

# 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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2006	2007	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1 Bank credit	7,558.6	7,981.6	8,040.9	8,060.2	8,192.7	8,230.8	8,281.1	8,309.6	8,295.5	8,308.3	8,312.0	8,330.2	
2 Securities in bank credit	2,067.7	2,195.2	2,206.4	2,191.1	2,206.3	2,219.2	2,221.3	2,212.7	2,210.1	2,213.3	2,207.9	2,221.7	
3 Treasury and Agency securities <sup>2</sup>	1,151.6	1,211.7	1,221.9	1,210.5	1,210.1	1,206.3	1,192.4	1,194.7	1,195.3	1,192.4	1,185.4	1,205.1	
4 Other securities	916.1	983.5	984.5	980.7	996.2	1,012.8	1,028.8	1,018.0	1,014.7	1,020.9	1,022.5	1,016.6	
5 Loans and leases in bank credit <sup>3</sup>	5,490.9	5,786.5	5,834.5	5,869.1	5,986.4	6,011.6	6,059.8	6,096.8	6,085.4	6,095.0	6,104.1	6,108.5	
6 Commercial and industrial	1,052.6	1,130.0	1,159.9	1,164.6	1,175.8	1,180.5	1,189.6	1,193.1	1,190.6	1,197.8	1,193.5	1,190.8	
7 Real estate	2,941.8	3,127.9	3,127.7	3,150.1	3,295.6	3,301.2	3,323.9	3,345.2	3,342.9	3,336.7	3,350.4	3,358.5	
8 Revolving home equity	447.0	451.4	448.0	450.3	466.3	467.9	470.6	472.9	472.7	472.6	474.0	472.8	
9 Other	2,494.8	2,676.4	2,679.8	2,699.8	2,829.3	2,833.2	2,853.3	2,872.3	2,870.2	2,864.2	2,876.4	2,885.7	
10 Consumer	711.6	722.3	728.5	727.4	724.1	729.3	736.4	744.1	743.5	744.5	746.8	743.7	
11 Security <sup>4</sup>	255.9	257.8	265.5	277.0	279.4	288.0	292.3	295.8	301.1	295.7	286.2	297.4	
12 Other loans and leases	529.1	548.5	552.9	550.0	511.5	512.7	517.7	518.7	507.3	520.3	527.1	518.2	
13 Interbank loans	289.9	291.8	284.4	313.5	326.0	341.5	359.1	367.0	355.6	360.5	388.7	360.8	
14 Cash assets <sup>5</sup>	320.0	314.0	301.7	295.4	300.3	297.6	301.2	300.9	302.5	307.6	279.1	308.9	
15 Other assets <sup>6</sup>	720.8	790.5	794.7	798.2	821.3	812.9	831.4	846.7	831.6	835.5	851.3	867.4	
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>8,822.8</b>	<b>9,310.1</b>	<b>9,353.9</b>	<b>9,399.6</b>	<b>9,571.2</b>	<b>9,613.7</b>	<b>9,702.0</b>	<b>9,754.0</b>	<b>9,714.9</b>	<b>9,741.6</b>	<b>9,760.6</b>	<b>9,797.5</b>	
<b>LIABILITIES</b>													
17 Deposits	5,815.6	6,039.6	6,065.2	6,104.7	6,204.3	6,243.5	6,305.9	6,339.7	6,303.2	6,344.1	6,369.9	6,341.6	
18 Transaction	666.1	640.1	662.4	636.0	635.8	646.8	630.8	641.9	628.4	636.1	646.6	669.5	
19 Nontransaction	5,149.5	5,399.5	5,402.8	5,468.7	5,568.5	5,596.6	5,675.1	5,697.8	5,674.9	5,708.0	5,723.3	5,672.2	
20 Large time	1,452.4	1,616.2	1,655.0	1,694.8	1,714.1	1,725.9	1,726.1	1,730.6	1,717.5	1,731.4	1,738.6	1,735.4	
21 Other	3,697.0	3,783.4	3,747.7	3,773.9	3,854.5	3,870.8	3,949.0	3,967.2	3,957.4	3,976.7	3,984.7	3,936.8	
22 Borrowings	1,748.1	1,801.0	1,803.8	1,853.6	1,909.6	1,944.6	1,957.0	1,955.4	1,947.6	1,946.8	1,946.4	1,983.7	
23 From banks in the U.S.	381.1	348.4	332.9	367.5	392.1	397.9	405.8	419.2	391.7	416.6	424.7	451.5	
24 From others	1,367.0	1,452.6	1,470.9	1,486.1	1,517.5	1,546.6	1,551.2	1,536.3	1,555.9	1,530.2	1,521.7	1,532.2	
25 Net due to related foreign offices	60.2	119.1	114.8	57.5	24.2	6.5	31.6	18.5	25.0	5.7	29.5	0.7	
26 Other liabilities	479.0	552.6	559.8	553.5	569.5	571.1	576.5	574.4	572.4	573.5	563.7	586.1	
27 <b>TOTAL LIABILITIES</b>	<b>8,103.0</b>	<b>8,512.3</b>	<b>8,543.7</b>	<b>8,569.3</b>	<b>8,707.6</b>	<b>8,765.6</b>	<b>8,871.0</b>	<b>8,888.2</b>	<b>8,848.3</b>	<b>8,870.1</b>	<b>8,909.5</b>	<b>8,912.2</b>	
28 Residual (assets less liabilities) <sup>8</sup>	719.8	797.8	810.3	830.4	863.6	848.1	831.1	865.8	866.6	871.6	851.2	885.2	

