
FEDERAL RESERVE statistical release



H.8 (510)

For use at 4:15 p.m. Eastern Time
November 2, 2007

Notice to Users of the H.8 Release

Effective with this release of data for October 24, 2007, a change has been made to the memo items for small domestically chartered banks (page 13). Former item 33a, securitized consumer loans consisting of "Credit cards and related plans," and former item 33b, securitized consumer loans consisting of "Other" types of consumer loans, have been discontinued.

Also effective with this release, the "Notes on the Data" section at the end of the release will describe nonbank structure activity only when the net effect on bank assets is \$5.0 billion or more. Detail will be provided for components with a net effect of \$0.5 billion or more.

Finally, data on the release have been benchmarked through the June 2007 Call Report. Data on the previous release were benchmarked through the March 2007 Call Report.

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

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
ASSETS												
1 Bank credit	8,073.8	8,448.3	8,510.8	8,566.6	8,616.3	8,687.2	8,819.2	8,945.5	9,002.4	9,033.4	9,045.9	9,066.8
2 Securities in bank credit	2,194.3	2,265.2	2,276.3	2,281.0	2,299.8	2,312.4	2,339.1	2,369.1	2,391.4	2,402.0	2,383.4	2,400.0
3 Treasury and Agency securities ²	1,210.8	1,210.4	1,185.8	1,173.3	1,177.1	1,180.4	1,182.8	1,168.0	1,159.9	1,154.3	1,122.5	1,119.1
4 Other securities	983.5	1,054.7	1,090.5	1,107.7	1,122.7	1,132.0	1,156.3	1,201.1	1,231.5	1,247.7	1,260.9	1,280.9
5 Loans and leases in bank credit ³	5,879.6	6,183.1	6,234.6	6,285.6	6,316.5	6,374.8	6,480.0	6,576.5	6,611.0	6,631.4	6,662.5	6,666.8
6 Commercial and industrial	1,164.8	1,219.9	1,226.9	1,243.7	1,261.9	1,282.5	1,315.7	1,362.0	1,387.2	1,400.6	1,402.2	1,391.2
7 Real estate	3,165.3	3,372.9	3,395.9	3,411.3	3,439.0	3,457.3	3,471.4	3,495.6	3,498.1	3,505.5	3,559.6	3,575.0
8 Revolving home equity	450.6	462.6	458.1	458.3	459.6	462.4	465.9	470.1	472.4	474.0	476.2	478.3
9 Other	2,714.7	2,910.2	2,937.8	2,953.0	2,979.4	2,994.9	3,005.5	3,025.5	3,025.8	3,031.5	3,083.5	3,096.8
10 Consumer	727.8	747.2	753.2	756.7	767.0	774.8	777.2	784.6	782.8	784.6	780.5	782.0
11 Security ⁴	249.9	284.7	282.0	295.5	269.2	270.7	285.7	281.6	278.3	276.3	267.3	263.3
12 Other loans and leases	571.8	558.5	576.5	578.3	579.3	589.6	630.0	652.6	664.4	664.4	652.9	655.2
13 Interbank loans	314.1	366.4	359.7	353.6	364.0	378.4	397.4	402.7	415.3	421.5	392.7	427.9
14 Cash assets ⁵	282.0	290.4	292.8	291.5	289.0	293.5	290.6	298.2	281.0	306.3	261.6	297.7
15 Other assets ⁶	815.4	850.8	854.9	857.2	869.1	875.0	888.7	921.7	927.3	928.1	931.8	940.8
16 TOTAL ASSETS⁷	9,417.7	9,888.0	9,949.4	9,999.9	10,069.3	10,162.8	10,324.2	10,495.7	10,552.5	10,615.4	10,557.8	10,658.5
LIABILITIES												
17 Deposits	5,938.3	6,221.0	6,278.2	6,297.1	6,279.1	6,303.8	6,372.1	6,431.7	6,449.1	6,472.3	6,535.2	6,662.6
18 Transaction	630.1	633.0	629.2	645.4	620.4	607.6	624.8	604.9	591.2	625.3	594.3	614.0
19 Nontransaction	5,308.2	5,588.0	5,649.0	5,651.7	5,658.7	5,696.3	5,747.2	5,826.8	5,857.8	5,847.0	5,940.9	6,048.6
20 Large time	1,639.0	1,724.2	1,754.4	1,787.2	1,768.3	1,769.5	1,818.0	1,869.9	1,900.7	1,920.5	1,972.9	1,990.9
21 Other	3,669.2	3,863.8	3,894.5	3,864.5	3,890.4	3,926.8	3,929.2	3,956.9	3,957.2	3,926.6	3,968.0	4,057.7
22 Borrowings	1,871.9	2,037.0	2,055.5	2,051.3	2,087.8	2,104.2	2,193.7	2,242.8	2,249.1	2,250.5	2,170.5	2,174.6
23 From banks in the U.S.	377.9	424.7	433.8	425.8	442.1	439.8	460.1	465.1	475.7	482.7	456.2	467.6
24 From others	1,494.0	1,612.3	1,621.6	1,625.5	1,645.7	1,664.4	1,733.6	1,777.7	1,773.4	1,767.8	1,714.3	1,707.0
25 Net due to related foreign offices	54.5	-2.2	-39.3	-34.0	-4.7	64.3	54.5	102.2	97.5	156.1	94.3	111.6
26 Other liabilities	545.8	587.6	596.8	596.4	605.1	604.2	597.8	599.7	611.4	614.9	616.5	619.9
27 TOTAL LIABILITIES	8,410.5	8,843.4	8,891.1	8,910.8	8,967.3	9,076.5	9,218.0	9,376.4	9,407.0	9,493.8	9,416.5	9,568.6
28 Residual (assets less liabilities) ⁸	1,007.1	1,044.6	1,058.3	1,089.1	1,102.0	1,086.3	1,106.2	1,119.2	1,145.5	1,121.6	1,141.4	1,089.8

