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# FEDERAL RESERVE statistical release

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H.8 (510)

For use at 4:15 p.m. Eastern Time  
July 13, 2007

## Note

Data released on July 13, 2007, were subsequently revised on July 20, 2007. Refer to announcement, "Supplementary Information Regarding Balance Sheet Data for July 11, 2007."

### Changes to Items Reported on the Release for July 4, 2007

Effective with this release of data for July 4, 2007, several changes have been made to the balance sheet items reported for large and small domestically chartered commercial banks:

- For seasonally adjusted and not seasonally adjusted assets and liabilities of large domestically chartered banks (pages 5 and 7), former item 12a, "State and local government" loans, and former item 12b, "Agricultural" loans, have been discontinued and the remaining three items under item 12 have been renumbered as 12a through 12c. Data for the two discontinued items have been aggregated into renumbered item 12b, "All other loans."
- For seasonally adjusted and not seasonally adjusted assets and liabilities of small domestically chartered banks (pages 9 and 10), former item 11, "Security" loans, has been discontinued and data for this item have been aggregated into existing item 12, "Other loans and leases."
- For memo items of large domestically chartered banks (page 13), former item 34, "Securitized business loans," has been discontinued. On the same page, new item 34, "Securitized real estate loans," has been added to the memo items for both large and small domestically chartered banks.

The data also reflect shifts in reporters between the large and small domestic bank reporting panels.

# FEDERAL RESERVE statistical release



H.8 (510)

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

Seasonally adjusted, billions of dollars

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

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
<b>ASSETS</b>												
1 Bank credit	7,936.1	8,325.4	8,362.9	8,441.9	8,429.8	8,490.5	8,538.3	8,578.8	8,586.6	8,586.6	8,566.9	8,621.3
2 Securities in bank credit	2,188.7	2,227.0	2,219.0	2,238.9	2,265.9	2,277.6	2,282.1	2,302.0	2,318.1	2,306.2	2,294.0	2,307.7
3 Treasury and Agency securities <sup>2</sup>	1,202.0	1,200.4	1,201.4	1,205.2	1,211.6	1,187.8	1,175.1	1,178.9	1,182.4	1,186.5	1,178.3	1,179.1
4 Other securities	986.7	1,026.6	1,017.7	1,033.7	1,054.3	1,089.7	1,106.9	1,123.1	1,135.6	1,119.8	1,115.7	1,128.6
5 Loans and leases in bank credit <sup>3</sup>	5,747.4	6,098.4	6,143.9	6,203.0	6,163.9	6,212.9	6,256.3	6,276.8	6,268.5	6,280.4	6,273.0	6,313.6
6 Commercial and industrial	1,121.2	1,194.9	1,201.6	1,210.7	1,219.0	1,226.2	1,242.1	1,258.9	1,250.4	1,265.9	1,257.0	1,274.6
7 Real estate	3,091.7	3,357.4	3,381.4	3,414.5	3,363.1	3,385.4	3,394.9	3,412.3	3,402.5	3,420.3	3,419.5	3,414.5
8 Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.6	459.9	460.5	459.3
9 Other	2,646.8	2,885.4	2,907.4	2,942.9	2,899.9	2,926.7	2,936.2	2,952.5	2,942.9	2,960.3	2,959.0	2,955.2
10 Consumer	730.6	737.3	745.4	745.3	742.6	748.6	752.0	762.2	761.7	764.8	760.5	769.8
11 Security <sup>4</sup>	232.8	265.7	268.3	278.9	284.6	281.8	294.9	269.0	275.7	257.9	264.6	272.2
12 Other loans and leases	571.1	543.2	547.2	553.6	554.5	571.0	572.4	574.4	578.3	571.6	571.3	582.5
13 Interbank loans	297.1	359.1	369.0	362.2	365.2	359.6	354.3	365.6	350.0	376.7	376.7	371.7
14 Cash assets <sup>5</sup>	294.3	296.2	299.2	300.7	290.5	292.8	291.5	288.4	288.1	292.3	290.4	290.5
15 Other assets <sup>6</sup>	793.8	840.6	846.7	859.2	857.5	853.5	854.2	868.1	862.0	864.6	858.9	892.3
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>9,253.6</b>	<b>9,751.5</b>	<b>9,808.9</b>	<b>9,895.7</b>	<b>9,875.3</b>	<b>9,927.9</b>	<b>9,969.8</b>	<b>10,031.9</b>	<b>10,018.2</b>	<b>10,051.1</b>	<b>10,023.8</b>	<b>10,105.1</b>
<b>LIABILITIES</b>												
17 Deposits	5,828.2	6,144.8	6,183.7	6,180.0	6,221.2	6,278.0	6,296.1	6,276.3	6,270.8	6,266.0	6,305.7	6,282.4
18 Transaction	658.1	624.7	641.7	629.0	633.0	629.8	646.9	626.2	604.0	629.0	632.3	638.3
19 Nontransaction	5,170.1	5,520.0	5,542.0	5,551.0	5,588.1	5,648.2	5,649.2	5,650.1	5,666.8	5,637.0	5,673.4	5,644.1
20 Large time	1,545.6	1,680.5	1,685.4	1,701.0	1,728.7	1,767.1	1,799.1	1,779.4	1,777.5	1,770.8	1,776.6	1,780.8
21 Other	3,624.5	3,839.5	3,856.6	3,850.0	3,859.4	3,881.1	3,850.1	3,870.7	3,889.3	3,866.2	3,896.9	3,863.3
22 Borrowings	1,859.4	1,983.2	1,995.0	2,016.3	2,040.0	2,058.8	2,056.5	2,096.5	2,069.8	2,124.1	2,110.1	2,105.6
23 From banks in the U.S.	369.9	411.6	415.6	411.4	417.5	427.8	423.0	433.5	431.3	441.9	428.4	444.1
24 From others	1,489.4	1,571.6	1,579.4	1,604.9	1,622.5	1,631.0	1,633.5	1,663.1	1,638.5	1,682.2	1,681.7	1,661.5
25 Net due to related foreign offices	59.8	49.8	47.6	58.8	-5.6	-41.1	-48.1	-21.7	-44.0	-14.5	-0.2	40.6
26 Other liabilities	547.0	572.1	576.7	581.3	588.5	598.6	596.8	604.0	630.0	601.6	587.6	592.3
27 <b>TOTAL LIABILITIES</b>	<b>8,294.4</b>	<b>8,749.8</b>	<b>8,802.9</b>	<b>8,836.4</b>	<b>8,844.0</b>	<b>8,894.3</b>	<b>8,901.3</b>	<b>8,955.1</b>	<b>8,926.7</b>	<b>8,977.2</b>	<b>9,003.2</b>	<b>9,020.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	959.2	1,001.7	1,005.9	1,059.4	1,031.3	1,033.5	1,068.4	1,076.8	1,091.5	1,074.0	1,020.6	1,084.2

