
FEDERAL RESERVE statistical release



H.8 (510)

For use at 4:15 p.m. Eastern Time
July 20, 2007

Special Notice

The seasonally adjusted data released on July 13, 2007—both the H.8 statistical release and the associated historical data—were based inadvertently on a set of newly estimated seasonal factors. These seasonal factors did not represent our final estimates and should not have been published.

In today's H.8 statistical release and in the associated historical data, we have restored the previous set of seasonal factors. In addition, we have corrected the H.8 statistical release of July 13, 2007, by restoring the previous set of seasonal factors to those data. We will publish newly estimated seasonal factors when they have been finalized.

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

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11
ASSETS												
1 Bank credit	7,936.1	8,325.4	8,362.9	8,441.9	8,429.9	8,490.6	8,538.5	8,578.5	8,585.7	8,566.1	8,622.0	8,621.9
2 Securities in bank credit	2,188.7	2,227.0	2,219.0	2,238.9	2,265.9	2,277.5	2,282.0	2,301.5	2,305.0	2,292.8	2,307.9	2,307.4
3 Treasury and Agency securities ²	1,202.0	1,200.4	1,201.4	1,205.2	1,211.6	1,187.8	1,175.1	1,178.9	1,186.4	1,178.3	1,179.4	1,171.7
4 Other securities	986.7	1,026.6	1,017.7	1,033.7	1,054.3	1,089.7	1,106.9	1,122.6	1,118.7	1,114.6	1,128.5	1,135.7
5 Loans and leases in bank credit ³	5,747.4	6,098.4	6,143.9	6,203.0	6,164.0	6,213.1	6,256.5	6,277.0	6,280.6	6,273.2	6,314.1	6,314.5
6 Commercial and industrial	1,121.2	1,194.9	1,201.6	1,210.7	1,219.0	1,226.2	1,242.0	1,258.9	1,265.8	1,257.0	1,274.9	1,276.5
7 Real estate	3,091.7	3,357.4	3,381.4	3,414.5	3,363.2	3,385.6	3,395.2	3,412.8	3,420.6	3,419.8	3,416.1	3,429.6
8 Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.9	460.5	459.4	460.8
9 Other	2,646.8	2,885.4	2,907.4	2,942.9	2,900.0	2,927.0	2,936.5	2,952.9	2,960.7	2,959.3	2,956.7	2,968.8
10 Consumer	730.6	737.3	745.4	745.3	742.6	748.6	751.9	762.2	764.8	760.5	769.8	770.5
11 Security ⁴	232.8	265.7	268.3	278.9	284.6	281.8	294.9	269.2	257.9	264.6	274.2	271.7
12 Other loans and leases	571.1	543.2	547.2	553.6	554.5	571.0	572.4	574.0	571.6	571.4	579.1	566.2
13 Interbank loans	297.1	359.1	369.0	362.2	365.2	359.5	354.3	365.5	376.7	376.7	370.8	368.3
14 Cash assets ⁵	294.3	296.2	299.2	300.7	290.5	292.8	291.5	289.1	292.3	290.3	297.3	301.7
15 Other assets ⁶	793.8	840.6	846.7	859.2	857.5	853.6	854.3	866.9	864.1	858.5	881.0	885.6
16 TOTAL ASSETS⁷	9,253.6	9,751.5	9,808.9	9,895.7	9,875.4	9,928.2	9,970.1	10,031.0	10,049.8	10,022.4	10,100.5	10,106.8
LIABILITIES												
17 Deposits	5,828.2	6,144.8	6,183.7	6,180.0	6,221.2	6,278.0	6,296.1	6,277.2	6,266.1	6,305.6	6,291.2	6,289.9
18 Transaction	658.1	624.7	641.7	629.0	633.0	629.8	647.0	622.8	629.0	632.4	604.0	610.8
19 Nontransaction	5,170.1	5,520.0	5,542.0	5,551.0	5,588.1	5,648.2	5,649.2	5,654.4	5,637.1	5,673.3	5,687.2	5,679.1
20 Large time	1,545.6	1,680.5	1,685.4	1,701.0	1,728.7	1,767.0	1,799.1	1,779.0	1,770.7	1,776.5	1,777.5	1,780.4
21 Other	3,624.5	3,839.5	3,856.6	3,850.0	3,859.4	3,881.3	3,850.1	3,875.4	3,866.4	3,896.8	3,909.7	3,898.7
22 Borrowings	1,859.4	1,983.2	1,995.0	2,016.3	2,040.0	2,058.8	2,056.5	2,096.2	2,124.1	2,110.2	2,102.1	2,088.9
23 From banks in the U.S.	369.9	411.6	415.6	411.4	417.5	427.8	423.0	432.7	441.8	428.2	437.1	418.8
24 From others	1,489.4	1,571.6	1,579.4	1,604.9	1,622.5	1,631.0	1,633.5	1,663.5	1,682.3	1,682.0	1,665.1	1,670.2
25 Net due to related foreign offices	59.8	49.8	47.6	58.8	-5.6	-41.1	-48.1	-21.8	-15.1	-0.7	41.6	69.7
26 Other liabilities	547.0	572.1	576.7	581.3	588.5	598.6	596.8	603.9	600.5	586.5	596.9	606.3
27 TOTAL LIABILITIES	8,294.4	8,749.8	8,802.9	8,836.4	8,844.1	8,894.4	8,901.4	8,955.5	8,975.5	9,001.6	9,031.9	9,054.9
28 Residual (assets less liabilities) ⁸	959.2	1,001.7	1,005.9	1,059.4	1,031.3	1,033.8	1,068.7	1,075.5	1,074.3	1,020.9	1,068.5	1,052.0