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
ASSETS													
1	Bank credit	8,072.2	8,427.6	8,497.5	8,554.5	8,603.4	8,651.0	8,791.7	8,940.7	8,988.3	9,017.9	9,039.7	9,065.8
2	Securities in bank credit	2,188.9	2,266.0	2,278.6	2,287.3	2,299.0	2,298.7	2,332.5	2,364.3	2,384.9	2,389.5	2,369.1	2,391.1
3	Treasury and Agency securities ²	1,202.0	1,215.9	1,194.1	1,182.3	1,175.3	1,172.1	1,176.5	1,158.6	1,145.2	1,137.2	1,106.6	1,109.8
4	Other securities	986.9	1,050.1	1,084.5	1,105.0	1,123.7	1,126.6	1,156.0	1,205.7	1,239.7	1,252.3	1,262.6	1,281.3
5	Loans and leases in bank credit ³	5,883.3	6,161.6	6,218.9	6,267.2	6,304.4	6,352.3	6,459.2	6,576.4	6,603.4	6,628.3	6,670.5	6,674.7
6	Commercial and industrial	1,159.0	1,224.2	1,234.8	1,250.4	1,266.2	1,280.1	1,308.7	1,355.3	1,379.4	1,392.0	1,395.1	1,385.2
7	Real estate	3,172.4	3,355.6	3,381.6	3,409.8	3,429.7	3,447.8	3,471.1	3,501.6	3,502.6	3,516.8	3,570.3	3,582.1
8	Revolving home equity	452.5	459.1	456.6	459.3	461.3	463.3	467.5	472.0	473.7	474.8	477.6	478.9
9	Other	2,719.9	2,896.4	2,924.9	2,950.5	2,968.5	2,984.5	3,003.6	3,029.6	3,028.9	3,042.0	3,092.7	3,103.2
10	Consumer	729.4	741.3	746.1	750.8	760.0	767.0	774.5	786.5	783.1	781.7	782.8	785.2
10a	Credit cards and related plans	313.2	310.0	314.4	318.0	324.3	325.8	328.4	333.2	330.4	330.6	330.2	333.0
10b	Other	416.3	431.3	431.7	432.8	435.7	441.2	446.0	453.3	452.7	451.1	452.6	452.3
11	Security ⁴	247.4	284.8	282.2	281.2	268.7	266.9	278.2	279.0	274.9	275.7	273.5	273.0
12	Other loans and leases	575.0	555.6	574.3	575.0	579.9	590.5	626.7	653.9	663.4	662.1	648.8	649.3
13	Interbank loans	310.7	369.7	367.5	349.6	355.3	369.3	395.1	398.4	414.2	418.0	396.6	423.7
14	Cash assets ⁵	282.9	280.6	288.1	288.0	285.1	288.8	280.6	298.9	276.0	314.8	275.3	283.3
15	Other assets ⁶	817.6	845.3	858.2	862.4	871.5	875.7	891.4	924.5	926.4	935.7	932.0	933.8
16	TOTAL ASSETS⁷	9,415.5	9,855.0	9,942.7	9,985.7	10,046.1	10,113.8	10,287.1	10,489.8	10,531.5	10,612.6	10,569.8	10,632.5
LIABILITIES													
17	Deposits	5,928.0	6,215.7	6,302.2	6,299.1	6,292.4	6,289.8	6,356.2	6,419.0	6,454.7	6,494.7	6,545.6	6,562.1
18	Transaction	624.8	628.9	636.8	637.5	617.8	600.7	611.7	599.6	573.8	589.4	594.3	623.8
19	Nontransaction	5,303.2	5,586.9	5,665.4	5,661.6	5,674.6	5,689.1	5,744.5	5,819.4	5,880.9	5,905.4	5,951.3	5,938.3
20	Large time	1,630.2	1,723.5	1,761.0	1,802.8	1,785.1	1,773.1	1,814.3	1,858.5	1,894.6	1,910.7	1,947.3	1,971.9
21	Other	3,673.0	3,863.3	3,904.5	3,858.7	3,889.6	3,916.0	3,930.2	3,960.9	3,986.4	3,994.7	4,004.0	3,966.4
22	Borrowings	1,881.9	2,028.4	2,059.5	2,066.3	2,100.5	2,098.6	2,184.8	2,256.3	2,253.8	2,227.1	2,169.0	2,182.7
23	From banks in the U.S.	379.2	423.7	436.3	425.5	441.5	439.0	461.1	466.5	472.1	480.5	454.4	468.5
24	From others	1,502.7	1,604.7	1,623.2	1,640.8	1,658.9	1,659.6	1,723.7	1,789.7	1,781.8	1,746.6	1,714.6	1,714.2
25	Net due to related foreign offices	58.2	-13.2	-57.6	-39.7	-13.2	53.7	55.9	107.5	98.7	157.3	98.0	130.1
26	Other liabilities	549.3	577.4	579.8	592.4	598.2	595.5	599.4	603.7	612.4	616.4	618.5	633.0
27	TOTAL LIABILITIES	8,417.3	8,808.4	8,883.9	8,918.1	8,977.9	9,037.6	9,196.4	9,386.4	9,419.7	9,495.5	9,431.1	9,507.9
28	Residual (assets less liabilities) ⁸	998.2	1,046.6	1,058.8	1,067.7	1,068.2	1,076.2	1,090.7	1,103.4	1,111.8	1,117.1	1,138.7	1,124.5

