

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

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Sep 12	Sep 19	Sep 26	Oct 3
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	8,930.3	8,896.8	8,927.8	8,982.3
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	2,397.5	2,349.3	2,345.0	2,387.0
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	1,188.8	1,162.1	1,146.8	1,157.2
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	1,208.7	1,187.2	1,198.2	1,229.8
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	6,532.7	6,547.6	6,582.8	6,595.3
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	1,349.7	1,361.3	1,366.0	1,382.8
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	3,478.4	3,468.3	3,494.3	3,489.4
8 Revolving home equity	450.7	462.7	458.2	458.2	459.4	462.1	465.6	469.9	468.7	470.3	471.0	472.0
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	3,009.7	2,998.0	3,023.3	3,017.4
10 Consumer	728.2	747.4	753.3	756.6	766.8	774.4	776.9	784.1	779.8	787.9	785.1	781.7
11 Security ⁴	251.3	286.9	282.7	294.9	268.4	270.1	285.4	281.4	286.6	278.5	276.4	278.3
12 Other loans and leases	573.2	557.8	576.6	578.4	579.3	588.8	628.5	651.1	638.2	651.6	660.9	663.2
13 Interbank loans	313.7	364.1	358.6	353.4	364.8	379.6	398.7	402.8	395.8	385.8	426.2	411.9
14 Cash assets ⁵	282.1	290.6	293.0	291.8	289.4	293.6	290.6	298.6	297.5	298.1	316.5	283.0
15 Other assets ⁶	817.9	861.9	858.1	858.1	869.4	873.9	888.7	923.3	928.1	921.2	932.8	930.1
16 TOTAL ASSETS⁷	9,408.9	9,929.2	9,956.5	9,986.9	10,051.2	10,141.4	10,300.9	10,474.7	10,479.4	10,429.3	10,530.8	10,533.5
LIABILITIES												
17 Deposits	5,938.0	6,221.2	6,278.3	6,296.3	6,277.4	6,302.7	6,372.1	6,429.3	6,395.5	6,433.8	6,482.3	6,435.3
18 Transaction	630.1	633.0	629.7	646.9	622.9	610.4	627.7	611.4	593.6	609.4	606.2	620.0
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	5,801.9	5,824.5	5,876.1	5,815.3
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	1,855.2	1,882.2	1,895.6	1,903.5
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	3,946.7	3,942.2	3,980.5	3,911.8
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	2,269.4	2,242.1	2,251.2	2,262.0
23 From banks in the U.S.	377.7	424.7	434.4	427.4	444.6	442.5	462.6	468.0	472.1	449.0	481.5	480.3
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	1,797.4	1,793.1	1,769.6	1,781.7
25 Net due to related foreign offices	55.3	96.5	-12.4	-38.8	-13.0	53.8	44.0	92.4	103.6	80.4	114.2	89.5
26 Other liabilities	544.9	588.0	597.3	597.2	606.3	605.5	598.1	600.9	606.1	596.4	601.2	617.6
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	9,374.7	9,352.7	9,448.9	9,404.5
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	1,104.7	1,076.5	1,081.9	1,129.0

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
ASSETS													
1	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	8,931.1	8,899.9	8,924.8	8,970.5
2	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	2,391.6	2,340.8	2,340.8	2,380.6
3	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	1,181.9	1,150.1	1,134.9	1,142.5
4	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	1,209.6	1,190.8	1,205.9	1,238.1
5	Loans and leases in bank credit ³	5,875.9	6,190.9	6,223.3	6,252.6	6,283.4	6,331.9	6,436.8	6,556.6	6,539.6	6,559.1	6,584.0	6,589.9
6	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	1,342.0	1,356.3	1,360.9	1,375.0
7	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	3,489.8	3,474.0	3,495.3	3,493.8
8	Revolving home equity	452.5	459.2	456.6	459.2	461.1	463.0	467.2	471.8	470.9	472.4	472.6	473.3
9	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	3,018.9	3,001.6	3,022.7	3,020.6
10	Consumer	729.9	741.5	746.1	750.7	759.7	766.7	774.2	786.1	780.2	792.2	790.6	781.9
10a	Credit cards and related plans	313.3	310.1	314.3	317.8	323.9	325.3	327.9	332.8	329.0	336.3	336.2	330.0
10b	Other	416.6	431.5	431.8	432.9	435.9	441.4	446.3	453.3	451.2	455.9	454.4	452.0
11	Security ⁴	248.8	287.0	282.8	280.6	267.8	266.4	278.0	278.7	283.4	280.2	274.8	274.9
12	Other loans and leases	576.4	554.9	574.2	574.9	579.8	590.7	627.1	654.5	644.2	656.4	662.3	664.3
13	Interbank loans	310.3	367.4	366.4	349.4	355.9	370.4	396.3	398.4	401.9	382.4	406.3	411.0
14	Cash assets ⁵	283.0	280.8	288.4	288.3	285.4	288.9	280.6	299.3	305.9	288.4	308.8	277.9
15	Other assets ⁶	820.0	856.3	861.4	863.3	871.8	874.6	891.4	926.1	939.3	916.1	933.3	929.2
16	TOTAL ASSETS⁷	9,406.6	9,896.0	9,949.7	9,972.6	10,028.0	10,093.3	10,265.7	10,470.9	10,505.8	10,413.9	10,500.7	10,514.8
LIABILITIES													
17	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	6,430.7	6,394.3	6,386.3	6,440.4
18	Transaction	624.8	628.9	637.2	639.0	620.3	603.5	614.5	606.0	583.2	601.8	632.3	602.2
19	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	5,847.5	5,792.5	5,754.0	5,838.2
20	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	1,843.2	1,862.5	1,883.3	1,897.4
21	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	4,004.3	3,930.1	3,870.7	3,940.8
22	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	2,268.5	2,268.1	2,290.1	2,266.7
23	From banks in the U.S.	379.1	423.7	436.9	427.2	444.1	441.7	463.7	469.4	476.7	452.8	478.3	476.6
24	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	1,791.8	1,815.3	1,811.8	1,790.0
25	Net due to related foreign offices	58.9	83.4	-32.0	-44.4	-21.4	43.3	45.4	97.7	111.8	75.2	125.4	90.8
26	Other liabilities	548.4	577.7	580.3	593.2	599.4	596.9	599.8	605.0	612.4	591.2	609.7	618.7
27	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	9,423.3	9,328.8	9,411.6	9,416.6
28	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	1,082.4	1,085.2	1,089.1	1,098.3

