

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 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1 Bank credit	8,624.2	9,215.6	9,285.3	9,347.1	9,497.7	9,421.7	9,395.9	9,356.7	9,364.0	9,339.1	9,345.2	9,372.9	
2 Securities in bank credit	2,292.0	2,426.6	2,436.5	2,459.6	2,568.8	2,530.4	2,489.1	2,483.6	2,465.6	2,474.1	2,484.8	2,525.9	
3 Treasury and Agency securities ²	1,165.1	1,130.1	1,107.9	1,107.1	1,128.4	1,110.6	1,115.2	1,134.5	1,127.0	1,137.1	1,137.5	1,141.5	
4 Other securities	1,126.9	1,296.5	1,328.6	1,352.6	1,440.5	1,419.8	1,373.9	1,349.1	1,338.6	1,337.0	1,347.3	1,384.5	
5 Loans and leases in bank credit ³	6,332.2	6,789.0	6,848.8	6,887.4	6,928.9	6,891.3	6,906.8	6,873.1	6,898.4	6,865.0	6,860.3	6,847.0	
6 Commercial and industrial	1,264.9	1,435.7	1,453.6	1,464.9	1,486.4	1,490.5	1,494.4	1,499.0	1,495.0	1,495.5	1,510.2	1,500.7	
7 Real estate	3,452.3	3,575.7	3,594.3	3,618.5	3,654.8	3,649.6	3,649.6	3,632.3	3,656.6	3,635.8	3,615.0	3,605.4	
8 Revolving home equity	464.6	482.8	486.3	491.0	498.7	506.8	512.1	517.8	515.9	516.4	520.8	521.0	
9 Other	2,987.7	3,092.9	3,108.0	3,127.5	3,156.2	3,142.8	3,137.4	3,114.5	3,140.7	3,119.3	3,094.2	3,084.5	
10 Consumer	765.1	809.1	811.6	811.9	815.0	821.2	825.4	831.3	824.8	830.0	838.4	837.8	
11 Security ⁴	263.9	291.6	305.4	298.8	292.3	283.2	291.7	278.5	284.7	282.9	264.2	272.4	
12 Other loans and leases	586.0	676.9	683.9	693.2	680.3	646.9	645.7	632.1	637.4	620.8	632.5	630.7	
13 Interbank loans	369.5	436.1	443.5	456.5	446.3	442.9	446.8	453.9	439.3	455.7	479.6	438.0	
14 Cash assets ⁵	288.5	294.0	297.6	301.1	302.9	304.1	298.8	291.8	297.0	304.6	289.9	273.7	
15 Other assets ⁶	876.0	952.8	972.6	975.1	1,019.6	1,012.4	996.1	1,012.9	994.3	1,000.6	1,026.8	1,051.9	
16 TOTAL ASSETS ⁷	10,088.8	10,819.5	10,915.2	10,994.4	11,179.4	11,086.2	11,041.2	11,015.0	10,995.6	11,001.1	11,041.7	11,030.4	
LIABILITIES													
17 Deposits	6,306.7	6,657.2	6,700.7	6,778.6	6,876.1	6,858.7	6,888.3	6,901.2	6,918.3	6,887.2	6,949.4	6,840.4	
18 Transaction	616.2	600.3	615.1	618.8	613.5	636.1	616.1	608.5	614.2	610.9	598.3	603.7	
19 Nontransaction	5,690.5	6,056.9	6,085.6	6,159.8	6,262.7	6,222.5	6,272.2	6,292.7	6,304.1	6,276.3	6,351.1	6,236.7	
20 Large time	1,776.0	2,035.4	2,069.0	2,096.5	2,106.4	2,083.1	2,105.8	2,120.0	2,123.8	2,113.4	2,124.1	2,123.0	
21 Other	3,914.6	4,021.6	4,016.6	4,063.2	4,156.3	4,139.4	4,166.3	4,172.6	4,180.3	4,162.9	4,227.0	4,113.8	
22 Borrowings	2,105.4	2,273.4	2,275.0	2,278.0	2,305.5	2,295.1	2,318.6	2,308.9	2,300.5	2,291.7	2,322.9	2,312.8	
23 From banks in the U.S.	440.8	501.5	500.9	504.3	499.8	489.7	500.5	497.0	483.2	501.9	504.2	489.2	
24 From others	1,664.7	1,772.0	1,774.1	1,773.6	1,805.7	1,805.3	1,818.0	1,811.8	1,817.4	1,789.7	1,818.7	1,823.6	
25 Net due to related foreign offices	16.2	76.9	94.8	73.2	60.5	31.2	-27.1	-19.6	-18.4	14.8	-67.0	8.8	
26 Other liabilities	596.4	658.8	708.0	713.3	786.6	741.8	695.2	668.6	657.3	668.0	669.7	687.3	
27 TOTAL LIABILITIES	9,024.8	9,666.4	9,778.4	9,843.1	10,028.8	9,926.7	9,874.9	9,859.0	9,857.7	9,861.7	9,874.9	9,849.3	
28 Residual (assets less liabilities) ⁸	1,064.0	1,153.1	1,136.8	1,151.3	1,150.6	1,159.6	1,166.3	1,156.0	1,137.9	1,139.4	1,166.7	1,181.1	