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	7,929.7	8,370.3	8,386.6	8,451.2	8,409.3	8,477.3	8,526.4	8,566.0	8,570.2	8,565.8	8,560.8	8,608.2
2	Securities in bank credit	2,191.6	2,232.5	2,224.3	2,246.1	2,266.8	2,279.9	2,288.4	2,301.3	2,313.2	2,298.5	2,296.4	2,304.8
3	Treasury and Agency securities <sup>2</sup>	1,204.7	1,201.5	1,201.5	1,213.0	1,217.2	1,196.2	1,184.2	1,177.1	1,177.6	1,179.0	1,178.0	1,176.9
4	Other securities	986.9	1,030.9	1,022.9	1,033.1	1,049.6	1,083.7	1,104.2	1,124.1	1,135.7	1,119.5	1,118.4	1,127.9
5	Loans and leases in bank credit <sup>3</sup>	5,738.1	6,137.9	6,162.3	6,205.2	6,142.6	6,197.4	6,238.0	6,264.8	6,257.0	6,267.3	6,264.4	6,303.5
6	Commercial and industrial	1,125.0	1,193.3	1,200.9	1,214.9	1,223.3	1,234.1	1,248.7	1,263.1	1,253.9	1,270.9	1,262.2	1,277.3
7	Real estate	3,083.1	3,370.9	3,384.5	3,410.7	3,345.9	3,371.1	3,393.5	3,403.1	3,396.5	3,405.5	3,408.2	3,406.1
8	Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	461.1	462.0	462.8	460.4
9	Other	2,636.6	2,900.2	2,912.7	2,938.7	2,886.2	2,914.0	2,933.7	2,941.6	2,935.4	2,943.4	2,945.4	2,945.7
10	Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	753.0	758.2	755.5	761.3
10a	Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	321.9	326.9	326.2	324.7
10b	Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.0	431.3	429.4	436.6
11	Security <sup>4</sup>	232.7	276.1	270.6	279.4	284.8	281.9	280.6	268.5	276.3	262.2	265.3	269.0
12	Other loans and leases	573.4	549.0	548.6	550.2	551.8	568.8	569.1	574.9	577.3	570.4	573.2	589.7
13	Interbank loans	290.2	365.5	368.2	360.1	368.4	367.4	350.3	356.8	348.8	363.9	359.3	364.4
14	Cash assets <sup>5</sup>	290.3	312.0	310.4	299.0	280.7	288.1	288.0	284.4	277.5	283.6	282.5	310.5
15	Other assets <sup>6</sup>	795.9	838.1	842.8	853.2	852.0	856.7	859.3	870.5	870.8	862.7	857.4	891.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>9,238.4</b>	<b>9,815.9</b>	<b>9,839.1</b>	<b>9,895.1</b>	<b>9,842.6</b>	<b>9,921.3</b>	<b>9,955.6</b>	<b>10,008.7</b>	<b>9,998.6</b>	<b>10,006.7</b>	<b>9,990.8</b>	<b>10,103.8</b>
<b>LIABILITIES</b>													
17	Deposits	5,838.0	6,166.2	6,172.2	6,184.1	6,215.9	6,302.0	6,298.0	6,289.6	6,311.5	6,255.7	6,247.8	6,345.0
18	Transaction	655.7	659.0	649.7	620.4	629.0	637.3	639.0	623.6	589.5	626.9	671.5	646.2
19	Nontransaction	5,182.3	5,507.2	5,522.5	5,563.8	5,587.0	5,664.7	5,659.0	5,666.0	5,722.0	5,628.8	5,576.3	5,698.8
20	Large time	1,558.7	1,673.5	1,689.8	1,705.0	1,728.0	1,773.5	1,814.8	1,796.2	1,804.2	1,793.2	1,777.8	1,779.5
21	Other	3,623.6	3,833.7	3,832.7	3,858.7	3,858.9	3,891.2	3,844.2	3,869.8	3,917.8	3,835.6	3,798.5	3,919.3
22	Borrowings	1,869.8	1,971.3	1,993.1	2,014.2	2,031.4	2,062.8	2,071.5	2,109.2	2,076.5	2,148.9	2,122.4	2,107.3
23	From banks in the U.S.	369.3	409.1	414.9	410.2	416.5	430.4	423.0	432.9	427.3	441.3	430.4	441.2
24	From others	1,500.5	1,562.2	1,578.2	1,604.0	1,614.9	1,632.4	1,648.6	1,676.3	1,649.2	1,707.6	1,692.0	1,666.1
25	Net due to related foreign offices	53.0	58.7	56.1	66.9	-16.4	-59.3	-53.7	-29.9	-56.9	-32.5	2.5	25.4
26	Other liabilities	540.7	579.5	584.1	588.9	578.2	581.5	592.7	597.1	618.3	585.9	590.8	579.7
27	<b>TOTAL LIABILITIES</b>	<b>8,301.5</b>	<b>8,775.7</b>	<b>8,805.4</b>	<b>8,854.2</b>	<b>8,809.2</b>	<b>8,887.0</b>	<b>8,908.7</b>	<b>8,966.0</b>	<b>8,949.4</b>	<b>8,958.0</b>	<b>8,963.5</b>	<b>9,057.4</b>
28	Residual (assets less liabilities) <sup>8</sup>	936.9	1,040.2	1,033.7	1,040.9	1,033.4	1,034.3	1,046.9	1,042.6	1,049.2	1,048.7	1,027.3	1,046.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	7,048.2	7,392.1	7,420.6	7,470.5	7,454.3	7,487.6	7,522.3	7,562.1	7,562.2	7,580.4	7,554.9	7,590.0
2	Securities in bank credit	1,813.1	1,851.5	1,839.4	1,849.2	1,868.1	1,869.2	1,868.4	1,878.4	1,888.4	1,883.5	1,877.4	1,885.6
3	Treasury and Agency securities <sup>2</sup>	1,122.5	1,116.6	1,119.7	1,118.9	1,124.7	1,103.0	1,090.5	1,095.8	1,096.8	1,101.4	1,098.9	1,098.9
4	Other securities	690.6	734.9	719.6	730.3	743.4	766.2	777.9	782.6	791.5	782.1	778.5	786.8
5	Loans and leases in bank credit <sup>3</sup>	5,235.1	5,540.6	5,581.2	5,621.3	5,586.1	5,618.4	5,653.9	5,683.7	5,673.8	5,696.9	5,677.6	5,704.4
6	Commercial and industrial	930.4	977.1	982.7	989.4	996.7	1,003.1	1,015.0	1,024.3	1,019.1	1,029.2	1,020.4	1,036.9
7	Real estate	3,069.1	3,333.6	3,357.7	3,392.3	3,340.4	3,356.2	3,365.1	3,385.1	3,375.5	3,393.8	3,392.7	3,385.4
8	Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.6	459.9	460.5	459.3
9	Other	2,624.1	2,861.6	2,883.7	2,920.7	2,877.2	2,897.5	2,906.4	2,925.3	2,915.9	2,933.9	2,932.2	2,926.1
10	Consumer	730.6	737.3	745.4	745.3	742.6	748.6	752.0	762.2	761.7	764.8	760.5	769.8
11	Security <sup>4</sup>	94.6	118.9	120.4	120.3	127.6	120.8	133.8	125.0	129.3	121.6	120.3	118.8
12	Other loans and leases	410.5	373.8	375.1	374.0	378.8	389.7	388.1	387.1	388.3	387.5	383.6	393.5
13	Interbank loans	249.2	296.5	303.3	297.8	305.4	303.2	294.0	301.6	290.5	310.8	310.4	304.1
14	Cash assets <sup>5</sup>	242.2	244.0	246.6	246.6	237.3	242.4	237.5	237.6	239.9	241.0	239.4	236.2
15	Other assets <sup>6</sup>	747.6	804.3	811.9	820.8	820.4	816.0	815.3	828.9	824.6	826.3	819.3	851.3
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>8,220.1</b>	<b>8,667.7</b>	<b>8,714.0</b>	<b>8,768.0</b>	<b>8,750.2</b>	<b>8,781.4</b>	<b>8,801.1</b>	<b>8,861.7</b>	<b>8,849.2</b>	<b>8,889.9</b>	<b>8,855.4</b>	<b>8,911.4</b>
<b>LIABILITIES</b>													
17	Deposits	5,176.1	5,393.1	5,423.3	5,405.6	5,417.1	5,427.7	5,407.5	5,404.5	5,401.7	5,400.0	5,435.2	5,411.1
18	Transaction	646.8	613.9	631.0	618.7	622.6	617.7	635.7	614.0	591.8	617.1	619.5	623.8
19	Nontransaction	4,529.2	4,779.2	4,792.2	4,786.8	4,794.6	4,810.1	4,771.8	4,790.5	4,809.9	4,782.9	4,815.7	4,787.3
20	Large time	906.4	941.5	937.3	938.6	937.0	930.8	923.6	921.7	922.4	918.5	920.7	925.9
21	Other	3,622.8	3,837.7	3,854.9	3,848.2	3,857.6	3,879.3	3,848.2	3,868.9	3,887.5	3,864.3	3,895.0	3,861.3
22	Borrowings	1,385.4	1,456.4	1,458.3	1,465.1	1,466.3	1,481.1	1,489.9	1,519.6	1,497.6	1,542.4	1,536.9	1,510.4
23	From banks in the U.S.	323.9	351.8	353.5	349.1	349.1	366.0	363.8	365.5	363.1	368.9	361.4	371.8
24	From others	1,061.5	1,104.6	1,104.8	1,116.0	1,117.1	1,115.0	1,126.1	1,154.0	1,134.5	1,173.6	1,175.5	1,138.6
25	Net due to related foreign offices	281.9	353.1	365.0	373.2	363.5	367.9	387.3	393.0	381.9	398.4	398.5	423.1
26	Other liabilities	428.3	458.8	462.0	464.2	473.8	477.3	468.5	482.0	495.7	487.0	471.7	478.4
27	<b>TOTAL LIABILITIES</b>	<b>7,271.7</b>	<b>7,661.5</b>	<b>7,708.5</b>	<b>7,708.0</b>	<b>7,720.7</b>	<b>7,754.0</b>	<b>7,753.2</b>	<b>7,799.1</b>	<b>7,776.9</b>	<b>7,827.7</b>	<b>7,842.3</b>	<b>7,823.1</b>
28	Residual (assets less liabilities) <sup>8</sup>	948.5	1,006.3	1,005.5	1,060.0	1,029.5	1,027.4	1,047.9	1,062.7	1,072.2	1,062.2	1,013.1	1,088.4

