

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

September 21, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 22	Aug 29	Sep 5	Sep 12
ASSETS												
1 Bank credit	8,042.2	8,464.0	8,452.1	8,512.9	8,561.4	8,600.8	8,661.1	8,788.8	8,814.6	8,842.4	8,913.3	8,924.7
2 Securities in bank credit	2,205.2	2,239.1	2,265.9	2,275.5	2,280.7	2,300.3	2,311.8	2,338.4	2,355.3	2,356.8	2,369.4	2,396.3
3 Treasury and Agency securities ²	1,222.4	1,205.2	1,211.4	1,185.5	1,173.2	1,177.4	1,180.6	1,183.0	1,185.2	1,179.6	1,184.9	1,187.8
4 Other securities	982.8	1,033.9	1,054.5	1,090.0	1,107.5	1,122.9	1,131.3	1,155.4	1,170.1	1,177.3	1,184.5	1,208.6
5 Loans and leases in bank credit ³	5,837.0	6,225.0	6,186.3	6,237.4	6,280.6	6,300.5	6,349.3	6,450.3	6,459.3	6,485.6	6,543.9	6,528.4
6 Commercial and industrial	1,161.6	1,210.4	1,218.8	1,226.4	1,242.2	1,258.8	1,278.1	1,311.4	1,320.3	1,324.9	1,338.1	1,350.2
7 Real estate	3,131.6	3,425.7	3,374.5	3,397.4	3,407.0	3,424.3	3,434.8	3,447.5	3,445.3	3,453.6	3,473.6	3,473.8
8 Revolving home equity	448.2	471.6	463.2	458.7	458.7	459.9	462.1	465.6	466.4	466.8	467.6	468.7
9 Other	2,683.4	2,954.1	2,911.3	2,938.7	2,948.2	2,964.3	2,972.7	2,981.8	2,978.9	2,986.8	3,006.0	3,005.1
10 Consumer	729.8	749.8	747.2	753.1	756.5	766.6	774.2	777.0	774.9	779.6	790.0	780.0
11 Security ⁴	238.9	278.9	284.6	281.8	295.0	268.4	270.1	285.3	287.7	287.7	287.4	286.7
12 Other loans and leases	575.2	560.1	561.2	578.7	580.1	582.4	592.0	629.2	631.1	639.8	654.8	637.7
13 Interbank loans	284.0	366.3	369.3	363.4	358.3	369.8	384.6	403.3	409.7	404.2	396.2	396.2
14 Cash assets ⁵	288.3	300.7	290.5	292.8	291.5	289.0	292.9	290.2	291.3	289.9	288.3	302.3
15 Other assets ⁶	809.0	843.9	842.2	838.7	838.8	851.5	864.1	876.1	878.8	885.4	875.3	913.6
16 TOTAL ASSETS⁷	9,355.7	9,906.1	9,885.9	9,938.8	9,980.8	10,041.5	10,131.5	10,286.7	10,322.8	10,349.8	10,400.4	10,464.6
LIABILITIES												
17 Deposits	5,886.5	6,180.0	6,221.2	6,278.3	6,296.4	6,277.4	6,302.6	6,371.5	6,410.0	6,373.4	6,391.4	6,406.3
18 Transaction	654.2	629.0	633.0	629.7	646.9	622.9	610.4	626.9	631.1	648.0	639.3	598.2
19 Nontransaction	5,232.3	5,551.0	5,588.2	5,648.6	5,649.4	5,654.5	5,692.2	5,744.5	5,778.9	5,725.4	5,752.1	5,808.1
20 Large time	1,597.8	1,701.0	1,728.3	1,762.3	1,794.8	1,775.7	1,774.2	1,821.6	1,828.7	1,829.3	1,825.6	1,849.5
21 Other	3,634.5	3,850.0	3,859.9	3,886.3	3,854.6	3,878.8	3,918.0	3,923.0	3,950.2	3,896.1	3,926.5	3,958.6
22 Borrowings	1,831.9	2,016.3	2,040.0	2,058.8	2,056.4	2,096.1	2,114.8	2,202.3	2,210.0	2,238.4	2,239.4	2,268.8
23 From banks in the U.S.	336.6	411.7	417.8	428.0	423.4	432.8	431.3	451.1	458.6	451.7	449.1	461.0
24 From others	1,495.3	1,604.6	1,622.2	1,630.8	1,633.1	1,663.3	1,683.5	1,751.2	1,751.4	1,786.8	1,790.3	1,807.9
25 Net due to related foreign offices	108.8	52.6	-12.2	-48.8	-55.5	-29.4	42.3	27.0	29.1	60.9	43.9	87.9
26 Other liabilities	550.9	582.6	589.9	600.2	598.4	605.6	602.0	597.0	599.3	597.3	587.5	605.8
27 TOTAL LIABILITIES	8,378.2	8,831.6	8,839.0	8,888.6	8,895.8	8,949.7	9,061.7	9,197.7	9,248.5	9,269.9	9,262.1	9,368.8
28 Residual (assets less liabilities) ⁸	977.5	1,074.5	1,046.9	1,050.3	1,085.0	1,091.9	1,069.8	1,089.0	1,074.3	1,079.8	1,138.3	1,095.8

