
FEDERAL RESERVE statistical release

H.8 (510)



For use at 4:15 p.m. Eastern Time
February 15, 2008

Notice to Users of the H.8 Release

Data on the release have been benchmarked through the September 2007 Call Report. Data on the previous release were benchmarked through the June 2007 Call Report.

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2007	2008	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1 Bank credit	8,405.2	8,694.5	8,821.5	8,948.0	9,066.7	9,186.0	9,200.6	9,286.7	9,260.2	9,333.9	9,289.1	9,340.5	
2 Securities in bank credit	2,233.3	2,318.3	2,342.6	2,371.9	2,403.9	2,468.4	2,414.2	2,431.4	2,417.3	2,464.6	2,411.1	2,456.1	
3 Treasury and Agency securities ²	1,198.2	1,180.6	1,186.1	1,171.5	1,139.0	1,123.2	1,115.2	1,102.9	1,098.8	1,102.2	1,094.0	1,102.1	
4 Other securities	1,035.1	1,137.7	1,156.5	1,200.4	1,264.9	1,345.2	1,299.0	1,328.5	1,318.5	1,362.4	1,317.1	1,354.0	
5 Loans and leases in bank credit ³	6,171.9	6,376.2	6,478.9	6,576.2	6,662.8	6,717.7	6,786.5	6,855.3	6,842.8	6,869.3	6,878.0	6,884.3	
6 Commercial and industrial	1,200.6	1,280.9	1,313.3	1,360.5	1,394.2	1,409.5	1,434.8	1,448.9	1,451.5	1,448.1	1,453.3	1,445.5	
7 Real estate	3,398.9	3,458.8	3,471.5	3,496.9	3,553.3	3,572.8	3,585.9	3,602.2	3,591.4	3,602.8	3,609.8	3,620.0	
8 Revolving home equity	473.8	463.1	466.6	470.9	476.6	481.8	487.1	491.5	490.8	492.5	493.2	494.4	
9 Other	2,925.1	2,995.7	3,004.8	3,026.0	3,076.8	3,091.0	3,098.8	3,110.7	3,100.6	3,110.3	3,116.6	3,125.6	
10 Consumer	749.8	774.7	777.2	784.5	782.3	792.8	805.8	814.6	815.3	817.0	813.2	815.8	
11 Security ⁴	267.6	270.6	285.7	280.9	265.9	279.5	289.1	307.1	309.2	310.9	304.5	308.1	
12 Other loans and leases	555.0	591.2	631.3	653.4	667.1	663.1	670.9	682.5	675.5	690.4	697.3	695.0	
13 Interbank loans	368.6	378.4	397.6	402.7	408.2	426.8	448.0	452.7	444.2	453.5	466.5	482.5	
14 Cash assets ⁵	298.9	293.5	290.6	297.5	287.5	290.1	283.9	291.3	270.5	286.6	319.4	287.9	
15 Other assets ⁶	842.0	878.0	891.9	925.0	937.0	949.0	961.1	981.6	971.1	1,013.7	981.0	967.4	
16 TOTAL ASSETS ⁷	9,846.1	10,173.1	10,330.0	10,500.7	10,625.0	10,777.1	10,815.7	10,929.8	10,864.0	11,003.8	10,972.9	10,994.5	
LIABILITIES													
17 Deposits	6,183.9	6,304.9	6,373.2	6,435.4	6,585.0	6,660.3	6,682.8	6,713.6	6,689.8	6,761.0	6,730.5	6,717.5	
18 Transaction	641.5	607.7	625.0	604.8	619.1	605.4	590.2	616.0	588.2	617.3	660.7	646.2	
19 Nontransaction	5,542.3	5,697.2	5,748.2	5,830.6	5,965.9	6,054.9	6,092.6	6,097.7	6,101.6	6,143.6	6,069.8	6,071.3	
20 Large time	1,680.8	1,764.3	1,813.2	1,867.1	1,983.2	2,043.7	2,033.7	2,056.8	2,069.4	2,055.9	2,067.2	2,058.3	
21 Other	3,861.5	3,932.9	3,935.0	3,963.5	3,982.6	4,011.2	4,058.9	4,040.9	4,032.2	4,087.7	4,002.6	4,013.0	
22 Borrowings	2,000.3	2,113.6	2,195.4	2,243.8	2,209.1	2,241.5	2,288.7	2,267.4	2,248.0	2,245.3	2,270.4	2,292.1	
23 From banks in the U.S.	420.2	439.2	460.0	463.7	464.0	476.0	511.4	509.7	500.8	505.1	528.0	509.7	
24 From others	1,580.1	1,674.4	1,735.4	1,780.1	1,745.0	1,765.5	1,777.3	1,757.7	1,747.2	1,740.2	1,742.4	1,782.4	
25 Net due to related foreign offices	71.4	66.1	58.9	103.0	83.4	83.3	91.2	112.3	94.0	140.5	133.1	75.6	
26 Other liabilities	580.9	602.8	596.4	597.2	625.6	669.9	656.2	701.1	680.2	720.6	709.2	711.3	
27 TOTAL LIABILITIES	8,836.5	9,087.4	9,223.9	9,379.4	9,503.1	9,655.0	9,718.9	9,794.5	9,712.0	9,867.4	9,843.3	9,796.5	
28 Residual (assets less liabilities) ⁸	1,009.7	1,085.7	1,106.1	1,121.4	1,121.9	1,122.1	1,096.8	1,135.4	1,152.0	1,136.4	1,129.7	1,198.0	

