.4	112.8	119.8	123.3	118.8	128.2	136.8	132.1	137.0	129.9	142.5
22 Federal funds sold to and repurchase agreements with broker–dealers	90.4	93.1	88.0	94.6	99.0	94.9	101.7	111.4	106.6	111.9	104.9	117.0
23 Other	21.5	24.3	24.8	25.2	24.3	23.9	26.4	25.4	25.4	25.1	25.0	25.5
24 Federal funds sold to and repurchase agreements with others	25.0	34.2	32.2	41.8	49.3	48.0	44.7	45.8	46.8	43.5	46.5	52.4
25 All other loans	150.2	150.8	154.3	169.5	173.5	181.3	184.2	188.6	182.6	185.4	186.2	190.2
26 Lease-financing receivables	106.7	99.4	99.8	99.7	100.1	99.6	99.3	98.6	98.7	98.7	98.5	98.6
27 Interbank loans	191.6	174.0	178.9	190.7	192.9	206.2	222.1	234.5	249.7	221.1	233.5	243.2
28 Federal funds sold to and repurchase agreements with commercial banks	126.0	123.2	129.2	140.3	142.2	155.4	166.8	176.3	183.2	163.0	172.9	189.5
29 Other	65.7	50.9	49.7	50.4	50.7	50.8	55.3	58.1	66.5	58.1	60.6	53.6
30 Cash assets[5]	154.0	150.0	150.1	147.5	153.2	142.4	150.2	155.1	145.9	144.4	149.8	161.8
31 Other assets[6]	586.2	602.4	607.1	618.1	635.3	642.7	648.2	663.6	663.5	663.5	668.4	652.3
32 **Total assets**[7]	**5,507.0**	**5,648.8**	**5,695.1**	**5,791.3**	**5,888.9**	**5,968.2**	**6,078.2**	**6,135.3**	**6,139.2**	**6,060.2**	**6,128.7**	**6,156.4**
Liabilities												
33 Deposits	3,149.7	3,143.3	3,163.9	3,196.6	3,208.6	3,282.9	3,338.9	3,371.8	3,367.7	3,362.8	3,339.7	3,403.5
34 Transaction	337.5	332.7	322.1	333.1	316.7	327.4	321.8	311.8	326.6	300.5	309.0	313.0
35 Nontransaction	2,812.2	2,810.6	2,841.9	2,863.5	2,891.9	2,955.6	3,017.1	3,060.0	3,041.1	3,062.3	3,030.7	3,090.5
36 Large time	520.1	498.4	513.3	532.0	541.8	582.6	618.0	624.7	638.6	632.6	621.5	615.6
37 Other	2,292.1	2,312.2	2,328.6	2,331.5	2,350.1	2,372.9	2,399.2	2,435.4	2,402.5	2,429.7	2,409.2	2,475.0
38 Borrowings	914.3	982.8	1,034.8	1,090.8	1,128.8	1,080.8	1,081.5	1,117.4	1,104.9	1,061.1	1,146.9	1,133.9
39 From banks in the U.S.	149.8	139.0	151.2	155.3	154.2	159.7	163.8	180.3	172.2	167.3	186.8	181.9
40 From others	764.5	843.8	883.6	935.5	974.6	921.0	917.7	937.1	932.7	893.8	960.1	951.9
41 Net due to related foreign offices	362.8	402.0	412.7	406.9	432.0	451.0	466.4	483.9	471.0	462.3	481.3	493.8
42 Other liabilities	382.6	405.8	406.1	398.7	401.7	427.9	468.0	455.6	472.8	466.3	452.4	431.1
43 **Total liabilities**	**4,809.3**	**4,933.9**	**5,017.6**	**5,093.0**	**5,171.1**	**5,242.6**	**5,354.8**	**5,428.7**	**5,416.4**	**5,352.6**	**5,420.3**	**5,462.3**
44 Residual (assets less liabilities)[8]	697.7	715.0	677.6	698.3	717.8	725.6	723.4	706.6	722.8	707.6	708.5	694.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Not seasonally adjusted											
Assets												
45 Bank credit	4,627.7	4,758.0	4,775.5	4,856.7	4,941.7	5,012.1	5,116.6	5,146.1	5,138.3	5,095.9	5,146.0	5,165.2
46 Securities in bank credit	1,249.2	1,269.2	1,278.2	1,300.4	1,320.4	1,317.6	1,381.1	1,379.8	1,389.0	1,350.5	1,388.7	1,372.5
47 Treasury and Agency securities[2]	713.9	702.9	707.7	708.5	691.4	650.4	655.2	647.0	658.2	650.0	644.3	640.6
48 Trading account	47.3	68.2	68.8	65.5	67.1	64.6	73.9	87.5	79.5	89.6	90.5	86.8
49 Investment account	666.7	634.7	638.9	643.0	624.3	585.8	581.3	559.6	578.7	560.4	553.7	553.8
50 Mortgage-backed	596.8	572.5	570.7	574.4	558.2	519.1	518.6	507.3	524.0	505.6	504.1	502.8
51 Other	69.9	62.2	68.2	68.6	66.2	66.8	62.8	52.2	54.7	54.8	49.6	50.9
52 Other securities	535.3	566.3	570.5	591.8	628.9	667.2	725.8	732.7	730.8	700.5	744.5	731.9
53 Trading account	252.2	282.0	287.8	301.5	319.4	351.4	394.4	393.6	393.2	359.0	403.5	395.5
54 Investment account	283.1	284.3	282.6	290.3	309.5	315.8	331.5	339.2	337.6	341.5	341.0	336.5
55 State and local government	53.5	58.2	57.9	59.2	60.3	60.5	60.2	57.7	59.3	58.7	56.9	56.9
56 Other	229.6	226.1	224.8	231.1	249.2	255.4	271.3	281.4	278.3	282.9	284.0	279.5
57 Loans and leases in bank credit[3]	3,378.5	3,488.9	3,497.3	3,556.4	3,621.3	3,694.5	3,735.6	3,766.3	3,749.4	3,745.4	3,757.3	3,792.7
58 Commercial and industrial	629.1	662.3	665.3	683.8	712.6	738.4	743.0	750.7	749.5	742.7	748.4	756.4
59 Real estate	1,906.8	1,973.6	1,985.1	1,993.1	1,998.3	2,046.5	2,070.1	2,066.7	2,071.3	2,061.9	2,062.5	2,067.1
60 Revolving home equity	372.6	374.3	375.8	379.3	383.2	387.6	392.1	395.6	393.4	394.8	396.2	396.5
61 Other	1,534.2	1,599.2	1,609.3	1,613.7	1,615.1	1,658.9	1,678.0	1,671.1	1,677.9	1,667.1	1,666.4	1,670.5
62 Other residential	965.2	983.9	1,012.7	1,011.8	1,009.3	1,045.8	1,058.4	1,049.6	1,059.5	1,046.7	1,044.5	1,046.5
63 Commercial	569.0	615.3	596.6	601.9	605.9	613.1	619.6	621.5	618.5	620.4	621.8	624.0
64 Consumer	439.2	450.3	447.8	452.2	462.2	458.3	460.6	465.2	462.5	463.8	464.6	467.3
65 Credit cards and related plans	134.1	130.4	130.1	130.6	132.2	129.7	131.6	138.2	134.3	136.0	138.5	141.4
66 Other	305.1	319.9	317.7	321.6	330.0	328.6	329.0	327.0	328.2	327.8	326.0	325.8
67 Security[4]	116.4	118.5	112.1	118.4	123.8	122.0	130.1	142.5	133.4	142.8	141.0	150.2
68 Federal funds sold to and repurchase agreements with broker–dealers	94.0	94.0	87.2	93.1	99.1	97.2	103.4	116.0	107.6	116.5	113.2	123.4
69 Other	22.4	24.5	25.0	25.4	24.7	24.8	26.7	26.6	25.8	26.4	27.8	26.7
70 Federal funds sold to and repurchase agreements with others	25.0	34.2	32.2	41.8	49.3	48.0	44.7	45.8	46.8	43.5	46.5	52.4
71 All other loans	155.0	151.1	155.5	168.2	175.7	181.7	187.8	196.5	187.0	191.8	195.6	200.4
72 Lease-financing receivables	107.0	98.9	99.2	98.9	99.4	99.5	99.3	99.0	98.9	98.9	98.7	98.9
73 Interbank loans	193.8	172.6	177.1	191.6	191.2	205.9	223.5	237.5	235.1	222.3	242.4	253.9
74 Federal funds sold to and repurchase agreements with commercial banks	127.4	122.2	128.0	141.0	140.9	155.3	167.9	178.7	172.4	163.9	179.5	197.9
75 Other	66.4	50.4	49.1	50.6	50.3	50.7	55.7	58.8	62.6	58.4	62.9	56.0
76 Cash assets[5]	165.1	147.6	146.1	138.6	151.6	142.7	154.6	168.0	149.4	146.0	163.2	175.8
77 Other assets[6]	582.8	604.7	608.6	621.2	638.8	644.1	649.0	659.2	656.6	658.3	659.7	651.6
78 **Total assets**[7]	**5,533.7**	**5,647.6**	**5,670.6**	**5,771.2**	**5,885.8**	**5,966.3**	**6,104.9**	**6,169.6**	**6,137.9**	**6,081.1**	**6,170.3**	**6,205.8**
Liabilities												
79 Deposits	3,166.2	3,144.1	3,156.0	3,187.5	3,206.9	3,283.2	3,352.2	3,387.5	3,387.0	3,373.9	3,362.0	3,389.5
80 Transaction	360.1	331.6	317.3	322.5	312.4	321.9	324.2	335.1	303.5	300.7	339.4	377.4
81 Nontransaction	2,806.1	2,812.5	2,838.7	2,865.0	2,894.5	2,961.3	3,028.0	3,052.4	3,083.6	3,073.2	3,022.6	3,012.1
82 Large time	519.5	501.0	514.9	532.1	541.0	583.8	618.5	623.8	637.5	629.3	619.7	614.9
83 Other	2,286.6	2,311.5	2,323.8	2,332.9	2,353.5	2,377.5	2,409.5	2,428.6	2,446.0	2,443.9	2,402.9	2,397.2
84 Borrowings	902.4	995.5	1,029.2	1,081.9	1,142.2	1,079.5	1,074.7	1,102.8	1,071.3	1,037.3	1,153.8	1,131.5
85 From banks in the U.S.	147.3	138.5	150.4	156.3	155.7	160.1	164.4	177.3	169.0	164.5	186.4	178.3
86 From others	755.1	857.0	878.9	925.6	986.6	919.4	910.3	925.5	902.3	872.8	967.4	953.2
87 Net due to related foreign offices	368.4	396.7	405.2	409.4	435.4	455.0	474.8	491.0	477.1	470.7	479.0	510.2
88 Other liabilities	387.9	400.9	399.3	401.0	404.7	431.7	476.4	462.2	478.9	474.8	450.3	445.3
89 **Total liabilities**	**4,824.8**	**4,937.2**	**4,989.8**	**5,079.8**	**5,189.2**	**5,249.4**	**5,378.1**	**5,443.5**	**5,414.3**	**5,356.7**	**5,445.1**	**5,476.4**
90 Residual (assets less liabilities)[8]	708.9	710.4	680.8	691.4	696.6	716.9	726.8	726.0	723.6	724.4	725.2	729.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,804.5	2,842.4	2,849.8	2,867.5	2,898.1	2,915.3	2,918.6	2,941.7	2,929.3	2,932.8	2,953.5	2,948.7
2 Securities in bank credit	603.6	609.8	599.5	601.5	605.8	615.4	606.5	600.5	599.1	600.4	605.1	599.8
3 Treasury and Agency securities[2]	395.8	389.8	383.6	382.3	380.1	380.9	375.4	372.7	371.0	373.4	374.1	372.8
4 Other securities	207.9	220.0	215.9	219.2	225.7	234.6	231.0	227.9	228.1	227.1	231.0	227.0
5 Loans and leases in bank credit[3]	2,200.9	2,232.6	2,250.3	2,265.9	2,292.3	2,299.8	2,312.1	2,341.1	2,330.2	2,332.3	2,348.4	2,348.9
6 Commercial and industrial	345.3	366.4	375.7	381.4	388.9	392.1	395.6	402.0	399.1	399.8	402.0	404.1
7 Real estate	1,442.2	1,439.2	1,440.2	1,447.8	1,462.3	1,468.5	1,468.9	1,481.5	1,479.7	1,478.5	1,483.5	1,484.6
8 Revolving home equity	97.8	86.7	87.4	88.0	88.3	89.2	89.5	90.0	89.9	89.8	90.1	89.8
9 Other	1,344.4	1,352.6	1,352.8	1,359.8	1,374.0	1,379.3	1,379.4	1,391.5	1,389.9	1,388.7	1,393.4	1,394.7
10 Consumer	306.6	314.0	322.9	322.8	322.9	323.0	331.6	343.5	338.1	341.8	347.8	345.7
11 Other loans and leases	106.8	113.0	111.5	114.0	118.2	116.3	116.1	114.1	113.2	112.3	115.1	114.4
12 Interbank loans	99.5	124.2	126.3	132.5	130.5	123.4	123.3	124.7	127.8	123.6	121.9	125.7
13 Cash assets[5]	89.7	88.2	89.5	89.1	88.1	88.8	86.2	89.0	85.2	87.3	85.7	89.9
14 Other assets[6]	216.8	229.7	230.4	232.9	241.0	248.1	253.1	251.5	254.0	255.2	248.2	250.8
15 **Total assets**[7]	**3,177.6**	**3,251.2**	**3,262.2**	**3,287.7**	**3,323.0**	**3,340.7**	**3,345.8**	**3,370.6**	**3,360.6**	**3,363.2**	**3,373.0**	**3,378.4**
Liabilities												
16 Deposits	2,243.4	2,266.2	2,284.8	2,290.5	2,294.4	2,292.3	2,286.8	2,294.6	2,286.8	2,295.8	2,291.8	2,302.6
17 Transaction	276.5	276.4	274.5	280.1	276.3	282.6	274.3	269.0	274.6	269.4	272.1	269.6
18 Nontransaction	1,966.9	1,989.7	2,010.3	2,010.4	2,018.1	2,009.7	2,012.6	2,025.7	2,012.2	2,026.4	2,019.7	2,032.9
19 Large time	420.3	413.9	412.7	412.8	412.0	412.3	412.8	414.0	414.2	414.3	414.4	414.1
20 Other	1,546.6	1,575.9	1,597.6	1,597.6	1,606.0	1,597.4	1,599.8	1,611.6	1,598.0	1,612.1	1,605.3	1,618.8
21 Borrowings	537.8	532.6	495.9	517.7	549.2	565.5	577.8	597.4	586.0	583.1	602.8	611.1
22 From banks in the U.S.	209.3	237.2	225.8	233.9	245.4	246.1	253.8	264.7	258.4	252.3	270.0	273.3
23 From others	328.5	295.4	270.0	283.9	303.9	319.4	324.0	332.7	327.6	330.7	332.9	337.8
24 Net due to related foreign offices	9.1	–.3	1.3	1.6	1.5	3.0	3.0	2.9	2.7	3.0	2.8	3.0
25 Other liabilities	80.2	77.6	76.8	76.5	75.4	77.5	77.5	79.1	77.2	77.6	80.1	80.0
26 **Total liabilities**	**2,870.5**	**2,876.1**	**2,858.8**	**2,886.3**	**2,920.5**	**2,938.2**	**2,945.2**	**2,974.1**	**2,952.8**	**2,959.5**	**2,977.5**	**2,996.6**
27 Residual (assets less liabilities)[8]	307.1	375.1	403.4	401.5	402.5	402.6	400.6	396.5	407.9	403.7	395.4	381.9
	Not seasonally adjusted											
Assets												
28 Bank credit	2,825.7	2,831.0	2,837.9	2,863.4	2,901.6	2,922.2	2,935.6	2,961.4	2,942.2	2,949.4	2,975.7	2,975.9
29 Securities in bank credit	607.3	609.9	597.8	600.2	605.5	614.3	606.6	603.5	600.7	603.2	608.3	604.2
30 Treasury and Agency securities[2]	399.5	390.0	381.9	381.0	379.8	379.8	375.6	375.6	372.6	376.2	377.4	377.1
31 Other securities	207.9	220.0	215.9	219.2	225.7	234.6	231.0	227.9	228.1	227.1	231.0	227.0
32 Loans and leases in bank credit[3]	2,218.3	2,221.1	2,240.1	2,263.2	2,296.0	2,307.8	2,329.0	2,358.0	2,341.4	2,346.1	2,367.4	2,371.7
33 Commercial and industrial	344.6	368.4	375.6	379.1	386.7	390.8	394.5	401.4	397.2	397.6	401.2	404.9
34 Real estate	1,452.4	1,429.7	1,433.7	1,447.7	1,467.0	1,475.5	1,482.4	1,490.4	1,488.8	1,488.2	1,493.0	1,494.5
35 Revolving home equity	97.4	86.9	87.5	88.1	88.8	89.7	89.4	89.7	89.3	89.4	89.8	89.9
36 Other	1,354.9	1,342.8	1,346.2	1,359.5	1,378.1	1,385.8	1,393.0	1,400.8	1,399.5	1,398.8	1,403.2	1,404.6
37 Other residential	489.5	441.0	437.8	444.6	456.7	458.5	459.0	462.1	463.7	461.1	463.1	463.5
38 Commercial	865.4	901.7	908.4	914.9	921.4	927.3	934.1	938.6	935.9	937.7	940.1	941.1
39 Consumer	313.9	309.7	319.1	322.2	324.2	325.2	335.0	350.4	340.4	346.1	356.0	356.8
40 Credit cards and related plans	198.0	193.9	195.7	197.9	201.0	201.5	210.9	226.5	216.2	222.1	232.1	232.8
41 Other	115.9	115.7	123.4	124.3	123.2	123.7	124.1	124.0	124.1	123.9	123.9	124.1
42 Other loans and leases	107.4	113.3	111.7	114.3	118.2	116.4	117.0	115.7	115.1	114.2	117.2	115.5
43 Interbank loans	103.7	117.0	119.0	129.3	127.8	126.3	130.3	129.0	137.3	128.6	129.1	125.8
44 Cash assets[5]	93.2	87.4	89.2	87.7	89.3	89.9	89.1	92.1	87.0	87.4	88.5	92.0
45 Other assets[6]	216.8	229.7	230.4	232.9	241.0	248.1	253.1	251.5	254.0	255.2	248.2	250.8
46 **Total assets**[7]	**3,206.5**	**3,231.7**	**3,242.7**	**3,279.1**	**3,324.9**	**3,351.6**	**3,372.6**	**3,397.8**	**3,384.8**	**3,384.8**	**3,405.2**	**3,407.9**
Liabilities												
47 Deposits	2,254.4	2,264.6	2,276.8	2,287.6	2,293.9	2,292.6	2,297.6	2,303.9	2,303.3	2,302.8	2,300.8	2,299.9
48 Transaction	287.8	275.0	272.6	277.7	275.2	282.6	276.6	278.5	267.8	267.6	281.0	298.3
49 Nontransaction	1,966.6	1,989.6	2,004.2	2,009.9	2,018.7	2,009.9	2,021.1	2,025.4	2,035.5	2,035.2	2,019.8	2,001.6
50 Large time	420.3	413.9	412.7	412.8	412.0	412.3	412.8	414.0	414.2	414.3	414.4	414.1
51 Other	1,546.3	1,575.7	1,591.6	1,597.1	1,606.7	1,597.6	1,608.3	1,611.3	1,621.3	1,621.0	1,605.4	1,587.6
52 Borrowings	537.8	532.6	495.9	517.7	549.2	565.5	577.8	597.4	586.0	583.1	602.8	611.1
53 From banks in the U.S.	209.3	237.2	225.8	233.9	245.4	246.1	253.8	264.7	258.4	252.3	270.0	273.3
54 From others	328.5	295.4	270.0	283.9	303.9	319.4	324.0	332.7	327.6	330.7	332.9	337.8
55 Net due to related foreign offices	9.1	–.3	1.3	1.6	1.5	3.0	3.0	2.9	2.7	3.0	2.8	3.0
56 Other liabilities	80.2	77.6	76.8	76.5	75.4	77.5	77.5	79.1	77.2	77.6	80.1	80.0
57 **Total liabilities**	**2,881.5**	**2,874.5**	**2,850.8**	**2,883.4**	**2,920.1**	**2,938.5**	**2,955.9**	**2,983.3**	**2,969.2**	**2,966.5**	**2,986.5**	**2,993.9**
58 Residual (assets less liabilities)[8]	325.0	357.1	391.9	395.7	404.8	413.1	416.7	414.4	415.6	418.3	418.7	414.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Seasonally adjusted											
Assets												
1 Bank credit	933.9	1,028.8	1,048.4	1,081.4	1,105.0	1,134.6	1,168.4[r]	1,160.8	1,154.4	1,160.8	1,159.5	1,169.2
2 Securities in bank credit	376.3	429.1	428.4	434.8	440.2	462.2	486.5[r]	463.0	473.2	467.4	458.1	454.1
3 Treasury and Agency securities[2]	83.7	83.2	82.6	90.3	90.1	93.2	92.2	87.0	87.9	85.6	86.3	86.4
4 Other securities	292.6	345.9	345.8	344.5	350.1	369.0	394.3[r]	376.0	385.3	381.8	371.8	367.7
5 Loans and leases in bank credit[3]	557.6	599.7	620.0	646.6	664.8	672.4	681.9	697.8	681.2	693.4	701.4	715.1
6 Commercial and industrial	217.7	235.9	238.4	244.2	257.2	264.0	272.6	281.9	281.2	278.4	282.1	284.8
7 Real estate	23.8	29.1	30.4	30.3	36.8	38.1	38.4	39.5	38.0	39.2	39.4	40.4
8 Security[4]	146.6	144.3	150.1	157.7	149.3	138.0	142.8	144.0	130.1	142.1	145.9	154.7
9 Other loans and leases	169.5	190.5	201.0	214.4	221.5	232.4	228.1	232.5	231.9	233.6	234.0	235.1
10 Interbank loans	64.2	65.7	73.1	74.1	79.8	82.9	85.6	92.2	92.1	89.3	100.1	91.8
11 Cash assets[5]	52.1	50.8	53.9	54.0	56.8	58.0	55.4	49.5	49.8	50.8	50.4	47.9
12 Other assets[6]	36.1	39.2	40.5	40.9	48.6	46.1	47.6	45.7	48.7	40.5	44.7	51.0
13 **Total assets**[7]	**1,085.8**	**1,184.0**	**1,215.4**	**1,249.9**	**1,289.7**	**1,321.0**	**1,356.5[r]**	**1,347.6**	**1,344.5**	**1,340.9**	**1,354.1**	**1,359.3**
Liabilities												
14 Deposits	751.7	869.8	856.0	885.9	929.5	990.5	1,014.9[r]	997.1	996.7	992.3	998.0	995.0
15 Transaction	10.8	11.3	11.1	11.7	12.0	12.3	12.3	12.3	12.2	12.2	12.3	12.0
16 Nontransaction	740.8	858.5	845.0	874.2	917.5	978.2	1,002.6[r]	984.8	984.4	980.1	985.8	983.0
17 Borrowings	527.8	580.8	581.7	585.7	564.9	563.3	581.4[r]	607.9	596.0	596.6	606.1	632.4
18 From banks in the U.S.	59.8	65.9	62.1	70.8	64.3	59.9	60.1	68.0	70.6	67.2	61.6	80.0
19 From others	468.0	515.0	519.6	514.9	500.6	503.4	521.4[r]	539.9	525.4	529.4	544.4	552.4
20 Net due to related foreign offices	−302.9	−406.2	−347.9	−349.6	−326.2	−349.3	−364.6	−373.6	−379.2	−365.1	−358.2	−385.0
21 Other liabilities	113.3	121.7	120.9	122.3	121.2	121.5	126.6	124.5	124.3	125.2	117.1	120.0
22 **Total liabilities**	**1,089.9**	**1,166.1**	**1,210.8**	**1,244.3**	**1,289.4**	**1,326.0**	**1,358.3[r]**	**1,355.9**	**1,337.8**	**1,349.0**	**1,363.0**	**1,362.3**
23 Residual (assets less liabilities)[8]	−4.1	17.9	4.6	5.7	.3	−5.0	−1.9	−8.2	6.7	−8.1	−8.9	−3.0
	Not seasonally adjusted											
Assets												
24 Bank credit	941.0	1,026.9	1,044.8	1,073.2	1,099.8	1,129.2	1,167.9[r]	1,168.4	1,159.3	1,171.9	1,170.1	1,175.2
25 Securities in bank credit	376.3	429.1	428.4	434.8	440.2	462.2	486.5[r]	463.0	473.2	467.4	458.1	454.1
26 Treasury and Agency securities[2]	83.7	83.2	82.6	90.3	90.1	93.2	92.2	87.0	87.9	85.6	86.3	86.4
27 Trading account	24.3	26.2	23.9	27.2	27.6	28.6	26.6	26.3	27.3	24.2	24.8	27.1
28 Investment account	59.4	57.0	58.7	63.1	62.4	64.6	65.6	60.7	60.6	61.4	61.5	59.3
29 Other securities	292.6	345.9	345.8	344.5	350.1	369.0	394.3[r]	376.0	385.3	381.8	371.8	367.7
30 Trading account	180.9	213.9	214.6	212.3	204.5	221.1	233.4[r]	217.9	226.1	220.9	213.9	211.4
31 Investment account	111.7	132.0	131.2	132.2	145.6	147.9	161.0	158.1	159.3	160.9	157.9	156.3
32 Loans and leases in bank credit[3]	564.7	597.8	616.4	638.4	659.6	667.0	681.3[r]	705.4	686.1	704.5	712.0	721.1
33 Commercial and industrial	218.4	235.3	237.7	243.5	255.3	260.4	269.7	282.8	278.7	277.8	284.2	287.8
34 Real estate	23.8	29.1	30.4	30.3	36.8	38.1	38.4	39.5	38.0	39.2	39.4	40.4
35 Security[4]	152.4	142.9	147.2	151.7	146.3	140.0	146.8	149.8	139.2	154.6	153.5	155.7
36 Other loans and leases	170.1	190.7	201.0	212.9	221.2	228.5	226.4	233.2	230.1	232.9	234.9	237.3
37 Interbank loans	64.2	65.7	73.1	74.1	79.8	82.9	85.6	92.2	92.1	89.3	100.1	91.8
38 Cash assets[5]	53.3	50.1	53.5	54.3	58.0	58.9	56.0	50.7	50.8	51.6	52.9	49.0
39 Other assets[6]	37.0	39.3	39.8	40.5	48.0	45.1	46.7	46.7	47.6	44.0	45.3	51.6
40 **Total assets**[7]	**1,095.0**	**1,181.5**	**1,210.6**	**1,241.6**	**1,285.1**	**1,315.6**	**1,355.7[r]**	**1,357.4**	**1,349.2**	**1,356.3**	**1,367.7**	**1,367.1**
Liabilities												
41 Deposits	745.7	883.7	857.9	882.0	918.9	970.3	998.2	989.0	988.5	990.0	995.5	985.5
42 Transaction	11.2	11.1	10.9	11.6	12.1	12.1	12.2	12.8	12.1	12.3	12.9	12.6
43 Nontransaction	734.5	872.6	847.0	870.4	906.8	958.1	986.1	976.3	976.4	977.7	982.6	972.8
44 Borrowings	527.8	580.8	581.7	585.7	564.9	563.3	581.4[r]	607.9	596.0	596.6	606.1	632.4
45 From banks in the U.S.	59.8	65.9	62.1	70.8	64.3	59.9	60.1	68.0	70.6	67.2	61.6	80.0
46 From others	468.0	515.0	519.6	514.9	500.6	503.4	521.4[r]	539.9	525.4	529.4	544.4	552.4
47 Net due to related foreign offices	−299.1	−409.4	−351.0	−350.7	−324.3	−345.0	−357.8	−369.6	−369.0	−361.1	−355.7	−378.0
48 Other liabilities	115.4	119.7	119.1	121.7	122.2	123.8	130.5	126.8	130.5	127.5	118.5	123.9
49 **Total liabilities**	**1,089.8**	**1,174.8**	**1,207.7**	**1,238.7**	**1,281.8**	**1,312.4**	**1,352.4[r]**	**1,354.1**	**1,346.0**	**1,353.0**	**1,364.3**	**1,363.8**
50 Residual (assets less liabilities)[8]	5.2	6.7	2.9	2.9	3.3	3.2	3.3	3.3	3.3	3.3	3.4	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2006	2007							2007			
	Dec.	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Dec. 5	Dec. 12	Dec. 19	Dec. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	119.5	129.7	129.6	134.2	141.0	156.4	201.6	185.5	208.5	177.4	178.8	172.4
2 Revaluation losses on off-balance-sheet items[9]	99.4	116.4	110.3	104.3	108.9	125.0	159.7	143.3	163.5	136.9	135.6	131.5
3 Mortgage-backed securities[10]	705.9[r]	692.8[r]	692.3[r]	698.3[r]	689.5[r]	656.9[r]	667.0[r]	663.7	678.7	662.2	661.5	658.9
4 Pass-through	537.5[r]	520.8[r]	522.0[r]	526.2[r]	507.2[r]	465.4[r]	463.5[r]	450.9	466.9	448.8	448.0	446.9
5 CMO, REMIC, and other	168.4	172.0[r]	170.2[r]	172.1[r]	182.3[r]	191.5	203.5[r]	212.9	211.8	213.4	213.5	212.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	–5.9	–10.6[r]	–18.4[r]	–15.3[r]	–11.4[r]	–10.2[r]	–7.8[r]	–6.1	–3.7	–6.6	–6.0	–8.6
7 Securitized consumer loans[12]	108.0	105.8	110.0	110.6	109.6	111.4	112.3	114.3	112.9	114.7	114.6	114.5
8 Credit cards and related plans	67.2	68.5	69.0	70.4	70.1	73.5	74.5	74.0	74.0	74.0	74.0	74.0
9 Other	40.9	37.3	40.9	40.2	39.5	37.9	37.8	40.3	38.9	40.7	40.6	40.5
10 Securitized real estate loans[12]	n.a.	n.a.	1,215.2	1,219.5	1,229.8	1,247.7[r]	1,253.8[r]	1,259.6	1,256.5	1,259.0	1,259.8	1,259.8
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	242.1[r]	236.9[r]	232.9[r]	233.1[r]	240.5[r]	246.9[r]	246.8[r]	248.3	246.9	248.6	249.9	247.6
12 Securitized consumer loans[12]	271.4	276.3	279.1	283.6	284.3	284.9	283.3	285.1	284.9	283.7	280.3	287.7
13 Securitized real estate loans[12]	n.a.	n.a.	41.1	40.4	39.1[r]	40.7	40.5	40.2	40.2	40.3	40.2	40.1
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	67.4	67.3	67.3	71.3	69.9	73.3	82.2	73.2	82.2	77.9	66.1	64.9
15 Revaluation losses on off-balance-sheet items[9]	74.4	74.2	72.9	76.3	75.8	79.9	86.7	76.4	85.2	81.0	70.2	69.7