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	8,019.8	8,473.2	8,431.4	8,499.5	8,549.3	8,588.1	8,626.1	8,763.3	8,778.8	8,823.0	8,904.7	8,925.6
2	Securities in bank credit	2,198.7	2,246.2	2,266.7	2,277.8	2,287.1	2,299.6	2,298.1	2,331.8	2,345.7	2,356.4	2,371.8	2,390.4
3	Treasury and Agency securities ²	1,216.2	1,213.0	1,216.9	1,193.8	1,182.3	1,175.6	1,172.3	1,176.7	1,177.8	1,177.7	1,183.7	1,180.9
4	Other securities	982.5	1,033.3	1,049.8	1,084.0	1,104.8	1,124.0	1,125.9	1,155.1	1,167.9	1,178.6	1,188.1	1,209.5
5	Loans and leases in bank credit ³	5,821.2	6,227.0	6,164.6	6,221.7	6,262.2	6,288.5	6,328.0	6,431.5	6,433.1	6,466.6	6,532.9	6,535.3
6	Commercial and industrial	1,155.4	1,214.6	1,223.1	1,234.3	1,248.9	1,263.0	1,275.7	1,304.4	1,313.4	1,317.3	1,329.2	1,342.5
7	Real estate	3,132.0	3,421.9	3,357.1	3,383.1	3,405.6	3,415.1	3,425.4	3,447.2	3,441.0	3,454.6	3,480.4	3,485.2
8	Revolving home equity	449.7	472.0	459.7	457.2	459.8	461.6	463.1	467.2	467.8	469.0	469.5	470.9
9	Other	2,682.3	2,949.9	2,897.4	2,925.9	2,945.8	2,953.5	2,962.4	2,979.9	2,973.2	2,985.6	3,010.9	3,014.3
10	Consumer	727.0	754.7	741.3	746.0	750.5	759.5	766.5	774.2	775.1	781.3	787.5	780.4
10a	Credit cards and related plans	312.7	322.4	310.1	314.3	317.8	323.9	325.2	327.8	328.7	332.6	330.7	328.8
10b	Other	414.3	432.3	431.3	431.7	432.7	435.7	441.3	446.4	446.4	448.6	456.8	451.5
11	Security ⁴	232.5	279.4	284.8	282.0	280.7	267.9	266.4	277.8	275.9	277.2	278.8	283.4
12	Other loans and leases	574.3	556.5	558.3	576.3	576.5	583.0	594.0	627.9	627.7	636.2	657.0	643.7
13	Interbank loans	282.1	364.1	372.4	371.4	354.4	360.9	375.3	401.0	402.5	402.2	394.6	402.2
14	Cash assets ⁵	278.8	299.0	280.7	288.1	288.0	285.1	288.3	280.3	273.5	286.5	309.1	310.9
15	Other assets ⁶	811.2	838.1	836.8	841.8	843.8	853.9	864.8	878.7	878.2	881.8	883.4	924.5
16	TOTAL ASSETS⁷	9,324.1	9,905.3	9,852.9	9,932.1	9,966.4	10,018.2	10,083.4	10,251.4	10,261.4	10,321.3	10,418.9	10,490.8
LIABILITIES													
17	Deposits	5,871.9	6,184.1	6,216.0	6,302.3	6,298.3	6,290.7	6,288.6	6,355.6	6,345.4	6,340.8	6,451.1	6,441.4
18	Transaction	641.4	620.4	628.9	637.2	639.0	620.3	603.5	613.8	629.4	668.5	609.9	587.6
19	Nontransaction	5,230.5	5,563.8	5,587.0	5,665.0	5,659.3	5,670.4	5,685.1	5,741.8	5,716.0	5,672.3	5,841.2	5,853.7
20	Large time	1,595.0	1,705.0	1,727.6	1,768.7	1,810.5	1,792.5	1,777.9	1,817.9	1,826.1	1,825.3	1,823.9	1,837.5
21	Other	3,635.5	3,858.7	3,859.5	3,896.3	3,848.8	3,877.9	3,907.2	3,923.9	3,889.8	3,847.0	4,017.3	4,016.3
22	Borrowings	1,825.2	2,014.2	2,031.4	2,062.8	2,071.5	2,108.7	2,109.2	2,193.4	2,202.9	2,235.5	2,226.5	2,267.9
23	From banks in the U.S.	337.5	410.5	416.8	430.7	423.3	432.3	430.5	452.1	457.3	454.4	453.2	465.6
24	From others	1,487.7	1,603.7	1,614.7	1,632.1	1,648.2	1,676.5	1,678.7	1,741.3	1,745.6	1,781.1	1,773.3	1,802.3
25	Net due to related foreign offices	109.7	60.6	-22.8	-66.7	-61.0	-37.5	31.9	28.3	33.3	66.7	53.8	95.9
26	Other liabilities	552.3	590.3	579.6	583.1	594.4	598.7	593.4	598.7	603.3	603.2	597.5	612.1
27	TOTAL LIABILITIES	8,359.1	8,849.3	8,804.2	8,881.5	8,903.1	8,960.6	9,023.1	9,176.0	9,185.0	9,246.2	9,328.9	9,417.2
28	Residual (assets less liabilities) ⁸	965.0	1,056.1	1,048.7	1,050.6	1,063.3	1,057.6	1,060.3	1,075.4	1,076.4	1,075.0	1,090.1	1,073.5

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending			
									Aug 22	Aug 29	Sep 5	Sep 12
ASSETS												
1 Bank credit	7,127.9	7,492.7	7,476.6	7,510.0	7,545.3	7,584.3	7,622.7	7,711.4	7,732.4	7,758.5	7,825.0	7,827.4
2 Securities in bank credit	1,829.6	1,849.4	1,868.1	1,867.1	1,867.0	1,876.9	1,888.1	1,905.4	1,921.5	1,923.8	1,929.7	1,952.7
3 Treasury and Agency securities ²	1,137.7	1,118.9	1,124.5	1,100.6	1,088.6	1,094.3	1,098.1	1,096.2	1,098.9	1,093.6	1,098.4	1,100.5
4 Other securities	691.9	730.4	743.6	766.5	778.4	782.5	789.9	809.2	822.6	830.2	831.3	852.2
5 Loans and leases in bank credit ³	5,298.3	5,643.3	5,608.5	5,642.9	5,678.3	5,707.4	5,734.6	5,805.9	5,810.9	5,834.7	5,895.3	5,874.7
6 Commercial and industrial	954.9	989.1	996.4	1,003.4	1,015.1	1,024.4	1,040.0	1,066.8	1,071.6	1,077.2	1,088.3	1,095.5
7 Real estate	3,108.4	3,403.5	3,351.7	3,368.1	3,377.2	3,397.1	3,405.8	3,417.2	3,415.7	3,420.5	3,440.1	3,438.5
8 Revolving home equity	448.2	471.6	463.2	458.7	458.7	459.9	462.1	465.6	466.4	466.8	467.6	468.7
9 Other	2,660.2	2,931.9	2,888.5	2,909.5	2,918.4	2,937.1	2,943.7	2,951.5	2,949.3	2,953.7	2,972.5	2,969.8
10 Consumer	729.8	749.8	747.2	753.1	756.5	766.6	774.2	777.0	774.9	779.6	790.0	780.0
11 Security ⁴	96.5	120.3	127.6	120.9	133.8	125.1	120.6	127.9	133.8	131.7	131.1	135.8
12 Other loans and leases	408.7	380.6	385.5	397.4	395.8	394.4	394.0	417.0	415.0	425.8	445.8	424.9
13 Interbank loans	232.9	301.9	309.5	307.1	298.0	305.7	313.1	330.8	338.6	325.8	322.8	318.1
14 Cash assets ⁵	235.1	246.6	237.3	242.4	237.5	238.2	238.9	236.2	237.2	234.8	237.1	246.6
15 Other assets ⁶	759.6	805.4	805.1	801.3	799.9	812.3	823.5	835.1	836.6	840.6	830.4	865.2
16 TOTAL ASSETS ⁷	8,288.3	8,778.3	8,760.7	8,792.4	8,812.1	8,871.4	8,927.5	9,042.3	9,073.8	9,088.1	9,143.2	9,185.7
LIABILITIES												
17 Deposits	5,201.3	5,405.6	5,417.2	5,428.0	5,407.8	5,405.7	5,443.9	5,481.3	5,519.1	5,484.1	5,505.7	5,494.0
18 Transaction	643.4	618.7	622.6	617.6	635.7	610.7	598.5	614.4	619.1	635.2	625.9	586.2
19 Nontransaction	4,557.9	4,786.8	4,794.6	4,810.4	4,772.1	4,794.9	4,845.4	4,866.9	4,900.1	4,848.9	4,879.8	4,907.9
20 Large time	925.1	938.6	936.5	926.0	919.3	918.0	929.2	945.8	951.7	954.7	955.2	951.2
21 Other	3,632.8	3,848.2	3,858.1	3,884.4	3,852.8	3,876.9	3,916.1	3,921.1	3,948.3	3,894.3	3,924.6	3,956.7
22 Borrowings	1,371.9	1,465.1	1,466.3	1,481.0	1,489.8	1,519.3	1,536.5	1,612.2	1,623.1	1,657.9	1,648.3	1,690.9
23 From banks in the U.S.	294.2	349.4	349.4	366.1	363.9	364.9	367.1	378.1	389.7	381.7	375.7	395.1
24 From others	1,077.7	1,115.7	1,116.9	1,114.9	1,125.9	1,154.3	1,169.4	1,234.1	1,233.4	1,276.2	1,272.6	1,295.8
25 Net due to related foreign offices	316.4	367.0	356.9	360.3	380.0	385.1	401.4	390.2	394.2	399.8	388.5	424.7
26 Other liabilities	427.9	465.5	475.3	478.9	470.1	483.6	480.7	475.5	478.1	477.6	468.0	479.9
27 TOTAL LIABILITIES	7,317.5	7,703.2	7,715.6	7,748.2	7,747.6	7,793.7	7,862.4	7,959.1	8,014.5	8,019.4	8,010.5	8,089.6
28 Residual (assets less liabilities) ⁸	970.8	1,075.1	1,045.1	1,044.2	1,064.5	1,077.7	1,065.1	1,083.1	1,059.3	1,068.8	1,132.6	1,096.1