Footnotes appear on page 14.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	8,623.1	9,262.5	9,322.4	9,373.4	9,473.9	9,398.9	9,377.8	9,337.1	9,351.3	9,331.5	9,293.0	9,355.5
2	Securities in bank credit	2,306.9	2,411.3	2,427.6	2,472.0	2,573.4	2,546.1	2,512.9	2,495.7	2,485.2	2,481.9	2,487.1	2,531.3
3	Treasury and Agency securities ²	1,175.6	1,109.9	1,091.8	1,112.1	1,138.6	1,125.0	1,132.2	1,144.3	1,135.8	1,143.1	1,148.0	1,149.2
4	Other securities	1,131.2	1,301.4	1,335.8	1,359.9	1,434.8	1,421.1	1,380.7	1,351.5	1,349.4	1,338.8	1,339.2	1,382.1
5	Loans and leases in bank credit ³	6,316.3	6,851.2	6,894.7	6,901.3	6,900.6	6,852.8	6,864.9	6,841.3	6,866.1	6,849.5	6,805.9	6,824.2
6	Commercial and industrial	1,264.2	1,441.4	1,457.8	1,468.5	1,485.4	1,489.9	1,492.1	1,495.0	1,486.7	1,496.2	1,501.5	1,500.9
7	Real estate	3,432.7	3,608.9	3,616.7	3,625.8	3,629.1	3,618.9	3,616.4	3,604.3	3,629.5	3,604.2	3,585.4	3,586.0
8	Revolving home equity	462.0	486.6	490.2	493.9	496.5	502.1	508.1	514.0	511.5	513.0	516.8	517.6
9	Other	2,970.7	3,122.3	3,126.6	3,131.8	3,132.6	3,116.8	3,108.3	3,090.3	3,118.0	3,091.2	3,068.5	3,068.4
10	Consumer	759.8	818.5	828.2	818.1	810.5	816.3	821.0	825.0	820.8	827.3	828.9	826.0
10a	Credit cards and related plans	323.9	365.7	361.7	346.9	337.8	338.5	339.5	341.5	337.7	343.9	344.4	342.4
10b	Other	435.9	452.8	466.6	471.2	472.7	477.8	481.5	483.5	483.1	483.4	484.5	483.6
11	Security ⁴	268.4	299.5	307.1	300.9	301.9	284.7	294.5	281.6	291.8	293.4	260.0	269.5
12	Other loans and leases	591.1	683.0	684.8	688.1	673.6	642.9	640.9	635.4	637.3	628.4	630.2	641.8
13	Interbank loans	355.8	452.5	448.6	461.8	451.0	450.5	434.6	434.8	424.7	446.0	443.6	418.3
14	Cash assets ⁵	285.6	309.4	312.5	301.2	294.4	301.1	296.5	288.3	283.0	299.5	275.6	292.8
15	Other assets ⁶	875.1	952.3	972.2	976.4	1,013.2	1,008.2	993.9	1,007.7	997.4	990.6	1,009.4	1,047.0
16	TOTAL ASSETS⁷	10,070.4	10,897.0	10,971.5	11,026.7	11,145.3	11,063.8	11,006.4	10,967.9	10,957.7	10,968.9	10,922.7	11,007.7
LIABILITIES													
17	Deposits	6,293.5	6,711.2	6,716.0	6,776.0	6,870.6	6,897.0	6,866.2	6,866.7	6,907.7	6,857.9	6,810.0	6,860.5
18	Transaction	618.6	628.4	628.0	610.2	616.8	644.2	611.3	609.9	581.1	613.5	634.1	625.7
19	Nontransaction	5,674.9	6,082.7	6,088.0	6,165.8	6,253.9	6,252.8	6,254.9	6,256.9	6,326.6	6,244.4	6,175.9	6,234.8
20	Large time	1,783.1	2,032.5	2,074.9	2,094.4	2,107.4	2,105.8	2,127.8	2,123.4	2,145.4	2,123.9	2,110.4	2,094.9
21	Other	3,891.8	4,050.2	4,013.2	4,071.4	4,146.5	4,147.0	4,127.0	4,133.5	4,181.2	4,120.6	4,065.5	4,139.8
22	Borrowings	2,111.3	2,281.2	2,276.9	2,285.1	2,311.7	2,298.4	2,331.4	2,310.2	2,292.0	2,315.2	2,333.4	2,279.4
23	From banks in the U.S.	439.9	511.6	508.2	506.1	503.2	496.2	497.4	493.9	474.8	507.4	501.7	481.3
24	From others	1,671.4	1,769.6	1,768.7	1,779.0	1,808.4	1,802.2	1,834.0	1,816.3	1,817.1	1,807.8	1,831.7	1,798.1
25	Net due to related foreign offices	-11.3	96.1	123.1	88.1	28.6	-23.0	-56.2	-50.1	-83.8	-29.1	-55.2	1.4
26	Other liabilities	597.7	662.2	701.9	708.3	763.7	728.7	699.5	669.3	675.2	659.6	657.9	680.8
27	TOTAL LIABILITIES	8,991.2	9,750.7	9,817.9	9,857.5	9,974.6	9,901.1	9,841.0	9,796.1	9,791.2	9,803.7	9,746.0	9,822.1
28	Residual (assets less liabilities) ⁸	1,079.2	1,146.3	1,153.6	1,169.2	1,170.7	1,162.7	1,165.5	1,171.8	1,166.5	1,165.2	1,176.8	1,185.7

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2
ASSETS												
1 Bank credit	7,605.0	8,056.5	8,110.7	8,169.7	8,306.2	8,294.5	8,275.7	8,254.9	8,261.9	8,242.0	8,246.6	8,267.4
2 Securities in bank credit	1,867.6	1,969.5	1,976.6	1,982.6	2,067.8	2,054.4	2,028.5	2,035.1	2,020.8	2,029.1	2,033.9	2,070.5
3 Treasury and Agency securities ²	1,081.9	1,042.2	1,014.8	1,009.8	1,030.0	1,019.3	1,024.9	1,044.9	1,039.0	1,049.5	1,046.7	1,050.1
4 Other securities	785.7	927.3	961.9	972.8	1,037.7	1,035.1	1,003.6	990.3	981.8	979.5	987.2	1,020.4
5 Loans and leases in bank credit ³	5,737.5	6,086.9	6,134.0	6,187.1	6,238.4	6,240.1	6,247.2	6,219.7	6,241.1	6,212.9	6,212.7	6,196.9
6 Commercial and industrial	1,028.7	1,149.4	1,162.0	1,168.4	1,180.3	1,187.2	1,189.1	1,192.1	1,190.8	1,188.5	1,201.0	1,190.5
7 Real estate	3,424.3	3,538.6	3,554.9	3,577.8	3,613.2	3,608.0	3,609.3	3,590.5	3,614.8	3,593.6	3,573.0	3,564.2
8 Revolving home equity	464.6	482.8	486.3	491.0	498.7	506.8	512.1	517.8	515.9	516.4	520.8	521.0
9 Other	2,959.6	3,055.8	3,068.5	3,086.8	3,114.6	3,101.1	3,097.2	3,072.7	3,098.9	3,077.2	3,052.2	3,043.2
10 Consumer	765.1	809.1	811.6	811.9	815.0	821.2	825.4	831.3	824.8	830.0	838.3	837.8
11 Security ⁴	124.3	147.3	161.4	176.0	183.1	189.6	190.2	180.9	185.0	183.5	174.0	173.8
12 Other loans and leases	395.2	442.6	444.1	452.9	446.8	434.1	433.1	425.0	425.8	417.2	426.5	430.6
13 Interbank loans	302.0	349.8	358.8	368.2	373.4	370.1	371.5	386.6	360.3	389.0	417.3	377.8
14 Cash assets ⁵	237.5	241.4	242.2	245.0	245.5	245.4	242.0	232.2	238.3	242.6	231.9	213.8
15 Other assets ⁶	838.1	905.7	917.1	919.6	949.3	950.0	949.1	958.9	944.5	951.5	965.8	989.4
16 TOTAL ASSETS ⁷	8,913.7	9,475.0	9,545.8	9,617.8	9,788.1	9,765.9	9,742.7	9,733.1	9,706.8	9,727.1	9,762.7	9,743.1
LIABILITIES												
17 Deposits	5,432.0	5,634.8	5,652.2	5,705.0	5,813.4	5,805.1	5,788.9	5,787.3	5,797.6	5,770.7	5,837.6	5,736.0
18 Transaction	604.8	587.7	603.4	607.4	601.8	625.6	604.9	597.8	603.1	600.4	587.1	593.7
19 Nontransaction	4,827.3	5,047.1	5,048.8	5,097.6	5,211.6	5,179.5	5,183.9	5,189.5	5,194.5	5,170.2	5,250.4	5,142.3
20 Large time	915.4	1,028.5	1,034.8	1,035.9	1,059.3	1,043.4	1,021.0	1,019.9	1,016.9	1,010.2	1,026.4	1,032.7
21 Other	3,911.8	4,018.6	4,014.0	4,061.7	4,152.3	4,136.0	4,162.9	4,169.6	4,177.7	4,160.0	4,224.1	4,109.6
22 Borrowings	1,524.8	1,670.6	1,677.6	1,681.9	1,702.0	1,714.3	1,713.4	1,708.6	1,700.4	1,710.3	1,712.5	1,708.6
23 From banks in the U.S.	373.5	434.5	435.5	439.1	427.2	418.0	427.1	428.5	417.9	446.8	423.8	422.7
24 From others	1,151.3	1,236.1	1,242.2	1,242.8	1,274.9	1,296.4	1,286.3	1,280.2	1,282.5	1,263.6	1,288.6	1,285.8
25 Net due to related foreign offices	409.2	486.0	511.0	502.6	509.4	515.7	531.9	545.7	548.3	572.1	510.8	556.5
26 Other liabilities	477.2	533.0	563.0	572.7	614.8	583.2	548.2	531.8	521.8	529.2	533.0	551.3
27 TOTAL LIABILITIES	7,843.2	8,324.4	8,403.8	8,462.1	8,639.6	8,618.2	8,582.4	8,573.5	8,568.1	8,582.3	8,593.8	8,552.5
28 Residual (assets less liabilities) ⁸	1,070.5	1,150.6	1,142.0	1,155.6	1,148.5	1,147.7	1,160.3	1,159.6	1,138.7	1,144.9	1,168.9	1,190.6