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
ASSETS												
1 Bank credit	7,164.2	7,476.6	7,511.2	7,552.1	7,599.9	7,648.0	7,741.3	7,843.0	7,872.4	7,895.1	7,915.4	7,939.9
2 Securities in bank credit	1,824.3	1,870.0	1,870.9	1,870.3	1,879.7	1,891.7	1,909.0	1,931.7	1,941.0	1,943.2	1,926.4	1,942.7
3 Treasury and Agency securities ²	1,126.0	1,123.7	1,100.8	1,088.5	1,093.9	1,097.9	1,096.0	1,081.0	1,069.5	1,061.6	1,033.8	1,029.2
4 Other securities	698.3	746.3	770.0	781.8	785.8	793.8	813.0	850.8	871.4	881.6	892.6	913.5
5 Loans and leases in bank credit ³	5,339.9	5,606.6	5,640.3	5,681.8	5,720.2	5,756.3	5,832.3	5,911.3	5,931.4	5,951.9	5,989.0	5,997.1
6 Commercial and industrial	955.1	997.5	1,003.3	1,015.5	1,025.9	1,042.7	1,069.4	1,104.1	1,123.3	1,137.0	1,135.8	1,128.9
7 Real estate	3,141.8	3,351.3	3,368.1	3,382.7	3,412.6	3,428.4	3,441.2	3,458.6	3,458.9	3,466.5	3,520.4	3,535.7
8 Revolving home equity	450.6	462.6	458.1	458.3	459.6	462.4	465.9	470.1	472.4	474.0	476.2	478.3
9 Other	2,691.2	2,888.7	2,909.9	2,924.4	2,953.0	2,966.0	2,975.3	2,988.4	2,986.6	2,992.5	3,044.2	3,057.4
10 Consumer	727.8	747.2	753.2	756.7	767.0	774.8	777.2	784.6	782.8	784.6	780.5	782.0
11 Security ⁴	109.8	127.7	120.8	133.7	124.9	120.5	127.9	132.4	133.2	134.0	127.3	123.3
12 Other loans and leases	405.4	382.9	394.9	393.1	389.7	390.0	416.6	431.7	433.1	429.7	425.0	427.2
13 Interbank loans	256.2	303.9	301.6	291.5	298.3	305.2	323.2	323.0	328.2	337.1	310.6	345.3
14 Cash assets ⁵	233.5	237.1	242.4	237.5	238.2	239.6	236.6	241.3	226.3	248.3	204.0	235.4
15 Other assets ⁶	772.5	813.8	817.6	818.5	830.0	834.5	847.8	872.9	879.6	885.3	888.9	890.9
16 TOTAL ASSETS⁷	8,359.3	8,764.0	8,804.4	8,831.1	8,897.8	8,956.5	9,077.8	9,208.3	9,233.6	9,292.4	9,245.3	9,337.3
LIABILITIES												
17 Deposits	5,218.0	5,417.3	5,428.7	5,409.9	5,409.4	5,448.2	5,486.2	5,502.7	5,485.8	5,499.3	5,554.5	5,673.0
18 Transaction	619.6	622.5	617.3	634.7	609.1	596.5	613.1	592.9	578.8	612.6	582.6	602.0
19 Nontransaction	4,598.4	4,794.8	4,811.4	4,775.2	4,800.3	4,851.7	4,873.0	4,909.8	4,906.9	4,886.7	4,971.9	5,071.0
20 Large time	930.9	932.9	918.9	912.9	912.4	927.6	946.6	955.7	952.5	962.9	1,006.6	1,016.0
21 Other	3,667.5	3,862.0	3,892.5	3,862.2	3,887.8	3,924.1	3,926.5	3,954.1	3,954.4	3,923.8	3,965.3	4,055.0
22 Borrowings	1,397.3	1,464.0	1,479.3	1,487.6	1,515.3	1,530.5	1,608.4	1,677.1	1,684.0	1,688.8	1,621.4	1,609.3
23 From banks in the U.S.	327.6	356.2	372.4	367.5	376.2	377.7	389.3	399.7	411.4	415.1	400.5	405.7
24 From others	1,069.6	1,107.8	1,106.9	1,120.1	1,139.1	1,152.8	1,219.1	1,277.5	1,272.6	1,273.7	1,220.9	1,203.6
25 Net due to related foreign offices	310.9	366.9	368.5	396.6	401.5	412.9	407.2	431.0	430.6	481.0	417.5	471.8
26 Other liabilities	428.0	473.0	475.6	468.4	483.5	483.1	475.5	478.5	489.4	495.4	499.4	500.4
27 TOTAL LIABILITIES	7,354.2	7,721.2	7,752.1	7,762.6	7,809.7	7,874.6	7,977.3	8,089.3	8,089.8	8,164.4	8,092.8	8,254.5
28 Residual (assets less liabilities) ⁸	1,005.1	1,042.8	1,052.3	1,068.6	1,088.1	1,081.9	1,100.6	1,119.0	1,143.8	1,128.0	1,152.4	1,082.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
ASSETS													
1	Bank credit	7,167.0	7,452.6	7,493.1	7,548.7	7,588.9	7,615.5	7,722.1	7,843.4	7,868.6	7,889.4	7,915.0	7,941.2
2	Securities in bank credit	1,819.0	1,870.8	1,873.2	1,876.6	1,879.0	1,878.0	1,902.3	1,927.0	1,934.5	1,930.8	1,912.2	1,933.8
3	Treasury and Agency securities ²	1,117.2	1,129.2	1,109.2	1,097.6	1,092.1	1,089.6	1,089.7	1,071.6	1,054.8	1,044.5	1,017.9	1,019.8
4	Other securities	701.8	741.6	764.0	779.1	786.9	788.4	812.7	855.3	879.7	886.3	894.3	914.0
5	Loans and leases in bank credit ³	5,348.0	5,581.8	5,619.9	5,672.1	5,710.0	5,737.5	5,819.7	5,916.4	5,934.1	5,958.6	6,002.8	6,007.4
6	Commercial and industrial	950.8	999.9	1,010.0	1,022.2	1,030.8	1,041.0	1,063.1	1,099.3	1,119.4	1,133.0	1,132.4	1,125.8
7	Real estate	3,148.9	3,334.0	3,353.7	3,381.3	3,403.3	3,418.9	3,440.8	3,464.5	3,463.4	3,477.8	3,531.0	3,542.7
8	Revolving home equity	452.5	459.1	456.6	459.3	461.3	463.3	467.5	472.0	473.7	474.8	477.6	478.9
9	Other	2,696.4	2,874.9	2,897.1	2,922.0	2,942.1	2,955.6	2,973.3	2,992.5	2,989.7	3,003.0	3,053.4	3,063.8
9a	Other residential	1,295.8	1,388.9	1,400.2	1,413.7	1,422.3	1,431.0	1,436.0	1,446.8	1,443.0	1,449.9	1,499.9	1,505.7
9b	Commercial	1,400.6	1,486.0	1,496.9	1,508.2	1,519.8	1,524.5	1,537.3	1,545.8	1,546.7	1,553.1	1,553.5	1,558.1
10	Consumer	729.4	741.3	746.1	750.8	760.0	767.0	774.5	786.5	783.1	781.7	782.8	785.2
10a	Credit cards and related plans	313.2	310.0	314.4	318.0	324.3	325.8	328.4	333.2	330.4	330.6	330.2	333.0
10d	Other	416.3	431.3	431.7	432.8	435.7	441.2	446.0	453.3	452.7	451.1	452.6	452.3
11	Security ⁴	110.0	127.8	119.0	127.8	125.8	119.7	126.6	132.7	133.3	135.2	131.5	127.8
12	Other loans and leases	408.8	378.7	391.1	390.0	390.1	391.0	414.8	433.3	434.9	430.9	425.0	425.8
13	Interbank loans	252.8	307.1	309.4	287.6	289.6	296.1	321.0	318.6	327.1	333.6	314.5	341.1
14	Cash assets ⁵	233.4	229.1	238.5	234.7	235.0	235.3	226.2	240.8	220.7	255.9	216.4	220.0
15	Other assets ⁶	775.4	808.4	821.7	823.1	832.3	836.0	850.9	876.4	881.1	891.8	889.4	886.4
16	TOTAL ASSETS⁷	8,361.3	8,729.6	8,794.6	8,825.8	8,877.1	8,912.4	9,049.0	9,207.1	9,224.6	9,297.5	9,262.0	9,315.2
LIABILITIES													
17	Deposits	5,215.9	5,408.4	5,441.2	5,395.8	5,408.7	5,432.3	5,474.2	5,500.5	5,505.4	5,537.3	5,588.9	5,588.1
18	Transaction	614.3	618.2	625.0	627.0	606.7	589.8	600.1	587.5	561.5	577.1	582.5	611.9
19	Nontransaction	4,601.6	4,790.2	4,816.2	4,768.8	4,802.1	4,842.4	4,874.1	4,913.1	4,943.9	4,960.2	5,006.4	4,976.3
20	Large time	930.3	928.7	913.8	912.4	915.1	929.2	946.6	954.9	960.2	968.2	1,005.1	1,012.5
21	Other	3,671.3	3,861.5	3,902.4	3,856.4	3,887.0	3,913.3	3,927.5	3,958.2	3,983.6	3,992.0	4,001.3	3,963.7
22	Borrowings	1,407.2	1,455.4	1,483.4	1,502.6	1,528.0	1,524.9	1,599.5	1,690.6	1,688.7	1,665.3	1,619.9	1,617.5
23	From banks in the U.S.	329.0	355.3	374.9	367.3	375.7	376.9	390.3	401.1	407.8	412.9	398.8	406.6
24	From others	1,078.3	1,100.2	1,108.5	1,135.3	1,152.3	1,148.0	1,209.2	1,289.5	1,280.9	1,252.5	1,221.2	1,210.9
25	Net due to related foreign offices	313.1	358.2	353.6	395.4	396.3	405.4	409.7	434.4	431.6	483.5	418.0	480.2
26	Other liabilities	430.6	464.1	460.6	467.3	478.6	476.3	477.8	481.5	490.4	497.5	499.9	508.1
27	TOTAL LIABILITIES	7,366.8	7,686.1	7,738.7	7,761.1	7,811.6	7,838.9	7,961.2	8,107.0	8,116.1	8,183.7	8,126.7	8,193.9
28	Residual (assets less liabilities) ⁸	994.4	1,043.5	1,055.9	1,064.8	1,065.5	1,073.5	1,087.8	1,100.1	1,108.5	1,113.8	1,135.3	1,121.3