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	7,112.7	7,496.6	7,452.5	7,491.9	7,541.8	7,573.4	7,591.4	7,694.1	7,706.9	7,746.7	7,824.7	7,833.0
2	Securities in bank credit	1,823.0	1,856.5	1,869.0	1,869.5	1,873.4	1,876.1	1,874.4	1,898.8	1,911.8	1,923.3	1,932.1	1,946.7
3	Treasury and Agency securities ²	1,131.4	1,126.7	1,130.0	1,109.0	1,097.6	1,092.5	1,089.8	1,089.9	1,091.5	1,091.7	1,097.2	1,093.6
4	Other securities	691.6	729.8	739.0	760.5	775.7	783.5	784.6	808.9	820.3	831.6	834.9	853.1
5	Loans and leases in bank credit ³	5,289.6	5,640.1	5,583.5	5,622.4	5,668.5	5,697.3	5,717.0	5,795.3	5,795.1	5,823.4	5,892.6	5,886.3
6	Commercial and industrial	949.3	990.3	998.9	1,010.1	1,021.8	1,029.2	1,038.3	1,060.6	1,065.0	1,070.5	1,081.3	1,089.4
7	Real estate	3,108.8	3,399.7	3,334.4	3,353.9	3,375.8	3,387.9	3,396.5	3,416.9	3,411.4	3,421.5	3,446.9	3,450.0
8	Revolving home equity	449.7	472.0	459.7	457.2	459.8	461.6	463.1	467.2	467.8	469.0	469.5	470.9
9	Other	2,659.1	2,927.7	2,874.7	2,896.7	2,916.0	2,926.3	2,933.4	2,949.6	2,943.6	2,952.5	2,977.4	2,979.0
9a	Other residential	1,282.0	1,459.8	1,398.2	1,408.5	1,418.0	1,420.8	1,428.9	1,432.7	1,426.2	1,436.0	1,454.4	1,455.8
9b	Commercial	1,377.1	1,467.9	1,476.4	1,488.2	1,498.0	1,505.4	1,504.5	1,516.9	1,517.4	1,516.5	1,523.0	1,523.2
10	Consumer	727.0	754.7	741.3	746.0	750.5	759.5	766.5	774.2	775.1	781.3	787.5	780.4
10a	Credit cards and related plans	312.7	322.4	310.1	314.3	317.8	323.9	325.2	327.8	328.7	332.6	330.7	328.8
10d	Other	414.3	432.3	431.3	431.7	432.7	435.7	441.3	446.4	446.4	448.6	456.8	451.5
11	Security ⁴	95.5	119.2	127.7	119.1	127.9	126.0	119.8	126.5	130.0	127.0	128.9	136.4
12	Other loans and leases	409.0	376.2	381.2	393.5	392.5	394.7	396.0	417.1	413.6	423.1	448.0	430.2
13	Interbank loans	231.0	299.7	312.6	315.1	294.1	296.9	303.8	328.5	331.4	323.9	321.2	324.1
14	Cash assets ⁵	225.2	245.7	229.2	238.6	234.7	234.9	234.7	225.9	219.1	230.7	257.3	253.8
15	Other assets ⁶	762.3	798.8	799.9	805.3	804.4	814.6	825.0	838.1	838.3	839.0	839.5	876.5
16	TOTAL ASSETS⁷	8,263.9	8,772.3	8,726.3	8,782.6	8,806.6	8,850.6	8,884.3	9,015.3	9,024.6	9,068.6	9,170.3	9,215.4
LIABILITIES													
17	Deposits	5,189.7	5,408.4	5,408.3	5,440.5	5,393.7	5,405.0	5,428.0	5,469.3	5,455.6	5,450.9	5,570.6	5,541.1
18	Transaction	630.7	609.8	618.3	625.3	628.0	608.3	591.8	601.4	617.6	655.7	596.5	575.6
19	Nontransaction	4,558.9	4,798.6	4,790.0	4,815.2	4,765.7	4,796.7	4,836.2	4,867.9	4,837.9	4,795.2	4,974.1	4,965.5
20	Large time	925.2	941.7	932.4	920.8	918.8	920.7	930.8	945.9	950.0	950.1	958.7	951.1
21	Other	3,633.8	3,856.9	3,857.6	3,894.4	3,846.9	3,876.0	3,905.3	3,922.1	3,888.0	3,845.1	4,015.4	4,014.4
22	Borrowings	1,365.2	1,463.0	1,457.7	1,485.0	1,504.8	1,531.9	1,530.9	1,603.3	1,616.0	1,655.0	1,635.4	1,690.0
23	From banks in the U.S.	295.1	348.2	348.4	368.8	363.8	364.4	366.3	379.1	388.5	384.4	379.9	399.8
24	From others	1,070.0	1,114.9	1,109.3	1,116.2	1,141.0	1,167.5	1,164.7	1,224.2	1,227.6	1,270.5	1,255.6	1,290.2
25	Net due to related foreign offices	318.2	375.2	348.6	345.6	378.7	380.2	394.0	392.5	398.0	406.8	399.2	429.4
26	Other liabilities	430.0	473.3	466.3	463.8	469.0	478.7	473.9	477.8	481.8	484.2	478.5	484.4
27	TOTAL LIABILITIES	7,303.0	7,719.9	7,680.7	7,734.9	7,746.2	7,795.9	7,826.9	7,942.9	7,951.3	7,996.9	8,083.7	8,145.0
28	Residual (assets less liabilities) ⁸	960.9	1,052.4	1,045.5	1,047.7	1,060.4	1,054.7	1,057.4	1,072.3	1,073.3	1,071.7	1,086.6	1,070.4

