

# FEDERAL RESERVE statistical release



H.8 (510)

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

Seasonally adjusted, billions of dollars

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

September 5, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	8,705.2	9,272.4	9,334.2	9,455.6	9,409.0	9,402.5	9,373.7	9,398.0	9,388.9	9,426.9	9,436.5	9,410.6
2 Securities in bank credit	2,316.6	2,434.7	2,453.7	2,539.7	2,511.3	2,481.2	2,471.4	2,490.6	2,464.3	2,493.4	2,481.0	2,467.3
3 Treasury and Agency securities <sup>2</sup>	1,168.3	1,104.0	1,093.8	1,104.8	1,093.7	1,095.8	1,112.9	1,115.6	1,119.5	1,132.9	1,130.7	1,131.2
4 Other securities <sup>3</sup>	1,148.3	1,330.7	1,360.0	1,434.9	1,417.6	1,385.4	1,358.5	1,375.0	1,344.9	1,360.5	1,350.3	1,336.1
5 Loans and leases in bank credit <sup>4</sup>	6,388.6	6,837.6	6,880.4	6,915.9	6,897.7	6,921.2	6,902.3	6,907.3	6,924.6	6,933.5	6,955.6	6,943.4
6 Commercial and industrial	1,284.6	1,452.0	1,462.0	1,483.5	1,493.4	1,500.0	1,507.1	1,514.3	1,517.2	1,514.7	1,509.2	1,515.2
7 Real estate	3,460.9	3,592.8	3,619.8	3,646.2	3,651.2	3,653.8	3,644.6	3,623.3	3,632.6	3,641.2	3,655.2	3,652.0
8 Revolving home equity	465.3	486.9	492.5	498.9	506.8	512.2	518.3	523.5	524.4	525.1	526.4	527.7
9 Other residential	1,458.4	1,492.6	1,501.1	1,506.5	1,492.7	1,479.9	1,448.8	1,435.0	1,440.7	1,447.0	1,456.0	1,449.1
10 Commercial	1,537.2	1,613.3	1,626.2	1,640.9	1,651.7	1,661.8	1,677.5	1,664.8	1,667.5	1,669.0	1,672.9	1,675.3
11 Consumer	772.1	813.2	814.7	817.9	823.3	827.1	831.6	839.3	843.4	841.6	845.6	848.2
12 Credit cards and other revolving plans	326.7	348.3	346.3	346.2	346.2	345.9	346.5	350.0	355.8	354.2	357.5	359.3
13 Other	445.4	464.9	468.3	471.8	477.1	481.2	485.2	489.2	487.6	487.4	488.1	489.0
14 Security <sup>5</sup>	278.2	301.8	296.3	292.6	283.9	293.1	281.0	295.3	296.2	307.1	322.3	297.5
15 Fed funds and RPs with brokers	225.5	244.2	240.8	233.8	223.6	235.2	232.6	245.2	247.4	257.7	273.1	249.7
16 Other	52.7	57.6	55.5	58.8	60.2	57.9	48.4	50.1	48.8	49.4	49.2	47.8
17 Other loans and leases	592.7	677.9	687.6	675.6	645.9	647.2	637.9	635.2	635.1	628.9	623.3	630.4
18 Interbank loans	382.7	442.3	457.0	445.5	443.6	447.2	453.8	439.7	436.7	420.8	427.8	440.0
19 Fed funds and RPs with banks <sup>6</sup>	302.5	362.1	372.3	368.6	361.4	364.9	370.1	364.2	359.2	343.2	352.5	363.8
20 Other	80.1	80.1	84.7	76.8	82.2	82.3	83.7	75.6	77.5	77.6	75.3	76.3
21 Cash assets <sup>7</sup>	296.9	300.9	305.2	308.4	310.0	306.5	300.0	296.6	295.7	308.1	294.2	295.5
22 Other assets <sup>8</sup>	881.2	973.0	974.3	1,005.4	998.9	988.0	1,004.2	1,021.1	1,025.2	1,023.8	1,021.0	1,032.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,198.4</b>	<b>10,906.8</b>	<b>10,985.5</b>	<b>11,127.1</b>	<b>11,066.3</b>	<b>11,047.1</b>	<b>11,030.8</b>	<b>11,047.8</b>	<b>11,037.4</b>	<b>11,070.4</b>	<b>11,070.7</b>	<b>11,069.6</b>
<b>LIABILITIES</b>												
24 Deposits	6,337.5	6,699.3	6,771.1	6,850.4	6,847.7	6,887.5	6,910.6	6,884.5	6,900.7	6,911.4	6,909.6	6,942.1
25 Transaction	616.6	616.4	617.0	610.8	632.3	613.8	603.8	621.1	635.1	589.7	598.5	573.9
26 Nontransaction	5,720.9	6,082.9	6,154.2	6,239.6	6,215.5	6,273.7	6,306.8	6,263.3	6,265.6	6,321.6	6,311.1	6,368.2
27 Large time	1,800.2	2,065.9	2,094.0	2,103.5	2,090.4	2,113.1	2,126.5	2,131.6	2,133.6	2,138.8	2,127.8	2,123.4
28 Other	3,920.7	4,017.0	4,060.1	4,136.1	4,125.1	4,160.7	4,180.3	4,131.8	4,131.9	4,182.9	4,183.3	4,244.8
29 Borrowings	2,122.9	2,263.4	2,262.0	2,287.6	2,294.2	2,312.9	2,309.9	2,334.7	2,361.4	2,378.7	2,338.8	2,344.3
30 From banks in the U.S.	431.9	481.4	483.5	479.7	471.6	480.8	480.5	476.9	468.3	466.9	476.0	486.3
31 From others	1,691.0	1,782.0	1,778.5	1,808.0	1,822.6	1,832.1	1,829.4	1,857.9	1,893.1	1,911.8	1,862.8	1,858.1
32 Net due to related foreign offices	35.0	91.7	63.7	50.0	17.5	-23.5	-18.3	-47.0	-101.0	-89.7	-55.7	-92.0
33 Other liabilities	599.9	700.8	706.5	777.6	726.2	692.5	673.7	674.1	662.3	671.4	680.2	667.3
34 <b>TOTAL LIABILITIES</b>	<b>9,095.3</b>	<b>9,755.2</b>	<b>9,803.4</b>	<b>9,965.6</b>	<b>9,885.7</b>	<b>9,869.4</b>	<b>9,875.8</b>	<b>9,846.3</b>	<b>9,823.4</b>	<b>9,871.7</b>	<b>9,872.9</b>	<b>9,861.7</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,103.1	1,151.6	1,182.2	1,161.5	1,180.6	1,177.7	1,155.0	1,201.5	1,214.0	1,198.7	1,197.8	1,207.9