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	8,429.1	8,658.4	8,794.2	8,943.2	9,064.5	9,222.6	9,250.5	9,307.9	9,285.9	9,349.8	9,307.5	9,358.9
2	Securities in bank credit	2,238.7	2,304.6	2,336.0	2,367.0	2,394.7	2,475.8	2,419.0	2,432.1	2,419.6	2,465.8	2,411.6	2,459.4
3	Treasury and Agency securities ²	1,198.3	1,172.3	1,179.8	1,162.1	1,127.3	1,127.7	1,114.0	1,095.6	1,090.3	1,093.9	1,089.2	1,104.5
4	Other securities	1,040.4	1,132.3	1,156.2	1,204.9	1,267.4	1,348.1	1,305.0	1,336.4	1,329.4	1,371.9	1,322.4	1,354.9
5	Loans and leases in bank credit ³	6,190.4	6,353.8	6,458.2	6,576.2	6,669.8	6,746.8	6,831.5	6,875.9	6,866.3	6,884.0	6,895.9	6,899.5
6	Commercial and industrial	1,199.9	1,278.4	1,306.3	1,353.8	1,387.3	1,404.9	1,432.8	1,447.9	1,448.4	1,447.4	1,454.9	1,448.7
7	Real estate	3,402.0	3,449.4	3,471.2	3,502.9	3,563.7	3,594.3	3,599.1	3,605.0	3,597.5	3,601.1	3,607.4	3,618.5
8	Revolving home equity	471.6	464.0	468.3	472.8	477.6	481.9	485.9	489.2	488.9	489.9	490.3	490.7
9	Other	2,930.4	2,985.4	3,002.9	3,030.1	3,086.2	3,112.4	3,113.2	3,115.8	3,108.6	3,111.2	3,117.1	3,127.8
10	Consumer	762.2	767.0	774.4	786.5	784.0	796.1	817.5	828.0	828.8	831.4	826.6	824.6
10a	Credit cards and related plans	334.0	325.8	328.4	333.3	332.0	343.4	365.5	361.6	363.4	363.4	356.0	351.2
10b	Other	428.3	441.2	446.0	453.2	452.0	452.8	452.0	466.3	465.4	468.0	470.5	473.4
11	Security ⁴	269.9	266.9	278.2	278.3	271.1	285.8	300.8	308.5	311.5	313.4	310.1	313.8
12	Other loans and leases	556.5	592.2	628.0	654.7	663.6	665.6	681.2	686.4	680.1	690.7	696.9	694.0
13	Interbank loans	367.7	369.3	395.3	398.3	410.8	435.1	455.2	451.8	447.6	445.2	474.7	476.3
14	Cash assets ⁵	310.1	288.8	280.6	298.2	289.8	297.9	300.1	302.4	293.4	305.0	317.9	280.9
15	Other assets ⁶	838.1	878.8	894.6	927.9	937.3	948.9	957.9	976.7	970.9	993.1	978.2	968.7
16	TOTAL ASSETS⁷	9,876.6	10,124.2	10,293.0	10,494.9	10,628.3	10,829.6	10,885.6	10,956.6	10,916.1	11,009.5	10,995.4	11,000.8
LIABILITIES													
17	Deposits	6,172.3	6,290.9	6,357.3	6,422.7	6,565.1	6,667.4	6,699.4	6,701.2	6,727.8	6,675.0	6,680.4	6,727.6
18	Transaction	649.6	600.8	611.9	599.5	613.6	609.9	623.4	624.2	603.8	648.3	675.4	602.8
19	Nontransaction	5,522.8	5,690.1	5,745.4	5,823.2	5,951.5	6,057.5	6,076.0	6,076.9	6,124.0	6,026.7	6,005.0	6,124.8
20	Large time	1,685.2	1,768.0	1,809.5	1,855.8	1,964.0	2,027.5	2,024.2	2,062.7	2,078.6	2,056.4	2,071.6	2,070.8
21	Other	3,837.6	3,922.1	3,936.0	3,967.4	3,987.4	4,029.9	4,051.8	4,014.2	4,045.4	3,970.3	3,933.4	4,054.0
22	Borrowings	1,998.4	2,108.0	2,186.5	2,257.2	2,207.7	2,234.7	2,274.2	2,266.3	2,237.5	2,272.6	2,298.7	2,296.8
23	From banks in the U.S.	419.4	438.4	461.1	465.1	464.3	476.6	508.5	508.9	498.6	508.8	532.3	511.6
24	From others	1,579.0	1,669.6	1,725.5	1,792.1	1,743.4	1,758.1	1,765.7	1,757.4	1,738.8	1,763.8	1,766.4	1,785.2
25	Net due to related foreign offices	80.5	55.5	60.3	108.2	91.5	98.2	102.2	123.8	106.7	164.4	140.9	82.1
26	Other liabilities	588.4	594.2	598.1	601.2	631.7	682.1	665.0	710.9	690.3	741.2	716.2	717.5
27	TOTAL LIABILITIES	8,839.7	9,048.6	9,202.3	9,389.3	9,496.1	9,682.4	9,740.8	9,802.1	9,762.3	9,853.2	9,836.2	9,824.0
28	Residual (assets less liabilities) ⁸	1,036.9	1,075.6	1,090.7	1,105.6	1,132.2	1,147.2	1,144.8	1,154.5	1,153.8	1,156.2	1,159.2	1,176.7

