

FEDERAL RESERVE statistical release



H.8 (510)

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

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

January 18, 2008

Account	2006	2007	2007	2007	2007	2007	2007	2007	2007	Week ending			
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1 Bank credit	8,349.0	8,628.8	8,694.2	8,820.7	8,947.9	9,065.7	9,183.6	9,225.8	9,230.8	9,257.7	9,279.1	9,303.9	
2 Securities in bank credit	2,227.4	2,308.9	2,318.1	2,342.0	2,370.9	2,403.4	2,466.8	2,441.1	2,450.1	2,426.8	2,474.4	2,472.7	
3 Treasury and Agency securities ²	1,196.0	1,177.8	1,180.6	1,186.1	1,170.7	1,135.1	1,118.5	1,110.8	1,110.5	1,107.1	1,114.7	1,107.9	
4 Other securities	1,031.4	1,131.1	1,137.5	1,155.9	1,200.2	1,268.3	1,348.3	1,330.3	1,339.5	1,319.6	1,359.7	1,364.8	
5 Loans and leases in bank credit ³	6,121.7	6,319.9	6,376.1	6,478.7	6,577.0	6,662.3	6,716.7	6,784.6	6,780.8	6,830.9	6,804.7	6,831.2	
6 Commercial and industrial	1,193.8	1,261.8	1,281.0	1,313.4	1,361.3	1,396.4	1,411.8	1,436.8	1,433.6	1,445.5	1,448.5	1,446.3	
7 Real estate	3,369.5	3,441.6	3,458.6	3,471.3	3,496.1	3,549.7	3,569.4	3,583.4	3,583.6	3,593.1	3,592.7	3,602.1	
8 Revolving home equity	471.3	459.6	462.4	465.9	470.1	476.3	481.3	486.5	486.6	487.9	488.2	489.4	
9 Other	2,898.1	2,982.0	2,996.3	3,005.4	3,026.0	3,073.4	3,088.1	3,096.9	3,097.1	3,105.2	3,104.5	3,112.7	
10 Consumer	741.8	767.0	774.7	777.2	784.4	781.8	792.2	803.9	807.5	804.4	799.3	805.9	
11 Security ⁴	266.0	269.2	270.6	285.7	281.7	265.5	279.5	289.6	284.4	305.6	296.2	307.3	
12 Other loans and leases	550.7	580.3	591.2	631.2	653.5	668.9	663.8	670.9	671.7	682.3	667.9	669.6	
13 Interbank loans	355.3	364.0	378.3	397.4	403.1	412.5	430.9	451.3	455.4	460.6	438.4	450.5	
14 Cash assets ⁵	295.8	289.0	293.5	290.6	298.1	289.2	291.8	293.5	286.0	299.6	323.7	314.9	
15 Other assets ⁶	839.1	871.3	878.0	891.9	925.0	936.9	948.9	960.7	961.3	954.1	965.7	948.0	
16 TOTAL ASSETS ⁷	9,770.4	10,084.0	10,172.7	10,328.9	10,501.6	10,630.0	10,780.5	10,853.5	10,855.8	10,894.1	10,927.7	10,935.5	
LIABILITIES													
17 Deposits	6,144.8	6,279.2	6,304.8	6,372.9	6,432.5	6,565.6	6,640.7	6,663.5	6,629.5	6,701.0	6,688.8	6,647.1	
18 Transaction	624.8	620.4	607.7	624.9	605.0	622.2	608.3	593.1	593.3	594.6	585.6	613.6	
19 Nontransaction	5,520.0	5,658.8	5,697.1	5,748.0	5,827.4	5,943.4	6,032.4	6,070.5	6,036.2	6,106.4	6,103.2	6,033.6	
20 Large time	1,679.4	1,768.2	1,768.2	1,816.3	1,868.5	1,970.4	2,030.7	2,020.8	2,019.0	2,009.9	2,019.7	2,022.6	
21 Other	3,840.6	3,890.6	3,928.9	3,931.8	3,958.9	3,973.0	4,001.7	4,049.7	4,017.1	4,096.5	4,083.4	4,011.0	
22 Borrowings	1,979.9	2,096.2	2,112.4	2,194.2	2,242.9	2,209.6	2,240.7	2,322.7	2,355.7	2,377.4	2,350.2	2,341.7	
23 From banks in the U.S.	418.9	442.1	439.1	459.9	463.9	465.7	477.7	512.9	518.4	535.2	522.4	504.7	
24 From others	1,561.1	1,654.2	1,673.3	1,734.3	1,779.0	1,743.9	1,763.0	1,809.7	1,837.3	1,842.1	1,827.8	1,837.0	
25 Net due to related foreign offices	69.0	-4.6	66.1	58.9	107.3	104.7	104.8	113.3	125.9	111.8	134.6	112.6	
26 Other liabilities	576.1	605.1	603.8	597.4	598.4	626.8	672.1	659.2	649.7	631.0	683.2	700.9	
27 TOTAL LIABILITIES	8,769.8	8,976.0	9,087.1	9,223.5	9,381.1	9,506.7	9,658.3	9,758.7	9,760.8	9,821.1	9,856.7	9,802.4	
28 Residual (assets less liabilities) ⁸	1,000.7	1,108.0	1,085.6	1,105.4	1,120.6	1,123.2	1,122.1	1,094.8	1,095.0	1,072.9	1,071.0	1,133.1	