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
ASSETS													
1	Bank credit	4,367.3	4,655.5	4,667.9	4,703.3	4,728.6	4,768.4	4,843.7	4,916.2	4,932.5	4,953.3	4,975.0	4,996.9
2	Securities in bank credit	1,217.8	1,261.6	1,261.3	1,258.9	1,268.9	1,289.2	1,304.7	1,324.2	1,326.7	1,328.8	1,309.6	1,327.1
3	Treasury and Agency securities ²	714.5	728.5	708.3	695.8	702.4	712.0	711.2	698.2	685.3	679.1	649.4	646.1
3a	Trading account	44.3	63.2	63.3	59.9	67.8	70.5	66.6	68.8	74.5	67.9	67.8	65.3
3b	Investment account	670.2	665.3	645.0	635.9	634.6	641.5	644.5	629.5	610.8	611.2	581.6	580.9
3c	Mortgage-backed	594.6	600.2	580.5	574.7	573.6	573.1	574.6	560.8	543.7	543.2	513.4	512.0
3d	Other	75.6	65.1	64.5	61.2	61.0	68.4	70.0	68.7	67.1	68.0	68.2	68.8
4	Other securities	503.3	533.1	553.0	563.1	566.4	577.2	593.5	626.0	641.4	649.7	660.2	681.0
4a	Trading account	225.2	243.4	263.7	271.9	280.9	290.0	301.1	316.5	331.1	338.1	345.2	362.5
4b	Investment account	278.2	289.7	289.3	291.2	285.6	287.2	292.5	309.5	310.2	311.6	315.0	318.5
4c	State and local government	45.6	55.7	56.7	57.8	57.9	58.3	59.1	59.8	59.5	60.2	60.5	60.0
4d	Other	232.5	233.9	232.5	233.4	227.6	229.0	233.3	249.7	250.7	251.4	254.4	258.5
5	Loans and leases in bank credit ³	3,149.5	3,394.0	3,406.6	3,444.4	3,459.7	3,479.2	3,539.0	3,592.0	3,605.9	3,624.5	3,665.4	3,669.8
6	Commercial and industrial	610.8	638.6	641.4	650.8	654.9	662.2	683.0	710.2	727.3	740.5	738.4	731.4
7	Real estate	1,707.7	1,918.2	1,921.7	1,935.3	1,956.2	1,972.2	1,977.3	1,980.6	1,975.2	1,983.8	2,038.6	2,051.0
8	Revolving home equity	350.2	370.7	368.7	369.2	370.5	372.5	375.4	379.2	380.8	382.3	384.4	386.4
9	Other	1,357.5	1,547.5	1,553.0	1,566.2	1,585.7	1,599.7	1,602.0	1,601.3	1,594.5	1,601.5	1,654.2	1,664.6
9a	Other residential	812.5	957.8	958.8	965.6	978.6	990.6	987.8	985.8	979.5	986.2	1,038.1	1,044.4
9b	Commercial	545.0	589.7	594.1	600.5	607.1	609.2	614.2	615.6	615.0	615.3	616.1	620.3
10	Consumer	418.5	441.3	442.7	444.4	449.9	448.7	451.2	458.4	456.6	456.5	455.8	455.9
11	Security ⁴	100.9	118.7	111.5	125.1	115.6	111.1	118.0	121.5	122.5	123.2	116.6	112.9
11a	Fed funds and RPs with broker/dealer	83.2	93.6	86.6	99.7	91.4	86.4	93.0	97.2	98.7	97.5	95.2	87.9
11b	Other	17.7	25.1	25.0	25.4	24.2	24.7	25.1	24.3	23.8	25.7	21.4	25.0
12a	Fed funds and RPs with others	25.6	29.6	36.5	37.7	34.2	32.2	41.8	49.3	52.3	50.5	44.6	41.5
12b	All other loans	179.4	144.8	151.1	151.2	149.8	153.1	168.2	172.2	172.7	170.8	171.9	177.7
12c	Lease financing receivables	106.6	102.8	101.7	99.8	99.2	99.7	99.5	99.9	99.3	99.1	99.5	99.3
13	Interbank loans	176.7	186.9	184.2	177.2	174.0	178.9	190.7	192.9	201.0	210.2	186.3	225.8
13a	Fed funds and RPs with banks	115.9	127.9	128.0	125.6	123.1	129.2	140.3	142.2	151.4	156.7	133.9	174.0
13b	Other	60.7	59.0	56.2	51.6	50.9	49.7	50.4	50.7	49.6	53.6	52.4	51.7
14	Cash assets ⁵	150.0	147.8	153.0	148.0	149.2	149.3	146.7	152.4	136.4	156.9	119.9	143.6
15	Other assets ⁶	565.8	593.1	586.5	583.3	593.4	598.0	608.8	625.6	629.6	625.6	635.1	637.8
16	TOTAL ASSETS⁷	5,225.3	5,548.8	5,556.6	5,576.9	5,610.3	5,657.9	5,753.4	5,850.1	5,861.5	5,907.5	5,877.8	5,965.2

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)

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
LIABILITIES												
17 Deposits	3,021.8	3,150.1	3,160.8	3,134.2	3,117.4	3,137.9	3,170.3	3,182.1	3,166.6	3,181.0	3,235.5	3,331.4
18 Transaction	337.4	342.8	343.4	354.6	331.3	320.7	331.7	315.4	307.6	334.0	307.0	333.9
19 Nontransaction	2,684.4	2,807.3	2,817.4	2,779.6	2,786.1	2,817.2	2,838.5	2,866.7	2,859.0	2,847.0	2,928.6	2,997.4
20 Large time	514.5	518.0	507.4	498.7	496.2	511.0	529.7	539.4	536.2	547.2	589.2	599.1
21 Other	2,169.9	2,289.4	2,310.0	2,280.9	2,289.9	2,306.1	2,308.8	2,327.3	2,322.7	2,299.8	2,339.4	2,398.3
22 Borrowings	892.3	961.4	959.6	962.2	982.8	1,034.8	1,090.8	1,128.8	1,127.9	1,125.7	1,067.8	1,037.8
23 From banks in the U.S.	151.9	140.0	136.8	129.1	139.1	151.8	155.4	154.3	168.7	170.0	163.3	153.7
24 From others	740.4	821.4	822.8	833.1	843.7	882.9	935.4	974.5	959.3	955.7	904.5	884.2
25 Net due to related foreign offices	303.1	361.6	368.4	397.6	401.7	412.5	406.7	431.8	431.4	481.3	417.7	470.7
26 Other liabilities	360.9	392.2	396.7	388.9	404.5	404.8	397.3	400.4	410.4	413.7	418.8	424.7
27 TOTAL LIABILITIES	4,578.0	4,865.4	4,885.5	4,882.8	4,906.5	4,990.0	5,065.1	5,143.0	5,136.4	5,201.7	5,139.8	5,264.6
28 Residual (assets less liabilities) ⁸	647.4	683.4	671.0	694.1	703.8	668.0	688.3	707.1	725.1	705.8	737.9	700.6