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Sep 12	Sep 19	Sep 26	Oct 3
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	7,833.2	7,803.1	7,816.8	7,852.2
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	1,953.9	1,919.2	1,904.9	1,933.5
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	1,101.6	1,074.0	1,062.3	1,066.7
4 Other securities	694.8	744.0	767.0	779.2	783.6	790.5	809.7	846.8	852.3	845.1	842.6	866.8
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	5,879.3	5,883.9	5,911.9	5,918.7
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	1,095.1	1,104.3	1,107.0	1,120.2
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	3,443.1	3,429.7	3,455.4	3,450.1
8 Revolving home equity	450.7	462.7	458.2	458.2	459.4	462.1	465.6	469.9	468.7	470.3	471.0	472.0
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	2,974.4	2,959.4	2,984.4	2,978.1
10 Consumer	728.2	747.4	753.3	756.6	766.8	774.4	776.9	784.1	779.8	787.9	785.1	781.7
11 Security ⁴	111.0	129.9	121.7	133.8	125.0	120.6	128.1	132.5	135.8	131.1	130.9	133.5
12 Other loans and leases	406.6	382.0	395.3	394.1	391.2	390.7	416.3	431.4	425.4	430.9	433.5	433.2
13 Interbank loans	257.3	304.3	302.3	293.1	300.7	308.1	326.2	324.8	317.8	312.3	344.5	326.4
14 Cash assets ⁵	233.6	237.4	242.6	237.8	238.5	239.6	236.6	241.5	241.8	243.4	250.2	228.1
15 Other assets ⁶	774.9	824.8	820.7	819.2	830.2	833.3	847.7	874.3	879.7	877.1	875.1	882.2
16 TOTAL ASSETS⁷	8,350.9	8,804.0	8,810.1	8,818.3	8,881.1	8,937.4	9,056.7	9,188.8	9,200.9	9,163.6	9,214.7	9,215.6
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	5,483.6	5,496.9	5,520.6	5,468.4
18 Transaction	619.6	622.6	617.6	635.7	610.7	598.5	615.2	598.6	581.7	596.9	592.9	606.8
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	4,901.8	4,900.0	4,927.8	4,861.6
20 Large time	933.2	936.3	923.9	917.4	916.0	926.9	945.8	954.8	957.1	959.7	949.1	951.8
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	3,944.7	3,940.3	3,978.6	3,909.9
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	1,691.6	1,682.3	1,687.9	1,690.8
23 From banks in the U.S.	327.5	356.3	372.5	368.0	376.8	378.3	389.7	400.9	406.2	383.7	415.2	414.5
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	1,285.3	1,298.6	1,272.7	1,276.3
25 Net due to related foreign offices	312.1	465.6	396.6	396.6	401.5	412.9	407.2	431.3	440.5	416.1	451.7	432.8
26 Other liabilities	427.2	473.3	476.0	468.9	484.4	484.2	476.5	480.2	480.2	482.1	478.6	496.2
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	8,095.8	8,077.3	8,138.8	8,088.2
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	1,105.1	1,086.3	1,076.0	1,127.4