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	7,599.1	8,098.2	8,143.7	8,193.2	8,284.6	8,270.1	8,257.1	8,232.6	8,240.2	8,229.7	8,197.6	8,255.8
2	Securities in bank credit	1,878.7	1,955.9	1,969.3	1,994.1	2,074.1	2,069.5	2,048.5	2,043.2	2,029.8	2,031.9	2,038.1	2,079.1
3	Treasury and Agency securities ²	1,092.6	1,022.5	1,000.5	1,013.6	1,041.9	1,034.2	1,041.7	1,055.0	1,046.5	1,055.5	1,058.7	1,059.5
4	Other securities	786.1	933.4	968.7	980.6	1,032.2	1,035.4	1,006.8	988.2	983.3	976.5	979.4	1,019.6
5	Loans and leases in bank credit ³	5,720.4	6,142.3	6,174.4	6,199.1	6,210.6	6,200.6	6,208.6	6,189.4	6,210.4	6,197.7	6,159.5	6,176.8
6	Commercial and industrial	1,029.4	1,151.8	1,162.8	1,168.9	1,179.5	1,188.4	1,189.7	1,190.2	1,185.0	1,190.3	1,194.4	1,194.3
7	Real estate	3,404.7	3,570.9	3,577.4	3,586.1	3,589.0	3,576.9	3,575.3	3,562.7	3,588.0	3,562.6	3,543.4	3,544.4
8	Revolving home equity	462.0	486.6	490.2	493.9	496.5	502.1	508.1	514.0	511.5	513.0	516.8	517.6
9	Other	2,942.7	3,084.3	3,087.3	3,092.2	3,092.5	3,074.9	3,067.2	3,048.7	3,076.5	3,049.5	3,026.6	3,026.8
9a	Other residential	1,455.7	1,514.5	1,511.9	1,507.8	1,501.0	1,478.8	1,461.9	1,435.4	1,463.7	1,434.5	1,411.2	1,415.0
9b	Commercial	1,487.1	1,569.8	1,575.4	1,584.4	1,591.5	1,596.1	1,605.2	1,613.3	1,612.8	1,615.0	1,615.4	1,611.8
10	Consumer	759.8	818.5	828.2	818.1	810.5	816.3	821.0	825.0	820.8	827.3	828.9	826.0
10a	Credit cards and related plans	323.9	365.7	361.7	346.8	337.8	338.5	339.5	341.5	337.7	343.9	344.4	342.4
10d	Other	435.9	452.8	466.6	471.2	472.7	477.8	481.4	483.5	483.1	483.4	484.5	483.6
11	Security ⁴	125.8	152.7	164.3	179.2	190.8	188.9	191.8	182.2	189.6	191.1	167.1	172.4
12	Other loans and leases	400.8	448.4	441.6	446.8	440.7	430.0	430.8	429.3	426.9	426.4	425.7	439.6
13	Interbank loans	290.2	363.3	362.0	373.4	380.8	380.4	362.7	370.0	352.6	379.2	382.7	361.0
14	Cash assets ⁵	235.5	256.0	256.8	245.7	238.4	244.5	240.3	229.9	226.0	239.3	218.2	232.9
15	Other assets ⁶	835.9	905.7	917.4	919.2	944.6	947.9	945.7	952.3	945.3	941.8	946.0	984.8
16	TOTAL ASSETS⁷	8,892.1	9,544.2	9,596.6	9,646.3	9,762.0	9,748.7	9,710.2	9,685.6	9,666.1	9,692.2	9,646.4	9,729.5
LIABILITIES													
17	Deposits	5,409.5	5,700.7	5,669.2	5,709.8	5,803.3	5,813.0	5,740.7	5,743.7	5,762.2	5,729.4	5,696.2	5,778.8
18	Transaction	607.5	615.0	616.2	598.5	605.0	633.6	600.7	599.5	570.7	603.2	623.4	615.2
19	Nontransaction	4,802.0	5,085.7	5,053.0	5,111.2	5,198.2	5,179.4	5,140.0	5,144.3	5,191.4	5,126.2	5,072.8	5,163.6
20	Large time	912.8	1,038.4	1,042.8	1,042.8	1,054.7	1,035.4	1,016.0	1,013.8	1,013.2	1,008.7	1,010.4	1,026.8
21	Other	3,889.2	4,047.2	4,010.2	4,068.4	4,143.5	4,143.9	4,124.0	4,130.4	4,178.2	4,117.5	4,062.5	4,136.8
22	Borrowings	1,530.3	1,670.6	1,672.7	1,676.1	1,690.0	1,707.4	1,719.3	1,709.9	1,690.5	1,727.9	1,735.9	1,673.4
23	From banks in the U.S.	374.0	439.9	439.9	438.9	425.3	425.4	429.4	427.1	412.4	450.4	428.4	411.4
24	From others	1,156.3	1,230.6	1,232.8	1,237.2	1,264.7	1,282.1	1,289.9	1,282.8	1,278.1	1,277.5	1,307.5	1,262.0
25	Net due to related foreign offices	397.0	494.6	545.3	524.7	501.4	495.7	536.6	531.5	518.9	548.9	517.9	546.1
26	Other liabilities	478.0	535.2	558.9	569.8	600.0	573.3	551.4	532.2	531.4	524.2	523.1	549.0
27	TOTAL LIABILITIES	7,814.8	8,401.1	8,446.1	8,480.4	8,594.7	8,589.4	8,548.1	8,517.3	8,503.0	8,530.4	8,473.2	8,547.4
28	Residual (assets less liabilities) ⁸	1,077.4	1,143.2	1,150.5	1,165.9	1,167.3	1,159.3	1,162.1	1,168.3	1,163.1	1,161.8	1,173.2	1,182.1

