

# 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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	9,180.3	9,403.3	9,374.5	9,399.2	9,415.3	9,575.2	9,956.6	9,896.5	9,903.4	9,976.1	9,962.7	9,967.0
2 Securities in bank credit	2,464.5	2,481.2	2,471.8	2,494.4	2,481.1	2,537.1	2,719.5	2,725.8	2,721.2	2,803.3	2,757.3	2,805.8
3 Treasury and Agency securities <sup>2</sup>	1,129.0	1,096.0	1,112.8	1,114.3	1,127.7	1,153.8	1,227.0	1,261.2	1,252.5	1,267.6	1,245.8	1,232.3
4 Other securities <sup>3</sup>	1,335.5	1,385.3	1,359.0	1,380.1	1,353.4	1,383.2	1,492.5	1,464.6	1,468.6	1,535.7	1,511.6	1,573.5
5 Loans and leases in bank credit <sup>4</sup>	6,715.8	6,922.0	6,902.7	6,904.8	6,934.2	7,038.1	7,237.1	7,170.7	7,182.2	7,172.8	7,205.3	7,161.2
6 Commercial and industrial	1,408.5	1,496.3	1,503.1	1,508.7	1,508.5	1,536.0	1,600.0	1,596.2	1,599.5	1,589.0	1,592.8	1,582.2
7 Real estate	3,562.3	3,657.2	3,648.2	3,627.1	3,645.9	3,666.7	3,791.4	3,784.3	3,790.6	3,792.4	3,798.4	3,795.2
8 Revolving home equity	478.5	512.2	518.4	523.5	526.2	540.4	577.8	580.5	582.3	584.4	586.4	585.9
9 Other residential	1,494.3	1,481.1	1,449.9	1,435.9	1,445.6	1,445.8	1,496.0	1,479.9	1,478.9	1,477.2	1,483.6	1,477.8
10 Commercial	1,589.5	1,663.9	1,680.0	1,667.7	1,674.1	1,680.6	1,717.6	1,723.9	1,729.4	1,730.9	1,728.4	1,731.5
11 Consumer	795.9	827.1	831.7	839.3	845.0	852.0	870.7	876.3	880.9	882.5	882.1	883.0
12 Credit cards and other revolving plans	341.4	345.9	345.5	349.7	357.0	362.3	375.8	381.4	382.1	385.4	389.3	389.2
13 Other	454.6	481.2	486.3	489.6	488.0	489.7	494.9	494.9	498.8	497.1	492.8	493.7
14 Security <sup>5</sup>	282.0	292.8	280.8	295.0	305.5	330.9	302.0	268.5	270.0	260.2	267.1	234.0
15 Fed funds and RPs with brokers	225.4	235.0	232.3	244.9	256.2	269.8	240.9	220.9	225.1	219.0	225.4	193.6
16 Other	56.5	57.9	48.5	50.1	49.3	61.1	61.1	47.6	44.9	41.2	41.7	40.4
17 Other loans and leases	667.1	648.5	638.8	634.7	629.3	652.5	672.9	645.4	641.2	648.7	665.0	666.8
18 Interbank loans	421.5	446.6	453.1	437.7	434.2	462.6	444.6	344.8	324.5	354.0	348.5	353.1
19 Fed funds and RPs with banks <sup>6</sup>	338.9	364.8	370.0	362.8	358.1	387.9	363.0	267.7	247.1	281.2	281.0	283.8
20 Other	82.6	81.8	83.1	74.9	76.1	74.7	81.6	77.2	77.4	72.8	67.5	69.3
21 Cash assets <sup>7</sup>	302.3	306.5	300.0	296.6	297.8	368.5	576.6	852.7	866.3	884.9	1,030.6	987.3
22 Other assets <sup>8</sup>	953.5	987.9	1,003.9	1,018.8	1,018.4	1,041.8	1,087.4	1,132.3	1,152.5	1,154.7	1,160.5	1,143.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,784.2</b>	<b>11,047.2</b>	<b>11,030.6</b>	<b>11,044.8</b>	<b>11,056.6</b>	<b>11,334.8</b>	<b>11,942.6</b>	<b>12,100.0</b>	<b>12,121.4</b>	<b>12,240.6</b>	<b>12,374.8</b>	<b>12,321.0</b>
<b>LIABILITIES</b>												
24 Deposits	6,637.8	6,887.0	6,909.6	6,884.2	6,914.3	7,072.5	7,125.2	7,064.1	7,089.7	7,124.0	7,246.1	7,230.3
25 Transaction	610.9	613.4	603.6	621.0	600.2	640.2	679.4	703.9	700.2	717.5	811.0	739.2
26 Nontransaction	6,027.0	6,273.6	6,306.0	6,263.2	6,314.0	6,432.3	6,445.8	6,360.2	6,389.5	6,406.5	6,435.1	6,491.1
27 Large time	2,026.6	2,112.7	2,125.4	2,130.9	2,129.8	2,160.9	2,063.3	1,938.1	1,921.8	1,939.2	1,964.1	1,982.3
28 Other	4,000.4	4,161.0	4,180.5	4,132.2	4,184.2	4,271.4	4,382.5	4,422.1	4,467.7	4,467.3	4,471.0	4,508.9
29 Borrowings	2,221.4	2,319.0	2,316.9	2,340.5	2,357.2	2,398.6	2,613.6	2,599.7	2,565.2	2,568.1	2,486.4	2,456.2
30 From banks in the U.S.	456.7	483.8	483.3	479.5	476.9	478.5	449.6	400.0	401.6	394.4	373.7	359.8
31 From others	1,764.7	1,835.2	1,833.5	1,861.0	1,880.2	1,920.0	2,164.0	2,199.7	2,163.6	2,173.6	2,112.7	2,096.4
32 Net due to related foreign offices	85.9	-23.6	-18.5	-46.9	-92.2	-61.8	189.0	401.7	389.9	421.1	504.4	426.0
33 Other liabilities	665.9	693.4	674.5	674.5	673.3	715.1	805.7	844.7	873.2	931.0	930.0	1,006.0
34 <b>TOTAL LIABILITIES</b>	<b>9,611.1</b>	<b>9,875.9</b>	<b>9,882.5</b>	<b>9,852.2</b>	<b>9,852.6</b>	<b>10,124.3</b>	<b>10,733.5</b>	<b>10,910.1</b>	<b>10,918.0</b>	<b>11,044.2</b>	<b>11,166.8</b>	<b>11,118.5</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,173.1	1,171.3	1,148.1	1,192.5	1,204.0	1,210.5	1,209.1	1,189.9	1,203.4	1,196.4	1,208.0	1,202.5