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	7,041.8	7,430.0	7,436.7	7,474.7	7,430.5	7,469.6	7,519.0	7,551.2	7,547.5	7,558.9	7,549.2	7,581.4
2	Securities in bank credit	1,816.0	1,857.0	1,844.7	1,856.4	1,869.0	1,871.5	1,874.7	1,877.6	1,883.5	1,875.8	1,879.8	1,882.7
3	Treasury and Agency securities <sup>2</sup>	1,125.2	1,117.7	1,119.8	1,126.7	1,130.2	1,111.3	1,099.5	1,094.0	1,092.0	1,094.0	1,098.6	1,096.6
4	Other securities	690.8	739.3	724.9	729.7	738.8	760.2	775.2	783.6	791.6	781.8	781.2	786.1
5	Loans and leases in bank credit <sup>3</sup>	5,225.8	5,573.0	5,592.0	5,618.3	5,561.4	5,598.1	5,644.3	5,673.6	5,663.9	5,683.1	5,669.4	5,698.8
6	Commercial and industrial	934.6	974.7	979.9	990.6	999.1	1,009.8	1,021.7	1,029.2	1,022.7	1,034.6	1,026.8	1,041.5
7	Real estate	3,060.5	3,347.1	3,360.8	3,388.5	3,323.1	3,341.9	3,363.7	3,375.9	3,369.5	3,379.0	3,381.4	3,377.0
8	Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	461.1	462.0	462.8	460.4
9	Other	2,614.0	2,876.3	2,889.0	2,916.5	2,863.4	2,884.7	2,903.9	2,914.4	2,908.4	2,917.0	2,918.6	2,916.6
9a	Other residential	1,266.3	1,438.5	1,441.7	1,452.9	1,391.5	1,402.7	1,412.1	1,415.0	1,408.0	1,414.9	1,416.4	1,420.0
9b	Commercial	1,347.7	1,437.9	1,447.3	1,463.6	1,471.9	1,482.1	1,491.8	1,499.4	1,500.4	1,502.1	1,502.2	1,496.6
10	Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	753.0	758.2	755.5	761.3
10a	Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	321.9	326.9	326.2	324.7
10d	Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.0	431.3	429.4	436.6
11	Security <sup>4</sup>	95.6	123.6	118.8	119.2	127.7	119.0	127.9	125.9	131.3	125.0	121.0	118.9
12	Other loans and leases	411.2	379.0	374.7	369.8	374.8	386.0	385.0	387.4	387.4	386.2	384.7	400.0
13	Interbank loans	242.3	302.8	302.5	295.7	308.6	311.1	290.0	292.8	289.3	297.9	293.0	296.8
14	Cash assets <sup>5</sup>	239.0	258.6	256.9	245.7	229.2	238.6	234.7	234.3	229.6	233.1	232.0	256.7
15	Other assets <sup>6</sup>	749.7	801.0	806.8	813.9	815.0	820.2	820.0	831.2	832.4	825.3	817.5	852.6
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>8,205.5</b>	<b>8,723.0</b>	<b>8,734.7</b>	<b>8,762.1</b>	<b>8,716.0</b>	<b>8,771.8</b>	<b>8,795.8</b>	<b>8,840.9</b>	<b>8,830.7</b>	<b>8,846.5</b>	<b>8,823.1</b>	<b>8,917.5</b>
<b>LIABILITIES</b>													
17	Deposits	5,175.6	5,420.5	5,409.0	5,408.4	5,408.2	5,440.2	5,393.4	5,403.8	5,420.2	5,373.7	5,370.7	5,482.7
18	Transaction	644.7	647.8	638.9	609.8	618.3	625.3	628.0	611.6	577.4	615.3	659.0	631.6
19	Nontransaction	4,530.9	4,772.7	4,770.2	4,798.6	4,789.9	4,814.9	4,765.4	4,792.3	4,842.8	4,758.4	4,711.8	4,851.2
20	Large time	909.0	940.9	939.2	941.7	932.9	925.6	923.0	924.3	926.9	924.7	915.1	933.7
21	Other	3,621.9	3,831.8	3,830.9	3,856.9	3,857.1	3,889.3	3,842.4	3,867.9	3,915.9	3,833.7	3,796.6	3,917.4
22	Borrowings	1,395.9	1,444.5	1,456.4	1,463.0	1,457.7	1,485.0	1,504.9	1,532.2	1,504.3	1,567.2	1,549.2	1,512.1
23	From banks in the U.S.	323.3	349.3	352.8	347.9	348.1	368.7	363.7	365.0	359.1	368.3	363.4	368.9
24	From others	1,072.6	1,095.2	1,103.6	1,115.1	1,109.5	1,116.4	1,141.2	1,167.3	1,145.2	1,198.9	1,185.8	1,143.2
25	Net due to related foreign offices	277.7	358.4	371.4	381.5	355.0	353.0	386.1	388.0	373.0	385.5	402.9	411.3
26	Other liabilities	423.9	464.1	468.2	472.0	464.9	462.2	467.4	477.1	486.8	474.3	475.9	467.8
27	<b>TOTAL LIABILITIES</b>	<b>7,273.1</b>	<b>7,687.5</b>	<b>7,705.1</b>	<b>7,724.8</b>	<b>7,685.7</b>	<b>7,740.4</b>	<b>7,751.7</b>	<b>7,801.2</b>	<b>7,784.3</b>	<b>7,800.7</b>	<b>7,798.7</b>	<b>7,874.0</b>
28	Residual (assets less liabilities) <sup>8</sup>	932.4	1,035.5	1,029.6	1,037.3	1,030.2	1,031.4	1,044.0	1,039.7	1,046.3	1,045.8	1,024.4	1,043.5

