

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

January 5, 2007

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Nov	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	7,449.8	7,923.6	7,930.7	7,981.6	8,040.9	8,060.2	8,192.6	8,234.8	8,297.4	8,259.1	8,289.9	8,296.9
2 Securities in bank credit	2,059.8	2,205.7	2,188.6	2,195.2	2,206.4	2,191.1	2,206.2	2,223.6	2,237.3	2,230.8	2,226.7	2,221.4
3 Treasury and Agency securities ²	1,144.4	1,193.1	1,199.4	1,211.6	1,221.8	1,210.2	1,209.8	1,205.9	1,188.0	1,188.6	1,194.7	1,192.3
4 Other securities	915.4	1,012.6	989.3	983.5	984.7	980.9	996.4	1,017.7	1,049.4	1,042.2	1,032.0	1,029.1
5 Loans and leases in bank credit ³	5,390.0	5,717.9	5,742.1	5,786.5	5,834.5	5,869.1	5,986.4	6,011.2	6,060.1	6,028.3	6,063.2	6,075.5
6 Commercial and industrial	1,026.8	1,110.6	1,118.7	1,130.8	1,160.7	1,165.4	1,176.6	1,181.1	1,189.4	1,182.2	1,198.7	1,187.9
7 Real estate	2,890.0	3,048.9	3,089.0	3,127.9	3,127.8	3,150.2	3,295.5	3,300.8	3,313.4	3,314.0	3,332.0	3,330.6
8 Revolving home equity	445.0	443.8	444.7	451.4	448.0	450.3	466.4	467.9	469.9	468.0	471.2	472.6
9 Other	2,445.0	2,605.0	2,644.3	2,676.5	2,679.8	2,699.9	2,829.1	2,832.8	2,843.6	2,845.9	2,860.8	2,858.0
10 Consumer	711.9	733.6	728.6	722.3	728.5	727.4	724.1	729.3	739.7	734.6	735.1	735.2
11 Security ⁴	248.2	281.2	259.3	257.8	265.5	277.0	279.4	287.8	301.5	288.1	278.4	296.3
12 Other loans and leases	513.2	543.7	546.4	547.6	552.0	549.1	510.7	512.2	516.1	509.5	519.0	525.5
13 Interbank loans	306.3	287.2	297.9	291.8	284.4	313.5	326.0	341.4	368.7	352.7	339.5	365.8
14 Cash assets ⁵	313.6	307.1	307.5	314.0	301.7	295.4	300.3	297.6	304.4	296.0	293.2	299.8
15 Other assets ⁶	702.7	773.9	779.3	790.5	794.7	798.2	821.3	812.9	821.6	829.6	828.3	838.8
16 TOTAL ASSETS⁷	8,704.7	9,224.1	9,247.7	9,310.1	9,353.9	9,399.7	9,571.1	9,617.6	9,721.7	9,666.6	9,680.0	9,730.2
LIABILITIES												
17 Deposits	5,733.3	5,977.8	6,000.6	6,039.6	6,065.2	6,104.7	6,204.3	6,243.3	6,274.3	6,295.4	6,297.3	6,335.7
18 Transaction	672.8	676.9	663.8	640.1	662.4	636.0	635.8	646.7	636.2	609.3	651.4	620.7
19 Nontransaction	5,060.5	5,300.8	5,336.8	5,399.5	5,402.8	5,468.7	5,568.6	5,596.6	5,638.1	5,686.1	5,645.9	5,714.9
20 Large time	1,413.4	1,572.7	1,597.1	1,616.2	1,655.0	1,694.8	1,714.1	1,725.8	1,727.6	1,737.5	1,724.0	1,709.0
21 Other	3,647.2	3,728.2	3,739.6	3,783.4	3,747.7	3,773.9	3,854.5	3,870.8	3,910.5	3,948.7	3,921.9	4,005.9
22 Borrowings	1,708.7	1,820.8	1,827.2	1,801.0	1,803.8	1,853.7	1,909.8	1,944.5	1,982.0	1,935.4	1,940.4	1,971.4
23 From banks in the U.S.	368.0	365.4	366.2	348.4	332.9	367.6	392.4	397.9	414.6	393.1	395.5	420.2
24 From others	1,340.7	1,455.4	1,461.1	1,452.6	1,470.9	1,486.1	1,517.4	1,546.5	1,567.5	1,542.3	1,544.9	1,551.2
25 Net due to related foreign offices	72.2	68.8	65.7	119.1	114.8	57.5	24.3	10.7	21.8	22.1	36.4	58.6
26 Other liabilities	501.6	584.8	566.4	564.6	571.6	565.2	581.1	582.7	592.9	594.4	590.5	570.0
27 TOTAL LIABILITIES	8,015.9	8,452.2	8,459.9	8,524.3	8,555.4	8,581.0	8,719.6	8,781.1	8,871.1	8,847.4	8,864.5	8,935.5
28 Residual (assets less liabilities) ⁸	688.9	771.9	787.8	785.8	798.5	818.6	851.6	836.5	850.6	819.2	815.4	794.7