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

January 18, 2008

Account	2006	2007	2007	2007	2007	2007	2007	2007	Week ending				
	Dec	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1	Bank credit	8,394.4	8,615.9	8,658.2	8,793.4	8,943.1	9,063.5	9,220.1	9,275.9	9,291.8	9,316.3	9,315.6	9,325.2
2	Securities in bank credit	2,232.8	2,308.1	2,304.4	2,335.4	2,366.1	2,394.2	2,474.2	2,446.2	2,455.2	2,430.7	2,473.9	2,472.0
3	Treasury and Agency securities ²	1,197.1	1,176.0	1,172.2	1,179.8	1,161.3	1,123.4	1,123.0	1,109.6	1,107.9	1,104.1	1,107.7	1,099.2
4	Other securities	1,035.7	1,132.1	1,132.2	1,155.6	1,204.8	1,270.8	1,351.2	1,336.6	1,347.2	1,326.6	1,366.2	1,372.9
5	Loans and leases in bank credit ³	6,161.5	6,307.8	6,353.8	6,458.0	6,577.0	6,669.4	6,745.9	6,829.7	6,836.7	6,885.5	6,841.7	6,853.1
6	Commercial and industrial	1,192.1	1,266.0	1,278.6	1,306.4	1,354.6	1,389.5	1,407.3	1,434.9	1,433.8	1,449.1	1,449.4	1,443.5
7	Real estate	3,383.0	3,432.3	3,449.2	3,471.0	3,502.1	3,560.1	3,590.9	3,596.6	3,594.9	3,602.0	3,599.9	3,610.6
8	Revolving home equity	470.1	461.3	463.3	467.5	472.0	477.3	481.5	485.3	485.9	486.4	486.7	487.4
9	Other	2,912.9	2,971.0	2,985.9	3,003.5	3,030.1	3,082.8	3,109.4	3,111.3	3,108.9	3,115.5	3,113.2	3,123.2
10	Consumer	753.1	759.9	767.0	774.4	786.4	783.5	795.6	815.6	820.6	824.1	817.7	817.1
10a	Credit cards and related plans	332.1	324.3	325.8	328.4	333.2	331.2	342.5	364.7	370.6	374.2	366.5	363.0
10b	Other	420.9	435.6	441.2	446.0	453.2	452.4	453.0	450.9	449.9	449.9	451.2	454.2
11	Security ⁴	276.4	268.7	266.9	278.2	279.0	270.8	285.9	301.4	303.3	314.3	293.6	303.3
12	Other loans and leases	556.9	580.8	592.1	627.9	654.8	665.4	666.3	681.3	684.1	696.1	681.2	678.6
13	Interbank loans	361.6	355.3	369.2	395.1	398.7	415.2	439.4	458.6	471.5	471.5	442.4	443.0
14	Cash assets ⁵	311.6	285.1	288.8	280.6	298.8	291.5	299.7	310.7	304.6	316.8	370.2	312.6
15	Other assets ⁶	836.5	873.7	878.8	894.5	927.8	937.3	948.8	957.5	953.2	954.0	967.4	948.9
16	TOTAL ASSETS⁷	9,835.2	10,060.8	10,123.9	10,291.9	10,495.8	10,633.5	10,833.1	10,924.8	10,943.2	10,980.8	11,017.0	10,948.1
LIABILITIES													
17	Deposits	6,166.2	6,292.5	6,290.8	6,357.1	6,419.7	6,546.0	6,648.0	6,680.4	6,658.3	6,674.9	6,740.0	6,673.5
18	Transaction	659.1	617.8	600.8	611.8	599.7	616.7	612.9	626.4	633.3	688.3	637.4	580.1
19	Nontransaction	5,507.1	5,674.7	5,690.0	5,745.3	5,820.1	5,929.3	6,035.1	6,054.0	6,025.0	5,986.6	6,102.6	6,093.4
20	Large time	1,672.4	1,784.9	1,771.9	1,812.6	1,857.2	1,951.5	2,014.7	2,011.5	2,014.0	1,999.1	2,001.0	2,038.4
21	Other	3,834.7	3,889.8	3,918.1	3,932.7	3,962.9	3,977.8	4,020.4	4,042.6	4,011.0	3,987.4	4,101.6	4,055.0
22	Borrowings	1,968.1	2,108.9	2,106.8	2,185.3	2,256.3	2,208.2	2,234.0	2,308.1	2,362.7	2,375.0	2,320.4	2,297.3
23	From banks in the U.S.	416.4	441.5	438.3	461.0	465.3	466.0	478.3	510.0	518.0	531.6	517.0	496.7
24	From others	1,551.6	1,667.4	1,668.5	1,724.4	1,791.0	1,742.2	1,755.7	1,798.1	1,844.7	1,843.3	1,803.3	1,800.6
25	Net due to related foreign offices	78.3	-13.1	55.5	60.3	112.6	113.0	120.0	124.4	126.1	135.1	137.0	117.3
26	Other liabilities	583.5	598.2	595.2	599.1	602.4	633.0	684.3	668.1	648.9	649.2	686.4	704.8
27	TOTAL LIABILITIES	8,796.2	8,986.6	9,048.3	9,201.9	9,391.1	9,500.3	9,686.4	9,781.0	9,796.0	9,834.1	9,883.7	9,792.9
28	Residual (assets less liabilities) ⁸	1,039.0	1,074.2	1,075.6	1,090.0	1,104.8	1,133.2	1,146.7	1,143.8	1,147.2	1,146.7	1,133.2	1,155.2

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
ASSETS												
1 Bank credit	7,415.1	7,600.0	7,645.8	7,739.3	7,842.9	7,931.0	8,015.2	8,064.9	8,071.4	8,088.5	8,121.5	8,116.7
2 Securities in bank credit	1,851.0	1,879.9	1,889.7	1,907.2	1,930.7	1,941.2	1,980.3	1,978.1	1,991.9	1,972.7	2,008.4	2,004.9
3 Treasury and Agency securities ²	1,112.3	1,094.6	1,098.0	1,095.8	1,080.6	1,041.9	1,026.3	1,023.8	1,024.2	1,020.7	1,024.8	1,018.8
4 Other securities	738.8	785.2	791.7	811.4	850.1	899.3	954.0	954.3	967.7	951.9	983.6	986.1
5 Loans and leases in bank credit ³	5,564.1	5,720.2	5,756.1	5,832.1	5,912.2	5,989.9	6,034.9	6,086.8	6,079.4	6,115.8	6,113.1	6,111.8
6 Commercial and industrial	976.1	1,025.9	1,042.6	1,069.2	1,104.1	1,132.4	1,139.2	1,155.0	1,151.5	1,160.6	1,165.6	1,160.5
7 Real estate	3,345.7	3,412.6	3,428.2	3,441.0	3,459.3	3,511.6	3,531.0	3,543.9	3,544.3	3,552.7	3,552.5	3,561.8
8 Revolving home equity	471.3	459.6	462.4	465.9	470.1	476.3	481.3	486.5	486.6	487.9	488.2	489.4
9 Other	2,874.3	2,952.9	2,965.8	2,975.2	2,989.1	3,035.3	3,049.7	3,057.4	3,057.7	3,064.8	3,064.3	3,072.4
10 Consumer	741.8	767.0	774.7	777.2	784.4	781.8	792.2	803.9	807.5	804.4	799.3	805.9
11 Security ⁴	119.3	124.9	120.5	127.9	132.4	127.6	136.7	145.6	138.4	150.9	153.7	157.7
12 Other loans and leases	381.2	389.8	390.1	416.8	432.0	436.5	435.7	438.4	437.7	447.2	442.0	425.9
13 Interbank loans	291.2	298.3	305.2	323.2	323.4	329.6	345.3	359.2	355.4	368.9	352.8	355.9
14 Cash assets ⁵	243.7	238.2	239.6	236.6	241.3	231.2	236.4	244.0	235.6	251.7	275.4	265.2
15 Other assets ⁶	802.9	832.1	837.5	850.9	876.3	890.8	901.3	915.0	916.6	903.1	921.9	899.3
16 TOTAL ASSETS ⁷	8,684.7	8,900.0	8,957.3	9,079.0	9,211.9	9,309.0	9,424.0	9,505.9	9,501.7	9,534.8	9,593.0	9,555.8
LIABILITIES												
17 Deposits	5,393.1	5,409.4	5,448.7	5,487.0	5,503.0	5,575.2	5,625.7	5,666.5	5,631.4	5,706.1	5,682.9	5,635.6
18 Transaction	614.0	609.1	596.6	613.2	593.0	609.9	596.0	580.8	581.0	582.6	572.4	602.4
19 Nontransaction	4,779.1	4,800.3	4,852.2	4,873.9	4,910.0	4,965.2	5,029.7	5,085.7	5,050.4	5,123.4	5,110.5	5,033.2
20 Large time	940.4	912.3	926.0	944.8	953.8	994.9	1,030.7	1,038.7	1,035.9	1,029.6	1,029.8	1,024.8
21 Other	3,838.7	3,888.1	3,926.2	3,929.0	3,956.2	3,970.3	3,999.0	4,047.0	4,014.5	4,093.8	4,080.7	4,008.4
22 Borrowings	1,452.1	1,515.4	1,530.7	1,608.5	1,678.0	1,646.3	1,659.3	1,714.8	1,749.7	1,744.9	1,746.4	1,726.3
23 From banks in the U.S.	359.1	376.2	377.0	389.2	399.6	405.8	417.6	445.0	456.8	455.2	463.9	444.6
24 From others	1,093.0	1,139.2	1,153.7	1,219.4	1,278.4	1,240.5	1,241.7	1,269.8	1,292.9	1,289.7	1,282.5	1,281.7
25 Net due to related foreign offices	371.9	401.6	414.0	408.5	433.5	454.0	469.5	486.8	484.1	496.8	520.0	521.6
26 Other liabilities	462.8	483.5	482.9	475.2	477.1	505.4	545.5	534.8	532.6	511.0	543.0	545.0
27 TOTAL LIABILITIES	7,679.9	7,809.9	7,876.3	7,979.2	8,091.7	8,180.8	8,300.0	8,402.8	8,397.8	8,458.8	8,492.2	8,428.4
28 Residual (assets less liabilities) ⁸	1,004.8	1,090.1	1,081.0	1,099.8	1,120.3	1,128.2	1,124.0	1,103.1	1,103.9	1,076.0	1,100.8	1,127.3