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	4,325.0	4,580.6	4,624.2	4,638.2	4,669.6	4,690.8	4,731.1	4,802.8	4,819.3	4,836.1	4,898.2	4,910.0
2	Securities in bank credit	1,231.9	1,235.0	1,256.0	1,255.9	1,253.2	1,263.2	1,285.3	1,300.9	1,313.4	1,314.1	1,322.2	1,346.9
3	Treasury and Agency securities ²	730.3	714.5	728.0	707.8	695.3	701.8	709.7	708.9	711.5	705.9	710.9	715.1
3a	Trading account	47.3	52.0	63.2	63.3	59.9	67.8	70.5	66.6	66.8	66.4	67.1	66.8
3b	Investment account	683.0	662.6	664.7	644.5	635.4	634.0	639.2	642.3	644.7	639.6	643.8	648.3
3c	Mortgage-backed	611.1	594.8	599.8	580.1	574.3	573.1	571.0	572.4	574.6	570.7	575.5	578.4
3d	Other	71.9	67.8	65.0	64.4	61.1	60.9	68.3	69.9	70.1	68.9	68.3	69.8
4	Other securities	501.6	520.5	528.0	548.0	557.9	561.4	575.6	591.9	601.9	608.2	611.3	631.8
4a	Trading account	224.8	231.8	243.3	263.8	271.6	280.4	290.0	301.1	310.0	313.4	306.9	321.9
4b	Investment account	276.8	288.7	284.8	284.3	286.3	281.0	285.6	290.8	291.9	294.9	304.4	309.9
4c	State and local government	45.2	54.1	55.2	56.2	57.3	57.4	58.2	59.0	59.8	59.7	58.9	59.3
4d	Other	231.6	234.7	229.5	228.1	229.0	223.6	227.4	231.8	232.1	235.2	245.6	250.7
5	Loans and leases in bank credit ³	3,093.1	3,345.6	3,368.2	3,382.4	3,416.5	3,427.6	3,445.8	3,501.9	3,505.9	3,522.0	3,576.0	3,563.1
6	Commercial and industrial	597.9	616.3	621.7	625.2	635.1	639.1	646.4	666.7	669.9	674.0	683.6	698.0
7	Real estate	1,675.3	1,905.0	1,909.5	1,914.9	1,924.9	1,939.9	1,953.9	1,958.3	1,955.7	1,957.9	1,977.6	1,969.5
8	Revolving home equity	345.4	370.1	369.5	367.6	368.0	369.3	370.8	373.6	374.4	374.5	375.0	376.5
9	Other	1,329.9	1,534.9	1,540.0	1,547.4	1,556.9	1,570.6	1,583.2	1,584.7	1,581.3	1,583.4	1,602.5	1,593.0
9a	Other residential	801.9	960.2	961.7	964.3	967.6	975.0	985.6	982.3	976.9	982.4	999.2	992.9
9b	Commercial	527.9	574.7	578.3	583.1	589.3	595.6	597.5	602.4	604.4	600.9	603.4	600.1
10	Consumer	416.3	437.9	439.0	440.5	442.2	447.5	446.4	449.3	448.9	450.0	458.9	454.1
11	Security ⁴	87.4	111.1	118.3	111.3	124.8	115.4	111.1	117.8	124.0	121.8	119.7	124.8
11a	Fed funds and RPs with broker/dealer	70.0	87.3	93.4	86.4	99.5	91.2	86.3	92.9	96.8	97.8	96.5	100.2
11b	Other	17.4	23.8	24.9	24.9	25.4	24.2	24.7	24.9	27.2	24.0	23.2	24.6
12a	Fed funds and RPs with others	24.1	26.9	29.3	36.1	37.3	33.9	32.1	41.6	41.2	43.0	52.7	47.0
12b	All other loans	185.3	146.6	149.0	153.2	152.4	152.7	156.3	168.9	167.2	176.2	183.2	170.0
12c	Lease financing receivables	106.8	101.7	101.5	101.2	99.8	99.0	99.5	99.4	99.1	99.1	100.5	99.7
13	Interbank loans	147.0	194.0	188.6	185.5	178.6	175.9	182.6	193.9	205.1	192.7	183.5	181.8
13a	Fed funds and RPs with banks	88.4	128.7	124.5	124.4	122.1	120.0	127.9	138.8	148.5	138.4	130.7	130.4
13b	Other	58.6	65.3	64.1	61.1	56.5	55.9	54.7	55.1	56.6	54.3	52.8	51.4
14	Cash assets ⁵	147.8	154.5	146.5	151.7	146.6	147.7	147.4	145.2	145.2	145.5	149.0	153.8
15	Other assets ⁶	549.5	564.5	574.7	566.0	561.1	571.7	577.0	585.9	589.6	596.0	573.3	607.6
16	TOTAL ASSETS⁷	5,134.9	5,458.5	5,499.4	5,506.4	5,521.1	5,551.1	5,601.8	5,691.4	5,723.0	5,733.6	5,766.8	5,816.6

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 (continued)

September 21, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 22	Aug 29	Sep 5	Sep 12	
LIABILITIES													
17	Deposits	2,987.4	3,080.8	3,120.0	3,130.4	3,104.2	3,087.9	3,110.8	3,142.0	3,174.4	3,149.1	3,161.8	3,137.4
18	Transaction	345.4	329.5	337.5	338.0	349.2	326.4	318.1	328.3	329.3	344.1	342.4	302.2
19	Nontransaction	2,642.0	2,751.3	2,782.5	2,792.4	2,755.0	2,761.4	2,792.7	2,813.8	2,845.0	2,805.0	2,819.4	2,835.1
20	Large time	503.4	502.9	508.6	504.4	495.5	492.7	503.1	519.5	526.0	529.0	528.3	531.2
21	Other	2,138.7	2,248.4	2,273.9	2,288.0	2,259.5	2,268.8	2,289.6	2,294.3	2,319.1	2,276.0	2,291.1	2,303.9
22	Borrowings	852.2	899.3	937.8	935.7	937.3	958.1	1,011.5	1,065.3	1,066.1	1,092.6	1,113.0	1,149.3
23	From banks in the U.S.	137.2	140.6	143.2	141.6	136.3	138.5	151.2	154.8	159.7	154.6	148.9	162.5
24	From others	715.0	758.8	794.6	794.1	801.0	819.6	860.3	910.5	906.4	938.0	964.1	986.8
25	Net due to related foreign offices	310.2	354.7	348.2	359.2	380.5	385.0	401.1	389.7	392.8	398.4	388.8	425.4
26	Other liabilities	361.6	381.3	393.6	399.0	389.2	402.9	400.4	395.4	399.0	397.2	388.4	402.0
27	TOTAL LIABILITIES	4,511.4	4,716.2	4,799.6	4,824.3	4,811.1	4,833.8	4,923.8	4,992.4	5,032.2	5,037.3	5,052.0	5,114.1
28	Residual (assets less liabilities) ⁸	623.4	742.3	699.8	682.1	710.0	717.3	678.0	699.0	690.8	696.3	714.7	702.5

