

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
ASSETS												
1 Bank credit	8,273.9	8,576.8	8,626.4	8,694.0	8,820.2	8,946.0	9,062.6	9,181.9	9,142.7	9,203.2	9,205.6	9,208.8
2 Securities in bank credit	2,224.4	2,287.6	2,306.5	2,317.6	2,341.2	2,369.3	2,400.7	2,465.5	2,444.8	2,476.0	2,478.3	2,457.3
3 Treasury and Agency securities ²	1,215.3	1,173.3	1,177.1	1,180.5	1,186.3	1,171.0	1,135.5	1,119.3	1,124.6	1,116.7	1,114.1	1,113.0
4 Other securities	1,009.1	1,114.3	1,129.4	1,137.1	1,154.9	1,198.3	1,265.2	1,346.2	1,320.2	1,359.3	1,364.3	1,344.2
5 Loans and leases in bank credit ³	6,049.5	6,289.2	6,319.9	6,376.4	6,479.0	6,576.7	6,661.9	6,716.4	6,697.9	6,727.2	6,727.3	6,751.5
6 Commercial and industrial	1,183.5	1,243.8	1,261.8	1,281.1	1,313.5	1,361.3	1,396.5	1,411.9	1,399.6	1,421.5	1,425.4	1,434.4
7 Real estate	3,330.5	3,414.0	3,441.6	3,458.7	3,471.4	3,495.6	3,549.5	3,569.3	3,555.5	3,564.5	3,572.4	3,579.7
8 Revolving home equity	468.1	458.3	459.6	462.4	465.9	470.1	476.3	481.4	481.0	480.8	482.9	484.3
9 Other	2,862.4	2,955.7	2,982.0	2,996.4	3,005.5	3,025.5	3,073.2	3,087.9	3,074.5	3,083.7	3,089.6	3,095.4
10 Consumer	734.5	756.7	767.0	774.7	777.2	784.6	781.7	792.2	791.3	793.6	797.8	802.0
11 Security ⁴	261.6	295.5	269.2	270.6	285.7	281.7	265.5	279.5	291.1	274.9	275.8	270.8
12 Other loans and leases	539.6	579.2	580.3	591.2	631.2	653.5	668.7	663.5	660.4	672.8	655.9	664.7
13 Interbank loans	336.2	353.6	364.0	378.3	397.4	403.1	412.7	431.2	418.2	451.7	439.4	469.8
14 Cash assets ⁵	289.5	291.5	289.0	293.5	290.5	298.2	289.2	291.8	313.9	291.1	272.9	280.5
15 Other assets ⁶	824.9	859.9	871.9	878.4	892.1	924.9	938.1	949.6	934.0	960.2	963.8	967.3
16 TOTAL ASSETS⁷	9,657.2	10,012.8	10,082.1	10,172.8	10,328.7	10,499.6	10,628.3	10,779.8	10,734.3	10,831.4	10,807.0	10,849.2
LIABILITIES												
17 Deposits	6,084.0	6,297.1	6,279.2	6,304.4	6,372.2	6,432.3	6,565.5	6,640.2	6,679.5	6,660.9	6,609.2	6,644.6
18 Transaction	640.6	645.4	620.4	607.6	624.9	605.0	622.2	610.2	612.3	614.3	604.4	640.8
19 Nontransaction	5,443.4	5,651.7	5,658.8	5,696.8	5,747.3	5,827.4	5,943.3	6,030.0	6,067.2	6,046.6	6,004.8	6,003.8
20 Large time	1,676.3	1,787.2	1,768.3	1,769.5	1,817.6	1,870.1	1,971.9	2,032.4	2,047.6	2,025.0	2,021.2	2,036.5
21 Other	3,767.1	3,864.5	3,890.4	3,927.2	3,929.7	3,957.3	3,971.4	3,997.7	4,019.6	4,021.7	3,983.5	3,967.3
22 Borrowings	1,963.6	2,059.6	2,096.2	2,112.5	2,194.3	2,242.9	2,209.4	2,241.0	2,225.6	2,249.7	2,261.8	2,291.3
23 From banks in the U.S.	410.9	425.8	442.1	439.8	460.1	463.9	465.6	477.7	466.7	497.4	492.3	501.4
24 From others	1,552.6	1,633.8	1,654.1	1,672.6	1,734.2	1,779.0	1,743.8	1,763.3	1,758.8	1,752.3	1,769.5	1,789.9
25 Net due to related foreign offices	27.9	-34.1	-4.6	66.1	58.9	107.3	104.6	104.7	63.6	123.1	135.9	94.4
26 Other liabilities	569.7	596.5	605.2	603.9	597.7	599.3	627.8	673.2	647.9	676.5	693.1	676.6
27 TOTAL LIABILITIES	8,645.2	8,919.1	8,976.0	9,086.9	9,223.0	9,381.9	9,507.4	9,659.1	9,616.6	9,710.2	9,699.9	9,706.9
28 Residual (assets less liabilities) ⁸	1,011.9	1,093.7	1,106.2	1,086.0	1,105.8	1,117.7	1,120.9	1,120.7	1,117.7	1,121.2	1,107.1	1,142.3