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
ASSETS													
1	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	7,838.7	7,807.3	7,818.5	7,850.5
2	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	1,947.9	1,910.8	1,900.8	1,927.1
3	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	1,094.7	1,062.0	1,050.4	1,052.0
4	Other securities	698.3	739.3	760.9	776.5	784.6	785.2	809.4	851.4	853.2	848.8	850.4	875.1
5	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	5,890.8	5,896.5	5,917.7	5,923.4
6	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	1,089.1	1,100.2	1,103.7	1,116.3
7	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	3,454.5	3,435.4	3,456.4	3,454.6
8	Revolving home equity	452.5	459.2	456.6	459.2	461.1	463.0	467.2	471.8	470.9	472.4	472.6	473.3
9	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	2,983.6	2,962.9	2,983.8	2,981.3
9a	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	1,454.7	1,431.2	1,444.9	1,443.8
9b	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	1,529.0	1,531.7	1,538.9	1,537.5
10	Consumer	729.9	741.5	746.1	750.7	759.7	766.7	774.2	786.1	780.2	792.2	790.6	781.9
10a	Credit cards and related plans	313.3	310.1	314.3	317.8	323.9	325.3	327.9	332.8	329.0	336.3	336.2	330.0
10d	Other	416.6	431.5	431.8	432.9	435.9	441.4	446.3	453.3	451.2	455.9	454.4	452.0
11	Security ⁴	111.3	129.9	119.9	127.9	125.9	119.8	126.7	132.8	136.3	133.6	130.9	133.5
12	Other loans and leases	410.1	377.9	391.4	390.8	391.5	392.7	416.4	435.1	430.7	435.2	436.1	437.1
13	Interbank loans	253.9	307.6	310.1	289.1	291.9	298.9	323.9	320.4	323.9	308.9	324.6	325.4
14	Cash assets ⁵	233.4	229.3	238.8	235.0	235.3	235.3	226.3	241.1	248.8	232.0	241.5	222.4
15	Other assets ⁶	777.7	819.4	824.8	823.9	832.5	834.8	850.8	877.8	891.2	873.4	874.4	883.8
16	TOTAL ASSETS⁷	8,352.8	8,769.4	8,800.2	8,812.8	8,860.3	8,894.2	9,029.7	9,189.6	9,230.7	9,149.3	9,186.9	9,208.9
LIABILITIES													
17	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	5,530.7	5,472.1	5,431.4	5,487.5
18	Transaction	614.3	618.3	625.3	628.0	608.3	591.9	602.2	593.1	571.3	589.2	618.7	589.1
19	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	4,959.5	4,882.9	4,812.8	4,898.4
20	Large time	932.6	932.2	918.8	916.8	918.6	928.5	945.8	954.1	957.1	954.7	944.0	959.5
21	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	4,002.4	3,928.2	3,868.8	3,939.0
22	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	1,690.6	1,708.3	1,726.8	1,695.5
23	From banks in the U.S.	328.8	355.3	375.0	367.7	376.2	377.5	390.7	402.3	410.9	387.5	411.9	410.8
24	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	1,279.7	1,320.8	1,314.9	1,284.6
25	Net due to related foreign offices	314.3	454.8	380.3	395.4	396.3	405.4	409.7	434.7	445.4	410.4	458.4	433.8
26	Other liabilities	429.7	464.4	461.0	467.8	479.5	477.3	478.8	483.2	484.7	476.5	484.5	497.1
27	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	8,151.4	8,067.4	8,101.2	8,113.9
28	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	1,079.3	1,081.9	1,085.8	1,095.0

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
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	4,955.3	4,906.2	4,899.2	4,933.4
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	1,355.7	1,317.3	1,305.0	1,328.2
3	Treasury and Agency securities ²	721.0	736.9	716.5	704.0	710.2	718.0	717.2	701.4	723.5	693.5	683.8	685.0
3a	Trading account	44.3	63.2	63.3	59.9	67.8	70.5	66.6	68.8	66.8	71.4	66.0	74.4
3b	Investment account	676.7	673.7	653.2	644.0	642.4	647.5	650.6	632.7	656.7	622.1	617.8	610.6
3c	Mortgage-backed	601.1	608.6	588.7	582.8	581.4	579.2	580.6	564.4	586.9	552.7	549.9	546.6
3d	Other	75.6	65.1	64.5	61.2	61.0	68.4	70.0	68.3	69.8	69.5	67.9	64.0
4	Other securities	499.6	528.4	548.4	558.4	562.2	575.9	592.2	625.6	632.1	623.8	621.2	643.2
4a	Trading account	225.0	243.3	263.7	271.9	280.9	289.9	301.0	316.8	321.9	313.4	312.6	333.5
4b	Investment account	274.6	285.1	284.7	286.6	281.3	285.9	291.1	308.9	310.3	310.4	308.6	309.7
4c	State and local government	45.2	55.2	56.2	57.3	57.4	58.2	59.0	59.7	59.3	60.4	60.3	59.6
4d	Other	229.4	229.9	228.5	229.3	223.9	227.8	232.1	249.1	251.0	250.1	248.3	250.1
5	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	3,599.7	3,588.9	3,594.2	3,605.2
6	Commercial and industrial	615.7	643.5	646.5	656.2	660.3	667.7	688.6	713.3	709.8	713.6	714.1	726.9
7	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	1,990.3	1,974.5	1,978.2	1,975.6
8	Revolving home equity	351.9	372.5	370.4	370.9	372.2	374.2	377.1	380.2	380.1	381.1	380.2	380.8
9	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	1,610.1	1,593.4	1,597.9	1,594.8
9a	Other residential	812.6	993.3	973.5	965.7	978.7	990.6	987.8	985.8	998.0	978.6	976.7	979.5
9b	Commercial	545.1	589.2	594.0	600.3	606.7	608.8	613.7	615.3	612.2	614.8	621.2	615.4
10	Consumer	419.9	442.0	444.2	445.9	451.4	450.2	452.7	458.9	457.4	461.8	460.4	455.9
11	Security ⁴	101.9	120.7	112.2	124.8	115.4	111.1	118.0	121.4	124.9	120.2	119.8	122.5
11a	Fed funds and RPs with broker/dealer	84.1	93.5	86.4	99.5	91.2	86.4	92.9	97.2	100.3	96.3	94.5	98.7
11b	Other	17.8	27.2	25.8	25.3	24.2	24.7	25.1	24.3	24.6	23.9	25.3	23.8
12a	Fed funds and RPs with others	25.4	29.4	36.2	37.4	34.0	32.2	41.7	49.2	47.1	48.1	48.1	52.3
12b	All other loans	179.6	144.3	150.8	150.9	149.6	152.9	168.0	172.1	170.2	170.7	173.5	172.7
12c	Lease financing receivables	106.9	102.6	101.8	99.9	99.3	99.8	99.6	99.9	100.1	100.0	100.1	99.3
13	Interbank loans	174.4	184.5	181.7	174.8	171.9	178.7	190.5	191.8	183.0	182.5	213.1	195.1
13a	Fed funds and RPs with banks	113.7	125.5	125.5	123.2	121.0	129.0	140.0	141.1	131.7	134.1	161.6	145.6
13b	Other	60.7	59.0	56.2	51.6	50.9	49.7	50.4	50.7	51.4	48.4	51.5	49.6
14	Cash assets ⁵	151.3	149.1	154.5	149.5	150.6	150.6	148.0	153.2	155.4	154.5	159.7	137.5
15	Other assets ⁶	568.5	599.5	591.0	586.0	596.1	600.9	611.5	627.4	630.4	636.4	625.2	631.9
16	TOTAL ASSETS⁷	5,239.6	5,603.1	5,587.7	5,589.9	5,623.9	5,675.0	5,770.2	5,858.8	5,887.6	5,842.7	5,860.6	5,859.9