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 20, 2007

Account	2006 Jun	2006 Dec	2007 Jan	2007 Feb	2007 Mar	2007 Apr	2007 May	2007 Jun	Week ending			
									Jun 20	Jun 27	Jul 4	Jul 11
ASSETS												
1 Bank credit	7,929.7	8,370.3	8,386.6	8,451.2	8,409.4	8,477.5	8,526.6	8,565.7	8,564.9	8,559.9	8,608.8	8,584.4
2 Securities in bank credit	2,191.6	2,232.5	2,224.3	2,246.1	2,266.8	2,279.8	2,288.4	2,300.7	2,297.4	2,295.2	2,304.9	2,288.9
3 Treasury and Agency securities ²	1,204.7	1,201.5	1,201.5	1,213.0	1,217.1	1,196.1	1,184.1	1,177.1	1,179.0	1,178.0	1,177.1	1,161.5
4 Other securities	986.9	1,030.9	1,022.9	1,033.1	1,049.6	1,083.7	1,104.2	1,123.6	1,118.4	1,117.3	1,127.8	1,127.4
5 Loans and leases in bank credit ³	5,738.1	6,137.9	6,162.3	6,205.2	6,142.7	6,197.6	6,238.2	6,265.0	6,267.5	6,264.7	6,303.9	6,295.5
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	1,270.9	1,262.2	1,277.7	1,275.2
7 Real estate	3,083.1	3,370.9	3,384.5	3,410.7	3,345.9	3,371.4	3,393.8	3,403.5	3,405.8	3,408.4	3,407.7	3,423.7
8 Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	462.0	462.8	460.5	461.7
9 Other	2,636.6	2,900.2	2,912.7	2,938.7	2,886.2	2,914.2	2,934.0	2,942.0	2,943.8	2,945.7	2,947.2	2,962.0
10 Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	758.2	755.5	761.3	761.2
10a Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	326.9	326.2	324.8	324.5
10b Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.3	429.4	436.5	436.7
11 Security ⁴	232.7	276.1	270.6	279.4	284.8	281.9	280.6	268.7	262.2	265.3	271.0	265.9
12 Other loans and leases	573.4	549.0	548.6	550.2	551.8	568.8	569.1	574.6	570.4	573.2	586.3	569.5
13 Interbank loans	290.2	365.5	368.2	360.1	368.4	367.4	350.3	356.7	363.9	359.3	363.5	353.4
14 Cash assets ⁵	290.3	312.0	310.4	299.0	280.7	288.1	288.0	285.2	283.6	282.5	317.8	294.7
15 Other assets ⁶	795.9	838.1	842.8	853.2	852.0	856.8	859.5	869.3	862.2	857.0	879.9	884.1
16 TOTAL ASSETS⁷	9,238.4	9,815.9	9,839.1	9,895.1	9,842.7	9,921.6	9,955.9	10,007.8	10,005.3	9,989.5	10,099.6	10,046.1
LIABILITIES												
17 Deposits	5,838.0	6,166.2	6,172.2	6,184.1	6,215.9	6,302.0	6,298.1	6,290.5	6,255.7	6,247.7	6,353.8	6,290.4
18 Transaction	655.7	659.0	649.7	620.4	629.0	637.3	639.0	620.1	626.9	671.6	611.5	576.8
19 Nontransaction	5,182.3	5,507.2	5,522.5	5,563.8	5,587.0	5,664.7	5,659.0	5,670.4	5,628.8	5,576.1	5,742.3	5,713.6
20 Large time	1,558.7	1,673.5	1,689.8	1,705.0	1,728.0	1,773.4	1,814.7	1,795.8	1,793.1	1,777.7	1,776.2	1,777.5
21 Other	3,623.6	3,833.7	3,832.7	3,858.7	3,859.0	3,891.3	3,844.3	3,874.5	3,835.8	3,798.4	3,966.1	3,936.2
22 Borrowings	1,869.8	1,971.3	1,993.1	2,014.2	2,031.4	2,062.8	2,071.5	2,108.9	2,148.9	2,122.4	2,103.9	2,076.4
23 From banks in the U.S.	369.3	409.1	414.9	410.2	416.5	430.4	423.0	432.1	441.2	430.2	434.3	416.3
24 From others	1,500.5	1,562.2	1,578.2	1,604.0	1,614.9	1,632.4	1,648.6	1,676.7	1,707.6	1,692.3	1,669.6	1,660.1
25 Net due to related foreign offices	53.0	58.7	56.1	66.9	-16.4	-59.3	-53.7	-30.0	-33.1	2.0	26.3	52.1
26 Other liabilities	540.7	579.5	584.1	588.9	578.2	581.5	592.7	597.1	584.8	589.7	584.2	590.7
27 TOTAL LIABILITIES	8,301.5	8,775.7	8,805.4	8,854.2	8,809.2	8,887.1	8,908.7	8,966.4	8,956.3	8,961.8	9,068.2	9,009.7
28 Residual (assets less liabilities) ⁸	936.9	1,040.2	1,033.7	1,040.9	1,033.5	1,034.6	1,047.2	1,041.4	1,049.0	1,027.6	1,031.4	1,036.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11
ASSETS												
1 Bank credit	7,048.2	7,392.1	7,420.6	7,470.5	7,454.3	7,487.7	7,522.4	7,561.8	7,579.5	7,554.1	7,589.9	7,588.7
2 Securities in bank credit	1,813.1	1,851.5	1,839.4	1,849.2	1,868.1	1,869.1	1,868.3	1,877.9	1,882.3	1,876.3	1,885.8	1,884.6
3 Treasury and Agency securities ²	1,122.5	1,116.6	1,119.7	1,118.9	1,124.7	1,102.9	1,090.4	1,095.8	1,101.3	1,098.9	1,099.1	1,093.3
4 Other securities	690.6	734.9	719.6	730.3	743.4	766.2	777.9	782.1	781.0	777.4	786.7	791.3
5 Loans and leases in bank credit ³	5,235.1	5,540.6	5,581.2	5,621.3	5,586.2	5,618.6	5,654.1	5,683.9	5,697.2	5,677.8	5,704.1	5,704.1
6 Commercial and industrial	930.4	977.1	982.7	989.4	996.7	1,003.1	1,014.9	1,024.3	1,029.2	1,020.4	1,037.0	1,034.4
7 Real estate	3,069.1	3,333.6	3,357.7	3,392.3	3,340.4	3,356.4	3,365.4	3,385.6	3,394.1	3,392.9	3,387.0	3,400.2
8 Revolving home equity	444.9	472.0	474.0	471.6	463.2	458.7	458.7	459.9	459.9	460.5	459.4	460.8
9 Other	2,624.1	2,861.6	2,883.7	2,920.7	2,877.2	2,897.8	2,906.7	2,925.7	2,934.2	2,932.5	2,927.6	2,939.4
10 Consumer	730.6	737.3	745.4	745.3	742.6	748.6	751.9	762.2	764.8	760.5	769.8	770.5
11 Security ⁴	94.6	118.9	120.4	120.3	127.6	120.8	133.8	125.0	121.6	120.3	118.7	118.8
12 Other loans and leases	410.5	373.8	375.1	374.0	378.8	389.7	388.1	386.9	387.5	383.6	391.6	380.2
13 Interbank loans	249.2	296.5	303.3	297.8	305.4	303.2	294.0	301.5	310.8	310.4	303.2	293.3
14 Cash assets ⁵	242.2	244.0	246.6	246.6	237.3	242.4	237.5	238.2	241.0	239.3	242.9	247.1
15 Other assets ⁶	747.6	804.3	811.9	820.8	820.4	816.2	815.5	827.7	825.9	818.8	840.2	842.3
16 TOTAL ASSETS⁷	8,220.1	8,667.7	8,714.0	8,768.0	8,750.2	8,781.7	8,801.4	8,860.7	8,888.6	8,854.0	8,906.0	8,901.1
LIABILITIES												
17 Deposits	5,176.1	5,393.1	5,423.3	5,405.6	5,417.1	5,427.8	5,407.5	5,405.5	5,400.1	5,435.1	5,420.8	5,424.6
18 Transaction	646.8	613.9	631.0	618.7	622.6	617.7	635.7	610.6	617.1	619.6	589.6	599.2
19 Nontransaction	4,529.2	4,779.2	4,792.2	4,786.8	4,794.6	4,810.1	4,771.8	4,794.9	4,782.9	4,815.5	4,831.3	4,825.4
20 Large time	906.4	941.5	937.3	938.6	937.0	930.7	923.5	921.4	918.4	920.7	923.5	928.6
21 Other	3,622.8	3,837.7	3,854.9	3,848.2	3,857.6	3,879.4	3,848.3	3,873.5	3,864.5	3,894.9	3,907.8	3,896.8
22 Borrowings	1,385.4	1,456.4	1,458.3	1,465.1	1,466.3	1,481.1	1,489.9	1,519.2	1,542.4	1,537.0	1,507.0	1,521.9
23 From banks in the U.S.	323.9	351.8	353.5	349.1	349.1	366.0	363.8	364.9	368.8	361.2	366.2	364.3
24 From others	1,061.5	1,104.6	1,104.8	1,116.0	1,117.1	1,115.0	1,126.1	1,154.3	1,173.6	1,175.8	1,140.7	1,157.6
25 Net due to related foreign offices	281.9	353.1	365.0	373.2	363.5	367.9	387.3	392.7	397.8	398.0	422.5	420.1
26 Other liabilities	428.3	458.8	462.0	464.2	473.8	477.3	468.5	482.0	485.8	470.6	483.1	486.1
27 TOTAL LIABILITIES	7,271.7	7,661.5	7,708.5	7,708.0	7,720.7	7,754.0	7,753.2	7,799.4	7,826.0	7,840.6	7,833.4	7,852.6
28 Residual (assets less liabilities) ⁸	948.5	1,006.3	1,005.5	1,060.0	1,029.5	1,027.7	1,048.2	1,061.3	1,062.5	1,013.4	1,072.6	1,048.5