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	7,571.9	7,949.7	8,017.7	8,057.3	8,192.9	8,264.9	8,325.4	8,333.7	8,313.2	8,337.4	8,336.4	8,354.9
2	Securities in bank credit	2,066.4	2,183.0	2,199.8	2,184.9	2,195.9	2,223.9	2,225.4	2,217.8	2,211.3	2,221.2	2,216.5	2,226.6
3	Treasury and Agency securities <sup>2</sup>	1,145.7	1,204.0	1,215.6	1,200.8	1,197.9	1,209.1	1,192.2	1,194.6	1,191.4	1,193.1	1,188.3	1,206.6
4	Other securities	920.7	978.9	984.2	984.1	998.0	1,014.8	1,033.2	1,023.2	1,020.0	1,028.1	1,028.2	1,020.0
5	Loans and leases in bank credit <sup>3</sup>	5,505.4	5,766.7	5,817.8	5,872.4	5,997.0	6,041.0	6,100.0	6,115.8	6,101.9	6,116.2	6,119.9	6,128.3
6	Commercial and industrial	1,051.8	1,127.9	1,153.8	1,158.8	1,170.1	1,176.7	1,187.9	1,192.4	1,188.3	1,195.6	1,193.2	1,192.2
7	Real estate	2,944.5	3,119.3	3,128.1	3,157.1	3,306.1	3,322.6	3,337.2	3,348.3	3,349.7	3,341.6	3,349.8	3,358.5
8	Revolving home equity	444.9	452.3	449.5	452.2	467.5	468.0	469.3	470.7	469.8	470.1	471.8	471.6
9	Other	2,499.6	2,667.0	2,678.6	2,704.9	2,838.7	2,854.6	2,867.9	2,877.6	2,879.9	2,871.5	2,878.0	2,886.9
10	Consumer	723.6	715.0	725.7	729.1	726.0	732.8	747.6	756.4	753.6	757.4	760.0	755.4
10a	Credit cards and related plans	318.3	306.9	312.0	312.6	308.5	313.1	331.5	332.8	333.5	334.8	334.9	326.3
10b	Other	405.3	408.1	413.7	416.5	417.4	419.7	416.2	423.7	420.1	422.6	425.0	429.2
11	Security <sup>4</sup>	258.9	254.0	258.2	274.2	284.9	294.9	303.7	298.7	298.7	299.7	291.6	305.6
12	Other loans and leases	526.6	550.6	552.0	553.1	509.9	514.0	523.5	520.1	511.6	521.9	525.4	516.6
13	Interbank loans	289.2	284.3	282.5	310.1	328.2	349.2	365.4	366.2	351.2	361.2	382.5	366.9
14	Cash assets <sup>5</sup>	332.0	309.2	292.0	296.4	302.9	305.5	317.2	312.2	298.4	337.5	288.8	307.1
15	Other assets <sup>6</sup>	717.6	791.0	796.9	800.4	821.7	813.0	828.9	842.8	833.3	832.5	836.2	866.6
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>8,844.3</b>	<b>9,266.5</b>	<b>9,321.2</b>	<b>9,396.3</b>	<b>9,576.8</b>	<b>9,663.3</b>	<b>9,766.0</b>	<b>9,784.9</b>	<b>9,726.1</b>	<b>9,798.4</b>	<b>9,773.8</b>	<b>9,825.6</b>
<b>LIABILITIES</b>													
17	Deposits	5,805.4	6,025.1	6,050.4	6,094.2	6,190.0	6,256.2	6,327.6	6,327.8	6,325.1	6,370.0	6,278.6	6,308.5
18	Transaction	674.5	633.2	649.6	630.8	630.8	653.0	665.4	650.0	597.7	655.9	675.8	672.4
19	Nontransaction	5,130.9	5,391.9	5,400.8	5,463.4	5,559.2	5,603.2	5,662.2	5,677.8	5,727.3	5,714.1	5,602.8	5,636.1
20	Large time	1,456.1	1,619.3	1,652.2	1,685.8	1,700.1	1,713.9	1,719.1	1,735.1	1,731.9	1,736.4	1,739.9	1,739.2
21	Other	3,674.7	3,772.6	3,748.6	3,777.6	3,859.1	3,889.3	3,943.1	3,942.7	3,995.4	3,977.7	3,863.0	3,896.9
22	Borrowings	1,746.7	1,796.4	1,797.1	1,863.6	1,908.8	1,939.4	1,945.1	1,953.6	1,913.4	1,938.1	1,969.0	2,006.9
23	From banks in the U.S.	380.5	347.7	333.9	368.9	392.5	398.8	403.3	418.5	386.1	415.0	427.4	454.8
24	From others	1,366.2	1,448.8	1,463.2	1,494.7	1,516.2	1,540.7	1,541.8	1,535.1	1,527.3	1,523.1	1,541.6	1,552.1
25	Net due to related foreign offices	67.2	110.5	115.7	61.1	30.6	17.9	40.3	26.5	30.2	16.3	47.0	3.3
26	Other liabilities	485.3	544.7	561.3	557.1	574.8	581.1	584.1	581.9	576.9	583.0	578.9	589.6
27	<b>TOTAL LIABILITIES</b>	<b>8,104.6</b>	<b>8,476.8</b>	<b>8,524.4</b>	<b>8,576.0</b>	<b>8,704.1</b>	<b>8,794.6</b>	<b>8,897.1</b>	<b>8,889.8</b>	<b>8,845.5</b>	<b>8,907.5</b>	<b>8,873.5</b>	<b>8,908.3</b>
28	Residual (assets less liabilities) <sup>8</sup>	739.7	789.7	796.8	820.3	872.7	868.7	869.0	895.1	880.6	891.0	900.2	917.3

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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	6,747.0	7,097.3	7,126.1	7,149.8	7,277.3	7,315.4	7,350.5	7,370.9	7,360.5	7,374.9	7,376.2	7,378.2
2	Securities in bank credit	1,720.2	1,829.4	1,830.3	1,820.5	1,838.8	1,846.9	1,847.2	1,836.1	1,837.3	1,836.0	1,828.6	1,841.4
3	Treasury and Agency securities <sup>2</sup>	1,075.2	1,131.0	1,137.4	1,126.0	1,129.0	1,123.5	1,108.0	1,112.6	1,113.4	1,111.7	1,103.9	1,121.1
4	Other securities	644.9	698.3	693.0	694.5	709.8	723.4	739.2	723.5	723.8	724.3	724.8	720.2
5	Loans and leases in bank credit <sup>3</sup>	5,026.8	5,267.9	5,295.7	5,329.3	5,438.5	5,468.5	5,503.4	5,534.8	5,523.2	5,538.9	5,547.6	5,536.9
6	Commercial and industrial	882.8	936.7	953.3	954.8	961.1	965.2	973.5	976.4	974.5	980.8	976.0	973.6
7	Real estate	2,921.0	3,104.7	3,104.5	3,126.6	3,271.7	3,277.6	3,299.6	3,320.5	3,318.4	3,312.0	3,325.9	3,333.7
8	Revolving home equity	447.0	451.4	448.0	450.3	466.3	467.9	470.6	472.9	472.7	472.6	474.0	472.8
9	Other	2,474.0	2,653.3	2,656.5	2,676.2	2,805.3	2,809.7	2,829.0	2,847.6	2,845.7	2,839.5	2,851.9	2,860.9
10	Consumer	711.6	722.3	728.5	727.4	724.1	729.3	736.4	744.1	743.5	744.5	746.8	743.7
11	Security <sup>4</sup>	112.7	93.2	96.9	111.3	112.4	121.0	118.5	119.1	121.8	125.7	117.3	111.6
12	Other loans and leases	398.7	411.1	412.5	409.3	369.3	375.3	375.5	374.8	365.0	375.8	381.5	374.3
13	Interbank loans	247.9	245.1	232.6	256.4	264.0	275.8	295.0	299.5	291.9	290.9	313.9	296.5
14	Cash assets <sup>5</sup>	268.2	260.6	248.9	247.2	252.8	246.0	250.3	250.4	253.7	257.1	229.9	256.4
15	Other assets <sup>6</sup>	684.6	744.6	745.4	755.2	781.8	777.7	795.6	812.0	798.1	799.4	814.1	836.9
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>7,881.7</b>	<b>8,280.3</b>	<b>8,285.7</b>	<b>8,341.3</b>	<b>8,507.3</b>	<b>8,546.3</b>	<b>8,621.2</b>	<b>8,663.2</b>	<b>8,634.5</b>	<b>8,652.5</b>	<b>8,664.3</b>	<b>8,698.6</b>
<b>LIABILITIES</b>													
17	Deposits	5,201.3	5,359.0	5,356.1	5,363.3	5,452.9	5,479.4	5,544.6	5,568.2	5,540.4	5,573.5	5,595.2	5,562.0
18	Transaction	653.4	628.2	651.1	625.3	625.4	635.8	620.1	631.4	618.0	626.1	636.1	658.0
19	Nontransaction	4,547.9	4,730.8	4,704.9	4,738.0	4,827.4	4,843.6	4,924.5	4,936.8	4,922.4	4,947.4	4,959.1	4,904.0
20	Large time	852.2	958.9	966.9	972.9	976.3	974.6	977.3	971.4	966.7	972.5	976.1	969.0
21	Other	3,695.7	3,771.9	3,738.0	3,765.1	3,851.1	3,869.0	3,947.2	3,965.4	3,955.6	3,974.9	3,983.0	3,935.0
22	Borrowings	1,312.6	1,377.5	1,376.4	1,406.9	1,441.0	1,455.3	1,453.1	1,446.6	1,444.6	1,439.4	1,451.7	1,452.1
23	From banks in the U.S.	316.2	299.5	286.3	313.1	333.6	334.8	343.8	355.9	339.0	354.9	363.1	373.2
24	From others	996.4	1,078.0	1,090.1	1,093.8	1,107.3	1,120.5	1,109.3	1,090.6	1,105.5	1,084.5	1,088.6	1,078.9
25	Net due to related foreign offices	269.2	318.4	316.5	309.6	292.5	304.0	323.7	323.7	330.0	312.4	328.0	319.2
26	Other liabilities	380.0	432.4	432.7	432.5	454.0	457.9	461.4	457.6	461.3	456.3	442.2	469.5
27	<b>TOTAL LIABILITIES</b>	<b>7,163.1</b>	<b>7,487.3</b>	<b>7,481.6</b>	<b>7,512.3</b>	<b>7,640.3</b>	<b>7,696.6</b>	<b>7,782.8</b>	<b>7,796.1</b>	<b>7,776.2</b>	<b>7,781.5</b>	<b>7,817.2</b>	<b>7,802.7</b>
28	Residual (assets less liabilities) <sup>8</sup>	718.6	793.0	804.0	828.9	867.0	849.7	838.4	867.2	858.3	871.1	847.1	895.9