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

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	4,824.3	5,114.3	5,167.8	5,222.0	5,339.6	5,325.2	5,303.3	5,276.1	5,280.7	5,262.4	5,289.1	5,267.5
2	Securities in bank credit	1,280.5	1,366.4	1,380.5	1,379.3	1,458.4	1,447.9	1,421.8	1,429.9	1,414.9	1,423.7	1,435.1	1,458.3
3	Treasury and Agency securities ²	710.4	667.3	644.4	636.2	649.3	637.9	644.5	666.0	659.7	670.7	670.9	668.3
3a	Trading account	64.9	94.0	83.0	77.1	79.1	68.1	65.2	65.9	61.7	65.3	67.9	63.2
3b	Investment account	645.5	573.3	561.4	559.1	570.2	569.7	579.3	600.1	598.0	605.4	603.0	605.0
3c	Mortgage-backed	575.1	519.2	510.0	512.1	529.2	523.6	532.4	554.4	551.6	559.8	558.4	558.2
3d	Other	62.1	54.4	52.4	48.7	42.7	47.8	48.7	47.2	48.2	47.4	46.5	46.8
4	Other securities	570.1	699.0	736.1	743.1	809.0	810.0	777.3	764.0	755.2	753.0	764.2	790.0
4a	Trading account	281.1	360.7	392.7	396.0	455.6	448.4	404.5	387.7	381.2	378.0	384.8	413.4
4b	Investment account	289.0	338.4	343.4	347.1	353.4	361.6	372.7	376.2	373.9	375.1	379.4	376.6
4c	State and local government	58.5	57.9	57.3	56.2	55.4	55.0	54.6	52.9	53.0	52.9	53.2	52.3
4d	Other	230.4	280.4	286.1	290.9	298.0	306.6	318.1	323.3	320.9	322.2	326.2	324.2
5	Loans and leases in bank credit ³	3,543.8	3,747.9	3,787.3	3,842.6	3,881.2	3,877.3	3,881.6	3,846.2	3,865.8	3,838.7	3,854.1	3,809.2
6	Commercial and industrial	667.9	750.1	759.5	770.6	780.0	782.8	784.6	786.5	784.5	782.6	797.5	783.8
7	Real estate	2,014.4	2,052.8	2,064.4	2,084.3	2,110.2	2,102.5	2,100.4	2,075.1	2,096.6	2,078.4	2,068.2	2,039.0
8	Revolving home equity	378.7	394.2	396.7	401.2	406.7	412.8	417.4	422.0	420.2	420.5	425.3	424.4
9	Other	1,635.7	1,658.6	1,667.7	1,683.0	1,703.4	1,689.7	1,683.0	1,653.1	1,676.4	1,657.9	1,642.8	1,614.6
9a	Other residential	1,034.0	1,038.0	1,045.2	1,051.7	1,059.5	1,035.8	1,023.1	986.1	1,007.3	989.3	969.6	962.0
9b	Commercial	601.7	620.6	622.4	631.3	644.0	653.9	659.9	667.0	669.2	668.7	673.2	652.6
10	Consumer	456.8	467.4	473.0	474.6	477.9	484.7	488.2	493.0	486.7	490.7	500.6	499.7
11	Security ⁴	117.1	137.8	149.9	164.2	171.2	177.7	178.4	169.3	173.6	171.7	162.2	162.3
11a	Fed funds and RPs with broker/dealer	92.5	112.1	122.8	138.0	139.3	142.5	143.7	143.3	147.9	145.8	136.3	136.6
11b	Other	24.6	25.7	27.0	26.2	31.9	35.2	34.8	25.9	25.7	25.9	25.9	25.7
12a	Fed funds and RPs with others	35.7	46.0	45.9	43.6	32.8	25.4	30.4	24.0	26.5	19.6	23.7	23.4
12b	All other loans	150.6	196.4	197.4	207.8	210.9	203.1	196.8	195.7	194.8	192.7	198.6	200.3
12c	Lease financing receivables	101.3	97.3	97.3	97.6	98.3	101.1	102.7	102.8	103.2	102.9	103.3	100.8
13	Interbank loans	187.0	232.5	234.6	238.6	243.0	242.1	245.8	263.6	239.1	263.2	293.9	258.7
13a	Fed funds and RPs with banks	134.2	174.9	180.0	179.9	192.7	189.5	192.0	208.0	179.5	206.5	240.2	208.4
13b	Other	52.8	57.6	54.6	58.7	50.3	52.6	53.8	55.7	59.6	56.6	53.7	50.3
14	Cash assets ⁵	152.2	149.2	148.5	150.5	146.5	146.6	145.6	136.1	139.8	145.7	133.8	123.6
15	Other assets ⁶	618.6	664.4	685.4	683.8	709.5	709.1	706.8	713.3	702.2	709.0	714.5	740.6
16	TOTAL ASSETS⁷	5,746.4	6,119.1	6,190.8	6,247.6	6,389.8	6,366.5	6,343.7	6,327.7	6,301.5	6,320.3	6,370.2	6,323.2

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)

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
LIABILITIES													
17	Deposits	3,214.1	3,359.8	3,357.7	3,388.9	3,470.5	3,469.6	3,455.1	3,449.7	3,455.0	3,433.2	3,499.8	3,402.2
18	Transaction	334.0	318.3	331.2	330.6	325.6	339.9	325.6	316.0	322.0	319.0	308.6	302.3
19	Nontransaction	2,880.2	3,041.5	3,026.5	3,058.4	3,144.9	3,129.7	3,129.6	3,133.7	3,133.0	3,114.2	3,191.2	3,099.9
20	Large time	508.0	614.8	615.5	616.3	637.4	624.2	601.6	598.7	595.5	588.9	608.0	606.9
21	Other	2,372.2	2,426.7	2,411.0	2,442.1	2,507.6	2,505.6	2,528.0	2,535.1	2,537.5	2,525.3	2,583.2	2,492.9
22	Borrowings	1,031.4	1,090.6	1,097.1	1,112.2	1,125.3	1,127.9	1,126.9	1,125.6	1,118.6	1,126.0	1,137.0	1,119.2
23	From banks in the U.S.	140.1	176.8	180.4	188.4	186.5	174.8	184.2	179.5	171.7	194.9	174.4	176.8
24	From others	891.3	913.8	916.7	923.7	938.8	953.1	942.7	946.1	946.8	931.1	962.6	942.4
25	Net due to related foreign offices	408.3	483.1	509.3	500.7	505.0	510.6	527.9	541.0	543.9	566.4	506.9	551.7
26	Other liabilities	400.6	458.3	489.3	498.1	540.9	509.8	473.7	455.8	446.7	453.6	458.0	472.0
27	TOTAL LIABILITIES	5,054.5	5,391.7	5,453.4	5,499.9	5,641.7	5,617.9	5,583.6	5,572.1	5,564.1	5,579.1	5,601.7	5,545.1
28	Residual (assets less liabilities) ⁸	691.9	727.4	737.4	747.7	748.1	748.7	760.1	755.6	737.4	741.2	768.5	778.2