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	9,225.9	9,385.7	9,340.8	9,329.2	9,348.9	9,553.5	9,963.8	9,951.6	9,966.9	10,039.7	10,012.7	10,024.2
2 Securities in bank credit	2,468.7	2,506.4	2,484.9	2,476.4	2,465.5	2,516.3	2,702.2	2,735.3	2,736.4	2,819.4	2,760.9	2,791.2
3 Treasury and Agency securities <sup>2</sup>	1,123.1	1,110.0	1,123.5	1,118.6	1,133.0	1,146.2	1,212.5	1,257.0	1,246.4	1,261.7	1,231.4	1,214.2
4 Other securities <sup>3</sup>	1,345.6	1,396.4	1,361.5	1,357.8	1,332.6	1,370.1	1,489.7	1,478.3	1,490.0	1,557.6	1,529.5	1,577.1
5 Loans and leases in bank credit <sup>4</sup>	6,757.2	6,879.3	6,855.9	6,852.9	6,883.4	7,037.2	7,261.6	7,216.4	7,230.5	7,220.3	7,251.9	7,233.0
6 Commercial and industrial	1,409.7	1,494.5	1,497.3	1,497.6	1,501.3	1,533.4	1,600.5	1,598.8	1,605.3	1,592.9	1,587.0	1,589.1
7 Real estate	3,600.6	3,628.0	3,616.8	3,611.2	3,615.4	3,661.1	3,822.9	3,827.0	3,829.6	3,833.5	3,839.5	3,830.9
8 Revolving home equity	482.4	508.4	514.5	521.6	526.0	540.7	580.7	585.5	587.6	588.3	589.9	591.3
9 Other residential	1,519.8	1,464.6	1,438.9	1,422.8	1,418.6	1,434.1	1,511.3	1,506.8	1,503.5	1,507.7	1,512.2	1,500.4
10 Commercial	1,598.4	1,655.0	1,663.5	1,666.8	1,670.8	1,686.4	1,730.9	1,734.7	1,738.5	1,737.6	1,737.5	1,739.2
11 Consumer	796.3	822.8	826.9	832.9	843.7	853.9	865.9	876.6	882.1	882.5	882.9	892.4
12 Credit cards and other revolving plans	343.0	340.8	341.8	347.1	355.4	361.6	371.9	383.5	386.7	387.8	393.9	403.3
13 Other	453.3	482.0	485.1	485.8	488.3	492.3	494.0	493.1	495.4	494.6	489.0	489.1
14 Security <sup>5</sup>	284.1	293.9	280.9	281.9	294.9	327.2	298.0	267.6	269.2	261.8	274.9	245.6
15 Fed funds and RPs with brokers	226.0	237.9	234.5	234.3	246.9	267.5	238.3	219.2	222.5	220.5	231.9	202.4
16 Other	58.1	56.0	46.4	47.6	48.0	59.6	59.7	48.4	46.7	41.3	43.0	43.2
17 Other loans and leases	666.4	640.1	634.0	629.3	628.2	661.6	674.3	646.3	644.3	649.6	667.6	675.0
18 Interbank loans	433.7	434.0	435.8	422.1	426.9	460.6	443.7	351.6	330.9	364.4	356.5	362.6
19 Fed funds and RPs with banks <sup>6</sup>	350.7	353.3	355.3	349.8	353.3	389.9	364.8	275.3	257.9	290.0	286.5	294.6
20 Other	83.0	80.7	80.5	72.3	73.5	70.7	78.9	76.2	73.0	74.4	70.0	68.0
21 Cash assets <sup>7</sup>	307.4	304.1	296.3	292.4	285.8	366.1	575.2	868.6	878.1	901.3	1,020.1	1,024.1
22 Other assets <sup>8</sup>	950.5	985.1	999.1	1,015.9	1,014.7	1,050.5	1,096.7	1,130.7	1,152.1	1,149.0	1,162.1	1,138.2
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,844.7</b>	<b>11,011.7</b>	<b>10,971.2</b>	<b>10,951.8</b>	<b>10,967.0</b>	<b>11,317.2</b>	<b>11,957.2</b>	<b>12,177.2</b>	<b>12,204.9</b>	<b>12,325.1</b>	<b>12,422.9</b>	<b>12,419.3</b>
<b>LIABILITIES</b>												
24 Deposits	6,676.3	6,862.0	6,864.5	6,831.0	6,844.2	7,052.3	7,145.2	7,117.9	7,103.0	7,198.9	7,303.8	7,321.5
25 Transaction	613.9	609.3	602.6	605.4	589.9	631.0	667.4	707.6	770.8	708.6	756.7	767.6
26 Nontransaction	6,062.4	6,252.7	6,261.9	6,225.6	6,254.3	6,421.2	6,477.8	6,410.2	6,332.2	6,490.3	6,547.1	6,553.8
27 Large time	2,032.8	2,130.2	2,125.6	2,093.2	2,102.5	2,148.0	2,073.1	1,951.3	1,927.8	1,950.7	1,981.1	1,993.7
28 Other	4,029.6	4,122.5	4,136.3	4,132.4	4,151.7	4,273.2	4,404.6	4,458.9	4,404.4	4,539.6	4,565.9	4,560.2
29 Borrowings	2,221.5	2,338.7	2,318.3	2,307.1	2,343.1	2,414.2	2,611.3	2,599.2	2,576.2	2,560.3	2,456.9	2,461.5
30 From banks in the U.S.	462.2	480.9	479.2	467.2	469.8	477.8	445.6	403.4	408.2	400.5	372.1	364.5
31 From others	1,759.3	1,857.7	1,839.0	1,839.8	1,873.3	1,936.3	2,165.7	2,195.8	2,168.0	2,159.9	2,084.8	2,097.0
32 Net due to related foreign offices	95.1	-64.5	-52.3	-23.3	-66.3	-48.0	203.9	411.4	432.9	432.6	530.2	423.6
33 Other liabilities	682.8	699.3	667.3	666.1	671.4	712.7	811.6	866.7	905.2	955.9	952.9	1,008.1
34 <b>TOTAL LIABILITIES</b>	<b>9,675.7</b>	<b>9,835.5</b>	<b>9,797.8</b>	<b>9,780.9</b>	<b>9,792.4</b>	<b>10,131.2</b>	<b>10,772.0</b>	<b>10,995.2</b>	<b>11,017.3</b>	<b>11,147.7</b>	<b>11,243.8</b>	<b>11,214.7</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,169.0	1,176.2	1,173.4	1,170.9	1,174.6	1,186.1	1,185.2	1,182.0	1,187.6	1,177.4	1,179.1	1,204.6

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	8,026.1	8,268.2	8,253.0	8,276.6	8,291.2	8,456.5	8,804.3	8,778.8	8,807.9	8,870.2	8,867.6	8,845.1
2 Securities in bank credit	1,990.3	2,014.4	2,014.6	2,026.4	2,016.5	2,082.3	2,244.2	2,261.7	2,273.5	2,347.4	2,302.4	2,319.3
3 Treasury and Agency securities <sup>2</sup>	1,036.3	1,004.1	1,021.2	1,020.5	1,040.9	1,070.9	1,151.4	1,177.8	1,172.5	1,184.2	1,161.9	1,145.1
4 Other securities <sup>3</sup>	954.0	1,010.3	993.3	1,005.8	975.6	1,011.4	1,092.9	1,083.9	1,101.0	1,163.2	1,140.5	1,174.2
5 Loans and leases in bank credit <sup>4</sup>	6,035.8	6,253.7	6,238.4	6,250.3	6,274.6	6,374.2	6,560.0	6,517.1	6,534.4	6,522.9	6,565.2	6,525.7
6 Commercial and industrial	1,133.5	1,185.4	1,189.9	1,194.3	1,191.5	1,209.7	1,249.2	1,243.4	1,246.0	1,235.3	1,239.1	1,232.0
7 Real estate	3,526.6	3,616.5	3,606.1	3,584.3	3,601.8	3,623.7	3,750.7	3,745.2	3,751.2	3,753.1	3,759.5	3,755.5
8 Revolving home equity	478.5	512.2	518.4	523.5	526.2	540.4	577.8	580.5	582.3	584.4	586.4	585.9
9 Other residential	1,494.3	1,481.1	1,449.9	1,435.9	1,445.6	1,445.8	1,496.0	1,479.9	1,478.9	1,477.2	1,483.6	1,477.8
10 Commercial	1,553.8	1,623.2	1,637.9	1,624.9	1,630.0	1,637.6	1,676.9	1,684.9	1,690.1	1,691.5	1,689.6	1,691.8
11 Consumer	795.9	827.1	831.7	839.3	845.0	852.0	870.7	876.3	880.9	882.5	882.1	883.0
12 Credit cards and other revolving plans	341.4	345.9	345.5	349.7	357.0	362.3	375.8	381.4	382.1	385.4	389.3	389.2
13 Other	454.6	481.2	486.3	489.6	488.0	489.7	494.9	494.9	498.8	497.1	492.8	493.7
14 Security <sup>5</sup>	141.4	189.0	180.4	194.7	204.8	241.3	230.6	213.1	218.0	209.2	227.9	194.7
15 Fed funds and RPs with brokers	109.7	149.3	149.2	163.6	174.5	195.5	183.6	177.6	184.8	179.8	196.6	164.5
16 Other	31.7	39.6	31.2	31.2	30.3	45.8	47.0	35.5	33.2	29.3	31.3	30.2
17 Other loans and leases	438.5	435.8	430.2	437.7	431.6	447.5	458.8	439.2	438.3	442.8	456.6	460.5
18 Interbank loans	342.5	371.6	384.6	372.0	368.2	394.4	383.8	298.4	275.5	309.2	312.8	319.0
19 Fed funds and RPs with banks <sup>6</sup>	265.7	295.2	306.9	302.2	297.8	324.5	308.9	227.6	205.2	243.1	251.9	255.6
20 Other	76.8	76.4	77.7	69.8	70.4	69.9	74.8	70.7	70.3	66.1	60.9	63.4
21 Cash assets <sup>7</sup>	245.5	248.4	240.4	240.5	244.7	307.7	446.5	578.1	593.1	606.3	673.0	700.8
22 Other assets <sup>8</sup>	904.5	938.6	947.6	970.3	975.4	995.1	1,026.2	1,076.7	1,099.3	1,099.5	1,106.3	1,084.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,445.2</b>	<b>9,729.8</b>	<b>9,724.8</b>	<b>9,751.9</b>	<b>9,770.3</b>	<b>10,040.6</b>	<b>10,538.1</b>	<b>10,605.9</b>	<b>10,650.6</b>	<b>10,756.2</b>	<b>10,832.4</b>	<b>10,819.6</b>
<b>LIABILITIES</b>												
24 Deposits	5,620.3	5,774.3	5,784.9	5,763.3	5,786.7	5,969.6	6,194.5	6,202.6	6,248.9	6,276.7	6,374.1	6,340.3
25 Transaction	597.8	596.4	586.8	603.8	583.7	621.1	657.1	685.5	682.6	699.8	791.3	718.0
26 Nontransaction	5,022.5	5,177.9	5,198.1	5,159.5	5,203.0	5,348.6	5,537.4	5,517.1	5,566.3	5,577.0	5,582.8	5,622.3
27 Large time	1,024.3	1,021.3	1,022.0	1,030.5	1,023.3	1,082.2	1,160.3	1,100.9	1,104.7	1,115.7	1,117.6	1,122.3
28 Other	3,998.2	4,156.6	4,176.1	4,129.1	4,179.7	4,266.4	4,377.1	4,416.2	4,461.6	4,461.3	4,465.2	4,500.0
29 Borrowings	1,634.7	1,711.7	1,714.0	1,735.4	1,753.6	1,791.6	1,992.5	1,989.7	1,968.7	1,972.5	1,920.6	1,905.3
30 From banks in the U.S.	396.0	411.9	413.7	406.6	409.5	394.5	391.7	360.2	354.9	354.2	342.9	329.4
31 From others	1,238.7	1,299.7	1,300.3	1,328.8	1,344.1	1,397.1	1,600.8	1,629.5	1,613.8	1,618.2	1,577.6	1,575.9
32 Net due to related foreign offices	482.0	527.7	546.2	529.7	509.8	506.2	521.6	568.3	554.8	581.3	608.3	578.1
33 Other liabilities	537.2	547.6	534.3	537.3	532.8	567.0	622.3	658.9	684.5	742.8	741.9	796.9
34 <b>TOTAL LIABILITIES</b>	<b>8,274.2</b>	<b>8,561.2</b>	<b>8,579.4</b>	<b>8,565.8</b>	<b>8,583.0</b>	<b>8,834.4</b>	<b>9,330.8</b>	<b>9,419.4</b>	<b>9,456.9</b>	<b>9,573.4</b>	<b>9,644.8</b>	<b>9,620.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,171.0	1,168.6	1,145.4	1,186.1	1,187.3	1,206.2	1,207.3	1,186.4	1,193.7	1,182.8	1,187.6	1,199.0