Footnotes appear on page 14.

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

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

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
LIABILITIES													
17 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	3,168.6	3,179.7	3,205.4	3,167.4	
18 Transaction	335.3	340.7	341.2	352.4	329.5	321.1	332.1	315.6	305.9	314.8	309.2	307.7	
19 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	2,862.7	2,864.9	2,896.2	2,859.6	
20 Large time	516.2	519.0	513.0	504.2	501.2	511.5	530.2	539.7	542.3	543.8	535.1	536.4	
21 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	2,320.4	2,321.1	2,361.0	2,323.3	
22 Borrowings	876.9	941.8	939.7	941.5	961.9	1,013.1	1,069.4	1,129.0	1,154.1	1,131.8	1,109.5	1,128.5	
23 From banks in the U.S.	151.9	139.9	136.8	129.1	139.1	151.8	155.4	154.4	163.2	141.2	153.6	169.5	
24 From others	725.0	801.9	802.9	812.4	822.8	861.3	914.0	974.6	990.8	990.6	955.9	959.0	
25 Net due to related foreign offices	304.2	457.1	396.5	397.6	401.7	412.5	406.7	432.1	441.2	417.3	452.2	433.7	
26 Other liabilities	359.6	392.3	396.6	388.6	404.2	404.6	397.2	400.7	401.8	403.5	398.6	413.8	
27 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	5,165.7	5,132.3	5,165.8	5,143.3	
28 Residual (assets less liabilities) ⁸	677.6	662.1	694.4	728.5	738.6	704.3	724.1	713.5	721.9	710.5	694.8	716.5	

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

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
ASSETS													
1	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	4,955.0	4,902.7	4,893.0	4,929.9
2	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	1,349.7	1,309.2	1,300.4	1,323.4
3	Treasury and Agency securities ²	712.6	741.1	722.9	713.3	708.3	711.4	712.2	692.4	716.7	681.8	671.5	671.9
3a	Trading account	43.3	64.0	64.2	63.1	68.2	68.8	65.5	67.1	66.2	69.7	63.6	70.5
3b	Investment account	669.3	677.1	658.7	650.2	640.1	642.6	646.7	625.3	650.5	612.2	607.9	601.4
3c	Mortgage-backed	596.5	609.0	592.8	589.1	578.0	574.4	578.1	559.5	584.0	545.3	542.3	538.9
3d	Other	72.8	68.1	65.9	61.1	62.2	68.2	68.6	66.5	66.5	66.9	65.6	68.0
4	Other securities	503.0	523.7	542.4	555.7	563.2	570.5	591.8	630.2	633.1	627.4	628.9	651.5
4a	Trading account	226.6	241.0	260.7	270.5	281.4	287.2	300.9	319.1	322.6	315.2	316.5	337.7
4b	Investment account	276.4	282.7	281.7	285.2	281.8	283.3	291.0	311.1	310.5	312.2	312.4	313.8
4c	State and local government	45.5	54.7	55.6	57.0	57.6	57.6	59.0	60.2	58.9	60.8	61.1	60.5
4d	Other	230.9	227.9	226.1	228.3	224.3	225.7	232.0	250.9	251.6	251.5	251.4	253.3
5	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	3,605.3	3,593.5	3,592.6	3,606.4
6	Commercial and industrial	613.6	645.1	651.0	660.1	663.1	666.1	684.6	710.6	706.3	711.4	712.5	724.9
7	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	1,996.1	1,974.6	1,974.5	1,977.1
8	Revolving home equity	353.0	369.6	369.2	371.9	373.5	375.0	378.5	381.6	381.8	382.6	381.0	381.6
9	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	1,614.3	1,592.0	1,593.5	1,595.5
9a	Other residential	813.2	988.2	972.0	968.9	979.9	990.1	988.3	986.6	1,001.0	978.6	975.7	980.1
9b	Commercial	544.5	588.8	593.3	599.8	604.3	605.5	611.5	614.5	613.3	613.4	617.8	615.4
10	Consumer	420.4	440.3	441.7	443.5	448.7	446.2	450.6	459.6	457.8	463.4	462.0	455.7
10a	Credit cards and related plans	123.4	126.1	126.6	127.2	130.0	129.8	130.2	131.8	131.0	133.0	133.3	129.4
10b	Other	297.0	314.2	315.0	316.4	318.6	316.5	320.4	327.8	326.9	330.4	328.7	326.3
11	Security ⁴	102.4	120.4	110.3	119.3	116.5	110.4	116.6	121.9	125.3	122.9	120.4	122.6
11a	Fed funds and RPs with broker/dealer	84.2	93.9	85.0	95.2	92.2	85.6	91.4	97.2	100.8	97.6	94.8	98.4
11b	Other	18.1	26.5	25.3	24.1	24.4	24.9	25.3	24.7	24.5	25.3	25.5	24.2
12a	Fed funds and RPs with others	25.4	29.4	36.2	37.4	34.0	32.2	41.7	49.2	47.1	48.1	48.1	52.3
12b	All other loans	181.5	141.3	148.1	148.9	149.9	154.1	166.7	174.3	173.4	174.1	175.7	174.5
12c	Lease financing receivables	106.3	103.1	102.0	99.8	98.8	99.1	98.8	99.2	99.1	99.1	99.4	99.4
13	Interbank loans	173.1	180.6	186.6	177.7	170.5	176.9	191.4	190.2	189.7	183.2	202.5	192.3
13a	Fed funds and RPs with banks	112.8	122.9	128.7	125.2	120.1	127.7	140.7	139.8	136.4	134.7	153.5	143.5
13b	Other	60.2	57.7	57.9	52.5	50.4	49.2	50.6	50.4	53.2	48.6	49.0	48.9
14	Cash assets ⁵	149.9	144.9	153.8	148.0	148.2	146.7	139.1	151.6	160.2	144.9	151.4	131.8
15	Other assets ⁶	571.4	594.1	595.2	590.6	598.5	602.3	614.6	630.9	642.0	632.7	624.5	633.4
16	TOTAL ASSETS⁷	5,235.8	5,577.6	5,590.5	5,600.2	5,622.7	5,650.4	5,750.0	5,855.7	5,909.9	5,826.6	5,834.9	5,849.4