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

February 9, 2007

Account	2006 Jan	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	2007 Jan	Week ending				
									Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	6,755.9	7,069.1	7,110.8	7,151.7	7,280.7	7,348.2	7,386.7	7,386.7	7,374.6	7,394.2	7,389.3	7,390.9
2	Securities in bank credit	1,718.9	1,817.2	1,823.8	1,814.2	1,828.4	1,851.6	1,851.3	1,841.3	1,838.5	1,843.9	1,837.2	1,846.2
3	Treasury and Agency securities <sup>2</sup>	1,069.3	1,123.4	1,131.1	1,116.3	1,116.8	1,126.2	1,107.8	1,112.5	1,109.5	1,112.5	1,106.8	1,122.6
4	Other securities	649.6	693.8	692.7	698.0	711.6	725.4	743.5	728.8	729.0	731.5	730.5	723.6
5	Loans and leases in bank credit <sup>3</sup>	5,037.0	5,252.0	5,287.1	5,337.4	5,452.3	5,496.6	5,535.4	5,545.5	5,536.1	5,550.3	5,552.0	5,544.6
6	Commercial and industrial	880.4	935.2	947.8	950.5	958.3	963.7	971.1	973.6	970.5	976.5	973.5	972.7
7	Real estate	2,923.8	3,096.1	3,104.9	3,133.6	3,282.2	3,299.0	3,312.9	3,323.6	3,325.2	3,316.9	3,325.2	3,333.7
8	Revolving home equity	444.9	452.3	449.5	452.2	467.5	468.0	469.3	470.7	469.8	470.1	471.8	471.6
9	Other	2,478.8	2,643.8	2,655.4	2,681.4	2,814.7	2,831.0	2,843.5	2,852.9	2,855.4	2,846.8	2,853.5	2,862.1
9a	Other residential	1,202.1	1,283.2	1,280.8	1,291.6	1,400.3	1,404.5	1,410.9	1,413.1	1,420.6	1,409.3	1,409.5	1,416.1
9b	Commercial	1,276.7	1,360.6	1,374.6	1,389.8	1,414.4	1,426.6	1,432.7	1,439.9	1,434.8	1,437.5	1,443.9	1,446.0
10	Consumer	723.6	715.0	725.7	729.1	726.0	732.8	747.6	756.4	753.6	757.4	760.0	755.4
10a	Credit cards and related plans	318.3	306.9	312.0	312.6	308.5	313.1	331.5	332.8	333.5	334.8	334.9	326.3
10d	Other	405.3	408.1	413.7	416.5	417.4	419.7	416.2	423.7	420.1	422.6	425.0	429.2
11	Security <sup>4</sup>	111.6	92.5	95.9	111.5	115.1	123.1	123.1	117.5	120.1	124.1	114.8	111.0
12	Other loans and leases	397.6	413.1	412.8	412.7	370.7	378.0	380.7	374.3	366.7	375.5	378.5	371.8
13	Interbank loans	247.2	237.7	230.7	252.9	266.1	283.4	301.3	298.7	287.5	291.7	307.8	302.5
14	Cash assets <sup>5</sup>	279.4	256.3	238.8	247.2	254.6	253.3	265.1	260.8	248.5	285.0	238.8	254.8
15	Other assets <sup>6</sup>	680.2	745.9	748.0	758.0	783.0	778.4	792.2	807.0	798.8	795.5	797.3	834.9
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>7,896.8</b>	<b>8,241.8</b>	<b>8,261.1</b>	<b>8,342.4</b>	<b>8,516.1</b>	<b>8,594.6</b>	<b>8,674.9</b>	<b>8,683.9</b>	<b>8,640.0</b>	<b>8,696.9</b>	<b>8,663.6</b>	<b>8,713.8</b>
<b>LIABILITIES</b>													
17	Deposits	5,188.8	5,343.1	5,344.4	5,361.2	5,453.8	5,504.7	5,572.3	5,553.5	5,554.8	5,596.0	5,497.0	5,528.2
18	Transaction	661.6	621.6	638.5	620.0	620.6	642.1	654.3	639.3	587.3	645.5	665.3	660.8
19	Nontransaction	4,527.3	4,721.6	4,705.9	4,741.2	4,833.2	4,862.6	4,918.0	4,914.3	4,967.5	4,950.5	4,831.7	4,867.4
20	Large time	853.8	960.4	967.0	972.3	977.4	975.1	976.7	973.3	973.9	974.6	970.5	972.3
21	Other	3,673.4	3,761.1	3,738.9	3,769.0	3,855.8	3,887.5	3,941.4	3,941.0	3,993.6	3,975.9	3,861.2	3,895.1
22	Borrowings	1,311.2	1,373.0	1,369.6	1,416.9	1,440.1	1,450.1	1,441.2	1,444.7	1,410.3	1,430.7	1,474.3	1,475.3
23	From banks in the U.S.	315.5	298.8	287.2	314.4	334.1	335.6	341.3	355.2	333.4	353.3	365.8	376.5
24	From others	995.7	1,074.1	1,082.4	1,102.5	1,106.0	1,114.5	1,099.8	1,089.5	1,076.9	1,077.4	1,108.5	1,098.8
25	Net due to related foreign offices	274.7	312.5	318.2	311.8	295.1	309.5	328.6	329.6	332.8	318.8	340.3	322.6
26	Other liabilities	385.3	426.3	434.8	435.2	457.3	464.5	466.8	463.9	464.4	463.3	454.6	473.3
27	<b>TOTAL LIABILITIES</b>	<b>7,160.0</b>	<b>7,455.0</b>	<b>7,467.1</b>	<b>7,525.1</b>	<b>7,646.3</b>	<b>7,728.8</b>	<b>7,808.9</b>	<b>7,791.7</b>	<b>7,762.3</b>	<b>7,808.8</b>	<b>7,766.2</b>	<b>7,799.4</b>
28	Residual (assets less liabilities) <sup>8</sup>	736.8	786.8	794.0	817.4	869.8	865.8	866.1	892.1	877.7	888.1	897.3	914.4