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	8,653.3	9,319.8	9,368.8	9,469.7	9,400.0	9,385.0	9,340.1	9,328.0	9,324.8	9,346.2	9,357.4	9,341.9
2 Securities in bank credit	2,303.6	2,425.1	2,461.3	2,557.0	2,533.0	2,506.4	2,484.6	2,472.7	2,446.3	2,461.1	2,465.3	2,458.5
3 Treasury and Agency securities <sup>2</sup>	1,172.6	1,088.5	1,097.6	1,115.8	1,102.7	1,109.9	1,123.6	1,120.0	1,126.9	1,128.7	1,136.8	1,136.6
4 Other securities <sup>3</sup>	1,131.0	1,336.6	1,363.7	1,441.2	1,430.4	1,396.5	1,361.0	1,352.7	1,319.4	1,332.4	1,328.6	1,321.9
5 Loans and leases in bank credit <sup>4</sup>	6,349.7	6,894.7	6,907.5	6,912.7	6,866.9	6,878.6	6,855.5	6,855.3	6,878.4	6,885.2	6,892.1	6,883.4
6 Commercial and industrial	1,276.7	1,457.4	1,469.1	1,487.7	1,496.0	1,498.1	1,501.1	1,503.2	1,507.8	1,505.3	1,505.6	1,507.6
7 Real estate	3,450.1	3,618.6	3,630.9	3,637.3	3,627.3	3,624.7	3,613.3	3,607.4	3,616.5	3,611.3	3,611.7	3,613.1
8 Revolving home equity	464.0	490.2	494.1	496.8	502.4	508.4	514.4	521.6	523.5	524.9	526.4	527.8
9 Other residential	1,449.8	1,511.9	1,508.7	1,502.5	1,480.4	1,463.4	1,437.8	1,421.9	1,427.0	1,418.9	1,416.7	1,416.5
10 Commercial	1,536.4	1,616.4	1,628.1	1,638.0	1,644.5	1,652.8	1,661.1	1,663.9	1,666.1	1,667.6	1,668.5	1,668.9
11 Consumer	766.7	828.6	819.1	812.2	818.2	822.8	826.8	832.9	835.5	837.3	846.1	851.3
12 Credit cards and other revolving plans	325.4	361.9	347.5	338.8	339.7	340.8	342.8	347.5	349.8	351.0	357.8	360.7
13 Other	441.3	466.7	471.7	473.4	478.5	482.0	484.1	485.4	485.7	486.3	488.3	490.5
14 Security <sup>5</sup>	266.9	305.9	300.1	301.5	284.5	294.2	281.2	282.1	288.5	302.8	306.9	282.7
15 Fed funds and RPs with brokers	217.1	246.1	243.6	239.6	223.4	238.2	234.8	234.6	241.6	255.2	256.9	236.0
16 Other	49.8	59.9	56.5	61.9	61.1	56.0	46.3	47.6	46.9	47.6	50.0	46.8
17 Other loans and leases	589.3	684.3	688.3	674.0	641.0	638.8	633.1	629.7	630.0	628.4	621.8	628.6
18 Interbank loans	369.0	448.6	461.5	450.2	449.5	434.6	436.4	424.0	420.7	415.5	427.3	432.7
19 Fed funds and RPs with banks <sup>6</sup>	291.5	367.2	372.9	368.5	365.9	353.3	355.4	351.1	344.4	340.5	353.8	360.0
20 Other	77.4	81.4	88.7	81.6	83.6	81.3	81.0	72.9	76.3	75.0	73.5	72.7
21 Cash assets <sup>7</sup>	293.0	314.1	304.8	300.5	308.7	304.0	296.2	292.4	283.5	288.1	275.3	282.4
22 Other assets <sup>8</sup>	881.3	971.2	973.0	1,007.6	998.9	985.2	999.4	1,018.2	1,020.6	1,027.6	1,013.9	1,025.6
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,129.0</b>	<b>10,971.9</b>	<b>11,023.1</b>	<b>11,140.4</b>	<b>11,061.3</b>	<b>11,011.6</b>	<b>10,971.3</b>	<b>10,954.7</b>	<b>10,940.0</b>	<b>10,968.1</b>	<b>10,964.9</b>	<b>10,974.3</b>
<b>LIABILITIES</b>												
24 Deposits	6,297.8	6,718.4	6,772.6	6,864.2	6,893.3	6,862.5	6,865.5	6,831.3	6,851.7	6,845.1	6,826.6	6,816.5
25 Transaction	601.2	628.7	609.0	614.6	642.8	609.7	602.8	605.5	570.4	564.2	597.1	612.7
26 Nontransaction	5,696.6	6,089.7	6,163.6	6,249.7	6,250.5	6,252.8	6,262.7	6,225.8	6,281.3	6,281.0	6,229.5	6,203.8
27 Large time	1,771.5	2,076.7	2,096.1	2,109.4	2,108.6	2,130.6	2,126.7	2,093.8	2,096.2	2,099.4	2,106.9	2,105.7
28 Other	3,925.1	4,013.1	4,067.5	4,140.3	4,141.9	4,122.2	4,136.0	4,131.9	4,185.1	4,181.6	4,122.6	4,098.1
29 Borrowings	2,092.9	2,256.7	2,268.6	2,301.5	2,300.9	2,332.4	2,311.4	2,301.5	2,333.4	2,359.8	2,325.9	2,345.2
30 From banks in the U.S.	420.5	487.1	485.0	482.6	476.9	477.9	476.5	464.7	455.3	461.0	473.4	480.2
31 From others	1,672.4	1,769.5	1,783.6	1,818.9	1,824.0	1,854.6	1,834.9	1,836.7	1,878.2	1,898.8	1,852.5	1,865.1
32 Net due to related foreign offices	53.1	122.3	85.3	22.9	-37.4	-64.4	-52.2	-23.3	-66.5	-84.7	-42.3	-42.1
33 Other liabilities	592.0	698.2	706.6	763.5	728.0	698.4	666.4	665.7	652.1	672.3	675.7	669.6
34 <b>TOTAL LIABILITIES</b>	<b>9,035.8</b>	<b>9,795.6</b>	<b>9,833.1</b>	<b>9,952.1</b>	<b>9,884.8</b>	<b>9,828.9</b>	<b>9,791.2</b>	<b>9,775.1</b>	<b>9,770.6</b>	<b>9,792.5</b>	<b>9,785.9</b>	<b>9,789.2</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,093.2</b>	<b>1,176.2</b>	<b>1,190.0</b>	<b>1,188.3</b>	<b>1,176.5</b>	<b>1,182.6</b>	<b>1,180.2</b>	<b>1,179.6</b>	<b>1,169.4</b>	<b>1,175.6</b>	<b>1,179.0</b>	<b>1,185.2</b>

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	7,646.1	8,105.5	8,161.6	8,267.4	8,274.1	8,267.0	8,251.8	8,275.1	8,267.8	8,302.1	8,306.2	8,291.4
2 Securities in bank credit	1,881.4	1,975.2	1,975.1	2,040.4	2,031.6	2,013.5	2,013.8	2,025.1	2,002.0	2,028.1	2,020.2	2,010.5
3 Treasury and Agency securities <sup>2</sup>	1,084.1	1,010.5	995.9	1,007.2	1,000.8	1,004.0	1,021.3	1,021.9	1,029.3	1,046.5	1,045.7	1,044.3
4 Other securities <sup>3</sup>	797.3	964.7	979.2	1,033.2	1,030.7	1,009.5	992.4	1,003.2	972.7	981.6	974.5	966.2
5 Loans and leases in bank credit <sup>4</sup>	5,764.7	6,130.3	6,186.4	6,227.0	6,242.5	6,253.5	6,238.0	6,249.9	6,265.8	6,274.0	6,286.0	6,280.9
6 Commercial and industrial	1,043.5	1,161.3	1,166.7	1,178.1	1,185.8	1,189.6	1,194.3	1,198.7	1,200.2	1,198.2	1,192.0	1,194.9
7 Real estate	3,431.2	3,553.5	3,579.2	3,605.1	3,609.9	3,613.1	3,602.5	3,580.5	3,589.3	3,597.6	3,609.8	3,607.9
8 Revolving home equity	465.3	486.9	492.5	498.9	506.8	512.2	518.3	523.5	524.4	525.1	526.4	527.7
9 Other residential	1,458.4	1,492.6	1,501.1	1,506.5	1,492.7	1,479.9	1,448.8	1,435.0	1,440.7	1,447.0	1,456.0	1,449.1
10 Commercial	1,507.5	1,574.0	1,585.5	1,599.7	1,610.5	1,621.0	1,635.4	1,622.0	1,624.1	1,625.4	1,627.5	1,631.1
11 Consumer	772.1	813.2	814.7	817.9	823.3	827.1	831.6	839.3	843.4	841.6	845.6	848.2
12 Credit cards and other revolving plans	326.7	348.3	346.3	346.2	346.2	345.9	346.5	350.0	355.8	354.2	357.5	359.3
13 Other	445.4	464.9	468.3	471.8	477.1	481.2	485.2	489.2	487.6	487.4	488.1	489.0
14 Security <sup>5</sup>	127.2	161.5	175.7	182.4	188.7	189.0	180.4	194.8	198.6	204.5	213.7	201.0
15 Fed funds and RPs with brokers	96.8	129.5	144.7	145.7	148.5	149.3	149.2	163.6	167.9	174.0	184.7	171.1
16 Other	30.4	32.0	31.0	36.6	40.2	39.6	31.2	31.2	30.8	30.4	29.0	29.9
17 Other loans and leases	390.6	440.8	450.3	443.6	434.8	434.7	429.1	436.6	434.4	432.3	424.9	428.9
18 Interbank loans	308.2	359.0	368.4	371.1	369.1	371.6	384.7	373.4	370.5	353.7	361.6	373.0
19 Fed funds and RPs with banks <sup>6</sup>	233.2	284.4	289.0	298.8	293.3	295.3	307.0	303.6	300.0	282.4	292.4	302.8
20 Other	74.9	74.7	79.4	72.3	75.7	76.4	77.7	69.8	70.4	71.3	69.1	70.2
21 Cash assets <sup>7</sup>	243.6	245.4	248.7	250.6	251.2	248.4	240.4	240.5	240.8	254.3	241.0	243.5
22 Other assets <sup>8</sup>	840.8	916.4	917.3	936.1	936.8	939.6	948.8	973.0	979.2	980.9	976.5	990.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>8,971.1</b>	<b>9,544.4</b>	<b>9,610.9</b>	<b>9,737.5</b>	<b>9,736.0</b>	<b>9,729.7</b>	<b>9,724.9</b>	<b>9,754.4</b>	<b>9,749.2</b>	<b>9,782.0</b>	<b>9,776.5</b>	<b>9,789.8</b>
<b>LIABILITIES</b>												
24 Deposits	5,458.7	5,651.4	5,693.5	5,774.0	5,776.1	5,774.1	5,784.8	5,763.2	5,772.9	5,782.5	5,781.9	5,818.2
25 Transaction	605.4	603.5	602.5	594.5	616.0	596.7	587.0	603.9	619.1	574.4	582.3	556.6
26 Nontransaction	4,853.3	5,047.9	5,091.0	5,179.4	5,160.1	5,177.3	5,197.7	5,159.2	5,153.8	5,208.1	5,199.6	5,261.6
27 Large time	931.6	1,033.3	1,032.7	1,048.1	1,039.5	1,021.0	1,021.8	1,030.7	1,026.7	1,028.4	1,020.8	1,021.7
28 Other	3,921.8	4,014.5	4,058.3	4,131.3	4,120.6	4,156.3	4,175.9	4,128.6	4,127.1	4,179.7	4,178.8	4,239.8
29 Borrowings	1,527.7	1,662.9	1,663.4	1,680.1	1,699.2	1,705.2	1,707.2	1,728.6	1,737.7	1,769.2	1,748.9	1,743.0
30 From banks in the U.S.	364.5	415.1	417.8	408.6	400.9	408.9	410.8	403.9	394.3	408.4	416.9	416.4
31 From others	1,163.2	1,247.8	1,245.6	1,271.5	1,298.2	1,296.3	1,296.4	1,324.7	1,343.4	1,360.8	1,332.0	1,326.6
32 Net due to related foreign offices	407.5	515.1	503.6	509.2	510.1	527.8	546.3	529.9	515.1	516.6	522.5	513.4
33 Other liabilities	478.1	558.8	568.9	612.9	571.1	547.7	534.3	537.7	529.7	530.6	537.4	527.4
34 <b>TOTAL LIABILITIES</b>	<b>7,872.1</b>	<b>8,388.2</b>	<b>8,429.4</b>	<b>8,576.1</b>	<b>8,556.5</b>	<b>8,554.7</b>	<b>8,572.6</b>	<b>8,559.4</b>	<b>8,555.4</b>	<b>8,598.9</b>	<b>8,590.7</b>	<b>8,601.9</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,099.1</b>	<b>1,156.2</b>	<b>1,181.5</b>	<b>1,161.4</b>	<b>1,179.5</b>	<b>1,175.0</b>	<b>1,152.2</b>	<b>1,195.0</b>	<b>1,193.8</b>	<b>1,183.2</b>	<b>1,185.8</b>	<b>1,187.9</b>