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending				
									Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1	Bank credit	7,453.3	7,589.0	7,613.4	7,720.2	7,843.2	7,934.3	8,052.2	8,107.5	8,121.8	8,141.1	8,154.9	8,133.8
2	Securities in bank credit	1,856.5	1,879.1	1,876.0	1,900.6	1,925.9	1,932.0	1,987.7	1,983.2	1,997.1	1,976.6	2,007.9	2,004.1
3	Treasury and Agency securities ²	1,113.4	1,092.8	1,089.6	1,089.5	1,071.3	1,030.2	1,030.8	1,022.6	1,021.6	1,017.7	1,017.9	1,010.1
4	Other securities	743.1	786.3	786.4	811.1	854.6	901.8	956.9	960.6	975.4	958.9	990.0	994.1
5	Loans and leases in bank credit ³	5,596.8	5,710.0	5,737.4	5,819.6	5,917.3	6,002.3	6,064.5	6,124.3	6,124.7	6,164.4	6,147.0	6,129.6
6	Commercial and industrial	973.7	1,030.8	1,040.9	1,062.9	1,099.3	1,129.2	1,137.5	1,152.0	1,149.6	1,161.3	1,164.2	1,155.5
7	Real estate	3,359.2	3,403.3	3,418.8	3,440.7	3,465.3	3,522.0	3,552.5	3,557.1	3,555.5	3,561.6	3,559.7	3,570.3
8	Revolving home equity	470.1	461.3	463.3	467.5	472.0	477.3	481.5	485.3	485.9	486.4	486.7	487.4
9	Other	2,889.1	2,942.0	2,955.5	2,973.3	2,993.3	3,044.7	3,071.0	3,071.8	3,069.6	3,075.1	3,073.0	3,082.9
9a	Other residential	1,454.7	1,424.9	1,450.5	1,456.4	1,466.0	1,504.3	1,517.3	1,511.7	1,507.6	1,510.0	1,513.9	1,523.1
9b	Commercial	1,434.4	1,517.0	1,505.0	1,516.8	1,527.3	1,540.4	1,553.7	1,560.1	1,561.9	1,565.2	1,559.1	1,559.8
10	Consumer	753.1	759.9	767.0	774.4	786.4	783.5	795.6	815.6	820.6	824.1	817.7	817.1
10a	Credit cards and related plans	332.1	324.3	325.8	328.4	333.2	331.2	342.5	364.7	370.6	374.2	366.5	363.0
10d	Other	420.9	435.6	441.2	446.0	453.2	452.4	453.0	450.9	449.9	449.9	451.2	454.2
11	Security ⁴	124.0	125.8	119.7	126.6	132.7	130.8	139.1	151.5	149.8	158.6	153.3	155.0
12	Other loans and leases	386.8	390.2	391.1	415.0	433.6	436.9	439.9	448.0	449.2	458.9	452.2	431.6
13	Interbank loans	297.4	289.6	296.1	320.9	319.0	332.3	353.8	366.5	371.5	379.7	356.8	348.3
14	Cash assets ⁵	258.3	235.0	235.3	226.2	240.9	232.6	243.7	260.0	251.7	267.8	321.7	261.9
15	Other assets ⁶	799.6	834.4	839.0	854.1	879.8	892.2	902.1	910.7	908.0	902.4	922.5	899.0
16	TOTAL ASSETS⁷	8,740.2	8,879.3	8,913.3	9,050.3	9,210.8	9,317.9	9,477.4	9,567.4	9,575.5	9,613.7	9,677.8	9,562.0
LIABILITIES													
17	Deposits	5,420.5	5,408.8	5,432.9	5,475.1	5,500.8	5,575.8	5,649.8	5,691.4	5,662.8	5,689.4	5,756.0	5,655.5
18	Transaction	647.9	606.7	589.9	600.2	587.6	604.6	600.7	613.6	620.4	675.7	623.3	568.9
19	Nontransaction	4,772.7	4,802.1	4,842.9	4,874.9	4,913.2	4,971.2	5,049.1	5,077.8	5,042.4	5,013.7	5,132.7	5,086.6
20	Large time	939.8	914.9	927.5	944.8	953.1	996.1	1,031.3	1,037.9	1,034.1	1,029.0	1,033.7	1,034.3
21	Other	3,832.9	3,887.2	3,915.4	3,930.0	3,960.2	3,975.1	4,017.8	4,039.9	4,008.3	3,984.8	4,099.0	4,052.3
22	Borrowings	1,440.2	1,528.1	1,525.1	1,599.7	1,691.4	1,644.9	1,652.5	1,700.2	1,756.6	1,742.6	1,716.5	1,681.9
23	From banks in the U.S.	356.6	375.6	376.2	390.2	401.0	406.1	418.2	442.0	456.3	451.6	458.5	436.5
24	From others	1,083.6	1,152.4	1,148.9	1,209.5	1,290.4	1,238.8	1,234.3	1,258.2	1,300.3	1,291.0	1,258.0	1,245.4
25	Net due to related foreign offices	377.5	396.4	406.5	411.0	436.9	458.0	477.8	494.0	481.8	513.1	526.5	524.8
26	Other liabilities	468.1	478.6	476.1	477.5	480.1	509.2	553.8	541.3	530.4	525.3	548.8	547.8
27	TOTAL LIABILITIES	7,706.3	7,811.8	7,840.6	7,963.2	8,109.3	8,187.9	8,334.0	8,426.9	8,431.6	8,470.3	8,547.7	8,409.9
28	Residual (assets less liabilities) ⁸	1,033.8	1,067.5	1,072.7	1,087.1	1,101.5	1,130.0	1,143.4	1,140.5	1,143.8	1,143.4	1,130.0	1,152.1