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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	3,762.0	3,968.6	3,983.6	3,984.5	4,103.2	4,138.1	4,149.9	4,142.8	4,143.7	4,148.6	4,134.4	4,142.9
2	Securities in bank credit	1,026.1	1,143.9	1,142.8	1,121.2	1,130.1	1,140.9	1,150.5	1,137.6	1,138.3	1,138.2	1,128.2	1,143.3
3	Treasury and Agency securities <sup>2</sup>	595.0	663.6	666.7	650.0	653.9	651.6	648.3	651.6	651.5	651.4	641.9	660.6
3a	Trading account	36.3	50.2	47.2	44.3	51.5	53.3	49.1	54.8	56.7	60.7	49.1	53.8
3b	Investment account	558.7	613.4	619.4	605.7	602.5	598.3	599.2	596.7	594.8	590.6	592.8	606.9
3c	Mortgage-backed	476.8	543.4	548.9	532.3	529.8	526.5	529.6	525.5	525.7	519.5	519.5	535.0
3d	Other	81.9	70.0	70.6	73.4	72.6	71.8	69.6	71.2	69.1	71.1	73.3	71.8
4	Other securities	431.1	480.3	476.1	471.2	476.2	489.3	502.2	486.0	486.8	486.8	486.3	482.7
4a	Trading account	205.2	228.6	224.3	221.5	222.0	233.1	245.7	228.7	230.4	231.0	229.2	223.8
4b	Investment account	225.9	251.7	251.8	249.7	254.2	256.2	256.5	257.3	256.5	255.8	257.2	258.9
4c	State and local government	39.8	42.9	42.7	42.6	45.2	47.4	49.5	49.6	49.5	49.2	49.8	50.0
4d	Other	186.1	208.8	209.1	207.0	209.0	208.8	207.0	207.7	207.0	206.6	207.4	209.0
5	Loans and leases in bank credit <sup>3</sup>	2,735.9	2,824.7	2,840.8	2,863.3	2,973.1	2,997.2	2,999.5	3,005.2	3,005.4	3,010.4	3,006.2	2,999.6
6	Commercial and industrial	524.2	549.2	556.5	554.6	561.9	564.1	569.9	572.2	571.6	576.0	572.2	569.0
7	Real estate	1,461.8	1,526.8	1,526.1	1,541.1	1,679.3	1,684.6	1,684.8	1,688.3	1,697.5	1,681.9	1,684.0	1,690.6
8	Revolving home equity	321.2	325.8	326.2	329.2	346.8	346.8	348.9	351.7	351.0	351.4	352.8	352.2
9	Other	1,140.6	1,200.9	1,199.9	1,211.8	1,332.5	1,337.8	1,335.9	1,336.6	1,346.5	1,330.5	1,331.2	1,338.4
9a	Other residential	698.5	738.2	733.2	739.5	847.3	847.2	845.6	845.7	860.1	841.5	836.1	843.3
9b	Commercial	442.1	462.8	466.6	472.3	485.2	490.6	490.2	490.9	486.3	489.0	495.1	495.1
10	Consumer	355.4	367.5	373.5	373.7	377.4	383.1	381.6	383.1	381.3	383.7	384.0	385.4
11	Security <sup>4</sup>	102.2	82.2	86.0	100.1	101.1	109.1	106.7	107.6	110.1	113.8	106.1	100.6
11a	Fed funds and RPs with broker/dealer	84.9	65.2	69.1	83.0	84.9	90.4	87.6	88.4	91.7	96.0	86.6	79.9
11b	Other	17.3	17.0	16.9	17.1	16.3	18.8	19.2	19.2	18.5	17.9	19.5	20.7
12a	State and local government	19.1	19.6	20.4	20.8	23.4	23.5	23.4	23.3	23.3	23.2	23.4	23.4
12b	Agricultural	10.1	10.1	10.2	10.1	10.4	10.5	10.6	10.7	10.6	10.6	10.8	10.9
12c	Fed funds and RPs with others	22.4	24.8	24.2	25.4	25.6	29.2	25.3	28.7	21.6	28.3	32.4	33.1
12d	All other loans	147.4	149.8	149.9	143.4	101.0	100.4	104.5	99.7	97.5	101.1	101.5	95.7
12e	Lease financing receivables	93.4	94.6	94.0	94.1	93.0	92.7	92.7	91.6	91.8	91.8	91.8	90.9
13	Interbank loans	161.7	149.3	137.9	162.6	168.6	166.5	180.1	182.7	170.6	166.8	206.2	186.8
13a	Fed funds and RPs with banks	94.1	89.2	79.4	101.4	94.8	97.3	109.6	117.2	102.0	103.2	139.6	125.4
13b	Other	67.6	60.2	58.6	61.2	73.8	69.2	70.6	65.4	68.7	63.6	66.6	61.4
14	Cash assets <sup>5</sup>	156.5	148.4	137.2	137.6	143.7	138.6	139.5	139.4	141.9	143.1	122.5	147.4
15	Other assets <sup>6</sup>	471.4	494.7	493.3	506.4	513.3	504.6	511.6	515.2	504.9	507.9	528.4	521.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,520.0</b>	<b>4,729.1</b>	<b>4,720.4</b>	<b>4,759.4</b>	<b>4,895.4</b>	<b>4,914.7</b>	<b>4,947.4</b>	<b>4,947.0</b>	<b>4,928.0</b>	<b>4,933.2</b>	<b>4,958.3</b>	<b>4,965.4</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)

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
LIABILITIES													
17	Deposits	2,670.4	2,719.3	2,705.2	2,709.2	2,777.8	2,770.5	2,798.9	2,817.1	2,797.1	2,812.8	2,842.6	2,815.6
18	Transaction	311.0	296.6	314.2	301.6	302.3	307.0	297.5	307.2	299.5	303.3	311.0	323.1
19	Nontransaction	2,359.4	2,422.6	2,391.1	2,407.6	2,475.5	2,463.6	2,501.4	2,509.9	2,497.6	2,509.5	2,531.6	2,492.5
20	Large time	412.6	474.5	470.3	472.4	479.1	471.8	474.4	472.7	468.3	475.1	476.9	469.5
21	Other	1,946.8	1,948.1	1,920.8	1,935.2	1,996.5	1,991.8	2,027.0	2,037.2	2,029.3	2,034.4	2,054.6	2,023.0
22	Borrowings	788.2	840.0	847.6	867.7	881.6	896.9	886.0	874.5	880.5	875.4	870.2	873.8
23	From banks in the U.S.	145.6	138.0	136.6	150.9	148.1	153.1	151.9	136.8	131.9	136.1	132.8	146.3
24	From others	642.7	702.0	711.0	716.8	733.5	743.8	734.1	737.7	748.6	739.3	737.4	727.5
25	Net due to related foreign offices	250.6	298.0	297.2	289.3	271.8	282.8	300.3	299.2	305.4	287.5	304.8	294.9
26	Other liabilities	310.3	359.9	356.8	353.9	367.9	371.2	374.6	367.2	372.4	366.6	352.1	375.9
27	<b>TOTAL LIABILITIES</b>	<b>4,019.6</b>	<b>4,217.1</b>	<b>4,206.8</b>	<b>4,220.1</b>	<b>4,299.1</b>	<b>4,321.5</b>	<b>4,359.9</b>	<b>4,358.0</b>	<b>4,355.3</b>	<b>4,342.2</b>	<b>4,369.6</b>	<b>4,360.3</b>
28	Residual (assets less liabilities) <sup>8</sup>	500.4	512.0	513.6	539.3	596.3	593.1	587.5	589.0	572.7	591.0	588.7	605.1