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	7,452.9	7,646.1	7,740.1	7,844.7	7,936.2	8,021.4	8,043.4	8,118.4	8,095.8	8,164.8	8,130.9	8,157.4
2	Securities in bank credit	1,845.4	1,889.9	1,907.8	1,931.7	1,943.0	1,983.2	1,952.6	1,969.6	1,963.2	1,997.1	1,957.0	1,966.6
3	Treasury and Agency securities ²	1,116.8	1,098.0	1,095.8	1,081.2	1,044.4	1,029.6	1,027.0	1,011.3	1,010.1	1,008.7	1,001.2	998.8
4	Other securities	728.6	791.9	812.0	850.5	898.5	953.6	925.6	958.3	953.1	988.4	955.7	967.8
5	Loans and leases in bank credit ³	5,607.5	5,756.2	5,832.3	5,913.0	5,993.2	6,038.2	6,090.9	6,148.8	6,132.5	6,167.7	6,174.0	6,190.8
6	Commercial and industrial	982.1	1,042.5	1,069.0	1,103.9	1,131.1	1,137.8	1,153.7	1,164.4	1,165.0	1,163.6	1,170.5	1,161.2
7	Real estate	3,375.5	3,428.4	3,441.2	3,460.2	3,516.6	3,535.8	3,547.9	3,563.2	3,552.6	3,563.5	3,570.5	3,580.8
8	Revolving home equity	473.8	463.1	466.6	470.9	476.6	481.8	487.1	491.5	490.8	492.5	493.2	494.4
9	Other	2,901.7	2,965.3	2,974.6	2,989.3	3,040.1	3,054.0	3,060.7	3,071.6	3,061.8	3,071.0	3,077.3	3,086.5
10	Consumer	749.8	774.7	777.2	784.5	782.3	792.8	805.8	814.6	815.3	817.0	813.2	815.8
11	Security ⁴	120.0	120.5	127.9	132.6	128.7	137.9	146.7	166.4	167.5	172.9	168.2	178.1
12	Other loans and leases	380.1	390.2	416.9	431.9	434.6	433.9	436.7	440.2	432.1	450.7	451.6	454.8
13	Interbank loans	301.4	305.3	323.5	323.1	326.3	342.3	357.0	364.3	355.1	371.6	376.0	394.5
14	Cash assets ⁵	246.3	239.6	236.6	241.2	229.6	234.8	234.7	240.3	221.6	234.9	263.7	236.8
15	Other assets ⁶	807.4	837.5	851.0	876.5	891.5	902.1	916.1	929.3	921.4	955.7	924.9	914.8
16	TOTAL ASSETS⁷	8,739.9	8,957.7	9,080.1	9,213.6	9,309.9	9,426.3	9,473.8	9,570.4	9,512.6	9,643.6	9,613.1	9,620.3
LIABILITIES													
17	Deposits	5,423.1	5,448.8	5,487.3	5,504.0	5,578.8	5,629.5	5,670.1	5,677.6	5,639.0	5,733.5	5,692.6	5,653.3
18	Transaction	630.9	596.6	613.3	592.7	606.2	592.4	577.2	604.3	577.0	605.5	649.6	635.1
19	Nontransaction	4,792.2	4,852.2	4,874.0	4,911.3	4,972.7	5,037.1	5,093.0	5,073.3	5,062.0	5,128.0	5,043.0	5,018.2
20	Large time	932.4	922.1	941.7	950.6	993.1	1,029.0	1,037.1	1,036.3	1,032.8	1,043.2	1,043.3	1,034.8
21	Other	3,859.8	3,930.2	3,932.3	3,960.7	3,979.5	4,008.1	4,055.9	4,037.0	4,029.2	4,084.8	3,999.6	3,983.4
22	Borrowings	1,453.7	1,531.9	1,609.7	1,678.8	1,644.1	1,658.1	1,678.2	1,659.8	1,634.6	1,658.7	1,660.7	1,684.6
23	From banks in the U.S.	358.0	377.1	389.2	399.3	402.9	414.7	442.4	443.4	430.1	448.2	448.6	442.5
24	From others	1,095.7	1,154.8	1,220.5	1,279.4	1,241.2	1,243.3	1,235.8	1,216.4	1,204.5	1,210.5	1,212.1	1,242.1
25	Net due to related foreign offices	387.6	414.0	408.5	433.5	454.0	469.3	486.7	535.2	536.5	536.0	554.0	508.5
26	Other liabilities	466.1	481.9	474.2	476.1	505.1	544.3	532.9	561.1	551.9	584.2	567.7	572.1
27	TOTAL LIABILITIES	7,730.6	7,876.6	7,979.7	8,092.4	8,182.0	8,301.1	8,368.0	8,433.7	8,362.0	8,512.4	8,475.0	8,418.5
28	Residual (assets less liabilities) ⁸	1,009.3	1,081.0	1,100.4	1,121.2	1,127.8	1,125.1	1,105.8	1,136.7	1,150.6	1,131.2	1,138.2	1,201.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	7,469.1	7,613.7	7,721.0	7,845.0	7,939.4	8,058.4	8,085.8	8,131.1	8,111.8	8,169.9	8,138.3	8,166.8
2	Securities in bank credit	1,850.7	1,876.2	1,901.2	1,926.9	1,933.7	1,990.6	1,957.4	1,970.3	1,965.6	1,998.2	1,957.4	1,969.9
3	Treasury and Agency securities ²	1,116.9	1,089.7	1,089.5	1,071.8	1,032.7	1,034.1	1,025.8	1,004.1	1,001.6	1,000.3	996.5	1,001.1
4	Other securities	733.9	786.5	811.7	855.1	901.0	956.5	931.6	966.2	964.0	997.9	961.0	968.8
5	Loans and leases in bank credit ³	5,618.4	5,737.5	5,819.8	5,918.1	6,005.7	6,067.8	6,128.4	6,160.8	6,146.2	6,171.7	6,180.9	6,196.9
6	Commercial and industrial	979.3	1,040.8	1,062.7	1,099.0	1,127.8	1,136.1	1,150.8	1,160.7	1,159.3	1,160.0	1,169.1	1,160.8
7	Real estate	3,378.6	3,419.0	3,441.0	3,466.2	3,527.1	3,557.3	3,561.1	3,566.0	3,558.7	3,561.8	3,568.1	3,579.3
8	Revolving home equity	471.6	464.0	468.3	472.8	477.6	481.9	485.9	489.2	488.9	489.9	490.3	490.7
9	Other	2,907.0	2,954.9	2,972.7	2,993.5	3,049.5	3,075.4	3,075.2	3,076.8	3,069.8	3,071.9	3,077.9	3,088.6
9a	Other residential	1,462.6	1,449.8	1,455.7	1,465.3	1,504.3	1,517.1	1,511.0	1,508.3	1,503.4	1,501.4	1,504.2	1,514.4
9b	Commercial	1,444.5	1,505.2	1,517.0	1,528.2	1,545.2	1,558.2	1,564.2	1,568.4	1,566.5	1,570.5	1,573.7	1,574.2
10	Consumer	762.2	767.0	774.4	786.5	784.0	796.1	817.5	828.0	828.8	831.4	826.6	824.6
10a	Credit cards and related plans	334.0	325.8	328.4	333.3	332.0	343.4	365.5	361.6	363.4	363.4	356.0	351.2
10d	Other	428.3	441.2	446.0	453.2	452.0	452.8	452.0	466.3	465.4	468.0	470.5	473.4
11	Security ⁴	118.5	119.7	126.6	132.9	131.9	140.2	152.7	164.3	165.4	169.3	167.1	179.4
12	Other loans and leases	379.8	391.1	415.1	433.5	434.9	438.1	446.3	441.8	434.0	449.3	450.0	452.8
13	Interbank loans	300.5	296.2	321.2	318.7	328.9	350.5	364.2	363.4	358.5	363.4	384.2	388.3
14	Cash assets ⁵	256.6	235.3	226.3	240.8	231.0	242.0	249.7	250.6	242.7	252.2	262.5	230.1
15	Other assets ⁶	802.4	839.0	854.1	879.9	892.9	902.9	911.8	922.6	920.0	932.9	919.7	913.0
16	TOTAL ASSETS⁷	8,760.7	8,913.6	9,051.4	9,212.4	9,318.7	9,479.5	9,534.0	9,586.0	9,551.9	9,635.4	9,622.3	9,614.7
LIABILITIES													
17	Deposits	5,408.9	5,433.0	5,475.3	5,501.8	5,579.5	5,653.5	5,694.9	5,661.4	5,671.8	5,639.9	5,639.7	5,658.7
18	Transaction	638.7	589.9	600.3	587.3	600.8	597.1	609.9	612.3	592.1	636.4	664.1	591.4
19	Nontransaction	4,770.1	4,843.0	4,875.0	4,914.5	4,978.6	5,056.4	5,085.0	5,049.1	5,079.7	5,003.5	4,975.6	5,067.3
20	Large time	934.3	923.6	941.8	949.9	994.3	1,029.5	1,036.3	1,038.8	1,037.4	1,036.2	1,045.1	1,043.0
21	Other	3,835.8	3,919.4	3,933.3	3,964.7	3,984.4	4,026.9	4,048.8	4,010.3	4,042.4	3,967.3	3,930.4	4,024.3
22	Borrowings	1,451.9	1,526.3	1,600.9	1,692.2	1,642.8	1,651.3	1,663.7	1,658.7	1,624.2	1,686.0	1,689.0	1,689.4
23	From banks in the U.S.	357.2	376.3	390.3	400.8	403.2	415.3	439.5	442.7	428.0	452.0	452.9	444.4
24	From others	1,094.6	1,150.0	1,210.6	1,291.5	1,239.5	1,236.0	1,224.2	1,216.0	1,196.2	1,234.1	1,236.2	1,245.0
25	Net due to related foreign offices	394.7	406.5	411.0	436.9	458.0	477.7	493.8	544.5	545.1	554.4	562.1	514.7
26	Other liabilities	472.4	475.1	476.5	479.1	508.9	552.6	539.4	569.6	559.5	601.5	574.9	578.0
27	TOTAL LIABILITIES	7,727.9	7,840.9	7,963.6	8,110.0	8,189.1	8,335.0	8,391.9	8,434.2	8,400.6	8,481.9	8,465.8	8,440.7
28	Residual (assets less liabilities) ⁸	1,032.8	1,072.7	1,087.8	1,102.4	1,129.6	1,144.5	1,142.2	1,151.8	1,151.3	1,153.5	1,156.6	1,174.0