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 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	4,793.5	5,148.8	5,199.0	5,242.0	5,320.7	5,289.8	5,265.1	5,228.8	5,235.0	5,222.8	5,195.7	5,257.1
2	Securities in bank credit	1,283.9	1,357.3	1,376.2	1,387.5	1,456.1	1,453.0	1,431.3	1,430.2	1,413.4	1,417.7	1,427.9	1,471.0
3	Treasury and Agency securities ²	715.5	650.2	632.8	638.7	656.9	646.9	654.7	670.8	660.5	670.9	674.8	679.6
3a	Trading account	68.2	87.5	80.0	79.1	82.4	70.9	66.5	69.1	67.0	66.6	70.1	68.8
3b	Investment account	647.3	562.8	552.8	559.6	574.6	575.9	588.2	601.7	593.5	604.3	604.7	610.8
3c	Mortgage-backed	576.8	509.3	502.8	513.4	533.7	530.7	542.2	555.8	546.7	558.3	560.3	564.2
3d	Other	62.2	53.9	51.2	47.9	42.6	46.9	47.7	47.3	48.6	47.8	46.2	46.6
4	Other securities	568.5	707.1	743.3	748.7	799.2	806.2	776.6	759.4	752.9	746.8	753.1	791.4
4a	Trading account	282.0	364.6	395.8	397.7	445.5	446.6	406.4	388.1	384.1	376.4	383.0	414.6
4b	Investment account	286.4	342.5	347.5	351.1	353.7	359.6	370.2	371.2	368.9	370.4	370.0	376.8
4c	State and local government	58.4	58.0	57.4	55.9	55.0	54.6	54.5	52.7	52.8	52.8	52.8	51.9
4d	Other	228.1	284.5	290.1	295.1	298.6	305.0	315.7	318.6	316.0	317.6	317.2	324.9
5	Loans and leases in bank credit ³	3,509.6	3,791.5	3,822.8	3,854.5	3,864.7	3,836.8	3,833.8	3,798.7	3,821.6	3,805.1	3,767.8	3,786.1
6	Commercial and industrial	664.6	753.6	760.1	771.3	779.1	781.7	781.6	780.5	776.1	780.7	783.7	784.6
7	Real estate	1,986.6	2,080.4	2,088.5	2,090.3	2,090.8	2,069.3	2,060.1	2,038.6	2,062.2	2,038.2	2,020.8	2,020.3
8	Revolving home equity	375.7	397.4	400.4	403.3	404.9	408.8	413.4	417.8	415.7	416.8	420.4	420.9
9	Other	1,610.8	1,683.0	1,688.0	1,687.0	1,686.0	1,660.5	1,646.7	1,620.8	1,646.5	1,621.4	1,600.4	1,599.4
9a	Other residential	1,023.5	1,056.3	1,058.6	1,049.6	1,046.0	1,021.7	1,002.7	974.7	999.2	973.8	954.7	956.0
9b	Commercial	587.3	626.7	629.5	637.5	640.0	638.9	644.0	646.1	647.2	647.6	645.7	643.4
10	Consumer	452.2	468.4	481.8	480.9	479.7	484.4	486.3	487.3	484.9	487.9	490.0	489.0
10a	Credit cards and related plans	130.4	138.2	138.8	133.9	131.4	132.1	131.1	131.2	129.0	131.8	133.2	133.3
10b	Other	321.8	330.2	343.0	347.0	348.3	352.3	355.2	356.1	355.9	356.1	356.8	355.7
11	Security ⁴	118.8	142.9	152.8	167.2	178.6	176.9	180.5	170.8	178.3	179.5	155.6	161.0
11a	Fed funds and RPs with broker/dealer	94.3	116.3	125.3	140.5	146.2	141.3	145.6	144.9	152.4	154.1	129.2	135.6
11b	Other	24.6	26.6	27.4	26.7	32.5	35.6	34.9	25.9	25.9	25.4	26.4	25.3
12a	Fed funds and RPs with others	35.4	47.3	46.0	41.7	31.9	23.9	27.8	23.6	26.5	21.2	21.9	21.5
12b	All other loans	152.8	199.9	195.3	205.5	206.7	201.0	197.7	197.9	193.7	197.6	196.1	209.8
12c	Lease financing receivables	99.2	98.9	98.5	97.6	97.9	99.6	99.9	99.9	100.0	99.9	99.7	99.9
13	Interbank loans	177.8	245.0	238.8	237.2	237.8	246.6	240.3	248.9	229.8	255.9	264.6	245.1
13a	Fed funds and RPs with banks	126.6	185.4	185.1	179.1	187.2	193.6	187.9	195.0	172.7	201.2	212.0	196.2
13b	Other	51.2	59.6	53.7	58.1	50.6	52.9	52.4	53.9	57.1	54.7	52.6	48.9
14	Cash assets ⁵	149.5	161.0	158.5	149.7	142.2	147.0	142.9	133.1	129.4	142.2	122.1	136.4
15	Other assets ⁶	611.9	666.0	689.7	684.0	705.9	705.1	700.8	702.9	698.4	696.5	695.6	728.3
16	TOTAL ASSETS⁷	5,697.3	6,179.4	6,240.4	6,265.1	6,357.6	6,332.1	6,291.4	6,252.5	6,232.3	6,257.6	6,217.9	6,299.7

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 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
LIABILITIES													
17	Deposits	3,175.7	3,421.4	3,385.1	3,394.2	3,457.6	3,461.2	3,396.8	3,389.5	3,398.0	3,380.4	3,350.6	3,427.2
18	Transaction	334.7	339.7	341.1	324.1	326.4	346.3	322.2	315.7	299.2	323.3	326.6	317.6
19	Nontransaction	2,840.9	3,081.7	3,044.0	3,070.2	3,131.2	3,114.9	3,074.6	3,073.7	3,098.8	3,057.2	3,024.1	3,109.6
20	Large time	504.8	624.9	624.8	620.8	631.3	614.8	595.2	591.7	591.1	586.5	588.3	604.2
21	Other	2,336.1	2,456.8	2,419.2	2,449.3	2,499.9	2,500.0	2,479.4	2,482.0	2,507.6	2,470.6	2,435.8	2,505.4
22	Borrowings	1,033.6	1,075.9	1,077.6	1,102.7	1,125.0	1,130.9	1,134.5	1,124.4	1,114.2	1,134.4	1,142.5	1,093.6
23	From banks in the U.S.	138.9	177.2	181.2	189.6	188.7	180.9	184.4	177.2	169.9	193.0	172.1	168.1
24	From others	894.6	898.6	896.4	913.1	936.3	949.9	950.1	947.2	944.3	941.4	970.4	925.4
25	Net due to related foreign offices	396.7	491.0	541.5	520.3	496.8	490.9	531.9	527.3	515.3	544.2	513.5	541.9
26	Other liabilities	401.7	460.3	485.6	494.1	524.9	499.4	476.3	456.5	456.1	448.9	448.0	471.4
27	TOTAL LIABILITIES	5,007.7	5,448.7	5,489.8	5,511.3	5,604.4	5,582.4	5,539.5	5,497.6	5,483.6	5,507.9	5,454.5	5,534.1
28	Residual (assets less liabilities) ⁸	689.7	730.8	750.6	753.7	753.2	749.7	751.9	755.0	748.7	749.7	763.4	765.6

