

# 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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	8,622.4	9,204.6	9,267.5	9,329.2	9,451.1	9,403.0	9,390.2	9,362.0	9,384.1	9,408.1	9,399.1	9,404.6
2 Securities in bank credit	2,290.1	2,423.7	2,429.8	2,448.7	2,534.9	2,504.6	2,468.0	2,458.7	2,497.6	2,498.3	2,471.6	2,488.1
3 Treasury and Agency securities <sup>2</sup>	1,164.5	1,128.0	1,103.9	1,093.6	1,104.6	1,093.5	1,095.6	1,112.5	1,115.6	1,116.3	1,109.0	1,117.8
4 Other securities <sup>3</sup>	1,125.6	1,295.7	1,325.9	1,355.0	1,430.3	1,411.1	1,372.4	1,346.2	1,382.0	1,382.0	1,362.6	1,370.3
5 Loans and leases in bank credit <sup>4</sup>	6,332.3	6,780.9	6,837.7	6,880.6	6,916.2	6,898.4	6,922.2	6,903.4	6,886.6	6,909.8	6,927.5	6,916.5
6 Commercial and industrial	1,266.3	1,435.3	1,452.6	1,462.6	1,483.5	1,490.0	1,496.5	1,503.6	1,507.9	1,512.1	1,510.6	1,516.3
7 Real estate	3,453.7	3,576.8	3,592.3	3,619.3	3,645.7	3,651.2	3,654.2	3,644.9	3,615.9	3,614.8	3,629.8	3,632.7
8 Revolving home equity	465.1	483.2	486.9	492.5	498.9	506.8	512.2	518.3	523.4	524.0	523.2	523.8
9 Other residential	1,462.4	1,491.0	1,493.0	1,501.5	1,506.8	1,493.0	1,480.3	1,449.1	1,426.4	1,428.2	1,442.2	1,445.1
10 Commercial	1,526.3	1,602.6	1,612.4	1,625.3	1,640.1	1,651.4	1,661.7	1,677.5	1,666.2	1,662.6	1,664.3	1,663.8
11 Consumer	764.4	809.3	813.2	814.7	818.0	823.5	827.2	831.8	834.5	840.4	839.1	843.8
12 Credit cards and other revolving plans	326.8	351.1	348.3	346.3	346.2	346.2	345.9	346.5	345.7	350.3	349.2	354.8
13 Other	437.6	458.2	465.0	468.4	471.8	477.2	481.3	485.4	488.8	490.0	489.9	489.0
14 Security <sup>5</sup>	266.7	287.8	301.8	296.3	292.6	283.9	293.1	281.0	285.2	292.5	312.6	296.1
15 Fed funds and RPs with brokers	217.0	232.8	244.2	240.8	233.8	223.6	235.2	232.6	235.4	240.9	262.0	247.5
16 Other	49.7	54.9	57.6	55.5	58.8	60.2	57.9	48.5	49.8	51.7	50.6	48.6
17 Other loans and leases	581.1	671.8	677.9	687.6	676.3	649.9	651.3	642.0	643.0	650.0	635.4	627.6
18 Interbank loans	370.7	435.9	442.3	457.0	445.5	443.6	447.4	454.0	451.6	440.3	426.8	434.2
19 Fed funds and RPs with banks <sup>6</sup>	290.3	352.6	362.1	372.3	368.6	361.4	365.0	370.2	373.0	366.3	352.2	359.7
20 Other	80.3	83.3	80.1	84.7	76.8	82.2	82.3	83.7	78.6	74.0	74.6	74.5
21 Cash assets <sup>7</sup>	292.7	297.3	300.9	305.2	308.4	310.0	306.5	300.0	288.1	310.8	288.5	300.5
22 Other assets <sup>8</sup>	879.6	958.8	973.7	975.0	1,006.3	999.8	988.8	1,005.3	1,024.9	1,003.1	1,024.1	1,021.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,099.0</b>	<b>10,820.2</b>	<b>10,902.5</b>	<b>10,981.3</b>	<b>11,123.6</b>	<b>11,061.0</b>	<b>11,035.9</b>	<b>11,020.4</b>	<b>11,041.4</b>	<b>11,054.4</b>	<b>11,030.5</b>	<b>11,053.4</b>
