

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

August 17, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 18	Jul 25	Aug 1	Aug 8
ASSETS												
1 Bank credit	7,983.4	8,363.1	8,442.1	8,429.9	8,489.5	8,537.9	8,578.0	8,642.8	8,643.6	8,646.6	8,680.5	8,702.1
2 Securities in bank credit	2,193.4	2,219.2	2,239.1	2,265.9	2,276.2	2,281.3	2,300.9	2,312.3	2,318.9	2,312.5	2,317.6	2,314.8
3 Treasury and Agency securities ²	1,213.9	1,201.4	1,205.2	1,211.5	1,186.3	1,173.8	1,178.0	1,181.0	1,180.9	1,186.9	1,188.2	1,181.6
4 Other securities	979.5	1,017.8	1,033.9	1,054.4	1,089.9	1,107.5	1,122.9	1,131.3	1,138.0	1,125.6	1,129.4	1,133.2
5 Loans and leases in bank credit ³	5,790.0	6,143.9	6,203.0	6,164.0	6,213.3	6,256.6	6,277.1	6,330.5	6,324.7	6,334.1	6,362.9	6,387.3
6 Commercial and industrial	1,132.4	1,201.4	1,210.5	1,218.8	1,226.0	1,241.8	1,258.7	1,278.2	1,278.5	1,278.1	1,282.4	1,292.6
7 Real estate	3,130.6	3,381.6	3,414.7	3,363.4	3,386.1	3,395.6	3,413.3	3,428.2	3,421.1	3,431.0	3,437.9	3,441.4
8 Revolving home equity	452.2	474.0	471.6	463.2	458.6	458.7	459.9	462.0	462.4	463.2	462.9	464.3
9 Other	2,678.4	2,907.6	2,943.1	2,900.3	2,927.4	2,936.9	2,953.4	2,966.1	2,958.7	2,967.8	2,975.0	2,977.1
10 Consumer	723.9	745.4	745.3	742.6	748.5	751.9	762.0	769.6	771.0	769.9	767.4	770.5
11 Security ⁴	231.7	268.3	278.9	284.6	281.8	294.9	269.2	276.7	280.2	276.1	280.7	284.5
12 Other loans and leases	571.4	547.2	553.6	554.5	570.9	572.4	574.0	577.9	574.0	579.0	594.4	598.3
13 Interbank loans	290.4	369.0	362.2	365.2	359.6	354.4	365.7	380.4	376.2	401.8	380.2	372.8
14 Cash assets ⁵	298.5	299.2	300.7	290.5	292.8	291.5	289.0	292.9	292.9	288.1	294.6	291.3
15 Other assets ⁶	806.1	846.7	859.2	857.7	855.0	855.0	867.2	875.2	861.6	867.8	878.8	871.7
16 TOTAL ASSETS⁷	9,310.6	9,809.0	9,895.9	9,875.6	9,928.5	9,970.3	10,030.9	10,120.6	10,103.7	10,133.4	10,163.3	10,167.0
LIABILITIES												
17 Deposits	5,857.3	6,183.7	6,180.0	6,221.2	6,278.3	6,296.3	6,277.3	6,302.6	6,276.4	6,315.8	6,350.9	6,320.6
18 Transaction	632.7	641.7	629.0	633.0	629.7	646.9	623.0	610.5	612.4	623.1	604.8	622.7
19 Nontransaction	5,224.6	5,542.0	5,551.0	5,588.2	5,648.5	5,649.4	5,654.4	5,692.2	5,664.0	5,692.7	5,746.0	5,697.9
20 Large time	1,559.9	1,683.0	1,698.6	1,726.2	1,763.1	1,795.7	1,775.9	1,774.3	1,771.4	1,760.5	1,790.8	1,811.4
21 Other	3,664.8	3,859.0	3,852.4	3,862.0	3,885.4	3,853.7	3,878.5	3,917.9	3,892.6	3,932.2	3,955.2	3,886.5
22 Borrowings	1,833.0	1,995.0	2,016.3	2,040.1	2,059.0	2,056.7	2,096.3	2,114.6	2,106.8	2,137.9	2,136.8	2,148.2
23 From banks in the U.S.	352.8	415.6	411.4	417.5	427.8	423.0	432.7	431.4	429.2	445.4	427.0	422.0
24 From others	1,480.3	1,579.4	1,604.9	1,622.6	1,631.2	1,633.7	1,663.6	1,683.3	1,677.6	1,692.5	1,709.8	1,726.2
25 Net due to related foreign offices	112.7	47.6	58.8	-5.6	-41.1	-48.1	-22.0	49.7	73.0	34.9	23.5	31.5
26 Other liabilities	544.0	576.7	581.3	588.5	598.6	596.8	603.9	600.4	599.1	601.8	595.0	588.2
27 TOTAL LIABILITIES	8,347.0	8,803.0	8,836.4	8,844.1	8,894.8	8,901.7	8,955.6	9,067.4	9,055.3	9,090.4	9,106.2	9,088.5
28 Residual (assets less liabilities) ⁸	963.6	1,006.1	1,059.5	1,031.5	1,033.7	1,068.6	1,075.3	1,053.2	1,048.3	1,043.0	1,057.1	1,078.5