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
ASSETS													
1	Bank credit	7,485.1	7,918.1	7,924.1	7,949.7	8,017.7	8,057.3	8,192.8	8,268.9	8,333.5	8,309.3	8,342.7	8,344.9
2	Securities in bank credit	2,071.4	2,213.7	2,191.6	2,183.0	2,199.8	2,184.9	2,195.8	2,228.3	2,244.2	2,236.2	2,230.4	2,224.7
3	Treasury and Agency securities ²	1,154.3	1,203.6	1,202.1	1,204.0	1,215.5	1,200.5	1,197.6	1,208.7	1,192.6	1,188.8	1,193.4	1,190.9
4	Other securities	917.1	1,010.1	989.4	979.0	984.4	984.4	998.2	1,019.6	1,051.6	1,047.5	1,037.1	1,033.8
5	Loans and leases in bank credit ³	5,413.6	5,704.4	5,732.5	5,766.7	5,817.8	5,872.4	5,996.9	6,040.6	6,089.4	6,073.1	6,112.3	6,120.2
6	Commercial and industrial	1,023.7	1,116.7	1,122.5	1,128.7	1,154.6	1,159.6	1,170.9	1,177.3	1,182.2	1,177.2	1,199.5	1,190.9
7	Real estate	2,908.8	3,046.7	3,080.4	3,119.3	3,128.2	3,157.3	3,306.0	3,322.1	3,331.9	3,332.7	3,343.4	3,340.2
8	Revolving home equity	445.0	444.8	446.2	452.3	449.5	452.2	467.5	468.0	468.3	467.1	470.5	471.2
9	Other	2,463.8	2,601.9	2,634.2	2,667.0	2,678.7	2,705.1	2,838.5	2,854.1	2,863.6	2,865.6	2,872.8	2,869.1
10	Consumer	715.1	728.0	721.9	715.0	725.7	729.1	726.0	732.8	741.1	741.1	748.8	754.6
10a	Credit cards and related plans	309.5	306.5	304.8	306.9	312.0	312.6	308.5	313.1	321.1	327.8	333.5	339.3
10b	Other	405.7	421.5	417.1	408.1	413.7	416.5	417.4	419.7	420.0	413.3	415.2	415.4
11	Security ⁴	253.4	271.9	258.9	254.0	258.2	274.2	284.9	294.8	316.1	308.5	294.5	300.6
12	Other loans and leases	512.7	541.2	548.8	549.7	551.2	552.3	509.1	513.5	518.1	513.6	526.1	533.8
13	Interbank loans	313.5	284.0	290.9	284.3	282.5	310.1	328.1	349.1	365.8	362.1	351.2	374.7
14	Cash assets ⁵	322.2	303.9	303.5	309.2	292.0	296.4	303.0	305.5	307.3	303.7	310.1	321.5
15	Other assets ⁶	702.9	778.8	781.4	791.0	796.9	800.4	821.7	813.0	815.8	828.7	821.6	840.4
16	TOTAL ASSETS⁷	8,755.8	9,217.0	9,232.2	9,266.5	9,321.3	9,396.3	9,576.8	9,667.2	9,751.6	9,732.8	9,754.6	9,810.3
LIABILITIES													
17	Deposits	5,746.7	5,975.5	6,010.8	6,025.1	6,050.4	6,094.2	6,190.1	6,256.1	6,295.1	6,320.6	6,320.3	6,331.8
18	Transaction	678.7	668.4	661.5	633.2	649.6	630.8	630.8	652.9	600.7	619.0	699.4	725.6
19	Nontransaction	5,068.0	5,307.1	5,349.3	5,391.9	5,400.8	5,463.4	5,559.2	5,603.2	5,694.4	5,701.6	5,620.9	5,606.2
20	Large time	1,404.0	1,584.1	1,610.4	1,619.3	1,652.2	1,685.8	1,700.1	1,713.9	1,721.9	1,732.1	1,720.4	1,698.2
21	Other	3,664.0	3,723.0	3,738.9	3,772.6	3,748.6	3,777.6	3,859.1	3,889.3	3,972.5	3,969.5	3,900.5	3,908.1
22	Borrowings	1,704.5	1,833.8	1,837.7	1,796.4	1,797.1	1,863.6	1,909.0	1,939.3	1,953.0	1,920.4	1,947.1	1,966.7
23	From banks in the U.S.	368.8	365.3	365.6	347.7	333.9	368.9	392.9	398.7	411.4	391.1	395.0	416.8
24	From others	1,335.7	1,468.5	1,472.1	1,448.8	1,463.2	1,494.7	1,516.1	1,540.6	1,541.6	1,529.2	1,552.1	1,549.9
25	Net due to related foreign offices	81.4	63.4	58.7	110.5	115.7	61.1	30.7	22.1	36.9	28.5	40.0	75.6
26	Other liabilities	510.7	580.6	559.8	556.5	573.1	568.9	586.5	592.9	605.2	600.6	591.7	585.8
27	TOTAL LIABILITIES	8,043.3	8,453.2	8,467.0	8,488.6	8,536.2	8,587.9	8,716.3	8,810.4	8,890.2	8,870.1	8,899.1	8,959.8
28	Residual (assets less liabilities) ⁸	712.6	763.8	765.2	777.9	785.0	808.4	860.5	856.9	861.4	862.8	855.5	850.5

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	6,640.2	7,023.7	7,043.0	7,097.3	7,126.1	7,149.8	7,277.1	7,315.3	7,352.8	7,331.6	7,357.9	7,356.7
2 Securities in bank credit	1,696.8	1,819.7	1,812.4	1,829.4	1,830.3	1,820.5	1,838.7	1,846.9	1,845.5	1,846.2	1,852.8	1,846.0
3 Treasury and Agency securities ²	1,060.0	1,113.0	1,119.9	1,131.0	1,137.2	1,125.7	1,128.6	1,123.2	1,101.0	1,103.6	1,112.2	1,108.4
4 Other securities	636.8	706.7	692.5	698.4	693.1	694.8	710.1	723.7	744.5	742.6	740.6	737.6
5 Loans and leases in bank credit ³	4,943.4	5,204.0	5,230.6	5,267.9	5,295.7	5,329.3	5,438.4	5,468.4	5,507.4	5,485.5	5,505.2	5,510.7
6 Commercial and industrial	863.1	924.5	927.2	936.6	953.3	954.7	961.1	965.1	974.0	965.4	979.8	971.6
7 Real estate	2,867.8	3,026.1	3,066.6	3,104.8	3,104.6	3,126.7	3,271.5	3,277.2	3,289.3	3,290.0	3,307.8	3,305.9
8 Revolving home equity	445.0	443.8	444.7	451.4	448.0	450.3	466.4	467.9	469.9	468.0	471.2	472.6
9 Other	2,422.9	2,582.3	2,621.9	2,653.4	2,656.6	2,676.4	2,805.2	2,809.3	2,819.4	2,822.0	2,836.6	2,833.3
10 Consumer	711.9	733.6	728.6	722.3	728.5	727.4	724.1	729.3	739.7	734.6	735.1	735.2
11 Security ⁴	109.3	111.6	95.0	93.2	96.9	111.3	112.4	121.0	128.1	123.5	109.3	114.6
12 Other loans and leases	391.3	408.3	413.2	411.1	412.5	409.3	369.3	375.7	376.3	371.9	373.2	383.4
13 Interbank loans	260.3	242.2	249.4	245.1	232.6	256.4	264.0	275.8	299.8	289.3	277.9	302.5
14 Cash assets ⁵	258.3	257.8	255.8	260.6	248.9	247.2	252.8	246.1	254.8	245.5	243.3	247.4
15 Other assets ⁶	661.1	724.8	733.1	744.6	745.4	755.2	781.9	777.7	784.7	796.0	792.1	803.6
16 TOTAL ASSETS⁷	7,752.7	8,181.1	8,214.1	8,280.3	8,285.7	8,341.3	8,507.2	8,546.3	8,622.2	8,592.2	8,600.9	8,639.6
LIABILITIES												
17 Deposits	5,123.7	5,306.7	5,324.2	5,359.0	5,356.1	5,363.3	5,452.9	5,479.4	5,516.1	5,527.8	5,536.5	5,581.2
18 Transaction	660.8	665.2	652.0	628.2	651.1	625.3	625.4	635.7	625.4	598.6	640.4	609.2
19 Nontransaction	4,462.9	4,641.5	4,672.3	4,730.8	4,704.9	4,738.0	4,827.5	4,843.7	4,890.7	4,929.2	4,896.0	4,972.0
20 Large time	822.2	925.4	944.6	958.9	966.9	972.9	976.4	974.7	981.9	982.3	975.9	967.9
21 Other	3,640.7	3,716.1	3,727.7	3,771.9	3,738.0	3,765.1	3,851.1	3,869.1	3,908.8	3,946.9	3,920.2	4,004.1
22 Borrowings	1,296.1	1,384.5	1,386.3	1,377.5	1,376.4	1,407.0	1,441.2	1,455.3	1,469.9	1,432.1	1,436.4	1,475.9
23 From banks in the U.S.	308.3	314.5	315.5	299.5	286.3	313.2	334.0	334.8	341.3	334.2	335.0	362.5
24 From others	987.8	1,069.9	1,070.8	1,078.0	1,090.1	1,093.8	1,107.2	1,120.5	1,128.6	1,097.9	1,101.4	1,113.4
25 Net due to related foreign offices	256.9	279.4	281.9	318.4	316.5	309.6	292.6	304.0	314.9	322.1	325.4	323.4
26 Other liabilities	388.1	450.0	443.5	444.5	444.5	444.3	465.7	469.5	473.4	476.9	481.3	460.9
27 TOTAL LIABILITIES	7,064.7	7,420.6	7,435.9	7,499.4	7,493.4	7,524.1	7,652.3	7,708.2	7,774.3	7,759.0	7,779.6	7,841.4
28 Residual (assets less liabilities) ⁸	688.0	760.6	778.2	781.0	792.3	817.2	854.9	838.1	847.8	833.2	821.3	798.2