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	8,063.2	8,255.7	8,227.1	8,225.4	8,238.4	8,443.1	8,813.6	8,826.1	8,855.7	8,920.3	8,903.6	8,893.7
2 Securities in bank credit	1,988.4	2,036.4	2,026.5	2,016.4	2,006.7	2,066.1	2,228.8	2,265.1	2,280.1	2,354.4	2,298.9	2,307.9
3 Treasury and Agency securities <sup>2</sup>	1,029.9	1,017.9	1,032.5	1,026.6	1,045.1	1,062.4	1,136.3	1,173.3	1,165.9	1,177.4	1,146.4	1,127.7
4 Other securities <sup>3</sup>	958.5	1,018.6	993.9	989.8	961.5	1,003.6	1,092.6	1,091.8	1,114.2	1,177.0	1,152.6	1,180.2
5 Loans and leases in bank credit <sup>4</sup>	6,074.8	6,219.2	6,200.6	6,209.0	6,231.8	6,377.0	6,584.8	6,561.0	6,575.6	6,565.9	6,604.7	6,585.8
6 Commercial and industrial	1,134.9	1,187.0	1,187.4	1,187.2	1,186.2	1,207.1	1,250.9	1,245.6	1,249.1	1,237.7	1,232.8	1,233.2
7 Real estate	3,564.1	3,586.9	3,575.1	3,569.0	3,572.9	3,618.3	3,781.1	3,787.2	3,789.6	3,793.4	3,799.5	3,790.7
8 Revolving home equity	482.4	508.4	514.5	521.6	526.0	540.7	580.7	585.5	587.6	588.3	589.9	591.3
9 Other residential	1,519.8	1,464.6	1,438.9	1,422.8	1,418.6	1,434.1	1,511.3	1,506.8	1,503.5	1,507.7	1,512.2	1,500.4
10 Commercial	1,561.9	1,613.9	1,621.8	1,624.6	1,628.3	1,643.5	1,689.1	1,694.9	1,698.5	1,697.4	1,697.4	1,698.9
11 Consumer	796.3	822.8	826.9	832.9	843.7	853.9	865.9	876.6	882.1	882.5	882.9	892.4
12 Credit cards and other revolving plans	343.0	340.8	341.8	347.1	355.4	361.6	371.9	383.5	386.7	387.8	393.9	403.3
13 Other	453.3	482.0	485.1	485.8	488.3	492.3	494.0	493.1	495.4	494.6	489.0	489.1
14 Security <sup>5</sup>	139.7	191.5	181.8	184.8	196.9	240.5	226.6	210.3	213.7	208.7	232.1	203.3
15 Fed funds and RPs with brokers	107.7	151.3	150.6	154.3	167.2	195.4	180.9	174.7	179.5	179.8	200.8	172.1
16 Other	32.0	40.2	31.2	30.5	29.6	45.1	45.8	35.7	34.2	28.9	31.3	31.2
17 Other loans and leases	439.7	431.1	429.3	435.1	432.2	457.2	460.2	441.2	441.1	443.7	457.4	466.3
18 Interbank loans	349.9	361.7	370.6	357.9	362.4	391.2	381.0	302.9	278.2	315.8	318.3	327.3
19 Fed funds and RPs with banks <sup>6</sup>	273.0	286.1	295.0	290.4	294.3	325.2	308.9	233.4	212.3	248.3	255.2	265.5
20 Other	76.8	75.6	75.6	67.5	68.1	66.0	72.1	69.5	65.9	67.5	63.1	61.8
21 Cash assets <sup>7</sup>	249.7	247.3	237.4	236.1	231.9	303.4	443.0	588.9	599.5	623.5	659.3	727.8
22 Other assets <sup>8</sup>	903.1	934.7	941.8	967.7	971.7	1,002.4	1,037.1	1,077.0	1,099.2	1,094.7	1,107.0	1,080.2
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,493.1</b>	<b>9,702.2</b>	<b>9,676.1</b>	<b>9,679.3</b>	<b>9,695.2</b>	<b>10,026.7</b>	<b>10,552.6</b>	<b>10,669.6</b>	<b>10,709.6</b>	<b>10,825.2</b>	<b>10,859.7</b>	<b>10,899.1</b>
<b>LIABILITIES</b>												
24 Deposits	5,659.3	5,725.0	5,730.6	5,735.8	5,733.1	5,955.3	6,213.2	6,253.4	6,257.3	6,354.9	6,432.4	6,432.2
25 Transaction	601.2	592.5	586.1	588.6	573.6	612.0	645.7	689.7	752.9	691.3	737.9	746.2
26 Nontransaction	5,058.2	5,132.5	5,144.6	5,147.2	5,159.5	5,343.3	5,567.5	5,563.7	5,504.4	5,663.7	5,694.5	5,686.0
27 Large time	1,030.0	1,014.4	1,012.8	1,019.3	1,012.4	1,074.8	1,168.0	1,110.2	1,105.4	1,129.6	1,134.2	1,134.0
28 Other	4,028.2	4,118.2	4,131.8	4,127.9	4,147.1	4,268.5	4,399.5	4,453.5	4,399.0	4,534.0	4,560.3	4,552.0
29 Borrowings	1,635.9	1,721.4	1,712.7	1,712.7	1,752.1	1,827.6	2,011.4	1,992.5	1,974.7	1,958.9	1,879.0	1,900.3
30 From banks in the U.S.	398.9	413.1	411.6	399.1	404.4	395.1	390.2	362.6	361.8	357.3	339.5	332.3
31 From others	1,237.0	1,308.3	1,301.0	1,313.6	1,347.7	1,432.5	1,621.2	1,629.9	1,612.8	1,601.6	1,539.5	1,568.0
32 Net due to related foreign offices	478.5	532.8	533.8	529.9	507.0	495.2	517.6	565.8	580.3	576.1	616.1	563.0
33 Other liabilities	552.4	550.1	529.0	533.4	531.8	565.9	628.7	678.8	712.7	761.0	755.8	801.4
34 <b>TOTAL LIABILITIES</b>	<b>8,326.1</b>	<b>8,529.3</b>	<b>8,506.1</b>	<b>8,511.7</b>	<b>8,524.0</b>	<b>8,844.0</b>	<b>9,371.0</b>	<b>9,490.6</b>	<b>9,525.1</b>	<b>9,650.9</b>	<b>9,683.3</b>	<b>9,696.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,167.0	1,172.8	1,170.0	1,167.5	1,171.2	1,182.7	1,181.6	1,179.0	1,184.5	1,174.3	1,176.4	1,202.2