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
ASSETS													
1	Bank credit	7,041.8	7,430.0	7,436.7	7,474.7	7,430.5	7,469.8	7,519.1	7,550.9	7,558.0	7,548.4	7,581.2	7,557.1
2	Securities in bank credit	1,816.0	1,857.0	1,844.7	1,856.4	1,869.0	1,871.5	1,874.6	1,877.1	1,874.6	1,878.6	1,882.9	1,866.0
3	Treasury and Agency securities ²	1,125.2	1,117.7	1,119.8	1,126.7	1,130.2	1,111.3	1,099.5	1,094.0	1,093.9	1,098.6	1,096.9	1,083.0
4	Other securities	690.8	739.3	724.9	729.7	738.8	760.2	775.1	783.1	780.7	780.1	786.0	783.0
5	Loans and leases in bank credit ³	5,225.8	5,573.0	5,592.0	5,618.3	5,561.5	5,598.4	5,644.5	5,673.8	5,683.3	5,669.7	5,698.4	5,691.1
6	Commercial and industrial	934.6	974.7	979.9	990.6	999.1	1,009.8	1,021.6	1,029.2	1,034.5	1,026.8	1,041.6	1,034.4
7	Real estate	3,060.5	3,347.1	3,360.8	3,388.5	3,323.1	3,342.1	3,364.0	3,376.3	3,379.4	3,381.6	3,378.5	3,394.3
8	Revolving home equity	446.5	470.7	471.8	472.0	459.7	457.1	459.8	461.5	462.0	462.8	460.5	461.7
9	Other	2,614.0	2,876.3	2,889.0	2,916.5	2,863.5	2,885.0	2,904.2	2,914.8	2,917.3	2,918.9	2,918.0	2,932.6
9a	Other residential	1,266.3	1,438.5	1,441.7	1,452.9	1,391.5	1,402.5	1,411.9	1,414.9	1,414.7	1,416.2	1,421.3	1,434.6
9b	Commercial	1,347.7	1,437.9	1,447.3	1,463.6	1,472.0	1,482.5	1,492.3	1,499.9	1,502.6	1,502.6	1,496.8	1,498.0
10	Consumer	723.9	748.6	757.8	750.1	736.8	741.5	746.0	755.2	758.2	755.5	761.3	761.2
10a	Credit cards and related plans	305.4	332.3	333.9	322.3	310.0	314.3	317.7	323.8	326.9	326.2	324.8	324.5
10d	Other	418.5	416.3	423.8	427.8	426.8	427.2	428.3	431.4	431.3	429.4	436.5	436.7
11	Security ⁴	95.6	123.6	118.8	119.2	127.7	119.0	127.9	125.9	125.0	121.0	118.9	117.8
12	Other loans and leases	411.2	379.0	374.7	369.8	374.8	386.0	385.0	387.2	386.2	384.8	398.1	383.4
13	Interbank loans	242.3	302.8	302.5	295.7	308.6	311.1	290.0	292.7	297.9	293.0	295.9	278.4
14	Cash assets ⁵	239.0	258.6	256.9	245.7	229.2	238.6	234.8	235.0	233.1	232.0	264.0	240.8
15	Other assets ⁶	749.7	801.0	806.8	813.9	815.0	820.3	820.1	830.0	824.9	817.0	841.4	841.8
16	TOTAL ASSETS⁷	8,205.5	8,723.0	8,734.7	8,762.1	8,716.0	8,772.1	8,796.1	8,840.0	8,845.1	8,821.8	8,912.6	8,848.2
LIABILITIES													
17	Deposits	5,175.6	5,420.5	5,409.0	5,408.4	5,408.2	5,440.2	5,393.4	5,404.8	5,373.8	5,370.7	5,492.3	5,429.5
18	Transaction	644.7	647.8	638.9	609.8	618.3	625.3	628.0	608.1	615.3	659.1	596.9	565.9
19	Nontransaction	4,530.9	4,772.7	4,770.2	4,798.6	4,789.9	4,814.9	4,765.4	4,796.7	4,758.5	4,711.6	4,895.5	4,863.6
20	Large time	909.0	940.9	939.2	941.7	932.9	925.5	923.0	924.1	924.6	915.1	931.3	929.3
21	Other	3,621.9	3,831.8	3,830.9	3,856.9	3,857.1	3,889.4	3,842.4	3,872.6	3,833.9	3,796.5	3,964.2	3,934.3
22	Borrowings	1,395.9	1,444.5	1,456.4	1,463.0	1,457.7	1,485.0	1,504.9	1,531.9	1,567.2	1,549.2	1,508.7	1,509.4
23	From banks in the U.S.	323.3	349.3	352.8	347.9	348.1	368.7	363.7	364.3	368.2	363.2	363.4	361.8
24	From others	1,072.6	1,095.2	1,103.6	1,115.1	1,109.5	1,116.4	1,141.2	1,167.6	1,199.0	1,186.1	1,145.3	1,147.5
25	Net due to related foreign offices	277.7	358.4	371.4	381.5	355.0	353.0	386.1	387.7	384.9	402.4	410.7	404.4
26	Other liabilities	423.9	464.1	468.2	472.0	464.9	462.2	467.4	477.1	473.2	474.8	472.3	471.6
27	TOTAL LIABILITIES	7,273.1	7,687.5	7,705.1	7,724.8	7,685.7	7,740.4	7,751.8	7,801.5	7,799.0	7,797.0	7,884.1	7,814.8
28	Residual (assets less liabilities) ⁸	932.4	1,035.5	1,029.6	1,037.3	1,030.3	1,031.7	1,044.3	1,038.5	1,046.1	1,024.7	1,028.5	1,033.4

