

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

January 19, 2007

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 20	Dec 27	Jan 3	Jan 10
ASSETS												
1 Bank credit	7,501.4	7,930.7	7,981.6	8,040.9	8,060.2	8,192.6	8,234.8	8,285.7	8,289.0	8,296.6	8,293.3	8,295.9
2 Securities in bank credit	2,051.7	2,188.6	2,195.2	2,206.4	2,191.1	2,206.3	2,223.6	2,226.5	2,226.7	2,221.4	2,211.8	2,211.7
3 Treasury and Agency securities ²	1,140.6	1,199.4	1,211.6	1,221.8	1,210.2	1,209.8	1,206.0	1,191.6	1,194.7	1,192.2	1,195.7	1,192.1
4 Other securities	911.2	989.3	983.5	984.7	981.0	996.5	1,017.7	1,035.0	1,032.0	1,029.2	1,016.1	1,019.6
5 Loans and leases in bank credit ³	5,449.7	5,742.0	5,786.5	5,834.5	5,869.1	5,986.4	6,011.1	6,059.1	6,062.2	6,075.2	6,081.5	6,084.1
6 Commercial and industrial	1,036.2	1,117.9	1,130.0	1,159.9	1,164.6	1,175.8	1,180.3	1,189.4	1,198.2	1,187.5	1,192.4	1,191.2
7 Real estate	2,917.5	3,088.9	3,127.9	3,127.7	3,150.1	3,295.6	3,301.2	3,323.8	3,332.7	3,331.1	3,326.9	3,343.1
8 Revolving home equity	446.4	444.7	451.4	448.0	450.3	466.4	468.0	470.6	471.2	472.6	471.9	472.6
9 Other	2,471.1	2,644.3	2,676.4	2,679.8	2,699.8	2,829.3	2,833.2	2,853.2	2,861.5	2,858.5	2,855.0	2,870.5
10 Consumer	707.4	728.6	722.3	728.5	727.4	724.1	729.3	736.1	735.0	735.2	737.2	742.7
11 Security ⁴	264.1	259.3	257.8	265.5	277.0	279.4	287.8	292.1	278.3	296.3	301.9	300.9
12 Other loans and leases	524.4	547.3	548.5	552.9	550.0	511.5	512.6	517.7	517.9	525.2	523.1	506.3
13 Interbank loans	282.1	297.9	291.8	284.4	313.5	326.0	341.5	358.2	338.8	366.5	371.8	354.5
14 Cash assets ⁵	319.4	307.5	314.0	301.7	295.4	300.3	297.6	300.7	293.2	304.4	309.7	315.7
15 Other assets ⁶	701.1	779.3	790.5	794.7	798.2	821.3	813.0	831.7	831.1	830.4	850.7	827.0
16 TOTAL ASSETS⁷	8,736.4	9,247.7	9,310.1	9,353.9	9,399.6	9,571.2	9,617.6	9,705.6	9,681.1	9,726.8	9,755.4	9,723.0
LIABILITIES												
17 Deposits	5,766.5	6,000.6	6,039.6	6,065.2	6,104.7	6,204.2	6,243.3	6,305.7	6,296.8	6,329.8	6,339.7	6,308.5
18 Transaction	665.1	663.8	640.1	662.4	636.0	635.8	646.8	631.0	650.9	636.5	612.1	640.3
19 Nontransaction	5,101.4	5,336.8	5,399.5	5,402.8	5,468.7	5,568.4	5,596.4	5,674.7	5,646.0	5,693.4	5,727.6	5,668.2
20 Large time	1,431.3	1,597.1	1,616.2	1,655.0	1,694.8	1,714.1	1,725.8	1,725.9	1,724.0	1,712.7	1,729.5	1,710.1
21 Other	3,670.1	3,739.6	3,783.4	3,747.7	3,773.9	3,854.4	3,870.7	3,948.8	3,921.9	3,980.7	3,998.1	3,958.1
22 Borrowings	1,732.7	1,827.2	1,801.0	1,803.8	1,853.6	1,909.6	1,944.5	1,955.7	1,940.6	1,973.1	1,947.2	1,947.7
23 From banks in the U.S.	365.8	366.2	348.4	332.9	367.5	392.1	397.9	404.7	395.6	420.2	399.3	384.4
24 From others	1,366.9	1,461.1	1,452.6	1,470.9	1,486.1	1,517.5	1,546.6	1,551.0	1,545.1	1,552.9	1,547.8	1,563.2
25 Net due to related foreign offices	67.4	65.7	119.1	114.8	57.5	24.2	10.6	37.3	37.3	55.4	55.7	30.6
26 Other liabilities	493.2	554.4	552.6	559.8	553.5	569.5	571.1	576.2	578.7	562.3	577.1	570.9
27 TOTAL LIABILITIES	8,059.8	8,447.9	8,512.3	8,543.7	8,569.3	8,707.5	8,769.5	8,875.0	8,853.4	8,920.7	8,919.7	8,857.8
28 Residual (assets less liabilities) ⁸	676.7	799.7	797.8	810.3	830.4	863.7	848.2	830.6	827.7	806.1	835.7	865.2