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	4,136.2	4,374.9	4,369.5	4,402.9	4,446.6	4,459.6	4,489.4	4,511.5	4,513.6	4,519.8	4,507.8	4,543.5
2	Securities in bank credit	1,184.8	1,214.0	1,195.2	1,205.0	1,226.1	1,226.6	1,223.9	1,235.1	1,243.4	1,236.4	1,237.2	1,251.9
3	Treasury and Agency securities <sup>2</sup>	691.5	693.8	690.7	692.1	705.5	685.9	673.5	680.4	680.0	684.6	685.6	688.2
3a	Trading account	47.9	49.1	55.0	51.9	63.1	63.2	59.8	67.7	62.2	64.5	71.9	76.0
3b	Investment account	643.6	644.6	635.7	640.2	642.3	622.7	613.7	612.7	617.7	620.1	613.7	612.2
3c	Mortgage-backed	569.0	569.8	565.9	575.2	580.8	559.7	552.6	551.8	556.4	561.1	555.0	546.2
3d	Other	74.6	74.8	69.8	64.9	61.5	63.0	61.1	60.9	61.3	59.0	58.8	66.0
4	Other securities	493.3	520.3	504.4	512.9	520.7	540.6	550.4	554.7	563.5	551.7	551.6	563.8
4a	Trading account	228.5	245.7	228.5	231.3	242.8	263.2	271.0	280.4	288.8	276.3	281.3	285.6
4b	Investment account	264.7	274.5	275.9	281.7	277.9	277.4	279.4	274.3	274.7	275.5	270.3	278.1
4c	State and local government	46.0	52.0	52.1	53.5	54.7	55.6	56.7	56.9	56.6	57.8	57.2	56.5
4d	Other	218.8	222.6	223.8	228.1	223.2	221.8	222.7	217.4	218.1	217.7	213.1	221.7
5	Loans and leases in bank credit <sup>3</sup>	2,951.4	3,160.9	3,174.3	3,197.9	3,220.5	3,233.1	3,265.5	3,276.4	3,270.2	3,283.4	3,270.5	3,291.6
6	Commercial and industrial	576.8	599.2	600.1	604.4	609.7	613.1	622.8	626.8	623.0	631.6	622.5	634.0
7	Real estate	1,586.8	1,789.6	1,802.0	1,816.1	1,820.8	1,824.8	1,833.5	1,847.8	1,840.0	1,852.8	1,855.9	1,852.8
8	Revolving home equity	334.5	360.3	362.6	360.4	360.0	358.0	358.4	359.7	359.3	359.1	360.9	359.5
9	Other	1,252.3	1,429.4	1,439.3	1,455.7	1,460.8	1,466.8	1,475.0	1,488.1	1,480.7	1,493.7	1,495.0	1,493.3
9a	Other residential	755.9	897.5	904.4	909.4	911.2	912.5	914.8	921.8	914.6	923.6	925.2	928.8
9b	Commercial	496.4	531.9	534.9	546.3	549.7	554.3	560.2	566.3	566.0	570.1	569.9	564.5
10	Consumer	392.7	398.1	399.8	405.3	406.3	407.8	409.4	414.6	414.0	415.6	415.3	415.2
11	Security <sup>4</sup>	84.6	108.4	109.6	110.1	117.3	110.3	123.8	114.4	118.8	111.0	109.3	108.0
11a	Fed funds and RPs with broker/dealer	65.7	87.8	88.6	86.4	92.4	85.5	98.5	90.2	95.1	87.8	85.2	83.4
11b	Other	18.9	20.6	21.0	23.8	24.9	24.9	25.3	24.2	23.7	23.2	24.0	24.7
12a	Fed funds and RPs with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	39.0	37.5	33.1	38.3
12b	All other loans	182.1	139.0	134.0	134.7	137.0	141.0	140.3	141.1	141.6	140.7	140.4	148.8
12c	Lease financing receivables	103.2	101.0	99.9	96.5	96.3	96.0	94.6	93.9	93.8	94.1	94.0	94.4
13	Interbank loans	159.1	190.1	192.7	188.0	182.6	179.7	172.8	170.2	163.1	181.4	172.8	170.2
13a	Fed funds and RPs with banks	98.1	119.6	127.3	122.7	118.6	118.6	116.3	114.2	110.7	125.0	115.5	115.1
13b	Other	60.9	70.6	65.4	65.3	64.0	61.0	56.5	56.0	52.4	56.3	57.3	55.1
14	Cash assets <sup>5</sup>	149.6	140.0	139.9	143.2	136.1	140.6	136.0	137.9	137.8	139.3	138.4	149.0
15	Other assets <sup>6</sup>	487.0	515.0	519.2	524.0	533.1	523.8	519.2	531.7	524.0	528.2	526.1	558.6
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,898.4</b>	<b>5,185.3</b>	<b>5,187.6</b>	<b>5,224.9</b>	<b>5,265.7</b>	<b>5,270.7</b>	<b>5,284.4</b>	<b>5,318.1</b>	<b>5,305.7</b>	<b>5,335.5</b>	<b>5,311.7</b>	<b>5,386.8</b>

Footnotes appear on page 14.

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

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

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
LIABILITIES												
17 Deposits	2,871.5	2,959.1	2,976.4	2,947.3	2,985.6	2,994.9	2,970.5	2,954.8	2,956.3	2,947.8	2,971.0	2,962.7
18 Transaction	331.2	314.3	323.5	314.7	322.1	322.2	333.4	311.6	299.3	314.7	312.8	305.1
19 Nontransaction	2,540.3	2,644.9	2,652.9	2,632.7	2,663.4	2,672.7	2,637.1	2,643.2	2,656.9	2,633.0	2,658.2	2,657.6
20 Large time	490.8	497.2	495.2	492.4	498.4	496.8	487.9	485.1	488.4	481.1	482.7	485.8
21 Other	2,049.4	2,147.6	2,157.7	2,140.3	2,165.0	2,175.8	2,149.3	2,158.1	2,168.5	2,152.0	2,175.5	2,171.8
22 Borrowings	851.3	892.4	881.1	899.3	937.7	935.6	937.2	958.5	939.6	962.9	966.8	993.3
23 From banks in the U.S.	151.4	152.6	137.5	140.6	143.2	141.6	136.3	139.0	138.9	133.1	135.1	160.0
24 From others	699.9	739.8	743.6	758.7	794.5	794.0	800.9	819.5	800.7	829.7	831.7	833.3
25 Net due to related foreign offices	263.5	329.7	340.5	348.5	343.2	353.2	372.3	378.1	367.4	382.5	381.1	416.1
26 Other liabilities	351.9	363.5	364.5	367.3	379.8	385.4	375.6	390.1	403.1	393.7	379.5	393.8
27 TOTAL LIABILITIES	<b>4,338.2</b>	<b>4,544.7</b>	<b>4,562.4</b>	<b>4,562.4</b>	<b>4,646.3</b>	<b>4,669.1</b>	<b>4,655.6</b>	<b>4,681.6</b>	<b>4,666.5</b>	<b>4,686.9</b>	<b>4,698.4</b>	<b>4,765.9</b>
28 Residual (assets less liabilities) <sup>8</sup>	560.2	640.6	625.2	662.6	619.4	601.6	628.8	636.6	639.2	648.6	613.3	620.9