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
ASSETS													
1	Bank credit	6,675.8	7,021.6	7,036.6	7,069.1	7,110.8	7,151.7	7,280.5	7,348.1	7,379.2	7,368.1	7,400.6	7,400.8
2	Securities in bank credit	1,708.4	1,827.7	1,815.3	1,817.2	1,823.8	1,814.2	1,828.4	1,851.6	1,852.3	1,851.6	1,856.5	1,849.3
3	Treasury and Agency securities ²	1,069.9	1,123.5	1,122.6	1,123.3	1,130.9	1,116.0	1,116.4	1,125.9	1,105.6	1,103.7	1,110.8	1,106.9
4	Other securities	638.5	704.1	692.6	693.9	692.8	698.3	711.9	725.7	746.7	747.9	745.7	742.3
5	Loans and leases in bank credit ³	4,967.4	5,194.0	5,221.3	5,252.0	5,287.1	5,337.4	5,452.2	5,496.6	5,526.9	5,516.5	5,544.0	5,551.6
6	Commercial and industrial	861.7	930.6	931.4	935.2	947.7	950.4	958.3	963.6	968.6	960.6	978.7	972.3
7	Real estate	2,886.7	3,023.9	3,058.0	3,096.2	3,104.9	3,133.7	3,282.1	3,298.6	3,307.7	3,308.7	3,319.2	3,315.5
8	Revolving home equity	445.0	444.8	446.2	452.3	449.5	452.2	467.5	468.0	468.3	467.1	470.5	471.2
9	Other	2,441.7	2,579.1	2,611.8	2,643.9	2,655.5	2,681.5	2,814.6	2,830.6	2,839.4	2,841.6	2,848.6	2,844.4
9a	Other residential	1,198.8	1,246.2	1,265.7	1,283.2	1,280.9	1,291.6	1,400.3	1,404.5	1,409.2	1,409.5	1,414.1	1,413.4
9b	Commercial	1,242.9	1,332.9	1,346.1	1,360.7	1,374.6	1,389.9	1,414.3	1,426.1	1,430.2	1,432.1	1,434.5	1,431.0
10	Consumer	715.1	728.0	721.9	715.0	725.7	729.1	726.0	732.8	741.1	741.1	748.8	754.6
10a	Credit cards and related plans	309.5	306.5	304.8	306.9	312.0	312.6	308.5	313.1	321.1	327.8	333.5	339.3
10d	Other	405.7	421.5	417.1	408.1	413.7	416.5	417.4	419.7	420.0	413.3	415.2	415.4
11	Security ⁴	110.5	106.5	96.0	92.5	95.9	111.5	115.1	123.1	129.9	129.6	117.9	119.2
12	Other loans and leases	393.3	405.1	414.0	413.1	412.8	412.7	370.8	378.4	379.6	376.4	379.5	389.9
13	Interbank loans	267.4	239.0	242.5	237.7	230.7	252.9	266.1	283.4	296.9	298.7	289.7	311.5
14	Cash assets ⁵	266.2	255.1	252.4	256.3	238.8	247.2	254.6	253.3	256.9	252.3	257.8	268.1
15	Other assets ⁶	661.7	729.0	735.2	745.9	748.0	758.0	783.1	778.3	779.3	792.0	785.4	804.5
16	TOTAL ASSETS⁷	7,803.9	8,177.6	8,199.5	8,241.8	8,261.1	8,342.4	8,516.0	8,594.5	8,642.0	8,640.6	8,662.9	8,714.2
LIABILITIES													
17	Deposits	5,147.1	5,292.4	5,323.8	5,343.1	5,344.4	5,361.2	5,453.9	5,504.7	5,542.5	5,555.3	5,561.4	5,587.0
18	Transaction	666.9	656.9	649.8	621.6	638.5	620.0	620.6	642.0	590.2	608.1	687.9	713.3
19	Nontransaction	4,480.2	4,635.6	4,674.0	4,721.6	4,705.9	4,741.2	4,833.3	4,862.7	4,952.3	4,947.2	4,873.5	4,873.6
20	Large time	822.5	924.8	947.2	960.4	967.0	972.3	977.4	975.1	981.6	979.4	974.8	967.3
21	Other	3,657.7	3,710.7	3,726.8	3,761.1	3,738.9	3,769.0	3,855.8	3,887.6	3,970.7	3,967.8	3,898.8	3,906.3
22	Borrowings	1,291.8	1,397.5	1,396.8	1,373.0	1,369.6	1,416.9	1,440.3	1,450.1	1,440.8	1,417.0	1,443.0	1,471.2
23	From banks in the U.S.	309.0	314.4	314.9	298.8	287.2	314.5	334.4	335.6	338.1	332.2	334.5	359.1
24	From others	982.8	1,083.0	1,081.8	1,074.1	1,082.4	1,102.4	1,105.9	1,114.5	1,102.7	1,084.8	1,108.6	1,112.1
25	Net due to related foreign offices	261.6	277.9	277.7	312.5	318.2	311.8	295.2	309.5	320.5	326.5	325.2	334.5
26	Other liabilities	393.7	448.8	438.9	438.2	446.7	447.0	469.0	476.2	479.7	481.9	480.7	473.9
27	TOTAL LIABILITIES	7,094.2	7,416.7	7,437.1	7,466.8	7,478.9	7,536.9	7,658.4	7,740.6	7,783.5	7,780.8	7,810.3	7,866.6
28	Residual (assets less liabilities) ⁸	709.7	760.9	762.3	775.0	782.2	805.5	857.6	854.0	858.5	859.9	852.6	847.6