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending				
									Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1	Bank credit	7,951.5	8,386.8	8,451.4	8,409.4	8,476.4	8,526.0	8,565.2	8,607.6	8,595.4	8,605.2	8,656.0	8,679.4
2	Securities in bank credit	2,180.9	2,224.5	2,246.2	2,266.8	2,278.6	2,287.7	2,300.1	2,298.6	2,295.7	2,299.2	2,312.9	2,307.6
3	Treasury and Agency securities ²	1,205.9	1,201.5	1,213.0	1,217.0	1,194.7	1,182.9	1,176.2	1,172.7	1,166.1	1,178.7	1,185.5	1,175.1
4	Other securities	975.0	1,023.1	1,033.3	1,049.8	1,083.9	1,104.8	1,123.9	1,125.9	1,129.6	1,120.5	1,127.4	1,132.5
5	Loans and leases in bank credit ³	5,770.6	6,162.3	6,205.2	6,142.6	6,197.8	6,238.3	6,265.1	6,309.0	6,299.7	6,306.0	6,343.1	6,371.8
6	Commercial and industrial	1,130.4	1,200.7	1,214.7	1,223.1	1,233.9	1,248.5	1,262.9	1,275.7	1,275.2	1,274.3	1,277.7	1,286.4
7	Real estate	3,122.0	3,384.7	3,410.9	3,346.2	3,371.8	3,394.2	3,404.0	3,418.8	3,410.9	3,416.9	3,430.5	3,441.7
8	Revolving home equity	453.0	471.8	472.0	459.7	457.1	459.8	461.5	463.0	463.1	463.9	464.2	465.3
9	Other	2,669.0	2,912.9	2,938.9	2,886.5	2,914.7	2,934.4	2,942.5	2,955.8	2,947.8	2,952.9	2,966.2	2,976.5
10	Consumer	716.6	757.8	750.1	736.8	741.4	746.0	755.0	761.9	762.8	764.1	760.6	762.1
10a	Credit cards and related plans	307.6	334.3	322.6	310.3	314.6	318.0	324.1	325.5	326.7	327.3	322.9	323.4
10b	Other	409.0	423.5	427.5	426.5	426.8	427.9	430.9	436.5	436.1	436.8	437.7	438.8
11	Security ⁴	228.3	270.6	279.4	284.8	281.9	280.6	268.7	272.8	276.2	272.1	279.0	282.1
12	Other loans and leases	573.4	548.6	550.2	551.8	568.8	569.0	574.5	579.8	574.6	578.6	595.4	599.4
13	Interbank loans	283.0	368.2	360.1	368.4	367.4	350.4	356.9	371.2	368.0	387.0	381.8	369.1
14	Cash assets ⁵	293.8	310.4	299.0	280.7	288.1	288.0	285.1	288.3	281.3	273.6	295.4	277.6
15	Other assets ⁶	806.6	842.8	853.2	852.1	858.2	860.2	869.6	875.9	867.5	866.9	879.4	877.8
16	TOTAL ASSETS⁷	9,267.3	9,839.3	9,895.3	9,842.8	9,922.0	9,956.1	10,007.7	10,072.4	10,041.6	10,062.0	10,142.0	10,132.8
LIABILITIES													
17	Deposits	5,843.3	6,172.2	6,184.1	6,216.0	6,302.3	6,298.3	6,290.6	6,288.6	6,253.2	6,239.3	6,352.2	6,333.5
18	Transaction	625.9	649.7	620.4	629.0	637.3	639.0	620.3	603.6	598.9	637.9	602.0	568.7
19	Nontransaction	5,217.4	5,522.5	5,563.8	5,587.0	5,665.0	5,659.3	5,670.3	5,685.1	5,654.3	5,601.4	5,750.3	5,764.7
20	Large time	1,563.0	1,687.4	1,702.6	1,725.5	1,769.5	1,811.4	1,792.7	1,777.9	1,774.0	1,774.9	1,794.3	1,811.2
21	Other	3,654.4	3,835.1	3,861.1	3,861.5	3,895.4	3,847.9	3,877.6	3,907.1	3,880.3	3,826.5	3,955.9	3,953.5
22	Borrowings	1,828.5	1,993.1	2,014.2	2,031.5	2,063.0	2,071.7	2,109.0	2,109.1	2,102.0	2,137.7	2,127.4	2,138.2
23	From banks in the U.S.	352.0	414.9	410.2	416.5	430.4	422.9	432.1	430.5	427.2	444.9	430.5	424.0
24	From others	1,476.4	1,578.2	1,604.0	1,615.0	1,632.6	1,648.8	1,676.9	1,678.5	1,674.7	1,692.8	1,696.9	1,714.2
25	Net due to related foreign offices	104.3	56.1	66.9	-16.4	-59.3	-53.7	-30.2	39.2	57.1	34.8	18.6	25.9
26	Other liabilities	536.3	584.1	588.9	578.2	581.5	592.7	597.0	591.8	585.8	602.3	592.2	584.0
27	TOTAL LIABILITIES	8,312.3	8,805.4	8,854.2	8,809.2	8,887.4	8,909.0	8,966.5	9,028.7	8,998.1	9,014.1	9,090.4	9,081.5
28	Residual (assets less liabilities) ⁸	955.0	1,033.9	1,041.1	1,033.6	1,034.5	1,047.1	1,041.2	1,043.8	1,043.5	1,048.0	1,051.6	1,051.3

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending			
									Jul 18	Jul 25	Aug 1	Aug 8
ASSETS												
1 Bank credit	7,099.1	7,420.8	7,470.7	7,454.3	7,486.6	7,521.8	7,561.4	7,604.7	7,607.2	7,606.5	7,630.4	7,630.0
2 Securities in bank credit	1,828.0	1,839.6	1,849.4	1,868.2	1,867.9	1,867.6	1,877.4	1,888.6	1,898.4	1,891.5	1,882.3	1,882.4
3 Treasury and Agency securities ²	1,133.1	1,119.7	1,118.9	1,124.6	1,101.4	1,089.2	1,094.9	1,098.7	1,101.7	1,103.8	1,097.3	1,095.4
4 Other securities	694.9	719.8	730.4	743.6	766.4	778.4	782.5	789.9	796.7	787.7	785.0	786.9
5 Loans and leases in bank credit ³	5,271.1	5,581.2	5,621.3	5,586.2	5,618.8	5,654.3	5,684.0	5,716.2	5,708.9	5,715.0	5,748.1	5,747.6
6 Commercial and industrial	939.0	982.5	989.2	996.5	1,002.9	1,014.7	1,024.2	1,039.9	1,040.1	1,040.9	1,046.8	1,054.3
7 Real estate	3,107.4	3,357.9	3,392.5	3,340.7	3,356.9	3,365.8	3,386.0	3,399.2	3,392.2	3,402.9	3,408.6	3,413.0
8 Revolving home equity	452.2	474.0	471.6	463.2	458.6	458.7	459.9	462.0	462.4	463.2	462.9	464.3
9 Other	2,655.2	2,883.9	2,920.9	2,877.5	2,898.2	2,907.1	2,926.2	2,937.2	2,929.8	2,939.7	2,945.7	2,948.7
10 Consumer	723.9	745.4	745.3	742.6	748.5	751.9	762.0	769.6	771.0	769.9	767.4	770.5
11 Security ⁴	92.7	120.4	120.3	127.6	120.8	133.8	125.0	120.6	124.4	116.0	124.8	117.8
12 Other loans and leases	408.0	375.1	374.0	378.8	389.6	388.1	386.8	386.9	381.2	385.2	400.4	392.1
13 Interbank loans	244.3	303.3	297.8	305.4	303.3	294.1	301.7	308.9	307.9	327.0	310.4	303.3
14 Cash assets ⁵	244.9	246.6	246.6	237.3	242.4	237.5	238.2	238.9	237.0	234.9	242.5	236.2
15 Other assets ⁶	760.2	811.9	820.8	820.5	817.6	816.2	827.9	834.6	825.0	827.4	836.8	834.2
16 TOTAL ASSETS⁷	8,281.2	8,714.2	8,768.2	8,750.4	8,782.0	8,801.6	8,860.8	8,917.0	8,906.9	8,925.5	8,949.8	8,933.5
LIABILITIES												
17 Deposits	5,202.6	5,423.3	5,405.6	5,417.2	5,428.0	5,407.7	5,405.6	5,443.9	5,418.5	5,473.1	5,488.0	5,428.8
18 Transaction	621.4	631.0	618.7	622.6	617.6	635.7	610.8	598.6	601.2	612.0	592.8	610.1
19 Nontransaction	4,581.2	4,792.2	4,786.8	4,794.6	4,810.4	4,772.0	4,794.9	4,845.3	4,817.3	4,861.1	4,895.1	4,818.7
20 Large time	918.1	934.9	936.2	934.4	926.8	920.2	918.2	929.3	926.6	930.8	941.8	934.2
21 Other	3,663.1	3,857.3	3,850.6	3,860.2	3,883.6	3,851.8	3,876.6	3,916.0	3,890.7	3,930.4	3,953.3	3,884.6
22 Borrowings	1,374.3	1,458.3	1,465.1	1,466.3	1,481.2	1,490.0	1,519.5	1,536.9	1,536.0	1,554.7	1,553.9	1,565.7
23 From banks in the U.S.	308.6	353.5	349.1	349.1	366.0	363.8	364.8	367.2	365.5	378.8	359.2	361.2
24 From others	1,065.8	1,104.8	1,116.0	1,117.2	1,115.2	1,126.3	1,154.7	1,169.7	1,170.5	1,175.9	1,194.7	1,204.5
25 Net due to related foreign offices	318.4	365.0	373.2	363.5	367.9	387.3	392.6	408.8	430.6	395.4	377.6	393.0
26 Other liabilities	428.2	462.0	464.2	473.8	477.3	468.5	482.0	479.0	480.7	475.7	469.3	464.8
27 TOTAL LIABILITIES	7,323.5	7,708.5	7,708.0	7,720.8	7,754.4	7,753.6	7,799.6	7,868.6	7,865.8	7,898.9	7,888.8	7,852.3
28 Residual (assets less liabilities) ⁸	957.7	1,005.7	1,060.1	1,029.7	1,027.7	1,048.1	1,061.2	1,048.4	1,041.1	1,026.6	1,060.9	1,081.2