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	7,611.1	8,140.5	8,184.1	8,272.0	8,261.1	8,254.5	8,225.9	8,223.9	8,218.2	8,237.7	8,245.2	8,231.5
2 Securities in bank credit	1,875.6	1,965.8	1,980.3	2,052.4	2,050.1	2,035.5	2,025.7	2,015.2	1,990.2	2,002.8	2,011.5	2,006.6
3 Treasury and Agency securities <sup>2</sup>	1,089.8	997.0	998.4	1,018.1	1,010.6	1,017.7	1,032.7	1,028.0	1,036.2	1,040.8	1,050.9	1,049.3
4 Other securities <sup>3</sup>	785.8	968.7	981.9	1,034.4	1,039.5	1,017.7	993.0	987.3	954.0	962.0	960.5	957.3
5 Loans and leases in bank credit <sup>4</sup>	5,735.4	6,174.7	6,203.8	6,219.5	6,210.9	6,219.1	6,200.2	6,208.6	6,228.0	6,234.8	6,233.7	6,224.8
6 Commercial and industrial	1,038.3	1,162.5	1,169.3	1,180.6	1,189.6	1,191.2	1,191.8	1,191.6	1,194.3	1,191.6	1,189.0	1,188.0
7 Real estate	3,420.9	3,579.2	3,591.0	3,596.8	3,585.3	3,583.5	3,571.6	3,565.2	3,575.0	3,569.6	3,568.5	3,570.4
8 Revolving home equity	464.0	490.2	494.1	496.8	502.4	508.4	514.4	521.6	523.5	524.9	526.4	527.8
9 Other residential	1,449.8	1,511.9	1,508.7	1,502.5	1,480.4	1,463.4	1,437.8	1,421.9	1,427.0	1,418.9	1,416.7	1,416.5
10 Commercial	1,507.2	1,577.1	1,588.3	1,597.6	1,602.5	1,611.7	1,619.4	1,621.7	1,624.5	1,625.9	1,625.4	1,626.1
11 Consumer	766.7	828.6	819.1	812.2	818.2	822.8	826.8	832.9	835.5	837.3	846.1	851.3
12 Credit cards and other revolving plans	325.4	361.9	347.5	338.8	339.7	340.8	342.8	347.5	349.8	351.0	357.8	360.7
13 Other	441.3	466.7	471.7	473.4	478.5	482.0	484.1	485.4	485.7	486.3	488.3	490.5
14 Security <sup>5</sup>	120.0	163.3	178.4	190.4	188.5	191.5	181.8	184.9	191.7	202.6	204.3	187.7
15 Fed funds and RPs with brokers	90.4	131.3	147.0	152.9	147.7	151.3	150.6	154.4	162.0	172.7	175.1	158.1
16 Other	29.6	32.0	31.5	37.5	40.9	40.1	31.2	30.5	29.7	29.9	29.2	29.6
17 Other loans and leases	389.5	441.1	445.9	439.6	429.3	430.1	428.2	434.1	431.5	433.7	425.7	427.5
18 Interbank loans	295.6	361.7	372.4	379.1	378.6	361.7	370.7	359.2	357.2	352.8	361.6	365.0
19 Fed funds and RPs with banks <sup>6</sup>	223.0	286.0	289.6	302.3	301.1	286.1	295.1	291.7	287.3	283.2	294.2	298.4
20 Other	72.6	75.7	82.8	76.8	77.4	75.6	75.6	67.5	69.9	69.5	67.4	66.6
21 Cash assets <sup>7</sup>	239.3	258.3	249.1	243.9	251.5	247.3	237.4	236.1	227.8	233.9	221.5	229.0
22 Other assets <sup>8</sup>	840.6	915.6	915.2	938.5	937.8	935.7	942.9	970.4	973.9	983.4	972.0	983.7
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>8,919.1</b>	<b>9,594.3</b>	<b>9,635.8</b>	<b>9,745.9</b>	<b>9,733.2</b>	<b>9,702.1</b>	<b>9,676.2</b>	<b>9,681.8</b>	<b>9,667.7</b>	<b>9,698.5</b>	<b>9,691.3</b>	<b>9,700.9</b>
<b>LIABILITIES</b>												
24 Deposits	5,438.4	5,669.7	5,700.6	5,787.3	5,797.8	5,724.9	5,730.4	5,735.6	5,754.7	5,739.4	5,707.9	5,697.8
25 Transaction	590.3	615.7	594.2	597.6	626.0	592.9	586.2	588.7	554.6	548.6	581.2	595.9
26 Nontransaction	4,848.1	5,054.0	5,106.4	5,189.7	5,171.8	5,132.0	5,144.2	5,146.9	5,200.1	5,190.8	5,126.6	5,101.9
27 Large time	924.2	1,043.2	1,042.3	1,053.8	1,034.3	1,014.1	1,012.6	1,019.5	1,019.6	1,013.8	1,008.6	1,008.4
28 Other	3,923.9	4,010.8	4,064.1	4,135.9	4,137.6	4,117.8	4,131.6	4,127.4	4,180.5	4,177.0	4,118.0	4,093.5
29 Borrowings	1,508.7	1,649.9	1,655.2	1,673.4	1,702.6	1,714.9	1,706.0	1,706.1	1,720.9	1,751.6	1,753.2	1,764.3
30 From banks in the U.S.	358.0	418.6	417.9	405.0	406.4	410.1	408.8	396.5	386.2	398.7	416.3	415.6
31 From others	1,150.8	1,231.3	1,237.3	1,268.4	1,296.2	1,304.8	1,297.1	1,309.6	1,334.7	1,352.9	1,336.9	1,348.7
32 Net due to related foreign offices	407.2	545.3	524.7	500.4	487.2	532.9	534.0	530.0	505.0	505.3	519.1	526.8
33 Other liabilities	474.4	555.4	568.0	599.6	572.3	550.1	529.1	533.8	521.2	530.1	535.4	530.2
34 <b>TOTAL LIABILITIES</b>	<b>7,828.7</b>	<b>8,420.3</b>	<b>8,448.4</b>	<b>8,560.7</b>	<b>8,559.9</b>	<b>8,522.8</b>	<b>8,499.5</b>	<b>8,505.6</b>	<b>8,501.8</b>	<b>8,526.4</b>	<b>8,515.6</b>	<b>8,519.1</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,090.3</b>	<b>1,174.0</b>	<b>1,187.4</b>	<b>1,185.2</b>	<b>1,173.3</b>	<b>1,179.3</b>	<b>1,176.8</b>	<b>1,176.2</b>	<b>1,165.9</b>	<b>1,172.1</b>	<b>1,175.7</b>	<b>1,181.9</b>

Footnotes appear on page 13.