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

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	4,311.6	4,587.9	4,612.5	4,632.6	4,673.8	4,691.2	4,710.5	4,787.6	4,794.2	4,821.9	4,896.2	4,909.6
2	Securities in bank credit	1,226.9	1,244.1	1,255.6	1,256.2	1,259.8	1,262.3	1,273.3	1,295.5	1,305.3	1,314.1	1,325.2	1,340.9
3	Treasury and Agency securities ²	725.6	724.2	732.2	714.2	704.7	699.9	703.1	703.9	705.6	704.5	710.3	708.2
3a	Trading account	46.5	55.1	64.0	64.2	63.1	68.2	68.8	65.5	65.6	65.9	67.0	66.2
3b	Investment account	679.0	669.2	668.1	650.0	641.5	631.7	634.3	638.4	640.0	638.6	643.2	642.1
3c	Mortgage-backed	608.6	599.7	600.1	584.2	580.5	569.6	566.2	569.9	571.3	571.8	577.3	575.5
3d	Other	70.4	69.5	68.0	65.8	61.0	62.0	68.1	68.5	68.7	66.8	66.0	66.5
4	Other securities	501.4	519.9	523.4	542.0	555.2	562.4	570.2	591.6	599.7	609.6	614.9	632.7
4a	Trading account	224.7	231.5	241.0	260.7	270.3	280.9	287.2	300.9	309.0	314.1	308.5	322.6
4b	Investment account	276.7	288.4	282.4	281.3	284.9	281.5	283.0	290.7	290.7	295.5	306.4	310.1
4c	State and local government	45.2	54.0	54.7	55.6	57.0	57.6	57.6	59.0	59.3	59.8	59.6	58.9
4d	Other	231.5	234.4	227.6	225.7	227.9	223.9	225.3	231.7	231.4	235.7	246.9	251.2
5	Loans and leases in bank credit ³	3,084.7	3,343.8	3,357.0	3,376.4	3,414.0	3,428.9	3,437.2	3,492.1	3,488.8	3,507.8	3,571.0	3,568.7
6	Commercial and industrial	594.6	617.4	623.3	629.7	639.0	641.9	644.9	662.7	665.6	670.0	679.5	694.5
7	Real estate	1,675.2	1,901.4	1,901.2	1,911.4	1,928.8	1,940.1	1,950.9	1,958.1	1,951.3	1,956.5	1,981.0	1,975.4
8	Revolving home equity	346.7	370.7	366.6	366.3	369.1	370.7	371.6	375.1	375.6	376.5	377.0	378.3
9	Other	1,328.5	1,530.8	1,534.6	1,545.1	1,559.7	1,569.4	1,579.4	1,583.0	1,575.7	1,580.1	1,604.0	1,597.2
9a	Other residential	802.2	955.4	956.7	962.8	970.9	976.2	985.1	982.7	975.5	982.4	1,000.6	995.9
9b	Commercial	526.2	575.4	577.9	582.3	588.8	593.2	594.2	600.3	600.3	597.6	603.4	601.3
10	Consumer	414.2	441.6	437.3	438.0	439.8	444.9	442.5	447.1	447.4	450.2	458.2	454.6
10a	Credit cards and related plans	122.0	130.1	125.8	126.3	126.9	129.7	129.4	129.9	130.4	131.4	130.8	130.7
10b	Other	292.2	311.5	311.5	311.6	312.9	315.1	313.0	317.2	317.1	318.8	327.4	323.9
11	Security ⁴	86.4	110.0	118.1	109.4	119.2	116.5	110.4	116.4	120.3	117.3	117.2	125.3
11a	Fed funds and RPs with broker/dealer	68.9	87.1	93.8	84.9	95.1	92.1	85.5	91.3	93.3	93.0	94.1	100.7
11b	Other	17.5	22.9	24.2	24.5	24.1	24.4	24.9	25.1	27.0	24.3	23.1	24.5
12a	Fed funds and RPs with others	24.1	26.9	29.3	36.1	37.3	33.9	32.1	41.6	41.2	43.0	52.7	47.0
12b	All other loans	184.3	144.2	145.9	150.4	150.4	153.1	157.6	167.6	164.6	172.5	182.5	173.2
12c	Lease financing receivables	106.0	102.4	102.0	101.4	99.6	98.6	98.8	98.6	98.3	98.5	99.9	98.7
13	Interbank loans	147.6	188.6	184.5	190.4	181.6	174.4	180.8	194.8	201.9	195.4	180.3	188.4
13a	Fed funds and RPs with banks	88.7	125.3	121.8	127.6	124.1	119.0	126.6	139.5	146.2	140.3	128.5	135.2
13b	Other	58.9	63.3	62.7	62.8	57.5	55.4	54.1	55.3	55.7	55.1	51.8	53.2
14	Cash assets ⁵	139.4	154.0	142.3	151.0	145.1	145.3	143.5	136.3	131.0	140.9	162.0	158.6
15	Other assets ⁶	552.2	557.9	569.4	570.0	565.6	573.9	578.4	588.9	591.3	594.4	582.4	618.9
16	TOTAL ASSETS⁷	5,116.2	5,453.2	5,474.1	5,509.3	5,531.4	5,549.8	5,577.1	5,671.1	5,682.0	5,715.9	5,783.5	5,838.7

Footnotes appear on page 14.

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

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

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
LIABILITIES													
17 Deposits	2,978.9	3,089.5	3,111.8	3,136.0	3,092.8	3,088.7	3,102.9	3,133.0	3,128.4	3,123.1	3,203.0	3,174.0	
18 Transaction	335.4	324.5	335.3	344.0	344.8	325.4	313.4	317.7	329.1	350.4	317.2	297.0	
19 Nontransaction	2,643.5	2,765.0	2,776.5	2,792.0	2,748.0	2,763.3	2,789.5	2,815.3	2,799.3	2,772.7	2,885.8	2,877.0	
20 Large time	503.4	505.9	504.4	499.2	495.0	495.3	504.7	519.5	524.2	524.5	531.8	531.2	
21 Other	2,140.1	2,259.2	2,272.1	2,292.8	2,253.0	2,268.0	2,284.8	2,295.7	2,275.1	2,248.2	2,354.0	2,345.8	
22 Borrowings	845.5	897.2	929.2	939.7	952.3	970.7	1,005.9	1,056.4	1,059.0	1,089.7	1,100.1	1,148.4	
23 From banks in the U.S.	138.2	139.4	142.2	144.2	136.3	138.0	150.4	155.8	158.4	157.4	153.1	167.2	
24 From others	707.3	757.9	787.0	795.4	816.0	832.8	855.5	900.6	900.6	932.3	947.1	981.2	
25 Net due to related foreign offices	312.0	362.9	339.8	344.5	379.2	380.0	393.7	392.0	396.6	405.5	399.4	430.2	
26 Other liabilities	363.6	389.2	384.6	383.9	388.0	398.0	393.6	397.7	402.7	403.8	398.9	406.5	
27 TOTAL LIABILITIES	4,499.9	4,738.8	4,765.5	4,804.1	4,812.4	4,837.5	4,896.2	4,979.1	4,986.7	5,022.1	5,101.4	5,159.1	
28 Residual (assets less liabilities) ⁸	616.2	714.4	708.6	705.2	719.0	712.3	680.9	692.0	695.3	693.8	682.0	679.6	

