

# FEDERAL RESERVE statistical release



H.8 (510)

## Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Seasonally adjusted, billions of dollars

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

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>												
1 Bank credit	8,225.6	8,510.8	8,566.6	8,616.3	8,687.2	8,819.1	8,945.3	9,058.1	9,032.8	9,045.0	9,069.9	9,109.1
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	2,401.7	2,402.2	2,383.8	2,401.6	2,424.3
3 Treasury and Agency securities <sup>2</sup>	1,222.9	1,185.8	1,173.3	1,177.1	1,180.4	1,182.8	1,168.0	1,133.1	1,154.3	1,122.5	1,119.6	1,124.2
4 Other securities	994.9	1,090.5	1,107.7	1,122.7	1,132.0	1,156.3	1,201.0	1,268.7	1,247.8	1,261.3	1,282.0	1,300.1
5 Loans and leases in bank credit <sup>3</sup>	6,007.8	6,234.5	6,285.6	6,316.5	6,374.8	6,480.0	6,576.4	6,656.3	6,630.6	6,661.2	6,668.3	6,684.8
6 Commercial and industrial	1,178.2	1,226.8	1,243.7	1,261.9	1,282.5	1,315.7	1,362.0	1,396.9	1,400.9	1,402.0	1,391.8	1,397.3
7 Real estate	3,312.4	3,395.9	3,411.3	3,439.0	3,457.3	3,471.4	3,495.4	3,548.6	3,504.2	3,558.1	3,575.0	3,579.1
8 Revolving home equity	466.4	458.1	458.3	459.6	462.4	465.9	470.1	476.4	474.0	476.1	478.4	479.0
9 Other	2,845.9	2,937.8	2,953.0	2,979.4	2,994.9	3,005.5	3,025.3	3,072.1	3,030.2	3,082.0	3,096.6	3,100.1
10 Consumer	729.5	753.2	756.7	767.0	774.7	777.2	784.6	781.8	784.6	780.5	782.2	779.3
11 Security <sup>4</sup>	252.5	282.0	295.5	269.2	270.7	285.7	281.7	265.7	276.3	267.3	263.3	250.2
12 Other loans and leases	535.3	576.6	578.3	579.3	589.6	630.0	652.7	663.4	664.5	653.3	656.0	678.9
13 Interbank loans	322.9	359.7	353.6	364.0	378.4	397.4	402.7	412.1	421.5	392.7	427.9	404.7
14 Cash assets <sup>5</sup>	289.6	292.8	291.5	289.0	293.6	290.6	298.2	289.1	306.4	261.6	297.1	294.6
15 Other assets <sup>6</sup>	837.7	854.9	857.2	869.1	875.0	888.7	921.7	935.7	926.6	931.9	942.4	945.6
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>9,608.0</b>	<b>9,949.4</b>	<b>9,999.9</b>	<b>10,069.3</b>	<b>10,162.8</b>	<b>10,324.2</b>	<b>10,495.5</b>	<b>10,620.6</b>	<b>10,613.3</b>	<b>10,557.0</b>	<b>10,662.6</b>	<b>10,679.4</b>
<b>LIABILITIES</b>												
17 Deposits	6,051.7	6,278.2	6,297.1	6,279.1	6,304.2	6,372.1	6,432.2	6,565.0	6,472.2	6,534.9	6,645.4	6,657.3
18 Transaction	632.3	629.2	645.4	620.4	607.6	624.8	604.9	618.1	625.2	594.3	629.2	635.2
19 Nontransaction	5,419.4	5,649.0	5,651.7	5,658.8	5,696.6	5,747.3	5,827.3	5,946.9	5,846.9	5,940.6	6,016.2	6,022.1
20 Large time	1,662.3	1,754.4	1,787.2	1,768.3	1,769.7	1,817.9	1,870.3	1,972.6	1,920.3	1,971.8	1,990.4	2,038.8
21 Other	3,757.0	3,894.5	3,864.5	3,890.4	3,926.9	3,929.3	3,957.0	3,974.3	3,926.6	3,968.9	4,025.8	3,983.3
22 Borrowings	1,930.5	2,055.5	2,051.3	2,087.8	2,104.2	2,193.7	2,242.1	2,203.0	2,248.3	2,168.3	2,172.5	2,204.1
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	469.0
24 From others	1,529.1	1,621.6	1,625.5	1,645.7	1,664.4	1,733.6	1,778.1	1,737.4	1,770.8	1,717.2	1,709.8	1,735.2
25 Net due to related foreign offices	33.5	-39.3	-34.0	-4.7	64.3	54.5	102.2	101.0	155.8	95.7	113.9	40.2
26 Other liabilities	570.7	596.8	596.4	605.1	603.9	597.7	599.7	628.0	615.4	616.5	623.1	664.0
27 <b>TOTAL LIABILITIES</b>	<b>8,586.4</b>	<b>8,891.1</b>	<b>8,910.8</b>	<b>8,967.3</b>	<b>9,076.6</b>	<b>9,218.1</b>	<b>9,376.2</b>	<b>9,497.0</b>	<b>9,491.7</b>	<b>9,415.4</b>	<b>9,554.9</b>	<b>9,565.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	1,021.6	1,058.3	1,089.1	1,102.0	1,086.2	1,106.1	1,119.3	1,123.6	1,121.5	1,141.6	1,107.7	1,113.7