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

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
ASSETS													
1	Bank credit	4,363.5	4,644.0	4,662.4	4,707.4	4,729.0	4,747.8	4,828.6	4,913.1	4,928.9	4,946.0	4,967.7	4,989.8
2	Securities in bank credit	1,212.8	1,261.1	1,261.6	1,265.5	1,268.0	1,277.2	1,299.4	1,319.7	1,321.8	1,317.4	1,296.9	1,319.2
3	Treasury and Agency securities ²	706.0	732.7	714.7	705.2	700.5	705.4	706.2	689.2	672.2	663.1	635.0	637.8
3a	Trading account	43.3	64.0	64.2	63.1	68.2	68.8	65.5	67.1	70.6	63.2	63.2	62.2
3b	Investment account	662.7	668.7	650.5	642.1	632.3	636.6	640.7	622.0	601.6	599.9	571.8	575.5
3c	Mortgage-backed	590.0	600.6	584.6	581.0	570.2	568.4	572.1	555.9	536.1	533.4	504.9	507.6
3d	Other	72.8	68.1	65.9	61.1	62.2	68.2	68.6	66.2	65.5	66.5	66.9	67.9
4	Other securities	506.8	528.4	547.0	560.4	567.5	571.8	593.2	630.5	649.6	654.3	661.8	681.4
4a	Trading account	226.8	241.2	260.7	270.5	281.4	287.2	300.9	318.8	335.3	340.5	346.1	362.7
4b	Investment account	280.0	287.3	286.3	289.9	286.0	284.6	292.3	311.8	314.3	313.8	315.8	318.7
4c	State and local government	45.9	55.2	56.1	57.5	58.1	57.7	59.1	60.2	60.4	60.5	60.7	60.1
4d	Other	234.0	232.0	230.2	232.3	228.0	226.9	233.2	251.6	253.9	253.3	255.1	258.7
5	Loans and leases in bank credit ³	3,150.7	3,382.9	3,400.7	3,441.8	3,461.0	3,470.6	3,529.2	3,593.4	3,607.1	3,628.6	3,670.8	3,670.6
6	Commercial and industrial	608.7	640.2	645.9	654.7	657.7	660.6	679.0	707.5	725.2	738.2	736.2	729.4
7	Real estate	1,708.8	1,910.0	1,918.2	1,939.1	1,956.4	1,969.2	1,977.1	1,981.9	1,976.7	1,990.2	2,042.6	2,050.0
8	Revolving home equity	351.4	367.8	367.5	370.2	371.8	373.3	376.8	380.6	381.6	382.6	385.3	386.5
9	Other	1,357.4	1,542.2	1,550.7	1,568.9	1,584.6	1,596.0	1,600.3	1,601.3	1,595.1	1,607.6	1,657.3	1,663.5
9a	Other residential	813.1	952.9	957.3	968.9	979.9	990.1	988.3	986.6	980.2	987.9	1,038.1	1,042.7
9b	Commercial	544.4	589.3	593.4	600.0	604.7	605.9	612.0	614.7	615.0	619.7	619.3	620.8
10	Consumer	419.1	439.6	440.2	442.0	447.2	444.7	449.1	459.1	456.4	454.5	455.4	455.9
10a	Credit cards and related plans	123.3	126.0	126.5	127.0	129.9	129.6	130.1	131.7	129.4	129.1	129.2	130.3
10b	Other	295.8	313.6	313.7	315.0	317.3	315.1	319.0	327.4	327.0	325.4	326.1	325.6
11	Security ⁴	101.3	118.5	109.7	119.5	116.7	110.5	116.7	121.9	122.6	124.3	120.9	117.7
11a	Fed funds and RPs with broker/dealer	83.3	94.1	85.1	95.3	92.3	85.6	91.4	97.3	98.4	98.2	98.0	91.6
11b	Other	18.0	24.5	24.6	24.1	24.4	24.9	25.3	24.7	24.2	26.1	22.8	26.1
12a	Fed funds and RPs with others	25.6	29.6	36.5	37.7	34.2	32.2	41.8	49.3	52.3	50.5	44.6	41.5
12b	All other loans	181.3	141.8	148.3	149.2	150.2	154.3	166.9	174.4	174.4	171.5	171.8	177.1
12c	Lease financing receivables	105.9	103.3	101.9	99.7	98.7	99.0	98.7	99.2	99.4	99.3	99.4	99.0
13	Interbank loans	175.3	183.0	189.1	180.2	172.6	177.1	191.6	191.2	198.1	203.7	186.9	221.7
13a	Fed funds and RPs with banks	115.1	125.3	131.2	127.6	122.2	128.0	141.0	140.9	149.2	151.8	134.3	170.9
13b	Other	60.2	57.7	57.9	52.5	50.4	49.1	50.6	50.3	48.9	51.9	52.6	50.8
14	Cash assets ⁵	148.6	143.6	152.3	146.5	146.8	145.3	137.8	150.8	130.8	160.2	128.9	132.6
15	Other assets ⁶	568.7	587.7	590.6	588.0	595.8	599.5	611.9	629.0	631.1	632.1	635.6	633.4
16	TOTAL ASSETS⁷	5,221.5	5,523.6	5,559.5	5,587.2	5,609.1	5,633.3	5,733.2	5,847.0	5,851.0	5,903.8	5,880.8	5,939.1

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)