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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 5, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 6	Aug 13	Aug 20	Aug 27	
<b>ASSETS</b>													
1	Bank credit	4,846.4	5,165.6	5,217.3	5,312.6	5,312.6	5,306.3	5,280.3	5,284.3	5,266.1	5,300.0	5,305.1	5,304.3
2	Securities in bank credit	1,288.6	1,382.1	1,383.1	1,449.1	1,443.4	1,427.3	1,428.1	1,432.5	1,412.7	1,436.6	1,432.8	1,429.6
3	Treasury and Agency securities <sup>2</sup>	708.1	645.4	635.7	649.1	642.6	647.6	665.1	663.6	672.7	688.9	689.0	691.6
3a	Trading account	67.7	81.1	74.4	76.9	68.5	65.7	66.3	54.9	61.1	58.4	54.6	56.7
3b	Investment account	640.3	564.3	561.3	572.2	574.1	581.9	598.7	608.7	611.6	630.5	634.5	634.9
3b1	Mortgage-backed	567.8	510.6	512.3	529.3	526.7	534.0	552.1	560.9	559.4	578.3	581.0	585.3
3b2	Other	72.5	53.7	49.0	42.9	47.4	47.9	46.6	47.8	52.2	52.2	53.5	49.6
4	Other securities	580.5	736.7	747.4	800.0	800.9	779.7	763.0	768.9	740.1	747.7	743.8	738.0
4a	Trading account <sup>3</sup>	292.8	391.1	397.8	445.2	439.1	408.2	390.2	399.3	382.2	387.9	384.2	379.1
4a1	Derivatives with a positive fair value <sup>11</sup>	134.8	214.5	220.1	257.0	233.9	210.0	193.5	214.2	206.1	214.5	222.7	210.3
4a2	Other	158.1	176.6	177.7	188.2	205.2	198.2	196.7	185.1	176.1	173.3	161.4	168.8
4b	Investment account	287.7	345.6	349.6	354.8	361.7	371.4	372.8	369.5	357.8	359.9	359.6	358.9
4b1	State and local government	58.9	57.4	56.1	55.3	54.9	54.5	53.1	53.1	52.7	52.8	52.6	52.3
4b2	Mortgage-backed	118.6	167.8	168.2	171.4	177.3	178.0	174.6	162.4	152.1	156.5	155.3	156.4
4b3	Other	110.2	120.4	125.3	128.0	129.6	139.0	145.2	154.0	153.0	150.6	151.7	150.2
5	Loans and leases in bank credit <sup>4</sup>	3,557.8	3,783.6	3,834.2	3,863.5	3,869.1	3,879.0	3,852.2	3,851.9	3,853.4	3,863.4	3,872.2	3,874.7
6	Commercial and industrial	674.8	759.2	768.5	776.9	780.6	783.6	786.6	790.0	788.3	785.1	780.0	785.4
7	Real estate	2,017.7	2,061.9	2,078.4	2,097.8	2,097.4	2,100.8	2,081.8	2,052.3	2,052.4	2,059.6	2,069.0	2,073.9
8	Revolving home equity	379.6	397.1	401.8	407.0	412.8	417.2	421.4	426.8	427.0	427.5	428.5	430.6
9	Other residential	1,032.7	1,038.9	1,041.2	1,046.3	1,032.2	1,024.4	993.7	977.9	978.6	984.2	992.7	990.5
10	Commercial	605.5	625.9	635.5	644.5	652.4	659.2	666.8	647.6	646.8	647.8	647.8	652.9
11	Consumer	456.0	474.0	475.9	478.5	484.1	487.2	491.2	498.8	500.9	501.7	504.2	506.3
12	Credit cards and other revolving plans	130.3	133.5	132.2	132.6	133.1	132.1	131.9	135.3	137.4	137.6	139.3	139.4
13	Other	325.7	340.5	343.7	345.9	351.0	355.1	359.3	363.5	363.5	364.1	364.9	367.0
14	Security	119.3	151.0	164.6	171.0	177.1	177.5	169.0	183.2	187.3	193.4	202.7	189.6
15	Fed funds and RPs with brokers	93.4	123.4	138.4	139.4	142.3	143.2	143.2	157.3	161.7	168.1	178.7	164.9
16	Other	25.9	27.5	26.2	31.6	34.8	34.3	25.9	25.9	25.6	25.3	23.9	24.7
17	Other loans and leases	290.0	337.4	346.7	339.3	330.0	329.9	323.5	327.6	324.5	323.6	316.3	319.4
17a	Fed funds and RPs with others	36.0	45.0	42.8	33.2	26.7	31.5	24.1	27.4	26.3	25.2	23.9	23.9
17b	Other loans	154.2	194.5	205.5	207.4	202.4	196.5	197.2	201.2	200.9	201.3	197.4	200.5
17c	Lease financing receivables	99.9	97.9	98.4	98.7	100.9	101.9	102.2	99.0	97.3	97.0	94.9	95.0
18	Interbank loans	185.9	235.3	239.9	241.5	241.1	244.6	259.2	241.3	241.0	227.7	235.8	239.7
19	Fed funds and RPs with banks	135.3	181.7	182.3	190.7	188.0	190.4	203.6	194.7	193.2	180.3	190.4	194.5
20	Other	50.7	53.6	57.6	50.8	53.1	54.2	55.6	46.6	47.7	47.5	45.5	45.2
21	Cash assets <sup>7</sup>	153.1	149.0	150.3	146.6	146.6	146.0	137.1	135.8	135.3	145.4	134.1	137.3
22	Other assets <sup>8</sup>	619.3	687.5	687.3	703.8	705.2	706.4	712.7	739.0	744.2	741.8	741.6	751.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,769.7</b>	<b>6,193.0</b>	<b>6,248.3</b>	<b>6,356.6</b>	<b>6,350.6</b>	<b>6,347.0</b>	<b>6,329.3</b>	<b>6,334.0</b>	<b>6,318.8</b>	<b>6,347.1</b>	<b>6,349.3</b>	<b>6,365.9</b>

Footnotes appear on page 13.

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

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

September 5, 2008

Account	2007	2008	2008	2008	2008	2008	2008	2008	Week ending				
	Jul	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug 6	Aug 13	Aug 20	Aug 27	
LIABILITIES													
24	Deposits	3,215.6	3,361.8	3,391.3	3,449.8	3,458.5	3,457.2	3,461.3	3,420.4	3,424.7	3,426.2	3,429.5	3,458.8
25	Transaction	331.4	331.7	331.0	326.0	339.5	326.0	317.2	327.4	343.7	310.7	312.2	307.0
26	Nontransaction	2,884.2	3,030.1	3,060.3	3,123.8	3,119.0	3,131.2	3,144.1	3,093.0	3,081.1	3,115.5	3,117.2	3,151.9
27	Large time	523.6	618.6	617.8	631.9	625.2	607.2	605.8	611.1	607.9	607.8	602.3	605.0
28	Other	2,360.6	2,411.5	2,442.6	2,491.9	2,493.8	2,524.0	2,538.3	2,481.9	2,473.1	2,507.7	2,514.9	2,546.9
29	Borrowings	1,043.0	1,077.8	1,088.7	1,100.0	1,110.0	1,114.6	1,116.5	1,138.5	1,143.1	1,173.4	1,154.0	1,154.8
30	From banks in the U.S.	147.1	159.2	165.7	163.3	153.1	161.6	158.1	159.8	147.5	156.9	162.9	163.3
31	From others	895.9	918.6	923.0	936.7	956.9	953.0	958.4	978.7	995.6	1,016.5	991.1	991.5
32	Net due to related foreign offices	405.3	513.2	501.1	504.6	505.4	523.7	541.5	524.4	511.0	513.1	519.2	509.9
33	Other liabilities	401.6	484.1	491.4	534.3	492.3	467.5	453.3	457.0	448.7	450.4	456.9	446.9
33a	Derivatives with a negative fair value <sup>11</sup>	112.6	166.2	169.7	202.6	180.1	161.9	145.5	163.9	160.0	168.8	177.1	163.6
33b	Other	288.9	318.0	321.7	331.8	312.2	305.6	307.7	293.2	288.7	281.6	279.8	283.2
34	<b>TOTAL LIABILITIES</b>	<b>5,065.5</b>	<b>5,437.0</b>	<b>5,472.4</b>	<b>5,588.7</b>	<b>5,566.2</b>	<b>5,563.0</b>	<b>5,572.6</b>	<b>5,540.3</b>	<b>5,527.6</b>	<b>5,563.1</b>	<b>5,559.5</b>	<b>5,570.4</b>
35	Residual (assets less liabilities) <sup>10</sup>	704.2	756.0	775.9	767.8	784.4	784.0	756.7	793.7	791.3	784.0	789.8	795.5
MEMORANDA													
36	Mortgage-backed securities <sup>12</sup>	686.5	678.4	680.5	700.7	703.9	712.0	726.7	723.3	711.6	734.8	736.2	741.7
37	Pass-thru	511.7	457.1	453.3	466.1	467.8	473.2	488.9	493.8	488.0	507.1	508.5	511.6
38	CMO, REMIC, and other	174.7	221.3	227.3	234.6	236.1	238.9	237.8	229.5	223.6	227.7	227.8	230.1
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-12.5	-4.5	-10.3	-15.8	-18.5	-20.4	-21.1	-30.1	-46.8	-47.5	-43.1	-43.4
40	Securitized consumer loans <sup>14</sup>	108.3	110.8	112.0	111.6	110.7	112.1	115.0	113.1	113.0	113.3	112.3	113.1
41	Credit cards and other revolving plans	67.2	75.4	76.9	76.4	75.2	76.5	79.4	77.9	77.5	77.7	76.7	77.3
42	Other	41.1	35.4	35.1	35.1	35.5	35.6	35.6	35.2	35.5	35.5	35.6	35.8
43	Securitized real estate loans <sup>14</sup>	1,164.6	1,176.6	1,179.7	1,208.3	1,204.4	1,204.8	1,216.6	1,250.5	1,267.6	1,271.2	1,281.4	1,280.2