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

February 9, 2007

Account	2006 Jan	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	2007 Jan	Week ending				
									Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	3,765.8	3,950.9	3,971.5	3,982.8	4,098.8	4,153.9	4,167.2	4,152.6	4,152.8	4,161.0	4,143.2	4,151.5
2	Securities in bank credit	1,025.5	1,133.3	1,139.0	1,118.2	1,122.0	1,147.4	1,153.0	1,143.5	1,140.1	1,146.9	1,138.0	1,149.5
3	Treasury and Agency securities <sup>2</sup>	589.8	657.6	663.2	643.6	644.0	656.2	646.4	652.2	648.0	652.8	646.0	663.4
3a	Trading account	34.7	49.0	46.5	43.2	49.0	55.8	47.2	52.2	52.5	57.2	47.3	53.2
3b	Investment account	555.1	608.6	616.7	600.3	595.0	600.3	599.2	600.1	595.6	595.6	598.7	610.2
3c	Mortgage-backed	473.7	538.8	546.4	527.7	523.8	527.8	529.6	529.6	527.0	525.0	526.0	538.4
3d	Other	81.4	69.8	70.3	72.6	71.3	72.5	69.6	70.8	68.6	70.6	72.7	71.8
4	Other securities	435.7	475.8	475.8	474.6	478.0	491.2	506.6	491.2	492.0	494.0	492.0	486.1
4a	Trading account	207.4	226.4	224.2	223.1	222.8	234.0	247.9	231.2	232.9	234.3	231.9	225.3
4b	Investment account	228.3	249.3	251.6	251.5	255.2	257.2	258.7	260.0	259.1	259.7	260.1	260.8
4c	State and local government	40.3	42.5	42.6	43.0	45.4	47.6	49.9	50.1	49.9	50.1	50.3	50.4
4d	Other	188.1	206.8	209.0	208.5	209.8	209.7	208.8	209.9	209.2	209.6	209.8	210.4
5	Loans and leases in bank credit <sup>3</sup>	2,740.3	2,817.6	2,832.5	2,864.5	2,976.8	3,006.6	3,014.3	3,009.2	3,012.7	3,014.2	3,005.2	3,002.1
6	Commercial and industrial	521.8	547.9	553.2	552.5	560.5	563.6	568.2	569.6	567.5	572.2	570.0	568.3
7	Real estate	1,461.2	1,524.5	1,526.0	1,542.2	1,682.0	1,690.8	1,688.2	1,687.5	1,700.6	1,682.2	1,679.6	1,687.9
8	Revolving home equity	319.6	326.6	327.5	330.4	347.3	346.9	348.0	349.9	349.0	349.3	350.8	351.2
9	Other	1,141.6	1,198.0	1,198.5	1,211.8	1,334.7	1,343.9	1,340.1	1,337.6	1,351.7	1,332.9	1,328.8	1,336.6
9a	Other residential	698.2	737.8	733.6	740.1	847.7	850.4	847.6	845.3	862.4	842.0	833.4	840.9
9b	Commercial	443.4	460.1	464.9	471.7	487.0	493.4	492.5	492.3	489.3	490.9	495.3	495.8
10	Consumer	362.2	363.8	371.5	374.2	377.0	382.9	385.5	390.1	388.2	390.9	391.1	391.3
10a	Credit cards and related plans	120.2	115.7	119.0	120.1	120.5	124.0	130.1	129.9	130.2	131.3	130.6	127.1
10b	Other	242.1	248.1	252.5	254.2	256.5	258.9	255.4	260.1	258.0	259.6	260.5	264.1
11	Security <sup>4</sup>	101.4	81.7	85.0	100.5	103.8	110.8	111.1	106.2	108.5	112.3	104.1	100.2
11a	Fed funds and RPs with broker/dealer	84.2	64.6	68.0	83.1	87.0	91.9	91.1	87.2	89.8	94.1	85.3	79.8
11b	Other	17.2	17.1	17.1	17.4	16.9	19.0	20.0	19.0	18.6	18.2	18.8	20.4
12a	State and local government	19.1	19.6	20.4	20.8	23.4	23.5	23.4	23.3	23.3	23.2	23.4	23.4
12b	Agricultural	10.2	10.2	10.2	10.2	10.4	10.6	10.7	10.8	10.7	10.7	10.8	10.8
12c	Fed funds and RPs with others	22.4	24.8	24.2	25.4	25.6	29.2	25.3	28.7	21.6	28.3	32.4	33.1
12d	All other loans	147.6	151.0	148.7	145.2	101.2	102.5	108.9	100.4	99.4	101.4	101.2	95.3
12e	Lease financing receivables	94.3	94.0	93.3	93.4	92.9	92.7	93.0	92.6	92.9	92.8	92.5	91.8
13	Interbank loans	162.1	147.8	138.5	161.2	168.3	167.6	182.3	183.1	166.4	169.3	204.1	192.5
13a	Fed funds and RPs with banks	94.3	88.3	79.6	100.5	94.6	97.8	111.0	117.6	99.4	104.7	138.1	129.2
13b	Other	67.8	59.5	58.8	60.7	73.7	69.8	71.3	65.5	66.9	64.6	65.9	63.3
14	Cash assets <sup>5</sup>	165.5	144.4	128.8	136.2	144.1	142.3	150.6	147.9	137.8	164.7	131.7	146.6
15	Other assets <sup>6</sup>	466.9	496.0	496.0	509.2	514.5	505.3	508.2	510.3	505.6	504.1	511.7	519.2
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>4,528.8</b>	<b>4,707.3</b>	<b>4,702.9</b>	<b>4,757.6</b>	<b>4,892.7</b>	<b>4,935.9</b>	<b>4,974.5</b>	<b>4,960.9</b>	<b>4,929.7</b>	<b>4,966.0</b>	<b>4,957.6</b>	<b>4,976.8</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)

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
LIABILITIES													
17	Deposits	2,664.3	2,712.1	2,696.7	2,707.9	2,778.5	2,783.0	2,815.4	2,809.5	2,802.7	2,833.2	2,779.7	2,800.7
18	Transaction	317.3	292.2	304.1	297.6	297.5	310.4	320.2	313.4	277.9	320.3	331.8	325.7
19	Nontransaction	2,347.0	2,419.9	2,392.5	2,410.2	2,481.0	2,472.6	2,495.3	2,496.1	2,524.9	2,512.9	2,447.9	2,475.0
20	Large time	414.3	476.0	470.3	471.8	480.1	472.2	473.7	474.6	475.5	477.1	471.3	472.8
21	Other	1,932.7	1,943.9	1,922.2	1,938.5	2,000.9	2,000.4	2,021.5	2,021.6	2,049.3	2,035.8	1,976.7	2,002.2
22	Borrowings	786.8	835.5	840.8	877.7	880.8	891.8	874.1	872.7	846.2	866.7	892.7	897.0
23	From banks in the U.S.	144.9	137.3	137.5	152.2	148.5	154.0	149.4	136.2	126.2	134.5	135.5	149.6
24	From others	641.9	698.2	703.3	725.4	732.2	737.8	724.7	736.5	720.0	732.2	757.2	747.4
25	Net due to related foreign offices	256.1	292.1	299.0	291.5	274.4	288.4	305.2	305.1	308.1	293.9	317.1	298.3
26	Other liabilities	315.6	353.8	358.9	356.6	371.1	377.8	380.0	373.5	375.5	373.6	364.5	379.8
27	<b>TOTAL LIABILITIES</b>	<b>4,022.8</b>	<b>4,193.5</b>	<b>4,195.4</b>	<b>4,233.6</b>	<b>4,304.9</b>	<b>4,340.9</b>	<b>4,374.8</b>	<b>4,360.8</b>	<b>4,332.5</b>	<b>4,367.4</b>	<b>4,354.0</b>	<b>4,375.8</b>
28	Residual (assets less liabilities) <sup>8</sup>	506.0	513.9	507.5	524.0	587.8	595.0	599.7	600.1	597.1	598.6	603.6	601.0