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending				
									Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1	Bank credit	4,610.6	4,757.6	4,796.0	4,871.8	4,944.8	5,015.8	5,096.5	5,123.3	5,117.8	5,139.8	5,181.4	5,168.8
2	Securities in bank credit	1,247.4	1,270.1	1,290.2	1,305.7	1,324.9	1,325.7	1,373.8	1,377.6	1,386.8	1,372.9	1,411.7	1,407.7
3	Treasury and Agency securities ²	716.5	704.8	714.3	713.5	700.5	661.0	650.9	651.1	650.1	648.0	653.7	647.5
3a	Trading account	49.1	67.8	70.5	66.6	68.7	67.9	70.4	91.0	94.8	92.6	96.4	91.9
3b	Investment account	667.4	637.0	643.9	646.9	631.8	593.1	580.4	560.1	555.2	555.4	557.3	555.6
3c	Mortgage-backed	596.8	575.9	575.5	576.9	563.1	525.2	517.2	507.3	505.5	503.4	504.2	501.4
3d	Other	70.6	61.0	68.4	70.0	68.7	67.9	63.2	52.8	49.7	51.9	53.0	54.3
4	Other securities	530.9	565.3	575.8	592.1	624.4	664.7	722.9	726.5	736.8	724.9	758.1	760.2
4a	Trading account	250.0	281.5	290.6	301.7	317.1	350.1	392.8	390.2	399.3	391.7	422.1	421.0
4b	Investment account	280.9	283.8	285.3	290.5	307.3	314.6	330.1	336.3	337.5	333.2	335.9	339.2
4c	State and local government	53.1	58.1	58.4	59.2	59.9	60.2	59.9	57.2	56.4	56.4	56.6	57.0
4d	Other	227.9	225.7	226.8	231.2	247.4	254.4	270.2	279.0	281.0	276.8	279.3	282.2
5	Loans and leases in bank credit ³	3,363.2	3,487.5	3,505.8	3,566.1	3,619.9	3,690.0	3,722.7	3,745.7	3,731.0	3,766.9	3,769.7	3,761.1
6	Commercial and industrial	630.8	659.5	666.9	687.8	715.2	740.4	743.7	752.9	749.5	756.5	760.4	756.5
7	Real estate	1,903.4	1,973.3	1,988.0	1,993.3	1,997.0	2,043.2	2,062.2	2,062.4	2,060.8	2,068.1	2,072.2	2,077.2
8	Revolving home equity	373.5	373.0	375.0	377.9	381.8	387.1	391.8	396.6	396.5	398.1	397.9	399.0
9	Other	1,529.9	1,600.4	1,613.0	1,615.4	1,615.1	1,656.1	1,670.3	1,665.9	1,664.3	1,670.0	1,674.3	1,678.2
9a	Other residential	963.1	982.6	1,013.2	1,011.4	1,008.5	1,045.2	1,054.3	1,047.2	1,044.7	1,046.0	1,053.9	1,060.1
9b	Commercial	566.8	617.7	599.8	604.0	606.7	610.8	616.0	618.7	619.6	624.0	620.4	618.1
10	Consumer	435.2	453.0	451.8	454.4	461.5	458.7	460.6	460.4	459.7	458.6	457.3	460.5
11	Security ⁴	111.9	117.4	112.8	119.8	123.3	118.8	128.2	136.8	129.9	142.5	143.0	146.8
11a	Fed funds and RPs with broker/dealer	90.4	93.1	88.0	94.6	99.0	94.9	101.7	111.4	104.9	117.0	116.9	121.4
11b	Other	21.5	24.3	24.8	25.2	24.3	23.9	26.4	25.4	25.0	25.5	26.1	25.4
12a	Fed funds and RPs with others	25.0	34.2	32.2	41.8	49.3	48.0	44.7	45.8	46.5	52.4	37.9	41.3
12b	All other loans	150.2	150.7	154.3	169.5	173.5	181.3	184.2	188.6	186.2	190.2	200.1	180.6
12c	Lease financing receivables	106.7	99.4	99.8	99.7	100.1	99.6	99.3	98.6	98.5	98.6	98.8	98.2
13	Interbank loans	191.6	174.0	178.9	190.7	192.9	206.2	222.1	234.5	233.5	243.2	227.2	226.0
13a	Fed funds and RPs with banks	126.0	123.2	129.2	140.3	142.2	155.4	166.8	176.3	172.9	189.5	174.5	171.0
13b	Other	65.7	50.9	49.7	50.4	50.7	50.8	55.3	58.1	60.6	53.6	52.7	55.0
14	Cash assets ⁵	154.0	150.0	150.1	147.5	153.2	142.4	150.2	155.1	149.8	161.8	177.2	157.6
15	Other assets ⁶	586.2	602.4	607.1	618.1	635.3	642.7	648.2	663.6	668.4	652.3	672.7	673.9
16	TOTAL ASSETS⁷	5,507.0	5,648.8	5,695.1	5,791.3	5,888.9	5,968.2	6,078.2	6,135.3	6,128.7	6,156.4	6,216.3	6,181.2

Footnotes appear on page 14.

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

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

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
LIABILITIES												
17 Deposits	3,149.7	3,143.3	3,163.9	3,196.6	3,208.6	3,282.9	3,338.9	3,371.8	3,339.7	3,403.5	3,389.1	3,342.0
18 Transaction	337.5	332.7	322.1	333.1	316.7	327.4	321.8	311.8	309.0	313.0	315.0	322.7
19 Nontransaction	2,812.2	2,810.6	2,841.9	2,863.5	2,891.9	2,955.6	3,017.1	3,060.0	3,030.7	3,090.5	3,074.2	3,019.3
20 Large time	520.1	498.4	513.3	532.0	541.8	582.6	618.0	624.7	621.5	615.6	616.9	614.0
21 Other	2,292.1	2,312.2	2,328.6	2,331.5	2,350.1	2,372.9	2,399.2	2,435.4	2,409.2	2,475.0	2,457.3	2,405.3
22 Borrowings	914.3	982.8	1,034.8	1,090.8	1,128.8	1,080.8	1,081.5	1,117.4	1,146.9	1,133.9	1,144.1	1,138.0
23 From banks in the U.S.	149.8	139.0	151.2	155.3	154.2	159.7	163.8	180.3	186.8	181.9	194.9	187.4
24 From others	764.5	843.8	883.6	935.5	974.6	921.0	917.7	937.1	960.1	951.9	949.2	950.6
25 Net due to related foreign offices	362.8	402.0	412.7	406.9	432.0	451.0	466.4	483.9	481.3	493.8	517.0	518.1
26 Other liabilities	382.6	405.8	406.1	398.7	401.7	427.9	468.0	455.6	452.4	431.1	462.2	464.6
27 TOTAL LIABILITIES	4,809.3	4,933.9	5,017.6	5,093.0	5,171.1	5,242.6	5,354.8	5,428.7	5,420.3	5,462.3	5,512.5	5,462.6
28 Residual (assets less liabilities) ⁸	697.7	715.0	677.6	698.3	717.8	725.6	723.4	706.6	708.5	694.1	703.8	718.5