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2007	2008	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	4,618.9	4,799.8	4,875.6	4,948.7	5,020.3	5,102.2	5,101.7	5,171.7	5,152.0	5,215.3	5,182.2	5,211.4
2	Securities in bank credit	1,236.2	1,290.9	1,306.4	1,325.6	1,327.2	1,376.2	1,351.4	1,372.5	1,365.6	1,399.7	1,361.1	1,371.7
3	Treasury and Agency securities ²	716.3	714.9	714.1	701.4	662.6	653.2	653.4	640.2	638.6	637.5	631.6	632.5
3a	Trading account	55.0	70.5	66.6	69.1	68.2	70.4	91.0	84.1	82.4	79.6	79.8	80.1
3b	Investment account	661.3	644.5	647.5	632.3	594.4	582.7	562.4	556.1	556.2	557.9	551.8	552.5
3c	Mortgage-backed	589.2	576.1	577.5	563.7	525.7	517.8	507.8	497.4	495.1	494.2	495.7	501.4
3d	Other	72.1	68.4	70.0	68.7	68.7	65.0	54.6	58.7	61.1	63.7	56.2	51.0
4	Other securities	519.9	576.0	592.3	624.2	664.6	723.1	698.0	732.3	727.0	762.2	729.5	739.2
4a	Trading account	233.8	290.6	301.7	316.8	349.9	392.8	361.7	392.3	388.4	421.1	387.8	396.3
4b	Investment account	286.1	285.4	290.6	307.4	314.7	330.2	336.4	340.0	338.6	341.0	341.8	342.9
4c	State and local government	53.3	58.5	59.3	60.0	60.3	60.0	57.3	56.5	56.2	56.6	56.1	56.0
4d	Other	232.9	226.9	231.2	247.4	254.4	270.2	279.0	283.5	282.4	284.4	285.7	286.8
5	Loans and leases in bank credit ³	3,382.7	3,508.9	3,569.2	3,623.1	3,693.1	3,726.0	3,750.3	3,799.2	3,786.4	3,815.6	3,821.1	3,839.7
6	Commercial and industrial	632.6	667.4	688.4	715.9	741.0	744.3	753.6	760.2	760.7	757.8	764.5	763.2
7	Real estate	1,924.0	1,990.4	1,995.7	1,999.4	2,045.7	2,064.7	2,065.0	2,078.1	2,071.4	2,078.4	2,082.5	2,088.7
8	Revolving home equity	376.6	375.9	378.9	382.9	388.2	393.0	397.8	401.9	401.4	402.9	403.4	404.3
9	Other	1,547.4	1,614.5	1,616.8	1,616.5	1,657.5	1,671.7	1,667.2	1,676.3	1,670.0	1,675.5	1,679.1	1,684.5
9a	Other residential	975.9	1,013.3	1,011.4	1,008.4	1,045.2	1,054.2	1,047.0	1,052.4	1,048.1	1,049.5	1,051.2	1,056.4
9b	Commercial	571.5	601.2	605.4	608.1	612.3	617.5	620.1	623.9	621.9	626.0	627.9	628.0
10	Consumer	437.5	451.9	454.4	461.5	458.8	460.6	461.8	471.5	471.8	473.3	473.2	474.0
11	Security ⁴	112.2	112.8	119.8	123.3	118.8	128.2	136.8	154.1	155.1	160.5	155.5	165.2
11a	Fed funds and RPs with broker/dealer	90.1	88.0	94.6	99.0	94.9	101.7	111.4	126.6	130.5	128.8	126.9	138.5
11b	Other	22.0	24.8	25.2	24.4	23.9	26.4	25.4	27.5	24.7	31.6	28.6	26.7
12a	Fed funds and RPs with others	25.4	32.3	41.8	49.3	48.1	44.7	45.8	44.6	44.2	45.0	49.0	50.4
12b	All other loans	144.9	154.3	169.5	173.5	181.2	184.2	188.6	193.0	185.9	203.0	199.2	201.2
12c	Lease financing receivables	106.0	99.8	99.7	100.1	99.6	99.3	98.6	97.6	97.3	97.6	97.2	96.9
13	Interbank loans	197.6	179.0	190.8	193.0	206.3	222.2	234.6	230.9	220.7	237.4	238.5	245.0
13a	Fed funds and RPs with banks	137.1	129.3	140.4	142.3	155.5	166.9	176.5	177.9	170.7	185.7	184.4	183.2
13b	Other	60.5	49.7	50.4	50.7	50.8	55.3	58.1	53.0	50.0	51.8	54.0	61.8
14	Cash assets ⁵	153.9	150.2	147.6	153.4	142.6	150.3	148.1	149.3	133.2	143.9	170.5	142.9
15	Other assets ⁶	590.0	607.4	618.3	635.6	643.0	648.5	662.9	687.6	682.6	713.8	685.0	674.3
16	TOTAL ASSETS⁷	5,525.2	5,699.4	5,795.5	5,893.3	5,973.3	6,084.5	6,106.2	6,193.9	6,143.4	6,263.4	6,230.0	6,226.3

Footnotes appear on page 14.

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

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
LIABILITIES													
17	Deposits	3,169.9	3,167.4	3,200.0	3,212.4	3,286.9	3,342.9	3,375.5	3,366.6	3,330.8	3,414.2	3,372.1	3,341.2
18	Transaction	346.5	322.4	333.4	317.1	327.5	322.1	312.1	330.6	309.6	332.9	361.6	328.4
19	Nontransaction	2,823.4	2,845.0	2,866.6	2,895.3	2,959.4	3,020.8	3,063.4	3,036.0	3,021.2	3,081.3	3,010.5	3,012.8
20	Large time	517.7	509.9	529.5	538.7	579.0	614.3	621.4	617.8	614.2	624.4	623.4	613.7
21	Other	2,305.7	2,335.1	2,337.2	2,356.6	2,380.4	2,406.6	2,441.9	2,418.2	2,407.1	2,456.9	2,387.1	2,399.1
22	Borrowings	903.4	1,036.8	1,092.8	1,131.0	1,084.1	1,086.1	1,086.4	1,069.8	1,051.8	1,058.3	1,066.5	1,112.5
23	From banks in the U.S.	132.9	151.3	155.4	154.4	159.9	164.0	180.4	185.7	179.5	183.4	188.5	194.1
24	From others	770.5	885.5	937.4	976.7	924.2	922.2	906.0	884.1	872.3	875.0	878.1	918.4
25	Net due to related foreign offices	378.8	412.7	406.9	432.0	451.0	466.4	483.9	532.2	533.9	533.6	550.5	504.6
26	Other liabilities	383.4	405.2	397.8	400.5	425.1	464.2	451.1	478.6	469.8	501.8	484.5	484.0
27	TOTAL LIABILITIES	4,835.5	5,022.1	5,097.6	5,175.9	5,247.1	5,359.7	5,397.0	5,447.2	5,386.3	5,507.8	5,473.6	5,442.3
28	Residual (assets less liabilities) ⁸	689.7	677.3	698.0	717.5	726.2	724.8	709.2	746.7	757.1	755.6	756.4	784.0