Footnotes appear on page 14.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
<b>ASSETS</b>													
1	Bank credit	8,226.3	8,497.5	8,554.5	8,603.4	8,651.0	8,791.7	8,940.5	9,055.9	9,017.2	9,038.7	9,068.9	9,128.5
2	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	2,392.5	2,389.8	2,369.6	2,392.7	2,421.9
3	Treasury and Agency securities <sup>2</sup>	1,211.7	1,194.1	1,182.3	1,175.3	1,172.1	1,176.5	1,158.6	1,121.3	1,137.3	1,106.6	1,110.2	1,120.9
4	Other securities	996.7	1,084.5	1,105.0	1,123.7	1,126.6	1,155.9	1,205.5	1,271.2	1,252.5	1,262.9	1,282.4	1,301.0
5	Loans and leases in bank credit <sup>3</sup>	6,017.9	6,218.9	6,267.2	6,304.4	6,352.3	6,459.2	6,576.3	6,663.4	6,627.4	6,669.1	6,676.2	6,706.6
6	Commercial and industrial	1,172.4	1,234.8	1,250.4	1,266.2	1,280.1	1,308.7	1,355.3	1,390.1	1,392.4	1,394.9	1,385.7	1,392.0
7	Real estate	3,323.0	3,381.6	3,409.8	3,429.7	3,447.8	3,471.1	3,501.4	3,559.0	3,515.4	3,568.7	3,582.0	3,594.5
8	Revolving home equity	467.6	456.6	459.3	461.3	463.3	467.5	472.0	477.4	474.8	477.6	479.0	480.0
9	Other	2,855.4	2,924.9	2,950.5	2,968.5	2,984.5	3,003.6	3,029.4	3,081.5	3,040.7	3,091.1	3,103.0	3,114.5
10	Consumer	731.5	746.1	750.8	760.0	767.0	774.5	786.6	783.5	781.7	782.8	785.4	784.3
10a	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	331.5
10b	Other	422.1	431.7	432.8	435.7	441.2	446.0	453.3	452.3	451.1	452.6	452.4	452.8
11	Security <sup>4</sup>	257.4	282.2	281.2	268.7	266.9	278.2	279.0	270.9	275.7	273.6	273.0	259.7
12	Other loans and leases	533.7	574.3	575.0	579.9	590.5	626.7	654.0	659.9	662.2	649.2	650.0	676.1
13	Interbank loans	325.1	367.5	349.6	355.3	369.3	395.1	398.4	414.7	418.0	396.6	423.7	420.6
14	Cash assets <sup>5</sup>	292.1	288.1	288.0	285.1	288.9	280.6	298.9	291.4	314.8	275.4	282.7	299.4
15	Other assets <sup>6</sup>	838.1	858.2	862.4	871.5	875.8	891.4	924.6	936.1	934.1	932.1	935.4	946.8
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>9,614.0</b>	<b>9,942.7</b>	<b>9,985.7</b>	<b>10,046.1</b>	<b>10,113.8</b>	<b>10,287.1</b>	<b>10,489.7</b>	<b>10,624.1</b>	<b>10,610.4</b>	<b>10,568.8</b>	<b>10,636.6</b>	<b>10,720.9</b>
<b>LIABILITIES</b>													
17	Deposits	6,037.7	6,302.2	6,299.1	6,292.4	6,290.2	6,356.3	6,419.5	6,545.4	6,494.6	6,545.3	6,545.7	6,634.7
18	Transaction	627.3	636.8	637.5	617.8	600.7	611.7	599.6	612.5	589.4	594.3	639.3	643.7
19	Nontransaction	5,410.3	5,665.4	5,661.6	5,674.7	5,689.5	5,744.6	5,819.9	5,932.8	5,905.3	5,951.0	5,906.3	5,991.0
20	Large time	1,648.6	1,761.0	1,802.8	1,785.1	1,773.3	1,814.2	1,859.0	1,953.7	1,910.6	1,946.2	1,971.4	2,012.2
21	Other	3,761.7	3,904.5	3,858.7	3,889.6	3,916.2	3,930.3	3,960.9	3,979.1	3,994.7	4,004.8	3,934.9	3,978.8
22	Borrowings	1,929.6	2,059.5	2,066.3	2,100.5	2,098.6	2,184.8	2,255.5	2,201.7	2,224.9	2,166.8	2,180.7	2,212.9
23	From banks in the U.S.	401.8	436.3	425.5	441.5	439.0	461.1	465.4	465.9	475.4	449.3	463.7	475.0
24	From others	1,527.8	1,623.2	1,640.8	1,658.9	1,659.6	1,723.7	1,790.1	1,735.7	1,749.5	1,717.5	1,717.0	1,737.9
25	Net due to related foreign offices	39.9	-57.6	-39.7	-13.2	53.7	55.9	107.5	109.3	157.0	99.5	132.6	52.7
26	Other liabilities	576.0	579.8	592.4	598.2	595.2	599.4	603.7	634.1	616.8	618.6	636.2	674.2
27	<b>TOTAL LIABILITIES</b>	<b>8,583.2</b>	<b>8,883.9</b>	<b>8,918.1</b>	<b>8,977.9</b>	<b>9,037.8</b>	<b>9,196.5</b>	<b>9,386.1</b>	<b>9,490.5</b>	<b>9,493.4</b>	<b>9,430.1</b>	<b>9,495.1</b>	<b>9,574.5</b>
28	Residual (assets less liabilities) <sup>8</sup>	1,030.8	1,058.8	1,067.7	1,068.2	1,076.1	1,090.6	1,103.5	1,133.6	1,117.0	1,138.8	1,141.5	1,146.3