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

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending				
									Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1	Bank credit	4,627.7	4,758.0	4,775.5	4,856.7	4,941.7	5,012.1	5,116.6	5,146.1	5,146.0	5,165.2	5,197.6	5,178.2
2	Securities in bank credit	1,249.2	1,269.2	1,278.2	1,300.4	1,320.4	1,317.6	1,381.1	1,379.8	1,388.7	1,372.5	1,409.3	1,405.9
3	Treasury and Agency securities ²	713.9	702.9	707.7	708.5	691.4	650.4	655.2	647.0	644.3	640.6	644.8	637.7
3a	Trading account	47.3	68.2	68.8	65.5	67.1	64.6	73.9	87.5	90.5	86.8	89.2	84.8
3b	Investment account	666.7	634.7	638.9	643.0	624.3	585.8	581.3	559.6	553.7	553.8	555.6	552.9
3c	Mortgage-backed	596.8	572.5	570.7	574.4	558.2	519.1	518.6	507.3	504.1	502.8	503.8	502.1
3d	Other	69.9	62.2	68.2	68.6	66.2	66.8	62.8	52.2	49.6	50.9	51.8	50.8
4	Other securities	535.3	566.3	570.5	591.8	628.9	667.2	725.8	732.7	744.5	731.9	764.5	768.2
4a	Trading account	252.2	282.0	287.8	301.5	319.4	351.4	394.4	393.6	403.5	395.5	425.7	425.5
4b	Investment account	283.1	284.3	282.6	290.3	309.5	315.8	331.5	339.2	341.0	336.5	338.8	342.6
4c	State and local government	53.5	58.2	57.9	59.2	60.3	60.5	60.2	57.7	56.9	56.9	57.1	57.3
4d	Other	229.6	226.1	224.8	231.1	249.2	255.4	271.3	281.4	284.0	279.5	281.7	285.3
5	Loans and leases in bank credit ³	3,378.5	3,488.9	3,497.3	3,556.4	3,621.3	3,694.5	3,735.6	3,766.3	3,757.3	3,792.7	3,788.3	3,772.3
6	Commercial and industrial	629.1	662.3	665.3	683.8	712.6	738.4	743.0	750.7	748.4	756.4	758.0	751.3
7	Real estate	1,906.8	1,973.6	1,985.1	1,993.1	1,998.3	2,046.5	2,070.1	2,066.7	2,062.5	2,067.1	2,073.9	2,082.4
8	Revolving home equity	372.6	374.3	375.8	379.3	383.2	387.6	392.1	395.6	396.2	396.5	396.9	397.7
9	Other	1,534.2	1,599.2	1,609.3	1,613.7	1,615.1	1,658.9	1,678.0	1,671.1	1,666.4	1,670.5	1,677.0	1,684.7
9a	Other residential	965.2	983.9	1,012.7	1,011.8	1,009.3	1,045.8	1,058.4	1,049.6	1,044.5	1,046.5	1,055.1	1,062.9
9b	Commercial	569.0	615.3	596.6	601.9	605.9	613.1	619.6	621.5	621.8	624.0	622.0	621.8
10	Consumer	439.2	450.3	447.8	452.2	462.2	458.3	460.6	465.2	464.6	467.3	467.9	469.1
10a	Credit cards and related plans	134.1	130.4	130.1	130.6	132.2	129.7	131.6	138.2	138.5	141.4	140.4	138.9
10b	Other	305.1	319.9	317.7	321.6	330.0	328.6	329.0	327.0	326.0	325.8	327.5	330.2
11	Security ⁴	116.4	118.5	112.1	118.4	123.8	122.0	130.1	142.5	141.0	150.2	142.6	144.2
11a	Fed funds and RPs with broker/dealer	94.0	94.0	87.2	93.1	99.1	97.2	103.4	116.0	113.2	123.4	116.9	119.1
11b	Other	22.4	24.5	25.0	25.4	24.7	24.8	26.7	26.6	27.8	26.7	25.7	25.1
12a	Fed funds and RPs with others	25.0	34.2	32.2	41.8	49.3	48.0	44.7	45.8	46.5	52.4	37.9	41.3
12b	All other loans	155.0	151.1	155.5	168.2	175.7	181.7	187.8	196.5	195.6	200.4	208.4	184.7
12c	Lease financing receivables	107.0	98.9	99.2	98.9	99.4	99.5	99.3	99.0	98.7	98.9	99.6	99.4
13	Interbank loans	193.8	172.6	177.1	191.6	191.2	205.9	223.5	237.5	242.4	253.9	231.2	218.2
13a	Fed funds and RPs with banks	127.4	122.2	128.0	141.0	140.9	155.3	167.9	178.7	179.5	197.9	177.6	165.1
13b	Other	66.4	50.4	49.1	50.6	50.3	50.7	55.7	58.8	62.9	56.0	53.7	53.1
14	Cash assets ⁵	165.1	147.6	146.1	138.6	151.6	142.7	154.6	168.0	163.2	175.8	212.9	154.7
15	Other assets ⁶	582.8	604.7	608.6	621.2	638.8	644.1	649.0	659.2	659.7	651.6	673.3	673.6
16	TOTAL ASSETS⁷	5,533.7	5,647.6	5,670.6	5,771.2	5,885.8	5,966.3	6,104.9	6,169.6	6,170.3	6,205.8	6,273.2	6,179.9

Footnotes appear on page 14.