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 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2
ASSETS												
1 Bank credit	2,789.1	2,941.8	2,941.7	2,946.1	2,964.9	2,967.6	2,970.6	2,977.2	2,979.4	2,977.8	2,955.6	2,999.8
2 Securities in bank credit	595.4	602.8	595.0	601.7	607.7	604.8	605.0	603.7	604.1	603.5	597.0	612.2
3 Treasury and Agency securities ²	379.8	374.5	369.2	372.0	379.0	379.7	378.7	377.4	377.5	377.0	374.0	381.8
4 Other securities	215.6	228.3	225.7	229.7	228.7	225.1	226.3	226.3	226.7	226.5	223.0	230.4
5 Loans and leases in bank credit ³	2,193.7	2,339.0	2,346.8	2,344.4	2,357.2	2,362.8	2,365.7	2,373.5	2,375.3	2,374.2	2,358.7	2,387.6
6 Commercial and industrial	360.8	399.3	402.5	397.8	400.3	404.4	404.5	405.6	406.3	405.9	403.5	406.7
7 Real estate	1,409.9	1,485.8	1,490.5	1,493.5	1,503.1	1,505.4	1,509.0	1,515.4	1,518.2	1,515.2	1,504.8	1,525.1
8 Revolving home equity	85.9	88.6	89.7	89.8	91.9	94.0	94.8	95.8	95.7	95.9	95.4	96.5
9 Other	1,323.9	1,397.2	1,400.9	1,403.8	1,411.1	1,411.4	1,414.2	1,419.6	1,422.4	1,419.3	1,409.4	1,428.6
10 Consumer	308.3	341.6	338.6	337.3	337.0	336.5	337.2	338.3	338.1	339.3	337.8	338.1
12 Other loans and leases	114.7	112.3	115.2	115.8	116.8	116.5	114.9	114.2	112.7	113.8	112.6	117.7
13 Interbank loans	115.0	117.3	124.2	129.6	130.4	128.0	125.7	123.0	121.2	125.9	123.4	119.1
14 Cash assets ⁵	85.3	92.2	93.7	94.5	99.1	98.8	96.4	96.0	98.5	96.9	98.1	90.2
15 Other assets ⁶	219.5	241.3	231.6	235.8	239.8	240.9	242.3	245.6	242.3	242.5	251.4	248.8
16 TOTAL ASSETS⁷	3,175.7	3,355.5	3,353.8	3,368.6	3,396.6	3,397.6	3,397.3	3,403.9	3,403.5	3,405.0	3,390.7	3,419.9
LIABILITIES												
17 Deposits	2,217.9	2,275.0	2,294.5	2,316.0	2,342.8	2,335.4	2,333.7	2,337.6	2,342.6	2,337.5	2,337.8	2,333.9
18 Transaction	270.8	269.4	272.2	276.8	276.2	285.7	279.4	281.8	281.1	281.4	278.5	291.4
19 Nontransaction	1,947.1	2,005.6	2,022.3	2,039.2	2,066.6	2,049.7	2,054.3	2,055.8	2,061.5	2,056.1	2,059.2	2,042.4
20 Large time	407.4	413.7	419.3	419.6	421.9	419.3	419.4	421.3	421.4	421.4	418.4	425.8
21 Other	1,539.7	1,591.9	1,603.0	1,619.6	1,644.7	1,630.5	1,634.9	1,634.5	1,640.1	1,634.7	1,640.8	1,616.7
22 Borrowings	493.4	580.0	580.5	569.7	576.7	586.5	586.5	583.0	581.8	584.3	575.5	589.4
23 From banks in the U.S.	233.4	257.7	255.1	250.6	240.7	243.2	242.8	248.9	246.2	251.8	249.5	246.0
24 From others	260.0	322.3	325.4	319.1	336.1	343.2	343.7	334.1	335.6	332.5	326.0	343.4
25 Net due to related foreign offices	0.8	2.9	1.7	1.9	4.4	5.0	4.0	4.8	4.4	5.7	3.9	4.8
26 Other liabilities	76.6	74.8	73.7	74.6	73.9	73.4	74.6	76.0	75.1	75.6	75.0	79.4
27 TOTAL LIABILITIES	2,788.7	2,932.7	2,950.4	2,962.3	2,997.9	3,000.3	2,998.8	3,001.4	3,004.0	3,003.2	2,992.2	3,007.4
28 Residual (assets less liabilities) ⁸	387.0	422.8	403.5	406.3	398.7	397.3	398.5	402.5	399.5	401.9	398.5	412.5

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 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	2,814.0	2,949.1	2,943.6	2,949.6	2,962.2	2,978.6	2,990.2	3,002.3	3,003.4	3,005.1	3,000.0	2,998.8
2	Securities in bank credit	603.1	598.2	592.0	605.0	616.3	614.8	615.4	611.6	614.6	612.4	608.4	608.1
3	Treasury and Agency securities ²	385.5	371.9	366.6	373.2	383.3	385.6	385.3	382.7	384.2	382.7	382.1	379.9
4	Other securities	217.6	226.3	225.4	231.8	233.0	229.2	230.2	228.8	230.4	229.7	226.3	228.2
5	Loans and leases in bank credit ³	2,210.9	2,350.9	2,351.6	2,344.6	2,345.9	2,363.8	2,374.8	2,390.7	2,388.8	2,392.7	2,391.6	2,390.7
6	Commercial and industrial	364.8	398.2	402.8	397.7	400.4	406.8	408.1	409.7	408.9	409.6	410.7	409.8
7	Real estate	1,418.1	1,490.5	1,489.0	1,495.8	1,498.1	1,507.6	1,515.2	1,524.1	1,525.8	1,524.3	1,522.6	1,524.2
8	Revolving home equity	86.3	89.2	89.7	90.6	91.6	93.3	94.8	96.1	95.8	96.2	96.4	96.7
9	Other	1,331.9	1,401.3	1,399.3	1,405.2	1,406.5	1,414.3	1,420.5	1,427.9	1,430.1	1,428.1	1,426.2	1,427.5
9a	Other residential	432.1	458.2	453.3	458.3	455.0	457.1	459.2	460.7	464.5	460.7	456.5	459.0
9b	Commercial	899.8	943.1	945.9	946.9	951.5	957.2	961.2	967.2	965.5	967.5	969.7	968.4
10	Consumer	307.6	350.1	346.4	337.2	330.8	331.9	334.6	337.7	335.8	339.4	338.9	337.0
10a	Credit cards and related plans	193.5	227.5	222.9	213.0	206.4	206.4	208.4	210.3	208.7	212.1	211.1	209.1
10b	Other	114.1	122.6	123.6	124.2	124.4	125.5	126.3	127.4	127.1	127.3	127.7	127.9
12	Other loans and leases	120.3	112.0	113.4	113.9	116.5	117.5	116.8	119.3	118.2	119.3	119.4	119.8
13	Interbank loans	112.3	118.3	123.2	136.1	143.0	133.8	122.4	121.1	122.8	123.3	118.1	115.9
14	Cash assets ⁵	86.1	94.9	98.3	96.0	96.1	97.4	97.4	96.8	96.7	97.1	96.1	96.5
15	Other assets ⁶	224.0	239.6	227.7	235.3	238.8	242.8	244.8	249.4	247.0	245.3	250.4	256.5
16	TOTAL ASSETS⁷	3,203.2	3,364.4	3,355.1	3,379.6	3,402.7	3,414.9	3,417.0	3,431.5	3,432.0	3,432.7	3,426.7	3,429.8
LIABILITIES													
17	Deposits	2,233.9	2,279.2	2,284.0	2,315.5	2,345.6	2,351.8	2,343.8	2,354.3	2,364.2	2,349.0	2,345.6	2,351.7
18	Transaction	272.8	275.3	275.0	274.5	278.6	287.3	278.4	283.7	271.5	280.0	296.8	297.7
19	Nontransaction	1,961.1	2,003.9	2,009.0	2,041.1	2,067.0	2,064.5	2,065.4	2,070.5	2,092.7	2,069.0	2,048.8	2,054.0
20	Large time	408.0	413.5	418.0	422.0	423.4	420.6	420.8	422.1	422.1	422.1	422.0	422.6
21	Other	1,553.1	1,590.4	1,591.0	1,619.1	1,643.6	1,643.9	1,644.6	1,648.4	1,670.6	1,646.9	1,626.7	1,631.4
22	Borrowings	496.7	594.7	595.1	573.4	565.0	576.5	584.8	585.5	576.3	593.5	593.4	579.9
23	From banks in the U.S.	235.1	262.7	258.7	249.3	236.6	244.4	245.0	249.9	242.5	257.4	256.3	243.3
24	From others	261.6	332.0	336.4	324.1	328.4	332.1	339.8	335.6	333.8	336.1	337.1	336.6
25	Net due to related foreign offices	0.2	3.6	3.8	4.4	4.6	4.8	4.7	4.2	3.5	4.7	4.5	4.2
26	Other liabilities	76.3	74.9	73.3	75.8	75.1	73.9	75.2	75.7	75.3	75.3	75.1	77.6
27	TOTAL LIABILITIES	2,807.1	2,952.4	2,956.3	2,969.1	2,990.3	3,007.1	3,008.5	3,019.7	3,019.3	3,022.5	3,018.6	3,013.3
28	Residual (assets less liabilities)⁸	396.1	412.0	398.8	410.5	412.4	407.9	408.5	411.8	412.6	410.2	408.0	416.5