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)

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
LIABILITIES													
17 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	3,205.3	3,164.3	3,137.7	3,184.6	
18 Transaction	331.3	338.5	347.2	348.1	328.5	316.4	321.5	311.3	300.6	311.2	325.3	294.5	
19 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	2,904.7	2,853.1	2,812.3	2,890.1	
20 Large time	515.6	514.9	507.9	503.6	503.8	513.1	530.2	538.9	542.3	538.8	530.0	544.1	
21 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	2,362.4	2,314.4	2,282.3	2,346.0	
22 Borrowings	886.9	933.2	943.8	956.5	974.5	1,007.6	1,060.5	1,142.4	1,153.1	1,157.8	1,148.5	1,133.1	
23 From banks in the U.S.	153.2	138.9	139.3	128.8	138.5	151.0	156.4	155.8	167.9	145.0	150.4	165.8	
24 From others	733.7	794.3	804.4	827.6	836.0	856.5	904.1	986.6	985.2	1,012.8	998.1	967.3	
25 Net due to related foreign offices	306.4	446.3	380.2	396.3	396.5	405.0	409.1	435.5	446.1	411.6	458.9	434.7	
26 Other liabilities	362.2	383.4	381.6	387.4	399.3	397.8	399.5	403.7	406.3	398.0	404.6	414.8	
27 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	5,210.8	5,131.7	5,149.6	5,167.2	
28 Residual (assets less liabilities) ⁸	660.4	673.0	718.9	737.6	734.0	707.4	717.1	692.2	699.1	694.9	685.2	682.2	

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

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Sep 12	Sep 19	Sep 26	Oct 3
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	2,877.8	2,896.9	2,917.6	2,918.8
2 Securities in bank credit	599.7	603.3	602.8	605.5	605.5	594.7	596.5	600.6	598.2	601.9	600.0	605.3
3 Treasury and Agency securities ²	404.5	387.7	384.2	384.7	384.1	380.1	379.0	379.4	378.1	380.5	378.5	381.7
4 Other securities	195.2	215.6	218.6	220.8	221.4	214.7	217.6	221.2	220.1	221.4	221.5	223.6
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	2,279.6	2,295.0	2,317.7	2,313.5
6 Commercial and industrial	340.4	354.2	357.2	358.8	364.0	372.9	378.8	388.9	385.4	390.7	392.9	393.3
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	1,452.9	1,455.1	1,477.2	1,474.5
8 Revolving home equity	98.8	90.2	87.7	87.3	87.2	87.9	88.5	89.7	88.6	89.2	90.8	91.2
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	1,364.3	1,366.0	1,386.4	1,383.3
10 Consumer	308.3	305.4	309.1	310.7	315.4	324.2	324.2	325.2	322.4	326.1	324.7	325.8
12 Other loans and leases	103.8	114.9	116.0	114.8	118.0	115.3	117.1	121.2	118.9	123.1	122.8	119.8
13 Interbank loans	82.9	119.8	120.5	118.3	128.8	129.5	135.7	133.0	134.8	129.7	131.4	131.2
14 Cash assets ⁵	82.3	88.3	88.1	88.3	87.9	89.0	88.6	88.3	86.4	88.9	90.6	90.6
15 Other assets ⁶	206.3	225.3	229.7	233.3	234.1	232.4	236.2	246.9	249.3	240.7	249.9	250.4
16 TOTAL ASSETS⁷	3,111.3	3,200.9	3,222.4	3,228.4	3,257.2	3,262.4	3,286.5	3,330.0	3,313.3	3,320.9	3,354.1	3,355.8
LIABILITIES												
17 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	2,314.9	2,317.2	2,315.2	2,301.1
18 Transaction	284.3	281.9	276.4	283.2	281.2	277.4	283.1	283.0	275.8	282.0	283.6	299.1
19 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	2,039.1	2,035.2	2,031.6	2,002.0
20 Large time	417.0	417.3	410.9	413.2	414.8	415.4	415.6	415.1	414.8	416.0	414.0	415.4
21 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	1,624.3	1,619.2	1,617.6	1,586.6
22 Borrowings	521.2	522.5	540.3	547.5	555.2	519.4	540.9	552.0	537.5	550.5	578.4	562.3
23 From banks in the U.S.	175.6	216.4	235.7	238.9	237.7	226.4	234.3	246.5	243.0	242.6	261.6	245.0
24 From others	345.6	306.2	304.7	308.6	317.5	292.9	306.6	305.5	294.5	308.0	316.8	317.3
25 Net due to related foreign offices	7.9	8.5	0.1	-0.9	-0.2	0.4	0.5	-0.7	-0.7	-1.2	-0.6	-0.8
26 Other liabilities	67.6	81.0	79.4	80.4	80.2	79.6	79.4	79.4	78.4	78.6	80.0	82.3
27 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	2,930.1	2,945.0	2,973.0	2,944.9
28 Residual (assets less liabilities) ⁸	318.2	321.5	335.1	327.6	333.8	359.7	356.6	385.8	383.1	375.9	381.1	410.9