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending				
									Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1	Bank credit	7,070.5	7,436.8	7,474.8	7,430.5	7,468.7	7,518.5	7,550.5	7,573.4	7,562.6	7,567.7	7,608.2	7,613.0
2	Securities in bank credit	1,815.5	1,844.9	1,856.5	1,869.0	1,870.2	1,873.9	1,876.6	1,874.9	1,875.2	1,878.2	1,877.6	1,875.1
3	Treasury and Agency securities ²	1,125.1	1,119.8	1,126.7	1,130.1	1,109.8	1,098.2	1,093.1	1,090.4	1,086.9	1,095.6	1,094.7	1,089.0
4	Other securities	690.3	725.0	729.8	739.0	760.4	775.7	783.5	784.5	788.3	782.7	783.0	786.2
5	Loans and leases in bank credit ³	5,255.0	5,592.0	5,618.3	5,561.5	5,598.5	5,644.6	5,673.9	5,698.5	5,687.4	5,689.5	5,730.6	5,737.9
6	Commercial and industrial	937.6	979.7	990.4	998.9	1,009.6	1,021.4	1,029.0	1,038.2	1,037.3	1,037.3	1,042.4	1,048.7
7	Real estate	3,098.8	3,361.0	3,388.7	3,323.4	3,342.6	3,364.4	3,376.8	3,389.8	3,382.1	3,388.7	3,401.1	3,413.3
8	Revolving home equity	453.0	471.8	472.0	459.7	457.1	459.8	461.5	463.0	463.1	463.9	464.2	465.3
9	Other	2,645.8	2,889.2	2,916.7	2,863.7	2,885.4	2,904.6	2,915.3	2,926.9	2,918.9	2,924.8	2,936.9	2,948.0
9a	Other residential	1,282.9	1,441.4	1,452.6	1,391.3	1,402.4	1,411.9	1,415.1	1,422.7	1,415.4	1,416.5	1,425.6	1,434.5
9b	Commercial	1,362.9	1,447.8	1,464.1	1,472.4	1,483.0	1,492.7	1,500.2	1,504.2	1,503.6	1,508.3	1,511.3	1,513.5
10	Consumer	716.6	757.8	750.1	736.8	741.4	746.0	755.0	761.9	762.8	764.1	760.6	762.1
10a	Credit cards and related plans	307.6	334.3	322.6	310.3	314.6	318.0	324.1	325.5	326.7	327.3	322.9	323.4
10d	Other	409.0	423.5	427.5	426.5	426.8	427.9	430.9	436.5	436.1	436.8	437.7	438.8
11	Security ⁴	92.1	118.8	119.2	127.7	119.0	127.9	125.9	119.8	123.7	114.4	124.4	119.4
12	Other loans and leases	410.1	374.7	369.8	374.8	386.0	385.0	387.2	388.8	381.6	385.0	402.1	394.4
13	Interbank loans	237.0	302.5	295.7	308.6	311.1	290.1	292.9	299.7	299.7	312.2	312.0	299.6
14	Cash assets ⁵	240.6	256.9	245.7	229.2	238.5	234.7	234.9	234.7	225.4	221.2	243.2	222.5
15	Other assets ⁶	761.5	806.8	813.9	815.1	821.7	820.8	830.3	836.0	831.9	826.8	836.6	838.9
16	TOTAL ASSETS⁷	8,242.4	8,734.9	8,762.3	8,716.2	8,772.4	8,796.3	8,840.0	8,873.8	8,849.5	8,858.0	8,929.9	8,903.6
LIABILITIES													
17	Deposits	5,187.2	5,409.0	5,408.4	5,408.3	5,440.5	5,393.6	5,405.0	5,428.0	5,391.6	5,384.0	5,487.6	5,448.2
18	Transaction	614.8	638.9	609.8	618.3	625.3	628.0	608.3	591.9	588.1	626.9	589.8	556.4
19	Nontransaction	4,572.3	4,770.2	4,798.6	4,790.0	4,815.2	4,765.6	4,796.6	4,836.1	4,803.4	4,757.2	4,897.8	4,891.8
20	Large time	919.6	936.8	939.3	930.3	921.7	919.6	920.9	930.9	925.0	932.6	943.8	940.2
21	Other	3,652.7	3,833.4	3,859.4	3,859.7	3,893.5	3,846.0	3,875.7	3,905.2	3,878.4	3,824.6	3,954.0	3,951.6
22	Borrowings	1,369.8	1,456.4	1,463.0	1,457.7	1,485.2	1,505.0	1,532.1	1,531.3	1,531.1	1,554.5	1,544.5	1,555.7
23	From banks in the U.S.	307.8	352.8	347.9	348.1	368.6	363.7	364.3	366.4	363.5	378.3	362.6	363.2
24	From others	1,062.0	1,103.6	1,115.1	1,109.6	1,116.6	1,141.3	1,167.9	1,164.9	1,167.7	1,176.2	1,181.8	1,192.5
25	Net due to related foreign offices	312.5	371.4	381.5	355.0	353.0	386.1	387.5	401.4	417.3	397.1	378.8	389.5
26	Other liabilities	422.3	468.2	472.0	464.9	462.2	467.3	477.1	472.2	468.8	477.3	470.4	461.8
27	TOTAL LIABILITIES	7,291.8	7,705.1	7,724.8	7,685.8	7,740.8	7,752.1	7,801.7	7,832.9	7,808.8	7,812.9	7,881.3	7,855.2
28	Residual (assets less liabilities) ⁸	950.6	1,029.8	1,037.4	1,030.4	1,031.6	1,044.2	1,038.3	1,040.9	1,040.6	1,045.1	1,048.5	1,048.4