Footnotes appear on page 14.

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

Seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1 Bank credit	1,019.2	1,159.1	1,174.6	1,177.4	1,191.5	1,127.2	1,120.2	1,101.8	1,102.1	1,097.1	1,098.5	1,105.5	
2 Securities in bank credit	424.4	457.0	459.9	477.0	501.1	476.0	460.6	448.4	444.8	445.0	450.9	455.4	
3 Treasury and Agency securities ²	83.2	87.8	93.2	97.2	98.4	91.3	90.3	89.6	88.0	87.6	90.8	91.4	
4 Other securities	341.2	369.2	366.7	379.8	402.7	384.7	370.3	358.8	356.8	357.4	360.2	364.0	
5 Loans and leases in bank credit ³	594.7	702.1	714.8	700.4	690.4	651.2	659.6	653.4	657.3	652.1	647.6	650.1	
6 Commercial and industrial	236.2	286.3	291.7	296.5	306.1	303.3	305.3	306.9	304.2	307.0	309.2	310.2	
7 Real estate	28.1	37.1	39.4	40.7	41.6	41.6	40.2	41.8	41.9	42.1	42.0	41.3	
11 Security ⁴	139.7	144.3	143.9	122.8	109.2	93.6	101.5	97.6	99.7	99.4	90.3	98.6	
12 Other loans and leases	190.8	234.3	239.8	240.3	233.5	212.8	212.7	207.1	211.6	203.6	206.1	200.1	
13 Interbank loans	67.5	86.4	84.7	88.3	72.9	72.8	75.3	67.3	79.0	66.6	62.3	60.2	
14 Cash assets ⁵	51.0	52.7	55.4	56.2	57.4	58.8	56.8	59.6	58.7	62.0	58.0	59.9	
15 Other assets ⁶	37.9	47.1	55.5	55.5	70.2	62.4	47.0	54.0	49.8	49.1	61.0	62.4	
16 TOTAL ASSETS ⁷	1,175.1	1,344.5	1,369.4	1,376.6	1,391.3	1,320.4	1,298.5	1,282.0	1,288.8	1,274.0	1,278.9	1,287.3	
LIABILITIES													
17 Deposits	874.7	1,022.5	1,048.5	1,073.6	1,062.8	1,053.6	1,099.4	1,113.9	1,120.7	1,116.6	1,111.8	1,104.4	
18 Transaction	11.4	12.7	11.7	11.4	11.7	10.6	11.2	10.7	11.1	10.5	11.2	9.9	
19 Nontransaction	863.3	1,009.8	1,036.8	1,062.2	1,051.1	1,043.0	1,088.2	1,103.1	1,109.6	1,106.1	1,100.6	1,094.4	
22 Borrowings	580.6	602.9	597.4	596.1	603.5	580.7	605.1	600.2	600.1	581.3	610.4	604.2	
23 From banks in the U.S.	67.3	66.9	65.4	65.3	72.6	71.8	73.5	68.6	65.2	55.2	80.3	66.5	
24 From others	513.3	535.9	532.0	530.8	530.9	509.0	531.7	531.7	534.9	526.1	530.1	537.8	
25 Net due to related foreign offices	-393.0	-409.1	-416.2	-429.4	-448.9	-484.5	-559.0	-565.3	-566.7	-557.3	-577.8	-547.7	
26 Other liabilities	119.2	125.8	145.0	140.6	171.8	158.6	147.0	136.8	135.5	138.9	136.7	135.9	
27 TOTAL LIABILITIES	1,181.6	1,342.0	1,374.6	1,380.9	1,389.2	1,308.5	1,292.6	1,285.6	1,289.6	1,279.4	1,281.1	1,296.8	
28 Residual (assets less liabilities) ⁸	-6.5	2.5	-5.2	-4.3	2.1	11.9	6.0	-3.6	-0.8	-5.4	-2.2	-9.5	

Footnotes appear on page 14.