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	4,810.3	5,200.2	5,243.3	5,321.5	5,292.5	5,275.0	5,235.2	5,234.2	5,223.7	5,242.0	5,244.4	5,230.5
2 Securities in bank credit	1,289.0	1,374.7	1,386.0	1,454.1	1,452.9	1,438.0	1,432.9	1,429.5	1,408.9	1,420.0	1,431.4	1,428.7
3 Treasury and Agency securities <sup>2</sup>	715.4	633.3	639.2	657.4	647.4	655.2	671.4	671.2	680.8	684.8	696.1	696.0
3a Trading account	69.0	79.0	78.2	81.4	70.0	65.5	67.9	55.6	58.7	54.2	54.2	55.8
3b Investment account	646.4	554.3	561.1	576.0	577.4	589.7	603.5	615.6	622.1	630.6	641.9	640.1
3b1 Mortgage-backed	574.5	502.3	512.9	533.2	530.2	541.8	555.9	568.0	570.3	578.7	588.6	590.1
3b2 Other	72.0	51.9	48.1	42.8	47.2	47.9	47.5	47.6	51.9	51.9	53.2	50.0
4 Other securities	573.6	741.4	746.8	796.7	805.5	782.7	761.5	758.3	728.1	735.2	735.3	732.7
4a Trading account <sup>3</sup>	288.0	393.0	394.8	442.4	445.6	411.7	391.4	391.5	371.6	378.4	378.5	377.5
4a1 Derivatives with a positive fair value <sup>11</sup>	129.6	220.6	222.4	262.4	241.5	211.7	195.1	205.3	194.1	204.3	210.6	203.6
4a2 Other	158.3	172.4	172.4	180.0	204.1	199.9	196.3	186.2	177.5	174.1	167.9	173.9
4b Investment account	285.6	348.4	351.9	354.3	359.9	371.1	370.1	366.8	356.5	356.8	356.9	355.2
4b1 State and local government	58.3	57.7	56.2	55.3	54.9	54.8	52.9	52.6	52.1	52.1	52.0	52.0
4b2 Mortgage-backed	122.8	167.3	170.2	172.3	172.4	173.4	172.1	169.4	161.7	162.6	163.4	162.4
4b3 Other	104.5	123.4	125.6	126.6	132.6	142.9	145.0	144.8	142.7	142.0	141.5	140.9
5 Loans and leases in bank credit <sup>4</sup>	3,521.3	3,825.5	3,857.3	3,867.4	3,839.6	3,837.0	3,802.4	3,804.7	3,814.9	3,822.0	3,813.0	3,801.8
6 Commercial and industrial	667.9	760.6	771.7	779.6	781.9	782.1	781.0	781.0	782.6	779.6	776.9	777.2
7 Real estate	2,002.3	2,091.5	2,093.4	2,093.8	2,072.2	2,063.1	2,042.6	2,033.0	2,037.0	2,031.1	2,027.0	2,028.6
8 Revolving home equity	377.4	400.6	403.4	405.0	408.9	413.5	418.2	424.1	425.5	426.7	427.8	428.8
9 Other residential	1,020.3	1,059.5	1,050.4	1,046.8	1,022.5	1,003.5	976.2	961.8	963.5	956.0	952.9	953.1
10 Commercial	604.6	631.5	639.5	641.9	640.8	646.1	648.2	647.1	647.9	648.4	646.3	646.6
11 Consumer	449.8	481.9	481.0	479.8	484.5	486.5	487.6	491.9	492.8	494.8	499.0	501.1
12 Credit cards and other revolving plans	129.9	138.8	133.9	131.4	132.1	131.1	131.2	134.5	135.2	136.5	139.0	139.5
13 Other	319.9	343.1	347.1	348.4	352.5	355.3	356.4	357.3	357.7	358.3	359.9	361.6
14 Security	112.5	152.8	167.3	178.7	177.0	180.5	170.7	173.6	180.4	191.4	193.3	176.6
15 Fed funds and RPs with brokers	87.4	125.3	140.5	146.1	141.3	145.5	144.7	148.4	156.0	166.8	169.3	152.3
16 Other	25.1	27.5	26.8	32.6	35.7	35.0	25.9	25.2	24.4	24.7	24.0	24.3
17 Other loans and leases	288.8	338.8	343.9	335.6	324.0	324.8	320.5	325.2	322.0	325.0	316.9	318.3
17a Fed funds and RPs with others	33.3	45.8	41.6	31.8	24.3	28.1	23.7	25.2	25.3	26.0	25.3	25.4
17b Other loans	155.9	194.3	204.6	205.7	200.0	196.7	196.8	200.9	199.1	201.9	196.5	197.9
17c Lease financing receivables	99.6	98.6	97.7	98.0	99.7	100.0	100.1	99.1	97.6	97.0	95.1	95.0
18 Interbank loans	182.0	238.2	236.6	237.1	245.4	239.4	249.0	235.3	231.5	227.5	239.0	242.0
19 Fed funds and RPs with banks	132.1	184.4	178.4	186.4	192.3	186.8	195.0	189.6	183.6	181.4	194.1	197.4
20 Other	49.9	53.8	58.2	50.7	53.0	52.5	54.0	45.7	47.8	46.2	45.0	44.6
21 Cash assets <sup>7</sup>	148.8	159.2	150.4	142.9	147.7	143.5	133.6	131.5	124.7	128.2	118.3	125.6
22 Other assets <sup>8</sup>	616.1	690.9	685.6	707.8	704.5	700.7	702.5	734.0	733.7	740.6	736.7	744.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>5,722.1</b>	<b>6,244.2</b>	<b>6,269.4</b>	<b>6,361.6</b>	<b>6,335.0</b>	<b>6,302.2</b>	<b>6,260.4</b>	<b>6,268.3</b>	<b>6,245.3</b>	<b>6,270.3</b>	<b>6,270.8</b>	<b>6,275.5</b>

Footnotes appear on page 13.

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

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

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending				
									Aug 6	Aug 13	Aug 20	Aug 27	
<b>LIABILITIES</b>													
24	Deposits	3,192.2	3,389.9	3,399.0	3,462.5	3,466.1	3,401.4	3,393.6	3,389.8	3,396.3	3,379.4	3,360.8	3,348.1
25	Transaction	320.9	341.6	324.5	326.9	346.8	322.7	315.1	316.7	296.5	289.5	311.5	325.8
26	Nontransaction	2,871.3	3,048.3	3,074.5	3,135.6	3,119.2	3,078.6	3,078.5	3,073.1	3,099.8	3,089.9	3,049.3	3,022.3
27	Large time	518.3	629.4	625.5	636.0	619.7	599.3	596.0	601.8	601.8	595.1	590.7	589.8
28	Other	2,353.0	2,418.8	2,449.0	2,499.6	2,499.6	2,479.3	2,482.5	2,471.3	2,498.0	2,494.8	2,458.7	2,432.5
29	Borrowings	1,026.5	1,055.1	1,079.7	1,103.8	1,119.6	1,123.2	1,113.5	1,119.9	1,137.3	1,164.8	1,159.1	1,169.7
30	From banks in the U.S.	140.5	159.3	166.9	165.6	158.9	162.4	155.7	152.3	143.8	153.4	162.1	161.4
31	From others	886.1	895.8	912.8	938.2	960.7	960.8	957.8	967.6	993.5	1,011.4	997.1	1,008.3
32	Net due to related foreign offices	405.2	541.5	520.3	495.9	482.4	528.2	529.8	524.8	501.8	502.9	516.5	523.4
33	Other liabilities	398.8	480.9	489.4	520.1	493.2	469.7	448.4	453.9	441.6	450.3	455.6	450.1
33a	Derivatives with a negative fair value <sup>11</sup>	110.0	170.2	170.3	201.8	185.8	164.1	149.0	159.2	150.0	160.1	166.3	158.8
33b	Other	288.8	310.7	319.1	318.3	307.5	305.5	299.4	294.7	291.5	290.2	289.3	291.4
34	<b>TOTAL LIABILITIES</b>	<b>5,022.9</b>	<b>5,467.5</b>	<b>5,488.4</b>	<b>5,582.2</b>	<b>5,561.2</b>	<b>5,522.4</b>	<b>5,485.2</b>	<b>5,488.4</b>	<b>5,476.9</b>	<b>5,497.4</b>	<b>5,491.9</b>	<b>5,491.3</b>
35	Residual (assets less liabilities) <sup>10</sup>	699.2	776.7	781.0	779.4	773.8	779.7	775.2	779.9	768.4	772.9	778.9	784.2
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	697.3	669.6	683.1	705.6	702.6	715.2	728.1	737.4	731.9	741.4	752.0	752.5
37	Pass-thru	522.8	444.1	453.0	471.2	471.4	483.0	496.5	508.1	507.7	517.3	527.8	529.0
38	CMO, REMIC, and other	174.5	225.5	230.1	234.4	231.3	232.2	231.6	229.3	224.2	224.1	224.2	223.4
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-17.7	-2.7	-7.0	-15.8	-20.2	-21.3	-29.2	-35.6	-48.6	-48.9	-44.5	-43.6
40	Securitized consumer loans <sup>14</sup>	110.0	111.2	112.2	112.0	110.9	112.5	115.6	115.1	114.7	114.7	113.5	114.2
41	Credit cards and other revolving plans	69.0	73.6	76.1	76.5	75.9	78.3	81.1	80.2	80.2	80.2	79.2	79.9
42	Other	40.9	37.6	36.2	35.5	35.0	34.2	34.5	35.0	34.5	34.4	34.3	34.2
43	Securitized real estate loans <sup>14</sup>	1,147.1	1,199.4	1,210.1	1,224.9	1,214.5	1,218.3	1,220.5	1,234.0	1,240.5	1,240.9	1,247.3	1,247.3

Footnotes appear on page 13.