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
ASSETS													
1	Bank credit	3,679.0	3,926.1	3,920.1	3,942.7	3,957.4	3,958.3	4,076.1	4,110.7	4,136.4	4,107.6	4,126.3	4,124.6
2	Securities in bank credit	995.9	1,126.4	1,123.2	1,137.7	1,136.5	1,115.1	1,123.9	1,134.6	1,143.6	1,142.9	1,149.3	1,145.6
3	Treasury and Agency securities ²	572.9	635.1	647.7	657.4	660.4	643.9	647.7	645.4	633.8	637.0	647.4	645.8
3a	Trading account	40.3	38.9	47.9	50.2	47.2	44.3	51.5	53.3	47.3	47.7	50.4	48.8
3b	Investment account	532.6	596.2	599.8	607.2	613.1	599.6	596.3	592.1	586.5	589.3	597.0	596.9
3c	Mortgage-backed	437.4	513.5	524.4	537.2	542.6	526.2	523.6	520.3	519.5	519.5	526.3	526.8
3d	Other	95.2	82.7	75.4	70.0	70.6	73.4	72.6	71.8	67.1	69.7	70.8	70.1
4	Other securities	423.0	491.3	475.5	480.3	476.1	471.2	476.2	489.3	509.8	505.9	501.9	499.8
4a	Trading account	203.3	241.8	228.5	228.6	224.3	221.5	222.0	233.1	251.0	250.5	246.0	245.2
4b	Investment account	219.8	249.5	246.9	251.7	251.8	249.7	254.2	256.2	258.8	255.4	255.9	254.6
4c	State and local government	37.8	45.1	43.8	42.9	42.7	42.6	45.2	47.4	49.9	49.8	49.1	49.3
4d	Other	181.9	204.4	203.1	208.8	209.1	207.0	209.0	208.8	209.0	205.6	206.7	205.3
5	Loans and leases in bank credit ³	2,683.1	2,799.8	2,796.9	2,805.0	2,821.0	2,843.2	2,952.3	2,976.0	2,992.8	2,964.8	2,977.0	2,979.0
6	Commercial and industrial	507.5	547.6	544.3	546.3	553.5	551.6	558.9	561.1	568.5	559.7	572.1	565.9
7	Real estate	1,432.5	1,477.1	1,496.6	1,515.0	1,514.2	1,529.1	1,666.6	1,671.7	1,668.1	1,665.9	1,679.0	1,673.1
8	Revolving home equity	314.2	321.3	322.4	323.9	324.3	327.2	344.7	344.7	345.8	344.2	347.4	348.9
9	Other	1,118.3	1,155.8	1,174.2	1,191.1	1,190.0	1,201.8	1,321.8	1,327.0	1,322.3	1,321.6	1,331.6	1,324.2
9a	Other residential	693.2	708.1	722.1	735.2	730.3	736.5	843.9	843.8	839.9	838.3	844.4	843.5
9b	Commercial	425.1	447.7	452.1	455.9	459.7	465.3	478.0	483.2	482.4	483.4	487.1	480.7
10	Consumer	358.3	377.7	372.8	364.3	370.2	370.3	374.0	379.6	384.5	377.4	377.2	376.6
11	Security ⁴	98.6	100.5	83.6	81.8	85.6	99.6	100.6	108.6	116.0	111.3	97.2	101.9
11a	Fed funds and RPs with broker/dealer	81.1	80.7	65.2	64.9	68.8	82.5	84.4	89.9	96.5	92.6	78.9	82.0
11b	Other	17.5	19.8	18.4	16.9	16.9	17.0	16.2	18.7	19.5	18.7	18.3	19.9
12a	State and local government	18.9	19.4	19.5	19.6	20.4	20.8	23.4	23.5	23.3	23.3	23.5	23.7
12b	Agricultural	10.1	10.2	10.0	10.1	10.1	10.1	10.3	10.5	10.7	10.6	10.6	10.5
12c	Fed funds and RPs with others	19.3	18.6	24.0	24.1	23.4	24.6	24.8	28.2	28.0	24.4	21.7	23.2
12d	All other loans	143.9	154.8	151.5	149.5	149.6	143.2	100.8	100.3	101.3	99.6	103.6	111.2
12e	Lease financing receivables	94.1	93.9	94.6	94.4	93.8	93.9	92.8	92.5	92.4	92.6	92.2	92.9
13	Interbank loans	166.5	142.4	145.3	143.7	132.9	156.1	162.6	160.3	179.7	167.9	164.4	179.5
13a	Fed funds and RPs with banks	102.2	82.4	84.3	83.5	74.3	94.9	88.7	91.1	100.8	100.0	96.5	111.6
13b	Other	64.3	59.9	60.9	60.2	58.6	61.2	73.8	69.2	78.9	67.8	67.9	68.0
14	Cash assets ⁵	150.0	148.2	148.7	147.9	136.8	137.1	143.2	138.1	144.4	135.8	133.9	139.0
15	Other assets ⁶	460.3	479.8	481.7	490.5	489.1	502.1	508.9	500.4	501.3	513.4	509.5	503.9
16	TOTAL ASSETS⁷	4,423.1	4,664.4	4,663.8	4,692.9	4,684.6	4,722.1	4,857.6	4,876.4	4,928.0	4,890.8	4,900.4	4,913.3

Footnotes appear on page 14.

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

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

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
LIABILITIES												
17 Deposits	2,605.2	2,698.4	2,692.6	2,694.9	2,681.1	2,684.9	2,752.9	2,745.5	2,760.9	2,759.3	2,768.3	2,791.5
18 Transaction	308.7	317.4	314.1	296.0	313.5	301.0	301.7	306.2	299.6	281.1	309.5	300.1
19 Nontransaction	2,296.4	2,381.0	2,378.4	2,398.9	2,367.6	2,383.9	2,451.2	2,439.3	2,461.3	2,478.2	2,458.8	2,491.5
20 Large time	387.0	456.7	465.0	471.3	467.1	469.2	475.8	468.6	474.6	474.1	472.1	464.3
21 Other	1,909.4	1,924.3	1,913.5	1,927.6	1,900.5	1,914.7	1,975.4	1,970.7	1,986.7	2,004.1	1,986.7	2,027.2
22 Borrowings	780.7	850.1	843.1	836.6	844.1	864.1	878.0	893.2	916.3	873.3	863.8	890.0
23 From banks in the U.S.	138.2	148.3	150.0	137.4	136.0	150.3	147.5	152.5	163.1	150.2	142.6	159.1
24 From others	642.4	701.9	693.1	699.1	708.1	713.8	730.5	740.7	753.2	723.1	721.2	730.9
25 Net due to related foreign offices	243.4	260.2	263.5	298.0	297.2	289.3	271.8	282.8	292.8	300.1	302.6	299.3
26 Other liabilities	318.7	377.0	371.4	371.6	368.3	365.4	379.4	382.6	386.2	389.8	394.7	375.2
27 TOTAL LIABILITIES	3,948.0	4,185.7	4,170.6	4,201.0	4,190.7	4,203.7	4,282.0	4,304.2	4,356.2	4,322.5	4,329.4	4,356.0
28 Residual (assets less liabilities) ⁸	475.1	478.8	493.3	491.9	493.9	518.4	575.6	572.2	571.8	568.3	570.9	557.2