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

Not seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
ASSETS													
1	Bank credit	1,024.0	1,164.3	1,178.7	1,180.1	1,189.3	1,128.8	1,120.7	1,104.4	1,111.1	1,101.8	1,095.4	1,099.7
2	Securities in bank credit	428.2	455.4	458.3	477.9	499.3	476.6	464.4	452.5	455.4	450.0	449.0	452.2
3	Treasury and Agency securities ²	83.0	87.4	91.3	98.5	96.7	90.8	90.5	89.2	89.3	87.7	89.3	89.8
3a	Trading account	26.2	26.3	26.2	28.3	29.1	27.8	29.5	28.1	29.1	27.0	27.4	27.6
3b	Investment account	56.9	61.1	65.1	70.2	67.6	63.0	61.0	61.1	60.3	60.6	61.9	62.1
4	Other securities	345.1	368.0	367.0	379.4	402.6	385.8	373.9	363.2	366.1	362.3	359.8	362.4
4a	Trading account	213.4	211.6	217.9	215.2	238.1	242.2	232.4	218.4	223.7	217.9	213.9	213.6
4b	Investment account	131.7	156.4	149.1	164.2	164.5	143.5	141.5	144.8	142.4	144.4	145.8	148.8
5	Loans and leases in bank credit ³	595.8	708.9	720.3	702.2	690.0	652.2	656.3	652.0	655.7	651.8	646.4	647.5
6	Commercial and industrial	234.9	289.5	295.0	299.6	305.9	301.5	302.4	304.9	301.7	305.9	307.1	306.5
7	Real estate	28.0	38.0	39.3	39.6	40.2	42.0	41.1	41.6	41.5	41.7	41.9	41.6
11	Security ⁴	142.6	146.8	142.8	121.7	111.1	95.8	102.6	99.3	102.2	102.3	92.9	97.1
12	Other loans and leases	190.3	234.6	243.2	241.3	232.9	212.9	210.1	206.1	210.4	202.0	204.5	202.2
13	Interbank loans	65.6	89.2	86.5	88.4	70.2	70.1	71.9	64.9	72.1	66.8	60.9	57.3
14	Cash assets ⁵	50.0	53.4	55.7	55.5	56.0	56.7	56.2	58.4	57.0	60.2	57.5	59.9
15	Other assets ⁶	39.2	46.7	54.8	57.2	68.6	60.4	48.2	55.4	52.1	48.8	63.4	62.2
16	TOTAL ASSETS⁷	1,178.3	1,352.8	1,374.9	1,380.4	1,383.3	1,315.1	1,296.3	1,282.2	1,291.6	1,276.7	1,276.3	1,278.2
LIABILITIES													
17	Deposits	884.0	1,010.5	1,046.9	1,066.2	1,067.4	1,084.1	1,125.5	1,123.0	1,145.6	1,128.5	1,113.7	1,081.7
18	Transaction	11.1	13.4	11.8	11.6	11.7	10.6	10.6	10.4	10.4	10.3	10.7	10.5
19	Nontransaction	872.9	997.1	1,035.0	1,054.6	1,055.6	1,073.4	1,114.9	1,112.6	1,135.2	1,118.3	1,103.0	1,071.2
22	Borrowings	581.0	610.6	604.2	609.0	621.7	590.9	612.1	600.3	601.4	587.3	597.5	605.9
23	From banks in the U.S.	65.9	71.6	68.3	67.1	77.9	70.8	68.1	66.8	62.4	57.0	73.3	69.9
24	From others	515.2	539.0	535.9	541.8	543.7	520.2	544.1	533.5	539.0	530.3	524.2	536.1
25	Net due to related foreign offices	-408.3	-398.5	-422.2	-436.6	-472.8	-518.7	-592.8	-581.6	-602.6	-577.9	-573.2	-544.7
26	Other liabilities	119.7	127.0	142.9	138.5	163.7	155.4	148.1	137.1	143.8	135.4	134.8	131.8
27	TOTAL LIABILITIES	1,176.4	1,349.6	1,371.8	1,377.1	1,379.9	1,311.7	1,292.9	1,278.8	1,288.2	1,273.2	1,272.8	1,274.7
28	Residual (assets less liabilities) ⁸	1.8	3.2	3.1	3.3	3.4	3.4	3.3	3.5	3.4	3.5	3.5	3.6

Footnotes appear on page 14.

Memo Items

Not seasonally adjusted, billions of dollars

July 11, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 11	Jun 18	Jun 25	Jul 2	
LARGE DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
29	Reval. gains on off-bal. sheet items ⁹	129.7	186.1	220.6	222.4	262.4	241.5	211.9	196.9	190.1	185.5	193.6	224.7
30	Reval. losses on off-bal. sheet items ⁹	116.1	143.6	174.4	174.6	206.3	191.9	170.3	155.3	151.3	147.6	152.9	170.6
31	Mortgage-backed securities ¹⁰	698.6	670.5	670.5	684.0	706.4	703.5	716.0	728.0	719.0	730.5	732.1	734.8
31a	Pass-through	521.8	451.7	444.3	453.2	471.4	471.6	483.3	496.4	487.4	499.3	500.9	503.6
31b	CMO, REMIC, and other	176.8	218.8	226.2	230.8	235.0	231.9	232.7	231.6	231.6	231.1	231.2	231.2
32	Net unrealized gains (losses) on available-for-sale securities ¹¹	-15.6	-6.5	-2.7	-7.0	-16.2	-21.3	-21.2	-29.0	-28.2	-28.6	-28.9	-34.8
33	Securitized consumer loans ¹²	105.8	113.9	113.1	114.1	113.9	112.8	114.3	117.5	117.6	116.2	118.1	118.0
33a	Credit cards and related plans	68.5	74.0	73.6	76.1	76.5	75.9	78.3	81.1	81.9	80.6	80.6	80.6
33b	Other	37.3	39.9	39.4	38.0	37.4	36.9	36.1	36.4	35.7	35.6	37.5	37.4
34	Securitized real estate loans ¹²	–	1,195.6	1,199.7	1,205.8	1,203.6	1,204.5	1,217.7	1,219.8	1,217.5	1,217.5	1,223.1	1,223.4
SMALL DOMESTICALLY CHARTERED BANKS, ADJUSTED FOR MERGERS													
31	Mortgage-backed securities ¹⁰	231.4	243.3	244.2	259.6	275.7	281.2	284.1	283.5	284.5	284.1	282.4	281.9
33	Securitized consumer loans ¹²	276.3	285.2	289.8	293.2	294.3	296.1	296.6	297.0	296.9	295.0	297.7	299.7
34	Securitized real estate loans ¹²	–	39.4	39.3	38.6	37.6	37.1	36.0	28.6	28.7	28.7	28.7	28.1
FOREIGN-RELATED INSTITUTIONS													
29	Reval. gains on off-bal. sheet items ⁹	67.1	73.8	84.7	86.6	114.0	114.7	107.1	99.6	100.8	97.6	99.0	100.0
30	Reval. losses on off-bal. sheet items ⁹	74.2	76.8	85.0	88.6	110.4	107.7	102.9	95.4	96.8	93.3	94.9	95.1

Footnotes appear on page 14.

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

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

2. Treasury securities are liabilities of the U.S. Treasury. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

3. Excludes federal funds sold to, reverse RPs with, and loans made to commercial banks in the United States, all of which are included in line 13.

4. Consists of reverse RPs with brokers and dealers and loans to purchase and carry securities. Data for small domestic banks are estimates based only on quarter-end condition reports.

5. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

6. Excludes the due-from position with related foreign offices, which is included in line 25.

7. Excludes unearned income, reserves for losses on loans and leases, and reserves for transfer risk. Loans are reported gross of these items.

8. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

9. Fair value of derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) in a gain/loss position, as determined under FASB Interpretation #39. The fair value of derivative contracts in a gain position is included in "Other securities, trading account," balance sheet item 4a. The fair value of derivative contracts in a loss position is included in "Other liabilities," balance sheet item 26.

10. Includes mortgage-backed securities issued by U.S. government agencies, U.S. government-sponsored enterprises, and private entities.

11. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement #115. Data are reported net of tax effects. Data shown are restated to include an estimate of these tax effects.

12. Total amount outstanding.

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

Notes on the Data (billions of dollars)

Large domestically chartered commercial banks acquired \$45.1 in assets and liabilities of nonbank institutions during the week ending July 2, 2008. The major asset items affected were: other securities, trading account, \$15.3; security loans, fed funds and RPs with broker/dealer, \$1.0; and other assets, \$28.7. The major liability items were: other liabilities, \$17.9; and the residual, \$27.1. The major memo items affected were: reval. gains on off-bal. sheet items, \$15.3; and reval. losses on off-bal. sheet items, \$3.1.

Some of the data reported in the "Notes on the Data" section of the May 9, 2008 release (originally described in the April 11, 2008 release) regarding banks' adoption of FAS 159 have been revised: other securities, trading account, increased \$42.8 (instead of \$33.4); commercial and industrial loans decreased \$11.2 (instead of \$4.1); and other loans and leases decreased \$3.2 (instead of \$2.2). The data have been revised back to January 2, 2008.

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