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Seasonally adjusted											
Assets												
1 Bank credit	8,405.2	8,694.5	8,821.5	8,948.0	9,066.7	9,186.1	9,200.6	9,286.1	9,268.4	9,259.4	9,332.7	9,289.5
2 Securities in bank credit	2,233.3	2,318.3	2,342.6	2,371.9	2,403.9	2,468.4	2,414.1	2,430.9	2,429.2	2,416.5	2,463.6	2,411.5
3 Treasury and Agency securities[2]	1,198.2	1,180.6	1,186.1	1,171.5	1,139.0	1,123.2	1,115.3	1,103.0	1,112.5	1,098.9	1,102.2	1,094.0
4 Other securities	1,035.1	1,137.7	1,156.5	1,200.4	1,264.9	1,345.2	1,298.8	1,327.8	1,316.7	1,317.6	1,361.4	1,317.5
5 Loans and leases in bank credit[3]	6,171.9	6,376.2	6,478.9	6,576.2	6,662.8	6,717.7	6,786.5	6,855.2	6,839.2	6,842.9	6,869.1	6,878.0
6 Commercial and industrial	1,200.6	1,280.9	1,313.3	1,360.5	1,394.1	1,409.4	1,434.7	1,449.0	1,443.9	1,451.5	1,448.5	1,453.3
7 Real estate	3,398.9	3,458.8	3,471.5	3,496.9	3,553.4	3,572.9	3,586.0	3,602.1	3,604.4	3,591.4	3,602.4	3,609.8
8 Revolving home equity	473.8	463.1	466.6	470.9	476.6	481.8	487.2	491.5	490.0	490.8	492.5	493.2
9 Other	2,925.1	2,995.7	3,004.8	3,026.0	3,076.8	3,091.0	3,098.9	3,110.6	3,114.5	3,100.6	3,109.9	3,116.6
10 Consumer	749.8	774.7	777.2	784.5	782.3	792.8	805.8	814.6	814.6	815.3	817.0	813.2
11 Security[4]	267.6	270.6	285.7	280.9	265.9	279.5	289.1	307.1	306.8	309.2	310.9	304.5
12 Other loans and leases	555.0	591.2	631.3	653.4	667.1	663.1	670.9	682.5	669.4	675.5	690.2	697.3
13 Interbank loans	368.6	378.4	397.6	402.7	408.2	426.8	448.0	452.8	447.5	444.2	454.0	466.3
14 Cash assets[5]	298.9	293.5	290.6	297.5	287.5	290.1	283.9	291.2	284.1	270.5	286.8	319.4
15 Other assets[6]	842.0	878.0	891.9	925.0	937.1	949.1	961.1	981.5	966.1	970.9	1,013.7	980.8
16 **Total assets**[7]	**9,846.1**	**10,173.1**	**10,330.0**	**10,500.8**	**10,625.1**	**10,777.3**	**10,815.6**	**10,929.1**	**10,884.1**	**10,863.0**	**11,003.3**	**10,973.0**
Liabilities												
17 Deposits	6,183.9	6,304.9	6,373.2	6,435.4	6,585.0	6,660.3	6,682.6	6,713.0	6,672.7	6,688.9	6,758.1	6,730.5
18 Transaction	641.5	607.7	625.0	604.8	619.2	605.4	590.2	614.9	602.7	588.2	617.6	660.7
19 Nontransaction	5,542.3	5,697.2	5,748.2	5,830.6	5,965.9	6,054.9	6,092.4	6,098.1	6,070.0	6,100.7	6,140.5	6,069.8
20 Large time	1,680.8	1,764.3	1,813.2	1,867.1	1,983.2	2,043.7	2,033.7	2,057.7	2,040.9	2,069.4	2,056.4	2,067.2
21 Other	3,861.5	3,932.9	3,935.0	3,963.5	3,982.6	4,011.2	4,058.7	4,040.3	4,029.1	4,031.2	4,084.1	4,002.6
22 Borrowings	2,000.3	2,113.6	2,195.4	2,243.8	2,209.1	2,241.5	2,288.7	2,268.0	2,293.6	2,248.1	2,247.8	2,270.4
23 From banks in the U.S.	420.2	439.2	460.0	463.7	464.0	476.0	511.4	508.8	501.3	499.9	504.2	526.9
24 From others	1,580.1	1,674.4	1,735.4	1,780.1	1,745.0	1,765.5	1,777.3	1,759.2	1,792.4	1,748.2	1,743.5	1,743.5
25 Net due to related foreign offices	71.4	66.3	59.1	103.2	83.7	83.6	91.6	112.7	88.1	94.3	140.8	133.5
26 Other liabilities	580.9	602.8	596.4	597.2	625.6	669.9	656.2	700.7	698.2	679.9	720.5	709.2
27 **Total liabilities**	**8,836.5**	**9,087.7**	**9,224.2**	**9,379.6**	**9,503.4**	**9,655.3**	**9,719.1**	**9,794.4**	**9,752.6**	**9,711.2**	**9,867.2**	**9,843.6**
28 Residual (assets less liabilities)[8]	1,009.7	1,085.4	1,105.8	1,121.2	1,121.7	1,122.0	1,096.6	1,134.7	1,131.5	1,151.9	1,136.2	1,129.4
	Not seasonally adjusted											
Assets												
29 Bank credit	8,429.1	8,658.4	8,794.2	8,943.2	9,064.5	9,222.6	9,250.5	9,307.3	9,289.3	9,285.1	9,348.6	9,307.8
30 Securities in bank credit	2,238.7	2,304.6	2,336.0	2,367.0	2,394.7	2,475.8	2,418.9	2,431.5	2,428.0	2,418.8	2,464.8	2,411.9
31 Treasury and Agency securities[2]	1,198.3	1,172.3	1,179.8	1,162.1	1,127.3	1,127.7	1,114.1	1,095.8	1,103.8	1,090.4	1,093.9	1,089.2
32 Other securities	1,040.4	1,132.3	1,156.2	1,204.9	1,267.4	1,348.1	1,304.8	1,335.7	1,324.2	1,328.4	1,370.9	1,322.8
33 Loans and leases in bank credit[3]	6,190.4	6,353.8	6,458.2	6,576.2	6,669.8	6,746.8	6,831.5	6,875.8	6,861.4	6,866.3	6,883.8	6,895.9
34 Commercial and industrial	1,199.9	1,278.4	1,306.3	1,353.8	1,387.3	1,404.9	1,432.8	1,448.0	1,441.1	1,448.4	1,447.8	1,454.9
35 Real estate	3,402.0	3,449.4	3,471.2	3,502.9	3,563.8	3,594.4	3,599.2	3,604.9	3,613.0	3,597.6	3,600.8	3,607.4
36 Revolving home equity	471.6	464.0	468.3	472.8	477.6	481.9	485.9	489.2	488.0	488.9	489.9	490.3
37 Other	2,930.4	2,985.4	3,002.9	3,030.1	3,086.2	3,112.4	3,113.3	3,115.7	3,125.0	3,108.7	3,110.8	3,117.1
38 Consumer	762.2	767.0	774.4	786.5	784.0	796.1	817.5	828.0	826.0	828.8	831.4	826.6
39 Credit cards and related plans	334.0	325.8	328.4	333.3	332.0	343.4	365.5	361.6	363.6	363.4	363.3	356.0
40 Other	428.3	441.2	446.0	453.2	452.0	452.8	452.0	466.3	462.4	465.4	468.0	470.5
41 Security[4]	269.9	266.9	278.2	278.3	271.1	285.8	300.8	308.5	302.8	311.5	313.4	310.1
42 Other loans and leases	556.5	592.2	628.0	654.7	663.6	665.6	681.2	686.4	678.5	680.1	690.5	696.9
43 Interbank loans	367.7	369.3	395.3	398.3	410.8	435.1	455.3	451.9	439.9	447.6	445.7	474.5
44 Cash assets[5]	310.1	288.8	280.6	298.2	289.8	297.9	300.1	302.3	282.1	293.4	305.2	317.9
45 Other assets[6]	838.1	878.8	894.6	927.9	937.5	949.0	957.8	976.6	967.0	970.7	993.1	978.1
46 **Total assets**[7]	**9,876.6**	**10,124.2**	**10,293.0**	**10,494.9**	**10,628.5**	**10,829.7**	**10,885.6**	**10,955.8**	**10,896.7**	**10,915.1**	**11,009.0**	**10,995.4**
Liabilities												
47 Deposits	6,172.3	6,290.9	6,357.3	6,422.7	6,565.1	6,667.4	6,699.3	6,700.6	6,699.7	6,726.8	6,672.3	6,680.4
48 Transaction	649.6	600.8	611.9	599.5	613.7	610.0	623.5	623.3	569.6	603.8	648.6	675.3
49 Nontransaction	5,522.8	5,690.1	5,745.4	5,823.2	5,951.5	6,057.5	6,075.8	6,077.3	6,130.1	6,123.0	6,023.7	6,005.0
50 Large time	1,685.2	1,768.0	1,809.5	1,855.8	1,964.0	2,027.5	2,024.2	2,063.7	2,056.7	2,078.6	2,056.9	2,071.6
51 Other	3,837.6	3,922.1	3,936.0	3,967.4	3,987.4	4,029.9	4,051.6	4,013.7	4,073.4	4,044.4	3,966.8	3,933.4
52 Borrowings	1,998.4	2,108.0	2,186.6	2,257.2	2,207.7	2,234.7	2,274.2	2,266.9	2,251.1	2,237.6	2,275.1	2,298.7
53 From banks in the U.S.	419.4	438.4	461.1	465.1	464.3	476.6	508.5	508.0	493.3	497.7	507.9	531.1
54 From others	1,579.0	1,669.6	1,725.5	1,792.1	1,743.4	1,758.1	1,765.7	1,758.9	1,757.9	1,739.9	1,767.2	1,767.5
55 Net due to related foreign offices	80.5	55.8	60.5	108.5	91.8	98.5	102.5	124.1	92.7	107.0	164.6	141.3
56 Other liabilities	588.4	594.2	598.1	601.2	631.7	682.0	664.9	710.5	702.0	690.1	741.1	716.1
57 **Total liabilities**	**8,839.7**	**9,048.8**	**9,202.6**	**9,389.6**	**9,496.4**	**9,682.7**	**9,740.9**	**9,802.1**	**9,745.6**	**9,761.5**	**9,853.2**	**9,836.5**
58 Residual (assets less liabilities)[8]	1,036.9	1,075.4	1,090.4	1,105.3	1,132.0	1,147.0	1,144.7	1,153.7	1,151.2	1,153.7	1,155.8	1,158.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,452.9	7,646.1	7,740.1	7,844.7	7,936.2	8,021.4	8,043.4	8,117.9	8,085.0	8,095.0	8,163.6	8,131.3
2 Securities in bank credit	1,845.4	1,889.9	1,907.8	1,931.7	1,943.0	1,983.2	1,952.5	1,969.2	1,962.7	1,962.4	1,996.1	1,957.3
3 Treasury and Agency securities[2]	1,116.8	1,098.0	1,095.8	1,081.2	1,044.4	1,029.6	1,027.1	1,011.4	1,022.6	1,010.2	1,008.7	1,001.2
4 Other securities	728.6	791.9	812.0	850.5	898.5	953.6	925.4	957.7	940.0	952.2	987.4	956.1
5 Loans and leases in bank credit[3]	5,607.5	5,756.2	5,832.3	5,913.0	5,993.2	6,038.1	6,090.9	6,148.7	6,122.3	6,132.6	6,167.5	6,173.9
6 Commercial and industrial	982.1	1,042.5	1,069.0	1,103.8	1,131.0	1,137.7	1,153.6	1,164.5	1,159.0	1,165.0	1,164.0	1,170.5
7 Real estate	3,375.5	3,428.4	3,441.2	3,460.2	3,516.7	3,535.9	3,548.0	3,563.1	3,565.6	3,552.6	3,563.1	3,570.5
8 Revolving home equity	473.8	463.1	466.6	470.9	476.6	481.8	487.2	491.5	490.0	490.8	492.5	493.2
9 Other	2,901.7	2,965.3	2,974.6	2,989.3	3,040.1	3,054.1	3,060.8	3,071.5	3,075.6	3,061.8	3,070.6	3,077.3
10 Consumer	749.8	774.7	777.2	784.5	782.3	792.8	805.8	814.6	814.6	815.3	817.0	813.2
11 Security[4]	120.0	120.5	128.0	132.6	128.7	137.9	146.7	166.4	158.8	167.5	172.9	168.2
12 Other loans and leases	380.1	390.2	416.9	431.9	434.6	433.9	436.7	440.2	424.3	432.1	450.5	451.6
13 Interbank loans	301.4	305.3	323.5	323.1	326.3	342.3	357.0	364.4	354.1	355.1	372.1	375.8
14 Cash assets[5]	246.3	239.6	236.6	241.2	229.6	234.8	234.7	240.2	235.3	221.6	235.1	263.7
15 Other assets[6]	807.4	837.5	851.0	876.5	891.7	902.2	916.0	929.2	918.1	921.3	955.7	924.7
16 **Total assets**[7]	**8,739.9**	**8,957.7**	**9,080.1**	**9,213.6**	**9,310.0**	**9,426.4**	**9,473.8**	**9,569.7**	**9,511.2**	**9,511.6**	**9,643.1**	**9,613.1**
Liabilities												
17 Deposits	5,423.1	5,448.9	5,487.3	5,504.0	5,578.9	5,629.5	5,670.0	5,677.0	5,644.8	5,638.1	5,730.6	5,692.6
18 Transaction	630.9	596.6	613.3	592.7	606.2	592.4	577.2	603.3	590.8	577.0	605.8	649.6
19 Nontransaction	4,792.2	4,852.2	4,874.0	4,911.3	4,972.7	5,037.1	5,092.8	5,073.7	5,054.0	5,061.1	5,124.9	5,043.0
20 Large time	932.4	922.1	941.7	950.6	993.1	1,029.0	1,037.1	1,036.4	1,027.9	1,032.8	1,043.8	1,043.3
21 Other	3,859.8	3,930.2	3,932.3	3,960.7	3,979.5	4,008.1	4,055.7	4,037.3	4,026.2	4,028.2	4,081.1	3,999.7
22 Borrowings	1,453.7	1,531.9	1,609.7	1,678.8	1,644.1	1,658.1	1,678.2	1,660.4	1,673.2	1,634.7	1,661.2	1,660.7
23 From banks in the U.S.	358.0	377.1	389.2	399.3	402.9	414.7	442.5	443.4	442.0	430.1	448.3	448.4
24 From others	1,095.7	1,154.8	1,220.5	1,279.4	1,241.2	1,243.3	1,235.8	1,217.0	1,231.2	1,204.6	1,212.9	1,212.4
25 Net due to related foreign offices	387.6	414.2	408.8	433.7	454.3	469.6	487.1	535.5	522.8	536.8	536.2	554.3
26 Other liabilities	466.1	481.9	474.2	476.1	505.1	544.3	532.9	560.9	544.0	551.6	584.1	567.7
27 **Total liabilities**	**7,730.6**	**7,876.9**	**7,979.9**	**8,092.6**	**8,182.4**	**8,301.5**	**8,368.1**	**8,433.7**	**8,384.8**	**8,361.2**	**8,512.2**	**8,475.3**
28 Residual (assets less liabilities)[8]	1,009.3	1,080.8	1,100.2	1,121.0	1,127.6	1,124.9	1,105.6	1,136.1	1,126.3	1,150.4	1,131.0	1,137.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,469.1	7,613.7	7,721.0	7,845.0	7,939.4	8,058.5	8,085.8	8,130.5	8,101.7	8,111.0	8,168.7	8,138.7
30 Securities in bank credit	1,850.7	1,876.2	1,901.2	1,926.9	1,933.7	1,990.6	1,957.3	1,969.8	1,961.4	1,964.7	1,997.2	1,957.8
31 Treasury and Agency securities[2]	1,116.9	1,089.7	1,089.5	1,071.8	1,032.7	1,034.1	1,025.9	1,004.2	1,013.9	1,001.7	1,000.3	996.4
32 Other securities	733.9	786.5	811.7	855.1	901.0	956.5	931.4	965.6	947.6	963.0	996.8	961.4
33 Loans and leases in bank credit[3]	5,618.4	5,737.5	5,819.8	5,918.1	6,005.7	6,067.8	6,128.4	6,160.7	6,140.3	6,146.3	6,171.5	6,180.9
34 Commercial and industrial	979.3	1,040.8	1,062.7	1,099.0	1,127.8	1,136.0	1,150.7	1,160.8	1,154.0	1,159.3	1,160.4	1,169.1
35 Real estate	3,378.6	3,419.0	3,441.0	3,466.2	3,527.1	3,557.4	3,561.1	3,565.9	3,574.2	3,558.8	3,561.4	3,568.1
36 Revolving home equity	471.6	464.0	468.3	472.8	477.6	481.9	485.9	489.2	488.0	488.9	489.9	490.3
37 Other	2,907.0	2,954.9	2,972.7	2,993.5	3,049.5	3,075.4	3,075.3	3,076.7	3,086.1	3,069.9	3,071.5	3,077.9
38 Other residential	1,462.6	1,449.8	1,455.7	1,465.3	1,504.3	1,517.1	1,511.0	1,508.2	1,522.2	1,503.3	1,501.0	1,504.2
39 Commercial	1,444.5	1,505.2	1,517.0	1,528.2	1,545.2	1,558.3	1,564.2	1,568.5	1,564.0	1,566.5	1,570.5	1,573.7
40 Consumer	762.2	767.0	774.4	786.5	784.0	796.1	817.5	828.0	826.0	828.8	831.4	826.6
41 Credit cards and related plans	334.0	325.8	328.4	333.3	332.0	343.4	365.5	361.6	363.6	363.4	363.3	356.0
42 Other	428.3	441.2	446.0	453.2	452.0	452.8	452.0	466.3	462.4	465.4	468.0	470.5
43 Security[4]	118.5	119.7	126.6	132.9	131.9	140.2	152.7	164.3	156.2	165.4	169.3	167.1
44 Other loans and leases	379.8	391.1	415.1	433.5	434.9	438.1	446.3	441.7	430.0	434.0	449.0	449.9
45 Interbank loans	300.5	296.2	321.2	318.7	328.9	350.5	364.3	363.5	346.5	358.5	363.9	384.0
46 Cash assets[5]	256.6	235.3	226.3	240.8	231.0	242.0	249.7	250.5	232.3	242.7	252.4	262.5
47 Other assets[6]	802.4	839.0	854.1	880.0	893.1	903.0	911.7	922.5	917.8	919.9	932.9	919.5
48 **Total assets**[7]	**8,760.7**	**8,913.6**	**9,051.4**	**9,212.4**	**9,318.9**	**9,479.7**	**9,534.0**	**9,585.4**	**9,517.4**	**9,550.9**	**9,634.9**	**9,622.3**
Liabilities												
49 Deposits	5,408.9	5,433.0	5,475.3	5,501.8	5,579.5	5,653.6	5,694.8	5,660.9	5,665.3	5,670.9	5,637.2	5,639.7
50 Transaction	638.7	589.9	600.3	587.3	600.9	597.1	609.9	611.4	557.7	592.1	636.8	664.1
51 Nontransaction	4,770.1	4,843.0	4,875.0	4,914.5	4,978.6	5,056.4	5,084.9	5,049.5	5,107.6	5,078.8	5,000.5	4,975.6
52 Large time	934.3	923.6	941.8	949.9	994.3	1,029.5	1,036.2	1,038.9	1,037.3	1,037.4	1,036.7	1,045.1
53 Other	3,835.8	3,919.4	3,933.3	3,964.7	3,984.4	4,026.9	4,048.6	4,010.7	4,070.3	4,041.4	3,963.8	3,930.5
54 Borrowings	1,451.9	1,526.3	1,600.9	1,692.2	1,642.8	1,651.3	1,663.7	1,659.3	1,630.6	1,624.3	1,688.5	1,689.0
55 From banks in the U.S.	357.2	376.3	390.3	400.8	403.2	415.3	439.5	442.6	433.9	428.0	452.0	452.6
56 From others	1,094.6	1,150.0	1,210.6	1,291.5	1,239.5	1,236.0	1,224.2	1,216.7	1,196.7	1,196.3	1,236.5	1,236.4
57 Net due to related foreign offices	394.7	406.8	411.2	437.1	458.3	478.0	494.2	544.8	526.0	545.4	554.6	562.5
58 Other liabilities	472.4	475.1	476.5	479.1	508.9	552.5	539.3	569.3	546.8	559.2	601.4	574.9
59 **Total liabilities**	**7,727.9**	**7,841.1**	**7,963.9**	**8,110.3**	**8,189.5**	**8,335.4**	**8,392.0**	**8,434.3**	**8,368.7**	**8,399.8**	**8,481.8**	**8,466.1**
60 Residual (assets less liabilities)[8]	1,032.8	1,072.5	1,087.5	1,102.1	1,129.4	1,144.3	1,142.0	1,151.1	1,148.7	1,151.1	1,153.1	1,156.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Seasonally adjusted											
Assets												
1 Bank credit	4,618.9	4,799.8	4,875.6	4,948.7	5,020.3	5,102.2	5,101.6	5,171.0	5,137.2	5,151.1	5,214.2	5,182.2
2 Securities in bank credit	1,236.2	1,290.9	1,306.4	1,325.6	1,327.2	1,376.2	1,351.3	1,371.8	1,364.3	1,364.7	1,398.7	1,361.1
3 Treasury and Agency securities[2]	716.3	714.9	714.1	701.4	662.6	653.2	653.4	640.2	649.8	638.6	637.5	631.6
4 Trading account	55.0	70.5	66.6	69.1	68.2	70.4	91.0	84.1	91.9	82.4	79.6	79.8
5 Investment account	661.3	644.5	647.5	632.3	594.4	582.7	562.4	556.1	557.9	556.2	557.9	551.8
6 Mortgage-backed	589.2	576.1	577.5	563.7	525.7	517.8	507.8	497.4	501.9	495.1	494.2	495.7
7 Other	72.1	68.4	70.0	68.7	68.7	65.0	54.6	58.7	56.0	61.1	63.7	56.2
8 Other securities	519.9	576.0	592.3	624.2	664.6	723.1	697.9	731.6	714.5	726.1	761.2	729.5
9 Trading account	233.8	290.6	301.7	316.8	349.9	392.8	361.5	391.6	375.2	387.5	420.1	387.8
10 Investment account	286.1	285.4	290.6	307.4	314.7	330.2	336.4	340.0	339.3	338.6	341.0	341.8
11 State and local government	53.3	58.5	59.3	60.0	60.3	60.0	57.3	56.5	57.1	56.2	56.6	56.1
12 Other	232.9	226.9	231.2	247.4	254.4	270.2	279.0	283.5	282.2	282.4	284.4	285.7
13 Loans and leases in bank credit[3]	3,382.7	3,508.9	3,569.2	3,623.1	3,693.1	3,726.0	3,750.3	3,799.1	3,772.9	3,786.4	3,815.5	3,821.1
14 Commercial and industrial	632.6	667.4	688.4	715.9	741.0	744.3	753.6	760.3	757.2	760.7	758.2	764.5
15 Real estate	1,924.0	1,990.4	1,995.7	1,999.4	2,045.7	2,064.7	2,065.0	2,078.1	2,079.7	2,071.4	2,078.0	2,082.5
16 Revolving home equity	376.6	375.9	378.9	382.9	388.2	393.0	397.8	401.9	400.3	401.4	402.9	403.4
17 Other	1,547.4	1,614.5	1,616.8	1,616.5	1,657.5	1,671.7	1,667.2	1,676.2	1,679.5	1,670.0	1,675.1	1,679.1
18 Other residential	975.9	1,013.3	1,011.4	1,008.4	1,045.2	1,054.2	1,047.0	1,052.3	1,059.9	1,048.1	1,049.1	1,051.2
19 Commercial	571.5	601.2	605.4	608.1	612.3	617.5	620.1	623.8	619.6	621.9	626.0	627.9
20 Consumer	437.5	451.9	454.4	461.5	458.8	460.6	461.8	471.5	469.0	471.8	473.3	473.2
21 Security[4]	112.2	112.8	119.8	123.3	118.8	128.2	136.8	154.1	146.8	155.1	160.5	155.5
22 Federal funds sold to and repurchase agreements with broker–dealers	90.1	88.0	94.6	99.0	94.9	101.7	111.4	126.6	121.4	130.5	128.8	126.9
23 Other	22.0	24.8	25.2	24.4	23.9	26.4	25.4	27.5	25.4	24.7	31.6	28.6
24 Federal funds sold to and repurchase agreements with others	25.4	32.3	41.8	49.3	48.1	44.7	45.8	44.6	41.3	44.2	45.0	49.0
25 All other loans	144.9	154.3	169.5	173.5	181.2	184.2	188.6	193.0	180.7	185.9	203.0	199.2
26 Lease-financing receivables	106.0	99.8	99.7	100.1	99.6	99.3	98.6	97.6	98.2	97.3	97.6	97.2
27 Interbank loans	197.6	179.0	190.8	193.0	206.3	222.2	234.6	231.0	226.1	220.7	237.9	238.5
28 Federal funds sold to and repurchase agreements with commercial banks	137.1	129.3	140.4	142.3	155.5	166.9	176.5	178.0	171.1	170.7	186.2	184.4
29 Other	60.5	49.7	50.4	50.7	50.8	55.3	58.1	53.0	55.0	50.0	51.8	54.0
30 Cash assets[5]	153.9	150.2	147.6	153.4	142.6	150.3	148.1	149.4	145.7	133.2	144.1	170.5
31 Other assets[6]	590.0	607.4	618.3	635.6	643.0	648.5	662.8	687.5	675.1	682.4	713.7	685.0
32 **Total assets**[7]	**5,525.2**	**5,699.4**	**5,795.5**	**5,893.3**	**5,973.3**	**6,084.5**	**6,106.0**	**6,193.2**	**6,139.0**	**6,142.2**	**6,263.0**	**6,230.0**
Liabilities												
33 Deposits	3,169.9	3,167.4	3,200.0	3,212.4	3,286.9	3,343.0	3,375.3	3,365.5	3,344.7	3,329.8	3,411.4	3,372.1
34 Transaction	346.5	322.4	333.4	317.1	327.5	322.1	312.1	330.7	323.0	309.6	333.2	361.6
35 Nontransaction	2,823.4	2,845.0	2,866.6	2,895.3	2,959.4	3,020.9	3,063.2	3,034.8	3,021.7	3,020.3	3,078.2	3,010.5
36 Large time	517.7	509.9	529.5	538.7	579.0	614.3	621.4	618.0	611.1	614.2	624.9	623.4
37 Other	2,305.7	2,335.1	2,337.2	2,356.6	2,380.4	2,406.6	2,441.8	2,416.9	2,410.6	2,406.1	2,453.2	2,387.1
38 Borrowings	903.4	1,036.8	1,092.8	1,131.0	1,084.1	1,086.1	1,086.4	1,070.3	1,089.9	1,051.8	1,060.6	1,066.5
39 From banks in the U.S.	132.9	151.3	155.4	154.4	159.9	164.0	180.4	185.7	187.6	179.5	183.4	188.5
40 From others	770.5	885.5	937.4	976.7	924.2	922.2	906.0	884.6	902.3	872.3	877.2	878.1
41 Net due to related foreign offices	378.8	412.7	406.9	432.0	451.0	466.4	483.9	532.2	519.2	533.9	533.5	550.5
42 Other liabilities	383.4	405.2	397.8	400.5	425.1	464.2	451.1	478.4	462.4	469.5	501.7	484.5
43 **Total liabilities**	**4,835.5**	**5,022.1**	**5,097.6**	**5,175.9**	**5,247.1**	**5,359.7**	**5,396.8**	**5,446.5**	**5,416.1**	**5,385.1**	**5,507.1**	**5,473.6**
44 Residual (assets less liabilities)[8]	689.7	677.3	697.9	717.5	726.2	724.8	709.2	746.8	722.9	757.1	755.9	756.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Not seasonally adjusted											
Assets												
45 Bank credit	4,628.3	4,779.3	4,860.6	4,945.5	5,016.6	5,122.3	5,124.2	5,176.2	5,146.2	5,158.5	5,213.7	5,184.2
46 Securities in bank credit	1,241.5	1,278.9	1,301.1	1,321.1	1,319.1	1,383.5	1,353.2	1,372.4	1,362.0	1,366.6	1,400.4	1,362.6
47 Treasury and Agency securities[2]	716.3	708.3	709.1	692.4	652.0	657.5	649.3	632.9	640.0	629.7	629.8	627.9
48 Trading account	52.3	68.8	65.5	67.4	64.8	73.9	87.5	80.0	84.8	77.3	76.4	78.7
49 Investment account	664.0	639.5	643.6	624.9	587.2	583.7	561.8	552.9	555.2	552.4	553.4	549.2
50 Mortgage-backed	592.9	571.3	575.0	558.8	519.6	519.1	507.8	500.9	502.6	499.7	500.7	499.5
51 Other	71.1	68.2	68.6	66.2	67.6	64.6	54.0	52.0	52.6	52.7	52.7	49.7
52 Other securities	525.2	570.6	591.9	628.7	667.1	726.0	703.9	739.5	722.0	737.0	770.6	734.8
53 Trading account	236.3	287.8	301.5	319.1	351.2	394.4	364.6	395.8	379.3	393.1	425.4	390.5
54 Investment account	288.9	282.8	290.4	309.6	315.9	331.6	339.3	343.7	342.7	343.8	345.2	344.3
55 State and local government	53.8	58.0	59.3	60.4	60.6	60.3	57.8	57.1	57.4	57.3	57.2	56.6
56 Other	235.1	224.8	231.1	249.2	255.4	271.3	281.4	286.6	285.3	286.5	288.0	287.7
57 Loans and leases in bank credit[3]	3,386.8	3,500.4	3,559.5	3,624.4	3,697.5	3,738.8	3,771.0	3,803.8	3,784.2	3,791.9	3,813.2	3,821.5
58 Commercial and industrial	630.0	665.9	684.4	713.2	739.1	743.6	751.3	756.8	751.9	755.4	755.0	763.3
59 Real estate	1,923.2	1,987.5	1,995.5	2,000.8	2,049.0	2,072.6	2,069.2	2,077.2	2,084.9	2,073.2	2,072.7	2,077.2
60 Revolving home equity	374.8	376.7	380.4	384.2	388.7	393.2	396.8	399.9	399.0	399.8	400.5	400.6
61 Other	1,548.4	1,610.8	1,615.2	1,616.5	1,660.3	1,679.4	1,672.4	1,677.4	1,685.9	1,673.4	1,672.2	1,676.6
62 Other residential	975.5	1,012.8	1,011.8	1,009.2	1,045.8	1,058.3	1,049.4	1,051.7	1,062.7	1,048.8	1,045.8	1,048.2
63 Commercial	572.9	598.0	603.3	607.3	614.5	621.1	622.9	625.7	623.2	624.6	626.4	628.4
64 Consumer	444.5	447.9	452.3	462.2	458.4	460.6	466.6	480.1	477.8	480.6	482.2	480.7
65 Credit cards and related plans	133.9	130.1	130.6	132.2	129.7	131.6	138.3	138.8	138.9	139.7	140.1	136.6
66 Other	310.6	317.8	321.7	330.0	328.7	329.0	328.4	341.3	338.9	340.9	342.1	344.1
67 Security[4]	110.8	112.1	118.4	123.8	122.0	130.2	142.5	152.2	144.2	153.1	157.3	154.8
68 Federal funds sold to and repurchase agreements with broker–dealers	88.9	87.2	93.1	99.1	97.2	103.4	116.0	125.0	119.1	128.0	126.7	126.2
69 Other	21.9	25.0	25.4	24.8	24.8	26.7	26.6	27.2	25.1	25.1	30.7	28.6
70 Federal funds sold to and repurchase agreements with others	25.4	32.3	41.8	49.3	48.1	44.7	45.8	44.6	41.3	44.2	45.0	49.0
71 All other loans	145.8	155.5	168.2	175.7	181.5	187.9	196.5	194.3	184.7	186.9	202.5	198.5
72 Lease-financing receivables	107.0	99.2	98.9	99.4	99.5	99.3	99.0	98.6	99.4	98.4	98.4	98.1
73 Interbank loans	198.1	177.2	191.7	191.3	206.0	223.6	237.6	231.6	218.3	225.5	234.7	247.3
74 Federal funds sold to and repurchase agreements with commercial banks	137.5	128.1	141.1	141.0	155.4	168.0	178.8	178.5	165.2	174.4	183.6	191.3
75 Other	60.6	49.1	50.6	50.3	50.7	55.7	58.8	53.1	53.1	51.1	51.1	56.0
76 Cash assets[5]	162.3	146.3	138.7	151.8	142.9	154.7	160.2	158.1	143.1	149.9	160.1	170.2
77 Other assets[6]	584.9	608.8	621.5	639.1	644.4	649.3	658.5	680.8	674.9	681.0	690.9	679.7
78 **Total assets**[7]	**5,538.5**	**5,674.8**	**5,775.4**	**5,890.2**	**5,971.4**	**6,111.1**	**6,139.2**	**6,201.2**	**6,137.6**	**6,169.9**	**6,252.7**	**6,235.3**
Liabilities												
79 Deposits	3,162.4	3,159.5	3,190.9	3,210.7	3,287.2	3,356.2	3,391.0	3,355.5	3,355.3	3,358.5	3,343.6	3,339.9
80 Transaction	352.7	317.7	322.8	312.8	322.1	324.5	335.5	337.3	297.8	323.4	357.3	372.6
81 Nontransaction	2,809.6	2,841.8	2,868.1	2,897.9	2,965.1	3,031.7	3,055.6	3,018.1	3,057.5	3,035.0	2,986.3	2,967.3
82 Large time	519.6	511.5	529.5	538.0	580.1	614.8	620.6	620.4	620.5	618.7	617.9	625.2
83 Other	2,290.0	2,330.3	2,338.6	2,359.9	2,385.0	2,416.9	2,435.0	2,397.7	2,437.0	2,416.4	2,368.4	2,342.0
84 Borrowings	901.5	1,031.2	1,084.0	1,144.5	1,082.8	1,079.4	1,071.9	1,069.2	1,047.4	1,041.4	1,088.0	1,094.8
85 From banks in the U.S.	132.1	150.5	156.5	155.8	160.2	164.6	177.5	184.9	179.6	177.4	187.1	192.7
86 From others	769.5	880.7	927.5	988.7	922.6	914.8	894.4	884.3	867.8	863.9	900.9	902.1
87 Net due to related foreign offices	385.9	405.2	409.4	435.4	455.0	474.8	491.0	541.5	522.3	542.6	551.9	558.7
88 Other liabilities	389.7	398.4	400.1	403.5	428.9	472.4	457.5	486.9	465.2	477.2	519.0	491.6
89 **Total liabilities**	**4,839.5**	**4,994.3**	**5,084.4**	**5,194.0**	**5,253.9**	**5,382.8**	**5,411.6**	**5,453.1**	**5,390.1**	**5,419.6**	**5,502.5**	**5,485.0**
90 Residual (assets less liabilities)[8]	699.1	680.5	691.1	696.3	717.4	728.2	727.6	748.2	747.5	750.3	750.2	750.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,834.0	2,846.3	2,864.5	2,896.1	2,915.9	2,919.1	2,941.8	2,946.9	2,947.8	2,943.9	2,949.3	2,949.1
2 Securities in bank credit	609.1	599.0	601.4	606.1	615.7	607.0	601.2	597.3	598.4	597.7	597.4	596.2
3 Treasury and Agency securities[2]	400.5	383.1	381.7	379.8	381.8	376.4	373.6	371.2	372.8	371.6	371.1	369.6
4 Other securities	208.7	216.0	219.7	226.4	233.9	230.6	227.6	226.1	225.6	226.1	226.2	226.6
5 Loans and leases in bank credit[3]	2,224.8	2,247.3	2,263.0	2,289.9	2,300.2	2,312.1	2,340.6	2,349.6	2,349.4	2,346.2	2,352.0	2,352.9
6 Commercial and industrial	349.5	375.0	380.6	388.0	390.0	393.4	400.1	404.2	401.8	404.3	405.8	406.0
7 Real estate	1,451.5	1,437.9	1,445.5	1,460.8	1,471.0	1,471.2	1,483.0	1,485.0	1,485.9	1,481.2	1,485.1	1,488.0
8 Revolving home equity	97.2	87.2	87.7	88.0	88.4	88.8	89.3	89.7	89.7	89.4	89.6	89.8
9 Other	1,354.3	1,350.8	1,357.8	1,372.8	1,382.7	1,382.3	1,393.6	1,395.4	1,396.2	1,391.8	1,395.5	1,398.2
10 Consumer	312.3	322.8	322.8	323.0	323.5	332.1	344.0	343.1	345.6	343.5	343.7	340.0
11 Other loans and leases	111.6	111.5	114.1	118.1	115.6	115.4	113.5	117.3	116.2	117.2	117.3	118.9
12 Interbank loans	103.7	126.3	132.6	130.2	120.0	120.1	122.4	133.3	128.0	134.4	134.2	137.4
13 Cash assets[5]	92.4	89.4	89.0	87.8	87.0	84.4	86.6	90.8	89.6	88.4	91.0	93.2
14 Other assets[6]	217.4	230.2	232.6	240.9	248.7	253.7	253.2	241.8	242.9	238.9	242.0	239.8
15 **Total assets**[7]	**3,214.7**	**3,258.3**	**3,284.6**	**3,320.3**	**3,336.7**	**3,341.9**	**3,367.8**	**3,376.5**	**3,372.1**	**3,369.4**	**3,380.2**	**3,383.2**
Liabilities												
16 Deposits	2,253.2	2,281.5	2,287.3	2,291.6	2,292.0	2,286.6	2,294.6	2,311.5	2,300.2	2,308.2	2,319.3	2,320.5
17 Transaction	284.4	274.2	279.9	275.6	278.7	270.3	265.1	272.6	267.8	267.4	272.6	288.0
18 Nontransaction	1,968.8	2,007.2	2,007.4	2,016.0	2,013.3	2,016.2	2,029.6	2,038.9	2,032.4	2,040.8	2,046.7	2,032.5
19 Large time	414.7	412.2	412.3	411.9	414.1	414.7	415.7	418.4	416.8	418.7	418.8	419.9
20 Other	1,554.1	1,595.1	1,595.1	1,604.1	1,599.2	1,601.5	1,613.9	1,620.4	1,615.6	1,622.1	1,627.9	1,612.6
21 Borrowings	550.4	495.1	516.9	547.7	560.0	571.9	591.8	590.1	583.3	582.9	600.6	594.2
22 From banks in the U.S.	225.2	225.8	233.8	245.0	243.0	250.8	262.0	257.7	254.4	250.6	264.9	259.9
23 From others	325.2	269.3	283.1	302.8	316.9	321.2	329.7	332.4	328.9	332.3	335.7	334.3
24 Net due to related foreign offices	8.8	1.5	1.8	1.7	3.3	3.2	3.1	3.3	3.6	2.8	2.7	3.8
25 Other liabilities	82.7	76.7	76.4	75.7	80.0	80.1	81.8	82.4	81.6	82.0	82.4	83.2
26 **Total liabilities**	**2,895.1**	**2,854.8**	**2,882.3**	**2,916.8**	**2,935.2**	**2,941.8**	**2,971.4**	**2,987.2**	**2,968.7**	**2,976.0**	**3,005.0**	**3,001.7**
27 Residual (assets less liabilities)[8]	319.6	403.5	402.2	403.5	401.5	400.2	396.4	389.3	403.4	393.4	375.1	381.5
	Not seasonally adjusted											
Assets												
28 Bank credit	2,840.9	2,834.4	2,860.4	2,899.5	2,922.8	2,936.1	2,961.6	2,954.3	2,955.6	2,952.4	2,955.1	2,954.5
29 Securities in bank credit	609.2	597.3	600.1	605.8	614.6	607.1	604.1	597.4	599.5	598.1	596.7	595.2
30 Treasury and Agency securities[2]	400.6	381.4	380.4	379.5	380.7	376.6	376.6	371.3	373.9	372.0	370.5	368.6
31 Other securities	208.7	216.0	219.7	226.4	233.9	230.6	227.6	226.1	225.6	226.1	226.2	226.6
32 Loans and leases in bank credit[3]	2,231.6	2,237.1	2,260.3	2,293.7	2,308.2	2,329.0	2,357.4	2,356.9	2,356.1	2,354.4	2,358.3	2,359.3
33 Commercial and industrial	349.4	374.9	378.3	385.8	388.7	392.4	399.4	404.0	402.0	403.9	405.4	405.8
34 Real estate	1,455.3	1,431.4	1,445.4	1,465.5	1,478.1	1,484.8	1,492.0	1,488.6	1,489.3	1,485.6	1,488.7	1,490.9
35 Revolving home equity	96.7	87.3	87.9	88.5	88.9	88.7	89.0	89.3	89.1	89.1	89.4	89.7
36 Other	1,358.6	1,344.1	1,357.5	1,376.9	1,389.2	1,396.0	1,402.9	1,399.3	1,400.2	1,396.4	1,399.3	1,401.3
37 Other residential	487.1	437.0	443.9	456.0	458.6	458.8	461.6	456.5	459.5	454.5	455.2	455.9
38 Commercial	871.5	907.2	913.7	920.9	930.7	937.2	941.3	942.8	940.7	941.9	944.1	945.3
39 Consumer	317.7	319.1	322.2	324.2	325.7	335.5	350.9	347.9	348.2	348.2	349.2	345.9
40 Credit cards and related plans	200.0	195.7	197.8	201.0	202.3	211.8	227.3	222.8	224.7	223.7	223.3	219.4
41 Other	117.7	123.4	124.3	123.2	123.4	123.8	123.7	125.1	123.5	124.5	125.9	126.5
42 Other loans and leases	109.2	111.7	114.4	118.2	115.7	116.3	115.1	116.3	116.6	116.7	115.0	116.7
43 Interbank loans	102.5	119.0	129.4	127.4	122.8	126.9	126.7	131.9	128.3	133.1	129.2	136.8
44 Cash assets[5]	94.2	89.0	87.6	89.0	88.1	87.3	89.6	92.4	89.2	92.8	92.3	92.3
45 Other assets[6]	217.4	230.2	232.6	240.9	248.7	253.7	253.2	241.8	242.9	238.9	242.0	239.8
46 **Total assets**[7]	**3,222.2**	**3,238.8**	**3,275.9**	**3,322.2**	**3,347.5**	**3,368.6**	**3,394.8**	**3,384.1**	**3,379.7**	**3,381.0**	**3,382.2**	**3,387.1**
Liabilities												
47 Deposits	2,246.5	2,273.5	2,284.4	2,291.2	2,292.3	2,297.3	2,303.8	2,305.4	2,310.0	2,312.4	2,293.6	2,299.8
48 Transaction	286.0	272.3	277.5	274.5	278.7	272.6	274.5	274.0	259.9	268.7	279.5	291.5
49 Nontransaction	1,960.5	2,001.2	2,006.9	2,016.6	2,013.5	2,024.7	2,029.3	2,031.4	2,050.2	2,043.8	2,014.1	2,008.3
50 Large time	414.7	412.2	412.3	411.9	414.1	414.7	415.7	418.4	416.8	418.7	418.8	419.9
51 Other	1,545.8	1,589.0	1,594.6	1,604.7	1,599.4	1,610.0	1,613.6	1,613.0	1,633.4	1,625.1	1,595.3	1,588.4
52 Borrowings	550.4	495.1	516.9	547.7	560.0	571.9	591.8	590.1	583.3	582.9	600.6	594.2
53 From banks in the U.S.	225.2	225.8	233.8	245.0	243.0	250.8	262.0	257.7	254.4	250.6	264.9	259.9
54 From others	325.2	269.3	283.1	302.8	316.9	321.2	329.7	332.4	328.9	332.3	335.7	334.3
55 Net due to related foreign offices	8.8	1.5	1.8	1.7	3.3	3.2	3.1	3.3	3.6	2.8	2.7	3.8
56 Other liabilities	82.7	76.7	76.4	75.7	80.0	80.1	81.8	82.4	81.6	82.0	82.4	83.2
57 **Total liabilities**	**2,888.4**	**2,846.8**	**2,879.5**	**2,916.3**	**2,935.6**	**2,952.5**	**2,980.5**	**2,981.2**	**2,978.6**	**2,980.2**	**2,979.3**	**2,981.0**
58 Residual (assets less liabilities)[8]	333.8	392.0	396.5	405.9	412.0	416.0	414.4	402.9	401.1	400.8	402.9	406.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.[r]	July	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Seasonally adjusted											
Assets												
1 Bank credit	952.4	1,048.4	1,081.4	1,103.3	1,130.5	1,164.7	1,157.2	1,168.2	1,183.4	1,164.4	1,169.1	1,158.2
2 Securities in bank credit	388.0	428.4	434.8	440.1	461.0	485.2	461.6	461.7	466.6	454.1	467.6	454.2
3 Treasury and Agency securities[2]	81.4	82.6	90.3	90.2	94.6	93.6	88.2	91.6	89.9	88.7	93.6	92.8
4 Other securities	306.5	345.8	344.5	349.9	366.4	391.6	373.4	370.1	376.7	365.4	374.0	361.4
5 Loans and leases in bank credit[3]	564.4	620.0	646.6	663.2	669.6	679.5	695.6	706.5	716.9	710.3	701.6	704.0
6 Commercial and industrial	218.5	238.4	244.2	256.6	263.1	271.7	281.1	284.5	285.0	286.5	284.5	282.8
7 Real estate	23.4	30.4	30.3	36.6	36.7	37.0	38.0	39.0	38.8	38.8	39.3	39.3
8 Security[4]	147.6	150.1	157.7	148.4	137.2	141.6	142.3	140.7	148.0	141.7	138.1	136.3
9 Other loans and leases	174.9	201.0	214.4	221.6	232.6	229.2	234.2	242.3	245.1	243.3	239.7	245.7
10 Interbank loans	67.2	73.1	74.1	79.6	81.9	84.6	91.0	88.4	93.3	89.1	81.9	90.5
11 Cash assets[5]	52.6	53.9	54.0	56.2	57.8	55.3	49.2	51.0	48.8	48.9	51.8	55.6
12 Other assets[6]	34.6	40.5	40.9	48.6	45.4	46.9	45.1	52.3	48.0	49.7	58.0	56.1
13 **Total assets**[7]	**1,106.3**	**1,215.4**	**1,249.9**	**1,287.1**	**1,315.1**	**1,350.9**	**1,341.9**	**1,359.3**	**1,373.0**	**1,351.4**	**1,360.2**	**1,359.8**
Liabilities												
14 Deposits	760.7	856.0	885.9	931.4	1,006.1	1,030.8	1,012.7	1,036.0	1,027.9	1,050.9	1,027.5	1,038.0
15 Transaction	10.6	11.1	11.7	12.1	13.0	13.0	13.1	11.7	11.9	11.3	11.8	11.1
16 Nontransaction	750.1	845.0	874.2	919.3	993.2	1,017.9	999.6	1,024.3	1,016.0	1,039.6	1,015.7	1,026.8
17 Borrowings	546.5	581.7	585.7	565.0	565.0	583.4	610.5	607.6	620.5	613.3	586.6	609.6
18 From banks in the U.S.	62.2	62.1	70.8	64.4	61.1	61.3	69.0	65.4	59.3	69.7	55.9	78.5
19 From others	484.4	519.6	514.9	500.6	503.9	522.2	541.5	542.2	561.2	543.6	530.6	531.1
20 Net due to related foreign offices	−316.2	−347.9	−349.6	−330.5	−370.6	−386.0	−395.5	−422.8	−434.8	−442.5	−395.5	−420.8
21 Other liabilities	114.8	120.9	122.3	121.1	120.5	125.6	123.3	139.9	154.2	128.3	136.4	141.5
22 **Total liabilities**	**1,105.9**	**1,210.8**	**1,244.3**	**1,287.0**	**1,321.0**	**1,353.9**	**1,350.9**	**1,360.7**	**1,367.8**	**1,350.0**	**1,355.0**	**1,368.3**
23 Residual (assets less liabilities)[8]	.4	4.6	5.7	.2	−5.9	−3.0	−9.1	−1.4	5.2	1.4	5.2	−8.5
	Not seasonally adjusted											
Assets												
24 Bank credit	960.0	1,044.8	1,073.2	1,098.1	1,125.1	1,164.1	1,164.7	1,176.8	1,187.6	1,174.2	1,179.8	1,169.2
25 Securities in bank credit	388.0	428.4	434.8	440.1	461.0	485.2	461.6	461.7	466.6	454.1	467.6	454.2
26 Treasury and Agency securities[2]	81.4	82.6	90.3	90.2	94.6	93.6	88.2	91.6	89.9	88.7	93.6	92.8
27 Trading account	21.6	23.9	27.2	27.6	28.5	26.5	26.2	26.2	28.1	25.3	25.8	24.8
28 Investment account	59.9	58.7	63.1	62.6	66.1	67.1	62.0	65.4	61.8	63.3	67.8	68.0
29 Other securities	306.5	345.8	344.5	349.9	366.4	391.6	373.4	370.1	376.7	365.4	374.0	361.4
30 Trading account	182.8	214.6	212.3	204.5	220.8	233.1	217.7	218.6	223.2	214.0	220.9	214.8
31 Investment account	123.7	131.2	132.2	145.4	145.6	158.5	155.7	151.5	153.5	151.4	153.1	146.6
32 Loans and leases in bank credit[3]	572.0	616.4	638.4	658.0	664.1	678.9	703.1	715.1	721.1	720.1	712.3	715.0
33 Commercial and industrial	220.5	237.7	243.5	254.8	259.5	268.9	282.0	287.2	287.1	289.1	287.4	285.8
34 Real estate	23.4	30.4	30.3	36.6	36.7	37.0	38.0	39.0	38.8	38.8	39.3	39.3
35 Security[4]	151.4	147.2	151.7	145.4	139.3	145.6	148.1	144.2	146.6	146.1	144.1	143.0
36 Other loans and leases	176.7	201.0	212.9	221.2	228.7	227.5	234.9	244.6	248.5	246.1	241.5	247.0
37 Interbank loans	67.2	73.1	74.1	79.6	81.9	84.6	91.0	88.4	93.3	89.1	81.9	90.5
38 Cash assets[5]	53.5	53.5	54.3	57.4	58.8	55.9	50.4	51.8	49.8	50.7	52.8	55.4
39 Other assets[6]	35.7	39.8	40.5	47.9	44.4	46.0	46.1	54.1	49.2	50.9	60.2	58.6
40 **Total assets**[7]	**1,115.9**	**1,210.6**	**1,241.6**	**1,282.5**	**1,309.6**	**1,350.0**	**1,351.6**	**1,370.5**	**1,379.4**	**1,364.2**	**1,374.1**	**1,373.0**
Liabilities												
41 Deposits	763.5	857.9	882.0	920.8	985.6	1,013.9	1,004.5	1,039.7	1,034.4	1,056.0	1,035.1	1,040.7
42 Transaction	10.8	10.9	11.6	12.2	12.8	12.8	13.5	11.9	12.0	11.7	11.9	11.2
43 Nontransaction	752.6	847.0	870.4	908.7	972.8	1,001.0	991.0	1,027.8	1,022.4	1,044.2	1,023.2	1,029.4
44 Borrowings	546.5	581.7	585.7	565.0	565.0	583.4	610.5	607.6	620.5	613.3	586.6	609.6
45 From banks in the U.S.	62.2	62.1	70.8	64.4	61.1	61.3	69.0	65.4	59.3	69.7	55.9	78.5
46 From others	484.4	519.6	514.9	500.6	503.9	522.2	541.5	542.2	561.2	543.6	530.6	531.1
47 Net due to related foreign offices	−314.2	−351.0	−350.7	−328.7	−366.5	−379.4	−391.6	−420.7	−433.3	−438.5	−390.0	−421.2
48 Other liabilities	116.0	119.1	121.7	122.1	122.8	129.5	125.6	141.2	155.3	130.8	139.7	141.3
49 **Total liabilities**	**1,111.8**	**1,207.7**	**1,238.7**	**1,279.3**	**1,306.9**	**1,347.4**	**1,348.9**	**1,367.8**	**1,376.9**	**1,361.7**	**1,371.4**	**1,370.4**
50 Residual (assets less liabilities)[8]	4.1	2.9	2.9	3.2	2.7	2.7	2.7	2.6	2.5	2.6	2.7	2.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007						2008	2008			
	Jan.	July	Aug.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.	Jan. 9	Jan. 16	Jan. 23	Jan. 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	114.1	129.6	134.2	141.0	156.4	201.6	185.3	215.9	199.2	212.5	245.3	210.6
2 Revaluation losses on off-balance-sheet items[9]	94.9	110.3	104.3	108.9	125.0	159.7	143.2	171.5	158.8	168.7	195.3	166.3
3 Mortgage-backed securities[10]	713.9[r]	692.8[r]	698.8[r]	690.0	657.4	667.6	664.2	663.9	665.1	662.5	664.7	663.8
4 Pass-through	536.8[r]	522.3[r]	526.5[r]	507.5	465.6	463.7	451.1	443.6	445.6	442.1	443.0	442.5
5 CMO, REMIC, and other	177.1[r]	170.4[r]	172.3[r]	182.5	191.8	203.8	213.1	220.3	219.5	220.3	221.7	221.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	–8.5[r]	–17.7[r]	–15.7[r]	–11.7	–10.3	–8.0	–6.3	–2.0	–3.8	–2.0	.6	–2.1
7 Securitized consumer loans[12]	107.8	110.0	110.6	109.5	111.0	111.9	113.9	113.2	113.7	112.4	111.7	114.5
8 Credit cards and related plans	67.3	69.0	70.4	70.1	73.5	74.5	74.0	73.6	73.8	72.6	72.6	75.4
9 Other	40.5	40.9	40.2	39.4	37.5	37.4	39.9	39.5	40.0	39.9	39.2	39.1
10 Securitized real estate loans[12]	n.a.	1,215.2	1,219.5	1,229.8	1,248.8	1,257.0	1,264.6	1,273.8	1,273.0	1,273.0	1,275.4	1,274.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	239.3[r]	232.4[r]	232.6[r]	240.1	247.7	247.8	249.4	250.0	249.1	249.0	250.0	251.5
12 Securitized consumer loans[12]	270.4	279.1	283.6	284.3	285.0	283.4	285.2	289.6	288.2	287.7	288.9	293.0
13 Securitized real estate loans[12]	n.a.	40.5[r]	39.8[r]	38.5	39.9	39.7	39.4	39.4	39.4	39.5	39.4	39.3
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	64.9[r]	67.3	71.3	69.9	73.4	82.3	73.3	84.2	79.3	83.6	90.2	84.7
15 Revaluation losses on off-balance-sheet items[9]	73.6	72.9	76.3	75.8	79.8	86.6	76.4	84.4	79.5	84.5	89.1	85.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Seasonally adjusted											
Assets												
1 Bank credit	8,469.8	8,836.8	8,952.4	9,055.3	9,185.7	9,218.4	9,285.7	9,350.6	9,329.0	9,311.7	9,351.6	9,384.8
2 Securities in bank credit	2,243.2	2,347.3	2,383.6	2,408.2	2,473.2	2,435.8	2,442.0	2,468.7	2,452.2	2,458.1	2,461.2	2,487.6
3 Treasury and Agency securities[2]	1,202.3	1,177.8	1,174.0	1,140.2	1,132.8	1,131.9	1,109.1	1,107.9	1,100.7	1,105.7	1,112.2	1,109.6
4 Other securities	1,040.8	1,169.5	1,209.7	1,268.1	1,340.4	1,303.9	1,332.8	1,360.8	1,351.5	1,352.4	1,349.0	1,377.9
5 Loans and leases in bank credit[3]	6,226.6	6,489.5	6,568.8	6,647.1	6,712.6	6,782.6	6,843.7	6,881.9	6,876.8	6,853.5	6,890.3	6,897.2
6 Commercial and industrial	1,211.1	1,309.6	1,354.4	1,386.0	1,404.6	1,431.6	1,449.0	1,457.8	1,450.5	1,454.6	1,458.3	1,463.0
7 Real estate	3,425.5	3,493.3	3,503.4	3,533.4	3,559.7	3,576.2	3,594.3	3,621.0	3,612.6	3,610.7	3,622.9	3,633.4
8 Revolving home equity	469.7	469.3	472.5	475.1	478.6	482.8	486.3	490.8	488.4	490.0	491.0	492.5
9 Other	2,955.8	3,024.0	3,030.9	3,058.3	3,081.1	3,093.4	3,108.0	3,130.2	3,124.3	3,120.7	3,131.9	3,140.9
10 Consumer	749.6	775.1	784.0	789.0	796.2	808.9	811.9	812.5	814.7	810.4	813.1	812.2
11 Security[4]	278.4	285.8	283.5	274.1	285.4	291.3	305.0	298.5	309.9	290.3	303.7	291.7
12 Other loans and leases	562.0	625.7	643.5	664.5	666.7	674.6	683.4	692.1	689.1	687.5	692.3	696.9
13 Interbank loans	357.0	398.3	396.2	409.2	422.8	435.7	443.2	456.1	466.0	456.3	464.7	443.2
14 Cash assets[5]	298.7	291.7	296.8	293.9	298.9	294.1	298.0	301.5	292.5	314.2	298.8	300.5
15 Other assets[6]	846.8	897.3	919.2	928.5	945.5	952.5	969.3	971.2	964.3	968.9	969.2	975.1
16 **Total assets**[7]	**9,904.3**	**10,352.2**	**10,491.9**	**10,612.2**	**10,776.7**	**10,821.7**	**10,912.4**	**10,993.9**	**10,966.6**	**10,965.5**	**10,998.7**	**11,018.3**
Liabilities												
17 Deposits	6,189.3	6,413.1	6,450.4	6,558.1	6,635.9	6,656.8	6,698.0	6,775.4	6,748.7	6,761.6	6,795.7	6,778.5
18 Transaction	629.5	619.5	607.0	625.2	608.0	598.3	613.2	616.8	615.8	612.3	612.1	624.8
19 Nontransaction	5,559.8	5,793.6	5,843.4	5,932.8	6,027.9	6,058.5	6,084.7	6,158.6	6,132.9	6,149.4	6,183.6	6,153.8
20 Large time	1,702.9	1,834.5	1,873.5	1,960.4	2,027.1	2,035.7	2,068.0	2,095.4	2,098.5	2,094.6	2,092.1	2,093.9
21 Other	3,856.9	3,959.1	3,969.9	3,972.4	4,000.8	4,022.8	4,016.8	4,063.2	4,034.4	4,054.8	4,091.5	4,059.9
22 Borrowings	2,012.1	2,201.5	2,246.4	2,218.4	2,234.7	2,274.5	2,280.4	2,278.3	2,291.2	2,264.0	2,288.1	2,270.9
23 From banks in the U.S.	415.3	466.7	464.2	471.9	474.5	502.2	502.5	505.0	506.6	500.7	509.4	505.2
24 From others	1,596.8	1,734.8	1,782.2	1,746.5	1,760.2	1,772.3	1,777.9	1,773.2	1,784.7	1,763.3	1,778.7	1,765.6
25 Net due to related foreign offices	71.0	33.2	86.3	73.8	86.5	76.5	88.1	75.0	64.7	81.9	62.7	92.9
26 Other liabilities	590.1	594.3	598.0	621.4	658.4	656.8	704.5	709.8	704.1	697.7	691.4	731.7
27 **Total liabilities**	**8,862.5**	**9,242.1**	**9,381.1**	**9,471.6**	**9,615.4**	**9,664.5**	**9,771.0**	**9,838.5**	**9,808.7**	**9,805.2**	**9,838.0**	**9,874.0**
28 Residual (assets less liabilities)[8]	1,041.8	1,110.1	1,110.8	1,140.6	1,161.3	1,157.2	1,141.4	1,155.4	1,157.9	1,160.3	1,160.8	1,144.2
	Not seasonally adjusted											
Assets												
29 Bank credit	8,486.9	8,797.0	8,946.4	9,068.0	9,231.7	9,265.1	9,322.8	9,376.5	9,369.9	9,337.9	9,370.0	9,404.4
30 Securities in bank credit	2,255.3	2,336.6	2,367.7	2,395.4	2,477.1	2,420.4	2,433.2	2,480.9	2,458.5	2,465.4	2,476.2	2,504.9
31 Treasury and Agency securities[2]	1,210.4	1,181.1	1,164.0	1,126.8	1,126.5	1,111.7	1,093.0	1,112.9	1,095.6	1,100.5	1,122.8	1,124.4
32 Other securities	1,044.9	1,155.5	1,203.7	1,268.5	1,350.6	1,308.7	1,340.2	1,367.9	1,362.9	1,364.9	1,353.4	1,380.4
33 Loans and leases in bank credit[3]	6,231.6	6,460.3	6,578.7	6,672.6	6,754.6	6,844.7	6,889.6	6,895.7	6,911.4	6,872.5	6,893.8	6,899.5
34 Commercial and industrial	1,214.4	1,305.8	1,353.4	1,387.7	1,407.6	1,437.2	1,453.2	1,461.3	1,453.7	1,455.7	1,462.7	1,468.4
35 Real estate	3,426.2	3,474.2	3,506.2	3,565.5	3,600.2	3,609.4	3,616.7	3,628.2	3,630.3	3,621.0	3,625.8	3,633.9
36 Revolving home equity	471.9	468.0	472.4	477.8	482.4	486.6	490.1	493.7	491.5	493.4	494.2	495.0
37 Other	2,954.4	3,006.2	3,033.9	3,087.7	3,117.8	3,122.8	3,126.6	3,134.5	3,138.8	3,127.6	3,131.7	3,138.9
38 Consumer	754.6	774.5	786.4	783.8	796.4	818.3	828.6	818.7	824.2	818.8	819.8	815.1
39 Credit cards and related plans	322.2	328.4	333.3	331.5	343.1	365.5	361.6	346.9	349.7	345.4	348.9	345.4
40 Other	432.4	446.1	453.1	452.3	453.3	452.8	467.0	471.8	474.5	473.3	470.9	469.6
41 Security[4]	278.8	278.9	279.2	270.8	284.8	299.2	306.8	300.6	312.2	297.1	301.0	291.4
42 Other loans and leases	557.6	626.9	653.5	664.8	665.5	680.6	684.4	686.9	691.0	679.9	684.6	690.8
43 Interbank loans	360.6	392.5	395.0	410.1	433.1	452.0	448.3	461.5	470.9	463.8	464.1	452.8
44 Cash assets[5]	298.6	280.1	297.7	291.8	303.7	309.5	312.9	301.6	287.4	298.2	313.5	307.4
45 Other assets[6]	847.0	895.3	928.5	936.8	945.6	952.1	968.9	972.4	967.7	974.3	971.5	969.8
46 **Total assets**[7]	**9,924.7**	**10,293.2**	**10,494.9**	**10,632.2**	**10,838.2**	**10,899.0**	**10,968.7**	**11,026.0**	**11,009.9**	**10,988.1**	**11,032.9**	**11,048.7**
Liabilities												
47 Deposits	6,184.3	6,367.1	6,436.2	6,567.2	6,674.1	6,710.6	6,713.3	6,772.9	6,757.9	6,754.2	6,790.3	6,763.4
48 Transaction	620.3	610.6	597.6	614.3	611.8	626.3	626.1	608.2	572.9	581.2	628.8	649.4
49 Nontransaction	5,564.0	5,756.5	5,838.6	5,952.9	6,062.3	6,084.3	6,087.2	6,164.7	6,185.0	6,173.0	6,161.4	6,114.0
50 Large time	1,701.2	1,817.2	1,866.8	1,965.5	2,032.6	2,032.8	2,073.9	2,093.3	2,107.2	2,098.2	2,086.0	2,080.8
51 Other	3,862.8	3,939.3	3,971.8	3,987.4	4,029.7	4,051.5	4,013.4	4,071.4	4,077.8	4,074.8	4,075.4	4,033.2
52 Borrowings	2,020.1	2,186.9	2,256.9	2,209.7	2,239.6	2,282.2	2,282.3	2,285.4	2,307.4	2,264.0	2,288.4	2,280.2
53 From banks in the U.S.	415.3	459.7	463.8	465.2	479.2	512.3	509.8	506.8	510.9	502.1	506.7	509.4
54 From others	1,604.8	1,727.3	1,793.1	1,744.4	1,760.4	1,769.9	1,772.5	1,778.6	1,796.5	1,761.9	1,781.7	1,770.7
55 Net due to related foreign offices	84.6	51.2	95.4	90.5	94.4	95.7	116.4	89.8	76.8	88.5	100.4	106.9
56 Other liabilities	588.5	597.8	601.4	630.8	679.4	660.2	698.5	704.9	701.3	701.1	680.9	725.6
57 **Total liabilities**	**8,877.5**	**9,203.0**	**9,389.8**	**9,498.1**	**9,687.4**	**9,748.7**	**9,810.5**	**9,853.0**	**9,843.4**	**9,807.8**	**9,859.9**	**9,876.0**
58 Residual (assets less liabilities)[8]	1,047.2	1,090.1	1,105.0	1,134.1	1,150.8	1,150.4	1,158.3	1,172.9	1,166.5	1,180.3	1,173.0	1,172.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,486.7	7,759.8	7,850.8	7,927.5	8,026.5	8,058.2	8,112.3	8,170.7	8,147.5	8,141.3	8,175.4	8,197.2
2 Securities in bank credit	1,846.6	1,911.2	1,942.1	1,946.7	1,992.2	1,971.5	1,977.7	1,982.4	1,969.0	1,976.5	1,978.8	1,993.7
3 Treasury and Agency securities[2]	1,117.8	1,088.6	1,084.1	1,046.6	1,040.1	1,044.1	1,016.8	1,010.6	1,005.1	1,008.8	1,015.0	1,011.6
4 Other securities	728.8	822.6	858.1	900.1	952.1	927.4	960.9	971.8	963.9	967.7	963.8	982.1
5 Loans and leases in bank credit[3]	5,640.1	5,848.6	5,908.7	5,980.8	6,034.3	6,086.8	6,134.7	6,188.3	6,178.6	6,164.8	6,196.6	6,203.5
6 Commercial and industrial	989.9	1,065.0	1,099.5	1,125.6	1,135.1	1,151.9	1,164.2	1,167.8	1,164.3	1,166.4	1,168.0	1,170.7
7 Real estate	3,403.5	3,462.6	3,467.9	3,497.7	3,523.0	3,538.2	3,554.0	3,579.3	3,571.2	3,569.2	3,581.1	3,591.3
8 Revolving home equity	469.7	469.3	472.5	475.1	478.6	482.8	486.3	490.8	488.4	490.0	491.0	492.5
9 Other	2,933.8	2,993.3	2,995.4	3,022.6	3,044.5	3,055.3	3,067.7	3,088.5	3,082.8	3,079.2	3,090.1	3,098.7
10 Consumer	749.6	775.1	783.9	789.0	796.2	808.9	811.9	812.5	814.7	810.4	813.1	812.2
11 Security[4]	117.0	132.6	133.6	133.4	141.4	147.1	161.3	175.9	177.5	171.5	182.8	170.9
12 Other loans and leases	380.1	413.3	423.8	435.1	438.5	440.7	443.2	452.8	450.9	447.3	451.6	458.5
13 Interbank loans	289.7	323.9	319.3	330.1	343.4	349.3	358.4	367.8	382.0	359.1	373.6	358.5
14 Cash assets[5]	244.6	238.0	240.8	235.1	242.2	241.4	242.7	245.4	237.5	258.5	243.3	242.1
15 Other assets[6]	808.1	857.3	873.7	882.8	897.6	905.4	913.8	915.6	908.4	916.3	913.9	919.3
16 **Total assets**[7]	**8,761.5**	**9,107.8**	**9,212.5**	**9,301.5**	**9,434.2**	**9,476.1**	**9,544.2**	**9,614.8**	**9,591.0**	**9,590.4**	**9,621.3**	**9,632.6**
Liabilities												
17 Deposits	5,408.1	5,512.9	5,515.7	5,570.1	5,616.8	5,634.3	5,649.4	5,701.8	5,672.0	5,688.7	5,723.6	5,707.4
18 Transaction	619.2	607.3	594.5	612.5	595.3	585.7	601.6	605.4	604.4	601.3	599.9	613.6
19 Nontransaction	4,788.9	4,905.6	4,921.2	4,957.6	5,021.5	5,048.6	5,047.8	5,096.4	5,067.6	5,087.3	5,123.7	5,093.8
20 Large time	932.0	948.7	954.2	988.9	1,024.0	1,028.8	1,033.7	1,034.7	1,033.8	1,033.8	1,034.3	1,035.7
21 Other	3,856.9	3,956.9	3,967.0	3,968.7	3,997.5	4,019.9	4,014.1	4,061.7	4,033.8	4,053.6	4,089.4	4,058.1
22 Borrowings	1,464.1	1,601.7	1,660.3	1,634.2	1,648.9	1,670.6	1,678.0	1,682.2	1,695.3	1,666.6	1,686.3	1,679.7
23 From banks in the U.S.	355.2	393.2	397.7	407.6	414.6	435.1	436.2	439.8	438.0	433.1	444.6	445.2
24 From others	1,108.9	1,208.6	1,262.6	1,226.6	1,234.3	1,235.5	1,241.8	1,242.4	1,257.3	1,233.5	1,241.7	1,234.5
25 Net due to related foreign offices	378.7	415.7	451.3	461.7	481.9	485.6	510.5	502.1	497.4	508.5	489.8	512.7
26 Other liabilities	471.7	475.4	478.9	501.1	533.0	531.0	559.6	569.2	564.0	562.9	556.7	584.0
27 **Total liabilities**	**7,722.6**	**8,005.8**	**8,106.1**	**8,167.2**	**8,280.6**	**8,321.4**	**8,397.4**	**8,455.3**	**8,428.7**	**8,426.6**	**8,456.5**	**8,483.7**
28 Residual (assets less liabilities)[8]	1,038.9	1,102.0	1,106.4	1,134.3	1,153.6	1,154.7	1,146.7	1,159.4	1,162.3	1,163.8	1,164.9	1,148.9
	Not seasonally adjusted											
Assets												
29 Bank credit	7,501.8	7,724.6	7,849.4	7,942.8	8,067.3	8,099.9	8,145.4	8,194.2	8,179.2	8,166.9	8,194.9	8,215.5
30 Securities in bank credit	1,858.3	1,902.3	1,928.2	1,934.2	1,991.3	1,957.8	1,970.3	1,993.9	1,970.4	1,982.3	1,995.3	2,012.8
31 Treasury and Agency securities[2]	1,124.3	1,090.2	1,072.8	1,032.4	1,033.3	1,024.3	1,002.5	1,014.4	999.2	1,002.3	1,024.4	1,024.7
32 Other securities	734.0	812.1	855.4	901.8	958.0	933.5	967.8	979.5	971.2	980.0	971.0	988.1
33 Loans and leases in bank credit[3]	5,643.5	5,822.3	5,921.2	6,008.6	6,076.0	6,142.2	6,175.1	6,200.3	6,208.8	6,184.6	6,199.6	6,202.7
34 Commercial and industrial	990.5	1,061.7	1,097.8	1,128.0	1,138.2	1,154.3	1,165.1	1,168.3	1,164.8	1,163.8	1,169.4	1,173.1
35 Real estate	3,404.8	3,444.7	3,470.5	3,528.6	3,562.7	3,570.5	3,576.5	3,587.6	3,589.9	3,580.5	3,585.2	3,593.0
36 Revolving home equity	471.9	468.0	472.4	477.8	482.4	486.6	490.1	493.7	491.5	493.4	494.2	495.0
37 Other	2,932.9	2,976.7	2,998.2	3,050.9	3,080.3	3,083.8	3,086.4	3,093.9	3,098.5	3,087.1	3,091.1	3,098.0
38 Other residential	1,470.8	1,456.2	1,466.1	1,505.0	1,518.8	1,513.8	1,511.3	1,507.3	1,517.4	1,502.0	1,502.9	1,508.0
39 Commercial	1,462.1	1,520.4	1,532.1	1,545.9	1,561.5	1,570.1	1,575.1	1,586.6	1,581.1	1,585.1	1,588.2	1,590.0
40 Consumer	754.6	774.5	786.4	783.8	796.4	818.3	828.6	818.7	824.2	818.8	819.8	815.1
41 Credit cards and related plans	322.2	328.4	333.3	331.5	343.1	365.5	361.6	346.9	349.7	345.4	348.9	345.4
42 Other	432.4	446.1	453.1	452.3	453.3	452.8	467.0	471.8	474.5	473.3	470.9	469.6
43 Security[4]	119.0	127.1	133.6	131.9	140.1	152.5	164.2	179.0	179.2	182.4	181.8	170.5
44 Other loans and leases	374.7	414.4	432.8	436.2	438.5	446.5	440.8	446.7	450.7	439.1	443.4	451.1
45 Interbank loans	293.8	319.0	316.3	328.6	349.6	362.8	361.7	373.0	383.5	368.6	371.5	369.4
46 Cash assets[5]	245.3	225.4	239.8	232.4	246.0	256.0	257.3	246.1	232.7	243.5	258.9	249.5
47 Other assets[6]	807.8	855.1	881.0	892.3	899.2	905.4	914.1	915.2	911.2	920.4	914.2	910.9
48 **Total assets**[7]	**8,780.9**	**9,053.0**	**9,214.3**	**9,322.2**	**9,486.9**	**9,545.3**	**9,595.0**	**9,643.3**	**9,621.5**	**9,614.0**	**9,654.2**	**9,660.5**
Liabilities												
49 Deposits	5,408.4	5,477.5	5,504.8	5,580.6	5,656.7	5,700.1	5,666.3	5,706.7	5,682.1	5,684.2	5,730.8	5,704.3
50 Transaction	609.7	598.7	585.0	601.5	599.0	612.9	614.3	596.6	561.5	570.3	616.3	637.8
51 Nontransaction	4,798.7	4,878.8	4,919.8	4,979.1	5,057.7	5,087.2	5,052.1	5,110.1	5,120.6	5,113.9	5,114.5	5,066.5
52 Large time	937.7	942.5	951.1	994.7	1,031.0	1,038.7	1,041.7	1,041.7	1,045.8	1,042.1	1,042.0	1,036.3
53 Other	3,861.0	3,936.4	3,968.7	3,984.4	4,026.7	4,048.5	4,010.4	4,068.4	4,074.8	4,071.8	4,072.4	4,030.2
54 Borrowings	1,459.4	1,600.0	1,690.1	1,644.2	1,655.3	1,670.5	1,673.1	1,676.4	1,698.2	1,660.1	1,677.7	1,669.8
55 From banks in the U.S.	352.9	388.2	398.5	403.6	416.2	440.5	440.7	439.7	440.8	432.1	442.6	445.9
56 From others	1,106.4	1,211.8	1,291.6	1,240.6	1,239.1	1,230.0	1,232.4	1,236.7	1,257.4	1,228.0	1,235.1	1,223.9
57 Net due to related foreign offices	398.2	411.2	437.2	458.3	478.0	494.2	544.8	524.2	514.9	526.9	526.3	536.8
58 Other liabilities	471.4	476.7	480.0	507.7	549.0	533.2	555.5	566.4	563.0	565.9	549.7	580.2
59 **Total liabilities**	**7,737.3**	**7,965.4**	**8,112.1**	**8,190.8**	**8,339.0**	**8,398.0**	**8,439.7**	**8,473.7**	**8,458.2**	**8,437.0**	**8,484.5**	**8,491.2**
60 Residual (assets less liabilities)[8]	1,043.6	1,087.5	1,102.2	1,131.4	1,147.9	1,147.3	1,155.2	1,169.6	1,163.3	1,176.9	1,169.7	1,169.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Seasonally adjusted											
Assets												
1 Bank credit	4,654.0	4,908.8	4,943.0	4,991.1	5,084.2	5,104.6	5,158.6	5,211.8	5,195.2	5,191.7	5,209.4	5,229.2
2 Securities in bank credit	1,244.8	1,304.8	1,327.6	1,326.0	1,378.8	1,362.9	1,377.1	1,374.9	1,371.0	1,375.6	1,362.1	1,380.3
3 Treasury and Agency securities[2]	723.3	707.0	699.7	661.0	660.0	666.8	644.9	635.8	637.9	641.1	632.4	631.1
4 Trading account	53.0	66.8	71.8	68.8	72.3	94.0	83.0	77.1	78.3	76.5	78.6	74.3
5 Investment account	670.3	640.1	627.9	592.2	587.7	572.8	561.8	558.7	559.5	564.6	553.8	556.8
6 Mortgage-backed	599.9	571.7	563.5	526.4	525.7	518.2	508.6	509.2	507.5	513.9	505.6	509.0
7 Other	70.4	68.5	64.4	65.8	61.9	54.6	53.3	49.5	52.1	50.7	48.2	47.7
8 Other securities	521.5	597.8	627.9	665.0	718.8	696.1	732.3	739.2	733.1	734.5	729.7	749.2
9 Trading account	232.0	305.2	319.3	348.1	387.9	360.7	392.7	396.0	393.6	391.1	386.2	404.5
10 Investment account	289.4	292.6	308.5	316.9	330.9	335.4	339.5	343.2	339.5	343.4	343.5	344.7
11 State and local government	54.9	59.7	60.1	60.2	59.6	57.9	57.1	56.0	56.2	55.9	56.1	55.8
12 Other	234.5	232.9	248.4	256.7	271.4	277.5	282.4	287.2	283.2	287.5	287.4	288.9
13 Loans and leases in bank credit[3]	3,409.2	3,604.0	3,615.4	3,665.0	3,705.4	3,741.7	3,781.4	3,836.8	3,824.2	3,816.1	3,847.3	3,848.9
14 Commercial and industrial	640.2	689.4	714.8	734.4	740.5	751.9	760.4	770.6	765.8	768.8	771.6	774.2
15 Real estate	1,938.4	2,023.6	1,999.6	2,018.1	2,038.6	2,049.9	2,061.5	2,081.6	2,073.1	2,071.5	2,084.9	2,091.2
16 Revolving home equity	374.0	382.6	384.4	385.3	389.7	394.1	396.6	401.1	398.5	400.2	401.4	403.1
17 Other	1,564.4	1,641.0	1,615.2	1,632.8	1,648.9	1,655.8	1,664.9	1,680.4	1,674.6	1,671.4	1,683.5	1,688.2
18 Other residential	980.4	1,033.0	1,011.8	1,029.0	1,036.6	1,036.7	1,043.9	1,050.5	1,048.4	1,042.4	1,052.9	1,056.3
19 Commercial	584.0	608.0	603.4	603.8	612.3	619.2	621.0	629.9	626.1	629.0	630.6	631.8
20 Consumer	443.1	458.8	460.2	460.4	462.7	467.2	472.8	474.4	476.0	474.6	474.5	472.6
21 Security[4]	110.0	123.9	123.9	123.7	131.9	137.6	149.5	163.8	165.2	159.6	170.7	158.8
22 Federal funds sold to and repurchase agreements with broker–dealers	87.0	97.8	98.5	98.2	105.5	111.9	122.6	137.7	139.2	133.6	144.4	132.8
23 Other	23.0	26.2	25.4	25.6	26.4	25.7	26.9	26.1	26.0	26.0	26.3	26.0
24 Federal funds sold to and repurchase agreements with others	28.7	41.3	44.6	45.4	43.4	44.9	44.8	42.6	45.5	41.7	39.9	43.2
25 All other loans	144.7	167.7	173.6	184.9	190.6	193.0	195.2	206.4	201.1	202.3	208.2	211.3
26 Lease-financing receivables	104.1	99.4	98.7	98.0	97.7	97.3	97.2	97.6	97.5	97.6	97.6	97.6
27 Interbank loans	191.0	194.1	190.3	206.6	220.7	227.8	229.9	234.1	243.8	228.7	239.6	224.7
28 Federal funds sold to and repurchase agreements with commercial banks	131.7	143.1	139.7	156.8	166.6	170.6	175.7	175.8	184.6	171.3	181.1	165.0
29 Other	59.3	51.0	50.6	49.7	54.2	57.2	54.2	58.3	59.2	57.4	58.5	59.7
30 Cash assets[5]	157.0	149.4	152.7	143.9	150.8	148.5	147.9	149.9	143.9	162.2	147.7	146.4
31 Other assets[6]	590.4	629.9	637.6	637.5	649.6	661.6	679.8	678.4	674.2	674.2	678.1	683.5
32 **Total assets**[7]	**5,557.3**	**5,845.1**	**5,886.0**	**5,940.2**	**6,066.0**	**6,101.3**	**6,170.7**	**6,227.0**	**6,210.2**	**6,209.6**	**6,227.6**	**6,236.8**
Liabilities												
33 Deposits	3,160.2	3,239.6	3,221.4	3,273.1	3,323.6	3,343.7	3,341.7	3,372.9	3,354.1	3,367.8	3,385.2	3,373.3
34 Transaction	338.4	332.8	318.8	330.6	322.6	314.7	327.5	326.9	328.8	324.8	320.3	332.1
35 Nontransaction	2,821.7	2,906.8	2,902.5	2,942.5	3,001.0	3,029.0	3,014.2	3,046.0	3,025.3	3,042.9	3,064.9	3,041.3
36 Large time	516.4	535.6	540.0	573.2	608.8	611.5	612.3	613.1	612.3	612.7	611.3	614.1
37 Other	2,305.3	2,371.2	2,362.6	2,369.3	2,392.1	2,417.5	2,402.0	2,432.9	2,413.0	2,430.3	2,453.6	2,427.2
38 Borrowings	929.0	1,082.7	1,115.6	1,072.8	1,080.2	1,089.2	1,097.2	1,112.3	1,123.7	1,098.9	1,117.7	1,105.4
39 From banks in the U.S.	135.6	157.4	154.3	161.5	164.6	176.9	180.8	188.8	186.2	184.8	191.2	191.2
40 From others	793.4	925.3	961.3	911.3	915.5	912.4	916.4	923.4	937.5	914.1	926.5	914.2
41 Net due to related foreign offices	373.0	412.7	447.6	457.8	477.6	483.1	509.3	500.7	496.0	507.2	489.3	510.6
42 Other liabilities	391.9	398.1	401.5	422.9	456.9	455.6	484.1	492.9	487.8	486.2	481.0	506.8
43 **Total liabilities**	**4,854.1**	**5,133.0**	**5,186.1**	**5,226.5**	**5,338.3**	**5,371.7**	**5,432.4**	**5,478.7**	**5,461.7**	**5,460.1**	**5,473.2**	**5,496.1**
44 Residual (assets less liabilities)[8]	703.2	712.1	699.9	713.7	727.7	729.6	738.4	748.2	748.5	749.5	754.4	740.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Not seasonally adjusted											
Assets												
45 Bank credit	4,670.1	4,874.9	4,960.3	5,031.6	5,137.3	5,139.0	5,189.7	5,231.8	5,230.9	5,222.9	5,219.7	5,237.2
46 Securities in bank credit	1,252.7	1,301.7	1,321.7	1,319.7	1,384.1	1,353.8	1,372.7	1,383.0	1,375.6	1,383.4	1,371.9	1,390.6
47 Treasury and Agency securities[2]	728.4	709.5	692.7	652.4	657.9	649.7	633.3	638.3	635.6	637.6	638.0	638.9
48 Trading account	55.1	65.5	67.4	64.8	73.9	87.5	80.0	79.1	81.9	75.3	79.0	78.8
49 Investment account	673.2	644.0	625.3	587.5	584.0	562.2	553.3	559.2	553.7	562.3	558.9	560.1
50 Mortgage-backed	603.6	575.4	559.2	520.0	519.5	508.2	501.3	510.5	502.6	512.4	512.2	512.9
51 Other	69.6	68.6	66.2	67.6	64.6	54.0	52.0	48.7	51.1	49.8	46.7	47.2
52 Other securities	524.3	592.2	628.9	667.3	726.2	704.1	739.4	744.7	740.0	745.8	733.9	751.7
53 Trading account	232.4	301.5	319.1	351.2	394.4	364.6	395.8	397.6	396.9	397.6	386.2	403.3
54 Investment account	291.9	290.6	309.9	316.2	331.8	339.5	343.6	347.1	343.2	348.2	347.8	348.4
55 State and local government	54.8	59.4	60.5	60.7	60.4	57.9	57.2	55.7	56.2	55.8	55.6	55.5
56 Other	237.1	231.2	249.4	255.5	271.5	281.6	286.4	291.4	287.0	292.4	292.2	292.9
57 Loans and leases in bank credit[3]	3,417.4	3,573.2	3,638.6	3,711.9	3,753.2	3,785.3	3,817.0	3,848.7	3,855.3	3,839.5	3,847.8	3,846.6
58 Commercial and industrial	641.0	686.3	715.2	741.3	747.1	755.4	761.0	771.3	767.4	767.2	773.0	775.7
59 Real estate	1,941.7	2,004.6	2,009.7	2,057.3	2,080.9	2,077.5	2,085.6	2,087.6	2,093.9	2,084.5	2,084.8	2,086.7
60 Revolving home equity	375.5	380.8	384.7	389.2	393.7	397.3	400.3	403.2	401.2	403.1	403.6	404.3
61 Other	1,566.2	1,623.9	1,625.0	1,668.2	1,687.3	1,680.2	1,685.3	1,684.4	1,692.7	1,681.4	1,681.2	1,682.5
62 Other residential	978.0	1,017.1	1,014.5	1,051.3	1,063.8	1,054.9	1,057.2	1,048.4	1,059.8	1,045.5	1,044.2	1,045.2
63 Commercial	588.2	606.7	610.5	616.9	623.4	625.3	628.0	636.0	632.9	636.0	637.0	637.2
64 Consumer	448.6	453.9	463.9	460.1	462.3	468.2	481.6	480.6	481.7	482.0	480.7	479.0
65 Credit cards and related plans	130.8	130.6	132.2	129.7	131.6	138.2	138.8	133.9	134.2	134.0	133.7	134.2
66 Other	317.8	323.3	331.7	330.4	330.7	330.0	342.8	346.7	347.5	347.9	347.0	344.9
67 Security[4]	111.9	118.6	123.9	122.1	130.3	142.7	152.4	166.8	166.6	170.4	169.7	158.3
68 Federal funds sold to and repurchase agreements with broker–dealers	88.4	93.2	99.2	97.3	103.5	116.1	125.1	140.3	140.0	143.3	142.7	132.3
69 Other	23.5	25.4	24.8	24.8	26.8	26.6	27.3	26.6	26.6	27.1	26.9	26.0
70 Federal funds sold to and repurchase agreements with others	27.4	42.1	49.6	48.4	45.0	46.2	44.9	40.7	51.0	38.6	35.8	38.4
71 All other loans	142.5	168.5	176.4	183.0	188.1	196.4	193.1	204.1	196.9	199.2	206.3	211.1
72 Lease-financing receivables	104.2	99.2	99.7	99.7	99.4	98.9	98.4	97.6	97.8	97.6	97.5	97.4
73 Interbank loans	189.2	193.8	193.4	208.4	226.1	240.2	234.2	232.8	237.1	230.7	233.2	231.7
74 Federal funds sold to and repurchase agreements with commercial banks	130.6	143.0	142.8	157.5	170.2	181.2	180.9	175.0	177.2	174.1	175.8	173.3
75 Other	58.6	50.8	50.6	50.9	55.9	59.1	53.4	57.8	60.0	56.6	57.4	58.4
76 Cash assets[5]	156.7	139.0	152.2	143.2	155.1	160.4	157.9	149.1	138.0	149.3	157.9	151.6
77 Other assets[6]	590.0	626.3	644.0	649.4	654.3	663.3	684.1	678.6	676.3	679.7	680.0	675.1
78 **Total assets**[7]	**5,570.7**	**5,796.9**	**5,912.4**	**5,993.8**	**6,133.8**	**6,161.5**	**6,220.2**	**6,244.5**	**6,234.7**	**6,234.6**	**6,243.1**	**6,248.3**
Liabilities												
79 Deposits	3,161.9	3,204.4	3,224.3	3,301.2	3,370.5	3,405.3	3,369.1	3,378.3	3,367.3	3,371.1	3,390.5	3,369.9
80 Transaction	332.0	323.5	313.5	322.8	325.2	336.0	337.4	320.5	298.6	305.8	333.2	344.6
81 Nontransaction	2,830.0	2,880.9	2,910.8	2,978.3	3,045.3	3,069.2	3,031.7	3,057.8	3,068.8	3,065.2	3,057.3	3,025.3
82 Large time	519.9	529.6	538.2	581.1	615.9	621.6	621.5	617.6	623.0	619.4	616.7	611.2
83 Other	2,310.0	2,351.3	2,372.6	2,397.2	2,429.4	2,447.6	2,410.2	2,440.2	2,445.7	2,445.8	2,440.6	2,414.1
84 Borrowings	922.4	1,087.0	1,147.5	1,084.9	1,081.6	1,074.5	1,077.7	1,102.8	1,121.4	1,091.6	1,101.1	1,091.9
85 From banks in the U.S.	135.6	156.8	156.1	160.5	164.9	177.3	181.6	190.0	192.0	188.4	187.2	190.7
86 From others	786.7	930.3	991.4	924.4	916.7	897.2	896.1	912.8	929.4	903.2	913.9	901.2
87 Net due to related foreign offices	389.8	409.4	435.4	455.0	474.8	491.0	541.5	520.3	510.8	523.2	522.7	532.7
88 Other liabilities	390.4	399.9	403.4	429.7	473.2	457.7	480.4	488.9	486.1	488.3	473.1	501.0
89 **Total liabilities**	**4,864.5**	**5,100.7**	**5,210.6**	**5,270.8**	**5,400.1**	**5,428.5**	**5,468.7**	**5,490.3**	**5,485.6**	**5,474.2**	**5,487.4**	**5,495.6**
90 Residual (assets less liabilities)[8]	706.1	696.2	701.8	722.9	733.7	733.0	751.5	754.2	749.1	760.3	755.6	752.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.r	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,832.7	2,851.0	2,907.8	2,936.4	2,942.3	2,953.7	2,953.8	2,958.9	2,952.4	2,949.6	2,966.0	2,968.0
2 Securities in bank credit	601.8	606.4	614.6	620.6	613.4	608.6	600.6	607.5	598.0	600.9	616.7	613.4
3 Treasury and Agency securities[2]	394.5	381.7	384.4	385.6	380.1	377.3	371.9	374.9	367.2	367.6	382.5	380.5
4 Other securities	207.3	224.7	230.2	235.1	233.3	231.3	228.6	232.6	230.8	233.3	234.1	232.9
5 Loans and leases in bank credit[3]	2,230.9	2,244.6	2,293.3	2,315.8	2,328.8	2,345.1	2,353.2	2,351.4	2,354.4	2,348.7	2,349.3	2,354.6
6 Commercial and industrial	349.6	375.7	384.7	391.2	394.6	400.0	403.8	397.2	398.5	397.5	396.4	396.4
7 Real estate	1,465.1	1,439.0	1,468.3	1,479.6	1,484.5	1,488.3	1,492.5	1,497.7	1,498.1	1,497.7	1,496.2	1,500.1
8 Revolving home equity	95.7	86.8	88.1	89.8	88.9	88.7	89.7	89.6	89.9	89.8	89.6	89.5
9 Other	1,369.4	1,352.2	1,380.2	1,389.8	1,395.6	1,399.5	1,402.8	1,408.0	1,408.2	1,407.9	1,406.6	1,410.6
10 Consumer	306.5	316.3	323.7	328.5	333.5	341.6	339.2	338.2	338.7	335.8	338.5	339.5
11 Other loans and leases	109.8	113.6	116.6	116.4	116.3	115.2	117.8	118.4	119.1	117.6	118.1	118.6
12 Interbank loans	98.7	129.8	129.1	123.6	122.7	121.6	128.5	133.7	138.2	130.4	133.9	133.8
13 Cash assets[5]	87.6	88.6	88.2	91.2	91.4	93.0	94.8	95.5	93.6	96.3	95.6	95.7
14 Other assets[6]	217.8	227.4	236.1	245.3	248.1	243.8	233.9	237.2	234.1	242.1	235.7	235.8
15 **Total assets**[7]	**3,204.2**	**3,262.7**	**3,326.5**	**3,361.3**	**3,368.2**	**3,374.8**	**3,373.5**	**3,387.8**	**3,380.8**	**3,380.8**	**3,393.8**	**3,395.8**
Liabilities												
16 Deposits	2,247.9	2,273.4	2,294.3	2,297.0	2,293.2	2,290.6	2,307.6	2,328.9	2,317.9	2,320.9	2,338.4	2,334.1
17 Transaction	280.7	274.6	275.7	281.9	272.7	270.9	274.1	278.5	275.6	276.5	279.6	281.5
18 Nontransaction	1,967.2	1,998.8	2,018.6	2,015.1	2,020.5	2,019.6	2,033.6	2,050.4	2,042.3	2,044.4	2,058.8	2,052.6
19 Large time	415.6	413.0	414.2	415.7	415.2	417.2	421.4	421.7	421.5	421.1	422.9	421.6
20 Other	1,551.6	1,585.8	1,604.4	1,599.4	1,605.4	1,602.4	1,612.2	1,628.7	1,620.8	1,623.3	1,635.9	1,630.9
21 Borrowings	535.1	519.0	544.7	561.4	568.7	581.3	580.8	569.9	571.5	567.7	568.7	574.3
22 From banks in the U.S.	219.6	235.8	243.4	246.1	249.9	258.2	255.4	250.9	251.7	248.3	253.4	254.0
23 From others	315.5	283.2	301.3	315.3	318.8	323.1	325.4	319.0	319.8	319.4	315.3	320.3
24 Net due to related foreign offices	5.7	3.1	3.6	4.0	4.3	2.5	1.2	1.4	1.4	1.3	.5	2.1
25 Other liabilities	79.8	77.3	77.4	78.3	76.1	75.3	75.5	76.4	76.2	76.7	75.7	77.1
26 **Total liabilities**	**2,868.5**	**2,872.8**	**2,920.0**	**2,940.7**	**2,942.3**	**2,949.7**	**2,965.1**	**2,976.6**	**2,967.0**	**2,966.5**	**2,983.2**	**2,987.6**
27 Residual (assets less liabilities)[8]	335.7	389.9	406.5	420.6	425.9	425.1	408.4	411.2	413.7	414.3	410.5	408.2
	Not seasonally adjusted											
Assets												
28 Bank credit	2,831.7	2,849.7	2,889.1	2,911.2	2,930.0	2,960.9	2,955.7	2,962.5	2,948.3	2,944.0	2,975.2	2,978.3
29 Securities in bank credit	605.6	600.6	606.5	614.5	607.2	604.0	597.6	610.9	594.8	598.9	623.4	622.2
30 Treasury and Agency securities[2]	395.9	380.6	380.1	380.1	375.4	374.6	369.2	376.1	363.6	364.7	386.4	385.8
31 Other securities	209.7	220.0	226.5	234.4	231.8	229.4	228.3	234.8	231.2	234.2	237.0	236.4
32 Loans and leases in bank credit[3]	2,226.1	2,249.1	2,282.6	2,296.7	2,322.8	2,356.9	2,358.1	2,351.6	2,353.5	2,345.1	2,351.8	2,356.0
33 Commercial and industrial	349.4	375.4	382.6	386.7	391.1	399.0	404.1	397.0	397.4	396.6	396.4	397.4
34 Real estate	1,463.0	1,440.0	1,460.8	1,471.3	1,481.7	1,493.0	1,490.9	1,500.0	1,496.0	1,496.0	1,500.4	1,506.2
35 Revolving home equity	96.4	87.2	87.7	88.6	88.7	89.3	89.8	90.5	90.3	90.4	90.6	90.7
36 Other	1,366.7	1,352.8	1,373.1	1,382.7	1,393.0	1,403.6	1,401.2	1,409.5	1,405.7	1,405.6	1,409.9	1,415.5
37 Other residential	492.8	439.1	451.5	453.7	455.0	458.8	454.1	458.9	457.6	456.5	458.7	462.8
38 Commercial	873.9	913.7	921.6	929.0	938.0	944.8	947.1	950.6	948.2	949.1	951.2	952.8
39 Consumer	306.0	320.5	322.4	323.8	334.2	350.1	347.0	338.1	342.5	336.8	339.1	336.0
40 Credit cards and related plans	191.4	197.8	201.1	201.8	211.5	227.3	222.8	213.0	215.5	211.4	215.2	211.3
41 Other	114.5	122.7	121.3	122.0	122.6	122.8	124.2	125.1	127.0	125.4	123.8	124.8
42 Other loans and leases	107.6	113.1	116.7	114.9	115.8	114.9	116.1	116.5	117.5	115.8	115.9	116.3
43 Interbank loans	104.6	125.2	122.8	120.2	123.5	122.6	127.4	140.2	146.3	138.0	138.3	137.7
44 Cash assets[5]	88.6	86.4	87.6	89.1	90.9	95.7	99.4	97.0	94.7	94.1	100.9	97.9
45 Other assets[6]	217.8	228.8	237.0	242.9	244.9	242.1	230.0	236.7	234.9	240.7	234.3	235.9
46 **Total assets**[7]	**3,210.2**	**3,256.1**	**3,302.0**	**3,328.4**	**3,353.1**	**3,383.8**	**3,374.7**	**3,398.9**	**3,386.8**	**3,379.4**	**3,411.1**	**3,412.2**
Liabilities												
47 Deposits	2,246.4	2,273.1	2,280.5	2,279.5	2,286.2	2,294.8	2,297.2	2,328.4	2,314.8	2,313.1	2,340.3	2,334.4
48 Transaction	277.7	275.1	271.5	278.7	273.8	276.8	276.9	276.1	262.9	264.4	283.0	293.2
49 Nontransaction	1,968.7	1,997.9	2,009.0	2,000.8	2,012.5	2,018.0	2,020.3	2,052.3	2,051.8	2,048.7	2,057.2	2,041.2
50 Large time	417.7	412.8	412.9	413.6	415.1	417.1	420.2	424.1	422.7	422.7	425.4	425.1
51 Other	1,551.0	1,585.1	1,596.1	1,587.2	1,597.3	1,600.9	1,600.1	1,628.2	1,629.1	1,626.0	1,631.9	1,616.1
52 Borrowings	537.0	513.0	542.6	559.3	573.7	596.0	595.3	573.6	576.7	568.5	576.6	577.9
53 From banks in the U.S.	217.3	231.5	242.4	243.0	251.4	263.2	259.1	249.7	248.7	243.7	255.4	255.2
54 From others	319.7	281.6	300.2	316.2	322.3	332.8	336.3	324.0	328.0	324.8	321.2	322.7
55 Net due to related foreign offices	8.4	1.9	1.8	3.3	3.2	3.1	3.3	3.9	4.1	3.6	3.6	4.1
56 Other liabilities	81.0	76.8	76.6	78.0	75.8	75.5	75.1	77.5	76.9	77.5	76.6	79.2
57 **Total liabilities**	**2,872.8**	**2,864.8**	**2,901.5**	**2,920.0**	**2,938.9**	**2,969.5**	**2,971.0**	**2,983.4**	**2,972.5**	**2,962.8**	**2,997.1**	**2,995.6**
58 Residual (assets less liabilities)[8]	337.4	391.3	400.5	408.4	414.2	414.3	403.8	415.5	414.3	416.6	414.1	416.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Seasonally adjusted											
Assets												
1 Bank credit	983.1r	1,077.0	1,101.6	1,127.8	1,159.3	1,160.2	1,173.3	1,179.9	1,181.5	1,170.4	1,176.1	1,187.6
2 Securities in bank credit	396.6r	436.1	441.5	461.5	480.9	464.4	464.3	486.3	483.2	481.6	482.5	493.9
3 Treasury and Agency securities[2]	84.6r	89.1	89.9	93.6	92.7	87.8	92.4	97.2	95.6	97.0	97.3	98.1
4 Other securities	312.1r	347.0	351.6	367.9	388.3	376.5	371.9	389.1	387.6	384.7	385.2	395.8
5 Loans and leases in bank credit[3]	586.5r	640.9	660.1	666.3	678.3	695.8	709.0	693.6	698.3	688.7	693.7	693.7
6 Commercial and industrial	221.2r	244.6	254.9	260.5	269.5	279.7	284.8	290.0	286.2	288.2	290.3	292.3
7 Real estate	22.0r	30.7	35.6	35.7	36.6	38.1	40.3	41.7	41.4	41.5	41.8	42.1
8 Security[4]	161.4r	153.2	149.9	140.7	144.0	144.2	143.7	122.6	132.4	118.8	120.9	120.8
9 Other loans and leases	181.8r	212.4	219.7	229.4	228.2	233.8	240.2	239.3	238.2	240.2	240.7	238.5
10 Interbank loans	67.3r	74.4	76.9	79.0	79.4	86.4	84.8	88.3	84.0	97.2	91.1	84.7
11 Cash assets[5]	54.1	53.7	56.0	58.8	56.7	52.7	55.4	56.2	54.9	55.7	55.5	58.4
12 Other assets[6]	38.7r	40.0	45.5	45.6	47.9	47.1	55.5	55.6	55.9	52.6	55.3	55.8
13 **Total assets**[7]	**1,142.7r**	**1,244.4**	**1,279.4**	**1,310.7**	**1,342.5**	**1,345.6**	**1,368.3**	**1,379.2**	**1,375.7**	**1,375.1**	**1,377.4**	**1,385.7**
Liabilities												
14 Deposits	781.2r	900.2	934.7	988.0	1,019.0	1,022.5	1,048.6	1,073.6	1,076.7	1,073.0	1,072.1	1,071.2
15 Transaction	10.3	12.1	12.5	12.8	12.7	12.7	11.7	11.4	11.4	10.9	12.2	11.2
16 Nontransaction	770.9r	888.0	922.2	975.2	1,006.4	1,009.9	1,036.9	1,062.2	1,065.3	1,062.1	1,059.9	1,060.0
17 Borrowings	548.0r	599.8	586.1	584.1	585.8	603.9	602.4	596.1	596.0	597.4	601.8	591.1
18 From banks in the U.S.	60.1r	73.5	66.5	64.3	60.0	67.1	66.2	65.3	68.6	67.6	64.8	60.0
19 From others	487.9r	526.3	519.6	519.9	525.8	536.8	536.1	530.8	527.3	529.8	536.9	531.1
20 Net due to related foreign offices	−307.7r	−382.5	−365.0	−387.9	−395.4	−409.2	−422.4	−427.2	−432.7	−426.7	−427.1	−419.8
21 Other liabilities	118.4r	118.9	119.2	120.2	125.4	125.8	145.0	140.6	140.1	134.8	134.7	147.8
22 **Total liabilities**	**1,139.9r**	**1,236.3**	**1,275.0**	**1,304.4**	**1,334.8**	**1,343.1**	**1,373.6**	**1,383.2**	**1,380.0**	**1,378.6**	**1,381.5**	**1,390.3**
23 Residual (assets less liabilities)[8]	2.9r	8.1	4.4	6.3	7.7	2.5	−5.3	−4.0	−4.4	−3.5	−4.1	−4.6
	Not seasonally adjusted											
Assets												
24 Bank credit	985.1	1,072.4	1,097.0	1,125.2	1,164.4	1,165.2	1,177.4	1,182.3	1,190.7	1,171.1	1,175.1	1,188.9
25 Securities in bank credit	397.0	434.3	439.5	461.2	485.8	462.6	462.9	487.0	488.1	483.1	480.9	492.1
26 Treasury and Agency securities[2]	86.1	90.9	91.2	94.4	93.2	87.4	90.5	98.6	96.4	98.2	98.4	99.7
27 Trading account	26.2	27.1	27.6	28.5	26.6	26.3	26.2	28.3	26.5	26.9	29.0	29.7
28 Investment account	59.9	63.8	63.6	65.9	66.6	61.1	64.2	70.2	69.9	71.3	69.4	70.0
29 Other securities	310.9	343.4	348.3	366.7	392.6	375.2	372.4	388.4	391.7	384.9	382.5	392.3
30 Trading account	187.0	212.1	204.4	220.9	233.4	218.2	219.3	224.2	228.0	221.5	219.3	226.3
31 Investment account	124.0	131.2	144.0	145.8	159.2	157.0	153.1	164.2	163.7	163.4	163.2	166.1
32 Loans and leases in bank credit[3]	588.1	638.0	657.5	664.0	678.6	702.6	714.5	695.4	702.6	688.0	694.2	696.8
33 Commercial and industrial	223.9	244.1	255.6	259.7	269.3	282.8	288.1	292.9	288.8	291.9	293.3	295.3
34 Real estate	21.4	29.6	35.7	36.9	37.6	39.0	40.2	40.6	40.4	40.6	40.6	40.9
35 Security[4]	159.8	151.8	145.6	139.0	144.7	146.7	142.6	121.5	133.1	114.6	119.2	121.0
36 Other loans and leases	183.0	212.5	220.7	228.5	227.0	234.1	243.6	240.3	240.3	240.8	241.2	239.7
37 Interbank loans	66.8	73.5	78.7	81.5	83.5	89.2	86.6	88.5	87.4	95.2	92.6	83.4
38 Cash assets[5]	53.3	54.7	57.9	59.4	57.8	53.4	55.7	55.5	54.7	54.8	54.6	57.9
39 Other assets[6]	39.1	40.2	47.5	44.6	46.4	46.7	54.9	57.2	56.5	53.9	57.2	58.8
40 **Total assets**[7]	**1,143.8**	**1,240.2**	**1,280.6**	**1,310.0**	**1,351.3**	**1,353.7**	**1,373.8**	**1,382.7**	**1,388.4**	**1,374.1**	**1,378.7**	**1,388.2**
Liabilities												
41 Deposits	775.9	889.6	931.4	986.6	1,017.4	1,010.5	1,047.0	1,066.2	1,075.8	1,070.0	1,059.5	1,059.1
42 Transaction	10.6	11.9	12.7	12.8	12.8	13.4	11.8	11.6	11.4	11.0	12.5	11.6
43 Nontransaction	765.3	877.7	918.8	973.8	1,004.6	997.1	1,035.2	1,054.6	1,064.4	1,059.1	1,046.9	1,047.4
44 Borrowings	560.7	586.9	566.7	565.5	584.3	611.7	609.2	609.0	609.2	603.9	610.7	610.4
45 From banks in the U.S.	62.4	71.5	65.3	61.7	63.0	71.8	69.2	67.1	70.1	70.0	64.1	63.5
46 From others	498.3	515.4	501.4	503.8	521.3	539.9	540.1	541.8	539.1	533.9	546.6	546.9
47 Net due to related foreign offices	−313.6	−360.0	−341.8	−367.9	−383.6	−398.5	−428.4	−434.4	−438.1	−438.4	−425.9	−430.0
48 Other liabilities	117.1	121.1	121.4	123.1	130.4	127.0	142.9	138.5	138.3	135.2	131.1	145.4
49 **Total liabilities**	**1,140.2**	**1,237.6**	**1,277.7**	**1,307.3**	**1,348.4**	**1,350.7**	**1,370.7**	**1,379.4**	**1,385.3**	**1,370.8**	**1,375.4**	**1,384.9**
50 Residual (assets less liabilities)[8]	3.6	2.6	2.8	2.7	2.9	3.0	3.0	3.3	3.2	3.3	3.3	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007					2008		2008			
	Feb.	Aug.r	Sept.r	Oct.r	Nov.r	Dec.r	Jan.r	Feb.	Feb. 6	Feb. 13	Feb. 20	Feb. 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	109.7	134.2	141.0	156.4	201.6	186.1	220.6	222.4	224.0	222.6	209.7	227.0
2 Revaluation losses on off-balance-sheet items[9]	92.1	104.3	108.9	124.9	159.5	143.6	174.4	174.6	176.5	171.6	161.3	183.2
3 Mortgage-backed securities[10]	725.9r	699.2	690.4	657.8	667.9	664.6	664.3	677.7	667.9	679.7	679.8	680.5
4 Pass-through	549.1r	526.8	507.8	465.9	464.0	451.3	443.9	452.7	445.0	454.8	454.8	455.2
5 CMO, REMIC, and other	176.8r	172.4	182.6	191.9	203.9	213.2	220.4	225.0	222.8	224.8	225.0	225.3
6 Net unrealized gains (losses) on available-for-sale securities[11]	−8.3	−15.7	−11.8	−10.4	−8.1	−6.5	−2.7	−7.0	−1.5	−3.9	−9.0	−9.6
7 Securitized consumer loans[12]	107.4	110.6	109.5	111.0	111.9	113.9	113.2	114.4	114.0	113.9	114.8	114.7
8 Credit cards and related plans	67.6	70.4	70.1	73.5	74.5	74.0	73.6	76.1	75.5	75.5	76.5	76.5
9 Other	39.8	40.2	39.4	37.5	37.4	39.9	39.5	38.3	38.5	38.4	38.3	38.2
10 Securitized real estate loans[12]	n.a.	1,224.2	1,232.6	1,256.3	1,266.9	1,274.4	1,274.1	1,280.1	1,280.0	1,279.9	1,279.9	1,280.7
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	239.3r	232.9	240.5	247.4	247.7	249.1	250.2	265.8	253.1	253.8	275.5	276.2
12 Securitized consumer loans[12]	271.1	283.6	284.4	285.0	283.5	285.4	289.9	293.2	292.3	294.4	292.3	294.0
13 Securitized real estate loans[12]	n.a.	39.7	38.3	39.8	39.7	39.4	39.3	38.6	38.9	39.0	38.9	38.1
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	65.3	71.4	70.0	73.5	82.6	73.8	84.7	86.6	86.3	83.8	81.7	91.5
15 Revaluation losses on off-balance-sheet items[9]	72.5	76.2	75.7	79.9	86.8	76.8	85.0	88.6	88.0	86.3	83.4	93.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Seasonally adjusted											
Assets												
1 Bank credit	8,449.6[r]	8,952.8	9,055.7	9,186.2	9,217.8	9,280.9	9,350.5	9,501.1	9,429.4	9,495.1	9,567.4	9,537.9
2 Securities in bank credit	2,261.4[r]	2,383.9	2,408.5	2,473.5	2,435.3	2,438.3	2,468.8	2,577.4	2,515.6	2,574.5	2,609.4	2,603.5
3 Treasury and Agency securities[2]	1,204.4	1,174.0	1,140.2	1,132.8	1,131.8	1,108.0	1,106.8	1,128.2	1,114.6	1,119.4	1,134.1	1,138.1
4 Other securities	1,057.0[r]	1,210.0	1,268.4	1,340.7	1,303.5	1,330.2	1,362.0	1,449.2	1,401.0	1,455.1	1,475.4	1,465.4
5 Loans and leases in bank credit[3]	6,188.2	6,568.9	6,647.1	6,712.7	6,782.6	6,842.6	6,881.7	6,923.8	6,913.8	6,920.6	6,958.0	6,934.4
6 Commercial and industrial	1,223.7	1,354.3	1,385.7	1,403.1	1,429.7	1,447.8	1,457.2	1,479.4	1,470.7	1,477.8	1,480.6	1,488.9
7 Real estate	3,376.3	3,503.5	3,533.7	3,559.9	3,576.6	3,595.0	3,621.9	3,656.6	3,632.6	3,647.1	3,674.4	3,672.4
8 Revolving home equity	461.6	472.5	475.1	478.6	482.8	486.3	490.8	498.3	493.7	496.8	499.4	499.4
9 Other	2,914.7	3,031.0	3,058.5	3,081.3	3,093.8	3,108.7	3,131.1	3,158.4	3,138.8	3,150.3	3,174.9	3,173.0
10 Consumer	746.3	784.0	789.0	796.2	809.1	811.6	811.9	815.0	813.2	816.6	815.3	815.2
11 Security[4]	279.0	283.6	274.2	285.5	291.5	305.2	298.6	292.1	298.5	294.3	298.6	284.2
12 Other loans and leases	562.9	643.5	664.6	667.9	675.7	682.9	692.0	680.6	698.9	684.9	689.0	673.6
13 Interbank loans	365.4	396.1	409.0	422.6	435.5	443.1	456.2	446.0	441.4	447.5	446.4	451.3
14 Cash assets[5]	288.5	296.8	293.9	298.9	294.1	298.0	301.5	303.1	297.4	304.9	297.8	310.9
15 Other assets[6]	853.8[r]	919.0	928.3	945.3	952.5	969.2	971.6	1,019.7	993.1	1,002.9	1,033.0	1,035.2
16 **Total assets**[7]	**9,889.4**[r]	**10,492.0**	**10,612.2**	**10,776.8**	**10,820.9**	**10,907.4**	**10,994.3**	**11,182.9**	**11,074.8**	**11,164.0**	**11,257.9**	**11,249.1**
Liabilities												
17 Deposits	6,218.0[r]	6,450.6	6,558.3	6,636.1	6,656.9	6,698.1	6,776.1	6,873.5	6,823.1	6,866.9	6,899.2	6,903.2
18 Transaction	625.5[r]	608.6	626.8	609.6	599.9	614.8	618.5	613.0	626.7	604.5	626.3	607.2
19 Nontransaction	5,592.5[r]	5,842.0	5,931.5	6,026.5	6,057.0	6,083.2	6,157.6	6,260.5	6,196.4	6,262.4	6,272.9	6,296.0
20 Large time	1,720.4	1,874.2	1,961.1	2,027.8	2,036.2	2,068.2	2,095.8	2,105.8	2,106.1	2,109.6	2,120.9	2,100.1
21 Other	3,872.0[r]	3,967.9	3,970.4	3,998.7	4,020.8	4,015.0	4,061.7	4,154.7	4,090.3	4,152.8	4,152.0	4,195.9
22 Borrowings	2,030.9	2,246.4	2,218.3	2,234.7	2,273.5	2,275.5	2,278.3	2,303.5	2,280.8	2,280.1	2,316.0	2,325.4
23 From banks in the U.S.	419.8[r]	463.9	471.6	474.3	501.8	501.6	505.0	500.1	499.3	502.6	501.4	506.8
24 From others	1,611.1[r]	1,782.4	1,746.7	1,760.4	1,771.7	1,773.9	1,773.3	1,803.4	1,781.6	1,777.5	1,814.6	1,818.7
25 Net due to related foreign offices	13.1	86.3	73.8	86.5	76.4	88.1	75.0	62.7	61.6	82.1	69.5	63.4
26 Other liabilities	593.1	598.0	621.4	658.4	657.3	707.8	712.8	787.5	757.2	787.2	808.1	807.5
27 **Total liabilities**	**8,855.1**[r]	**9,381.3**	**9,471.8**	**9,615.6**	**9,664.2**	**9,769.4**	**9,842.1**	**10,027.1**	**9,922.7**	**10,016.4**	**10,092.9**	**10,099.6**
28 Residual (assets less liabilities)[8]	1,034.3[r]	1,110.7	1,140.4	1,161.2	1,156.6	1,138.0	1,152.2	1,155.7	1,152.1	1,147.6	1,165.0	1,149.6
	Not seasonally adjusted											
Assets												
29 Bank credit	8,434.8[r]	8,946.9	9,068.3	9,232.2	9,264.6	9,317.8	9,376.5	9,477.3	9,458.1	9,487.8	9,527.3	9,481.9
30 Securities in bank credit	2,271.9[r]	2,368.0	2,395.7	2,477.5	2,419.8	2,429.4	2,481.0	2,581.8	2,534.5	2,594.8	2,606.9	2,591.5
31 Treasury and Agency securities[2]	1,215.7	1,164.0	1,126.8	1,126.5	1,111.6	1,091.9	1,111.9	1,138.4	1,132.7	1,135.1	1,141.6	1,142.4
32 Other securities	1,056.2[r]	1,204.0	1,268.8	1,351.0	1,308.3	1,337.5	1,369.1	1,443.4	1,401.8	1,459.7	1,465.3	1,449.0
33 Loans and leases in bank credit[3]	6,162.9	6,578.9	6,672.7	6,754.7	6,844.7	6,888.4	6,895.5	6,895.4	6,923.5	6,893.0	6,920.4	6,890.4
34 Commercial and industrial	1,223.2	1,353.3	1,387.4	1,406.0	1,435.3	1,452.0	1,460.8	1,478.5	1,473.9	1,476.0	1,482.2	1,482.9
35 Real estate	3,355.9	3,506.3	3,565.7	3,600.5	3,609.8	3,617.4	3,629.1	3,630.9	3,635.9	3,627.8	3,637.5	3,636.1
36 Revolving home equity	459.6	472.4	477.8	482.4	486.6	490.1	493.7	496.1	495.3	495.9	496.6	495.8
37 Other	2,896.2	3,033.9	3,088.0	3,118.1	3,123.2	3,127.3	3,135.4	3,134.8	3,140.5	3,131.9	3,140.8	3,140.3
38 Consumer	741.2	786.4	783.8	796.4	818.5	828.2	818.1	810.6	811.2	812.4	811.0	810.8
39 Credit cards and related plans	309.8	333.3	331.5	343.1	365.7	361.7	346.9	337.8	340.9	340.9	337.9	337.0
40 Other	431.4	453.1	452.3	453.3	452.8	466.5	471.2	472.8	470.3	471.5	473.1	473.8
41 Security[4]	284.7	279.4	271.0	285.0	299.3	307.0	300.7	301.7	308.4	303.0	305.5	297.2
42 Other loans and leases	557.9	653.5	664.8	666.8	681.8	683.9	686.9	673.8	694.1	673.8	684.2	663.4
43 Interbank loans	370.0	394.8	409.9	432.9	451.8	448.2	461.5	450.6	446.3	455.6	450.4	448.5
44 Cash assets[5]	280.2	297.7	291.8	303.7	309.5	312.9	301.6	294.6	293.7	303.0	286.1	295.0
45 Other assets[6]	848.5[r]	928.3	936.6	945.4	952.0	968.8	972.9	1,013.4	993.3	1,000.4	1,022.6	1,021.9
46 **Total assets**[7]	**9,865.6**[r]	**10,495.0**	**10,632.3**	**10,838.3**	**10,898.2**	**10,963.5**	**11,026.4**	**11,148.6**	**11,104.0**	**11,159.9**	**11,199.9**	**11,161.2**
Liabilities												
47 Deposits	6,216.7[r]	6,436.3	6,567.4	6,674.2	6,710.8	6,713.4	6,773.5	6,868.0	6,856.5	6,869.4	6,869.8	6,835.6
48 Transaction	630.5[r]	599.1	615.9	613.4	627.9	627.7	609.9	616.3	593.7	588.5	635.0	652.1
49 Nontransaction	5,586.2[r]	5,837.2	5,951.5	6,060.9	6,082.9	6,085.7	6,163.6	6,251.7	6,262.8	6,280.9	6,234.8	6,183.5
50 Large time	1,722.6	1,867.5	1,966.2	2,033.2	2,033.4	2,074.1	2,093.7	2,106.8	2,104.2	2,108.7	2,114.7	2,100.9
51 Other	3,863.6[r]	3,969.7	3,985.4	4,027.6	4,049.4	4,011.6	4,069.9	4,144.9	4,158.6	4,172.1	4,120.2	4,082.7
52 Borrowings	2,038.3[r]	2,256.9	2,209.7	2,239.6	2,281.3	2,277.4	2,285.4	2,309.7	2,302.1	2,297.2	2,336.0	2,315.9
53 From banks in the U.S.	422.3[r]	463.6	465.0	479.0	511.9	509.0	506.7	503.6	502.4	511.0	505.6	502.7
54 From others	1,616.0[r]	1,793.3	1,744.7	1,760.6	1,769.3	1,768.5	1,778.7	1,806.1	1,799.6	1,786.2	1,830.4	1,813.2
55 Net due to related foreign offices	−12.4	95.4	90.5	94.4	95.6	116.3	89.8	30.8	37.0	41.1	38.8	51.7
56 Other liabilities	576.8	601.4	630.8	679.4	660.7	701.7	707.8	764.6	741.0	774.1	777.7	778.2
57 **Total liabilities**	**8,819.3**[r]	**9,390.0**	**9,498.3**	**9,687.6**	**9,748.5**	**9,808.9**	**9,856.6**	**9,973.1**	**9,936.5**	**9,981.7**	**10,022.4**	**9,981.4**
58 Residual (assets less liabilities)[8]	1,046.3[r]	1,105.0	1,133.9	1,150.7	1,149.7	1,154.6	1,169.7	1,175.5	1,167.5	1,178.1	1,177.5	1,179.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.[r]	Oct.[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Seasonally adjusted											
Assets												
1 Bank credit	7,465.5[r]	7,851.0	7,927.6	8,026.7	8,058.6	8,112.4	8,170.6	8,306.9	8,234.7	8,285.0	8,363.9	8,331.0
2 Securities in bank credit	1,857.7[r]	1,942.1	1,946.7	1,992.3	1,971.5	1,977.8	1,982.5	2,067.1	2,016.9	2,058.9	2,090.2	2,081.3
3 Treasury and Agency securities[2]	1,116.6	1,084.1	1,046.6	1,040.1	1,043.9	1,015.7	1,009.6	1,029.8	1,014.7	1,022.4	1,035.4	1,036.8
4 Other securities	741.1[r]	858.1	900.2	952.2	927.6	962.1	972.9	1,037.3	1,002.3	1,036.5	1,054.8	1,044.4
5 Loans and leases in bank credit[3]	5,607.8	5,908.9	5,980.9	6,034.4	6,087.1	6,134.7	6,188.1	6,239.8	6,217.8	6,226.1	6,273.8	6,249.8
6 Commercial and industrial	999.4	1,099.4	1,125.2	1,133.5	1,150.0	1,163.0	1,167.3	1,179.8	1,172.9	1,178.6	1,179.4	1,184.8
7 Real estate	3,354.2	3,467.9	3,498.0	3,523.3	3,538.5	3,554.6	3,580.1	3,614.9	3,590.7	3,605.7	3,632.3	3,629.6
8 Revolving home equity	461.6	472.5	475.1	478.6	482.8	486.3	490.8	498.3	493.7	496.8	499.4	499.4
9 Other	2,892.6	2,995.4	3,022.8	3,044.7	3,055.7	3,068.3	3,089.4	3,116.6	3,096.9	3,109.0	3,132.9	3,130.1
10 Consumer	746.3	783.9	789.0	796.2	809.1	811.6	811.9	815.0	813.2	816.6	815.3	815.2
11 Security[4]	123.9	133.7	133.5	141.6	147.3	161.4	176.0	183.1	179.5	177.8	194.6	177.6
12 Other loans and leases	384.0	423.8	435.2	439.8	442.2	444.0	452.7	447.0	461.6	447.4	452.1	442.5
13 Interbank loans	300.1	319.2	330.0	343.2	349.1	358.4	367.9	373.1	368.3	378.8	373.0	378.2
14 Cash assets[5]	235.7	240.8	235.1	242.2	241.5	242.7	245.4	245.7	241.3	248.2	240.6	250.7
15 Other assets[6]	815.8[r]	873.5	882.7	897.4	905.4	913.6	916.0	949.5	928.5	938.0	956.7	957.6
16 **Total assets**[7]	**8,749.6[r]**	**9,212.3**	**9,301.3**	**9,434.1**	**9,476.2**	**9,544.1**	**9,615.2**	**9,788.8**	**9,687.3**	**9,764.4**	**9,848.4**	**9,832.1**
Liabilities												
17 Deposits	5,414.1[r]	5,515.9	5,570.3	5,617.0	5,634.4	5,649.6	5,702.5	5,810.7	5,742.3	5,795.4	5,826.7	5,851.8
18 Transaction	615.0[r]	596.0	614.1	596.9	587.2	603.2	607.1	601.3	615.2	592.2	612.6	596.7
19 Nontransaction	4,799.1[r]	4,919.8	4,956.3	5,020.1	5,047.2	5,046.4	5,095.4	5,209.4	5,127.2	5,203.2	5,214.2	5,255.1
20 Large time	930.2[r]	954.9	989.6	1,024.7	1,029.4	1,034.0	1,035.2	1,058.8	1,039.7	1,054.2	1,066.0	1,064.2
21 Other	3,868.9[r]	3,965.0	3,966.7	3,995.4	4,017.8	4,012.4	4,060.2	4,150.6	4,087.5	4,149.0	4,148.1	4,190.9
22 Borrowings	1,466.4	1,660.3	1,634.2	1,648.9	1,670.7	1,678.1	1,682.2	1,700.0	1,691.5	1,687.5	1,706.6	1,707.2
23 From banks in the U.S.	356.4[r]	397.4	407.3	414.3	434.9	436.2	439.7	427.5	432.5	432.4	426.0	433.8
24 From others	1,110.0[r]	1,262.8	1,226.9	1,234.6	1,235.8	1,241.9	1,242.5	1,272.5	1,259.0	1,255.1	1,280.6	1,273.4
25 Net due to related foreign offices	363.1	451.3	461.7	481.9	485.6	510.5	502.1	508.9	499.8	514.2	523.7	501.7
26 Other liabilities	474.2	478.9	501.1	533.0	531.6	562.8	572.2	615.7	599.5	618.0	630.0	627.3
27 **Total liabilities**	**7,717.8[r]**	**8,106.2**	**8,167.4**	**8,280.8**	**8,322.2**	**8,401.0**	**8,459.0**	**8,635.3**	**8,533.1**	**8,615.1**	**8,687.0**	**8,688.0**
28 Residual (assets less liabilities)[8]	1,031.9[r]	1,106.1	1,133.8	1,153.3	1,153.9	1,143.1	1,156.2	1,153.5	1,154.2	1,149.3	1,161.3	1,144.1
	Not seasonally adjusted											
Assets												
29 Bank credit	7,449.8[r]	7,849.6	7,942.9	8,067.5	8,100.3	8,145.5	8,194.1	8,285.3	8,259.3	8,273.5	8,328.9	8,286.1
30 Securities in bank credit	1,868.5[r]	1,928.2	1,934.3	1,991.4	1,957.8	1,970.4	1,994.0	2,073.4	2,034.3	2,075.5	2,091.5	2,076.1
31 Treasury and Agency securities[2]	1,129.1	1,072.8	1,032.4	1,033.3	1,024.2	1,001.4	1,013.3	1,041.7	1,030.1	1,038.7	1,045.0	1,046.1
32 Other securities	739.4[r]	855.4	901.8	958.1	933.7	969.0	980.7	1,031.7	1,004.2	1,036.8	1,046.6	1,030.0
33 Loans and leases in bank credit[3]	5,581.3	5,921.3	6,008.7	6,076.1	6,142.5	6,175.0	6,200.1	6,211.9	6,225.0	6,198.0	6,237.4	6,210.0
34 Commercial and industrial	999.2	1,097.8	1,127.7	1,136.7	1,152.5	1,163.9	1,167.8	1,179.1	1,174.4	1,177.0	1,180.4	1,181.1
35 Real estate	3,334.3	3,470.6	3,528.9	3,562.9	3,570.8	3,577.1	3,588.5	3,590.6	3,595.2	3,588.1	3,597.3	3,595.5
36 Revolving home equity	459.6	472.4	477.8	482.4	486.6	490.1	493.7	496.1	495.3	495.9	496.6	495.8
37 Other	2,874.7	2,998.2	3,051.1	3,080.5	3,084.2	3,087.1	3,094.7	3,094.5	3,099.9	3,092.2	3,100.6	3,099.6
38 Other residential	1,409.5	1,466.1	1,505.3	1,519.3	1,514.5	1,512.0	1,507.9	1,500.9	1,508.9	1,498.1	1,505.8	1,503.4
39 Commercial	1,465.2	1,532.1	1,545.8	1,561.2	1,569.7	1,575.1	1,586.8	1,593.6	1,591.0	1,594.1	1,594.9	1,596.2
40 Consumer	741.2	786.4	783.8	796.4	818.5	828.2	818.1	810.6	811.2	812.4	811.0	810.8
41 Credit cards and related plans	309.8	333.3	331.5	343.1	365.7	361.7	346.9	337.8	340.9	340.9	337.9	337.0
42 Other	431.4	453.1	452.3	453.3	452.8	466.5	471.2	472.8	470.3	471.5	473.1	473.8
43 Security[4]	127.8	133.8	132.0	140.3	152.7	164.3	179.2	190.8	187.2	183.2	200.9	189.0
44 Other loans and leases	378.7	432.9	436.3	439.7	448.0	441.6	446.6	440.9	456.9	437.3	447.9	433.7
45 Interbank loans	307.5	316.1	328.4	349.5	362.6	361.6	373.1	380.5	374.8	389.7	381.5	375.4
46 Cash assets[5]	228.6	239.8	232.4	246.0	256.1	257.3	246.1	238.6	238.5	246.4	231.0	236.7
47 Other assets[6]	811.7[r]	880.8	892.1	899.0	905.3	913.9	915.7	944.8	928.4	937.6	950.1	946.0
48 **Total assets**[7]	**8,730.2[r]**	**9,214.1**	**9,322.0**	**9,486.7**	**9,545.4**	**9,594.9**	**9,643.7**	**9,762.6**	**9,714.5**	**9,761.0**	**9,805.7**	**9,759.0**
Liabilities												
49 Deposits	5,409.0[r]	5,504.9	5,580.8	5,656.9	5,700.3	5,666.6	5,707.3	5,800.6	5,783.7	5,798.3	5,796.7	5,773.4
50 Transaction	619.8[r]	586.5	603.1	600.6	614.5	615.9	598.2	604.5	582.4	576.6	621.2	641.3
51 Nontransaction	4,789.2[r]	4,918.5	4,977.7	5,056.3	5,085.8	5,050.7	5,109.0	5,196.1	5,201.3	5,221.6	5,175.6	5,132.1
52 Large time	927.5[r]	951.7	995.4	1,031.6	1,039.4	1,042.1	1,042.1	1,054.2	1,045.7	1,052.5	1,058.4	1,052.4
53 Other	3,861.7[r]	3,966.7	3,982.3	4,024.6	4,046.4	4,008.6	4,066.9	4,141.9	4,155.6	4,169.1	4,117.2	4,079.7
54 Borrowings	1,456.6[r]	1,690.1	1,644.2	1,655.3	1,670.7	1,673.2	1,676.5	1,688.0	1,686.7	1,678.8	1,704.7	1,693.9
55 From banks in the U.S.	353.8[r]	398.2	403.3	416.0	440.3	440.6	439.6	425.6	430.5	431.3	424.2	428.9
56 From others	1,102.8[r]	1,291.9	1,240.9	1,239.3	1,230.4	1,232.5	1,236.9	1,262.3	1,256.2	1,247.5	1,280.6	1,265.0
57 Net due to related foreign offices	358.2	437.2	458.3	478.0	494.2	544.8	524.2	500.9	491.2	500.9	518.7	508.8
58 Other liabilities	463.3	480.0	507.7	549.0	533.8	558.7	569.3	600.9	588.7	608.1	611.3	606.4
59 **Total liabilities**	**7,687.1[r]**	**8,112.2**	**8,191.0**	**8,339.2**	**8,398.9**	**8,443.3**	**8,477.3**	**8,590.4**	**8,550.3**	**8,586.1**	**8,631.5**	**8,582.5**
60 Residual (assets less liabilities)[8]	1,043.1[r]	1,101.9	1,130.9	1,147.6	1,146.5	1,151.6	1,166.5	1,172.2	1,164.2	1,174.9	1,174.2	1,176.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.	Oct.	Nov.	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Seasonally adjusted											
Assets												
1 Bank credit	4,699.7[r]	4,943.3[r]	4,991.4[r]	5,084.6[r]	5,104.7	5,158.7	5,211.9	5,330.1	5,279.5	5,314.9	5,373.6	5,345.3
2 Securities in bank credit	1,260.9[r]	1,327.7[r]	1,326.2[r]	1,379.0[r]	1,362.9	1,377.1	1,374.9	1,453.5	1,410.4	1,449.6	1,471.1	1,464.4
3 Treasury and Agency securities[2]	728.0	699.7	661.0	660.0	666.7	644.0	635.0	648.0	637.9	645.0	650.2	652.4
4 Trading account	61.4	71.8	68.8	72.3	94.0	83.0	77.1	79.1	79.9	75.6	77.9	79.3
5 Investment account	666.6	627.9	592.2	587.7	572.6	561.0	557.9	568.9	558.0	569.4	572.3	573.0
6 Mortgage-backed	598.7	563.5	526.4	525.7	518.2	508.6	509.2	526.2	510.8	527.7	531.1	530.2
7 Other	68.0	64.4	65.8	61.9	54.4	52.4	48.7	42.7	47.2	41.7	41.2	42.9
8 Other securities	532.9[r]	628.0[r]	665.2[r]	719.0[r]	696.2	733.1	740.0	805.4	772.5	804.6	820.9	812.0
9 Trading account	247.9	319.3	348.1	387.9	360.7	392.7	396.0	455.0	425.0	454.9	469.8	460.2
10 Investment account	285.0[r]	308.7[r]	317.1[r]	331.1[r]	335.5	340.3	344.0	350.5	347.6	349.7	351.1	351.8
11 State and local government	55.7	60.1	60.2	59.6	57.9	57.1	56.0	55.4	55.9	55.7	55.8	55.0
12 Other	229.3[r]	248.6[r]	256.9[r]	271.5[r]	277.6	283.2	288.0	295.1	291.7	294.0	295.2	296.8
13 Loans and leases in bank credit[3]	3,438.7	3,615.6[r]	3,665.2[r]	3,705.6[r]	3,741.9	3,781.6	3,837.0	3,876.6	3,869.1	3,865.3	3,902.5	3,880.9
14 Commercial and industrial	647.3	714.8	734.4	739.3[r]	750.4	759.6	770.7	780.4	776.4	781.8	779.1	783.5
15 Real estate	1,951.4	1,999.6	2,018.1	2,038.6	2,049.9	2,061.6	2,081.6	2,108.1	2,096.5	2,101.0	2,119.0	2,117.3
16 Revolving home equity	372.9	384.4	385.3	389.7	394.1	396.6	401.1	406.6	404.6	405.1	407.3	407.4
17 Other	1,578.6	1,615.2	1,632.8	1,648.9	1,655.9	1,665.1	1,680.5	1,701.4	1,691.9	1,695.9	1,711.7	1,709.9
18 Other residential	990.6	1,011.8	1,029.0	1,036.6	1,036.7	1,043.9	1,050.5	1,058.2	1,056.6	1,055.9	1,070.7	1,060.0
19 Commercial	588.0	603.4	603.8	612.3	619.2	621.2	630.0	643.2	635.4	640.0	641.0	649.9
20 Consumer	442.4	460.2	460.4	462.7	467.2	472.8	474.4	477.7	474.1	476.5	478.3	479.4
21 Security[4]	116.9	123.9	123.7	131.9	137.6	149.6	163.9	170.9	167.7	165.4	182.3	165.2
22 Federal funds sold to and repurchase agreements with broker–dealers	92.4	98.5	98.2	105.5	111.9	122.6	137.7	139.0	141.1	135.2	146.3	133.3
23 Other	24.4	25.4	25.6	26.4	25.7	27.0	26.2	31.9	26.5	30.2	36.1	31.9
24 Federal funds sold to and repurchase agreements with others	30.2	44.6	45.4	43.4	44.9	44.8	42.6	32.1	44.5	33.2	34.1	25.8
25 All other loans	146.6	173.8[r]	185.1[r]	191.9[r]	194.6	195.9	206.2	209.3	212.1	209.4	211.8	211.7
26 Lease-financing receivables	103.9	98.7	98.0	97.7	97.3	97.2	97.6	98.2	97.8	97.9	98.0	98.1
27 Interbank loans	189.6	190.1[r]	206.4[r]	220.6[r]	227.6	229.8	233.9	238.2	237.0	238.9	238.2	240.8
28 Federal funds sold to and repurchase agreements with commercial banks	131.8	139.7	156.8	166.6	170.6	175.7	175.8	188.4	183.5	187.7	189.7	192.0
29 Other	57.8	50.4[r]	49.6[r]	54.0[r]	57.0	54.0	58.2	49.7	53.5	51.1	48.5	48.7
30 Cash assets[5]	148.6	152.7	143.9	150.8	148.5	147.9	149.9	145.9	144.2	149.1	140.6	149.2
31 Other assets[6]	605.2[r]	637.4[r]	637.3[r]	649.4[r]	661.6	679.8	678.4	707.3	688.9	697.5	714.8	715.0
32 **Total assets**[7]	**5,608.2**[r]	**5,886.0**	**5,940.2**	**6,066.0**	**6,101.2**	**6,170.7**	**6,226.9**	**6,372.7**	**6,301.5**	**6,352.1**	**6,419.0**	**6,402.5**
Liabilities												
33 Deposits	3,191.3[r]	3,221.5[r]	3,273.3[r]	3,323.8[r]	3,343.8	3,341.9	3,373.1	3,454.4	3,403.1	3,441.1	3,464.6	3,486.3
34 Transaction	342.3[r]	320.4[r]	332.2[r]	324.2[r]	316.3	329.1	328.5	323.6	335.5	316.9	332.3	317.0
35 Nontransaction	2,848.9[r]	2,901.2[r]	2,941.1[r]	2,999.6[r]	3,027.6	3,012.8	3,044.6	3,130.8	3,067.6	3,124.3	3,132.3	3,169.3
36 Large time	521.9	540.6[r]	573.9[r]	609.5[r]	612.2	612.9	613.7	635.5	619.6	631.8	639.5	640.6
37 Other	2,327.0[r]	2,360.6[r]	2,367.2[r]	2,390.1[r]	2,415.4	2,399.9	2,430.8	2,495.3	2,448.0	2,492.4	2,492.8	2,528.7
38 Borrowings	956.3	1,115.6	1,072.8	1,080.2	1,089.2	1,097.2	1,112.3	1,123.5	1,130.1	1,111.2	1,125.3	1,124.6
39 From banks in the U.S.	138.6	154.3	161.5	164.6	176.9	180.8	188.8	186.6	194.4	187.1	185.1	190.9
40 From others	817.7	961.3	911.3	915.5	912.4	916.4	923.4	936.9	935.8	924.1	940.2	933.7
41 Net due to related foreign offices	357.8	447.6	457.8	477.6	483.1	509.3	500.7	505.0	496.4	509.4	519.5	499.1
42 Other liabilities	397.0	401.5	422.9	456.9	456.2	487.4	495.9	540.1	524.0	541.7	555.2	551.4
43 **Total liabilities**	**4,902.3**[r]	**5,186.3**[r]	**5,226.7**[r]	**5,338.4**[r]	**5,372.3**	**5,435.8**	**5,482.0**	**5,623.0**	**5,553.6**	**5,603.5**	**5,664.6**	**5,661.5**
44 Residual (assets less liabilities)[8]	705.9[r]	699.7[r]	713.4[r]	727.5[r]	728.9	734.9	745.0	749.7	747.8	748.6	754.4	741.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.[r]	Feb.[r]	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Not seasonally adjusted											
Assets												
45 Bank credit	4,688.9[r]	4,960.6[r]	5,031.9[r]	5,137.6[r]	5,139.2[r]	5,189.9	5,232.0	5,311.2	5,289.2	5,300.9	5,352.5	5,311.1
46 Securities in bank credit	1,263.4[r]	1,321.9[r]	1,319.9[r]	1,384.3[r]	1,353.8	1,372.7	1,383.0	1,451.2	1,416.9	1,453.0	1,467.6	1,452.6
47 Treasury and Agency securities[2]	736.2	692.7	652.4	657.9	649.5[r]	632.5	637.5	655.6	647.3	653.3	658.6	659.0
48 Trading account	64.0	67.4	64.8	73.9	87.5	80.0	79.1	82.4	85.7	81.0	78.7	81.4
49 Investment account	672.2	625.3	587.5	584.0	562.1[r]	552.5	558.4	573.3	561.6	572.3	579.8	577.6
50 Mortgage-backed	604.1	559.2	520.0	519.5	508.2	501.3	510.5	530.7	513.2	530.4	538.0	536.3
51 Other	68.1	66.2	67.6	64.6	53.9[r]	51.2	47.9	42.6	48.4	41.9	41.8	41.3
52 Other securities	527.1[r]	629.1[r]	667.5[r]	726.4[r]	704.2[r]	740.2	745.6	795.6	769.7	799.7	809.1	793.6
53 Trading account	241.8	319.1	351.2	394.4	364.6	395.8	397.6	444.9	419.9	449.3	456.3	444.2
54 Investment account	285.4[r]	310.0[r]	316.3[r]	332.0[r]	339.6[r]	344.4	348.0	350.7	349.8	350.4	352.8	349.3
55 State and local government	55.5	60.5	60.7	60.4	57.9	57.2	55.7	55.0	55.4	55.4	55.6	54.7
56 Other	229.8[r]	249.5[r]	255.7[r]	271.6[r]	281.7[r]	287.2	292.2	295.7	294.3	295.0	297.2	294.6
57 Loans and leases in bank credit[3]	3,425.5	3,638.8[r]	3,712.1[r]	3,753.4[r]	3,785.5[r]	3,817.2	3,848.9	3,860.0	3,872.3	3,847.9	3,884.9	3,858.5
58 Commercial and industrial	647.1	715.2	741.3	745.9[r]	753.9[r]	760.2	771.4	779.5	777.1	779.3	780.5	780.5
59 Real estate	1,937.2	2,009.7	2,057.3	2,080.9	2,077.5	2,085.7	2,087.7	2,088.7	2,092.1	2,088.3	2,095.4	2,093.2
60 Revolving home equity	371.4	384.7	389.2	393.7	397.3	400.3	403.2	404.8	404.5	404.8	405.3	404.3
61 Other	1,565.8	1,625.0	1,668.2	1,687.3	1,680.2	1,685.4	1,684.5	1,684.0	1,687.6	1,683.5	1,690.1	1,688.9
62 Other residential	980.6	1,014.5	1,051.3	1,063.8	1,054.9	1,057.2	1,048.3	1,044.7	1,049.4	1,043.2	1,049.8	1,047.9
63 Commercial	585.2	610.5	616.9	623.4	625.3	628.2	636.2	639.2	638.2	640.3	640.3	641.0
64 Consumer	444.3	463.9	460.1	462.3	468.2	481.6	480.7	479.5	477.7	478.4	480.3	481.2
65 Credit cards and related plans	126.4	132.2	129.7	131.6	138.2	138.8	133.9	131.4	132.0	131.5	132.0	132.2
66 Other	317.9	331.7	330.4	330.7	330.0	342.8	346.8	348.1	345.8	347.0	348.4	349.0
67 Security[4]	120.5	123.9	122.1	130.3	142.7	152.5	167.0	178.3	175.0	170.5	188.4	176.4
68 Federal funds sold to and repurchase agreements with broker–dealers	95.9	99.2	97.3	103.5	116.1	125.1	140.3	145.9	149.8	141.1	150.8	142.0
69 Other	24.6	24.8	24.8	26.8	26.6	27.4	26.7	32.4	25.2	29.4	37.6	34.4
70 Federal funds sold to and repurchase agreements with others	29.9	49.6	48.4	45.0	46.2	44.9	40.7	31.1	43.0	29.7	34.7	26.4
71 All other loans	142.8	176.6[r]	183.1[r]	189.5[r]	198.1[r]	193.8	203.9	205.0	209.8	204.0	208.1	203.4
72 Lease-financing receivables	103.8	99.7	99.7	99.4	98.9	98.4	97.6	97.8	97.7	97.6	97.5	97.5
73 Interbank loans	184.9	193.2[r]	208.2[r]	225.9[r]	240.1[r]	234.0	232.6	233.0	229.2	238.6	235.0	227.8
74 Federal funds sold to and repurchase agreements with commercial banks	127.0	142.8	157.5	170.2	181.2	180.9	175.0	182.9	175.2	187.9	185.5	180.3
75 Other	58.0	50.4[r]	50.7[r]	55.7[r]	58.9[r]	53.2	57.6	50.0	54.0	50.7	49.5	47.4
76 Cash assets[5]	144.8	152.3[r]	143.2	155.1	160.4	157.9	149.1	141.7	141.3	148.9	135.4	140.6
77 Other assets[6]	601.6[r]	643.8[r]	649.2[r]	654.2[r]	663.3	684.1	678.6	703.7	688.8	697.5	711.2	707.1
78 **Total assets**[7]	**5,585.2[r]**	**5,912.4**	**5,993.7[r]**	**6,133.8**	**6,161.5**	**6,220.2**	**6,244.5**	**6,340.5**	**6,299.6**	**6,337.2**	**6,385.7**	**6,338.8**
Liabilities												
79 Deposits	3,185.1[r]	3,224.5[r]	3,301.3[r]	3,370.7[r]	3,405.5[r]	3,369.3	3,378.4	3,441.5	3,422.7	3,439.0	3,445.2	3,422.6
80 Transaction	344.6[r]	315.0[r]	324.4[r]	326.8[r]	337.7[r]	339.0	322.0	324.4	309.7	304.2	340.3	344.5
81 Nontransaction	2,840.5[r]	2,909.5[r]	2,976.9[r]	3,043.8[r]	3,067.8[r]	3,030.3	3,056.4	3,117.0	3,113.0	3,134.8	3,104.9	3,078.1
82 Large time	517.6[r]	538.9[r]	581.8[r]	616.5[r]	622.3[r]	622.2	618.3	629.4	621.1	628.4	632.8	627.6
83 Other	2,323.0[r]	2,370.6[r]	2,395.2[r]	2,427.3[r]	2,445.5[r]	2,408.1	2,438.1	2,487.6	2,491.8	2,506.5	2,472.0	2,450.5
84 Borrowings	956.2	1,147.5	1,084.9	1,081.6	1,074.5	1,077.7	1,102.8	1,123.3	1,129.8	1,112.8	1,134.5	1,126.2
85 From banks in the U.S.	139.4	156.1	160.5	164.9	177.3	181.6	190.0	188.8	196.6	190.7	186.0	190.9
86 From others	816.8	991.4	924.4	916.7	897.2	896.1	912.8	934.5	933.2	922.1	948.5	935.2
87 Net due to related foreign offices	353.1	435.4	455.0	474.8	491.0	541.5	520.3	496.8	487.1	496.1	514.5	505.0
88 Other liabilities	384.8	403.4	429.7	473.2	458.2[r]	483.7	492.0	524.2	512.3	531.4	534.9	528.9
89 **Total liabilities**	**4,879.2[r]**	**5,210.8[r]**	**5,271.0[r]**	**5,400.2[r]**	**5,429.2[r]**	**5,472.2**	**5,493.5**	**5,585.7**	**5,551.9**	**5,579.3**	**5,629.0**	**5,582.6**
90 Residual (assets less liabilities)[8]	706.0[r]	701.6[r]	722.7[r]	733.5[r]	732.3[r]	748.0	751.0	754.7	747.6	757.8	756.7	756.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.	Oct.	Nov.	Dec.[r]	Jan.[r]	Feb.[r]	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,765.8[r]	2,907.7[r]	2,936.2[r]	2,942.1[r]	2,953.8	2,953.7	2,958.6	2,976.8	2,955.3	2,970.2	2,990.3	2,985.8
2 Securities in bank credit	596.7[r]	614.4[r]	620.5[r]	613.4	608.6	600.7	607.6	613.6	606.5	609.4	619.1	616.9
3 Treasury and Agency securities[2]	388.5	384.4	385.6	380.1	377.3	371.6	374.6	381.8	376.8	377.4	385.2	384.5
4 Other securities	208.2[r]	230.0[r]	235.0[r]	233.2[r]	231.4	229.0	233.0	231.8	229.8	231.9	233.9	232.4
5 Loans and leases in bank credit[3]	2,169.1	2,293.3	2,315.7[r]	2,328.8	2,345.2	2,353.1	2,351.0	2,363.2	2,348.7	2,360.8	2,371.2	2,368.9
6 Commercial and industrial	352.1	384.6[r]	390.8[r]	394.3[r]	399.7	403.4	396.6	399.4	396.4	396.8	400.4	401.3
7 Real estate	1,402.7	1,468.3	1,479.9[r]	1,484.7[r]	1,488.6	1,492.9	1,498.5	1,506.8	1,494.2	1,504.7	1,513.4	1,512.3
8 Revolving home equity	88.7	88.1	89.8	88.9	88.7	89.7	89.7	91.6	89.2	91.6	92.2	92.0
9 Other	1,314.0	1,380.2	1,390.1[r]	1,395.8[r]	1,399.8	1,403.2	1,408.9	1,415.2	1,405.0	1,413.1	1,421.2	1,420.3
10 Consumer	303.9	323.7	328.5	333.5	341.8	338.8	337.5	337.3	339.1	340.0	337.0	335.8
11 Other loans and leases	110.3	116.6	116.4	116.3	115.2	117.9	118.4	119.7	119.0	119.2	120.5	119.5
12 Interbank loans	110.5	129.1	123.6	122.7	121.5	128.6	133.9	134.9	131.3	140.0	134.9	137.4
13 Cash assets[5]	87.0	88.2	91.2	91.4	93.0	94.8	95.5	99.8	97.1	99.1	100.1	101.5
14 Other assets[6]	210.6	236.1	245.3	248.1	243.8	233.8	237.6	242.1	239.6	240.5	241.9	242.6
15 **Total assets**[7]	**3,141.4[r]**	**3,326.3[r]**	**3,361.1[r]**	**3,368.1[r]**	**3,374.9**	**3,373.4**	**3,388.2**	**3,416.1**	**3,385.8**	**3,412.3**	**3,429.4**	**3,429.6**
Liabilities												
16 Deposits	2,222.8	2,294.3	2,297.0	2,293.2	2,290.6	2,307.7	2,329.4	2,356.3	2,339.2	2,354.2	2,362.2	2,365.4
17 Transaction	272.7	275.7	281.9	272.7	270.9	274.0	278.6	277.7	279.7	275.3	280.3	279.6
18 Nontransaction	1,950.1	2,018.6	2,015.1	2,020.6[r]	2,019.6	2,033.6	2,050.8	2,078.6	2,059.6	2,078.9	2,081.8	2,085.8
19 Large time	408.2	414.2	415.7	415.2	417.2	421.1	421.4	423.3	420.1	422.3	426.5	423.6
20 Other	1,541.9	1,604.4	1,599.5[r]	1,605.4	1,602.4	1,612.5	1,629.3	1,655.3	1,639.5	1,656.6	1,655.3	1,662.2
21 Borrowings	510.1	544.7	561.4	568.8[r]	581.5	580.9	569.9	576.5	561.3	576.3	581.3	582.5
22 From banks in the U.S.	217.8[r]	243.1[r]	245.9[r]	249.7[r]	258.0	255.4	250.9	240.9	238.1	245.3	240.9	242.9
23 From others	292.3[r]	301.6[r]	315.5[r]	319.1[r]	323.4	325.5	319.1	335.6	323.2	331.0	340.4	339.6
24 Net due to related foreign offices	5.3	3.6	4.0	4.3	2.5	1.2	1.4	3.9	3.4	4.9	4.1	2.7
25 Other liabilities	77.2	77.4	78.3	76.1	75.4	75.4	76.3	75.6	75.6	76.3	74.8	75.9
26 **Total liabilities**	**2,815.4**	**2,920.0**	**2,940.7**	**2,942.4[r]**	**2,949.9**	**2,965.2**	**2,977.0**	**3,012.3**	**2,979.5**	**3,011.7**	**3,022.4**	**3,026.6**
27 Residual (assets less liabilities)[8]	326.0[r]	406.4[r]	420.4[r]	425.7[r]	425.0	408.3	411.2	403.8	406.3	400.7	406.9	403.1
	Not seasonally adjusted											
Assets												
28 Bank credit	2,760.9[r]	2,889.0[r]	2,911.0[r]	2,929.9[r]	2,961.1	2,955.6	2,962.2	2,974.1	2,970.0	2,972.6	2,976.4	2,975.0
29 Securities in bank credit	605.1[r]	606.4[r]	614.4[r]	607.1[r]	604.1	597.7	611.0	622.2	617.4	622.5	623.9	623.5
30 Treasury and Agency securities[2]	392.9	380.1	380.1	375.4	374.6	369.0	375.8	386.1	382.9	385.4	386.4	387.1
31 Other securities	212.3[r]	226.3[r]	234.3[r]	231.7[r]	229.4	228.7	235.2	236.1	234.5	237.1	237.5	236.4
32 Loans and leases in bank credit[3]	2,155.8	2,282.6	2,296.6[r]	2,322.8	2,357.0	2,357.9	2,351.2	2,351.9	2,352.7	2,350.1	2,352.5	2,351.4
33 Commercial and industrial	352.1	382.5[r]	386.4[r]	390.8[r]	398.6	403.7	396.4	399.5	397.3	397.7	399.9	400.6
34 Real estate	1,397.1	1,460.9[r]	1,471.5[r]	1,482.0[r]	1,493.3	1,491.4	1,500.8	1,501.8	1,503.2	1,499.8	1,501.9	1,502.2
35 Revolving home equity	88.2	87.7	88.6	88.7	89.3	89.8	90.5	91.3	90.8	91.1	91.3	91.6
36 Other	1,308.9	1,373.2[r]	1,382.9[r]	1,393.2[r]	1,403.9	1,401.6	1,410.3	1,410.5	1,412.3	1,408.7	1,410.6	1,410.7
37 Other residential	428.9	451.6[r]	454.0[r]	455.5[r]	459.6	454.8	459.7	456.2	459.5	454.9	456.0	455.4
38 Commercial	880.0	921.6	928.9[r]	937.8[r]	944.4	946.9	950.6	954.3	952.8	953.8	954.6	955.3
39 Consumer	296.9	322.4	323.8	334.2	350.3	346.6	337.4	331.1	333.5	334.0	330.7	329.6
40 Credit cards and related plans	183.3	201.1	201.8	211.5	227.5	222.9	213.0	206.4	209.0	209.5	206.0	204.8
41 Other	113.5	121.3	122.0	122.6	122.8	123.8	124.4	124.7	124.5	124.5	124.7	124.7
42 Other loans and leases	109.6	116.7	114.9	115.8	114.9	116.2	116.6	119.5	118.8	118.7	120.1	119.0
43 Interbank loans	122.6	122.8	120.2	123.5	122.6	127.6	140.5	147.5	145.6	151.2	146.5	147.7
44 Cash assets[5]	83.8	87.6	89.1	90.9	95.7	99.4	97.0	96.9	97.1	97.5	95.6	96.1
45 Other assets[6]	210.1	237.0	242.9	244.9	242.1	229.9	237.1	241.1	239.6	240.0	238.8	238.9
46 **Total assets**[7]	**3,145.0[r]**	**3,301.8[r]**	**3,328.2[r]**	**3,353.0[r]**	**3,383.9**	**3,374.7**	**3,399.3**	**3,422.2**	**3,414.9**	**3,423.8**	**3,420.0**	**3,420.2**
Liabilities												
47 Deposits	2,223.9	2,280.5	2,279.5	2,286.2	2,294.8	2,297.2	2,328.9	2,359.2	2,361.0	2,359.3	2,351.5	2,350.8
48 Transaction	275.2	271.5	278.7	273.8	276.8	276.9	276.2	280.1	272.7	272.5	280.8	296.9
49 Nontransaction	1,948.7	2,009.0	2,000.8	2,012.5	2,018.0	2,020.4	2,052.7	2,079.0	2,088.3	2,086.8	2,070.7	2,054.0
50 Large time	409.9	412.9	413.6	415.1	417.1	419.9	423.8	424.8	424.6	424.1	425.6	424.8
51 Other	1,538.7	1,596.1	1,587.2	1,597.3	1,600.9	1,600.5	1,628.8	1,654.2	1,663.7	1,662.7	1,645.2	1,629.2
52 Borrowings	500.4	542.6	559.3	573.7	596.2	595.5	573.7	564.7	556.9	566.0	570.3	567.8
53 From banks in the U.S.	214.4[r]	242.2[r]	242.8[r]	251.1[r]	263.0	259.0	249.6	236.9	233.8	240.6	238.2	238.0
54 From others	286.0[r]	300.4[r]	316.5[r]	322.6[r]	333.1	336.4	324.1	327.9	323.0	325.4	332.1	329.8
55 Net due to related foreign offices	5.0	1.8	3.3	3.2	3.1	3.3	3.9	4.0	4.1	4.8	4.2	3.8
56 Other liabilities	78.5	76.6	78.0	75.8	75.5	75.1	77.4	76.7	76.4	76.8	76.4	77.5
57 **Total liabilities**	**2,807.8**	**2,901.5**	**2,920.0**	**2,939.0[r]**	**2,969.7**	**2,971.1**	**2,983.8**	**3,004.7**	**2,998.3**	**3,006.7**	**3,002.5**	**2,999.9**
58 Residual (assets less liabilities)[8]	337.2[r]	400.3[r]	408.2[r]	414.0[r]	414.3	403.6	415.5	417.5	416.5	417.1	417.5	420.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.r	Feb.	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Seasonally adjusted											
Assets												
1 Bank credit	984.1	1,101.9r	1,128.1r	1,159.5r	1,159.3r	1,168.4	1,179.9	1,194.3	1,194.7	1,210.1	1,203.5	1,206.9
2 Securities in bank credit	403.7	441.8r	461.8r	481.2r	463.8r	460.5	486.3	510.3	498.7	515.6	519.3	522.2
3 Treasury and Agency securities[2]	87.8	89.9	93.6	92.7	87.8	92.4	97.2	98.4	100.0	97.0	98.7	101.2
4 Other securities	315.9	351.9r	368.2r	388.5r	375.9r	368.1	389.1	411.9	398.7	418.6	420.6	421.0
5 Loans and leases in bank credit[3]	580.4	660.1	666.3	678.3	695.5r	707.9	693.6	683.9	696.0	694.5	684.2	684.6
6 Commercial and industrial	224.2	254.9	260.5	269.5	279.7	284.8	290.0	299.6	297.8	299.2	301.2	304.1
7 Real estate	22.2	35.6	35.7	36.6	38.1	40.4	41.7	41.8	41.9	41.3	42.0	42.9
8 Security[4]	155.1	149.9	140.7	144.0	144.2	143.8	122.6	109.0	119.0	116.4	104.0	106.6
9 Other loans and leases	178.9	219.7	229.4	228.2	233.5r	238.9	239.3	233.6	237.3	237.6	236.9	231.1
10 Interbank loans	65.4	76.9	79.0	79.4	86.4	84.7	88.3	72.9	73.0	68.6	73.3	73.1
11 Cash assets[5]	52.9	56.0	58.8	56.7	52.7	55.4	56.2	57.4	56.1	56.7	57.2	60.2
12 Other assets[6]	37.9	45.5	45.6	47.9	47.1	55.5	55.6	70.3	64.6	64.9	76.4	77.6
13 **Total assets**[7]	**1,139.7**	**1,279.7r**	**1,310.9r**	**1,342.7r**	**1,344.7r**	**1,363.3**	**1,379.2**	**1,394.1**	**1,387.5**	**1,399.6**	**1,409.5**	**1,417.0**
Liabilities												
14 Deposits	803.9	934.7	988.0	1,019.0	1,022.5	1,048.5	1,073.6	1,062.8	1,080.8	1,071.6	1,072.5	1,051.5
15 Transaction	10.5	12.5	12.8	12.7	12.7	11.7	11.4	11.7	11.5	12.3	13.7	10.5
16 Nontransaction	793.4	922.2	975.2	1,006.4	1,009.8r	1,036.8	1,062.2	1,051.1	1,069.3	1,059.3	1,058.8	1,040.9
17 Borrowings	564.5	586.1	584.1	585.8	602.9r	597.4	596.1	603.5	589.4	592.6	609.4	618.2
18 From banks in the U.S.	63.4	66.5	64.3	60.0	66.9r	65.4	65.3	72.6	66.8	70.2	75.4	72.9
19 From others	501.1	519.6	519.9	525.8	535.9r	532.0	530.8	530.9	522.6	522.4	534.0	545.3
20 Net due to related foreign offices	−350.0	−365.0	−387.9	−395.4	−409.2	−422.4	−427.2	−446.2	−438.2	−432.1	−454.1	−438.3
21 Other liabilities	119.0	119.2	120.2	125.4	125.8	145.0	140.6	171.8	157.7	169.2	178.1	180.1
22 **Total liabilities**	**1,137.3**	**1,275.0**	**1,304.4**	**1,334.8**	**1,342.0r**	**1,368.4**	**1,383.2**	**1,391.8**	**1,389.6**	**1,401.2**	**1,405.8**	**1,411.5**
23 Residual (assets less liabilities)[8]	2.4	4.6r	6.5r	7.9r	2.7r	−5.2	−4.0	2.2	−2.1	−1.7	3.7	5.4
	Not seasonally adjusted											
Assets												
24 Bank credit	985.0	1,097.3r	1,125.4r	1,164.7r	1,164.3r	1,172.3	1,182.3	1,191.9	1,198.8	1,214.3	1,198.4	1,195.8
25 Securities in bank credit	403.5	439.8r	461.4r	486.1r	462.0r	459.0	487.0	508.4	500.3	519.3	515.4	515.4
26 Treasury and Agency securities[2]	86.6	91.2	94.4	93.2	87.4	90.5	98.6	96.7	102.6	96.4	96.6	96.3
27 Trading account	30.0	27.6	28.5	26.6	26.3	26.2	28.3	29.1	31.5	28.3	28.8	28.8
28 Investment account	56.6	63.6	65.9	66.6	61.1	64.3	70.2	67.6	71.1	68.2	67.8	67.5
29 Other securities	316.8	348.6r	367.0r	392.9r	374.6r	368.5	388.4	411.7	397.7	422.9	418.7	419.1
30 Trading account	192.5	204.4	220.9	233.4	218.2	219.3	224.2	247.0	231.9	255.0	249.5	248.0
31 Investment account	124.3	144.2r	146.1r	159.5r	156.4r	149.1	164.2	164.7	165.8	167.9	169.3	171.0
32 Loans and leases in bank credit[3]	581.6	657.5	664.0	678.6	702.3r	713.4	695.4	683.5	698.5	695.0	683.0	680.4
33 Commercial and industrial	224.0	255.6	259.7	269.3	282.8	288.1	292.9	299.4	299.5	299.0	301.9	301.8
34 Real estate	21.5	35.7	36.9	37.6	39.0	40.2	40.6	40.3	40.6	39.7	40.2	40.7
35 Security[4]	156.9	145.6	139.0	144.7	146.7	142.7	121.5	110.9	121.2	119.8	104.6	108.2
36 Other loans and leases	179.1	220.7	228.5	227.0	233.8r	242.3	240.3	232.9	237.2	236.5	236.4	229.7
37 Interbank loans	62.5	78.7	81.5	83.5	89.2	86.5	88.5	70.2	71.4	65.9	68.9	73.1
38 Cash assets[5]	51.6	57.9	59.4	57.8	53.4	55.7	55.5	56.1	55.2	56.6	55.2	58.3
39 Other assets[6]	36.8	47.5	44.6	46.4	46.7	54.8	57.2	68.6	64.9	62.9	72.6	75.9
40 **Total assets**[7]	**1,135.3**	**1,280.8r**	**1,310.3r**	**1,351.6r**	**1,352.8r**	**1,368.6**	**1,382.7**	**1,386.0**	**1,389.6**	**1,398.9**	**1,394.2**	**1,402.3**
Liabilities												
41 Deposits	807.7	931.4	986.6	1,017.4	1,010.5	1,046.9	1,066.2	1,067.4	1,072.8	1,071.1	1,073.1	1,062.2
42 Transaction	10.7	12.7	12.8	12.8	13.4	11.8	11.6	11.7	11.3	11.8	13.8	10.7
43 Nontransaction	797.0	918.8	973.8	1,004.6	997.1	1,035.0	1,054.6	1,055.6	1,061.5	1,059.2	1,059.2	1,051.5
44 Borrowings	581.7	566.7	565.5	584.3	610.6r	604.2	609.0	621.7	615.3	618.4	631.3	622.0
45 From banks in the U.S.	68.5	65.3	61.7	63.0	71.6r	68.3	67.1	77.9	71.9	79.7	81.4	73.8
46 From others	513.2	501.4	503.8	521.3	539.0r	535.9	541.8	543.7	543.4	538.7	549.8	548.2
47 Net due to related foreign offices	−370.6	−341.8	−367.9	−383.6	−398.5	−428.5	−434.4	−470.1	−454.2	−459.7	−479.9	−457.1
48 Other liabilities	113.4	121.4	123.1	130.4	127.0	142.9	138.5	163.7	152.3	165.9	166.4	171.7
49 **Total liabilities**	**1,132.2**	**1,277.7**	**1,307.3**	**1,348.4**	**1,349.6r**	**1,365.6**	**1,379.4**	**1,382.7**	**1,386.2**	**1,395.7**	**1,390.9**	**1,398.9**
50 Residual (assets less liabilities)[8]	3.2	3.1r	3.0r	3.1r	3.2r	3.0	3.3	3.3	3.3	3.2	3.3	3.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007				2008			2008			
	Mar.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Mar. 5	Mar. 12	Mar. 19	Mar. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	114.3	141.0	156.4	201.6	186.1	220.6	222.4	262.6	245.7	270.7	278.0	263.4
2 Revaluation losses on off-balance-sheet items[9]	94.6	108.9	124.9	159.5	143.6	174.4	174.6	206.5	195.6	214.3	218.9	206.8
3 Mortgage-backed securities[10]	718.3	690.4	657.8	667.9	664.6	664.3	677.7	700.0	682.9	699.0	708.3	706.5
4 Pass-through	550.8	507.8	465.9	464.0	451.3	443.9	452.7	470.9	452.8	469.6	478.5	476.2
5 CMO, REMIC, and other	167.5	182.6	191.9	203.9	213.2	220.4	225.0	229.1	230.1	229.5	229.8	230.3
6 Net unrealized gains (losses) on available-for-sale securities[11]	−4.5	−11.8	−10.4	−8.1	−6.5	−2.7	−7.0	−16.1	−18.3	−15.6	−13.1	−14.5
7 Securitized consumer loans[12]	108.8	109.5	111.0	111.9	113.9	113.2	114.4	114.5	114.7	114.6	113.9	113.8
8 Credit cards and related plans	69.5	70.1	73.5	74.5	74.0	73.6	76.1	76.5	76.6	76.6	76.2	76.2
9 Other	39.3	39.4	37.5	37.4	39.9	39.5	38.3	37.9	38.1	38.0	37.7	37.6
10 Securitized real estate loans[12]	n.a.	1,232.6	1,256.3	1,266.9	1,274.4	1,274.1	1,280.1	1,278.7	1,278.9	1,278.8	1,278.3	1,278.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	237.8	240.5	247.4	247.7	249.0[r]	250.1[r]	265.8	282.2	276.3	280.4	283.3	284.7
12 Securitized consumer loans[12]	274.6	284.4	285.0	283.5	285.2[r]	289.8[r]	293.2	294.3	292.4	290.6	294.2	296.4
13 Securitized real estate loans[12]	n.a.	38.3	39.8	39.7	39.4	39.3	38.6	37.6	37.7	37.7	37.7	37.6
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	66.0	70.0	73.5	82.6	73.8	84.8[r]	86.6	114.1	96.8	119.7	117.6	116.1
15 Revaluation losses on off-balance-sheet items[9]	72.7	75.7	79.9	86.8	76.8	85.0	88.6	110.4	98.5	116.9	113.4	111.0