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending				
									Dec 20	Dec 27	Jan 3	Jan 10	
ASSETS													
1	Bank credit	7,545.5	7,924.1	7,949.7	8,017.7	8,057.3	8,192.8	8,268.9	8,330.0	8,341.7	8,344.6	8,318.5	8,313.6
2	Securities in bank credit	2,058.0	2,191.6	2,183.0	2,199.8	2,184.9	2,195.9	2,228.3	2,230.7	2,230.5	2,224.7	2,211.8	2,213.0
3	Treasury and Agency securities ²	1,143.1	1,202.1	1,204.0	1,215.5	1,200.5	1,197.6	1,208.7	1,191.4	1,193.4	1,190.8	1,191.8	1,188.2
4	Other securities	914.9	989.4	979.0	984.4	984.4	998.3	1,019.7	1,039.3	1,037.1	1,033.9	1,020.0	1,024.8
5	Loans and leases in bank credit ³	5,487.5	5,732.5	5,766.7	5,817.8	5,872.4	5,996.9	6,040.6	6,099.3	6,111.2	6,119.9	6,106.6	6,100.6
6	Commercial and industrial	1,034.7	1,121.7	1,127.9	1,153.8	1,158.8	1,170.1	1,176.5	1,187.8	1,199.0	1,190.4	1,193.0	1,188.9
7	Real estate	2,929.2	3,080.4	3,119.3	3,128.1	3,157.1	3,306.1	3,322.6	3,337.1	3,344.1	3,340.7	3,333.0	3,349.9
8	Revolving home equity	445.2	446.2	452.3	449.5	452.2	467.5	468.0	469.4	470.5	471.2	469.7	469.7
9	Other	2,484.0	2,634.1	2,667.0	2,678.6	2,704.9	2,838.7	2,854.5	2,867.8	2,873.5	2,869.5	2,863.3	2,880.1
10	Consumer	718.2	721.9	715.0	725.7	729.1	726.0	732.8	747.4	748.7	754.6	753.0	752.9
10a	Credit cards and related plans	320.2	304.8	306.9	312.0	312.6	308.5	313.1	331.3	333.4	339.4	334.9	332.6
10b	Other	398.0	417.1	408.1	413.7	416.5	417.4	419.7	416.1	415.2	415.2	418.1	420.3
11	Security ⁴	276.0	258.9	254.0	258.2	274.2	284.9	294.8	303.5	294.4	300.6	296.8	298.4
12	Other loans and leases	529.5	549.6	550.6	552.0	553.1	509.8	513.9	523.5	525.1	533.6	530.9	510.6
13	Interbank loans	287.0	290.9	284.3	282.5	310.1	328.2	349.1	364.5	350.5	375.4	372.3	350.1
14	Cash assets ⁵	336.3	303.5	309.2	292.0	296.4	303.0	305.5	316.5	310.2	326.3	347.0	311.5
15	Other assets ⁶	699.0	781.4	791.0	796.9	800.4	821.7	813.0	829.3	824.4	832.0	850.9	828.7
16	TOTAL ASSETS⁷	8,800.2	9,232.2	9,266.5	9,321.2	9,396.3	9,576.8	9,667.2	9,769.5	9,755.6	9,807.1	9,818.9	9,734.0
LIABILITIES													
17	Deposits	5,791.7	6,010.8	6,025.1	6,050.4	6,094.2	6,189.9	6,256.0	6,327.3	6,319.9	6,328.2	6,395.1	6,330.0
18	Transaction	701.5	661.5	633.2	649.6	630.8	630.8	653.0	665.6	698.8	743.1	645.8	609.4
19	Nontransaction	5,090.3	5,349.3	5,391.9	5,400.8	5,463.4	5,559.1	5,603.0	5,661.8	5,621.0	5,585.0	5,749.3	5,720.6
20	Large time	1,425.6	1,610.4	1,619.3	1,652.2	1,685.8	1,700.1	1,713.8	1,718.8	1,720.4	1,701.8	1,718.1	1,724.5
21	Other	3,664.6	3,738.9	3,772.6	3,748.6	3,777.6	3,859.0	3,889.2	3,942.9	3,900.6	3,883.2	4,031.2	3,996.1
22	Borrowings	1,722.4	1,837.7	1,796.4	1,797.1	1,863.6	1,908.7	1,939.3	1,943.9	1,947.3	1,968.4	1,921.6	1,913.4
23	From banks in the U.S.	363.6	365.6	347.7	333.9	368.8	392.5	398.7	402.3	395.0	416.8	395.3	378.8
24	From others	1,358.9	1,472.1	1,448.8	1,463.2	1,494.7	1,516.2	1,540.6	1,541.6	1,552.2	1,551.7	1,526.3	1,534.6
25	Net due to related foreign offices	74.5	58.7	110.5	115.7	61.1	30.6	22.0	46.2	40.9	72.3	54.4	35.9
26	Other liabilities	499.9	548.0	544.7	561.3	557.1	574.8	581.1	583.8	580.0	577.9	578.0	575.4
27	TOTAL LIABILITIES	8,088.6	8,455.1	8,476.8	8,524.4	8,576.0	8,704.1	8,798.5	8,901.1	8,888.0	8,946.8	8,949.1	8,854.6
28	Residual (assets less liabilities) ⁸	711.6	777.0	789.7	796.8	820.3	872.8	868.7	868.3	867.7	860.3	869.8	879.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending			
									Dec 20	Dec 27	Jan 3	Jan 10
ASSETS												
1 Bank credit	6,688.4	7,043.0	7,097.3	7,126.1	7,149.8	7,277.2	7,315.3	7,349.5	7,357.0	7,356.4	7,353.6	7,355.4
2 Securities in bank credit	1,695.0	1,812.4	1,829.4	1,830.3	1,820.5	1,838.7	1,846.9	1,846.4	1,852.8	1,846.0	1,837.9	1,832.8
3 Treasury and Agency securities ²	1,058.6	1,119.9	1,131.0	1,137.2	1,125.7	1,128.6	1,123.2	1,107.2	1,112.2	1,108.2	1,112.5	1,110.3
4 Other securities	636.4	692.5	698.4	693.1	694.8	710.1	723.7	739.2	740.6	737.7	725.4	722.5
5 Loans and leases in bank credit ³	4,993.4	5,230.6	5,267.9	5,295.7	5,329.3	5,438.5	5,468.4	5,503.1	5,504.2	5,510.4	5,515.7	5,522.5
6 Commercial and industrial	870.2	927.3	936.7	953.3	954.8	961.1	965.2	973.6	980.1	972.2	977.7	975.4
7 Real estate	2,895.5	3,066.5	3,104.7	3,104.5	3,126.6	3,271.7	3,277.6	3,299.6	3,308.5	3,306.4	3,302.3	3,318.6
8 Revolving home equity	446.4	444.7	451.4	448.0	450.3	466.4	468.0	470.6	471.2	472.6	471.9	472.6
9 Other	2,449.1	2,621.8	2,653.3	2,656.5	2,676.2	2,805.3	2,809.7	2,828.9	2,837.3	2,833.8	2,830.4	2,846.0
10 Consumer	707.4	728.6	722.3	728.5	727.4	724.1	729.3	736.1	735.0	735.2	737.2	742.7
11 Security ⁴	121.7	95.0	93.2	96.9	111.3	112.4	121.0	118.4	109.1	114.6	118.4	121.7
12 Other loans and leases	398.5	413.2	411.1	412.5	409.3	369.3	375.3	375.4	371.4	382.1	380.2	364.1
13 Interbank loans	240.1	249.4	245.1	232.6	256.4	264.0	275.8	294.4	277.2	303.2	310.0	290.9
14 Cash assets ⁵	266.2	255.8	260.6	248.9	247.2	252.8	246.1	249.8	243.4	252.1	257.2	267.0