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

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

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
LIABILITIES												
17 Deposits	3,166.2	3,144.1	3,156.0	3,187.5	3,206.9	3,283.2	3,352.2	3,387.5	3,362.0	3,389.5	3,440.2	3,352.6
18 Transaction	360.1	331.6	317.3	322.5	312.4	321.9	324.2	335.1	339.4	377.4	349.9	297.5
19 Nontransaction	2,806.1	2,812.5	2,838.7	2,865.0	2,894.5	2,961.3	3,028.0	3,052.4	3,022.6	3,012.1	3,090.2	3,055.1
20 Large time	519.5	501.0	514.9	532.1	541.0	583.8	618.5	623.8	619.7	614.9	620.8	623.5
21 Other	2,286.6	2,311.5	2,323.8	2,332.9	2,353.5	2,377.5	2,409.5	2,428.6	2,402.9	2,397.2	2,469.4	2,431.6
22 Borrowings	902.4	995.5	1,029.2	1,081.9	1,142.2	1,079.5	1,074.7	1,102.8	1,153.8	1,131.5	1,114.3	1,093.6
23 From banks in the U.S.	147.3	138.5	150.4	156.3	155.7	160.1	164.4	177.3	186.4	178.3	189.5	179.4
24 From others	755.1	857.0	878.9	925.6	986.6	919.4	910.3	925.5	967.4	953.2	924.8	914.2
25 Net due to related foreign offices	368.4	396.7	405.2	409.4	435.4	455.0	474.8	491.0	479.0	510.2	523.5	521.3
26 Other liabilities	387.9	400.9	399.3	401.0	404.7	431.7	476.4	462.2	450.3	445.3	468.0	467.4
27 TOTAL LIABILITIES	4,824.8	4,937.2	4,989.8	5,079.8	5,189.2	5,249.4	5,378.1	5,443.5	5,445.1	5,476.4	5,546.0	5,434.8
28 Residual (assets less liabilities) ⁸	708.9	710.4	680.8	691.4	696.6	716.9	726.8	726.0	725.2	729.4	727.3	745.1

Footnotes appear on page 14.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
ASSETS												
1 Bank credit	2,804.5	2,842.4	2,849.8	2,867.5	2,898.1	2,915.3	2,918.6	2,941.7	2,953.5	2,948.7	2,940.1	2,947.9
2 Securities in bank credit	603.6	609.8	599.5	601.5	605.8	615.4	606.5	600.5	605.1	599.8	596.7	597.2
3 Treasury and Agency securities ²	395.8	389.8	383.6	382.3	380.1	380.9	375.4	372.7	374.1	372.8	371.1	371.3
4 Other securities	207.9	220.0	215.9	219.2	225.7	234.6	231.0	227.9	231.0	227.0	225.5	225.9
5 Loans and leases in bank credit ³	2,200.9	2,232.6	2,250.3	2,265.9	2,292.3	2,299.8	2,312.1	2,341.1	2,348.4	2,348.9	2,343.4	2,350.7
6 Commercial and industrial	345.3	366.4	375.7	381.4	388.9	392.1	395.6	402.0	402.0	404.1	405.2	404.0
7 Real estate	1,442.2	1,439.2	1,440.2	1,447.8	1,462.3	1,468.5	1,468.9	1,481.5	1,483.5	1,484.6	1,480.3	1,484.6
8 Revolving home equity	97.8	86.7	87.4	88.0	88.3	89.2	89.5	90.0	90.1	89.8	90.3	90.4
9 Other	1,344.4	1,352.6	1,352.8	1,359.8	1,374.0	1,379.3	1,379.4	1,391.5	1,393.4	1,394.7	1,390.0	1,394.2
10 Consumer	306.6	314.0	322.9	322.8	322.9	323.0	331.6	343.5	347.8	345.7	342.0	345.4
12 Other loans and leases	106.8	113.0	111.5	114.0	118.2	116.3	116.1	114.1	115.1	114.4	115.9	116.6
13 Interbank loans	99.5	124.2	126.3	132.5	130.5	123.4	123.3	124.7	121.9	125.7	125.6	129.9
14 Cash assets ⁵	89.7	88.2	89.5	89.1	88.1	88.8	86.2	89.0	85.7	89.9	98.2	107.6
15 Other assets ⁶	216.8	229.7	230.4	232.9	241.0	248.1	253.1	251.5	248.2	250.8	249.2	225.5
16 TOTAL ASSETS ⁷	3,177.6	3,251.2	3,262.2	3,287.7	3,323.0	3,340.7	3,345.8	3,370.6	3,373.0	3,378.4	3,376.7	3,374.6
LIABILITIES												
17 Deposits	2,243.4	2,266.1	2,284.8	2,290.5	2,294.4	2,292.3	2,286.8	2,294.6	2,291.8	2,302.6	2,293.8	2,293.6
18 Transaction	276.5	276.4	274.5	280.1	276.3	282.6	274.3	269.0	272.1	269.6	257.4	279.7
19 Nontransaction	1,966.9	1,989.7	2,010.3	2,010.4	2,018.1	2,009.7	2,012.6	2,025.7	2,019.7	2,032.9	2,036.4	2,013.9
20 Large time	420.3	413.9	412.7	412.8	412.0	412.3	412.8	414.0	414.4	414.1	412.9	410.8
21 Other	1,546.6	1,575.9	1,597.6	1,597.6	1,606.0	1,597.4	1,599.8	1,611.6	1,605.3	1,618.8	1,623.4	1,603.1
22 Borrowings	537.8	532.6	495.9	517.7	549.2	565.5	577.8	597.4	602.8	611.1	602.2	588.3
23 From banks in the U.S.	209.3	237.2	225.8	233.9	245.4	246.1	253.8	264.7	270.0	273.3	269.0	257.1
24 From others	328.5	295.4	270.0	283.9	303.9	319.4	324.0	332.7	332.9	337.8	333.3	331.2
25 Net due to related foreign offices	9.1	-0.3	1.3	1.6	1.5	3.0	3.0	2.9	2.8	3.0	3.0	3.5
26 Other liabilities	80.2	77.6	76.8	76.5	75.4	77.5	77.5	79.1	80.1	80.0	80.7	80.4
27 TOTAL LIABILITIES	2,870.5	2,876.1	2,858.8	2,886.3	2,920.5	2,938.2	2,945.2	2,974.1	2,977.5	2,996.6	2,979.7	2,965.8
28 Residual (assets less liabilities) ⁸	307.1	375.1	403.4	401.5	402.5	402.6	400.6	396.5	395.4	381.9	397.0	408.8