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending				
									Nov 26	Dec 3	Dec 10	Dec 17	
<b>ASSETS</b>													
1	Bank credit	5,113.6	5,311.4	5,285.4	5,289.6	5,295.7	5,427.3	5,752.1	5,721.6	5,762.7	5,743.0	5,750.3	5,728.3
2	Securities in bank credit	1,388.2	1,427.8	1,428.7	1,433.1	1,428.8	1,499.1	1,665.6	1,676.6	1,698.0	1,700.1	1,661.5	1,676.9
3	Treasury and Agency securities <sup>2</sup>	663.9	648.0	665.3	662.8	685.5	710.0	784.3	806.9	800.2	806.0	784.7	772.6
3a	Trading account	72.2	65.7	66.1	53.7	56.4	72.0	133.6	122.1	100.8	108.5	78.1	94.0
3b	Investment account	591.6	582.3	599.2	609.1	629.1	638.0	650.7	684.8	699.4	697.6	706.6	678.6
3b1	Mortgage-backed	527.0	534.2	552.3	560.3	576.7	587.6	604.3	636.2	647.8	644.3	650.5	621.7
3b2	Other	64.6	48.0	46.9	48.7	52.4	50.3	46.5	48.6	51.7	53.3	56.1	56.9
4	Other securities	724.3	779.9	763.4	770.3	743.3	789.1	881.3	869.7	897.7	894.1	876.9	904.3
4a	Trading account <sup>3</sup>	388.7	408.2	390.4	400.6	385.3	404.1	446.5	484.0	518.4	536.8	529.0	566.5
4a1	Derivatives with a positive fair value <sup>11</sup>	201.8	210.0	193.5	214.2	215.2	230.2	283.1	342.4	380.9	391.4	384.4	420.3
4a2	Other	186.9	198.2	196.9	186.4	170.1	173.9	163.5	141.6	137.5	145.4	144.6	146.2
4b	Investment account	335.6	371.6	373.0	369.7	358.0	385.0	434.7	385.6	379.3	357.3	347.9	337.8
4b1	State and local government	60.3	54.6	53.2	53.3	52.7	52.2	52.7	52.0	51.9	52.4	51.5	50.9
4b2	Mortgage-backed	153.9	179.3	175.6	163.3	155.1	155.5	163.5	152.2	150.5	135.7	140.1	142.3
4b3	Other	121.5	137.7	144.1	153.2	150.3	177.3	218.6	181.4	177.0	169.2	156.4	144.6
5	Loans and leases in bank credit <sup>4</sup>	3,725.4	3,883.5	3,856.7	3,856.5	3,866.9	3,928.2	4,086.5	4,045.0	4,064.8	4,042.8	4,088.7	4,051.4
6	Commercial and industrial	741.7	780.4	783.3	786.7	781.0	793.0	822.7	816.5	818.9	808.7	813.0	807.3
7	Real estate	2,052.6	2,107.4	2,088.5	2,059.0	2,066.5	2,067.2	2,177.7	2,174.9	2,183.6	2,181.1	2,189.0	2,185.5
8	Revolving home equity	390.2	417.3	421.6	427.0	428.6	440.2	474.1	476.6	478.0	480.1	482.2	481.4
9	Other residential	1,042.1	1,026.2	995.4	979.6	984.4	977.2	1,019.8	1,008.2	1,012.5	1,005.4	1,010.6	1,007.5
10	Commercial	620.3	663.9	671.5	652.4	653.5	649.8	683.9	690.1	693.0	695.6	696.2	696.5
11	Consumer	463.6	487.3	491.3	498.9	503.4	501.3	517.1	518.8	522.7	523.2	524.7	525.4
12	Credit cards and other revolving plans	133.7	132.1	131.9	135.3	138.7	143.1	159.2	160.7	161.3	162.6	162.3	162.7
13	Other	329.8	355.2	359.4	363.6	364.7	358.2	357.8	358.1	361.5	360.6	362.5	362.7
14	Security	132.7	177.5	169.0	183.2	193.6	229.8	219.6	203.4	209.0	198.5	217.3	184.1
15	Fed funds and RPs with brokers	105.9	143.2	143.2	157.3	168.4	189.1	177.7	172.9	180.8	174.0	190.8	158.6
16	Other	26.9	34.3	25.9	25.9	25.1	40.7	41.9	30.5	28.2	24.5	26.5	25.4
17	Other loans and leases	334.9	330.8	324.6	328.8	322.4	336.8	349.3	331.4	330.6	331.3	344.7	349.2
17a	Fed funds and RPs with others	44.1	31.6	24.2	27.4	25.0	22.5	25.3	20.7	20.1	22.9	34.4	41.9
17b	Other loans	192.7	197.4	198.2	202.3	201.7	220.5	231.8	219.2	218.9	216.8	219.0	215.4
17c	Lease financing receivables	98.1	101.9	102.2	99.0	95.8	93.8	92.2	91.5	91.6	91.5	91.4	91.8
18	Interbank loans	225.2	244.8	259.4	241.5	239.5	257.2	247.7	184.7	171.2	179.2	186.6	186.2
19	Fed funds and RPs with banks	170.6	190.6	203.8	194.9	193.2	214.2	207.2	146.8	134.6	143.7	151.8	154.2
20	Other	54.5	54.2	55.6	46.6	46.3	43.0	40.6	37.9	36.6	35.5	34.7	32.0
21	Cash assets <sup>7</sup>	152.5	146.2	137.3	135.9	138.1	200.3	323.0	411.8	408.0	419.7	466.9	499.9
22	Other assets <sup>8</sup>	655.1	706.9	713.0	738.7	741.5	753.6	779.4	820.4	844.0	831.7	835.2	796.2
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,108.2</b>	<b>6,352.9</b>	<b>6,335.0</b>	<b>6,339.3</b>	<b>6,347.0</b>	<b>6,567.2</b>	<b>7,022.3</b>	<b>7,055.3</b>	<b>7,103.8</b>	<b>7,087.6</b>	<b>7,154.5</b>	<b>7,123.7</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)

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
LIABILITIES												
24 Deposits	3,352.0	3,462.0	3,466.0	3,425.1	3,436.8	3,584.5	3,782.2	3,755.1	3,786.7	3,771.7	3,856.9	3,810.3
25 Transaction	327.2	326.6	317.7	327.9	317.3	349.9	383.3	418.1	414.1	438.6	517.5	457.6
26 Nontransaction	3,024.8	3,135.4	3,148.3	3,097.2	3,119.5	3,234.6	3,398.9	3,337.1	3,372.7	3,333.0	3,339.3	3,352.7
27 Large time	619.0	608.7	607.3	612.7	606.5	662.9	737.4	669.0	674.1	656.1	656.6	658.5
28 Other	2,405.8	2,526.7	2,541.0	2,484.5	2,512.9	2,571.7	2,661.5	2,668.1	2,698.6	2,676.9	2,682.8	2,694.2
29 Borrowings	1,069.9	1,119.5	1,121.5	1,143.5	1,158.7	1,194.9	1,379.0	1,386.9	1,380.9	1,357.7	1,305.4	1,305.0
30 From banks in the U.S.	150.6	165.3	161.5	163.0	158.2	150.4	143.4	125.9	128.5	123.8	107.8	107.5
31 From others	919.3	954.3	960.0	980.4	1,000.5	1,044.5	1,235.6	1,261.0	1,252.4	1,233.9	1,197.5	1,197.5
32 Net due to related foreign offices	477.3	523.7	541.5	524.4	506.2	501.7	519.4	562.0	545.6	574.4	601.0	571.9
33 Other liabilities	459.7	467.5	453.4	457.1	452.5	485.1	541.7	571.1	602.7	610.7	609.6	661.0
33a Derivatives with a negative fair value <sup>11</sup>	159.8	161.9	145.5	163.9	169.4	179.6	216.5	264.4	296.1	296.6	291.9	328.1
33b Other	299.9	305.7	307.8	293.2	283.1	305.5	325.1	306.8	306.7	314.1	317.7	332.9
34 TOTAL LIABILITIES	<b>5,358.9</b>	<b>5,572.7</b>	<b>5,582.4</b>	<b>5,550.1</b>	<b>5,554.2</b>	<b>5,766.2</b>	<b>6,222.4</b>	<b>6,275.2</b>	<b>6,315.9</b>	<b>6,314.5</b>	<b>6,372.9</b>	<b>6,348.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	749.3	780.2	752.6	789.2	792.8	801.0	799.9	780.1	787.9	773.2	781.6	775.5
MEMORANDA												
36 Mortgage-backed securities <sup>12</sup>	680.9	713.6	727.9	723.7	731.9	743.1	767.8	788.4	798.2	779.9	790.6	764.0
37 Pass-thru	468.4	467.0	482.5	487.3	498.5	519.4	544.3	574.7	584.4	580.7	586.2	555.9
38 CMO, REMIC, and other	212.5	246.5	245.4	236.4	233.3	223.8	223.5	213.7	213.9	199.3	204.4	208.1
39 Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-10.6	-20.4	-21.2	-30.1	-45.4	-49.4	-58.3	-77.0	-75.7	-82.8	-84.4	-85.4
40 Securitized consumer loans <sup>14</sup>	114.9	112.1	115.0	113.1	112.9	120.3	135.7	133.5	132.5	132.2	131.4	129.1
41 Credit cards and other revolving plans	77.2	76.5	79.4	77.9	77.2	81.2	93.5	92.2	92.4	92.2	92.9	91.6
42 Other	37.7	35.6	35.6	35.2	35.7	39.1	42.3	41.3	40.0	40.0	38.5	37.5
43 Securitized real estate loans <sup>14</sup>	1,193.0	1,204.8	1,216.4	1,250.4	1,277.4	1,300.8	1,357.8	1,347.0	1,341.9	1,342.2	1,338.5	1,333.6