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

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
ASSETS													
1	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	2,883.7	2,904.6	2,925.4	2,920.6
2	Securities in bank credit	599.4	604.6	604.8	605.2	605.7	593.0	595.2	600.3	598.2	601.5	600.3	603.7
3	Treasury and Agency securities ²	404.2	389.0	386.2	384.4	384.3	378.4	377.6	379.1	378.1	380.2	378.9	380.1
4	Other securities	195.2	215.6	218.6	220.8	221.4	214.7	217.6	221.2	220.1	221.4	221.5	223.6
5	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	2,285.6	2,303.0	2,325.1	2,317.0
6	Commercial and industrial	338.2	355.1	359.4	361.6	366.0	372.8	376.5	386.7	382.8	388.8	391.2	391.4
7	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	1,458.4	1,460.8	1,481.9	1,477.5
8	Revolving home equity	99.5	89.6	87.4	87.3	87.5	88.0	88.7	90.2	89.1	89.9	91.6	91.7
9	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	1,369.3	1,370.9	1,390.3	1,385.8
9a	Other residential	478.2	436.1	439.4	441.7	438.6	437.5	443.7	457.4	453.7	452.6	469.2	463.6
9b	Commercial	848.7	888.0	895.0	898.2	902.0	906.7	911.6	918.1	915.6	918.3	921.1	922.2
10	Consumer	309.5	301.2	304.4	307.2	311.1	320.5	323.6	326.4	322.4	328.8	328.6	326.2
10a	Credit cards and related plans	189.9	184.0	187.7	190.6	193.9	195.5	197.7	201.0	198.0	203.3	202.8	200.6
10b	Other	119.6	117.3	116.8	116.5	117.2	125.0	125.9	125.4	124.3	125.5	125.7	125.6
12	Other loans and leases	105.8	113.6	114.6	113.4	118.2	116.5	119.2	123.3	122.0	124.6	123.4	121.9
13	Interbank loans	80.8	127.0	123.5	111.4	121.4	122.0	132.5	130.2	134.2	125.7	122.1	133.1
14	Cash assets ⁵	83.5	84.4	85.0	87.1	87.1	88.7	87.2	89.5	88.6	87.1	90.0	90.6
15	Other assets ⁶	206.3	225.3	229.7	233.3	234.1	232.4	236.2	246.9	249.3	240.7	249.9	250.4
16	TOTAL ASSETS⁷	3,117.1	3,191.8	3,209.7	3,212.5	3,237.6	3,243.8	3,279.7	3,333.9	3,320.8	3,322.7	3,352.1	3,359.5
LIABILITIES													
17	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	2,325.4	2,307.8	2,293.8	2,302.9
18	Transaction	283.0	279.8	278.0	279.9	279.9	275.5	280.7	281.8	270.6	278.1	293.3	294.6
19	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	2,054.8	2,029.8	2,000.5	2,008.3
20	Large time	417.0	417.3	410.9	413.2	414.8	415.4	415.6	415.1	414.8	416.0	414.0	415.4
21	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	1,640.0	1,613.8	1,586.5	1,592.9
22	Borrowings	521.2	522.5	540.3	547.5	555.2	519.4	540.9	552.0	537.5	550.5	578.4	562.3
23	From banks in the U.S.	175.6	216.4	235.7	238.9	237.7	226.4	234.3	246.5	243.0	242.6	261.6	245.0
24	From others	345.6	306.2	304.7	308.6	317.5	292.9	306.6	305.5	294.5	308.0	316.8	317.3
25	Net due to related foreign offices	7.9	8.5	0.1	-0.9	-0.2	0.4	0.5	-0.7	-0.7	-1.2	-0.6	-0.8
26	Other liabilities	67.6	81.0	79.4	80.4	80.2	79.6	79.4	79.4	78.4	78.6	80.0	82.3
27	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	2,940.6	2,935.7	2,951.5	2,946.7
28	Residual (assets less liabilities) ⁸	324.7	313.2	315.5	314.4	315.8	349.1	352.7	390.3	380.2	387.0	400.5	412.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Sep 12	Sep 19	Sep 26	Oct 3
ASSETS												
1 Bank credit	910.5	975.6	1,002.8	1,016.1	1,016.6	1,038.4	1,077.3	1,102.4	1,097.1	1,093.8	1,110.9	1,130.1
2 Securities in bank credit	370.3	397.8	408.4	413.7	423.5	423.7	433.0	440.3	443.7	430.1	440.1	453.5
3 Treasury and Agency securities ²	84.8	86.9	84.8	84.6	83.1	82.4	86.8	87.1	87.2	88.1	84.5	90.5
4 Other securities	285.4	310.9	323.5	329.1	340.4	341.3	346.2	353.2	356.5	342.0	355.6	363.0
5 Loans and leases in bank credit ³	540.2	577.8	594.5	602.3	593.1	614.7	644.3	662.1	653.4	663.7	670.9	676.6
6 Commercial and industrial	209.9	222.3	223.0	227.1	234.4	238.1	244.5	256.4	254.6	257.0	259.0	262.5
7 Real estate	23.5	22.8	29.2	29.8	27.2	29.0	30.3	37.1	35.3	38.6	38.9	39.3
11 Security ⁴	140.2	157.0	161.0	161.1	143.4	149.5	157.3	148.9	150.8	147.4	145.5	144.8
12 Other loans and leases	166.6	175.7	181.3	184.3	188.1	198.1	212.2	219.7	212.8	220.7	227.4	230.0
13 Interbank loans	56.4	59.8	56.3	60.3	64.0	71.5	72.5	78.0	78.0	73.5	81.7	85.6
14 Cash assets ⁵	48.5	53.2	50.4	54.0	50.9	54.0	54.0	57.1	55.7	54.7	66.3	55.0
15 Other assets ⁶	43.0	37.1	37.4	38.9	39.2	40.6	41.0	48.9	48.4	44.2	57.7	47.8
16 TOTAL ASSETS⁷	1,057.9	1,125.1	1,146.4	1,168.7	1,170.1	1,203.9	1,244.2	1,285.9	1,278.6	1,265.6	1,316.0	1,317.9
LIABILITIES												
17 Deposits	720.3	804.0	850.3	888.6	871.7	858.7	890.0	932.3	912.0	936.9	961.7	966.9
18 Transaction	10.4	10.5	12.1	11.2	12.2	11.8	12.5	12.8	11.9	12.5	13.4	13.2
19 Nontransaction	709.9	793.6	838.1	877.4	859.5	846.9	877.5	919.5	900.1	924.4	948.4	953.7
22 Borrowings	474.7	573.8	577.8	566.7	576.8	578.2	590.1	571.6	577.9	559.8	563.3	571.2
23 From banks in the U.S.	50.3	68.4	61.9	59.5	67.9	64.2	73.0	67.1	65.8	65.3	66.4	65.8
24 From others	424.4	505.4	515.9	507.2	508.9	514.0	517.1	504.5	512.1	494.6	496.9	505.4
25 Net due to related foreign offices	-256.8	-369.1	-409.0	-435.4	-414.5	-359.1	-363.3	-338.9	-336.8	-335.7	-337.5	-343.3
26 Other liabilities	117.7	114.6	121.3	128.3	122.0	121.4	121.5	120.8	125.9	114.3	122.6	121.5
27 TOTAL LIABILITIES	1,055.9	1,123.3	1,140.3	1,148.1	1,156.0	1,199.3	1,238.4	1,285.8	1,278.9	1,275.4	1,310.1	1,316.3
28 Residual (assets less liabilities)⁸	2.1	1.8	6.1	20.5	14.1	4.7	5.8	0.2	-0.3	-9.8	5.9	1.6