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

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending				
									Dec 19	Dec 26	Jan 2	Jan 9	
ASSETS													
1	Bank credit	2,825.6	2,831.0	2,837.9	2,863.4	2,901.6	2,922.2	2,935.6	2,961.4	2,975.7	2,975.9	2,957.4	2,955.6
2	Securities in bank credit	607.3	609.9	597.8	600.2	605.5	614.3	606.6	603.5	608.3	604.2	598.7	598.3
3	Treasury and Agency securities ²	399.5	390.0	381.9	381.0	379.8	379.8	375.6	375.6	377.4	377.1	373.1	372.4
4	Other securities	207.9	220.0	215.9	219.2	225.7	234.6	231.0	227.9	231.0	227.0	225.5	225.9
5	Loans and leases in bank credit ³	2,218.3	2,221.1	2,240.1	2,263.2	2,296.0	2,307.8	2,329.0	2,358.0	2,367.4	2,371.7	2,358.7	2,357.3
6	Commercial and industrial	344.6	368.4	375.6	379.1	386.7	390.8	394.5	401.4	401.2	404.9	406.2	404.3
7	Real estate	1,452.4	1,429.7	1,433.7	1,447.7	1,467.0	1,475.5	1,482.4	1,490.4	1,493.0	1,494.5	1,485.8	1,488.0
8	Revolving home equity	97.4	86.9	87.5	88.1	88.8	89.7	89.4	89.7	89.8	89.9	89.8	89.7
9	Other	1,354.9	1,342.8	1,346.2	1,359.5	1,378.1	1,385.8	1,393.0	1,400.8	1,403.2	1,404.6	1,396.0	1,398.3
9a	Other residential	489.5	441.0	437.8	444.6	456.7	458.5	459.0	462.1	463.1	463.5	458.8	460.2
9b	Commercial	865.4	901.7	908.4	914.9	921.4	927.3	934.1	938.6	940.1	941.1	937.2	938.1
10	Consumer	313.9	309.7	319.1	322.2	324.2	325.2	335.0	350.4	356.0	356.8	349.8	348.0
10a	Credit cards and related plans	198.0	193.9	195.7	197.9	201.0	201.5	210.9	226.5	232.1	232.8	226.0	224.1
10b	Other	115.9	115.7	123.4	124.3	123.2	123.7	124.1	124.0	123.9	124.1	123.7	124.0
12	Other loans and leases	107.4	113.3	111.7	114.3	118.2	116.4	117.0	115.7	117.2	115.5	116.9	117.1
13	Interbank loans	103.7	117.0	119.0	129.3	127.8	126.3	130.3	129.0	129.1	125.8	125.6	130.2
14	Cash assets ⁵	93.2	87.4	89.2	87.7	89.3	89.9	89.1	92.1	88.5	92.0	108.7	107.2
15	Other assets ⁶	216.8	229.7	230.4	232.9	241.0	248.1	253.1	251.5	248.2	250.8	249.2	225.5
16	TOTAL ASSETS⁷	3,206.5	3,231.7	3,242.7	3,279.1	3,324.9	3,351.6	3,372.6	3,397.8	3,405.2	3,407.9	3,404.5	3,382.1
LIABILITIES													
17	Deposits	2,254.4	2,264.6	2,276.8	2,287.6	2,293.9	2,292.6	2,297.6	2,303.9	2,300.8	2,299.9	2,315.8	2,302.9
18	Transaction	287.8	275.0	272.6	277.7	275.2	282.6	276.6	278.5	281.0	298.3	273.3	271.4
19	Nontransaction	1,966.6	1,989.6	2,004.2	2,009.9	2,018.7	2,009.9	2,021.1	2,025.4	2,019.8	2,001.6	2,042.5	2,031.6
20	Large time	420.3	413.9	412.7	412.8	412.0	412.3	412.8	414.0	414.4	414.1	412.9	410.8
21	Other	1,546.3	1,575.7	1,591.6	1,597.1	1,606.7	1,597.6	1,608.3	1,611.3	1,605.4	1,587.6	1,629.6	1,620.7
22	Borrowings	537.8	532.6	495.9	517.7	549.2	565.5	577.8	597.4	602.8	611.1	602.2	588.3
23	From banks in the U.S.	209.3	237.2	225.8	233.9	245.4	246.1	253.8	264.7	270.0	273.3	269.0	257.1
24	From others	328.5	295.4	270.0	283.9	303.9	319.4	324.0	332.7	332.9	337.8	333.3	331.2
25	Net due to related foreign offices	9.1	-0.3	1.3	1.6	1.5	3.0	3.0	2.9	2.8	3.0	3.0	3.5
26	Other liabilities	80.2	77.6	76.8	76.5	75.4	77.5	77.5	79.1	80.1	80.0	80.7	80.4
27	TOTAL LIABILITIES	2,881.5	2,874.5	2,850.8	2,883.4	2,920.1	2,938.5	2,955.9	2,983.3	2,986.5	2,993.9	3,001.8	2,975.1
28	Residual (assets less liabilities)⁸	325.0	357.1	391.9	395.7	404.8	413.1	416.7	414.4	418.7	414.0	402.8	407.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
ASSETS												
1 Bank credit	933.9	1,028.8	1,048.4	1,081.4	1,105.0	1,134.6	1,168.4	1,160.8	1,159.5	1,169.2	1,157.6	1,187.3
2 Securities in bank credit	376.3	429.1	428.4	434.8	440.2	462.2	486.5	463.0	458.1	454.1	466.0	467.9
3 Treasury and Agency securities ²	83.7	83.2	82.6	90.3	90.1	93.2	92.2	87.0	86.3	86.4	89.8	89.1
4 Other securities	292.6	345.9	345.8	344.5	350.1	369.0	394.3	376.0	371.8	367.7	376.1	378.8
5 Loans and leases in bank credit ³	557.6	599.7	620.0	646.6	664.8	672.4	681.9	697.8	701.4	715.1	691.6	719.4
6 Commercial and industrial	217.7	235.9	238.4	244.2	257.2	264.0	272.6	281.9	282.1	284.8	282.9	285.7
7 Real estate	23.8	29.1	30.4	30.3	36.8	38.1	38.4	39.5	39.4	40.4	40.2	40.3
11 Security ⁴	146.6	144.3	150.1	157.7	149.3	138.0	142.8	144.0	145.9	154.7	142.6	149.7
12 Other loans and leases	169.5	190.5	201.0	214.4	221.5	232.4	228.1	232.5	234.0	235.1	225.9	243.7
13 Interbank loans	64.2	65.7	73.1	74.1	79.8	82.9	85.6	92.2	100.1	91.8	85.6	94.6
14 Cash assets ⁵	52.1	50.8	53.9	54.0	56.8	58.0	55.4	49.5	50.4	47.9	48.2	49.7
15 Other assets ⁶	36.1	39.2	40.5	40.9	48.6	46.1	47.6	45.7	44.7	51.0	43.8	48.7
16 TOTAL ASSETS ⁷	1,085.8	1,184.0	1,215.4	1,249.9	1,289.7	1,321.0	1,356.5	1,347.6	1,354.1	1,359.3	1,334.7	1,379.7
LIABILITIES												
17 Deposits	751.7	869.8	856.0	885.9	929.5	990.5	1,014.9	997.1	998.0	995.0	1,005.9	1,011.6
18 Transaction	10.8	11.3	11.1	11.7	12.0	12.3	12.3	12.3	12.3	12.0	13.3	11.2
19 Nontransaction	740.8	858.5	845.0	874.2	917.5	978.2	1,002.6	984.8	985.8	983.0	992.6	1,000.4
22 Borrowings	527.8	580.8	581.7	585.7	564.9	563.3	581.4	607.9	606.1	632.4	603.8	615.4
23 From banks in the U.S.	59.8	65.9	62.1	70.8	64.3	59.9	60.1	68.0	61.6	80.0	58.5	60.2
24 From others	468.0	515.0	519.6	514.9	500.6	503.4	521.4	539.9	544.4	552.4	545.3	555.2
25 Net due to related foreign offices	-302.9	-406.2	-347.9	-349.6	-326.2	-349.3	-364.6	-373.6	-358.2	-385.0	-385.4	-409.0
26 Other liabilities	113.3	121.7	120.9	122.3	121.2	121.5	126.6	124.5	117.1	120.0	140.2	156.0
27 TOTAL LIABILITIES	1,089.9	1,166.1	1,210.8	1,244.3	1,289.4	1,326.0	1,358.3	1,355.9	1,363.0	1,362.3	1,364.5	1,374.0
28 Residual (assets less liabilities) ⁸	-4.1	17.9	4.6	5.7	0.3	-5.0	-1.9	-8.2	-8.9	-3.0	-29.8	5.8