Footnotes appear on page 14.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>												
1 Bank credit	7,309.7	7,511.2	7,552.1	7,599.9	7,648.0	7,741.2	7,843.2	7,925.5	7,895.3	7,915.6	7,943.8	7,969.8
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	1,941.5	1,943.2	1,926.4	1,943.6	1,952.9
3 Treasury and Agency securities <sup>2</sup>	1,141.7	1,100.8	1,088.5	1,093.9	1,097.9	1,096.0	1,081.0	1,042.8	1,061.6	1,033.8	1,029.7	1,034.7
4 Other securities	708.9	770.0	781.8	785.8	793.8	813.0	850.8	898.7	881.6	892.6	914.0	918.2
5 Loans and leases in bank credit <sup>3</sup>	5,459.1	5,640.3	5,681.8	5,720.2	5,756.3	5,832.2	5,911.4	5,984.0	5,952.1	5,989.2	6,000.2	6,016.9
6 Commercial and industrial	963.3	1,003.3	1,015.5	1,025.9	1,042.7	1,069.4	1,104.1	1,132.9	1,136.9	1,135.7	1,129.4	1,133.6
7 Real estate	3,288.6	3,368.1	3,382.7	3,412.7	3,428.4	3,441.1	3,458.6	3,510.5	3,466.7	3,520.6	3,537.3	3,539.3
8 Revolving home equity	466.4	458.1	458.3	459.6	462.4	465.9	470.1	476.4	474.0	476.1	478.4	479.0
9 Other	2,822.1	2,909.9	2,924.4	2,953.0	2,966.0	2,975.3	2,988.4	3,034.0	2,992.8	3,044.4	3,059.0	3,060.3
10 Consumer	729.5	753.2	756.7	767.0	774.7	777.2	784.6	781.8	784.6	780.5	782.2	779.3
11 Security <sup>4</sup>	111.3	120.8	133.7	124.9	120.5	127.9	132.4	127.7	134.0	127.3	123.3	123.7
12 Other loans and leases	366.5	395.0	393.1	389.7	390.0	416.6	431.8	431.3	429.8	425.2	427.9	441.0
13 Interbank loans	260.3	301.6	291.5	298.3	305.2	323.2	323.0	328.9	337.1	310.6	345.3	323.0
14 Cash assets <sup>5</sup>	241.6	242.4	237.5	238.2	239.6	236.6	241.3	230.3	248.3	204.0	234.8	235.9
15 Other assets <sup>6</sup>	798.4	817.6	818.5	830.0	834.5	847.8	872.9	889.6	885.0	888.9	892.5	896.4
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>8,542.8</b>	<b>8,804.4</b>	<b>8,831.1</b>	<b>8,897.8</b>	<b>8,956.5</b>	<b>9,077.8</b>	<b>9,208.4</b>	<b>9,300.6</b>	<b>9,292.3</b>	<b>9,245.4</b>	<b>9,342.2</b>	<b>9,351.0</b>
<b>LIABILITIES</b>												
17 Deposits	5,316.9	5,428.7	5,409.9	5,409.4	5,448.3	5,486.2	5,502.7	5,574.5	5,499.2	5,554.3	5,656.0	5,626.7
18 Transaction	622.1	617.3	634.7	609.1	596.5	613.1	592.9	605.8	612.6	582.6	617.2	622.5
19 Nontransaction	4,694.8	4,811.4	4,775.2	4,800.3	4,851.8	4,873.1	4,909.8	4,968.7	4,886.7	4,971.7	5,038.8	5,004.2
20 Large time	939.6	918.9	912.9	912.4	927.6	946.5	955.6	997.2	962.8	1,005.6	1,015.7	1,023.7
21 Other	3,755.2	3,892.5	3,862.2	3,887.9	3,924.2	3,926.6	3,954.2	3,971.6	3,923.9	3,966.1	4,023.1	3,980.5
22 Borrowings	1,437.4	1,479.3	1,487.6	1,515.3	1,530.5	1,608.4	1,677.1	1,640.0	1,688.8	1,621.5	1,610.2	1,620.5
23 From banks in the U.S.	346.8	372.4	367.5	376.2	377.7	389.3	399.7	405.7	415.1	400.6	406.1	398.8
24 From others	1,090.6	1,106.9	1,120.1	1,139.1	1,152.8	1,219.1	1,277.5	1,234.2	1,273.7	1,220.9	1,204.1	1,221.8
25 Net due to related foreign offices	307.3	368.5	396.6	401.5	412.9	407.2	431.0	451.0	481.0	417.5	471.7	442.7
26 Other liabilities	457.8	475.6	468.4	483.5	483.1	475.5	478.5	506.5	495.4	499.5	503.7	534.8
27 <b>TOTAL LIABILITIES</b>	<b>7,519.5</b>	<b>7,752.1</b>	<b>7,762.6</b>	<b>7,809.7</b>	<b>7,874.7</b>	<b>7,977.3</b>	<b>8,089.4</b>	<b>8,172.1</b>	<b>8,164.3</b>	<b>8,092.8</b>	<b>8,241.7</b>	<b>8,224.7</b>
28 Residual (assets less liabilities) <sup>8</sup>	1,023.3	1,052.3	1,068.6	1,088.1	1,081.8	1,100.5	1,119.1	1,128.6	1,128.0	1,152.7	1,100.5	1,126.2

Footnotes appear on page 14.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
<b>ASSETS</b>													
1	Bank credit	7,314.1	7,493.1	7,548.7	7,588.9	7,615.5	7,722.1	7,843.5	7,928.8	7,889.5	7,915.1	7,945.1	7,990.8
2	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	1,932.3	1,930.8	1,912.2	1,934.7	1,950.5
3	Treasury and Agency securities <sup>2</sup>	1,130.4	1,109.2	1,097.6	1,092.1	1,089.6	1,089.7	1,071.6	1,031.1	1,044.6	1,017.9	1,020.3	1,031.4
4	Other securities	710.7	764.0	779.1	786.9	788.4	812.7	855.3	901.2	886.2	894.3	914.4	919.1
5	Loans and leases in bank credit <sup>3</sup>	5,473.0	5,619.9	5,672.1	5,710.0	5,737.5	5,819.7	5,916.6	5,996.5	5,958.7	6,002.9	6,010.4	6,040.3
6	Commercial and industrial	960.5	1,009.9	1,022.2	1,030.8	1,041.0	1,063.1	1,099.3	1,129.6	1,132.8	1,132.3	1,126.3	1,131.4
7	Real estate	3,299.2	3,353.7	3,381.3	3,403.3	3,418.9	3,440.8	3,464.6	3,520.9	3,478.0	3,531.1	3,544.3	3,554.6
8	Revolving home equity	467.6	456.6	459.3	461.3	463.3	467.5	472.0	477.4	474.8	477.6	479.0	480.0
9	Other	2,831.6	2,897.1	2,922.0	2,942.1	2,955.6	2,973.3	2,992.6	3,043.4	3,003.2	3,053.5	3,065.3	3,074.7
9a	Other residential	1,404.5	1,400.2	1,413.7	1,422.3	1,434.3	1,446.0	1,463.2	1,504.8	1,468.3	1,517.6	1,524.0	1,528.0
9b	Commercial	1,427.1	1,496.9	1,508.2	1,519.8	1,521.3	1,527.3	1,529.3	1,538.6	1,534.9	1,535.9	1,541.3	1,546.7
10	Consumer	731.5	746.1	750.8	760.0	767.0	774.5	786.6	783.5	781.7	782.8	785.4	784.3
10a	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	331.5
10d	Other	422.1	431.7	432.8	435.7	441.2	446.0	453.3	452.3	451.1	452.6	452.4	452.8
11	Security <sup>4</sup>	114.0	119.0	127.8	125.8	119.7	126.6	132.7	130.9	135.2	131.6	127.9	127.9
12	Other loans and leases	367.9	391.2	390.0	390.1	391.0	414.8	433.4	431.6	431.0	425.1	426.5	442.0
13	Interbank loans	262.5	309.4	287.6	289.6	296.1	321.0	318.6	331.5	333.6	314.5	341.1	338.9
14	Cash assets <sup>5</sup>	243.3	238.5	234.7	235.0	235.3	226.2	240.8	231.7	255.9	216.4	219.5	239.7
15	Other assets <sup>6</sup>	799.6	821.7	823.1	832.3	836.0	850.9	876.4	891.0	891.5	889.4	888.0	899.3
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>8,552.5</b>	<b>8,794.6</b>	<b>8,825.8</b>	<b>8,877.1</b>	<b>8,912.3</b>	<b>9,049.0</b>	<b>9,207.3</b>	<b>9,309.6</b>	<b>9,297.3</b>	<b>9,262.1</b>	<b>9,320.1</b>	<b>9,394.7</b>
<b>LIABILITIES</b>													
17	Deposits	5,317.8	5,441.2	5,395.8	5,408.7	5,432.4	5,474.3	5,500.6	5,575.1	5,537.2	5,588.7	5,571.9	5,632.3
18	Transaction	617.2	625.0	627.0	606.7	589.8	600.1	587.5	600.4	577.1	582.5	627.4	631.2
19	Nontransaction	4,700.6	4,816.2	4,768.8	4,802.1	4,842.6	4,874.1	4,913.1	4,974.7	4,960.1	5,006.3	4,944.5	5,001.1
20	Large time	940.6	913.8	912.4	915.1	929.1	946.5	954.8	998.3	968.1	1,004.1	1,012.2	1,025.0
21	Other	3,760.0	3,902.4	3,856.4	3,887.0	3,913.4	3,927.6	3,958.2	3,976.4	3,992.0	4,002.2	3,932.2	3,976.1
22	Borrowings	1,436.5	1,483.4	1,502.6	1,528.0	1,524.9	1,599.5	1,690.6	1,638.6	1,665.4	1,620.0	1,618.4	1,629.3
23	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	404.8
24	From others	1,089.3	1,108.5	1,135.3	1,152.3	1,148.0	1,209.2	1,289.5	1,232.6	1,252.5	1,221.2	1,211.4	1,224.5
25	Net due to related foreign offices	310.2	353.6	395.4	396.3	405.4	409.7	434.4	455.1	483.5	418.0	480.2	448.8
26	Other liabilities	461.0	460.6	467.3	478.6	476.2	477.8	481.5	510.3	497.5	499.9	511.3	541.0
27	<b>TOTAL LIABILITIES</b>	<b>7,525.5</b>	<b>7,738.7</b>	<b>7,761.1</b>	<b>7,811.6</b>	<b>7,839.0</b>	<b>7,961.3</b>	<b>8,107.0</b>	<b>8,179.1</b>	<b>8,183.6</b>	<b>8,126.6</b>	<b>8,181.8</b>	<b>8,251.4</b>
28	Residual (assets less liabilities) <sup>8</sup>	1,026.9	1,055.9	1,064.8	1,065.5	1,073.4	1,087.7	1,100.2	1,130.4	1,113.7	1,135.5	1,138.3	1,143.3