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2007	2008	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	4,628.3	4,779.3	4,860.5	4,945.5	5,016.6	5,122.3	5,124.3	5,176.9	5,159.5	5,214.7	5,184.2	5,217.5
2	Securities in bank credit	1,241.5	1,278.9	1,301.1	1,321.1	1,319.1	1,383.5	1,353.3	1,373.1	1,367.6	1,401.5	1,362.6	1,375.2
3	Treasury and Agency securities ²	716.3	708.3	709.1	692.4	652.0	657.5	649.3	632.9	629.7	629.8	627.8	635.1
3a	Trading account	52.3	68.8	65.5	67.4	64.8	73.9	87.5	80.0	77.3	76.4	78.7	81.9
3b	Investment account	664.0	639.5	643.6	624.9	587.2	583.7	561.8	552.9	552.4	553.4	549.2	553.2
3c	Mortgage-backed	592.9	571.3	575.0	558.8	519.6	519.1	507.8	500.9	499.7	500.7	499.5	502.2
3d	Other	71.1	68.2	68.6	66.2	67.6	64.6	54.0	52.0	52.7	52.7	49.7	51.0
4	Other securities	525.2	570.6	591.9	628.7	667.1	726.0	704.0	740.2	737.9	771.6	734.8	740.1
4a	Trading account	236.3	287.8	301.5	319.1	351.2	394.4	364.8	396.5	394.1	426.4	390.5	396.8
4b	Investment account	288.9	282.8	290.4	309.6	315.9	331.6	339.3	343.7	343.8	345.2	344.3	343.3
4c	State and local government	53.8	58.0	59.3	60.4	60.6	60.3	57.8	57.1	57.3	57.2	56.6	56.1
4d	Other	235.1	224.8	231.1	249.2	255.4	271.3	281.4	286.6	286.5	288.0	287.7	287.2
5	Loans and leases in bank credit ³	3,386.8	3,500.4	3,559.5	3,624.4	3,697.5	3,738.8	3,771.0	3,803.8	3,791.9	3,813.2	3,821.5	3,842.4
6	Commercial and industrial	630.0	665.9	684.4	713.2	739.1	743.6	751.3	756.7	755.4	754.6	763.3	763.1
7	Real estate	1,923.2	1,987.5	1,995.5	2,000.8	2,049.0	2,072.6	2,069.2	2,077.3	2,073.2	2,073.2	2,077.2	2,085.5
8	Revolving home equity	374.8	376.7	380.4	384.2	388.7	393.2	396.8	399.9	399.8	400.5	400.6	400.8
9	Other	1,548.4	1,610.8	1,615.2	1,616.5	1,660.3	1,679.4	1,672.4	1,677.5	1,673.4	1,672.6	1,676.6	1,684.7
9a	Other residential	975.5	1,012.8	1,011.8	1,009.2	1,045.8	1,058.3	1,049.4	1,051.8	1,048.8	1,046.2	1,048.2	1,054.3
9b	Commercial	572.9	598.0	603.3	607.3	614.5	621.1	622.9	625.7	624.6	626.5	628.4	630.4
10	Consumer	444.5	447.9	452.3	462.2	458.4	460.6	466.6	480.0	480.6	482.2	480.7	479.7
10a	Credit cards and related plans	133.9	130.1	130.6	132.2	129.7	131.6	138.3	138.8	139.7	140.1	136.6	134.2
10b	Other	310.6	317.8	321.7	330.0	328.7	329.0	328.4	341.3	340.9	342.1	344.1	345.5
11	Security ⁴	110.8	112.1	118.4	123.8	122.0	130.2	142.5	152.2	153.1	157.3	154.8	166.4
11a	Fed funds and RPs with broker/dealer	88.9	87.2	93.1	99.1	97.2	103.4	116.0	125.0	128.0	126.7	126.2	139.8
11b	Other	21.9	25.0	25.4	24.8	24.8	26.7	26.6	27.2	25.1	30.7	28.6	26.6
12a	Fed funds and RPs with others	25.4	32.3	41.8	49.3	48.1	44.7	45.8	44.6	44.2	45.0	49.0	50.4
12b	All other loans	145.8	155.5	168.2	175.7	181.5	187.9	196.5	194.3	186.9	202.6	198.5	199.2
12c	Lease financing receivables	107.0	99.2	98.9	99.4	99.5	99.3	99.0	98.6	98.4	98.5	98.1	98.0
13	Interbank loans	198.1	177.2	191.7	191.3	206.0	223.6	237.6	231.5	225.5	234.2	247.3	236.7
13a	Fed funds and RPs with banks	137.5	128.1	141.1	141.0	155.4	168.0	178.8	178.4	174.4	183.1	191.3	177.0
13b	Other	60.6	49.1	50.6	50.3	50.7	55.7	58.8	53.1	51.1	51.1	56.0	59.7
14	Cash assets ⁵	162.3	146.3	138.7	151.8	142.9	154.7	160.2	158.0	149.9	159.9	170.2	137.8
15	Other assets ⁶	584.9	608.8	621.5	639.1	644.4	649.3	658.6	680.9	681.2	691.0	679.7	672.4
16	TOTAL ASSETS⁷	5,538.5	5,674.8	5,775.4	5,890.2	5,971.3	6,111.1	6,139.4	6,202.0	6,171.1	6,253.1	6,235.3	6,217.0

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)

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2007	2008	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
LIABILITIES													
17	Deposits	3,162.3	3,159.5	3,190.9	3,210.7	3,287.2	3,356.2	3,391.2	3,356.6	3,359.4	3,346.3	3,339.9	3,353.1
18	Transaction	352.7	317.7	322.8	312.8	322.1	324.5	335.5	337.3	323.4	357.0	372.6	298.6
19	Nontransaction	2,809.6	2,841.8	2,868.1	2,897.9	2,965.1	3,031.7	3,055.7	3,019.3	3,036.0	2,989.4	2,967.3	3,054.5
20	Large time	519.6	511.5	529.5	538.0	580.1	614.8	620.6	620.3	618.7	617.4	625.2	621.9
21	Other	2,290.0	2,330.3	2,338.6	2,359.9	2,385.0	2,416.9	2,435.1	2,399.0	2,417.3	2,372.0	2,342.0	2,432.6
22	Borrowings	901.5	1,031.2	1,084.0	1,144.5	1,082.8	1,079.4	1,071.9	1,068.7	1,041.4	1,085.6	1,094.8	1,117.3
23	From banks in the U.S.	132.1	150.5	156.5	155.8	160.2	164.6	177.5	184.9	177.4	187.1	192.7	196.0
24	From others	769.5	880.7	927.5	988.7	922.6	914.8	894.4	883.8	863.9	898.5	902.1	921.3
25	Net due to related foreign offices	385.9	405.2	409.4	435.4	455.0	474.8	491.0	541.5	542.6	552.0	558.7	510.7
26	Other liabilities	389.7	398.4	400.1	403.5	428.9	472.4	457.6	487.0	477.4	519.0	491.6	489.9
27	TOTAL LIABILITIES	4,839.5	4,994.3	5,084.4	5,194.0	5,253.9	5,382.8	5,411.7	5,453.8	5,420.8	5,503.0	5,485.0	5,471.0
28	Residual (assets less liabilities) ⁸	699.1	680.5	691.1	696.3	717.4	728.2	727.6	748.2	750.3	750.2	750.3	746.0