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
ASSETS													
1	Bank credit	8,308.6	8,564.7	8,613.5	8,658.0	8,792.9	8,941.1	9,060.5	9,218.4	9,180.9	9,239.9	9,242.5	9,243.8
2	Securities in bank credit	2,229.9	2,293.9	2,305.7	2,303.9	2,334.6	2,364.5	2,391.5	2,472.9	2,453.4	2,484.7	2,486.3	2,465.9
3	Treasury and Agency securities ²	1,218.9	1,182.3	1,175.3	1,172.2	1,180.0	1,161.6	1,123.8	1,123.8	1,126.4	1,123.4	1,123.7	1,119.4
4	Other securities	1,011.0	1,111.6	1,130.4	1,131.7	1,154.6	1,202.8	1,267.7	1,349.1	1,327.0	1,361.3	1,362.6	1,346.5
5	Loans and leases in bank credit ³	6,078.7	6,270.8	6,307.8	6,354.0	6,458.3	6,576.7	6,669.0	6,745.5	6,727.5	6,755.2	6,756.2	6,777.9
6	Commercial and industrial	1,179.7	1,250.4	1,266.1	1,278.7	1,306.5	1,354.6	1,389.6	1,407.3	1,395.1	1,418.4	1,420.9	1,425.7
7	Real estate	3,352.2	3,412.5	3,432.3	3,449.3	3,471.2	3,501.7	3,559.9	3,590.7	3,580.8	3,583.1	3,589.7	3,598.7
8	Revolving home equity	468.1	459.3	461.3	463.3	467.5	472.0	477.3	481.5	481.6	481.2	482.5	482.7
9	Other	2,884.1	2,953.2	2,971.1	2,986.0	3,003.7	3,029.6	3,082.6	3,109.2	3,099.3	3,101.9	3,107.1	3,116.0
10	Consumer	738.0	750.8	760.0	767.0	774.5	786.6	783.5	795.6	794.6	797.7	801.1	803.0
10a	Credit cards and related plans	313.8	318.0	324.3	325.8	328.4	333.2	331.2	342.5	340.5	344.6	349.4	350.6
10b	Other	424.3	432.7	435.6	441.2	446.0	453.4	452.3	453.1	454.1	453.1	451.8	452.4
11	Security ⁴	267.7	281.2	268.7	266.9	278.2	279.0	270.8	285.9	294.6	279.7	285.4	281.7
12	Other loans and leases	541.1	575.8	580.8	592.1	627.9	654.8	665.2	666.0	662.3	676.3	659.2	668.8
13	Interbank loans	343.8	349.6	355.3	369.2	395.1	398.7	415.4	439.7	427.8	448.8	450.4	464.7
14	Cash assets ⁵	297.1	288.0	285.1	288.8	280.6	298.9	291.5	299.7	328.7	298.6	286.7	286.8
15	Other assets ⁶	824.9	865.1	874.3	879.1	894.8	927.8	938.4	949.5	945.8	950.8	955.6	959.2
16	TOTAL ASSETS⁷	9,706.9	9,998.6	10,059.0	10,124.0	10,291.7	10,493.8	10,631.8	10,832.4	10,808.7	10,863.3	10,860.4	10,876.8
LIABILITIES													
17	Deposits	6,096.3	6,299.1	6,292.5	6,290.4	6,356.4	6,419.6	6,545.9	6,647.5	6,707.3	6,638.6	6,608.6	6,671.2
18	Transaction	646.7	637.5	617.8	600.7	611.8	599.6	616.7	614.7	609.5	639.2	654.1	609.9
19	Nontransaction	5,449.6	5,661.6	5,674.7	5,689.6	5,744.6	5,820.0	5,929.2	6,032.8	6,097.8	5,999.3	5,954.5	6,061.2
20	Large time	1,664.6	1,802.8	1,785.1	1,773.2	1,813.9	1,858.7	1,953.1	2,016.4	2,030.5	2,009.3	2,004.7	2,027.5
21	Other	3,785.0	3,858.7	3,889.6	3,916.4	3,930.7	3,961.3	3,976.2	4,016.4	4,067.3	3,990.1	3,949.8	4,033.7
22	Borrowings	1,958.2	2,074.6	2,108.9	2,106.9	2,185.4	2,256.4	2,208.1	2,234.3	2,225.1	2,240.6	2,247.1	2,257.7
23	From banks in the U.S.	411.6	425.5	441.5	439.0	461.1	465.3	465.9	478.3	471.3	489.4	487.4	498.2
24	From others	1,546.6	1,649.0	1,667.4	1,667.9	1,724.3	1,791.0	1,742.2	1,756.0	1,753.9	1,751.2	1,759.7	1,759.5
25	Net due to related foreign offices	39.6	-39.8	-13.1	55.5	60.3	112.5	112.9	119.9	74.5	145.1	152.4	110.7
26	Other liabilities	579.6	592.5	598.3	595.3	599.3	603.4	634.0	685.4	656.1	694.4	706.7	688.9
27	TOTAL LIABILITIES	8,673.8	8,926.3	8,986.6	9,048.0	9,201.4	9,391.9	9,500.9	9,687.1	9,663.1	9,718.6	9,714.7	9,728.4
28	Residual (assets less liabilities) ⁸	1,033.1	1,072.3	1,072.4	1,076.0	1,090.3	1,102.0	1,130.9	1,145.3	1,145.6	1,144.7	1,145.7	1,148.4

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
ASSETS												
1 Bank credit	7,357.5	7,549.7	7,597.6	7,645.6	7,738.8	7,841.0	7,928.2	8,013.5	7,982.5	8,026.3	8,036.3	8,050.4
2 Securities in bank credit	1,851.8	1,867.9	1,877.4	1,889.2	1,906.5	1,929.1	1,938.5	1,978.7	1,965.3	1,988.4	1,992.7	1,980.1
3 Treasury and Agency securities ²	1,132.8	1,088.5	1,093.9	1,098.0	1,096.0	1,080.9	1,042.3	1,027.1	1,031.7	1,024.9	1,023.7	1,025.1
4 Other securities	719.0	779.4	783.5	791.3	810.4	848.1	896.2	951.6	933.7	963.4	969.0	955.0
5 Loans and leases in bank credit ³	5,505.7	5,681.8	5,720.2	5,756.4	5,832.4	5,911.9	5,989.7	6,034.8	6,017.2	6,037.9	6,043.6	6,070.3
6 Commercial and industrial	967.2	1,015.5	1,025.9	1,042.7	1,069.3	1,104.1	1,132.5	1,139.3	1,130.6	1,145.5	1,147.6	1,153.1
7 Real estate	3,307.3	3,382.7	3,412.6	3,428.3	3,441.2	3,458.8	3,511.4	3,530.9	3,516.9	3,526.4	3,534.3	3,541.6
8 Revolving home equity	468.1	458.3	459.6	462.4	465.9	470.1	476.3	481.4	481.0	480.8	482.9	484.3
9 Other	2,839.2	2,924.4	2,952.9	2,965.9	2,975.3	2,988.7	3,035.1	3,049.5	3,035.9	3,045.5	3,051.4	3,057.3
10 Consumer	734.5	756.7	767.0	774.7	777.2	784.6	781.7	792.2	791.3	793.6	797.8	802.0
11 Security ⁴	120.7	133.7	124.9	120.5	127.9	132.4	127.6	136.7	143.0	130.1	135.7	140.7
12 Other loans and leases	376.1	393.2	389.8	390.1	416.8	432.0	436.5	435.6	435.3	442.4	428.2	432.8
13 Interbank loans	270.0	291.5	298.3	305.2	323.2	323.3	329.6	345.4	336.8	369.8	351.9	377.6
14 Cash assets ⁵	237.0	237.5	238.2	239.6	236.6	241.3	231.2	236.4	257.8	235.6	220.9	230.7
15 Other assets ⁶	789.6	821.0	832.6	837.9	851.2	876.3	892.0	902.1	892.5	906.8	910.0	918.6
16 TOTAL ASSETS⁷	8,587.3	8,831.4	8,898.2	8,957.4	9,078.8	9,209.9	9,307.3	9,423.1	9,395.8	9,464.2	9,444.9	9,500.7
LIABILITIES												
17 Deposits	5,332.6	5,409.9	5,409.4	5,448.4	5,486.3	5,502.9	5,575.0	5,625.3	5,650.5	5,650.6	5,607.1	5,647.9
18 Transaction	629.6	634.7	609.1	596.5	613.2	593.0	609.9	597.9	600.7	601.9	590.7	628.6
19 Nontransaction	4,703.0	4,775.2	4,800.3	4,851.8	4,873.1	4,909.9	4,965.1	5,027.4	5,049.9	5,048.7	5,016.5	5,019.3
20 Large time	937.7	912.9	912.4	927.3	946.2	955.4	996.5	1,032.4	1,032.9	1,029.7	1,035.6	1,054.7
21 Other	3,765.3	3,862.2	3,887.9	3,924.5	3,926.9	3,954.6	3,968.6	3,995.0	4,016.9	4,019.0	3,980.9	3,964.6
22 Borrowings	1,451.7	1,487.7	1,515.4	1,530.7	1,608.6	1,678.0	1,646.2	1,659.3	1,648.2	1,670.2	1,674.0	1,691.4
23 From banks in the U.S.	350.9	367.5	376.2	377.7	389.3	399.6	405.7	417.7	403.7	433.3	436.3	430.8
24 From others	1,100.8	1,120.2	1,139.2	1,153.0	1,219.3	1,278.4	1,240.4	1,241.7	1,244.5	1,236.8	1,237.8	1,260.6
25 Net due to related foreign offices	333.1	396.6	401.6	414.0	408.5	433.4	453.9	469.3	444.8	478.8	494.6	473.6
26 Other liabilities	458.6	468.4	483.5	483.0	475.4	478.1	506.4	546.6	528.8	550.7	564.3	552.3
27 TOTAL LIABILITIES	7,576.0	7,762.6	7,809.9	7,876.1	7,978.7	8,092.5	8,181.4	8,300.5	8,272.4	8,350.2	8,340.1	8,365.1
28 Residual (assets less liabilities) ⁸	1,011.4	1,068.8	1,088.3	1,081.3	1,100.1	1,117.5	1,125.9	1,122.6	1,123.5	1,114.0	1,104.8	1,135.6