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
<b>ASSETS</b>													
1	Bank credit	4,507.9	4,667.9	4,703.3	4,728.6	4,768.4	4,843.7	4,916.2	4,982.5	4,953.4	4,975.1	4,997.0	5,026.1
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	1,325.6	1,328.8	1,309.6	1,327.1	1,336.5
3	Treasury and Agency securities <sup>2</sup>	727.4	708.3	695.8	702.4	712.0	711.2	698.2	659.3	679.1	649.4	646.1	651.3
3a	Trading account	51.5	63.3	59.9	67.8	70.5	66.6	68.8	68.0	67.9	67.8	65.3	68.3
3b	Investment account	675.9	645.0	635.9	634.6	641.5	644.5	629.5	591.2	611.2	581.6	580.9	582.9
3c	Mortgage-backed	603.1	580.5	574.7	573.6	573.1	574.6	560.8	523.3	543.2	513.4	512.0	515.7
3d	Other	72.7	64.5	61.2	61.0	68.4	70.0	68.7	68.0	68.0	68.2	68.8	67.2
4	Other securities	501.6	553.0	563.1	566.4	577.2	593.5	626.0	666.3	649.7	660.2	681.0	685.3
4a	Trading account	228.2	263.7	271.9	280.9	290.0	301.1	316.5	349.4	338.1	345.2	362.5	359.7
4b	Investment account	273.4	289.3	291.2	285.6	287.2	292.5	309.5	316.9	311.6	315.0	318.5	325.5
4c	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
4d	Other	225.3	232.5	233.4	227.6	229.0	233.3	249.7	256.8	251.4	254.4	258.5	265.6
5	Loans and leases in bank credit <sup>3</sup>	3,278.9	3,406.6	3,444.4	3,459.7	3,479.2	3,539.0	3,592.0	3,656.9	3,624.6	3,665.5	3,669.8	3,689.6
6	Commercial and industrial	618.8	641.4	650.8	654.9	662.2	683.0	710.2	735.2	740.5	738.4	731.4	733.9
7	Real estate	1,859.9	1,921.7	1,935.3	1,956.2	1,972.2	1,977.3	1,980.6	2,026.9	1,983.9	2,038.7	2,051.1	2,056.1
8	Revolving home equity	368.3	368.7	369.2	370.5	372.5	375.4	379.2	384.6	382.3	384.4	386.4	386.9
9	Other	1,491.6	1,553.0	1,566.2	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
9a	Other residential	930.7	958.8	965.6	978.6	993.7	997.6	1,001.8	1,041.9	1,004.0	1,055.9	1,062.2	1,064.5
9b	Commercial	560.8	594.1	600.5	607.1	606.0	604.4	599.5	600.5	597.7	598.4	602.5	604.7
10	Consumer	427.9	442.7	444.4	449.9	448.7	451.2	458.4	455.5	456.5	455.8	455.9	453.5
11	Security <sup>4</sup>	102.3	111.5	125.1	115.6	111.1	118.0	121.5	117.1	123.2	116.6	112.9	113.4
11a	Fed funds and RPs with broker/dealer	84.9	86.6	99.7	91.4	86.4	93.0	97.2	93.3	97.5	95.2	87.9	90.4
11b	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
12a	Fed funds and RPs 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
12b	All other loans	138.9	151.1	151.2	149.8	153.1	168.2	172.2	174.7	170.8	171.9	177.7	179.2
12c	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
13	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
13a	Fed funds and RPs with 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
13b	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
14	Cash assets <sup>5</sup>	157.7	153.0	148.0	149.2	149.3	146.7	152.4	141.7	156.9	119.9	143.6	148.5
15	Other assets <sup>6</sup>	578.9	586.5	583.3	593.4	598.0	608.8	625.6	632.9	625.6	635.1	637.8	634.3
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>5,386.4</b>	<b>5,556.6</b>	<b>5,576.9</b>	<b>5,610.3</b>	<b>5,657.9</b>	<b>5,753.4</b>	<b>5,850.0</b>	<b>5,924.6</b>	<b>5,907.6</b>	<b>5,877.9</b>	<b>5,965.3</b>	<b>5,974.9</b>