<b>LIABILITIES</b>												
24 Deposits	6,315.7	6,656.7	6,699.3	6,771.2	6,850.4	6,847.7	6,887.7	6,911.2	6,858.3	6,914.3	6,915.5	6,844.7
25 Transaction	617.9	601.1	616.4	617.0	610.8	632.3	613.7	604.5	618.3	607.9	604.5	643.1
26 Nontransaction	5,697.8	6,055.6	6,082.9	6,154.2	6,239.6	6,215.4	6,274.0	6,306.7	6,239.9	6,306.5	6,311.0	6,201.6
27 Large time	1,779.3	2,033.5	2,065.9	2,094.0	2,103.5	2,090.5	2,113.5	2,126.5	2,123.1	2,146.8	2,137.7	2,120.4
28 Other	3,918.5	4,022.1	4,017.0	4,060.1	4,136.1	4,124.9	4,160.4	4,180.3	4,116.9	4,159.7	4,173.3	4,081.2
29 Borrowings	2,107.7	2,282.0	2,287.1	2,286.1	2,309.8	2,305.9	2,325.5	2,322.7	2,326.1	2,344.1	2,353.3	2,373.4
30 From banks in the U.S.	443.5	501.9	505.1	507.6	503.7	494.2	504.4	502.3	502.0	508.6	498.2	496.8
31 From others	1,664.1	1,780.1	1,782.0	1,778.5	1,806.1	1,811.7	1,821.1	1,820.4	1,824.1	1,835.5	1,855.1	1,876.6
32 Net due to related foreign offices	18.1	73.3	91.7	63.7	50.1	18.9	-21.6	-22.5	-23.1	-71.1	-85.9	-42.5
33 Other liabilities	602.6	659.9	697.3	703.0	774.3	724.6	690.9	671.8	687.4	677.0	663.8	665.4
34 <b>TOTAL LIABILITIES</b>	<b>9,044.1</b>	<b>9,671.9</b>	<b>9,775.3</b>	<b>9,823.9</b>	<b>9,984.6</b>	<b>9,897.1</b>	<b>9,882.5</b>	<b>9,883.2</b>	<b>9,848.6</b>	<b>9,864.3</b>	<b>9,846.8</b>	<b>9,841.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,054.9	1,148.3	1,127.2	1,157.4	1,139.0	1,163.9	1,153.4	1,137.2	1,192.8	1,190.2	1,183.7	1,212.3

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

August 8, 2008

Account	2007 Jun	2007 Dec	2008 Jan	2008 Feb	2008 Mar	2008 Apr	2008 May	2008 Jun	Week ending			
									Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	8,608.7	9,256.7	9,314.9	9,363.8	9,465.2	9,393.9	9,372.6	9,328.3	9,320.5	9,330.7	9,313.5	9,339.5
2 Securities in bank credit	2,305.8	2,409.2	2,420.1	2,456.2	2,552.2	2,526.2	2,493.0	2,471.8	2,484.7	2,472.2	2,450.2	2,469.1
3 Treasury and Agency securities <sup>2</sup>	1,175.9	1,109.4	1,088.4	1,097.4	1,115.6	1,102.4	1,109.7	1,123.1	1,117.6	1,111.5	1,115.0	1,129.4
4 Other securities <sup>3</sup>	1,129.9	1,299.9	1,331.7	1,358.8	1,436.6	1,423.8	1,383.3	1,348.7	1,367.0	1,360.8	1,335.3	1,339.7
5 Loans and leases in bank credit <sup>4</sup>	6,302.9	6,847.5	6,894.8	6,907.6	6,913.0	6,867.7	6,879.5	6,856.5	6,835.8	6,858.5	6,863.3	6,870.4
6 Commercial and industrial	1,263.7	1,440.3	1,457.9	1,469.6	1,487.7	1,492.6	1,494.7	1,497.8	1,498.4	1,500.3	1,496.8	1,504.3
7 Real estate	3,432.7	3,608.9	3,618.1	3,630.4	3,636.8	3,627.3	3,625.0	3,613.5	3,609.7	3,603.9	3,607.9	3,611.2
8 Revolving home equity	462.0	486.6	490.2	494.1	496.8	502.4	508.4	514.4	520.3	521.5	522.0	523.1