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
ASSETS													
1	Bank credit	7,391.7	7,546.4	7,586.6	7,613.2	7,719.7	7,841.3	7,931.5	8,050.5	8,024.2	8,063.9	8,069.4	8,080.6
2	Securities in bank credit	1,857.3	1,874.3	1,876.6	1,875.5	1,899.8	1,924.3	1,929.3	1,986.1	1,973.9	1,997.1	2,000.6	1,988.8
3	Treasury and Agency securities ²	1,136.4	1,097.6	1,092.1	1,089.6	1,089.7	1,071.6	1,030.6	1,031.6	1,033.5	1,031.7	1,033.3	1,031.5
4	Other securities	720.9	776.7	784.5	785.9	810.1	852.7	898.8	954.5	940.4	965.4	967.3	957.2
5	Loans and leases in bank credit ³	5,534.3	5,672.1	5,710.0	5,737.7	5,819.9	5,917.0	6,002.2	6,064.4	6,050.2	6,066.9	6,068.8	6,091.8
6	Commercial and industrial	965.6	1,022.2	1,030.8	1,041.0	1,063.0	1,099.3	1,129.3	1,137.6	1,129.5	1,144.7	1,145.3	1,146.9
7	Real estate	3,329.0	3,381.2	3,403.3	3,418.9	3,440.9	3,464.8	3,521.8	3,552.3	3,542.2	3,545.0	3,551.5	3,560.7
8	Revolving home equity	468.1	459.3	461.3	463.3	467.5	472.0	477.3	481.5	481.6	481.2	482.5	482.7
9	Other	2,860.9	2,921.9	2,942.0	2,955.6	2,973.4	2,992.8	3,044.5	3,070.8	3,060.6	3,063.8	3,069.0	3,078.0
9a	Other residential	1,433.6	1,414.0	1,424.7	1,450.5	1,456.5	1,466.6	1,506.0	1,519.1	1,510.0	1,510.4	1,516.7	1,525.2
9b	Commercial	1,427.3	1,507.9	1,517.3	1,505.1	1,516.9	1,526.3	1,538.4	1,551.7	1,550.6	1,553.3	1,552.3	1,552.8
10	Consumer	738.0	750.8	760.0	767.0	774.5	786.6	783.5	795.6	794.6	797.7	801.1	803.0
10a	Credit cards and related plans	313.8	318.0	324.3	325.8	328.4	333.2	331.2	342.5	340.5	344.6	349.4	350.6
10d	Other	424.3	432.7	435.6	441.2	446.0	453.4	452.3	453.1	454.1	453.1	451.8	452.4
11	Security ⁴	122.8	127.8	125.8	119.7	126.6	132.7	130.8	139.1	145.1	132.2	137.9	142.5
12	Other loans and leases	378.9	390.1	390.2	391.1	415.0	433.6	436.9	439.8	438.9	447.3	433.0	438.7
13	Interbank loans	277.5	287.6	289.6	296.1	320.9	319.0	332.2	353.9	346.4	366.8	362.9	372.5
14	Cash assets ⁵	244.0	234.7	235.0	235.3	226.2	240.8	232.6	243.6	271.6	242.8	233.7	236.0
15	Other assets ⁶	790.2	825.7	835.0	839.3	854.3	879.7	893.4	902.8	902.8	902.8	904.1	911.6
16	TOTAL ASSETS⁷	8,636.5	8,826.1	8,877.5	8,913.4	9,050.1	9,208.7	9,316.2	9,476.5	9,471.0	9,502.1	9,495.9	9,523.6
LIABILITIES													
17	Deposits	5,357.2	5,395.8	5,408.7	5,432.5	5,474.3	5,500.7	5,575.6	5,649.2	5,697.7	5,644.4	5,615.8	5,682.6
18	Transaction	635.8	627.0	606.7	589.9	600.2	587.6	604.5	602.6	597.8	627.1	640.2	597.9
19	Nontransaction	4,721.4	4,768.8	4,802.1	4,842.6	4,874.2	4,913.2	4,971.1	5,046.7	5,099.9	5,017.2	4,975.6	5,084.7
20	Large time	938.1	912.4	915.0	928.9	946.2	954.6	997.6	1,033.0	1,035.3	1,029.8	1,028.5	1,053.6
21	Other	3,783.2	3,856.4	3,887.0	3,913.7	3,927.9	3,958.6	3,973.5	4,013.7	4,064.6	3,987.4	3,947.1	4,031.1
22	Borrowings	1,446.4	1,502.7	1,528.1	1,525.2	1,599.7	1,691.4	1,644.8	1,652.6	1,647.7	1,661.1	1,659.3	1,657.8
23	From banks in the U.S.	351.6	367.3	375.7	376.9	390.3	401.1	406.1	418.2	408.3	425.4	431.3	427.6
24	From others	1,094.9	1,135.4	1,152.4	1,148.3	1,209.4	1,290.4	1,238.8	1,234.4	1,239.5	1,235.7	1,228.0	1,230.2
25	Net due to related foreign offices	339.2	395.4	396.4	406.5	410.9	436.8	458.0	477.7	449.6	491.8	504.4	479.7
26	Other liabilities	465.0	467.3	478.6	476.2	477.7	481.1	510.2	554.9	533.6	563.5	574.0	558.4
27	TOTAL LIABILITIES	7,607.8	7,761.1	7,811.8	7,840.3	7,962.7	8,110.1	8,188.6	8,334.4	8,328.7	8,360.8	8,353.5	8,378.4
28	Residual (assets less liabilities) ⁸	1,028.7	1,065.0	1,065.7	1,073.1	1,087.4	1,098.6	1,127.7	1,142.1	1,142.3	1,141.3	1,142.4	1,145.2