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

Seasonally adjusted, adjusted for mergers, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	2,799.8	2,939.8	2,944.3	2,954.8	2,961.6	2,960.7	2,971.5	2,990.8	3,001.7	3,002.1	3,001.1	2,987.1
2 Securities in bank credit	592.8	593.1	592.0	591.3	588.1	586.2	585.7	592.7	589.2	591.5	587.3	580.9
3 Treasury and Agency securities <sup>2</sup>	376.1	365.1	360.2	358.1	358.3	356.4	356.3	358.3	356.6	357.6	356.7	352.7
4 Other securities <sup>3</sup>	216.8	228.0	231.8	233.2	229.9	229.8	229.4	234.3	232.6	233.9	230.7	228.2
5 Loans and leases in bank credit <sup>4</sup>	2,206.9	2,346.8	2,352.2	2,363.5	2,373.4	2,374.5	2,385.8	2,398.1	2,412.4	2,410.7	2,413.8	2,406.2
6 Commercial and industrial	368.7	402.1	398.2	401.2	405.2	406.0	407.7	408.8	411.9	413.1	412.0	409.5
7 Real estate	1,413.5	1,491.6	1,500.7	1,507.3	1,512.6	1,512.3	1,520.7	1,528.2	1,536.9	1,538.0	1,540.8	1,534.0
8 Revolving home equity	85.7	89.8	90.7	91.9	94.0	95.0	96.9	96.7	97.4	97.6	97.9	97.1
9 Other residential	425.8	453.7	460.0	460.2	460.5	455.5	455.1	457.1	462.1	462.8	463.3	458.6
10 Commercial	902.0	948.1	950.0	955.3	958.1	961.8	968.7	974.4	977.4	977.6	979.7	978.2
11 Consumer	316.2	339.2	338.8	339.4	339.3	339.9	340.4	340.4	342.6	339.9	341.4	341.9
12 Credit cards and other revolving plans	196.4	214.8	214.1	213.6	213.2	213.8	214.6	214.8	218.5	216.6	218.2	219.9
13 Other	119.7	124.4	124.6	125.8	126.1	126.1	125.9	125.7	124.1	123.4	123.2	122.0
17 Other loans and leases <sup>6</sup>	108.5	113.9	114.6	115.6	116.4	116.3	117.0	120.7	121.2	119.7	119.7	120.9
18 Interbank loans	122.2	123.8	128.5	129.6	128.0	127.0	125.5	132.1	129.5	126.0	125.7	133.3
19 Fed funds and RPs with banks <sup>6</sup>	98.0	102.7	106.7	108.1	105.3	104.9	103.4	108.8	106.8	102.1	102.1	108.3
20 Other	24.3	21.1	21.8	21.5	22.7	22.1	22.1	23.2	22.7	23.9	23.7	25.0
21 Cash assets <sup>7</sup>	90.4	96.4	98.3	104.0	104.7	102.3	103.3	104.7	105.5	109.0	106.9	106.2
22 Other assets <sup>8</sup>	221.5	228.9	230.1	232.3	231.6	233.2	236.1	234.0	235.0	239.1	234.9	238.9
23 TOTAL ASSETS <sup>9</sup>	<b>3,201.5</b>	<b>3,351.4</b>	<b>3,362.6</b>	<b>3,381.0</b>	<b>3,385.4</b>	<b>3,382.7</b>	<b>3,395.6</b>	<b>3,420.4</b>	<b>3,430.4</b>	<b>3,434.9</b>	<b>3,427.2</b>	<b>3,423.9</b>
<b>LIABILITIES</b>												
24 Deposits	2,243.1	2,289.5	2,302.2	2,324.2	2,317.6	2,316.8	2,323.4	2,342.8	2,348.2	2,356.3	2,352.5	2,359.3
25 Transaction	273.9	271.8	271.5	268.6	276.5	270.7	269.8	276.6	275.5	263.7	270.1	249.6
26 Nontransaction	1,969.1	2,017.8	2,030.7	2,055.6	2,041.1	2,046.1	2,053.6	2,066.2	2,072.7	2,092.5	2,082.4	2,109.7
27 Large time	407.9	414.7	414.9	416.2	414.3	413.9	416.0	419.5	418.7	420.6	418.5	416.7
28 Other	1,561.2	1,603.0	1,615.7	1,639.5	1,626.8	1,632.3	1,637.6	1,646.7	1,654.0	1,672.0	1,663.9	1,693.0
29 Borrowings	484.7	585.1	574.7	580.1	589.2	590.6	590.8	590.1	594.6	595.8	594.9	588.2
30 From banks in the U.S.	217.4	255.9	252.1	245.3	247.8	247.3	252.8	244.1	246.8	251.5	253.9	253.0
31 From others	267.3	329.2	322.6	334.8	341.4	343.3	338.0	346.0	347.8	344.3	340.9	335.1
32 Net due to related foreign offices	2.3	1.9	2.5	4.6	4.7	4.1	4.8	5.5	4.1	3.5	3.4	3.4
33 Other liabilities	76.6	74.7	77.5	78.5	78.8	80.2	81.0	80.7	81.0	80.2	80.5	80.5
34 TOTAL LIABILITIES	<b>2,806.6</b>	<b>2,951.2</b>	<b>2,957.0</b>	<b>2,987.4</b>	<b>2,990.2</b>	<b>2,991.7</b>	<b>3,000.0</b>	<b>3,019.1</b>	<b>3,027.9</b>	<b>3,035.8</b>	<b>3,031.2</b>	<b>3,031.5</b>
35 Residual (assets less liabilities) <sup>10</sup>	394.8	400.2	405.6	393.6	395.2	391.0	395.5	401.3	402.5	399.1	396.0	392.4
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	235.7	248.8	247.5	249.8	252.1	249.4	249.5	272.6	272.1	270.2	270.3	267.5
40 Securitized consumer loans <sup>14</sup>	282.2	287.5	292.5	294.2	297.7	300.1	299.3	299.8	298.0	298.5	296.0	294.9
43 Securitized real estate loans <sup>14</sup>	38.3	36.9	36.8	36.6	36.5	35.8	28.7	28.2	28.0	28.0	36.1	35.9

Footnotes appear on page 13.