15 Other assets ⁶	662.5	733.1	744.6	745.4	755.2	781.8	777.7	796.0	794.9	795.1	813.1	793.6
16 TOTAL ASSETS⁷	7,790.1	8,214.1	8,280.3	8,285.7	8,341.3	8,507.2	8,546.3	8,619.5	8,602.1	8,636.1	8,664.4	8,637.2
LIABILITIES												
17 Deposits	5,159.2	5,324.2	5,359.0	5,356.1	5,363.3	5,452.8	5,479.3	5,544.6	5,536.7	5,575.2	5,572.4	5,545.9
18 Transaction	652.9	652.0	628.2	651.1	625.3	625.4	635.8	620.2	640.5	624.9	601.9	630.0
19 Nontransaction	4,506.3	4,672.3	4,730.8	4,704.9	4,738.0	4,827.4	4,843.6	4,924.3	4,896.1	4,950.3	4,970.5	4,915.8
20 Large time	838.0	944.6	958.9	966.9	972.9	976.3	974.7	977.3	975.9	971.4	974.1	964.3
21 Other	3,668.3	3,727.7	3,771.9	3,738.0	3,765.1	3,851.0	3,868.9	3,947.1	3,920.2	3,978.9	3,996.4	3,951.6
22 Borrowings	1,303.8	1,386.3	1,377.5	1,376.4	1,406.9	1,440.9	1,455.3	1,452.0	1,436.6	1,477.5	1,441.4	1,444.7
23 From banks in the U.S.	304.9	315.5	299.5	286.3	313.1	333.6	334.8	342.8	335.0	362.5	338.9	331.7
24 From others	998.9	1,070.8	1,078.0	1,090.1	1,093.8	1,107.3	1,120.5	1,109.2	1,101.6	1,115.0	1,102.5	1,113.0
25 Net due to related foreign offices	261.4	281.9	318.4	316.5	309.6	292.5	304.0	323.7	325.7	323.8	336.0	330.0
26 Other liabilities	384.1	431.5	432.4	432.7	432.5	454.0	457.9	461.3	469.5	449.9	459.5	459.8
27 TOTAL LIABILITIES	7,108.6	7,423.9	7,487.3	7,481.6	7,512.3	7,640.2	7,696.5	7,781.6	7,768.5	7,826.5	7,809.2	7,780.4
28 Residual (assets less liabilities) ⁸	681.6	790.2	793.0	804.0	829.0	867.0	849.8	837.9	833.6	809.6	855.2	856.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending				
									Dec 20	Dec 27	Jan 3	Jan 10	
ASSETS													
1	Bank credit	6,726.7	7,036.6	7,069.1	7,110.8	7,151.7	7,280.6	7,348.1	7,385.6	7,399.6	7,400.5	7,378.9	7,369.5
2	Securities in bank credit	1,701.3	1,815.3	1,817.2	1,823.8	1,814.2	1,828.4	1,851.6	1,850.5	1,856.6	1,849.2	1,837.9	1,834.1
3	Treasury and Agency securities ²	1,061.2	1,122.6	1,123.3	1,130.9	1,116.0	1,116.4	1,125.9	1,107.0	1,110.8	1,106.8	1,108.7	1,106.4
4	Other securities	640.1	692.6	693.9	692.8	698.3	711.9	725.7	743.6	745.7	742.4	729.3	727.7
5	Loans and leases in bank credit ³	5,025.4	5,221.3	5,252.0	5,287.1	5,337.4	5,452.2	5,496.6	5,535.1	5,543.0	5,551.3	5,540.9	5,535.5
6	Commercial and industrial	868.1	931.4	935.2	947.8	950.5	958.3	963.6	971.2	979.1	972.9	976.4	971.4
7	Real estate	2,907.2	3,058.0	3,096.1	3,104.9	3,133.6	3,282.2	3,299.0	3,312.9	3,319.9	3,316.0	3,308.4	3,325.4
8	Revolving home equity	445.2	446.2	452.3	449.5	452.2	467.5	468.0	469.4	470.5	471.2	469.7	469.7
9	Other	2,462.0	2,611.7	2,643.8	2,655.4	2,681.4	2,814.7	2,831.0	2,843.5	2,849.3	2,844.8	2,838.7	2,855.6
9a	Other residential	1,202.0	1,265.7	1,283.2	1,280.8	1,291.6	1,400.3	1,404.4	1,410.8	1,414.1	1,413.4	1,405.3	1,421.1
9b	Commercial	1,260.0	1,346.1	1,360.6	1,374.6	1,389.8	1,414.5	1,426.6	1,432.7	1,435.2	1,431.5	1,433.4	1,434.6
10	Consumer	718.2	721.9	715.0	725.7	729.1	726.0	732.8	747.4	748.7	754.6	753.0	752.9
10a	Credit cards and related plans	320.2	304.8	306.9	312.0	312.6	308.5	313.1	331.3	333.4	339.4	334.9	332.6
10d	Other	398.0	417.1	408.1	413.7	416.5	417.4	419.7	416.1	415.2	415.2	418.1	420.3
11	Security ⁴	127.0	96.0	92.5	95.9	111.5	115.1	123.1	123.1	117.8	119.2	117.6	120.0
12	Other loans and leases	404.9	414.0	413.1	412.8	412.7	370.7	378.0	380.6	377.7	388.6	385.5	365.9
13	Interbank loans	244.9	242.5	237.7	230.7	252.9	266.1	283.4	300.7	288.9	312.2	310.5	286.5
14	Cash assets ⁵	281.8	252.4	256.3	238.8	247.2	254.6	253.3	264.5	257.9	272.9	294.1	261.6
15	Other assets ⁶	659.5	735.2	745.9	748.0	758.0	783.0	778.4	792.6	788.2	795.9	812.5	794.3
16	TOTAL ASSETS⁷	7,845.8	8,199.4	8,241.8	8,261.1	8,342.4	8,516.1	8,594.6	8,673.2	8,664.0	8,710.9	8,726.7	8,642.5
LIABILITIES													
17	Deposits	5,189.2	5,323.8	5,343.1	5,344.4	5,361.2	5,453.7	5,504.6	5,572.3	5,561.6	5,583.1	5,642.4	5,559.9
18	Transaction	688.9	649.8	621.6	638.5	620.0	620.6	642.1	654.4	688.0	730.9	635.0	598.9
19	Nontransaction	4,500.3	4,674.0	4,721.6	4,705.9	4,741.2	4,833.1	4,862.5	4,917.9	4,873.6	4,852.2	5,007.4	4,961.0
20	Large time	837.5	947.2	960.4	967.0	972.3	977.4	975.1	976.7	974.8	970.8	977.9	971.4
21	Other	3,662.9	3,726.8	3,761.1	3,738.9	3,768.9	3,855.8	3,887.4	3,941.2	3,898.8	3,881.4	4,029.5	3,989.5
22	Borrowings	1,293.5	1,396.8	1,373.0	1,369.6	1,416.9	1,440.1	1,450.1	1,440.1	1,443.3	1,472.8	1,415.8	1,410.4
23	From banks in the U.S.	302.7	314.9	298.8	287.2	314.4	334.1	335.6	340.3	334.5	359.1	334.8	326.1
24	From others	990.8	1,081.8	1,074.1	1,082.4	1,102.5	1,106.0	1,114.5	1,099.8	1,108.7	1,113.8	1,080.9	1,084.3
25	Net due to related foreign offices	265.6	277.7	312.5	318.2	311.8	295.2	309.5	328.6	325.5	335.0	338.9	332.8
26	Other liabilities	388.7	427.0	426.3	434.8	435.2	457.3	464.5	466.7	468.9	462.5	462.7	462.9
27	TOTAL LIABILITIES	7,137.1	7,425.3	7,455.0	7,467.1	7,525.1	7,646.2	7,728.7	7,807.7	7,799.2	7,853.4	7,859.8	7,766.0
28	Residual (assets less liabilities) ⁸	708.7	774.1	786.8	794.0	817.4	869.8	865.8	865.4	864.7	857.4	866.9	876.5