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
ASSETS													
1	Bank credit	4,552.1	4,702.4	4,727.7	4,766.1	4,841.4	4,913.7	4,984.6	5,065.0	5,036.3	5,079.6	5,082.2	5,089.4
2	Securities in bank credit	1,236.3	1,256.9	1,266.9	1,287.0	1,302.5	1,321.7	1,322.7	1,370.8	1,351.4	1,384.9	1,392.2	1,378.9
3	Treasury and Agency securities ²	724.1	696.0	702.6	712.2	711.4	698.4	659.1	648.9	650.7	648.3	649.4	651.5
3a	Trading account	53.4	59.9	67.8	70.5	66.6	68.7	67.9	70.5	68.2	71.7	77.1	77.9
3b	Investment account	670.7	636.1	634.8	641.7	644.7	629.6	591.1	578.5	582.6	576.6	572.3	573.6
3c	Mortgage-backed	597.4	574.9	573.8	573.3	574.7	561.0	523.2	515.3	517.8	514.3	515.1	518.6
3d	Other	73.3	61.2	61.0	68.4	70.0	68.7	67.9	63.2	64.7	62.3	57.2	55.0
4	Other securities	512.2	560.9	564.3	574.8	591.1	623.3	663.6	721.8	700.7	736.6	742.8	727.4
4a	Trading account	238.4	271.9	280.9	290.0	301.1	316.5	349.5	392.2	374.7	406.7	408.1	391.4
4b	Investment account	273.8	289.0	283.4	284.8	290.0	306.8	314.1	329.6	326.0	329.9	334.7	336.0
4c	State and local government	50.7	57.8	58.0	58.3	59.2	59.8	60.2	59.9	60.0	60.3	59.2	59.1
4d	Other	223.1	231.1	225.4	226.5	230.8	247.0	254.0	269.8	266.0	269.6	275.5	276.9
5	Loans and leases in bank credit ³	3,315.8	3,445.6	3,460.8	3,479.1	3,538.9	3,592.0	3,661.9	3,694.2	3,684.9	3,694.7	3,690.0	3,710.5
6	Commercial and industrial	621.3	650.8	654.9	662.2	683.0	710.2	735.1	738.4	731.4	742.7	744.7	748.5
7	Real estate	1,871.7	1,936.5	1,957.3	1,972.1	1,977.2	1,980.5	2,026.8	2,045.7	2,037.0	2,042.1	2,043.1	2,044.8
8	Revolving home equity	368.2	369.2	370.5	372.5	375.4	379.2	384.5	389.2	388.6	389.1	390.8	391.8
9	Other	1,503.4	1,567.4	1,586.8	1,599.6	1,601.9	1,601.3	1,642.3	1,656.4	1,648.4	1,652.9	1,652.3	1,653.1
9a	Other residential	947.0	963.8	978.8	1,009.3	1,007.5	1,005.0	1,042.9	1,051.9	1,045.0	1,045.9	1,047.6	1,051.3
9b	Commercial	556.4	603.5	608.0	590.3	594.4	596.3	599.4	604.5	603.4	607.0	604.7	601.8
10	Consumer	434.1	444.4	449.9	448.7	451.2	458.4	455.5	457.4	458.0	457.8	459.1	460.5
11	Security ⁴	111.3	125.1	115.6	111.1	118.0	121.5	117.0	126.2	132.5	119.6	125.2	130.0
11a	Fed funds and RPs with broker/dealer	91.0	99.7	91.4	86.4	93.0	97.2	93.2	99.9	105.9	94.7	97.8	104.7
11b	Other	20.4	25.4	24.2	24.7	25.1	24.3	23.8	26.3	26.6	24.9	27.4	25.3
12a	Fed funds and RPs with others	29.4	37.7	34.2	32.2	41.8	49.3	48.0	44.7	37.2	50.3	43.1	46.8
12b	All other loans	142.1	151.2	149.8	153.1	168.2	172.2	180.0	182.7	189.5	183.1	176.4	181.2
12c	Lease financing receivables	105.9	99.8	99.2	99.7	99.5	99.9	99.4	99.1	99.3	99.2	98.5	98.5
13	Interbank loans	175.8	177.2	174.0	178.9	190.7	192.9	206.2	222.1	214.2	247.6	228.4	249.7
13a	Fed funds and RPs with banks	111.5	125.6	123.1	129.2	140.3	142.2	155.4	166.8	160.5	188.2	172.1	183.2
13b	Other	64.3	51.6	50.9	49.7	50.4	50.7	50.8	55.4	53.7	59.4	56.3	66.5
14	Cash assets ⁵	151.5	148.1	149.2	149.3	146.8	152.4	141.7	149.4	167.9	147.7	138.6	145.1
15	Other assets ⁶	571.5	585.9	596.1	600.8	611.6	628.7	636.0	641.4	629.0	647.1	649.7	656.6
16	TOTAL ASSETS⁷	5,416.5	5,578.7	5,612.1	5,658.5	5,754.0	5,850.7	5,929.9	6,039.5	6,009.0	6,083.6	6,060.6	6,100.3

Footnotes appear on page 14.

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

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
LIABILITIES												
17 Deposits	3,092.0	3,134.5	3,117.7	3,138.3	3,170.6	3,182.4	3,256.2	3,311.6	3,328.5	3,335.1	3,301.9	3,340.0
18 Transaction	344.3	354.7	331.3	320.8	331.8	315.4	326.1	320.5	327.7	324.1	315.4	325.4
19 Nontransaction	2,747.7	2,779.9	2,786.4	2,817.5	2,838.9	2,867.0	2,930.1	2,991.1	3,000.8	3,011.0	2,986.5	3,014.6
20 Large time	515.2	498.8	496.3	511.1	529.8	539.5	580.2	615.4	616.2	612.6	618.8	635.9
21 Other	2,232.5	2,281.1	2,290.1	2,306.3	2,309.0	2,327.5	2,349.9	2,375.8	2,384.7	2,398.5	2,367.6	2,378.7
22 Borrowings	925.7	962.2	982.8	1,034.8	1,090.8	1,128.8	1,080.8	1,081.5	1,077.1	1,090.6	1,082.6	1,104.8
23 From banks in the U.S.	152.6	129.1	139.1	151.8	155.4	154.3	159.7	163.8	156.9	178.3	171.7	172.2
24 From others	773.2	833.1	843.7	882.9	935.4	974.5	921.0	917.7	920.2	912.3	910.9	932.7
25 Net due to related foreign offices	325.0	397.6	401.7	412.5	406.7	431.8	450.7	466.1	440.5	476.0	492.1	470.8
26 Other liabilities	380.0	388.9	404.5	404.8	397.3	400.4	426.5	466.6	449.5	469.4	483.7	471.3
27 TOTAL LIABILITIES	4,722.7	4,883.2	4,906.8	4,990.3	5,065.4	5,143.4	5,214.2	5,325.8	5,295.6	5,371.1	5,360.3	5,386.9
28 Residual (assets less liabilities) ⁸	693.8	695.6	705.3	668.2	688.6	707.3	715.7	713.7	713.4	712.5	700.3	713.4