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.r	Feb.r	Mar.r	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Seasonally adjusted											
Assets												
1 Bank credit	8,515.3	9,055.6r	9,186.2	9,217.9r	9,280.8	9,350.1	9,500.8	9,422.4	9,440.8	9,409.2	9,414.8	9,421.4
2 Securities in bank credit	2,265.0	2,408.5	2,473.5	2,435.3	2,438.3	2,468.8	2,577.1	2,530.7	2,568.9	2,524.1	2,527.8	2,494.9
3 Treasury and Agency securities[2]	1,178.4	1,140.2	1,132.8	1,131.8	1,108.0	1,106.8	1,128.2	1,110.1	1,119.0	1,100.2	1,105.5	1,109.6
4 Other securities	1,086.6	1,268.4	1,340.7	1,303.5	1,330.3	1,362.0	1,448.9	1,420.5	1,449.9	1,423.8	1,422.4	1,385.2
5 Loans and leases in bank credit[3]	6,250.2	6,647.1	6,712.7	6,782.6	6,842.5	6,881.3	6,923.6	6,891.8	6,871.9	6,885.2	6,886.9	6,926.5
6 Commercial and industrial	1,232.4	1,385.9r	1,403.3r	1,430.1r	1,448.1	1,457.1	1,479.9	1,489.8	1,485.2	1,496.3	1,491.2	1,489.3
7 Real estate	3,406.2	3,533.4r	3,559.7r	3,576.2r	3,594.5	3,621.2	3,656.5	3,651.5	3,651.1	3,649.3	3,645.0	3,661.4
8 Revolving home equity	461.2	475.1	478.6	482.8	486.3	491.0	498.6	506.8	504.6	506.4	508.0	509.6
9 Other	2,945.1	3,058.3r	3,081.1r	3,093.4r	3,108.2	3,130.2	3,157.9	3,144.7	3,146.5	3,142.9	3,136.9	3,151.8
10 Consumer	751.5	789.0	796.2	809.1	811.6	811.9	814.9	821.2	815.7	823.0	822.6	825.6
11 Security[4]	278.7	274.2	285.5	291.6r	305.4	298.8	292.3	283.2	278.6	272.6	283.7	297.5
12 Other loans and leases	581.3	664.6	667.9	675.6r	682.9	692.3	680.0	646.1	641.3	644.0	644.5	652.8
13 Interbank loans	360.9	409.0	422.6	435.5	443.0	456.0	445.8	442.6	434.6	435.6	450.5	450.3
14 Cash assets[5]	290.7	293.9	298.9	294.1	297.9	301.5	303.0	304.1	315.6	298.8	302.4	300.1
15 Other assets[6]	863.1	928.3	945.3	952.2r	968.8	971.4	1,019.4	1,012.9	1,001.2	992.8	1,024.8	1,028.2
16 **Total assets**[7]	**9,961.4**	**10,612.1r**	**10,776.8**	**10,820.6r**	**10,906.7**	**10,993.5**	**11,182.0**	**11,087.1**	**11,096.8**	**11,041.3**	**11,097.1**	**11,104.7**
Liabilities												
17 Deposits	6,263.0r	6,558.3	6,636.1	6,656.9	6,698.1	6,776.1	6,873.5	6,855.9	6,826.8	6,864.2	6,893.4	6,839.4
18 Transaction	629.1r	626.8	609.6	599.8r	614.8	618.5	613.0	636.1	624.9	626.4	626.0	677.2
19 Nontransaction	5,633.9r	5,931.5	6,026.5	6,057.0	6,083.3	6,157.6	6,260.5	6,219.8	6,201.9	6,237.8	6,267.3	6,162.2
20 Large time	1,740.2	1,961.1	2,027.8	2,036.2	2,068.3	2,095.9	2,105.2	2,081.2	2,075.6	2,073.1	2,103.8	2,071.3
21 Other	3,893.7r	3,970.4	3,998.7	4,020.8	4,015.1	4,061.7	4,155.4	4,138.6	4,126.3	4,164.6	4,163.5	4,090.9
22 Borrowings	2,062.8	2,218.3	2,234.7	2,273.5	2,275.5	2,278.4	2,305.5	2,295.8	2,281.5	2,265.9	2,293.5	2,337.0
23 From banks in the U.S.	429.5	471.6	474.3	501.8	501.6	505.0	500.2	491.0	490.6	473.2	497.7	503.5
24 From others	1,633.3	1,746.7	1,760.4	1,771.7	1,773.9	1,773.4	1,805.3	1,804.8	1,790.8	1,792.7	1,795.8	1,833.5
25 Net due to related foreign offices	−10.1	73.8	86.5	76.5r	88.1	75.0	62.3	30.4	53.0	29.2	2.4	39.0
26 Other liabilities	590.0	621.4	658.4	657.3	707.6	712.7	785.8	741.3	762.8	731.1	739.3	727.0
27 **Total liabilities**	**8,905.7r**	**9,471.8**	**9,615.6**	**9,664.2**	**9,769.3**	**9,842.1**	**10,027.1**	**9,923.3**	**9,924.0**	**9,890.4**	**9,928.6**	**9,942.4**
28 Residual (assets less liabilities)[8]	1,055.7r	1,140.3r	1,161.2	1,156.4r	1,137.4	1,151.4	1,154.9	1,163.8	1,172.8	1,150.9	1,168.5	1,162.3
	Not seasonally adjusted											
Assets												
29 Bank credit	8,506.3	9,068.3	9,232.2	9,264.6	9,317.7	9,376.1	9,476.9	9,399.6	9,404.0	9,390.4	9,398.7	9,404.3
30 Securities in bank credit	2,283.5	2,395.7	2,477.5	2,419.8	2,429.4	2,481.0	2,581.5	2,546.4	2,576.4	2,538.8	2,550.4	2,517.3
31 Treasury and Agency securities[2]	1,194.6	1,126.8	1,126.5	1,111.6	1,091.9	1,111.8	1,138.4	1,124.5	1,129.8	1,109.1	1,125.3	1,129.6
32 Other securities	1,088.9	1,268.8	1,351.0	1,308.3	1,337.5	1,369.2	1,443.1	1,421.9	1,446.6	1,429.6	1,425.1	1,387.7
33 Loans and leases in bank credit[3]	6,222.7	6,672.6r	6,754.7	6,844.8r	6,888.3	6,895.1	6,895.4	6,853.2	6,827.6	6,851.6	6,848.2	6,887.0
34 Commercial and industrial	1,233.9	1,387.6r	1,406.3r	1,435.7r	1,452.2	1,460.6	1,478.9	1,489.3	1,477.5	1,495.0	1,493.7	1,493.5
35 Real estate	3,382.8	3,565.5r	3,600.2r	3,609.4r	3,616.9	3,628.4	3,630.8	3,620.8	3,627.0	3,619.9	3,613.8	3,624.2
36 Revolving home equity	457.2	477.8	482.4	486.6	490.1	493.9	496.4	502.1	498.6	501.6	504.0	505.5
37 Other	2,925.6	3,087.7r	3,117.8r	3,122.8r	3,126.8	3,134.5	3,134.3	3,118.7	3,128.4	3,118.3	3,109.8	3,118.8
38 Consumer	745.9	783.8	796.4	818.5	828.2	818.1	810.5	816.3	807.2	818.6	821.3	820.9
39 Credit cards and related plans	314.0	331.5	343.1	365.7	361.7	346.9	337.8	338.5	332.4	342.0	341.2	340.3
40 Other	431.8	452.3	453.3	452.8	466.6	471.2	472.7	477.8	474.8	476.6	480.1	480.6
41 Security[4]	282.0	271.0	285.0	299.5r	307.2	300.9	301.9	284.7	279.4	276.8	280.8	299.3
42 Other loans and leases	578.2	664.8	666.8	681.7r	683.9	687.2	673.3	642.1	636.5	641.4	638.7	649.1
43 Interbank loans	367.6	409.9	432.9	451.8	448.0	461.3	450.5	450.2	447.2	448.3	444.2	460.9
44 Cash assets[5]	287.7	291.8	303.7	309.5	312.8	301.5	294.6	301.1	298.4	298.7	297.9	311.2
45 Other assets[6]	861.5	936.6	945.4	951.7r	968.5	972.7	1,013.1	1,008.7	1,007.4	990.2	1,014.6	1,017.8
46 **Total assets**[7]	**9,954.6**	**10,632.2r**	**10,838.3**	**10,897.9r**	**10,962.8**	**11,025.6**	**11,147.7**	**11,064.7**	**11,061.9**	**11,032.4**	**11,060.1**	**11,098.5**
Liabilities												
47 Deposits	6,302.9r	6,567.4	6,674.2	6,710.8	6,713.5	6,773.5	6,868.0	6,894.3	6,914.3	6,950.2	6,863.4	6,841.7
48 Transaction	636.9r	615.9	613.4	627.9	627.7	609.8	616.2	644.2	584.9	643.7	671.6	688.9
49 Nontransaction	5,666.0r	5,951.5	6,060.9	6,082.9	6,085.8	6,163.6	6,251.7	6,250.1	6,329.4	6,306.5	6,191.8	6,152.9
50 Large time	1,760.2	1,966.2	2,033.2	2,033.5r	2,074.2	2,093.7	2,106.2	2,104.0	2,106.3	2,092.3	2,120.0	2,097.9
51 Other	3,905.8r	3,985.4	4,027.6	4,049.4	4,011.6	4,069.9	4,145.6	4,146.1	4,223.1	4,214.3	4,071.7	4,055.0
52 Borrowings	2,068.4	2,209.7	2,239.6	2,281.3	2,277.4	2,285.5	2,311.7	2,299.1	2,263.6	2,237.0	2,306.8	2,390.9
53 From banks in the U.S.	435.0	465.0	479.0	511.9	509.0	506.8	503.6	497.4	496.4	481.8	494.9	517.7
54 From others	1,633.4	1,744.7	1,760.6	1,769.3	1,768.5	1,778.7	1,808.0	1,801.7	1,767.2	1,755.2	1,811.9	1,873.1
55 Net due to related foreign offices	−56.9	90.5	94.4	95.6	116.4	89.9	30.4	−23.8	−30.9	−35.5	−10.8	−15.3
56 Other liabilities	579.0	630.8	679.4	660.7	701.5	707.7	763.0	728.2	743.1	718.4	732.7	716.9
57 **Total liabilities**	**8,893.3r**	**9,498.3**	**9,687.6**	**9,748.4r**	**9,808.8**	**9,856.6**	**9,973.0**	**9,897.8**	**9,890.1**	**9,870.1**	**9,892.1**	**9,934.2**
58 Residual (assets less liabilities)[8]	1,061.2r	1,133.9	1,150.7	1,149.5r	1,154.1	1,168.9	1,174.7	1,166.9	1,171.8	1,162.2	1,167.9	1,164.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.r	Feb.r	Mar.r	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,506.1	7,927.6	8,026.7	8,058.6	8,112.3	8,170.2	8,307.0	8,295.1	8,312.3	8,276.5	8,292.9	8,298.3
2 Securities in bank credit	1,852.8	1,946.7	1,992.3	1,971.5	1,977.8	1,982.5	2,067.9	2,054.6	2,087.5	2,045.6	2,052.0	2,026.7
3 Treasury and Agency securities[2]	1,092.9	1,046.6	1,040.1	1,043.9	1,015.6	1,009.5	1,029.8	1,018.8	1,026.7	1,007.8	1,015.3	1,020.1
4 Other securities	759.9	900.2	952.2	927.6	962.1	973.0	1,038.1	1,035.7	1,060.9	1,037.8	1,036.7	1,006.6
5 Loans and leases in bank credit[3]	5,653.3	5,980.9	6,034.4	6,087.1	6,134.6	6,187.7	6,239.1	6,240.6	6,224.8	6,230.9	6,240.9	6,271.6
6 Commercial and industrial	1,006.9	1,125.4r	1,133.8r	1,150.4r	1,163.3	1,167.4	1,179.6	1,186.6	1,183.9	1,191.5	1,188.5	1,183.8
7 Real estate	3,378.2	3,497.7r	3,523.1r	3,538.1r	3,554.1	3,579.4	3,614.7	3,609.8	3,610.7	3,607.4	3,602.6	3,619.3
8 Revolving home equity	461.1	475.1	478.6	482.8	486.3	491.0	498.6	506.8	504.6	506.4	508.0	509.6
9 Other	2,917.1	3,022.6r	3,044.5r	3,055.3r	3,067.8	3,088.5	3,116.1	3,103.0	3,106.1	3,101.0	3,094.6	3,109.6
10 Consumer	751.5	789.0	796.2	809.1	811.6	811.9	814.9	821.2	815.7	823.0	822.6	825.6
11 Security[4]	119.5	133.5	141.6	147.3	161.4	176.0	183.1	189.6	184.9	178.3	195.1	201.3
12 Other loans and leases	397.2	435.2	439.8	442.2	444.1	452.9	446.7	433.3	429.5	430.8	432.1	441.7
13 Interbank loans	300.7	330.0	343.2	349.1	358.3	367.7	372.9	369.8	355.1	367.3	379.1	379.8
14 Cash assets[5]	239.4	235.1	242.2	241.5	242.6	245.3	245.6	245.4	257.0	241.1	240.5	242.5
15 Other assets[6]	825.4	882.7	897.4	905.1r	913.3	915.8	949.2	950.5	936.8	927.0	965.4	968.9
16 **Total assets**[7]	**8,803.6**	**9,301.2r**	**9,434.0r**	**9,475.9r**	**9,543.5**	**9,614.3**	**9,788.4**	**9,766.6**	**9,766.6**	**9,717.6**	**9,783.4**	**9,795.1**
Liabilities												
17 Deposits	5,426.4r	5,570.3	5,617.0	5,634.4	5,649.6	5,702.4	5,810.7	5,802.3	5,786.8	5,822.1	5,816.1	5,779.0
18 Transaction	617.5r	614.1	596.9	587.2	603.1	607.1	601.3	625.5	614.3	614.9	616.1	666.9
19 Nontransaction	4,808.9r	4,956.3	5,020.1	5,047.2	5,046.5	5,095.4	5,209.4	5,176.8	5,172.5	5,207.2	5,200.0	5,112.2
20 Large time	917.6	989.6	1,024.7	1,029.4	1,034.1	1,035.2	1,058.1	1,041.6	1,050.0	1,045.8	1,039.6	1,024.4
21 Other	3,891.3r	3,966.7	3,995.4	4,017.8	4,012.4	4,060.2	4,151.4	4,135.2	4,122.5	4,161.4	4,160.4	4,087.8
22 Borrowings	1,490.0	1,634.2	1,648.9	1,670.7	1,678.1	1,682.3	1,702.0	1,715.0	1,703.6	1,698.2	1,709.2	1,750.5
23 From banks in the U.S.	367.4	407.3	414.3	434.9	436.2	439.8	427.6	419.2	418.1	405.1	424.8	431.5
24 From others	1,122.7	1,226.9	1,234.6	1,235.8	1,241.9	1,242.5	1,274.4	1,295.8	1,285.5	1,293.1	1,284.4	1,319.0
25 Net due to related foreign offices	370.4	461.7	481.9	485.6	510.5	502.2	508.9	514.8	518.4	489.8	516.6	538.6
26 Other liabilities	468.5	501.1	533.0	531.5r	562.6	572.1	614.0	582.7	595.4	569.2	589.1	574.9
27 **Total liabilities**	**7,755.3r**	**8,167.4**	**8,280.8**	**8,322.2**	**8,400.9**	**8,459.0**	**8,635.7**	**8,614.8**	**8,604.2**	**8,579.3**	**8,631.0**	**8,643.1**
28 Residual (assets less liabilities)[8]	1,048.3r	1,133.8	1,153.2r	1,153.8r	1,142.6	1,155.4	1,152.7	1,151.9	1,162.4	1,138.3	1,152.4	1,152.0
	Not seasonally adjusted											
Assets												
29 Bank credit	7,493.3	7,942.9	8,067.5	8,100.4r	8,145.4	8,193.8	8,285.4	8,270.7	8,270.2	8,256.4	8,272.6	8,284.9
30 Securities in bank credit	1,871.3	1,934.3	1,991.4	1,957.8	1,970.4	1,994.0	2,074.2	2,069.7	2,094.1	2,059.4	2,073.2	2,049.0
31 Treasury and Agency securities[2]	1,109.8	1,032.4	1,033.3	1,024.2	1,001.4	1,013.3	1,041.7	1,033.7	1,036.9	1,018.6	1,035.3	1,040.3
32 Other securities	761.5	901.8	958.1	933.7	969.0	980.8	1,032.5	1,036.0	1,057.2	1,040.8	1,037.9	1,008.7
33 Loans and leases in bank credit[3]	5,622.0	6,008.6r	6,076.1	6,142.5	6,175.0	6,199.7	6,211.2	6,201.0	6,176.1	6,197.0	6,199.4	6,235.9
34 Commercial and industrial	1,009.3	1,127.9r	1,136.9r	1,152.8r	1,164.1	1,168.0	1,178.8	1,187.8	1,178.2	1,192.3	1,190.8	1,191.8
35 Real estate	3,354.6	3,528.6r	3,562.7r	3,570.5r	3,576.6	3,587.8	3,590.4	3,578.8	3,585.9	3,577.8	3,571.5	3,581.5
36 Revolving home equity	457.2	477.8	482.4	486.6	490.1	493.9	496.4	502.1	498.6	501.6	504.0	505.5
37 Other	2,897.4	3,050.8r	3,080.3r	3,083.8r	3,086.5	3,093.9	3,094.0	3,076.8	3,087.3	3,076.1	3,067.5	3,076.0
38 Other residential	1,431.6	1,505.3	1,519.3	1,514.5	1,511.8	1,507.9	1,501.1	1,479.2	1,494.6	1,480.4	1,467.4	1,472.0
39 Commercial	1,465.8	1,545.5r	1,561.0r	1,569.4r	1,574.7	1,586.0	1,592.8	1,597.6	1,592.7	1,595.7	1,600.1	1,604.0
40 Consumer	745.9	783.8	796.4	818.5	828.2	818.1	810.5	816.3	807.2	818.6	821.3	820.9
41 Credit cards and related plans	314.0	331.5	343.1	365.7	361.7	346.9	337.8	338.5	332.4	342.0	341.2	340.3
42 Other	431.8	452.3	453.3	452.8	466.5	471.2	472.7	477.8	474.8	476.6	480.1	480.6
43 Security[4]	119.0	132.0	140.3	152.7	164.3	179.2	190.8	188.9	181.7	181.1	189.3	202.3
44 Other loans and leases	393.3	436.3	439.8r	448.0	441.6	446.8	440.6	429.1	423.2	427.3	426.5	439.4
45 Interbank loans	309.6	328.4	349.5	362.6	361.5	372.9	380.3	380.1	373.6	384.2	373.5	389.5
46 Cash assets[5]	238.0	232.4	246.0	256.1	257.2	246.0	238.5	244.5	242.5	243.0	238.7	254.7
47 Other assets[6]	825.0	892.1	899.0	905.0r	913.6	915.5	944.5	948.3	946.0	928.8	954.7	960.2
48 **Total assets**[7]	**8,798.0**	**9,321.9r**	**9,486.7**	**9,545.2r**	**9,594.3**	**9,642.9**	**9,762.2**	**9,749.5**	**9,738.0**	**9,717.9**	**9,745.0**	**9,794.6**
Liabilities												
49 Deposits	5,441.6r	5,580.8	5,656.9	5,700.3	5,666.6	5,707.3	5,800.6	5,810.2	5,843.5	5,878.5	5,754.2	5,749.1
50 Transaction	625.1r	603.1	600.6	614.5	615.9	598.2	604.5	633.6	574.1	632.3	661.7	678.3
51 Nontransaction	4,816.5r	4,977.7	5,056.3	5,085.8	5,050.7	5,109.0	5,196.1	5,176.6	5,269.3	5,246.2	5,092.6	5,070.8
52 Large time	912.7	995.4	1,031.6	1,039.4	1,042.1	1,042.1	1,053.5	1,033.5	1,049.2	1,035.0	1,023.9	1,018.8
53 Other	3,903.8r	3,982.3	4,024.6	4,046.4	4,008.6	4,066.9	4,142.6	4,143.1	4,220.1	4,211.2	4,068.7	4,051.9
54 Borrowings	1,484.9	1,644.2	1,655.3	1,670.7	1,673.2	1,676.5	1,690.0	1,708.2	1,670.7	1,656.4	1,724.8	1,790.5
55 From banks in the U.S.	373.5	403.3	416.0	440.3	440.6	439.7	425.7	426.6	427.0	411.0	429.9	443.2
56 From others	1,111.4	1,240.9	1,239.3	1,230.4	1,232.6	1,236.9	1,264.3	1,281.5	1,243.7	1,245.4	1,294.9	1,347.4
57 Net due to related foreign offices	353.6	458.3	478.0	494.2	544.9	524.3	500.9	494.8	473.3	461.1	521.8	529.0
58 Other liabilities	459.7	507.7	549.0	533.7r	558.6	569.2	599.3	572.8	582.1	563.1	579.7	565.1
59 **Total liabilities**	**7,739.7r**	**8,191.0**	**8,339.2**	**8,398.8r**	**8,443.2**	**8,477.3**	**8,590.8**	**8,586.0**	**8,569.6**	**8,559.1**	**8,580.5**	**8,633.7**
60 Residual (assets less liabilities)[8]	1,058.4r	1,130.9	1,147.5r	1,146.3r	1,151.0	1,165.6	1,171.4	1,163.4	1,168.4	1,158.8	1,164.5	1,160.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Seasonally adjusted											
Assets												
1 Bank credit	4,729.7	4,991.4	5,084.6	5,104.7	5,158.7	5,211.9	5,329.9[r]	5,315.4	5,338.4	5,298.6	5,311.2	5,312.4
2 Securities in bank credit	1,256.0	1,326.2	1,379.0	1,362.9	1,377.1	1,375.0[r]	1,454.1[r]	1,443.6	1,474.8	1,438.1	1,440.5	1,415.8
3 Treasury and Agency securities[2]	707.7	661.0	660.0	666.7	644.0	635.0	648.0	636.6	644.2	626.7	632.5	638.1
4 Trading account	61.6	68.8	72.3	94.0	83.0	77.1	79.1	68.1	73.0	64.5	66.9	63.4
5 Investment account	646.1	592.2	587.7	572.6	561.0	557.9	568.9	568.5	571.2	562.2	565.7	574.7
6 Mortgage-backed	579.0	526.4	525.7	518.2	508.6	509.2	526.2	520.7	526.7	514.2	517.2	522.7
7 Other	67.1	65.8	61.9	54.4	52.4	48.7	42.7	47.8	44.4	48.0	48.5	52.0
8 Other securities	548.3	665.2	719.0	696.2	733.1	740.0	806.1[r]	807.0	830.6	811.3	808.0	777.6
9 Trading account	263.0	348.1	387.9	360.7	392.7	396.0	455.6[r]	448.4	477.5	457.2	442.6	413.9
10 Investment account	285.4	317.1	331.1	335.5	340.3	344.0	350.5	358.6	353.1	354.1	365.3	363.7
11 State and local government	56.6	60.2	59.6	57.9	57.1	56.0	55.4	55.0	55.2	55.1	55.2	54.8
12 Other	228.8	256.9	271.5	277.6	283.2	288.0	295.1	303.6	298.0	299.0	310.1	309.0
13 Loans and leases in bank credit[3]	3,473.7	3,665.2	3,705.6	3,741.9	3,781.6	3,837.0	3,875.8[r]	3,871.8	3,863.6	3,860.5	3,870.7	3,896.6
14 Commercial and industrial	652.8	734.4	739.3	750.4	759.6	770.7	780.4	783.4	782.3	788.8	784.1	779.4
15 Real estate	1,970.6	2,018.1	2,038.6	2,049.9	2,061.6	2,081.6	2,107.3[r]	2,099.8	2,106.9	2,098.8	2,091.2	2,102.2
16 Revolving home equity	374.2	385.3	389.7	394.1	396.6	401.1	406.6	412.7	411.2	412.7	413.4	414.7
17 Other	1,596.4	1,632.8	1,648.9	1,655.9	1,665.1	1,680.4[r]	1,700.6[r]	1,687.1	1,695.7	1,686.1	1,677.8	1,687.5
18 Other residential	1,009.5	1,029.0	1,036.6	1,036.7	1,043.9	1,050.5	1,058.2	1,034.7	1,044.7	1,033.4	1,024.1	1,033.9
19 Commercial	586.9	603.8	612.3	619.2	621.2	630.0	642.4[r]	652.5	651.0	652.6	653.7	653.6
20 Consumer	445.1	460.4	462.7	467.2	472.8	474.4	477.7	484.5	479.3	484.0	486.4	489.5
21 Security[4]	112.0	123.7	131.9	137.6	149.6	163.9	170.9	177.4	172.9	165.7	182.8	189.3
22 Federal funds sold to and repurchase agreements with broker–dealers	87.6	98.2	105.5	111.9	122.6	137.7	139.0	142.2	137.8	134.7	145.9	151.1
23 Other	24.4	25.6	26.4	25.7	27.0	26.2	31.9	35.2	35.1	31.0	36.9	38.2
24 Federal funds sold to and repurchase agreements with others	39.5	45.4	43.4	44.9	44.8	42.6	32.1	24.8	24.7	22.7	23.5	28.6
25 All other loans	150.1	185.1	191.9	194.6	195.9	206.2	209.3	201.2	197.8	200.2	201.8	205.6
26 Lease-financing receivables	103.6	98.0	97.7	97.3	97.2	97.6	98.2	100.7	99.8	100.5	101.0	102.0
27 Interbank loans	187.7	206.4	220.6	227.6	229.8	233.9	238.2	237.1	223.4	229.5	245.8	250.6
28 Federal funds sold to and repurchase agreements with commercial banks	130.2	156.8	166.6	170.6	175.7	175.8	188.4	185.1	176.5	176.4	191.4	195.2
29 Other	57.6	49.6	54.0	57.0	54.0	58.2	49.7	52.1	46.9	53.1	54.3	55.4
30 Cash assets[5]	153.2	143.9	150.8	148.5	147.9	149.9	145.9	146.0	155.9	142.4	141.5	144.2
31 Other assets[6]	607.0	637.3	649.4	661.6	679.8	678.4	707.3	707.6	696.2	686.8	721.3	723.1
32 **Total assets**[7]	**5,642.3**	**5,940.2**	**6,066.0**	**6,101.2**	**6,170.7**	**6,226.9**	**6,372.6[r]**	**6,349.6**	**6,356.9**	**6,300.6**	**6,363.0**	**6,373.6**
Liabilities												
33 Deposits	3,209.9[r]	3,273.3	3,323.8	3,343.8	3,341.9	3,373.1	3,454.4	3,453.5	3,437.7	3,463.7	3,468.5	3,440.6
34 Transaction	346.2[r]	332.2	324.2	316.3	329.1	328.5	323.6	338.4	331.1	333.5	333.5	361.1
35 Nontransaction	2,863.7[r]	2,941.1	2,999.6	3,027.6	3,012.8	3,044.6	3,130.8	3,115.1	3,106.6	3,130.2	3,135.0	3,079.5
36 Large time	512.7	573.9	609.5	612.2	612.9	613.7	634.7[r]	621.1	628.8	624.6	620.6	604.5
37 Other	2,351.0[r]	2,367.2	2,390.1	2,415.4	2,399.9	2,430.8	2,496.1[r]	2,494.0	2,477.8	2,505.5	2,514.4	2,474.9
38 Borrowings	963.8	1,072.8	1,080.2	1,089.2	1,097.2	1,112.3	1,124.9[r]	1,127.5	1,127.2	1,114.3	1,117.1	1,149.9
39 From banks in the U.S.	134.6	161.5	164.6	176.9	180.8	188.8	186.6	175.4	180.6	163.1	177.1	181.3
40 From others	829.2	911.3	915.5	912.4	916.4	923.4	938.3[r]	952.0	946.6	951.2	940.1	968.6
41 Net due to related foreign offices	370.4	457.8	477.6	483.1	509.3	500.7	505.0	510.6	513.6	485.8	513.0	534.5
42 Other liabilities	392.5	422.9	456.9	456.2	487.4	495.9	538.5[r]	507.7	520.6	495.0	513.6	499.5
43 **Total liabilities**	**4,936.6[r]**	**5,226.7**	**5,338.4**	**5,372.3**	**5,435.8**	**5,482.0**	**5,622.8[r]**	**5,599.2**	**5,599.2**	**5,558.7**	**5,612.3**	**5,624.5**
44 Residual (assets less liabilities)[8]	705.7[r]	713.4	727.5	728.9	734.9	745.0	749.7	750.4	757.7	741.8	750.7	749.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Not seasonally adjusted											
Assets												
45 Bank credit	4,707.0	5,031.9	5,137.6	5,139.2	5,189.9	5,232.0	5,311.1[r]	5,280.1	5,287.0	5,266.7	5,276.9	5,287.2
46 Securities in bank credit	1,263.8	1,319.9	1,384.3	1,353.8	1,372.7	1,383.1[r]	1,451.9[r]	1,448.7	1,472.1	1,441.6	1,450.7	1,428.0
47 Treasury and Agency securities[2]	718.1	652.4	657.9	649.5	632.5	637.5	655.6	645.6	649.2	631.8	645.9	651.7
48 Trading account	64.2	64.8	73.9	87.5	80.0	79.1	82.4	70.9	80.0	66.2	69.3	63.6
49 Investment account	653.9	587.5	584.0	562.1	552.5	558.4	573.3	574.6	569.3	565.6	576.6	588.1
50 Mortgage-backed	588.1	520.0	519.5	508.2	501.3	510.5	530.7	527.7	525.4	518.4	528.9	537.3
51 Other	65.9	67.6	64.6	53.9	51.2	47.9	42.6	46.9	43.9	47.2	47.7	50.8
52 Other securities	545.7	667.5	726.4	704.2	740.2	745.6	796.2[r]	803.2	822.8	809.8	804.8	776.2
53 Trading account	261.3	351.2	394.4	364.6	395.8	397.7[r]	445.5[r]	446.6	471.9	456.1	443.8	413.9
54 Investment account	284.4	316.3	332.0	339.6	344.4	348.0	350.7	356.6	350.9	353.7	361.0	362.4
55 State and local government	56.4	60.7	60.4	57.9	57.2	55.7	55.0	54.6	54.2	54.7	55.1	54.8
56 Other	228.0	255.7	271.6	281.7	287.2	292.2	295.7	302.0	296.7	299.0	305.9	307.6
57 Loans and leases in bank credit[3]	3,443.2	3,712.1	3,753.4	3,785.5	3,817.2	3,848.9	3,859.2[r]	3,831.3	3,814.9	3,825.1	3,826.1	3,859.2
58 Commercial and industrial	652.9	741.3	745.9	753.9	760.2	771.4	779.5	782.3	776.4	787.0	783.1	783.5
59 Real estate	1,945.3	2,057.3	2,080.9	2,077.5	2,085.7	2,087.6[r]	2,087.9[r]	2,066.6	2,076.7	2,067.1	2,057.9	2,064.0
60 Revolving home equity	371.2	389.2	393.7	397.3	400.3	403.2	404.8	408.7	406.0	408.4	410.1	411.4
61 Other	1,574.1	1,668.2	1,687.3	1,680.2	1,685.4	1,684.4[r]	1,683.2[r]	1,657.9	1,670.7	1,658.7	1,647.8	1,652.7
62 Other residential	997.1	1,051.3	1,063.8	1,054.9	1,057.2	1,048.3	1,044.7	1,020.5	1,035.5	1,022.0	1,009.0	1,012.8
63 Commercial	577.0	616.9	623.4	625.3	628.2	636.1[r]	638.4[r]	637.4	635.2	636.7	638.8	639.9
64 Consumer	444.9	460.1	462.3	468.2	481.6	480.7	479.5	484.2	477.8	484.1	487.9	488.3
65 Credit cards and related plans	127.0	129.7	131.6	138.2	138.8	133.9	131.4	132.1	127.9	133.1	134.1	134.0
66 Other	318.0	330.4	330.7	330.0	342.8	346.8	348.1	352.1	350.0	351.0	353.8	354.2
67 Security[4]	111.5	122.1	130.3	142.7	152.5	167.0	178.3	176.7	169.0	168.3	177.4	190.6
68 Federal funds sold to and repurchase agreements with broker–dealers	86.8	97.3	103.5	116.1	125.1	140.3	145.9	141.1	134.9	136.5	140.2	150.9
69 Other	24.7	24.8	26.8	26.6	27.4	26.7	32.4	35.6	34.1	31.8	37.2	39.8
70 Federal funds sold to and repurchase agreements with others	36.8	48.4	45.0	46.2	44.9	40.7	31.1	23.3	23.2	21.4	22.2	26.5
71 All other loans	149.4	183.1	189.5	198.1	193.8	203.9	205.0	199.0	192.7	198.2	198.5	206.5
72 Lease-financing receivables	102.4	99.7	99.4	98.9	98.4	97.6	97.8	99.2	99.1	99.0	99.1	99.8
73 Interbank loans	191.1	208.2	225.9	240.1	234.0	232.6	233.0	241.6	226.4	237.1	242.7	262.4
74 Federal funds sold to and repurchase agreements with commercial banks	133.0	157.5	170.2	181.2	180.9	175.0	182.9	189.2	176.8	183.4	189.7	208.3
75 Other	58.1	50.7	55.7	58.9	53.2	57.6	50.0	52.4	49.6	53.7	53.0	54.1
76 Cash assets[5]	153.6	143.2	155.1	160.4	157.9	149.1	141.7	146.4	144.1	144.9	143.4	154.6
77 Other assets[6]	604.6	649.2	654.2	663.3	684.1	678.6	703.7	703.6	699.2	686.4	712.5	713.8
78 **Total assets**[7]	**5,621.0**	**5,993.7**	**6,133.8**	**6,161.5**	**6,220.2**	**6,244.5**	**6,340.3[r]**	**6,315.2**	**6,299.8**	**6,278.5**	**6,318.8**	**6,361.1**
Liabilities												
79 Deposits	3,209.5[r]	3,301.3	3,370.7	3,405.5	3,369.3	3,378.4	3,441.5	3,445.0	3,459.6	3,493.1	3,409.0	3,407.1
80 Transaction	352.0[r]	324.4	326.8	337.7	339.0	322.0	324.4	344.8	302.0	348.5	366.6	370.0
81 Nontransaction	2,857.6[r]	2,976.9	3,043.8	3,067.8	3,030.3	3,056.4	3,117.0	3,100.2	3,157.6	3,144.6	3,042.4	3,037.1
82 Large time	506.3	581.8	616.5	622.3	622.2	618.3	628.7[r]	611.7	625.3	613.1	603.7	598.5
83 Other	2,351.3[r]	2,395.2	2,427.3	2,445.5	2,408.1	2,438.1	2,488.4[r]	2,488.5	2,532.3	2,531.5	2,438.7	2,438.6
84 Borrowings	967.1	1,084.9	1,081.6	1,074.5	1,077.7	1,102.8	1,124.6[r]	1,130.5	1,110.3	1,090.2	1,137.4	1,189.1
85 From banks in the U.S.	139.7	160.5	164.9	177.3	181.6	190.0	188.8	181.6	190.0	171.4	178.9	187.1
86 From others	827.4	924.4	916.7	897.2	896.1	912.8	935.9[r]	948.9	920.4	918.9	958.5	1,002.0
87 Net due to related foreign offices	353.7	455.0	474.8	491.0	541.5	520.3	496.8	490.9	469.8	457.4	517.6	524.4
88 Other liabilities	383.0	429.7	473.2	458.2	483.7	492.0	522.6[r]	497.3	506.4	488.5	503.8	489.5
89 **Total liabilities**	**4,913.4[r]**	**5,271.0**	**5,400.2**	**5,429.2**	**5,472.2**	**5,493.5**	**5,585.6[r]**	**5,563.8**	**5,546.1**	**5,529.2**	**5,567.7**	**5,610.0**
90 Residual (assets less liabilities)[8]	707.6[r]	722.7	733.5	732.3	748.0	751.0	754.7	751.4	753.8	749.3	751.1	751.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.[r]	Feb.[r]	Mar.[r]	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,776.4	2,936.2	2,942.1	2,953.9[r]	2,953.6	2,958.3	2,977.0	2,979.7	2,973.9	2,977.9	2,981.6	2,985.9
2 Securities in bank credit	596.7	620.5	613.4	608.6	600.7	607.5	613.7	611.0	612.8	607.6	611.5	610.9
3 Treasury and Agency securities[2]	385.2	385.6	380.1	377.3	371.6	374.6	381.8	382.2	382.5	381.1	382.7	381.9
4 Other securities	211.5	235.0	233.2	231.4	229.1	233.0	232.0	228.7	230.3	226.5	228.7	229.0
5 Loans and leases in bank credit[3]	2,179.7	2,315.6[r]	2,328.8	2,345.3[r]	2,353.0	2,350.7	2,363.3	2,368.8	2,361.1	2,370.3	2,370.2	2,375.0
6 Commercial and industrial	354.1	391.0[r]	394.5[r]	400.0[r]	403.7	396.7	399.2	403.2	401.6	402.7	404.5	404.4
7 Real estate	1,407.7	1,479.6[r]	1,484.5[r]	1,488.2[r]	1,492.4	1,497.9	1,507.5	1,510.0	1,503.8	1,508.6	1,511.4	1,517.0
8 Revolving home equity	86.9	89.8	88.9	88.7	89.7	89.9	92.0	94.1	93.4	93.7	94.6	94.9
9 Other	1,320.7	1,389.8[r]	1,395.6[r]	1,399.5[r]	1,402.7	1,408.0	1,415.5	1,415.9	1,410.4	1,414.9	1,416.8	1,422.1
10 Consumer	306.4	328.5	333.5	341.8	338.8	337.5	337.2	336.7	336.4	339.0	336.1	336.0
11 Other loans and leases	111.5	116.5[r]	116.3	115.2	118.0	118.6	119.4	118.8	119.3	120.0	118.2	117.6
12 Interbank loans	113.0	123.6	122.7	121.5	128.5	133.7	134.8	132.7	131.7	137.8	133.3	129.3
13 Cash assets[5]	86.2	91.2	91.4	93.0	94.7	95.4	99.7	99.4	101.1	98.8	99.0	98.3
14 Other assets[6]	218.4	245.3	248.1	243.5[r]	233.5	237.4	241.9	242.9	240.6	240.2	244.1	245.8
15 **Total assets**[7]	**3,161.3**	**3,361.0[r]**	**3,368.1**	**3,374.7[r]**	**3,372.8**	**3,387.4**	**3,415.8**	**3,417.0**	**3,409.7**	**3,417.0**	**3,420.4**	**3,421.5**
Liabilities												
16 Deposits	2,216.5	2,297.0	2,293.2	2,290.6	2,307.7	2,329.4	2,356.3	2,348.8	2,349.1	2,358.4	2,347.5	2,338.4
17 Transaction	271.2	281.9	272.7	270.9	274.0	278.6	277.7	287.2	283.2	281.4	282.6	305.7
18 Nontransaction	1,945.2	2,015.1	2,020.6	2,019.6	2,033.7	2,050.8	2,078.7	2,061.7	2,065.9	2,077.0	2,065.0	2,032.7
19 Large time	404.9	415.7	415.2	417.2	421.2	421.5	423.4	420.5	421.2	421.1	419.0	419.9
20 Other	1,540.3	1,599.5	1,605.4	1,602.4	1,612.5	1,629.3	1,655.3	1,641.2	1,644.7	1,655.9	1,645.9	1,612.8
21 Borrowings	526.2	561.4	568.8	581.5	580.9	570.0	577.1	587.6	576.4	583.9	592.0	600.6
22 From banks in the U.S.	232.8	245.9	249.7	258.0	255.4	250.9	241.0	243.7	237.5	242.0	247.8	250.2
23 From others	293.5	315.5	319.1	323.4	325.5	319.1	336.1	343.8	338.8	341.9	344.3	350.4
24 Net due to related foreign offices	.0	4.0	4.3	2.5	1.2	1.5	3.9	4.1	4.7	4.0	3.6	4.1
25 Other liabilities	76.0	78.3	76.1	75.3[r]	75.2	76.2	75.5	75.0	74.8	74.3	75.5	75.5
26 **Total liabilities**	**2,818.7**	**2,940.7**	**2,942.4**	**2,949.9**	**2,965.1**	**2,977.0**	**3,012.9**	**3,015.5**	**3,005.0**	**3,020.5**	**3,018.7**	**3,018.6**
27 Residual (assets less liabilities)[8]	342.6	420.4	425.7	424.9[r]	407.7	410.4	402.9	401.5	404.7	396.5	401.7	402.9
	Not seasonally adjusted											
Assets												
28 Bank credit	2,786.4	2,910.9[r]	2,929.9	2,961.1	2,955.5	2,961.8	2,974.3	2,990.7	2,983.3	2,989.6	2,995.8	2,997.7
29 Securities in bank credit	607.5	614.4	607.1	604.1	597.7	610.9	622.3	620.9	622.0	617.8	622.5	621.0
30 Treasury and Agency securities[2]	391.7	380.1	375.4	374.6	368.9	375.8	386.0	388.1	387.7	386.8	389.4	388.5
31 Other securities	215.8	234.3	231.7	229.4	228.8	235.2	236.3	232.8	234.3	231.0	233.1	232.5
32 Loans and leases in bank credit[3]	2,178.9	2,296.6	2,322.7[r]	2,357.1[r]	2,357.8	2,350.9	2,352.0	2,369.7	2,361.3	2,371.9	2,373.3	2,376.7
33 Commercial and industrial	356.4	386.6[r]	391.0[r]	399.0[r]	404.0	396.6	399.3	405.5	401.8	405.3	407.7	408.3
34 Real estate	1,409.3	1,471.3[r]	1,481.8[r]	1,492.9[r]	1,490.9	1,500.2	1,502.5	1,512.2	1,509.2	1,510.6	1,513.6	1,517.5
35 Revolving home equity	86.0	88.6	88.7	89.3	89.8	90.7	91.7	93.4	92.6	93.2	93.9	94.1
36 Other	1,323.3	1,382.6[r]	1,393.0[r]	1,403.6[r]	1,401.1	1,409.5	1,410.8	1,418.8	1,416.6	1,417.4	1,419.7	1,423.4
37 Other residential	434.5	454.0	455.5	459.6	454.6	459.6	456.4	458.6	459.0	458.4	458.4	459.2
38 Commercial	888.7	928.6[r]	937.5[r]	944.0[r]	946.5	949.9	954.4	960.2	957.6	959.0	961.3	964.2
39 Consumer	300.9	323.8	334.1[r]	350.3	346.7	337.4	331.0	332.1	329.4	334.5	333.4	332.7
40 Credit cards and related plans	187.0	201.8	211.5	227.5	222.9	213.0	206.4	206.4	204.5	208.9	207.1	206.3
41 Other	113.9	121.9[r]	122.6	122.8	123.8	124.4	124.6	125.7	124.8	125.6	126.3	126.4
42 Other loans and leases	112.2	114.9	115.8	114.9	116.3	116.7	119.2	119.8	120.9	121.5	118.5	118.3
43 Interbank loans	118.5	120.2	123.5	122.6	127.5	140.2	147.4	138.5	147.2	147.1	130.8	127.1
44 Cash assets[5]	84.4	89.1	90.9	95.7	99.3	97.0	96.8	98.0	98.4	98.1	95.3	100.1
45 Other assets[6]	220.5	242.9	244.9	241.8[r]	229.5	236.9	240.8	244.8	246.8	242.4	242.1	246.4
46 **Total assets**[7]	**3,177.0**	**3,328.2**	**3,353.0**	**3,383.7[r]**	**3,374.1**	**3,398.4**	**3,421.9**	**3,434.3**	**3,438.2**	**3,439.5**	**3,426.1**	**3,433.5**
Liabilities												
47 Deposits	2,232.0	2,279.5	2,286.2	2,294.8	2,297.3	2,328.9	2,359.1	2,365.2	2,383.9	2,385.4	2,345.3	2,342.0
48 Transaction	273.1	278.7	273.8	276.8	276.8	276.2	280.1	288.8	272.2	283.8	295.1	308.3
49 Nontransaction	1,958.9	2,000.8	2,012.5	2,018.0	2,020.4	2,052.7	2,079.1	2,076.4	2,111.7	2,101.6	2,050.2	2,033.7
50 Large time	406.4	413.6	415.1	417.1	419.9	423.9	424.9	421.8	423.9	421.9	420.2	420.3
51 Other	1,552.5	1,587.2	1,597.3	1,600.9	1,600.5	1,628.8	1,654.2	1,654.6	1,687.9	1,679.7	1,630.0	1,613.3
52 Borrowings	517.7	559.3	573.7	596.2	595.5	573.7	565.4	577.7	560.4	566.2	587.4	601.5
53 From banks in the U.S.	233.8	242.8	251.1	263.0	259.0	249.7	236.9	245.0	237.0	239.7	251.0	256.1
54 From others	284.0	316.5	322.6	333.1	336.4	324.1	328.4	332.7	323.4	326.5	336.5	345.4
55 Net due to related foreign offices	−.1	3.3	3.2	3.1	3.4	3.9	4.1	3.9	3.5	3.6	4.2	4.6
56 Other liabilities	76.7	78.0	75.8	75.5	74.9	77.3	76.6	75.5	75.7	74.6	75.9	75.6
57 **Total liabilities**	**2,826.3**	**2,920.0**	**2,939.0**	**2,969.6[r]**	**2,971.0**	**2,983.8**	**3,005.2**	**3,022.3**	**3,023.5**	**3,029.9**	**3,012.8**	**3,023.7**
58 Residual (assets less liabilities)[8]	350.7	408.2	414.0	414.1[r]	403.1	414.7	416.7	412.0	414.7	409.6	413.4	409.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Seasonally adjusted											
Assets												
1 Bank credit	1,009.2	1,128.1	1,159.5	1,159.3	1,168.4	1,179.9	1,193.8[r]	1,127.3	1,128.5	1,132.7	1,121.9	1,123.1
2 Securities in bank credit	412.3	461.8	481.2	463.8	460.5	486.3	509.3[r]	476.1	481.3	478.4	475.9	468.2
3 Treasury and Agency securities[2]	85.5	93.6	92.7	87.8	92.4	97.2	98.4	91.3	92.3	92.4	90.2	89.5
4 Other securities	326.8	368.2	388.5	375.9	368.1	389.1	410.9[r]	384.8	389.0	386.0	385.7	378.6
5 Loans and leases in bank credit[3]	596.9	666.3	678.3	695.5	707.9	693.6	684.5[r]	651.2	647.1	654.3	646.0	654.9
6 Commercial and industrial	225.6	260.5	269.5	279.7	284.7[r]	289.7[r]	300.3[r]	303.2	301.2	304.9	302.6	305.5
7 Real estate	28.0	35.7	36.6	38.1	40.4	41.7	41.8	41.6	40.5	41.9	42.4	42.1
8 Security[4]	159.2	140.7	144.0	144.3[r]	143.9[r]	122.8[r]	109.2[r]	93.6	93.6	94.4	88.6	96.2
9 Other loans and leases	184.1	229.4	228.2	233.4[r]	238.8[r]	239.4[r]	233.3[r]	212.8	211.9	213.2	212.5	211.1
10 Interbank loans	60.2	79.0	79.4	86.4	84.7	88.3	72.9	72.8	79.5	68.3	71.3	70.4
11 Cash assets[5]	51.3	58.8	56.7	52.7	55.4	56.2	57.4	58.7	58.6	57.6	61.9	57.6
12 Other assets[6]	37.7	45.6	47.9	47.1	55.5	55.5[r]	70.3	62.4	64.4	65.8	59.4	59.3
13 **Total assets**[7]	**1,157.8**	**1,310.9**	**1,342.7**	**1,344.7**	**1,363.3**	**1,379.2**	**1,393.6[r]**	**1,320.5**	**1,330.2**	**1,323.7**	**1,313.7**	**1,309.6**
Liabilities												
14 Deposits	836.7	988.0	1,019.0	1,022.5	1,048.5	1,073.6	1,062.8	1,053.6	1,040.0	1,042.1	1,077.3	1,060.4
15 Transaction	11.7	12.8	12.7	12.7	11.7	11.4	11.7	10.6	10.6	11.5	10.0	10.4
16 Nontransaction	825.0	975.2	1,006.4	1,009.8	1,036.8	1,062.2	1,051.1	1,043.0	1,029.4	1,030.6	1,067.3	1,050.0
17 Borrowings	572.7	584.1	585.8	602.9	597.4	596.1	603.5	580.7	577.8	567.7	584.3	586.5
18 From banks in the U.S.	62.1	64.3	60.0	66.9	65.4	65.3	72.6	71.8	72.5	68.1	72.9	72.0
19 From others	510.6	519.9	525.8	535.9	532.0	530.8	530.9	509.0	505.3	499.6	511.4	514.5
20 Net due to related foreign offices	−380.5	−387.9	−395.4	−409.2	−422.4	−427.1[r]	−446.6[r]	−484.4	−465.4	−460.6	−514.2	−499.7
21 Other liabilities	121.5	120.2	125.4	125.8	145.0	140.6	171.8	158.6	167.3	161.9	150.2	152.1
22 **Total liabilities**	**1,150.4**	**1,304.4**	**1,334.8**	**1,342.0**	**1,368.4**	**1,383.2**	**1,391.4[r]**	**1,308.5**	**1,319.7**	**1,311.1**	**1,297.6**	**1,299.3**
23 Residual (assets less liabilities)[8]	7.4	6.5	7.9	2.7	−5.2	−4.0	2.2	11.9	10.4	12.6	16.2	10.3
	Not seasonally adjusted											
Assets												
24 Bank credit	1,012.9	1,125.4	1,164.7	1,164.3	1,172.3	1,182.3	1,191.5[r]	1,128.9	1,133.8	1,134.0	1,126.0	1,119.4
25 Securities in bank credit	412.2	461.4	486.1	462.0	459.0	487.0	507.4[r]	476.7	482.3	479.4	477.3	468.3
26 Treasury and Agency securities[2]	84.8	94.4	93.2	87.4	90.5	98.6	96.7	90.8	92.9	90.6	90.0	89.3
27 Trading account	26.3	28.5	26.6	26.3	26.2	28.3	29.1	27.8	28.6	27.1	27.4	27.6
28 Investment account	58.5	65.9	66.6	61.1	64.3	70.2	67.6	63.0	64.3	63.4	62.7	61.7
29 Other securities	327.4	367.0	392.9	374.6	368.5	388.4	410.7[r]	385.9	389.4	388.8	387.2	379.0
30 Trading account	203.1	220.9	233.4	218.2	219.3	224.2	245.9[r]	240.7	243.8	243.4	241.1	234.8
31 Investment account	124.3	146.1	159.5	156.4	149.1	164.2	164.7	145.2	145.5	145.3	146.1	144.3
32 Loans and leases in bank credit[3]	600.7	664.0	678.6	702.3	713.4	695.4	684.1[r]	652.2	651.5	654.7	648.8	651.1
33 Commercial and industrial	224.6	259.7	269.3	282.8	288.0[r]	292.7[r]	300.1[r]	301.5	299.3	302.8	302.9	301.7
34 Real estate	28.3	36.9	37.6	39.0	40.2	40.6	40.3	42.0	41.1	42.1	42.3	42.7
35 Security[4]	163.0	139.0	144.7	146.8[r]	142.8[r]	121.7[r]	111.1[r]	95.8	97.7	95.7	91.5	97.0
36 Other loans and leases	184.8	228.5	227.0	233.7[r]	242.2[r]	240.4[r]	232.7[r]	212.9	213.3	214.0	212.2	209.7
37 Interbank loans	58.1	81.5	83.5	89.2	86.5	88.5	70.2	70.1	73.6	64.1	70.7	71.4
38 Cash assets[5]	49.6	59.4	57.8	53.4	55.7	55.5	56.1	56.7	55.9	55.7	59.2	56.4
39 Other assets[6]	36.4	44.6	46.4	46.7	54.8	57.2	68.6	60.4	61.4	61.4	59.9	57.5
40 **Total assets**[7]	**1,156.5**	**1,310.3**	**1,351.6**	**1,352.8**	**1,368.6**	**1,382.7**	**1,385.5[r]**	**1,315.2**	**1,323.9**	**1,314.5**	**1,315.1**	**1,304.0**
Liabilities												
41 Deposits	861.3	986.6	1,017.4	1,010.5	1,046.9	1,066.2	1,067.4	1,084.1	1,070.8	1,071.7	1,109.1	1,092.7
42 Transaction	11.8	12.8	12.8	13.4	11.8	11.6	11.7	10.6	10.7	11.4	9.9	10.6
43 Nontransaction	849.5	973.8	1,004.6	997.1	1,035.0	1,054.6	1,055.6	1,073.4	1,060.1	1,060.3	1,099.2	1,082.1
44 Borrowings	583.5	565.5	584.3	610.6	604.2	609.0	621.7	590.9	592.9	580.6	582.0	600.3
45 From banks in the U.S.	61.5	61.7	63.0	71.6	68.3	67.1	77.9	70.8	69.5	70.8	65.0	74.6
46 From others	522.0	503.8	521.3	539.0	535.9	541.8	543.7	520.2	523.5	509.8	517.0	525.7
47 Net due to related foreign offices	−410.5	−367.9	−383.6	−398.5	−428.5	−434.4	−470.5[r]	−518.6	−504.2	−496.5	−532.6	−544.3
48 Other liabilities	119.3	123.1	130.4	127.0	142.9	138.5	163.7	155.4	161.0	155.3	153.1	151.8
49 **Total liabilities**	**1,153.7**	**1,307.3**	**1,348.4**	**1,349.6**	**1,365.6**	**1,379.4**	**1,382.2[r]**	**1,311.8**	**1,320.5**	**1,311.0**	**1,311.6**	**1,300.5**
50 Residual (assets less liabilities)[8]	2.9	3.0	3.1	3.2	3.0	3.3	3.3	3.4	3.4	3.4	3.5	3.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007			2008				2008			
	Apr.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	Apr. 9	Apr. 16	Apr. 23	Apr. 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	119.4	156.4	201.6	186.1	220.6	222.4	262.4[r]	241.5	265.0	250.3	239.7	210.0
2 Revaluation losses on off-balance-sheet items[9]	99.2	124.9	159.5	143.6	174.4	174.6	206.3[r]	191.9	209.5	198.4	189.3	171.7
3 Mortgage-backed securities[10]	702.9	657.8	667.9	664.6	664.3	677.7	700.0	697.2	694.7	688.1	699.7	706.0
4 Pass-through	533.1	465.9	464.0	451.3	443.9	452.7	470.9	471.2	468.9	461.9	472.8	480.6
5 CMO, REMIC, and other	169.8	191.9	203.9	213.2	220.4	225.0	229.1	226.0	225.8	226.1	226.9	225.4
6 Net unrealized gains (losses) on available-for-sale securities[11]	−5.8	−10.4	−8.1	−6.5	−2.7	−7.0	−16.1	−21.1	−20.0	−23.1	−20.3	−21.1
7 Securitized consumer loans[12]	107.8	111.0	111.9	113.9	113.1[r]	114.1[r]	114.0[r]	113.3	116.2	112.3	112.1	112.0
8 Credit cards and related plans	69.8	73.5	74.5	74.0	73.6	76.1	76.5	75.9	78.6	74.9	74.9	74.8
9 Other	38.0	37.5	37.4	39.9	39.4[r]	38.0[r]	37.5[r]	37.4	37.6	37.4	37.3	37.2
10 Securitized real estate loans[12]	n.a.	1,188.3[r]	1,198.9[r]	1,206.4[r]	1,206.1[r]	1,212.1[r]	1,210.7[r]	1,211.4	1,210.0	1,210.0	1,210.0	1,215.4
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	233.3	247.4	247.7	249.0	250.1	265.9[r]	281.9[r]	286.9	284.6	284.6	289.1	289.8
12 Securitized consumer loans[12]	273.5	285.0	283.5	285.2	289.8	293.2	294.3	296.1	295.6	293.9	296.8	297.3
13 Securitized real estate loans[12]	n.a.	39.8	39.7	39.4	39.3	38.6	37.6	37.1	37.2	37.2	37.2	36.8
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	67.2	73.5	82.6	73.8	84.8	86.6	114.1	114.7	117.6	116.5	113.5	111.0
15 Revaluation losses on off-balance-sheet items[9]	74.8	79.9	86.8	76.8	85.0	88.6	110.4	107.7	110.2	109.1	106.1	105.3