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

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	2,802.9	2,912.1	2,852.4	2,871.8	2,875.7	2,893.5	2,891.6	2,908.6	2,913.1	2,922.4	2,926.8	2,917.5
2	Securities in bank credit	597.7	614.4	612.1	611.3	613.8	613.7	602.8	604.6	608.0	609.6	607.5	605.8
3	Treasury and Agency securities ²	407.4	404.4	396.5	392.8	393.3	392.5	388.4	387.3	387.4	387.6	387.5	385.4
4	Other securities	190.3	210.0	215.6	218.5	220.6	221.1	214.4	217.3	220.7	222.0	220.0	220.4
5	Loans and leases in bank credit ³	2,205.3	2,297.7	2,240.3	2,260.6	2,261.8	2,279.8	2,288.8	2,304.0	2,305.0	2,312.8	2,319.3	2,311.6
6	Commercial and industrial	357.0	372.8	374.8	378.2	380.0	385.2	393.6	400.1	401.7	403.2	404.7	397.5
7	Real estate	1,433.1	1,498.5	1,442.2	1,453.2	1,452.2	1,457.2	1,451.9	1,458.8	1,460.1	1,462.7	1,462.5	1,469.0
8	Revolving home equity	102.8	101.5	93.7	91.1	90.7	90.6	91.4	92.0	92.0	92.3	92.5	92.2
9	Other	1,330.3	1,397.0	1,348.5	1,362.1	1,361.6	1,366.5	1,360.6	1,366.8	1,368.0	1,370.4	1,370.0	1,376.8
10	Consumer	313.5	311.9	308.2	312.6	314.3	319.0	327.7	327.7	326.0	329.6	331.1	325.8
12	Other loans and leases	101.7	114.6	115.1	116.5	115.3	118.4	115.6	117.3	117.3	117.4	120.9	119.3
13	Interbank loans	85.9	107.9	120.9	121.7	119.4	129.8	130.5	136.9	133.5	133.2	139.3	136.3
14	Cash assets ⁵	87.3	92.2	90.7	90.7	90.8	90.4	91.5	91.0	92.0	89.3	88.1	92.8
15	Other assets ⁶	210.1	240.9	230.4	235.3	238.9	240.6	246.5	249.1	247.0	244.6	257.1	257.6
16	TOTAL ASSETS⁷	3,153.4	3,319.8	3,261.3	3,286.0	3,291.0	3,320.4	3,325.7	3,350.9	3,350.8	3,354.6	3,376.4	3,369.0
LIABILITIES													
17	Deposits	2,213.9	2,324.8	2,297.2	2,297.6	2,303.6	2,317.8	2,333.1	2,339.2	2,344.8	2,335.0	2,343.9	2,356.7
18	Transaction	298.0	289.2	285.1	279.6	286.5	284.3	280.4	286.1	289.7	291.1	283.5	283.9
19	Nontransaction	1,915.9	2,035.6	2,012.1	2,018.0	2,017.1	2,033.5	2,052.7	2,053.1	2,055.0	2,043.9	2,060.4	2,072.7
20	Large time	421.7	435.8	427.9	421.6	423.8	425.4	426.1	426.3	425.8	425.7	426.8	419.9
21	Other	1,494.2	1,599.8	1,584.2	1,596.4	1,593.3	1,608.1	1,626.6	1,626.8	1,629.2	1,618.2	1,633.5	1,652.8
22	Borrowings	519.7	565.8	528.5	545.3	552.5	561.2	525.0	546.9	557.0	565.3	535.3	541.6
23	From banks in the U.S.	157.0	208.8	206.2	224.5	227.6	226.4	215.8	223.3	230.1	227.1	226.8	232.6
24	From others	362.7	357.0	322.3	320.8	324.9	334.8	309.2	323.6	327.0	338.2	308.5	309.0
25	Net due to related foreign offices	6.2	12.3	8.7	1.1	-0.5	0.2	0.3	0.5	1.4	1.3	-0.2	-0.7
26	Other liabilities	66.3	84.2	81.6	79.9	80.9	80.7	80.3	80.1	79.1	80.4	79.5	77.9
27	TOTAL LIABILITIES	2,806.1	2,987.0	2,916.0	2,923.9	2,936.5	2,959.9	2,938.7	2,966.7	2,982.3	2,982.1	2,958.5	2,975.5
28	Residual (assets less liabilities) ⁸	347.3	332.8	345.3	362.0	354.5	360.5	387.1	384.2	368.6	372.5	417.9	393.6