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	5,159.0	5,280.0	5,240.3	5,239.5	5,243.0	5,429.4	5,783.3	5,776.8	5,814.5	5,799.8	5,786.1	5,764.3
2 Securities in bank credit	1,391.3	1,438.6	1,433.5	1,430.1	1,425.5	1,491.5	1,655.9	1,684.7	1,711.0	1,713.1	1,660.8	1,665.1
3 Treasury and Agency securities <sup>2</sup>	661.4	655.6	671.6	670.4	690.8	705.8	774.0	806.1	797.6	803.4	770.7	755.3
3a Trading account	74.4	65.5	67.7	54.4	54.9	68.7	128.0	125.5	102.4	106.4	75.8	91.5
3b Investment account	587.0	590.1	603.9	616.1	635.8	637.1	646.0	680.6	695.2	697.0	694.9	663.7
3b1 Mortgage-backed	520.4	542.1	556.0	567.5	583.4	586.0	599.0	630.6	642.5	643.9	639.0	607.7
3b2 Other	66.7	48.1	47.8	48.6	52.4	51.2	47.0	50.0	52.7	53.1	56.0	56.1
4 Other securities	729.8	782.9	761.9	759.7	734.7	785.7	881.9	878.6	913.4	909.7	890.1	909.8
4a Trading account <sup>3</sup>	394.3	411.7	391.6	392.7	379.0	399.8	447.6	492.0	533.6	549.8	540.5	567.3
4a1 Derivatives with a positive fair value <sup>11</sup>	201.6	211.7	195.1	205.3	205.3	224.5	276.1	343.8	388.5	405.2	398.2	422.8
4a2 Other	192.6	199.9	196.5	187.4	173.7	175.3	171.6	148.2	145.0	144.6	142.3	144.5
4b Investment account	335.6	371.2	370.3	367.0	355.8	385.9	434.3	386.5	379.8	359.9	349.6	342.5
4b1 State and local government	60.8	54.9	53.1	52.7	52.1	52.2	52.8	52.5	52.2	52.6	52.0	50.8
4b2 Mortgage-backed	153.0	174.7	173.2	170.3	162.7	159.9	159.2	149.5	148.2	135.7	138.7	140.5
4b3 Other	121.8	141.6	144.0	144.0	140.9	173.7	222.3	184.6	179.4	171.6	159.0	151.2
5 Loans and leases in bank credit <sup>4</sup>	3,767.7	3,841.4	3,806.8	3,809.3	3,817.5	3,937.9	4,127.3	4,092.0	4,103.5	4,086.8	4,125.3	4,099.2
6 Commercial and industrial	746.3	778.9	777.7	777.8	775.7	792.2	828.1	822.0	825.1	814.0	810.5	810.0
7 Real estate	2,091.6	2,069.7	2,049.2	2,039.6	2,035.4	2,067.3	2,216.7	2,218.5	2,220.0	2,222.0	2,225.9	2,217.3
8 Revolving home equity	394.1	413.7	418.3	424.3	427.6	440.1	478.2	481.6	483.2	483.7	484.9	485.9
9 Other residential	1,067.7	1,005.3	977.9	963.4	956.0	969.0	1,039.7	1,035.5	1,033.4	1,035.6	1,038.1	1,028.2
10 Commercial	629.8	650.7	653.0	651.9	651.7	658.2	698.7	701.4	703.4	702.8	702.9	703.1
11 Consumer	462.8	486.6	487.7	491.9	497.8	503.6	515.4	517.7	520.7	520.7	521.5	525.2
12 Credit cards and other revolving plans	131.6	131.1	131.2	134.5	137.9	142.5	155.9	158.5	160.1	160.6	161.6	165.4
13 Other	331.2	355.4	356.5	357.4	359.9	361.1	359.5	359.2	360.6	360.1	359.8	359.8
14 Security	130.7	180.5	170.7	173.6	185.7	229.0	215.6	200.4	204.5	197.6	221.0	192.3
15 Fed funds and RPs with brokers	103.7	145.5	144.8	148.4	161.3	189.2	175.0	169.8	175.4	173.7	194.6	166.1
16 Other	27.0	35.0	25.9	25.2	24.4	39.9	40.6	30.6	29.0	23.9	26.3	26.2
17 Other loans and leases	336.2	325.7	321.6	326.3	322.9	345.8	351.6	333.5	333.2	332.4	346.4	354.4
17a Fed funds and RPs with others	46.0	28.1	23.7	25.2	26.1	26.3	27.4	21.5	22.2	23.5	34.6	41.9
17b Other loans	190.7	197.6	197.8	202.0	200.9	224.3	230.4	219.1	218.0	216.1	219.3	219.8
17c Lease financing receivables	99.5	100.1	100.1	99.1	96.0	95.2	93.8	92.9	93.0	92.7	92.6	92.7
18 Interbank loans	230.1	239.6	249.2	235.5	237.8	259.9	249.1	188.4	179.7	180.0	185.3	194.2
19 Fed funds and RPs with banks	173.7	187.0	195.2	189.9	192.1	217.3	207.9	149.2	142.0	142.8	149.4	161.3
20 Other	56.4	52.5	54.0	45.7	45.7	42.6	41.2	39.2	37.7	37.2	35.9	33.0
21 Cash assets <sup>7</sup>	156.6	143.7	133.7	131.6	127.3	197.1	321.3	422.0	414.8	435.8	457.8	524.1
22 Other assets <sup>8</sup>	658.2	701.3	702.9	733.7	735.1	761.4	791.1	824.3	848.9	827.1	837.0	796.5
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>6,166.0</b>	<b>6,308.0</b>	<b>6,266.1</b>	<b>6,273.5</b>	<b>6,275.2</b>	<b>6,576.1</b>	<b>7,065.0</b>	<b>7,129.0</b>	<b>7,177.7</b>	<b>7,156.3</b>	<b>7,180.5</b>	<b>7,192.3</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)

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending				
									Nov 26	Dec 3	Dec 10	Dec 17	
<b>LIABILITIES</b>													
24	Deposits	3,396.0	3,406.1	3,398.3	3,394.5	3,380.9	3,583.5	3,817.4	3,811.7	3,817.5	3,846.2	3,907.0	3,896.0
25	Transaction	329.9	323.3	315.6	317.3	306.5	345.5	375.9	421.6	466.6	431.3	476.9	484.8
26	Nontransaction	3,066.1	3,082.8	3,082.7	3,077.3	3,074.4	3,237.9	3,441.6	3,390.2	3,350.9	3,414.9	3,430.1	3,411.2
27	Large time	624.5	600.9	597.6	603.3	595.8	656.7	746.4	678.0	674.6	669.7	672.1	670.7
28	Other	2,441.6	2,482.0	2,485.1	2,473.9	2,478.6	2,581.2	2,695.2	2,712.2	2,676.3	2,745.2	2,757.9	2,740.4
29	Borrowings	1,069.0	1,128.2	1,118.5	1,124.7	1,161.7	1,231.1	1,398.6	1,387.3	1,375.6	1,342.0	1,263.7	1,292.4
30	From banks in the U.S.	151.2	166.2	159.1	155.4	155.9	150.6	142.4	126.2	126.7	126.2	106.9	108.3
31	From others	917.8	962.1	959.4	969.3	1,005.8	1,080.5	1,256.2	1,261.1	1,248.9	1,215.8	1,156.8	1,184.1
32	Net due to related foreign offices	474.8	528.2	529.8	524.8	504.1	492.3	516.0	560.4	572.5	570.1	609.3	556.1
33	Other liabilities	474.9	469.7	448.4	454.0	452.2	484.6	548.1	591.0	630.9	628.7	623.8	664.6
33a	Derivatives with a negative fair value <sup>11</sup>	159.5	164.1	149.0	159.2	160.9	176.4	213.2	264.5	299.5	305.4	301.4	324.8
33b	Other	315.4	305.6	299.4	294.7	291.2	308.3	334.9	326.5	331.4	323.3	322.4	339.9
34	<b>TOTAL LIABILITIES</b>	<b>5,414.7</b>	<b>5,532.2</b>	<b>5,495.0</b>	<b>5,498.0</b>	<b>5,498.8</b>	<b>5,791.5</b>	<b>6,280.1</b>	<b>6,350.5</b>	<b>6,396.5</b>	<b>6,387.0</b>	<b>6,403.8</b>	<b>6,409.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	751.3	775.8	771.2	775.5	776.4	784.7	784.9	778.5	781.3	769.3	776.7	783.2
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	673.3	716.7	729.3	737.7	746.1	745.9	758.2	780.1	790.7	779.5	777.7	748.2
37	Pass-thru	458.1	477.1	490.3	501.6	515.6	519.1	532.8	563.4	574.8	574.5	568.6	537.2
38	CMO, REMIC, and other	215.2	239.6	239.0	236.1	230.5	226.8	225.4	216.7	215.9	205.0	209.0	211.0
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-8.1	-21.3	-29.2	-35.6	-46.2	-46.5	-56.0	-74.4	-72.6	-80.1	-80.3	-81.0
40	Securitized consumer loans <sup>14</sup>	111.9	112.5	115.6	115.1	114.2	120.9	133.3	130.6	129.8	129.9	129.5	127.8
41	Credit cards and other revolving plans	74.5	78.3	81.1	80.2	79.9	82.6	91.7	89.6	89.0	89.2	88.9	87.2
42	Other	37.4	34.2	34.5	35.0	34.3	38.3	41.6	41.0	40.8	40.7	40.6	40.5
43	Securitized real estate loans <sup>14</sup>	1,189.8	1,218.3	1,220.4	1,233.8	1,245.8	1,268.6	1,336.1	1,339.7	1,338.0	1,342.3	1,342.2	1,342.2