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

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending				
									Dec 20	Dec 27	Jan 3	Jan 10	
ASSETS													
1	Bank credit	3,737.7	3,946.0	3,968.6	3,983.6	3,984.5	4,103.2	4,138.1	4,149.9	4,153.6	4,151.8	4,145.9	4,143.7
2	Securities in bank credit	1,005.5	1,129.4	1,143.9	1,142.8	1,121.2	1,130.1	1,140.9	1,150.5	1,155.5	1,151.8	1,142.8	1,138.3
3	Treasury and Agency securities ²	579.5	653.9	663.6	666.7	650.0	653.9	651.6	648.3	653.7	651.9	653.7	651.5
3a	Trading account	33.3	47.9	50.2	47.2	44.3	51.5	53.3	49.1	50.4	48.8	52.4	56.7
3b	Investment account	546.2	606.0	613.4	619.4	605.7	602.5	598.3	599.2	603.3	603.1	601.2	594.8
3c	Mortgage-backed	454.3	530.6	543.4	548.9	532.3	529.8	526.5	529.6	532.5	533.0	530.8	525.7
3d	Other	91.9	75.4	70.0	70.6	73.4	72.6	71.8	69.6	70.8	70.1	70.4	69.1
4	Other securities	426.0	475.5	480.3	476.1	471.2	476.2	489.3	502.2	501.9	499.8	489.1	486.8
4a	Trading account	200.3	228.5	228.6	224.3	221.5	222.0	233.1	245.7	246.0	245.2	230.0	230.4
4b	Investment account	225.7	246.9	251.7	251.8	249.7	254.2	256.2	256.5	255.9	254.6	259.1	256.5
4c	State and local government	38.7	43.8	42.9	42.7	42.6	45.2	47.4	49.5	49.1	49.3	49.4	49.5
4d	Other	187.0	203.1	208.8	209.1	207.0	209.0	208.8	207.0	206.7	205.3	209.7	207.0
5	Loans and leases in bank credit ³	2,732.2	2,816.6	2,824.7	2,840.8	2,863.3	2,973.1	2,997.2	2,999.5	2,998.0	3,000.0	3,003.1	3,005.4
6	Commercial and industrial	515.4	547.3	549.2	556.5	554.6	561.9	564.1	569.9	575.2	568.9	572.3	571.6
7	Real estate	1,455.5	1,508.3	1,526.8	1,526.1	1,541.1	1,679.3	1,684.6	1,684.8	1,691.9	1,686.0	1,686.2	1,697.5
8	Revolving home equity	317.7	324.4	325.8	326.2	329.2	346.8	346.8	348.9	349.6	351.0	350.1	351.0
9	Other	1,137.8	1,183.9	1,200.9	1,199.9	1,211.8	1,332.5	1,337.8	1,335.9	1,342.4	1,335.0	1,336.1	1,346.5
9a	Other residential	700.7	725.1	738.2	733.2	739.5	847.3	847.2	845.6	847.8	846.9	849.7	860.1
9b	Commercial	437.1	458.9	462.8	466.6	472.3	485.2	490.6	490.2	494.5	488.1	486.5	486.3
10	Consumer	353.9	376.2	367.5	373.5	373.7	377.4	383.1	381.6	380.6	380.0	378.5	381.3
11	Security ⁴	112.2	84.0	82.2	86.0	100.1	101.1	109.1	106.7	97.7	102.4	106.5	110.1
11a	Fed funds and RPs with broker/dealer	94.6	65.5	65.2	69.1	83.0	84.9	90.4	87.6	79.3	82.4	87.2	91.7
11b	Other	17.5	18.4	17.0	16.9	17.1	16.3	18.8	19.2	18.3	19.9	19.3	18.5
12a	State and local government	19.0	19.6	19.6	20.4	20.8	23.4	23.5	23.4	23.5	23.7	23.4	23.3
12b	Agricultural	10.3	10.1	10.1	10.2	10.1	10.4	10.5	10.6	10.6	10.5	10.5	10.6
12c	Fed funds and RPs with others	23.6	24.8	24.8	24.2	25.4	25.6	29.2	25.3	22.4	24.0	27.4	21.6
12d	All other loans	148.3	151.7	149.8	149.9	143.4	101.0	100.4	104.5	103.8	111.4	106.3	97.5
12e	Lease financing receivables	94.0	94.8	94.6	94.0	94.1	93.0	92.7	92.7	92.4	93.1	92.1	91.8
13	Interbank loans	162.5	151.0	149.3	137.9	162.6	168.6	166.5	180.1	171.2	187.4	183.2	170.6
13a	Fed funds and RPs with banks	97.0	90.0	89.2	79.4	101.4	94.8	97.3	109.6	103.3	117.5	114.6	102.0
13b	Other	65.5	60.9	60.2	58.6	61.2	73.8	69.2	70.6	67.9	69.9	68.7	68.7
14	Cash assets ⁵	158.3	149.2	148.4	137.2	137.6	143.7	138.6	139.1	134.4	139.5	142.5	141.9
15	Other assets ⁶	462.1	485.8	494.7	493.3	506.4	513.3	504.6	511.8	513.8	508.1	513.5	504.9
16	TOTAL ASSETS⁷	4,488.0	4,700.0	4,729.1	4,720.4	4,759.4	4,895.4	4,914.7	4,947.1	4,939.1	4,953.0	4,952.1	4,928.0

Footnotes appear on page 14.

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

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

January 19, 2007

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 20	Dec 27	Jan 3	Jan 10
LIABILITIES												
17 Deposits	2,657.1	2,716.8	2,719.2	2,705.2	2,709.2	2,777.8	2,770.5	2,798.9	2,793.2	2,816.3	2,817.8	2,797.1
18 Transaction	313.6	314.8	296.6	314.2	301.6	302.3	307.0	297.5	310.3	300.8	288.4	299.5
19 Nontransaction	2,343.5	2,402.0	2,422.6	2,391.0	2,407.5	2,475.5	2,463.5	2,501.4	2,482.9	2,515.5	2,529.4	2,497.6
20 Large time	406.3	468.1	474.5	470.3	472.4	479.1	471.8	474.4	475.3	467.4	474.6	468.3
21 Other	1,937.3	1,933.8	1,948.1	1,920.8	1,935.1	1,996.4	1,991.7	2,027.0	2,007.6	2,048.1	2,054.9	2,029.3
22 Borrowings	790.3	846.7	840.0	847.6	867.7	881.6	896.9	886.0	867.4	893.6	870.4	880.5
23 From banks in the U.S.	139.5	150.7	138.0	136.6	150.9	148.1	153.1	151.9	143.2	159.7	137.6	131.9
24 From others	650.8	696.0	702.0	711.0	716.8	733.5	743.8	734.1	724.3	733.9	732.8	748.6
25 Net due to related foreign offices	247.3	263.5	298.0	297.2	289.3	271.8	282.8	300.3	302.6	299.3	309.5	305.4
26 Other liabilities	317.2	359.7	359.9	356.8	353.9	367.9	371.2	374.6	383.1	364.0	371.4	372.4
27 TOTAL LIABILITIES	4,011.9	4,186.6	4,217.1	4,206.8	4,220.1	4,299.1	4,321.5	4,359.8	4,346.4	4,373.3	4,369.1	4,355.3
28 Residual (assets less liabilities) ⁸	476.1	513.4	512.0	513.6	539.3	596.3	593.2	587.3	592.8	579.7	583.0	572.7