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
ASSETS													
1	Bank credit	4,141.7	4,379.4	4,373.8	4,407.1	4,450.9	4,464.0	4,493.9	4,515.1	4,523.2	4,511.2	4,543.8	4,538.3
2	Securities in bank credit	1,185.3	1,214.6	1,195.7	1,205.6	1,226.7	1,227.2	1,224.6	1,235.2	1,235.9	1,236.8	1,251.9	1,251.0
3	Treasury and Agency securities ²	691.6	693.8	690.8	692.1	705.5	686.0	673.6	680.5	684.7	685.7	688.2	682.2
3a	Trading account	48.0	49.2	55.1	52.0	63.2	63.3	59.9	67.8	64.6	72.0	76.0	66.2
3b	Investment account	643.6	644.6	635.7	640.2	642.3	622.7	613.7	612.7	620.1	613.7	612.2	616.0
3c	Mortgage-backed	569.0	569.8	565.9	575.2	580.8	559.7	552.6	551.8	561.1	555.0	546.2	547.8
3d	Other	74.6	74.8	69.8	64.9	61.5	63.0	61.1	60.9	59.0	58.8	66.0	68.2
4	Other securities	493.7	520.8	504.9	513.4	521.2	541.2	551.0	554.7	551.2	551.1	563.8	568.7
4a	Trading account	229.0	246.2	229.0	231.8	243.3	263.7	271.6	280.4	275.7	280.8	285.6	288.4
4b	Investment account	264.7	274.5	275.9	281.7	277.9	277.4	279.4	274.3	275.5	270.3	278.1	280.3
4c	State and local government	46.0	52.0	52.1	53.5	54.7	55.6	56.7	56.9	57.8	57.2	56.5	58.1
4d	Other	218.8	222.6	223.8	228.1	223.2	221.8	222.7	217.4	217.7	213.1	221.7	222.2
5	Loans and leases in bank credit ³	2,956.4	3,164.8	3,178.0	3,201.5	3,224.2	3,236.8	3,269.3	3,279.9	3,287.3	3,274.4	3,291.9	3,287.4
6	Commercial and industrial	576.8	599.2	600.1	604.4	609.7	613.1	622.8	626.8	631.6	622.5	634.0	630.8
7	Real estate	1,586.8	1,789.6	1,801.9	1,816.1	1,820.8	1,824.8	1,833.4	1,847.9	1,852.7	1,855.9	1,854.0	1,862.4
8	Revolving home equity	334.5	360.3	362.6	360.4	360.0	358.0	358.4	359.7	359.1	360.9	359.5	360.4
9	Other	1,252.2	1,429.3	1,439.3	1,455.6	1,460.8	1,466.8	1,475.0	1,488.2	1,493.6	1,495.0	1,494.5	1,502.0
9a	Other residential	755.9	897.4	904.4	909.4	911.1	912.5	914.7	921.9	923.6	925.1	930.0	940.2
9b	Commercial	496.4	531.9	534.9	546.3	549.7	554.3	560.2	566.3	570.1	569.9	564.5	561.8
10	Consumer	393.8	399.2	401.0	406.4	407.4	408.9	410.5	415.6	416.8	416.5	415.1	414.5
11	Security ⁴	84.6	108.4	109.6	110.1	117.3	110.3	123.8	114.4	111.0	109.3	108.0	108.6
11a	Fed funds and RPs with broker/dealer	65.7	87.8	88.6	86.4	92.4	85.5	98.5	90.2	87.8	85.2	83.4	82.5
11b	Other	18.9	20.6	21.0	23.8	24.9	24.9	25.3	24.2	23.2	24.0	24.7	26.1
12a	Fed funds and RPs with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	37.5	33.1	38.3	34.9
12b	All other loans	186.1	141.8	136.6	137.2	139.5	143.8	143.0	143.5	143.5	143.2	148.0	141.7
12c	Lease financing receivables	103.2	101.0	99.9	96.4	96.3	96.0	94.6	93.9	94.1	94.0	94.4	94.5
13	Interbank loans	159.1	190.2	192.8	188.0	182.7	179.7	172.8	170.1	181.4	172.9	169.0	161.2
13a	Fed funds and RPs with banks	98.1	119.6	127.3	122.7	118.6	118.6	116.3	114.2	125.0	115.5	115.1	106.2
13b	Other	61.0	70.6	65.5	65.3	64.1	61.1	56.5	55.9	56.4	57.4	53.9	54.9
14	Cash assets ⁵	156.9	147.4	147.2	150.2	142.6	147.5	142.6	143.8	145.9	144.9	149.0	145.7
15	Other assets ⁶	508.6	537.4	541.7	546.6	556.2	547.0	542.2	552.4	551.4	549.2	555.3	568.1
16	TOTAL ASSETS⁷	4,932.9	5,219.8	5,221.7	5,258.8	5,299.6	5,305.2	5,318.6	5,348.2	5,368.7	5,344.9	5,382.6	5,378.7

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)

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
LIABILITIES													
17	Deposits	2,871.7	2,959.3	2,976.6	2,947.5	2,985.8	2,995.1	2,970.7	2,954.6	2,948.0	2,971.2	2,958.8	2,954.4
18	Transaction	331.4	314.5	323.7	314.9	322.3	322.4	333.6	311.4	314.9	313.0	301.4	297.2
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	2,633.1	2,658.2	2,657.5	2,657.2
20	Large time	490.9	497.2	495.2	492.4	498.4	496.8	487.9	485.1	481.1	482.7	485.7	492.9
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	2,152.0	2,175.5	2,171.8	2,164.3
22	Borrowings	851.3	892.4	881.1	899.3	937.8	935.6	937.2	958.1	962.9	966.8	988.6	1,000.3
23	From banks in the U.S.	151.4	152.6	137.5	140.6	143.2	141.6	136.3	138.6	133.1	135.1	155.3	151.1
24	From others	700.0	739.8	743.6	758.7	794.6	794.0	800.9	819.5	829.8	831.7	833.3	849.2
25	Net due to related foreign offices	272.3	338.9	349.7	357.8	351.8	362.7	383.2	387.9	393.3	392.2	416.0	415.0
26	Other liabilities	359.1	371.4	372.3	375.2	387.5	393.0	383.2	397.1	400.1	386.0	401.3	405.5
27	TOTAL LIABILITIES	4,354.5	4,562.1	4,579.7	4,579.8	4,662.8	4,686.3	4,674.3	4,697.7	4,704.3	4,716.2	4,764.7	4,775.2
28	Residual (assets less liabilities) ⁸	578.4	657.7	642.0	679.0	636.7	618.9	644.3	650.6	664.5	628.7	617.9	603.5