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	2,912.5	2,956.8	2,967.6	2,987.0	2,995.4	3,029.2	3,052.2	3,057.2	3,045.2	3,127.3	3,117.3	3,116.8
2 Securities in bank credit	602.1	586.6	585.9	593.3	587.8	583.2	578.6	585.1	575.5	647.3	640.8	642.5
3 Treasury and Agency securities <sup>2</sup>	372.4	356.1	355.9	357.8	355.4	360.9	367.0	370.9	372.2	378.1	377.2	372.5
4 Other securities <sup>3</sup>	229.6	230.5	229.9	235.5	232.3	222.4	211.6	214.2	203.3	269.1	263.6	269.9
5 Loans and leases in bank credit <sup>4</sup>	2,310.4	2,370.2	2,381.7	2,393.7	2,407.7	2,446.0	2,473.5	2,472.1	2,469.7	2,480.0	2,476.5	2,474.3
6 Commercial and industrial	391.7	405.0	406.6	407.6	410.5	416.7	426.5	426.8	427.1	426.6	426.1	424.7
7 Real estate	1,474.0	1,509.1	1,517.6	1,525.3	1,535.2	1,556.5	1,572.9	1,570.3	1,567.7	1,572.0	1,570.5	1,570.0
8 Revolving home equity	88.4	94.8	96.8	96.6	97.5	100.2	103.7	103.9	104.3	104.3	104.2	104.6
9 Other residential	452.2	454.9	454.5	456.3	461.2	468.5	476.2	471.7	466.4	471.8	473.0	470.2
10 Commercial	933.5	959.3	966.4	972.5	976.5	987.8	993.0	994.8	997.0	995.9	993.4	995.2
11 Consumer	332.4	339.8	340.5	340.4	341.6	350.7	353.6	357.5	358.2	359.3	357.4	357.6
12 Credit cards and other revolving plans	207.6	213.8	213.6	214.4	218.2	219.2	216.6	220.7	220.8	222.8	227.1	226.6
13 Other	124.7	126.0	126.9	126.0	123.4	131.5	137.0	136.8	137.4	136.5	130.3	131.0
17 Other loans and leases <sup>6</sup>	112.2	116.4	117.0	120.4	120.4	122.2	120.5	117.4	116.7	122.2	122.6	122.0
18 Interbank loans	117.3	126.7	125.3	130.4	128.7	137.2	136.0	113.7	104.3	130.0	126.2	132.8
19 Fed funds and RPs with banks <sup>6</sup>	95.0	104.6	103.1	107.2	104.6	110.3	101.8	80.8	70.6	99.4	100.1	101.4
20 Other	22.3	22.1	22.1	23.2	24.1	26.9	34.3	32.9	33.7	30.6	26.2	31.4
21 Cash assets <sup>7</sup>	93.0	102.2	103.1	104.6	106.6	107.4	123.5	166.4	185.1	186.6	206.1	200.9
22 Other assets <sup>8</sup>	249.5	231.7	234.6	231.6	233.9	241.5	246.7	256.3	255.3	267.8	271.2	288.2
23 TOTAL ASSETS <sup>9</sup>	<b>3,337.0</b>	<b>3,376.9</b>	<b>3,389.8</b>	<b>3,412.6</b>	<b>3,423.3</b>	<b>3,473.4</b>	<b>3,515.8</b>	<b>3,550.6</b>	<b>3,546.7</b>	<b>3,668.5</b>	<b>3,677.9</b>	<b>3,695.8</b>
<b>LIABILITIES</b>												
24 Deposits	2,268.3	2,312.3	2,318.9	2,338.2	2,349.9	2,385.2	2,412.2	2,447.5	2,462.2	2,505.1	2,517.2	2,530.0
25 Transaction	270.6	269.8	269.1	275.9	266.4	271.2	273.7	267.4	268.5	261.1	273.7	260.4
26 Nontransaction	1,997.7	2,042.5	2,049.8	2,062.3	2,083.6	2,114.0	2,138.5	2,180.0	2,193.7	2,244.0	2,243.5	2,269.7
27 Large time	405.3	412.6	414.6	417.7	416.8	419.3	422.9	431.9	430.6	459.6	461.1	463.9
28 Other	1,592.4	1,630.0	1,635.2	1,644.6	1,666.8	1,694.7	1,715.6	1,748.1	1,763.1	1,784.3	1,782.4	1,805.8
29 Borrowings	564.8	592.1	592.5	591.9	594.9	596.6	613.5	602.8	587.8	614.7	615.2	600.3
30 From banks in the U.S.	245.4	246.7	252.2	243.6	251.3	244.1	248.3	234.3	226.4	230.4	235.1	221.8
31 From others	319.4	345.5	340.3	348.3	343.6	352.6	365.2	368.5	361.4	384.3	380.1	378.4
32 Net due to related foreign offices	4.7	4.0	4.6	5.3	3.7	4.5	2.1	6.3	9.2	6.9	7.3	6.2
33 Other liabilities	77.5	80.1	80.9	80.3	80.3	81.9	80.6	87.7	81.8	132.2	132.3	135.9
34 TOTAL LIABILITIES	<b>2,915.3</b>	<b>2,988.5</b>	<b>2,996.9</b>	<b>3,015.7</b>	<b>3,028.8</b>	<b>3,068.2</b>	<b>3,108.5</b>	<b>3,144.2</b>	<b>3,141.0</b>	<b>3,258.9</b>	<b>3,271.9</b>	<b>3,272.4</b>
35 Residual (assets less liabilities) <sup>10</sup>	421.7	388.4	392.9	396.9	394.5	405.2	407.4	406.4	405.8	409.7	405.9	423.4
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	248.6	249.4	249.4	272.5	270.4	279.8	276.7	268.3	265.9	267.6	268.0	267.0
40 Securitized consumer loans <sup>14</sup>	281.4	300.1	299.3	299.8	296.4	294.1	291.1	285.2	283.8	282.8	286.8	285.2
43 Securitized real estate loans <sup>14</sup>	36.3	35.7	28.6	28.1	32.6	35.5	35.2	34.7	34.7	34.5	34.6	34.4