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Seasonally adjusted											
Assets												
1 Bank credit	8,572.6	9,184.1	9,215.6	9,285.3	9,347.1	9,497.7	9,421.7	9,395.9	9,413.0	9,393.4	9,405.0	9,381.5
2 Securities in bank credit	2,267.9	2,466.0	2,426.6	2,436.5	2,459.6	2,568.8	2,530.4	2,489.1	2,500.2	2,497.3	2,495.0	2,469.4
3 Treasury and Agency securities[2]	1,162.9	1,131.0	1,130.1	1,107.9	1,107.1	1,128.4	1,110.6	1,115.2	1,113.0	1,118.5	1,108.6	1,114.7
4 Other securities	1,104.9	1,335.0	1,296.5	1,328.6	1,352.6	1,440.5	1,419.8	1,373.9	1,387.2	1,378.7	1,386.4	1,354.7
5 Loans and leases in bank credit[3]	6,304.8	6,718.1	6,789.0	6,848.8	6,887.4	6,928.9	6,891.3	6,906.8	6,912.8	6,896.1	6,910.1	6,912.1
6 Commercial and industrial	1,248.4	1,408.1	1,435.7	1,453.6	1,464.9	1,486.4	1,490.5	1,494.4	1,491.0	1,493.7	1,496.2	1,498.3
7 Real estate	3,435.7	3,559.0	3,575.7	3,594.3	3,618.6	3,654.8	3,649.6	3,649.6	3,647.2	3,646.7	3,655.1	3,650.2
8 Revolving home equity	462.9	478.6	482.8	486.3	491.0	498.7	506.8	512.1	510.1	511.4	512.4	513.6
9 Other	2,972.8	3,080.4	3,092.9	3,108.0	3,127.5	3,156.2	3,142.8	3,137.5	3,137.1	3,135.3	3,142.7	3,136.6
10 Consumer	755.4	796.2	809.1	811.6	811.9	815.0	821.2	825.4	828.1	826.1	823.1	824.7
11 Security[4]	278.6	285.5	291.6	305.4	298.8	292.3	283.2	291.7	294.6	287.0	290.3	294.7
12 Other loans and leases	586.7	669.3	676.9	683.9	693.2	680.3	646.9	645.7	651.9	642.6	645.3	644.2
13 Interbank loans	358.7	423.2	436.1	443.5	456.5	446.3	442.9	446.8	451.6	441.8	460.1	431.8
14 Cash assets[5]	290.6	298.9	294.0	297.6	301.1	302.9	304.1	298.8	296.6	290.1	311.2	302.6
15 Other assets[6]	865.8	945.4	952.8	972.6	975.1	1,019.6	1,012.4	996.1	990.7	982.7	1,011.1	1,000.4
16 **Total assets**[7]	**10,018.8**	**10,775.3**	**10,819.5**	**10,915.2**	**10,994.4**	**11,179.4**	**11,086.2**	**11,041.2**	**11,055.9**	**11,011.7**	**11,091.4**	**11,020.3**
Liabilities												
17 Deposits	6,309.9	6,636.1	6,657.2	6,700.7	6,778.6	6,876.1	6,858.7	6,888.3	6,826.4	6,894.4	6,918.5	6,914.2
18 Transaction	642.1	610.2	600.3	615.1	618.8	613.5	636.1	616.1	634.8	614.6	609.3	604.9
19 Nontransaction	5,667.7	6,025.9	6,056.9	6,085.6	6,159.8	6,262.7	6,222.5	6,272.2	6,191.6	6,279.8	6,309.3	6,309.3
20 Large time	1,782.0	2,026.6	2,035.4	2,069.0	2,096.5	2,106.4	2,083.1	2,105.8	2,074.0	2,108.3	2,117.7	2,119.7
21 Other	3,885.7	3,999.3	4,021.6	4,016.6	4,063.2	4,156.3	4,139.4	4,166.3	4,117.6	4,171.4	4,191.6	4,189.6
22 Borrowings	2,060.8	2,234.7	2,273.4	2,275.0	2,278.0	2,305.5	2,295.1	2,318.6	2,321.0	2,310.5	2,327.9	2,312.5
23 From banks in the U.S.	425.4	474.0	501.5	500.9	504.3	499.8	489.7	500.5	503.7	491.4	509.6	493.5
24 From others	1,635.4	1,760.7	1,772.0	1,774.1	1,773.6	1,805.7	1,805.3	1,818.0	1,817.3	1,819.2	1,818.3	1,819.0
25 Net due to related foreign offices	−15.2	86.9	76.9	94.8	73.2	60.5	31.2	−27.1	11.8	−48.7	−33.4	−35.2
26 Other liabilities	589.5	660.1	658.8	708.0	713.3	786.6	741.8	695.2	720.7	684.7	705.6	683.3
27 **Total liabilities**	**8,945.0**	**9,617.7**	**9,666.4**	**9,778.4**	**9,843.1**	**10,028.8**	**9,926.7**	**9,874.9**	**9,879.9**	**9,840.9**	**9,918.7**	**9,874.8**
28 Residual (assets less liabilities)[8]	1,073.8	1,157.6	1,153.1	1,136.8	1,151.3	1,150.6	1,159.6	1,166.3	1,176.0	1,170.9	1,172.7	1,145.5
	Not seasonally adjusted											
Assets												
29 Bank credit	8,570.2	9,230.0	9,262.5	9,322.4	9,373.4	9,473.9	9,398.9	9,377.8	9,403.6	9,371.2	9,363.4	9,373.6
30 Securities in bank credit	2,294.4	2,469.8	2,411.3	2,427.6	2,472.0	2,573.4	2,546.1	2,512.9	2,523.9	2,514.0	2,516.9	2,498.6
31 Treasury and Agency securities[2]	1,182.6	1,124.7	1,109.9	1,091.8	1,112.1	1,138.6	1,125.0	1,132.2	1,130.8	1,130.6	1,126.8	1,133.7
32 Other securities	1,111.8	1,345.1	1,301.4	1,335.8	1,359.9	1,434.8	1,421.1	1,380.7	1,393.2	1,383.4	1,390.1	1,364.9
33 Loans and leases in bank credit[3]	6,275.8	6,760.1	6,851.2	6,894.7	6,901.3	6,900.6	6,852.8	6,864.9	6,879.7	6,857.3	6,846.5	6,875.0
34 Commercial and industrial	1,248.6	1,411.1	1,441.4	1,457.8	1,468.5	1,485.4	1,489.9	1,492.1	1,491.1	1,493.4	1,493.0	1,492.3
35 Real estate	3,412.8	3,599.5	3,608.9	3,616.7	3,625.8	3,629.1	3,618.9	3,616.4	3,627.1	3,615.5	3,614.1	3,608.9
36 Revolving home equity	460.0	482.4	486.6	490.2	493.9	496.5	502.1	508.1	506.2	507.5	508.2	509.5
37 Other	2,952.8	3,117.1	3,122.3	3,126.6	3,131.8	3,132.6	3,116.8	3,108.3	3,120.9	3,108.0	3,105.9	3,099.4
38 Consumer	750.6	796.4	818.5	828.2	818.1	810.5	816.3	821.0	819.8	820.8	820.3	823.3
39 Credit cards and related plans	317.6	343.1	365.7	361.7	346.9	337.8	338.5	339.5	338.9	339.8	338.6	341.5
40 Other	433.0	453.3	452.8	466.6	471.2	472.7	477.8	481.5	480.9	481.0	481.7	481.9
41 Security[4]	281.0	285.0	299.5	307.1	300.9	301.9	284.7	294.5	296.4	293.1	283.9	303.9
42 Other loans and leases	582.8	668.1	683.0	684.8	688.1	673.6	642.9	640.9	645.4	634.4	635.2	646.5
43 Interbank loans	350.1	433.5	452.5	448.6	461.8	451.0	450.5	434.6	442.4	432.8	438.2	423.4
44 Cash assets[5]	288.4	303.7	309.4	312.5	301.2	294.4	301.1	296.5	286.5	283.3	292.9	324.3
45 Other assets[6]	865.7	945.5	952.3	972.2	976.4	1,013.2	1,008.2	993.9	990.9	985.6	996.9	998.1
46 **Total assets**[7]	**10,005.5**	**10,836.8**	**10,897.0**	**10,971.5**	**11,026.7**	**11,145.3**	**11,063.8**	**11,006.4**	**11,027.1**	**10,976.6**	**10,995.4**	**11,023.8**
Liabilities												
47 Deposits	6,300.1	6,674.2	6,711.2	6,716.0	6,776.0	6,870.6	6,897.0	6,866.2	6,830.0	6,876.3	6,856.3	6,880.2
48 Transaction	638.3	614.0	628.4	628.0	610.2	616.8	644.2	611.3	578.4	599.2	612.3	663.8
49 Nontransaction	5,661.8	6,060.3	6,082.7	6,088.0	6,165.8	6,253.9	6,252.8	6,254.9	6,251.5	6,277.1	6,243.9	6,216.3
50 Large time	1,801.5	2,032.0	2,032.5	2,074.9	2,094.4	2,107.4	2,105.8	2,127.8	2,096.9	2,123.7	2,144.6	2,139.8
51 Other	3,860.3	4,028.3	4,050.2	4,013.2	4,071.4	4,146.5	4,147.0	4,127.0	4,154.6	4,153.4	4,099.3	4,076.5
52 Borrowings	2,076.4	2,239.6	2,281.2	2,276.9	2,285.1	2,311.7	2,298.4	2,331.4	2,351.2	2,324.8	2,318.8	2,331.1
53 From banks in the U.S.	424.0	478.7	511.6	508.2	506.1	503.2	496.2	497.4	502.0	492.5	499.5	492.2
54 From others	1,652.4	1,760.9	1,769.6	1,768.7	1,779.0	1,808.4	1,802.2	1,834.0	1,849.3	1,832.3	1,819.3	1,838.8
55 Net due to related foreign offices	−38.5	94.8	96.1	123.1	88.1	28.6	−23.0	−56.2	−27.5	−85.9	−50.9	−48.7
56 Other liabilities	592.9	681.1	662.2	701.9	708.3	763.7	728.7	699.5	711.2	695.1	704.1	695.5
57 **Total liabilities**	**8,930.9**	**9,689.8**	**9,750.7**	**9,817.9**	**9,857.5**	**9,974.6**	**9,901.1**	**9,841.0**	**9,864.9**	**9,810.3**	**9,828.2**	**9,858.0**
58 Residual (assets less liabilities)[8]	1,074.6	1,147.0	1,146.3	1,153.6	1,169.2	1,170.7	1,162.7	1,165.5	1,162.2	1,166.3	1,167.2	1,165.8

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Seasonally adjusted											
Assets												
1 Bank credit	7,558.7	8,024.7	8,056.5	8,110.7	8,169.7	8,306.2	8,294.5	8,275.7	8,295.3	8,274.9	8,270.2	8,267.4
2 Securities in bank credit	1,851.8	1,990.2	1,969.5	1,976.6	1,982.6	2,067.8	2,054.4	2,028.5	2,037.3	2,032.5	2,027.7	2,016.2
3 Treasury and Agency securities[2]	1,078.3	1,038.3	1,042.2	1,014.8	1,009.8	1,030.0	1,019.3	1,024.9	1,022.8	1,029.6	1,019.0	1,022.8
4 Other securities	773.5	951.9	927.3	961.9	972.8	1,037.7	1,035.1	1,003.6	1,014.5	1,002.9	1,008.7	993.4
5 Loans and leases in bank credit[3]	5,707.0	6,034.5	6,086.9	6,134.0	6,187.1	6,238.4	6,240.1	6,247.2	6,258.0	6,242.4	6,242.6	6,251.2
6 Commercial and industrial	1,018.7	1,133.1	1,149.4	1,162.0	1,168.4	1,180.3	1,187.2	1,189.1	1,185.0	1,188.9	1,191.3	1,192.2
7 Real estate	3,406.1	3,523.3	3,538.6	3,554.9	3,577.8	3,613.3	3,608.0	3,609.3	3,606.0	3,606.4	3,616.2	3,610.2
8 Revolving home equity	462.9	478.6	482.8	486.3	491.0	498.7	506.8	512.1	510.1	511.4	512.4	513.6
9 Other	2,943.2	3,044.7	3,055.8	3,068.5	3,086.8	3,114.6	3,101.1	3,097.2	3,095.9	3,095.0	3,103.8	3,096.7
10 Consumer	755.4	796.2	809.1	811.6	811.9	815.0	821.2	825.4	828.1	826.1	823.1	824.7
11 Security[4]	127.7	141.6	147.3	161.4	176.0	183.1	189.6	190.2	199.2	186.7	182.5	192.7
12 Other loans and leases	399.2	440.3	442.6	444.1	452.9	446.8	434.1	433.1	439.7	434.2	429.5	431.4
13 Interbank loans	294.1	343.8	349.8	358.8	368.2	373.4	370.1	371.5	374.1	363.0	383.2	359.8
14 Cash assets[5]	236.8	242.2	241.4	242.2	245.0	245.5	245.4	242.0	241.5	232.3	254.4	246.2
15 Other assets[6]	827.7	897.5	905.7	917.1	919.6	949.3	950.0	949.1	937.6	939.0	965.4	955.3
16 **Total assets**[7]	**8,849.0**	**9,432.7**	**9,475.0**	**9,545.8**	**9,617.8**	**9,788.1**	**9,765.9**	**9,742.7**	**9,753.3**	**9,713.6**	**9,778.0**	**9,733.5**
Liabilities												
17 Deposits	5,426.6	5,617.0	5,634.8	5,652.2	5,705.0	5,813.4	5,805.1	5,788.9	5,760.3	5,800.7	5,806.2	5,794.4
18 Transaction	631.2	597.5	587.7	603.4	607.4	601.8	625.6	604.9	623.3	604.0	597.8	593.6
19 Nontransaction	4,795.4	5,019.5	5,047.1	5,048.8	5,097.6	5,211.6	5,179.5	5,183.9	5,137.0	5,196.7	5,208.4	5,200.8
20 Large time	912.3	1,023.5	1,028.5	1,034.8	1,035.9	1,059.3	1,043.4	1,021.0	1,022.2	1,028.8	1,021.2	1,014.4
21 Other	3,883.1	3,996.1	4,018.6	4,014.0	4,061.7	4,152.3	4,136.0	4,162.9	4,114.8	4,168.0	4,187.2	4,186.4
22 Borrowings	1,495.8	1,648.9	1,670.6	1,677.6	1,681.9	1,702.0	1,714.3	1,713.4	1,726.2	1,701.8	1,716.2	1,709.6
23 From banks in the U.S.	362.5	414.1	434.5	435.5	439.1	427.2	418.0	427.1	428.6	421.4	437.1	420.0
24 From others	1,133.3	1,234.8	1,236.1	1,242.2	1,242.8	1,274.9	1,296.4	1,286.3	1,297.6	1,280.5	1,279.1	1,289.6
25 Net due to related foreign offices	389.3	482.3	486.0	511.0	502.6	509.4	515.7	531.9	533.6	510.4	534.9	543.9
26 Other liabilities	465.3	534.7	533.0	563.0	572.7	614.8	583.2	548.2	567.9	539.1	553.1	541.7
27 **Total liabilities**	**7,777.0**	**8,282.9**	**8,324.4**	**8,403.8**	**8,462.1**	**8,639.6**	**8,618.2**	**8,582.4**	**8,588.0**	**8,551.9**	**8,610.4**	**8,589.5**
28 Residual (assets less liabilities)[8]	1,072.0	1,149.8	1,150.6	1,142.0	1,155.6	1,148.5	1,147.7	1,160.3	1,165.3	1,161.7	1,167.6	1,144.0
	Not seasonally adjusted											
Assets												
29 Bank credit	7,555.0	8,065.5	8,098.2	8,143.7	8,193.2	8,284.6	8,270.1	8,257.1	8,285.8	8,254.5	8,233.5	8,254.5
30 Securities in bank credit	1,875.8	1,989.3	1,955.9	1,969.3	1,994.1	2,074.1	2,069.5	2,048.5	2,057.4	2,048.7	2,047.5	2,039.5
31 Treasury and Agency securities[2]	1,098.0	1,031.5	1,022.5	1,000.5	1,013.6	1,041.9	1,034.2	1,041.7	1,039.7	1,041.2	1,036.8	1,042.3
32 Other securities	777.8	957.8	933.4	968.7	980.6	1,032.2	1,035.4	1,006.8	1,017.7	1,007.4	1,010.7	997.2
33 Loans and leases in bank credit[3]	5,679.2	6,076.2	6,142.3	6,174.4	6,199.1	6,210.6	6,200.6	6,208.6	6,228.5	6,205.9	6,186.1	6,214.9
34 Commercial and industrial	1,020.8	1,136.2	1,151.8	1,162.8	1,168.9	1,179.5	1,188.4	1,189.7	1,189.4	1,191.0	1,190.4	1,189.3
35 Real estate	3,382.6	3,562.9	3,570.9	3,577.4	3,586.1	3,589.0	3,576.9	3,575.3	3,584.9	3,574.4	3,573.5	3,568.4
36 Revolving home equity	460.0	482.4	486.6	490.2	493.9	496.5	502.1	508.1	506.2	507.5	508.2	509.5
37 Other	2,922.6	3,080.5	3,084.3	3,087.3	3,092.2	3,092.5	3,074.9	3,067.2	3,078.7	3,067.0	3,065.3	3,058.9
38 Other residential	1,446.7	1,519.3	1,514.5	1,511.9	1,507.8	1,501.0	1,478.8	1,461.9	1,477.2	1,464.9	1,458.5	1,450.2
39 Commercial	1,475.9	1,561.2	1,569.8	1,575.4	1,584.4	1,591.5	1,596.1	1,605.2	1,601.5	1,602.1	1,606.8	1,608.7
40 Consumer	750.6	796.4	818.5	828.2	818.1	810.5	816.3	821.0	819.8	820.8	820.3	823.3
41 Credit cards and related plans	317.6	343.1	365.7	361.7	346.8	337.8	338.5	339.5	338.9	339.8	338.6	341.5
42 Other	433.0	453.3	452.8	466.6	471.2	472.7	477.8	481.4	480.9	481.0	481.7	481.9
43 Security[4]	127.8	140.3	152.7	164.3	179.2	190.8	188.9	191.8	200.0	191.5	177.2	198.3
44 Other loans and leases	397.4	440.3	448.4	441.6	446.8	440.7	430.0	430.8	434.4	428.1	424.6	435.5
45 Interbank loans	288.1	350.0	363.3	362.0	373.4	380.8	380.4	362.7	366.6	359.8	364.5	355.3
46 Cash assets[5]	235.2	246.0	256.0	256.8	245.7	238.4	244.5	240.3	232.3	226.9	236.2	267.3
47 Other assets[6]	826.4	899.1	905.7	917.4	919.2	944.6	947.9	945.7	940.8	939.3	949.6	949.7
48 **Total assets**[7]	**8,836.5**	**9,485.4**	**9,544.2**	**9,596.6**	**9,646.3**	**9,762.0**	**9,748.7**	**9,710.2**	**9,729.9**	**9,685.0**	**9,688.6**	**9,732.1**
Liabilities												
49 Deposits	5,396.5	5,656.9	5,700.7	5,669.2	5,709.8	5,803.3	5,813.0	5,740.7	5,741.1	5,761.3	5,711.0	5,734.3
50 Transaction	627.8	601.2	615.0	616.2	598.5	605.0	633.6	600.7	567.6	589.1	601.3	652.9
51 Nontransaction	4,768.6	5,055.7	5,085.7	5,053.0	5,111.2	5,198.2	5,179.4	5,140.0	5,173.5	5,172.2	5,109.6	5,081.5
52 Large time	910.7	1,030.4	1,038.4	1,042.8	1,042.8	1,054.7	1,035.4	1,016.0	1,022.0	1,021.8	1,013.3	1,007.9
53 Other	3,858.0	4,025.3	4,047.2	4,010.2	4,068.4	4,143.5	4,143.9	4,124.0	4,151.6	4,150.4	4,096.3	4,073.5
54 Borrowings	1,504.3	1,655.3	1,670.6	1,672.7	1,676.1	1,690.0	1,707.4	1,719.3	1,746.0	1,703.9	1,710.3	1,720.1
55 From banks in the U.S.	365.7	415.7	439.9	439.9	438.9	425.3	425.4	429.4	437.2	422.8	435.7	421.7
56 From others	1,138.5	1,239.6	1,230.6	1,232.8	1,237.2	1,264.7	1,282.1	1,289.9	1,308.8	1,281.1	1,274.6	1,298.4
57 Net due to related foreign offices	395.4	478.4	494.6	545.3	524.7	501.4	495.7	536.6	521.2	509.2	550.6	568.9
58 Other liabilities	467.7	550.8	535.2	558.9	569.8	600.0	573.3	551.4	562.8	547.7	552.9	546.3
59 **Total liabilities**	**7,763.8**	**8,341.3**	**8,401.1**	**8,446.1**	**8,480.4**	**8,594.7**	**8,589.4**	**8,548.1**	**8,571.1**	**8,522.0**	**8,524.7**	**8,569.6**
60 Residual (assets less liabilities)[8]	1,072.7	1,144.1	1,143.2	1,150.5	1,165.9	1,167.3	1,159.3	1,162.1	1,158.8	1,163.0	1,163.9	1,162.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Seasonally adjusted											
Assets												
1 Bank credit	4,795.6	5,094.6	5,114.3	5,167.8	5,222.0	5,339.6	5,325.2	5,303.3	5,330.2	5,302.7	5,298.1	5,292.1
2 Securities in bank credit	1,269.1	1,382.8	1,366.4	1,380.5	1,379.3	1,458.4	1,447.9	1,421.8	1,431.6	1,424.0	1,420.2	1,410.9
3 Treasury and Agency securities[2]	708.5	661.1	667.3	644.4	636.2	649.3	637.9	644.5	643.7	647.8	638.2	642.9
4 Trading account	61.2	72.3	94.0	83.0	77.1	79.1	68.1	65.2	66.0	66.9	59.2	64.7
5 Investment account	647.3	588.8	573.3	561.4	559.1	570.2	569.7	579.3	577.8	580.9	579.0	578.2
6 Mortgage-backed	575.8	526.9	519.2	510.0	512.1	529.2	523.6	532.4	530.6	532.7	531.8	531.9
7 Other	62.4	61.9	54.4	52.4	48.7	42.7	47.8	48.7	48.8	49.9	48.9	48.0
8 Other securities	560.6	721.7	699.0	736.1	743.1	809.0	810.0	777.3	787.9	776.2	782.0	768.1
9 Trading account	269.6	387.9	360.7	392.7	396.0	455.6	448.4	404.5	417.2	405.9	406.6	395.1
10 Investment account	291.0	333.8	338.4	343.4	347.1	353.4	361.6	372.7	370.7	370.3	375.4	373.0
11 State and local government	57.8	59.6	57.9	57.3	56.2	55.4	55.0	54.6	55.1	55.1	55.4	53.5
12 Other	233.2	274.3	280.4	286.1	290.9	298.0	306.6	318.1	315.6	315.3	319.9	319.5
13 Loans and leases in bank credit[3]	3,526.5	3,711.8	3,747.9	3,787.3	3,842.6	3,881.2	3,877.3	3,881.6	3,898.7	3,878.7	3,877.9	3,881.2
14 Commercial and industrial	662.7	739.1	750.1	759.5	770.6	780.0	782.8	784.6	781.1	785.1	786.4	787.5
15 Real estate	1,999.3	2,041.5	2,052.8	2,064.4	2,084.3	2,110.2	2,102.5	2,100.4	2,101.4	2,098.5	2,108.7	2,097.8
16 Revolving home equity	376.8	389.8	394.2	396.7	401.2	406.7	412.8	417.4	415.9	416.9	417.6	418.4
17 Other	1,622.5	1,651.7	1,658.6	1,667.7	1,683.0	1,703.4	1,689.7	1,683.0	1,685.6	1,681.6	1,691.1	1,679.4
18 Other residential	1,029.3	1,038.0	1,038.0	1,045.2	1,051.7	1,059.5	1,035.8	1,023.1	1,028.8	1,025.4	1,030.3	1,017.0
19 Commercial	593.2	613.7	620.6	622.4	631.3	644.0	653.9	659.9	656.8	656.2	660.8	662.5
20 Consumer	448.7	463.0	467.4	473.0	474.6	477.9	484.7	488.2	492.6	489.1	485.8	485.9
21 Security[4]	121.1	132.1	137.8	149.9	164.2	171.2	177.7	178.4	187.2	174.8	170.5	181.1
22 Federal funds sold to and repurchase agreements with broker–dealers	97.0	105.7	112.1	122.8	138.0	139.3	142.5	143.7	149.3	135.9	136.2	149.7
23 Other	24.1	26.4	25.7	27.0	26.2	31.9	35.2	34.8	37.9	38.9	34.4	31.4
24 Federal funds sold to and repurchase agreements with others	43.6	44.5	46.0	45.9	43.6	32.8	25.4	30.4	30.6	28.9	29.0	34.2
25 All other loans	148.8	193.9	196.4	197.4	207.8	210.9	203.1	196.8	203.5	200.1	194.4	191.7
26 Lease-financing receivables	102.3	97.7	97.3	97.3	97.6	98.3	101.1	102.7	102.3	102.2	103.0	103.0
27 Interbank loans	188.3	225.1	232.5	234.6	238.6	243.0	242.1	245.8	247.6	237.3	257.1	235.1
28 Federal funds sold to and repurchase agreements with commercial banks	133.7	170.6	174.9	180.0	179.9	192.7	189.5	192.0	195.9	183.6	204.1	179.6
29 Other	54.6	54.5	57.6	54.6	58.7	50.3	52.6	53.8	51.7	53.7	53.0	55.5
30 Cash assets[5]	151.8	151.4	149.2	148.5	150.5	146.5	146.6	145.6	145.0	136.1	155.1	151.7
31 Other assets[6]	607.7	651.6	664.4	685.4	683.8	709.5	709.1	706.8	696.5	695.7	721.9	714.3
32 **Total assets**[7]	**5,708.0**	**6,083.4**	**6,119.1**	**6,190.8**	**6,247.6**	**6,389.8**	**6,366.5**	**6,343.7**	**6,361.6**	**6,313.8**	**6,374.6**	**6,335.9**
Liabilities												
33 Deposits	3,218.8	3,339.6	3,359.8	3,357.7	3,388.9	3,470.5	3,469.6	3,455.1	3,429.8	3,467.9	3,468.6	3,460.3
34 Transaction	357.4	326.2	318.3	331.2	330.6	325.6	339.9	325.6	338.8	329.5	314.2	317.8
35 Nontransaction	2,861.3	3,013.4	3,041.5	3,026.5	3,058.4	3,144.9	3,129.7	3,129.6	3,091.0	3,138.4	3,154.5	3,142.4
36 Large time	507.6	612.1	614.8	615.5	616.3	637.4	624.2	601.6	603.6	609.1	601.1	595.4
37 Other	2,353.7	2,401.3	2,426.7	2,411.0	2,442.1	2,507.6	2,505.6	2,528.0	2,487.4	2,529.3	2,553.3	2,547.0
38 Borrowings	1,009.5	1,081.9	1,090.6	1,097.1	1,112.2	1,125.3	1,127.9	1,126.9	1,146.9	1,113.5	1,125.9	1,121.8
39 From banks in the U.S.	129.1	164.7	176.8	180.4	188.4	186.5	174.8	184.2	196.2	178.2	190.2	174.8
40 From others	880.4	917.2	913.8	916.7	923.7	938.8	953.1	942.7	950.8	935.3	935.8	947.0
41 Net due to related foreign offices	391.6	477.6	483.1	509.3	500.7	505.0	510.6	527.9	529.8	506.3	531.8	539.7
42 Other liabilities	389.0	459.0	458.3	489.3	498.1	540.9	509.8	473.7	493.3	464.8	479.0	466.8
43 **Total liabilities**	**5,008.8**	**5,358.0**	**5,391.7**	**5,453.4**	**5,499.9**	**5,641.7**	**5,617.9**	**5,583.6**	**5,599.8**	**5,552.5**	**5,605.4**	**5,588.6**
44 Residual (assets less liabilities)[8]	699.2	725.4	727.4	737.4	747.7	748.1	748.7	760.1	761.8	761.4	769.2	747.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Not seasonally adjusted											
Assets												
45 Bank credit	4,772.7	5,147.7	5,148.8	5,199.0	5,242.0	5,320.7	5,289.8	5,265.1	5,299.9	5,266.0	5,241.2	5,259.2
46 Securities in bank credit	1,282.4	1,388.1	1,357.3	1,376.2	1,387.5	1,456.1	1,453.0	1,431.3	1,440.8	1,430.3	1,429.9	1,423.0
47 Treasury and Agency securities[2]	721.0	659.0	650.2	632.8	638.7	656.9	646.9	654.7	653.2	653.5	649.8	655.5
48 Trading account	63.1	73.9	87.5	80.0	79.1	82.4	70.9	66.5	66.4	67.9	61.0	66.8
49 Investment account	657.9	585.1	562.8	552.8	559.6	574.6	575.9	588.2	586.8	585.6	588.8	588.6
50 Mortgage-backed	587.7	520.6	509.3	502.8	513.4	533.7	530.7	542.2	541.2	539.1	543.0	542.7
51 Other	61.1	64.6	53.9	51.2	47.9	42.6	46.9	47.7	47.4	48.2	47.6	47.6
52 Other securities	561.4	729.1	707.1	743.3	748.7	799.2	806.2	776.6	787.6	776.8	780.0	767.6
53 Trading account	271.1	394.4	364.6	395.8	397.7	445.5	446.6	406.4	417.4	408.6	407.5	398.5
54 Investment account	290.3	334.7	342.5	347.5	351.1	353.7	359.6	370.2	370.2	368.2	372.5	369.1
55 State and local government	57.8	60.4	58.0	57.4	55.9	55.0	54.6	54.5	54.8	54.9	55.4	53.6
56 Other	232.5	274.4	284.5	290.1	295.1	298.6	305.0	315.7	315.4	313.3	317.1	315.5
57 Loans and leases in bank credit[3]	3,490.2	3,759.6	3,791.5	3,822.8	3,854.5	3,864.7	3,836.8	3,833.8	3,859.2	3,835.7	3,811.3	3,836.2
58 Commercial and industrial	661.6	745.7	753.6	760.1	771.3	779.1	781.7	781.6	781.8	783.5	781.8	781.0
59 Real estate	1,969.2	2,083.8	2,080.4	2,088.5	2,090.3	2,090.8	2,069.3	2,060.1	2,071.5	2,061.7	2,058.9	2,051.6
60 Revolving home equity	374.0	393.8	397.4	400.4	403.3	404.9	408.8	413.4	412.0	413.0	413.3	414.3
61 Other	1,595.1	1,690.0	1,683.0	1,688.0	1,687.0	1,686.0	1,660.5	1,646.7	1,659.5	1,648.7	1,645.6	1,637.2
62 Other residential	1,011.7	1,065.2	1,056.3	1,058.6	1,049.6	1,046.0	1,021.7	1,002.7	1,017.2	1,005.7	1,000.6	992.0
63 Commercial	583.5	624.8	626.7	629.5	637.5	640.0	638.9	644.0	642.2	643.0	644.9	645.2
64 Consumer	447.0	462.5	468.4	481.8	480.9	479.7	484.4	486.3	488.2	487.3	485.0	485.9
65 Credit cards and related plans	127.5	131.6	138.2	138.8	133.9	131.4	132.1	131.1	133.3	132.4	129.7	130.6
66 Other	319.5	330.9	330.2	343.0	347.0	348.3	352.3	355.2	354.9	354.9	355.3	355.4
67 Security[4]	121.6	130.5	142.9	152.8	167.2	178.6	176.9	180.5	188.3	180.0	165.9	187.3
68 Federal funds sold to and repurchase agreements with broker–dealers	97.4	103.7	116.3	125.3	140.5	146.2	141.3	145.6	149.8	140.9	131.8	155.9
69 Other	24.3	26.8	26.6	27.4	26.7	32.5	35.6	34.9	38.5	39.1	34.1	31.4
70 Federal funds sold to and repurchase agreements with others	39.0	46.1	47.3	46.0	41.7	31.9	23.9	27.8	26.7	24.5	25.5	34.2
71 All other loans	151.7	191.5	199.9	195.3	205.5	206.7	201.0	197.7	202.6	199.0	194.4	196.2
72 Lease-financing receivables	100.2	99.4	98.9	98.5	97.6	97.9	99.6	99.9	100.1	99.7	99.8	99.9
73 Interbank loans	185.7	230.5	245.0	238.8	237.2	237.8	246.6	240.3	240.6	236.4	244.6	236.8
74 Federal funds sold to and repurchase agreements with commercial banks	132.3	174.2	185.4	185.1	179.1	187.2	193.6	187.9	188.2	184.6	192.2	184.9
75 Other	53.4	56.3	59.6	53.7	58.1	50.6	52.9	52.4	52.4	51.8	52.3	51.9
76 Cash assets[5]	149.2	155.7	161.0	158.5	149.7	142.2	147.0	142.9	136.7	130.5	139.2	166.8
77 Other assets[6]	603.9	656.4	666.0	689.7	684.0	705.9	705.1	700.8	696.2	694.0	708.1	704.0
78 **Total assets**[7]	**5,676.2**	**6,151.2**	**6,179.4**	**6,240.4**	**6,265.1**	**6,357.6**	**6,332.1**	**6,291.4**	**6,315.4**	**6,269.1**	**6,275.7**	**6,310.0**
Liabilities												
79 Deposits	3,180.1	3,386.5	3,421.4	3,385.1	3,394.2	3,457.6	3,461.2	3,396.8	3,394.3	3,416.6	3,376.9	3,393.5
80 Transaction	354.9	328.8	339.7	341.1	324.1	326.4	346.3	322.2	300.8	319.0	319.1	355.2
81 Nontransaction	2,825.2	3,057.7	3,081.7	3,044.0	3,070.2	3,131.2	3,114.9	3,074.6	3,093.5	3,097.6	3,057.8	3,038.3
82 Large time	504.5	619.1	624.9	624.8	620.8	631.3	614.8	595.2	601.6	600.5	592.3	587.6
83 Other	2,320.7	2,438.6	2,456.8	2,419.2	2,449.3	2,499.9	2,500.0	2,479.4	2,491.9	2,497.0	2,465.5	2,450.7
84 Borrowings	1,017.4	1,083.3	1,075.9	1,077.6	1,102.7	1,125.0	1,130.9	1,134.5	1,166.7	1,121.9	1,119.6	1,131.1
85 From banks in the U.S.	129.2	164.9	177.2	181.2	189.6	188.7	180.9	184.4	200.0	181.5	184.6	172.2
86 From others	888.2	918.4	898.6	896.4	913.1	936.3	949.9	950.1	966.7	940.4	935.0	958.9
87 Net due to related foreign offices	396.5	474.8	491.0	541.5	520.3	496.8	490.9	531.9	516.0	504.3	546.8	563.5
88 Other liabilities	390.8	475.3	460.3	485.6	494.1	524.9	499.4	476.3	488.0	473.0	477.8	470.6
89 **Total liabilities**	**4,984.9**	**5,419.8**	**5,448.7**	**5,489.8**	**5,511.3**	**5,604.4**	**5,582.4**	**5,539.5**	**5,565.0**	**5,515.7**	**5,521.1**	**5,558.8**
90 Residual (assets less liabilities)[8]	691.3	731.4	730.8	750.6	753.7	753.2	749.7	751.9	750.4	753.4	754.6	751.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May[r]	Nov.[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Seasonally adjusted											
Assets												
1 Bank credit	2,772.3	2,930.0	2,941.8	2,941.7	2,946.1	2,964.9	2,967.6	2,970.6	2,963.4	2,970.4	2,970.4	2,973.6
2 Securities in bank credit	591.8	607.4	602.8	595.0	601.7	607.7	604.8	605.0	604.0	606.7	605.7	603.6
3 Treasury and Agency securities[2]	379.0	377.2	374.5	369.2	372.0	379.0	379.7	378.7	377.4	380.1	379.1	378.2
4 Other securities	212.8	230.2	228.3	225.7	229.7	228.7	225.1	226.3	226.6	226.7	226.7	225.4
5 Loans and leases in bank credit[3]	2,180.5	2,322.6	2,339.0	2,346.8	2,344.4	2,357.2	2,362.8	2,365.7	2,359.4	2,363.7	2,364.7	2,370.0
6 Commercial and industrial	356.0	394.0	399.3	402.5	397.8	400.3	404.4	404.5	404.0	403.9	404.9	404.7
7 Real estate	1,406.7	1,481.8	1,485.8	1,490.5	1,493.5	1,503.1	1,505.4	1,509.0	1,504.6	1,507.9	1,507.4	1,512.4
8 Revolving home equity	86.1	88.8	88.6	89.7	89.8	91.9	94.0	94.8	94.3	94.6	94.8	95.2
9 Other	1,320.7	1,393.1	1,397.2	1,400.9	1,403.8	1,411.1	1,411.4	1,414.2	1,410.3	1,413.4	1,412.7	1,417.3
10 Consumer	306.7	333.3	341.6	338.6	337.3	337.0	336.5	337.2	335.5	337.0	337.3	338.8
11 Other loans and leases	111.1	113.6	112.3	115.2	115.8	116.8	116.5	114.9	115.3	114.9	115.0	114.0
12 Interbank loans	105.8	118.7	117.3	124.2	129.6	130.4	128.0	125.7	126.5	125.7	126.2	124.7
13 Cash assets[5]	85.0	90.8	92.2	93.7	94.5	99.1	98.8	96.4	96.5	96.2	99.4	94.5
14 Other assets[6]	220.0	245.9	241.3	231.6	235.8	239.8	240.9	242.3	241.1	243.3	243.5	241.0
15 **Total assets**[7]	**3,150.2**	**3,349.2**	**3,355.5**	**3,353.8**	**3,368.6**	**3,396.6**	**3,397.6**	**3,397.3**	**3,390.0**	**3,398.0**	**3,401.7**	**3,395.8**
Liabilities												
16 Deposits	2,207.9	2,277.4	2,275.0	2,294.5	2,316.0	2,342.8	2,335.4	2,333.7	2,330.5	2,332.8	2,337.5	2,334.1
17 Transaction	273.8	271.3	269.4	272.2	276.8	276.2	285.7	279.4	284.5	274.5	283.6	275.7
18 Nontransaction	1,934.1	2,006.1	2,005.6	2,022.3	2,039.2	2,066.6	2,049.8	2,054.3	2,046.0	2,058.3	2,053.9	2,058.4
19 Large time	404.7	411.4	413.7	419.3	419.6	421.9	419.3	419.4	418.6	419.7	420.1	419.0
20 Other	1,529.4	1,594.7	1,591.9	1,603.0	1,619.6	1,644.7	1,630.5	1,634.9	1,627.4	1,638.6	1,633.9	1,639.4
21 Borrowings	486.4	567.1	580.0	580.5	569.7	576.7	586.5	586.5	579.3	588.3	590.3	587.8
22 From banks in the U.S.	233.4	249.4	257.7	255.1	250.6	240.7	243.2	242.8	232.4	243.1	247.0	245.2
23 From others	252.9	317.7	322.3	325.4	319.1	336.1	343.2	343.7	346.9	345.1	343.3	342.6
24 Net due to related foreign offices	−2.3	4.7	2.9	1.7	1.9	4.4	5.0	4.0	3.9	4.1	3.2	4.2
25 Other liabilities	76.3	75.7	74.8	73.7	74.6	73.9	73.4	74.6	74.6	74.3	74.1	74.9
26 **Total liabilities**	**2,768.2**	**2,924.9**	**2,932.7**	**2,950.4**	**2,962.3**	**2,997.9**	**3,000.3**	**2,998.8**	**2,988.2**	**2,999.5**	**3,005.0**	**3,000.9**
27 Residual (assets less liabilities)[8]	381.9	424.3	422.8	403.5	406.3	398.7	397.3	398.5	401.7	398.6	396.7	394.9
	Not seasonally adjusted											
Assets												
28 Bank credit	2,791.5	2,917.8	2,949.1	2,943.6	2,949.6	2,962.2	2,978.6	2,990.2	2,984.2	2,986.8	2,990.6	2,993.5
29 Securities in bank credit	602.5	601.2	598.2	592.0	605.0	616.3	614.8	615.4	614.9	616.7	615.8	614.8
30 Treasury and Agency securities[2]	386.1	372.5	371.9	366.6	373.2	383.3	385.6	385.3	384.8	386.1	385.2	385.1
31 Other securities	216.4	228.7	226.3	225.4	231.8	233.0	229.2	230.2	230.1	230.6	230.6	229.6
32 Loans and leases in bank credit[3]	2,189.0	2,316.6	2,350.9	2,351.6	2,344.6	2,345.9	2,363.8	2,374.8	2,369.3	2,370.1	2,374.8	2,378.8
33 Commercial and industrial	359.3	390.5	398.2	402.8	397.7	400.4	406.8	408.1	407.7	407.5	408.5	408.3
34 Real estate	1,413.4	1,479.1	1,490.5	1,489.0	1,495.8	1,498.1	1,507.6	1,515.2	1,513.4	1,512.7	1,514.6	1,516.8
35 Revolving home equity	86.0	88.7	89.2	89.7	90.6	91.6	93.3	94.8	94.2	94.4	94.9	95.2
36 Other	1,327.5	1,390.5	1,401.3	1,399.3	1,405.2	1,406.5	1,414.3	1,420.5	1,419.2	1,418.3	1,419.8	1,421.6
37 Other residential	435.0	454.1	458.2	453.3	458.3	455.0	457.1	459.2	459.9	459.2	457.9	458.2
38 Commercial	892.4	936.4	943.1	945.9	946.9	951.5	957.2	961.2	959.3	959.1	961.9	963.4
39 Consumer	303.6	333.9	350.1	346.4	337.2	330.8	331.9	334.6	331.6	333.5	335.3	337.4
40 Credit cards and related plans	190.1	211.5	227.5	222.9	213.0	206.4	206.4	208.4	205.6	207.4	208.9	210.9
41 Other	113.5	122.4	122.6	123.6	124.2	124.4	125.5	126.3	125.9	126.1	126.3	126.5
42 Other loans and leases	112.7	113.1	112.0	113.4	113.9	116.5	117.5	116.8	116.6	116.4	116.3	116.2
43 Interbank loans	102.5	119.5	118.3	123.2	136.1	143.0	133.8	122.4	126.0	123.4	119.9	118.5
44 Cash assets[5]	86.0	90.3	94.9	98.3	96.0	96.1	97.4	97.4	95.6	96.3	97.0	100.5
45 Other assets[6]	222.5	242.7	239.6	227.7	235.3	238.8	242.8	244.8	244.6	245.3	241.4	245.7
46 **Total assets**[7]	**3,169.5**	**3,334.1**	**3,364.4**	**3,355.1**	**3,379.6**	**3,402.7**	**3,414.9**	**3,417.0**	**3,412.7**	**3,414.2**	**3,411.2**	**3,420.4**
Liabilities												
47 Deposits	2,216.3	2,270.4	2,279.2	2,284.0	2,315.5	2,345.6	2,351.8	2,343.8	2,346.8	2,344.7	2,334.1	2,340.8
48 Transaction	272.9	272.4	275.3	275.0	274.5	278.6	287.3	278.4	266.8	270.1	282.3	297.6
49 Nontransaction	1,943.4	1,998.0	2,003.9	2,009.0	2,041.1	2,067.0	2,064.5	2,065.4	2,080.0	2,074.6	2,051.8	2,043.2
50 Large time	406.2	411.3	413.5	418.0	422.0	423.4	420.6	420.8	420.3	421.2	421.0	420.4
51 Other	1,537.3	1,586.7	1,590.4	1,591.0	1,619.1	1,643.6	1,643.9	1,644.6	1,659.7	1,653.4	1,630.8	1,622.8
52 Borrowings	486.9	572.0	594.7	595.1	573.4	565.0	576.5	584.8	579.2	582.0	590.6	589.0
53 From banks in the U.S.	236.5	250.8	262.7	258.7	249.3	236.6	244.4	245.0	237.1	241.3	251.1	249.5
54 From others	250.4	321.2	332.0	336.4	324.1	328.4	332.1	339.8	342.1	340.7	339.5	339.5
55 Net due to related foreign offices	−1.2	3.6	3.6	3.8	4.4	4.6	4.8	4.7	5.2	4.9	3.8	5.4
56 Other liabilities	76.9	75.5	74.9	73.3	75.8	75.1	73.9	75.2	74.8	74.7	75.1	75.7
57 **Total liabilities**	**2,778.9**	**2,921.5**	**2,952.4**	**2,956.3**	**2,969.1**	**2,990.3**	**3,007.1**	**3,008.5**	**3,006.0**	**3,006.3**	**3,003.7**	**3,010.9**
58 Residual (assets less liabilities)[8]	390.5	412.6	412.0	398.8	410.5	412.4	407.9	408.5	406.7	407.9	407.6	409.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May	Nov.	Dec.	Jan.[r]	Feb.	Mar.[r]	Apr.	May	May 7	May 14	May 21	May 28
	Seasonally adjusted											
Assets												
1 Bank credit	1,013.9[r]	1,159.4[r]	1,159.1[r]	1,174.6	1,177.4[r]	1,191.5	1,127.2[r]	1,120.2	1,117.6	1,118.5	1,134.8	1,114.0
2 Securities in bank credit	416.1	475.8[r]	457.0[r]	459.9	477.0[r]	501.1	476.0[r]	460.6	462.8	464.8	467.3	453.2
3 Treasury and Agency securities[2]	84.6	92.7	87.8	93.2	97.2	98.4	91.3	90.3	90.2	88.9	89.6	91.9
4 Other securities	331.5	383.1[r]	369.2[r]	366.7	379.8[r]	402.7	384.7[r]	370.3	372.7	375.8	377.7	361.2
5 Loans and leases in bank credit[3]	597.8[r]	683.7[r]	702.1[r]	714.8	700.4[r]	690.4	651.2	659.6	654.8	653.7	667.5	660.9
6 Commercial and industrial	229.7	275.1[r]	286.3[r]	291.7	296.5[r]	306.1	303.3[r]	305.3	306.0	304.7	304.9	306.1
7 Real estate	29.6[r]	35.6[r]	37.1[r]	39.4	40.7[r]	41.6	41.6	40.2	41.2	40.3	39.0	39.9
8 Security[4]	150.9	144.0	144.3	143.9	122.8	109.2	93.6	101.5	95.4	100.3	107.8	102.0
9 Other loans and leases	187.5	228.9[r]	234.3[r]	239.8	240.3[r]	233.5	212.8	212.7	212.2	208.4	215.8	212.8
10 Interbank loans	64.6	79.4	86.4	84.7	88.3	72.9	72.8	75.3	77.5	78.8	76.9	72.0
11 Cash assets[5]	53.8	56.7	52.7	55.4	56.2	57.4	58.8[r]	56.8	55.1	57.9	56.8	56.4
12 Other assets[6]	38.1	47.9	47.1	55.5	55.5	70.2	62.4	47.0	53.1	43.7	45.7	45.1
13 **Total assets**[7]	**1,169.8[r]**	**1,342.7**	**1,344.5[r]**	**1,369.4**	**1,376.6[r]**	**1,391.3**	**1,320.4[r]**	**1,298.5**	**1,302.6**	**1,298.1**	**1,313.4**	**1,286.8**
Liabilities												
14 Deposits	883.2	1,019.0	1,022.5	1,048.5	1,073.6	1,062.8	1,053.6	1,099.4	1,066.1	1,093.7	1,112.4	1,119.9
15 Transaction	10.9	12.7	12.7	11.7	11.4	11.7	10.6	11.2	11.5	10.6	11.5	11.3
16 Nontransaction	872.3	1,006.4	1,009.8	1,036.8	1,062.2	1,051.1	1,043.0	1,088.2	1,054.6	1,083.0	1,100.9	1,108.5
17 Borrowings	565.0	585.8	602.9	597.4	596.1	603.5	580.7	605.1	594.7	608.7	611.7	602.9
18 From banks in the U.S.	62.9	60.0	66.9	65.4	65.3	72.6	71.8	73.5	75.1	70.0	72.5	73.4
19 From others	502.1	525.8	535.9	532.0	530.8	530.9	509.0	531.7	519.6	538.7	539.3	529.5
20 Net due to related foreign offices	−404.5	−395.4	−409.1[r]	−416.2	−429.4[r]	−448.9	−484.5[r]	−559.0	−521.8	−559.1	−568.3	−579.1
21 Other liabilities	124.2	125.4	125.8	145.0	140.6	171.8	158.6	147.0	152.8	145.6	152.5	141.6
22 **Total liabilities**	**1,168.0**	**1,334.8**	**1,342.0**	**1,374.6**	**1,380.9[r]**	**1,389.2**	**1,308.5**	**1,292.6**	**1,291.9**	**1,288.9**	**1,308.3**	**1,285.3**
23 Residual (assets less liabilities)[8]	1.8[r]	7.8[r]	2.5[r]	−5.2	−4.3[r]	2.1	11.9	6.0	10.7	9.2	5.1	1.5
	Not seasonally adjusted											
Assets												
24 Bank credit	1,015.2[r]	1,164.5[r]	1,164.3	1,178.7	1,180.1[r]	1,189.3	1,128.8[r]	1,120.7	1,117.8	1,116.7	1,129.9	1,119.1
25 Securities in bank credit	418.6	480.5[r]	455.4[r]	458.3	477.9[r]	499.3	476.6[r]	464.4	466.5	465.3	469.4	459.0
26 Treasury and Agency securities[2]	84.6	93.2	87.4	91.3	98.5[r]	96.7	90.8	90.5	91.0	89.3	90.0	91.3
27 Trading account	24.5	26.6	26.3	26.2	28.3	29.1	27.8	29.5	29.5	28.0	29.3	30.7
28 Investment account	60.1	66.6	61.1	65.1	70.2	67.6	63.0	61.0	61.5	61.3	60.7	60.6
29 Other securities	334.0	387.3[r]	368.0[r]	367.0	379.4[r]	402.6	385.8[r]	373.9	375.5	375.9	379.4	367.7
30 Trading account	210.0	227.9[r]	211.6[r]	217.9	215.2[r]	238.1	242.2[r]	232.4	234.1	234.8	238.3	225.9
31 Investment account	124.0	159.5	156.4	149.1	164.2	164.5	143.5[r]	141.5	141.4	141.1	141.1	141.8
32 Loans and leases in bank credit[3]	596.6[r]	683.9[r]	708.9[r]	720.3	702.2[r]	690.0	652.2	656.3	651.3	651.4	660.5	660.0
33 Commercial and industrial	227.8	274.9[r]	289.5[r]	295.0	299.6[r]	305.9	301.5	302.4	301.6	302.4	302.6	303.0
34 Real estate	30.2[r]	36.6[r]	38.0[r]	39.3	39.6[r]	40.2	42.0	41.1	42.2	41.0	40.6	40.5
35 Security[4]	153.2	144.7	146.8	142.8	121.7	111.1	95.8	102.6	96.4	101.7	106.6	105.6
36 Other loans and leases	185.4	227.8[r]	234.6[r]	243.2	241.3[r]	232.9	212.9	210.1	211.0	206.3	210.6	210.9
37 Interbank loans	61.9	83.5	89.2	86.5	88.4[r]	70.2	70.1	71.9	75.9	73.0	73.7	68.1
38 Cash assets[5]	53.2	57.8	53.4	55.7	55.5	56.0	56.7	56.2	54.2	56.4	56.7	57.0
39 Other assets[6]	39.3	46.4	46.7	54.8	57.2	68.6	60.4	48.2	50.1	46.3	47.3	48.3
40 **Total assets**[7]	**1,169.0[r]**	**1,351.4[r]**	**1,352.8**	**1,374.9**	**1,380.4[r]**	**1,383.3**	**1,315.1[r]**	**1,296.3**	**1,297.2**	**1,291.6**	**1,306.8**	**1,291.7**
Liabilities												
41 Deposits	903.6	1,017.4	1,010.5	1,046.9	1,066.2	1,067.4	1,084.1	1,125.5	1,088.9	1,115.0	1,145.3	1,145.8
42 Transaction	10.5	12.8	13.4	11.8	11.6	11.7	10.6	10.6	10.8	10.1	11.0	10.9
43 Nontransaction	893.1	1,004.6	997.1	1,035.0	1,054.6	1,055.6	1,073.4	1,114.9	1,078.0	1,104.9	1,134.3	1,134.9
44 Borrowings	572.1	584.3	610.6	604.2	609.0	621.7	590.9	612.1	605.3	620.9	608.5	611.0
45 From banks in the U.S.	58.3	63.0	71.6	68.3	67.1	77.9	70.8	68.1	64.8	69.7	63.8	70.5
46 From others	513.9	521.3	539.0	535.9	541.8	543.7	520.2	544.1	540.5	551.2	544.7	540.4
47 Net due to related foreign offices	−433.9	−383.6	−398.5	−422.2	−436.6[r]	−472.8	−518.7[r]	−592.8	−548.7	−595.1	−601.5	−617.6
48 Other liabilities	125.2	130.4	127.0	142.9	138.5	163.7	155.4	148.1	148.4	147.4	151.2	149.2
49 **Total liabilities**	**1,167.1**	**1,348.4**	**1,349.6**	**1,371.8**	**1,377.1[r]**	**1,379.9**	**1,311.7[r]**	**1,292.9**	**1,293.8**	**1,288.2**	**1,303.5**	**1,288.4**
50 Residual (assets less liabilities)[8]	2.0[r]	2.9[r]	3.2	3.1	3.3	3.4	3.4	3.3	3.4	3.4	3.3	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007		2008					2008			
	May	Nov.	Dec.	Jan.	Feb.	Mar.[r]	Apr.[r]	May	May 7	May 14	May 21	May 28
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	125.3	201.6	186.1	220.6	222.4	262.4	241.5	211.9	219.0	213.8	214.9	205.2
2 Revaluation losses on off-balance-sheet items[9]	105.1[r]	159.5	143.6	174.4	174.6	206.3	191.9	170.3	173.3	170.2	177.6	164.1
3 Mortgage-backed securities[10]	707.3[r]	673.6[r]	670.5[r]	670.5[r]	684.0[r]	706.4	703.5	716.0	714.8	712.2	717.8	716.0
4 Pass-through	531.1[r]	464.3[r]	451.7[r]	444.3[r]	453.2[r]	471.4	471.6	483.3	482.3	480.2	484.2	483.5
5 CMO, REMIC, and other	176.1[r]	209.2[r]	218.8[r]	226.2[r]	230.8[r]	235.0	231.9	232.7	232.5	232.0	233.6	232.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	−7.5	−8.1	−6.5	−2.7	−7.0	−16.2	−21.3	−21.2	−19.5	−20.2	−20.9	−23.3
7 Securitized consumer loans[12]	107.3	111.9	113.9	113.1	114.1	113.9	112.8	114.3	111.3	112.9	115.7	116.0
8 Credit cards and related plans	70.1	74.5	74.0	73.6	76.1	76.5	75.9	78.3	74.8	76.5	79.8	80.2
9 Other	37.2	37.4	39.9	39.4	38.0	37.4	36.9	36.1	36.5	36.4	35.9	35.8
10 Securitized real estate loans[12]	n.a.	1,188.3[r]	1,195.6[r]	1,199.7[r]	1,205.8[r]	1,203.6	1,204.5	1,217.7	1,217.7	1,217.7	1,217.7	1,217.7
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	228.7[r]	242.1[r]	243.3[r]	244.2[r]	259.6[r]	275.7	281.2	284.1	283.3	284.4	284.6	283.6
12 Securitized consumer loans[12]	273.7	283.5	285.2	289.8	293.2	294.3	296.1	296.6	298.0	296.6	296.0	296.1
13 Securitized real estate loans[12]	n.a.	39.7	39.4	39.3	38.6	37.6	37.1	36.0	36.8	36.8	36.7	36.7
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	71.2	82.6	73.8	84.7[r]	86.6	114.0	114.7	107.1	108.6	109.1	113.0	100.0
15 Revaluation losses on off-balance-sheet items[9]	77.8	86.8	76.8	85.0	88.6	110.4	107.7	102.9	104.0	105.3	108.0	96.6