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

February 9, 2007

Account	2006 Jan	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	2007 Jan	Week ending			
									Jan 10	Jan 17	Jan 24	Jan 31
<b>ASSETS</b>												
1 Bank credit	2,984.2	3,128.7	3,141.2	3,163.3	3,174.2	3,176.2	3,199.9	3,227.5	3,214.9	3,225.5	3,241.9	3,235.6
2 Securities in bank credit	693.3	685.5	686.3	697.3	708.8	704.9	696.0	697.9	697.0	697.0	700.5	698.4
3 Treasury and Agency securities <sup>2</sup>	479.5	467.5	469.5	473.9	475.1	470.8	459.0	460.4	460.0	459.6	462.0	460.8
4 Other securities	213.8	218.0	216.8	223.3	233.6	234.1	237.0	237.5	237.0	237.4	238.5	237.6
5 Loans and leases in bank credit <sup>3</sup>	2,290.9	2,443.2	2,454.9	2,466.0	2,465.4	2,471.3	2,503.9	2,529.6	2,517.8	2,528.5	2,541.4	2,537.2
6 Commercial and industrial	358.7	387.5	396.8	400.1	399.2	401.1	403.6	404.1	402.9	404.7	403.9	404.6
7 Real estate	1,459.2	1,577.9	1,578.4	1,585.5	1,592.4	1,593.1	1,614.8	1,632.3	1,620.9	1,630.2	1,641.9	1,643.0
8 Revolving home equity	125.8	125.6	121.7	121.1	119.5	121.2	121.7	121.2	121.7	121.2	121.2	120.5
9 Other	1,333.4	1,452.3	1,456.7	1,464.4	1,472.8	1,471.9	1,493.1	1,511.1	1,499.2	1,509.0	1,520.7	1,522.5
10 Consumer	356.2	354.7	355.0	353.7	346.7	346.2	354.7	360.9	362.1	360.8	362.8	358.3
11 Security <sup>4</sup>	10.5	11.0	10.9	11.2	11.2	11.9	11.7	11.5	11.7	11.9	11.2	11.0
12 Other loans and leases	106.3	112.1	113.8	115.4	115.9	119.0	119.0	120.7	120.1	120.9	121.6	120.3
13 Interbank loans	86.2	95.8	94.7	93.8	95.4	109.3	114.8	116.9	121.2	124.2	107.7	109.6
14 Cash assets <sup>5</sup>	111.7	112.2	111.6	109.6	109.1	107.4	110.8	111.0	111.8	114.1	107.4	109.0
15 Other assets <sup>6</sup>	213.3	249.9	252.1	248.8	268.5	273.1	284.0	296.8	293.2	291.4	285.7	315.8
16 <b>TOTAL ASSETS<sup>7</sup></b>	<b>3,361.0</b>	<b>3,551.3</b>	<b>3,564.1</b>	<b>3,579.8</b>	<b>3,611.9</b>	<b>3,630.5</b>	<b>3,673.0</b>	<b>3,715.6</b>	<b>3,704.7</b>	<b>3,718.6</b>	<b>3,706.0</b>	<b>3,733.6</b>
<b>LIABILITIES</b>												
17 Deposits	2,530.9	2,639.8	2,650.8	2,654.1	2,675.0	2,708.9	2,745.7	2,751.1	2,743.3	2,760.7	2,752.6	2,746.4
18 Transaction	342.4	331.5	337.0	323.6	323.1	328.8	322.5	324.2	318.5	322.8	325.1	334.9
19 Nontransaction	2,188.5	2,308.2	2,313.9	2,330.5	2,351.9	2,380.1	2,423.1	2,426.9	2,424.8	2,437.9	2,427.5	2,411.5
20 Large time	439.6	484.5	496.6	500.5	497.2	502.9	502.9	498.7	498.4	497.4	499.2	499.5
21 Other	1,748.9	1,823.8	1,817.2	1,830.0	1,854.7	1,877.2	1,920.2	1,928.2	1,926.4	1,940.5	1,928.3	1,912.0
22 Borrowings	524.3	537.5	528.8	539.2	559.3	558.4	567.0	572.0	564.1	564.0	581.6	578.3
23 From banks in the U.S.	170.6	161.5	149.7	162.2	185.6	181.7	191.9	219.1	207.1	218.8	230.4	226.9
24 From others	353.7	376.0	379.1	377.0	373.8	376.7	375.1	353.0	356.9	345.2	351.2	351.4
25 Net due to related foreign offices	18.6	20.4	19.3	20.3	20.7	21.1	23.4	24.5	24.7	24.9	23.2	24.3
26 Other liabilities	69.8	72.6	75.9	78.6	86.1	86.7	86.8	90.4	88.9	89.7	90.1	93.5
27 <b>TOTAL LIABILITIES</b>	<b>3,143.5</b>	<b>3,270.2</b>	<b>3,274.8</b>	<b>3,292.2</b>	<b>3,341.2</b>	<b>3,375.1</b>	<b>3,422.9</b>	<b>3,438.0</b>	<b>3,421.0</b>	<b>3,439.3</b>	<b>3,447.6</b>	<b>3,442.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	217.4	281.0	289.2	287.6	270.7	255.4	250.1	277.6	283.7	279.3	258.4	291.1