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

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending				
									Dec 20	Dec 27	Jan 3	Jan 10	
ASSETS													
1	Bank credit	3,757.8	3,949.9	3,950.9	3,971.5	3,982.8	4,098.8	4,153.9	4,167.2	4,173.6	4,169.3	4,157.3	4,152.8
2	Securities in bank credit	1,008.9	1,131.3	1,133.3	1,139.0	1,118.2	1,122.0	1,147.4	1,153.0	1,156.6	1,151.7	1,142.1	1,140.1
3	Treasury and Agency securities ²	579.2	655.7	657.6	663.2	643.6	644.0	656.2	646.4	649.6	647.1	649.1	648.0
3a	Trading account	32.1	48.0	49.0	46.5	43.2	49.0	55.8	47.2	47.9	45.7	48.5	52.5
3b	Investment account	547.0	607.6	608.6	616.7	600.3	595.0	600.3	599.2	601.7	601.5	600.6	595.6
3c	Mortgage-backed	455.1	531.8	538.8	546.4	527.7	523.8	527.8	529.6	531.1	532.5	530.5	527.0
3d	Other	92.0	75.9	69.8	70.3	72.6	71.3	72.5	69.6	70.6	68.9	70.1	68.6
4	Other securities	429.7	475.6	475.8	475.8	474.6	478.0	491.2	506.6	507.0	504.5	493.0	492.0
4a	Trading account	202.1	228.6	226.4	224.2	223.1	222.8	234.0	247.9	248.6	247.5	231.9	232.9
4b	Investment account	227.6	247.1	249.3	251.6	251.5	255.2	257.2	258.7	258.4	257.0	261.1	259.1
4c	State and local government	39.0	43.9	42.5	42.6	43.0	45.4	47.6	49.9	49.5	49.8	49.7	49.9
4d	Other	188.6	203.2	206.8	209.0	208.5	209.8	209.7	208.8	208.9	207.2	211.4	209.2
5	Loans and leases in bank credit ³	2,748.9	2,818.6	2,817.6	2,832.5	2,864.5	2,976.8	3,006.6	3,014.3	3,017.0	3,017.6	3,015.2	3,012.7
6	Commercial and industrial	513.9	549.7	547.9	553.2	552.5	560.5	563.6	568.2	574.6	568.8	570.1	567.5
7	Real estate	1,458.4	1,509.2	1,524.5	1,526.0	1,542.2	1,682.0	1,690.8	1,688.2	1,692.8	1,684.9	1,687.1	1,700.6
8	Revolving home equity	316.9	325.6	326.6	327.5	330.4	347.3	346.9	348.0	349.3	349.5	348.6	349.0
9	Other	1,141.5	1,183.5	1,198.0	1,198.5	1,211.8	1,334.7	1,343.9	1,340.1	1,343.6	1,335.4	1,338.5	1,351.7
9a	Other residential	702.5	726.1	737.8	733.6	740.1	847.7	850.4	847.6	847.8	847.3	850.6	862.4
9b	Commercial	439.0	457.4	460.1	464.9	471.7	487.0	493.4	492.5	495.8	488.1	487.9	489.3
10	Consumer	357.8	373.5	363.8	371.5	374.2	377.0	382.9	385.5	385.1	387.7	387.1	388.2
10a	Credit cards and related plans	121.2	115.7	115.7	119.0	120.1	120.5	124.0	130.1	130.5	133.0	131.0	130.2
10b	Other	236.6	257.8	248.1	252.5	254.2	256.5	258.9	255.4	254.6	254.8	256.2	258.0
11	Security ⁴	117.4	85.0	81.7	85.0	100.5	103.8	110.8	111.1	106.1	107.1	105.7	108.5
11a	Fed funds and RPs with broker/dealer	99.1	66.5	64.6	68.0	83.1	87.0	91.9	91.1	85.8	86.4	86.7	89.8
11b	Other	18.3	18.6	17.1	17.1	17.4	16.9	19.0	20.0	20.3	20.7	19.0	18.6
12a	State and local government	19.0	19.6	19.6	20.4	20.8	23.4	23.5	23.4	23.5	23.7	23.4	23.3
12b	Agricultural	10.3	10.1	10.2	10.2	10.2	10.4	10.6	10.7	10.6	10.7	10.9	10.7
12c	Fed funds and RPs with others	23.6	24.8	24.8	24.2	25.4	25.6	29.2	25.3	22.4	24.0	27.4	21.6
12d	All other loans	154.2	152.3	151.0	148.7	145.2	101.2	102.5	108.9	109.2	117.3	110.5	99.4
12e	Lease financing receivables	94.3	94.3	94.0	93.3	93.4	92.9	92.7	93.0	92.7	93.5	92.9	92.9
13	Interbank loans	164.3	149.8	147.8	138.5	161.2	168.3	167.6	182.3	176.7	197.0	183.5	166.4
13a	Fed funds and RPs with banks	98.1	89.4	88.3	79.6	100.5	94.6	97.8	111.0	106.6	123.4	114.7	99.4
13b	Other	66.2	60.4	59.5	58.8	60.7	73.7	69.8	71.3	70.2	73.6	68.8	66.9
14	Cash assets ⁵	169.9	146.8	144.4	128.8	136.2	144.1	142.4	150.0	145.9	155.6	168.2	137.8
15	Other assets ⁶	459.1	487.9	496.0	496.0	509.2	514.5	505.2	508.4	507.1	509.0	512.9	505.6
16	TOTAL ASSETS⁷	4,518.4	4,702.3	4,707.3	4,702.9	4,757.6	4,892.7	4,935.9	4,974.1	4,969.3	4,997.1	4,989.1	4,929.7

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)

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending			
									Dec 20	Dec 27	Jan 3	Jan 10
LIABILITIES												
17 Deposits	2,675.1	2,717.9	2,712.1	2,696.6	2,707.8	2,778.5	2,782.9	2,815.4	2,810.3	2,823.8	2,860.2	2,802.7
18 Transaction	337.2	314.2	292.2	304.1	297.6	297.5	310.4	320.2	344.2	368.9	308.2	277.9
19 Nontransaction	2,337.9	2,403.7	2,419.8	2,392.5	2,410.2	2,481.0	2,472.5	2,495.2	2,466.1	2,454.9	2,552.0	2,524.9
20 Large time	405.7	470.7	476.0	470.3	471.8	480.1	472.2	473.7	474.2	466.8	478.3	475.5
21 Other	1,932.1	1,933.0	1,943.9	1,922.2	1,938.4	2,000.9	2,000.3	2,021.5	1,991.9	1,988.1	2,073.6	2,049.3
22 Borrowings	780.0	857.1	835.5	840.8	877.7	880.8	891.8	874.1	874.1	888.9	844.8	846.2
23 From banks in the U.S.	137.2	150.0	137.3	137.5	152.2	148.5	154.0	149.4	142.7	156.3	133.5	126.2
24 From others	642.7	707.0	698.2	703.3	725.4	732.2	737.8	724.7	731.4	732.7	711.2	720.0
25 Net due to related foreign offices	251.5	259.3	292.1	299.0	291.5	274.4	288.4	305.2	302.3	310.5	312.5	308.1
26 Other liabilities	321.8	355.3	353.8	358.9	356.6	371.1	377.8	380.0	382.5	376.6	374.6	375.5
27 TOTAL LIABILITIES	4,028.3	4,189.6	4,193.4	4,195.3	4,233.6	4,304.8	4,340.9	4,374.8	4,369.2	4,399.8	4,392.1	4,332.5
28 Residual (assets less liabilities) ⁸	490.1	512.6	513.9	507.6	524.0	587.8	595.0	599.3	600.1	597.3	597.0	597.1