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June	Dec.	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Seasonally adjusted											
Assets												
1 Bank credit	8,622.4	9,204.6[r]	9,267.5	9,329.2	9,451.1	9,403.0	9,390.2	9,362.0	9,376.1	9,366.2	9,350.4	9,357.2
2 Securities in bank credit	2,290.1	2,423.7[r]	2,429.8	2,448.7	2,534.9	2,504.6	2,468.0	2,458.7	2,455.8	2,444.5	2,452.9	2,463.0
3 Treasury and Agency securities[2]	1,164.5	1,128.0[r]	1,103.9	1,093.6	1,104.6	1,093.5	1,095.6	1,112.5	1,107.4	1,107.1	1,114.6	1,115.4
4 Other securities	1,125.6	1,295.7[r]	1,325.9	1,355.0	1,430.3	1,411.1	1,372.4	1,346.2	1,348.4	1,337.4	1,338.3	1,347.6
5 Loans and leases in bank credit[3]	6,332.3	6,780.9[r]	6,837.7	6,880.6	6,916.2	6,898.4	6,922.2	6,903.4	6,920.3	6,921.6	6,897.5	6,894.2
6 Commercial and industrial	1,266.3[r]	1,435.3[r]	1,452.6	1,462.6	1,483.5	1,490.0	1,496.5	1,503.6	1,495.9	1,500.2	1,500.9	1,512.4
7 Real estate	3,453.7[r]	3,576.8[r]	3,592.3	3,619.3	3,645.7	3,651.2	3,654.2	3,644.9	3,654.8	3,662.6	3,647.4	3,631.3
8 Revolving home equity	465.1	483.2	486.9	492.5	498.9	506.8	512.2	518.3	514.6	516.3	517.2	520.9
9 Other	2,988.7[r]	3,093.6[r]	3,105.4	3,126.8	3,146.8	3,144.4	3,142.0	3,126.6	3,140.2	3,146.3	3,130.3	3,110.5
10 Consumer	764.4	809.3	813.2	814.7	818.0	823.5	827.2	831.8	826.6	827.0	830.9	836.9
11 Security[4]	266.7	287.8	301.8	296.3	292.6	283.9	293.1	281.0	292.5	285.9	284.3	270.3
12 Other loans and leases	581.1	671.8	677.9	687.6	676.3	649.9	651.3	642.0	650.5	646.0	634.0	643.2
13 Interbank loans	370.7	435.9	442.3	457.0	445.5	443.6	447.4	454.0	452.1	444.1	455.8	471.3
14 Cash assets[5]	292.7	297.3	300.9	305.2	308.4	310.0	306.5	300.0	296.9	304.1	308.6	298.1
15 Other assets[6]	879.6	958.8	973.7	975.0	1,006.3	999.8	988.8	1,005.3	991.4	991.6	997.1	1,016.7
16 **Total assets**[7]	**10,099.0**	**10,820.2**[r]	**10,902.6**	**10,981.3**	**11,123.6**	**11,061.0**	**11,035.9**	**11,020.4**	**11,017.3**	**11,006.5**	**11,012.1**	**11,042.5**
Liabilities												
17 Deposits	6,315.7	6,656.7	6,699.3	6,771.2	6,850.4	6,847.7	6,887.7	6,911.2	6,898.6	6,924.6	6,901.9	6,944.2
18 Transaction	617.9	601.1	616.4	617.0	610.8	632.3	613.7	604.5	613.2	612.6	608.7	600.6
19 Nontransaction	5,697.8	6,055.6	6,082.9	6,154.2	6,239.6	6,215.4	6,274.0	6,306.7	6,285.4	6,312.0	6,293.1	6,343.6
20 Large time	1,779.3	2,033.5	2,065.9	2,094.0	2,103.5	2,090.5	2,113.5	2,126.5	2,121.8	2,128.7	2,122.3	2,129.9
21 Other	3,918.5	4,022.1	4,017.0	4,060.1	4,136.1	4,124.9	4,160.4	4,180.3	4,163.6	4,183.3	4,170.9	4,213.6
22 Borrowings	2,107.7[r]	2,282.0[r]	2,287.1	2,286.1	2,309.8	2,305.9	2,325.5	2,322.7	2,332.0	2,317.6	2,310.2	2,331.8
23 From banks in the U.S.	443.5[r]	501.9[r]	505.1	507.6	503.7	494.2	504.4	502.3	513.3	492.3	506.0	506.8
24 From others	1,664.1	1,780.1	1,782.0	1,778.5	1,806.1	1,811.7	1,821.1	1,820.4	1,818.6	1,825.3	1,804.2	1,825.0
25 Net due to related foreign offices	18.1	73.3	91.7	63.7	50.1	18.9	−21.6	−22.5	−28.8	−21.3	2.1	−55.4
26 Other liabilities	602.6	659.9[r]	697.3	703.0	774.3	724.6	690.9	671.8	671.6	664.7	673.2	673.5
27 **Total liabilities**	**9,044.1**[r]	**9,671.9**[r]	**9,775.3**	**9,823.9**	**9,984.6**	**9,897.1**	**9,882.5**	**9,883.2**	**9,873.4**	**9,885.6**	**9,887.3**	**9,894.1**
28 Residual (assets less liabilities)[8]	1,054.9[r]	1,148.3[r]	1,127.2	1,157.4	1,139.0	1,163.9	1,153.4	1,137.2	1,143.9	1,120.8	1,124.8	1,148.4
	Not seasonally adjusted											
Assets												
29 Bank credit	8,608.7	9,256.7[r]	9,314.9	9,363.8	9,465.2	9,393.9	9,372.6	9,328.3	9,370.2	9,344.1	9,324.6	9,286.0
30 Securities in bank credit	2,305.8	2,409.2[r]	2,420.1	2,456.2	2,552.2	2,526.2	2,493.0	2,471.8	2,488.0	2,464.3	2,461.4	2,466.4
31 Treasury and Agency securities[2]	1,175.9	1,109.4[r]	1,088.4	1,097.4	1,115.6	1,102.4	1,109.7	1,123.1	1,126.2	1,114.6	1,122.2	1,127.1
32 Other securities	1,129.9	1,299.9[r]	1,331.7	1,358.8	1,436.6	1,423.8	1,383.3	1,348.7	1,361.8	1,349.7	1,339.2	1,339.3
33 Loans and leases in bank credit[3]	6,302.9	6,847.5[r]	6,894.8	6,907.6	6,913.0	6,867.7	6,879.5	6,856.5	6,882.2	6,879.8	6,863.3	6,819.6
34 Commercial and industrial	1,263.7[r]	1,440.3[r]	1,457.9	1,469.6	1,487.7	1,492.6	1,494.7	1,497.8	1,491.8	1,489.3	1,498.8	1,504.1
35 Real estate	3,432.7[r]	3,608.9[r]	3,618.1	3,630.4	3,636.8	3,627.3	3,625.0	3,613.5	3,625.0	3,637.7	3,612.2	3,593.2
36 Revolving home equity	462.0	486.6	490.2	494.1	496.8	502.4	508.4	514.4	510.7	511.7	513.2	517.1
37 Other	2,970.7	3,122.2[r]	3,127.9	3,136.3	3,140.0	3,124.9	3,116.6	3,099.1	3,114.4	3,126.0	3,099.0	3,076.0
38 Consumer	759.7	818.5	828.6	819.2	812.3	818.3	822.9	827.0	822.2	822.6	829.2	830.7
39 Credit cards and related plans	323.8	365.6	361.9	347.5	338.8	339.7	340.7	342.8	339.1	339.0	345.2	345.6
40 Other	435.9	452.8	466.7	471.7	473.5	478.6	482.1	484.3	483.1	483.7	484.1	485.1
41 Security[4]	268.1	298.2	305.9	300.1	301.5	284.5	294.2	281.2	295.6	291.5	293.1	259.7
42 Other loans and leases	578.8	681.7	684.3	688.3	674.8	645.0	642.8	637.0	647.6	638.7	629.9	631.8
43 Interbank loans	356.0	452.5	448.6	461.5	450.2	449.5	434.8	436.6	439.5	426.4	448.0	445.4
44 Cash assets[5]	289.5	312.5	314.1	304.8	300.5	308.7	304.1	296.2	301.7	290.4	307.1	283.3
45 Other assets[6]	879.3	956.3	971.8	973.7	1,008.5	999.7	986.0	1,000.5	998.2	991.9	984.9	1,003.2
46 **Total assets**[7]	**10,067.2**	**10,901.4**[r]	**10,967.6**	**11,018.8**	**11,136.8**	**11,056.0**	**11,000.2**	**10,960.8**	**11,009.7**	**10,953.3**	**10,965.2**	**10,918.2**
Liabilities												
47 Deposits	6,295.9	6,712.4	6,718.4	6,772.6	6,864.2	6,893.2	6,862.7	6,866.1	6,913.9	6,904.0	6,854.6	6,806.8
48 Transaction	618.5	628.4	628.7	609.0	614.6	642.8	609.7	603.5	589.8	579.4	611.9	631.2
49 Nontransaction	5,677.4	6,084.1	6,089.7	6,163.6	6,249.7	6,250.4	6,253.0	6,262.7	6,324.0	6,324.6	6,242.8	6,175.6
50 Large time	1,784.6	2,033.1	2,076.7	2,096.1	2,109.4	2,108.7	2,131.1	2,126.6	2,146.2	2,148.7	2,127.3	2,114.0
51 Other	3,892.8	4,051.0	4,013.1	4,067.5	4,140.3	4,141.7	4,121.9	4,136.0	4,177.8	4,176.0	4,115.4	4,061.6
52 Borrowings	2,113.3[r]	2,281.9[r]	2,280.4	2,292.9	2,324.0	2,313.4	2,345.1	2,323.9	2,344.5	2,305.6	2,328.3	2,345.9
53 From banks in the U.S.	441.3[r]	510.9[r]	510.8	509.3	507.0	500.4	501.6	498.0	511.2	479.0	511.6	505.7
54 From others	1,672.0	1,771.0	1,769.5	1,783.6	1,817.1	1,813.0	1,843.5	1,825.9	1,833.3	1,826.6	1,816.7	1,840.2
55 Net due to related foreign offices	−11.4	96.4	122.3	85.3	23.0	−36.0	−62.5	−56.3	−88.2	−88.4	−33.6	−59.8
56 Other liabilities	597.8	662.6[r]	694.7	703.1	760.3	726.4	696.8	664.6	679.1	672.6	657.1	655.4
57 **Total liabilities**	**8,995.5**[r]	**9,753.4**[r]	**9,815.8**	**9,853.8**	**9,971.6**	**9,897.0**	**9,842.1**	**9,798.3**	**9,849.3**	**9,793.9**	**9,806.5**	**9,748.2**
58 Residual (assets less liabilities)[8]	1,071.7[r]	1,148.0[r]	1,151.8	1,165.0	1,165.3	1,159.0	1,158.1	1,162.5	1,160.4	1,159.4	1,158.7	1,170.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June	Dec.	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Seasonally adjusted											
Assets												
1 Bank credit	7,596.4	8,053.1[r]	8,100.6	8,156.6	8,263.0	8,268.1	8,254.7	8,239.9	8,246.0	8,244.0	8,231.4	8,237.8
2 Securities in bank credit	1,863.9	1,967.8[r]	1,970.2	1,970.1	2,035.6	2,024.9	2,000.3	2,000.9	1,998.2	1,990.4	1,997.9	2,003.4
3 Treasury and Agency securities[2]	1,080.9	1,040.3[r]	1,010.4	995.8	1,007.0	1,000.6	1,003.8	1,020.9	1,014.7	1,017.0	1,024.7	1,022.7
4 Other securities	783.0	927.5[r]	959.8	974.3	1,028.6	1,024.2	996.5	980.0	983.6	973.4	973.2	980.6
5 Loans and leases in bank credit[3]	5,732.5	6,085.4[r]	6,130.4	6,186.5	6,227.3	6,243.3	6,254.5	6,239.0	6,247.8	6,253.7	6,233.6	6,234.4
6 Commercial and industrial	1,029.3[r]	1,149.4[r]	1,161.9	1,167.2	1,178.7	1,186.3	1,190.1	1,194.7	1,189.8	1,193.3	1,192.0	1,201.7
7 Real estate	3,425.5[r]	3,539.8[r]	3,553.1	3,578.7	3,604.6	3,610.0	3,613.4	3,602.8	3,613.1	3,620.5	3,605.1	3,589.0
8 Revolving home equity	465.1	483.2	486.9	492.5	498.9	506.8	512.2	518.3	514.6	516.3	517.2	520.9
9 Other	2,960.5[r]	3,056.6[r]	3,066.2	3,086.2	3,105.7	3,103.2	3,101.3	3,084.5	3,098.6	3,104.2	3,087.9	3,068.2
10 Consumer	764.4	809.3	813.2	814.7	818.0	823.5	827.2	831.8	826.6	827.0	830.9	836.9
11 Security[4]	124.3	147.1	161.5	175.7	182.4	188.7	189.0	180.4	187.4	183.2	182.3	175.5
12 Other loans and leases	388.9	439.8	440.8	450.3	443.6	434.9	434.8	429.2	430.9	429.6	423.4	431.3
13 Interbank loans	301.7	350.5	359.0	368.4	371.1	369.0	371.8	384.9	383.6	366.2	387.1	406.0
14 Cash assets[5]	242.0	244.6	245.4	248.7	250.6	251.2	248.4	240.4	236.9	244.8	247.1	239.8
15 Other assets[6]	840.6	911.2	917.0	918.0	937.0	937.6	940.5	949.9	941.8	939.3	944.6	956.1
16 **Total assets**[7]	**8,914.3**	**9,483.0**[r]	**9,540.2**	**9,606.7**	**9,734.0**	**9,730.8**	**9,718.4**	**9,714.2**	**9,709.2**	**9,695.0**	**9,710.7**	**9,739.0**
Liabilities												
17 Deposits	5,442.3	5,635.7	5,651.4	5,693.5	5,774.0	5,776.1	5,774.3	5,785.4	5,772.7	5,792.9	5,773.4	5,820.1
18 Transaction	606.7	587.8	603.5	602.5	594.5	616.0	596.7	587.7	596.4	595.5	592.2	583.4
19 Nontransaction	4,835.6	5,047.9	5,047.9	5,091.0	5,179.4	5,160.1	5,177.6	5,197.7	5,176.3	5,197.4	5,181.2	5,236.7
20 Large time	918.6	1,028.0	1,033.3	1,032.7	1,048.1	1,039.6	1,021.5	1,021.8	1,017.3	1,018.8	1,015.0	1,027.1
21 Other	3,917.0	4,019.9	4,014.5	4,058.3	4,131.3	4,120.5	4,156.1	4,175.9	4,159.0	4,178.6	4,166.2	4,209.6
22 Borrowings	1,526.0[r]	1,677.9[r]	1,686.5	1,687.5	1,702.2	1,710.8	1,717.9	1,719.9	1,721.8	1,714.7	1,721.1	1,721.7
23 From banks in the U.S.	375.5[r]	434.3[r]	438.7	441.9	432.6	423.6	432.5	433.9	436.1	426.5	447.5	429.8
24 From others	1,150.5	1,243.6	1,247.8	1,245.6	1,269.6	1,287.3	1,285.4	1,286.0	1,285.7	1,288.2	1,273.6	1,291.9
25 Net due to related foreign offices	407.6	486.4	515.1	503.6	509.4	511.5	529.6	542.1	540.5	544.1	561.7	519.6
26 Other liabilities	483.5	534.3[r]	555.3	565.3	609.6	569.6	546.0	532.5	532.9	526.4	531.8	534.0
27 **Total liabilities**	**7,859.5**[r]	**8,334.3**[r]	**8,408.3**	**8,449.9**	**8,595.1**	**8,567.9**	**8,567.8**	**8,579.9**	**8,568.0**	**8,578.1**	**8,588.0**	**8,595.4**
28 Residual (assets less liabilities)[8]	1,054.8[r]	1,148.8[r]	1,131.9	1,156.7	1,138.8	1,162.9	1,150.6	1,134.3	1,141.2	1,116.9	1,122.7	1,143.6
	Not seasonally adjusted											
Assets												
29 Bank credit	7,586.4	8,094.1[r]	8,135.6	8,179.1	8,267.5	8,255.0	8,242.1	8,214.0	8,241.4	8,223.4	8,213.0	8,180.4
30 Securities in bank credit	1,877.7	1,954.1[r]	1,960.8	1,975.2	2,047.7	2,043.3	2,022.1	2,012.8	2,023.5	2,002.4	2,004.8	2,010.8
31 Treasury and Agency securities[2]	1,092.9	1,022.0[r]	997.0	998.3	1,017.9	1,010.4	1,017.5	1,032.2	1,033.4	1,023.6	1,032.9	1,036.2
32 Other securities	784.8	932.1[r]	963.8	976.9	1,029.8	1,032.9	1,004.6	980.6	990.1	978.8	972.0	974.6
33 Loans and leases in bank credit[3]	5,708.6	6,140.0[r]	6,174.8	6,203.9	6,219.8	6,211.7	6,220.0	6,201.2	6,218.0	6,221.0	6,208.2	6,169.6
34 Commercial and industrial	1,028.9[r]	1,150.9[r]	1,163.0	1,169.9	1,181.3	1,190.1	1,191.6	1,192.2	1,188.4	1,186.9	1,192.2	1,196.3
35 Real estate	3,404.7[r]	3,570.9[r]	3,578.7	3,590.5	3,596.3	3,585.3	3,583.8	3,571.9	3,583.6	3,596.2	3,570.6	3,551.3
36 Revolving home equity	462.0	486.6	490.2	494.1	496.8	502.4	508.4	514.4	510.7	511.7	513.2	517.1
37 Other	2,942.7	3,084.3	3,088.5	3,096.4	3,099.6	3,082.9	3,075.5	3,057.5	3,073.0	3,084.5	3,057.3	3,034.1
38 Other residential	1,455.7	1,514.5	1,512.4	1,509.0	1,502.8	1,480.8	1,463.8	1,438.1	1,457.1	1,465.8	1,436.5	1,413.1
39 Commercial	1,487.0[r]	1,569.8[r]	1,576.2	1,587.4	1,596.7	1,602.2	1,611.6	1,619.3	1,615.9	1,618.7	1,620.8	1,621.1
40 Consumer	759.7	818.5	828.6	819.2	812.3	818.3	822.9	827.0	822.2	822.6	829.2	830.7
41 Credit cards and related plans	323.8	365.6	361.9	347.5	338.8	339.7	340.7	342.8	339.1	339.0	345.2	345.6
42 Other	435.9	452.8	466.7	471.7	473.5	478.6	482.1	484.3	483.1	483.7	484.1	485.1
43 Security[4]	125.9	151.7	163.3	178.4	190.4	188.5	191.5	181.8	192.2	189.3	190.8	166.8
44 Other loans and leases	389.5	448.0	441.1	445.9	439.6	429.4	430.2	428.3	431.5	425.9	425.4	424.6
45 Interbank loans	290.0	363.0	361.7	372.4	379.1	378.5	361.9	370.8	373.2	353.2	380.3	383.8
46 Cash assets[5]	239.5	259.0	258.3	249.1	243.9	251.5	247.3	237.4	243.8	232.8	246.4	225.3
47 Other assets[6]	839.2	908.8	916.2	915.9	939.3	938.6	936.6	944.0	946.9	938.7	934.9	938.9
48 **Total assets**[7]	**8,888.8**	**9,548.4**[r]	**9,590.0**	**9,631.6**	**9,742.3**	**9,727.9**	**9,690.7**	**9,665.5**	**9,705.5**	**9,648.5**	**9,675.3**	**9,628.8**
Liabilities												
49 Deposits	5,413.2	5,702.3	5,669.7	5,700.6	5,787.3	5,797.8	5,725.1	5,731.1	5,759.8	5,746.3	5,714.1	5,680.8
50 Transaction	607.4	614.9	615.7	594.2	597.6	626.0	592.9	586.9	573.8	562.9	595.5	614.3
51 Nontransaction	4,805.8	5,087.4	5,054.0	5,106.4	5,189.7	5,171.8	5,132.2	5,144.1	5,186.1	5,183.5	5,118.6	5,066.5
52 Large time	914.3	1,037.8	1,043.2	1,042.3	1,053.8	1,034.4	1,014.6	1,012.6	1,012.6	1,012.0	1,007.7	1,009.4
53 Other	3,891.6	4,049.6	4,010.8	4,064.1	4,135.9	4,137.4	4,117.6	4,131.6	4,173.5	4,171.5	4,111.0	4,057.1
54 Borrowings	1,529.7[r]	1,669.9[r]	1,673.5	1,679.5	1,695.9	1,715.1	1,727.5	1,718.3	1,720.3	1,698.7	1,735.5	1,743.2
55 From banks in the U.S.	375.3[r]	439.0[r]	442.3	442.2	429.3	429.8	433.8	431.5	433.9	416.9	454.9	432.9
56 From others	1,154.4	1,230.9	1,231.3	1,237.3	1,266.6	1,285.2	1,293.8	1,286.7	1,286.4	1,281.8	1,280.7	1,310.3
57 Net due to related foreign offices	397.0	494.7	545.3	524.7	500.6	488.5	534.8	529.8	528.7	518.9	548.9	517.9
58 Other liabilities	479.6	535.9[r]	551.9	564.4	596.4	570.8	548.5	527.3	539.7	528.6	521.5	520.4
59 **Total liabilities**	**7,819.4**[r]	**8,402.7**[r]	**8,440.5**	**8,469.2**	**8,580.1**	**8,572.1**	**8,535.9**	**8,506.4**	**8,548.5**	**8,492.5**	**8,520.0**	**8,462.3**
60 Residual (assets less liabilities)[8]	1,069.3[r]	1,145.7[r]	1,149.6	1,162.4	1,162.2	1,155.8	1,154.8	1,159.1	1,157.0	1,156.0	1,155.2	1,166.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Seasonally adjusted											
Assets												
1 Bank credit	4,825.2	5,116.4	5,158.2	5,209.8	5,305.6	5,303.6	5,291.5	5,265.7	5,271.1	5,268.6	5,256.9	5,278.7
2 Securities in bank credit	1,279.4	1,369.6	1,377.7	1,378.7	1,445.0	1,437.3	1,414.7	1,415.7	1,412.8	1,405.2	1,412.9	1,422.9
3 Treasury and Agency securities[2]	710.5	668.5	645.3	635.6	648.9	642.4	647.4	664.9	658.7	660.8	668.9	669.0
4 Trading account	66.1	92.7	81.1	74.4	76.9	68.5	65.7	66.3	72.4	64.1	66.3	67.3
5 Investment account	644.4	575.8	564.1	561.1	572.0	573.9	581.7	598.6	586.3	596.7	602.6	601.7
6 Mortgage-backed	572.7	519.5	510.6	512.2	529.2	526.6	534.0	552.1	540.3	549.6	555.9	555.7
7 Other	71.8	56.3	53.6	48.9	42.8	47.3	47.7	46.5	46.0	47.1	46.6	46.1
8 Other securities	568.9	701.1	732.4	743.1	796.0	794.9	767.3	750.9	754.1	744.4	744.0	753.9
9 Trading account	280.4	361.2	387.1	393.7	441.5	433.4	396.0	378.3	381.1	372.6	371.3	377.6
10 Investment account	288.4	339.9	345.3	349.4	354.5	361.5	371.2	372.6	373.0	371.7	372.7	376.2
11 State and local government	58.5	58.0	57.2	55.9	55.1	54.6	54.2	52.9	53.0	52.9	52.8	53.1
12 Other	230.4	280.4	286.1	290.9	298.0	306.6	318.1	323.3	323.2	320.9	322.2	326.2
13 Loans and leases in bank credit[3]	3,545.8	3,746.8	3,780.5	3,831.1	3,860.6	3,866.3	3,876.8	3,850.0	3,858.3	3,863.4	3,843.9	3,855.8
14 Commercial and industrial	668.5	751.0	758.9	768.1	776.5	780.1	783.2	786.2	781.0	784.3	783.3	794.8
15 Real estate	2,016.5	2,052.1	2,059.5	2,076.0	2,095.5	2,095.2	2,099.3	2,080.3	2,091.2	2,096.4	2,082.7	2,074.1
16 Revolving home equity	378.2	394.6	397.0	401.7	407.0	412.7	417.1	421.3	418.4	419.3	420.0	424.0
17 Other	1,638.3	1,657.5	1,662.5	1,674.3	1,688.5	1,682.5	1,682.2	1,659.0	1,672.8	1,677.1	1,662.8	1,650.1
18 Other residential	1,037.2	1,035.2	1,038.4	1,040.7	1,045.8	1,031.7	1,024.0	993.2	1,007.1	1,009.2	995.1	979.6
19 Commercial	601.1	622.2	624.1	633.6	642.7	650.8	658.3	665.8	665.8	667.8	667.7	670.5
20 Consumer	455.8	468.0	473.9	475.8	478.4	483.9	487.1	491.1	485.8	486.0	489.3	496.7
21 Security[4]	117.1	138.7	151.0	164.6	171.0	177.1	177.5	169.0	176.1	172.0	170.8	164.0
22 Federal funds sold to and repurchase agreements with broker–dealers	92.4	112.5	123.4	138.4	139.4	142.3	143.2	143.2	148.9	146.1	145.1	138.4
23 Other	24.6	26.2	27.5	26.2	31.6	34.8	34.3	25.9	27.1	25.9	25.7	25.6
24 Federal funds sold to and repurchase agreements with others	36.0	45.6	45.0	42.8	33.2	26.7	31.5	24.1	28.1	25.6	20.4	23.9
25 All other loans	151.1	193.7	194.5	205.5	207.4	202.4	196.4	197.2	193.6	196.6	195.2	199.8
26 Lease-financing receivables	100.9	97.7	97.8	98.3	98.6	100.8	101.8	102.1	102.4	102.4	102.2	102.5
27 Interbank loans	184.6	233.4	235.0	239.7	241.3	240.8	244.4	258.9	256.5	241.9	259.1	279.9
28 Federal funds sold to and repurchase agreements with commercial banks	132.0	175.7	181.5	182.1	190.5	187.9	190.3	203.4	199.8	183.2	202.7	226.0
29 Other	52.6	57.7	53.5	57.5	50.7	53.0	54.1	55.5	56.7	58.7	56.4	54.0
30 Cash assets[5]	152.9	149.3	148.4	149.8	146.1	146.1	145.5	136.6	135.6	139.8	143.2	134.8
31 Other assets[6]	619.3	667.7	687.1	686.9	703.5	704.9	706.0	712.9	705.1	704.0	710.0	715.7
32 **Total assets**[7]	**5,747.6**	**6,126.8**	**6,184.3**	**6,239.6**	**6,348.5**	**6,340.5**	**6,331.0**	**6,314.2**	**6,309.9**	**6,295.7**	**6,310.4**	**6,349.2**
Liabilities												
33 Deposits	3,220.5	3,361.9	3,358.9	3,388.3	3,446.8	3,455.5	3,454.5	3,459.0	3,451.6	3,465.6	3,449.9	3,496.5
34 Transaction	335.6	318.2	331.5	330.7	325.7	339.2	325.8	317.6	327.3	323.1	319.8	312.3
35 Nontransaction	2,884.9	3,043.6	3,027.4	3,057.6	3,121.0	3,116.3	3,128.7	3,141.4	3,124.3	3,142.5	3,130.1	3,184.2
36 Large time	513.1	619.1	618.2	617.3	631.5	624.8	607.0	605.3	601.6	602.5	598.6	613.0
37 Other	2,371.7	2,424.5	2,409.2	2,440.3	2,489.5	2,491.5	2,521.7	2,536.1	2,522.7	2,540.1	2,531.5	2,571.2
38 Borrowings	1,047.2	1,095.7	1,100.4	1,111.8	1,121.1	1,120.7	1,126.1	1,128.3	1,127.0	1,122.7	1,128.3	1,136.4
39 From banks in the U.S.	158.2	177.3	182.0	188.8	186.3	174.5	183.6	179.9	180.4	173.9	191.3	175.7
40 From others	889.0	918.4	918.5	922.9	934.8	946.2	942.4	948.3	946.6	948.8	937.0	960.7
41 Net due to related foreign offices	406.7	483.1	513.2	501.1	504.8	506.7	525.5	537.3	535.4	539.5	556.3	515.5
42 Other liabilities	405.3	457.6	480.5	487.7	530.9	490.6	465.8	451.4	451.5	445.6	450.7	453.6
43 **Total liabilities**	**5,079.7**	**5,398.2**	**5,453.1**	**5,488.9**	**5,603.6**	**5,573.7**	**5,571.9**	**5,576.1**	**5,565.5**	**5,573.4**	**5,585.2**	**5,602.0**
44 Residual (assets less liabilities)[8]	667.9	728.6	731.3	750.7	744.9	766.9	759.1	738.1	744.5	722.2	725.2	747.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Not seasonally adjusted											
Assets												
45 Bank credit	4,796.0	5,149.5	5,192.7	5,235.8	5,314.5	5,283.5	5,260.0	5,220.6	5,246.2	5,229.2	5,217.0	5,189.9
46 Securities in bank credit	1,286.3	1,358.3	1,370.2	1,381.6	1,450.1	1,446.7	1,425.3	1,420.5	1,428.0	1,407.0	1,411.3	1,421.5
47 Treasury and Agency securities[2]	717.1	651.6	633.1	639.1	657.3	647.2	655.1	671.2	671.3	661.2	671.6	675.5
48 Trading account	68.4	87.5	79.0	78.2	81.4	70.0	65.5	67.9	74.7	65.8	65.4	68.9
49 Investment account	648.7	564.1	554.1	560.9	575.9	577.2	589.6	603.3	596.6	595.4	606.3	606.6
50 Mortgage-backed	576.2	508.8	502.3	512.9	533.2	530.2	541.8	555.9	549.4	546.7	558.4	560.3
51 Other	72.5	55.3	51.8	48.0	42.7	47.0	47.8	47.4	47.2	48.6	47.9	46.3
52 Other securities	569.1	706.8	737.1	742.5	792.8	799.5	770.2	749.3	756.7	745.8	739.7	745.9
53 Trading account	282.2	363.7	388.9	390.8	438.8	439.8	399.4	379.4	384.7	377.0	369.3	376.0
54 Investment account	287.0	343.1	348.2	351.7	354.0	359.7	370.8	369.9	372.0	368.8	370.4	370.0
55 State and local government	58.4	58.0	57.4	56.0	55.1	54.7	54.6	52.7	53.1	52.9	52.8	52.8
56 Other	228.1	284.5	290.1	295.1	298.6	305.0	315.7	318.6	319.0	316.0	317.6	317.2
57 Loans and leases in bank credit[3]	3,509.8	3,791.1	3,822.4	3,854.2	3,864.4	3,836.8	3,834.8	3,800.2	3,818.2	3,822.2	3,805.7	3,768.4
58 Commercial and industrial	664.9	753.7	760.2	771.3	779.1	781.5	781.6	780.6	777.4	776.2	780.8	783.8
59 Real estate	1,987.6	2,081.0	2,089.1	2,091.0	2,091.4	2,070.0	2,061.6	2,041.1	2,053.6	2,063.8	2,039.8	2,022.4
60 Revolving home equity	375.8	397.4	400.5	403.4	404.9	408.8	413.4	418.1	415.0	415.8	416.9	420.4
61 Other	1,611.9	1,683.6	1,688.6	1,687.6	1,686.5	1,661.2	1,648.2	1,623.0	1,638.6	1,648.0	1,622.9	1,601.9
62 Other residential	1,023.9	1,056.7	1,059.0	1,050.0	1,046.3	1,022.0	1,003.1	975.7	991.9	999.6	974.2	955.1
63 Commercial	587.9	626.9	629.7	637.7	640.2	639.2	645.1	647.3	646.7	648.4	648.7	646.8
64 Consumer	452.2	468.5	481.8	480.9	479.7	484.4	486.3	487.5	483.7	485.0	487.9	490.1
65 Credit cards and related plans	130.2	138.2	138.8	133.9	131.4	132.1	131.1	131.2	127.9	129.0	131.8	133.2
66 Other	322.0	330.2	343.0	347.0	348.3	352.4	355.2	356.3	355.8	355.9	356.2	356.8
67 Security[4]	118.9	143.1	152.8	167.3	178.7	177.0	180.5	170.7	181.1	178.2	179.5	155.6
68 Federal funds sold to and repurchase agreements with broker–dealers	94.2	116.3	125.3	140.5	146.1	141.3	145.5	144.7	154.4	152.3	154.1	129.2
69 Other	24.6	26.8	27.5	26.8	32.6	35.7	35.0	25.9	26.8	25.9	25.4	26.4
70 Federal funds sold to and repurchase agreements with others	35.3	47.1	45.8	41.5	31.8	24.3	28.1	23.7	29.0	26.5	21.2	21.9
71 All other loans	151.8	198.8	194.3	204.6	205.7	200.0	196.6	196.7	192.9	192.6	196.6	195.1
72 Lease-financing receivables	99.2	98.9	98.5	97.6	97.9	99.6	99.9	99.9	100.5	100.0	99.9	99.7
73 Interbank loans	177.3	244.0	237.9	236.4	236.8	245.1	239.1	248.7	246.7	229.7	255.8	264.4
74 Federal funds sold to and repurchase agreements with commercial banks	126.0	184.6	184.2	178.3	186.3	192.2	186.7	194.8	191.1	172.6	201.1	211.9
75 Other	51.2	59.4	53.7	58.1	50.6	52.9	52.4	53.9	55.6	57.1	54.7	52.6
76 Cash assets[5]	149.7	161.2	158.7	149.8	142.4	147.2	143.0	133.1	138.9	129.3	142.2	122.0
77 Other assets[6]	612.3	666.7	690.5	685.1	707.5	704.1	700.3	702.7	703.9	699.0	697.2	696.3
78 **Total assets**[7]	**5,700.9**	**6,181.3**	**6,235.5**	**6,260.7**	**6,353.5**	**6,324.9**	**6,286.1**	**6,245.3**	**6,276.9**	**6,228.5**	**6,253.9**	**6,214.1**
Liabilities												
79 Deposits	3,177.4	3,423.3	3,387.0	3,396.1	3,459.5	3,463.1	3,398.7	3,391.3	3,412.9	3,399.7	3,382.2	3,352.4
80 Transaction	334.8	340.0	341.4	324.3	326.7	346.6	322.5	315.6	310.6	299.5	323.5	325.5
81 Nontransaction	2,842.6	3,083.3	3,045.6	3,071.8	3,132.8	3,116.5	3,076.2	3,075.8	3,102.3	3,100.3	3,058.7	3,026.9
82 Large time	508.2	629.1	629.0	625.0	635.6	619.2	599.2	595.5	595.9	595.1	590.5	592.2
83 Other	2,334.3	2,454.2	2,416.6	2,446.7	2,497.2	2,497.3	2,477.0	2,480.3	2,506.4	2,505.2	2,468.2	2,434.6
84 Borrowings	1,048.2	1,078.1	1,077.8	1,102.9	1,125.3	1,131.1	1,134.7	1,125.0	1,131.6	1,114.4	1,134.6	1,142.7
85 From banks in the U.S.	156.6	177.4	182.1	190.3	189.0	181.1	184.6	177.3	182.7	170.0	193.1	172.2
86 From others	891.6	900.7	895.7	912.7	936.3	950.0	950.2	947.7	948.9	944.4	941.5	970.5
87 Net due to related foreign offices	396.7	491.0	541.5	520.3	496.0	483.7	530.0	525.6	524.5	515.3	544.2	513.5
88 Other liabilities	401.7	459.0	477.3	485.8	516.8	491.5	468.0	446.5	458.2	447.8	440.6	439.6
89 **Total liabilities**	**5,024.1**	**5,451.4**	**5,483.6**	**5,505.1**	**5,597.5**	**5,569.4**	**5,531.4**	**5,488.4**	**5,527.1**	**5,477.3**	**5,501.6**	**5,448.2**
90 Residual (assets less liabilities)[8]	676.8	729.9	751.9	755.6	756.0	755.5	754.7	756.9	749.8	751.3	752.3	766.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Seasonally adjusted											
Assets												
1 Bank credit	2,771.1	2,936.7	2,942.5	2,946.9	2,957.4	2,964.6	2,963.2	2,974.2	2,974.9	2,975.4	2,974.5	2,959.1
2 Securities in bank credit	584.4	598.2	592.5	591.4	590.7	587.6	585.6	585.2	585.4	585.2	584.9	580.5
3 Treasury and Agency securities[2]	370.4	371.8	365.1	360.2	358.1	358.2	356.4	356.0	355.9	356.1	355.7	353.7
4 Other securities	214.1	226.4	227.3	231.2	232.6	229.4	229.2	229.2	229.5	229.0	229.2	226.8
5 Loans and leases in bank credit[3]	2,186.7	2,338.5	2,350.0	2,355.5	2,366.7	2,377.0	2,377.6	2,389.0	2,389.5	2,390.3	2,389.6	2,378.6
6 Commercial and industrial	360.8	398.4	403.0	399.1	402.2	406.1	406.9	408.5	408.7	409.0	408.6	406.9
7 Real estate	1,409.0	1,487.6	1,493.5	1,502.6	1,509.1	1,514.7	1,514.1	1,522.5	1,521.9	1,524.1	1,522.4	1,515.0
8 Revolving home equity	86.8	88.6	89.9	90.8	91.9	94.0	95.1	97.0	96.2	96.9	97.2	96.9
9 Other	1,322.2	1,399.1	1,403.6	1,411.8	1,417.2	1,420.7	1,419.0	1,425.5	1,425.7	1,427.2	1,425.2	1,418.1
10 Consumer	308.6	341.3	339.3	338.9	339.6	339.5	340.1	340.7	340.7	340.9	341.5	340.2
11 Other loans and leases	108.2	111.2	114.1	114.7	115.8	116.6	116.6	117.2	118.1	116.2	117.1	116.5
12 Interbank loans	117.0	117.1	124.0	128.8	129.9	128.2	127.4	126.0	127.1	124.3	128.1	126.1
13 Cash assets[5]	89.1	95.3	97.0	98.9	104.5	105.2	102.9	103.7	101.3	105.1	103.9	105.1
14 Other assets[6]	221.3	243.5	229.9	231.2	233.5	232.8	234.5	237.0	236.8	235.3	234.6	240.3
15 **Total assets**[7]	**3,166.7**	**3,356.2**	**3,355.9**	**3,367.1**	**3,385.5**	**3,390.3**	**3,387.4**	**3,400.0**	**3,399.2**	**3,399.3**	**3,400.2**	**3,389.8**
Liabilities												
16 Deposits	2,221.8	2,273.8	2,292.5	2,305.2	2,327.2	2,320.6	2,319.8	2,326.3	2,321.1	2,327.3	2,323.5	2,323.6
17 Transaction	271.1	269.5	272.0	271.8	268.8	276.8	270.9	270.1	269.1	272.4	272.4	271.0
18 Nontransaction	1,950.8	2,004.3	2,020.4	2,033.4	2,058.4	2,043.8	2,048.8	2,056.3	2,052.0	2,054.9	2,051.1	2,052.5
19 Large time	405.5	408.9	415.1	415.4	416.6	414.8	414.5	416.5	415.7	416.3	416.4	414.1
20 Other	1,545.3	1,595.4	1,605.3	1,618.0	1,641.8	1,629.0	1,634.4	1,639.8	1,636.4	1,638.6	1,634.7	1,638.4
21 Borrowings	478.8	582.1	586.1	575.7	581.1	590.1	591.8	591.6	594.9	592.0	592.8	585.4
22 From banks in the U.S.	217.3	257.0	256.8	253.1	246.3	249.0	248.9	253.9	255.7	252.6	256.2	254.2
23 From others	261.4	325.1	329.3	322.7	334.8	341.1	342.9	337.7	339.1	339.4	336.6	331.2
24 Net due to related foreign offices	.9	3.3	1.9	2.5	4.6	4.7	4.1	4.8	5.1	4.6	5.4	4.1
25 Other liabilities	78.3	76.8	74.8	77.6	78.6	78.9	80.2	81.1	81.4	80.8	81.1	80.5
26 **Total liabilities**	**2,779.8**	**2,936.0**	**2,955.2**	**2,961.0**	**2,991.6**	**2,994.3**	**2,995.9**	**3,003.8**	**3,002.5**	**3,004.6**	**3,002.8**	**2,993.5**
27 Residual (assets less liabilities)[8]	386.9	420.2	400.7	406.1	393.9	396.0	391.5	396.2	396.7	394.6	397.5	396.3
	Not seasonally adjusted											
Assets												
28 Bank credit	2,790.3	2,944.6	2,942.9	2,943.4	2,953.0	2,971.5	2,982.1	2,993.3	2,995.3	2,994.2	2,996.0	2,990.5
29 Securities in bank credit	591.5	595.8	590.5	593.6	597.6	596.7	596.8	592.3	595.5	595.4	593.5	589.3
30 Treasury and Agency securities[2]	375.8	370.4	363.8	359.2	360.6	363.2	362.5	361.0	362.1	362.4	361.2	360.7
31 Other securities	215.7	225.3	226.7	234.4	237.0	233.5	234.4	231.3	233.4	233.0	232.3	228.7
32 Loans and leases in bank credit[3]	2,198.8	2,348.8	2,352.3	2,349.7	2,355.4	2,374.8	2,385.3	2,401.0	2,399.8	2,398.8	2,402.5	2,401.2
33 Commercial and industrial	364.0	397.2	402.8	398.6	402.1	408.6	410.0	411.6	411.0	410.8	411.4	412.5
34 Real estate	1,417.1	1,489.9	1,489.6	1,499.5	1,504.9	1,515.3	1,522.2	1,530.8	1,530.0	1,532.4	1,530.7	1,528.9
35 Revolving home equity	86.2	89.2	89.7	90.7	91.8	93.6	95.0	96.4	95.6	95.9	96.3	96.7
36 Other	1,330.8	1,400.7	1,399.9	1,408.8	1,413.0	1,421.7	1,427.3	1,434.4	1,434.4	1,436.5	1,434.4	1,432.2
37 Other residential	431.8	457.8	453.4	459.1	456.5	458.8	460.8	462.4	465.2	466.2	462.3	458.0
38 Commercial	899.1	942.9	946.5	949.7	956.5	962.9	966.5	972.0	969.1	970.3	972.1	974.2
39 Consumer	307.5	350.0	346.8	338.3	332.5	333.9	336.5	339.5	338.5	337.7	341.3	340.7
40 Credit cards and related plans	193.6	227.4	223.1	213.6	207.4	207.6	209.6	211.6	211.3	209.9	213.4	212.3
41 Other	113.9	122.6	123.7	124.7	125.2	126.3	126.9	127.9	127.3	127.7	127.9	128.3
42 Other loans and leases	110.2	111.8	113.0	113.4	115.9	117.1	116.5	119.1	120.2	117.9	119.1	119.1
43 Interbank loans	112.8	119.1	123.8	136.1	142.3	133.4	122.8	122.1	126.5	123.5	124.6	119.4
44 Cash assets[5]	89.8	97.8	99.7	99.3	101.5	104.3	104.2	104.3	104.8	103.5	104.3	103.3
45 Other assets[6]	226.9	242.1	225.8	230.7	231.8	234.4	236.2	241.4	243.0	239.6	237.6	242.6
46 **Total assets**[7]	**3,187.9**	**3,367.1**	**3,354.6**	**3,370.9**	**3,388.8**	**3,403.0**	**3,404.6**	**3,420.2**	**3,428.6**	**3,420.0**	**3,421.4**	**3,414.7**
Liabilities												
47 Deposits	2,235.8	2,279.0	2,282.8	2,304.5	2,327.8	2,334.7	2,326.4	2,339.8	2,346.9	2,346.6	2,331.9	2,328.4
48 Transaction	272.6	274.9	274.3	269.9	270.9	279.4	270.4	271.4	263.2	263.4	271.9	288.8
49 Nontransaction	1,963.3	2,004.1	2,008.4	2,034.6	2,056.8	2,055.3	2,056.0	2,068.4	2,083.8	2,083.2	2,060.0	2,039.6
50 Large time	406.0	408.6	414.2	417.2	418.2	415.2	415.4	417.1	416.7	416.9	417.2	417.1
51 Other	1,557.2	1,595.4	1,594.2	1,617.4	1,638.6	1,640.2	1,640.6	1,651.3	1,667.1	1,666.3	1,642.8	1,622.5
52 Borrowings	481.4	591.7	595.7	576.5	570.6	584.0	592.8	593.2	588.7	584.3	600.9	600.5
53 From banks in the U.S.	218.6	261.5	260.2	251.9	240.3	248.7	249.2	254.3	251.3	246.9	261.8	260.8
54 From others	262.8	330.2	335.5	324.6	330.3	335.3	343.6	339.0	337.5	337.4	339.2	339.8
55 Net due to related foreign offices	.2	3.6	3.8	4.4	4.6	4.8	4.7	4.2	4.2	3.5	4.7	4.5
56 Other liabilities	77.8	76.9	74.6	78.6	79.6	79.2	80.5	80.8	81.5	80.8	80.8	80.7
57 **Total liabilities**	**2,795.4**	**2,951.3**	**2,956.9**	**2,964.1**	**2,982.6**	**3,002.7**	**3,004.5**	**3,018.0**	**3,021.4**	**3,015.2**	**3,018.4**	**3,014.1**
58 Residual (assets less liabilities)[8]	392.5	415.8	397.7	406.8	406.2	400.3	400.1	402.2	407.3	404.8	403.0	400.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June[r]	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Seasonally adjusted											
Assets												
1 Bank credit	1,026.0	1,151.5	1,166.9	1,172.6	1,188.1	1,134.8	1,135.5	1,122.2	1,130.1	1,122.1	1,118.9	1,119.4
2 Securities in bank credit	426.2	455.9	459.6	478.6	499.3	479.7	467.7	457.8	457.6	454.2	455.0	459.6
3 Treasury and Agency securities[2]	83.6	87.7	93.5	97.9	97.6	92.9	91.8	91.6	92.7	90.1	90.0	92.6
4 Other securities	342.6	368.2	366.1	380.7	401.7	386.9	375.9	366.2	364.9	364.0	365.0	367.0
5 Loans and leases in bank credit[3]	599.8	695.6	707.3	694.0	688.8	655.1	667.8	664.4	672.5	668.0	663.9	659.8
6 Commercial and industrial	237.0	285.9	290.7	295.4	304.8	303.7	306.4	308.9	306.1	306.8	308.9	310.7
7 Real estate	28.1	37.1	39.4	40.7	41.6	41.6	40.2	41.8	41.4	41.9	42.1	42.0
8 Security[4]	142.4	140.7	140.3	120.6	110.2	95.2	104.1	100.6	105.2	102.7	102.0	94.8
9 Other loans and leases	192.2	231.9	237.1	237.3	232.7	214.9	216.5	212.8	219.6	216.4	210.6	211.9
10 Interbank loans	69.0	85.4	83.2	88.5	74.3	74.6	75.6	69.1	68.5	77.9	68.7	65.2
11 Cash assets[5]	50.7	52.7	55.6	56.6	57.9	58.7	58.1	59.6	60.0	59.2	61.4	58.3
12 Other assets[6]	39.0	47.7	56.7	56.9	69.3	62.1	48.4	55.4	49.5	52.3	52.4	60.6
13 **Total assets**[7]	**1,184.7**	**1,337.2**	**1,362.3**	**1,374.6**	**1,389.6**	**1,330.2**	**1,317.5**	**1,306.2**	**1,308.1**	**1,311.5**	**1,301.4**	**1,303.5**
Liabilities												
14 Deposits	873.4	1,021.0	1,047.9	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,125.9	1,131.7	1,128.5	1,124.1
15 Transaction	11.3	13.3	12.9	14.5	16.2	16.3	17.0	16.8	16.8	17.1	16.5	17.3
16 Nontransaction	862.1	1,007.7	1,035.0	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,109.1	1,114.6	1,111.9	1,106.8
17 Borrowings	581.7	604.2	600.6	598.6	607.6	595.0	607.7	602.8	610.1	602.9	589.1	610.1
18 From banks in the U.S.	68.0	67.6	66.3	65.7	71.1	70.7	71.9	68.4	77.2	65.8	58.5	76.9
19 From others	513.7	536.5	534.2	532.9	536.5	524.4	535.8	534.4	532.9	537.1	530.6	533.2
20 Net due to related foreign offices	−389.5	−413.1	−423.5	−439.9	−459.3	−492.6	−551.2	−564.7	−569.3	−565.4	−559.6	−575.0
21 Other liabilities	119.1	125.5	142.0	137.6	164.7	155.1	144.9	139.3	138.7	138.3	141.4	139.4
22 **Total liabilities**	**1,184.6**	**1,337.6**	**1,367.0**	**1,374.0**	**1,389.5**	**1,329.2**	**1,314.7**	**1,303.3**	**1,305.4**	**1,307.5**	**1,299.4**	**1,298.7**
23 Residual (assets less liabilities)[8]	.1	−.4	−4.7	.7	.1	1.0	2.8	2.9	2.7	4.0	2.1	4.8
	Not seasonally adjusted											
Assets												
24 Bank credit	1,022.3	1,162.7	1,179.4	1,184.7	1,197.7	1,138.9	1,130.4	1,114.3	1,128.7	1,120.8	1,111.6	1,105.6
25 Securities in bank credit	428.0	455.1	459.3	481.0	504.6	482.9	470.9	459.0	464.5	461.9	456.5	455.6
26 Treasury and Agency securities[2]	83.0	87.4	91.5	99.2	97.8	92.1	92.2	90.9	92.8	91.0	89.3	90.9
27 Trading account	26.2	26.4	26.4	28.7	29.7	28.4	30.1	28.7	31.0	29.7	27.6	28.0
28 Investment account	56.8	61.0	65.1	70.5	68.1	63.7	62.1	62.2	61.8	61.3	61.7	63.0
29 Other securities	345.0	367.8	367.8	381.9	406.8	390.9	378.7	368.1	371.7	370.9	367.2	364.7
30 Trading account	214.3	212.5	219.3	217.5	241.4	246.0	235.9	221.9	227.5	227.2	221.4	217.4
31 Investment account	130.8	155.3	148.5	164.4	165.4	144.9	142.8	146.2	144.2	143.8	145.9	147.3
32 Loans and leases in bank credit[3]	594.3	707.5	720.0	703.7	693.1	656.0	659.5	655.3	664.2	658.8	655.1	650.0
33 Commercial and industrial	234.8	289.4	294.9	299.7	306.4	302.5	303.1	305.6	303.4	302.4	306.6	307.9
34 Real estate	28.0	38.0	39.3	39.6	40.2	42.0	41.1	41.6	41.4	41.5	41.7	41.9
35 Security[4]	142.2	146.5	142.6	121.6	111.1	96.0	102.7	99.4	103.4	102.2	102.3	93.0
36 Other loans and leases	189.3	233.7	243.2	242.4	235.1	215.6	212.6	208.7	216.1	212.8	204.5	207.2
37 Interbank loans	66.0	89.5	86.9	89.1	71.1	71.0	72.9	65.7	66.3	73.2	67.6	61.6
38 Cash assets[5]	50.0	53.4	55.7	55.7	56.6	57.2	56.8	58.8	57.9	57.6	60.7	58.0
39 Other assets[6]	40.1	47.5	55.5	57.8	69.2	61.1	49.5	56.5	51.3	53.3	50.0	64.3
40 **Total assets**[7]	**1,178.5**	**1,353.0**	**1,377.5**	**1,387.3**	**1,394.5**	**1,328.1**	**1,309.5**	**1,295.3**	**1,304.1**	**1,304.8**	**1,289.9**	**1,289.4**
Liabilities												
41 Deposits	882.6	1,010.2	1,048.7	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,154.0	1,157.7	1,140.5	1,126.0
42 Transaction	11.1	13.5	13.0	14.8	17.0	16.8	16.8	16.5	16.1	16.5	16.4	16.9
43 Nontransaction	871.6	996.7	1,035.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,137.9	1,141.2	1,124.1	1,109.1
44 Borrowings	583.6	612.0	606.8	613.4	628.1	598.3	617.6	605.6	624.2	606.9	592.8	602.7
45 From banks in the U.S.	66.0	72.0	68.6	67.1	77.7	70.6	67.8	66.5	77.2	62.1	56.8	72.8
46 From others	517.6	540.1	538.3	546.3	550.5	527.8	549.8	539.2	547.0	544.9	536.0	529.9
47 Net due to related foreign offices	−408.4	−398.3	−423.0	−439.4	−477.6	−524.5	−597.3	−586.2	−616.8	−607.2	−582.5	−577.8
48 Other liabilities	118.2	126.7	142.8	138.7	163.9	155.7	148.3	137.4	139.4	144.0	135.6	135.1
49 **Total liabilities**	**1,176.1**	**1,350.7**	**1,375.3**	**1,384.7**	**1,391.5**	**1,324.9**	**1,306.2**	**1,291.9**	**1,300.8**	**1,301.4**	**1,286.5**	**1,286.0**
50 Residual (assets less liabilities)[8]	2.4	2.3	2.2	2.6	3.0	3.2	3.3	3.4	3.3	3.4	3.4	3.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2007	2008						2008			
	June	Dec.[r]	Jan.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June	June 4	June 11	June 18	June 25
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	129.7	186.1	220.6	222.4	262.4	241.5	211.7	195.1	199.6	190.1	185.5	193.6
2 Revaluation losses on off-balance-sheet items[9]	116.2[r]	142.2	166.2	166.3	198.0	183.7	162.0	146.9	152.7	143.1	139.3	144.6
3 Mortgage-backed securities[10]	697.8[r]	669.6	669.6	683.1	705.5	702.6	715.2	728.0	723.5	718.9	730.4	732.0
4 Pass-through	521.5[r]	451.5	444.1	453.0	471.2	471.4	483.1	496.5	490.0	487.5	499.4	501.0
5 CMO, REMIC, and other	176.3[r]	218.1	225.5	230.1	234.4	231.2	232.1	231.5	233.5	231.5	231.0	231.0
6 Net unrealized gains (losses) on available-for-sale securities[11]	−15.6	−6.5	−2.7	−7.0	−15.8	−20.2	−21.3	−29.2	−24.1	−28.2	−28.6	−28.9
7 Securitized consumer loans[12]	105.8	113.9	113.1	114.1	113.9	112.8	114.3	117.5	117.7	117.6	116.2	118.1
8 Credit cards and related plans	68.5	74.0	73.6	76.1	76.5	75.9	78.3	81.1	81.9	81.9	80.6	80.6
9 Other	37.3	39.9	39.4	38.0	37.4	36.9	36.1	36.4	35.8	35.7	35.6	37.5
10 Securitized real estate loans[12]	n.a.	1,205.5	1,209.6	1,215.7	1,213.5	1,214.5	1,218.3	1,220.5	1,218.2	1,218.1	1,218.1	1,224.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	232.1[r]	244.1	245.4	249.4	256.8	262.8	265.7	265.0	266.3	265.8	265.5	263.9
12 Securitized consumer loans[12]	276.3	285.2	289.8	293.2	294.2	296.0	296.5	296.9	296.2	296.8	294.9	297.5
13 Securitized real estate loans[12]	n.a.	36.7	37.9	37.5	37.0	36.5	35.4	28.1	28.1	28.1	28.1	28.1
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	67.1	73.7	84.7	86.4	113.8	114.5	106.8	99.3	101.2	100.5	97.3	98.7
15 Revaluation losses on off-balance-sheet items[9]	74.2	76.7	85.1	88.9	110.9	108.3	103.4	95.8	98.1	97.3	93.8	95.3

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.[r]	May[r]	June[r]	July	July 9	July 16	July 23	July 30
	Seasonally adjusted											
Assets												
1 Bank credit	8,706.2	9,267.5	9,329.2	9,451.0[r]	9,403.0	9,390.1	9,361.8	9,396.2	9,382.9	9,406.9	9,397.8	9,405.2
2 Securities in bank credit	2,316.6	2,429.8	2,448.7	2,534.9	2,504.6	2,468.0	2,458.6	2,487.3	2,496.8	2,497.6	2,470.8	2,488.2
3 Treasury and Agency securities[2]	1,168.3	1,103.9	1,093.6	1,104.6	1,093.5	1,095.7	1,112.5	1,115.1	1,115.6	1,116.3	1,109.3	1,118.0
4 Other securities	1,148.3	1,325.9	1,355.0	1,430.3	1,411.2	1,372.4	1,346.1	1,372.2	1,381.3	1,381.2	1,361.5	1,370.2
5 Loans and leases in bank credit[3]	6,389.6	6,837.7	6,880.5[r]	6,916.1[r]	6,898.3	6,922.1	6,903.2	6,908.9	6,886.0	6,909.3	6,927.0	6,917.0
6 Commercial and industrial	1,284.7	1,452.6	1,462.6	1,484.0[r]	1,493.9	1,500.5	1,507.5	1,515.0	1,511.6	1,515.7	1,514.1	1,519.7
7 Real estate	3,461.8	3,592.3	3,619.4[r]	3,645.8[r]	3,651.3	3,654.2	3,645.0	3,624.1	3,616.0	3,614.8	3,629.8	3,633.0
8 Revolving home equity	465.3	486.9	492.5	498.9	506.8	512.2	518.3	523.5	523.4	524.0	523.2	523.8
9 Other	2,996.4	3,105.4	3,126.9[r]	3,147.0[r]	3,144.5	3,142.1	3,126.6	3,100.6	3,092.6	3,090.8	3,106.5	3,109.2
10 Consumer	772.2	813.2	814.7	818.0	823.4	827.1	831.7	839.4	834.4	840.3	839.0	843.8
11 Security[4]	278.2	301.8	296.3	292.6	283.9	293.1	281.0	295.2	285.2	292.5	312.6	296.1
12 Other loans and leases	592.7	677.9	687.6	675.6[r]	645.9	647.2	637.9	635.2	638.8	646.0	631.5	624.3
13 Interbank loans	382.7	442.3	457.0	445.4[r]	443.4	447.2	453.8	438.3	451.4	440.1	426.7	434.5
14 Cash assets[5]	296.9	300.9	305.2	308.4	310.0	306.5	300.0	296.7	288.1	310.8	288.5	301.9
15 Other assets[6]	881.2	973.7	975.0	1,006.1[r]	1,000.1	989.2	1,004.9	1,019.1	1,025.1	1,003.3	1,024.2	1,020.2
16 **Total assets**[7]	**10,199.4**	**10,902.6**	**10,981.3**	**11,123.3[r]**	**11,061.1**	**11,036.0**	**11,019.6**	**11,042.8**	**11,040.1**	**11,053.2**	**11,029.2**	**11,054.3**
Liabilities												
17 Deposits	6,337.5	6,699.3	6,771.2	6,850.4	6,847.7	6,887.7	6,910.6	6,883.4	6,858.3	6,914.3	6,915.5	6,848.2
18 Transaction	616.6	616.4	617.0	610.8	632.3	613.8	603.8	621.6	618.3	607.8	604.5	658.9
19 Nontransaction	5,720.9	6,082.9	6,154.2	6,239.6	6,215.5	6,274.0	6,306.8	6,261.8	6,240.0	6,306.5	6,311.0	6,189.2
20 Large time	1,800.2	2,065.9	2,094.0	2,103.5	2,090.5	2,113.6	2,126.5	2,131.6	2,123.1	2,146.8	2,138.3	2,119.1
21 Other	3,920.7	4,017.0	4,060.1	4,136.1	4,124.9	4,160.4	4,180.3	4,130.2	4,116.9	4,159.8	4,172.8	4,070.1
22 Borrowings	2,131.5[r]	2,271.1[r]	2,269.7[r]	2,293.6[r]	2,290.7	2,309.6	2,306.7	2,331.5	2,308.4	2,325.4	2,336.1	2,357.3
23 From banks in the U.S.	440.4[r]	489.1[r]	491.2[r]	487.5[r]	478.6	488.1	485.8	480.4	483.5	489.1	480.4	470.1
24 From others	1,691.0	1,782.0	1,778.5	1,806.1	1,812.1	1,821.6	1,820.9	1,851.1	1,824.9	1,836.3	1,855.7	1,887.2
25 Net due to related foreign offices	35.0	91.7	63.7	50.0[r]	18.8	−21.6	−22.5	−54.0	−23.1	−71.1	−85.9	−42.5
26 Other liabilities	600.4	697.3	703.0	774.3	724.7	690.9	671.9	672.8	687.3	676.9	661.5	665.2
27 **Total liabilities**	**9,104.3[r]**	**9,759.3[r]**	**9,807.5[r]**	**9,968.2[r]**	**9,882.0**	**9,866.7**	**9,866.6**	**9,833.7**	**9,831.0**	**9,845.6**	**9,827.3**	**9,828.1**
28 Residual (assets less liabilities)[8]	1,095.1[r]	1,143.2[r]	1,173.8[r]	1,155.1[r]	1,179.2	1,169.3	1,153.0	1,209.0	1,209.1	1,207.6	1,201.9	1,226.2
	Not seasonally adjusted											
Assets												
29 Bank credit	8,654.3	9,314.9	9,363.8	9,465.1[r]	9,393.9	9,372.5	9,328.1	9,326.3	9,319.3	9,329.5	9,312.3	9,340.0
30 Securities in bank credit	2,303.6	2,420.1	2,456.2	2,552.3[r]	2,526.3	2,493.0	2,471.7	2,469.4	2,483.9	2,471.5	2,449.5	2,469.1
31 Treasury and Agency securities[2]	1,172.6	1,088.4	1,097.4	1,115.6	1,102.5	1,109.7	1,123.2	1,119.4	1,117.6	1,111.5	1,115.3	1,129.6
32 Other securities	1,131.0	1,331.7	1,358.8	1,436.6	1,423.8	1,383.3	1,348.6	1,350.0	1,366.3	1,360.0	1,334.2	1,339.6
33 Loans and leases in bank credit[3]	6,350.7	6,894.8	6,907.6	6,912.9[r]	6,867.6	6,879.5	6,856.4	6,856.9	6,835.4	6,858.0	6,862.8	6,870.9
34 Commercial and industrial	1,276.8	1,457.9	1,469.6	1,488.2[r]	1,496.5	1,498.7	1,501.6	1,503.9	1,502.1	1,503.9	1,500.2	1,507.7
35 Real estate	3,451.0	3,618.1	3,630.4	3,636.9[r]	3,627.4	3,625.0	3,613.6	3,608.2	3,609.7	3,604.0	3,608.0	3,611.6
36 Revolving home equity	464.0	490.2	494.1	496.8	502.4	508.4	514.4	521.6	520.3	521.5	522.0	523.2
37 Other	2,987.0	3,127.9	3,136.3	3,140.1[r]	3,125.0	3,116.6	3,099.2	3,086.6	3,089.4	3,082.5	3,085.9	3,088.4
38 Consumer	766.7	828.6	819.2	812.3	818.2	822.8	826.9	833.0	825.7	832.9	835.9	838.3
39 Credit cards and related plans	325.4	361.9	347.5	338.8	339.7	340.7	342.8	347.5	340.9	347.9	349.8	352.2
40 Other	441.3	466.7	471.7	473.5	478.5	482.1	484.2	485.5	484.8	485.0	486.1	486.1
41 Security[4]	266.9	305.9	300.1	301.5	284.5	294.2	281.2	282.0	267.9	281.2	294.9	287.1
42 Other loans and leases	589.3	684.3	688.3	674.0[r]	641.0	638.8	633.1	629.7	629.9	636.0	623.8	626.2
43 Interbank loans	369.0	448.6	461.5	450.2	449.3	434.6	436.4	422.6	416.5	428.2	421.4	425.8
44 Cash assets[5]	293.0	314.1	304.8	300.5	308.7	304.1	296.2	292.4	286.9	304.4	275.4	300.9
45 Other assets[6]	881.3	971.8	973.7	1,008.4[r]	1,000.0	986.4	1,000.1	1,016.3	1,035.3	1,003.2	1,010.5	1,011.3
46 **Total assets**[7]	**10,130.0**	**10,967.6**	**11,018.8**	**11,136.6[r]**	**11,056.1**	**11,000.4**	**10,960.1**	**10,949.8**	**10,949.8**	**10,957.2**	**10,911.8**	**10,970.8**
Liabilities												
47 Deposits	6,297.8	6,718.4	6,772.6	6,864.2	6,893.3	6,862.7	6,865.5	6,830.2	6,837.7	6,867.5	6,800.8	6,800.6
48 Transaction	601.2	628.7	609.0	614.6	642.8	609.7	602.8	605.9	569.7	585.0	613.0	658.6
49 Nontransaction	5,696.6	6,089.7	6,163.6	6,249.7	6,250.5	6,253.0	6,262.7	6,224.2	6,268.0	6,282.5	6,187.8	6,142.1
50 Large time	1,771.5	2,076.7	2,096.1	2,109.4	2,108.7	2,131.1	2,126.7	2,093.9	2,085.0	2,107.0	2,099.0	2,083.2
51 Other	3,925.1	4,013.1	4,067.5	4,140.3	4,141.7	4,121.9	4,136.0	4,130.3	4,183.0	4,175.4	4,088.7	4,058.8
52 Borrowings	2,101.0[r]	2,264.4[r]	2,276.4[r]	2,307.5[r]	2,297.6	2,329.1	2,308.1	2,298.3	2,248.1	2,280.3	2,322.1	2,342.1
53 From banks in the U.S.	428.7[r]	494.9[r]	492.8[r]	490.4[r]	484.2	485.2	481.8	468.2	461.4	472.4	474.2	465.9
54 From others	1,672.4	1,769.5	1,783.6	1,817.1	1,813.5	1,844.0	1,826.4	1,830.1	1,786.7	1,808.0	1,847.9	1,876.2
55 Net due to related foreign offices	53.1	122.3	85.3	22.9[r]	−36.1	−62.5	−56.3	−30.3	1.7	−44.6	−48.3	−29.6
56 Other liabilities	592.5	694.7	703.1	760.3	726.5	696.8	664.7	664.4	675.0	665.3	654.4	664.0
57 **Total liabilities**	**9,044.5[r]**	**9,799.8[r]**	**9,837.3[r]**	**9,954.9[r]**	**9,881.3**	**9,826.2**	**9,781.9**	**9,762.5**	**9,762.5**	**9,768.5**	**9,729.0**	**9,777.1**
58 Residual (assets less liabilities)[8]	1,085.5[r]	1,167.8[r]	1,181.5[r]	1,181.7[r]	1,174.8	1,174.2	1,178.2	1,187.2	1,187.3	1,188.7	1,182.8	1,193.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.r	May	Junr	July	July 9	July 16	July 23	July 30
	Seasonally adjusted											
Assets												
1 Bank credit	7,647.1	8,100.6	8,156.6	8,262.9r	8,268.1	8,254.7	8,239.9	8,273.3	8,260.8	8,283.8	8,269.8	8,286.6
2 Securities in bank credit	1,881.4	1,970.2	1,970.1	2,035.6	2,024.9	2,000.3	2,001.0	2,021.8	2,031.9	2,032.3	2,004.3	2,021.9
3 Treasury and Agency securities[2]	1,084.1	1,010.4	995.8	1,007.0	1,000.6	1,003.8	1,020.9	1,021.4	1,020.3	1,024.7	1,014.4	1,024.2
4 Other securities	797.3	959.8	974.3	1,028.6	1,024.3	996.5	980.0	1,000.5	1,011.5	1,007.5	989.9	997.7
5 Loans and leases in bank credit[3]	5,765.7	6,130.4	6,186.5	6,227.2r	6,243.2	6,254.4r	6,238.9	6,251.5	6,229.0	6,251.6	6,265.4	6,264.7
6 Commercial and industrial	1,043.6	1,161.9	1,167.2	1,178.6r	1,186.3	1,190.1	1,194.8	1,199.4	1,198.1	1,200.8	1,196.9	1,203.0
7 Real estate	3,432.1	3,553.1	3,578.7	3,604.7r	3,610.0	3,613.5r	3,602.9	3,581.3	3,573.2	3,572.2	3,586.8	3,590.2
8 Revolving home equity	465.3	486.9	492.5	498.9	506.8	512.2	518.3	523.5	523.4	524.0	523.2	523.8
9 Other	2,966.8	3,066.2	3,086.2	3,105.8r	3,103.2	3,101.3	3,084.5	3,057.8	3,049.8	3,048.3	3,063.5	3,066.3
10 Consumer	772.2	813.2	814.7	818.0	823.4	827.1r	831.7	839.4	834.4	840.3	839.0	843.8
11 Security[4]	127.2	161.5	175.7	182.4	188.7	189.0	180.4	194.7	184.0	193.2	207.5	199.2
12 Other loans and leases	390.6	440.8	450.3	443.6	434.8	434.7r	429.1	436.6	439.3	445.0	435.3	428.5
13 Interbank loans	308.2	359.0	368.4	371.1	368.8	371.6r	384.7	372.0	386.8	375.2	361.5	362.9
14 Cash assets[5]	243.6	245.4	248.7	250.6	251.3	248.4	240.4	240.5	231.7	253.1	234.2	246.4
15 Other assets[6]	840.8	917.0	918.0	936.9r	937.9	940.8r	949.5	971.1	973.7	962.3	973.5	974.4
16 **Total assets**[7]	**8,972.1**	**9,540.2**	**9,606.6r**	**9,733.8r**	**9,730.9**	**9,718.6r**	**9,713.7**	**9,749.4**	**9,745.8**	**9,766.5**	**9,731.1**	**9,763.0**
Liabilities												
17 Deposits	5,458.7	5,651.4	5,693.5	5,774.0	5,776.1	5,774.3	5,784.7	5,762.1	5,739.0	5,788.3	5,787.0	5,736.3
18 Transaction	605.4	603.5	602.5	594.5	616.0	596.7	587.0	604.4	600.1	590.6	587.3	642.3
19 Nontransaction	4,853.3	5,047.9	5,091.0	5,179.4	5,160.1	5,177.6	5,197.7	5,157.7	5,138.9	5,197.7	5,199.7	5,094.0
20 Large time	931.6	1,033.3	1,032.7	1,048.1	1,039.6	1,021.5	1,021.8	1,030.7	1,025.8	1,041.3	1,029.5	1,026.4
21 Other	3,921.8	4,014.5	4,058.3	4,131.3	4,120.5	4,156.1	4,175.9	4,127.0	4,113.1	4,156.3	4,170.3	4,067.6
22 Borrowings	1,536.2r	1,670.6r	1,671.1r	1,686.0r	1,695.7	1,702.0r	1,704.1	1,725.5	1,709.0	1,732.0	1,720.2	1,744.1
23 From banks in the U.S.	373.0r	422.8r	425.5r	416.4r	407.9	416.2r	417.6	409.1	407.8	420.3	406.2	402.2
24 From others	1,163.2	1,247.8	1,245.6	1,269.6	1,287.7	1,285.8r	1,286.5	1,316.4	1,301.2	1,311.8	1,313.9	1,341.9
25 Net due to related foreign offices	407.5	515.1	503.6	509.2r	511.4	529.6	542.1	522.9	540.2	502.4	502.8	540.9
26 Other liabilities	478.6	555.3	565.3	609.6	569.6	546.1r	532.5	536.5	549.2	541.2	525.2	530.1
27 **Total liabilities**	**7,881.1r**	**8,392.4r**	**8,433.5r**	**8,578.7r**	**8,552.8**	**8,552.0r**	**8,563.5**	**8,546.9**	**8,537.3**	**8,563.9**	**8,535.1**	**8,551.5**
28 Residual (assets less liabilities)[8]	1,091.0r	1,147.8r	1,173.1r	1,155.0r	1,178.1	1,166.6r	1,150.2	1,202.5	1,208.5	1,202.6	1,195.9	1,211.5
	Not seasonally adjusted											
Assets												
29 Bank credit	7,612.1	8,135.6	8,179.1	8,267.4r	8,254.9	8,242.1	8,214.0	8,222.1	8,216.8	8,225.5	8,206.1	8,237.8
30 Securities in bank credit	1,875.6	1,960.8	1,975.2	2,047.7	2,043.4	2,022.1	2,012.8	2,012.0	2,023.8	2,015.0	1,994.1	2,011.3
31 Treasury and Agency securities[2]	1,089.8	997.0	998.3	1,017.9	1,010.4	1,017.6r	1,032.3	1,027.4	1,024.6	1,022.9	1,023.0	1,035.2
32 Other securities	785.8	963.8	976.9	1,029.8	1,033.0	1,004.6	980.6	984.5	999.2	992.1	971.1	976.1
33 Loans and leases in bank credit[3]	5,736.4	6,174.8	6,203.9	6,219.7r	6,211.6	6,220.0	6,201.1	6,210.2	6,193.0	6,210.5	6,212.0	6,226.5
34 Commercial and industrial	1,038.4	1,163.0	1,169.9	1,181.1r	1,190.2	1,191.7r	1,192.2	1,192.3	1,192.1	1,192.4	1,188.1	1,194.9
35 Real estate	3,421.8	3,578.7	3,590.6r	3,596.4r	3,585.4	3,583.9r	3,571.9	3,566.0	3,567.0	3,561.6	3,565.8	3,569.9
36 Revolving home equity	464.0	490.2	494.1	496.8	502.4	508.4	514.4	521.6	520.3	521.5	522.0	523.2
37 Other	2,957.8	3,088.5	3,096.5r	3,099.7r	3,083.0	3,075.5	3,057.5	3,044.4	3,046.7	3,040.1	3,043.7	3,046.8
38 Other residential	1,450.2	1,512.4	1,509.1r	1,502.9r	1,480.7	1,463.8	1,438.1	1,422.6	1,428.3	1,419.4	1,419.6	1,422.4
39 Commercial	1,507.6	1,576.2	1,587.4	1,596.7	1,602.2	1,611.7r	1,619.4	1,621.8	1,618.4	1,620.7	1,624.1	1,624.3
40 Consumer	766.7	828.6	819.2	812.3	818.2	822.8r	826.9	833.0	825.7	832.9	835.9	838.3
41 Credit cards and related plans	325.4	361.9	347.5	338.8	339.7	340.7	342.8	347.5	340.9	347.9	349.8	352.2
42 Other	441.3	466.7	471.7	473.5	478.5	482.1	484.2	485.5	484.8	485.0	486.1	486.1
43 Security[4]	120.0	163.3	178.4	190.3r	188.5	191.5	181.8	184.8	172.7	185.6	192.4	191.5
44 Other loans and leases	389.5	441.1	445.9	439.6	429.3	430.1r	428.2	434.1	435.5	438.1	429.8	431.9
45 Interbank loans	295.6	361.7	372.4	379.1	378.4	361.7r	370.7	357.8	352.9	364.1	355.4	358.1
46 Cash assets[5]	239.3	258.3	249.1	243.9	251.5	247.3	237.4	236.1	230.6	246.0	221.2	245.7
47 Other assets[6]	840.6	916.2	915.9	939.2r	938.9	936.9r	943.7	968.5	985.2	963.1	961.4	963.7
48 **Total assets**[7]	**8,920.1**	**9,590.0**	**9,631.5r**	**9,742.1r**	**9,728.0**	**9,690.8r**	**9,665.0**	**9,676.8**	**9,677.4**	**9,690.6**	**9,636.3**	**9,698.2**
Liabilities												
49 Deposits	5,438.4	5,669.7	5,700.6	5,787.3	5,797.8	5,725.1	5,730.4	5,734.5	5,747.7	5,766.2	5,697.7	5,711.9
50 Transaction	590.3	615.7	594.2	597.6	626.0	592.9	586.2	589.1	552.2	568.4	596.4	642.0
51 Nontransaction	4,848.1	5,054.0	5,106.4	5,189.7	5,171.8	5,132.2	5,144.2	5,145.3	5,195.5	5,197.8	5,101.3	5,069.9
52 Large time	924.2	1,043.2	1,042.3	1,053.8	1,034.4	1,014.6	1,012.6	1,019.5	1,017.0	1,026.9	1,017.1	1,015.5
53 Other	3,923.9	4,010.8	4,064.1	4,135.9	4,137.4	4,117.6	4,131.6	4,125.8	4,178.5	4,170.9	4,084.2	4,054.4
54 Borrowings	1,516.9r	1,657.6r	1,663.0r	1,679.4r	1,699.3	1,711.6r	1,702.7	1,702.9	1,664.4	1,701.0	1,721.5	1,730.9
55 From banks in the U.S.	366.2r	426.3r	425.7r	412.8r	413.6	417.4r	415.5	401.6	396.2	407.2	406.9	397.5
56 From others	1,150.8	1,231.3	1,237.3	1,266.6	1,285.7	1,294.2r	1,287.2	1,301.4	1,268.2	1,293.8	1,314.5	1,333.4
57 Net due to related foreign offices	407.2	545.3	524.7	500.4r	488.4	534.8	529.8	523.1	537.7	504.7	515.6	533.2
58 Other liabilities	474.9	551.9	564.4	596.4	570.8	548.5	527.3	532.5	543.7	533.3	522.1	531.9
59 **Total liabilities**	**7,837.4r**	**8,424.5r**	**8,452.7r**	**8,563.4r**	**8,556.3**	**8,520.0r**	**8,490.2**	**8,493.0**	**8,493.5**	**8,505.3**	**8,456.8**	**8,507.9**
60 Residual (assets less liabilities)[8]	1,082.7r	1,165.5r	1,178.9r	1,178.7r	1,171.6	1,170.9r	1,174.8	1,183.9	1,183.9	1,185.3	1,179.5	1,190.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 9	July 16	July 23	July 30
	Seasonally adjusted											
Assets												
1 Bank credit	4,844.1[r]	5,158.4[r]	5,210.0[r]	5,305.8[r]	5,303.8[r]	5,291.7[r]	5,266.0[r]	5,278.8	5,265.3	5,297.2	5,273.1	5,288.8
2 Securities in bank credit	1,288.2	1,377.7	1,378.7	1,445.0	1,437.3	1,414.7	1,415.8[r]	1,429.0	1,436.1	1,439.4	1,411.1	1,431.7
3 Treasury and Agency securities[2]	707.9	645.3	635.6	649.0[r]	642.4	647.4	664.9	663.4	659.3	667.2	657.1	668.6
4 Trading account	67.7	81.1	74.4	76.9	68.5	65.7	66.3	54.9	56.6	54.0	52.2	53.6
5 Investment account	640.2[r]	564.2[r]	561.2[r]	572.0	574.0[r]	581.7	598.6	608.5	602.7	613.2	604.8	615.0
6 Mortgage-backed	567.8	510.6	512.3[r]	529.2	526.7[r]	534.0	552.1	560.9	557.4	567.6	558.2	562.2
7 Other	72.3	53.6	48.9	42.8	47.3	47.7	46.5	47.7	45.3	45.6	46.6	52.9
8 Other securities	580.3	732.4	743.1	796.1[r]	794.9	767.3	750.9	765.6	776.8	772.2	754.0	763.1
9 Trading account	292.8	387.1	393.7	441.5	433.4	396.0	378.3	396.2	405.2	399.6	385.5	396.4
10 Investment account	287.5	345.3	349.4	354.5	361.5	371.2	372.6	369.3	371.6	372.5	368.5	366.7
11 State and local government	58.7	57.2	55.9	55.1	54.7[r]	54.2	52.9	52.9	53.0	53.3	52.9	52.7
12 Other	230.4	286.1	290.9	298.0	306.6	318.1	323.3	n.a.	n.a.	n.a.	n.a.	n.a.
13 Loans and leases in bank credit[3]	3,555.9[r]	3,780.7[r]	3,831.3[r]	3,860.7[r]	3,866.5[r]	3,877.0[r]	3,850.2[r]	3,849.8	3,829.1	3,857.8	3,862.1	3,857.1
14 Commercial and industrial	674.4	758.9	768.1	776.5	780.2[r]	783.2	786.2	789.6	787.9	793.1	787.7	791.2
15 Real estate	2,016.4[r]	2,059.7[r]	2,076.2[r]	2,095.6[r]	2,095.4[r]	2,099.5[r]	2,080.5[r]	2,051.0	2,042.3	2,049.0	2,054.7	2,057.0
16 Revolving home equity	379.5	397.0	401.7	407.0	412.8[r]	417.1	421.4[r]	426.7	426.1	427.4	426.6	427.4
17 Other	1,636.9[r]	1,662.7[r]	1,674.5[r]	1,688.7[r]	1,682.7[r]	1,682.4[r]	1,659.2[r]	1,624.3	1,616.1	1,621.6	1,628.1	1,629.6
18 Other residential	1,032.2	1,038.5[r]	1,040.7	1,045.8	1,031.7	1,024.0	993.2	977.5	968.2	974.4	983.2	984.4
19 Commercial	604.7[r]	624.2[r]	633.8[r]	642.8[r]	650.9[r]	658.4[r]	665.9[r]	646.8	647.9	647.2	644.9	645.2
20 Consumer	455.9	473.9	475.8	478.4	483.9	487.1	491.1	498.7	496.1	499.1	498.8	500.9
21 Security[4]	119.3	151.0	164.6	171.0	177.1	177.5	169.0	183.1	172.3	181.2	195.7	188.1
22 Federal funds sold to and repurchase agreements with broker–dealers	93.4	123.4	138.4	139.4	142.3	143.2	143.2	157.2	146.5	153.8	169.1	164.1
23 Other	25.9	27.5	26.2	31.6	34.8	34.3	25.9	25.9	25.8	27.4	26.6	24.0
24 Federal funds sold to and repurchase agreements with others	35.9	45.0	42.8	33.2	26.7	31.5	24.1	27.4	29.9	25.9	28.6	26.2
25 All other loans	154.2	194.5	205.5	207.3[r]	202.3[r]	196.5[r]	197.2	201.1	201.0	209.9	198.2	195.8
26 Lease-financing receivables	99.8	97.8	98.3	98.6	100.8	101.8	102.1	98.9	99.6	99.6	98.3	98.0
27 Interbank loans	185.8	235.0	239.7	241.3	240.8	244.4	258.9	240.3	255.3	237.6	226.0	238.0
28 Federal funds sold to and repurchase agreements with commercial banks	135.2	181.5	182.1	190.6[r]	187.9	190.3	203.4	193.8	206.2	191.4	181.6	193.1
29 Other	50.6	53.5	57.5	50.7	53.0	54.1	55.5	46.5	49.2	46.2	44.3	44.9
30 Cash assets[5]	152.6	148.4	149.8	146.1	146.1	145.5	136.7[r]	135.3	128.7	144.1	128.2	143.0
31 Other assets[6]	619.0[r]	687.1	686.9	703.4[r]	704.8[r]	706.0	712.2[r]	736.4	736.4	732.1	737.8	740.0
32 **Total assets**[7]	**5,766.3[r]**	**6,184.6[r]**	**6,239.8[r]**	**6,348.6[r]**	**6,340.8[r]**	**6,331.3[r]**	**6,313.8[r]**	**6,324.5**	**6,319.4**	**6,344.3**	**6,298.4**	**6,343.8**
Liabilities												
33 Deposits	3,213.1[r]	3,359.1[r]	3,388.6[r]	3,447.0[r]	3,455.7[r]	3,454.8[r]	3,458.6[r]	3,416.9	3,393.2	3,440.6	3,433.1	3,400.0
34 Transaction	331.2	331.5	330.7	325.7	339.2	325.8	317.0[r]	326.3	324.2	317.6	314.1	352.7
35 Nontransaction	2,881.9[r]	3,027.6[r]	3,057.8[r]	3,121.2[r]	3,116.5[r]	3,128.9[r]	3,141.6[r]	3,090.5	3,069.0	3,123.0	3,119.1	3,047.3
36 Large time	523.3	618.3[r]	617.4[r]	631.6[r]	624.9[r]	607.1[r]	605.3	610.8	604.3	621.8	609.1	608.4
37 Other	2,358.6[r]	2,409.4[r]	2,440.4[r]	2,489.7[r]	2,491.6[r]	2,521.8[r]	2,536.3[r]	2,479.7	2,464.6	2,501.2	2,509.9	2,438.9
38 Borrowings	1,049.8[r]	1,084.3[r]	1,095.2[r]	1,104.6[r]	1,105.1[r]	1,109.8[r]	1,112.1[r]	1,134.2	1,117.0	1,145.3	1,129.8	1,149.8
39 From banks in the U.S.	154.0[r]	165.8[r]	172.2[r]	169.8[r]	158.9[r]	167.3[r]	163.7[r]	163.9	162.3	177.9	162.8	154.3
40 From others	895.8	918.5	922.9	934.8	946.2	942.5[r]	948.4[r]	970.3	954.7	967.4	967.1	995.5
41 Net due to related foreign offices	405.3	513.2	501.1	504.6[r]	506.7	525.5	537.3	517.4	534.8	497.5	496.8	534.9
42 Other liabilities	401.9	480.5	487.7	530.9	490.6	465.8	451.4	455.6	467.5	459.8	445.6	450.0
43 **Total liabilities**	**5,070.1[r]**	**5,437.1[r]**	**5,472.5[r]**	**5,587.1[r]**	**5,558.2[r]**	**5,555.8[r]**	**5,559.5[r]**	**5,524.1**	**5,512.5**	**5,543.3**	**5,505.3**	**5,534.6**
44 Residual (assets less liabilities)[8]	696.2[r]	747.4[r]	767.3[r]	761.4[r]	782.5[r]	775.4[r]	754.3[r]	800.4	806.9	801.1	793.0	809.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 9	July 16	July 23	July 30
	Not seasonally adjusted											
Assets												
45 Bank credit	4,808.1[r]	5,192.9[r]	5,236.0[r]	5,314.7[r]	5,283.7[r]	5,260.3[r]	5,220.9[r]	5,228.7	5,229.0	5,234.2	5,210.8	5,238.9
46 Securities in bank credit	1,288.6	1,370.3[r]	1,381.6	1,450.1	1,446.7	1,425.3	1,420.5	1,426.1	1,435.7	1,428.5	1,408.3	1,428.4
47 Treasury and Agency securities[2]	715.3[r]	633.2[r]	639.1	657.3	647.2	655.1	671.3[r]	671.1	666.3	666.9	667.2	680.4
48 Trading account	69.0	79.0	78.2	81.4	70.0	65.5	67.9	55.6	56.3	52.9	53.1	56.1
49 Investment account	646.3[r]	554.1	560.9	575.9	577.3[r]	589.6	603.3	615.5	610.0	614.0	614.1	624.3
50 Mortgage-backed	574.4	502.3	512.9	533.2	530.2	541.8	555.9	568.0	564.9	568.5	567.4	572.0
51 Other	71.8	51.8	48.0	42.7	47.1[r]	47.8	47.4	47.5	45.1	45.5	46.7	52.3
52 Other securities	573.4	737.1	742.5	792.8	799.5	770.2	749.3	755.0	769.4	761.5	741.1	748.0
53 Trading account	288.0	388.9	390.8	438.8	439.8	399.4	379.4	388.4	398.8	391.8	377.2	384.9
54 Investment account	285.4	348.2	351.7	354.0	359.7	370.8	369.9	366.6	370.5	369.7	363.9	363.1
55 State and local government	58.1	57.4	56.0	55.1	54.7	54.6	52.7	52.4	52.6	52.7	52.2	52.3
56 Other	227.5	290.1	295.1	298.6	305.0	315.7	318.6	n.a.	n.a.	n.a.	n.a.	n.a.
57 Loans and leases in bank credit[3]	3,519.4[r]	3,822.6[r]	3,854.4[r]	3,864.6[r]	3,837.0[r]	3,835.0[r]	3,800.4[r]	3,802.6	3,793.3	3,805.7	3,802.5	3,810.5
58 Commercial and industrial	667.6	760.2	771.4[r]	779.2[r]	781.5	781.7[r]	780.6	780.6	781.0	781.8	777.2	781.2
59 Real estate	2,001.0[r]	2,089.3[r]	2,091.2[r]	2,091.6[r]	2,070.2[r]	2,061.8[r]	2,041.2[r]	2,031.7	2,034.5	2,030.4	2,030.8	2,031.8
60 Revolving home equity	377.3	400.5	403.4	404.9	408.8	413.4	418.1	424.1	423.0	424.0	424.4	425.2
61 Other	1,623.6[r]	1,688.8[r]	1,687.8[r]	1,686.7[r]	1,661.4[r]	1,648.4[r]	1,623.2[r]	1,607.6	1,611.5	1,606.4	1,606.4	1,606.6
62 Other residential	1,019.8	1,059.0	1,050.0	1,046.4[r]	1,022.0	1,003.1	975.7	961.3	966.5	960.3	959.3	959.3
63 Commercial	603.8[r]	629.8[r]	637.8[r]	640.3[r]	639.4[r]	645.3[r]	647.4[r]	646.3	645.0	646.1	647.1	647.3
64 Consumer	449.7	481.8	480.9	479.7	484.4	486.3	487.5	491.7	489.7	491.2	492.8	493.6
65 Credit cards and related plans	129.9	138.8	133.9	131.4	132.1	131.1	131.2	134.5	133.0	134.4	135.2	135.8
66 Other	319.8	343.0	347.0	348.3	352.4	355.2	356.3	357.2	356.7	356.8	357.6	357.8
67 Security[4]	112.5	152.8	167.3	178.7	177.0	180.5	170.7	173.5	161.3	174.0	181.2	180.5
68 Federal funds sold to and repurchase agreements with broker–dealers	87.4	125.3	140.5	146.1	141.3	145.5	144.7	148.3	135.8	147.9	155.9	156.5
69 Other	25.1	27.5	26.8	32.6	35.7	35.0	25.9	25.2	25.6	26.1	25.2	23.9
70 Federal funds sold to and repurchase agreements with others	33.2	45.8	41.5	31.8	24.3	28.1	23.7	25.2	27.9	22.6	25.5	25.9
71 All other loans	155.9	194.3	204.6	205.7	200.0	196.6	196.7	200.8	199.3	206.4	196.6	199.3
72 Lease-financing receivables	99.5	98.5	97.6	97.9	99.6	99.9	99.9	99.0	99.7	99.5	98.4	98.2
73 Interbank loans	181.8	237.9	236.4	236.8	245.1	239.1	248.7	234.3	229.1	234.4	232.4	238.6
74 Federal funds sold to and repurchase agreements with commercial banks	132.1[r]	184.2	178.3	186.3	192.2	186.7	194.8	188.7	181.3	189.0	189.2	193.9
75 Other	49.8	53.7	58.1	50.6	52.9	52.4	53.9	45.6	47.8	45.4	43.2	44.7
76 Cash assets[5]	148.2	158.7	149.8	142.4	147.2	143.0	133.1	131.0	126.5	138.2	117.9	140.9
77 Other assets[6]	615.7	690.5	685.2[r]	707.4[r]	704.1	700.3	702.0[r]	731.5	741.4	730.4	729.8	726.8
78 **Total assets**[7]	**5,718.7[r]**	**6,235.7[r]**	**6,261.0[r]**	**6,353.6[r]**	**6,325.1[r]**	**6,286.4[r]**	**6,244.9[r]**	**6,258.8**	**6,258.7**	**6,270.2**	**6,224.4**	**6,279.4**
Liabilities												
79 Deposits	3,189.7[r]	3,387.2[r]	3,396.3[r]	3,459.7[r]	3,463.3[r]	3,398.9[r]	3,390.8[r]	3,386.3	3,391.7	3,411.5	3,359.3	3,369.2
80 Transaction	320.7	341.4	324.3	326.7	346.6	322.5	314.9[r]	315.7	291.4	303.8	320.1	349.9
81 Nontransaction	2,869.0[r]	3,045.8[r]	3,072.0[r]	3,133.0[r]	3,116.7[r]	3,076.4[r]	3,076.0[r]	3,070.6	3,100.3	3,107.6	3,039.2	3,019.3
82 Large time	518.0	629.1[r]	625.1[r]	635.7[r]	619.3[r]	599.3[r]	595.6[r]	601.4	598.7	608.7	598.6	598.0
83 Other	2,350.9[r]	2,416.7[r]	2,446.9[r]	2,497.4[r]	2,497.4[r]	2,477.1[r]	2,480.4[r]	2,469.1	2,501.6	2,498.9	2,440.6	2,421.3
84 Borrowings	1,033.0[r]	1,061.6[r]	1,086.2[r]	1,108.5[r]	1,114.9[r]	1,118.3[r]	1,109.1[r]	1,115.5	1,082.8	1,116.5	1,130.0	1,138.9
85 From banks in the U.S.	147.1[r]	165.9[r]	173.5[r]	172.3[r]	164.9[r]	168.2[r]	161.3[r]	156.2	154.4	164.9	159.4	148.0
86 From others	886.0	895.7	912.7	936.2[r]	950.0	950.2	947.8[r]	959.3	928.4	951.6	970.7	990.8
87 Net due to related foreign offices	405.2	541.5	520.3	495.9[r]	483.6[r]	530.0	525.6	517.9	532.2	499.4	510.3	527.9
88 Other liabilities	399.2	477.3	485.8	516.8	491.6[r]	468.0	446.5	452.5	463.9	453.4	442.3	451.9
89 **Total liabilities**	**5,027.2[r]**	**5,467.6[r]**	**5,488.6[r]**	**5,580.8[r]**	**5,553.3[r]**	**5,515.2[r]**	**5,472.0[r]**	**5,472.2**	**5,470.6**	**5,480.7**	**5,441.9**	**5,487.8**
90 Residual (assets less liabilities)[8]	691.6[r]	768.1[r]	772.4[r]	772.8[r]	771.8[r]	771.2[r]	772.9[r]	786.6	788.1	789.5	782.5	791.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.r	Mar.r	Apr.r	Mayr	Junr	July	July 9	July 16	July 23	July 30
	Seasonally adjusted											
Assets												
1 Bank credit	2,803.0r	2,942.2r	2,946.6	2,957.1	2,964.3	2,962.9	2,973.9	2,994.5	2,995.6	2,986.6	2,996.6	2,997.7
2 Securities in bank credit	593.2r	592.5	591.3	590.6	587.6	585.6	585.2	592.9	595.8	592.9	593.2	590.1
3 Treasury and Agency securities[2]	376.2r	365.1	360.2	358.0	358.2	356.4	356.0	357.9	361.0	357.5	357.3	355.5
4 Other securities	217.0	227.3	231.2	232.6	229.4	229.2	229.2	234.9	234.7	235.4	235.9	234.6
5 Loans and leases in bank credit[3]	2,209.8r	2,349.8r	2,355.3	2,366.5	2,376.7	2,377.4	2,388.7	2,401.7	2,399.8	2,393.7	2,403.4	2,407.6
6 Commercial and industrial	369.2	403.0	399.1	402.1	406.1	406.9	408.5	409.9	410.2	407.7	409.2	411.8
7 Real estate	1,415.6r	1,493.4r	1,502.5	1,509.0	1,514.6	1,514.0	1,522.4	1,530.3	1,530.9	1,523.2	1,532.0	1,533.2
8 Revolving home equity	85.8	89.9	90.8	91.9	94.0	95.0	97.0	96.8	97.2	96.6	96.6	96.4
9 Other	1,329.8r	1,403.5r	1,411.7	1,417.1	1,420.6	1,418.9	1,425.4	1,433.5	1,433.7	1,426.6	1,435.4	1,436.7
10 Consumer	316.3	339.3	338.9	339.5	339.4	340.0	340.7	340.7	338.3	341.2	340.2	343.0
11 Other loans and leases	108.7	114.1	114.7	115.8	116.5	116.5	117.1	120.8	120.4	121.6	121.9	119.7
12 Interbank loans	122.4	124.0	128.7	129.8	128.0	127.2	125.8	131.7	131.5	137.5	135.5	124.8
13 Cash assets[5]	91.0	97.0	98.9	104.5	105.2	102.9	103.7	105.2	103.0	109.0	106.0	103.4
14 Other assets[6]	221.8	229.9	231.1	233.5	233.1	234.8	237.3	234.6	237.3	230.1	235.7	234.4
15 **Total assets**[7]	**3,205.8r**	**3,355.6r**	**3,366.8**	**3,385.2**	**3,390.1**	**3,387.3**	**3,399.9**	**3,424.9**	**3,426.4**	**3,422.2**	**3,432.7**	**3,419.1**
Liabilities												
16 Deposits	2,245.6r	2,292.2r	2,304.9	2,327.0	2,320.4	2,319.6	2,326.2	2,345.2	2,345.8	2,347.7	2,353.9	2,336.3
17 Transaction	274.2	272.0	271.8	268.8	276.7	270.9	270.0	278.1	275.8	273.0	273.2	289.6
18 Nontransaction	1,971.5r	2,020.2r	2,033.2	2,058.2	2,043.6	2,048.7	2,056.1	2,067.2	2,069.9	2,074.6	2,080.7	2,046.7
19 Large time	408.2r	415.1	415.3	416.6	414.8	414.4	416.5	419.9	421.5	419.5	420.3	418.0
20 Other	1,563.2r	1,605.2r	1,617.9	1,641.6	1,628.8	1,634.3	1,639.7	1,647.3	1,648.5	1,655.1	1,660.4	1,628.7
21 Borrowings	486.4r	586.3r	576.0	581.4	590.6	592.2	592.0	591.3	592.0	586.7	590.3	594.3
22 From banks in the U.S.	219.0r	257.0r	253.3	246.5	249.0	248.9	253.9	245.2	245.5	242.3	243.5	247.9
23 From others	267.4	329.3	322.7	334.9	341.5	343.3	338.1	346.1	346.5	344.4	346.9	346.4
24 Net due to related foreign offices	2.3	1.9	2.5	4.6	4.7	4.1	4.8	5.5	5.3	4.9	5.9	6.1
25 Other liabilities	76.6	74.8	77.6	78.6	78.9	80.3	81.1	80.9	81.7	81.3	79.6	80.1
26 **Total liabilities**	**2,811.0**	**2,955.2**	**2,961.0**	**2,991.6**	**2,994.6**	**2,996.2**	**3,004.0**	**3,022.9**	**3,024.7**	**3,020.6**	**3,029.8**	**3,016.9**
27 Residual (assets less liabilities)[8]	394.8r	400.4r	405.8	393.6	395.6	391.1	395.9	402.1	401.6	401.6	402.9	402.3
	Not seasonally adjusted											
Assets												
28 Bank credit	2,804.0r	2,942.6r	2,943.1	2,952.8	2,971.2	2,981.8	2,993.1	2,993.5	2,987.8	2,991.4	2,995.3	2,998.9
29 Securities in bank credit	587.0	590.5	593.6	597.6	596.6	596.8	592.3	585.9	588.1	586.6	585.8	583.0
30 Treasury and Agency securities[2]	374.6	363.8	359.2	360.6	363.2	362.5	361.0	356.4	358.3	356.0	355.8	354.8
31 Other securities	212.4	226.7	234.4	237.0	233.5	234.4	231.3	229.5	229.8	230.6	230.0	228.1
32 Loans and leases in bank credit[3]	2,217.0r	2,352.1r	2,349.5	2,355.2	2,374.6	2,385.0	2,400.8	2,407.6	2,399.6	2,404.8	2,409.5	2,415.9
33 Commercial and industrial	370.8r	402.8	398.5	402.0	408.6	410.0	411.6	411.7	411.1	410.6	410.9	413.6
34 Real estate	1,420.8r	1,489.5r	1,499.4	1,504.8	1,515.2	1,522.1	1,530.7	1,534.3	1,532.5	1,531.2	1,535.0	1,538.1
35 Revolving home equity	86.6	89.7	90.7	91.8	93.5	94.9	96.3	97.6	97.3	97.5	97.7	98.0
36 Other	1,334.2r	1,399.8r	1,408.7	1,413.0	1,421.6	1,427.2	1,434.3	1,436.7	1,435.2	1,433.7	1,437.3	1,440.2
37 Other residential	430.4	453.4	459.1	456.6	458.8	460.7	462.4	461.3	461.8	459.1	460.3	463.2
38 Commercial	903.8r	946.4r	949.6	956.4	962.9	966.4	971.9	975.5	973.4	974.6	977.0	977.0
39 Consumer	317.0	346.8	338.3	332.5	333.8	336.5	339.4	341.3	336.0	341.7	343.1	344.7
40 Credit cards and related plans	195.5	223.1	213.6	207.4	207.6	209.6	211.6	213.0	207.9	213.5	214.6	216.3
41 Other	121.5	123.7	124.7	125.1	126.2	126.9	127.9	128.3	128.1	128.2	128.5	128.3
42 Other loans and leases	108.4	113.0	113.3	115.9	117.0	116.4	119.0	120.3	120.0	121.3	120.5	119.5
43 Interbank loans	113.8	123.8	136.0	142.3	133.2	122.6	122.0	123.6	123.9	129.6	123.0	119.5
44 Cash assets[5]	91.1	99.7	99.2	101.5	104.3	104.2	104.3	105.1	104.1	107.8	103.3	104.8
45 Other assets[6]	224.9	225.8	230.7	231.8	234.8	236.6	241.7	237.0	243.8	232.7	231.6	236.8
46 **Total assets**[7]	**3,201.3r**	**3,354.3r**	**3,370.6**	**3,388.5**	**3,402.9**	**3,404.5**	**3,420.1**	**3,418.1**	**3,418.7**	**3,420.4**	**3,411.9**	**3,418.8**
Liabilities												
47 Deposits	2,248.7r	2,282.6r	2,304.3	2,327.6	2,334.5	2,326.2	2,339.6	2,348.2	2,355.9	2,354.8	2,338.4	2,342.7
48 Transaction	269.6	274.3	269.9	270.9	279.4	270.4	271.4	273.4	260.8	264.6	276.3	292.1
49 Nontransaction	1,979.2r	2,008.2r	2,034.4	2,056.6	2,055.1	2,055.8	2,068.2	2,074.8	2,095.2	2,090.2	2,062.1	2,050.6
50 Large time	406.2r	414.1r	417.2	418.1	415.1	415.3	417.0	418.1	418.3	418.1	418.5	417.5
51 Other	1,573.0r	1,594.1r	1,617.3	1,638.5	1,640.0	1,640.5	1,651.2	1,656.7	1,676.9	1,672.0	1,643.6	1,633.1
52 Borrowings	483.9r	595.9r	576.8	570.9	584.4	593.3	593.6	587.4	581.6	584.5	591.4	592.1
53 From banks in the U.S.	219.1r	260.4r	252.1	240.5	248.7	249.2	254.2	245.3	241.8	242.4	247.6	249.5
54 From others	264.8	335.5	324.6	330.4	335.7	344.0	339.4	342.0	339.8	342.2	343.9	342.6
55 Net due to related foreign offices	2.0	3.8	4.4	4.6	4.8	4.7	4.2	5.2	5.5	5.3	5.3	5.4
56 Other liabilities	75.6	74.6	78.6	79.6	79.2	80.5	80.8	80.0	79.8	80.0	79.9	79.9
57 **Total liabilities**	**2,810.2**	**2,956.9**	**2,964.1**	**2,982.6**	**3,003.0**	**3,004.7**	**3,018.2**	**3,020.8**	**3,022.9**	**3,024.6**	**3,015.0**	**3,020.1**
58 Residual (assets less liabilities)[8]	391.1r	397.4r	406.5	405.9	399.9	399.7	401.9	397.2	395.9	395.8	397.0	398.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 9	July 16	July 23	July 30
	Seasonally adjusted											
Assets												
1 Bank credit	1,059.1	1,166.9	1,172.6	1,188.1	1,134.9r	1,135.5	1,121.9r	1,122.9	1,122.0	1,123.1	1,128.1	1,118.6
2 Securities in bank credit	435.1	459.6	478.6	499.3	479.7	467.7	457.7r	465.5	465.0	465.3	466.5	466.3
3 Treasury and Agency securities[2]	84.1	93.5	97.9	97.6	92.9	91.8	91.6	93.8	95.2	91.6	94.9	93.9
4 Other securities	351.0	366.1	380.7	401.7	386.9	375.9	366.1r	371.8	369.7	373.7	371.6	372.4
5 Loans and leases in bank credit[3]	623.9	707.3	694.0	688.9r	655.1	667.7r	664.3r	657.4	657.1	657.8	661.6	652.3
6 Commercial and industrial	241.1	290.7	295.4	305.4r	307.6r	310.4r	312.8r	315.6	313.5	314.9	317.2	316.7
7 Real estate	29.6	39.4	40.7	41.6	41.6	40.2	41.8	n.a.	n.a.	n.a.	n.a.	n.a.
8 Security[4]	151.0	140.3	120.6	110.2	95.2	104.1	100.6	100.5	101.2	99.3	105.1	96.9
9 Other loans and leases	202.1	237.1	237.3	232.1r	211.1r	212.5r	208.8r	198.5	199.6	201.0	196.3	195.8
10 Interbank loans	74.5	83.2	88.5	74.3	74.6	75.6	69.1	66.4	64.6	65.0	65.2	71.6
11 Cash assets[5]	53.3	55.6	56.6	57.9	58.7	58.1	59.6	56.1	56.3	57.7	54.3	55.5
12 Other assets[6]	40.4	56.7	56.9	69.3	62.1	48.4	55.4	48.1	51.5	41.0	50.7	45.7
13 **Total assets**[7]	**1,227.3**	**1,362.3**	**1,374.6**	**1,389.6**	**1,330.2**	**1,317.4r**	**1,305.9r**	**1,293.4**	**1,294.3**	**1,286.7**	**1,298.1**	**1,291.4**
Liabilities												
14 Deposits	878.8	1,047.9	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,119.3	1,126.0	1,128.5	1,111.8
15 Transaction	11.2	12.9	14.5	16.2	16.3	17.0	16.8	17.2	18.3	17.2	17.2	16.6
16 Nontransaction	867.5	1,035.0	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,101.1	1,108.8	1,111.3	1,095.2
17 Borrowings	595.2	600.5r	598.6	607.6	595.0	607.7	602.6r	606.0	599.5	593.4	616.0	613.2
18 From banks in the U.S.	67.4	66.3	65.7	71.1	70.7	71.9	68.2r	71.3	75.7	68.9	74.1	67.9
19 From others	527.8	534.2	532.9	536.5	524.4	535.8	534.4	534.7	523.8	524.6	541.8	545.3
20 Net due to related foreign offices	−372.6	−423.5	−439.9	−459.3	−492.6	−551.2	−564.7	−576.9	−563.3	−573.5	−588.6	−583.4
21 Other liabilities	121.8	142.0	137.6	164.7	155.1	144.9	139.3	136.3	138.2	135.7	136.3	135.1
22 **Total liabilities**	**1,223.2**	**1,367.0**	**1,374.0**	**1,389.5**	**1,329.2**	**1,314.7**	**1,303.1r**	**1,286.8**	**1,293.7**	**1,281.8**	**1,292.2**	**1,276.7**
23 Residual (assets less liabilities)[8]	4.1	−4.6r	.7	.1	1.0	2.7r	2.8r	6.6	.6	4.9	6.0	14.7
	Not seasonally adjusted											
Assets												
24 Bank credit	1,042.2	1,179.4	1,184.7	1,197.7	1,138.9	1,130.4	1,114.1r	1,104.1	1,102.5	1,104.0	1,106.2	1,102.2
25 Securities in bank credit	428.0	459.3	481.0	504.6	482.9	470.9	458.9r	457.4	460.1	456.5	455.4	457.8
26 Treasury and Agency securities[2]	82.8	91.5	99.2	97.8	92.1	92.2	90.9	92.0	93.0	88.6	92.3	94.4
27 Trading account	24.0	26.4	28.7	29.7	28.4	30.1	28.7	29.3	29.4	27.3	29.4	31.3
28 Investment account	58.8	65.1	70.5	68.1	63.7	62.1	62.2	62.6	63.6	61.2	62.9	63.1
29 Other securities	345.2	367.8	381.9	406.8	390.9	378.7	368.0r	365.5	367.1	367.9	363.0	363.4
30 Trading account	214.8	219.3	217.5	241.4	246.0	235.9	221.9	216.8	217.8	218.1	215.9	215.1
31 Investment account	130.4	148.5	164.4	165.4	144.9	142.8	146.1r	148.7	149.4	149.8	147.1	148.3
32 Loans and leases in bank credit[3]	614.2	720.0	703.7	693.1	656.0	659.5	655.2r	646.7	642.4	647.5	650.8	644.4
33 Commercial and industrial	238.4	294.9	299.7	307.1r	306.4r	307.0r	309.4r	311.6	310.0	311.5	312.1	312.8
34 Real estate	29.2	39.3	39.6	40.2	42.0	41.1	41.6	n.a.	n.a.	n.a.	n.a.	n.a.
35 Security[4]	146.9	142.6	121.6	111.1	96.0	102.7	99.4	97.2	95.2	95.6	102.5	95.6
36 Other loans and leases	199.8	243.2	242.4	234.5r	211.7r	208.7r	204.8r	195.6	194.4	197.9	194.0	194.3
37 Interbank loans	73.3	86.9	89.1	71.1	71.0	72.9	65.7	64.8	63.5	64.1	66.0	67.7
38 Cash assets[5]	53.6	55.7	55.7	56.6	57.2	56.8	58.8	56.3	56.3	58.5	54.3	55.2
39 Other assets[6]	40.7	55.5	57.8	69.2	61.1	49.5	56.4r	47.8	50.1	40.1	49.2	47.6
40 **Total assets**[7]	**1,209.9**	**1,377.5**	**1,387.3**	**1,394.5**	**1,328.1**	**1,309.5**	**1,295.1r**	**1,272.9**	**1,272.4**	**1,266.6**	**1,275.5**	**1,272.6**
Liabilities												
41 Deposits	859.4	1,048.7	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.7	1,090.1	1,101.3	1,103.1	1,088.8
42 Transaction	11.0	13.0	14.8	17.0	16.8	16.8	16.5	16.8	17.5	16.6	16.6	16.6
43 Nontransaction	848.4	1,035.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,072.5	1,084.7	1,086.5	1,072.2
44 Borrowings	584.1	606.8	613.4	628.1	598.3	617.6	605.4r	595.3	583.6	579.3	600.6	611.1
45 From banks in the U.S.	62.5	68.5r	67.1	77.7	70.6	67.8	66.3r	66.6	65.2	65.1	67.3	68.3
46 From others	521.6	538.3	546.3	550.5	527.8	549.8	539.2	528.7	518.4	514.2	533.3	542.8
47 Net due to related foreign offices	−354.1	−423.0	−439.4	−477.6	−524.5	−597.3	−586.2	−553.4	−536.1	−549.3	−563.9	−562.8
48 Other liabilities	117.6	142.8	138.7	163.9	155.7	148.3	137.4	131.9	131.4	132.0	132.3	132.1
49 **Total liabilities**	**1,207.1**	**1,375.3**	**1,384.7**	**1,391.5**	**1,324.9**	**1,306.2**	**1,291.7r**	**1,269.6**	**1,269.0**	**1,263.2**	**1,272.2**	**1,269.2**
50 Residual (assets less liabilities)[8]	2.9	2.3r	2.6	3.0	3.2	3.3	3.4	3.4	3.4	3.4	3.3	3.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	July	Jan.	Feb.	Mar.	Apr.	May	June	July	July 9	July 16	July 23	July 30
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	129.6	220.6	222.4	262.4	241.5	211.7	195.1	206.2	212.8	213.1	194.3	203.6
2 Revaluation losses on off-balance-sheet items[9]	110.0	166.2	166.3	198.0	183.7	162.0	146.9	159.1	165.6	166.0	148.9	156.6
3 Mortgage-backed securities[10]	697.3[r]	669.6	683.1	705.5	702.6	715.2	728.0	737.3	736.6	739.7	736.5	737.8
4 Pass-through	522.7	444.1	453.0	471.2	471.3[r]	483.0[r]	496.5	508.0	505.2	509.2	507.9	511.0
5 CMO, REMIC, and other	174.5	225.5	230.1	234.4	231.3[r]	232.2[r]	231.6[r]	229.3	231.4	230.6	228.5	226.8
6 Net unrealized gains (losses) on available-for-sale securities[11]	−17.7	−2.7	−7.0	−15.8	−20.2	−21.3	−29.2	−35.6	−31.9	−32.6	−38.7	−37.0
7 Securitized consumer loans[12]	110.0	113.1	114.1	113.9	112.8	114.3	117.4[r]	117.0	117.7	116.9	116.7	116.7
8 Credit cards and related plans	69.0	73.6	76.1	76.5	75.9	78.3	81.1	80.2	80.6	79.8	79.8	80.2
9 Other	40.9	39.4	38.0	37.4	36.9	36.1	36.4	36.9	37.1	37.0	36.9	36.5
10 Securitized real estate loans[12]	1,147.1	1,209.6	1,215.7	1,213.5	1,214.5	1,218.3	1,220.5	1,234.0	1,231.8	1,231.8	1,234.7	1,239.5
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	228.3	245.4	249.4	256.9[r]	263.0[r]	265.9[r]	265.2[r]	262.8	263.7	262.4	262.9	261.9
12 Securitized consumer loans[12]	279.1	289.8	293.2	294.2	296.0	296.5	296.9	296.4	299.2	294.3	295.3	296.2
13 Securitized real estate loans[12]	37.4	37.9	37.5	37.0	36.5	35.4	28.1	27.5	27.7	27.4	27.4	27.4
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	67.3	84.7	86.4	113.8	114.5	106.8	99.3	98.5	100.9	101.6	98.5	93.0
15 Revaluation losses on off-balance-sheet items[9]	72.9	85.1	88.9	110.9	108.3	103.4	95.8	94.6	96.4	97.3	94.6	90.0