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

Not seasonally adjusted, adjusted for mergers, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending			
									Aug 6	Aug 13	Aug 20	Aug 27
<b>ASSETS</b>												
1 Bank credit	2,800.7	2,940.2	2,940.8	2,950.5	2,968.5	2,979.6	2,990.7	2,989.7	2,994.5	2,995.7	3,000.8	3,001.0
2 Securities in bank credit	586.6	591.1	594.3	598.3	597.2	597.5	592.8	585.7	581.3	582.8	580.1	577.9
3 Treasury and Agency securities <sup>2</sup>	374.4	363.7	359.2	360.6	363.2	362.5	361.3	356.7	355.4	356.0	354.9	353.3
4 Other securities <sup>3</sup>	212.2	227.4	235.1	237.7	234.0	235.0	231.5	229.0	226.0	226.8	225.2	224.6
5 Loans and leases in bank credit <sup>4</sup>	2,214.1	2,349.1	2,346.5	2,352.2	2,371.3	2,382.1	2,397.9	2,404.0	2,413.1	2,412.8	2,420.7	2,423.1
6 Commercial and industrial	370.4	401.9	397.6	401.1	407.7	409.1	410.8	410.6	411.7	412.0	412.1	410.7
7 Real estate	1,418.7	1,487.7	1,497.6	1,503.0	1,513.1	1,520.4	1,529.0	1,532.2	1,538.0	1,538.5	1,541.6	1,541.9
8 Revolving home equity	86.6	89.6	90.7	91.8	93.5	94.9	96.3	97.5	97.9	98.2	98.6	98.9
9 Other residential	429.5	452.5	458.2	455.7	457.9	459.9	461.6	460.1	463.5	462.9	463.9	463.4
10 Commercial	902.6	945.6	948.8	955.6	961.7	965.6	971.1	974.6	976.6	977.5	979.1	979.6
11 Consumer	316.9	346.7	338.1	332.4	333.6	336.3	339.2	341.0	342.7	342.4	347.2	350.1
12 Credit cards and other revolving plans	195.5	223.1	213.6	207.4	207.6	209.6	211.6	213.0	214.6	214.5	218.8	221.2
13 Other	121.4	123.5	124.5	125.0	126.0	126.7	127.6	128.0	128.0	128.0	128.4	129.0
17 Other loans and leases <sup>6</sup>	108.2	112.8	113.2	115.7	116.8	116.3	118.8	120.2	120.8	119.9	119.8	120.3
18 Interbank loans	113.6	123.5	135.8	142.0	133.2	122.4	121.7	123.9	125.7	125.2	122.6	123.0
19 Fed funds and RPs with banks <sup>6</sup>	90.8	101.6	111.2	115.9	108.8	99.3	100.1	102.0	103.6	101.9	100.2	101.0
20 Other	22.8	21.9	24.6	26.1	24.4	23.1	21.6	21.9	22.1	23.4	22.4	22.0
21 Cash assets <sup>7</sup>	90.6	99.1	98.7	100.9	103.8	103.7	103.9	104.6	103.1	105.7	103.2	103.4
22 Other assets <sup>8</sup>	224.5	224.8	229.6	230.6	233.3	234.9	240.5	236.4	240.3	242.8	235.3	239.6
23 TOTAL ASSETS <sup>9</sup>	<b>3,197.0</b>	<b>3,350.1</b>	<b>3,366.4</b>	<b>3,384.3</b>	<b>3,398.1</b>	<b>3,399.9</b>	<b>3,415.8</b>	<b>3,413.5</b>	<b>3,422.4</b>	<b>3,428.2</b>	<b>3,420.5</b>	<b>3,425.4</b>
<b>LIABILITIES</b>												
24 Deposits	2,246.2	2,279.8	2,301.6	2,324.8	2,331.8	2,323.5	2,336.8	2,345.9	2,358.5	2,360.0	2,347.1	2,349.7
25 Transaction	269.3	274.1	269.6	270.7	279.2	270.2	271.1	272.0	258.2	259.1	269.8	270.2
26 Nontransaction	1,976.8	2,005.8	2,031.9	2,054.1	2,052.6	2,053.3	2,065.7	2,073.8	2,100.3	2,100.9	2,077.3	2,079.6
27 Large time	405.9	413.8	416.8	417.8	414.6	414.8	416.6	417.7	417.8	418.6	418.0	418.6
28 Other	1,570.9	1,592.0	1,615.1	1,636.3	1,638.0	1,638.5	1,649.1	1,656.1	1,682.5	1,682.2	1,659.3	1,661.0
29 Borrowings	482.2	594.7	575.5	569.6	583.0	591.6	592.4	586.2	583.6	586.8	594.1	594.6
30 From banks in the U.S.	217.5	259.3	251.0	239.4	247.5	247.7	253.1	244.2	242.4	245.3	254.2	254.2
31 From others	264.7	335.4	324.5	330.3	335.5	344.0	339.3	342.0	341.2	341.5	339.8	340.4
32 Net due to related foreign offices	2.0	3.8	4.4	4.6	4.8	4.7	4.2	5.2	3.1	2.3	2.7	3.4
33 Other liabilities	75.6	74.5	78.5	79.5	79.1	80.4	80.7	79.8	79.6	79.8	79.8	80.0
34 TOTAL LIABILITIES	<b>2,805.9</b>	<b>2,952.9</b>	<b>2,960.0</b>	<b>2,978.5</b>	<b>2,998.7</b>	<b>3,000.3</b>	<b>3,014.3</b>	<b>3,017.2</b>	<b>3,024.9</b>	<b>3,029.0</b>	<b>3,023.6</b>	<b>3,027.8</b>
35 Residual (assets less liabilities) <sup>10</sup>	391.1	397.2	406.4	405.9	399.5	399.6	401.5	396.4	397.5	399.2	396.8	397.7
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	228.3	245.4	249.4	256.9	262.9	265.8	265.0	262.7	261.5	261.8	263.5	262.5
40 Securitized consumer loans <sup>14</sup>	279.1	289.8	293.2	294.2	296.0	296.5	296.9	296.4	296.3	296.6	294.5	294.6
43 Securitized real estate loans <sup>14</sup>	37.4	37.9	37.5	37.0	36.5	35.4	28.1	27.5	27.1	27.1	35.1	35.1

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending				
									Aug 6	Aug 13	Aug 20	Aug 27	
<b>ASSETS</b>													
1	Bank credit	1,059.1	1,166.9	1,172.6	1,188.1	1,134.9	1,135.5	1,121.9	1,122.9	1,121.1	1,124.8	1,130.3	1,119.3
2	Securities in bank credit	435.1	459.6	478.6	499.3	479.7	467.7	457.7	465.5	462.3	465.3	460.8	456.8
3	Treasury and Agency securities <sup>2</sup>	84.1	93.5	97.9	97.6	92.9	91.8	91.6	93.8	90.1	86.4	85.0	86.9
3a	Trading account	24.6	28.6	27.8	27.8	28.1	29.4	28.3	30.1	30.0	27.4	27.9	29.0
3b	Investment account	59.5	64.9	70.0	69.8	64.8	62.5	63.2	63.6	60.1	59.0	57.1	57.8
4	Other securities	351.0	366.1	380.7	401.7	386.9	375.9	366.1	371.8	372.2	378.9	375.8	369.9
4a	Trading account <sup>3</sup>	216.0	223.4	223.9	240.5	241.3	228.8	218.4	218.1	219.9	227.2	227.8	223.1
4a1	Derivatives with a positive fair value <sup>11</sup>	68.4	87.3	88.6	112.5	112.4	101.8	99.1	100.3	98.4	103.2	104.5	100.6
4a2	Other	147.5	136.1	135.3	128.0	128.9	127.1	119.3	117.7	121.5	124.1	123.3	122.5
4b	Investment account	135.0	142.7	156.8	161.1	145.6	147.1	147.7	153.7	152.3	151.7	148.0	146.9
5	Loans and leases in bank credit <sup>4</sup>	623.9	707.3	694.0	688.9	655.1	667.7	664.3	657.4	658.7	659.5	669.6	662.5
6	Commercial and industrial	241.1	290.7	295.4	305.4	307.6	310.4	312.8	315.6	317.0	316.5	317.2	320.4
10	Commercial real estate	29.7	39.2	40.7	41.2	41.2	40.7	42.1	42.8	43.4	43.6	45.4	44.1
14	Security	151.0	140.3	120.6	110.2	95.2	104.1	100.6	100.5	97.6	102.6	108.6	96.5
15	Fed funds and RPs with brokers <sup>6</sup>	128.7	114.7	96.1	88.1	75.1	85.9	83.3	81.5	79.6	83.7	88.4	78.6
16	Other	22.3	25.6	24.5	22.1	20.1	18.2	17.3	19.0	18.0	18.9	20.2	17.9
17	Other loans and leases	202.1	237.1	237.3	232.1	211.1	212.5	208.8	198.5	200.8	196.7	198.4	201.5
17a	Fed funds and RPs with others <sup>6</sup>	40.5	55.8	48.0	47.4	36.8	36.1	32.7	27.7	31.1	29.3	32.9	30.9
17b	Other	161.6	181.3	189.3	184.7	174.2	176.4	176.1	170.8	169.6	167.4	165.5	170.7
18	Interbank loans	74.5	83.2	88.5	74.3	74.6	75.6	69.1	66.3	66.2	67.1	66.2	67.0
19	Fed funds and RPs with banks	69.3	77.8	83.2	69.8	68.1	69.6	63.1	60.6	59.2	60.8	60.0	60.9
20	Other	5.2	5.5	5.3	4.6	6.5	6.0	6.0	5.7	7.0	6.3	6.2	6.1
21	Cash assets <sup>7</sup>	53.3	55.6	56.6	57.9	58.7	58.1	59.6	56.1	54.9	53.7	53.2	52.0
22	Other assets <sup>8</sup>	40.4	56.7	56.9	69.3	62.1	48.4	55.4	48.1	46.0	42.9	44.5	41.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,227.3</b>	<b>1,362.3</b>	<b>1,374.6</b>	<b>1,389.6</b>	<b>1,330.2</b>	<b>1,317.4</b>	<b>1,305.9</b>	<b>1,293.4</b>	<b>1,288.2</b>	<b>1,288.4</b>	<b>1,294.2</b>	<b>1,279.8</b>
<b>LIABILITIES</b>													
24	Deposits	878.8	1,047.9	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,121.3	1,127.8	1,128.9	1,127.6	1,123.9
25	Transaction	11.2	12.9	14.5	16.2	16.3	17.0	16.8	17.2	16.0	15.3	16.2	17.3
26	Nontransaction	867.5	1,035.0	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,104.1	1,111.8	1,113.5	1,111.4	1,106.6
27	Large time	868.6	1,032.6	1,061.3	1,055.4	1,050.9	1,092.0	1,104.7	1,100.9	1,107.0	1,110.4	1,106.9	1,101.7
29	Borrowings	595.2	600.5	598.6	607.6	595.0	607.7	602.7	606.1	623.7	609.4	590.0	601.4
30	From banks in the U.S.	67.4	66.3	65.7	71.1	70.7	71.9	69.7	73.0	74.0	58.5	59.2	69.9
31	From others	527.8	534.2	532.9	536.5	524.4	535.8	533.0	533.1	549.7	551.0	530.8	531.5
32	Net due to related foreign offices	-372.6	-423.5	-439.9	-459.3	-492.6	-551.2	-564.7	-576.9	-616.1	-606.3	-578.2	-605.4
33	Other liabilities	121.8	142.0	137.6	164.7	155.1	144.9	139.3	136.3	132.6	140.9	142.8	139.9
33a	Derivatives with a negative fair value <sup>11</sup>	74.8	87.3	90.7	110.0	107.0	99.6	96.0	97.0	95.5	102.5	104.3	101.5
33b	Other	47.0	54.6	47.0	54.7	48.1	45.3	43.3	39.3	37.0	38.3	38.5	38.4
34	<b>TOTAL LIABILITIES</b>	<b>1,223.2</b>	<b>1,367.0</b>	<b>1,374.0</b>	<b>1,389.5</b>	<b>1,329.2</b>	<b>1,314.7</b>	<b>1,303.2</b>	<b>1,286.9</b>	<b>1,267.9</b>	<b>1,272.8</b>	<b>1,282.2</b>	<b>1,259.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	4.1	-4.6	0.7	0.1	1.0	2.7	2.8	6.5	20.2	15.6	11.9	20.0