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

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending			
									Dec 20	Dec 27	Jan 3	Jan 10
ASSETS												
1 Bank credit	2,949.7	3,097.9	3,128.7	3,141.2	3,163.2	3,174.1	3,176.1	3,198.8	3,203.4	3,204.5	3,206.5	3,209.8
2 Securities in bank credit	688.5	683.9	685.5	686.3	697.3	708.8	704.9	695.2	697.3	694.1	693.8	692.6
3 Treasury and Agency securities ²	478.1	466.9	467.4	469.3	473.7	474.8	470.4	458.2	458.5	456.2	457.6	456.9
4 Other securities	210.4	217.0	218.1	217.0	223.6	233.9	234.4	237.0	238.7	237.9	236.3	235.7
5 Loans and leases in bank credit ³	2,261.2	2,414.0	2,443.2	2,454.9	2,466.0	2,465.3	2,471.2	2,503.6	2,506.2	2,510.4	2,512.6	2,517.2
6 Commercial and industrial	354.8	380.0	387.5	396.8	400.1	399.2	401.1	403.7	405.0	403.2	405.4	403.8
7 Real estate	1,440.1	1,558.2	1,577.9	1,578.4	1,585.5	1,592.4	1,593.1	1,614.8	1,616.6	1,620.3	1,616.1	1,621.1
8 Revolving home equity	128.7	120.3	125.6	121.7	121.1	119.5	121.2	121.7	121.6	121.6	121.8	121.6
9 Other	1,311.3	1,437.9	1,452.3	1,456.7	1,464.4	1,472.8	1,471.9	1,493.1	1,495.0	1,498.7	1,494.3	1,499.5
10 Consumer	353.5	352.4	354.7	355.0	353.7	346.7	346.2	354.5	354.4	355.2	358.6	361.4
11 Security ⁴	9.6	11.1	11.0	10.9	11.2	11.2	11.9	11.7	11.5	12.2	11.9	11.6
12 Other loans and leases	103.3	112.3	112.1	113.8	115.4	115.9	119.0	118.9	118.6	119.5	120.5	119.3
13 Interbank loans	77.6	98.4	95.8	94.7	93.8	95.4	109.2	114.3	106.0	115.8	126.8	120.3
14 Cash assets ⁵	107.9	106.5	112.2	111.6	109.6	109.1	107.5	110.8	109.0	112.5	114.7	125.1
15 Other assets ⁶	200.4	247.3	249.9	252.1	248.8	268.6	273.1	284.2	281.1	287.0	299.6	288.7
16 TOTAL ASSETS⁷	3,301.1	3,515.0	3,551.3	3,564.1	3,579.8	3,611.9	3,630.5	3,671.6	3,662.9	3,683.0	3,711.0	3,707.3
LIABILITIES												
17 Deposits	2,502.0	2,607.4	2,639.8	2,650.9	2,654.1	2,674.9	2,708.9	2,745.7	2,743.4	2,758.9	2,754.6	2,748.8
18 Transaction	339.3	337.1	331.5	337.0	323.6	323.1	328.8	322.7	330.2	324.1	313.5	330.5
19 Nontransaction	2,162.8	2,270.3	2,308.3	2,313.9	2,330.5	2,351.8	2,380.0	2,423.0	2,413.2	2,434.8	2,441.1	2,418.2
20 Large time	431.7	476.4	484.5	496.6	500.5	497.2	502.9	502.9	500.6	504.0	499.6	495.9
21 Other	1,731.0	1,793.8	1,823.8	1,817.3	1,830.0	1,854.6	1,877.2	1,920.1	1,912.6	1,930.8	1,941.5	1,922.3
22 Borrowings	513.6	539.7	537.5	528.8	539.2	559.3	558.4	566.0	569.2	583.9	571.0	564.2
23 From banks in the U.S.	165.5	164.9	161.5	149.7	162.2	185.6	181.7	190.9	191.9	202.8	201.3	199.9
24 From others	348.1	374.8	376.0	379.1	377.0	373.8	376.7	375.1	377.3	381.1	369.7	364.3
25 Net due to related foreign offices	14.1	18.4	20.4	19.3	20.3	20.7	21.1	23.4	23.1	24.5	26.4	24.7
26 Other liabilities	66.9	71.8	72.6	75.9	78.6	86.1	86.7	86.7	86.4	85.9	88.1	87.4
27 TOTAL LIABILITIES	3,096.7	3,237.3	3,270.3	3,274.9	3,292.2	3,341.1	3,375.0	3,421.8	3,422.1	3,453.2	3,440.1	3,425.1
28 Residual (assets less liabilities) ⁸	204.5	277.7	281.0	289.2	287.6	270.8	255.4	249.9	240.8	229.8	270.9	282.2