Footnotes appear on page 14.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	4,141.0	4,391.5	4,378.7	4,410.4	4,435.3	4,454.3	4,493.8	4,512.0	4,512.8	4,514.7	4,507.2	4,541.4
2	Securities in bank credit	1,187.6	1,215.8	1,200.4	1,214.1	1,225.7	1,226.9	1,230.6	1,234.2	1,238.6	1,229.2	1,238.0	1,249.4
3	Treasury and Agency securities <sup>2</sup>	694.2	691.2	690.7	701.8	709.6	692.2	682.9	678.5	675.2	677.8	683.6	686.3
3a	Trading account	48.0	47.2	52.3	55.0	63.9	64.1	63.0	68.1	62.7	64.1	71.6	75.2
3b	Investment account	646.2	643.9	638.4	646.8	645.7	628.1	619.9	610.4	612.5	613.7	612.1	611.1
3c	Mortgage-backed	570.1	569.8	569.7	580.1	581.2	563.8	558.9	548.4	550.2	553.0	552.5	544.4
3d	Other	76.0	69.7	71.0	69.5	68.0	65.8	61.0	62.0	62.3	60.6	59.6	66.7
4	Other securities	493.4	524.6	509.7	512.3	516.0	534.6	547.7	555.7	563.5	551.5	554.3	563.1
4a	Trading account	228.6	247.9	231.0	231.0	240.5	260.2	269.7	281.0	288.9	276.3	282.6	285.2
4b	Investment account	264.9	276.7	278.7	281.3	275.5	274.5	278.0	274.8	274.6	275.2	271.7	277.9
4c	State and local government	46.1	52.4	52.6	53.5	54.2	55.0	56.4	57.0	56.5	57.5	57.7	56.6
4d	Other	218.8	224.4	226.1	227.9	221.3	219.4	221.6	217.8	218.1	217.7	214.0	221.3
5	Loans and leases in bank credit <sup>3</sup>	2,953.4	3,175.8	3,178.3	3,196.3	3,209.6	3,227.4	3,263.2	3,277.7	3,274.2	3,285.4	3,269.2	3,292.1
6	Commercial and industrial	579.3	597.5	597.4	605.5	611.3	617.6	626.7	629.6	625.2	635.0	625.9	636.2
7	Real estate	1,587.6	1,793.1	1,801.2	1,812.6	1,812.6	1,821.4	1,837.3	1,848.0	1,843.8	1,850.1	1,851.9	1,851.1
8	Revolving home equity	335.8	359.4	360.9	361.1	357.1	356.8	359.5	361.0	360.6	361.5	362.2	360.1
9	Other	1,251.9	1,433.7	1,440.4	1,451.5	1,455.5	1,464.5	1,477.8	1,487.0	1,483.2	1,488.6	1,489.7	1,491.0
9a	Other residential	757.0	899.5	904.0	904.7	906.2	911.1	918.1	923.0	917.3	922.4	925.1	929.9
9b	Commercial	494.9	534.2	536.4	546.9	549.3	553.5	559.7	563.9	565.9	566.3	564.6	561.2
10	Consumer	390.1	402.0	406.8	408.8	404.7	405.3	407.0	412.0	411.3	414.1	412.4	410.7
10a	Credit cards and related plans	115.7	130.1	129.9	126.9	122.7	123.2	123.7	126.6	125.0	128.0	128.5	127.5
10b	Other	274.3	271.8	276.9	282.0	282.0	282.1	283.3	285.3	286.3	286.1	283.9	283.2
11	Security <sup>4</sup>	85.7	112.8	108.2	109.0	117.1	108.5	118.2	115.5	120.9	114.8	110.4	108.3
11a	Fed funds and RPs with broker/dealer	66.6	91.3	87.4	86.2	92.8	84.0	94.1	91.1	96.6	90.7	86.5	83.7
11b	Other	19.1	21.5	20.8	22.8	24.2	24.5	24.1	24.4	24.3	24.1	23.9	24.6
12a	Fed funds and RPs with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	39.0	37.5	33.1	38.3
12b	All other loans	182.8	143.5	134.8	132.4	134.1	138.5	138.5	141.4	140.5	140.4	142.1	153.6
12c	Lease financing receivables	102.8	101.3	100.9	97.2	96.7	96.2	94.4	93.5	93.5	93.5	93.4	94.0
13	Interbank loans	157.9	192.3	193.2	182.7	178.7	184.5	175.8	168.7	165.6	179.4	168.0	169.2
13a	Fed funds and RPs with banks	97.5	121.0	127.6	119.4	116.0	121.7	118.3	113.3	112.4	123.7	112.4	114.5
13b	Other	60.4	71.3	65.5	63.3	62.7	62.8	57.5	55.5	53.2	55.7	55.7	54.8
14	Cash assets <sup>5</sup>	147.2	151.0	148.3	142.7	131.9	139.9	134.5	135.5	130.7	133.9	132.7	162.6
15	Other assets <sup>6</sup>	489.1	511.6	514.2	517.2	527.7	528.0	523.8	534.0	531.8	527.2	524.3	559.9
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,901.6</b>	<b>5,211.7</b>	<b>5,200.8</b>	<b>5,219.7</b>	<b>5,240.7</b>	<b>5,273.8</b>	<b>5,294.9</b>	<b>5,317.0</b>	<b>5,307.9</b>	<b>5,321.9</b>	<b>5,299.0</b>	<b>5,398.9</b>

Footnotes appear on page 14.



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

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

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>LIABILITIES</b>													
17	Deposits	2,872.6	2,975.6	2,968.8	2,956.1	2,977.4	3,000.5	2,959.2	2,955.7	2,970.0	2,939.4	2,926.3	3,016.0
18	Transaction	330.7	336.9	329.7	309.6	319.9	328.2	329.0	310.6	291.1	317.7	335.4	308.9
19	Nontransaction	2,542.0	2,638.7	2,639.2	2,646.5	2,657.5	2,672.3	2,630.1	2,645.1	2,678.9	2,621.7	2,590.9	2,707.1
20	Large time	493.4	496.6	497.2	495.4	494.3	491.6	487.3	487.8	492.9	487.2	477.2	493.6
21	Other	2,048.6	2,142.1	2,142.0	2,151.1	2,163.2	2,180.6	2,142.8	2,157.4	2,186.0	2,134.5	2,113.7	2,213.6
22	Borrowings	861.7	880.4	879.2	897.2	929.1	939.6	952.2	971.2	946.3	987.6	979.0	995.0
23	From banks in the U.S.	150.8	150.1	136.8	139.4	142.2	144.2	136.3	138.5	134.9	132.5	137.1	157.1
24	From others	711.0	730.3	742.4	757.8	786.9	795.4	816.0	832.7	811.4	855.1	842.0	837.8
25	Net due to related foreign offices	259.3	335.0	346.9	356.8	334.7	338.3	371.0	373.1	358.5	369.7	385.5	404.3
26	Other liabilities	347.6	368.7	370.7	375.1	370.9	370.3	374.5	385.2	394.3	381.1	383.7	383.2
27	<b>TOTAL LIABILITIES</b>	<b>4,341.3</b>	<b>4,559.8</b>	<b>4,565.6</b>	<b>4,585.1</b>	<b>4,612.1</b>	<b>4,648.7</b>	<b>4,656.8</b>	<b>4,685.2</b>	<b>4,669.1</b>	<b>4,677.8</b>	<b>4,674.6</b>	<b>4,798.5</b>
28	Residual (assets less liabilities) <sup>8</sup>	560.3	651.9	635.1	634.6	628.6	625.2	638.1	631.8	638.8	644.1	624.4	600.3