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
ASSETS													
1	Bank credit	4,566.9	4,706.6	4,728.1	4,745.6	4,826.3	4,910.5	4,980.9	5,085.1	5,059.2	5,099.7	5,099.9	5,106.7
2	Securities in bank credit	1,241.6	1,263.5	1,266.0	1,275.0	1,297.1	1,317.2	1,314.6	1,378.0	1,360.2	1,393.8	1,399.2	1,386.0
3	Treasury and Agency securities ²	727.5	705.4	700.7	705.5	706.4	689.3	648.4	653.3	652.8	655.3	658.0	656.3
3a	Trading account	55.9	63.1	68.2	68.8	65.5	67.1	64.6	73.9	71.8	76.2	81.4	79.6
3b	Investment account	671.6	642.3	632.5	636.8	640.9	622.2	583.9	579.4	581.0	579.0	576.7	576.7
3c	Mortgage-backed	598.8	581.1	570.4	568.6	572.3	556.1	517.1	516.6	517.0	516.1	519.6	522.0
3d	Other	72.8	61.1	62.2	68.2	68.6	66.2	66.8	62.8	64.0	62.9	57.1	54.7
4	Other securities	514.1	558.1	565.3	569.4	590.8	627.9	666.2	724.7	707.5	738.5	741.1	729.7
4a	Trading account	239.3	270.5	281.4	287.2	300.9	318.8	350.8	393.8	378.1	407.8	407.3	392.6
4b	Investment account	274.8	287.6	283.8	282.2	289.9	309.0	315.3	331.0	329.4	330.7	333.8	337.1
4c	State and local government	50.9	57.6	58.1	57.8	59.1	60.3	60.4	60.1	61.0	60.4	58.8	59.2
4d	Other	223.9	230.1	225.7	224.4	230.7	248.8	254.9	270.9	268.4	270.4	275.0	277.8
5	Loans and leases in bank credit ³	3,325.3	3,443.1	3,462.1	3,470.6	3,529.2	3,593.4	3,666.3	3,707.1	3,698.9	3,705.9	3,700.7	3,720.7
6	Commercial and industrial	620.8	654.7	657.7	660.6	679.0	707.5	733.2	737.7	731.1	743.0	743.5	744.2
7	Real estate	1,877.9	1,940.3	1,957.5	1,969.2	1,977.1	1,981.9	2,030.2	2,053.6	2,046.4	2,046.9	2,048.7	2,054.8
8	Revolving home equity	368.4	370.2	371.8	373.3	376.8	380.6	385.0	389.5	389.0	389.8	390.8	390.8
9	Other	1,509.5	1,570.1	1,585.7	1,595.9	1,600.3	1,601.3	1,645.1	1,664.1	1,657.4	1,657.1	1,658.0	1,664.0
9a	Other residential	950.3	967.1	980.1	1,008.8	1,007.9	1,005.8	1,043.5	1,056.0	1,049.4	1,048.0	1,050.9	1,057.1
9b	Commercial	559.2	603.1	605.6	587.1	592.3	595.5	601.7	608.1	608.0	609.1	607.0	606.9
10	Consumer	433.9	442.0	447.2	444.7	449.1	459.1	455.1	457.4	458.1	457.6	458.6	459.3
10a	Credit cards and related plans	127.3	127.0	129.9	129.6	130.1	131.7	129.2	131.1	130.7	131.3	133.8	133.8
10b	Other	306.6	315.0	317.3	315.1	319.0	327.4	325.9	326.3	327.4	326.3	324.8	325.5
11	Security ⁴	113.1	119.5	116.7	110.5	116.7	121.9	120.1	128.2	134.2	121.4	127.1	131.3
11a	Fed funds and RPs with broker/dealer	92.4	95.3	92.3	85.6	91.4	97.3	95.5	101.6	107.5	96.2	99.2	105.6
11b	Other	20.6	24.1	24.4	24.9	25.3	24.7	24.7	26.6	26.7	25.2	27.9	25.7
12a	Fed funds and RPs with others	29.4	37.7	34.2	32.2	41.8	49.3	48.0	44.7	37.2	50.3	43.1	46.8
12b	All other loans	144.3	149.2	150.2	154.3	166.9	174.4	180.4	186.4	192.7	187.6	181.0	185.6
12c	Lease financing receivables	105.9	99.7	98.7	99.0	98.7	99.2	99.3	99.1	99.2	99.3	98.6	98.7
13	Interbank loans	176.9	180.2	172.6	177.1	191.6	191.2	205.9	223.6	216.0	238.0	234.0	235.1
13a	Fed funds and RPs with banks	112.0	127.6	122.2	128.0	141.0	140.9	155.3	167.9	161.9	180.9	176.3	172.4
13b	Other	64.9	52.5	50.4	49.1	50.6	50.3	50.7	55.7	54.1	57.1	57.7	62.6
14	Cash assets ⁵	155.2	146.6	146.8	145.4	137.9	150.8	142.0	153.8	177.1	152.8	146.3	148.7
15	Other assets ⁶	572.2	590.6	598.5	602.3	614.7	632.1	637.4	642.2	639.3	643.1	643.7	649.7
16	TOTAL ASSETS⁷	5,436.6	5,589.1	5,610.9	5,633.9	5,733.9	5,847.6	5,928.0	6,066.1	6,053.0	6,095.2	6,085.7	6,099.0

Footnotes appear on page 14.

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

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
LIABILITIES												
17 Deposits	3,104.4	3,123.2	3,118.6	3,130.3	3,161.5	3,180.7	3,256.4	3,324.9	3,358.9	3,326.5	3,305.0	3,359.3
18 Transaction	347.8	350.3	330.3	316.1	321.2	311.1	320.6	322.9	326.3	343.1	346.2	302.2
19 Nontransaction	2,756.7	2,772.9	2,788.3	2,814.3	2,840.3	2,869.6	2,935.8	3,002.0	3,032.6	2,983.4	2,958.9	3,057.0
20 Large time	515.6	498.3	499.0	512.7	529.8	538.8	581.3	615.9	618.5	612.6	611.7	634.9
21 Other	2,241.1	2,274.6	2,289.4	2,301.6	2,310.5	2,330.8	2,354.5	2,386.1	2,414.1	2,370.8	2,347.1	2,422.2
22 Borrowings	920.4	977.1	995.5	1,029.2	1,081.9	1,142.2	1,079.4	1,074.7	1,076.7	1,081.5	1,067.9	1,071.2
23 From banks in the U.S.	153.2	128.8	138.5	151.0	156.4	155.7	160.1	164.4	161.4	170.3	166.8	169.0
24 From others	767.2	848.3	857.0	878.2	925.5	986.5	919.4	910.3	915.2	911.2	901.1	902.2
25 Net due to related foreign offices	331.1	396.3	396.5	405.0	409.1	435.2	454.8	474.5	445.3	489.0	501.9	476.9
26 Other liabilities	386.4	387.7	399.6	398.0	399.7	403.4	430.3	474.9	454.3	482.2	493.4	477.4
27 TOTAL LIABILITIES	4,742.4	4,884.4	4,910.2	4,962.5	5,052.2	5,161.5	5,221.0	5,349.0	5,335.2	5,379.2	5,368.1	5,384.8
28 Residual (assets less liabilities) ⁸	694.2	704.7	700.8	671.4	681.6	686.1	707.0	717.1	717.8	715.9	717.6	714.2