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

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending				
									Dec 20	Dec 27	Jan 3	Jan 10	
ASSETS													
1	Bank credit	2,968.9	3,086.7	3,118.2	3,139.4	3,168.9	3,181.8	3,194.2	3,218.4	3,226.0	3,231.2	3,221.6	3,216.7
2	Securities in bank credit	692.4	684.0	683.8	684.7	696.0	706.4	704.2	697.6	700.0	697.5	695.8	694.0
3	Treasury and Agency securities ²	482.0	467.0	465.8	467.7	472.4	472.4	469.8	460.6	461.2	459.6	459.6	458.3
4	Other securities	210.4	217.0	218.1	217.0	223.6	233.9	234.4	237.0	238.7	237.9	236.3	235.7
5	Loans and leases in bank credit ³	2,276.5	2,402.7	2,434.4	2,454.6	2,472.9	2,475.4	2,490.0	2,520.8	2,526.0	2,533.7	2,525.8	2,522.7
6	Commercial and industrial	354.2	381.7	387.3	394.6	397.9	397.8	400.0	403.0	404.5	404.1	406.3	403.9
7	Real estate	1,448.8	1,548.8	1,571.6	1,578.9	1,591.4	1,600.2	1,608.2	1,624.7	1,627.0	1,631.1	1,621.2	1,624.7
8	Revolving home equity	128.3	120.6	125.8	122.0	121.8	120.2	121.1	121.3	121.3	121.7	121.1	120.8
9	Other	1,320.5	1,428.2	1,445.8	1,457.0	1,469.6	1,480.0	1,487.1	1,503.4	1,505.8	1,509.4	1,500.2	1,504.0
9a	Other residential	499.5	539.5	545.4	547.3	551.5	552.5	554.0	563.2	566.4	566.0	554.7	558.7
9b	Commercial	821.0	888.7	900.5	909.7	918.1	927.4	933.1	940.2	939.4	943.4	945.4	945.3
10	Consumer	360.4	348.4	351.2	354.3	354.8	349.0	349.9	361.8	363.6	366.9	365.9	364.7
10a	Credit cards and related plans	199.0	189.1	191.2	193.0	192.5	188.0	189.0	201.1	202.9	206.5	203.9	202.4
10b	Other	161.4	159.3	160.0	161.3	162.3	161.0	160.8	160.7	160.7	160.5	162.0	162.3
11	Security ⁴	9.6	11.0	10.8	10.9	11.0	11.2	12.3	11.9	11.7	12.1	11.9	11.5
12	Other loans and leases	103.5	112.8	113.5	116.0	117.6	117.2	119.6	119.3	119.2	119.5	120.4	117.9
13	Interbank loans	80.6	92.7	89.8	92.2	91.7	97.8	115.8	118.4	112.2	115.1	127.0	120.2
14	Cash assets ⁵	111.9	105.6	111.8	110.0	111.0	110.5	111.0	114.5	112.0	117.3	126.0	123.8
15	Other assets ⁶	200.4	247.3	249.9	252.1	248.8	268.6	273.1	284.2	281.1	287.0	299.6	288.7
16	TOTAL ASSETS⁷	3,327.4	3,497.2	3,534.5	3,558.1	3,584.9	3,623.4	3,658.7	3,699.0	3,694.7	3,713.8	3,737.6	3,712.9
LIABILITIES													
17	Deposits	2,514.1	2,605.8	2,631.1	2,647.7	2,653.4	2,675.2	2,721.7	2,756.9	2,751.3	2,759.3	2,782.2	2,757.2
18	Transaction	351.7	335.6	329.3	334.3	322.3	323.1	331.7	334.3	343.7	362.0	326.8	321.0
19	Nontransaction	2,162.5	2,270.2	2,301.7	2,313.4	2,331.0	2,352.1	2,390.0	2,422.6	2,407.6	2,397.4	2,455.4	2,436.1
20	Large time	431.7	476.4	484.5	496.6	500.5	497.2	502.9	502.9	500.6	504.0	499.6	495.9
21	Other	1,730.7	1,793.8	1,817.3	1,816.7	1,830.5	1,854.9	1,887.1	1,919.7	1,907.0	1,893.3	1,955.8	1,940.2
22	Borrowings	513.6	539.7	537.5	528.8	539.2	559.3	558.4	566.0	569.2	583.9	571.0	564.2
23	From banks in the U.S.	165.5	164.9	161.5	149.7	162.2	185.6	181.7	190.9	191.9	202.8	201.3	199.9
24	From others	348.1	374.8	376.0	379.1	377.0	373.8	376.7	375.1	377.3	381.1	369.7	364.3
25	Net due to related foreign offices	14.1	18.4	20.4	19.3	20.3	20.7	21.1	23.4	23.1	24.5	26.4	24.7
26	Other liabilities	66.9	71.8	72.6	75.9	78.6	86.1	86.7	86.7	86.4	85.9	88.1	87.4
27	TOTAL LIABILITIES	3,108.8	3,235.7	3,261.5	3,271.7	3,291.5	3,341.4	3,387.8	3,433.0	3,430.0	3,453.6	3,467.7	3,433.5
28	Residual (assets less liabilities) ⁸	218.6	261.5	272.9	286.4	293.4	282.0	270.8	266.1	264.6	260.2	270.0	279.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending			
									Dec 20	Dec 27	Jan 3	Jan 10
ASSETS												
1 Bank credit	813.0	887.7	884.3	914.8	910.4	915.4	919.4	936.2	932.0	940.2	939.6	940.5
2 Securities in bank credit	356.7	376.3	365.8	376.1	370.6	367.5	376.8	380.1	373.9	375.5	373.9	378.9
3 Treasury and Agency securities ²	82.0	79.5	80.7	84.5	84.5	81.2	82.8	84.4	82.5	84.0	83.2	81.8
4 Other securities	274.7	296.8	285.1	291.5	286.1	286.4	294.0	295.8	291.4	291.5	290.7	297.1
5 Loans and leases in bank credit ³	456.3	511.4	518.5	538.8	539.8	547.9	542.7	556.1	558.0	564.8	565.7	561.6
6 Commercial and industrial	166.1	190.7	193.3	206.6	209.9	214.7	215.1	215.8	218.1	215.3	214.8	215.8
7 Real estate	21.9	22.4	23.1	23.2	23.5	23.9	23.5	24.3	24.2	24.7	24.6	24.5
11 Security ⁴	142.3	164.3	164.7	168.6	165.8	167.1	166.8	173.6	169.2	181.7	183.5	179.1
12 Other loans and leases	125.9	134.1	137.5	140.4	140.7	142.2	137.2	142.3	146.6	143.1	142.9	142.2
13 Interbank loans	42.0	48.5	46.7	51.8	57.1	62.0	65.7	63.8	61.6	63.3	61.8	63.6
14 Cash assets ⁵	53.2	51.8	53.3	52.9	48.3	47.5	51.6	50.8	49.8	52.4	52.5	48.7
15 Other assets ⁶	38.6	46.1	46.0	49.3	43.1	39.5	35.2	35.8	36.2	35.4	37.6	33.5
16 TOTAL ASSETS ⁷	946.3	1,033.6	1,029.7	1,068.3	1,058.4	1,063.9	1,071.4	1,086.1	1,079.0	1,090.7	1,091.1	1,085.8
LIABILITIES												
17 Deposits	607.3	676.3	680.6	709.1	741.4	751.4	763.9	761.1	760.2	754.6	767.3	762.7
18 Transaction	12.2	11.9	11.9	11.3	10.8	10.4	11.0	10.7	10.3	11.5	10.2	10.3
19 Nontransaction	595.1	664.5	668.7	697.8	730.6	741.1	752.9	750.4	749.8	743.1	757.1	752.3
22 Borrowings	428.9	440.9	423.5	427.4	446.7	468.6	489.2	503.8	504.0	495.6	505.8	503.0
23 From banks in the U.S.	60.9	50.6	48.9	46.6	54.4	58.4	63.1	62.0	60.5	57.7	60.4	52.7
24 From others	368.0	390.3	374.6	380.8	392.3	410.2	426.1	441.8	443.5	437.9	445.4	450.3
25 Net due to related foreign offices	-194.0	-216.2	-199.3	-201.6	-252.1	-268.3	-293.3	-286.4	-288.4	-268.4	-280.3	-299.4
26 Other liabilities	109.1	122.9	120.2	127.1	120.9	115.4	113.2	114.9	109.2	112.4	117.6	111.1
27 TOTAL LIABILITIES	951.2	1,024.0	1,024.9	1,062.0	1,056.9	1,067.3	1,072.9	1,093.4	1,084.9	1,094.3	1,110.5	1,077.4
28 Residual (assets less liabilities) ⁸	-4.9	9.5	4.8	6.2	1.4	-3.3	-1.6	-7.3	-5.9	-3.5	-19.4	8.4