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Sep 12	Sep 19	Sep 26	Oct 3
ASSETS												
1 Bank credit	906.0	978.9	1,007.6	1,007.4	1,014.7	1,034.7	1,069.1	1,097.3	1,092.4	1,092.6	1,106.4	1,120.0
2 Securities in bank credit	370.3	397.8	408.4	413.7	423.5	423.7	433.0	440.3	443.7	430.1	440.1	453.5
3 Treasury and Agency securities ²	84.8	86.9	84.8	84.6	83.1	82.4	86.8	87.1	87.2	88.1	84.5	90.5
3a Trading account	27.7	30.0	26.4	24.9	26.8	26.0	28.1	28.5	27.6	28.5	28.8	30.2
3b Investment account	57.2	56.9	58.4	59.8	56.3	56.4	58.7	58.6	59.6	59.6	55.8	60.3
4 Other securities	285.4	310.9	323.5	329.1	340.4	341.3	346.2	353.2	356.5	342.0	355.6	363.0
4a Trading account	178.6	192.7	203.5	211.7	215.9	216.3	213.5	207.8	212.1	197.6	208.9	214.1
4b Investment account	106.8	118.2	120.0	117.4	124.5	125.0	132.7	145.4	144.4	144.5	146.6	148.9
5 Loans and leases in bank credit ³	535.8	581.1	599.3	593.7	591.2	611.0	636.1	657.0	648.8	662.5	666.3	666.5
6 Commercial and industrial	208.4	224.2	224.3	227.1	233.8	237.4	243.8	254.6	252.9	256.1	257.2	258.7
7 Real estate	23.5	22.8	29.2	29.8	27.2	29.0	30.3	37.1	35.3	38.6	38.9	39.3
11 Security ⁴	137.5	157.1	162.9	152.8	141.9	146.6	151.3	145.9	147.0	146.6	143.9	141.3
12 Other loans and leases	166.4	177.1	182.8	184.1	188.3	198.1	210.7	219.4	213.5	221.2	226.3	227.2
13 Interbank loans	56.4	59.8	56.3	60.3	64.0	71.5	72.5	78.0	78.0	73.5	81.7	85.6
14 Cash assets ⁵	49.5	51.5	49.6	53.3	50.2	53.6	54.3	58.2	57.2	56.4	67.3	55.5
15 Other assets ⁶	42.3	37.0	36.5	39.4	39.3	39.9	40.6	48.3	48.0	42.7	58.9	45.4
16 TOTAL ASSETS⁷	1,053.8	1,126.6	1,149.5	1,159.8	1,167.6	1,199.1	1,236.0	1,281.3	1,275.0	1,264.6	1,313.8	1,305.9
LIABILITIES												
17 Deposits	712.1	807.7	861.8	904.6	885.7	860.6	886.1	921.7	900.0	922.1	954.9	952.9
18 Transaction	10.5	10.7	12.0	11.0	12.0	11.6	12.3	12.9	11.9	12.5	13.7	13.1
19 Nontransaction	701.6	797.0	849.8	893.6	873.7	849.0	873.8	908.9	888.0	909.6	941.2	939.8
22 Borrowings	474.7	573.8	577.8	566.7	576.8	578.2	590.1	571.6	577.9	559.8	563.3	571.2
23 From banks in the U.S.	50.3	68.4	61.9	59.5	67.9	64.2	73.0	67.1	65.8	65.3	66.4	65.8
24 From others	424.4	505.4	515.9	507.2	508.9	514.0	517.1	504.5	512.1	494.6	496.9	505.4
25 Net due to related foreign offices	-255.4	-371.4	-412.3	-439.7	-417.7	-362.1	-364.3	-337.1	-333.6	-335.2	-332.9	-343.1
26 Other liabilities	118.7	113.3	119.3	125.4	120.0	119.5	120.9	121.8	127.7	114.6	125.2	121.6
27 TOTAL LIABILITIES	1,050.1	1,123.5	1,146.6	1,156.9	1,164.7	1,196.2	1,232.8	1,278.0	1,271.9	1,261.4	1,310.4	1,302.7
28 Residual (assets less liabilities) ⁸	3.7	3.2	2.9	2.9	2.9	2.9	3.1	3.3	3.1	3.2	3.4	3.3