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Seasonally adjusted											
Assets												
1 Bank credit	8,842.1[r]	9,334.6	9,456.0	9,409.5	9,403.0	9,374.3	9,398.6	9,412.3	9,387.4	9,425.4	9,435.0	9,409.5
2 Securities in bank credit	2,345.8	2,454.2	2,540.1	2,511.8	2,481.7	2,472.0	2,491.2	2,475.9	2,464.8	2,493.9	2,481.4	2,468.0
3 Treasury and Agency securities[2]	1,177.0	1,093.8	1,104.8	1,093.6	1,095.7	1,112.8	1,115.5	1,129.0	1,119.3	1,132.7	1,130.7	1,131.4
4 Other securities	1,168.8	1,360.4	1,435.3	1,418.2	1,386.0	1,359.2	1,375.7	1,346.9	1,345.5	1,361.1	1,350.7	1,336.6
5 Loans and leases in bank credit[3]	6,496.3[r]	6,880.4	6,915.9	6,897.7	6,921.3	6,902.3	6,907.4	6,936.4	6,922.7	6,931.5	6,953.6	6,941.6
6 Commercial and industrial	1,311.1[r]	1,462.0	1,483.5	1,493.2	1,499.7	1,506.8	1,514.0	1,513.9	1,516.9	1,514.5	1,509.1	1,515.1
7 Real estate	3,498.4[r]	3,619.8	3,646.2	3,651.1	3,653.9	3,644.8	3,623.5	3,642.4	3,630.9	3,639.4	3,653.3	3,650.6
8 Revolving home equity	468.0	492.5	498.9	506.8	512.2	518.3	523.5	526.2	524.5	525.2	526.4	527.7
9 Other	3,030.4[r]	3,127.3	3,147.3	3,144.3	3,141.8	3,126.4	3,100.0	3,116.2	3,106.4	3,114.2	3,127.0	3,122.9
10 Consumer	774.0	814.7	817.9	823.4	827.1	831.7	839.2	845.0	843.5	841.6	845.6	848.0
11 Security[4]	287.5	296.3	292.6	283.9	293.1	281.0	295.3	305.5	296.2	307.1	322.3	297.5
12 Other loans and leases	625.3	687.6	675.7	646.1	647.4	638.1	635.3	629.6	635.2	628.9	623.3	630.4
13 Interbank loans	399.3	457.0	445.5	443.6	447.2	453.7	439.7	434.8	436.6	420.8	427.8	440.2
14 Cash assets[5]	296.5	305.2	308.4	310.0	306.5	300.0	296.6	297.8	295.7	308.1	294.2	296.3
15 Other assets[6]	901.4	973.8	1,004.9	998.5	987.5	1,003.7	1,020.2	1,022.1	1,026.7	1,019.6	1,014.7	1,024.6
16 **Total assets**[7]	**10,371.4[r]**	**10,985.5**	**11,127.1**	**11,066.3**	**11,047.2**	**11,030.9**	**11,047.6**	**11,057.9**	**11,037.3**	**11,064.8**	**11,062.9**	**11,062.0**
Liabilities												
17 Deposits	6,423.8	6,771.1	6,850.4	6,847.8	6,887.6	6,910.7	6,884.6	6,914.3	6,900.8	6,911.5	6,907.6	6,939.1
18 Transaction	621.1	617.0	610.7	631.9	613.4	603.6	621.0	600.2	635.0	589.6	596.4	585.3
19 Nontransaction	5,802.8	6,154.2	6,239.7	6,215.9	6,274.2	6,307.0	6,263.6	6,314.1	6,265.8	6,321.9	6,311.3	6,353.8
20 Large time	1,836.6	2,094.0	2,103.5	2,090.7	2,113.7	2,127.3	2,132.4	2,130.9	2,134.4	2,139.5	2,128.5	2,123.3
21 Other	3,966.1	4,060.1	4,136.2	4,125.2	4,160.5	4,179.7	4,131.2	4,183.3	4,131.4	4,182.4	4,182.7	4,230.5
22 Borrowings	2,183.7[r]	2,261.7	2,287.8	2,295.8	2,314.4	2,311.5	2,336.4	2,356.6	2,363.1	2,380.4	2,339.1	2,344.2
23 From banks in the U.S.	448.9[r]	483.2	479.5	471.2	480.6	480.1	476.6	477.0	468.0	466.6	476.0	486.0
24 From others	1,734.8	1,778.5	1,808.2	1,824.6	1,833.9	1,831.3	1,859.8	1,879.6	1,895.2	1,913.8	1,863.2	1,858.2
25 Net due to related foreign offices	32.9	63.7	50.0	17.5	−23.5	−18.3	−47.0	−92.2	−101.0	−95.6	−61.4	−97.2
26 Other liabilities	599.4[r]	706.5	777.6	726.2	692.5	673.7	674.0	673.2	662.2	671.3	680.0	667.4
27 **Total liabilities**	**9,239.8[r]**	**9,803.1**	**9,965.7**	**9,887.4**	**9,871.1**	**9,877.5**	**9,848.0**	**9,851.9**	**9,825.1**	**9,867.6**	**9,865.3**	**9,853.4**
28 Residual (assets less liabilities)[8]	1,131.6[r]	1,182.4	1,161.4	1,178.9	1,176.1	1,153.4	1,199.6	1,206.0	1,212.2	1,197.2	1,197.5	1,208.6
	Not seasonally adjusted											
Assets												
29 Bank credit	8,790.0[r]	9,369.3	9,470.2	9,400.5	9,385.5	9,340.7	9,328.6	9,346.0	9,323.3	9,344.7	9,355.9	9,340.8
30 Securities in bank credit	2,333.6	2,461.8	2,557.5	2,533.6	2,506.9	2,485.1	2,473.2	2,460.4	2,446.8	2,461.5	2,465.8	2,459.2
31 Treasury and Agency securities[2]	1,181.4	1,097.6	1,115.8	1,102.6	1,109.8	1,123.5	1,119.8	1,134.2	1,126.8	1,128.5	1,136.8	1,136.8
32 Other securities	1,152.3	1,364.2	1,441.7	1,431.0	1,397.1	1,361.7	1,353.4	1,326.2	1,320.0	1,333.0	1,329.0	1,322.4
33 Loans and leases in bank credit[3]	6,456.3[r]	6,907.5	6,912.7	6,866.9	6,878.6	6,855.5	6,855.4	6,885.6	6,876.5	6,883.2	6,890.1	6,881.7
34 Commercial and industrial	1,306.0[r]	1,469.1	1,487.7	1,495.8	1,497.9	1,500.9	1,502.9	1,506.7	1,507.5	1,505.2	1,505.5	1,507.5
35 Real estate	3,473.1[r]	3,630.9	3,637.2	3,627.2	3,624.7	3,613.4	3,607.6	3,611.9	3,614.8	3,609.5	3,609.8	3,611.7
36 Revolving home equity	468.0	494.1	496.8	502.4	508.4	514.4	521.6	526.0	523.5	524.9	526.4	527.8
37 Other	3,005.1[r]	3,136.8	3,140.5	3,124.8	3,116.3	3,099.0	3,086.0	3,085.9	3,091.3	3,084.6	3,083.5	3,083.9
38 Consumer	774.2[r]	819.1	812.2	818.2	822.8	826.9	832.9	843.7	835.6	837.3	846.2	851.1
39 Credit cards and related plans	328.3	347.5	338.8	339.7	340.8	342.8	347.5	355.4	349.8	351.0	357.9	360.7
40 Other	446.0	471.7	473.4	478.5	482.0	484.1	485.4	488.3	485.8	486.3	488.3	490.4
41 Security[4]	278.7	300.1	301.5	284.5	294.2	281.2	282.1	294.9	288.5	302.8	306.9	282.8
42 Other loans and leases	624.3	688.3	674.1	641.2	639.0	633.2	629.8	628.5	630.2	628.5	621.8	628.6
43 Interbank loans	393.3	461.5	450.2	449.5	434.6	436.4	424.0	427.4	420.6	415.5	427.3	432.8
44 Cash assets[5]	284.8	304.8	300.5	308.8	304.1	296.2	292.4	285.9	283.5	288.1	275.3	283.2
45 Other assets[6]	900.1	972.6	1,007.2	998.4	984.7	998.9	1,017.3	1,018.5	1,021.9	1,023.4	1,007.6	1,018.2
46 **Total assets**[7]	**10,300.1[r]**	**11,023.1**	**11,140.4**	**11,061.3**	**11,011.7**	**10,971.5**	**10,954.5**	**10,968.3**	**10,939.9**	**10,962.4**	**10,957.1**	**10,966.8**
Liabilities												
47 Deposits	6,371.2	6,772.6	6,864.3	6,893.4	6,862.6	6,865.6	6,831.4	6,844.3	6,851.8	6,845.2	6,824.6	6,814.6
48 Transaction	612.6	609.0	614.5	642.5	609.4	602.6	605.4	589.9	570.3	564.0	594.9	625.1
49 Nontransaction	5,758.7	6,163.6	6,249.8	6,250.9	6,253.2	6,263.0	6,226.0	6,254.4	6,281.4	6,281.2	6,229.7	6,189.5
50 Large time	1,818.3	2,096.1	2,109.4	2,108.9	2,131.3	2,127.5	2,094.6	2,103.6	2,097.0	2,100.2	2,107.6	2,105.5
51 Other	3,940.3	4,067.5	4,140.4	4,142.0	4,122.0	4,135.5	4,131.4	4,150.7	4,184.5	4,181.1	4,122.0	4,084.0
52 Borrowings	2,170.0[r]	2,268.4	2,301.6	2,302.5	2,334.0	2,313.0	2,303.1	2,342.6	2,335.1	2,361.6	2,326.2	2,345.1
53 From banks in the U.S.	442.5[r]	484.8	482.5	476.6	477.6	476.1	464.5	469.9	455.0	460.8	473.3	479.9
54 From others	1,727.5	1,783.6	1,819.2	1,825.9	1,856.4	1,836.8	1,838.6	1,872.7	1,880.1	1,900.8	1,852.9	1,865.2
55 Net due to related foreign offices	51.6	85.3	22.9	−37.4	−64.4	−52.2	−23.3	−66.4	−66.5	−90.4	−48.0	−47.5
56 Other liabilities	598.3[r]	706.6	763.5	728.0	698.4	666.4	665.6	671.3	652.0	672.1	675.5	669.7
57 **Total liabilities**	**9,191.1[r]**	**9,832.9**	**9,952.3**	**9,886.5**	**9,830.6**	**9,792.8**	**9,776.8**	**9,791.8**	**9,772.4**	**9,788.6**	**9,778.3**	**9,781.9**
58 Residual (assets less liabilities)[8]	1,109.0[r]	1,190.2	1,188.2	1,174.8	1,181.0	1,178.6	1,177.7	1,176.6	1,167.5	1,173.9	1,178.7	1,184.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Seasonally adjusted											
Assets												
1 Bank credit	7,759.8[r]	8,162.0	8,267.9	8,274.7	8,267.5	8,252.4	8,275.7	8,289.2	8,266.4	8,300.6	8,304.7	8,290.3
2 Securities in bank credit	1,908.4	1,975.6	2,040.8	2,032.1	2,014.0	2,014.3	2,025.6	2,015.2	2,002.4	2,028.5	2,020.6	2,011.2
3 Treasury and Agency securities[2]	1,087.3	995.9	1,007.2	1,000.7	1,003.9	1,021.2	1,021.7	1,042.2	1,029.2	1,046.3	1,045.8	1,044.5
4 Other securities	821.1	979.7	1,033.7	1,031.4	1,010.1	993.1	1,003.9	973.0	973.3	982.2	974.9	966.6
5 Loans and leases in bank credit[3]	5,851.3[r]	6,186.4	6,227.1	6,242.6	6,253.5	6,238.1	6,250.0	6,274.0	6,263.9	6,272.1	6,284.0	6,279.1
6 Commercial and industrial	1,064.3[r]	1,166.7	1,178.1	1,185.6	1,189.3	1,194.0	1,198.4	1,195.7	1,199.9	1,198.0	1,191.9	1,194.7
7 Real estate	3,468.6[r]	3,579.2	3,605.1	3,609.9	3,613.2	3,602.7	3,580.8	3,598.2	3,587.5	3,595.7	3,608.0	3,606.5
8 Revolving home equity	468.0	492.5	498.9	506.8	512.2	518.3	523.5	526.2	524.5	525.2	526.4	527.7
9 Other	3,000.7[r]	3,086.7	3,106.2	3,103.1	3,101.0	3,084.3	3,057.2	3,072.1	3,063.0	3,070.6	3,081.6	3,078.8
10 Consumer	774.0	814.7	817.9	823.4	827.1	831.7	839.2	845.0	843.5	841.6	845.6	848.0
11 Security[4]	132.4	175.7	182.4	188.7	189.0	180.4	194.8	204.8	198.6	204.5	213.7	201.0
12 Other loans and leases	412.0	450.3	443.6	435.0	434.9	429.3	436.8	430.3	434.5	432.3	424.9	428.8
13 Interbank loans	324.0	368.4	371.1	369.0	371.6	384.7	373.4	368.2	370.4	353.7	361.6	373.2
14 Cash assets[5]	242.9	248.7	250.6	251.3	248.4	240.4	240.5	244.7	240.8	254.3	241.0	244.3
15 Other assets[6]	860.2	916.8	935.6	936.4	939.2	948.4	972.2	979.1	980.6	976.8	970.2	983.1
16 **Total assets**[7]	**9,118.9[r]**	**9,610.9**	**9,737.5**	**9,736.1**	**9,729.8**	**9,725.0**	**9,754.2**	**9,772.0**	**9,749.1**	**9,776.4**	**9,768.7**	**9,782.3**
Liabilities												
17 Deposits	5,525.3	5,693.5	5,774.0	5,776.2	5,774.2	5,784.9	5,763.3	5,786.8	5,773.0	5,782.6	5,780.0	5,815.1
18 Transaction	609.0	602.5	594.5	615.7	596.4	586.9	603.8	583.7	619.0	574.3	580.1	568.0
19 Nontransaction	4,916.3	5,091.0	5,179.5	5,160.6	5,177.8	5,198.0	5,159.5	5,203.1	5,154.0	5,208.3	5,199.8	5,247.1
20 Large time	951.3	1,032.7	1,048.1	1,039.8	1,021.7	1,022.7	1,031.5	1,024.4	1,027.4	1,029.1	1,021.6	1,021.6
21 Other	3,965.1	4,058.3	4,131.4	4,120.8	4,156.1	4,175.3	4,128.0	4,178.7	4,126.5	4,179.2	4,178.2	4,225.5
22 Borrowings	1,582.0[r]	1,663.2	1,680.2	1,700.8	1,706.8	1,708.8	1,730.3	1,753.0	1,739.4	1,771.0	1,749.2	1,742.8
23 From banks in the U.S.	375.3[r]	417.6	408.4	400.6	408.6	410.5	403.6	409.6	394.0	408.2	416.8	416.1
24 From others	1,206.7	1,245.6	1,271.8	1,300.2	1,298.1	1,298.3	1,326.6	1,343.4	1,345.4	1,362.8	1,332.4	1,326.7
25 Net due to related foreign offices	414.6	503.6	509.2	510.1	527.8	546.3	529.9	509.8	515.1	510.8	516.8	508.2
26 Other liabilities	478.8[r]	568.9	612.9	571.1	547.6	534.3	537.7	533.1	529.7	530.4	537.2	527.5
27 **Total liabilities**	**8,000.7[r]**	**8,429.1**	**8,576.3**	**8,558.2**	**8,556.4**	**8,574.3**	**8,561.1**	**8,582.7**	**8,557.2**	**8,594.8**	**8,583.1**	**8,593.6**
28 Residual (assets less liabilities)[8]	1,118.2[r]	1,181.8	1,161.3	1,177.9	1,173.4	1,150.6	1,193.1	1,189.3	1,191.9	1,181.6	1,185.6	1,188.6
	Not seasonally adjusted											
Assets												
29 Bank credit	7,719.8[r]	8,184.5	8,272.4	8,261.6	8,255.1	8,226.5	8,224.5	8,236.5	8,216.8	8,236.1	8,243.6	8,230.4
30 Securities in bank credit	1,900.9	1,980.7	2,052.9	2,050.6	2,036.0	2,026.2	2,015.7	2,005.4	1,990.7	2,003.3	2,011.9	2,007.3
31 Treasury and Agency securities[2]	1,090.5	998.4	1,018.1	1,010.5	1,017.6	1,032.6	1,027.8	1,046.4	1,036.0	1,040.7	1,051.0	1,049.5
32 Other securities	810.4	982.3	1,034.8	1,040.1	1,018.4	993.7	987.9	959.0	954.6	962.6	960.9	957.8
33 Loans and leases in bank credit[3]	5,819.0[r]	6,203.8	6,219.5	6,211.0	6,219.1	6,200.3	6,208.7	6,231.2	6,226.1	6,232.9	6,231.7	6,223.1
34 Commercial and industrial	1,060.1[r]	1,169.3	1,180.6	1,189.4	1,190.9	1,191.5	1,191.3	1,190.3	1,194.0	1,191.4	1,188.9	1,187.8
35 Real estate	3,444.5[r]	3,591.0	3,596.8	3,585.2	3,583.6	3,571.7	3,565.5	3,569.5	3,573.2	3,567.8	3,566.7	3,569.0
36 Revolving home equity	468.0	494.1	496.8	502.4	508.4	514.4	521.6	526.0	523.5	524.9	526.4	527.8
37 Other	2,976.5[r]	3,096.9	3,100.0	3,082.8	3,075.2	3,057.3	3,043.8	3,043.4	3,049.8	3,043.0	3,040.3	3,041.2
38 Other residential	1,455.8[r]	1,508.7	1,502.5	1,480.3	1,463.4	1,437.8	1,422.0	1,417.7	1,425.2	1,416.9	1,414.7	1,414.4
39 Commercial	1,520.6[r]	1,588.3	1,597.6	1,602.5	1,611.8	1,619.5	1,621.9	1,625.7	1,624.6	1,626.1	1,625.6	1,626.8
40 Consumer	774.2[r]	819.1	812.2	818.2	822.8	826.9	832.9	843.7	835.6	837.3	846.2	851.1
41 Credit cards and related plans	328.3	347.5	338.8	339.7	340.8	342.8	347.5	355.4	349.8	351.0	357.9	360.7
42 Other	446.0	471.7	473.4	478.5	482.0	484.1	485.4	488.3	485.8	486.3	488.3	490.4
43 Security[4]	127.3	178.4	190.4	188.5	191.5	181.8	184.9	196.8	191.7	202.6	204.3	187.7
44 Other loans and leases	412.8	445.9	439.6	429.5	430.3	428.4	434.2	430.9	431.6	433.8	425.7	427.5
45 Interbank loans	319.4	372.4	379.1	378.5	361.7	370.6	359.2	362.4	357.1	352.7	361.6	365.1
46 Cash assets[5]	230.1	249.1	243.9	251.5	247.3	237.4	236.1	231.9	227.8	233.9	221.5	229.8
47 Other assets[6]	858.7	914.7	938.0	937.3	935.2	942.5	969.5	975.5	975.3	979.3	965.8	976.3
48 **Total assets**[7]	**9,060.0[r]**	**9,635.8**	**9,745.9**	**9,733.2**	**9,702.2**	**9,676.4**	**9,681.5**	**9,697.0**	**9,667.5**	**9,692.8**	**9,683.5**	**9,693.4**
Liabilities												
49 Deposits	5,482.6	5,700.6	5,787.3	5,797.9	5,725.0	5,730.5	5,735.7	5,733.3	5,754.8	5,739.5	5,705.9	5,695.9
50 Transaction	600.7	594.2	597.5	625.6	592.6	586.1	588.6	573.6	554.6	548.5	579.1	608.3
51 Nontransaction	4,881.9	5,106.4	5,189.7	5,172.3	5,132.4	5,144.5	5,147.2	5,159.6	5,200.3	5,191.0	5,126.8	5,087.6
52 Large time	943.0	1,042.3	1,053.7	1,034.6	1,014.8	1,013.5	1,020.3	1,013.5	1,020.4	1,014.5	1,009.4	1,008.3
53 Other	3,939.0	4,064.1	4,136.0	4,137.7	4,117.7	4,131.0	4,126.9	4,146.1	4,179.9	4,176.5	4,117.4	4,079.3
54 Borrowings	1,581.2[r]	1,655.0	1,673.5	1,704.2	1,716.5	1,707.5	1,707.7	1,751.5	1,722.6	1,753.4	1,753.5	1,764.1
55 From banks in the U.S.	370.9[r]	417.7	404.8	406.0	409.8	408.5	396.3	404.5	385.9	398.5	416.2	415.3
56 From others	1,210.3	1,237.3	1,268.7	1,298.1	1,306.6	1,299.0	1,311.5	1,347.1	1,336.7	1,354.9	1,337.3	1,348.8
57 Net due to related foreign offices	411.7	524.7	500.4	487.2	532.9	534.0	530.0	506.9	505.0	499.6	513.4	521.5
58 Other liabilities	477.9[r]	568.0	599.6	572.3	550.1	529.1	533.7	532.1	521.1	530.0	535.3	530.3
59 **Total liabilities**	**7,953.3[r]**	**8,448.2**	**8,560.8**	**8,561.6**	**8,524.4**	**8,501.2**	**8,507.2**	**8,523.8**	**8,503.5**	**8,522.4**	**8,508.0**	**8,511.8**
60 Residual (assets less liabilities)[8]	1,106.7[r]	1,187.6	1,185.1	1,171.6	1,177.7	1,175.2	1,174.3	1,173.2	1,164.0	1,170.4	1,175.5	1,181.6

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Seasonally adjusted											
Assets												
1 Bank credit	4,935.2	5,220.1	5,315.4	5,315.3	5,309.1	5,283.1	5,287.1	5,293.1	5,266.9	5,300.8	5,305.8	5,305.0
2 Securities in bank credit	1,312.9	1,383.5	1,449.4	1,443.8	1,427.6	1,428.4	1,432.8	1,428.5	1,413.1	1,437.0	1,433.2	1,429.9
3 Treasury and Agency securities[2]	712.2	635.9	649.3	642.7	647.8	665.2	663.7	686.5	672.9	689.1	689.2	691.8
4 Trading account	67.3	74.4	76.9	68.5	65.7	66.3	54.9	57.6	61.1	58.4	54.6	56.7
5 Investment account	644.8	561.4	572.3	574.3	582.0	598.9	608.8	628.9	611.8	630.7	634.6	635.0
6 Mortgage-backed	572.5	512.4	529.4	526.8	534.2	552.3	561.0	577.3	559.6	578.5	581.1	585.5
7 Other	72.3	49.0	42.9	47.4	47.9	46.6	47.8	51.5	52.2	52.2	53.5	49.6
8 Other securities	600.8	747.6	800.1	801.0	779.8	763.2	769.1	742.1	740.2	747.9	744.0	738.2
9 Trading account	305.6	397.8	445.2	439.1	408.2	390.2	399.3	384.0	382.2	387.9	384.2	379.1
10 Investment account	295.2	349.8	354.9	361.9	371.6	373.0	369.7	358.0	358.0	360.0	359.8	359.1
11 State and local government	60.5	56.2	55.5	55.0	54.6	53.2	53.2	52.7	52.8	52.9	52.7	52.4
12 Other	234.7	293.5	299.5	306.9	317.0	319.7	316.5	305.4	305.2	307.1	307.1	306.7
13 Loans and leases in bank credit[3]	3,622.3	3,836.6	3,866.0	3,871.6	3,881.5	3,854.7	3,854.3	3,864.6	3,853.8	3,863.8	3,872.6	3,875.1
14 Commercial and industrial	690.9	768.7	777.2	780.8	783.8	786.9	790.2	784.6	788.6	785.4	780.3	785.7
15 Real estate	2,038.5	2,080.6	2,099.9	2,099.5	2,103.0	2,084.0	2,054.4	2,061.9	2,052.5	2,059.6	2,069.1	2,074.0
16 Revolving home equity	381.9	401.9	407.1	412.9	417.3	421.5	426.9	428.6	427.1	427.7	428.6	430.7
17 Other	1,656.6	1,678.7	1,692.8	1,686.6	1,685.7	1,662.4	1,627.5	1,633.3	1,625.4	1,632.0	1,640.5	1,643.3
18 Other residential	1,043.8	1,041.5	1,046.7	1,032.5	1,024.8	994.0	978.2	983.0	976.9	982.5	991.0	988.7
19 Commercial	612.7	637.1	646.1	654.0	660.9	668.5	649.3	650.3	648.5	649.5	649.5	654.6
20 Consumer	458.8	475.9	478.6	484.1	487.3	491.3	498.9	503.3	500.9	501.8	504.3	506.4
21 Security[4]	123.9	164.6	171.0	177.1	177.5	169.0	183.2	193.6	187.3	193.4	202.7	189.6
22 Federal funds sold to and repurchase agreements with broker–dealers	97.6	138.4	139.4	142.3	143.2	143.2	157.3	168.4	161.7	168.1	178.8	164.9
23 Other	26.4	26.2	31.6	34.8	34.3	25.9	25.9	25.1	25.6	25.3	23.9	24.7
24 Federal funds sold to and repurchase agreements with others	41.3	42.8	33.2	26.8	31.5	24.1	27.4	24.9	26.3	25.2	23.9	23.9
25 All other loans	169.6	205.5	207.4	202.4	196.5	197.2	201.2	200.4	200.9	201.3	197.4	200.5
26 Lease-financing receivables	99.2	98.4	98.7	100.9	101.9	102.2	99.0	95.8	97.3	97.0	94.9	95.0
27 Interbank loans	196.8	240.0	241.6	241.1	244.7	259.2	241.4	239.4	241.0	227.8	235.9	239.8
28 Federal funds sold to and repurchase agreements with commercial banks	144.9	182.3	190.8	188.1	190.5	203.6	194.8	193.1	193.3	180.3	190.4	194.6
29 Other	51.9	57.6	50.8	53.1	54.2	55.6	46.6	46.3	47.7	47.5	45.5	45.2
30 Cash assets[5]	152.3	150.5	146.7	146.7	146.2	137.2	135.9	138.0	135.4	145.5	134.2	137.4
31 Other assets[6]	633.5	687.7	704.2	705.7	706.8	713.1	739.5	742.3	746.7	738.5	736.3	746.5
32 **Total assets**[7]	**5,882.5**	**6,251.7**	**6,359.9**	**6,354.0**	**6,350.3**	**6,332.6**	**6,337.4**	**6,345.0**	**6,322.2**	**6,344.7**	**6,344.9**	**6,361.7**
Liabilities												
33 Deposits	3,270.4	3,394.0	3,452.5	3,461.3	3,459.9	3,464.0	3,423.1	3,434.8	3,427.4	3,428.9	3,430.1	3,459.9
34 Transaction	337.0	331.3	326.3	339.8	326.4	317.5	327.7	317.1	344.0	311.0	310.5	305.4
35 Nontransaction	2,933.5	3,062.7	3,126.2	3,121.5	3,133.6	3,146.5	3,095.4	3,117.7	3,083.5	3,117.9	3,119.6	3,154.5
36 Large time	545.0	618.2	632.4	626.2	608.3	607.0	612.3	606.2	609.1	609.0	603.5	605.4
37 Other	2,388.5	2,444.5	2,493.9	2,495.3	2,525.2	2,539.6	2,483.1	2,511.5	2,474.4	2,509.0	2,516.1	2,549.1
38 Borrowings	1,076.2	1,088.9	1,100.2	1,110.1	1,114.8	1,116.6	1,138.6	1,158.6	1,143.3	1,173.7	1,154.3	1,155.0
39 From banks in the U.S.	147.4	165.7	163.3	153.2	161.6	158.1	159.8	158.1	147.5	157.0	163.0	163.4
40 From others	928.8	923.1	936.8	957.0	953.1	958.5	978.8	1,000.4	995.7	1,016.7	991.3	991.6
41 Net due to related foreign offices	411.3	501.1	504.6	505.4	523.7	541.5	524.4	506.2	511.0	507.3	513.5	504.6
42 Other liabilities	400.8	491.4	534.4	492.4	467.5	453.3	457.1	452.5	448.8	450.3	456.8	446.8
43 **Total liabilities**	**5,158.8**	**5,475.3**	**5,591.7**	**5,569.2**	**5,565.9**	**5,575.5**	**5,543.2**	**5,552.0**	**5,530.5**	**5,560.2**	**5,554.6**	**5,566.3**
44 Residual (assets less liabilities)[8]	723.7	776.3	768.2	784.8	784.4	757.1	794.1	793.0	791.7	784.6	790.3	795.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Not seasonally adjusted											
Assets												
45 Bank credit	4,894.7	5,246.1	5,324.3	5,295.3	5,277.8	5,238.0	5,236.9	5,240.4	5,224.5	5,242.8	5,245.1	5,231.3
46 Securities in bank credit	1,311.5	1,386.3	1,454.5	1,453.2	1,438.3	1,433.2	1,429.9	1,425.3	1,409.2	1,420.3	1,431.7	1,429.1
47 Treasury and Agency securities[2]	716.5	639.4	657.6	647.5	655.4	671.6	671.4	691.7	681.0	685.0	696.2	696.2
48 Trading account	65.7	78.2	81.4	70.0	65.5	67.9	55.6	56.1	58.7	54.2	54.2	55.8
49 Investment account	650.7	561.2	576.2	577.6	589.9	603.6	615.8	635.6	622.3	630.8	642.0	640.3
50 Mortgage-backed	578.3	513.1	533.4	530.4	542.0	556.1	568.2	584.0	570.4	578.9	588.8	590.2
51 Other	72.4	48.1	42.8	47.2	47.9	47.6	47.7	51.6	51.9	51.9	53.2	50.1
52 Other securities	595.1	746.9	796.9	805.7	782.9	761.6	758.5	733.5	728.2	735.4	735.5	732.9
53 Trading account	301.6	394.8	442.4	445.6	411.7	391.4	391.5	377.8	371.6	378.4	378.5	377.5
54 Investment account	293.4	352.1	354.4	360.1	371.2	370.2	367.0	355.8	356.6	357.0	357.0	355.4
55 State and local government	59.8	56.3	55.4	55.0	54.9	53.1	52.7	52.1	52.2	52.2	52.1	52.1
56 Other	233.6	295.8	299.0	305.1	316.3	317.2	314.3	303.6	304.5	304.7	304.9	303.3
57 Loans and leases in bank credit[3]	3,583.2	3,859.8	3,869.9	3,842.1	3,839.4	3,804.8	3,807.1	3,815.2	3,815.3	3,822.4	3,813.4	3,802.2
58 Commercial and industrial	686.9	772.0	779.8	782.2	782.3	781.2	781.3	779.3	782.9	779.9	777.2	777.5
59 Real estate	2,012.2	2,095.5	2,095.9	2,074.3	2,065.3	2,044.7	2,035.1	2,030.8	2,037.1	2,031.2	2,027.1	2,028.7
60 Revolving home equity	381.1	403.5	405.1	409.0	413.6	418.3	424.2	427.6	425.7	426.8	427.9	428.9
61 Other	1,631.1	1,692.0	1,690.8	1,665.3	1,651.7	1,626.4	1,610.8	1,603.2	1,611.5	1,604.4	1,599.2	1,599.7
62 Other residential	1,019.7	1,050.8	1,047.2	1,022.8	1,003.9	976.5	962.0	954.6	961.8	954.3	951.2	951.4
63 Commercial	611.4	641.2	643.6	642.5	647.8	649.9	648.8	648.6	649.6	650.1	648.0	648.3
64 Consumer	454.3	481.1	479.9	484.6	486.5	487.7	491.9	497.8	492.9	494.9	499.0	501.2
65 Credit cards and related plans	130.4	133.9	131.4	132.1	131.1	131.2	134.5	137.9	135.2	136.5	139.0	139.6
66 Other	323.9	347.2	348.5	352.5	355.4	356.5	357.4	359.9	357.7	358.4	360.0	361.6
67 Security[4]	118.8	167.3	178.7	177.0	180.5	170.7	173.6	185.7	180.4	191.5	193.3	176.6
68 Federal funds sold to and repurchase agreements with broker–dealers	93.3	140.5	146.1	141.3	145.5	144.7	148.4	161.3	156.0	166.8	169.3	152.3
69 Other	25.5	26.8	32.6	35.7	35.0	25.9	25.2	24.4	24.4	24.7	24.0	24.3
70 Federal funds sold to and repurchase agreements with others	43.0	41.6	31.9	24.3	28.1	23.7	25.2	26.1	25.3	26.1	25.3	25.4
71 All other loans	168.7	204.6	205.7	200.0	196.7	196.8	200.9	199.6	199.1	201.9	196.5	197.9
72 Lease-financing receivables	99.4	97.7	98.0	99.7	100.0	100.1	99.1	96.0	97.6	97.0	95.1	95.0
73 Interbank loans	197.1	236.7	237.1	245.5	239.4	249.0	235.4	237.7	231.5	227.6	239.1	242.0
74 Federal funds sold to and repurchase agreements with commercial banks	145.7	178.5	186.5	192.4	186.9	195.0	189.7	191.9	183.7	181.4	194.1	197.5
75 Other	51.3	58.2	50.7	53.0	52.5	54.0	45.7	45.7	47.8	46.2	45.0	44.6
76 Cash assets[5]	141.3	150.5	143.0	147.9	143.7	133.7	131.6	127.3	124.8	128.3	118.4	125.7
77 Other assets[6]	629.4	686.0	708.3	705.0	701.2	702.9	734.5	735.9	736.1	737.4	731.4	739.0
78 **Total assets**[7]	**5,827.2**	**6,272.8**	**6,364.9**	**6,338.4**	**6,305.6**	**6,263.8**	**6,271.6**	**6,273.3**	**6,248.7**	**6,268.0**	**6,266.4**	**6,271.4**
Liabilities												
79 Deposits	3,226.8	3,401.7	3,465.2	3,468.8	3,404.1	3,396.3	3,392.5	3,378.8	3,398.9	3,382.1	3,361.4	3,349.0
80 Transaction	327.7	324.9	327.2	347.2	323.0	315.4	317.0	306.3	296.7	289.8	309.8	324.1
81 Nontransaction	2,899.1	3,076.9	3,138.0	3,121.7	3,081.0	3,080.9	3,075.5	3,072.6	3,102.2	3,092.3	3,051.7	3,024.9
82 Large time	536.7	625.9	636.4	620.6	600.5	597.2	602.9	595.4	603.0	596.3	591.8	590.2
83 Other	2,362.4	2,451.0	2,501.6	2,501.1	2,480.5	2,483.7	2,472.5	2,477.2	2,499.2	2,496.0	2,459.9	2,434.7
84 Borrowings	1,079.4	1,079.9	1,103.9	1,119.7	1,123.4	1,113.7	1,120.1	1,161.6	1,137.4	1,165.1	1,159.4	1,169.9
85 From banks in the U.S.	146.3	167.0	165.7	159.0	162.5	155.8	152.4	155.8	143.8	153.5	162.1	161.5
86 From others	933.1	912.9	938.3	960.8	960.9	957.9	967.7	1,005.8	993.6	1,011.7	997.3	1,008.5
87 Net due to related foreign offices	409.4	520.3	495.9	482.4	528.2	529.8	524.8	504.1	501.8	497.2	510.8	517.9
88 Other liabilities	400.7	489.5	520.1	493.3	469.7	448.4	454.0	452.1	441.6	450.2	455.5	450.1
89 **Total liabilities**	**5,116.2**	**5,491.4**	**5,585.2**	**5,564.2**	**5,525.4**	**5,488.1**	**5,491.3**	**5,496.7**	**5,479.8**	**5,494.6**	**5,487.1**	**5,486.9**
90 Residual (assets less liabilities)[8]	711.0	781.4	779.8	774.2	780.2	775.7	780.3	776.6	768.8	773.3	779.3	784.5

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.[r]	Feb.[r]	Mar.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Seasonally adjusted											
Assets												
1 Bank credit	2,824.5	2,941.9	2,952.5	2,959.3	2,958.4	2,969.3	2,988.6	2,996.1	2,999.5	2,999.8	2,998.9	2,985.3
2 Securities in bank credit	595.5	592.2	591.4	588.3	586.4	585.9	592.9	586.7	589.4	591.6	587.5	581.3
3 Treasury and Agency securities[2]	375.2	360.0	357.9	358.0	356.1	356.0	358.0	355.7	356.3	357.2	356.5	352.8
4 Other securities	220.3	232.1	233.5	230.3	230.3	229.9	234.8	231.0	233.1	234.4	230.9	228.5
5 Loans and leases in bank credit[3]	2,229.0	2,349.8	2,361.0	2,371.0	2,372.1	2,383.4	2,395.8	2,409.4	2,410.1	2,408.3	2,411.4	2,404.0
6 Commercial and industrial	373.3	397.9	400.9	404.8	405.5	407.2	408.2	411.0	411.3	412.6	411.5	409.0
7 Real estate	1,430.1	1,498.6	1,505.1	1,510.4	1,510.2	1,518.7	1,526.4	1,536.3	1,535.0	1,536.1	1,538.9	1,532.5
8 Revolving home equity	86.0	90.6	91.8	93.9	94.9	96.8	96.6	97.6	97.3	97.5	97.8	97.0
9 Other	1,344.1	1,408.0	1,413.4	1,416.5	1,415.3	1,421.9	1,429.8	1,438.8	1,437.7	1,438.6	1,441.1	1,435.4
10 Consumer	315.1	338.7	339.3	339.3	339.8	340.4	340.4	341.6	342.5	339.9	341.3	341.6
11 Other loans and leases	110.4	114.5	115.6	116.5	116.5	117.1	120.8	120.4	121.3	119.7	119.7	120.9
12 Interbank loans	127.2	128.4	129.5	127.9	126.9	125.4	132.0	128.8	129.4	125.9	125.7	133.4
13 Cash assets[5]	90.6	98.2	103.9	104.5	102.2	103.1	104.6	106.6	105.4	108.9	106.8	106.9
14 Other assets[6]	226.7	229.2	231.4	230.7	232.3	235.3	232.7	236.8	233.9	238.2	233.9	236.5
15 **Total assets**[7]	**3,236.4**	**3,359.2**	**3,377.6**	**3,382.1**	**3,379.4**	**3,392.3**	**3,416.8**	**3,427.0**	**3,426.9**	**3,431.7**	**3,423.8**	**3,420.6**
Liabilities												
16 Deposits	2,254.9	2,299.5	2,321.5	2,314.9	2,314.3	2,320.9	2,340.2	2,352.0	2,345.6	2,353.7	2,349.9	2,355.3
17 Transaction	272.0	271.2	268.2	275.8	270.0	269.4	276.1	266.6	275.1	263.3	269.7	262.6
18 Nontransaction	1,982.9	2,028.3	2,053.3	2,039.1	2,044.2	2,051.5	2,064.1	2,085.5	2,070.5	2,090.4	2,080.2	2,092.7
19 Large time	406.3	414.5	415.7	413.7	413.3	415.7	419.1	418.2	418.3	420.2	418.1	416.2
20 Other	1,576.6	1,613.8	1,637.6	1,625.5	1,630.9	1,635.8	1,644.9	1,667.2	1,652.1	1,670.2	1,662.1	1,676.5
21 Borrowings	505.8	574.3	580.0	590.6	592.0	592.2	591.6	594.4	596.2	597.3	594.8	587.7
22 From banks in the U.S.	227.9	251.8	245.1	247.4	247.0	252.3	243.8	251.5	246.5	251.2	253.8	252.7
23 From others	277.9	322.5	335.0	343.2	345.0	339.9	347.8	343.0	349.7	346.1	341.1	335.1
24 Net due to related foreign offices	3.3	2.5	4.6	4.7	4.1	4.8	5.5	3.6	4.1	3.5	3.4	3.6
25 Other liabilities	78.0	77.4	78.5	78.7	80.1	81.0	80.6	80.6	80.9	80.1	80.4	80.7
26 **Total liabilities**	**2,841.9**	**2,953.8**	**2,984.6**	**2,989.0**	**2,990.5**	**2,998.8**	**3,017.8**	**3,030.7**	**3,026.7**	**3,034.6**	**3,028.5**	**3,027.3**
27 Residual (assets less liabilities)[8]	394.5	405.5	393.0	393.1	388.9	393.5	399.0	396.3	400.2	397.1	395.3	393.2
	Not seasonally adjusted											
Assets												
28 Bank credit	2,825.1	2,938.5	2,948.1	2,966.3	2,977.3	2,988.5	2,987.5	2,996.1	2,992.2	2,993.4	2,998.5	2,999.1
29 Securities in bank credit	589.3	594.4	598.4	597.4	597.7	593.0	585.9	580.1	581.4	582.9	580.2	578.3
30 Treasury and Agency securities[2]	374.0	359.0	360.5	363.0	362.2	361.0	356.4	354.6	355.1	355.7	354.7	353.4
31 Other securities	215.3	235.4	238.0	234.5	235.5	232.0	229.5	225.5	226.4	227.2	225.5	224.9
32 Loans and leases in bank credit[3]	2,235.8	2,344.0	2,349.7	2,368.9	2,379.7	2,395.5	2,401.7	2,416.0	2,410.8	2,410.5	2,418.3	2,420.9
33 Commercial and industrial	373.2	397.3	400.8	407.3	408.6	410.3	410.0	411.0	411.1	411.5	411.7	410.3
34 Real estate	1,432.3	1,495.5	1,500.9	1,511.0	1,518.3	1,527.0	1,530.4	1,538.7	1,536.1	1,536.6	1,539.6	1,540.3
35 Revolving home equity	86.9	90.6	91.7	93.4	94.8	96.2	97.4	98.4	97.8	98.1	98.5	98.9
36 Other	1,345.4	1,405.0	1,409.2	1,417.6	1,423.6	1,430.9	1,433.0	1,440.3	1,438.3	1,438.5	1,441.1	1,441.5
37 Other residential	436.2	457.9	455.3	457.5	459.5	461.3	460.0	463.1	463.3	462.6	463.5	462.9
38 Commercial	909.2	947.1	953.9	960.1	964.0	969.6	973.0	977.2	975.0	976.0	977.6	978.5
39 Consumer	320.0	338.1	332.3	333.6	336.3	339.2	341.0	345.9	342.7	342.4	347.1	349.9
40 Credit cards and related plans	197.8	213.6	207.4	207.6	209.6	211.6	213.0	217.5	214.6	214.5	218.8	221.2
41 Other	122.1	124.5	124.9	126.0	126.7	127.6	128.0	128.4	128.0	127.9	128.3	128.7
42 Other loans and leases	110.3	113.1	115.7	117.0	116.5	119.0	120.3	120.4	120.9	120.0	119.8	120.3
43 Interbank loans	122.3	135.7	142.0	133.1	122.3	121.6	123.8	124.8	125.6	125.2	122.5	123.1
44 Cash assets[5]	88.8	98.6	100.8	103.7	103.6	103.8	104.5	104.6	103.0	105.5	103.1	104.1
45 Other assets[6]	229.3	228.7	229.7	232.3	234.1	239.6	235.0	239.6	239.2	241.9	234.3	237.3
46 **Total assets**[7]	**3,232.8**	**3,363.0**	**3,381.0**	**3,394.8**	**3,396.6**	**3,412.6**	**3,409.9**	**3,423.8**	**3,418.9**	**3,424.9**	**3,417.1**	**3,422.0**
Liabilities												
47 Deposits	2,255.8	2,298.9	2,322.0	2,329.1	2,320.9	2,334.3	2,343.3	2,354.4	2,355.9	2,357.4	2,344.5	2,347.0
48 Transaction	273.0	269.3	270.3	278.5	269.5	270.7	271.6	267.3	257.8	258.7	269.3	284.2
49 Nontransaction	1,982.8	2,029.5	2,051.7	2,050.6	2,051.4	2,063.6	2,071.7	2,087.1	2,098.1	2,098.7	2,075.1	2,062.7
50 Large time	406.3	416.4	417.3	414.0	414.3	416.3	417.3	418.1	417.4	418.2	417.6	418.1
51 Other	1,576.5	1,613.2	1,634.4	1,636.7	1,637.1	1,647.3	1,654.4	1,669.0	1,680.7	1,680.5	1,657.6	1,644.7
52 Borrowings	501.8	575.1	569.6	584.4	593.0	593.8	587.7	589.9	585.2	588.3	594.0	594.2
53 From banks in the U.S.	224.6	250.7	239.1	247.1	247.3	252.7	243.9	248.6	242.1	245.0	254.1	253.8
54 From others	277.2	324.4	330.4	337.3	345.7	341.2	343.8	341.3	343.1	343.2	340.0	340.3
55 Net due to related foreign offices	2.3	4.4	4.6	4.8	4.7	4.2	5.2	2.8	3.1	2.3	2.7	3.6
56 Other liabilities	77.2	78.5	79.4	79.0	80.4	80.7	79.7	79.9	79.5	79.8	79.8	80.2
57 **Total liabilities**	**2,837.1**	**2,956.8**	**2,975.6**	**2,997.4**	**2,999.1**	**3,013.0**	**3,015.9**	**3,027.1**	**3,023.7**	**3,027.8**	**3,020.9**	**3,024.9**
58 Residual (assets less liabilities)[8]	395.8	406.2	405.3	397.5	397.5	399.5	394.0	396.7	395.2	397.1	396.2	397.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.	Feb.	Mar.	Apr.	May	June	July	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Seasonally adjusted											
Assets												
1 Bank credit	1,082.4	1,172.6	1,188.1	1,134.9	1,135.5	1,121.9	1,122.9	1,123.1	1,121.1	1,124.8	1,130.3	1,119.3
2 Securities in bank credit	437.4	478.6	499.3	479.7	467.7	457.7	465.5	460.7	462.3	465.3	460.8	456.8
3 Treasury and Agency securities[2]	89.7	97.9	97.6	92.9	91.8	91.6	93.8	86.8	90.1	86.4	85.0	86.9
4 Other securities	347.7	380.7	401.7	386.9	375.9	366.1	371.8	373.9	372.2	378.9	375.8	369.9
5 Loans and leases in bank credit[3]	645.0	694.0	688.9	655.1	667.7	664.3	657.4	662.4	658.7	659.5	669.6	662.5
6 Commercial and industrial	246.8	295.4	305.4	307.6	310.4	312.8	315.6	318.2	317.0	316.5	317.2	320.4
7 Real estate	29.8[r]	40.7	41.2[r]	41.2[r]	40.7[r]	42.1[r]	42.8	44.1	43.4	43.6	45.4	44.1
8 Security[4]	155.1	120.6	110.2	95.2	104.1	100.6	100.5	100.7	97.6	102.6	108.6	96.5
9 Other loans and leases	213.3	237.3	232.1	211.1	212.5	208.8	198.5	199.3	200.8	196.7	198.4	201.5
10 Interbank loans	75.3	88.5	74.3	74.6	75.6	69.1	66.3[r]	66.6	66.2	67.1	66.2	67.0
11 Cash assets[5]	53.6	56.6	57.9	58.7	58.1	59.6	56.1	53.2	54.9	53.7	53.2	52.0
12 Other assets[6]	41.2	56.9	69.3	62.1	48.4	55.4	48.1	43.0	46.0	42.9	44.5	41.6
13 **Total assets**[7]	**1,252.5**	**1,374.6**	**1,389.6**	**1,330.2**	**1,317.4**	**1,305.9**	**1,293.4**	**1,285.9**	**1,288.2**	**1,288.4**	**1,294.2**	**1,279.8**
Liabilities												
14 Deposits	898.5	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,127.5	1,127.8	1,128.9	1,127.7	1,123.9
15 Transaction	12.1	14.5	16.2	16.3	17.0	16.8	17.2	16.5	16.0	15.3	16.2	17.3
16 Nontransaction	886.4	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,111.0	1,111.8	1,113.5	1,111.4	1,106.6
17 Borrowings	601.7	598.6	607.6	595.0	607.7	602.7[r]	606.1[r]	603.6	623.7	609.4	590.0	601.4
18 From banks in the U.S.	73.6	65.7	71.1	70.7	71.9	69.7[r]	73.0[r]	67.5	74.0	58.5	59.2	69.9
19 From others	528.2	532.9	536.5	524.4	535.8	533.0[r]	533.1[r]	536.2	549.7	551.0	530.8	531.5
20 Net due to related foreign offices	−381.7	−439.9	−459.3	−492.6	−551.2	−564.7	−576.9	−602.0	−616.1	−606.3	−578.2	−605.4
21 Other liabilities	120.6	137.6	164.7	155.1	144.9	139.3	136.3	140.1	132.6	140.9	142.8	139.9
22 **Total liabilities**	**1,239.1**	**1,374.0**	**1,389.5**	**1,329.2**	**1,314.7**	**1,303.2[r]**	**1,286.9[r]**	**1,269.2**	**1,267.9**	**1,272.8**	**1,282.2**	**1,259.8**
23 Residual (assets less liabilities)[8]	13.4	.7	.1	1.0	2.7	2.8	6.5[r]	16.7	20.2	15.6	11.9	20.0
	Not seasonally adjusted											
Assets												
24 Bank credit	1,070.1	1,184.7	1,197.7	1,138.9	1,130.4	1,114.1	1,104.1	1,109.4	1,106.6	1,108.6	1,112.3	1,110.4
25 Securities in bank credit	432.8	481.0	504.6	482.9	470.9	458.9	457.4	455.1	456.1	458.2	453.9	451.9
26 Treasury and Agency securities[2]	90.9	99.2	97.8	92.1	92.2	90.9	92.0	87.8	90.7	87.8	85.8	87.3
27 Trading account	27.2	28.7	29.7	28.4	30.1	28.7	29.3	29.0	30.4	28.6	28.4	29.1
28 Investment account	63.7	70.5	68.1	63.7	62.1	62.2	62.6	58.8	60.3	59.2	57.4	58.2
29 Other securities	341.8	381.9	406.8	390.9	378.7	368.0	365.5	367.2	365.4	370.4	368.0	364.6
30 Trading account	211.2	217.5	241.4	246.0	235.9	221.9	216.8	223.2	217.9	224.7	225.1	222.4
31 Investment account	130.7	164.4	165.4	144.9	142.8	146.1	148.7	144.0	147.5	145.8	143.0	142.2
32 Loans and leases in bank credit[3]	637.4	703.7	693.1	656.0	659.5	655.2	646.7	654.4	650.4	650.4	658.4	658.6
33 Commercial and industrial	245.9	299.7	307.1	306.4	307.0	309.4	311.6	316.4	313.5	313.8	316.6	319.7
34 Real estate	28.6	39.8[r]	40.4[r]	42.0	41.1	41.7[r]	42.2	42.4	41.5	41.7	43.1	42.7
35 Security[4]	151.4	121.6	111.1	96.0	102.7	99.4	97.2	98.0	96.8	100.2	102.6	95.1
36 Other loans and leases	211.5	242.4	234.5	211.7	208.7	204.8	195.6	197.6	198.6	194.7	196.1	201.1
37 Interbank loans	74.0	89.1	71.1	71.0	72.9	65.7	64.8	65.0	63.5	62.7	65.7	67.7
38 Cash assets[5]	54.7	55.7	56.6	57.2	56.8	58.8	56.3	54.0	55.7	54.2	53.8	53.4
39 Other assets[6]	41.3	57.8	69.2	61.1	49.5	56.4	47.8	43.0	46.6	44.2	41.9	41.9
40 **Total assets**[7]	**1,240.1**	**1,387.3**	**1,394.5**	**1,328.1**	**1,309.5**	**1,295.1**	**1,272.9**	**1,271.3**	**1,272.3**	**1,269.6**	**1,273.6**	**1,273.4**
Liabilities												
41 Deposits	888.6	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.7	1,111.0	1,096.9	1,105.7	1,118.7	1,118.7
42 Transaction	11.9	14.8	17.0	16.8	16.8	16.5	16.8	16.3	15.8	15.5	15.9	16.8
43 Nontransaction	876.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,094.7	1,081.2	1,090.2	1,102.9	1,101.9
44 Borrowings	588.9	613.4	628.1	598.3	617.6	605.4	595.3	591.0	612.5	608.2	572.7	581.0
45 From banks in the U.S.	71.6	67.1	77.7	70.6	67.8	67.6[r]	68.2[r]	65.4	69.1	62.2	57.1	64.6
46 From others	517.3	546.3	550.5	527.8	549.8	537.8[r]	527.1[r]	525.6	543.4	546.0	515.7	516.4
47 Net due to related foreign offices	−360.1	−439.4	−477.6	−524.5	−597.3	−586.2	−553.4	−573.3	−571.5	−589.9	−561.4	−569.0
48 Other liabilities	120.4	138.7	163.9	155.7	148.3	137.4	131.9	139.2	130.9	142.1	140.2	139.4
49 **Total liabilities**	**1,237.8**	**1,384.7**	**1,391.5**	**1,324.9**	**1,306.2**	**1,291.7**	**1,269.6**	**1,268.0**	**1,268.9**	**1,266.1**	**1,270.3**	**1,270.1**
50 Residual (assets less liabilities)[8]	2.3	2.6	3.0	3.2	3.3	3.4	3.4	3.4	3.5	3.5	3.3	3.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Aug.	Feb.[r]	Mar.	Apr.	May	June	July[r]	Aug.	Aug. 6	Aug. 13	Aug. 20	Aug. 27
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	134.2	222.4	262.4	241.5	211.7	195.1	205.3	205.3	194.1	204.3	210.6	203.6
2 Revaluation losses on off-balance-sheet items[9]	104.2	170.3	201.8[r]	185.8[r]	164.1[r]	149.0[r]	159.2	160.9	150.0	159.9	166.1	158.7
3 Mortgage-backed securities[10]	703.5[r]	683.3	705.7[r]	702.8[r]	715.4[r]	728.2[r]	737.6	746.4	732.1	741.5	752.2	752.6
4 Pass-through	527.0[r]	453.1	471.2	471.4[r]	483.1[r]	496.5	508.2	522.5	507.8	517.4	527.9	529.1
5 CMO, REMIC, and other	176.5[r]	230.2	234.5[r]	231.4[r]	232.3[r]	231.7[r]	229.4	223.9	224.3	224.2	224.3	223.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	−15.7	−7.0	−15.8	−20.2	−21.3	−29.2	−35.6	−46.2	−48.6	−48.9	−44.5	−43.6
7 Securitized consumer loans[12]	110.6	112.2	112.0[r]	110.9[r]	112.5[r]	115.6[r]	115.1	114.2	114.7	114.7	113.5	114.2
8 Credit cards and related plans	70.4	76.1	76.5	75.9	78.3	81.1	80.2	79.9	80.2	80.2	79.2	79.9
9 Other	40.2	36.2	35.5[r]	35.0[r]	34.2[r]	34.5[r]	35.0	34.3	34.5	34.4	34.3	34.2
10 Securitized real estate loans[12]	1,150.7	1,210.1	1,224.9[r]	1,214.5	1,218.3	1,220.5	1,234.0	1,245.1	1,240.5	1,240.9	1,247.3	1,247.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	228.6[r]	249.2	256.7[r]	262.7[r]	265.6[r]	264.9[r]	262.6	262.4	261.3	261.6	263.3	262.6
12 Securitized consumer loans[12]	283.6	293.2	294.2	296.0	296.5	296.9	296.4	295.5	296.3	296.6	294.5	294.6
13 Securitized real estate loans[12]	36.7	37.5	37.0	36.5	35.4	28.1	27.5	31.8	27.1	27.1	35.1	35.1
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	71.4	86.4	113.8	114.5	106.8	99.3	98.5	102.5	96.3	103.2	104.9	101.6
15 Revaluation losses on off-balance-sheet items[9]	76.2	88.9	110.9	108.3	103.4	95.8	94.6	101.4	93.3	102.0	104.0	102.0