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4
<b>ASSETS</b>												
1 Bank credit	2,912.0	3,017.3	3,051.1	3,067.6	3,007.6	3,027.9	3,032.8	3,050.6	3,048.6	3,060.6	3,047.2	3,046.5
2 Securities in bank credit	628.3	637.5	644.2	644.2	642.0	642.6	644.4	643.3	645.0	647.1	640.2	633.7
3 Treasury and Agency securities <sup>2</sup>	431.0	422.8	429.0	426.9	419.2	417.1	417.0	415.4	416.9	416.8	413.3	410.7
4 Other securities	197.3	214.7	215.2	217.3	222.8	225.6	227.5	227.9	228.1	230.4	226.9	223.0
5 Loans and leases in bank credit <sup>3</sup>	2,283.7	2,379.8	2,406.9	2,423.4	2,365.6	2,385.3	2,388.4	2,407.3	2,403.6	2,413.5	2,407.0	2,412.8
6 Commercial and industrial	353.6	377.9	382.6	385.0	387.0	390.0	392.2	397.6	396.2	397.6	397.9	402.9
7 Real estate	1,482.3	1,543.9	1,555.7	1,576.2	1,519.5	1,531.4	1,531.6	1,537.3	1,535.5	1,541.0	1,536.8	1,532.6
8 Revolving home equity	110.4	111.7	111.3	111.2	103.2	100.6	100.3	100.2	100.3	100.8	99.6	99.8
9 Other	1,371.9	1,432.2	1,444.4	1,465.0	1,416.3	1,430.7	1,431.4	1,437.1	1,435.2	1,440.2	1,437.2	1,432.9
10 Consumer	337.9	339.2	345.6	340.0	336.3	340.8	342.6	347.6	347.6	349.1	345.2	354.6
12 Other loans and leases	110.0	118.7	123.0	122.2	122.8	123.2	122.0	124.9	124.3	125.7	127.2	122.7
13 Interbank loans	90.2	106.4	110.6	109.8	122.8	123.6	121.2	131.4	127.4	129.4	137.6	133.9
14 Cash assets <sup>5</sup>	92.6	104.1	106.8	103.4	101.2	101.8	101.5	99.7	102.0	101.7	101.0	87.2
15 Other assets <sup>6</sup>	260.6	289.4	292.6	296.7	287.2	292.2	296.2	297.2	300.6	298.1	293.1	292.7
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>3,321.7</b>	<b>3,482.4</b>	<b>3,526.4</b>	<b>3,543.1</b>	<b>3,484.4</b>	<b>3,510.7</b>	<b>3,516.7</b>	<b>3,543.6</b>	<b>3,543.5</b>	<b>3,554.5</b>	<b>3,543.6</b>	<b>3,524.7</b>
<b>LIABILITIES</b>												
17 Deposits	2,304.6	2,434.0	2,446.9	2,458.2	2,431.6	2,432.9	2,436.9	2,449.6	2,445.4	2,452.2	2,464.2	2,448.5
18 Transaction	315.6	299.7	307.6	304.1	300.4	295.5	302.3	302.3	292.4	302.4	306.7	318.7
19 Nontransaction	1,989.0	2,134.3	2,139.3	2,154.2	2,131.2	2,137.4	2,134.6	2,147.3	2,153.0	2,149.8	2,157.5	2,129.7
20 Large time	415.6	444.3	442.1	446.3	438.6	434.0	435.7	436.6	434.0	437.5	438.0	440.2
21 Other	1,573.4	1,690.0	1,697.2	1,707.9	1,692.6	1,703.4	1,698.9	1,710.7	1,719.0	1,712.3	1,719.5	1,689.5
22 Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.7	561.0	558.0	579.5	570.1	517.1
23 From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.5	224.2	235.7	226.3	211.8
24 From others	361.6	364.9	361.3	357.3	322.6	321.0	325.2	334.5	333.8	343.8	343.8	305.3
25 Net due to related foreign offices	18.4	23.4	24.5	24.7	20.2	14.7	15.1	14.9	14.5	15.8	17.4	7.0
26 Other liabilities	76.4	95.3	97.5	96.9	94.0	91.9	92.9	91.9	92.5	93.2	92.1	84.6
27 <b>TOTAL LIABILITIES</b>	<b>2,933.5</b>	<b>3,116.7</b>	<b>3,146.1</b>	<b>3,145.6</b>	<b>3,074.4</b>	<b>3,084.9</b>	<b>3,097.6</b>	<b>3,117.5</b>	<b>3,110.5</b>	<b>3,140.8</b>	<b>3,143.9</b>	<b>3,057.2</b>
28 Residual (assets less liabilities) <sup>8</sup>	388.2	365.7	380.4	397.4	410.1	425.8	419.1	426.1	433.0	413.7	399.8	467.5