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending			
									Dec 19	Dec 26	Jan 2	Jan 9
ASSETS												
1 Bank credit	941.0	1,026.9	1,044.8	1,073.2	1,099.8	1,129.2	1,167.9	1,168.4	1,170.1	1,175.2	1,160.7	1,191.4
2 Securities in bank credit	376.3	429.1	428.4	434.8	440.2	462.2	486.5	463.0	458.1	454.1	466.0	467.9
3 Treasury and Agency securities ²	83.7	83.2	82.6	90.3	90.1	93.2	92.2	87.0	86.3	86.4	89.8	89.1
3a Trading account	24.3	26.2	23.9	27.2	27.6	28.6	26.6	26.3	24.8	27.1	29.3	28.2
3b Investment account	59.4	57.0	58.7	63.1	62.4	64.6	65.6	60.7	61.5	59.3	60.6	60.9
4 Other securities	292.6	345.9	345.8	344.5	350.1	369.0	394.3	376.0	371.8	367.7	376.1	378.8
4a Trading account	180.9	213.9	214.6	212.3	204.5	221.1	233.4	217.9	213.9	211.4	220.4	223.5
4b Investment account	111.7	132.0	131.2	132.2	145.6	147.9	161.0	158.1	157.9	156.3	155.7	155.3
5 Loans and leases in bank credit ³	564.7	597.8	616.4	638.4	659.6	667.0	681.3	705.4	712.0	721.1	694.7	723.5
6 Commercial and industrial	218.4	235.3	237.7	243.5	255.3	260.4	269.7	282.8	284.2	287.8	285.2	287.9
7 Real estate	23.8	29.1	30.4	30.3	36.8	38.1	38.4	39.5	39.4	40.4	40.2	40.3
11 Security ⁴	152.4	142.9	147.2	151.7	146.3	140.0	146.8	149.8	153.5	155.7	140.3	148.3
12 Other loans and leases	170.1	190.7	201.0	212.9	221.2	228.5	226.4	233.2	234.9	237.3	229.0	247.0
13 Interbank loans	64.2	65.7	73.1	74.1	79.8	82.9	85.6	92.2	100.1	91.8	85.6	94.6
14 Cash assets ⁵	53.3	50.1	53.5	54.3	58.0	58.9	56.0	50.7	52.9	49.0	48.5	50.8
15 Other assets ⁶	37.0	39.3	39.8	40.5	48.0	45.1	46.7	46.7	45.3	51.6	44.9	49.9
16 TOTAL ASSETS⁷	1,095.0	1,181.5	1,210.6	1,241.6	1,285.1	1,315.6	1,355.7	1,357.4	1,367.7	1,367.1	1,339.2	1,386.1
LIABILITIES												
17 Deposits	745.7	883.7	857.9	882.0	918.9	970.3	998.2	989.0	995.5	985.5	984.1	1,018.0
18 Transaction	11.2	11.1	10.9	11.6	12.1	12.1	12.2	12.8	12.9	12.6	14.1	11.3
19 Nontransaction	734.5	872.6	847.0	870.4	906.8	958.1	986.1	976.3	982.6	972.8	969.9	1,006.7
22 Borrowings	527.8	580.8	581.7	585.7	564.9	563.3	581.4	607.9	606.1	632.4	603.8	615.4
23 From banks in the U.S.	59.8	65.9	62.1	70.8	64.3	59.9	60.1	68.0	61.6	80.0	58.5	60.2
24 From others	468.0	515.0	519.6	514.9	500.6	503.4	521.4	539.9	544.4	552.4	545.3	555.2
25 Net due to related foreign offices	-299.1	-409.4	-351.0	-350.7	-324.3	-345.0	-357.8	-369.6	-355.7	-378.0	-389.5	-407.5
26 Other liabilities	115.4	119.7	119.1	121.7	122.2	123.8	130.5	126.8	118.5	123.9	137.6	157.1
27 TOTAL LIABILITIES	1,089.8	1,174.8	1,207.7	1,238.7	1,281.8	1,312.4	1,352.4	1,354.1	1,364.3	1,363.8	1,336.0	1,383.0
28 Residual (assets less liabilities) ⁸	5.2	6.7	2.9	2.9	3.3	3.2	3.3	3.3	3.4	3.3	3.2	3.1

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

January 18, 2008

Account	2006 Dec	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	2007 Dec	Week ending				
									Dec 19	Dec 26	Jan 2	Jan 9	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	119.5	129.7	129.6	134.2	141.0	156.4	201.6	185.5	178.8	172.4	201.6	200.9
30	Reval. losses on off-bal. sheet items ⁹	99.4	116.4	110.3	104.3	108.9	125.0	159.7	143.3	135.6	131.5	159.3	159.7
31	Mortgage-backed securities ¹⁰	705.9	692.8	692.3	698.3	689.5	656.9	667.0	663.7	661.5	658.9	660.8	664.6
31a	Pass-through	537.5	520.8	522.0	526.2	507.2	465.4	463.5	450.9	448.0	446.9	447.4	445.4
31b	CMO, REMIC, and other	168.4	172.0	170.2	172.1	182.3	191.5	203.5	212.9	213.5	212.0	213.4	219.2
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-5.9	-10.6	-18.4	-15.3	-11.4	-10.2	-7.8	-6.1	-6.0	-8.6	-4.5	-3.6
33	Securitized consumer loans ¹²	108.0	105.8	110.0	110.6	109.6	111.4	112.3	114.3	114.6	114.5	114.2	114.1
33a	Credit cards and related plans	67.2	68.5	69.0	70.4	70.1	73.5	74.5	74.0	74.0	74.0	73.8	73.8
33b	Other	40.9	37.3	40.9	40.2	39.5	37.9	37.8	40.3	40.6	40.5	40.5	40.3
34	Securitized real estate loans ¹²	-	-	1,215.2	1,219.5	1,229.8	1,247.7	1,253.8	1,259.6	1,259.8	1,259.8	1,263.3	1,267.9
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	242.1	236.9	232.9	233.1	240.5	246.9	246.8	248.3	249.9	247.6	247.8	247.6
33	Securitized consumer loans ¹²	271.4	276.3	279.1	283.6	284.3	284.9	283.3	285.1	280.3	287.7	290.2	288.1
34	Securitized real estate loans ¹²	-	-	41.1	40.4	39.1	40.7	40.5	40.2	40.2	40.1	40.2	40.2
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	67.4	67.3	67.3	71.3	69.9	73.3	82.2	73.2	66.1	64.9	79.2	79.2
30	Reval. losses on off-bal. sheet items ⁹	74.4	74.2	72.9	76.3	75.8	79.9	86.7	76.4	70.2	69.7	79.5	79.6

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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