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
LIABILITIES												
17 Deposits	3,098.2	3,160.8	3,134.2	3,117.4	3,137.9	3,170.3	3,182.1	3,256.4	3,181.0	3,235.5	3,331.4	3,316.4
18 Transaction	338.0	343.4	354.6	331.3	320.7	331.7	315.4	326.1	334.0	307.0	333.9	337.3
19 Nontransaction	2,760.2	2,817.4	2,779.6	2,786.1	2,817.2	2,838.5	2,866.7	2,930.4	2,847.0	2,928.6	2,997.4	2,979.2
20 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
21 Other	2,238.7	2,310.0	2,280.9	2,289.9	2,306.1	2,308.8	2,327.3	2,350.3	2,299.8	2,340.3	2,398.3	2,374.5
22 Borrowings	908.9	959.6	962.2	982.8	1,034.8	1,090.8	1,128.8	1,075.6	1,125.7	1,067.8	1,037.8	1,048.8
23 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
24 From others	762.2	822.8	833.1	843.7	882.9	935.4	974.5	915.9	955.7	904.5	884.2	900.6
25 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
26 Other liabilities	382.8	396.7	388.9	404.5	404.8	397.3	400.4	426.1	413.7	418.8	424.7	453.9
27 TOTAL LIABILITIES	<b>4,688.9</b>	<b>4,885.5</b>	<b>4,882.8</b>	<b>4,906.5</b>	<b>4,990.0</b>	<b>5,065.1</b>	<b>5,143.0</b>	<b>5,208.9</b>	<b>5,201.7</b>	<b>5,139.8</b>	<b>5,264.6</b>	<b>5,260.6</b>
28 Residual (assets less liabilities) <sup>8</sup>	697.5	671.0	694.1	703.8	667.9	688.3	707.0	715.7	705.9	738.0	700.6	714.3

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
<b>ASSETS</b>													
1	Bank credit	4,503.4	4,662.4	4,707.4	4,729.0	4,747.8	4,828.6	4,913.1	4,978.9	4,946.0	4,967.7	4,989.8	5,033.4
2	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	1,317.5	1,317.4	1,296.9	1,319.2	1,334.8
3	Treasury and Agency securities <sup>2</sup>	717.5	714.7	705.2	700.5	705.4	706.2	689.2	648.6	663.1	635.0	637.8	648.6
3a	Trading account	49.0	64.2	63.1	68.2	68.8	65.5	67.1	64.6	63.2	63.2	62.2	67.5
3b	Investment account	668.4	650.5	642.1	632.3	636.6	640.7	622.0	584.0	599.9	571.8	575.5	581.1
3c	Mortgage-backed	596.9	584.6	581.0	570.2	568.4	572.1	555.9	517.2	533.4	504.9	507.6	514.7
3d	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
4	Other securities	503.4	547.0	560.4	567.5	571.8	593.2	630.6	668.9	654.3	661.8	681.4	686.2
4a	Trading account	229.1	260.7	270.5	281.4	287.2	300.9	318.8	350.7	340.5	346.1	362.7	360.2
4b	Investment account	274.4	286.3	289.9	286.0	284.6	292.3	311.8	318.2	313.8	315.8	318.7	326.0
4c	State and local government	48.3	56.1	57.5	58.1	57.7	59.1	60.2	60.3	60.5	60.7	60.1	60.0
4d	Other	226.1	230.2	232.3	228.0	226.9	233.2	251.6	257.8	253.3	255.1	258.7	265.9
5	Loans and leases in bank credit <sup>3</sup>	3,282.6	3,400.7	3,441.8	3,461.0	3,470.6	3,529.2	3,593.4	3,661.4	3,628.6	3,670.8	3,670.6	3,698.6
6	Commercial and industrial	617.3	645.9	654.7	657.7	660.6	679.0	707.5	733.3	738.2	736.2	729.4	732.7
7	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	2,061.0
8	Revolving home equity	368.8	367.5	370.2	371.8	373.3	376.8	380.6	385.1	382.6	385.3	386.5	387.4
9	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
9a	Other residential	931.2	957.3	968.9	979.9	993.2	998.0	1,002.6	1,042.5	1,005.7	1,055.9	1,060.5	1,066.8
9b	Commercial	562.6	593.4	600.0	604.7	602.7	602.3	598.7	602.7	601.9	601.5	603.0	606.8
10	Consumer	427.5	440.2	442.0	447.2	444.7	449.1	459.1	455.1	454.5	455.4	455.9	454.3
10a	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	128.2
10b	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
11	Security <sup>4</sup>	105.0	109.7	119.5	116.7	110.5	116.7	121.9	120.3	124.3	120.9	117.7	117.4
11a	Fed funds and RPs with broker/dealer	87.0	85.1	95.3	92.3	85.6	91.4	97.3	95.6	98.2	98.0	91.6	93.5
11b	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
12a	Fed funds and RPs 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
12b	All other loans	139.1	148.3	149.2	150.2	154.3	166.9	174.4	175.0	171.5	171.8	177.1	180.0
12c	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
13	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
13a	Fed funds and RPs with 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
13b	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
14	Cash assets <sup>5</sup>	158.1	152.3	146.5	146.8	145.3	137.8	150.8	142.0	160.2	128.9	132.6	151.0
15	Other assets <sup>6</sup>	580.2	590.6	588.0	595.8	599.5	611.9	629.0	634.2	632.1	635.6	633.4	637.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>5,383.6</b>	<b>5,559.5</b>	<b>5,587.2</b>	<b>5,609.1</b>	<b>5,633.3</b>	<b>5,733.2</b>	<b>5,847.0</b>	<b>5,922.7</b>	<b>5,903.8</b>	<b>5,880.8</b>	<b>5,939.1</b>	<b>5,997.8</b>

Footnotes appear on page 14.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

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

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
LIABILITIES												
17 Deposits	3,098.9	3,166.4	3,122.8	3,118.3	3,130.0	3,161.2	3,180.4	3,256.7	3,209.2	3,264.5	3,268.3	3,316.1
18 Transaction	333.2	349.4	350.3	330.3	316.0	321.2	311.1	320.6	306.7	308.5	338.3	340.3
19 Nontransaction	2,765.7	2,817.0	2,772.6	2,788.0	2,814.0	2,840.0	2,869.3	2,936.1	2,902.5	2,956.1	2,930.0	2,975.8
20 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
21 Other	2,243.1	2,314.7	2,274.4	2,289.1	2,301.4	2,310.3	2,330.6	2,354.9	2,350.0	2,369.3	2,334.4	2,369.8
22 Borrowings	908.0	963.7	977.1	995.5	1,029.2	1,081.9	1,142.2	1,074.3	1,102.3	1,066.3	1,046.0	1,057.6
23 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
24 From others	761.0	824.4	848.3	857.0	878.2	925.5	986.5	914.2	934.5	904.8	891.4	903.4
25 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
26 Other liabilities	386.0	381.7	387.7	399.6	398.0	399.7	403.4	429.9	415.8	419.2	432.4	460.2
27 TOTAL LIABILITIES	<b>4,694.7</b>	<b>4,865.3</b>	<b>4,884.0</b>	<b>4,909.9</b>	<b>4,962.2</b>	<b>5,051.9</b>	<b>5,161.1</b>	<b>5,215.7</b>	<b>5,211.2</b>	<b>5,168.2</b>	<b>5,225.8</b>	<b>5,281.4</b>
28 Residual (assets less liabilities) <sup>8</sup>	688.8	694.2	703.2	699.3	671.1	681.3	685.8	707.0	692.6	712.6	713.3	716.5