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
LIABILITIES												
17 Deposits	3,020.4	3,142.0	3,166.4	3,122.8	3,118.3	3,130.0	3,161.2	3,180.4	3,183.8	3,209.2	3,264.5	3,268.3
18 Transaction	333.4	340.6	349.4	350.3	330.3	316.0	321.2	311.1	294.4	306.7	308.5	338.3
19 Nontransaction	2,687.1	2,801.4	2,817.0	2,772.6	2,788.0	2,814.0	2,840.0	2,869.3	2,889.4	2,902.5	2,956.1	2,930.0
20 Large time	513.9	513.8	502.3	498.2	498.9	512.6	529.7	538.7	544.0	552.5	587.7	595.6
21 Other	2,173.2	2,287.5	2,314.7	2,274.4	2,289.1	2,301.4	2,310.3	2,330.6	2,345.5	2,350.0	2,368.4	2,334.4
22 Borrowings	902.2	952.9	963.7	977.1	995.5	1,029.2	1,081.9	1,142.2	1,132.6	1,102.3	1,066.3	1,046.0
23 From banks in the U.S.	153.2	139.0	139.3	128.8	138.5	151.0	156.4	155.7	165.0	167.7	161.6	154.6
24 From others	749.0	813.9	824.4	848.3	857.0	878.2	925.5	986.5	967.6	934.5	904.8	891.4
25 Net due to related foreign offices	305.3	352.9	353.5	396.3	396.5	405.0	409.1	435.2	432.4	483.8	418.2	479.2
26 Other liabilities	363.4	383.3	381.7	387.7	399.6	398.0	399.7	403.4	411.4	415.8	419.2	432.4
27 TOTAL LIABILITIES	4,591.4	4,831.1	4,865.3	4,884.0	4,909.9	4,962.2	5,051.9	5,161.1	5,160.3	5,211.2	5,168.2	5,225.8
28 Residual (assets less liabilities) ⁸	630.1	692.6	694.2	703.2	699.3	671.1	681.3	685.8	690.7	692.6	712.6	713.3

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

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
ASSETS												
1 Bank credit	2,796.8	2,821.1	2,843.2	2,848.8	2,871.3	2,879.6	2,897.5	2,926.8	2,939.9	2,941.8	2,940.4	2,942.9
2 Securities in bank credit	606.5	608.4	609.5	611.4	610.9	602.5	604.3	607.5	614.3	614.4	616.8	615.6
3 Treasury and Agency securities ²	411.5	395.2	392.5	392.7	391.5	385.9	384.8	382.8	384.2	382.5	384.4	383.1
4 Other securities	195.0	213.2	217.0	218.7	219.4	216.6	219.5	224.8	230.1	231.9	232.5	232.5
5 Loans and leases in bank credit ³	2,190.3	2,212.7	2,233.7	2,237.4	2,260.5	2,277.1	2,293.3	2,319.3	2,325.6	2,327.4	2,323.6	2,327.3
6 Commercial and industrial	344.3	358.9	361.9	364.7	371.0	380.5	386.4	394.0	396.1	396.5	397.5	397.5
7 Real estate	1,434.1	1,433.1	1,446.4	1,447.4	1,456.5	1,456.2	1,463.8	1,478.0	1,483.7	1,482.7	1,481.8	1,484.7
8 Revolving home equity	100.4	91.9	89.4	89.1	89.2	89.9	90.5	90.9	91.6	91.7	91.8	91.9
9 Other	1,333.7	1,341.2	1,357.0	1,358.3	1,367.3	1,366.2	1,373.3	1,387.1	1,392.1	1,391.0	1,390.0	1,392.8
10 Consumer	309.3	305.9	310.5	312.3	317.1	326.0	326.0	326.1	326.2	328.1	324.6	326.1
12 Other loans and leases	102.7	114.7	114.9	113.0	115.8	114.4	117.1	121.2	119.5	120.1	119.7	119.0
13 Interbank loans	79.6	117.0	117.4	114.3	124.2	126.3	132.5	130.1	127.2	126.9	124.3	119.5
14 Cash assets ⁵	83.5	89.4	89.3	89.5	89.1	90.3	89.8	88.9	89.9	91.5	84.1	91.8
15 Other assets ⁶	206.7	220.7	231.1	235.1	236.5	236.5	239.0	247.3	250.0	259.7	253.8	253.1
16 TOTAL ASSETS⁷	3,134.0	3,215.2	3,247.8	3,254.3	3,287.5	3,298.6	3,324.4	3,358.2	3,372.0	3,384.9	3,367.5	3,372.1
LIABILITIES												
17 Deposits	2,196.2	2,267.2	2,267.9	2,275.7	2,291.9	2,310.3	2,315.9	2,320.6	2,319.2	2,318.3	2,318.9	2,341.7
18 Transaction	282.2	279.7	273.9	280.1	277.8	275.8	281.4	277.5	271.2	278.6	275.6	268.1
19 Nontransaction	1,914.0	1,987.5	1,994.0	1,995.6	2,014.2	2,034.5	2,034.5	2,043.1	2,048.0	2,039.8	2,043.3	2,073.6
20 Large time	416.4	414.9	411.5	414.2	416.2	416.6	416.8	416.2	416.3	415.7	417.4	416.9
21 Other	1,497.6	1,572.6	1,582.5	1,581.4	1,598.0	1,617.9	1,617.7	1,626.9	1,631.7	1,624.0	1,625.9	1,656.7
22 Borrowings	505.0	502.6	519.7	525.5	532.5	495.7	517.6	548.3	556.1	563.1	553.6	571.5
23 From banks in the U.S.	175.8	216.3	235.6	238.5	237.2	225.9	233.9	245.4	242.8	245.1	237.2	252.0
24 From others	329.2	286.3	284.1	287.0	295.4	269.9	283.7	303.0	313.3	317.9	316.4	319.5
25 Net due to related foreign offices	7.8	5.2	0.1	-0.9	-0.2	0.4	0.5	-0.7	-0.8	-0.4	-0.2	1.1
26 Other liabilities	67.2	80.8	78.9	79.5	79.0	78.3	78.1	78.1	79.0	81.7	80.7	75.7
27 TOTAL LIABILITIES	2,776.2	2,855.8	2,866.6	2,879.7	2,903.2	2,884.7	2,912.2	2,946.3	2,953.4	2,962.7	2,953.0	2,989.9
28 Residual (assets less liabilities) ⁸	357.7	359.4	381.2	374.5	384.2	413.9	412.2	411.9	418.6	422.2	414.5	382.2