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

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending				
									Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1	Bank credit	4,166.6	4,374.5	4,407.9	4,451.6	4,464.8	4,494.7	4,515.8	4,555.8	4,559.5	4,555.5	4,579.7	4,574.4
2	Securities in bank credit	1,201.5	1,195.8	1,205.6	1,226.7	1,227.2	1,224.6	1,235.2	1,257.3	1,266.9	1,261.1	1,253.5	1,252.3
3	Treasury and Agency securities ²	702.6	690.8	692.1	705.5	686.0	673.6	680.5	688.6	691.2	693.6	687.5	685.5
3a	Trading account	50.3	55.1	52.0	63.2	63.3	59.9	67.8	70.5	66.3	73.8	72.9	66.8
3b	Investment account	652.4	635.7	640.2	642.3	622.7	613.7	612.7	618.1	624.9	619.7	614.5	618.7
3c	Mortgage-backed	582.3	565.9	575.2	580.8	559.7	552.6	551.8	549.8	555.6	550.4	547.2	548.6
3d	Other	70.1	69.8	64.9	61.5	63.0	61.1	60.9	68.3	69.3	69.4	67.3	70.1
4	Other securities	498.8	505.0	513.5	521.2	541.2	551.0	554.6	568.7	575.7	567.5	566.1	566.8
4a	Trading account	229.1	229.0	231.8	243.3	263.7	271.6	280.4	289.9	296.7	289.2	287.9	287.8
4b	Investment account	269.8	275.9	281.7	277.9	277.5	279.4	274.3	278.8	279.1	278.3	278.2	279.0
4c	State and local government	45.0	52.1	53.5	54.7	55.6	56.7	56.9	57.6	57.5	57.6	57.9	58.0
4d	Other	224.8	223.9	228.2	223.3	221.8	222.7	217.4	221.2	221.5	220.7	220.4	221.0
5	Loans and leases in bank credit ³	2,965.2	3,178.8	3,202.3	3,224.9	3,237.6	3,270.0	3,280.6	3,298.5	3,292.6	3,294.4	3,326.2	3,322.1
6	Commercial and industrial	579.1	600.5	604.8	610.1	613.5	623.2	627.2	634.4	634.4	634.2	638.2	645.0
7	Real estate	1,606.3	1,802.2	1,816.4	1,821.1	1,825.1	1,833.7	1,848.2	1,861.7	1,855.8	1,864.2	1,869.4	1,871.8
8	Revolving home equity	336.0	362.7	360.5	360.0	358.1	358.5	359.7	361.1	361.4	361.9	361.8	362.8
9	Other	1,270.3	1,439.5	1,455.9	1,461.1	1,467.0	1,475.2	1,488.5	1,500.5	1,494.4	1,502.3	1,507.6	1,509.0
9a	Other residential	769.5	904.4	909.4	911.1	912.5	914.8	921.9	932.1	926.6	928.9	934.0	937.8
9b	Commercial	500.8	535.2	546.5	549.9	554.5	560.5	566.6	568.5	567.8	573.4	573.5	571.3
10	Consumer	384.5	401.0	406.4	407.5	408.9	410.5	415.6	414.7	415.3	414.4	414.3	415.9
11	Security ⁴	82.8	109.6	110.1	117.3	110.3	123.8	114.4	110.1	114.0	105.5	114.1	107.0
11a	Fed funds and RPs with broker/dealer	65.4	88.6	86.4	92.4	85.5	98.5	90.2	85.4	90.0	81.7	89.1	83.4
11b	Other	17.5	21.0	23.8	24.9	24.9	25.3	24.2	24.7	24.0	23.8	25.0	23.6
12a	Fed funds and RPs with others	25.1	29.0	30.8	33.2	40.0	41.2	37.8	36.0	34.3	34.4	39.7	37.9
12b	All other loans	184.2	136.6	137.2	139.5	143.8	143.0	143.5	147.1	144.5	147.2	155.9	150.1
12c	Lease financing receivables	103.0	99.9	96.5	96.3	96.0	94.6	93.9	94.4	94.2	94.5	94.6	94.5
13	Interbank loans	157.4	192.8	188.1	182.7	179.7	172.8	170.2	176.7	178.1	194.0	178.3	167.5
13a	Fed funds and RPs with banks	97.2	127.3	122.8	118.6	118.7	116.3	114.2	122.0	123.5	138.9	123.6	110.3
13b	Other	60.2	65.5	65.3	64.1	61.1	56.5	55.9	54.7	54.7	55.1	54.7	57.2
14	Cash assets ⁵	156.0	147.2	150.3	142.6	147.6	142.7	143.8	143.5	141.8	138.0	145.8	136.8
15	Other assets ⁶	517.8	541.8	546.7	556.2	547.1	542.3	552.5	557.6	550.8	558.4	553.9	557.8
16	TOTAL ASSETS⁷	4,964.4	5,222.6	5,259.7	5,300.5	5,306.1	5,319.5	5,349.0	5,399.2	5,395.9	5,411.4	5,423.3	5,402.1

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)

August 17, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 18	Jul 25	Aug 1	Aug 8	
LIABILITIES													
17	Deposits	2,874.4	2,977.1	2,948.1	2,986.3	2,995.6	2,971.3	2,955.2	2,977.5	2,958.9	2,999.3	3,012.5	2,958.7
18	Transaction	312.0	323.6	314.7	322.2	322.3	333.5	311.6	303.8	303.3	308.7	306.4	305.5
19	Nontransaction	2,562.4	2,653.6	2,633.3	2,664.1	2,673.3	2,637.8	2,643.6	2,673.7	2,655.6	2,690.7	2,706.1	2,653.2
20	Large time	496.8	493.2	490.3	496.3	494.3	485.6	482.7	493.0	490.8	495.2	503.6	496.5
21	Other	2,065.6	2,160.4	2,143.1	2,167.8	2,179.0	2,152.2	2,160.9	2,180.7	2,164.8	2,195.5	2,202.4	2,156.7
22	Borrowings	844.6	881.1	899.3	937.8	935.7	937.3	958.1	1,011.5	1,005.5	1,029.8	1,025.7	1,036.5
23	From banks in the U.S.	138.7	137.5	140.6	143.2	141.6	136.3	138.5	151.2	147.0	161.4	142.2	145.8
24	From others	706.0	743.6	758.8	794.6	794.1	801.0	819.6	860.3	858.6	868.4	883.5	890.6
25	Net due to related foreign offices	307.4	349.7	357.8	351.8	362.7	383.2	387.7	403.7	425.0	391.1	373.2	389.6
26	Other liabilities	360.9	374.3	377.2	389.5	394.9	385.1	398.8	396.3	400.4	388.9	386.2	381.2
27	TOTAL LIABILITIES	4,387.3	4,582.3	4,582.4	4,665.4	4,688.9	4,676.9	4,699.8	4,789.1	4,789.8	4,809.1	4,797.6	4,766.0
28	Residual (assets less liabilities) ⁸	577.1	640.3	677.3	635.1	617.3	642.7	649.1	610.1	606.1	602.3	625.6	636.1