Footnotes appear on page 14.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
ASSETS													
1	Bank credit	3,699.1	3,932.9	3,924.0	3,925.0	3,945.3	3,956.5	4,071.8	4,126.6	4,151.1	4,127.6	4,146.4	4,142.1
2	Securities in bank credit	1,008.9	1,136.2	1,125.2	1,127.1	1,132.7	1,112.1	1,115.8	1,141.2	1,150.9	1,147.1	1,150.3	1,145.5
3	Treasury and Agency securities ²	584.1	647.4	649.5	651.3	656.9	637.5	637.8	649.9	638.9	635.9	643.3	641.0
3a	Trading account	42.2	40.9	48.0	49.0	46.5	43.2	49.0	55.8	48.0	46.7	47.9	45.7
3b	Investment account	541.9	606.5	601.5	602.3	610.4	594.2	588.9	594.1	590.9	589.2	595.4	595.3
3c	Mortgage-backed	445.8	522.5	525.6	532.5	540.1	521.6	517.6	521.6	522.4	519.1	524.9	526.3
3d	Other	96.1	84.0	75.9	69.8	70.3	72.6	71.3	72.5	68.4	70.1	70.6	68.9
4	Other securities	424.7	488.8	475.6	475.8	475.8	474.6	478.0	491.2	512.0	511.2	507.0	504.5
4a	Trading account	204.1	240.6	228.6	226.4	224.2	223.1	222.8	234.0	252.1	253.1	248.6	247.5
4b	Investment account	220.7	248.2	247.1	249.3	251.6	251.5	255.2	257.2	259.9	258.1	258.4	257.0
4c	State and local government	38.0	44.8	43.9	42.5	42.6	43.0	45.4	47.6	50.1	50.4	49.5	49.8
4d	Other	182.7	203.4	203.2	206.8	209.0	208.5	209.8	209.7	209.9	207.7	208.9	207.2
5	Loans and leases in bank credit ³	2,690.2	2,796.7	2,798.9	2,797.9	2,812.6	2,844.5	2,955.9	2,985.4	3,000.2	2,980.5	2,996.1	2,996.6
6	Commercial and industrial	507.1	551.1	546.8	545.0	550.2	549.6	557.5	560.6	565.0	556.9	571.6	565.8
7	Real estate	1,437.6	1,480.2	1,497.5	1,512.7	1,514.1	1,530.2	1,669.2	1,677.9	1,676.3	1,673.7	1,679.9	1,671.9
8	Revolving home equity	314.4	322.2	323.7	324.6	325.5	328.4	345.2	344.9	345.0	343.8	347.1	347.4
9	Other	1,123.2	1,157.9	1,173.8	1,188.2	1,188.6	1,201.8	1,324.1	1,333.1	1,331.3	1,329.9	1,332.8	1,324.6
9a	Other residential	695.7	710.6	723.2	734.9	730.6	737.1	844.3	847.0	844.5	842.4	844.3	843.9
9b	Commercial	427.6	447.3	450.6	453.3	458.0	464.7	479.8	486.1	486.8	487.5	488.4	480.7
10	Consumer	358.0	375.4	370.1	360.5	368.1	370.9	373.6	379.5	383.3	378.6	381.7	384.3
10a	Credit cards and related plans	116.3	116.2	115.5	115.5	118.8	119.8	120.3	123.8	126.8	128.8	130.2	132.7
10b	Other	241.7	259.2	254.6	245.1	249.4	251.1	253.3	255.7	256.4	249.8	251.5	251.6
11	Security ⁴	99.7	95.6	84.6	81.3	84.6	100.0	103.4	110.3	117.3	117.0	105.6	106.6
11a	Fed funds and RPs with broker/dealer	82.0	76.7	66.1	64.3	67.6	82.6	86.5	91.4	97.5	97.1	85.3	85.9
11b	Other	17.7	18.9	18.5	17.1	17.0	17.3	16.8	18.9	19.7	19.8	20.2	20.6
12a	State and local government	18.9	19.4	19.5	19.6	20.4	20.8	23.4	23.5	23.3	23.3	23.5	23.7
12b	Agricultural	10.1	10.1	10.1	10.2	10.2	10.1	10.4	10.5	10.6	10.6	10.6	10.7
12c	Fed funds and RPs with others	19.3	18.6	24.0	24.1	23.4	24.6	24.8	28.2	28.0	24.4	21.7	23.2
12d	All other loans	145.5	152.7	152.1	150.8	148.5	145.0	101.0	102.3	103.8	103.3	109.0	117.1
12e	Lease financing receivables	94.1	93.7	94.1	93.8	93.1	93.2	92.7	92.5	92.6	92.8	92.5	93.3
13	Interbank loans	168.0	144.8	144.1	142.2	133.4	154.8	162.3	161.4	168.3	172.1	169.9	189.2
13a	Fed funds and RPs with banks	103.1	83.8	83.7	82.7	74.6	94.1	88.6	91.6	94.4	102.6	99.8	117.5
13b	Other	64.9	61.0	60.4	59.5	58.8	60.7	73.7	69.8	73.9	69.5	70.2	71.6
14	Cash assets ⁵	154.0	146.9	146.2	143.9	128.4	135.7	143.6	141.8	145.7	140.8	145.4	155.1
15	Other assets ⁶	460.9	484.1	483.8	491.8	491.8	504.9	510.1	501.0	496.0	509.5	502.8	504.8
16	TOTAL ASSETS⁷	4,449.1	4,676.7	4,666.1	4,671.2	4,667.1	4,720.3	4,854.9	4,897.6	4,926.9	4,915.9	4,930.6	4,957.3

Footnotes appear on page 14.

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

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

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
LIABILITIES												
17 Deposits	2,616.3	2,687.2	2,693.7	2,687.7	2,672.6	2,683.6	2,753.6	2,758.0	2,769.5	2,776.4	2,785.4	2,799.0
18 Transaction	311.6	312.8	313.6	291.6	303.5	297.0	296.8	309.6	275.0	289.3	343.5	368.2
19 Nontransaction	2,304.7	2,374.4	2,380.2	2,396.1	2,369.1	2,386.6	2,456.7	2,448.3	2,494.5	2,487.2	2,441.9	2,430.8
20 Large time	387.4	456.2	467.6	472.8	467.2	468.6	476.9	469.0	474.2	471.2	471.0	463.6
21 Other	1,917.3	1,918.2	1,912.6	1,923.4	1,901.9	1,918.0	1,979.8	1,979.3	2,020.3	2,016.0	1,970.9	1,967.2
22 Borrowings	776.4	863.1	853.5	832.0	837.3	874.1	877.1	888.1	887.2	858.3	870.5	885.3
23 From banks in the U.S.	139.0	148.2	149.4	136.7	136.9	151.6	147.9	153.3	159.9	148.2	142.1	155.6
24 From others	637.4	715.0	704.1	695.3	700.4	722.4	729.2	734.8	727.3	710.0	728.4	729.6
25 Net due to related foreign offices	248.2	258.7	259.3	292.1	299.0	291.5	274.4	288.4	298.4	304.5	302.3	310.5
26 Other liabilities	324.3	375.8	366.8	365.3	370.5	368.1	382.7	389.3	392.5	394.8	394.1	388.2
27 TOTAL LIABILITIES	3,965.2	4,184.8	4,173.4	4,177.2	4,179.3	4,217.3	4,287.8	4,323.8	4,347.6	4,334.0	4,352.3	4,382.9
28 Residual (assets less liabilities) ⁸	483.8	491.8	492.7	494.0	487.8	503.0	567.0	573.8	579.3	581.9	578.3	574.4