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending			
									Nov 26	Dec 3	Dec 10	Dec 17
<b>ASSETS</b>												
1 Bank credit	2,904.2	2,975.7	2,986.8	2,985.9	2,995.4	3,013.7	3,030.3	3,049.3	3,041.2	3,120.5	3,117.5	3,129.4
2 Securities in bank credit	597.2	597.9	593.0	586.3	581.1	574.6	572.9	580.4	569.1	641.3	638.1	642.8
3 Treasury and Agency securities <sup>2</sup>	368.5	362.2	360.9	356.2	354.3	356.6	362.3	367.2	368.3	374.0	375.7	372.4
4 Other securities <sup>3</sup>	228.6	235.7	232.1	230.1	226.8	218.0	210.6	213.2	200.8	267.3	262.4	270.4
5 Loans and leases in bank credit <sup>4</sup>	2,307.1	2,377.8	2,393.8	2,399.6	2,414.3	2,439.1	2,457.4	2,468.9	2,472.1	2,479.2	2,479.4	2,486.7
6 Commercial and industrial	388.6	408.0	409.7	409.4	410.5	415.0	422.8	423.6	424.0	423.7	422.3	423.1
7 Real estate	1,472.5	1,517.2	1,526.0	1,529.3	1,537.6	1,551.0	1,564.4	1,568.7	1,569.6	1,571.4	1,573.6	1,573.4
8 Revolving home equity	88.4	94.7	96.1	97.4	98.4	100.5	102.4	103.9	104.4	104.6	105.0	105.4
9 Other residential	452.0	459.3	461.0	459.3	462.6	465.1	471.5	471.3	470.1	472.1	474.0	472.2
10 Commercial	932.1	963.1	968.9	972.7	976.6	985.3	990.4	993.5	995.1	994.6	994.6	995.8
11 Consumer	333.5	336.3	339.2	341.0	345.9	350.3	350.5	359.0	361.4	361.8	361.4	367.2
12 Credit cards and other revolving plans	211.4	209.6	210.6	212.6	217.5	219.2	216.0	225.0	226.6	227.2	232.3	237.9
13 Other	122.1	126.6	128.6	128.4	128.3	131.2	134.6	134.0	134.8	134.6	129.2	129.3
17 Other loans and leases <sup>6</sup>	112.5	116.3	118.9	119.9	120.4	122.8	119.7	117.7	117.0	122.3	122.1	122.9
18 Interbank loans	119.7	122.1	121.4	122.4	124.6	131.3	131.9	114.5	98.5	135.8	133.0	133.1
19 Fed funds and RPs with banks <sup>6</sup>	99.3	99.1	99.8	100.6	102.2	107.9	101.0	84.2	70.3	105.5	105.8	104.2
20 Other	20.4	23.1	21.6	21.8	22.4	23.4	30.9	30.3	28.2	30.3	27.2	28.9
21 Cash assets <sup>7</sup>	93.1	103.6	103.7	104.5	104.5	106.3	121.7	166.9	184.7	187.8	201.5	203.7
22 Other assets <sup>8</sup>	244.9	233.4	238.9	234.0	236.7	241.0	246.0	252.7	250.4	267.6	270.0	283.7
23 TOTAL ASSETS <sup>9</sup>	<b>3,327.0</b>	<b>3,394.1</b>	<b>3,410.0</b>	<b>3,405.8</b>	<b>3,420.0</b>	<b>3,450.5</b>	<b>3,487.6</b>	<b>3,540.6</b>	<b>3,531.9</b>	<b>3,668.9</b>	<b>3,679.1</b>	<b>3,706.9</b>
<b>LIABILITIES</b>												
24 Deposits	2,263.4	2,318.9	2,332.3	2,341.3	2,352.3	2,371.8	2,395.8	2,441.7	2,439.9	2,508.7	2,525.4	2,536.3
25 Transaction	271.3	269.3	270.4	271.3	267.1	266.5	269.8	268.1	286.3	259.9	261.0	261.4
26 Nontransaction	1,992.1	2,049.7	2,061.9	2,069.9	2,085.2	2,105.3	2,126.0	2,173.5	2,153.5	2,248.8	2,264.4	2,274.8
27 Large time	405.5	413.5	415.2	415.9	416.6	418.0	421.6	432.2	430.8	460.0	462.1	463.2
28 Other	1,586.6	1,636.2	1,646.7	1,654.0	1,668.5	1,687.3	1,704.3	1,741.3	1,722.7	1,788.9	1,802.3	1,811.6
29 Borrowings	566.9	593.2	594.1	588.0	590.4	596.6	612.9	605.1	599.1	616.9	615.3	607.9
30 From banks in the U.S.	247.7	247.0	252.5	243.7	248.5	244.5	247.9	236.4	235.2	231.1	232.6	224.0
31 From others	319.2	346.2	341.7	344.3	341.9	352.0	365.0	368.8	363.9	385.8	382.7	383.8
32 Net due to related foreign offices	3.7	4.6	4.1	5.1	2.9	2.9	1.6	5.4	7.9	6.0	6.8	6.9
33 Other liabilities	77.5	80.3	80.6	79.4	79.6	81.2	80.6	87.9	81.8	132.2	132.0	136.8
34 TOTAL LIABILITIES	<b>2,911.4</b>	<b>2,997.1</b>	<b>3,011.2</b>	<b>3,013.7</b>	<b>3,025.2</b>	<b>3,052.5</b>	<b>3,090.9</b>	<b>3,140.1</b>	<b>3,128.6</b>	<b>3,263.9</b>	<b>3,279.5</b>	<b>3,287.8</b>
35 Residual (assets less liabilities) <sup>10</sup>	415.6	397.0	398.8	392.1	394.8	398.0	396.7	400.5	403.2	404.9	399.7	419.0
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	242.7	265.7	265.0	262.7	262.7	265.7	266.5	261.1	257.6	260.0	261.5	261.4
40 Securitized consumer loans <sup>14</sup>	283.5	296.5	296.9	296.4	295.5	294.3	293.2	287.2	287.0	286.9	289.1	287.0
43 Securitized real estate loans <sup>14</sup>	36.8	35.4	28.0	27.5	31.7	35.1	35.2	35.2	35.2	35.2	35.2	35.2

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending				
									Nov 26	Dec 3	Dec 10	Dec 17	
<b>ASSETS</b>													
1	Bank credit	1,154.2	1,135.1	1,121.5	1,122.6	1,124.1	1,118.7	1,152.3	1,117.7	1,095.5	1,105.8	1,095.0	1,121.9
2	Securities in bank credit	474.2	466.8	457.2	468.0	464.6	454.8	475.3	464.1	447.7	455.9	455.0	486.4
3	Treasury and Agency securities <sup>2</sup>	92.7	91.8	91.6	93.7	86.8	83.0	75.6	83.4	80.1	83.4	83.9	87.2
3a	Trading account	27.6	29.4	28.3	30.1	28.3	27.5	27.3	27.8	24.3	24.6	25.1	27.5
3b	Investment account	65.1	62.5	63.2	63.6	58.4	55.4	48.3	55.5	55.8	58.8	58.8	59.7
4	Other securities	381.5	375.0	365.7	374.3	377.8	371.8	399.6	380.7	367.6	372.5	371.1	399.3
4a	Trading account <sup>3</sup>	224.6	227.9	218.0	220.6	229.0	225.1	237.6	236.5	226.1	237.5	233.7	260.2
4a1	Derivatives with a positive fair value <sup>11</sup>	81.0	101.8	99.1	100.4	103.0	104.6	131.4	146.3	146.7	153.5	149.9	182.5
4a2	Other	143.6	126.1	118.9	120.3	126.0	120.4	106.2	90.2	79.4	84.0	83.8	77.8
4b	Investment account	156.9	147.1	147.7	153.7	148.8	146.8	162.0	144.2	141.6	134.9	137.3	139.0
5	Loans and leases in bank credit <sup>4</sup>	680.0	668.3	664.3	654.5	659.6	663.9	677.0	653.6	647.8	649.9	640.1	635.5
6	Commercial and industrial	275.1	310.9	313.2	314.4	317.0	326.3	350.8	352.9	353.5	353.7	353.7	350.2
10	Commercial real estate	35.7	40.8	42.1	42.8	44.1	43.0	40.8	39.1	39.4	39.3	38.9	39.7
14	Security	140.6	103.8	100.4	100.3	100.7	89.6	71.4	55.4	52.0	51.0	39.1	39.3
15	Fed funds and RPs with brokers <sup>6</sup>	115.8	85.6	83.1	81.3	81.7	74.2	57.2	43.4	40.3	39.1	28.8	29.1
16	Other	24.8	18.2	17.3	19.0	19.0	15.4	14.1	12.1	11.7	11.9	10.4	10.2
17	Other loans and leases	228.6	212.8	208.6	197.1	197.7	205.0	214.1	206.2	203.0	205.9	208.3	206.3
17a	Fed funds and RPs with others <sup>6</sup>	49.6	36.4	33.0	27.9	30.9	31.2	31.9	30.1	27.0	28.8	29.5	26.7
17b	Other	179.1	176.4	175.6	169.1	166.8	173.8	182.2	176.1	176.0	177.0	178.8	179.6
18	Interbank loans	79.0	75.0	68.5	65.7	66.0	68.1	60.9	46.5	49.0	44.8	35.7	34.1
19	Fed funds and RPs with banks	73.3	69.6	63.1	60.6	60.3	63.3	54.0	40.1	41.9	38.1	29.1	28.3
20	Other	5.8	5.4	5.4	5.1	5.7	4.8	6.8	6.4	7.2	6.8	6.6	5.8
21	Cash assets <sup>7</sup>	56.7	58.1	59.6	56.1	53.2	60.8	130.1	274.5	273.2	278.6	357.6	286.5
22	Other assets <sup>8</sup>	49.0	49.3	56.3	48.5	43.0	46.7	61.3	55.6	53.2	55.3	54.2	59.0
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,338.9</b>	<b>1,317.4</b>	<b>1,305.8</b>	<b>1,292.9</b>	<b>1,286.3</b>	<b>1,294.2</b>	<b>1,404.5</b>	<b>1,494.2</b>	<b>1,470.8</b>	<b>1,484.5</b>	<b>1,542.4</b>	<b>1,501.4</b>
<b>LIABILITIES</b>													
24	Deposits	1,017.5	1,112.8	1,124.6	1,120.9	1,127.6	1,102.9	930.7	861.5	840.8	847.3	872.0	890.0
25	Transaction	13.1	17.0	16.8	17.2	16.5	19.1	22.3	18.3	17.6	17.7	19.8	21.2
26	Nontransaction	1,004.4	1,095.8	1,107.9	1,103.7	1,111.0	1,083.8	908.4	843.1	823.1	829.5	852.3	868.8
27	Large time	1,002.3	1,091.4	1,103.5	1,100.5	1,106.5	1,078.8	903.0	837.3	817.1	823.5	846.4	859.9
29	Borrowings	586.7	607.4	602.9	605.1	603.6	607.0	621.1	610.1	596.5	595.6	565.8	550.9
30	From banks in the U.S.	60.7	71.9	69.7	72.9	67.4	84.0	57.9	39.8	46.7	40.2	30.7	30.4
31	From others	526.0	535.5	533.2	532.2	536.2	523.0	563.2	570.2	549.8	555.4	535.1	520.4
32	Net due to related foreign offices	-396.0	-551.2	-564.6	-576.7	-602.0	-568.1	-332.6	-166.6	-164.9	-160.2	-103.9	-152.1
33	Other liabilities	128.7	145.8	140.3	137.2	140.5	148.1	183.4	185.8	188.7	188.2	188.0	209.1
33a	Derivatives with a negative fair value <sup>11</sup>	84.2	99.5	95.9	96.9	102.5	103.6	124.7	137.9	140.4	146.4	142.2	169.9
33b	Other	44.5	46.3	44.3	40.3	38.0	44.5	58.8	47.9	48.3	41.7	45.9	39.2
34	<b>TOTAL LIABILITIES</b>	<b>1,336.9</b>	<b>1,314.7</b>	<b>1,303.1</b>	<b>1,286.5</b>	<b>1,269.6</b>	<b>1,289.9</b>	<b>1,402.6</b>	<b>1,490.7</b>	<b>1,461.1</b>	<b>1,470.8</b>	<b>1,521.9</b>	<b>1,497.9</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.1	2.7	2.7	6.4	16.7	4.3	1.8	3.5	9.7	13.6	20.5	3.6