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

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
ASSETS													
1	Bank credit	2,803.5	2,808.6	2,830.7	2,841.3	2,859.9	2,867.7	2,893.5	2,930.3	2,939.7	2,943.4	2,947.3	2,951.4
2	Securities in bank credit	606.2	609.7	611.5	611.1	611.0	600.8	603.0	607.2	612.7	613.4	615.4	614.6
3	Treasury and Agency securities ²	411.2	396.5	394.5	392.4	391.6	384.2	383.5	382.5	382.6	381.4	382.9	382.1
4	Other securities	195.0	213.2	217.0	218.7	219.4	216.6	219.5	224.8	230.1	231.9	232.5	232.5
5	Loans and leases in bank credit ³	2,197.3	2,198.9	2,219.2	2,230.2	2,248.9	2,266.9	2,290.5	2,323.0	2,327.0	2,330.0	2,332.0	2,336.8
6	Commercial and industrial	342.1	359.8	364.1	367.5	373.1	380.4	384.1	391.8	394.2	394.8	396.2	396.4
7	Real estate	1,440.1	1,424.1	1,435.5	1,442.2	1,447.0	1,449.7	1,463.7	1,482.6	1,486.6	1,487.6	1,488.4	1,492.7
8	Revolving home equity	101.1	91.4	89.1	89.1	89.5	90.0	90.7	91.4	92.1	92.2	92.3	92.4
9	Other	1,339.0	1,332.7	1,346.4	1,353.0	1,357.5	1,359.6	1,373.0	1,391.2	1,394.6	1,395.4	1,396.1	1,400.3
9a	Other residential	482.7	436.0	442.8	444.8	442.4	440.9	447.7	460.2	462.8	462.0	461.8	463.0
9b	Commercial	856.3	896.7	903.6	908.2	915.1	918.7	925.3	931.0	931.7	933.4	934.3	937.3
10	Consumer	310.4	301.7	305.9	308.7	312.8	322.3	325.4	327.4	326.6	327.2	327.5	329.4
10a	Credit cards and related plans	189.9	184.1	187.9	191.0	194.4	196.2	198.4	201.5	201.0	201.5	201.0	202.7
10b	Other	120.5	117.7	118.0	117.7	118.4	126.1	127.0	125.9	125.7	125.7	126.5	126.7
12	Other loans and leases	104.7	113.3	113.7	111.8	116.1	114.6	117.3	121.2	119.5	120.4	119.9	118.4
13	Interbank loans	77.5	124.1	120.3	107.4	117.0	119.0	129.3	127.4	129.0	129.9	127.6	119.4
14	Cash assets ⁵	84.8	85.5	86.2	88.2	88.2	90.0	88.5	90.1	89.9	95.7	87.5	87.4
15	Other assets ⁶	206.7	220.7	231.1	235.1	236.5	236.5	239.0	247.3	250.0	259.7	253.8	253.1
16	TOTAL ASSETS⁷	3,139.8	3,206.0	3,235.1	3,238.7	3,268.0	3,279.1	3,315.8	3,360.1	3,373.6	3,393.7	3,381.2	3,376.1
LIABILITIES													
17	Deposits	2,195.5	2,266.5	2,274.7	2,273.0	2,290.4	2,302.3	2,313.0	2,320.2	2,321.6	2,328.1	2,324.4	2,319.9
18	Transaction	281.0	277.6	275.5	276.8	276.4	273.8	279.0	276.4	267.1	270.4	274.0	273.6
19	Nontransaction	1,914.5	1,988.8	1,999.2	1,996.2	2,014.0	2,028.5	2,034.0	2,043.8	2,054.5	2,057.7	2,050.4	2,046.3
20	Large time	416.4	414.9	411.5	414.2	416.2	416.6	416.8	416.2	416.3	415.7	417.4	416.9
21	Other	1,498.1	1,573.9	1,587.7	1,582.0	1,597.8	1,611.9	1,617.2	1,627.5	1,638.2	1,641.9	1,632.9	1,629.4
22	Borrowings	505.0	502.6	519.7	525.5	532.5	495.7	517.6	548.3	556.1	563.1	553.6	571.5
23	From banks in the U.S.	175.8	216.3	235.6	238.5	237.2	225.9	233.9	245.4	242.8	245.1	237.2	252.0
24	From others	329.2	286.3	284.1	287.0	295.4	269.9	283.7	303.0	313.3	317.9	316.4	319.5
25	Net due to related foreign offices	7.8	5.2	0.1	-0.9	-0.2	0.4	0.5	-0.7	-0.8	-0.4	-0.2	1.1
26	Other liabilities	67.2	80.8	78.9	79.5	79.0	78.3	78.1	78.1	79.0	81.7	80.7	75.7
27	TOTAL LIABILITIES	2,775.4	2,855.1	2,873.4	2,877.1	2,901.7	2,876.7	2,909.3	2,945.9	2,955.8	2,972.5	2,958.4	2,968.1
28	Residual (assets less liabilities) ⁸	364.4	350.9	361.7	361.6	366.3	402.4	406.5	414.3	417.8	421.2	422.7	408.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
ASSETS												
1 Bank credit	909.6	971.7	999.7	1,014.5	1,016.4	1,039.2	1,077.9	1,102.5	1,129.9	1,138.3	1,130.5	1,127.0
2 Securities in bank credit	369.9	395.2	405.4	410.7	420.1	420.7	430.1	437.4	450.4	458.8	456.9	457.3
3 Treasury and Agency securities ²	84.7	86.7	84.9	84.8	83.2	82.5	86.9	87.0	90.4	92.7	88.7	89.9
4 Other securities	285.2	308.5	320.5	325.9	336.9	338.2	343.3	350.3	360.0	366.1	368.3	367.4
5 Loans and leases in bank credit ³	539.7	576.5	594.2	603.8	596.3	618.5	647.7	665.2	679.5	679.6	673.5	669.6
6 Commercial and industrial	209.7	222.4	223.6	228.2	236.0	239.9	246.3	257.9	263.9	263.6	266.4	262.3
7 Real estate	23.5	21.6	27.8	28.6	26.4	28.9	30.3	37.0	39.2	39.0	39.3	39.3
11 Security ⁴	140.1	156.9	161.2	161.9	144.3	150.2	157.8	149.3	145.1	142.3	140.0	140.0
12 Other loans and leases	166.4	175.5	181.6	185.2	189.6	199.5	213.4	220.9	231.4	234.7	227.9	228.0
13 Interbank loans	57.9	62.6	58.1	62.0	65.7	73.2	74.1	79.8	87.1	84.4	82.1	82.6
14 Cash assets ⁵	48.5	53.2	50.4	54.0	50.8	53.9	54.0	56.9	54.8	58.0	57.6	62.3
15 Other assets ⁶	42.9	37.0	37.4	38.8	39.1	40.5	40.9	48.8	47.7	42.8	43.0	49.8
16 TOTAL ASSETS⁷	1,058.4	1,123.9	1,145.0	1,168.8	1,171.5	1,206.2	1,246.4	1,287.4	1,319.0	1,323.0	1,312.6	1,321.2
LIABILITIES												
17 Deposits	720.3	803.7	849.5	887.3	869.8	855.7	885.9	929.0	963.3	973.0	980.8	989.6
18 Transaction	10.4	10.5	11.9	10.7	11.3	11.1	11.7	12.0	12.4	12.7	11.7	12.0
19 Nontransaction	709.8	793.2	837.6	876.6	858.5	844.6	874.2	917.0	950.9	960.3	969.1	977.6
22 Borrowings	474.7	573.0	576.2	563.7	572.5	573.7	585.3	565.7	565.1	561.8	549.1	565.2
23 From banks in the U.S.	50.3	68.4	61.5	58.3	65.9	62.1	70.8	65.5	64.3	67.6	55.7	61.9
24 From others	424.4	504.5	514.7	505.4	506.6	511.6	514.5	500.2	500.8	494.1	493.4	503.4
25 Net due to related foreign offices	-256.3	-369.1	-407.8	-430.7	-406.2	-348.6	-352.7	-328.8	-333.1	-324.9	-323.3	-360.2
26 Other liabilities	117.7	114.6	121.2	128.0	121.6	121.0	122.3	121.2	121.9	119.5	117.0	119.5
27 TOTAL LIABILITIES	1,056.3	1,122.1	1,139.0	1,148.3	1,157.6	1,201.8	1,240.8	1,287.1	1,317.2	1,329.4	1,323.6	1,314.1
28 Residual (assets less liabilities)⁸	2.0	1.8	6.0	20.5	13.9	4.4	5.6	0.3	1.7	-6.4	-11.0	7.1