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

August 17, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1	Bank credit	4,149.0	4,383.7	4,415.4	4,440.3	4,459.5	4,499.0	4,516.2	4,535.2	4,527.5	4,529.3	4,567.1	4,564.6
2	Securities in bank credit	1,190.9	1,201.0	1,214.7	1,226.3	1,227.5	1,231.3	1,234.3	1,245.3	1,246.2	1,249.8	1,250.9	1,246.6
3	Treasury and Agency securities ²	696.6	690.8	701.8	709.7	692.3	683.0	678.6	682.0	678.8	687.3	686.8	680.5
3a	Trading account	49.0	52.4	55.1	64.0	64.2	63.1	68.2	68.8	64.0	71.9	71.7	65.3
3b	Investment account	647.6	638.4	646.8	645.7	628.1	619.9	610.4	613.1	614.9	615.4	615.2	615.2
3c	Mortgage-backed	577.7	569.7	580.1	581.2	563.8	558.9	548.4	545.1	545.9	546.4	547.8	545.5
3d	Other	69.9	71.0	69.5	68.0	65.8	61.0	62.0	68.1	68.9	69.0	67.4	69.7
4	Other securities	494.3	510.2	512.9	516.6	535.2	548.3	555.6	563.4	567.4	562.5	564.1	566.1
4a	Trading account	226.9	231.5	231.5	241.0	260.7	270.2	280.9	287.2	292.3	286.7	286.7	287.5
4b	Investment account	267.4	278.7	281.4	275.5	274.5	278.1	274.7	276.2	275.1	275.8	277.4	278.5
4c	State and local government	44.6	52.6	53.5	54.2	55.0	56.4	57.0	57.0	56.8	57.0	57.9	57.8
4d	Other	222.8	226.1	227.9	221.4	219.5	221.6	217.8	219.1	218.2	218.8	219.5	220.7
5	Loans and leases in bank credit ³	2,958.0	3,182.7	3,200.7	3,214.0	3,232.0	3,267.7	3,282.0	3,289.9	3,281.2	3,279.5	3,316.3	3,318.0
6	Commercial and industrial	577.8	597.8	605.9	611.7	618.0	627.1	630.0	632.9	632.2	631.6	635.2	641.5
7	Real estate	1,604.1	1,801.5	1,812.8	1,812.8	1,821.6	1,837.5	1,848.4	1,858.7	1,852.4	1,857.3	1,866.8	1,874.5
8	Revolving home equity	336.7	360.9	361.1	357.1	356.9	359.5	361.1	361.9	362.1	362.8	362.9	363.7
9	Other	1,267.3	1,440.6	1,451.8	1,455.7	1,464.8	1,478.0	1,487.3	1,496.8	1,490.2	1,494.5	1,503.8	1,510.8
9a	Other residential	769.1	903.9	904.6	906.2	911.0	918.0	923.1	931.6	925.6	926.4	933.5	939.8
9b	Commercial	498.2	536.6	547.1	549.6	553.7	560.0	564.2	565.2	564.6	568.1	570.3	571.0
10	Consumer	380.8	408.0	410.0	405.8	406.4	408.1	413.0	410.8	410.9	411.2	410.4	411.3
10a	Credit cards and related plans	116.7	131.1	128.0	123.8	124.3	124.8	127.6	127.4	127.9	127.8	126.2	126.3
10b	Other	264.1	276.9	282.0	282.0	282.1	283.3	285.3	283.4	283.0	283.4	284.2	285.0
11	Security ⁴	82.3	108.2	109.0	117.1	108.5	118.2	115.5	109.5	113.5	104.2	113.7	108.5
11a	Fed funds and RPs with broker/dealer	64.7	87.4	86.2	92.8	84.0	94.1	91.1	84.6	88.9	80.3	88.3	84.8
11b	Other	17.6	20.8	22.8	24.2	24.5	24.1	24.4	24.8	24.6	23.9	25.5	23.7
12a	Fed funds and RPs with others	25.1	29.0	30.8	33.2	40.0	41.2	37.8	36.0	34.3	34.4	39.7	37.9
12b	All other loans	185.5	137.4	135.0	136.7	141.2	141.2	143.8	148.3	144.3	147.2	156.6	150.9
12c	Lease financing receivables	102.4	100.9	97.2	96.7	96.2	94.4	93.5	93.7	93.6	93.6	93.8	93.6
13	Interbank loans	155.9	193.2	182.8	178.8	184.6	175.8	168.7	174.9	176.4	190.1	182.6	167.2
13a	Fed funds and RPs with banks	96.3	127.7	119.5	116.1	121.7	118.3	113.3	120.8	122.2	136.1	126.6	110.1
13b	Other	59.6	65.6	63.3	62.7	62.8	57.5	55.4	54.1	54.1	54.0	56.0	57.1
14	Cash assets ⁵	152.0	155.6	149.8	138.4	146.8	141.2	141.4	139.6	132.8	127.8	145.9	125.6
15	Other assets ⁶	519.1	536.8	539.9	550.8	551.2	546.9	554.8	559.0	557.7	557.9	553.7	562.4
16	TOTAL ASSETS⁷	4,942.7	5,235.8	5,254.5	5,275.4	5,309.3	5,330.0	5,347.8	5,374.5	5,360.2	5,370.9	5,415.0	5,385.3

Footnotes appear on page 14.