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July[r]	Aug.[r]	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Seasonally adjusted											
Assets												
1 Bank credit	8,956.3	9,456.2[r]	9,409.7[r]	9,403.2[r]	9,374.5[r]	9,398.8	9,412.9	9,574.8	9,392.2	9,421.1	9,553.0	9,580.1
2 Securities in bank credit	2,382.9	2,540.3[r]	2,512.1[r]	2,482.0[r]	2,472.2[r]	2,491.4	2,476.5	2,530.4	2,466.1	2,497.3	2,528.8	2,527.9
3 Treasury and Agency securities[2]	1,174.2	1,105.0[r]	1,093.8[r]	1,095.9[r]	1,113.0[r]	1,115.6	1,129.0	1,154.9	1,129.6	1,143.8	1,149.7	1,164.1
4 Other securities	1,208.7	1,435.4[r]	1,418.3[r]	1,386.0	1,359.2	1,375.8	1,347.6	1,375.5	1,336.4	1,353.4	1,379.1	1,363.8
5 Loans and leases in bank credit[3]	6,573.4	6,915.9	6,897.6[r]	6,921.2[r]	6,902.3	6,907.4	6,936.3	7,044.3	6,926.1	6,923.8	7,024.2	7,052.2
6 Commercial and industrial	1,357.0	1,483.5	1,493.2	1,499.7	1,506.8	1,514.1	1,514.1	1,540.3	1,514.8	1,513.4	1,531.3	1,555.8
7 Real estate	3,507.9	3,646.2	3,651.1	3,653.9	3,644.7[r]	3,623.4	3,642.2	3,664.1	3,631.1	3,630.2	3,625.3	3,634.4
8 Revolving home equity	472.2	498.9	506.8	512.2	518.3	523.5	526.2	540.3	527.4	530.3	531.9	535.3
9 Other	3,035.7[r]	3,147.3	3,144.3	3,141.7[r]	3,126.4	3,099.9	3,116.0	3,123.7	3,103.7	3,099.9	3,093.4	3,099.1
10 Consumer	783.1	817.9	823.4	827.1	831.7	839.3	845.0	852.0	846.8	850.5	847.0	852.4
11 Security[4]	283.5	292.6	283.9	293.1	281.0	295.3	305.5	331.0	301.4	295.8	337.2	361.2
12 Other loans and leases	641.8	675.7	646.1	647.4	638.1	635.2	629.5	656.9	632.0	633.9	683.4	648.4
13 Interbank loans	397.1	445.5	443.6	447.2	453.7	439.7	434.8	462.4	459.6	449.0	485.2	468.7
14 Cash assets[5]	301.1	308.5[r]	310.0	306.5	300.0	296.6	297.8	367.1	292.3	286.2	381.0	370.6
15 Other assets[6]	926.5	1,004.9	998.3[r]	987.4[r]	1,003.5[r]	1,020.0	1,022.0	1,044.9	1,028.7	1,002.1	1,029.3	1,061.7
16 **Total assets**[7]	**10,512.0**	**11,127.3[r]**	**11,066.3**	**11,047.2**	**11,030.9**	**11,047.6**	**11,058.3**	**11,335.9**	**11,061.4**	**11,046.9**	**11,337.0**	**11,368.8**
Liabilities												
17 Deposits	6,461.2	6,850.4	6,847.8	6,887.6	6,910.7	6,884.6	6,914.3	7,070.3	6,908.1	6,878.7	7,105.2	7,144.5
18 Transaction	609.6	610.7	631.9	613.4	603.6	621.0	600.2	643.8	599.2	593.3	633.0	683.0
19 Nontransaction	5,851.6	6,239.7	6,215.9	6,274.2	6,307.0	6,263.6	6,314.1	6,426.4	6,308.9	6,285.4	6,472.2	6,461.5
20 Large time	1,876.2	2,103.5	2,090.7	2,113.7	2,127.3	2,132.3	2,130.8	2,162.1	2,127.9	2,141.4	2,198.3	2,172.8
21 Other	3,975.4	4,136.2	4,125.2	4,160.5	4,179.7	4,131.3	4,183.3	4,264.3	4,181.0	4,144.0	4,273.9	4,288.7
22 Borrowings	2,227.3[r]	2,292.3[r]	2,300.4[r]	2,319.2[r]	2,316.3[r]	2,341.2	2,356.9	2,400.2	2,357.8	2,348.7	2,342.2	2,390.6
23 From banks in the U.S.	446.3[r]	483.7[r]	473.9[r]	484.1[r]	483.4[r]	479.8	477.1	479.0	495.1	476.3	493.2	478.7
24 From others	1,781.0	1,808.6[r]	1,826.5[r]	1,835.1[r]	1,832.9[r]	1,861.4	1,879.8	1,921.2	1,862.7	1,872.4	1,849.0	1,912.0
25 Net due to related foreign offices	88.2	50.0	17.5	−23.5	−18.3	−46.9	−92.2	−61.5	−118.4	−111.1	−45.0	−63.4
26 Other liabilities	603.8	777.6	726.2	692.5	673.6[r]	674.0	673.6	714.1	691.8	704.8	738.9	689.5
27 **Total liabilities**	**9,380.5[r]**	**9,970.3[r]**	**9,892.0[r]**	**9,875.8[r]**	**9,882.3[r]**	**9,852.8**	**9,852.6**	**10,123.1**	**9,839.3**	**9,821.1**	**10,141.3**	**10,161.2**
28 Residual (assets less liabilities)[8]	1,131.5[r]	1,157.0[r]	1,174.3[r]	1,171.4[r]	1,148.5[r]	1,194.8	1,205.7	1,212.9	1,222.1	1,225.7	1,195.7	1,207.6
	Not seasonally adjusted											
Assets												
29 Bank credit	8,939.5	9,470.4[r]	9,400.7[r]	9,385.7[r]	9,340.9[r]	9,328.8	9,346.5	9,553.1	9,374.0	9,407.1	9,537.4	9,532.7
30 Securities in bank credit	2,363.4	2,557.7[r]	2,533.8[r]	2,507.1[r]	2,485.4[r]	2,473.4	2,461.0	2,509.7	2,472.3	2,491.2	2,498.6	2,485.0
31 Treasury and Agency securities[2]	1,164.3	1,116.0[r]	1,102.7[r]	1,110.0[r]	1,123.6[r]	1,119.9	1,134.2	1,147.2	1,146.1	1,150.2	1,138.9	1,138.9
32 Other securities	1,199.1	1,441.7	1,431.0	1,397.1	1,361.7	1,353.5	1,326.8	1,362.5	1,326.2	1,341.0	1,359.7	1,346.1
33 Loans and leases in bank credit[3]	6,576.1	6,912.7	6,866.9	6,878.6	6,855.5	6,855.4	6,885.5	7,043.4	6,901.8	6,915.8	7,038.8	7,047.7
34 Commercial and industrial	1,354.7	1,487.7	1,495.8	1,497.9	1,500.9	1,503.0	1,506.9	1,537.8	1,509.0	1,505.3	1,532.1	1,554.8
35 Real estate	3,505.2[r]	3,637.2	3,627.2	3,624.7	3,613.4	3,607.5	3,611.7	3,658.4	3,615.3	3,628.3	3,621.0	3,617.0
36 Revolving home equity	472.4	496.8	502.4	508.4	514.4	521.6	526.0	540.6	528.2	530.3	532.6	534.3
37 Other	3,032.9	3,140.5	3,124.8	3,116.3	3,098.9[r]	3,085.9	3,085.6	3,117.8	3,087.1	3,098.1	3,088.4	3,082.7
38 Consumer	786.1	812.2	818.2	822.8	826.9	833.0	843.7	853.9	849.7	851.3	851.3	856.9
39 Credit cards and related plans	333.2	338.8	339.7	340.8	342.8	347.5	355.4	362.5	357.9	357.2	361.9	364.9
40 Other	453.0	473.4	478.5	482.0	484.1	485.4	488.3	491.4	491.7	494.1	489.4	492.0
41 Security[4]	279.0	301.5	284.5	294.2	281.2	282.1	294.9	327.3	290.6	290.3	341.9	354.4
42 Other loans and leases	651.0	674.1	641.2	639.0	633.2	629.7	628.4	666.0	637.3	640.6	692.5	664.7
43 Interbank loans	395.9	450.2	449.5	434.6	436.4	424.0	427.4	460.5	449.3	447.9	485.9	461.1
44 Cash assets[5]	301.8	300.5	308.8	304.1	296.3[r]	292.4	285.9	364.7	308.6	298.0	369.7	368.4
45 Other assets[6]	933.7	1,007.1[r]	998.2[r]	984.5[r]	998.7[r]	1,017.1	1,018.3	1,053.5	1,024.3	1,023.8	1,027.3	1,063.6
46 **Total assets**[7]	**10,501.9**	**11,140.6[r]**	**11,061.3**	**11,011.7**	**10,971.4[r]**	**10,954.5**	**10,968.8**	**11,318.4**	**11,044.5**	**11,064.7**	**11,308.3**	**11,313.6**
Liabilities												
47 Deposits	6,439.9	6,864.3	6,893.4	6,862.6	6,865.6	6,831.4	6,844.3	7,050.0	6,917.5	6,910.1	7,082.3	7,045.8
48 Transaction	599.7	614.5	642.4[r]	609.4	602.6	605.4	589.9	634.6	594.1	562.7	616.7	704.7
49 Nontransaction	5,840.3	6,249.8	6,250.9	6,253.2	6,263.0	6,226.0	6,254.4	6,415.4	6,323.4	6,347.4	6,465.6	6,341.1
50 Large time	1,867.6	2,109.4	2,108.9	2,131.3	2,127.5	2,094.6	2,103.6	2,149.2	2,109.2	2,128.0	2,175.7	2,156.3
51 Other	3,972.7	4,140.4	4,142.0	4,122.0	4,135.5	4,131.5	4,150.8	4,266.2	4,214.2	4,219.4	4,290.0	4,184.8
52 Borrowings	2,239.3[r]	2,306.2[r]	2,307.2[r]	2,338.8[r]	2,317.8[r]	2,307.7	2,342.8	2,415.6	2,345.0	2,341.0	2,357.7	2,427.1
53 From banks in the U.S.	447.2[r]	486.7[r]	479.3[r]	481.2[r]	479.4[r]	467.5	469.9	478.3	484.9	474.0	492.0	478.7
54 From others	1,792.1	1,819.5[r]	1,827.9[r]	1,857.6[r]	1,838.4[r]	1,840.3	1,872.9	1,937.3	1,860.1	1,867.0	1,865.7	1,948.4
55 Net due to related foreign offices	95.9	22.9	−37.4	−64.4	−52.1[r]	−23.3	−66.3	−47.7	−89.4	−77.5	−53.0	−28.7
56 Other liabilities	603.2	763.5	728.0	698.4	666.4	665.6	671.7	711.7	694.8	706.6	727.7	678.0
57 **Total liabilities**	**9,378.3[r]**	**9,956.9[r]**	**9,891.2[r]**	**9,835.4[r]**	**9,797.7[r]**	**9,781.4**	**9,792.4**	**10,129.7**	**9,868.0**	**9,880.2**	**10,114.8**	**10,122.2**
58 Residual (assets less liabilities)[8]	1,123.5[r]	1,183.7[r]	1,170.1[r]	1,176.3[r]	1,173.8[r]	1,173.0	1,176.3	1,188.8	1,176.6	1,184.4	1,193.5	1,191.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July[r]	Aug.[r]	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Seasonally adjusted											
Assets												
1 Bank credit	7,853.0	8,268.1[r]	8,274.8[r]	8,267.7[r]	8,252.6[r]	8,275.9	8,289.3	8,452.3	8,274.6	8,289.5	8,430.5	8,472.7
2 Securities in bank credit	1,942.8	2,041.1[r]	2,032.3[r]	2,014.2[r]	2,014.5[r]	2,025.9	2,015.4	2,078.9	2,008.7	2,033.0	2,069.9	2,094.5
3 Treasury and Agency securities[2]	1,084.2	1,007.3[r]	1,000.9[r]	1,004.1[r]	1,021.4[r]	1,021.8	1,042.2	1,071.9	1,044.1	1,055.3	1,061.6	1,086.8
4 Other securities	858.6	1,033.7	1,031.4	1,010.2[r]	993.1	1,004.1	973.2	1,007.0	964.5	977.8	1,008.3	1,007.7
5 Loans and leases in bank credit[3]	5,910.2	6,227.0[r]	6,242.5[r]	6,253.5	6,238.0[r]	6,250.0	6,274.0	6,373.4	6,265.9	6,256.4	6,360.6	6,378.2
6 Commercial and industrial	1,098.8	1,178.1	1,185.6	1,189.3	1,194.0	1,198.5	1,195.8	1,212.7	1,193.6	1,193.4	1,205.9	1,221.7
7 Real estate	3,473.0	3,605.0[r]	3,609.8[r]	3,613.1[r]	3,602.6[r]	3,580.7	3,598.0	3,620.4	3,587.2	3,586.0	3,582.1	3,590.6
8 Revolving home equity	472.2	498.9	506.8	512.2	518.3	523.5	526.2	540.3	527.4	530.3	531.9	535.3
9 Other	3,000.9	3,106.1[r]	3,103.0[r]	3,100.9[r]	3,084.3	3,057.1	3,071.9	3,080.1	3,059.8	3,055.7	3,050.3	3,055.2
10 Consumer	783.1	817.9	823.4	827.1	831.7	839.3	845.0	852.0	846.8	850.5	847.0	852.4
11 Security[4]	133.7	182.4	188.7	189.0	180.4	194.8	204.8	241.3	205.4	196.9	252.3	272.4
12 Other loans and leases	421.6	443.6	435.0	434.9	429.3	436.7	430.3	447.0	432.8	429.6	473.2	441.0
13 Interbank loans	319.7	371.1	369.0	371.6	384.7	373.4	368.2	393.6	393.0	382.6	414.1	400.3
14 Cash assets[5]	245.1	250.6	251.3	248.4	240.4	240.5	244.7	306.3	240.7	236.6	324.6	301.6
15 Other assets[6]	879.8	935.6	936.2[r]	939.0[r]	948.2[r]	971.9	979.0	998.2	989.9	962.6	981.6	1,008.0
16 **Total assets**[7]	**9,228.6**	**9,737.7[r]**	**9,736.1**	**9,729.7[r]**	**9,725.0**	**9,754.2**	**9,772.0**	**10,037.4**	**9,786.8**	**9,759.8**	**10,039.3**	**10,070.3**
Liabilities												
17 Deposits	5,526.7	5,774.0	5,776.2	5,774.2	5,784.9	5,763.3	5,786.8	5,967.3	5,777.4	5,735.3	5,973.1	6,061.3
18 Transaction	596.8	594.5	615.6[r]	596.4	586.9	603.8	583.7	624.7	581.0	575.4	612.8	665.6
19 Nontransaction	4,929.9	5,179.5	5,160.6	5,177.8	5,198.0	5,159.5	5,203.1	5,342.6	5,196.4	5,159.9	5,360.4	5,395.7
20 Large time	956.2	1,048.1	1,039.8	1,021.7	1,022.7	1,031.4	1,024.3	1,083.3	1,021.1	1,020.8	1,091.7	1,112.0
21 Other	3,973.7	4,131.4	4,120.8	4,156.1	4,175.4[r]	4,128.1	4,178.8	4,259.3	4,175.4	4,139.1	4,268.6	4,283.7
22 Borrowings	1,639.2[r]	1,684.8[r]	1,705.4[r]	1,711.5[r]	1,713.7[r]	1,735.1	1,753.2	1,789.3	1,766.7	1,752.4	1,724.9	1,785.7
23 From banks in the U.S.	379.4[r]	412.6[r]	403.2[r]	412.2[r]	413.8[r]	406.8	409.6	394.9	411.5	396.7	387.0	407.6
24 From others	1,259.8	1,272.1[r]	1,302.2[r]	1,299.3[r]	1,299.9[r]	1,328.3	1,343.6	1,394.3	1,355.2	1,355.7	1,337.9	1,378.1
25 Net due to related foreign offices	450.0	509.2	510.1	527.8	546.3	529.9	509.8	505.9	490.8	502.7	557.8	472.0
26 Other liabilities	481.8	612.9	571.1	547.6	534.3	537.6	533.1	566.0	545.7	550.5	589.1	547.9
27 **Total liabilities**	**8,097.8[r]**	**8,580.8[r]**	**8,562.8[r]**	**8,561.1[r]**	**8,579.2[r]**	**8,565.9**	**8,583.0**	**8,828.5**	**8,580.6**	**8,540.9**	**8,845.0**	**8,866.8**
28 Residual (assets less liabilities)[8]	1,130.9[r]	1,156.9[r]	1,173.2[r]	1,168.6[r]	1,145.8[r]	1,188.3	1,189.0	1,208.9	1,206.2	1,218.9	1,194.3	1,203.5
	Not seasonally adjusted											
Assets												
29 Bank credit	7,844.8	8,272.6[r]	8,261.8[r]	8,255.3[r]	8,226.7[r]	8,224.7	8,236.6	8,438.8	8,264.9	8,283.5	8,425.2	8,433.7
30 Securities in bank credit	1,926.9	2,053.1[r]	2,050.9[r]	2,036.2[r]	2,026.5[r]	2,016.0	2,005.5	2,062.7	2,016.1	2,026.7	2,049.8	2,059.8
31 Treasury and Agency securities[2]	1,073.2	1,018.2[r]	1,010.7[r]	1,017.8[r]	1,032.7[r]	1,027.9	1,046.4	1,063.5	1,058.2	1,059.8	1,050.2	1,062.0
32 Other securities	853.7	1,034.9[r]	1,040.2[r]	1,018.4	993.7	988.1	959.1	999.2	957.9	967.0	999.7	997.8
33 Loans and leases in bank credit[3]	5,917.9	6,219.5	6,210.9[r]	6,219.1	6,200.2[r]	6,208.7	6,231.1	6,376.1	6,248.8	6,256.7	6,375.4	6,373.9
34 Commercial and industrial	1,096.1	1,180.6	1,189.5[r]	1,190.9	1,191.5	1,191.3	1,190.4	1,210.1	1,189.7	1,186.6	1,204.9	1,219.8
35 Real estate	3,470.6	3,596.8	3,585.2	3,583.5[r]	3,571.7	3,565.4	3,569.3	3,615.0	3,572.2	3,585.0	3,577.5	3,573.5
36 Revolving home equity	472.4	496.8	502.4	508.4	514.4	521.6	526.0	540.6	528.2	530.3	532.6	534.3
37 Other	2,998.2	3,100.0	3,082.8	3,075.2	3,057.2[r]	3,043.7	3,043.2	3,074.4	3,044.0	3,054.8	3,045.0	3,039.3
38 Other residential	1,465.8[r]	1,502.7[r]	1,480.5[r]	1,463.6[r]	1,437.8	1,421.9	1,417.7	1,433.1	1,419.0	1,425.5	1,411.8	1,404.0
39 Commercial	1,532.3[r]	1,597.3[r]	1,602.3[r]	1,611.6[r]	1,619.4[r]	1,621.9	1,625.6	1,641.3	1,625.0	1,629.3	1,633.2	1,635.2
40 Consumer	786.1	812.2	818.2	822.8	826.9	833.0	843.7	853.9	849.7	851.3	851.3	856.9
41 Credit cards and related plans	333.2	338.8	339.7	340.8	342.8	347.5	355.4	362.5	357.9	357.2	361.9	364.9
42 Other	453.0	473.4	478.5	482.0	484.1	485.4	488.3	491.4	491.7	494.1	489.4	492.0
43 Security[4]	133.8	190.4	188.5	191.5	181.8	184.9	196.9	240.5	197.4	195.3	259.3	268.3
44 Other loans and leases	431.3	439.6	429.5	430.3	428.4	434.2	430.9	456.6	439.9	438.5	482.4	455.3
45 Interbank loans	316.7	379.1	378.5	361.7	370.6	359.2	362.4	390.5	384.1	380.8	416.5	388.6
46 Cash assets[5]	243.9	243.9	251.5	247.3	237.4	236.1	231.9	302.0	256.2	246.4	312.3	295.6
47 Other assets[6]	885.0	938.0	937.1[r]	935.1[r]	942.3[r]	969.3	975.3	1,005.4	985.1	980.7	981.9	1,007.4
48 **Total assets**[7]	**9,221.4**	**9,746.1[r]**	**9,733.2**	**9,702.1[r]**	**9,676.3[r]**	**9,681.5**	**9,697.0**	**10,023.5**	**9,778.7**	**9,779.4**	**10,024.0**	**10,013.1**
Liabilities												
49 Deposits	5,508.9	5,787.3	5,797.9	5,725.0	5,730.5	5,735.7	5,733.2	5,952.9	5,803.1	5,777.6	5,963.5	5,961.9
50 Transaction	587.0	597.5	625.6	592.5[r]	586.1	588.6	573.6	615.6	575.9	545.0	596.9	686.8
51 Nontransaction	4,921.9	5,189.7	5,172.3	5,132.4	5,144.5	5,147.2	5,159.6	5,337.3	5,227.2	5,232.7	5,366.6	5,275.2
52 Large time	950.6	1,053.7	1,034.6	1,014.8	1,013.4[r]	1,020.2	1,013.4	1,075.8	1,017.7	1,017.9	1,081.4	1,095.2
53 Other	3,971.3	4,136.0	4,137.7	4,117.7	4,131.0	4,126.9	4,146.2	4,261.5	4,209.6	4,214.8	4,285.2	4,179.9
54 Borrowings	1,671.3[r]	1,678.1[r]	1,708.9[r]	1,721.2[r]	1,712.3[r]	1,712.4	1,751.8	1,825.3	1,766.5	1,763.8	1,759.5	1,850.6
55 From banks in the U.S.	381.7[r]	409.1[r]	408.8[r]	413.4[r]	411.7[r]	399.3	404.5	395.6	403.2	399.7	384.5	410.4
56 From others	1,289.7	1,269.0[r]	1,300.1[r]	1,307.8[r]	1,300.6[r]	1,313.1	1,347.3	1,429.7	1,363.3	1,364.1	1,375.0	1,440.2
57 Net due to related foreign offices	437.6	500.4	487.2	532.9	534.0	530.1	507.0	494.9	486.0	506.2	528.0	472.7
58 Other liabilities	481.6	599.6	572.3	550.1	529.1	533.7	532.0	564.8	549.7	550.5	582.7	539.5
59 **Total liabilities**	**8,099.5[r]**	**8,565.4[r]**	**8,566.3[r]**	**8,529.2[r]**	**8,506.0[r]**	**8,511.9**	**8,524.0**	**8,837.9**	**8,605.4**	**8,598.1**	**8,833.7**	**8,824.8**
60 Residual (assets less liabilities)[8]	1,121.8[r]	1,180.7[r]	1,166.9[r]	1,172.9[r]	1,170.4[r]	1,169.6	1,173.0	1,185.6	1,173.3	1,181.3	1,190.3	1,188.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July	Aug.	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Seasonally adjusted											
Assets												
1 Bank credit	4,974.1	5,315.4	5,315.3	5,309.1	5,283.1	5,287.1	5,293.1	5,422.7	5,276.2	5,262.4	5,403.6	5,432.8
2 Securities in bank credit	1,338.0	1,449.4	1,443.8	1,427.6	1,428.4	1,432.8	1,428.5	1,496.6	1,426.5	1,446.0	1,487.0	1,512.5
3 Treasury and Agency securities[2]	704.8	649.3	642.7	647.8	665.2	663.7	686.5	710.8	688.3	696.1	701.0	724.0
4 Trading account	71.9	76.9	68.5	65.7	66.3	54.9	57.6	73.3	57.9	64.6	67.3	76.6
5 Investment account	632.9	572.3	574.3	582.0	598.9	608.8	628.9	637.6	630.4	631.5	633.7	647.4
6 Mortgage-backed	565.7	529.4	526.8	534.2	552.3	561.0	577.3	588.2	581.2	583.0	585.2	596.8
7 Other	67.2	42.9	47.4	47.9	46.6	47.8	51.5	49.3	49.3	48.5	48.5	50.6
8 Other securities	633.2	800.1	801.0	779.8	763.2	769.1	742.1	785.8	738.2	749.9	786.1	788.5
9 Trading account	321.0	445.2	439.1	408.2	390.2	399.3	384.0	402.3	388.5	399.4	430.0	389.0
10 Investment account	312.2	354.9	361.9	371.6	373.0	369.7	358.0	383.5	349.7	350.5	356.1	399.5
11 State and local government	60.9	55.5	55.0	54.6	53.2	53.2	52.7	52.2	52.2	52.3	51.6	52.4
12 Other	251.3	299.5	306.9	317.0	319.7	316.5	305.4	331.3	297.4	298.2	304.4	347.1
13 Loans and leases in bank credit[3]	3,636.1	3,866.0	3,871.6	3,881.5	3,854.7	3,854.3	3,864.6	3,926.0	3,849.7	3,816.5	3,916.5	3,920.3
14 Commercial and industrial	717.0	777.2	780.8	783.8	786.9	790.2	784.6	795.2	783.2	779.5	790.4	801.4
15 Real estate	2,015.8	2,099.9	2,099.5	2,103.0	2,084.0	2,054.4	2,061.9	2,064.1	2,046.2	2,032.3	2,027.9	2,030.5
16 Revolving home equity	385.1	407.1	412.9	417.3	421.5	426.9	428.6	440.2	428.6	430.5	432.3	434.8
17 Other	1,630.7	1,692.8	1,686.6	1,685.7	1,662.4	1,627.5	1,633.3	1,623.9	1,617.6	1,601.9	1,595.6	1,595.6
18 Other residential	1,021.8	1,046.7	1,032.5	1,024.8	994.0	978.2	983.0	976.3	969.0	959.7	957.3	960.3
19 Commercial	608.9	646.1	654.0	660.9	668.5	649.3	650.3	647.6	648.6	642.2	638.3	635.3
20 Consumer	460.8	478.6	484.1	487.3	491.3	498.9	503.3	501.3	502.8	499.9	495.5	498.1
21 Security[4]	124.1	171.0	177.1	177.5	169.0	183.2	193.6	229.8	194.3	185.6	240.7	260.7
22 Federal funds sold to and repurchase agreements with broker–dealers	98.5	139.4	142.3	143.2	143.2	157.3	168.4	189.1	167.2	159.0	208.8	198.2
23 Other	25.6	31.6	34.8	34.3	25.9	25.9	25.1	40.7	27.0	26.6	31.9	62.5
24 Federal funds sold to and repurchase agreements with others	43.8	33.2	26.8	31.5	24.1	27.4	24.9	22.5	25.9	25.2	22.1	21.1
25 All other loans	175.9	207.4	202.4	196.5	197.2	201.2	200.4	219.4	203.3	200.4	245.9	214.4
26 Lease-financing receivables	98.7	98.7	100.9	101.9	102.2	99.0	95.8	93.8	94.1	93.5	94.1	94.2
27 Interbank loans	193.6	241.6	241.1	244.7	259.2	241.4	239.4	257.1	262.4	250.6	275.1	257.4
28 Federal funds sold to and repurchase agreements with commercial banks	142.1	190.8	188.1	190.5	203.6	194.8	193.1	214.0	217.0	207.2	233.2	213.0
29 Other	51.5	50.8	53.1	54.2	55.6	46.6	46.3	43.0	45.4	43.4	41.9	44.3
30 Cash assets[5]	154.8	146.7	146.7	146.2	137.2	135.9	138.0	200.3	136.7	133.0	216.2	195.8
31 Other assets[6]	641.4	704.2	705.7	706.8	713.1	739.5	742.3	752.7	745.5	725.1	739.5	764.5
32 **Total assets**[7]	**5,928.3**	**6,359.9**	**6,354.0**	**6,350.3**	**6,332.6**	**6,337.4**	**6,345.0**	**6,561.5**	**6,350.9**	**6,301.4**	**6,564.9**	**6,580.3**
Liabilities												
33 Deposits	3,252.1	3,452.5	3,461.3	3,459.9	3,464.0	3,423.1	3,434.8	3,582.4	3,420.4	3,363.5	3,582.8	3,665.2
34 Transaction	322.7	326.3	339.8	326.4	317.5	327.7	317.1	349.6	319.8	306.1	338.0	390.0
35 Nontransaction	2,929.3	3,126.2	3,121.5	3,133.6	3,146.5	3,095.4	3,117.7	3,232.8	3,100.5	3,057.4	3,244.7	3,275.2
36 Large time	550.1	632.4	626.2	608.3	607.0	612.3	606.2	662.5	602.7	601.7	670.7	690.8
37 Other	2,379.3	2,493.9	2,495.3	2,525.2	2,539.6	2,483.1	2,511.5	2,570.3	2,497.8	2,455.7	2,574.0	2,584.4
38 Borrowings	1,104.7[r]	1,104.7[r]	1,114.8[r]	1,119.4[r]	1,121.4[r]	1,143.4[r]	1,158.6	1,193.0	1,168.8	1,157.6	1,135.7	1,187.7
39 From banks in the U.S.	142.0[r]	167.5[r]	155.8[r]	165.2[r]	161.4[r]	163.0[r]	158.1	150.4	158.4	153.0	148.5	157.2
40 From others	962.7	937.2[r]	959.0[r]	954.2[r]	960.0[r]	980.4[r]	1,000.4	1,042.6	1,010.5	1,004.6	987.2	1,030.5
41 Net due to related foreign offices	446.2	504.6	505.4	523.7	541.5	524.4	506.2	501.3	487.0	497.8	552.6	467.4
42 Other liabilities	403.7	534.4	492.4	467.5	453.3	457.1	452.5	483.6	464.5	468.7	507.1	465.3
43 **Total liabilities**	**5,206.7[r]**	**5,596.3[r]**	**5,573.8[r]**	**5,570.6[r]**	**5,580.3[r]**	**5,547.9[r]**	**5,552.0**	**5,760.3**	**5,540.7**	**5,487.6**	**5,778.2**	**5,785.6**
44 Residual (assets less liabilities)[8]	721.7[r]	763.7[r]	780.1[r]	779.8[r]	752.3[r]	789.4[r]	793.0	801.2	810.2	813.8	786.7	794.7

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July	Aug.	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Not seasonally adjusted											
Assets												
45 Bank credit	4,979.5	5,324.3	5,295.3	5,277.8	5,238.0	5,236.9	5,240.4	5,424.7	5,268.1	5,272.9	5,412.0	5,410.5
46 Securities in bank credit	1,330.5	1,454.5	1,453.2	1,438.3	1,433.2	1,429.9	1,425.3	1,489.0	1,440.0	1,447.7	1,476.1	1,488.0
47 Treasury and Agency securities[2]	698.1	657.6	647.5	655.4	671.6	671.4	691.7	706.6	704.0	703.6	694.3	704.5
48 Trading account	67.6	81.4	70.0	65.5	67.9	55.6	56.1	69.9	59.6	62.7	62.6	68.9
49 Investment account	630.5	576.2	577.6	589.9	603.6	615.8	635.6	636.7	644.4	640.8	631.7	635.6
50 Mortgage-backed	562.0	533.4	530.4	542.0	556.1	568.2	584.0	586.6	594.3	591.0	582.1	584.2
51 Other	68.5	42.8	47.2	47.9	47.6	47.7	51.6	50.2	50.2	49.8	49.6	51.4
52 Other securities	632.4	796.9	805.7	782.9	761.6	758.5	733.5	782.4	736.0	744.2	781.8	783.6
53 Trading account	319.2	442.4	445.6	411.7	391.4	391.5	377.8	398.0	385.1	391.7	423.9	384.8
54 Investment account	313.2	354.4	360.1	371.2	370.2	367.0	355.8	384.4	350.9	352.5	357.9	398.7
55 State and local government	60.9	55.4	55.0	54.9	53.1	52.7	52.1	52.2	52.0	52.0	51.8	52.7
56 Other	252.2	299.0	305.1	316.3	317.2	314.3	303.6	332.2	298.9	300.5	306.1	346.0
57 Loans and leases in bank credit[3]	3,649.0	3,869.9	3,842.1	3,839.4	3,804.8	3,807.1	3,815.2	3,935.7	3,828.1	3,825.1	3,935.9	3,922.5
58 Commercial and industrial	715.7	779.8	782.2	782.3	781.2	781.3	779.3	794.3	779.6	775.1	789.5	801.0
59 Real estate	2,017.4	2,095.9	2,074.3	2,065.3	2,044.7	2,035.1	2,030.8	2,064.2	2,030.7	2,035.9	2,028.8	2,018.8
60 Revolving home equity	385.0	405.1	409.0	413.6	418.3	424.2	427.6	440.1	429.0	430.2	432.1	433.2
61 Other	1,632.4	1,690.8	1,665.3	1,651.7	1,626.4	1,610.8	1,603.2	1,624.1	1,601.7	1,605.7	1,596.7	1,585.6
62 Other residential	1,017.0	1,047.2	1,022.8	1,003.9	976.5	962.0	954.6	968.1	955.8	959.5	949.4	938.6
63 Commercial	615.4	643.6	642.5	647.8	649.9	648.8	648.6	656.0	645.9	646.2	647.3	647.0
64 Consumer	464.3	479.9	484.6	486.5	487.7	491.9	497.8	503.5	502.1	503.0	499.4	502.7
65 Credit cards and related plans	132.1	131.4	132.1	131.1	131.2	134.5	137.9	142.5	139.3	139.0	140.4	141.3
66 Other	332.2	348.5	352.5	355.4	356.5	357.4	359.9	361.1	362.8	364.0	359.0	361.4
67 Security[4]	124.2	178.7	177.0	180.5	170.7	173.6	185.7	229.0	186.0	183.8	247.7	256.9
68 Federal funds sold to and repurchase agreements with broker–dealers	99.3	146.1	141.3	145.5	144.7	148.4	161.3	189.1	161.2	158.0	215.4	194.2
69 Other	24.9	32.6	35.7	35.0	25.9	25.2	24.4	39.9	24.9	25.8	32.3	62.7
70 Federal funds sold to and repurchase agreements with others	50.7	31.9	24.3	28.1	23.7	25.2	26.1	26.2	29.6	29.8	24.1	25.8
71 All other loans	176.8	205.7	200.0	196.7	196.8	200.9	199.6	223.2	205.0	202.7	251.0	221.6
72 Lease-financing receivables	99.8	98.0	99.7	100.0	100.1	99.1	96.0	95.2	95.1	94.8	95.4	95.5
73 Interbank loans	196.7	237.1	245.5	239.4	249.0	235.4	237.7	259.7	254.4	248.8	282.9	259.5
74 Federal funds sold to and repurchase agreements with commercial banks	145.6	186.5	192.4	186.9	195.0	189.7	191.9	217.1	209.2	204.7	241.6	217.2
75 Other	51.1	50.7	53.0	52.5	54.0	45.7	45.7	42.6	45.3	44.2	41.3	42.3
76 Cash assets[5]	154.3	143.0	147.9	143.7	133.7	131.6	127.3	197.1	147.5	140.9	208.0	191.8
77 Other assets[6]	647.2	708.3	705.0	701.2	702.9	734.5	735.9	760.5	734.9	738.6	743.9	768.7
78 **Total assets**[7]	**5,941.9**	**6,364.9**	**6,338.4**	**6,305.6**	**6,263.8**	**6,271.6**	**6,273.3**	**6,570.3**	**6,334.6**	**6,330.6**	**6,576.8**	**6,560.3**
Liabilities												
79 Deposits	3,246.7	3,465.2	3,468.8	3,404.1	3,396.3	3,392.5	3,378.8	3,581.4	3,425.8	3,397.7	3,588.6	3,605.3
80 Transaction	317.6	327.2	347.2	323.0	315.4	317.0	306.3	345.3	312.3	286.6	331.7	406.8
81 Nontransaction	2,929.1	3,138.0	3,121.7	3,081.0	3,080.9	3,075.5	3,072.6	3,236.1	3,113.5	3,111.2	3,256.9	3,198.5
82 Large time	545.4	636.4	620.6	600.5	597.2	602.9	595.4	656.3	597.9	598.6	662.1	676.7
83 Other	2,383.7	2,501.6	2,501.1	2,480.5	2,483.7	2,472.5	2,477.2	2,579.8	2,515.6	2,512.5	2,594.9	2,521.8
84 Borrowings	1,136.0[r]	1,108.6[r]	1,124.5[r]	1,128.1[r]	1,118.4[r]	1,124.6[r]	1,161.6	1,229.1	1,181.1	1,178.6	1,172.0	1,239.9
85 From banks in the U.S.	143.6[r]	169.9[r]	161.7[r]	166.1[r]	159.1[r]	155.4[r]	155.8	150.5	157.2	158.6	148.0	153.3
86 From others	992.4	938.6[r]	962.8[r]	962.0[r]	959.3[r]	969.2[r]	1,005.8	1,078.5	1,024.0	1,020.0	1,024.0	1,086.7
87 Net due to related foreign offices	435.4	495.9	482.4	528.2	529.8	524.8	504.1	491.9	483.6	503.2	524.6	469.5
88 Other liabilities	404.1	520.1	493.3	469.7	448.4	454.0	452.1	483.1	469.0	469.5	501.6	457.7
89 **Total liabilities**	**5,222.3[r]**	**5,589.8[r]**	**5,568.9[r]**	**5,530.1[r]**	**5,492.8[r]**	**5,495.9[r]**	**5,496.7**	**5,785.5**	**5,559.5**	**5,549.0**	**5,786.7**	**5,772.4**
90 Residual (assets less liabilities)[8]	719.6[r]	775.1[r]	769.5[r]	775.5[r]	771.0[r]	775.7[r]	776.6	784.8	775.1	781.6	790.1	787.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July[r]	Aug.[r]	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Seasonally adjusted											
Assets												
1 Bank credit	2,878.9	2,952.7[r]	2,959.5[r]	2,958.6[r]	2,969.5[r]	2,988.8	2,996.2	3,029.7	2,998.3	3,027.0	3,026.9	3,039.9
2 Securities in bank credit	604.8	591.7[r]	588.6[r]	586.6[r]	586.1[r]	593.1	586.8	582.3	582.2	587.1	582.9	582.0
3 Treasury and Agency securities[2]	379.4	358.1[r]	358.2[r]	356.3[r]	356.2[r]	358.1	355.7	361.1	355.8	359.2	360.6	362.8
4 Other securities	225.4	233.6[r]	230.4[r]	230.3	229.9	235.0	231.1	221.2	226.3	227.9	222.3	219.1
5 Loans and leases in bank credit[3]	2,274.1	2,361.0	2,370.9[r]	2,372.0[r]	2,383.4	2,395.7	2,409.4	2,447.3	2,416.2	2,440.0	2,444.0	2,457.9
6 Commercial and industrial	381.8	400.9	404.8	405.5	407.2	408.2	411.1	417.5	410.4	413.8	415.5	420.3
7 Real estate	1,457.2	1,505.1	1,510.4	1,510.1[r]	1,518.7	1,526.3	1,536.1	1,556.3	1,541.0	1,553.7	1,554.3	1,560.1
8 Revolving home equity	87.0	91.8	93.9	94.9	96.8	96.6	97.6	100.2	98.8	99.8	99.6	100.5
9 Other	1,370.2	1,413.4	1,416.5	1,415.3	1,421.9	1,429.7	1,438.5	1,456.2	1,442.2	1,453.8	1,454.7	1,459.6
10 Consumer	322.3	339.3	339.3	339.8	340.4	340.5	341.7	350.8	344.1	350.7	351.6	354.4
11 Other loans and leases	112.8	115.6	116.5	116.5	117.1	120.8	120.4	122.8	120.7	121.8	122.7	123.1
12 Interbank loans	126.0	129.5	127.9	126.9	125.4	132.0	128.8	136.6	130.6	132.0	139.0	142.9
13 Cash assets[5]	90.3	103.9	104.5	102.2	103.1	104.6	106.6	106.0	103.9	103.6	108.4	105.8
14 Other assets[6]	238.4	231.4	230.5[r]	232.2[r]	235.1[r]	232.5	236.6	245.5	244.4	237.6	242.1	243.5
15 **Total assets**[7]	**3,300.3**	**3,377.8[r]**	**3,382.1**	**3,379.4**	**3,392.3**	**3,416.8**	**3,427.0**	**3,475.8**	**3,435.9**	**3,458.4**	**3,474.4**	**3,490.0**
Liabilities												
16 Deposits	2,274.7	2,321.5	2,314.9	2,314.2[r]	2,320.9	2,340.2	2,352.0	2,384.9	2,357.0	2,371.8	2,390.4	2,396.0
17 Transaction	274.1	268.2	275.8	270.0	269.3[r]	276.1	266.6	275.1	261.2	269.3	274.8	275.6
18 Nontransaction	2,000.6	2,053.3	2,039.1	2,044.2	2,051.5	2,064.1	2,085.5	2,109.8	2,095.9	2,102.5	2,115.6	2,120.4
19 Large time	406.2	415.7	413.7	413.3	415.7	419.1	418.1	420.8	418.3	419.0	421.0	421.1
20 Other	1,594.4	1,637.6	1,625.5	1,630.9	1,635.8	1,645.0	1,667.3	1,689.0	1,677.5	1,683.5	1,694.6	1,699.3
21 Borrowings	534.4	580.0	590.6	592.1[r]	592.3[r]	591.7	594.6	596.3	597.9	594.8	589.2	598.0
22 From banks in the U.S.	237.3[r]	245.1	247.4	247.0	252.3	243.8	251.5	244.5	253.1	243.7	238.5	250.4
23 From others	297.1	335.0	343.2	345.1[r]	339.9	347.9	343.2	351.7	344.7	351.1	350.7	347.6
24 Net due to related foreign offices	3.8	4.6	4.7	4.1	4.8	5.5	3.7	4.6	3.8	4.9	5.2	4.6
25 Other liabilities	78.1	78.5	78.7	80.1	81.0	80.6	80.6	82.3	81.2	81.8	82.0	82.6
26 **Total liabilities**	**2,891.1**	**2,984.6**	**2,989.0**	**2,990.5**	**2,998.9[r]**	**3,017.9**	**3,030.9**	**3,068.1**	**3,039.9**	**3,053.4**	**3,066.8**	**3,081.2**
27 Residual (assets less liabilities)[8]	409.2	393.2[r]	393.1	388.9	393.4[r]	398.9	396.0	407.7	396.0	405.0	407.6	408.8
	Not seasonally adjusted											
Assets												
28 Bank credit	2,865.3	2,948.3[r]	2,966.5[r]	2,977.5[r]	2,988.7[r]	2,987.8	2,996.2	3,014.2	2,996.9	3,010.6	3,013.2	3,023.2
29 Securities in bank credit	596.4	598.7[r]	597.7[r]	597.9[r]	593.3[r]	586.1	580.2	573.7	576.1	579.0	573.7	571.8
30 Treasury and Agency securities[2]	375.1	360.6[r]	363.1[r]	362.4[r]	361.2[r]	356.5	354.6	356.9	354.2	356.2	355.8	357.5
31 Other securities	221.3	238.0	234.5	235.5	232.1[r]	229.6	225.6	216.8	221.9	222.8	217.8	214.2
32 Loans and leases in bank credit[3]	2,268.9[r]	2,349.7	2,368.8[r]	2,379.6[r]	2,395.4[r]	2,401.6	2,415.9	2,440.5	2,420.8	2,431.6	2,439.6	2,451.4
33 Commercial and industrial	380.4	400.8	407.3	408.6	410.3	410.0	411.1	415.8	410.1	411.5	415.4	418.8
34 Real estate	1,453.1[r]	1,500.9	1,510.9[r]	1,518.3	1,527.0	1,530.3	1,538.5	1,550.8	1,541.4	1,549.1	1,548.7	1,554.7
35 Revolving home equity	87.4	91.7	93.4	94.8	96.2	97.4	98.4	100.5	99.2	100.1	100.4	101.1
36 Other	1,365.8	1,409.2	1,417.5[r]	1,423.5[r]	1,430.8[r]	1,432.9	1,440.0	1,450.3	1,442.2	1,449.1	1,448.3	1,453.6
37 Other residential	448.8[r]	455.5[r]	457.7[r]	459.7[r]	461.3	459.8	463.1	465.0	463.2	466.0	462.4	465.4
38 Commercial	917.0[r]	953.7[r]	959.8[r]	963.8[r]	969.5[r]	973.0	977.0	985.3	979.0	983.1	985.9	988.2
39 Consumer	321.8	332.3	333.6	336.3	339.2	341.1	345.9	350.4	347.6	348.3	351.8	354.2
40 Credit cards and related plans	201.0	207.4	207.6	209.6	211.6	213.0	217.5	220.1	218.6	218.1	221.5	223.5
41 Other	120.8	124.9	126.0	126.7	127.6	128.1	128.4	130.3	129.0	130.1	130.4	130.7
42 Other loans and leases	113.6	115.7	117.0	116.5	119.0	120.3	120.4	123.4	121.7	122.7	123.6	123.7
43 Interbank loans	119.9	142.0	133.1	122.3	121.6	123.8	124.8	130.8	129.7	132.0	133.6	129.1
44 Cash assets[5]	89.6	100.8	103.7	103.6	103.8	104.5	104.6	104.9	108.7	105.5	104.3	103.8
45 Other assets[6]	237.8	229.7	232.2[r]	233.9[r]	239.4[r]	234.8	239.5	244.9	250.1	242.1	238.0	238.7
46 **Total assets**[7]	**3,279.5**	**3,381.1[r]**	**3,394.8**	**3,396.6**	**3,412.5[r]**	**3,409.9**	**3,423.7**	**3,453.1**	**3,444.1**	**3,448.7**	**3,447.2**	**3,452.8**
Liabilities												
47 Deposits	2,262.2	2,322.0	2,329.1	2,320.9	2,334.3	2,343.3	2,354.4	2,371.5	2,377.4	2,379.9	2,374.9	2,356.6
48 Transaction	269.4	270.3	278.5	269.5	270.7	271.6	267.3	270.3	263.6	258.4	265.2	280.0
49 Nontransaction	1,992.9	2,051.7	2,050.6	2,051.4	2,063.6	2,071.7	2,087.1	2,101.2	2,113.8	2,121.5	2,109.7	2,076.7
50 Large time	405.3	417.3	414.0	414.3	416.3	417.3	418.0	419.5	419.8	419.2	419.4	418.5
51 Other	1,587.6	1,634.4	1,636.7	1,637.1	1,647.3	1,654.4	1,669.1	1,681.7	1,694.0	1,702.3	1,690.3	1,658.1
52 Borrowings	535.3	569.6	584.4	593.1[r]	593.9[r]	587.8	590.1	596.2	585.4	585.2	587.5	610.7
53 From banks in the U.S.	238.0	239.1	247.1	247.3	252.7	243.9	248.6	245.0	246.1	241.1	236.5	257.2
54 From others	297.2	330.4	337.3	345.8[r]	341.3[r]	343.9	341.5	351.2	339.3	344.1	351.0	353.6
55 Net due to related foreign offices	2.2	4.6	4.8	4.8[r]	4.3[r]	5.3	2.9	3.0	2.5	3.0	3.4	3.3
56 Other liabilities	77.5	79.4	79.0	80.4	80.7	79.7	79.9	81.7	80.7	81.0	81.1	81.8
57 **Total liabilities**	**2,877.2[r]**	**2,975.6**	**2,997.4**	**2,999.1**	**3,013.1[r]**	**3,016.0**	**3,027.3**	**3,052.4**	**3,045.9**	**3,049.1**	**3,047.0**	**3,052.4**
58 Residual (assets less liabilities)[8]	402.2	405.5[r]	397.5	397.5	399.4[r]	393.9	396.4	400.8	398.2	399.6	400.2	400.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July	Aug.	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Seasonally adjusted											
Assets												
1 Bank credit	1,103.3	1,188.1	1,134.9	1,135.5	1,121.9	1,122.9	1,123.6[r]	1,122.4	1,117.6	1,131.6	1,122.5	1,107.4
2 Securities in bank credit	440.1	499.3	479.7	467.7	457.7	465.5	461.2[r]	451.5	457.4	464.2	458.9	433.4
3 Treasury and Agency securities[2]	90.0	97.6	92.9	91.8	91.6	93.7[r]	86.8	83.0	85.5	88.6	88.1	77.3
4 Other securities	350.1	401.7	386.9	375.9	366.1	371.8	374.4[r]	368.5	371.9	375.7	370.8	356.2
5 Loans and leases in bank credit[3]	663.2	688.9	655.1	667.7	664.3	657.4	662.4	670.9	660.2	667.4	663.6	674.0
6 Commercial and industrial	258.2	305.4	307.6	310.4	312.8	315.7[r]	318.3[r]	327.6	321.2	320.0	325.4	334.0
7 Real estate	34.9	41.2	41.2	40.7	42.1	42.8	44.1	43.6	43.9	44.2	43.2	43.8
8 Security[4]	149.8	110.2	95.2	104.1	100.6	100.5	100.7	89.7	96.0	98.9	84.9	88.7
9 Other loans and leases	220.2	232.1	211.1	212.5	208.8	198.4[r]	199.2[r]	209.9	199.2	204.3	210.2	207.4
10 Interbank loans	77.4	74.3	74.6	75.6	69.1	66.3	66.6	68.8	66.6	66.4	71.1	68.5
11 Cash assets[5]	56.0	57.9	58.7	58.1	59.6	56.1	53.2	60.8	51.6	49.5	56.5	69.0
12 Other assets[6]	46.7	69.3	62.1	48.4	55.4	48.1	43.0	46.7	38.8	39.5	47.6	53.7
13 **Total assets**[7]	**1,283.4**	**1,389.6**	**1,330.2**	**1,317.4**	**1,305.9**	**1,293.4**	**1,286.3[r]**	**1,298.6**	**1,274.6**	**1,287.0**	**1,297.7**	**1,298.5**
Liabilities												
14 Deposits	934.4	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,127.5	1,102.9	1,130.7	1,143.4	1,132.1	1,083.2
15 Transaction	12.8	16.2	16.3	17.0	16.8	17.2	16.5	19.1	18.2	17.9	20.2	17.4
16 Nontransaction	921.7	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,111.0	1,083.8	1,112.5	1,125.5	1,111.9	1,065.8
17 Borrowings	588.1	607.6	595.0	607.7	602.7	606.1	603.6	611.0	591.1	596.3	617.3	604.9
18 From banks in the U.S.	66.9	71.1	70.7	71.9	69.7	73.0	67.5	84.1	83.6	79.6	106.2	71.1
19 From others	521.2	536.5	524.4	535.8	533.0	533.1	536.2	526.9	507.5	516.7	511.0	533.9
20 Net due to related foreign offices	−361.8	−459.3	−492.6	−551.2	−564.7	−576.9	−602.0	−567.4	−609.2	−613.8	−602.9	−535.4
21 Other liabilities	122.0	164.7	155.1	144.9	139.3	136.3	140.5[r]	148.1	146.1	154.3	149.8	141.6
22 **Total liabilities**	**1,282.7**	**1,389.5**	**1,329.2**	**1,314.7**	**1,303.2**	**1,286.9**	**1,269.6[r]**	**1,294.6**	**1,258.7**	**1,280.2**	**1,296.3**	**1,294.4**
23 Residual (assets less liabilities)[8]	.7	.1	1.0	2.7	2.8	6.5	16.7	4.0	15.9	6.9	1.4	4.1
	Not seasonally adjusted											
Assets												
24 Bank credit	1,094.7	1,197.7	1,138.9	1,130.4	1,114.1	1,104.1	1,109.9[r]	1,114.2	1,109.1	1,123.6	1,112.2	1,099.0
25 Securities in bank credit	436.6	504.6	482.9	470.9	458.9	457.4	455.5[r]	447.0	456.2	464.5	448.8	425.2
26 Treasury and Agency securities[2]	91.1	97.8	92.1	92.2	90.9	92.0	87.8	83.8	87.8	90.5	88.7	76.9
27 Trading account	27.6	29.7	28.4	30.1	28.7	29.3	29.0	28.1	28.3	30.0	31.1	26.2
28 Investment account	63.5	68.1	63.7	62.1	62.2	62.6	58.8	55.6	59.6	60.4	57.7	50.6
29 Other securities	345.4	406.8	390.9	378.7	368.0	365.5	367.7[r]	363.2	368.3	374.0	360.1	348.3
30 Trading account	202.2	241.4	246.0	235.9	221.9	216.8	223.7[r]	218.4	227.7	233.9	219.1	204.7
31 Investment account	143.3	165.4	144.9	142.8	146.1	148.7	144.0	144.8	140.6	140.1	141.0	143.6
32 Loans and leases in bank credit[3]	658.2	693.1	656.0	659.5	655.2	646.7	654.4	667.2	652.9	659.1	663.3	673.8
33 Commercial and industrial	258.6	307.1	306.4	307.0	309.4	311.7[r]	316.5[r]	327.6	319.3	318.7	327.2	334.9
34 Real estate	34.7	40.4	42.0	41.1	41.7	42.2	42.4	43.4	43.1	43.3	43.4	43.5
35 Security[4]	145.2	111.1	96.0	102.7	99.4	97.2	98.0	86.8	93.1	95.0	82.6	86.1
36 Other loans and leases	219.7	234.5	211.7	208.7	204.8	195.6	197.5[r]	209.3	197.4	202.1	210.2	209.4
37 Interbank loans	79.2	71.1	71.0	72.9	65.7	64.8	65.0	70.0	65.2	67.1	69.5	72.5
38 Cash assets[5]	57.8	56.6	57.2	56.8	58.8	56.3	54.0	62.7	52.4	51.6	57.3	72.8
39 Other assets[6]	48.7	69.2	61.1	49.5	56.4	47.8	43.0	48.1	39.3	43.2	45.4	56.2
40 **Total assets**[7]	**1,280.5**	**1,394.5**	**1,328.1**	**1,309.5**	**1,295.1**	**1,272.9**	**1,271.8[r]**	**1,294.9**	**1,265.8**	**1,285.3**	**1,284.3**	**1,300.5**
Liabilities												
41 Deposits	931.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.7	1,111.0	1,097.1	1,114.4	1,132.5	1,118.8	1,083.8
42 Transaction	12.6	17.0	16.8	16.8	16.5	16.8	16.3	19.0	18.2	17.7	19.8	17.9
43 Nontransaction	918.3	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,094.7	1,078.1	1,096.2	1,114.8	1,099.0	1,065.9
44 Borrowings	568.0	628.1	598.3	617.6	605.4	595.3	591.1[r]	590.3	578.4	577.2	598.2	576.5
45 From banks in the U.S.	65.5	77.7	70.6	67.8	67.6	68.2	65.4	82.8	81.6	74.3	107.5	68.2
46 From others	502.5	550.5	527.8	549.8	537.8	527.1	525.6	507.6	496.8	502.9	490.8	508.2
47 Net due to related foreign offices	−341.7	−477.6	−524.5	−597.3	−586.2	−553.3[r]	−573.3	−542.5	−575.4	−583.6	−581.0	−501.4
48 Other liabilities	121.6	163.9	155.7	148.3	137.4	131.9	139.7[r]	146.8	145.1	156.1	145.0	138.5
49 **Total liabilities**	**1,278.8**	**1,391.5**	**1,324.9**	**1,306.2**	**1,291.7**	**1,269.6**	**1,268.5[r]**	**1,291.8**	**1,262.6**	**1,282.1**	**1,281.0**	**1,297.4**
50 Residual (assets less liabilities)[8]	1.7	3.0	3.2	3.3	3.4	3.4	3.4	3.2	3.3	3.2	3.2	3.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Sept.	Mar.	Apr.	May	June	July	Aug.	Sept.	Sept. 3	Sept. 10	Sept. 17	Sept. 24
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	141.0	262.4	241.5	211.7	195.1	205.3	205.3	224.5	217.5	226.3	256.7	200.8
2 Revaluation losses on off-balance-sheet items[9]	108.9	201.8	185.8	164.1	149.0	159.2	160.9	176.4	174.1	177.4	203.1	154.2
3 Mortgage-backed securities[10]	695.0	705.7	702.8	715.4	728.2	737.6	746.4	746.9	755.6	751.4	742.4	742.1
4 Pass-through	508.0	471.2	471.4	483.1	496.5	508.2	522.5	526.4	532.7	529.3	522.2	524.6
5 CMO, REMIC, and other	187.0	234.5	231.4	232.3	231.7	229.4	223.9	220.5	223.0	222.1	220.2	217.5
6 Net unrealized gains (losses) on available-for-sale securities[11]	−11.8	−15.8	−20.2	−21.3	−29.2	−35.6	−46.2	−46.0	−45.6	−43.2	−43.7	−47.3
7 Securitized consumer loans[12]	109.5	112.0	110.9	112.5	115.6	115.1	114.2	121.3	114.1	114.0	119.0	118.8
8 Credit cards and related plans	70.1	76.5	75.9	78.3	81.1	80.2	79.9	83.5	79.9	79.9	79.3	79.3
9 Other	39.4	35.5	35.0	34.2	34.5	35.0	34.3	37.7	34.2	34.1	39.8	39.6
10 Securitized real estate loans[12]	1,160.3	1,224.9	1,214.5	1,218.3	1,220.5	1,234.0	1,245.1	1,269.5	1,251.1	1,250.7	1,250.7	1,252.3
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	236.0	256.7	262.7	265.6	264.9	262.7[r]	262.5[r]	265.6	263.8	265.4	265.0	266.1
12 Securitized consumer loans[12]	284.4	294.2	296.0	296.5	296.9	296.4	295.5	294.3	295.5	295.3	292.5	292.8
13 Securitized real estate loans[12]	35.5	37.0	36.5	35.4	28.1	27.5	31.8	35.1	35.1	35.1	35.1	35.1
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	70.0	113.8	114.5	106.8	99.3	98.5	103.0[r]	103.2	108.5	115.8	101.6	93.0
15 Revaluation losses on off-balance-sheet items[9]	75.7	110.9	108.3	103.4	95.8	94.6	101.8[r]	102.2	107.5	116.0	99.9	91.8

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
Assets												
1 Bank credit	9,057.2[r]	9,408.9	9,402.5	9,374.0	9,398.3	9,414.5	9,575.1	9,961.0	9,885.6	9,911.3	10,075.6	10,007.1
2 Securities in bank credit	2,404.5[r]	2,511.1	2,481.1	2,471.4	2,491.0	2,477.8	2,533.8	2,719.3	2,669.3	2,654.0	2,802.9	2,767.1
3 Treasury and Agency securities[2]	1,138.9[r]	1,093.8	1,096.0	1,112.9	1,114.7	1,129.0	1,155.1	1,228.7	1,166.9	1,179.5	1,283.9	1,279.3
4 Other securities	1,265.5[r]	1,417.3	1,385.2	1,358.5	1,376.3	1,348.8	1,378.7	1,490.6	1,502.4	1,474.5	1,519.0	1,487.8
5 Loans and leases in bank credit[3]	6,652.7[r]	6,897.8	6,921.4	6,902.6	6,907.3	6,936.7	7,041.3	7,241.7	7,216.3	7,257.3	7,272.7	7,240.0
6 Commercial and industrial	1,390.1[r]	1,489.5	1,495.9	1,503.1	1,509.9	1,509.7	1,537.3	1,601.8	1,589.0	1,606.7	1,611.9	1,605.2
7 Real estate	3,540.0[r]	3,654.2	3,657.0	3,648.0	3,626.8	3,645.7	3,666.4	3,790.5	3,785.4	3,793.4	3,791.4	3,794.5
8 Revolving home equity	475.6	506.8	512.2	518.4	523.5	526.2	540.4	577.7	576.1	578.7	577.9	578.4
9 Other	3,064.4[r]	3,147.4	3,144.9	3,129.7	3,103.2	3,119.5	3,126.0	3,212.8	3,209.3	3,214.7	3,213.4	3,216.1
10 Consumer	788.5	823.4	827.1	831.7	839.3	845.0	852.0	869.4	864.8	871.9	870.6	871.7
11 Security[4]	271.9	283.6	292.8	280.8	295.0	305.5	331.0	302.6	311.7	291.2	320.9	289.0
12 Other loans and leases	662.2[r]	647.1	648.5	639.1	636.3	630.8	654.6	677.4	665.3	694.1	678.0	679.6
13 Interbank loans	408.8	443.6	447.2	453.7	438.3	434.8	462.4	441.3	450.5	465.1	465.0	401.7
14 Cash assets[5]	296.6	310.0	306.5	300.0	296.6	297.8	368.5	574.5	476.3	554.7	541.8	687.2
15 Other assets[6]	934.8	999.2	988.1	1,003.9	1,019.2	1,018.7	1,042.2	1,093.6	1,100.5	1,081.4	1,096.5	1,088.9
16 **Total assets**[7]	**10,626.2**[r]	**11,066.4**	**11,047.3**	**11,030.6**	**11,044.8**	**11,056.6**	**11,335.0**	**11,948.0**	**11,790.6**	**11,889.9**	**12,056.3**	**12,062.5**
Liabilities												
17 Deposits	6,563.8	6,847.8	6,887.0	6,909.5	6,884.1	6,914.2	7,072.5	7,125.7	7,126.4	7,159.5	7,133.6	7,079.4
18 Transaction	627.9	631.9	613.4	603.6	621.0	600.2	640.2	682.5	654.8	661.4	687.7	702.8
19 Nontransaction	5,935.9	6,215.9	6,273.6	6,305.9	6,263.1	6,314.0	6,432.3	6,443.2	6,471.6	6,498.1	6,445.9	6,376.6
20 Large time	1,961.6	2,090.5	2,113.0	2,125.9	2,131.7	2,130.6	2,161.3	2,065.5	2,080.7	2,065.0	2,068.5	2,059.4
21 Other	3,974.4	4,125.4	4,160.6	4,179.9	4,131.4	4,183.4	4,271.0	4,377.6	4,391.0	4,433.2	4,377.3	4,317.2
22 Borrowings	2,199.7	2,299.6	2,319.0	2,316.6	2,340.3	2,357.0	2,398.5	2,619.2	2,530.8	2,604.1	2,711.9	2,649.3
23 From banks in the U.S.	453.5	473.7	484.0	483.3	479.6	476.8	478.6	457.6	478.6	468.9	463.5	432.3
24 From others	1,746.2	1,825.9	1,835.0	1,833.3	1,860.8	1,880.1	1,919.9	2,161.6	2,052.2	2,135.2	2,248.4	2,217.0
25 Net due to related foreign offices	73.8	17.4	−23.6	−18.5	−46.9	−92.2	−61.8	181.0	104.2	140.8	127.9	329.2
26 Other liabilities	628.2	727.1	693.4	674.5	674.5	673.4	715.1	806.3	802.8	782.2	857.1	796.6
27 **Total liabilities**	**9,465.5**	**9,892.0**	**9,875.8**	**9,882.2**	**9,852.0**	**9,852.4**	**10,124.3**	**10,732.3**	**10,564.3**	**10,686.7**	**10,830.4**	**10,854.5**
28 Residual (assets less liabilities)[8]	1,160.7[r]	1,174.4	1,171.5	1,148.4	1,192.8	1,204.3	1,210.7	1,215.7	1,226.3	1,203.2	1,225.9	1,208.0
	Not seasonally adjusted											
Assets												
29 Bank credit	9,061.5[r]	9,399.8	9,385.0	9,340.2	9,328.3	9,348.1	9,553.4	9,968.3	9,890.6	9,913.2	10,068.4	10,022.2
30 Securities in bank credit	2,389.0[r]	2,532.8	2,506.3	2,484.5	2,473.0	2,462.2	2,513.1	2,702.0	2,655.2	2,626.7	2,777.2	2,755.1
31 Treasury and Agency securities[2]	1,126.1[r]	1,102.8	1,110.1	1,123.5	1,119.0	1,134.2	1,147.5	1,214.2	1,157.1	1,157.0	1,261.6	1,270.1
32 Other securities	1,262.9[r]	1,430.0	1,396.2	1,361.0	1,354.0	1,328.0	1,365.6	1,487.8	1,498.1	1,469.7	1,515.6	1,485.0
33 Loans and leases in bank credit[3]	6,672.4[r]	6,867.0	6,878.7	6,855.7	6,855.3	6,885.9	7,040.4	7,266.3	7,235.4	7,286.6	7,291.2	7,267.1
34 Commercial and industrial	1,389.7[r]	1,492.1	1,494.1	1,497.2	1,498.8	1,502.5	1,534.7	1,602.3	1,589.4	1,608.9	1,610.2	1,606.1
35 Real estate	3,566.1[r]	3,630.2	3,627.8	3,616.6	3,610.9	3,615.2	3,660.7	3,822.0	3,819.7	3,824.5	3,822.4	3,822.2
36 Revolving home equity	477.8	502.4	508.4	514.5	521.6	526.0	540.7	580.6	578.1	580.7	581.7	582.1
37 Other	3,088.3[r]	3,127.8	3,119.4	3,102.1	3,089.2	3,089.1	3,120.1	3,241.4	3,241.6	3,243.8	3,240.7	3,240.1
38 Consumer	783.6	818.2	822.8	826.9	832.9	843.7	853.9	864.6	857.2	865.5	867.3	869.2
39 Credit cards and related plans	331.4	339.7	340.8	342.8	347.5	355.4	362.6	375.6	367.9	376.9	377.8	379.9
40 Other	452.2	478.5	482.0	484.1	485.4	488.3	491.3	489.0	489.2	488.6	489.5	489.3
41 Security[4]	270.4	284.2	293.9	280.9	281.9	294.9	327.3	298.6	306.9	289.3	317.9	282.1
42 Other loans and leases	662.6[r]	642.1	640.1	634.2	630.9	629.6	663.7	678.7	662.3	698.4	673.5	687.5
43 Interbank loans	410.8	449.5	434.6	436.3	422.7	427.4	460.6	440.8	452.1	464.0	454.1	408.9
44 Cash assets[5]	295.3	308.8	304.1	296.3	292.4	285.8	366.1	573.2	486.6	571.2	501.8	699.5
45 Other assets[6]	942.3	999.1	985.3	999.1	1,016.3	1,015.0	1,050.9	1,102.9	1,127.1	1,096.8	1,086.9	1,094.8
46 **Total assets**[7]	**10,639.0**[r]	**11,061.3**	**11,011.7**	**10,971.1**	**10,951.8**	**10,967.0**	**11,317.5**	**11,963.1**	**11,834.4**	**11,922.9**	**11,989.0**	**12,103.6**
Liabilities												
47 Deposits	6,570.1	6,893.4	6,862.0	6,864.4	6,830.9	6,844.1	7,052.3	7,145.6	7,186.6	7,209.2	7,092.3	7,085.3
48 Transaction	616.4	642.4	609.4	602.6	605.4	589.9	631.1	670.5	604.7	644.5	690.5	734.1
49 Nontransaction	5,953.7	6,250.9	6,252.6	6,261.8	6,225.6	6,254.2	6,421.2	6,475.1	6,581.9	6,564.7	6,401.8	6,351.2
50 Large time	1,966.0	2,108.8	2,130.5	2,126.1	2,094.0	2,103.3	2,148.4	2,075.3	2,092.0	2,072.5	2,076.6	2,070.6
51 Other	3,987.7	4,142.2	4,122.1	4,135.7	4,131.6	4,150.9	4,272.9	4,399.8	4,489.9	4,492.2	4,325.2	4,280.6
52 Borrowings	2,191.8	2,306.4	2,338.6	2,318.1	2,306.9	2,342.9	2,414.1	2,616.9	2,540.4	2,582.4	2,693.8	2,660.3
53 From banks in the U.S.	448.5	479.2	481.1	479.3	467.3	469.7	477.9	453.5	475.0	462.0	452.6	435.1
54 From others	1,743.3	1,827.2	1,857.5	1,838.8	1,839.6	1,873.2	1,936.2	2,163.4	2,065.4	2,120.3	2,241.3	2,225.1
55 Net due to related foreign offices	90.7	−37.5	−64.5	−52.3	−23.3	−66.3	−47.9	196.0	115.6	163.4	156.7	337.3
56 Other liabilities	634.0	728.9	699.3	667.3	666.1	671.5	712.7	812.2	800.8	783.6	854.3	817.7
57 **Total liabilities**	**9,486.7**	**9,891.2**	**9,835.4**	**9,797.5**	**9,780.7**	**9,792.2**	**10,131.2**	**10,770.8**	**10,643.3**	**10,738.5**	**10,797.1**	**10,900.7**
58 Residual (assets less liabilities)[8]	1,152.3[r]	1,170.1	1,176.3	1,173.6	1,171.1	1,174.8	1,186.3	1,192.3	1,191.1	1,184.4	1,191.9	1,202.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
Assets												
1 Bank credit	7,931.9[r]	8,275.0	8,268.0	8,252.9	8,276.2	8,290.9	8,456.8	8,807.6	8,742.2	8,773.2	8,885.7	8,849.6
2 Securities in bank credit	1,946.1[r]	2,032.4	2,014.3	2,014.7	2,026.3	2,016.6	2,082.4	2,247.1	2,199.5	2,192.7	2,313.9	2,290.8
3 Treasury and Agency securities[2]	1,045.5[r]	1,001.0	1,004.1	1,021.3	1,020.9	1,042.2	1,072.2	1,153.0	1,097.0	1,112.1	1,208.8	1,192.3
4 Other securities	900.6[r]	1,031.4	1,010.2	993.4	1,005.4	974.4	1,010.2	1,094.1	1,102.5	1,080.6	1,105.2	1,098.5
5 Loans and leases in bank credit[3]	5,985.7[r]	6,242.6	6,253.7	6,238.2	6,249.9	6,274.3	6,374.5	6,560.4	6,542.7	6,580.5	6,571.8	6,558.8
6 Commercial and industrial	1,124.9[r]	1,182.0	1,185.5	1,190.0	1,194.2	1,191.4	1,209.8	1,249.2	1,240.0	1,254.8	1,254.7	1,250.9
7 Real estate	3,505.2[r]	3,612.9	3,616.3	3,605.9	3,584.0	3,601.6	3,623.3	3,749.4	3,744.1	3,752.1	3,749.8	3,753.8
8 Revolving home equity	475.6	506.8	512.2	518.4	523.5	526.2	540.4	577.7	576.1	578.7	577.9	578.4
9 Other	3,029.6[r]	3,106.1	3,104.1	3,087.6	3,060.5	3,075.4	3,082.9	3,171.7	3,168.0	3,173.3	3,171.8	3,175.4
10 Consumer	788.5	823.4	827.1	831.7	839.3	845.0	852.0	869.4	864.8	871.9	870.6	871.7
11 Security[4]	133.5	188.7	189.0	180.4	194.7	204.8	241.3	230.6	237.3	224.2	243.1	218.4
12 Other loans and leases	433.8[r]	435.7	435.7	430.2	437.7	431.6	448.1	461.8	456.5	477.5	453.6	464.0
13 Interbank loans	329.6	369.0	371.6	384.7	372.0	368.2	393.7	380.3	376.6	404.4	400.8	352.6
14 Cash assets[5]	237.7	251.3	248.4	240.4	240.5	244.7	307.7	444.2	386.8	430.3	431.6	514.2
15 Other assets[6]	888.0	936.0	938.8	947.6	970.7	975.7	995.5	1,032.7	1,046.8	1,024.9	1,027.8	1,022.4
16 **Total assets**[7]	**9,316.1**[r]	**9,736.1**	**9,729.8**	**9,724.7**	**9,751.8**	**9,770.3**	**10,040.6**	**10,542.4**	**10,430.2**	**10,510.2**	**10,623.4**	**10,616.5**
Liabilities												
17 Deposits	5,576.4	5,776.2	5,774.2	5,784.9	5,763.2	5,786.7	5,969.7	6,192.9	6,156.1	6,238.9	6,202.3	6,176.2
18 Transaction	614.7	615.6	596.4	586.9	603.8	583.7	621.1	660.2	632.3	638.1	664.3	681.4
19 Nontransaction	4,961.7	5,160.6	5,177.8	5,198.0	5,159.4	5,202.9	5,348.6	5,532.7	5,523.8	5,600.8	5,537.9	5,494.8
20 Large time	989.4	1,039.7	1,021.6	1,022.5	1,031.2	1,024.1	1,082.5	1,160.4	1,138.3	1,172.9	1,166.1	1,182.8
21 Other	3,972.3	4,120.9	4,156.3	4,175.6	4,128.2	4,178.9	4,266.0	4,372.3	4,385.5	4,427.9	4,371.8	4,312.0
22 Borrowings	1,614.0	1,705.5	1,711.6	1,713.8	1,735.2	1,753.4	1,791.3	1,999.7	1,937.2	1,964.9	2,065.8	2,042.2
23 From banks in the U.S.	388.9	403.0	412.1	413.7	406.7	409.4	394.5	399.7	407.4	403.8	405.3	391.8
24 From others	1,225.1	1,302.4	1,299.6	1,300.1	1,328.5	1,343.9	1,396.8	1,600.0	1,529.8	1,561.1	1,660.4	1,650.4
25 Net due to related foreign offices	460.7	510.0	527.7	546.2	529.7	509.8	506.3	513.0	476.2	496.2	477.2	591.2
26 Other liabilities	504.8	571.1	547.6	534.3	537.3	532.8	567.0	622.9	634.0	606.5	657.9	600.4
27 **Total liabilities**	**8,155.9**	**8,562.8**	**8,561.1**	**8,579.1**	**8,565.5**	**8,582.7**	**8,834.2**	**9,328.4**	**9,203.5**	**9,306.5**	**9,403.2**	**9,410.1**
28 Residual (assets less liabilities)[8]	1,160.1[r]	1,173.3	1,168.7	1,145.6	1,186.3	1,187.6	1,206.4	1,213.9	1,226.8	1,203.7	1,220.2	1,206.4
	Not seasonally adjusted											
Assets												
29 Bank credit	7,938.3[r]	8,261.9	8,255.5	8,227.0	8,225.0	8,238.2	8,443.4	8,816.9	8,752.5	8,776.2	8,884.2	8,863.0
30 Securities in bank credit	1,932.1[r]	2,050.9	2,036.3	2,026.6	2,016.4	2,006.7	2,066.1	2,231.8	2,186.9	2,167.1	2,292.5	2,281.6
31 Treasury and Agency securities[2]	1,031.7[r]	1,010.7	1,017.9	1,032.6	1,027.0	1,046.4	1,063.7	1,138.0	1,085.0	1,089.3	1,186.3	1,183.3
32 Other securities	900.4[r]	1,040.2	1,018.5	994.0	989.4	960.3	1,002.4	1,093.8	1,101.9	1,077.8	1,106.3	1,098.4
33 Loans and leases in bank credit[3]	6,006.3[r]	6,211.0	6,219.2	6,200.4	6,208.6	6,231.5	6,377.3	6,585.1	6,565.6	6,609.1	6,591.6	6,581.4
34 Commercial and industrial	1,125.7[r]	1,185.8	1,187.1	1,187.5	1,187.1	1,186.0	1,207.2	1,251.0	1,243.5	1,258.1	1,254.3	1,251.3
35 Real estate	3,530.3[r]	3,588.2	3,586.7	3,574.9	3,568.7	3,572.8	3,617.9	3,779.8	3,777.0	3,782.2	3,780.0	3,780.4
36 Revolving home equity	477.8	502.4	508.4	514.5	521.6	526.0	540.7	580.6	578.1	580.7	581.7	582.1
37 Other	3,052.5[r]	3,085.8	3,078.3	3,060.5	3,047.0	3,046.7	3,077.2	3,199.2	3,198.9	3,201.5	3,198.3	3,198.3
38 Other residential	1,505.7[r]	1,481.9	1,465.0	1,439.2	1,423.2	1,419.0	1,434.4	1,511.0	1,514.4	1,514.3	1,507.8	1,507.7
39 Commercial	1,546.8[r]	1,604.0	1,613.3	1,621.3	1,623.9	1,627.7	1,642.8	1,688.2	1,684.4	1,687.2	1,690.6	1,690.6
40 Consumer	783.6	818.2	822.8	826.9	832.9	843.7	853.9	864.6	857.2	865.5	867.3	869.2
41 Credit cards and related plans	331.4	339.7	340.8	342.8	347.5	355.4	362.6	375.6	367.9	376.9	377.8	379.9
42 Other	452.2	478.5	482.0	484.1	485.4	488.3	491.3	489.0	489.2	488.6	489.5	489.3
43 Security[4]	131.8	188.5	191.5	181.8	184.8	196.9	240.5	226.6	234.3	222.5	238.3	210.8
44 Other loans and leases	434.8[r]	430.2	431.1	429.3	435.1	432.1	457.8	463.1	453.6	480.8	451.7	469.7
45 Interbank loans	328.9	378.5	361.7	370.6	357.9	362.5	390.6	377.9	375.7	401.9	388.7	358.2
46 Cash assets[5]	235.9	251.5	247.3	237.4	236.1	231.9	303.4	440.8	398.9	443.8	390.3	521.3
47 Other assets[6]	896.6	937.0	934.8	941.7	968.0	972.0	1,002.8	1,043.6	1,073.5	1,041.6	1,022.6	1,029.3
48 **Total assets**[7]	**9,328.8**[r]	**9,733.2**	**9,702.2**	**9,676.0**	**9,679.2**	**9,695.2**	**10,026.7**	**10,557.2**	**10,478.5**	**10,541.3**	**10,563.7**	**10,650.0**
Liabilities												
49 Deposits	5,583.9	5,797.9	5,725.0	5,730.5	5,735.7	5,733.1	5,955.3	6,211.6	6,213.5	6,289.3	6,162.4	6,177.8
50 Transaction	603.6	625.6	592.5	586.1	588.6	573.6	612.0	648.7	583.4	621.6	667.9	712.5
51 Nontransaction	4,980.3	5,172.3	5,132.4	5,144.5	5,147.1	5,159.5	5,343.2	5,562.8	5,630.2	5,667.7	5,494.5	5,465.3
52 Large time	994.0	1,034.5	1,014.6	1,013.2	1,020.0	1,013.2	1,075.1	1,168.2	1,145.2	1,180.8	1,174.5	1,189.8
53 Other	3,986.3	4,137.8	4,117.8	4,131.2	4,127.1	4,146.3	4,268.1	4,394.7	4,485.0	4,487.0	4,320.0	4,275.5
54 Borrowings	1,625.2	1,709.0	1,721.3	1,712.4	1,712.6	1,751.9	1,827.3	2,018.5	1,963.3	1,973.6	2,082.5	2,061.5
55 From banks in the U.S.	386.6	408.6	413.3	411.6	399.2	404.3	395.1	398.1	405.4	400.5	402.2	393.0
56 From others	1,238.6	1,300.4	1,308.1	1,300.8	1,313.3	1,347.6	1,432.2	1,620.4	1,558.0	1,573.2	1,680.3	1,668.5
57 Net due to related foreign offices	458.5	487.0	532.8	533.8	529.9	507.0	495.2	509.1	479.6	487.8	475.2	590.7
58 Other liabilities	510.5	572.3	550.1	529.0	533.4	531.8	565.9	629.3	634.7	610.0	655.5	620.2
59 **Total liabilities**	**8,178.1**	**8,566.3**	**8,529.2**	**8,505.9**	**8,511.5**	**8,523.8**	**8,843.7**	**9,368.5**	**9,291.2**	**9,360.7**	**9,375.6**	**9,450.2**
60 Residual (assets less liabilities)[8]	1,150.7[r]	1,166.9	1,172.9	1,170.2	1,167.7	1,171.5	1,183.0	1,188.8	1,187.3	1,180.6	1,188.0	1,199.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
Assets												
1 Bank credit	5,023.8	5,317.1	5,310.9	5,284.9	5,288.8	5,295.0	5,426.5	5,754.4	5,694.9	5,717.4	5,826.3	5,795.9
2 Securities in bank credit	1,335.4	1,444.0	1,427.8	1,428.6	1,433.0	1,428.8	1,499.0	1,668.6	1,623.0	1,614.9	1,733.6	1,710.9
3 Treasury and Agency securities[2]	667.2	642.9	647.9	665.2	663.0	686.7	711.2	785.9	730.9	746.1	840.9	823.8
4 Trading account	70.4	68.5	65.7	66.1	54.0	57.6	73.3	134.9	99.9	104.1	176.7	160.2
5 Investment account	596.7	574.4	582.2	599.1	609.0	629.1	637.9	651.1	631.0	642.0	664.1	663.7
6 Mortgage-backed	528.1	526.9	534.2	552.2	560.3	576.7	587.6	604.7	583.7	594.9	617.8	619.0
7 Other	68.6	47.5	48.0	46.9	48.7	52.3	50.3	46.4	47.2	47.1	46.3	44.6
8 Other securities	668.2	801.0	779.9	763.4	770.0	742.1	787.8	882.7	892.1	868.8	892.7	887.1
9 Trading account	348.0	439.1	408.2	390.4	400.3	384.0	402.9	445.5	443.0	430.5	461.8	455.7
10 Investment account	320.3	361.9	371.6	373.0	369.7	358.0	384.9	437.2	449.1	438.3	430.9	431.4
11 State and local government	61.1	55.0	54.6	53.2	53.3	52.7	52.2	52.7	52.3	53.1	52.7	52.9
12 Other	259.2	306.9	317.0	319.7	316.5	305.4	332.7	384.5	396.8	385.2	378.2	378.5
13 Loans and leases in bank credit[3]	3,688.4	3,873.1	3,883.1	3,856.2	3,855.8	3,866.2	3,927.5	4,085.7	4,071.9	4,102.6	4,092.7	4,084.9
14 Commercial and industrial	736.9	777.5	780.3	783.2	786.4	780.6	792.6	822.3	815.5	827.5	827.0	822.9
15 Real estate	2,035.2	2,103.5	2,107.1	2,088.2	2,058.6	2,066.2	2,066.9	2,177.4	2,172.2	2,178.9	2,176.1	2,183.3
16 Revolving home equity	386.3	413.0	417.3	421.6	427.0	428.6	440.2	474.1	473.0	475.0	473.7	474.6
17 Other	1,648.9	1,690.6	1,689.8	1,666.6	1,631.7	1,637.6	1,626.7	1,703.3	1,699.2	1,703.9	1,702.4	1,708.7
18 Other residential	1,037.4	1,033.9	1,026.1	995.3	979.5	984.3	977.2	1,019.7	1,018.4	1,020.6	1,017.9	1,023.3
19 Commercial	611.5	656.7	663.7	671.3	652.2	653.3	649.5	683.6	680.8	683.3	684.5	685.4
20 Consumer	461.5	484.1	487.3	491.3	498.9	503.4	501.3	517.1	514.8	518.7	518.0	517.6
21 Security[4]	124.3	177.1	177.5	169.0	183.2	193.6	229.8	219.6	226.2	213.0	231.9	207.8
22 Federal funds sold to and repurchase agreements with broker–dealers	98.3	142.3	143.2	143.2	157.3	168.4	189.1	177.7	186.4	167.6	192.3	164.4
23 Other	25.9	34.8	34.3	25.9	25.9	25.1	40.7	41.9	39.8	45.4	39.6	43.4
24 Federal funds sold to and repurchase agreements with others	45.9	26.8	31.5	24.1	27.4	24.9	22.5	25.3	21.4	26.7	26.2	29.1
25 All other loans	186.3	203.2	197.4	198.2	202.3	201.7	220.5	231.8	229.4	245.1	221.4	232.8
26 Lease-financing receivables	98.3	100.9	101.9	102.2	99.0	95.8	93.8	92.2	92.5	92.7	92.3	91.5
27 Interbank loans	210.3	241.3	244.8	259.3	241.5	239.5	257.2	247.9	246.2	266.9	264.0	224.3
28 Federal funds sold to and repurchase agreements with commercial banks	159.8	188.2	190.6	203.7	194.9	193.2	214.1	207.4	203.8	223.2	225.1	185.7
29 Other	50.5	53.1	54.2	55.6	46.6	46.3	43.0	40.5	42.4	43.7	38.9	38.6
30 Cash assets[5]	145.3	146.7	146.2	137.3	135.9	138.1	200.3	322.0	278.5	304.6	304.0	387.5
31 Other assets[6]	643.1	705.7	706.9	713.1	738.9	741.7	753.9	782.4	797.7	775.4	779.4	774.6
32 **Total assets**[7]	**5,985.4**	**6,355.9**	**6,352.3**	**6,334.4**	**6,338.7**	**6,346.4**	**6,566.6**	**7,026.8**	**6,937.3**	**6,984.4**	**7,093.8**	**7,102.6**
Liabilities												
33 Deposits	3,303.3	3,462.9	3,461.5	3,465.6	3,424.7	3,436.3	3,584.0	3,781.9	3,762.2	3,820.3	3,779.0	3,764.5
34 Transaction	334.6	340.0	326.5	317.7	327.8	317.3	349.8	383.4	358.2	365.5	390.2	402.5
35 Nontransaction	2,968.7	3,122.9	3,135.0	3,147.9	3,096.8	3,119.0	3,234.2	3,398.5	3,404.0	3,454.8	3,388.8	3,362.0
36 Large time	583.0	626.4	608.6	607.2	612.6	606.4	662.8	737.2	717.3	749.6	742.2	758.1
37 Other	2,385.6	2,496.5	2,526.4	2,540.7	2,484.2	2,512.7	2,571.4	2,661.3	2,686.7	2,705.2	2,646.7	2,603.9
38 Borrowings	1,059.1	1,114.8	1,119.5	1,121.5	1,143.4	1,158.6	1,194.9	1,387.6	1,332.3	1,350.4	1,447.5	1,429.4
39 From banks in the U.S.	147.7	155.8	165.2	161.5	163.0	158.2	150.4	152.2	163.1	156.5	154.4	143.4
40 From others	911.4	959.0	954.2	960.0	980.4	1,000.5	1,044.5	1,235.4	1,169.2	1,193.9	1,293.1	1,286.0
41 Net due to related foreign offices	456.4	505.4	523.7	541.5	524.4	506.2	501.7	510.8	474.1	493.8	475.8	589.1
42 Other liabilities	425.5	492.4	467.5	453.3	457.1	452.5	485.1	541.7	553.4	525.5	577.2	519.5
43 **Total liabilities**	**5,244.4**	**5,575.5**	**5,572.2**	**5,581.9**	**5,549.6**	**5,553.7**	**5,765.7**	**6,221.9**	**6,122.0**	**6,189.9**	**6,279.6**	**6,302.4**
44 Residual (assets less liabilities)[8]	741.0	780.4	780.1	752.5	789.1	792.7	800.9	804.9	815.3	794.5	814.2	800.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Not seasonally adjusted											
Assets												
45 Bank credit	5,052.4	5,297.0	5,279.5	5,239.8	5,238.7	5,242.3	5,428.5	5,785.5	5,730.1	5,745.4	5,846.2	5,827.8
46 Securities in bank credit	1,327.5	1,453.4	1,438.5	1,433.4	1,430.1	1,425.5	1,491.4	1,658.9	1,616.7	1,596.0	1,717.2	1,706.7
47 Treasury and Agency securities[2]	658.5	647.7	655.6	671.6	670.7	691.9	707.0	775.6	724.4	728.5	823.0	818.6
48 Trading account	66.9	70.0	65.5	67.7	54.7	56.1	69.9	129.2	91.4	96.0	167.6	158.7
49 Investment account	591.6	577.7	590.1	603.8	616.0	635.8	637.1	646.3	633.0	632.6	655.4	660.0
50 Mortgage-backed	521.9	530.4	542.0	556.0	567.5	583.4	586.0	599.4	585.6	585.5	608.4	614.5
51 Other	69.7	47.3	48.0	47.8	48.5	52.4	51.1	46.9	47.4	47.1	46.9	45.4
52 Other securities	669.1	805.7	782.9	761.9	759.4	733.5	784.4	883.3	892.3	867.5	894.2	888.0
53 Trading account	349.4	445.6	411.7	391.6	392.4	377.8	398.6	446.6	443.0	428.8	465.2	457.8
54 Investment account	319.7	360.1	371.2	370.3	367.0	355.8	385.8	436.8	449.3	438.7	429.0	430.3
55 State and local government	61.1	55.1	54.9	53.1	52.7	52.1	52.2	52.8	52.3	53.3	52.7	53.0
56 Other	258.5	305.1	316.3	317.2	314.3	303.6	333.6	383.9	397.0	385.4	376.3	377.2
57 Loans and leases in bank credit[3]	3,724.9	3,843.6	3,841.0	3,806.4	3,808.6	3,816.8	3,937.2	4,126.6	4,113.3	4,149.4	4,129.0	4,121.2
58 Commercial and industrial	741.4	778.8	778.8	777.6	777.5	775.3	791.8	827.7	823.1	834.4	830.3	826.7
59 Real estate	2,067.9	2,078.3	2,069.3	2,048.8	2,039.3	2,035.1	2,067.0	2,216.3	2,216.3	2,218.5	2,214.3	2,216.3
60 Revolving home equity	389.5	409.1	413.7	418.3	424.3	427.6	440.1	478.2	476.4	478.4	479.0	479.3
61 Other	1,678.4	1,669.2	1,655.7	1,630.5	1,615.0	1,607.4	1,626.8	1,738.1	1,739.9	1,740.2	1,735.2	1,737.0
62 Other residential	1,055.0	1,024.1	1,005.2	977.8	963.3	955.9	968.9	1,039.6	1,043.7	1,042.5	1,035.7	1,036.5
63 Commercial	623.4	645.1	650.5	652.7	651.7	651.5	658.0	698.4	696.2	697.7	699.5	700.5
64 Consumer	460.5	484.6	486.5	487.7	491.9	497.8	503.6	515.4	510.3	516.4	517.9	517.8
65 Credit cards and related plans	129.7	132.1	131.1	131.2	134.5	137.9	142.5	155.9	151.3	157.6	157.6	157.7
66 Other	330.8	352.6	355.4	356.5	357.4	359.9	361.1	359.5	359.0	358.8	360.3	360.1
67 Security[4]	122.5	177.0	180.5	170.7	173.6	185.7	229.0	215.6	222.9	211.2	227.2	200.3
68 Federal funds sold to and repurchase agreements with broker–dealers	97.5	141.3	145.5	144.7	148.4	161.3	189.2	175.0	183.0	168.5	188.8	158.7
69 Other	25.0	35.7	35.0	25.9	25.2	24.4	39.9	40.6	39.9	42.8	38.4	41.6
70 Federal funds sold to and repurchase agreements with others	49.4	24.3	28.1	23.7	25.2	26.1	26.3	27.4	23.5	30.2	27.2	30.8
71 All other loans	183.3	200.8	197.6	197.8	202.0	200.9	224.3	230.4	223.0	244.3	218.4	236.4
72 Lease-financing receivables	99.8	99.7	100.1	100.1	99.1	96.0	95.2	93.8	94.3	94.4	93.6	92.9
73 Interbank loans	212.1	245.6	239.5	249.1	235.5	237.8	259.8	249.3	245.4	268.2	257.4	236.1
74 Federal funds sold to and repurchase agreements with commercial banks	160.7	192.5	187.0	195.1	189.8	192.0	217.2	208.1	201.7	224.1	218.0	197.6
75 Other	51.4	53.0	52.5	54.0	45.7	45.7	42.6	41.2	43.7	44.1	39.4	38.6
76 Cash assets[5]	144.7	147.9	143.7	133.7	131.6	127.3	197.1	320.3	289.1	316.8	271.2	395.6
77 Other assets[6]	653.1	705.0	701.2	702.9	733.9	735.3	761.7	794.2	819.7	790.4	780.9	783.9
78 **Total assets**[7]	**6,025.1**	**6,340.3**	**6,307.5**	**6,265.6**	**6,272.9**	**6,274.6**	**6,575.5**	**7,069.5**	**7,004.1**	**7,040.9**	**7,076.0**	**7,164.1**
Liabilities												
79 Deposits	3,325.7	3,470.4	3,405.6	3,397.8	3,394.1	3,380.4	3,583.0	3,817.1	3,821.1	3,881.3	3,773.2	3,790.0
80 Transaction	327.3	347.3	323.2	315.6	317.2	306.4	345.5	375.9	325.9	356.5	395.2	421.1
81 Nontransaction	2,998.4	3,123.1	3,082.4	3,082.3	3,076.9	3,073.9	3,237.5	3,441.1	3,495.1	3,524.8	3,378.0	3,369.0
82 Large time	589.1	620.9	600.7	597.4	603.2	595.6	656.6	746.2	725.0	759.6	752.2	766.1
83 Other	2,409.2	2,502.2	2,481.7	2,484.9	2,473.7	2,478.3	2,580.9	2,694.9	2,770.2	2,765.2	2,625.8	2,602.8
84 Borrowings	1,072.5	1,124.5	1,128.2	1,118.5	1,124.7	1,161.7	1,231.0	1,407.0	1,362.5	1,362.2	1,462.8	1,445.2
85 From banks in the U.S.	147.0	161.7	166.1	159.1	155.4	155.9	150.6	151.0	162.8	155.9	150.6	142.5
86 From others	925.4	962.8	962.0	959.4	969.3	1,005.8	1,080.5	1,256.0	1,199.7	1,206.3	1,312.2	1,302.7
87 Net due to related foreign offices	454.7	482.4	528.2	529.8	524.8	504.1	492.3	507.4	477.8	486.3	474.2	588.7
88 Other liabilities	431.3	493.3	469.7	448.4	454.0	452.1	484.6	548.2	553.7	528.6	575.2	539.3
89 **Total liabilities**	**5,284.1**	**5,570.6**	**5,531.7**	**5,494.5**	**5,497.5**	**5,498.3**	**5,790.9**	**6,279.7**	**6,215.2**	**6,258.3**	**6,285.4**	**6,363.2**
90 Residual (assets less liabilities)[8]	741.0	769.7	775.7	771.1	775.4	776.3	784.6	789.8	789.0	782.6	790.6	801.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.[r]	Apr.[r]	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
Assets												
1 Bank credit	2,908.1	2,957.9	2,957.1	2,968.0	2,987.4	2,995.9	3,030.3	3,053.2	3,047.3	3,055.8	3,059.4	3,053.7
2 Securities in bank credit	610.7	588.4	586.5	586.0	593.3	587.8	583.3	578.5	576.5	577.8	580.4	579.9
3 Treasury and Agency securities[2]	378.3	358.0	356.2	356.1	357.9	355.5	361.0	367.1	366.1	366.1	367.9	368.5
4 Other securities	232.4	230.4	230.3	230.0	235.4	232.3	222.4	211.4	210.4	211.8	212.5	211.4
5 Loans and leases in bank credit[3]	2,297.3	2,369.5	2,370.6	2,382.0	2,394.1	2,408.1	2,447.0	2,474.7	2,470.8	2,478.0	2,479.0	2,473.8
6 Commercial and industrial	388.0	404.5	405.2	406.8	407.8	410.7	417.1	426.9	424.5	427.3	427.7	428.0
7 Real estate	1,469.9	1,509.4	1,509.2	1,517.8	1,525.4	1,535.4	1,556.4	1,572.0	1,571.9	1,573.2	1,573.7	1,570.4
8 Revolving home equity	89.3	93.8	94.8	96.8	96.6	97.6	100.2	103.7	103.2	103.7	104.3	103.8
9 Other	1,380.7	1,415.6	1,414.4	1,421.0	1,428.8	1,437.8	1,456.2	1,468.4	1,468.7	1,469.5	1,469.5	1,466.7
10 Consumer	326.9	339.2	339.8	340.4	340.4	341.7	350.7	352.3	350.0	353.2	352.6	354.1
11 Other loans and leases	112.5	116.4	116.4	117.0	120.5	120.4	122.8	123.4	124.5	124.3	125.0	121.2
12 Interbank loans	119.4	127.8	126.8	125.3	130.5	128.7	136.5	132.4	130.4	137.5	136.8	128.3
13 Cash assets[5]	92.5	104.5	102.2	103.1	104.6	106.6	107.4	122.2	108.3	125.6	127.6	126.7
14 Other assets[6]	244.8	230.3	231.9	234.5	231.8	233.9	241.6	250.3	249.1	249.4	248.3	247.9
15 **Total assets**[7]	**3,330.7**	**3,380.2**	**3,377.5**	**3,390.3**	**3,413.2**	**3,423.9**	**3,474.0**	**3,515.6**	**3,493.0**	**3,525.8**	**3,529.6**	**3,513.9**
Liabilities												
16 Deposits	2,273.1	2,313.3	2,312.7	2,319.3	2,338.6	2,350.3	2,385.7	2,411.1	2,393.9	2,418.6	2,423.3	2,411.7
17 Transaction	280.0	275.6	269.9	269.2	276.0	266.4	271.3	276.8	274.0	272.6	274.1	278.9
18 Nontransaction	1,993.1	2,037.7	2,042.9	2,050.1	2,062.6	2,083.9	2,114.4	2,134.3	2,119.8	2,146.0	2,149.1	2,132.8
19 Large time	406.4	413.3	413.0	415.3	418.7	417.7	419.8	423.3	421.0	423.3	423.9	424.7
20 Other	1,586.7	1,624.4	1,629.9	1,634.8	1,643.9	1,666.2	1,694.6	1,711.0	1,698.8	1,722.7	1,725.2	1,708.1
21 Borrowings	554.8	590.7	592.1	592.3	591.8	594.7	596.4	612.1	604.9	614.6	618.3	612.9
22 From banks in the U.S.	241.2	247.2	246.8	252.2	243.7	251.3	244.1	247.5	244.3	247.3	251.0	248.4
23 From others	313.6	343.4	345.3	340.1	348.1	343.5	352.3	364.6	360.6	367.2	367.3	364.5
24 Net due to related foreign offices	4.3	4.6	4.0	4.6	5.3	3.7	4.6	2.2	2.2	2.4	1.4	2.2
25 Other liabilities	79.2	78.7	80.1	80.9	80.3	80.3	81.9	81.2	80.6	81.0	80.7	81.0
26 **Total liabilities**	**2,911.6**	**2,987.3**	**2,988.9**	**2,997.2**	**3,015.9**	**3,029.1**	**3,068.5**	**3,106.5**	**3,081.5**	**3,116.6**	**3,123.6**	**3,107.7**
27 Residual (assets less liabilities)[8]	419.1	392.9	388.6	393.1	397.2	394.9	405.4	409.1	411.5	409.3	406.0	406.2
	Not seasonally adjusted											
Assets												
28 Bank credit	2,885.9	2,964.9	2,976.0	2,987.2	2,986.3	2,995.9	3,014.8	3,031.4	3,022.5	3,030.8	3,037.9	3,035.2
29 Securities in bank credit	604.5	597.5	597.8	593.2	586.3	581.2	574.7	572.9	570.2	571.1	575.3	575.0
30 Treasury and Agency securities[2]	373.2	363.0	362.3	361.1	356.3	354.4	356.7	362.4	360.6	360.8	363.2	364.6
31 Other securities	231.3	234.5	235.5	232.1	230.0	226.8	218.0	210.5	209.6	210.3	212.1	210.3
32 Loans and leases in bank credit[3]	2,281.4	2,367.4	2,378.2	2,394.1	2,400.0	2,414.7	2,440.1	2,458.6	2,452.3	2,459.7	2,462.6	2,460.2
33 Commercial and industrial	384.3	407.0	408.3	409.9	409.6	410.7	415.4	423.2	420.4	423.7	424.0	424.6
34 Real estate	1,462.3	1,510.0	1,517.3	1,526.1	1,529.4	1,537.7	1,550.9	1,563.5	1,560.7	1,563.6	1,565.8	1,564.1
35 Revolving home equity	88.3	93.4	94.7	96.1	97.4	98.4	100.5	102.4	101.7	102.3	102.6	102.8
36 Other	1,374.1	1,416.6	1,422.6	1,429.9	1,432.0	1,439.3	1,450.4	1,461.1	1,459.0	1,461.3	1,463.1	1,461.3
37 Other residential	450.7	457.7	459.8	461.4	459.8	463.1	465.5	471.4	470.8	471.8	472.0	471.2
38 Commercial	923.4	958.9	962.8	968.5	972.2	976.2	984.9	989.7	988.2	989.5	991.1	990.1
39 Consumer	323.1	333.6	336.3	339.2	341.0	345.9	350.3	349.2	346.8	349.1	349.3	351.4
40 Credit cards and related plans	201.7	207.6	209.6	211.6	213.0	217.5	220.1	219.7	216.6	219.4	220.2	222.2
41 Other	121.4	126.0	126.6	127.6	128.0	128.4	130.2	129.5	130.2	129.7	129.2	129.2
42 Other loans and leases	111.6	116.9	116.3	118.9	120.0	120.4	123.5	122.6	124.3	123.3	123.5	120.1
43 Interbank loans	116.8	133.0	122.2	121.5	122.4	124.7	130.8	128.6	130.2	133.7	131.3	122.1
44 Cash assets[5]	91.3	103.7	103.6	103.8	104.5	104.5	106.3	120.5	109.8	126.9	119.1	125.7
45 Other assets[6]	243.5	231.9	233.6	238.9	234.1	236.8	241.1	249.5	253.8	251.3	241.7	245.4
46 **Total assets**[7]	**3,303.7**	**3,392.9**	**3,394.7**	**3,410.5**	**3,406.3**	**3,420.6**	**3,451.2**	**3,487.7**	**3,474.4**	**3,500.4**	**3,487.6**	**3,485.9**
Liabilities												
47 Deposits	2,258.2	2,327.5	2,319.4	2,332.7	2,341.7	2,352.7	2,372.3	2,394.5	2,392.5	2,408.0	2,389.2	2,387.8
48 Transaction	276.3	278.3	269.3	270.5	271.4	267.2	266.5	272.8	257.4	265.1	272.7	291.5
49 Nontransaction	1,981.9	2,049.2	2,050.0	2,062.2	2,070.3	2,085.5	2,105.7	2,121.7	2,135.0	2,143.0	2,116.5	2,096.3
50 Large time	404.9	413.6	413.9	415.8	416.9	417.5	418.5	422.0	420.2	421.2	422.3	423.7
51 Other	1,577.0	1,635.6	1,636.1	1,646.4	1,653.4	1,668.0	1,687.2	1,699.8	1,714.8	1,721.8	1,694.2	1,672.7
52 Borrowings	552.7	584.5	593.2	594.0	587.9	590.2	596.3	611.5	600.8	611.5	619.7	616.3
53 From banks in the U.S.	239.5	246.9	247.1	252.5	243.8	248.4	244.6	247.1	242.5	244.5	251.6	250.5
54 From others	313.2	337.6	346.0	341.4	344.1	341.8	351.8	364.4	358.3	366.9	368.1	365.8
55 Net due to related foreign offices	3.8	4.7	4.6	4.1	5.1	2.9	2.9	1.7	1.8	1.6	1.0	2.0
56 Other liabilities	79.3	79.0	80.3	80.6	79.4	79.7	81.3	81.2	81.0	81.4	80.3	80.9
57 **Total liabilities**	**2,894.0**	**2,995.7**	**2,997.5**	**3,011.4**	**3,014.0**	**3,025.4**	**3,052.8**	**3,088.8**	**3,076.0**	**3,102.4**	**3,090.2**	**3,087.0**
58 Residual (assets less liabilities)[8]	409.7	397.2	397.2	399.1	392.3	395.2	398.4	398.9	398.4	398.0	397.4	398.9