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending			
									Oct 3	Oct 10	Oct 17	Oct 24
ASSETS												
1 Bank credit	905.2	975.0	1,004.5	1,005.8	1,014.5	1,035.5	1,069.6	1,097.3	1,119.7	1,128.5	1,124.7	1,124.6
2 Securities in bank credit	369.9	395.2	405.4	410.7	420.1	420.7	430.1	437.4	450.4	458.8	456.9	457.3
3 Treasury and Agency securities ²	84.7	86.7	84.9	84.8	83.2	82.5	86.9	87.0	90.4	92.7	88.7	89.9
3a Trading account	27.6	30.0	26.4	24.6	26.2	25.3	27.3	27.6	29.3	31.4	27.1	28.5
3b Investment account	57.1	56.7	58.6	60.2	57.0	57.2	59.6	59.4	61.1	61.3	61.6	61.5
4 Other securities	285.2	308.5	320.5	325.9	336.9	338.2	343.3	350.3	360.0	366.1	368.3	367.4
4a Trading account	178.5	192.8	203.4	210.5	213.7	213.5	211.0	204.6	210.5	213.5	216.9	219.7
4b Investment account	106.7	115.7	117.2	115.4	123.1	124.7	132.2	145.8	149.5	152.6	151.4	147.6
5 Loans and leases in bank credit ³	535.2	579.8	599.0	595.1	594.4	614.8	639.5	660.0	669.4	669.7	667.8	667.3
6 Commercial and industrial	208.2	224.3	224.8	228.2	235.4	239.1	245.7	256.0	260.0	259.0	262.7	259.4
7 Real estate	23.5	21.6	27.8	28.6	26.4	28.9	30.3	37.0	39.2	39.0	39.3	39.3
11 Security ⁴	137.4	157.1	163.2	153.4	142.9	147.2	151.7	146.3	141.6	140.5	142.0	145.1
12 Other loans and leases	166.1	176.9	183.2	185.0	189.8	199.5	211.9	220.6	228.5	231.2	223.8	223.5
13 Interbank loans	57.9	62.6	58.1	62.0	65.7	73.2	74.1	79.8	87.1	84.4	82.1	82.6
14 Cash assets ⁵	49.5	51.5	49.6	53.3	50.1	53.5	54.3	58.0	55.3	58.9	58.9	63.3
15 Other assets ⁶	42.2	36.9	36.4	39.3	39.2	39.8	40.5	48.2	45.3	43.9	42.6	47.4
16 TOTAL ASSETS⁷	1,054.2	1,125.4	1,148.1	1,159.9	1,169.1	1,201.4	1,238.1	1,282.7	1,306.9	1,315.1	1,307.8	1,317.3
LIABILITIES												
17 Deposits	712.1	807.3	861.0	903.3	883.7	857.5	882.0	918.4	949.3	957.4	956.7	974.0
18 Transaction	10.5	10.7	11.8	10.5	11.1	10.9	11.6	12.1	12.3	12.3	11.8	11.9
19 Nontransaction	701.6	796.7	849.2	892.8	872.6	846.7	870.4	906.3	937.0	945.1	944.9	962.1
22 Borrowings	474.7	573.0	576.2	563.7	572.5	573.7	585.3	565.7	565.1	561.8	549.1	565.2
23 From banks in the U.S.	50.3	68.4	61.5	58.3	65.9	62.1	70.8	65.5	64.3	67.6	55.7	61.9
24 From others	424.4	504.5	514.7	505.4	506.6	511.6	514.5	500.2	500.8	494.1	493.4	503.4
25 Net due to related foreign offices	-254.9	-371.3	-411.2	-435.0	-409.4	-351.7	-353.7	-326.9	-332.9	-326.2	-319.9	-350.1
26 Other liabilities	118.7	113.3	119.2	125.1	119.6	119.2	121.6	122.2	122.1	118.8	118.7	124.9
27 TOTAL LIABILITIES	1,050.5	1,122.3	1,145.2	1,157.0	1,166.3	1,198.7	1,235.2	1,279.4	1,303.6	1,311.8	1,304.4	1,314.0
28 Residual (assets less liabilities) ⁸	3.7	3.2	2.9	2.9	2.7	2.7	2.9	3.3	3.3	3.3	3.3	3.2

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

November 2, 2007

Account	2006 Sep	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	Week ending				
									Oct 3	Oct 10	Oct 17	Oct 24	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	108.2	114.3	119.4	125.3	129.7	129.6	134.2	141.0	145.1	147.2	146.7	162.3
30	Reval. losses on off-bal. sheet items ⁹	93.2	94.6	99.2	105.4	116.4	110.3	104.3	108.9	112.2	117.6	117.0	129.4
31	Mortgage-backed securities ¹⁰	701.5	714.8	699.5	699.0	690.4	689.8	695.8	687.1	671.4	667.8	641.2	645.0
31a	Pass-through	523.1	547.8	530.3	527.9	518.4	517.4	521.6	502.7	481.1	477.9	449.3	450.9
31b	CMO, REMIC, and other	178.4	167.0	169.3	171.1	172.0	172.4	174.3	184.4	190.3	189.9	191.9	194.1
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-2.5	-5.2	-5.8	-7.4	-10.7	-18.2	-15.0	-11.1	-9.4	-11.0	-10.1	-7.9
33	Securitized consumer loans ¹²	104.7	108.8	107.8	107.3	105.8	110.0	110.6	109.6	111.8	111.8	111.5	111.4
33a	Credit cards and related plans	68.7	69.5	69.8	70.1	68.5	69.0	70.4	70.1	72.6	73.2	73.0	73.0
33b	Other	35.9	39.3	38.0	37.2	37.3	40.9	40.2	39.5	39.2	38.7	38.5	38.4
34	Securitized real estate loans ¹²	-	-	-	-	-	1,225.7	1,230.0	1,238.7	1,239.0	1,243.8	1,243.8	1,243.8
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	249.1	242.5	236.6	236.8	239.4	235.3	235.5	241.7	245.7	246.3	246.7	248.2
33	Securitized consumer loans ¹²	263.6	274.6	273.5	273.7	276.3	279.1	283.6	284.3	284.3	283.1	285.3	285.6
34	Securitized real estate loans ¹²	-	-	-	-	-	41.1	40.4	39.8	40.2	40.2	40.2	40.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	68.6	66.1	67.3	71.3	67.3	67.3	71.3	69.9	68.8	70.0	69.9	73.0
30	Reval. losses on off-bal. sheet items ⁹	76.2	72.7	74.8	77.8	74.2	72.9	76.2	75.8	77.9	77.1	76.3	78.5

Footnotes appear on page 14.

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

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

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. 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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