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	2,834.0	2,846.3	2,864.5	2,896.1	2,915.9	2,919.1	2,941.7	2,946.7	2,943.8	2,949.5	2,948.7	2,946.0
2	Securities in bank credit	609.1	599.0	601.4	606.1	615.7	607.0	601.1	597.1	597.6	597.4	595.8	594.9
3	Treasury and Agency securities ²	400.5	383.1	381.7	379.8	381.8	376.4	373.5	371.1	371.6	371.2	369.6	366.2
4	Other securities	208.7	216.0	219.7	226.4	233.9	230.6	227.6	226.0	226.1	226.2	226.2	228.7
5	Loans and leases in bank credit ³	2,224.8	2,247.3	2,263.0	2,289.9	2,300.2	2,312.2	2,340.6	2,349.6	2,346.1	2,352.1	2,352.9	2,351.1
6	Commercial and industrial	349.5	375.0	380.6	388.0	390.1	393.5	400.1	404.2	404.3	405.8	406.0	398.0
7	Real estate	1,451.5	1,437.9	1,445.5	1,460.8	1,471.0	1,471.1	1,482.9	1,485.0	1,481.2	1,485.1	1,488.0	1,492.1
8	Revolving home equity	97.2	87.2	87.7	88.0	88.4	88.8	89.3	89.7	89.4	89.6	89.8	90.1
9	Other	1,354.3	1,350.8	1,357.8	1,372.8	1,382.6	1,382.3	1,393.6	1,395.4	1,391.8	1,395.5	1,398.2	1,402.0
10	Consumer	312.3	322.8	322.8	323.0	323.5	332.1	344.0	343.1	343.5	343.7	340.0	341.8
12	Other loans and leases	111.6	111.5	114.1	118.1	115.6	115.4	113.5	117.4	117.2	117.6	118.9	119.2
13	Interbank loans	103.7	126.3	132.6	130.2	120.0	120.1	122.4	133.4	134.4	134.2	137.5	149.5
14	Cash assets ⁵	92.4	89.4	89.0	87.8	87.0	84.4	86.6	90.9	88.4	91.0	93.2	93.9
15	Other assets ⁶	217.4	230.2	232.6	240.9	248.5	253.6	253.2	241.7	238.8	241.9	239.9	240.6
16	TOTAL ASSETS⁷	3,214.7	3,258.3	3,284.6	3,320.3	3,336.6	3,341.8	3,367.6	3,376.5	3,369.2	3,380.2	3,383.2	3,394.0
LIABILITIES													
17	Deposits	2,253.2	2,281.5	2,287.3	2,291.6	2,291.9	2,286.5	2,294.6	2,311.0	2,308.2	2,319.3	2,320.5	2,312.1
18	Transaction	284.4	274.2	279.9	275.6	278.6	270.3	265.0	273.7	267.4	272.6	288.0	306.7
19	Nontransaction	1,968.8	2,007.3	2,007.4	2,016.0	2,013.3	2,016.2	2,029.6	2,037.2	2,040.8	2,046.7	2,032.5	2,005.5
20	Large time	414.7	412.2	412.3	411.9	414.1	414.7	415.7	418.4	418.7	418.8	419.9	421.1
21	Other	1,554.1	1,595.1	1,595.1	1,604.1	1,599.2	1,601.5	1,613.9	1,618.8	1,622.1	1,627.9	1,612.6	1,584.3
22	Borrowings	550.3	495.1	516.9	547.7	560.0	571.9	591.8	590.0	582.8	600.4	594.2	572.1
23	From banks in the U.S.	225.2	225.8	233.8	245.0	243.0	250.8	262.0	257.7	250.6	264.9	260.2	248.4
24	From others	325.2	269.3	283.1	302.8	316.9	321.2	329.7	332.3	332.2	335.5	334.1	323.7
25	Net due to related foreign offices	8.8	1.3	1.6	1.5	3.0	2.9	2.8	3.0	2.5	2.4	3.4	4.0
26	Other liabilities	82.7	76.7	76.4	75.7	80.0	80.1	81.8	82.6	82.1	82.5	83.3	88.0
27	TOTAL LIABILITIES	2,895.1	2,854.5	2,882.1	2,916.5	2,934.9	2,941.4	2,971.0	2,986.5	2,975.6	3,004.6	3,001.4	2,976.3
28	Residual (assets less liabilities) ⁸	319.6	403.7	402.5	403.8	401.7	400.4	396.6	390.0	393.6	375.6	381.8	417.8