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

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
ASSETS													
1	Bank credit	4,146.6	4,396.1	4,383.0	4,414.6	4,439.5	4,458.7	4,498.2	4,515.5	4,518.1	4,510.7	4,541.7	4,517.4
2	Securities in bank credit	1,188.2	1,216.4	1,201.0	1,214.7	1,226.3	1,227.5	1,231.2	1,234.3	1,228.8	1,237.5	1,249.4	1,233.6
3	Treasury and Agency securities ²	694.3	691.2	690.8	701.8	709.7	692.3	683.0	678.6	677.8	683.7	686.3	673.1
3a	Trading account	48.1	47.3	52.4	55.1	64.0	64.2	63.1	68.2	64.2	71.7	75.2	64.5
3b	Investment account	646.2	643.9	638.4	646.8	645.7	628.1	619.9	610.4	613.7	612.1	611.1	608.6
3c	Mortgage-backed	570.1	569.8	569.7	580.1	581.2	563.8	558.9	548.4	553.0	552.5	544.4	540.9
3d	Other	76.0	69.7	71.0	69.5	68.0	65.8	61.0	62.0	60.6	59.6	66.7	67.7
4	Other securities	493.9	525.1	510.2	512.8	516.5	535.2	548.3	555.7	550.9	553.8	563.1	560.5
4a	Trading account	229.0	248.4	231.5	231.5	241.0	260.7	270.2	281.0	275.7	282.1	285.2	284.5
4b	Investment account	264.9	276.7	278.7	281.3	275.5	274.5	278.0	274.8	275.2	271.7	277.9	276.0
4c	State and local government	46.1	52.4	52.6	53.5	54.2	55.0	56.4	57.0	57.5	57.7	56.6	56.8
4d	Other	218.8	224.4	226.1	227.9	221.3	219.4	221.6	217.8	217.7	214.0	221.3	219.1
5	Loans and leases in bank credit ³	2,958.4	3,179.7	3,182.0	3,200.0	3,213.2	3,231.2	3,267.0	3,281.2	3,289.3	3,273.1	3,292.4	3,283.8
6	Commercial and industrial	579.3	597.5	597.4	605.5	611.3	617.6	626.7	629.6	635.0	625.9	636.2	630.1
7	Real estate	1,587.6	1,793.0	1,801.2	1,812.5	1,812.5	1,821.3	1,837.2	1,848.1	1,850.1	1,851.8	1,852.3	1,862.8
8	Revolving home equity	335.8	359.4	360.9	361.1	357.1	356.8	359.5	361.0	361.5	362.2	360.0	361.1
9	Other	1,251.8	1,433.6	1,440.3	1,451.5	1,455.5	1,464.5	1,477.7	1,487.0	1,488.6	1,489.6	1,492.2	1,501.7
9a	Other residential	756.9	899.5	903.9	904.6	906.2	911.0	918.0	923.1	922.3	925.0	931.1	941.4
9b	Commercial	494.9	534.2	536.4	546.9	549.3	553.5	559.7	563.9	566.3	564.6	561.2	560.3
10	Consumer	391.1	403.1	408.0	410.0	405.8	406.4	408.1	413.0	415.3	413.6	410.6	410.5
10a	Credit cards and related plans	116.8	131.3	131.1	128.0	123.8	124.3	124.8	127.6	129.2	129.7	127.5	127.4
10b	Other	274.3	271.8	276.9	282.0	282.0	282.1	283.3	285.3	286.1	283.9	283.1	283.1
11	Security ⁴	85.7	112.8	108.2	109.0	117.1	108.5	118.2	115.5	114.8	110.4	108.3	107.7
11a	Fed funds and RPs with broker/dealer	66.6	91.3	87.4	86.2	92.8	84.0	94.1	91.1	90.7	86.5	83.7	82.0
11b	Other	19.1	21.5	20.8	22.8	24.2	24.5	24.1	24.4	24.1	23.9	24.6	25.7
12a	Fed funds and RPs with others	25.1	25.6	29.0	30.8	33.2	40.0	41.2	37.8	37.5	33.1	38.3	34.9
12b	All other loans	186.8	146.3	137.4	135.0	136.7	141.2	141.2	143.8	143.2	144.9	152.7	143.9
12c	Lease financing receivables	102.8	101.3	100.8	97.2	96.7	96.2	94.4	93.5	93.5	93.4	94.0	93.9
13	Interbank loans	157.9	192.4	193.2	182.8	178.7	184.6	175.8	168.7	179.5	168.1	168.1	155.6
13a	Fed funds and RPs with banks	97.5	121.0	127.6	119.4	116.0	121.7	118.3	113.3	123.7	112.4	114.5	102.6
13b	Other	60.4	71.4	65.6	63.3	62.7	62.8	57.5	55.4	55.7	55.7	53.6	53.0
14	Cash assets ⁵	154.4	158.4	155.6	149.7	138.4	146.8	141.1	141.4	140.5	139.2	162.6	139.8
15	Other assets ⁶	510.7	534.0	536.7	539.8	550.8	551.1	546.9	554.8	550.4	547.4	556.6	567.5
16	TOTAL ASSETS⁷	4,936.0	5,246.2	5,234.9	5,253.6	5,274.5	5,308.4	5,329.1	5,347.1	5,355.1	5,332.1	5,394.7	5,346.1

Footnotes appear on page 14.