Footnotes appear on page 14.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>												
1 Bank credit	2,801.8	2,843.2	2,848.8	2,871.3	2,879.6	2,897.5	2,927.0	2,943.0	2,941.9	2,940.6	2,946.8	2,943.7
2 Securities in bank credit	621.6	609.5	611.4	610.9	602.5	604.3	607.6	615.9	614.4	616.9	616.5	616.3
3 Treasury and Agency securities <sup>2</sup>	414.3	392.5	392.7	391.5	385.9	384.8	382.8	383.5	382.5	384.4	383.5	383.4
4 Other securities	207.3	217.0	218.7	219.4	216.6	219.5	224.8	232.3	231.9	232.5	233.0	232.9
5 Loans and leases in bank credit <sup>3</sup>	2,180.2	2,233.7	2,237.4	2,260.5	2,277.1	2,293.3	2,319.4	2,327.2	2,327.5	2,323.7	2,330.3	2,327.3
6 Commercial and industrial	344.4	361.9	364.7	371.0	380.5	386.4	394.0	397.6	396.4	397.3	398.0	399.6
7 Real estate	1,428.7	1,446.4	1,447.4	1,456.5	1,456.2	1,463.8	1,478.0	1,483.6	1,482.8	1,481.9	1,486.3	1,483.2
8 Revolving home equity	98.1	89.4	89.1	89.2	89.9	90.5	90.9	91.9	91.7	91.8	92.0	92.1
9 Other	1,330.6	1,357.0	1,358.3	1,367.3	1,366.3	1,373.3	1,387.1	1,391.7	1,391.1	1,390.1	1,394.3	1,391.1
10 Consumer	301.6	310.5	312.3	317.1	326.0	326.0	326.2	326.2	328.1	324.6	326.3	325.8
12 Other loans and leases	105.5	115.0	113.0	115.8	114.4	117.1	121.3	119.7	120.2	119.9	119.7	118.6
13 Interbank loans	83.5	117.4	114.3	124.2	126.3	132.5	130.1	122.7	126.9	124.3	119.5	118.3
14 Cash assets <sup>5</sup>	83.9	89.3	89.5	89.1	90.3	89.8	88.9	88.6	91.5	84.1	91.2	87.3
15 Other assets <sup>6</sup>	219.5	231.1	235.1	236.5	236.6	239.0	247.3	256.8	259.4	253.8	254.7	262.1
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>3,156.4</b>	<b>3,247.8</b>	<b>3,254.3</b>	<b>3,287.5</b>	<b>3,298.6</b>	<b>3,324.4</b>	<b>3,358.4</b>	<b>3,376.0</b>	<b>3,384.7</b>	<b>3,367.6</b>	<b>3,376.9</b>	<b>3,376.1</b>
<b>LIABILITIES</b>												
17 Deposits	2,218.7	2,267.9	2,275.7	2,292.0	2,310.4	2,316.0	2,320.6	2,318.1	2,318.2	2,318.8	2,324.7	2,310.3
18 Transaction	284.1	273.9	280.1	277.8	275.8	281.4	277.5	279.8	278.6	275.6	283.3	285.2
19 Nontransaction	1,934.6	1,994.0	1,995.6	2,014.2	2,034.6	2,034.6	2,043.1	2,038.4	2,039.7	2,043.2	2,041.4	2,025.1
20 Large time	418.1	411.5	414.2	416.2	416.5	416.8	416.2	417.1	415.6	417.3	416.6	419.1
21 Other	1,516.6	1,582.5	1,581.4	1,598.0	1,618.1	1,617.8	1,626.9	1,621.3	1,624.0	1,625.8	1,624.8	1,606.0
22 Borrowings	528.5	519.7	525.5	532.5	495.7	517.6	548.4	564.3	563.1	553.7	572.4	571.7
23 From banks in the U.S.	200.1	235.6	238.5	237.2	225.9	233.9	245.4	246.0	245.1	237.3	252.4	250.6
24 From others	328.4	284.1	287.0	295.4	269.9	283.7	303.0	318.3	317.9	316.4	320.0	321.1
25 Net due to related foreign offices	8.3	0.1	-0.9	-0.2	0.4	0.5	-0.7	0.3	-0.4	-0.2	1.0	1.3
26 Other liabilities	75.1	78.9	79.5	79.0	78.3	78.1	78.1	80.4	81.7	80.7	79.0	80.8
27 <b>TOTAL LIABILITIES</b>	<b>2,830.6</b>	<b>2,866.6</b>	<b>2,879.7</b>	<b>2,903.2</b>	<b>2,884.8</b>	<b>2,912.2</b>	<b>2,946.4</b>	<b>2,963.2</b>	<b>2,962.6</b>	<b>2,952.9</b>	<b>2,977.0</b>	<b>2,964.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	325.8	381.2	374.5	384.2	413.8	412.2	412.0	412.8	422.1	414.6	399.9	411.9