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

December 29, 2008

Account	2007 Nov	2008 May	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	Week ending				
									Nov 26	Dec 3	Dec 10	Dec 17	
<b>ASSETS</b>													
1	Bank credit	1,162.7	1,130.0	1,113.7	1,103.9	1,110.5	1,110.5	1,150.2	1,125.5	1,111.2	1,119.3	1,109.2	1,130.5
2	Securities in bank credit	480.3	470.0	458.5	460.0	458.9	450.2	473.3	470.2	456.3	464.9	462.0	483.4
3	Treasury and Agency securities <sup>2</sup>	93.1	92.2	90.9	92.0	87.8	83.8	76.2	83.6	80.5	84.3	85.0	86.5
3a	Trading account	26.6	30.1	28.7	29.3	29.0	28.1	27.2	26.8	23.5	24.3	24.7	24.8
3b	Investment account	66.5	62.1	62.2	62.6	58.8	55.6	49.1	56.8	57.1	60.0	60.4	61.7
4	Other securities	387.2	377.8	367.6	368.0	371.1	366.5	397.1	386.5	375.8	380.6	376.9	396.9
4a	Trading account <sup>3</sup>	228.8	235.0	221.5	219.3	227.1	221.8	236.6	240.4	232.0	243.3	237.4	254.0
4a1	Derivatives with a positive fair value <sup>11</sup>	82.6	106.8	99.3	98.5	103.0	103.2	129.9	148.5	151.9	163.5	160.6	176.7
4a2	Other	146.2	128.2	122.2	120.8	124.1	118.6	106.6	91.9	80.1	79.8	76.8	77.3
4b	Investment account	158.4	142.8	146.1	148.7	144.0	144.7	160.5	146.2	143.9	137.3	139.5	142.9
5	Loans and leases in bank credit <sup>4</sup>	682.4	660.0	655.2	643.9	651.6	660.2	676.9	655.4	654.9	654.4	647.2	647.2
6	Commercial and industrial	274.8	307.5	309.8	310.5	315.2	326.3	349.6	353.1	356.2	355.1	354.2	355.9
10	Commercial real estate	36.5	41.1	41.7	42.2	42.4	42.8	41.8	39.9	40.0	40.1	40.0	40.2
14	Security	144.4	102.4	99.1	97.0	98.0	86.7	71.4	57.3	55.5	53.1	42.8	42.3
15	Fed funds and RPs with brokers <sup>6</sup>	118.3	86.5	83.9	80.0	79.7	72.1	57.4	44.5	43.0	40.7	31.1	30.3
16	Other	26.1	15.9	15.2	17.0	18.4	14.6	14.0	12.7	12.4	12.4	11.7	12.0
17	Other loans and leases	226.7	209.0	204.6	194.2	196.0	204.4	214.1	205.1	203.2	206.0	210.1	208.7
17a	Fed funds and RPs with others <sup>6</sup>	52.0	34.0	30.8	25.9	28.4	30.3	33.4	31.7	29.1	31.6	33.4	28.7
17b	Other	174.7	175.0	173.9	168.3	167.6	174.1	180.7	173.4	174.1	174.4	176.8	180.0
18	Interbank loans	83.8	72.3	65.2	64.2	64.4	69.4	62.7	48.7	52.7	48.6	38.2	35.3
19	Fed funds and RPs with banks	77.6	67.2	60.3	59.4	59.0	64.7	55.8	42.0	45.6	41.7	31.3	29.2
20	Other	6.2	5.1	4.8	4.8	5.4	4.7	6.8	6.7	7.1	7.0	6.9	6.2
21	Cash assets <sup>7</sup>	57.7	56.8	58.8	56.3	54.0	62.7	132.2	279.7	278.6	277.8	360.8	296.3
22	Other assets <sup>8</sup>	47.3	50.4	57.4	48.2	43.0	48.1	59.6	53.8	52.8	54.2	55.1	58.0
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,351.6</b>	<b>1,309.5</b>	<b>1,295.0</b>	<b>1,272.5</b>	<b>1,271.8</b>	<b>1,290.6</b>	<b>1,404.6</b>	<b>1,507.6</b>	<b>1,495.3</b>	<b>1,499.9</b>	<b>1,563.2</b>	<b>1,520.1</b>
<b>LIABILITIES</b>													
24	Deposits	1,017.0	1,137.0	1,133.9	1,095.2	1,111.1	1,097.0	932.0	864.5	845.6	843.9	871.4	889.2
25	Transaction	12.8	16.8	16.5	16.8	16.3	19.0	21.8	17.9	17.9	17.3	18.8	21.4
26	Nontransaction	1,004.2	1,120.1	1,117.3	1,078.4	1,094.7	1,078.0	910.2	846.6	827.8	826.6	852.6	867.9
27	Large time	1,002.8	1,115.8	1,112.9	1,073.9	1,090.1	1,073.2	905.1	841.1	822.3	821.1	847.0	859.7
29	Borrowings	585.6	617.3	605.6	594.3	591.0	586.5	599.8	606.7	601.6	601.4	577.9	561.2
30	From banks in the U.S.	63.3	67.8	67.6	68.1	65.4	82.7	55.3	40.8	46.4	43.1	32.6	32.2
31	From others	522.3	549.5	538.0	526.3	525.6	503.8	544.5	565.9	555.2	558.3	545.3	529.0
32	Net due to related foreign offices	-383.4	-597.3	-586.1	-553.2	-573.3	-543.2	-313.7	-154.4	-147.4	-143.6	-85.9	-139.4
33	Other liabilities	130.4	149.2	138.3	132.7	139.6	146.8	182.9	187.8	192.5	194.9	197.0	206.7
33a	Derivatives with a negative fair value <sup>11</sup>	86.8	103.3	95.8	94.5	101.8	102.3	125.5	141.3	145.5	155.6	151.2	165.2
33b	Other	43.6	46.0	42.5	38.2	37.8	44.6	57.4	46.6	46.9	39.3	45.8	41.6
34	<b>TOTAL LIABILITIES</b>	<b>1,349.6</b>	<b>1,306.2</b>	<b>1,291.6</b>	<b>1,269.1</b>	<b>1,268.4</b>	<b>1,287.2</b>	<b>1,401.0</b>	<b>1,504.6</b>	<b>1,492.3</b>	<b>1,496.7</b>	<b>1,560.5</b>	<b>1,517.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.0	3.3	3.4	3.4	3.3	3.4	3.6	3.0	3.1	3.2	2.7	2.4

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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