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
ASSETS												
1 Bank credit	2,805.4	2,847.3	2,870.0	2,879.5	2,897.4	2,927.3	2,943.7	2,948.4	2,946.2	2,946.6	2,954.1	2,961.0
2 Securities in bank credit	615.5	611.1	610.6	602.2	604.0	607.4	615.8	607.9	613.9	603.4	600.5	601.2
3 Treasury and Agency securities ²	408.8	392.5	391.3	385.8	384.7	382.5	383.2	378.1	380.9	376.6	374.3	373.6
4 Other securities	206.8	218.6	219.3	216.5	219.3	224.8	232.6	229.8	233.0	226.9	226.2	227.6
5 Loans and leases in bank credit ³	2,189.9	2,236.2	2,259.4	2,277.3	2,293.4	2,319.9	2,327.8	2,340.5	2,332.3	2,343.2	2,353.6	2,359.8
6 Commercial and industrial	345.8	364.7	371.1	380.5	386.3	393.9	397.4	400.9	399.3	402.8	402.9	404.6
7 Real estate	1,435.6	1,446.1	1,455.3	1,456.2	1,463.9	1,478.3	1,484.6	1,485.2	1,479.8	1,484.3	1,491.2	1,496.8
8 Revolving home equity	99.8	89.1	89.2	89.9	90.5	90.9	91.8	92.1	92.4	91.7	92.1	92.5
9 Other	1,335.8	1,357.0	1,366.1	1,366.3	1,373.4	1,387.4	1,392.8	1,393.1	1,387.5	1,392.6	1,399.1	1,404.3
10 Consumer	300.4	312.3	317.1	326.0	326.0	326.2	326.2	334.8	333.4	335.8	338.7	341.5
12 Other loans and leases	108.1	113.1	115.9	114.5	117.2	121.5	119.7	119.7	119.8	120.3	120.9	116.9
13 Interbank loans	94.2	114.3	124.2	126.3	132.5	130.5	123.4	123.3	122.6	122.2	123.5	127.9
14 Cash assets ⁵	85.6	89.4	89.0	90.2	89.8	88.9	89.5	87.0	89.9	87.9	82.4	85.6
15 Other assets ⁶	218.0	235.1	236.5	237.1	239.6	247.6	256.0	260.7	263.5	259.7	260.3	261.9
16 TOTAL ASSETS⁷	3,170.9	3,252.7	3,286.0	3,298.9	3,324.8	3,359.2	3,377.4	3,383.6	3,386.8	3,380.6	3,384.3	3,400.5
LIABILITIES												
17 Deposits	2,240.6	2,275.3	2,291.6	2,310.1	2,315.7	2,320.4	2,318.9	2,313.7	2,322.0	2,315.5	2,305.2	2,307.9
18 Transaction	285.3	280.0	277.7	275.8	281.4	277.5	283.8	277.4	273.0	277.8	275.2	303.2
19 Nontransaction	1,955.3	1,995.3	2,013.9	2,034.3	2,034.3	2,042.9	2,035.0	2,036.2	2,049.0	2,037.7	2,030.0	2,004.7
20 Large time	422.5	414.1	416.1	416.2	416.4	415.8	416.3	417.0	416.8	417.2	416.7	418.7
21 Other	1,532.8	1,581.2	1,597.8	1,618.2	1,617.9	1,627.1	1,618.7	1,619.2	1,632.2	1,620.5	1,613.2	1,586.0
22 Borrowings	526.0	525.5	532.6	495.9	517.8	549.2	565.4	577.9	571.1	579.6	591.4	586.6
23 From banks in the U.S.	198.3	238.5	237.2	225.9	233.9	245.4	246.0	253.8	246.8	255.1	264.6	258.6
24 From others	327.7	287.1	295.4	270.1	283.9	303.9	319.4	324.0	324.3	324.5	326.9	328.0
25 Net due to related foreign offices	8.0	-0.9	-0.1	1.5	1.8	1.7	3.2	3.2	4.3	2.7	2.5	2.8
26 Other liabilities	78.6	79.5	78.9	78.2	78.0	77.8	79.9	80.0	79.3	81.3	80.6	81.0
27 TOTAL LIABILITIES	2,853.3	2,879.5	2,903.1	2,885.8	2,913.3	2,949.1	2,967.3	2,974.7	2,976.7	2,979.2	2,979.8	2,978.2
28 Residual (assets less liabilities) ⁸	317.6	373.2	383.0	413.2	411.5	410.1	410.1	408.9	410.0	401.4	404.5	422.2