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

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2007	2008	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	2,840.9	2,834.4	2,860.4	2,899.5	2,922.8	2,936.1	2,961.5	2,954.2	2,952.3	2,955.2	2,954.1	2,949.3
2	Securities in bank credit	609.2	597.3	600.1	605.8	614.6	607.1	604.0	597.2	598.0	596.7	594.8	594.7
3	Treasury and Agency securities ²	400.6	381.4	380.4	379.5	380.7	376.5	376.5	371.2	371.9	370.5	368.6	366.1
4	Other securities	208.7	216.0	219.7	226.4	233.9	230.6	227.6	226.0	226.1	226.2	226.2	228.7
5	Loans and leases in bank credit ³	2,231.6	2,237.1	2,260.3	2,293.7	2,308.2	2,329.0	2,357.4	2,357.0	2,354.3	2,358.5	2,359.3	2,354.5
6	Commercial and industrial	349.4	374.9	378.3	385.8	388.8	392.5	399.5	404.0	403.9	405.4	405.8	397.7
7	Real estate	1,455.3	1,431.4	1,445.4	1,465.5	1,478.1	1,484.7	1,491.9	1,488.6	1,485.5	1,488.7	1,490.9	1,493.8
8	Revolving home equity	96.7	87.3	87.9	88.5	88.9	88.7	89.0	89.3	89.1	89.4	89.7	89.9
9	Other	1,358.6	1,344.1	1,357.5	1,376.9	1,389.2	1,396.0	1,402.8	1,399.3	1,396.4	1,399.3	1,401.2	1,403.9
9a	Other residential	487.1	437.0	443.9	456.0	458.6	458.9	461.6	456.6	454.6	455.3	456.0	460.1
9b	Commercial	871.5	907.2	913.7	920.9	930.6	937.1	941.2	942.8	941.8	944.0	945.3	943.8
10	Consumer	317.7	319.1	322.2	324.2	325.7	335.5	350.9	347.9	348.2	349.2	345.9	344.8
10a	Credit cards and related plans	200.0	195.7	197.8	201.0	202.3	211.8	227.3	222.8	223.7	223.3	219.4	217.0
10b	Other	117.7	123.4	124.3	123.2	123.4	123.8	123.7	125.1	124.5	125.9	126.5	127.9
12	Other loans and leases	109.2	111.7	114.4	118.2	115.7	116.3	115.1	116.4	116.7	115.2	116.8	118.2
13	Interbank loans	102.5	119.0	129.4	127.4	122.8	126.9	126.6	131.9	133.1	129.2	136.9	151.5
14	Cash assets ⁵	94.2	89.0	87.6	89.0	88.0	87.3	89.6	92.5	92.8	92.3	92.3	92.3
15	Other assets ⁶	217.4	230.2	232.6	240.9	248.5	253.6	253.2	241.7	238.8	241.9	239.9	240.6
16	TOTAL ASSETS⁷	3,222.2	3,238.8	3,275.9	3,322.1	3,347.4	3,368.4	3,394.7	3,384.1	3,380.8	3,382.2	3,387.0	3,397.7
LIABILITIES													
17	Deposits	2,246.5	2,273.5	2,284.4	2,291.2	2,292.2	2,297.3	2,303.7	2,304.9	2,312.4	2,293.6	2,299.8	2,305.6
18	Transaction	286.0	272.3	277.5	274.5	278.7	272.6	274.4	275.1	268.7	279.5	291.5	292.8
19	Nontransaction	1,960.5	2,001.2	2,006.9	2,016.6	2,013.6	2,024.7	2,029.3	2,029.8	2,043.8	2,014.1	2,008.3	2,012.8
20	Large time	414.7	412.2	412.3	411.9	414.1	414.7	415.7	418.4	418.7	418.8	419.9	421.1
21	Other	1,545.8	1,589.0	1,594.6	1,604.8	1,599.4	1,610.0	1,613.6	1,611.3	1,625.1	1,595.3	1,588.4	1,591.7
22	Borrowings	550.3	495.1	516.9	547.7	560.0	571.9	591.8	590.0	582.8	600.4	594.2	572.1
23	From banks in the U.S.	225.2	225.8	233.8	245.0	243.0	250.8	262.0	257.7	250.6	264.9	260.2	248.4
24	From others	325.2	269.3	283.1	302.8	316.9	321.2	329.7	332.3	332.2	335.5	334.1	323.7
25	Net due to related foreign offices	8.8	1.3	1.6	1.5	3.0	2.9	2.8	3.0	2.5	2.4	3.4	4.0
26	Other liabilities	82.7	76.7	76.4	75.7	80.0	80.1	81.8	82.6	82.1	82.5	83.3	88.0
27	TOTAL LIABILITIES	2,888.4	2,846.6	2,879.2	2,916.1	2,935.2	2,952.2	2,980.1	2,980.4	2,979.8	2,978.9	2,980.7	2,969.7
28	Residual (assets less liabilities)⁸	333.8	392.2	396.7	406.1	412.1	416.2	414.5	403.7	401.0	403.3	406.3	428.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	952.4	1,048.4	1,081.4	1,103.3	1,130.5	1,164.7	1,157.2	1,168.3	1,164.4	1,169.1	1,158.2	1,183.1
2	Securities in bank credit	388.0	428.4	434.8	440.1	461.0	485.2	461.6	461.8	454.1	467.6	454.2	489.5
3	Treasury and Agency securities ²	81.4	82.6	90.3	90.2	94.6	93.6	88.2	91.6	88.7	93.6	92.8	103.4
4	Other securities	306.5	345.8	344.5	349.9	366.4	391.6	373.4	370.2	365.4	374.0	361.4	386.1
5	Loans and leases in bank credit ³	564.4	620.0	646.6	663.2	669.6	679.5	695.6	706.5	710.3	701.6	704.0	693.5
6	Commercial and industrial	218.5	238.4	244.2	256.6	263.1	271.7	281.1	284.5	286.5	284.5	282.8	284.2
7	Real estate	23.4	30.4	30.3	36.6	36.7	37.0	38.0	39.0	38.8	39.3	39.3	39.2
11	Security ⁴	147.6	150.1	157.7	148.4	137.2	141.6	142.3	140.7	141.7	138.1	136.3	129.9
12	Other loans and leases	174.9	201.0	214.4	221.6	232.6	229.2	234.2	242.3	243.3	239.7	245.7	240.2
13	Interbank loans	67.2	73.1	74.1	79.6	81.9	84.6	91.0	88.4	89.1	81.9	90.5	88.0
14	Cash assets ⁵	52.6	53.9	54.0	56.2	57.8	55.3	49.2	51.0	48.9	51.8	55.6	51.1
15	Other assets ⁶	34.6	40.5	40.9	48.6	45.4	46.9	45.1	52.3	49.7	58.0	56.1	52.5
16	TOTAL ASSETS⁷	1,106.3	1,215.4	1,249.9	1,287.1	1,315.1	1,350.9	1,341.9	1,359.4	1,351.4	1,360.2	1,359.8	1,374.2
LIABILITIES													
17	Deposits	760.7	856.0	885.9	931.4	1,006.1	1,030.8	1,012.7	1,036.0	1,050.8	1,027.5	1,038.0	1,064.2
18	Transaction	10.6	11.1	11.7	12.1	13.0	13.0	13.1	11.7	11.3	11.8	11.1	11.1
19	Nontransaction	750.1	845.0	874.2	919.3	993.2	1,017.9	999.6	1,024.4	1,039.6	1,015.7	1,026.8	1,053.1
22	Borrowings	546.5	581.7	585.7	565.0	565.0	583.4	610.5	607.6	613.3	586.6	609.6	607.4
23	From banks in the U.S.	62.2	62.1	70.8	64.4	61.1	61.3	69.0	66.3	70.6	56.9	79.4	67.2
24	From others	484.4	519.6	514.9	500.6	503.9	522.2	541.5	541.3	542.7	529.7	530.2	540.2
25	Net due to related foreign offices	-316.2	-347.9	-349.6	-330.5	-370.6	-386.0	-395.5	-422.9	-442.5	-395.5	-420.8	-432.9
26	Other liabilities	114.8	120.9	122.3	121.1	120.5	125.6	123.3	140.0	128.3	136.4	141.5	139.2
27	TOTAL LIABILITIES	1,105.9	1,210.8	1,244.3	1,287.0	1,321.0	1,353.9	1,350.9	1,360.8	1,350.0	1,355.0	1,368.3	1,377.9
28	Residual (assets less liabilities)⁸	0.4	4.6	5.7	0.2	-5.9	-3.0	-9.1	-1.3	1.4	5.2	-8.5	-3.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