Footnotes appear on page 14.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	2,900.8	3,038.4	3,058.0	3,064.2	2,995.2	3,015.3	3,025.2	3,039.2	3,034.7	3,044.2	3,042.1	3,040.0
2	Securities in bank credit	628.4	641.2	644.3	642.3	643.4	644.7	644.1	643.4	644.9	646.6	641.8	633.3
3	Treasury and Agency securities <sup>2</sup>	431.0	426.6	429.1	424.9	420.6	419.1	416.7	415.5	416.8	416.2	415.0	410.3
4	Other securities	197.3	214.7	215.2	217.3	222.8	225.6	227.5	227.9	228.1	230.4	226.9	223.0
5	Loans and leases in bank credit <sup>3</sup>	2,272.4	2,397.2	2,413.7	2,422.0	2,351.9	2,370.7	2,381.1	2,395.9	2,389.7	2,397.6	2,400.2	2,406.7
6	Commercial and industrial	355.3	377.2	382.5	385.1	387.9	392.2	395.0	399.6	397.5	399.6	400.9	405.3
7	Real estate	1,472.8	1,554.0	1,559.5	1,575.9	1,510.5	1,520.5	1,526.4	1,527.9	1,525.7	1,528.9	1,529.5	1,525.9
8	Revolving home equity	110.7	111.3	110.9	110.9	102.6	100.3	100.3	100.5	100.5	100.6	100.5	100.4
9	Other	1,362.1	1,442.7	1,448.7	1,465.0	1,407.9	1,420.2	1,426.1	1,427.4	1,425.2	1,428.3	1,429.0	1,425.5
9a	Other residential	509.3	539.0	537.7	548.2	485.3	491.6	494.0	491.9	490.8	492.5	491.4	490.1
9b	Commercial	852.8	903.7	910.9	916.7	922.6	928.6	932.1	935.5	934.5	935.9	937.6	935.4
10	Consumer	333.9	346.6	351.0	341.3	332.1	336.1	339.0	343.2	341.6	344.1	343.1	350.7
10a	Credit cards and related plans	189.7	202.1	204.0	195.4	187.3	191.1	194.0	197.2	196.9	198.9	197.7	197.2
10b	Other	144.2	144.5	147.0	145.9	144.8	145.1	145.0	146.0	144.8	145.2	145.4	153.4
12	Other loans and leases	110.4	119.4	120.7	119.6	121.4	121.8	120.6	125.1	124.9	125.0	126.7	124.8
13	Interbank loans	84.4	110.5	109.3	113.0	129.9	126.5	114.3	124.0	123.7	118.5	124.9	127.5
14	Cash assets <sup>5</sup>	91.8	107.6	108.7	103.0	97.3	98.7	100.3	98.8	99.0	99.2	99.3	94.1
15	Other assets <sup>6</sup>	260.6	289.4	292.6	296.7	287.2	292.2	296.2	297.2	300.6	298.1	293.1	292.7
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>3,304.0</b>	<b>3,511.3</b>	<b>3,533.9</b>	<b>3,542.4</b>	<b>3,475.3</b>	<b>3,498.0</b>	<b>3,500.8</b>	<b>3,524.0</b>	<b>3,522.8</b>	<b>3,524.6</b>	<b>3,524.1</b>	<b>3,518.6</b>
<b>LIABILITIES</b>													
17	Deposits	2,302.9	2,444.9	2,440.2	2,452.3	2,430.8	2,439.7	2,434.3	2,448.1	2,450.2	2,434.3	2,444.4	2,466.7
18	Transaction	314.0	311.0	309.2	300.2	298.3	297.1	299.0	301.0	286.3	297.6	323.6	322.6
19	Nontransaction	1,988.9	2,134.0	2,131.0	2,152.1	2,132.5	2,142.6	2,135.3	2,147.1	2,163.9	2,136.7	2,120.9	2,144.1
20	Large time	415.6	444.3	442.1	446.3	438.6	434.0	435.7	436.6	434.0	437.5	438.0	440.2
21	Other	1,573.4	1,689.7	1,688.9	1,705.9	1,693.9	1,708.6	1,699.6	1,710.6	1,729.9	1,699.2	1,682.9	1,703.9
22	Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.7	561.0	558.0	579.5	570.1	517.1
23	From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.5	224.2	235.7	226.3	211.8
24	From others	361.6	364.9	361.3	357.3	322.6	321.0	325.2	334.5	333.8	343.8	343.8	305.3
25	Net due to related foreign offices	18.4	23.4	24.5	24.7	20.2	14.7	15.1	14.9	14.5	15.8	17.4	7.0
26	Other liabilities	76.4	95.3	97.5	96.9	94.0	91.9	92.9	91.9	92.5	93.2	92.1	84.6
27	<b>TOTAL LIABILITIES</b>	<b>2,931.9</b>	<b>3,127.7</b>	<b>3,139.4</b>	<b>3,139.7</b>	<b>3,073.6</b>	<b>3,091.7</b>	<b>3,094.9</b>	<b>3,116.0</b>	<b>3,115.2</b>	<b>3,122.9</b>	<b>3,124.1</b>	<b>3,075.5</b>
28	Residual (assets less liabilities) <sup>8</sup>	372.1	383.6	394.5	402.6	401.6	406.2	406.0	408.0	407.5	401.8	400.0	443.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	887.9	933.3	942.3	971.4	975.6	1,002.9	1,016.1	1,016.7	1,024.4	1,006.2	1,012.0	1,031.3
2	Securities in bank credit	375.6	375.5	379.6	389.7	397.7	408.4	413.7	423.6	429.7	422.7	416.6	422.1
3	Treasury and Agency securities <sup>2</sup>	79.5	83.8	81.6	86.3	86.9	84.9	84.6	83.1	85.6	85.1	79.4	80.3
4	Other securities	296.1	291.7	298.0	303.4	310.8	323.5	329.1	340.6	344.1	337.7	337.2	341.8
5	Loans and leases in bank credit <sup>3</sup>	512.3	557.8	562.7	581.7	577.8	594.5	602.3	593.0	594.7	583.5	595.4	609.2
6	Commercial and industrial	190.8	217.8	218.9	221.3	222.3	223.1	227.1	234.5	231.3	236.6	236.6	237.7
7	Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	27.0	26.5	26.8	29.1
11	Security <sup>4</sup>	138.2	146.8	148.0	158.6	157.0	161.0	161.1	144.0	146.4	136.3	144.2	153.5
12	Other loans and leases	160.6	169.4	172.1	179.5	175.7	181.3	184.3	187.3	190.0	184.1	187.7	188.9
13	Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	59.5	65.9	66.3	67.6
14	Cash assets <sup>5</sup>	52.1	52.2	52.6	54.0	53.2	50.4	54.0	50.8	48.3	51.3	51.0	54.4
15	Other assets <sup>6</sup>	46.1	36.2	34.8	38.5	37.1	37.4	38.9	39.2	37.4	38.3	39.7	40.9
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>1,033.4</b>	<b>1,083.7</b>	<b>1,094.8</b>	<b>1,127.7</b>	<b>1,125.1</b>	<b>1,146.5</b>	<b>1,168.7</b>	<b>1,170.2</b>	<b>1,169.0</b>	<b>1,161.2</b>	<b>1,168.4</b>	<b>1,193.7</b>
<b>LIABILITIES</b>													
17	Deposits	652.2	751.7	760.4	774.4	804.0	850.3	888.6	871.8	869.1	866.0	870.5	871.3
18	Transaction	11.3	10.8	10.6	10.3	10.5	12.1	11.2	12.2	12.2	11.8	12.8	14.5
19	Nontransaction	640.9	740.9	749.8	764.1	793.6	838.1	877.4	859.6	856.9	854.2	857.8	856.8
22	Borrowings	473.9	526.8	536.7	551.2	573.8	577.8	566.6	577.0	572.2	581.7	573.2	595.1
23	From banks in the U.S.	46.0	59.8	62.1	62.4	68.4	61.7	59.2	67.9	68.2	73.0	67.0	72.3
24	From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.0	504.0	508.7	506.2	522.9
25	Net due to related foreign offices	-222.0	-303.4	-317.4	-314.4	-369.1	-409.0	-435.4	-414.7	-425.9	-412.9	-398.7	-382.5
26	Other liabilities	118.7	113.3	114.7	117.1	114.6	121.3	128.3	122.0	134.4	114.7	115.9	113.9
27	<b>TOTAL LIABILITIES</b>	<b>1,022.7</b>	<b>1,088.3</b>	<b>1,094.5</b>	<b>1,128.4</b>	<b>1,123.3</b>	<b>1,140.4</b>	<b>1,148.2</b>	<b>1,156.1</b>	<b>1,149.8</b>	<b>1,149.5</b>	<b>1,160.9</b>	<b>1,197.8</b>
28	<b>Residual (assets less liabilities)<sup>8</sup></b>	<b>10.7</b>	<b>-4.6</b>	<b>0.4</b>	<b>-0.6</b>	<b>1.8</b>	<b>6.1</b>	<b>20.5</b>	<b>14.2</b>	<b>19.3</b>	<b>11.7</b>	<b>7.5</b>	<b>-4.2</b>