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

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending				
									Aug 22	Aug 29	Sep 5	Sep 12	
ASSETS													
1	Bank credit	2,801.0	2,908.7	2,839.9	2,859.3	2,868.0	2,882.2	2,880.9	2,906.5	2,912.7	2,924.7	2,928.5	2,923.4
2	Securities in bank credit	596.1	612.4	613.4	613.3	613.5	613.8	601.1	603.3	606.5	609.2	606.9	605.8
3	Treasury and Agency securities ²	405.9	402.5	397.8	394.8	393.0	392.6	386.7	386.0	385.8	387.2	386.9	385.4
4	Other securities	190.3	210.0	215.6	218.5	220.6	221.1	214.4	217.3	220.7	222.0	220.0	220.4
5	Loans and leases in bank credit ³	2,204.9	2,296.3	2,226.5	2,246.0	2,254.5	2,268.4	2,279.8	2,303.2	2,306.3	2,315.6	2,321.5	2,317.6
6	Commercial and industrial	354.8	373.0	375.6	380.3	382.8	387.3	393.4	397.9	399.4	400.6	401.8	394.9
7	Real estate	1,433.6	1,498.2	1,433.2	1,442.4	1,447.0	1,447.7	1,445.5	1,458.8	1,460.1	1,464.9	1,465.9	1,474.5
8	Revolving home equity	103.0	101.3	93.1	90.8	90.7	90.9	91.5	92.2	92.2	92.5	92.5	92.6
9	Other	1,330.6	1,396.9	1,340.0	1,351.6	1,356.3	1,356.8	1,354.1	1,366.6	1,367.8	1,372.4	1,373.4	1,381.9
9a	Other residential	479.8	504.4	441.5	445.6	447.1	444.6	443.8	450.0	450.7	453.6	453.8	459.9
9b	Commercial	850.9	892.5	898.5	906.0	909.2	912.2	910.2	916.6	917.2	918.8	919.6	922.0
10	Consumer	312.8	313.1	304.0	308.0	310.7	314.7	324.0	327.1	327.7	331.1	329.2	325.8
10a	Credit cards and related plans	190.7	192.3	184.3	188.0	190.9	194.2	195.8	197.9	198.4	201.3	199.9	198.2
10b	Other	122.1	120.9	119.8	120.0	119.8	120.5	128.2	129.2	129.3	129.9	129.3	127.6
12	Other loans and leases	103.8	112.0	113.7	115.2	113.9	118.7	116.8	119.5	119.2	118.9	124.6	122.3
13	Interbank loans	83.5	111.1	128.1	124.6	112.4	122.5	123.1	133.6	129.5	128.5	140.9	135.7
14	Cash assets ⁵	85.8	91.7	86.8	87.6	89.6	89.6	91.2	89.6	88.1	89.8	95.2	95.2
15	Other assets ⁶	210.1	240.9	230.4	235.3	238.9	240.6	246.5	249.1	247.0	244.6	257.1	257.6
16	TOTAL ASSETS⁷	3,147.7	3,319.1	3,252.2	3,273.3	3,275.2	3,300.8	3,307.2	3,344.1	3,342.6	3,352.7	3,386.8	3,376.7
LIABILITIES													
17	Deposits	2,210.8	2,318.9	2,296.4	2,304.5	2,300.9	2,316.3	2,325.1	2,336.4	2,327.1	2,327.8	2,367.6	2,367.1
18	Transaction	295.4	285.3	283.0	281.3	283.2	282.9	278.4	283.7	288.5	305.3	279.4	278.6
19	Nontransaction	1,915.4	2,033.6	2,013.4	2,023.2	2,017.7	2,033.4	2,046.7	2,052.7	2,038.6	2,022.5	2,088.3	2,088.5
20	Large time	421.7	435.8	427.9	421.6	423.8	425.4	426.1	426.3	425.8	425.7	426.8	419.9
21	Other	1,493.7	1,597.8	1,585.5	1,601.6	1,593.9	1,608.0	1,620.6	1,626.3	1,612.8	1,596.8	1,661.4	1,668.6
22	Borrowings	519.7	565.8	528.5	545.3	552.5	561.2	525.0	546.9	557.0	565.3	535.3	541.6
23	From banks in the U.S.	157.0	208.8	206.2	224.5	227.6	226.4	215.8	223.3	230.1	227.1	226.8	232.6
24	From others	362.7	357.0	322.3	320.8	324.9	334.8	309.2	323.6	327.0	338.2	308.5	309.0
25	Net due to related foreign offices	6.2	12.3	8.7	1.1	-0.5	0.2	0.3	0.5	1.4	1.3	-0.2	-0.7
26	Other liabilities	66.3	84.2	81.6	79.9	80.9	80.7	80.3	80.1	79.1	80.4	79.5	77.9
27	TOTAL LIABILITIES	2,803.0	2,981.1	2,915.2	2,930.8	2,933.8	2,958.4	2,930.7	2,963.8	2,964.6	2,974.9	2,982.3	2,985.9
28	Residual (assets less liabilities) ⁸	344.7	338.0	336.9	342.5	341.4	342.4	376.5	380.3	378.0	377.9	404.6	390.8

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending			
									Aug 22	Aug 29	Sep 5	Sep 12
ASSETS												
1 Bank credit	914.3	971.4	975.6	1,002.8	1,016.1	1,016.6	1,038.4	1,077.4	1,082.2	1,083.9	1,088.3	1,097.3
2 Securities in bank credit	375.6	389.7	397.8	408.4	413.7	423.5	423.7	433.0	433.9	433.1	439.7	443.7
3 Treasury and Agency securities ²	84.8	86.3	86.9	84.8	84.6	83.1	82.4	86.8	86.3	86.0	86.5	87.3
4 Other securities	290.9	303.4	310.9	323.5	329.1	340.4	341.3	346.2	347.5	347.0	353.2	356.4
5 Loans and leases in bank credit ³	538.7	581.7	577.8	594.5	602.3	593.1	614.7	644.4	648.4	650.8	648.6	653.7
6 Commercial and industrial	206.6	221.3	222.3	223.0	227.1	234.4	238.1	244.6	248.7	247.7	249.8	254.7
7 Real estate	23.2	22.2	22.8	29.2	29.8	27.2	29.0	30.3	29.6	33.1	33.5	35.3
11 Security ⁴	142.4	158.6	157.0	161.0	161.1	143.4	149.5	157.4	153.8	155.9	156.2	150.8
12 Other loans and leases	166.4	179.5	175.7	181.3	184.3	188.1	198.1	212.2	216.2	214.1	209.1	212.8
13 Interbank loans	51.1	64.4	59.8	56.3	60.3	64.0	71.5	72.5	71.1	78.3	73.4	78.1
14 Cash assets ⁵	53.2	54.0	53.2	50.4	54.0	50.9	54.0	54.0	54.1	55.1	51.3	55.7
15 Other assets ⁶	49.3	38.5	37.1	37.4	38.9	39.2	40.6	41.0	42.2	44.8	44.9	48.4
16 TOTAL ASSETS ⁷	1,067.4	1,127.7	1,125.1	1,146.4	1,168.7	1,170.1	1,203.9	1,244.4	1,249.0	1,261.6	1,257.2	1,278.9
LIABILITIES												
17 Deposits	685.2	774.4	804.0	850.3	888.6	871.7	858.7	890.2	890.9	889.2	885.7	912.2
18 Transaction	10.8	10.3	10.5	12.1	11.2	12.2	11.8	12.5	12.1	12.8	13.4	12.0
19 Nontransaction	674.4	764.1	793.6	838.1	877.4	859.5	846.9	877.6	878.8	876.5	872.3	900.3
22 Borrowings	460.0	551.2	573.8	577.8	566.7	576.8	578.2	590.1	586.9	580.6	591.1	577.9
23 From banks in the U.S.	42.4	62.4	68.4	61.9	59.5	67.9	64.2	73.0	68.9	70.0	73.4	65.8
24 From others	417.6	488.9	505.4	515.9	507.2	508.9	514.0	517.1	518.1	510.6	517.7	512.1
25 Net due to related foreign offices	-207.6	-314.4	-369.1	-409.0	-435.4	-414.5	-359.1	-363.2	-365.1	-338.9	-344.7	-336.8
26 Other liabilities	123.0	117.1	114.6	121.3	128.3	122.0	121.4	121.6	121.3	119.7	119.5	125.9
27 TOTAL LIABILITIES	1,060.7	1,128.4	1,123.3	1,140.3	1,148.1	1,156.0	1,199.3	1,238.6	1,234.0	1,250.6	1,251.6	1,279.3
28 Residual (assets less liabilities) ⁸	6.7	-0.6	1.8	6.1	20.5	14.1	4.7	5.8	14.9	11.1	5.7	-0.3