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	2,959.7	3,096.1	3,123.7	3,154.6	3,167.4	3,189.5	3,201.1	3,203.5	3,214.7	3,223.2	3,231.6	3,231.9
2 Securities in bank credit	699.3	691.9	690.0	691.7	692.6	703.4	714.9	711.1	700.1	702.4	703.5	700.3
3 Treasury and Agency securities ²	485.6	476.5	473.1	473.7	475.6	479.8	481.0	476.7	465.4	465.7	464.8	462.5
4 Other securities	213.8	215.4	217.0	218.1	217.0	223.6	233.9	234.4	234.7	236.7	238.7	237.8
5 Loans and leases in bank credit ³	2,260.3	2,404.2	2,433.7	2,462.9	2,474.7	2,486.0	2,486.2	2,492.4	2,514.6	2,520.7	2,528.1	2,531.6
6 Commercial and industrial	355.6	376.8	382.9	390.3	399.8	403.0	402.2	404.1	405.6	405.7	407.7	405.6
7 Real estate	1,435.4	1,549.0	1,569.9	1,589.8	1,590.4	1,597.6	1,605.0	1,605.5	1,621.2	1,624.1	1,628.8	1,632.8
8 Revolving home equity	130.8	122.5	122.2	127.6	123.7	123.1	121.6	123.3	124.1	123.8	123.7	123.7
9 Other	1,304.6	1,426.4	1,447.7	1,462.3	1,466.7	1,474.5	1,483.4	1,482.2	1,497.1	1,500.4	1,505.1	1,509.1
10 Consumer	353.6	355.9	355.8	358.0	358.3	357.1	350.1	349.6	355.2	357.2	357.9	358.6
11 Security ⁴	10.6	11.1	11.5	11.4	11.3	11.7	11.7	12.4	12.0	12.2	12.1	12.7
12 Other loans and leases	105.1	111.4	113.6	113.4	115.0	116.7	117.2	120.7	120.6	121.4	121.6	121.9
13 Interbank loans	93.8	99.8	104.1	101.4	99.7	100.2	101.4	115.5	120.1	121.4	113.5	123.0
14 Cash assets ⁵	108.3	109.6	107.0	112.7	112.1	110.0	109.6	107.9	110.4	109.7	109.5	108.5
15 Other assets ⁶	200.8	245.0	251.5	254.1	256.2	253.1	272.9	277.3	283.3	282.5	282.6	299.7
16 TOTAL ASSETS⁷	3,328.1	3,515.2	3,551.2	3,587.5	3,599.9	3,617.1	3,649.7	3,668.7	3,692.4	3,700.5	3,700.5	3,726.2
LIABILITIES												
17 Deposits	2,518.5	2,608.3	2,631.7	2,664.1	2,675.0	2,678.4	2,700.0	2,733.9	2,755.2	2,768.6	2,768.1	2,789.7
18 Transaction	352.1	347.8	337.8	332.2	337.6	324.3	323.7	329.5	325.8	317.5	330.9	309.1
19 Nontransaction	2,166.4	2,260.5	2,293.8	2,332.0	2,337.3	2,354.1	2,376.3	2,404.4	2,429.4	2,451.1	2,437.2	2,480.5
20 Large time	435.1	468.6	479.6	487.7	499.8	503.7	500.5	506.1	507.3	508.2	503.7	503.6
21 Other	1,731.3	1,791.9	1,814.2	1,844.3	1,837.5	1,850.4	1,875.8	1,898.4	1,922.1	1,942.8	1,933.5	1,976.9
22 Borrowings	515.4	534.3	543.2	540.9	532.3	542.9	563.2	562.0	553.6	558.8	572.6	585.9
23 From banks in the U.S.	170.0	166.3	165.5	162.1	150.3	162.9	186.5	182.3	178.2	184.0	192.4	203.5
24 From others	345.4	368.1	377.7	378.9	382.0	380.0	376.7	379.7	375.4	374.8	380.2	382.5
25 Net due to related foreign offices	13.5	19.2	18.4	20.4	19.3	20.3	20.8	21.1	22.1	22.0	22.9	24.1
26 Other liabilities	69.4	73.0	72.0	72.8	76.2	78.9	86.3	86.9	87.2	87.1	86.6	85.7
27 TOTAL LIABILITIES	3,116.8	3,234.9	3,265.3	3,298.3	3,302.7	3,320.4	3,370.3	3,404.0	3,418.2	3,436.5	3,450.1	3,485.4
28 Residual (assets less liabilities) ⁸	211.3	280.3	285.8	289.1	297.2	296.8	279.4	264.7	274.3	264.1	250.4	240.8