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
<b>ASSETS</b>													
1	Bank credit	887.9	940.4	949.9	976.6	978.9	1,007.7	1,007.4	1,014.8	1,022.8	1,006.9	1,011.6	1,026.8
2	Securities in bank credit	375.6	375.5	379.6	389.7	397.7	408.4	413.7	423.6	429.7	422.7	416.6	422.1
3	Treasury and Agency securities <sup>2</sup>	79.5	83.8	81.6	86.3	86.9	84.9	84.6	83.1	85.6	85.1	79.4	80.3
3a	Trading account	25.7	24.3	21.6	26.2	30.0	26.4	24.9	26.8	28.7	30.0	24.2	25.1
3b	Investment account	53.8	59.5	60.0	60.1	56.9	58.4	59.8	56.3	56.9	55.1	55.2	55.2
4	Other securities	296.1	291.7	298.0	303.4	310.8	323.5	329.1	340.6	344.1	337.7	337.2	341.8
4a	Trading account	182.7	181.0	183.1	187.2	192.7	203.5	211.7	215.9	220.5	212.9	211.4	214.7
4b	Investment account	113.4	110.6	114.9	116.2	118.2	120.0	117.4	124.6	123.6	124.8	125.8	127.1
5	Loans and leases in bank credit <sup>3</sup>	512.3	564.9	570.3	586.9	581.1	599.3	593.7	591.2	593.1	584.2	595.0	604.7
6	Commercial and industrial	190.4	218.5	221.0	224.3	224.2	224.3	227.1	233.9	231.2	236.3	235.4	235.9
7	Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	27.0	26.5	26.8	29.1
11	Security <sup>4</sup>	137.1	152.6	151.7	160.1	157.1	162.9	152.8	142.6	145.0	137.2	144.4	150.1
12	Other loans and leases	162.2	170.0	173.9	180.3	177.1	182.8	184.1	187.5	189.9	184.2	188.4	189.7
13	Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	59.5	65.9	66.3	67.6
14	Cash assets <sup>5</sup>	51.4	53.4	53.4	53.3	51.5	49.6	53.3	50.2	47.8	50.5	50.5	53.8
15	Other assets <sup>6</sup>	46.2	37.1	35.9	39.3	37.0	36.5	39.4	39.3	38.4	37.4	39.9	38.6
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>1,032.8</b>	<b>1,093.0</b>	<b>1,104.4</b>	<b>1,133.0</b>	<b>1,126.6</b>	<b>1,149.5</b>	<b>1,159.8</b>	<b>1,167.7</b>	<b>1,168.0</b>	<b>1,160.2</b>	<b>1,167.7</b>	<b>1,186.3</b>
<b>LIABILITIES</b>													
17	Deposits	662.5	745.7	763.1	775.7	807.7	861.8	904.6	885.8	891.3	882.0	877.1	862.3
18	Transaction	11.1	11.2	10.8	10.6	10.7	12.0	11.0	12.0	12.1	11.6	12.5	14.6
19	Nontransaction	651.4	734.5	752.3	765.2	797.0	849.8	893.6	873.8	879.2	870.4	864.5	847.7
22	Borrowings	473.9	526.8	536.7	551.2	573.8	577.8	566.6	577.0	572.2	581.7	573.2	595.1
23	From banks in the U.S.	46.0	59.8	62.1	62.4	68.4	61.7	59.2	67.9	68.2	73.0	67.0	72.3
24	From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.0	504.0	508.7	506.2	522.9
25	Net due to related foreign offices	-224.8	-299.7	-315.3	-314.6	-371.4	-412.3	-439.7	-417.9	-430.0	-418.0	-400.4	-386.0
26	Other liabilities	116.7	115.4	115.8	117.0	113.3	119.3	125.4	120.0	131.5	111.6	114.9	112.0
27	<b>TOTAL LIABILITIES</b>	<b>1,028.4</b>	<b>1,088.2</b>	<b>1,100.3</b>	<b>1,129.4</b>	<b>1,123.5</b>	<b>1,146.6</b>	<b>1,156.9</b>	<b>1,164.8</b>	<b>1,165.1</b>	<b>1,157.3</b>	<b>1,164.8</b>	<b>1,183.4</b>
28	Residual (assets less liabilities) <sup>8</sup>	4.5	4.7	4.1	3.6	3.2	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

July 13, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 13	Jun 20	Jun 27	Jul 4	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	115.4	116.2	109.5	109.0	113.8	119.0	124.6	129.5	139.6	123.4	127.8	127.4
30	Reval. losses on off-bal. sheet items <sup>9</sup>	99.6	96.2	90.5	91.7	94.6	99.3	105.4	116.5	126.4	113.8	115.5	110.0
31	Mortgage-backed securities <sup>10</sup>	678.5	679.9	685.2	697.0	695.5	672.9	671.7	662.3	664.6	668.0	666.3	653.7
31a	Pass-through	510.7	517.3	520.9	533.1	535.3	516.2	512.6	503.0	504.6	507.9	507.0	498.5
31b	CMO, REMIC, and other	167.8	162.6	164.2	163.9	160.2	156.6	159.1	159.4	159.9	160.0	159.3	155.2
32	Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	-22.1	-4.0	-8.3	-7.9	-4.9	-4.7	-6.2	-14.2	-15.4	-14.4	-14.1	-17.3
33	Securitized consumer loans <sup>12</sup>	101.6	105.7	105.4	105.1	106.5	105.5	105.1	103.4	103.9	101.7	102.9	105.3
33a	Credit cards and related plans	70.1	67.2	67.3	67.6	69.5	69.8	70.1	68.5	69.5	67.6	67.6	68.6
33b	Other	31.4	38.5	38.1	37.4	37.0	35.7	35.0	34.8	34.4	34.2	35.4	36.7
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	-	-	-	-	-	-	-	1,211.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities <sup>10</sup>	268.9	272.1	272.2	273.4	271.5	266.8	266.3	268.7	267.9	269.7	266.8	270.9
33	Securitized consumer loans <sup>12</sup>	261.2	273.8	272.8	273.5	276.9	275.7	275.7	278.3	277.1	278.0	280.3	279.8
33a	Credit cards and related plans	257.2	270.1	269.2	269.9	273.4	272.2	272.3	274.9	273.6	274.6	276.9	277.2
33b	Other	4.0	3.7	3.6	3.6	3.5	3.5	3.5	3.4	3.5	3.5	3.5	2.6
34	Securitized real estate loans <sup>12</sup>	-	-	-	-	-	-	-	-	-	-	-	41.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	74.3	67.3	64.9	65.3	66.0	66.9	70.5	66.0	71.2	61.4	61.1	63.6
30	Reval. losses on off-bal. sheet items <sup>9</sup>	79.7	74.3	73.5	72.5	72.6	74.6	77.4	73.6	79.6	69.5	68.2	70.0

Footnotes appear on page 14.

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

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

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.

4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. Data for small domestic banks are estimates based only on quarter-end condition reports.

5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

6. Excludes the due-from position with related foreign offices, which is included in line 25.

7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation #39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.

10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

Current and historical H.8 data are available on the Federal Reserve Board's web site ([www.federalreserve.gov](http://www.federalreserve.gov)). For information about individual copies or subscriptions, contact Publications Services at the Federal Reserve Board (phone 202-452-3244, fax 202-728-5886). For paid electronic access to current and historical data, call STAT-USA at 1-800-782-8872 or 202-482-1986.

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### Notes on the Data

Domestically chartered commercial banks acquired \$28.7 billion in assets and liabilities of nonbank institutions in the week ending July 4, 2007. The major asset items affected were (in billions): Treasury and Agency securities, \$1.5; other securities, \$1.1; real estate loans, other residential, \$0.3; commercial and industrial loans, \$5.8; consumer loans, credit cards, \$2.6; consumer loans, other, \$8.2; other loans, \$2.3; and other assets, \$0.3. The major liability items affected were: nontransaction deposits, other, \$28.7; and the residual (assets less liabilities), \$2.9. The memo item affected was: mortgage-backed securities, pass-through, \$2.2.

Board of Governors of the  
Federal Reserve System  
Washington, DC 20551-0001  
OFFICIAL BUSINESS

First Class