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

September 5, 2008

Account	2007 Jul	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	2008 Jul	Week ending				
									Aug 6	Aug 13	Aug 20	Aug 27	
<b>ASSETS</b>													
1	Bank credit	1,042.2	1,179.4	1,184.7	1,197.7	1,138.9	1,130.4	1,114.1	1,104.1	1,106.6	1,108.6	1,112.3	1,110.4
2	Securities in bank credit	428.0	459.3	481.0	504.6	482.9	470.9	458.9	457.4	456.1	458.2	453.9	451.9
3	Treasury and Agency securities <sup>2</sup>	82.8	91.5	99.2	97.8	92.1	92.2	90.9	92.0	90.7	87.8	85.8	87.3
3a	Trading account	24.0	26.4	28.7	29.7	28.4	30.1	28.7	29.3	30.4	28.6	28.4	29.1
3b	Investment account	58.8	65.1	70.5	68.1	63.7	62.1	62.2	62.6	60.3	59.2	57.4	58.2
4	Other securities	345.2	367.8	381.9	406.8	390.9	378.7	368.0	365.5	365.4	370.4	368.0	364.6
4a	Trading account <sup>3</sup>	214.8	219.3	217.5	241.4	246.0	235.9	221.9	216.8	217.9	224.7	225.1	222.4
4a1	Derivatives with a positive fair value <sup>11</sup>	67.3	84.7	86.4	113.8	114.5	106.8	99.3	98.5	96.3	103.2	104.9	101.6
4a2	Other	147.6	134.7	131.1	127.6	131.5	129.2	122.6	118.3	121.6	121.5	120.2	120.8
4b	Investment account	130.4	148.5	164.4	165.4	144.9	142.8	146.1	148.7	147.5	145.8	143.0	142.2
5	Loans and leases in bank credit <sup>4</sup>	614.2	720.0	703.7	693.1	656.0	659.5	655.2	646.7	650.4	650.4	658.4	658.6
6	Commercial and industrial	238.4	294.9	299.7	307.1	306.4	307.0	309.4	311.6	313.5	313.8	316.6	319.7
10	Commercial real estate	29.2	39.3	39.8	40.4	42.0	41.1	41.7	42.2	41.5	41.7	43.1	42.7
14	Security	146.9	142.6	121.6	111.1	96.0	102.7	99.4	97.2	96.8	100.2	102.6	95.1
15	Fed funds and RPs with brokers <sup>6</sup>	126.7	114.8	96.6	86.7	75.7	86.8	84.2	80.2	79.5	82.5	81.7	77.9
16	Other	20.2	27.8	25.0	24.5	20.3	15.9	15.2	17.0	17.3	17.7	20.9	17.2
17	Other loans and leases	199.8	243.2	242.4	234.5	211.7	208.7	204.8	195.6	198.6	194.7	196.1	201.1
17a	Fed funds and RPs with others <sup>6</sup>	37.9	59.5	50.9	48.2	36.3	33.7	30.5	25.7	28.8	27.1	29.3	28.7
17b	Other	161.9	183.8	191.6	186.2	175.4	175.0	174.3	169.9	169.8	167.6	166.8	172.4
18	Interbank loans	73.3	86.9	89.1	71.1	71.0	72.9	65.7	64.8	63.5	62.7	65.7	67.7
19	Fed funds and RPs with banks	68.5	81.1	83.3	66.2	64.8	67.2	60.3	59.4	57.1	57.2	59.5	61.6
20	Other	4.8	5.8	5.8	4.8	6.2	5.7	5.4	5.4	6.4	5.5	6.1	6.1
21	Cash assets <sup>7</sup>	53.6	55.7	55.7	56.6	57.2	56.8	58.8	56.3	55.7	54.2	53.8	53.4
22	Other assets <sup>8</sup>	40.7	55.5	57.8	69.2	61.1	49.5	56.4	47.8	46.6	44.2	41.9	41.9
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,209.9</b>	<b>1,377.5</b>	<b>1,387.3</b>	<b>1,394.5</b>	<b>1,328.1</b>	<b>1,309.5</b>	<b>1,295.1</b>	<b>1,272.9</b>	<b>1,272.3</b>	<b>1,269.6</b>	<b>1,273.6</b>	<b>1,273.4</b>
<b>LIABILITIES</b>													
24	Deposits	859.4	1,048.7	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,095.7	1,096.9	1,105.7	1,118.7	1,118.7
25	Transaction	11.0	13.0	14.8	17.0	16.8	16.8	16.5	16.8	15.8	15.5	15.9	16.8
26	Nontransaction	848.4	1,035.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,078.9	1,081.2	1,090.2	1,102.9	1,101.9
27	Large time	847.2	1,033.5	1,053.8	1,055.6	1,074.3	1,116.5	1,114.1	1,074.4	1,076.6	1,085.6	1,098.3	1,097.3
29	Borrowings	584.1	606.8	613.4	628.1	598.3	617.6	605.4	595.3	612.5	608.2	572.7	581.0
30	From banks in the U.S.	62.5	68.5	67.1	77.7	70.6	67.8	67.6	68.2	69.1	62.2	57.1	64.6
31	From others	521.6	538.3	546.3	550.5	527.8	549.8	537.8	527.1	543.4	546.0	515.7	516.4
32	Net due to related foreign offices	-354.1	-423.0	-439.4	-477.6	-524.5	-597.3	-586.2	-553.4	-571.5	-589.9	-561.4	-569.0
33	Other liabilities	117.6	142.8	138.7	163.9	155.7	148.3	137.4	131.9	130.9	142.1	140.2	139.4
33a	Derivatives with a negative fair value <sup>11</sup>	72.9	85.1	88.9	110.9	108.3	103.4	95.8	94.6	93.3	102.0	104.0	102.0
33b	Other	44.7	57.7	49.8	53.0	47.4	44.9	41.5	37.3	37.6	40.1	36.2	37.5
34	<b>TOTAL LIABILITIES</b>	<b>1,207.1</b>	<b>1,375.3</b>	<b>1,384.7</b>	<b>1,391.5</b>	<b>1,324.9</b>	<b>1,306.2</b>	<b>1,291.7</b>	<b>1,269.6</b>	<b>1,268.9</b>	<b>1,266.1</b>	<b>1,270.3</b>	<b>1,270.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.9	2.3	2.6	3.0	3.2	3.3	3.4	3.4	3.5	3.5	3.3	3.3

Footnotes appear on page 13.

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 domestically chartered); other domestically chartered commercial banks (small domestically chartered); 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 domestically chartered banks constitute a universe; data for small domestically chartered 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 domestically chartered 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. Includes other trading assets.

4. Excludes unearned income. Includes the allowance for loan and lease losses. 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 18.

5. Data for small domestically chartered banks are estimates based largely on quarter-end condition reports. Security loans for these banks are included in other loans and leases (line 17) on pages 9 and 10.

6. Lines 15, 17, and 19 include fed funds by counterparty. Small domestically chartered banks report only the total, which is distributed as 85 percent with banks (line 19), 10 percent with brokers (line 15), and 5 percent with others (line 17). Before July 4, 2007, foreign-related institutions reported the sum of fed funds and RPs with brokers and others, distributed as 80 percent with brokers (line 15) and 20 percent with others (line 17).

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

8. Excludes the due-from position with related foreign offices, which is included in line 32.

9. Excludes the allowance for loan and lease losses and the allocated transfer risk reserve.

10. 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.

11. 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.

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

13. Difference between fair value and historical cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

14. Includes the outstanding principal balance of assets sold and securitized by commercial banks with servicing retained or with recourse or other seller-provided credit enhancements.

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

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