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 19, 2007

Account	2005 Dec	2006 Jun	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	Week ending			
									Dec 20	Dec 27	Jan 3	Jan 10
ASSETS												
1 Bank credit	818.8	887.5	880.5	906.9	905.6	912.2	920.7	944.3	942.1	944.0	939.6	944.1
2 Securities in bank credit	356.7	376.3	365.8	376.1	370.6	367.5	376.8	380.1	373.9	375.5	373.9	378.9
3 Treasury and Agency securities ²	82.0	79.5	80.7	84.5	84.5	81.2	82.8	84.4	82.5	84.0	83.2	81.8
3a Trading account	24.0	25.7	26.2	27.7	27.7	24.0	25.4	24.5	22.7	22.9	22.9	22.5
3b Investment account	58.0	53.8	54.4	56.9	56.8	57.2	57.4	59.9	59.8	61.1	60.3	59.3
4 Other securities	274.7	296.8	285.1	291.5	286.1	286.4	294.0	295.8	291.4	291.5	290.7	297.1
4a Trading account	162.1	182.9	180.6	183.6	178.5	177.9	181.8	181.4	176.6	176.9	176.9	179.6
4b Investment account	112.6	113.9	104.6	108.0	107.6	108.4	112.2	114.4	114.8	114.5	113.9	117.5
5 Loans and leases in bank credit ³	462.1	511.2	514.7	530.8	535.0	544.7	544.0	564.2	568.2	568.6	565.7	565.1
6 Commercial and industrial	166.7	190.3	192.7	206.0	208.3	211.8	212.9	216.6	219.9	217.5	216.5	217.5
7 Real estate	21.9	22.4	23.1	23.2	23.5	23.9	23.5	24.3	24.2	24.7	24.6	24.5
11 Security ⁴	149.0	162.9	161.5	162.3	162.7	169.8	171.7	180.4	176.6	181.5	179.1	178.4
12 Other loans and leases	124.6	135.6	137.5	139.2	140.4	139.2	135.9	142.9	147.4	144.9	145.4	144.7
13 Interbank loans	42.0	48.5	46.7	51.8	57.1	62.0	65.7	63.8	61.6	63.3	61.8	63.6
14 Cash assets ⁵	54.5	51.1	52.9	53.2	49.2	48.3	52.1	52.1	52.3	53.4	52.9	49.9
15 Other assets ⁶	39.5	46.2	45.1	48.9	42.4	38.7	34.6	36.6	36.2	36.0	38.4	34.4
16 TOTAL ASSETS⁷	954.4	1,032.7	1,024.7	1,060.2	1,053.8	1,060.7	1,072.7	1,096.3	1,091.7	1,096.3	1,092.2	1,091.5
LIABILITIES												
17 Deposits	602.5	687.0	682.0	706.0	733.0	736.2	751.4	755.0	758.3	745.0	752.7	770.1
18 Transaction	12.6	11.6	11.6	11.1	10.8	10.2	10.9	11.1	10.9	12.3	10.8	10.5
19 Nontransaction	589.9	675.4	670.4	694.9	722.2	726.0	740.5	743.9	747.4	732.8	741.9	759.6
22 Borrowings	428.9	440.9	423.5	427.4	446.7	468.6	489.2	503.8	504.0	495.6	505.8	503.0
23 From banks in the U.S.	60.9	50.6	48.9	46.6	54.4	58.4	63.1	62.0	60.5	57.7	60.4	52.7
24 From others	368.0	390.3	374.6	380.8	392.3	410.2	426.1	441.8	443.5	437.9	445.4	450.3
25 Net due to related foreign offices	-191.1	-219.0	-202.0	-202.6	-250.6	-264.6	-287.5	-282.5	-284.6	-262.6	-284.5	-296.9
26 Other liabilities	111.2	120.9	118.3	126.4	121.9	117.5	116.7	117.1	111.1	115.3	115.3	112.4
27 TOTAL LIABILITIES	951.5	1,029.8	1,021.8	1,057.3	1,051.0	1,057.8	1,069.8	1,093.4	1,088.8	1,093.3	1,089.3	1,088.6
28 Residual (assets less liabilities) ⁸	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9	2.9

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

January 19, 2007

Account	2005	2006	2006	2006	2006	2006	2006	2006	Week ending				
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 20	Dec 27	Jan 3	Jan 10	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	89.7	115.4	110.8	108.5	104.7	103.7	106.5	116.2	114.4	116.1	111.3	111.1
30	Reval. losses on off-bal. sheet items ⁹	76.2	99.6	96.1	92.3	91.0	91.5	90.2	96.2	95.0	95.3	89.4	90.1
31	Mortgage-backed securities ¹⁰	556.4	624.1	633.2	641.9	620.4	621.3	623.6	625.6	626.0	627.3	630.3	626.2
31a	Pass-through	417.9	487.1	490.9	500.6	481.7	473.6	483.8	491.6	492.9	494.7	495.6	492.1
31b	CMO, REMIC, and other	138.5	137.0	142.3	141.3	138.8	147.8	139.8	134.0	133.0	132.6	134.7	134.0
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-9.9	-22.1	-19.8	-10.3	-3.1	-6.4	-4.9	-2.6	-3.2	-3.7	-4.5	-5.0
33	Securitized consumer loans ¹²	99.0	101.6	101.8	100.6	102.5	101.8	100.9	104.2	105.6	105.5	105.1	104.9
33a	Credit cards and related plans	69.6	70.1	69.3	68.6	68.7	67.1	66.6	67.2	67.8	67.8	67.6	67.6
33b	Other	29.3	31.4	32.5	32.0	33.8	34.7	34.3	37.0	37.8	37.7	37.5	37.2
34	Securitized business loans ¹²	3.0	2.9	2.6	2.4	2.3	2.2	2.2	2.2	2.2	2.2	2.2	2.2
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	324.4	321.3	320.5	320.8	326.8	330.3	328.9	321.0	321.5	319.8	320.7	320.0
33	Securitized consumer loans ¹²	269.1	274.2	273.6	275.9	278.8	282.9	285.4	286.6	287.2	287.7	287.8	287.6
33a	Credit cards and related plans	265.0	270.2	269.7	272.3	275.3	279.4	281.7	283.0	283.5	284.1	284.1	283.9
33b	Other	4.1	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.7	3.7	3.7	3.6
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	67.3	74.5	71.0	72.4	68.6	67.1	66.6	66.9	61.9	62.3	62.4	62.0
30	Reval. losses on off-bal. sheet items ⁹	72.9	79.8	76.7	78.9	76.1	75.7	73.7	73.6	69.0	69.5	69.7	69.8

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.
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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