Footnotes appear on page 14.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
ASSETS													
1	Bank credit	2,976.8	3,088.7	3,112.6	3,144.2	3,165.5	3,195.1	3,208.8	3,221.6	3,228.2	3,240.5	3,254.2	3,258.7
2	Securities in bank credit	699.5	691.5	690.1	690.1	691.1	702.2	712.5	710.4	701.4	704.5	706.2	703.7
3	Treasury and Agency securities ²	485.8	476.1	473.1	472.0	474.1	478.5	478.6	476.0	466.7	467.8	467.5	465.9
4	Other securities	213.8	215.4	217.0	218.1	217.0	223.6	233.9	234.4	234.7	236.7	238.7	237.8
5	Loans and leases in bank credit ³	2,277.2	2,397.3	2,422.5	2,454.1	2,474.4	2,493.0	2,496.3	2,511.2	2,526.7	2,536.0	2,548.0	2,554.9
6	Commercial and industrial	354.7	379.5	384.6	390.2	397.5	400.8	400.8	403.0	403.6	403.7	407.2	406.5
7	Real estate	1,449.1	1,543.7	1,560.6	1,583.5	1,590.8	1,603.5	1,612.8	1,620.7	1,631.4	1,635.0	1,639.3	1,643.6
8	Revolving home equity	130.7	122.6	122.5	127.7	123.9	123.8	122.3	123.2	123.3	123.3	123.4	123.8
9	Other	1,318.4	1,421.1	1,438.0	1,455.7	1,466.9	1,479.7	1,490.5	1,497.5	1,508.1	1,511.7	1,515.9	1,519.8
9a	Other residential	503.1	535.6	542.4	548.4	550.3	554.5	556.0	557.5	564.7	567.1	569.8	569.5
9b	Commercial	815.3	885.5	895.6	907.4	916.7	925.2	934.5	940.0	943.4	944.6	946.1	950.3
10	Consumer	357.1	352.6	351.8	354.5	357.6	358.2	352.4	353.3	357.8	362.5	367.1	370.3
10a	Credit cards and related plans	193.2	190.3	189.3	191.4	193.2	192.8	188.3	189.4	194.3	199.0	203.3	206.6
10b	Other	163.9	162.3	162.5	163.0	164.4	165.4	164.1	163.9	163.6	163.4	163.8	163.7
11	Security ⁴	10.8	10.9	11.4	11.2	11.3	11.5	11.7	12.8	12.6	12.6	12.3	12.6
12	Other loans and leases	105.6	110.6	114.1	114.8	117.2	118.9	118.4	121.3	121.4	122.1	122.1	122.0
13	Interbank loans	99.5	94.2	98.4	95.5	97.3	98.1	103.8	122.1	128.6	126.6	119.8	122.3
14	Cash assets ⁵	112.3	108.2	106.1	112.3	110.4	111.5	111.0	111.5	111.2	111.5	112.5	113.0
15	Other assets ⁶	200.8	245.0	251.5	254.1	256.2	253.1	272.9	277.3	283.3	282.5	282.6	299.7
16	TOTAL ASSETS⁷	3,354.8	3,500.9	3,533.4	3,570.6	3,593.9	3,622.2	3,661.2	3,696.9	3,715.1	3,724.7	3,732.3	3,756.8
LIABILITIES													
17	Deposits	2,530.8	2,605.2	2,630.1	2,655.4	2,671.8	2,677.6	2,700.3	2,746.7	2,772.9	2,778.9	2,776.0	2,788.0
18	Transaction	355.3	344.1	336.3	330.0	335.0	323.0	323.7	332.4	315.2	318.9	344.4	345.2
19	Nontransaction	2,175.5	2,261.1	2,293.8	2,325.4	2,336.8	2,354.6	2,376.6	2,414.4	2,457.8	2,460.0	2,431.6	2,442.8
20	Large time	435.1	468.6	479.6	487.7	499.8	503.7	500.5	506.1	507.3	508.2	503.7	503.6
21	Other	1,740.4	1,792.5	1,814.2	1,837.8	1,837.0	1,850.9	1,876.0	1,908.3	1,950.4	1,951.8	1,927.9	1,939.1
22	Borrowings	515.4	534.3	543.2	540.9	532.3	542.9	563.2	562.0	553.6	558.8	572.6	585.9
23	From banks in the U.S.	170.0	166.3	165.5	162.1	150.3	162.9	186.5	182.3	178.2	184.0	192.4	203.5
24	From others	345.4	368.1	377.7	378.9	382.0	380.0	376.7	379.7	375.4	374.8	380.2	382.5
25	Net due to related foreign offices	13.5	19.2	18.4	20.4	19.3	20.3	20.8	21.1	22.1	22.0	22.9	24.1
26	Other liabilities	69.4	73.0	72.0	72.8	76.2	78.9	86.3	86.9	87.2	87.1	86.6	85.7
27	TOTAL LIABILITIES	3,129.0	3,231.8	3,263.7	3,289.6	3,299.5	3,319.6	3,370.6	3,416.8	3,435.9	3,446.8	3,458.0	3,483.7
28	Residual (assets less liabilities) ⁸	225.8	269.1	269.6	281.1	294.4	302.5	290.6	280.1	279.2	278.0	274.3	273.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	809.6	899.9	887.7	884.3	914.8	910.4	915.4	919.5	944.6	927.5	932.0	940.3
2 Securities in bank credit	363.0	386.0	376.3	365.8	376.1	370.6	367.5	376.7	391.9	384.6	373.9	375.4
3 Treasury and Agency securities ²	84.4	80.1	79.5	80.7	84.5	84.5	81.2	82.8	87.0	85.1	82.5	84.0
4 Other securities	278.6	305.9	296.8	285.1	291.5	286.1	286.3	294.0	304.9	299.6	291.4	291.5
5 Loans and leases in bank credit ³	446.6	513.9	511.5	518.5	538.7	539.8	548.0	542.7	552.7	542.8	558.1	564.8
6 Commercial and industrial	163.7	186.2	191.6	194.2	207.5	210.7	215.5	216.0	215.4	216.8	218.9	216.4
7 Real estate	22.1	22.8	22.4	23.1	23.2	23.5	23.9	23.5	24.1	23.9	24.2	24.7
11 Security ⁴	139.0	169.6	164.3	164.7	168.6	165.7	167.1	166.8	173.4	164.6	169.2	181.7
12 Other loans and leases	121.8	135.4	133.2	136.6	139.5	139.8	141.4	136.4	139.8	137.5	145.8	142.1
13 Interbank loans	46.0	45.1	48.5	46.7	51.8	57.1	62.0	65.7	68.9	63.4	61.6	63.3
14 Cash assets ⁵	55.3	49.4	51.8	53.3	52.9	48.3	47.5	51.6	49.6	50.5	49.8	52.4
15 Other assets ⁶	41.6	49.2	46.1	46.0	49.3	43.1	39.5	35.2	37.0	33.6	36.2	35.2
16 TOTAL ASSETS ⁷	952.0	1,043.0	1,033.6	1,029.7	1,068.3	1,058.4	1,064.0	1,071.4	1,099.5	1,074.5	1,079.1	1,090.7
LIABILITIES												
17 Deposits	609.6	671.1	676.3	680.6	709.1	741.4	751.4	763.9	758.2	767.6	760.8	754.4
18 Transaction	12.0	11.8	11.9	11.9	11.3	10.8	10.4	11.0	10.7	10.7	10.9	11.5
19 Nontransaction	597.6	659.3	664.5	668.7	697.8	730.6	741.1	752.9	747.4	756.9	749.8	742.9
22 Borrowings	412.7	436.3	440.9	423.5	427.4	446.7	468.6	489.2	512.1	503.3	504.0	495.5
23 From banks in the U.S.	59.7	50.9	50.6	48.9	46.6	54.4	58.4	63.1	73.3	58.9	60.5	57.7
24 From others	352.9	385.4	390.3	374.6	380.8	392.3	410.2	426.1	438.9	444.4	443.5	437.8
25 Net due to related foreign offices	-184.6	-210.6	-216.2	-199.3	-201.6	-252.1	-268.2	-293.3	-293.1	-300.0	-289.0	-264.8
26 Other liabilities	113.5	134.9	122.9	120.2	127.1	120.9	115.4	113.2	119.6	117.5	109.2	109.0
27 TOTAL LIABILITIES	951.2	1,031.6	1,024.0	1,024.9	1,062.0	1,057.0	1,067.3	1,073.0	1,096.8	1,088.4	1,085.0	1,094.2
28 Residual (assets less liabilities) ⁸	0.9	11.4	9.6	4.8	6.2	1.4	-3.3	-1.6	2.8	-14.0	-5.9	-3.5