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

October 12, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Sep 12	Sep 19	Sep 26	Oct 3	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	108.1	114.2	119.4	125.3	129.7	129.6	134.2	141.3	145.7	140.6	141.6	147.4
30	Reval. losses on off-bal. sheet items ⁹	93.0	94.5	99.1	105.4	116.4	110.3	104.3	109.1	113.7	108.6	108.7	114.1
31	Mortgage-backed securities ¹⁰	703.8	723.0	707.3	701.7	693.0	692.0	698.1	688.1	711.3	675.6	672.1	668.4
31a	Pass-through	522.0	549.5	532.0	529.6	520.0	518.8	523.0	503.5	526.6	490.4	488.9	481.3
31b	CMO, REMIC, and other	181.8	173.4	175.4	172.1	173.0	173.2	175.1	184.6	184.6	185.2	183.2	187.1
32	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	-10.9	-10.2	-12.1	-9.2
33	Securitized consumer loans ¹²	104.7	108.8	107.8	107.3	105.8	110.0	110.6	109.7	110.1	108.6	108.5	111.9
33a	Credit cards and related plans	68.7	69.5	69.8	70.1	68.5	69.0	70.4	70.1	70.5	69.0	69.0	72.6
33b	Other	35.9	39.3	38.0	37.2	37.3	40.9	40.2	39.6	39.7	39.5	39.4	39.3
34	Securitized real estate loans ¹²	-	-	-	-	-	1,225.7	1,230.0	1,238.7	1,236.0	1,241.8	1,241.8	1,239.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	246.0	241.0	234.6	235.2	237.8	234.4	234.9	241.3	237.8	241.3	244.2	246.8
33	Securitized consumer loans ¹²	263.6	274.6	273.4	273.5	276.1	279.0	283.5	284.2	285.7	282.4	284.3	284.2
33a	Credit cards and related plans	262.2	273.4	272.2	272.3	274.9	278.4	283.0	283.7	285.2	281.9	283.8	283.7
33b	Other	1.3	1.2	1.3	1.3	1.2	0.5	0.5	0.5	0.5	0.5	0.5	0.5
34	Securitized real estate loans ¹²	-	-	-	-	-	41.2	40.5	40.4	40.0	40.0	40.7	41.5
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	68.6	66.0	66.9	70.5	66.0	65.9	69.8	69.1	74.4	65.0	67.2	68.2
30	Reval. losses on off-bal. sheet items ⁹	76.1	72.6	74.6	77.4	73.6	72.2	75.5	75.2	79.9	70.9	73.1	77.4

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. Data for small domestic banks are estimates based only on quarter-end condition reports.

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.

Notes on the Data

Domestically chartered commercial banks acquired \$1.9 billion in assets and liabilities of nonbank institutions in the week ending October 3, 2007. The major asset items affected were (in billions): commercial and industrial loans, \$1.6; and real estate loans, other, \$0.2. The major liability items affected were: borrowings from banks in the U.S., \$1.5; and the residual (assets less liabilities), \$0.2.

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