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

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

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11
LIABILITIES												
17 Deposits	2,872.8	2,975.8	2,969.0	2,956.3	2,977.6	3,000.7	2,959.4	2,955.5	2,939.6	2,926.5	3,012.2	2,958.6
18 Transaction	330.9	337.1	329.9	309.8	320.1	328.4	329.3	310.4	317.9	335.6	305.1	275.6
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	2,621.7	2,590.9	2,707.0	2,683.0
20 Large time	493.4	496.6	497.2	495.4	494.3	491.6	487.3	487.8	487.2	477.2	493.5	493.6
21 Other	2,048.5	2,142.1	2,142.0	2,151.1	2,163.2	2,180.6	2,142.8	2,157.4	2,134.5	2,113.7	2,213.6	2,189.3
22 Borrowings	861.8	880.5	879.2	897.2	929.1	939.6	952.2	970.8	987.7	979.0	990.3	987.8
23 From banks in the U.S.	150.8	150.1	136.8	139.4	142.2	144.2	136.3	138.0	132.5	137.1	152.5	148.6
24 From others	711.0	730.3	742.4	757.8	787.0	795.4	816.0	832.7	855.1	842.0	837.8	839.2
25 Net due to related foreign offices	268.2	344.2	356.2	366.1	343.3	347.7	381.9	382.8	380.4	396.6	404.2	399.3
26 Other liabilities	354.8	376.7	378.5	383.0	378.6	377.9	382.0	392.2	387.5	390.2	390.5	391.1
27 TOTAL LIABILITIES	4,357.6	4,577.1	4,582.9	4,602.5	4,628.6	4,665.9	4,675.6	4,701.3	4,695.2	4,692.3	4,797.2	4,736.7
28 Residual (assets less liabilities) ⁸	578.5	669.0	652.0	651.1	645.9	642.4	653.5	645.8	659.9	639.8	597.5	609.4

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

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11
ASSETS												
1 Bank credit	2,906.5	3,012.7	3,046.8	3,063.4	3,003.5	3,023.7	3,028.6	3,046.7	3,056.3	3,042.9	3,046.1	3,050.3
2 Securities in bank credit	627.7	636.9	643.7	643.6	641.4	641.9	643.7	642.6	646.4	639.4	633.9	633.6
3 Treasury and Agency securities ²	430.9	422.8	429.0	426.8	419.2	416.9	416.8	415.3	416.6	413.2	410.9	411.1
4 Other securities	196.8	214.1	214.7	216.8	222.3	225.0	226.9	227.4	229.8	226.3	222.9	222.6
5 Loans and leases in bank credit ³	2,278.7	2,375.8	2,403.2	2,419.8	2,362.0	2,381.8	2,384.8	2,404.0	2,409.9	2,403.4	2,412.2	2,416.7
6 Commercial and industrial	353.6	377.9	382.6	385.0	387.0	390.0	392.1	397.5	397.6	397.9	403.0	403.6
7 Real estate	1,482.3	1,544.0	1,555.8	1,576.2	1,519.7	1,531.7	1,532.0	1,537.7	1,541.4	1,537.1	1,533.0	1,537.8
8 Revolving home equity	110.4	111.7	111.3	111.2	103.2	100.6	100.3	100.2	100.8	99.6	99.9	100.4
9 Other	1,371.9	1,432.2	1,444.4	1,465.0	1,416.4	1,431.0	1,431.7	1,437.5	1,440.6	1,437.5	1,433.1	1,437.4
10 Consumer	336.9	338.0	344.4	338.9	335.2	339.7	341.5	346.5	347.9	344.0	354.6	356.0
12 Other loans and leases	106.0	115.9	120.4	119.7	120.2	120.4	119.3	122.3	123.0	124.4	121.6	119.4
13 Interbank loans	90.1	106.3	110.5	109.8	122.7	123.5	121.2	131.4	129.4	137.6	134.2	132.1
14 Cash assets ⁵	85.3	96.6	99.5	96.4	94.7	94.9	94.9	94.5	95.1	94.4	93.9	101.4
15 Other assets ⁶	239.0	266.9	270.1	274.1	264.2	269.2	273.2	275.2	274.4	269.6	284.8	274.3
16 TOTAL ASSETS⁷	3,287.3	3,448.0	3,492.3	3,509.2	3,450.7	3,476.5	3,482.8	3,512.5	3,519.8	3,509.1	3,523.4	3,522.4
LIABILITIES												
17 Deposits	2,304.3	2,433.7	2,446.6	2,458.0	2,431.4	2,432.7	2,436.8	2,450.9	2,452.1	2,463.9	2,462.0	2,470.2
18 Transaction	315.4	299.4	307.4	303.9	300.2	295.3	302.1	299.1	302.2	306.6	288.2	302.0
19 Nontransaction	1,989.0	2,134.3	2,139.3	2,154.2	2,131.2	2,137.4	2,134.7	2,151.7	2,149.9	2,157.3	2,173.8	2,168.2
20 Large time	415.6	444.3	442.1	446.3	438.6	433.9	435.7	436.3	437.3	437.9	437.8	435.7
21 Other	1,573.4	1,690.0	1,697.2	1,707.9	1,692.6	1,703.6	1,699.0	1,715.4	1,712.5	1,719.4	1,736.0	1,732.5
22 Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.6	561.2	579.5	570.2	518.4	521.6
23 From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.3	235.7	226.1	210.9	213.3
24 From others	361.6	364.8	361.2	357.3	322.6	321.0	325.2	334.8	343.9	344.1	307.5	308.3
25 Net due to related foreign offices	9.6	14.2	15.2	15.4	11.7	5.2	4.2	4.8	4.5	5.8	6.4	5.1
26 Other liabilities	69.2	87.4	89.7	89.0	86.3	84.3	85.3	84.9	85.7	84.6	81.8	80.5
27 TOTAL LIABILITIES	2,917.2	3,099.4	3,128.8	3,128.2	3,057.9	3,067.7	3,078.9	3,101.7	3,121.8	3,124.4	3,068.7	3,077.4
28 Residual (assets less liabilities) ⁸	370.1	348.6	363.5	381.0	392.8	408.8	403.9	410.8	398.1	384.7	454.8	445.0