Footnotes appear on page 14.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, adjusted for mergers, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
<b>ASSETS</b>													
1	Bank credit	2,810.6	2,830.7	2,841.3	2,859.9	2,867.7	2,893.5	2,930.4	2,949.9	2,943.5	2,947.4	2,955.3	2,957.4
2	Securities in bank credit	620.2	611.5	611.1	611.0	600.8	602.9	607.3	614.8	613.4	615.4	615.5	615.7
3	Treasury and Agency securities <sup>2</sup>	412.9	394.5	392.4	391.6	384.2	383.5	382.5	382.5	381.5	382.9	382.5	382.9
4	Other securities	207.3	217.0	218.7	219.4	216.6	219.5	224.8	232.3	231.9	232.5	233.0	232.9
5	Loans and leases in bank credit <sup>3</sup>	2,190.4	2,219.2	2,230.2	2,248.9	2,266.9	2,290.5	2,323.2	2,335.1	2,330.1	2,332.1	2,339.8	2,341.6
6	Commercial and industrial	343.1	364.0	367.5	373.1	380.3	384.1	391.8	396.3	394.7	396.1	396.9	398.7
7	Real estate	1,436.6	1,435.5	1,442.2	1,447.0	1,449.7	1,463.7	1,482.7	1,490.6	1,487.8	1,488.5	1,494.3	1,493.6
8	Revolving home equity	98.8	89.1	89.1	89.5	90.0	90.7	91.4	92.4	92.2	92.3	92.5	92.6
9	Other	1,337.8	1,346.4	1,353.0	1,357.5	1,359.6	1,373.0	1,391.3	1,398.3	1,395.6	1,396.2	1,401.8	1,401.0
9a	Other residential	473.4	442.8	444.8	442.4	441.0	448.0	460.6	462.4	462.6	461.7	463.5	461.2
9b	Commercial	864.5	903.6	908.2	915.1	918.6	925.1	930.6	935.9	933.0	934.5	938.3	939.8
10	Consumer	304.0	305.9	308.7	312.8	322.3	325.4	327.4	328.4	327.2	327.5	329.5	330.1
10a	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
10b	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
12	Other loans and leases	106.7	113.7	111.8	116.1	114.6	117.3	121.3	119.8	120.4	120.1	119.1	119.2
13	Interbank loans	85.9	120.3	107.4	117.0	119.0	129.3	127.4	125.6	129.9	127.6	119.4	124.0
14	Cash assets <sup>5</sup>	85.2	86.2	88.2	88.2	90.0	88.4	90.1	89.7	95.7	87.5	86.9	88.6
15	Other assets <sup>6</sup>	219.5	231.1	235.1	236.5	236.6	239.0	247.3	256.8	259.4	253.8	254.7	262.1
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>3,168.9</b>	<b>3,235.1</b>	<b>3,238.7</b>	<b>3,268.0</b>	<b>3,279.1</b>	<b>3,315.8</b>	<b>3,360.3</b>	<b>3,386.8</b>	<b>3,393.5</b>	<b>3,381.3</b>	<b>3,381.0</b>	<b>3,396.9</b>
<b>LIABILITIES</b>													
17	Deposits	2,218.9	2,274.7	2,273.0	2,290.5	2,302.4	2,313.1	2,320.2	2,318.3	2,328.0	2,324.2	2,303.6	2,316.2
18	Transaction	284.0	275.5	276.8	276.4	273.8	279.0	276.4	279.7	270.4	274.0	289.1	290.9
19	Nontransaction	1,934.9	1,999.2	1,996.2	2,014.1	2,028.6	2,034.1	2,043.8	2,038.6	2,057.6	2,050.2	2,014.5	2,025.3
20	Large time	418.1	411.5	414.2	416.2	416.5	416.8	416.2	417.1	415.6	417.3	416.6	419.1
21	Other	1,516.8	1,587.7	1,582.0	1,597.8	1,612.1	1,617.3	1,627.6	1,621.5	1,642.0	1,632.9	1,597.9	1,606.3
22	Borrowings	528.5	519.7	525.5	532.5	495.7	517.6	548.4	564.3	563.1	553.7	572.4	571.7
23	From banks in the U.S.	200.1	235.6	238.5	237.2	225.9	233.9	245.4	246.0	245.1	237.3	252.4	250.6
24	From others	328.4	284.1	287.0	295.4	269.9	283.7	303.0	318.3	317.9	316.4	320.0	321.1
25	Net due to related foreign offices	8.3	0.1	-0.9	-0.2	0.4	0.5	-0.7	0.3	-0.4	-0.2	1.0	1.3
26	Other liabilities	75.1	78.9	79.5	79.0	78.3	78.1	78.1	80.4	81.7	80.7	79.0	80.8
27	<b>TOTAL LIABILITIES</b>	<b>2,830.8</b>	<b>2,873.4</b>	<b>2,877.1</b>	<b>2,901.7</b>	<b>2,876.8</b>	<b>2,909.4</b>	<b>2,945.9</b>	<b>2,963.4</b>	<b>2,972.4</b>	<b>2,958.4</b>	<b>2,956.0</b>	<b>2,970.1</b>
28	Residual (assets less liabilities) <sup>8</sup>	338.1	361.7	361.6	366.2	402.3	406.4	414.4	423.4	421.1	422.9	425.0	426.8

Footnotes appear on page 14.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>												
1 Bank credit	916.0	999.7	1,014.5	1,016.4	1,039.2	1,077.9	1,102.2	1,132.5	1,137.5	1,129.3	1,126.1	1,139.3
2 Securities in bank credit	367.3	405.4	410.7	420.1	420.7	430.1	437.2	460.2	459.0	457.3	458.0	471.4
3 Treasury and Agency securities <sup>2</sup>	81.3	84.9	84.8	83.2	82.5	86.9	87.0	90.2	92.7	88.7	90.0	89.5
4 Other securities	286.0	320.5	325.9	336.9	338.2	343.3	350.2	370.0	366.2	368.6	368.0	381.9
5 Loans and leases in bank credit <sup>3</sup>	548.7	594.2	603.8	596.3	618.5	647.7	664.9	672.3	678.5	672.0	668.1	667.9
6 Commercial and industrial	214.9	223.6	228.2	236.0	239.9	246.3	257.9	264.1	264.0	266.3	262.3	263.7
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
11 Security <sup>4</sup>	141.2	161.2	161.9	144.3	150.2	157.8	149.3	138.0	142.3	140.0	140.0	126.5
12 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	237.9
13 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
14 Cash assets <sup>5</sup>	48.0	50.4	54.0	50.8	54.0	54.0	56.9	58.8	58.0	57.7	62.3	58.7
15 Other assets <sup>6</sup>	39.3	37.4	38.8	39.1	40.5	40.9	48.8	46.1	41.6	43.0	49.9	49.2
16 TOTAL ASSETS <sup>7</sup>	<b>1,065.3</b>	<b>1,145.0</b>	<b>1,168.8</b>	<b>1,171.5</b>	<b>1,206.3</b>	<b>1,246.4</b>	<b>1,287.1</b>	<b>1,320.0</b>	<b>1,321.0</b>	<b>1,311.6</b>	<b>1,320.4</b>	<b>1,328.4</b>
<b>LIABILITIES</b>												
17 Deposits	734.8	849.5	887.3	869.8	855.9	885.9	929.5	990.5	973.0	980.6	989.3	1,030.6
18 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
19 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
22 Borrowings	493.2	576.2	563.7	572.5	573.7	585.3	564.9	563.0	559.6	546.8	562.3	583.6
23 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
24 From others	438.5	514.7	505.4	506.6	511.6	514.5	500.6	503.2	497.1	496.3	505.6	513.4
25 Net due to related foreign offices	-273.9	-407.8	-430.7	-406.2	-348.6	-352.7	-328.8	-350.1	-325.1	-321.9	-357.8	-402.6
26 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
27 TOTAL LIABILITIES	<b>1,066.9</b>	<b>1,139.0</b>	<b>1,148.3</b>	<b>1,157.6</b>	<b>1,201.9</b>	<b>1,240.8</b>	<b>1,286.8</b>	<b>1,325.0</b>	<b>1,327.4</b>	<b>1,322.6</b>	<b>1,313.3</b>	<b>1,340.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	-1.6	6.0	20.5	13.9	4.4	5.6	0.3	-5.0	-6.4	-11.1	7.2	-12.5