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.	Apr.	May	June[r]	July[r]	Aug.	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Seasonally adjusted											
Assets												
1 Bank credit	1,125.3	1,133.8[r]	1,134.5[r]	1,121.1	1,122.1	1,123.6	1,118.3	1,153.5	1,143.3	1,138.1	1,189.9	1,157.5
2 Securities in bank credit	458.3	478.7[r]	466.8[r]	456.7	464.7	461.2	451.5	472.2	469.8	461.3	489.0	476.3
3 Treasury and Agency securities[2]	93.4	92.9	91.8	91.6	93.7	86.8	83.0	75.6	69.9	67.4	75.2	87.0
4 Other securities	364.9	385.9[r]	375.0[r]	365.1	370.9	374.4	368.5	396.5	399.9	393.9	413.8	389.3
5 Loans and leases in bank credit[3]	667.0	655.1	667.7	664.4	657.4	662.4	666.8	681.3	673.5	676.8	700.9	681.3
6 Commercial and industrial	265.2	307.6	310.4	313.1	315.7	318.3	327.5	352.6	349.0	351.9	357.2	354.3
7 Real estate	34.9	41.2	40.7	42.1	42.8	44.1	43.0	41.1	41.3	41.3	41.6	40.7
8 Security[4]	138.5	94.9[r]	103.8[r]	100.4	100.3	100.7	89.7	72.0	74.4	67.0	77.8	70.7
9 Other loans and leases	228.4	211.4[r]	212.8[r]	208.9	198.7	199.2	206.5	215.6	208.8	216.6	224.3	215.6
10 Interbank loans	79.2	74.6	75.6	69.0	66.3	66.6	68.8	61.0	73.9	60.6	64.2	49.1
11 Cash assets[5]	58.8	58.7	58.1	59.6	56.1	53.2	60.8	130.3	89.5	124.5	110.2	173.0
12 Other assets[6]	46.8	63.2[r]	49.3[r]	56.3	48.5	43.0	46.7	60.9	53.8	56.5	68.7	66.4
13 **Total assets**[7]	**1,310.2**	**1,330.3[r]**	**1,317.5[r]**	**1,305.9**	**1,292.9**	**1,286.3**	**1,294.4**	**1,405.7**	**1,360.3**	**1,379.6**	**1,433.0**	**1,446.0**
Liabilities												
14 Deposits	987.4	1,071.6	1,112.8[r]	1,124.6	1,120.9	1,127.5	1,102.9	932.8	970.4	920.7	931.3	903.2
15 Transaction	13.2	16.3	17.0	16.8	17.2	16.5	19.1	22.3	22.5	23.3	23.3	21.4
16 Nontransaction	974.2	1,055.3	1,095.8[r]	1,107.9	1,103.7	1,111.0	1,083.8	910.4	947.9	897.4	907.9	881.8
17 Borrowings	585.8	594.1[r]	607.4[r]	602.9	605.1	603.6	607.2	619.6	593.6	639.2	646.1	607.1
18 From banks in the U.S.	64.6	70.7	71.9	69.7	72.9	67.4[r]	84.1	57.9	71.2	65.1	58.2	40.5
19 From others	521.2	523.5[r]	535.5[r]	533.2	532.2	536.2	523.2	561.6	522.4	574.1	588.0	566.5
20 Net due to related foreign offices	−387.0	−492.6	−551.2	−564.6	−576.7	−602.0	−568.1	−331.9	−372.0	−355.4	−349.3	−262.1
21 Other liabilities	123.4	156.0[r]	145.8[r]	140.3	137.2	140.5	148.1	183.5	168.8	175.7	199.1	196.2
22 **Total liabilities**	**1,309.6**	**1,329.2**	**1,314.7**	**1,303.1**	**1,286.5**	**1,269.6**	**1,290.1**	**1,403.9**	**1,360.8**	**1,380.2**	**1,427.2**	**1,444.4**
23 Residual (assets less liabilities)[8]	.5	1.1[r]	2.7	2.8	6.5	16.7	4.3	1.8	−.5	−.6	5.7	1.6
	Not seasonally adjusted											
Assets												
24 Bank credit	1,123.1	1,137.9[r]	1,129.5[r]	1,113.3	1,103.3	1,109.9	1,110.1	1,151.4	1,138.1	1,137.0	1,184.2	1,159.2
25 Securities in bank credit	457.0	481.9[r]	470.0[r]	457.9	456.6	455.5	447.0	470.2	468.3	459.5	484.6	473.5
26 Treasury and Agency securities[2]	94.4	92.1	92.2	90.9	92.0	87.8	83.8	76.2	72.1	67.7	75.3	86.9
27 Trading account	28.6	28.4	30.1	28.7	29.3	29.0	28.1	27.2	26.4	23.5	27.4	30.7
28 Investment account	65.8	63.7	62.1	62.2	62.6	58.8	55.6	49.1	45.7	44.1	48.0	56.2
29 Other securities	362.6	389.8[r]	377.8[r]	367.0	364.6	367.7	363.2	394.0	396.2	391.9	409.3	386.6
30 Trading account	217.5	245.0[r]	235.0[r]	220.9	216.0	223.7	218.4	233.0	232.5	228.7	247.3	229.1
31 Investment account	145.1	144.9	142.8	146.1	148.7	144.0	144.8	161.0	163.8	163.2	162.0	157.5
32 Loans and leases in bank credit[3]	666.2	656.0	659.5	655.3	646.7	654.4	663.1	681.2	669.8	677.5	699.6	685.7
33 Commercial and industrial	264.0	306.3[r]	307.0	309.7	311.7	316.5	327.5	351.4	345.9	350.9	355.8	354.8
34 Real estate	35.9	42.0	41.1	41.7	42.2	42.4	42.9	42.2	42.7	42.3	42.3	41.8
35 Security[4]	138.6	95.7[r]	102.4[r]	99.1	97.0	98.0	86.8	72.0	72.5	66.7	79.6	71.3
36 Other loans and leases	227.7	212.0[r]	209.0[r]	204.9	195.8	197.5	205.9	215.6	208.7	217.6	221.8	217.8
37 Interbank loans	81.9	71.0	72.9	65.7	64.8	65.0	70.0	62.8	76.5	62.1	65.4	50.7
38 Cash assets[5]	59.4	57.2	56.8	58.8	56.3	54.0	62.7	132.4	87.7	127.4	111.5	178.2
39 Other assets[6]	45.7	62.1[r]	50.4[r]	57.4	48.2	43.0	48.1	59.3	53.6	55.2	64.3	65.5
40 **Total assets**[7]	**1,310.1**	**1,328.1**	**1,309.5**	**1,295.1**	**1,272.5**	**1,271.8**	**1,290.8**	**1,405.9**	**1,355.8**	**1,381.6**	**1,425.4**	**1,453.5**
Liabilities												
41 Deposits	986.2	1,095.4[r]	1,137.0[r]	1,133.9	1,095.2	1,111.0	1,097.0	934.1	973.0	919.9	929.9	907.5
42 Transaction	12.8	16.8	16.8	16.5	16.8	16.3	19.0	21.8	21.3	22.9	22.5	21.6
43 Nontransaction	973.4	1,078.6	1,120.1[r]	1,117.3	1,078.4	1,094.7	1,078.0	912.3	951.7	897.0	907.3	885.9
44 Borrowings	566.6	597.4[r]	617.3[r]	605.6	594.3	591.0[r]	586.7	598.4	577.1	608.7	611.4	598.8
45 From banks in the U.S.	61.9	70.6	67.8	67.6	68.1	65.4	82.7	55.4	69.6	61.6	50.4	42.2
46 From others	504.7	526.8[r]	549.5[r]	538.0	526.3	525.6	504.0	543.0	507.4	547.1	561.0	556.7
47 Net due to related foreign offices	−367.7	−524.5	−597.3	−586.1	−553.2	−573.3	−543.2	−313.1	−364.0	−324.4	−318.5	−253.3
48 Other liabilities	123.5	156.6[r]	149.2[r]	138.3	132.7	139.7	146.8	182.9	166.1	173.6	198.8	197.5
49 **Total liabilities**	**1,308.6**	**1,324.9**	**1,306.2**	**1,291.6**	**1,269.2**	**1,268.4[r]**	**1,287.4**	**1,402.3**	**1,352.1**	**1,377.8**	**1,421.5**	**1,450.5**
50 Residual (assets less liabilities)[8]	1.5	3.2	3.3	3.4	3.4	3.4	3.4	3.6	3.7	3.8	3.9	3.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Oct.	Apr.	May	June	July	Aug.	Sept.[r]	Oct.	Oct. 8	Oct. 15	Oct. 22	Oct. 29
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	156.4	241.5	211.7	195.1	205.3	205.3	224.5	276.1	266.0	257.0	305.5	283.1
2 Revaluation losses on off-balance-sheet items[9]	124.9	185.8	164.1	149.0	159.2	160.9	176.4	213.2	208.4	196.7	241.5	209.8
3 Mortgage-backed securities[10]	662.6	704.0[r]	716.7[r]	729.3[r]	737.7[r]	746.1[r]	745.9	758.6	744.0	745.8	768.0	773.8
4 Pass-through	460.0[r]	465.2[r]	477.1[r]	490.3[r]	501.6[r]	515.6[r]	519.1	533.2	517.7	520.4	542.4	548.6
5 CMO, REMIC, and other	202.6[r]	238.8[r]	239.6[r]	239.0[r]	236.1[r]	230.5[r]	226.8	225.4	226.3	225.5	225.7	225.2
6 Net unrealized gains (losses) on available-for-sale securities[11]	−10.4	−20.2	−21.3	−29.2	−35.6	−46.2	−46.6	−56.1	−51.3	−57.4	−52.0	−59.6
7 Securitized consumer loans[12]	111.0	110.9	112.5	115.6	115.1	114.2	121.0	133.8	137.2	132.7	132.5	132.9
8 Credit cards and related plans	73.5	75.9	78.3	81.1	80.2	79.9	82.6	91.7	95.0	90.3	90.3	91.0
9 Other	37.5	35.0	34.2	34.5	35.0	34.3	38.4	42.2	42.3	42.4	42.2	41.8
10 Securitized real estate loans[12]	1,182.5[r]	1,216.4[r]	1,221.5[r]	1,226.4[r]	1,239.9[r]	1,253.2[r]	1,277.7	1,347.9	1,348.8	1,345.7	1,347.7	1,348.7
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	242.6[r]	262.8[r]	265.7[r]	265.0[r]	262.8[r]	262.6[r]	265.7	266.4	266.5	265.9	266.8	266.5
12 Securitized consumer loans[12]	285.0	296.0	296.5	296.9	296.4	295.5	294.3	293.2	294.9	292.7	292.6	292.8
13 Securitized real estate loans[12]	36.9	36.5	35.4	28.0[r]	27.5	31.8	35.1	35.2	35.2	35.1	35.2	35.2
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	73.4	114.4[r]	106.8	99.3	98.5	103.0	103.2	129.9	123.0	122.5	146.9	132.2
15 Revaluation losses on off-balance-sheet items[9]	79.9	108.3	103.3[r]	95.8	94.5[r]	101.8	102.3	125.5	119.2	117.5	141.3	127.9

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]

A. All commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
Assets												
1 Bank credit	9,180.3	9,403.3	9,374.5	9,399.0	9,415.2	9,575.2	9,957.1	9,897.9	9,866.3	9,906.3	9,859.1	9,904.1
2 Securities in bank credit	2,464.5	2,481.2	2,471.8	2,494.4	2,481.1	2,537.1	2,719.4	2,725.8	2,692.6	2,728.2	2,707.4	2,720.9
3 Treasury and Agency securities[2]	1,129.0	1,096.0	1,112.8	1,114.2	1,127.7	1,153.8	1,227.0	1,261.2	1,270.8	1,278.8	1,241.9	1,252.3
4 Other securities	1,335.5	1,385.3	1,359.0	1,380.2	1,353.4	1,383.3	1,492.4	1,464.6	1,421.8	1,449.4	1,465.6	1,468.6
5 Loans and leases in bank credit[3]	6,715.8[r]	6,922.0	6,902.7	6,904.6	6,934.1	7,038.1	7,237.7	7,172.1	7,173.7	7,178.1	7,151.7	7,183.2
6 Commercial and industrial	1,408.5[r]	1,496.3	1,503.1	1,508.5	1,508.3	1,536.1	1,600.1	1,596.4	1,596.6	1,604.1	1,589.2	1,599.6
7 Real estate	3,562.3[r]	3,657.2	3,648.2	3,627.0	3,645.9	3,666.5	3,791.4	3,784.3	3,776.0	3,785.9	3,777.4	3,790.3
8 Revolving home equity	478.5	512.2	518.4	523.5	526.2	540.4	577.8	580.5	578.2	578.6	580.0	582.2
9 Other	3,083.7[r]	3,145.1	3,129.9	3,103.5	3,119.7	3,126.1	3,213.6	3,203.8	3,197.7	3,207.3	3,197.5	3,208.1
10 Consumer	795.9	827.1	831.7	839.3	845.0	852.0	870.7	876.3	871.4	872.2	875.7	880.9
11 Security[4]	282.0	292.8	280.8	295.0	305.5	331.0	302.6	269.7	273.3	263.9	276.2	271.1
12 Other loans and leases	667.1	648.5	638.8	634.8	629.3	652.4	672.9	645.4	656.4	652.0	633.2	641.2
13 Interbank loans	421.5	446.6	453.1	437.7	434.2	462.6	444.6	344.8	382.0	343.8	334.5	324.4
14 Cash assets[5]	302.3	306.5	300.0	296.6	297.8	368.5	576.5	851.5	784.8	863.3	858.5	866.3
15 Other assets[6]	953.5	987.9	1,003.9	1,019.0	1,018.5	1,042.0	1,087.6	1,131.9	1,095.0	1,108.9	1,146.2	1,151.7
16 **Total assets**[7]	**10,784.2**	**11,047.3**	**11,030.6**	**11,044.8**	**11,056.6**	**11,335.0**	**11,943.3**	**12,099.9**	**12,002.4**	**12,095.9**	**12,072.1**	**12,121.2**
Liabilities												
17 Deposits	6,637.8	6,887.0	6,909.6	6,884.1	6,914.3	7,072.5	7,125.1	7,063.6	7,084.5	7,077.5	6,991.2	7,101.7
18 Transaction	610.9	613.4	603.6	621.0	600.2	640.2	679.4	707.4	730.9	702.1	681.9	700.1
19 Nontransaction	6,027.0	6,273.6	6,306.0	6,263.2	6,314.0	6,432.3	6,445.7	6,356.2	6,353.5	6,375.4	6,309.4	6,401.6
20 Large time	2,026.6	2,112.8	2,125.5	2,131.0	2,129.9	2,161.0	2,065.5	1,944.1	1,986.7	1,949.7	1,930.8	1,933.7
21 Other	4,000.4	4,160.9	4,180.4	4,132.1	4,184.1	4,271.3	4,380.3	4,412.1	4,366.8	4,425.7	4,378.6	4,467.9
22 Borrowings	2,221.4	2,319.1	2,316.9	2,340.5	2,357.2	2,398.6	2,619.8	2,601.3	2,589.5	2,655.9	2,609.7	2,565.1
23 From banks in the U.S.	456.7	483.9	483.4	479.6	477.0	478.6	458.5	404.6	413.7	409.5	401.4	401.7
24 From others	1,764.7	1,835.2	1,833.5	1,860.9	1,880.1	1,920.0	2,161.3	2,196.7	2,175.8	2,246.4	2,208.3	2,163.4
25 Net due to related foreign offices	85.9	−23.6	−18.5	−46.9	−92.2	−61.8	180.2	389.2	337.6	387.9	430.0	378.5
26 Other liabilities	665.9	693.4	674.5	674.5	673.3	715.1	805.9	840.6	787.9	799.4	852.8	875.3
27 **Total liabilities**	**9,611.1**	**9,875.9**	**9,882.5**	**9,852.2**	**9,852.6**	**10,124.4**	**10,731.0**	**10,894.8**	**10,799.6**	**10,920.7**	**10,883.7**	**10,920.6**
28 Residual (assets less liabilities)[8]	1,173.1	1,171.3	1,148.2	1,192.6	1,204.0	1,210.6	1,212.3	1,205.1	1,202.8	1,175.2	1,188.3	1,200.6
	Not seasonally adjusted											
Assets												
29 Bank credit	9,225.9[r]	9,385.7	9,340.8	9,329.0	9,348.8	9,553.6	9,964.4	9,953.1	9,931.2	9,944.9	9,910.7	9,967.7
30 Securities in bank credit	2,468.7	2,506.4	2,485.0	2,476.4	2,465.5	2,516.4	2,702.1	2,735.3	2,707.9	2,727.2	2,713.7	2,736.1
31 Treasury and Agency securities[2]	1,123.1	1,110.0	1,123.5	1,118.5	1,133.0	1,146.2	1,212.5	1,257.0	1,275.4	1,271.1	1,237.5	1,246.2
32 Other securities	1,345.6	1,396.4	1,361.5	1,357.8	1,332.6	1,370.2	1,489.6	1,478.3	1,432.5	1,456.2	1,476.1	1,490.0
33 Loans and leases in bank credit[3]	6,757.2[r]	6,879.3	6,855.8	6,852.6	6,883.3	7,037.2	7,262.3	7,217.8	7,223.3	7,217.7	7,197.0	7,231.5
34 Commercial and industrial	1,409.7[r]	1,494.5	1,497.2	1,497.4	1,501.2	1,533.5	1,600.6	1,598.9	1,598.6	1,599.2	1,595.6	1,605.4
35 Real estate	3,600.6[r]	3,628.0	3,616.8	3,611.1	3,615.3	3,660.9	3,822.8	3,827.1	3,825.7	3,833.1	3,815.4	3,829.3
36 Revolving home equity	482.4	508.4	514.5	521.6	526.0	540.6	580.7	585.5	582.9	583.7	585.3	587.5
37 Other	3,118.2[r]	3,119.6	3,102.3	3,089.5	3,089.3	3,120.2	3,242.1	3,241.6	3,242.9	3,249.4	3,230.1	3,241.8
38 Consumer	796.3	822.8	826.9	833.0	843.7	854.0	865.9	876.7	868.4	872.0	878.3	882.1
39 Credit cards and related plans	343.0	340.8	341.8	347.1	355.4	361.6	371.9	383.5	376.4	380.2	386.2	386.7
40 Other	453.3	482.0	485.2	485.8	488.3	492.3	494.0	493.2	492.1	491.9	492.1	495.4
41 Security[4]	284.1	293.9	280.9	281.9	294.9	327.3	298.6	268.8	272.5	267.4	269.5	270.4
42 Other loans and leases	666.4	640.1	634.0	629.3	628.2	661.5	674.3	646.3	658.0	646.0	638.3	644.2
43 Interbank loans	433.7	434.0	435.8	422.1	426.9	460.6	443.7	351.6	381.6	349.9	345.1	330.8
44 Cash assets[5]	307.4	304.1	296.3	292.4	285.8	366.1	575.2	867.5	776.3	887.9	886.9	878.1
45 Other assets[6]	950.5	985.1	999.2	1,016.1	1,014.8	1,050.6	1,096.9	1,130.4	1,095.1	1,115.2	1,136.8	1,151.2
46 **Total assets**[7]	**10,844.7**	**11,011.7**	**10,971.2**	**10,951.8**	**10,967.0**	**11,317.4**	**11,957.9**	**12,177.1**	**12,058.7**	**12,172.4**	**12,154.5**	**12,204.8**
Liabilities												
47 Deposits	6,676.3	6,862.0	6,864.5	6,831.0	6,844.2	7,052.3	7,145.1	7,117.4	7,135.3	7,144.6	7,062.4	7,115.0
48 Transaction	613.9	609.3	602.6	605.4	589.9	631.0	667.4	711.1	668.2	673.1	706.3	770.7
49 Nontransaction	6,062.4	6,252.7	6,261.9	6,225.6	6,254.3	6,421.3	6,477.7	6,406.3	6,467.1	6,471.4	6,356.1	6,344.3
50 Large time	2,032.8	2,130.3	2,125.7	2,093.3	2,102.6	2,148.0	2,075.3	1,957.4	2,003.0	1,969.3	1,943.7	1,939.8
51 Other	4,029.6	4,122.4	4,136.2	4,132.3	4,151.6	4,273.2	4,402.4	4,448.9	4,464.2	4,502.1	4,412.4	4,404.5
52 Borrowings	2,221.5	2,338.7	2,318.3	2,307.1	2,343.1	2,414.2	2,617.4	2,600.9	2,604.3	2,647.9	2,598.7	2,576.1
53 From banks in the U.S.	462.2	481.0	479.3	467.3	469.9	477.9	454.4	408.0	412.6	411.3	405.1	408.3
54 From others	1,759.3	1,857.7	1,839.0	1,839.8	1,873.2	1,936.3	2,163.1	2,192.9	2,191.7	2,236.6	2,193.7	2,167.8
55 Net due to related foreign offices	95.1	−64.5	−52.3	−23.3	−66.3	−47.9	195.2	399.0	329.8	383.3	433.2	420.9
56 Other liabilities	682.8	699.3	667.3	666.1	671.4	712.7	811.8	862.7	811.8	813.8	869.4	907.4
57 **Total liabilities**	**9,675.7**	**9,835.5**	**9,797.8**	**9,780.9**	**9,792.4**	**10,131.2**	**10,769.6**	**10,980.0**	**10,881.2**	**10,989.6**	**10,963.8**	**11,019.4**
58 Residual (assets less liabilities)[8]	1,169.0	1,176.2	1,173.4	1,170.9	1,174.6	1,186.1	1,188.3	1,197.2	1,177.5	1,182.8	1,190.7	1,185.4

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

B. Domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May[r]	June[r]	July[r]	Aug.[r]	Sept.[r]	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
Assets												
1 Bank credit	8,026.1[r]	8,268.2	8,253.0	8,276.4	8,291.1	8,456.5	8,804.2	8,779.0	8,746.1	8,764.9	8,734.8	8,807.5
2 Securities in bank credit	1,990.3	2,014.4	2,014.6	2,026.4	2,016.6	2,082.3	2,244.2	2,261.7	2,232.3	2,249.8	2,233.8	2,273.2
3 Treasury and Agency securities[2]	1,036.3	1,004.1	1,021.2	1,020.5	1,040.9	1,070.9	1,151.4	1,177.8	1,184.5	1,191.7	1,160.9	1,172.2
4 Other securities	954.0	1,010.3	993.4	1,005.9	975.6	1,011.5	1,092.8	1,083.9	1,047.7	1,058.1	1,072.9	1,101.0
5 Loans and leases in bank credit[3]	6,035.8[r]	6,253.7	6,238.4	6,250.0	6,274.5	6,374.2	6,560.0	6,517.3	6,513.8	6,515.0	6,501.0	6,534.3
6 Commercial and industrial	1,133.5[r]	1,185.4	1,189.9	1,194.0	1,191.4	1,209.8	1,249.3	1,243.5	1,243.9	1,250.5	1,238.1	1,246.1
7 Real estate	3,526.6[r]	3,616.5	3,606.1	3,584.2	3,601.7	3,623.5	3,750.6	3,745.2	3,737.1	3,746.8	3,738.6	3,751.0
8 Revolving home equity	478.5	512.2	518.4	523.5	526.2	540.4	577.8	580.5	578.2	578.6	580.0	582.2
9 Other	3,048.1[r]	3,104.3	3,087.8	3,060.7	3,075.6	3,083.1	3,172.8	3,164.8	3,158.9	3,168.2	3,158.6	3,168.8
10 Consumer	795.9	827.1	831.7	839.3	845.0	852.0	870.7	876.3	871.4	872.2	875.7	880.9
11 Security[4]	141.4	189.0	180.4	194.7	204.8	241.3	230.6	213.1	213.2	205.8	217.5	218.0
12 Other loans and leases	438.5[r]	435.8	430.2	437.7	431.6	447.6	458.8	439.2	448.2	439.7	431.1	438.2
13 Interbank loans	342.5	371.6	384.7	372.0	368.2	394.4	383.8	298.4	339.0	300.0	284.3	275.4
14 Cash assets[5]	245.5	248.4	240.4	240.5	244.7	307.7	446.5	577.8	541.4	607.0	544.4	593.1
15 Other assets[6]	904.5	938.6	947.6	970.5	975.5	995.3	1,027.0	1,077.6	1,035.0	1,056.3	1,091.6	1,099.7
16 **Total assets**[7]	**9,445.2**[r]	**9,729.8**	**9,724.8**	**9,751.9**	**9,770.3**	**10,040.7**	**10,538.9**	**10,606.5**	**10,536.0**	**10,602.0**	**10,529.1**	**10,650.4**
Liabilities												
17 Deposits	5,620.3	5,774.3	5,784.9	5,763.3	5,786.7	5,969.6	6,194.5	6,201.4	6,181.4	6,213.2	6,130.3	6,261.0
18 Transaction	597.8	596.4	586.8	603.8	583.7	621.1	657.0	689.0	712.4	683.8	662.5	682.5
19 Nontransaction	5,022.5	5,177.9	5,198.1	5,159.5	5,203.0	5,348.6	5,537.5	5,512.4	5,469.0	5,529.4	5,467.8	5,578.5
20 Large time	1,024.3	1,021.4	1,022.1	1,030.5	1,023.4	1,082.2	1,160.3	1,104.1	1,104.9	1,106.4	1,091.9	1,116.6
21 Other	3,998.2	4,156.5	4,176.0	4,128.9	4,179.6	4,266.3	4,377.2	4,408.3	4,364.1	4,423.0	4,375.9	4,461.9
22 Borrowings	1,634.7	1,711.7	1,714.0	1,735.4	1,753.6	1,791.6	2,000.9	1,993.9	1,996.8	2,041.0	1,981.8	1,968.6
23 From banks in the U.S.	396.0	412.0	413.7	406.7	409.6	394.6	400.6	364.8	377.9	370.3	365.2	355.0
24 From others	1,238.7	1,299.7	1,300.3	1,328.7	1,344.0	1,397.0	1,600.3	1,629.2	1,618.9	1,670.7	1,616.6	1,613.6
25 Net due to related foreign offices	482.0	527.7	546.2	529.7	509.8	506.3	512.8	556.6	556.7	555.6	563.6	543.3
26 Other liabilities	537.2	547.6	534.3	537.3	532.8	567.0	622.5	654.8	607.3	619.6	661.6	686.6
27 **Total liabilities**	**8,274.2**	**8,561.2**	**8,579.4**	**8,565.7**	**8,582.9**	**8,834.5**	**9,330.7**	**9,406.8**	**9,342.3**	**9,429.5**	**9,337.3**	**9,459.5**
28 Residual (assets less liabilities)[8]	1,171.0[r]	1,168.6	1,145.4	1,186.1	1,187.3	1,206.2	1,208.2	1,199.7	1,193.7	1,172.5	1,191.8	1,190.9
	Not seasonally adjusted											
Assets												
29 Bank credit	8,063.2[r]	8,255.7	8,227.1	8,225.2	8,238.3	8,443.1	8,813.5	8,826.3	8,804.1	8,802.4	8,782.0	8,855.2
30 Securities in bank credit	1,988.4	2,036.4	2,026.5	2,016.4	2,006.7	2,066.1	2,228.8	2,265.1	2,241.0	2,245.1	2,236.3	2,279.8
31 Treasury and Agency securities[2]	1,029.9	1,017.9	1,032.5	1,026.5	1,045.1	1,062.4	1,136.3	1,173.3	1,188.9	1,183.8	1,156.9	1,165.6
32 Other securities	958.5	1,018.6	993.9	989.9	961.5	1,003.7	1,092.5	1,091.8	1,052.1	1,061.3	1,079.5	1,114.2
33 Loans and leases in bank credit[3]	6,074.8	6,219.2	6,200.6	6,208.8	6,231.7	6,377.0	6,584.8	6,561.2	6,563.2	6,557.3	6,545.7	6,575.4
34 Commercial and industrial	1,134.9[r]	1,187.0	1,187.4	1,186.9	1,186.0	1,207.2	1,251.0	1,245.8	1,247.0	1,247.9	1,243.7	1,249.2
35 Real estate	3,564.1[r]	3,586.9	3,575.1	3,568.9	3,572.9	3,618.0	3,781.0	3,787.2	3,785.7	3,793.2	3,775.9	3,789.4
36 Revolving home equity	482.4	508.4	514.5	521.6	526.0	540.6	580.7	585.5	582.9	583.7	585.3	587.5
37 Other	3,081.7[r]	3,078.5	3,060.7	3,047.3	3,046.9	3,077.4	3,200.3	3,201.7	3,202.8	3,209.5	3,190.6	3,201.8
38 Other residential	1,519.8	1,464.6	1,438.9	1,422.7	1,418.6	1,434.0	1,511.2	1,506.8	1,511.5	1,517.6	1,495.6	1,503.4
39 Commercial	1,561.9[r]	1,613.9	1,621.8	1,624.5	1,628.3	1,643.4	1,689.1	1,694.9	1,691.3	1,691.9	1,695.0	1,698.4
40 Consumer	796.3	822.8	826.9	833.0	843.7	854.0	865.9	876.7	868.4	872.0	878.3	882.1
41 Credit cards and related plans	343.0	340.8	341.8	347.1	355.4	361.6	371.9	383.5	376.4	380.2	386.2	386.7
42 Other	453.3	482.0	485.2	485.8	488.3	492.3	494.0	493.2	492.1	491.9	492.1	495.4
43 Security[4]	139.7	191.5	181.8	184.8	196.9	240.5	226.6	210.3	211.5	207.4	210.1	213.7
44 Other loans and leases	439.7	431.1	429.3	435.1	432.2	457.2	460.2	441.2	450.5	436.7	437.7	441.0
45 Interbank loans	349.9	361.7	370.6	357.9	362.5	391.2	381.0	302.9	336.5	304.4	294.6	278.1
46 Cash assets[5]	249.7	247.3	237.4	236.1	231.9	303.4	443.0	588.6	528.4	622.6	568.0	599.5
47 Other assets[6]	903.1	934.7	941.8	967.9	971.8	1,002.5	1,037.9	1,077.8	1,037.4	1,063.3	1,086.6	1,099.6
48 **Total assets**[7]	**9,493.1**	**9,702.2**	**9,676.1**	**9,679.3**	**9,695.2**	**10,026.8**	**10,553.3**	**10,670.3**	**10,581.0**	**10,667.3**	**10,606.2**	**10,709.4**
Liabilities												
49 Deposits	5,659.3	5,725.0	5,730.6	5,735.7	5,733.1	5,955.3	6,213.2	6,252.2	6,232.4	6,272.4	6,199.5	6,269.3
50 Transaction	601.2	592.5	586.1	588.6	573.6	612.0	645.6	693.2	650.5	655.2	687.9	752.8
51 Nontransaction	5,058.2	5,132.5	5,144.6	5,147.2	5,159.5	5,343.3	5,567.6	5,559.0	5,581.8	5,617.2	5,511.7	5,516.6
52 Large time	1,030.0	1,014.5	1,012.8	1,019.4	1,012.5	1,074.8	1,168.0	1,113.6	1,120.1	1,117.4	1,101.6	1,117.4
53 Other	4,028.2	4,118.1	4,131.7	4,127.8	4,147.0	4,268.5	4,399.6	4,445.5	4,461.8	4,499.8	4,410.0	4,399.1
54 Borrowings	1,635.9	1,721.4	1,712.7	1,712.7	1,752.1	1,827.6	2,019.8	1,996.8	2,015.3	2,040.5	1,983.2	1,974.5
55 From banks in the U.S.	398.9	413.2	411.6	399.2	404.5	395.2	399.0	367.2	377.4	372.5	365.1	361.9
56 From others	1,237.0	1,308.2	1,301.0	1,313.5	1,347.6	1,432.4	1,620.7	1,629.6	1,637.9	1,668.0	1,618.0	1,612.6
57 Net due to related foreign offices	478.5	532.8	533.8	529.9	507.0	495.2	508.9	554.2	534.6	544.0	558.7	568.3
58 Other liabilities	552.4	550.1	529.0	533.4	531.8	565.9	628.9	674.8	627.3	633.6	680.2	714.9
59 **Total liabilities**	**8,326.1**	**8,529.3**	**8,506.1**	**8,511.7**	**8,524.0**	**8,844.0**	**9,370.8**	**9,478.1**	**9,409.5**	**9,490.5**	**9,421.6**	**9,527.1**
60 Residual (assets less liabilities)[8]	1,167.0	1,172.8	1,170.0	1,167.5	1,171.2	1,182.8	1,182.5	1,192.2	1,171.5	1,176.8	1,184.6	1,182.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May	June	July	Aug.	Sept.	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
Assets												
1 Bank credit	5,113.1	5,310.9	5,284.9	5,288.9[r]	5,295.1[r]	5,426.8[r]	5,751.6	5,721.1	5,697.9	5,715.3	5,690.1	5,762.2
2 Securities in bank credit	1,388.1	1,427.8	1,428.6	1,433.0	1,428.7[r]	1,499.0	1,665.6	1,676.5	1,655.8	1,671.1	1,661.9	1,697.9
3 Treasury and Agency securities[2]	663.8	647.9	665.2	662.7[r]	685.4[r]	710.0[r]	784.3	806.9	816.8	823.4	790.4	800.2
4 Trading account	72.2	65.7	66.1	53.7[r]	56.4[r]	72.0[r]	133.6	122.1	149.1	154.6	99.6	100.8
5 Investment account	591.6	582.2	599.1	609.0	629.1	637.9	650.7	684.7	667.7	668.8	690.8	699.4
6 Mortgage-backed	527.0	534.2	552.2	560.3	576.7	587.6	604.3	636.4	622.5	622.3	643.6	648.4
7 Other	64.6	48.0	46.9	48.7	52.3	50.3	46.4	48.3	45.2	46.6	47.3	51.0
8 Other securities	724.3	779.9	763.4	770.3[r]	743.3[r]	789.1[r]	881.3	869.7	839.0	847.7	871.5	897.7
9 Trading account	388.7	408.2	390.4	400.6[r]	385.3[r]	404.1[r]	446.5	484.0	436.2	450.1	487.5	518.4
10 Investment account	335.6	371.6	373.0	369.7	358.0	385.0[r]	434.7	385.6	402.8	397.5	383.9	379.3
11 State and local government	60.3	54.6	53.2	53.3	52.7	52.2	52.7	52.0	52.2	51.9	52.0	51.9
12 Other	275.3	317.0	319.7	316.5	305.4	332.8[r]	382.1	333.6	350.6	345.6	332.0	327.5
13 Loans and leases in bank credit[3]	3,725.0	3,883.1	3,856.2	3,855.9[r]	3,866.4[r]	3,927.7[r]	4,086.0	4,044.6	4,042.1	4,044.2	4,028.2	4,064.3
14 Commercial and industrial	741.6	780.3	783.2	786.4	780.8[r]	792.9[r]	822.6	816.4	816.6	822.6	812.2	818.7
15 Real estate	2,052.2	2,107.1	2,088.2	2,058.6	2,066.2	2,066.9	2,177.4	2,174.5	2,164.7	2,175.6	2,168.1	2,183.2
16 Revolving home equity	390.2	417.3	421.6	427.0	428.6	440.2	474.1	476.6	474.4	475.3	476.0	478.0
17 Other	1,662.1	1,689.8	1,666.6	1,631.7	1,637.6	1,626.7	1,703.3	1,697.9	1,690.3	1,700.3	1,692.1	1,705.2
18 Other residential	1,042.0	1,026.1	995.3	979.5	984.3	977.2	1,019.7	1,008.1	1,003.7	1,012.7	1,003.9	1,012.4
19 Commercial	620.1	663.7	671.3	652.2	653.3	649.5	683.6	689.8	686.6	687.5	688.3	692.8
20 Consumer	463.6	487.3	491.3	498.9	503.4	501.3	517.1	518.8	516.2	515.4	517.6	522.7
21 Security[4]	132.7	177.5	169.0	183.2	193.6	229.8	219.6	203.4	203.2	196.2	207.9	209.0
22 Federal funds sold to and repurchase agreements with broker–dealers	105.9	143.2	143.2	157.3	168.4	189.1	177.7	172.9	166.4	161.5	180.5	180.7
23 Other	26.9	34.3	25.9	25.9	25.1	40.7	41.9	30.5	36.9	34.7	27.4	28.2
24 Federal funds sold to and repurchase agreements with others	44.1	31.5	24.1	27.4	24.9	22.5	25.3	20.7	20.1	23.1	18.1	20.1
25 All other loans	192.7	197.4	198.2	202.3	201.7	220.5	231.8	219.2	229.6	219.7	213.0	218.9
26 Lease-financing receivables	98.1	101.9	102.2	99.0	95.8	93.8	92.2	91.5	91.6	91.6	91.3	91.6
27 Interbank loans	225.1	244.8	259.3	241.5	239.5	257.2	247.7	184.6	217.7	189.6	172.6	171.2
28 Federal funds sold to and repurchase agreements with commercial banks	170.6	190.6	203.7	194.9	193.2	214.1	207.1	146.8	182.0	149.0	133.3	134.6
29 Other	54.5	54.2	55.6	46.6	46.3	43.0	40.6	37.9	35.7	40.6	39.3	36.6
30 Cash assets[5]	152.5	146.2	137.3	135.9	138.1	200.3	323.0	411.8	396.4	449.9	383.8	408.0
31 Other assets[6]	655.0	706.9	713.1	738.8[r]	741.6[r]	753.6[r]	779.4	820.4	784.9	796.8	839.3	844.0
32 **Total assets**[7]	**6,107.7**	**6,352.3**	**6,334.4**	**6,338.7**	**6,346.4**	**6,566.6**	**7,021.7**	**7,054.7**	**7,014.1**	**7,068.4**	**7,002.8**	**7,103.2**
Liabilities												
33 Deposits	3,351.5	3,461.5	3,465.6	3,424.7	3,436.3	3,584.0	3,781.7	3,761.8	3,763.8	3,772.4	3,701.1	3,798.3
34 Transaction	327.1	326.5	317.7	327.8	317.3	349.8	383.3	418.0	442.2	412.9	398.2	414.0
35 Nontransaction	3,024.4	3,135.0	3,147.9	3,096.8	3,119.0	3,234.2	3,398.4	3,343.7	3,321.7	3,359.5	3,302.9	3,384.3
36 Large time	618.9	608.6	607.2	612.6	606.4	662.8	737.2	675.9	680.6	679.4	663.9	685.9
37 Other	2,405.5	2,526.4	2,540.7	2,484.2	2,512.7	2,571.4	2,661.3	2,667.8	2,641.1	2,680.2	2,638.9	2,698.4
38 Borrowings	1,069.9	1,119.5	1,121.5	1,143.4	1,158.6	1,194.9	1,387.8	1,391.2	1,387.5	1,436.6	1,378.1	1,380.9
39 From banks in the U.S.	150.6	165.2	161.5	163.0	158.2	150.4	152.2	130.3	129.2	138.5	128.3	128.5
40 From others	919.3	954.2	960.0	980.4	1,000.5	1,044.5	1,235.6	1,260.9	1,258.3	1,298.1	1,249.8	1,252.4
41 Net due to related foreign offices	477.3	523.7	541.5	524.4	506.2	501.7	510.7	550.4	553.3	551.5	556.5	534.1
42 Other liabilities	459.7	467.5	453.3	457.1	452.5	485.1	541.7	571.9	525.3	539.5	581.4	604.8
43 **Total liabilities**	**5,358.4**	**5,572.2**	**5,581.9**	**5,549.6**	**5,553.7**	**5,765.7**	**6,221.8**	**6,275.3**	**6,229.9**	**6,299.9**	**6,217.1**	**6,318.1**
44 Residual (assets less liabilities)[8]	749.2	780.1	752.5	789.1	792.7	800.9	799.9	779.4	784.2	768.5	785.7	785.2

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

C. Large domestically chartered commercial banks—Continued

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May	June	July	Aug.	Sept.	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Not seasonally adjusted											
Assets												
45 Bank credit	5,158.5	5,279.5	5,239.8	5,238.8[r]	5,242.4[r]	5,428.8[r]	5,782.7	5,776.2	5,768.3	5,762.5	5,744.7	5,814.0
46 Securities in bank credit	1,391.2	1,438.5	1,433.4	1,430.1	1,425.5	1,491.4	1,655.9	1,684.7	1,667.4	1,669.6	1,669.6	1,711.0
47 Treasury and Agency securities[2]	661.4	655.6	671.6	670.4[r]	690.7[r]	705.8[r]	774.0	806.1	824.2	818.8	790.5	797.6
48 Trading account	74.4	65.5	67.7	54.4[r]	54.9[r]	68.7[r]	128.0	125.5	157.6	159.3	102.9	102.4
49 Investment account	587.0	590.1	603.8	616.0	635.8	637.1	645.9	680.6	666.7	659.5	687.6	695.2
50 Mortgage-backed	520.4	542.0	556.0	567.5	583.4	586.0	599.0	630.8	619.5	611.3	638.4	643.1
51 Other	66.6	48.0	47.8	48.5	52.4	51.1	46.9	49.7	47.2	48.3	49.1	52.1
52 Other securities	729.8	782.9	761.9	759.7[r]	734.7[r]	785.7[r]	881.9	878.6	843.2	850.7	879.1	913.4
53 Trading account	394.3	411.7	391.6	392.7[r]	379.0[r]	399.8[r]	447.6	492.0	439.1	452.4	495.0	533.6
54 Investment account	335.6	371.2	370.3	367.0	355.8	385.9[r]	434.3	386.5	404.1	398.3	384.1	379.8
55 State and local government	60.8	54.9	53.1	52.7	52.1	52.2	52.8	52.5	52.6	52.5	52.8	52.2
56 Other	274.8	316.3	317.2	314.3	303.6	333.6	381.5	334.0	351.5	345.8	331.3	327.6
57 Loans and leases in bank credit[3]	3,767.3	3,841.0	3,806.4	3,808.7[r]	3,816.9[r]	3,937.4[r]	4,126.9	4,091.6	4,100.9	4,093.0	4,075.0	4,103.0
58 Commercial and industrial	746.2	778.8	777.6	777.5	775.4[r]	792.0[r]	828.0	821.9	822.9	824.3	820.3	825.0
59 Real estate	2,091.3	2,069.3	2,048.8	2,039.3	2,035.1	2,067.0	2,216.3	2,218.2	2,218.1	2,224.4	2,208.6	2,219.6
60 Revolving home equity	394.1	413.7	418.3	424.3	427.6	440.1	478.2	481.6	479.7	480.3	481.5	483.2
61 Other	1,697.2	1,655.7	1,630.5	1,615.0	1,607.4	1,626.8	1,738.1	1,736.6	1,738.4	1,744.0	1,727.1	1,736.4
62 Other residential	1,067.6	1,005.2	977.8	963.3	955.9	968.9	1,039.6	1,035.5	1,038.9	1,044.0	1,026.6	1,033.3
63 Commercial	629.6	650.5	652.7	651.7	651.5	658.0	698.4	701.1	699.5	700.0	700.5	703.2
64 Consumer	462.8	486.5	487.7	491.9	497.8	503.6	515.4	517.7	514.7	515.4	517.3	520.7
65 Credit cards and related plans	131.6	131.1	131.2	134.5	137.9	142.5	155.9	158.5	156.0	156.8	159.2	160.1
66 Other	331.2	355.4	356.5	357.4	359.9	361.1	359.5	359.2	358.7	358.6	358.2	360.6
67 Security[4]	130.7	180.5	170.7	173.6	185.7	229.0	215.6	200.4	201.2	197.5	200.1	204.5
68 Federal funds sold to and repurchase agreements with broker–dealers	103.7	145.5	144.7	148.4	161.3	189.2	175.0	169.8	164.8	162.1	173.3	175.4
69 Other	27.0	35.0	25.9	25.2	24.4	39.9	40.6	30.6	36.4	35.4	26.8	29.0
70 Federal funds sold to and repurchase agreements with others	46.0	28.1	23.7	25.2	26.1	26.3	27.4	21.5	21.5	21.1	20.0	22.2
71 All other loans	190.7	197.6	197.8	202.0	200.9	224.3	230.4	219.1	229.5	217.5	216.0	218.0
72 Lease-financing receivables	99.5	100.1	100.1	99.1	96.0	95.2	93.8	92.9	93.1	92.9	92.8	93.0
73 Interbank loans	230.1	239.5	249.1	235.5	237.8	259.8	249.1	188.4	215.0	191.7	179.6	179.7
74 Federal funds sold to and repurchase agreements with commercial banks	173.7	187.0	195.1	189.8	192.0	217.2	207.9	149.1	177.3	149.6	139.4	142.0
75 Other	56.4	52.5	54.0	45.7	45.7	42.6	41.2	39.2	37.7	42.0	40.2	37.7
76 Cash assets[5]	156.6	143.7	133.7	131.6	127.3	197.1	321.3	422.0	385.8	464.8	404.4	414.8
77 Other assets[6]	658.2	701.2	702.9	733.9	735.1[r]	761.4[r]	791.1	824.3	790.2	806.3	840.3	848.8
78 **Total assets**[7]	**6,165.5**	**6,307.5**	**6,265.6**	**6,272.9**	**6,274.6**	**6,575.5**	**7,064.3**	**7,128.4**	**7,076.6**	**7,142.5**	**7,086.9**	**7,177.1**
Liabilities												
79 Deposits	3,395.5	3,405.6	3,397.8	3,394.1	3,380.4	3,583.0	3,816.9	3,818.4	3,813.3	3,832.9	3,774.6	3,829.0
80 Transaction	329.8	323.2	315.6	317.2	306.4	345.5	375.8	421.5	392.0	392.2	421.3	466.5
81 Nontransaction	3,065.7	3,082.4	3,082.3	3,076.9	3,073.9	3,237.5	3,441.1	3,396.9	3,421.3	3,440.7	3,353.3	3,362.5
82 Large time	624.4	600.7	597.4	603.2	595.6	656.6	746.2	685.0	694.9	690.1	673.3	686.5
83 Other	2,441.3	2,481.7	2,484.9	2,473.7	2,478.3	2,580.9	2,694.9	2,711.9	2,726.4	2,750.6	2,680.0	2,676.0
84 Borrowings	1,069.0	1,128.2	1,118.5	1,124.7	1,161.7	1,231.0	1,407.2	1,391.7	1,409.8	1,436.7	1,378.5	1,375.5
85 From banks in the U.S.	151.2	166.1	159.1	155.4	155.9	150.6	151.0	130.6	131.0	140.3	127.2	126.7
86 From others	917.8	962.0	959.4	969.3	1,005.8	1,080.5	1,256.2	1,261.1	1,278.7	1,296.4	1,251.4	1,248.9
87 Net due to related foreign offices	474.8	528.2	529.8	524.8	504.1	492.3	507.3	548.8	531.9	540.1	552.6	560.5
88 Other liabilities	474.9	469.7	448.4	454.0	452.1	484.6	548.1	591.8	546.0	553.3	599.3	633.1
89 **Total liabilities**	**5,414.2**	**5,531.7**	**5,494.5**	**5,497.5**	**5,498.3**	**5,790.9**	**6,279.5**	**6,350.7**	**6,301.0**	**6,363.0**	**6,305.0**	**6,398.1**
90 Residual (assets less liabilities)[8]	751.3	775.7	771.1	775.4	776.3	784.6	784.8	777.7	775.6	779.6	781.9	779.0

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

D. Small domestically chartered commercial banks

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May[r]	June[r]	July[r]	Aug.	Sept.[r]	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
Assets												
1 Bank credit	2,913.0	2,957.3	2,968.1	2,987.5	2,996.0[r]	3,029.8	3,052.6	3,057.9	3,048.2	3,049.5	3,044.7	3,045.3
2 Securities in bank credit	602.1	586.6	586.0	593.3	587.8	583.3	578.6	585.2	576.5	578.7	571.9	575.3
3 Treasury and Agency securities[2]	372.5	356.2	356.0	357.7	355.5	360.9	367.1	371.0	367.8	368.3	370.5	372.1
4 Other securities	229.6	230.5	230.0	235.6	232.3	222.4	211.5	214.2	208.7	210.4	201.4	203.3
5 Loans and leases in bank credit[3]	2,310.8[r]	2,370.7	2,382.2	2,394.2	2,408.2[r]	2,446.4	2,474.0	2,472.8	2,471.7	2,470.8	2,472.8	2,470.0
6 Commercial and industrial	391.9[r]	405.1	406.7	407.6	410.6[r]	416.9	426.7	427.1	427.3	427.9	426.0	427.4
7 Real estate	1,474.4[r]	1,509.4	1,518.0	1,525.6	1,535.5[r]	1,556.6	1,573.2	1,570.7	1,572.4	1,571.3	1,570.4	1,567.8
8 Revolving home equity	88.4	94.8	96.8	96.6	97.6	100.2	103.7	103.9	103.8	103.3	103.9	104.2
9 Other	1,386.0[r]	1,414.5	1,421.2	1,429.0	1,438.0[r]	1,456.4	1,469.5	1,466.8	1,468.6	1,468.0	1,466.5	1,463.6
10 Consumer	332.4	339.8	340.5	340.4	341.7	350.7	353.7	357.5	355.1	356.8	358.1	358.2
11 Other loans and leases	112.2	116.4	117.0	120.5	120.4	122.2	120.5	117.4	116.9	114.9	118.3	116.6
12 Interbank loans	117.3	126.8	125.3	130.5	128.7	137.3	136.1	113.7	121.4	110.5	111.7	104.2
13 Cash assets[5]	93.0	102.2	103.1	104.6	106.6	107.4	123.5	166.1	145.0	157.1	160.6	185.1
14 Other assets[6]	249.5	231.7	234.6	231.7	233.9	241.6	247.6	257.2	250.1	259.5	252.3	255.7
15 **Total assets**[7]	**3,337.6**	**3,377.5**	**3,390.4**	**3,413.2**	**3,423.9**	**3,474.1**	**3,517.2**	**3,551.9**	**3,521.9**	**3,533.5**	**3,526.3**	**3,547.2**
Liabilities												
16 Deposits	2,268.8	2,312.8	2,319.4	2,338.6	2,350.4[r]	2,385.7	2,412.8	2,439.6	2,417.6	2,440.8	2,429.2	2,462.7
17 Transaction	270.6	269.8	269.1	275.9	266.4	271.2	273.8	271.0	270.2	270.9	264.3	268.5
18 Nontransaction	1,998.1	2,042.9	2,050.2	2,062.7	2,084.0[r]	2,114.4	2,139.0	2,168.7	2,147.4	2,169.9	2,164.9	2,194.2
19 Large time	405.5	412.8	414.9	418.0	417.0[r]	419.5	423.1	428.2	424.4	427.1	427.9	430.7
20 Other	1,592.7	1,630.1	1,635.3	1,644.7	1,667.0[r]	1,694.9	1,715.9	1,740.4	1,723.0	1,742.8	1,737.0	1,763.5
21 Borrowings	564.8	592.2	592.5	592.0	594.9[r]	596.7	613.2	602.7	609.3	604.4	603.7	587.7
22 From banks in the U.S.	245.4	246.7	252.2	243.7	251.4[r]	244.2	248.4	234.5	248.7	231.8	236.9	226.5
23 From others	319.4	345.5	340.3	348.3	343.5	352.5	364.7	368.2	360.6	372.7	366.8	361.2
24 Net due to related foreign offices	4.7	4.0	4.6	5.3	3.7	4.6	2.1	6.3	3.5	4.1	7.2	9.2
25 Other liabilities	77.5	80.1	80.9	80.3	80.3	81.9	80.8	82.9	82.0	80.2	80.2	81.8
26 **Total liabilities**	**2,915.8**	**2,989.0**	**2,997.4**	**3,016.1**	**3,029.3[r]**	**3,068.8**	**3,108.9**	**3,131.5**	**3,112.4**	**3,129.5**	**3,120.2**	**3,141.4**
27 Residual (assets less liabilities)[8]	421.8[r]	388.5	393.0	397.0	394.6[r]	405.3	408.3	420.3	409.5	404.0	406.1	405.8
	Not seasonally adjusted											
Assets												
28 Bank credit	2,904.7[r]	2,976.2	2,987.3	2,986.4	2,995.9	3,014.3	3,030.8	3,050.1	3,035.8	3,039.9	3,037.4	3,041.3
29 Securities in bank credit	597.2	597.9	593.1	586.3	581.2	574.7	572.9	580.5	573.5	575.6	566.7	568.8
30 Treasury and Agency securities[2]	368.6	362.3	361.0	356.2	354.4	356.7	362.3	367.2	364.6	365.0	366.4	368.1
31 Other securities	228.6	235.7	232.1	230.2	226.8	218.0	210.6	213.2	208.9	210.6	200.3	200.8
32 Loans and leases in bank credit[3]	2,307.5[r]	2,378.3	2,394.2	2,400.1	2,414.7	2,439.6	2,457.9	2,469.6	2,462.3	2,464.3	2,470.6	2,472.4
33 Commercial and industrial	388.7[r]	408.1	409.8	409.4	410.6[r]	415.2	423.0	423.8	424.1	423.7	423.4	424.2
34 Real estate	1,472.8[r]	1,517.5	1,526.3	1,529.6	1,537.9[r]	1,551.1	1,564.7	1,569.0	1,567.6	1,568.9	1,567.3	1,569.8
35 Revolving home equity	88.4	94.7	96.1	97.4	98.4	100.5	102.4	103.9	103.2	103.4	103.8	104.3
36 Other	1,384.4[r]	1,422.8	1,430.2	1,432.3	1,439.5[r]	1,450.6	1,462.3	1,465.2	1,464.5	1,465.5	1,463.5	1,465.4
37 Other residential	452.1	459.4	461.1	459.4	462.6[r]	465.1	471.6	471.4	472.6	473.5	469.0	470.2
38 Commercial	932.3[r]	963.4	969.1	972.9	976.8[r]	985.4	990.6	993.8	991.9	991.9	994.5	995.3
39 Consumer	333.5	336.3	339.2	341.0	345.9	350.4	350.5	359.0	353.8	356.7	360.9	361.5
40 Credit cards and related plans	211.4	209.6	210.6	212.6	217.5	219.2	216.0	225.0	220.4	223.4	227.0	226.6
41 Other	122.1	126.6	128.6	128.4	128.4	131.2	134.6	134.0	133.4	133.3	133.9	134.8
42 Other loans and leases	112.5	116.4	118.9	120.0	120.4	122.9	119.7	117.7	116.8	115.1	119.0	117.0
43 Interbank loans	119.8	122.2	121.5	122.4	124.7	131.4	132.0	114.5	121.5	112.7	115.0	98.4
44 Cash assets[5]	93.1	103.6	103.7	104.5	104.5	106.3	121.7	166.6	142.6	157.9	163.6	184.7
45 Other assets[6]	245.0	233.4	238.9	234.0	236.7[r]	241.1	246.8	253.5	247.1	257.0	246.3	250.8
46 **Total assets**[7]	**3,327.6[r]**	**3,394.7**	**3,410.6**	**3,406.3**	**3,420.6**	**3,451.2**	**3,489.0**	**3,541.9**	**3,504.5**	**3,524.8**	**3,519.3**	**3,532.3**
Liabilities												
47 Deposits	2,263.8	2,319.4	2,332.8	2,341.7	2,352.7	2,372.3	2,396.3	2,433.8	2,419.1	2,439.5	2,424.9	2,440.4
48 Transaction	271.4	269.3	270.5	271.4	267.1[r]	266.5	269.8	271.7	258.5	263.0	266.5	286.3
49 Nontransaction	1,992.5	2,050.1	2,062.3	2,070.3	2,085.6[r]	2,105.8	2,126.5	2,162.1	2,160.5	2,176.5	2,158.4	2,154.1
50 Large time	405.6	413.7	415.4	416.2	416.9[r]	418.2	421.8	428.6	425.1	427.3	428.3	430.9
51 Other	1,586.8	1,636.4	1,646.9	1,654.1	1,668.7[r]	1,687.5	1,704.7	1,733.6	1,735.4	1,749.2	1,730.1	1,723.1
52 Borrowings	566.9	593.2	594.2	588.0	590.4[r]	596.6	612.5	605.1	605.6	603.8	604.6	599.0
53 From banks in the U.S.	247.7	247.0	252.6	243.8	248.6[r]	244.6	248.0	236.6	246.4	232.2	238.0	235.2
54 From others	319.2	346.2	341.6	344.2	341.8	352.0	364.5	368.5	359.2	371.6	366.7	363.8
55 Net due to related foreign offices	3.7	4.6	4.1	5.1	2.9	2.9	1.6	5.4	2.6	3.9	6.1	7.9
56 Other liabilities	77.5	80.3	80.6	79.4	79.7	81.2	80.8	83.1	81.3	80.3	81.0	81.8
57 **Total liabilities**	**2,911.9**	**2,997.6**	**3,011.7**	**3,014.2**	**3,025.7[r]**	**3,053.1**	**3,091.3**	**3,127.3**	**3,108.5**	**3,127.5**	**3,116.6**	**3,129.1**
58 Residual (assets less liabilities)[8]	415.7	397.1	398.9	392.2	394.9[r]	398.2	397.7	414.6	395.9	397.3	402.7	403.3

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

E. Foreign-related institutions

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May	June	July	Aug.	Sept.[r]	Oct.[r]	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Seasonally adjusted											
Assets												
1 Bank credit	1,154.2	1,135.1[r]	1,121.5[r]	1,122.6[r]	1,124.1[r]	1,118.7	1,152.9	1,118.9	1,120.2	1,141.4	1,124.3	1,096.6
2 Securities in bank credit	474.2	466.8	457.2[r]	468.0[r]	464.6[r]	454.8	475.3	464.1	460.3	478.3	473.6	447.7
3 Treasury and Agency securities[2]	92.7	91.8	91.6	93.7	86.8	83.0	75.6	83.4	86.3	87.0	80.9	80.1
4 Other securities	381.5	375.0	365.7[r]	374.3[r]	377.8[r]	371.8	399.6	380.7	374.0	391.3	392.7	367.6
5 Loans and leases in bank credit[3]	680.0	668.3[r]	664.3[r]	654.5[r]	659.6[r]	663.9	677.7	654.8	659.9	663.1	650.7	648.9
6 Commercial and industrial	275.1	310.9[r]	313.2[r]	314.4[r]	317.0[r]	326.3	350.8	352.9	352.7	353.6	351.0	353.5
7 Real estate	35.7	40.8[r]	42.1	42.8	44.1	43.0	40.8	39.1	38.8	39.0	38.9	39.4
8 Security[4]	140.6	103.8	100.4	100.3	100.7	89.7	72.0	56.6	60.1	58.1	58.7	53.1
9 Other loans and leases	228.6	212.8	208.6[r]	197.1[r]	197.7[r]	204.9	214.1	206.2	208.3	212.3	202.1	203.0
10 Interbank loans	79.0	75.0[r]	68.5[r]	65.7[r]	66.0[r]	68.1	60.9	46.5	42.9	43.7	50.1	49.0
11 Cash assets[5]	56.7	58.1	59.6	56.1	53.2	60.8	130.1	273.7	243.3	256.3	314.1	273.2
12 Other assets[6]	49.0	49.3	56.3	48.5	43.0	46.7	60.6	54.3	60.0	52.6	54.6	52.0
13 **Total assets**[7]	**1,338.9**	**1,317.4[r]**	**1,305.8[r]**	**1,292.9**	**1,286.3**	**1,294.2**	**1,404.4**	**1,493.4**	**1,466.4**	**1,493.9**	**1,543.0**	**1,470.7**
Liabilities												
14 Deposits	1,017.5	1,112.8	1,124.6	1,120.9	1,127.6[r]	1,102.9	930.6	862.2	903.0	864.3	860.9	840.8
15 Transaction	13.1	17.0	16.8	17.2	16.5	19.1	22.3	18.3	18.5	18.3	19.3	17.6
16 Nontransaction	1,004.4	1,095.8	1,107.9	1,103.7	1,111.0	1,083.8	908.3	843.8	884.5	846.0	841.6	823.1
17 Borrowings	586.7	607.4	602.9	605.1	603.6	607.0	618.8	607.4	592.7	614.9	627.9	596.5
18 From banks in the U.S.	60.7	71.9	69.7	72.9	67.4	84.0	57.9	39.8	35.8	39.2	36.1	46.7
19 From others	526.0	535.5	533.2	532.2	536.2	523.0	561.0	567.6	556.9	575.7	591.7	549.8
20 Net due to related foreign offices	−396.0	−551.2	−564.6	−576.7	−602.0	−568.1	−332.6	−167.4	−219.1	−167.7	−133.6	−164.9
21 Other liabilities	128.7	145.8	140.3	137.2	140.5	148.1	183.4	185.8	180.6	179.8	191.3	188.7
22 **Total liabilities**	**1,336.9**	**1,314.7**	**1,303.1**	**1,286.5**	**1,269.6**	**1,289.9**	**1,400.3**	**1,488.0**	**1,457.3**	**1,491.2**	**1,546.5**	**1,461.1**
23 Residual (assets less liabilities)[8]	2.1	2.7	2.7[r]	6.4[r]	16.7	4.4	4.1	5.4	9.1	2.7	−3.5	9.6
	Not seasonally adjusted											
Assets												
24 Bank credit	1,162.7	1,130.0[r]	1,113.7[r]	1,103.9[r]	1,110.5[r]	1,110.5	1,150.8	1,126.8	1,127.0	1,142.5	1,128.7	1,112.4
25 Securities in bank credit	480.3	470.0	458.5[r]	460.0[r]	458.9[r]	450.2	473.3	470.2	466.9	482.1	477.3	456.3
26 Treasury and Agency securities[2]	93.1	92.2	90.9	92.0	87.8	83.8	76.2	83.6	86.5	87.3	80.7	80.5
27 Trading account	26.6	30.1	28.7	29.3	29.0	28.1	27.2	26.8	30.5	30.0	25.8	23.5
28 Investment account	66.5	62.1	62.2	62.6	58.8	55.6	49.1	56.8	56.1	57.3	54.9	57.1
29 Other securities	387.2	377.8	367.6[r]	368.0[r]	371.1[r]	366.5	397.1	386.6	380.4	394.9	396.7	375.8
30 Trading account	228.8	235.0	221.5[r]	219.3[r]	227.1[r]	221.8	236.6	240.4	227.6	244.6	251.9	231.9
31 Investment account	158.4	142.8	146.1	148.7	144.0	144.7	160.5	146.2	152.9	150.2	144.7	143.9
32 Loans and leases in bank credit[3]	682.4	660.0[r]	655.2[r]	643.9[r]	651.6[r]	660.2	677.5	656.6	660.1	660.4	651.4	656.1
33 Commercial and industrial	274.8	307.5[r]	309.8[r]	310.5[r]	315.2[r]	326.3	349.6	353.2	351.6	351.2	351.9	356.2
34 Real estate	36.5	41.1	41.7	42.2	42.4	42.8	41.8	39.9	40.0	39.9	39.5	40.0
35 Security[4]	144.4	102.4	99.1	97.0	98.0	86.8	72.0	58.5	61.0	60.0	59.4	56.7
36 Other loans and leases	226.7	209.0	204.6[r]	194.2[r]	196.0[r]	204.3	214.1	205.1	207.5	209.3	200.6	203.2
37 Interbank loans	83.8	72.3[r]	65.2[r]	64.2[r]	64.4[r]	69.4	62.6	48.7	45.1	45.5	50.5	52.7
38 Cash assets[5]	57.7	56.8	58.8	56.3	54.0	62.7	132.2	278.9	247.9	265.3	318.9	278.6
39 Other assets[6]	47.3	50.4	57.4	48.2	43.0	48.1	59.0	52.6	57.7	51.9	50.2	51.6
40 **Total assets**[7]	**1,351.6**	**1,309.5**	**1,295.0[r]**	**1,272.5**	**1,271.8**	**1,290.6**	**1,404.6**	**1,506.9**	**1,477.7**	**1,505.1**	**1,548.3**	**1,495.3**
Liabilities												
41 Deposits	1,017.0	1,137.0	1,133.9	1,095.2	1,111.1[r]	1,097.0	931.9	865.2	903.0	872.1	862.9	845.6
42 Transaction	12.8	16.8	16.5	16.8	16.3	19.0	21.8	17.9	17.7	17.9	18.4	17.9
43 Nontransaction	1,004.2	1,120.1	1,117.3	1,078.4	1,094.7	1,078.0	910.1	847.3	885.3	854.2	844.5	827.8
44 Borrowings	585.6	617.3	605.6	594.3	591.0	586.5	597.7	604.1	589.0	607.4	615.6	601.6
45 From banks in the U.S.	63.3	67.8	67.6	68.1	65.4	82.7	55.3	40.8	35.2	38.9	39.9	46.4
46 From others	522.3	549.5	538.0	526.3	525.6	503.8	542.3	563.3	553.8	568.6	575.7	555.2
47 Net due to related foreign offices	−383.4	−597.3	−586.1	−553.2	−573.3	−543.2	−313.8	−155.2	−204.8	−160.7	−125.5	−147.4
48 Other liabilities	130.4	149.2	138.3	132.7	139.6[r]	146.8	182.9	187.8	184.5	180.2	189.2	192.5
49 **Total liabilities**	**1,349.6**	**1,306.2**	**1,291.6**	**1,269.1[r]**	**1,268.4**	**1,287.2**	**1,398.7**	**1,501.9**	**1,471.7**	**1,499.1**	**1,542.2**	**1,492.3**
50 Residual (assets less liabilities)[8]	2.0	3.3	3.4	3.4	3.3[r]	3.4	5.9	4.9	6.0	6.0	6.1	3.1

Footnotes appear on p. 21.

1.26 COMMERCIAL BANKS IN THE UNITED STATES Assets and Liabilities[1]—Continued

F. Memo items

Billions of dollars

Account	Monthly averages								Wednesday figures			
	2007	2008							2008			
	Nov.	May	June	July	Aug.	Sept.	Oct.	Nov.	Nov. 5	Nov. 12	Nov. 19	Nov. 26
	Not seasonally adjusted											
MEMO												
Large domestically chartered banks, adjusted for mergers												
1 Revaluation gains on off-balance-sheet items[9]	201.6	211.7	195.1	205.3	205.3	224.5	276.1	343.8	281.0	301.2	351.5	388.5
2 Revaluation losses on off-balance-sheet items[9]	159.5	164.1	149.0	159.2	160.9	176.4	213.2	264.5	221.8	229.7	271.2	299.5
3 Mortgage-backed securities[10]	673.3	716.7	729.3	737.7	746.1	745.9	758.2[r]	780.5	774.5	765.4	788.3	791.9
4 Pass-through	458.1	477.1	490.3	501.6	515.6	519.1	532.8[r]	563.8	553.7	545.1	570.8	576.0
5 CMO, REMIC, and other	215.2	239.6	239.0	236.1	230.5	226.8	225.4	216.7	220.8	220.3	217.6	215.9
6 Net unrealized gains (losses) on available-for-sale securities[11]	−8.1	−21.3	−29.2	−35.6	−46.2	−46.5[r]	−56.0[r]	−74.4	−72.9	−72.3	−76.1	−72.6
7 Securitized consumer loans[12]	111.9	112.5	115.6	115.1	114.2	120.9[r]	133.3[r]	130.6	131.7	131.6	130.0	129.8
8 Credit cards and related plans	74.5	78.3	81.1	80.2	79.9	82.6	91.7	89.6	90.5	90.5	89.0	89.0
9 Other	37.4	34.2	34.5	35.0	34.3	38.3[r]	41.6[r]	41.0	41.2	41.1	41.0	40.8
10 Securitized real estate loans[12]	1,189.8	1,218.3[r]	1,220.3[r]	1,233.3[r]	1,245.3[r]	1,268.0[r]	1,335.6[r]	1,339.2	1,339.3	1,339.4	1,338.7	1,337.5
Small domestically chartered commercial banks, adjusted for mergers												
11 Mortgage-backed securities[10]	242.7	265.7	265.0	262.7[r]	262.6	265.8[r]	266.5[r]	261.2	265.4	265.5	257.8	257.6
12 Securitized consumer loans[12]	283.5	296.5	296.9	296.4	295.5	294.3	293.2	287.2	290.6	287.9	284.6	287.0
13 Securitized real estate loans[12]	36.8	35.4	28.0	27.5	31.7[r]	35.1	35.2	35.2	35.2	35.2	35.2	35.2
Foreign-related institutions												
14 Revaluation gains on off-balance-sheet items[9]	82.6	106.8	99.3	98.5	103.0	103.2	129.9	148.5	128.2	142.3	157.2	151.9
15 Revaluation losses on off-balance-sheet items[9]	86.8	103.3	95.8	94.5	101.8	102.3	125.5	141.3	124.8	135.0	146.8	145.5

NOTES: Tables 1.26, 1.27, and 1.28 have been revised to reflect changes in the Board's H.8 statistical release, "Assets and Liabilities of Commercial Banks in the United States," which is available at www.federalreserve.gov/releases. Table 1.27, "Assets and Liabilities of Large Weekly Reporting Commercial Banks," and table 1.28, "Large Weekly Reporting U.S. Branches and Agencies of Foreign Banks," are no longer being published in the *Statistical Supplement*. Instead, abbreviated balance sheets for both large and small domestically chartered banks have been included in table 1.26, parts C and D. Data are both merger-adjusted and break-adjusted. In addition, data from large weekly reporting U.S. branches and agencies of foreign banks have been replaced by balance sheet estimates of all foreign-related institutions and are included in table 1.26, part E. These data are break-adjusted.

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 pp. 17–19 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 "Interbank loans."

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 "Net due to related foreign offices."

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 No. 39. The fair market value of derivative contracts in a gain position is included in "Other securities, trading account." The fair value of derivative contracts in a loss position is included in "Other liabilities."

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 No. 115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.