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

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

August 17, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 18	Jul 25	Aug 1	Aug 8
LIABILITIES												
17 Deposits	2,867.3	2,969.6	2,956.8	2,978.1	3,001.3	2,959.9	2,956.0	2,969.6	2,945.0	2,941.5	3,015.0	2,973.2
18 Transaction	307.6	329.7	309.7	320.0	328.3	329.1	310.6	299.1	297.0	317.6	301.6	268.7
19 Nontransaction	2,559.7	2,639.8	2,647.1	2,658.1	2,672.9	2,630.8	2,645.5	2,670.5	2,648.0	2,623.9	2,713.4	2,704.4
20 Large time	498.3	495.1	493.3	492.1	489.2	485.0	485.4	494.5	489.2	497.0	505.6	502.5
21 Other	2,061.4	2,144.8	2,153.8	2,166.0	2,183.8	2,145.8	2,160.1	2,176.0	2,158.8	2,126.8	2,207.8	2,201.9
22 Borrowings	840.1	879.3	897.2	929.2	939.7	952.3	970.7	1,005.9	1,000.7	1,029.6	1,016.3	1,026.5
23 From banks in the U.S.	138.0	136.8	139.4	142.2	144.2	136.3	138.0	150.4	145.0	160.9	145.6	147.9
24 From others	702.1	742.4	757.9	787.0	795.4	816.0	832.8	855.5	855.7	868.7	870.6	878.6
25 Net due to related foreign offices	301.5	356.2	366.1	343.3	347.7	381.9	382.7	396.3	411.7	392.8	374.4	386.1
26 Other liabilities	354.9	380.6	385.0	380.5	379.8	384.0	394.0	389.6	388.5	390.5	387.3	378.2
27 TOTAL LIABILITIES	4,363.8	4,585.5	4,605.1	4,631.2	4,668.5	4,678.1	4,703.4	4,761.4	4,745.9	4,754.3	4,793.0	4,764.0
28 Residual (assets less liabilities) ⁸	578.9	650.3	649.4	644.3	640.8	651.9	644.3	613.1	614.3	616.5	622.0	621.3

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

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending				
									Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1 Bank credit	2,932.5	3,046.2	3,062.8	3,002.7	3,021.8	3,027.2	3,045.7	3,048.9	3,047.7	3,051.0	3,050.7	3,055.6	
2 Securities in bank credit	626.5	643.8	643.8	641.4	640.6	643.0	642.2	631.2	631.4	630.4	628.7	630.0	
3 Treasury and Agency securities ²	430.5	429.0	426.8	419.0	415.4	415.6	414.4	410.1	410.5	410.2	409.8	409.9	
4 Other securities	196.0	214.8	217.0	222.4	225.2	227.4	227.9	221.1	220.9	220.2	218.9	220.1	
5 Loans and leases in bank credit ³	2,305.9	2,402.5	2,419.1	2,361.3	2,381.2	2,384.2	2,403.4	2,417.7	2,416.3	2,420.6	2,421.9	2,425.5	
6 Commercial and industrial	359.9	382.0	384.3	386.4	389.4	391.5	397.0	405.5	405.7	406.8	408.6	409.2	
7 Real estate	1,501.1	1,555.7	1,576.1	1,519.6	1,531.8	1,532.1	1,537.9	1,537.5	1,536.4	1,538.7	1,539.2	1,541.2	
8 Revolving home equity	116.1	111.3	111.2	103.2	100.6	100.2	100.2	100.9	101.0	101.2	101.2	101.5	
9 Other	1,385.0	1,444.4	1,465.0	1,416.4	1,431.2	1,431.9	1,437.7	1,436.6	1,435.4	1,437.5	1,438.1	1,439.6	
10 Consumer	339.3	344.4	338.9	335.1	339.6	341.4	346.3	354.9	355.7	355.5	353.2	354.6	
12 Other loans and leases	105.6	120.4	119.7	120.2	120.4	119.2	122.2	119.8	118.5	119.7	120.9	120.5	
13 Interbank loans	87.0	110.5	109.8	122.7	123.5	121.2	131.5	132.2	129.8	133.1	132.1	135.9	
14 Cash assets ⁵	88.9	99.4	96.4	94.6	94.8	94.8	94.4	95.4	95.2	96.9	96.6	99.4	
15 Other assets ⁶	242.3	270.1	274.1	264.3	270.5	273.9	275.5	277.0	274.2	269.0	282.9	276.5	
16 TOTAL ASSETS⁷	3,316.8	3,491.6	3,508.4	3,450.0	3,475.9	3,482.1	3,511.8	3,517.8	3,511.0	3,514.1	3,526.5	3,531.4	
LIABILITIES													
17 Deposits	2,328.2	2,446.1	2,457.5	2,430.9	2,432.4	2,436.4	2,450.4	2,466.4	2,459.6	2,473.8	2,475.5	2,470.1	
18 Transaction	309.4	307.5	304.0	300.3	295.3	302.2	299.1	294.8	297.9	303.3	286.4	304.6	
19 Nontransaction	2,018.8	2,138.6	2,153.5	2,130.5	2,137.0	2,134.2	2,151.3	2,171.6	2,161.7	2,170.5	2,189.1	2,165.5	
20 Large time	421.3	441.8	446.0	438.2	432.5	434.6	435.5	436.3	435.8	435.6	438.2	437.7	
21 Other	1,597.4	1,696.9	1,707.5	1,692.4	1,704.6	1,699.6	1,715.8	1,735.3	1,725.9	1,734.9	1,750.9	1,727.8	
22 Borrowings	529.7	577.2	565.8	528.5	545.5	552.7	561.4	525.4	530.4	524.9	528.2	529.2	
23 From banks in the U.S.	169.9	216.0	208.5	205.9	224.4	227.4	226.3	216.0	218.5	217.4	217.0	215.3	
24 From others	359.8	361.2	357.3	322.6	321.1	325.3	335.1	309.4	312.0	307.5	311.2	313.9	
25 Net due to related foreign offices	11.0	15.2	15.4	11.7	5.2	4.2	4.8	5.1	5.6	4.3	4.4	3.4	
26 Other liabilities	67.4	87.7	87.0	84.3	82.4	83.4	83.1	82.7	80.3	86.8	83.1	83.6	
27 TOTAL LIABILITIES	2,936.2	3,126.2	3,125.6	3,055.4	3,065.5	3,076.7	3,099.8	3,079.5	3,076.0	3,089.8	3,091.2	3,086.3	
28 Residual (assets less liabilities) ⁸	380.6	365.4	382.8	394.6	410.4	405.4	412.0	438.3	435.1	424.3	435.3	445.1	