Footnotes appear on page 14.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending			
									Oct 10	Oct 17	Oct 24	Oct 31
<b>ASSETS</b>												
1 Bank credit	912.2	1,004.5	1,005.8	1,014.5	1,035.5	1,069.6	1,097.0	1,127.1	1,127.7	1,123.6	1,123.8	1,137.7
2 Securities in bank credit	367.3	405.4	410.7	420.1	420.7	430.1	437.2	460.2	459.0	457.3	458.0	471.4
3 Treasury and Agency securities <sup>2</sup>	81.3	84.9	84.8	83.2	82.5	86.9	87.0	90.2	92.7	88.7	90.0	89.5
3a 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
3b Investment account	57.3	58.6	60.2	57.0	57.2	59.6	59.4	61.7	61.3	61.6	61.5	62.5
4 Other securities	286.0	320.5	325.9	336.9	338.2	343.3	350.2	370.0	366.2	368.6	368.0	381.9
4a Trading account	177.8	203.4	210.5	213.7	213.5	211.0	204.6	221.8	214.8	218.4	221.5	237.5
4b Investment account	108.2	117.2	115.4	123.1	124.7	132.2	145.6	148.2	151.4	150.2	146.5	144.4
5 Loans and leases in bank credit <sup>3</sup>	545.0	599.0	595.1	594.4	614.8	639.5	659.8	666.9	668.7	666.2	665.8	666.4
6 Commercial and industrial	212.0	224.8	228.2	235.4	239.1	245.7	256.0	260.5	259.5	262.6	259.4	260.5
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
11 Security <sup>4</sup>	143.4	163.2	153.4	142.9	147.2	151.7	146.3	140.0	140.5	142.0	145.1	131.8
12 Other loans and leases	165.8	183.2	185.0	189.8	199.5	211.9	220.6	228.3	231.2	224.0	223.5	234.1
13 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
14 Cash assets <sup>5</sup>	48.8	49.6	53.3	50.1	53.6	54.3	58.0	59.8	58.9	59.0	63.3	59.8
15 Other assets <sup>6</sup>	38.5	36.4	39.3	39.2	39.8	40.5	48.2	45.1	42.6	42.7	47.4	47.5
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>1,061.5</b>	<b>1,148.1</b>	<b>1,159.9</b>	<b>1,169.1</b>	<b>1,201.5</b>	<b>1,238.1</b>	<b>1,282.4</b>	<b>1,314.5</b>	<b>1,313.1</b>	<b>1,306.7</b>	<b>1,316.5</b>	<b>1,326.2</b>
<b>LIABILITIES</b>												
17 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
18 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
19 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
22 Borrowings	493.2	576.2	563.7	572.5	573.7	585.3	564.9	563.0	559.6	546.8	562.3	583.6
23 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
24 From others	438.5	514.7	505.4	506.6	511.6	514.5	500.6	503.2	497.1	496.3	505.6	513.4
25 Net due to related foreign offices	-270.3	-411.2	-435.0	-409.4	-351.7	-353.7	-327.0	-345.8	-326.4	-318.5	-347.6	-396.1
26 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
27 <b>TOTAL LIABILITIES</b>	<b>1,057.7</b>	<b>1,145.2</b>	<b>1,157.0</b>	<b>1,166.3</b>	<b>1,198.8</b>	<b>1,235.2</b>	<b>1,279.1</b>	<b>1,311.3</b>	<b>1,309.8</b>	<b>1,303.5</b>	<b>1,313.3</b>	<b>1,323.1</b>
28 Residual (assets less liabilities) <sup>8</sup>	3.9	2.9	2.9	2.7	2.7	2.9	3.3	3.2	3.3	3.3	3.2	3.0

Footnotes appear on page 14.

**Memo Items**

Not seasonally adjusted, billions of dollars

November 9, 2007

Account	2006 Oct	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	Week ending				
									Oct 10	Oct 17	Oct 24	Oct 31	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	109.8	119.4	125.3	129.7	129.6	134.2	141.0	156.5	147.2	146.7	162.3	174.6
30	Reval. losses on off-bal. sheet items <sup>9</sup>	97.4	99.2	105.4	116.4	110.3	104.3	108.9	125.0	117.6	117.0	129.4	141.6
31	Mortgage-backed securities <sup>10</sup>	702.1	699.5	699.0	690.4	689.8	695.8	687.1	655.0	667.8	641.2	645.2	658.8
31a	Pass-through	532.0	530.3	527.9	518.6	519.8	524.0	505.1	463.7	480.3	451.7	453.5	460.7
31b	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	198.1
32	Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	-0.8	-5.8	-7.4	-10.7	-18.2	-15.0	-11.1	-9.6	-11.0	-10.1	-7.9	-9.5
33	Securitized consumer loans <sup>12</sup>	104.0	107.8	107.3	105.8	110.0	110.6	109.6	112.0	111.8	111.5	111.4	113.4
33a	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
33b	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
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	1,223.9	1,224.2	1,229.2	1,232.3	1,233.3	1,233.3	1,233.3	1,230.9
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities <sup>10</sup>	253.4	236.6	236.8	239.4	235.3	235.5	241.7	247.6	246.3	246.8	248.6	249.7
33	Securitized consumer loans <sup>12</sup>	267.7	273.5	273.7	276.3	279.1	283.6	284.3	284.9	283.1	285.3	285.6	285.8
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	41.1	40.4	39.9	40.4	40.5	40.5	40.4	40.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	67.3	67.3	71.3	67.3	67.3	71.3	69.9	73.2	70.1	69.9	73.0	81.9
30	Reval. losses on off-bal. sheet items <sup>9</sup>	76.0	74.8	77.8	74.2	72.9	76.3	75.8	79.9	77.1	76.3	78.5	88.6

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](http://www.federalreserve.gov)). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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