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending			
									Dec 6	Dec 13	Dec 20	Dec 27
ASSETS												
1 Bank credit	809.3	896.5	887.5	880.5	906.9	905.6	912.2	920.8	954.3	941.2	942.1	944.1
2 Securities in bank credit	363.0	386.0	376.3	365.8	376.1	370.6	367.5	376.7	391.9	384.6	373.9	375.4
3 Treasury and Agency securities ²	84.4	80.1	79.5	80.7	84.5	84.5	81.2	82.8	87.0	85.1	82.5	84.0
3a Trading account	25.9	26.9	25.7	26.2	27.7	27.7	24.0	25.4	29.0	25.0	22.7	22.9
3b Investment account	58.5	53.2	53.8	54.4	56.9	56.8	57.2	57.4	58.0	60.1	59.8	61.1
4 Other securities	278.6	305.9	296.8	285.1	291.5	286.1	286.3	294.0	304.9	299.6	291.4	291.5
4a Trading account	163.4	191.8	182.9	180.6	183.6	178.5	177.9	181.8	191.4	184.7	176.6	176.9
4b Investment account	115.2	114.1	113.9	104.6	108.0	107.6	108.4	112.2	113.5	114.9	114.8	114.5
5 Loans and leases in bank credit ³	446.2	510.4	511.2	514.7	530.8	535.0	544.8	544.0	562.4	556.6	568.2	568.6
6 Commercial and industrial	162.0	186.1	191.1	193.5	206.9	209.2	212.6	213.7	213.5	216.5	220.8	218.6
7 Real estate	22.1	22.8	22.4	23.1	23.2	23.5	23.9	23.5	24.1	23.9	24.2	24.7
11 Security ⁴	142.8	165.4	162.9	161.5	162.3	162.7	169.8	171.7	186.2	178.9	176.6	181.4
12 Other loans and leases	119.3	136.1	134.8	136.6	138.4	139.6	138.4	135.1	138.5	137.2	146.7	143.9
13 Interbank loans	46.0	45.1	48.5	46.7	51.8	57.1	62.0	65.7	68.9	63.4	61.6	63.3
14 Cash assets ⁵	55.9	48.7	51.1	52.9	53.2	49.2	48.3	52.1	50.4	51.4	52.3	53.4
15 Other assets ⁶	41.2	49.7	46.2	45.1	48.9	42.4	38.7	34.6	36.6	36.7	36.2	35.9
16 TOTAL ASSETS⁷	951.9	1,039.5	1,032.7	1,024.7	1,060.2	1,053.8	1,060.8	1,072.7	1,109.6	1,092.2	1,091.7	1,096.2
LIABILITIES												
17 Deposits	599.6	683.0	687.0	682.0	706.0	733.0	736.2	751.4	752.6	765.3	758.9	744.9
18 Transaction	11.8	11.5	11.6	11.6	11.1	10.8	10.2	10.9	10.5	10.9	11.5	12.3
19 Nontransaction	587.8	671.5	675.4	670.4	694.9	722.2	726.0	740.5	742.1	754.4	747.4	732.6
22 Borrowings	412.7	436.3	440.9	423.5	427.4	446.7	468.6	489.2	512.1	503.3	504.0	495.5
23 From banks in the U.S.	59.7	50.9	50.6	48.9	46.6	54.4	58.4	63.1	73.3	58.9	60.5	57.7
24 From others	352.9	385.4	390.3	374.6	380.8	392.3	410.2	426.1	438.9	444.4	443.5	437.8
25 Net due to related foreign offices	-180.2	-214.6	-219.0	-202.0	-202.6	-250.6	-264.5	-287.5	-283.6	-298.0	-285.2	-259.0
26 Other liabilities	117.0	131.8	120.9	118.3	126.4	121.9	117.5	116.7	125.5	118.7	111.1	111.9
27 TOTAL LIABILITIES	949.0	1,036.6	1,029.8	1,021.8	1,057.3	1,051.0	1,057.8	1,069.8	1,106.7	1,089.3	1,088.8	1,093.2
28 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 page 14.

Memo Items

Not seasonally adjusted, billions of dollars

January 5, 2007

Account	2005 Nov	2006 May	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	Week ending				
									Dec 6	Dec 13	Dec 20	Dec 27	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	94.3	126.8	115.4	110.8	108.5	104.7	103.7	106.5	118.5	118.9	114.4	116.1
30	Reval. losses on off-bal. sheet items ⁹	80.6	110.6	99.6	96.1	92.3	91.0	91.5	90.2	100.1	99.1	95.0	95.3
31	Mortgage-backed securities ¹⁰	550.6	615.5	619.6	628.7	637.3	615.9	616.9	619.2	621.1	616.7	621.6	622.7
31a	Pass-through	416.0	483.4	484.9	488.6	498.3	479.4	471.3	481.5	486.8	484.6	490.6	492.4
31b	CMO, REMIC, and other	134.6	132.1	134.7	140.0	139.0	136.5	145.5	137.7	134.3	132.0	131.0	130.3
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-11.4	-21.0	-22.1	-19.8	-10.3	-3.1	-6.4	-4.9	-1.4	-0.6	-3.2	-3.7
33	Securitized consumer loans ¹²	90.8	101.1	101.6	101.8	100.6	102.5	101.8	100.9	100.4	104.3	105.6	105.5
33a	Credit cards and related plans	68.7	70.8	70.1	69.3	68.6	68.7	67.1	66.6	66.4	66.4	67.8	67.8
33b	Other	22.1	30.3	31.4	32.5	32.0	33.8	34.7	34.3	34.0	38.0	37.8	37.7
34	Securitized business loans ¹²	3.1	2.9	2.9	2.6	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	327.8	325.9	325.9	325.1	325.4	331.3	334.7	333.2	325.6	326.0	325.9	324.2
33	Securitized consumer loans ¹²	263.0	269.7	274.2	273.6	275.9	278.8	282.9	285.4	285.5	285.3	287.2	287.8
33a	Credit cards and related plans	258.9	265.7	270.2	269.7	272.3	275.3	279.4	281.7	281.8	281.7	283.5	284.1
33b	Other	4.2	3.9	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.7	3.7	3.7
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	71.8	82.8	74.5	71.0	72.4	68.6	67.1	66.6	75.7	71.6	61.9	62.3
30	Reval. losses on off-bal. sheet items ⁹	78.0	87.3	79.8	76.7	78.9	76.1	75.7	73.7	81.3	77.8	69.0	69.5

Footnotes appear on page 14.

1. Covers the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks that submit a weekly report of condition (large domestic); other domestically chartered commercial banks (small domestic); branches and agencies of foreign banks, and Edge Act and Agreement corporations (foreign-related institutions). Excludes International Banking Facilities. Data are Wednesday values or *pro rata* averages of Wednesday values. Large domestic banks constitute a universe; data for small domestic banks and foreign-related institutions are estimates based on weekly samples and on quarter-end condition reports. Data are adjusted for breaks caused by reclassifications of assets and liabilities.

The data for large and small domestic banks presented on pages 5 to 10 are adjusted to remove the estimated effects of mergers between these two groups. The adjustment for mergers changes past levels to make them comparable with current levels. Estimated quantities of balance sheet items acquired in mergers are removed from past data for the bank group that contained the acquired bank and put into past data for the group containing the acquiring bank. Balance sheet data for acquired banks are obtained from call reports, and a ratio procedure is used to adjust past levels.

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation #39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Total amount outstanding.

Current and historical H.8 data are available on the Federal Reserve Board's web site (www.federalreserve.gov). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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

First Class