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

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
ASSETS													
1	Bank credit	2,895.2	3,033.9	3,053.7	3,060.0	2,991.0	3,011.1	3,020.9	3,035.3	3,039.9	3,037.7	3,039.5	3,039.7
2	Securities in bank credit	627.8	640.6	643.8	641.7	642.8	644.0	643.4	642.8	645.9	641.1	633.5	632.4
3	Treasury and Agency securities ²	431.0	426.5	429.0	424.9	420.5	418.9	416.5	415.4	416.1	414.8	410.6	409.9
4	Other securities	196.8	214.1	214.7	216.8	222.3	225.0	226.9	227.4	229.8	226.3	222.9	222.6
5	Loans and leases in bank credit ³	2,267.4	2,393.2	2,410.0	2,418.3	2,348.3	2,367.1	2,377.5	2,392.6	2,394.0	2,396.6	2,406.0	2,407.3
6	Commercial and industrial	355.3	377.2	382.5	385.1	387.9	392.2	394.9	399.6	399.6	400.9	405.4	404.3
7	Real estate	1,472.9	1,554.0	1,559.6	1,575.9	1,510.6	1,520.8	1,526.8	1,528.3	1,529.3	1,529.8	1,526.3	1,531.4
8	Revolving home equity	110.7	111.3	110.9	110.9	102.6	100.3	100.3	100.5	100.6	100.5	100.5	100.6
9	Other	1,362.2	1,442.7	1,448.7	1,465.0	1,408.0	1,420.5	1,426.5	1,427.8	1,428.7	1,429.3	1,425.8	1,430.8
9a	Other residential	509.3	539.0	537.8	548.3	485.3	491.4	493.9	491.8	492.4	491.2	490.2	493.1
9b	Commercial	852.8	903.7	910.9	916.7	922.7	929.1	932.6	936.0	936.4	938.1	935.6	937.7
10	Consumer	332.8	345.4	349.8	340.2	331.0	335.0	337.9	342.2	342.9	342.0	350.7	350.7
10a	Credit cards and related plans	188.7	201.0	202.8	194.3	186.2	189.9	192.9	196.2	197.7	196.5	197.3	197.1
10b	Other	144.2	144.5	147.0	145.9	144.8	145.1	145.0	146.0	145.2	145.4	153.4	153.6
12	Other loans and leases	106.4	116.6	118.1	117.1	118.8	119.1	117.9	122.5	122.2	123.9	123.7	120.8
13	Interbank loans	84.4	110.5	109.3	112.9	129.9	126.5	114.2	124.0	118.5	124.9	127.8	122.8
14	Cash assets ⁵	84.5	100.2	101.3	96.0	90.8	91.8	93.6	93.6	92.6	92.7	101.4	101.0
15	Other assets ⁶	239.0	266.9	270.1	274.1	264.2	269.2	273.2	275.2	274.4	269.6	284.8	274.3
16	TOTAL ASSETS⁷	3,269.5	3,476.8	3,499.8	3,508.5	3,441.5	3,463.8	3,467.0	3,492.9	3,490.0	3,489.6	3,517.9	3,502.1
LIABILITIES													
17	Deposits	2,302.7	2,444.7	2,440.0	2,452.1	2,430.6	2,439.5	2,434.1	2,449.3	2,434.2	2,444.2	2,480.2	2,470.9
18	Transaction	313.8	310.7	309.0	300.0	298.1	296.9	298.8	297.8	297.4	323.5	291.7	290.3
19	Nontransaction	1,988.9	2,134.0	2,131.0	2,152.1	2,132.5	2,142.6	2,135.3	2,151.6	2,136.8	2,120.7	2,188.4	2,180.6
20	Large time	415.6	444.3	442.1	446.3	438.6	433.9	435.7	436.3	437.3	437.9	437.8	435.7
21	Other	1,573.4	1,689.7	1,688.9	1,705.9	1,693.9	1,708.8	1,699.6	1,715.3	1,699.4	1,682.8	1,750.6	1,744.9
22	Borrowings	534.1	564.0	577.2	565.8	528.5	545.4	552.6	561.2	579.5	570.2	518.4	521.6
23	From banks in the U.S.	172.6	199.2	216.0	208.5	205.9	224.4	227.5	226.3	235.7	226.1	210.9	213.3
24	From others	361.6	364.8	361.2	357.3	322.6	321.0	325.2	334.8	343.9	344.1	307.5	308.3
25	Net due to related foreign offices	9.6	14.2	15.2	15.4	11.7	5.2	4.2	4.8	4.5	5.8	6.4	5.1
26	Other liabilities	69.2	87.4	89.7	89.0	86.3	84.3	85.3	84.9	85.7	84.6	81.8	80.5
27	TOTAL LIABILITIES	2,915.6	3,110.3	3,122.1	3,122.3	3,057.1	3,074.5	3,076.2	3,100.2	3,103.8	3,104.7	3,086.8	3,078.1
28	Residual (assets less liabilities) ⁸	353.9	366.5	377.7	386.2	384.4	389.2	390.8	392.7	386.2	384.9	431.1	424.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11
ASSETS												
1 Bank credit	887.9	933.3	942.3	971.4	975.6	1,002.9	1,016.1	1,016.7	1,006.2	1,012.0	1,032.1	1,033.3
2 Securities in bank credit	375.6	375.5	379.6	389.7	397.7	408.4	413.7	423.6	422.7	416.6	422.1	422.9
3 Treasury and Agency securities ²	79.5	83.8	81.6	86.3	86.9	84.9	84.6	83.1	85.1	79.4	80.2	78.4
4 Other securities	296.1	291.7	298.0	303.4	310.8	323.5	329.1	340.6	337.7	337.2	341.8	344.4
5 Loans and leases in bank credit ³	512.3	557.8	562.7	581.7	577.8	594.5	602.3	593.1	583.5	595.4	610.0	610.4
6 Commercial and industrial	190.8	217.8	218.9	221.3	222.3	223.1	227.1	234.5	236.6	236.6	238.0	242.1
7 Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	26.5	26.8	29.1	29.4
11 Security ⁴	138.2	146.8	148.0	158.6	157.0	161.0	161.1	144.2	136.3	144.2	155.5	153.0
12 Other loans and leases	160.6	169.4	172.1	179.5	175.7	181.3	184.3	187.1	184.1	187.7	187.4	186.0
13 Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	65.9	66.3	67.6	75.0
14 Cash assets ⁵	52.1	52.2	52.6	54.0	53.2	50.4	54.0	50.8	51.3	51.0	54.4	54.6
15 Other assets ⁶	46.1	36.2	34.8	38.5	37.1	37.4	38.9	39.2	38.3	39.7	40.9	43.3
16 TOTAL ASSETS ⁷	1,033.4	1,083.7	1,094.8	1,127.7	1,125.1	1,146.5	1,168.7	1,170.3	1,161.2	1,168.4	1,194.4	1,205.7
LIABILITIES												
17 Deposits	652.2	751.7	760.4	774.4	804.0	850.3	888.6	871.7	866.0	870.5	870.4	865.3
18 Transaction	11.3	10.8	10.6	10.3	10.5	12.1	11.2	12.2	11.8	12.8	14.5	11.6
19 Nontransaction	640.9	740.9	749.8	764.1	793.6	838.1	877.4	859.5	854.2	857.8	855.9	853.8
22 Borrowings	473.9	526.8	536.7	551.2	573.8	577.8	566.6	577.0	581.7	573.2	595.2	567.1
23 From banks in the U.S.	46.0	59.8	62.1	62.4	68.4	61.7	59.2	67.8	73.0	67.0	70.9	54.4
24 From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.2	508.7	506.2	524.3	512.6
25 Net due to related foreign offices	-222.0	-303.4	-317.4	-314.4	-369.1	-409.0	-435.4	-414.5	-412.9	-398.7	-380.8	-350.4
26 Other liabilities	118.7	113.3	114.7	117.1	114.6	121.3	128.3	122.0	114.7	115.9	113.8	120.2
27 TOTAL LIABILITIES	1,022.7	1,088.3	1,094.5	1,128.4	1,123.3	1,140.4	1,148.2	1,156.1	1,149.5	1,160.9	1,198.6	1,202.2
28 Residual (assets less liabilities) ⁸	10.7	-4.6	0.4	-0.6	1.8	6.1	20.5	14.2	11.7	7.5	-4.1	3.5