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

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
ASSETS													
1	Bank credit	2,824.7	2,839.8	2,858.5	2,867.6	2,893.4	2,930.7	2,950.6	2,965.4	2,965.0	2,964.2	2,969.5	2,973.9
2	Securities in bank credit	615.7	610.8	610.7	600.5	602.7	607.1	614.7	608.0	613.7	603.3	601.4	602.8
3	Treasury and Agency securities ²	409.0	392.2	391.4	384.1	383.3	382.2	382.1	378.3	380.7	376.4	375.2	375.2
4	Other securities	206.8	218.6	219.3	216.5	219.3	224.8	232.6	229.8	233.0	226.9	226.2	227.6
5	Loans and leases in bank credit ³	2,209.0	2,229.0	2,247.9	2,267.1	2,290.7	2,323.7	2,335.8	2,357.3	2,351.3	2,361.0	2,368.1	2,371.1
6	Commercial and industrial	344.8	367.5	373.1	380.4	384.0	391.8	396.1	399.9	398.4	401.7	401.7	402.7
7	Real estate	1,451.1	1,440.9	1,445.8	1,449.7	1,463.8	1,482.9	1,491.6	1,498.7	1,495.8	1,498.1	1,502.7	1,505.9
8	Revolving home equity	99.7	89.1	89.5	90.0	90.7	91.4	92.3	92.0	92.5	91.5	91.7	91.9
9	Other	1,351.4	1,351.7	1,356.3	1,359.7	1,373.1	1,391.5	1,399.3	1,406.7	1,403.3	1,406.7	1,411.0	1,413.9
9a	Other residential	483.3	446.9	444.5	441.7	448.6	460.8	462.6	463.1	460.6	462.5	465.8	468.1
9b	Commercial	868.1	904.8	911.8	918.0	924.5	930.7	936.8	943.6	942.7	944.2	945.2	945.8
10	Consumer	304.1	308.7	312.8	322.3	325.4	327.4	328.4	338.2	336.5	340.1	342.5	343.7
10a	Credit cards and related plans	186.4	191.0	194.4	196.2	198.4	201.5	202.0	211.4	209.8	213.3	215.6	216.8
10b	Other	117.6	117.7	118.4	126.1	127.0	126.0	126.4	126.8	126.7	126.8	126.9	127.0
12	Other loans and leases	109.1	111.9	116.2	114.7	117.5	121.5	119.8	120.5	120.6	121.0	121.1	118.8
13	Interbank loans	100.7	107.4	117.0	119.0	129.3	127.7	126.3	130.3	130.5	128.8	128.9	137.5
14	Cash assets ⁵	88.8	88.2	88.1	89.9	88.4	90.0	90.6	89.9	94.5	90.0	87.4	87.3
15	Other assets ⁶	218.0	235.1	236.5	237.1	239.6	247.6	256.0	260.7	263.5	259.7	260.3	261.9
16	TOTAL ASSETS⁷	3,199.9	3,237.0	3,266.5	3,279.4	3,316.2	3,361.1	3,388.3	3,410.4	3,418.0	3,407.0	3,410.2	3,424.6
LIABILITIES													
17	Deposits	2,252.7	2,272.6	2,290.1	2,302.1	2,312.8	2,320.0	2,319.2	2,324.3	2,338.8	2,317.9	2,310.8	2,323.3
18	Transaction	288.1	276.7	276.4	273.8	279.0	276.4	283.9	279.7	271.4	284.0	294.0	295.6
19	Nontransaction	1,964.7	1,995.9	2,013.8	2,028.3	2,033.8	2,043.6	2,035.3	2,044.7	2,067.3	2,033.8	2,016.7	2,027.7
20	Large time	422.5	414.1	416.1	416.2	416.4	415.8	416.3	417.0	416.8	417.2	416.7	418.7
21	Other	1,542.2	1,581.8	1,597.7	1,612.1	1,617.4	1,627.7	1,619.0	1,627.7	1,650.5	1,616.6	1,600.0	1,608.9
22	Borrowings	526.0	525.5	532.6	495.9	517.8	549.2	565.4	577.9	571.1	579.6	591.4	586.6
23	From banks in the U.S.	198.3	238.5	237.2	225.9	233.9	245.4	246.0	253.8	246.8	255.1	264.6	258.6
24	From others	327.7	287.1	295.4	270.1	283.9	303.9	319.4	324.0	324.3	324.5	326.9	328.0
25	Net due to related foreign offices	8.0	-0.9	-0.1	1.5	1.8	1.7	3.2	3.2	4.3	2.7	2.5	2.8
26	Other liabilities	78.6	79.5	78.9	78.2	78.0	77.8	79.9	80.0	79.3	81.3	80.6	81.0
27	TOTAL LIABILITIES	2,865.4	2,876.8	2,901.6	2,877.8	2,910.4	2,948.6	2,967.6	2,985.4	2,993.5	2,981.5	2,985.4	2,993.6
28	Residual (assets less liabilities) ⁸	334.5	360.3	365.0	401.7	405.8	412.5	420.7	425.0	424.5	425.4	424.8	431.0

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
ASSETS												
1 Bank credit	916.4	1,027.0	1,028.8	1,048.4	1,081.4	1,105.0	1,134.4	1,168.4	1,160.2	1,176.9	1,169.3	1,158.4
2 Securities in bank credit	372.6	419.7	429.1	428.4	434.8	440.2	462.2	486.8	479.5	487.6	485.7	477.1
3 Treasury and Agency securities ²	82.5	84.8	83.2	82.6	90.3	90.1	93.2	92.2	92.9	91.8	90.4	87.9
4 Other securities	290.1	334.9	345.9	345.8	344.5	350.1	369.0	394.6	386.6	395.9	395.3	389.2
5 Loans and leases in bank credit ³	543.8	607.4	599.7	620.0	646.6	664.8	672.2	681.6	680.7	689.3	683.7	681.2
6 Commercial and industrial	216.3	228.2	235.9	238.4	244.2	257.2	264.0	272.6	269.0	276.0	277.7	281.2
7 Real estate	23.2	31.3	29.1	30.4	30.3	36.8	38.1	38.4	38.6	38.2	38.2	38.0
11 Security ⁴	140.9	161.9	144.3	150.1	157.7	149.3	138.0	142.8	148.0	144.7	140.1	130.1
12 Other loans and leases	163.4	186.0	190.5	201.0	214.4	221.5	232.2	227.9	225.1	230.4	227.7	231.9
13 Interbank loans	66.2	62.0	65.7	73.1	74.1	79.8	83.1	85.8	81.4	82.0	87.5	92.1
14 Cash assets ⁵	52.4	54.0	50.8	53.9	54.0	56.9	58.0	55.4	56.1	55.4	52.0	49.8
15 Other assets ⁶	35.3	38.9	39.2	40.5	40.9	48.6	46.1	47.6	41.4	53.4	53.8	48.8
16 TOTAL ASSETS ⁷	1,069.8	1,181.4	1,184.0	1,215.4	1,249.9	1,289.7	1,321.0	1,356.7	1,338.5	1,367.2	1,362.1	1,348.5
LIABILITIES												
17 Deposits	751.4	887.3	869.8	856.0	885.9	929.5	990.5	1,015.0	1,029.0	1,010.3	1,002.1	996.8
18 Transaction	11.0	10.7	11.3	11.1	11.7	12.0	12.3	12.3	11.7	12.4	13.7	12.2
19 Nontransaction	740.4	876.6	858.5	845.0	874.2	917.5	978.2	1,002.7	1,017.3	997.9	988.3	984.5
22 Borrowings	511.8	571.9	580.8	581.7	585.7	564.9	563.3	581.7	577.4	579.5	587.8	599.9
23 From banks in the U.S.	60.0	58.3	65.9	62.1	70.8	64.3	59.9	60.1	63.0	64.0	56.0	70.6
24 From others	451.8	513.6	515.0	519.6	514.9	500.6	503.4	521.6	514.4	515.5	531.7	529.3
25 Net due to related foreign offices	-305.1	-430.8	-406.2	-347.9	-349.6	-326.2	-349.3	-364.6	-381.3	-355.6	-358.7	-379.2
26 Other liabilities	111.1	128.1	121.7	120.9	122.3	121.2	121.5	126.6	119.1	125.8	128.8	124.3
27 TOTAL LIABILITIES	1,069.3	1,156.5	1,166.1	1,210.8	1,244.3	1,289.5	1,326.0	1,358.6	1,344.2	1,359.9	1,359.8	1,341.8
28 Residual (assets less liabilities) ⁸	0.5	24.9	17.9	4.6	5.7	0.3	-5.0	-1.9	-5.7	7.3	2.3	6.7