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

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending				
									Jul 18	Jul 25	Aug 1	Aug 8	
ASSETS													
1	Bank credit	2,921.6	3,053.1	3,059.4	2,990.3	3,009.2	3,019.5	3,034.3	3,038.1	3,035.1	3,038.4	3,041.1	3,048.4
2	Securities in bank credit	624.5	643.9	641.8	642.7	642.7	642.6	642.4	629.5	628.9	628.5	626.7	628.5
3	Treasury and Agency securities ²	428.5	429.0	424.9	420.3	417.5	415.3	414.5	408.4	408.0	408.3	407.8	408.4
4	Other securities	196.0	214.8	217.0	222.4	225.2	227.4	227.9	221.1	220.9	220.2	218.9	220.1
5	Loans and leases in bank credit ³	2,297.0	2,409.2	2,417.6	2,347.5	2,366.6	2,376.9	2,391.9	2,408.6	2,406.2	2,410.0	2,414.3	2,419.9
6	Commercial and industrial	359.7	381.9	384.5	387.2	391.5	394.3	399.0	405.3	405.1	405.7	407.2	407.3
7	Real estate	1,494.7	1,559.5	1,575.9	1,510.6	1,521.0	1,526.9	1,528.4	1,531.1	1,529.7	1,531.5	1,534.3	1,538.8
8	Revolving home equity	116.3	110.8	110.9	102.6	100.3	100.2	100.5	101.0	101.0	101.1	101.3	101.6
9	Other	1,378.4	1,448.7	1,465.0	1,407.9	1,420.7	1,426.6	1,428.0	1,430.1	1,428.7	1,430.3	1,433.0	1,437.2
9a	Other residential	513.7	537.5	548.0	485.1	491.4	493.9	492.0	491.1	489.7	490.1	492.1	494.7
9b	Commercial	864.7	911.2	917.0	922.8	929.3	932.7	936.0	939.0	939.0	940.2	941.0	942.5
10	Consumer	335.8	349.8	340.1	331.0	335.0	337.8	342.0	351.2	351.9	352.9	350.2	350.8
10a	Credit cards and related plans	190.8	203.2	194.6	186.5	190.3	193.2	196.5	198.1	198.8	199.5	196.7	197.0
10b	Other	144.9	146.6	145.5	144.4	144.7	144.6	145.5	153.1	153.1	153.4	153.5	153.8
12	Other loans and leases	106.8	118.0	117.1	118.8	119.1	117.9	122.5	121.0	119.5	119.9	122.6	123.0
13	Interbank loans	81.1	109.2	112.9	129.8	126.5	114.3	124.2	124.8	123.3	122.1	129.4	132.4
14	Cash assets ⁵	88.6	101.3	95.9	90.7	91.7	93.6	93.6	95.1	92.6	93.4	97.4	96.9
15	Other assets ⁶	242.3	270.1	274.1	264.3	270.5	273.9	275.5	277.0	274.2	269.0	282.9	276.5
16	TOTAL ASSETS⁷	3,299.7	3,499.1	3,507.8	3,440.8	3,463.2	3,466.3	3,492.2	3,499.3	3,489.3	3,487.1	3,514.9	3,518.3
LIABILITIES													
17	Deposits	2,319.9	2,439.5	2,451.6	2,430.1	2,439.2	2,433.8	2,448.9	2,458.4	2,446.6	2,442.5	2,472.6	2,475.0
18	Transaction	307.2	309.1	300.1	298.3	297.0	298.9	297.8	292.8	291.1	309.2	288.2	287.7
19	Nontransaction	2,012.7	2,130.3	2,151.5	2,131.9	2,142.3	2,134.8	2,151.2	2,165.6	2,155.5	2,133.3	2,184.4	2,187.4
20	Large time	421.3	441.8	446.0	438.2	432.5	434.6	435.5	436.3	435.8	435.6	438.2	437.7
21	Other	1,591.3	1,688.6	1,705.5	1,693.7	1,709.8	1,700.2	1,715.6	1,729.3	1,719.7	1,697.7	1,746.2	1,749.7
22	Borrowings	529.7	577.2	565.8	528.5	545.5	552.7	561.4	525.4	530.4	524.9	528.2	529.2
23	From banks in the U.S.	169.9	216.0	208.5	205.9	224.4	227.4	226.3	216.0	218.5	217.4	217.0	215.3
24	From others	359.8	361.2	357.3	322.6	321.1	325.3	335.1	309.4	312.0	307.5	311.2	313.9
25	Net due to related foreign offices	11.0	15.2	15.4	11.7	5.2	4.2	4.8	5.1	5.6	4.3	4.4	3.4
26	Other liabilities	67.4	87.7	87.0	84.3	82.4	83.4	83.1	82.7	80.3	86.8	83.1	83.6
27	TOTAL LIABILITIES	2,928.0	3,119.5	3,119.7	3,054.6	3,072.4	3,074.0	3,098.3	3,071.5	3,063.0	3,058.5	3,088.4	3,091.3
28	Residual (assets less liabilities) ⁸	371.8	379.5	388.1	386.2	390.8	392.2	393.9	427.7	426.3	428.6	426.6	427.1

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending			
									Jul 18	Jul 25	Aug 1	Aug 8
ASSETS												
1 Bank credit	884.3	942.3	971.4	975.6	1,002.9	1,016.1	1,016.6	1,038.0	1,036.4	1,040.1	1,050.1	1,072.1
2 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5	423.7	420.5	421.0	435.3	432.5
3 Treasury and Agency securities ²	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	79.2	83.1	90.9	86.1
4 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4	341.4	341.3	337.9	344.4	346.3
5 Loans and leases in bank credit ³	518.9	562.7	581.7	577.8	594.5	602.3	593.1	614.3	615.9	619.1	614.8	639.6
6 Commercial and industrial	193.4	218.9	221.3	222.3	223.1	227.1	234.5	238.3	238.4	237.1	235.7	238.4
7 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	28.9	28.1	29.3	28.4
11 Security ⁴	139.0	148.0	158.6	157.0	161.0	161.1	144.2	156.1	155.8	160.1	155.9	166.7
12 Other loans and leases	163.3	172.1	179.5	175.7	181.3	184.3	187.1	191.0	192.9	193.8	193.9	206.1
13 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	68.3	74.7	69.8	69.5
14 Cash assets ⁵	53.6	52.6	54.0	53.2	50.4	54.0	50.8	54.0	55.9	53.2	52.1	55.1
15 Other assets ⁶	46.0	34.8	38.5	37.1	37.4	38.9	39.2	40.6	36.6	40.5	42.0	37.5
16 TOTAL ASSETS ⁷	1,029.4	1,094.8	1,127.7	1,125.1	1,146.5	1,168.7	1,170.1	1,203.6	1,196.7	1,208.0	1,213.6	1,233.5
LIABILITIES												
17 Deposits	654.7	760.4	774.4	804.0	850.3	888.6	871.7	858.7	857.9	842.7	862.9	891.8
18 Transaction	11.3	10.6	10.3	10.5	12.1	11.2	12.2	11.8	11.2	11.1	12.0	12.6
19 Nontransaction	643.4	749.8	764.1	793.6	838.1	877.4	859.5	846.9	846.7	831.6	850.9	879.2
22 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8	577.8	570.9	583.2	582.9	582.6
23 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.2	63.8	66.6	67.8	60.8
24 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0	513.6	507.1	516.6	515.1	521.7
25 Net due to related foreign offices	-205.7	-317.4	-314.4	-369.1	-409.0	-435.4	-414.5	-359.1	-357.6	-360.5	-354.1	-361.6
26 Other liabilities	115.8	114.7	117.1	114.6	121.3	128.3	122.0	121.4	118.4	126.2	125.7	123.4
27 TOTAL LIABILITIES	1,023.5	1,094.5	1,128.4	1,123.3	1,140.4	1,148.2	1,156.0	1,198.8	1,189.5	1,191.6	1,217.4	1,236.2
28 Residual (assets less liabilities) ⁸	5.9	0.4	-0.6	1.8	6.1	20.5	14.2	4.8	7.2	16.4	-3.9	-2.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