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
ASSETS													
1	Bank credit	887.9	940.4	949.9	976.6	978.9	1,007.7	1,007.4	1,014.9	1,006.9	1,011.6	1,027.6	1,027.2
2	Securities in bank credit	375.6	375.5	379.6	389.7	397.7	408.4	413.7	423.6	422.7	416.6	422.1	422.9
3	Treasury and Agency securities ²	79.5	83.8	81.6	86.3	86.9	84.9	84.6	83.1	85.1	79.4	80.2	78.4
3a	Trading account	25.7	24.3	21.6	26.2	30.0	26.4	24.9	26.8	30.0	24.2	25.1	23.1
3b	Investment account	53.8	59.5	60.0	60.1	56.9	58.4	59.8	56.3	55.1	55.2	55.2	55.4
4	Other securities	296.1	291.7	298.0	303.4	310.8	323.5	329.1	340.6	337.7	337.2	341.8	344.4
4a	Trading account	182.7	181.0	183.1	187.2	192.7	203.5	211.7	215.9	212.9	211.4	214.7	218.8
4b	Investment account	113.4	110.6	114.9	116.2	118.2	120.0	117.4	124.6	124.8	125.8	127.1	125.6
5	Loans and leases in bank credit ³	512.3	564.9	570.3	586.9	581.1	599.3	593.7	591.3	584.2	595.0	605.5	604.4
6	Commercial and industrial	190.4	218.5	221.0	224.3	224.2	224.3	227.1	233.9	236.3	235.3	236.1	240.8
7	Real estate	22.6	23.8	23.7	22.2	22.8	29.2	29.8	27.2	26.5	26.8	29.1	29.4
11	Security ⁴	137.1	152.6	151.7	160.1	157.1	162.9	152.8	142.8	137.2	144.4	152.1	148.1
12	Other loans and leases	162.2	170.0	173.9	180.3	177.1	182.8	184.1	187.3	184.2	188.4	188.2	186.0
13	Interbank loans	47.8	62.6	65.7	64.4	59.8	56.3	60.3	64.0	65.9	66.3	67.6	75.0
14	Cash assets ⁵	51.4	53.4	53.4	53.3	51.5	49.6	53.3	50.2	50.5	50.5	53.8	53.8
15	Other assets ⁶	46.2	37.1	35.9	39.3	37.0	36.5	39.4	39.3	37.4	39.9	38.5	42.3
16	TOTAL ASSETS⁷	1,032.8	1,093.0	1,104.4	1,133.0	1,126.6	1,149.5	1,159.8	1,167.8	1,160.2	1,167.7	1,187.0	1,197.9
LIABILITIES													
17	Deposits	662.5	745.7	763.1	775.7	807.7	861.8	904.6	885.7	882.0	877.1	861.4	861.0
18	Transaction	11.1	11.2	10.8	10.6	10.7	12.0	11.0	12.0	11.6	12.5	14.6	10.9
19	Nontransaction	651.4	734.5	752.3	765.2	797.0	849.8	893.6	873.7	870.4	864.5	846.8	850.0
22	Borrowings	473.9	526.8	536.7	551.2	573.8	577.8	566.6	577.0	581.7	573.2	595.2	567.1
23	From banks in the U.S.	46.0	59.8	62.1	62.4	68.4	61.7	59.2	67.8	73.0	67.0	70.9	54.4
24	From others	427.9	467.0	474.6	488.9	505.4	516.0	507.4	509.2	508.7	506.2	524.3	512.6
25	Net due to related foreign offices	-224.8	-299.7	-315.3	-314.6	-371.4	-412.3	-439.7	-417.7	-418.0	-400.4	-384.3	-352.3
26	Other liabilities	116.7	115.4	115.8	117.0	113.3	119.3	125.4	120.0	111.6	114.9	111.9	119.1
27	TOTAL LIABILITIES	1,028.4	1,088.2	1,100.3	1,129.4	1,123.5	1,146.6	1,156.9	1,164.9	1,157.3	1,164.8	1,184.1	1,194.8
28	Residual (assets less liabilities) ⁸	4.5	4.7	4.1	3.6	3.2	2.9	2.9	2.9	2.9	2.9	2.9	3.0

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

July 20, 2007

Account	2006	2006	2007	2007	2007	2007	2007	2007	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 20	Jun 27	Jul 4	Jul 11	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	115.8	116.6	109.9	109.4	114.2	119.5	125.1	129.3	122.7	127.1	127.4	126.9
30	Reval. losses on off-bal. sheet items ⁹	99.9	96.6	90.9	92.1	95.0	99.7	105.8	116.3	113.1	114.8	110.0	110.5
31	Mortgage-backed securities ¹⁰	677.3	678.7	684.0	695.8	694.4	671.7	670.5	662.0	666.8	665.1	661.0	656.2
31a	Pass-through	510.5	517.1	520.8	533.0	535.2	516.1	512.4	503.1	507.8	506.9	501.0	497.7
31b	CMO, REMIC, and other	166.7	161.6	163.2	162.8	159.2	155.6	158.1	158.9	159.0	158.2	160.0	158.5
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-22.1	-4.0	-8.3	-7.9	-4.9	-4.7	-6.2	-14.2	-14.4	-14.1	-17.3	-17.8
33	Securitized consumer loans ¹²	101.8	106.0	105.7	105.4	106.8	105.8	105.4	103.6	102.0	103.2	105.3	105.1
33a	Credit cards and related plans	70.1	67.2	67.3	67.6	69.5	69.8	70.1	68.5	67.6	67.6	68.6	68.6
33b	Other	31.7	38.8	38.4	37.7	37.3	36.0	35.3	35.1	34.4	35.6	36.7	36.5
34	Securitized real estate loans ¹²	-	-	-	-	-	-	-	-	-	-	1,211.0	1,214.6
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	270.2	273.2	273.4	274.6	272.7	267.8	267.4	269.7	270.8	268.0	271.0	267.3
33	Securitized consumer loans ¹²	260.9	273.5	272.5	273.2	276.6	275.4	275.5	278.1	277.7	280.0	279.8	279.2
33a	Credit cards and related plans	257.2	270.1	269.2	269.9	273.4	272.2	272.3	274.9	274.6	276.9	277.2	276.6
33b	Other	3.7	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.2	3.2	2.6	2.6
34	Securitized real estate loans ¹²	-	-	-	-	-	-	-	-	-	-	41.1	41.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	74.3	67.3	64.9	65.3	66.0	66.9	70.5	66.0	61.4	61.1	63.6	65.6
30	Reval. losses on off-bal. sheet items ⁹	79.7	74.3	73.5	72.5	72.6	74.6	77.4	73.6	69.5	68.2	70.1	72.6

Footnotes appear on page 14.

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

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

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.
3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.
4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. Data for small domestic banks are estimates based only on quarter-end condition reports.
5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.
6. Excludes the due-from position with related foreign offices, which is included in line 25.
7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.
8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.
9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation #39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.
10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.
11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.
12. Total amount outstanding.

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

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