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending			
									Nov 14	Nov 21	Nov 28	Dec 5
ASSETS												
1 Bank credit	916.9	1,018.4	1,026.9	1,044.8	1,073.2	1,099.8	1,129.0	1,167.9	1,156.7	1,176.0	1,173.1	1,163.2
2 Securities in bank credit	372.6	419.7	429.1	428.4	434.8	440.2	462.2	486.8	479.5	487.6	485.7	477.1
3 Treasury and Agency securities ²	82.5	84.8	83.2	82.6	90.3	90.1	93.2	92.2	92.9	91.8	90.4	87.9
3a Trading account	25.2	24.6	26.2	23.9	27.2	27.6	28.6	26.6	25.5	25.8	26.3	27.3
3b Investment account	57.2	60.2	57.0	58.7	63.1	62.4	64.6	65.6	67.4	66.0	64.1	60.6
4 Other securities	290.1	334.9	345.9	345.8	344.5	350.1	369.0	394.6	386.6	395.9	395.3	389.2
4a Trading account	181.5	210.5	213.9	214.6	212.3	204.5	221.1	233.6	226.9	233.4	233.0	230.0
4b Investment account	108.6	124.4	132.0	131.2	132.2	145.6	147.9	161.0	159.7	162.5	162.2	159.3
5 Loans and leases in bank credit ³	544.3	598.7	597.8	616.4	638.4	659.6	666.8	681.1	677.2	688.4	687.4	686.1
6 Commercial and industrial	214.1	228.2	235.3	237.7	243.5	255.3	260.4	269.7	265.7	273.7	275.6	278.7
7 Real estate	23.2	31.3	29.1	30.4	30.3	36.8	38.1	38.4	38.6	38.2	38.2	38.0
11 Security ⁴	145.0	153.4	142.9	147.2	151.7	146.3	140.0	146.8	149.5	147.5	147.5	139.2
12 Other loans and leases	162.1	185.8	190.7	201.0	212.9	221.2	228.3	226.2	223.5	229.1	226.1	230.1
13 Interbank loans	66.2	62.0	65.7	73.1	74.1	79.8	83.1	85.8	81.4	82.0	87.5	92.1
14 Cash assets ⁵	53.0	53.3	50.1	53.5	54.3	58.0	58.9	56.0	57.1	55.8	53.0	50.8
15 Other assets ⁶	34.7	39.4	39.3	39.8	40.5	48.0	45.1	46.7	43.0	47.9	51.5	47.6
16 TOTAL ASSETS⁷	1,070.4	1,172.5	1,181.5	1,210.6	1,241.6	1,285.1	1,315.6	1,355.9	1,337.7	1,361.2	1,364.5	1,353.2
LIABILITIES												
17 Deposits	739.1	903.3	883.7	857.9	882.0	918.9	970.3	998.2	1,009.6	994.2	992.8	988.6
18 Transaction	10.9	10.5	11.1	10.9	11.6	12.1	12.1	12.2	11.7	12.1	13.9	12.1
19 Nontransaction	728.3	892.8	872.6	847.0	870.4	906.8	958.1	986.1	997.9	982.1	978.9	976.5
22 Borrowings	511.8	571.9	580.8	581.7	585.7	564.9	563.3	581.7	577.4	579.5	587.8	599.9
23 From banks in the U.S.	60.0	58.3	65.9	62.1	70.8	64.3	59.9	60.1	63.0	64.0	56.0	70.6
24 From others	451.8	513.6	515.0	519.6	514.9	500.6	503.4	521.6	514.4	515.5	531.7	529.3
25 Net due to related foreign offices	-299.5	-435.1	-409.4	-351.0	-350.7	-324.3	-345.0	-357.8	-375.1	-346.7	-352.1	-369.0
26 Other liabilities	114.6	125.2	119.7	119.1	121.7	122.2	123.8	130.5	122.5	130.9	132.7	130.5
27 TOTAL LIABILITIES	1,066.0	1,165.2	1,174.8	1,207.7	1,238.7	1,281.8	1,312.4	1,352.7	1,334.4	1,357.9	1,361.2	1,350.0
28 Residual (assets less liabilities) ⁸	4.3	7.3	6.7	2.9	2.9	3.3	3.2	3.3	3.2	3.3	3.3	3.2

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

December 14, 2007

Account	2006 Nov	2007 May	2007 Jun	2007 Jul	2007 Aug	2007 Sep	2007 Oct	2007 Nov	Week ending				
									Nov 14	Nov 21	Nov 28	Dec 5	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	111.4	125.3	129.7	129.6	134.2	141.0	156.4	201.6	186.1	213.2	212.0	208.5
30	Reval. losses on off-bal. sheet items ⁹	94.9	105.4	116.4	110.3	104.3	108.9	125.0	159.7	148.0	168.1	165.6	163.5
31	Mortgage-backed securities ¹⁰	702.1	699.3	690.6	690.0	696.1	687.3	654.9	665.0	663.5	663.9	673.3	676.7
31a	Pass-through	536.4	528.0	518.7	519.9	524.1	505.2	463.5	461.6	462.5	462.0	463.3	465.0
31b	CMO, REMIC, and other	165.7	171.2	171.9	170.1	172.0	182.2	191.5	203.4	201.0	202.0	210.0	211.7
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-3.4	-7.4	-10.7	-18.2	-15.0	-11.1	-9.8	-7.4	-8.4	-7.0	-6.3	-3.2
33	Securitized consumer loans ¹²	104.3	107.3	105.8	110.0	110.6	109.6	111.4	112.3	111.6	111.5	113.3	112.9
33a	Credit cards and related plans	66.6	70.1	68.5	69.0	70.4	70.1	73.5	74.5	74.3	74.3	74.3	74.0
33b	Other	37.7	37.2	37.3	40.9	40.2	39.5	37.9	37.8	37.3	37.2	39.0	38.9
34	Securitized real estate loans ¹²	-	-	-	1,215.2	1,219.5	1,229.8	1,245.0	1,247.8	1,247.3	1,246.2	1,251.1	1,250.5
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	252.7	236.5	239.1	235.1	235.4	242.6	248.9	248.7	252.0	246.5	245.3	249.0
33	Securitized consumer loans ¹²	270.2	273.7	276.3	279.1	283.6	284.3	284.9	283.3	282.6	281.8	284.6	284.9
34	Securitized real estate loans ¹²	-	-	-	41.1	40.4	40.1	40.7	40.5	40.6	40.5	40.6	40.3
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	66.9	71.3	67.3	67.3	71.3	69.9	73.3	82.2	75.8	82.6	83.2	82.2
30	Reval. losses on off-bal. sheet items ⁹	74.2	77.8	74.2	72.9	76.3	75.8	79.9	86.7	80.5	85.7	87.2	85.2

Footnotes appear on page 14.

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

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

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

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

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