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

September 21, 2007

Account	2006 Aug	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	Week ending			
									Aug 22	Aug 29	Sep 5	Sep 12
ASSETS												
1 Bank credit	907.2	976.6	978.9	1,007.6	1,007.4	1,014.7	1,034.7	1,069.2	1,071.8	1,076.3	1,080.1	1,092.7
2 Securities in bank credit	375.6	389.7	397.8	408.4	413.7	423.5	423.7	433.0	433.9	433.1	439.7	443.7
3 Treasury and Agency securities ²	84.8	86.3	86.9	84.8	84.6	83.1	82.4	86.8	86.3	86.0	86.5	87.3
3a Trading account	27.7	26.2	30.0	26.4	24.9	26.8	26.0	28.1	27.4	27.2	27.8	27.6
3b Investment account	57.1	60.1	56.9	58.4	59.8	56.3	56.4	58.7	58.9	58.9	58.7	59.7
4 Other securities	290.9	303.4	310.9	323.5	329.1	340.4	341.3	346.2	347.5	347.0	353.2	356.4
4a Trading account	183.6	187.2	192.7	203.5	211.7	215.9	216.3	213.5	214.7	211.4	209.7	212.1
4b Investment account	107.3	116.2	118.2	120.0	117.4	124.5	125.0	132.7	132.8	135.6	143.5	144.3
5 Loans and leases in bank credit ³	531.6	586.9	581.1	599.3	593.7	591.2	611.0	636.2	638.0	643.2	640.3	649.0
6 Commercial and industrial	206.1	224.3	224.2	224.3	227.1	233.8	237.4	243.9	248.4	246.8	247.9	253.1
7 Real estate	23.2	22.2	22.8	29.2	29.8	27.2	29.0	30.3	29.6	33.1	33.5	35.3
11 Security ⁴	137.0	160.1	157.1	162.9	152.8	141.9	146.6	151.3	145.8	150.2	149.9	147.1
12 Other loans and leases	165.3	180.3	177.1	182.8	184.1	188.3	198.1	210.7	214.1	213.1	209.1	213.6
13 Interbank loans	51.1	64.4	59.8	56.3	60.3	64.0	71.5	72.5	71.1	78.3	73.4	78.1
14 Cash assets ⁵	53.5	53.3	51.5	49.6	53.3	50.2	53.6	54.4	54.4	55.8	51.9	57.2
15 Other assets ⁶	48.9	39.3	37.0	36.5	39.4	39.3	39.9	40.6	40.0	42.7	43.9	48.0
16 TOTAL ASSETS⁷	1,060.2	1,133.0	1,126.6	1,149.5	1,159.8	1,167.6	1,199.2	1,236.1	1,236.8	1,252.7	1,248.6	1,275.4
LIABILITIES												
17 Deposits	682.2	775.7	807.7	861.8	904.6	885.7	860.6	886.2	889.8	889.9	880.5	900.2
18 Transaction	10.7	10.6	10.7	12.0	11.0	12.0	11.6	12.4	11.8	12.8	13.4	12.0
19 Nontransaction	671.5	765.2	797.0	849.8	893.6	873.7	849.0	873.9	878.0	877.1	867.1	888.2
22 Borrowings	460.0	551.2	573.8	577.8	566.7	576.8	578.2	590.1	586.9	580.6	591.1	577.9
23 From banks in the U.S.	42.4	62.4	68.4	61.9	59.5	67.9	64.2	73.0	68.9	70.0	73.4	65.8
24 From others	417.6	488.9	505.4	515.9	507.2	508.9	514.0	517.1	518.1	510.6	517.7	512.1
25 Net due to related foreign offices	-208.5	-314.6	-371.4	-412.3	-439.7	-417.7	-362.1	-364.2	-364.6	-340.1	-345.4	-333.5
26 Other liabilities	122.4	117.0	113.3	119.3	125.4	120.0	119.5	120.9	121.5	119.0	119.0	127.7
27 TOTAL LIABILITIES	1,056.1	1,129.4	1,123.5	1,146.6	1,156.9	1,164.7	1,196.2	1,233.0	1,233.7	1,249.3	1,245.2	1,272.3
28 Residual (assets less liabilities) ⁸	4.1	3.6	3.2	2.9	2.9	2.9	2.9	3.1	3.1	3.3	3.5	3.1

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

September 21, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Aug	Feb	Mar	Apr	May	Jun	Jul	Aug	Aug 22	Aug 29	Sep 5	Sep 12	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	108.9	109.4	114.2	119.5	125.1	129.2	129.6	134.2	137.7	135.5	130.8	145.7
30	Reval. losses on off-bal. sheet items ⁹	92.7	92.1	95.0	99.8	105.8	116.4	110.2	104.4	105.8	106.2	100.0	113.7
31	Mortgage-backed securities ¹⁰	722.3	719.5	716.7	695.4	696.2	687.6	686.6	692.8	694.4	695.0	705.8	706.3
31a	Pass-through	538.0	543.4	545.0	527.5	525.2	515.7	514.5	518.9	520.6	521.3	523.4	522.3
31b	CMO, REMIC, and other	184.3	176.1	171.7	167.9	171.0	171.9	172.1	174.0	173.8	173.7	182.3	184.0
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-10.2	-7.9	-4.9	-4.7	-6.2	-14.2	-16.9	-14.9	-14.8	-13.6	-11.2	-10.9
33	Securitized consumer loans ¹²	104.9	110.1	111.5	110.4	109.8	108.0	110.0	110.6	110.5	110.5	110.3	110.1
33a	Credit cards and related plans	68.6	67.6	69.5	69.8	70.1	68.5	69.0	70.4	70.4	70.4	70.5	70.5
33b	Other	36.4	42.5	42.0	40.6	39.7	39.5	40.9	40.2	40.1	40.0	39.8	39.7
34	Securitized real estate loans ¹²	-	-	-	-	-	-	1,226.0	1,230.0	1,231.1	1,232.8	1,233.2	1,236.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	243.9	248.0	246.8	241.6	240.7	243.3	239.8	240.4	241.3	244.0	243.4	242.9
33	Securitized consumer loans ¹²	258.5	268.4	271.9	270.8	271.0	273.9	279.0	283.5	284.3	283.8	284.6	285.7
33a	Credit cards and related plans	259.3	269.9	273.4	272.2	272.3	274.9	278.4	283.0	283.8	283.3	284.2	285.2
33b	Other	-0.8	-1.5	-1.5	-1.3	-1.2	-1.0	0.5	0.5	0.5	0.5	0.5	0.5
34	Securitized real estate loans ¹²	-	-	-	-	-	-	41.2	40.5	40.5	40.4	40.0	40.0
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	72.4	65.3	66.0	66.9	70.5	66.0	65.9	69.8	71.8	71.2	70.6	74.4
30	Reval. losses on off-bal. sheet items ⁹	78.9	72.5	72.6	74.6	77.4	73.6	72.2	75.5	77.5	76.6	76.0	79.9

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.

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