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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	2,990.1	3,118.2	3,139.4	3,168.9	3,181.9	3,194.3	3,219.5	3,234.1	3,221.8	3,233.2	3,246.0	3,239.3
2	Securities in bank credit	693.4	683.8	684.7	696.0	706.4	704.2	698.3	697.8	698.4	697.1	699.2	696.8
3	Treasury and Agency securities <sup>2</sup>	479.6	465.8	467.9	472.7	472.7	470.1	461.3	460.3	461.4	459.7	460.8	459.2
4	Other securities	213.8	218.0	216.8	223.3	233.6	234.1	237.0	237.5	237.0	237.4	238.5	237.6
5	Loans and leases in bank credit <sup>3</sup>	2,296.7	2,434.4	2,454.6	2,472.9	2,475.5	2,490.1	2,521.1	2,536.3	2,523.4	2,536.1	2,546.8	2,542.6
6	Commercial and industrial	358.6	387.3	394.6	397.9	397.9	400.1	403.0	404.0	403.1	404.3	403.5	404.3
7	Real estate	1,462.5	1,571.6	1,578.9	1,591.4	1,600.2	1,608.2	1,624.7	1,636.1	1,624.5	1,634.7	1,645.6	1,645.8
8	Revolving home equity	125.3	125.8	122.0	121.8	120.2	121.1	121.3	120.8	120.9	120.8	120.9	120.4
9	Other	1,337.2	1,445.8	1,457.0	1,469.6	1,480.0	1,487.1	1,503.4	1,515.3	1,503.7	1,513.9	1,524.7	1,525.4
9a	Other residential	503.9	545.4	547.3	551.5	552.6	554.0	563.2	567.8	558.2	567.3	576.1	575.2
9b	Commercial	833.4	900.5	909.7	918.1	927.4	933.1	940.2	947.5	945.5	946.6	948.6	950.2
10	Consumer	361.4	351.2	354.3	354.8	349.0	349.9	362.1	366.3	365.4	366.5	368.8	364.2
10a	Credit cards and related plans	198.1	191.2	193.0	192.5	188.0	189.0	201.3	202.8	203.3	203.5	204.3	199.1
10b	Other	163.3	160.0	161.3	162.3	161.0	160.8	160.8	163.5	162.1	163.0	164.5	165.0
11	Security <sup>4</sup>	10.2	10.8	10.9	11.0	11.2	12.3	12.0	11.3	11.6	11.7	10.7	10.8
12	Other loans and leases	104.0	113.5	116.0	117.6	117.2	119.6	119.4	118.5	118.8	119.0	118.1	117.4
13	Interbank loans	85.1	89.8	92.2	91.7	97.8	115.8	118.9	115.6	121.2	122.4	103.7	110.0
14	Cash assets <sup>5</sup>	113.9	111.8	110.0	111.0	110.5	111.0	114.5	113.0	110.6	120.4	107.2	108.2
15	Other assets <sup>6</sup>	213.3	249.9	252.1	248.8	268.5	273.1	284.0	296.8	293.2	291.4	285.7	315.8
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>3,368.1</b>	<b>3,534.5</b>	<b>3,558.1</b>	<b>3,584.9</b>	<b>3,623.4</b>	<b>3,658.7</b>	<b>3,700.5</b>	<b>3,723.0</b>	<b>3,710.3</b>	<b>3,730.8</b>	<b>3,705.9</b>	<b>3,736.9</b>
<b>LIABILITIES</b>													
17	Deposits	2,524.6	2,631.0	2,647.7	2,653.3	2,675.3	2,721.7	2,756.9	2,744.0	2,752.1	2,762.8	2,717.3	2,727.5
18	Transaction	344.3	329.3	334.3	322.3	323.1	331.7	334.1	325.9	309.4	325.2	333.5	335.0
19	Nontransaction	2,180.3	2,301.7	2,313.4	2,331.0	2,352.2	2,390.0	2,422.8	2,418.1	2,442.7	2,437.6	2,383.8	2,392.4
20	Large time	439.6	484.5	496.6	500.5	497.2	502.9	502.9	498.7	498.4	497.4	499.2	499.5
21	Other	1,740.7	1,817.2	1,816.7	1,830.5	1,854.9	1,887.2	1,919.8	1,919.4	1,944.3	1,940.2	1,884.6	1,892.9
22	Borrowings	524.3	537.5	528.8	539.2	559.3	558.4	567.0	572.0	564.1	564.0	581.6	578.3
23	From banks in the U.S.	170.6	161.5	149.7	162.2	185.6	181.7	191.9	219.1	207.1	218.8	230.4	226.9
24	From others	353.7	376.0	379.1	377.0	373.8	376.7	375.1	353.0	356.9	345.2	351.2	351.4
25	Net due to related foreign offices	18.6	20.4	19.3	20.3	20.7	21.1	23.4	24.5	24.7	24.9	23.2	24.3
26	Other liabilities	69.8	72.6	75.9	78.6	86.1	86.7	86.8	90.4	88.9	89.7	90.1	93.5
27	<b>TOTAL LIABILITIES</b>	<b>3,137.2</b>	<b>3,261.5</b>	<b>3,271.7</b>	<b>3,291.4</b>	<b>3,341.5</b>	<b>3,387.9</b>	<b>3,434.1</b>	<b>3,430.9</b>	<b>3,429.8</b>	<b>3,441.4</b>	<b>3,412.2</b>	<b>3,423.6</b>
28	Residual (assets less liabilities) <sup>8</sup>	230.8	273.0	286.5	293.4	282.0	270.8	266.4	292.1	280.6	289.5	293.7	313.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

February 9, 2007

Account	2006 Jan	2006 Jul	2006 Aug	2006 Sep	2006 Oct	2006 Nov	2006 Dec	2007 Jan	Week ending			
									Jan 10	Jan 17	Jan 24	Jan 31
<b>ASSETS</b>												
1 Bank credit	811.7	884.3	914.8	910.4	915.4	915.4	930.5	938.6	935.0	933.4	935.7	952.0
2 Securities in bank credit	347.5	365.8	376.1	370.6	367.5	372.3	374.1	376.6	372.8	377.3	379.3	380.3
3 Treasury and Agency securities <sup>2</sup>	76.4	80.7	84.5	84.5	81.2	82.8	84.5	82.1	81.9	80.7	81.5	84.0
4 Other securities	271.2	285.1	291.5	286.1	286.4	289.4	289.6	294.4	290.9	296.6	297.7	296.4
5 Loans and leases in bank credit <sup>3</sup>	464.1	518.5	538.8	539.8	547.9	543.1	556.4	562.1	562.2	556.1	556.5	571.6
6 Commercial and industrial	169.8	193.3	206.6	209.9	214.7	215.3	216.1	216.7	216.0	217.0	217.5	217.2
7 Real estate	20.7	23.1	23.2	23.5	23.9	23.5	24.3	24.7	24.5	24.7	24.5	24.8
11 Security <sup>4</sup>	143.1	164.7	168.6	165.8	167.1	166.9	173.8	176.7	179.3	170.0	168.9	185.7
12 Other loans and leases	130.5	137.5	140.4	140.7	142.2	137.3	142.2	143.9	142.3	144.4	145.6	143.8
13 Interbank loans	42.0	46.7	51.8	57.1	62.0	65.7	64.2	67.5	63.7	69.5	74.8	64.4
14 Cash assets <sup>5</sup>	51.8	53.3	52.9	48.3	47.5	51.6	50.9	50.5	48.7	50.5	49.2	52.6
15 Other assets <sup>6</sup>	36.2	46.0	49.3	43.1	39.5	35.2	35.8	34.6	33.5	36.1	37.2	30.4
16 TOTAL ASSETS <sup>7</sup>	<b>941.1</b>	<b>1,029.7</b>	<b>1,068.3</b>	<b>1,058.4</b>	<b>1,063.9</b>	<b>1,067.4</b>	<b>1,080.9</b>	<b>1,090.7</b>	<b>1,080.4</b>	<b>1,089.1</b>	<b>1,096.4</b>	<b>1,098.8</b>
<b>LIABILITIES</b>												
17 Deposits	614.3	680.6	709.1	741.4	751.4	764.0	761.3	771.5	762.8	770.6	774.7	779.7
18 Transaction	12.7	11.9	11.3	10.8	10.4	11.0	10.7	10.6	10.4	10.0	10.6	11.5
19 Nontransaction	601.6	668.7	697.8	730.6	741.1	753.0	750.6	761.0	752.5	760.6	764.2	768.2
22 Borrowings	435.5	423.5	427.4	446.7	468.6	489.3	503.9	508.9	503.1	507.4	494.7	531.6
23 From banks in the U.S.	65.0	48.9	46.6	54.4	58.4	63.1	62.0	63.3	52.7	61.7	61.6	78.3
24 From others	370.5	374.6	380.8	392.3	410.2	426.2	441.9	445.6	450.4	445.8	433.1	453.3
25 Net due to related foreign offices	-209.0	-199.3	-201.6	-252.1	-268.3	-297.5	-292.2	-305.2	-305.0	-306.7	-298.6	-318.5
26 Other liabilities	99.0	120.2	127.1	120.9	115.4	113.1	115.1	116.9	111.1	117.2	121.5	116.7
27 TOTAL LIABILITIES	<b>939.9</b>	<b>1,024.9</b>	<b>1,062.0</b>	<b>1,056.9</b>	<b>1,067.3</b>	<b>1,069.0</b>	<b>1,088.2</b>	<b>1,092.1</b>	<b>1,072.1</b>	<b>1,088.6</b>	<b>1,092.3</b>	<b>1,109.5</b>
28 Residual (assets less liabilities) <sup>8</sup>	1.2	4.8	6.2	1.4	-3.3	-1.6	-7.3	-1.4	8.4	0.5	4.1	-10.7