August 17, 2007

Account	2006 Jul	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	2007 Jul	Week ending			
									Jul 18	Jul 25	Aug 1	Aug 8
ASSETS												
1 Bank credit	881.0	949.9	976.6	978.9	1,007.7	1,007.4	1,014.7	1,034.2	1,032.8	1,037.5	1,047.8	1,066.3
2 Securities in bank credit	365.4	379.6	389.7	397.7	408.4	413.7	423.5	423.7	420.5	421.0	435.3	432.5
3 Treasury and Agency securities ²	80.7	81.6	86.3	86.9	84.9	84.6	83.1	82.3	79.2	83.1	90.9	86.1
3a Trading account	26.2	21.6	26.2	30.0	26.4	24.9	26.8	25.9	23.7	25.6	32.5	27.2
3b Investment account	54.5	60.0	60.1	56.9	58.4	59.8	56.3	56.4	55.5	57.5	58.4	59.0
4 Other securities	284.6	298.0	303.4	310.8	323.5	329.1	340.4	341.4	341.3	337.9	344.4	346.3
4a Trading account	180.6	183.1	187.2	192.7	203.5	211.7	215.9	216.4	216.9	214.5	216.0	217.2
4b Investment account	104.1	114.9	116.2	118.2	120.0	117.4	124.5	125.0	124.4	123.4	128.4	129.2
5 Loans and leases in bank credit ³	515.6	570.3	586.9	581.1	599.3	593.7	591.2	610.5	612.3	616.5	612.5	633.9
6 Commercial and industrial	192.8	221.0	224.3	224.2	224.3	227.1	233.9	237.5	237.9	237.0	235.3	237.7
7 Real estate	23.2	23.7	22.2	22.8	29.2	29.8	27.2	29.0	28.9	28.1	29.3	28.4
11 Security ⁴	136.2	151.7	160.1	157.1	162.9	152.8	142.8	153.0	152.5	157.7	154.6	162.8
12 Other loans and leases	163.3	173.9	180.3	177.1	182.8	184.1	187.3	191.0	193.0	193.7	193.3	205.0
13 Interbank loans	46.1	65.7	64.4	59.8	56.3	60.3	64.0	71.5	68.3	74.7	69.8	69.5
14 Cash assets ⁵	53.2	53.4	53.3	51.5	49.6	53.3	50.2	53.6	55.9	52.4	52.2	55.1
15 Other assets ⁶	45.1	35.9	39.3	37.0	36.5	39.4	39.3	39.9	35.6	40.0	42.8	38.9
16 TOTAL ASSETS⁷	1,024.8	1,104.4	1,133.0	1,126.6	1,149.5	1,159.8	1,167.6	1,198.7	1,192.1	1,204.1	1,212.1	1,229.2
LIABILITIES												
17 Deposits	656.1	763.1	775.7	807.7	861.8	904.6	885.7	860.6	861.6	855.3	864.6	885.2
18 Transaction	11.0	10.8	10.6	10.7	12.0	11.0	12.0	11.6	10.8	11.0	12.1	12.3
19 Nontransaction	645.0	752.3	765.2	797.0	849.8	893.6	873.7	849.0	850.9	844.2	852.5	872.9
22 Borrowings	458.7	536.7	551.2	573.8	577.8	566.6	576.8	577.8	570.9	583.2	582.9	582.6
23 From banks in the U.S.	44.2	62.1	62.4	68.4	61.7	59.2	67.8	64.2	63.8	66.6	67.8	60.8
24 From others	414.5	474.6	488.9	505.4	516.0	507.4	509.0	513.6	507.1	516.6	515.1	521.7
25 Net due to related foreign offices	-208.3	-315.3	-314.6	-371.4	-412.3	-439.7	-417.7	-362.1	-360.2	-362.3	-360.3	-363.6
26 Other liabilities	114.0	115.8	117.0	113.3	119.3	125.4	120.0	119.5	117.0	125.0	121.8	122.1
27 TOTAL LIABILITIES	1,020.5	1,100.3	1,129.4	1,123.5	1,146.6	1,156.9	1,164.7	1,195.7	1,189.3	1,201.2	1,209.1	1,226.3
28 Residual (assets less liabilities) ⁸	4.3	4.1	3.6	3.2	2.9	2.9	2.9	2.9	2.9	2.9	3.0	2.9

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

August 17, 2007

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Jul 18	Jul 25	Aug 1	Aug 8	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	111.2	109.9	109.4	114.2	119.5	125.1	129.2	129.6	132.5	129.8	131.7	130.9
30	Reval. losses on off-bal. sheet items ⁹	96.4	90.9	92.1	95.0	99.7	105.8	116.3	110.1	113.0	110.4	106.1	102.1
31	Mortgage-backed securities ¹⁰	686.7	684.0	695.8	694.4	671.7	670.5	662.0	661.1	661.6	662.6	664.7	662.8
31a	Pass-through	514.6	520.8	533.0	535.2	516.1	512.4	503.1	502.0	503.0	503.6	504.8	502.9
31b	CMO, REMIC, and other	172.1	163.2	162.8	159.2	155.6	158.1	158.9	159.1	158.6	159.0	159.9	159.9
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-19.8	-8.3	-7.9	-4.9	-4.7	-6.2	-14.2	-16.9	-16.9	-16.2	-16.3	-16.0
33	Securitized consumer loans ¹²	102.1	105.7	105.4	106.8	105.8	105.4	103.6	105.4	104.7	105.4	106.4	106.3
33a	Credit cards and related plans	69.3	67.3	67.6	69.5	69.8	70.1	68.5	69.0	68.4	69.2	70.4	70.4
33b	Other	32.8	38.4	37.7	37.3	36.0	35.3	35.1	36.3	36.3	36.2	36.0	35.8
34	Securitized real estate loans ¹²	-	-	-	-	-	-	-	1,225.9	1,226.8	1,227.2	1,224.2	1,227.2
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	268.4	273.4	274.6	272.6	267.6	267.2	269.6	266.2	265.7	264.4	264.4	264.3
33	Securitized consumer loans ¹²	260.3	272.5	273.2	276.6	275.4	275.5	278.1	280.6	279.0	282.2	282.9	282.8
33a	Credit cards and related plans	256.7	269.2	269.9	273.4	272.2	272.3	274.9	278.4	276.4	279.6	282.4	282.3
33b	Other	3.6	3.3	3.3	3.2	3.2	3.2	3.1	2.2	2.6	2.6	0.5	0.5
34	Securitized real estate loans ¹²	-	-	-	-	-	-	-	41.0	41.3	41.0	40.6	40.2
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	71.0	64.9	65.3	66.0	66.9	70.5	66.0	65.9	66.7	66.1	66.4	67.1
30	Reval. losses on off-bal. sheet items ⁹	76.7	73.5	72.5	72.6	74.6	77.4	73.6	72.3	73.2	72.6	71.8	73.3

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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