February 15, 2008

Account	2007	2007	2007	2007	2007	2007	2007	2008	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 16	Jan 23	Jan 30	Feb 6	
ASSETS													
1	Bank credit	960.0	1,044.8	1,073.2	1,098.1	1,125.1	1,164.1	1,164.7	1,176.8	1,174.2	1,179.8	1,169.2	1,192.1
2	Securities in bank credit	388.0	428.4	434.8	440.1	461.0	485.2	461.6	461.8	454.1	467.6	454.2	489.5
3	Treasury and Agency securities ²	81.4	82.6	90.3	90.2	94.6	93.6	88.2	91.6	88.7	93.6	92.8	103.4
3a	Trading account	21.6	23.9	27.2	27.6	28.5	26.5	26.2	26.2	25.3	25.8	24.8	26.5
3b	Investment account	59.9	58.7	63.1	62.6	66.1	67.1	62.0	65.4	63.3	67.8	68.0	76.9
4	Other securities	306.5	345.8	344.5	349.9	366.4	391.6	373.4	370.2	365.4	374.0	361.4	386.1
4a	Trading account	182.8	214.6	212.3	204.5	220.8	233.1	217.7	218.7	214.0	220.9	214.8	230.1
4b	Investment account	123.7	131.2	132.2	145.4	145.6	158.5	155.7	151.5	151.4	153.1	146.6	156.1
5	Loans and leases in bank credit ³	572.0	616.4	638.4	658.0	664.1	678.9	703.1	715.1	720.1	712.3	715.0	702.6
6	Commercial and industrial	220.5	237.7	243.5	254.8	259.5	268.9	282.0	287.2	289.1	287.4	285.8	287.8
7	Real estate	23.4	30.4	30.3	36.6	36.7	37.0	38.0	39.0	38.8	39.3	39.3	39.2
11	Security ⁴	151.4	147.2	151.7	145.4	139.3	145.6	148.1	144.2	146.1	144.1	143.0	134.5
12	Other loans and leases	176.7	201.0	212.9	221.2	228.7	227.5	234.9	244.6	246.1	241.5	247.0	241.2
13	Interbank loans	67.2	73.1	74.1	79.6	81.9	84.6	91.0	88.4	89.1	81.9	90.5	88.0
14	Cash assets ⁵	53.5	53.5	54.3	57.4	58.8	55.9	50.4	51.8	50.7	52.8	55.4	50.8
15	Other assets ⁶	35.7	39.8	40.5	47.9	44.4	46.0	46.1	54.1	50.9	60.2	58.6	55.7
16	TOTAL ASSETS⁷	1,115.9	1,210.6	1,241.6	1,282.5	1,309.6	1,350.0	1,351.6	1,370.5	1,364.2	1,374.1	1,373.0	1,386.1
LIABILITIES													
17	Deposits	763.5	857.9	882.0	920.8	985.6	1,013.9	1,004.5	1,039.7	1,056.0	1,035.1	1,040.7	1,068.9
18	Transaction	10.8	10.9	11.6	12.2	12.8	12.8	13.5	11.9	11.7	11.9	11.2	11.5
19	Nontransaction	752.6	847.0	870.4	908.7	972.8	1,001.0	991.0	1,027.8	1,044.2	1,023.2	1,029.4	1,057.5
22	Borrowings	546.5	581.7	585.7	565.0	565.0	583.4	610.5	607.6	613.3	586.6	609.6	607.4
23	From banks in the U.S.	62.2	62.1	70.8	64.4	61.1	61.3	69.0	66.3	70.6	56.9	79.4	67.2
24	From others	484.4	519.6	514.9	500.6	503.9	522.2	541.5	541.3	542.7	529.7	530.2	540.2
25	Net due to related foreign offices	-314.2	-351.0	-350.7	-328.7	-366.5	-379.4	-391.6	-420.7	-438.5	-390.0	-421.2	-432.6
26	Other liabilities	116.0	119.1	121.7	122.1	122.8	129.5	125.6	141.3	130.8	139.7	141.3	139.5
27	TOTAL LIABILITIES	1,111.8	1,207.7	1,238.7	1,279.3	1,306.9	1,347.4	1,348.9	1,367.9	1,361.7	1,371.4	1,370.4	1,383.3
28	Residual (assets less liabilities) ⁸	4.1	2.9	2.9	3.2	2.7	2.7	2.7	2.6	2.6	2.7	2.7	2.8

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

February 15, 2008

Account	2007 Jan	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	2008 Jan	Week ending				
									Jan 16	Jan 23	Jan 30	Feb 6	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	114.1	129.6	134.2	141.0	156.4	201.6	185.5	216.6	213.4	246.3	210.6	219.3
30	Reval. losses on off-bal. sheet items ⁹	94.9	110.3	104.3	108.9	125.0	159.7	143.3	171.6	168.9	195.5	166.3	173.5
31	Mortgage-backed securities ¹⁰	713.9	692.8	698.8	690.0	657.4	667.6	664.2	663.9	662.5	664.5	663.7	667.5
31a	Pass-through	536.8	522.3	526.5	507.5	465.6	463.7	451.1	443.6	442.1	442.8	442.5	444.8
31b	CMO, REMIC, and other	177.1	170.4	172.3	182.5	191.8	203.8	213.1	220.3	220.3	221.7	221.2	222.7
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-8.5	-17.7	-15.7	-11.7	-10.3	-8.0	-6.3	-2.0	-2.0	0.6	-2.3	-1.4
33	Securitized consumer loans ¹²	107.8	110.0	110.6	109.5	111.0	111.9	113.9	113.2	112.4	111.8	114.5	114.4
33a	Credit cards and related plans	67.3	69.0	70.4	70.1	73.5	74.5	74.0	73.6	72.6	72.6	75.4	75.5
33b	Other	40.5	40.9	40.2	39.4	37.5	37.4	39.9	39.6	39.9	39.2	39.1	38.9
34	Securitized real estate loans ¹²	-	1,215.2	1,219.5	1,229.8	1,248.8	1,257.0	1,264.6	1,273.8	1,273.0	1,275.4	1,274.4	1,280.0
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	239.3	232.4	232.6	240.1	247.7	247.8	249.4	249.8	249.0	250.0	251.6	253.1
33	Securitized consumer loans ¹²	270.4	279.1	283.6	284.3	285.0	283.4	285.2	289.6	287.7	288.9	293.0	292.1
34	Securitized real estate loans ¹²	-	40.5	39.8	38.5	39.9	39.7	39.4	39.4	39.5	39.4	39.3	39.0
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	64.9	67.3	71.3	69.9	73.4	82.3	73.3	84.3	83.6	90.2	84.7	88.5
30	Reval. losses on off-bal. sheet items ⁹	73.6	72.9	76.3	75.8	79.8	86.6	76.4	84.5	84.5	89.1	85.6	90.2

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.

Notes on the Data

Domestically chartered commercial banks divested approximately \$14.4 billion in assets and liabilities to nonbank institutions in the week ending February 6, 2008. The major asset items affected were (in billions): commercial and industrial loans, \$10.5; real estate loans, other, commercial, \$3.1; and other loans, \$0.8. The liability item affected was: borrowings from others, \$14.4.

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