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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2007	Week ending				
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
<b>ASSETS</b>													
1	Bank credit	816.0	880.5	906.9	905.6	912.2	916.7	938.7	946.9	938.6	943.1	947.2	964.0
2	Securities in bank credit	347.5	365.8	376.1	370.6	367.5	372.3	374.1	376.6	372.8	377.3	379.3	380.3
3	Treasury and Agency securities <sup>2</sup>	76.4	80.7	84.5	84.5	81.2	82.8	84.5	82.1	81.9	80.7	81.5	84.0
3a	Trading account	22.1	26.2	27.7	27.7	24.0	25.4	24.5	21.7	22.6	20.5	20.4	23.0
3b	Investment account	54.3	54.4	56.9	56.8	57.2	57.4	60.0	60.4	59.3	60.2	61.2	61.0
4	Other securities	271.2	285.1	291.5	286.1	286.4	289.4	289.6	294.4	290.9	296.6	297.7	296.4
4a	Trading account	161.0	180.6	183.6	178.5	177.9	181.9	181.7	183.0	179.8	185.6	184.9	183.6
4b	Investment account	110.2	104.6	108.0	107.6	108.4	107.5	108.0	111.5	111.1	111.0	112.8	112.8
5	Loans and leases in bank credit <sup>3</sup>	468.4	514.7	530.8	535.0	544.7	544.4	564.5	570.4	565.8	565.9	567.9	583.7
6	Commercial and industrial	171.4	192.7	206.0	208.3	211.8	213.0	216.8	218.8	217.8	219.1	219.7	219.6
7	Real estate	20.7	23.1	23.2	23.5	23.9	23.5	24.3	24.7	24.5	24.7	24.5	24.8
11	Security <sup>4</sup>	147.3	161.5	162.3	162.7	169.8	171.8	180.6	181.2	178.6	175.6	176.8	194.6
12	Other loans and leases	129.0	137.5	139.2	140.4	139.2	136.0	142.8	145.7	144.8	146.5	146.9	144.7
13	Interbank loans	42.0	46.7	51.8	57.1	62.0	65.7	64.2	67.5	63.7	69.5	74.8	64.4
14	Cash assets <sup>5</sup>	52.6	52.9	53.2	49.2	48.3	52.2	52.1	51.3	50.0	52.4	50.0	52.3
15	Other assets <sup>6</sup>	37.4	45.1	48.9	42.4	38.7	34.6	36.7	35.8	34.5	37.0	38.8	31.7
16	<b>TOTAL ASSETS<sup>7</sup></b>	<b>947.4</b>	<b>1,024.7</b>	<b>1,060.2</b>	<b>1,053.8</b>	<b>1,060.7</b>	<b>1,068.7</b>	<b>1,091.1</b>	<b>1,101.0</b>	<b>1,086.2</b>	<b>1,101.6</b>	<b>1,110.2</b>	<b>1,111.8</b>
<b>LIABILITIES</b>													
17	Deposits	616.5	682.0	706.0	733.0	736.2	751.5	755.3	774.3	770.3	774.0	781.7	780.3
18	Transaction	13.0	11.6	11.1	10.8	10.2	10.9	11.1	10.8	10.5	10.4	10.5	11.6
19	Nontransaction	603.6	670.4	694.9	722.2	726.0	740.6	744.1	763.5	759.8	763.6	771.1	768.7
22	Borrowings	435.5	423.5	427.4	446.7	468.6	489.3	503.9	508.9	503.1	507.4	494.7	531.6
23	From banks in the U.S.	65.0	48.9	46.6	54.4	58.4	63.1	62.0	63.3	52.7	61.7	61.6	78.3
24	From others	370.5	374.6	380.8	392.3	410.2	426.2	441.9	445.6	450.4	445.8	433.1	453.3
25	Net due to related foreign offices	-207.5	-202.0	-202.6	-250.6	-264.6	-291.7	-288.3	-303.1	-302.6	-302.5	-293.4	-319.3
26	Other liabilities	100.0	118.3	126.4	121.9	117.5	116.6	117.3	118.0	112.5	119.7	124.3	116.2
27	<b>TOTAL LIABILITIES</b>	<b>944.6</b>	<b>1,021.8</b>	<b>1,057.3</b>	<b>1,051.0</b>	<b>1,057.8</b>	<b>1,065.8</b>	<b>1,088.2</b>	<b>1,098.1</b>	<b>1,083.2</b>	<b>1,098.6</b>	<b>1,107.3</b>	<b>1,108.9</b>
28	Residual (assets less liabilities) <sup>8</sup>	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

February 9, 2007

Account	2006	2006	2006	2006	2006	2006	2006	2006	2007	Week ending			
	Jan	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Jan 10	Jan 17	Jan 24	Jan 31	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	94.0	110.8	108.5	104.7	103.7	106.5	116.2	109.5	111.1	112.9	110.3	103.0
30	Reval. losses on off-bal. sheet items <sup>9</sup>	82.0	96.1	92.3	91.0	91.5	90.2	96.2	90.5	90.1	93.4	92.3	86.9
31	Mortgage-backed securities <sup>10</sup>	563.7	633.2	641.9	620.4	621.3	623.6	625.6	628.8	626.2	624.5	625.8	638.0
31a	Pass-through	427.9	490.9	500.6	481.7	473.6	483.8	491.6	494.8	492.1	491.0	492.1	503.6
31b	CMO, REMIC, and other	135.7	142.3	141.3	138.8	147.8	139.8	134.0	134.0	134.0	133.5	133.7	134.5
32	Net unrealized gains (losses) on available-for-sale securities <sup>11</sup>	-8.9	-19.8	-10.3	-3.1	-6.4	-4.9	-2.6	-5.7	-5.0	-5.9	-5.6	-6.6
33	Securitized consumer loans <sup>12</sup>	99.7	101.8	100.6	102.5	101.8	100.9	104.2	104.1	104.9	103.2	103.0	105.1
33a	Credit cards and related plans	70.1	69.3	68.6	68.7	67.1	66.6	67.2	67.3	67.6	66.4	66.4	68.5
33b	Other	29.6	32.5	32.0	33.8	34.7	34.3	37.0	36.9	37.2	36.8	36.6	36.5
34	Securitized business loans <sup>12</sup>	3.0	2.6	2.4	2.3	2.2	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 <sup>10</sup>	328.3	320.5	320.8	326.9	330.6	328.8	321.7	323.2	323.8	322.7	323.9	323.0
33	Securitized consumer loans <sup>12</sup>	269.0	273.6	275.9	278.8	282.9	285.4	286.6	285.6	287.6	285.6	283.7	284.7
33a	Credit cards and related plans	265.0	269.7	272.3	275.3	279.4	281.7	283.0	282.1	283.9	281.9	280.0	281.7
33b	Other	4.0	3.9	3.5	3.5	3.5	3.7	3.7	3.5	3.6	3.7	3.7	3.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items <sup>9</sup>	61.9	71.0	72.4	68.6	67.1	66.7	67.0	64.3	62.1	66.0	66.2	64.0
30	Reval. losses on off-bal. sheet items <sup>9</sup>	66.2	76.7	78.9	76.1	75.7	73.6	73.6	72.5	69.8	74.5	74.7	72.1

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](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.

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

First Class