9 Other residential	1,455.7	1,514.5	1,512.4	1,509.0	1,502.8	1,480.8	1,463.8	1,438.1	1,428.3	1,419.4	1,419.6	1,422.4
10 Commercial	1,515.0	1,607.7	1,615.5	1,627.2	1,637.2	1,644.2	1,652.8	1,661.0	1,661.0	1,663.1	1,666.3	1,665.7
11 Consumer	759.7	818.5	828.6	819.2	812.3	818.3	822.9	827.0	825.8	833.0	836.0	838.3
12 Credit cards and other revolving plans	323.8	365.6	361.9	347.5	338.8	339.7	340.7	342.8	340.9	347.9	349.8	352.1
13 Other	435.9	452.8	466.7	471.7	473.5	478.6	482.1	484.3	484.9	485.1	486.2	486.1
14 Security <sup>5</sup>	268.1	298.2	305.9	300.1	301.5	284.5	294.2	281.2	267.9	281.3	294.9	287.1
15 Fed funds and RPs with brokers	220.7	238.6	246.1	243.6	239.6	223.4	238.2	234.8	220.6	233.0	247.2	239.9
16 Other	47.4	59.6	59.9	56.5	61.9	61.1	56.0	46.3	47.3	48.3	47.7	47.2
17 Other loans and leases	578.8	681.7	684.3	688.3	674.8	645.0	642.8	637.0	634.0	640.0	627.6	629.5
18 Interbank loans	356.0	452.5	448.6	461.5	450.2	449.5	434.8	436.6	416.7	428.3	421.6	425.5
19 Fed funds and RPs with banks <sup>6</sup>	278.1	367.6	367.2	372.9	368.6	365.9	353.5	355.6	341.3	355.6	350.4	353.5
20 Other	78.0	84.9	81.4	88.7	81.6	83.6	81.3	81.0	75.3	72.8	71.1	72.0
21 Cash assets <sup>7</sup>	289.5	312.5	314.1	304.8	300.5	308.7	304.1	296.2	286.9	304.4	275.4	299.5
22 Other assets <sup>8</sup>	879.3	956.3	971.8	973.7	1,008.5	999.7	986.0	1,000.5	1,035.1	1,003.0	1,010.4	1,012.6
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,067.2</b>	<b>10,901.4</b>	<b>10,967.6</b>	<b>11,018.8</b>	<b>11,136.8</b>	<b>11,056.0</b>	<b>11,000.2</b>	<b>10,960.8</b>	<b>10,950.9</b>	<b>10,958.4</b>	<b>10,913.1</b>	<b>10,969.9</b>
<b>LIABILITIES</b>												
24 Deposits	6,295.9	6,712.4	6,718.4	6,772.6	6,864.2	6,893.2	6,862.7	6,866.1	6,837.7	6,867.5	6,800.8	6,797.1
25 Transaction	618.5	628.4	628.7	609.0	614.6	642.8	609.7	603.5	569.7	585.1	613.0	642.6
26 Nontransaction	5,677.4	6,084.1	6,089.7	6,163.6	6,249.7	6,250.4	6,253.0	6,262.7	6,268.0	6,282.4	6,187.8	6,154.5
27 Large time	1,784.6	2,033.1	2,076.7	2,096.1	2,109.4	2,108.7	2,131.1	2,126.6	2,085.0	2,107.1	2,098.5	2,084.6
28 Other	3,892.8	4,051.0	4,013.1	4,067.5	4,140.3	4,141.7	4,121.9	4,136.0	4,183.0	4,175.4	4,089.3	4,069.9
29 Borrowings	2,113.3	2,281.9	2,280.4	2,292.9	2,324.0	2,313.4	2,345.1	2,323.9	2,264.7	2,297.6	2,338.9	2,357.2
30 From banks in the U.S.	441.3	510.9	510.8	509.3	507.0	500.4	501.6	498.0	478.9	490.5	491.6	491.5
31 From others	1,672.0	1,771.0	1,769.5	1,783.6	1,817.1	1,813.0	1,843.5	1,825.9	1,785.8	1,807.1	1,847.2	1,865.7
32 Net due to related foreign offices	-11.4	96.4	122.3	85.3	23.0	-36.0	-62.5	-56.3	1.6	-44.7	-48.3	-29.6
33 Other liabilities	597.8	662.6	694.7	703.1	760.3	726.4	696.8	664.6	675.1	665.4	656.7	664.3
34 <b>TOTAL LIABILITIES</b>	<b>8,995.5</b>	<b>9,753.4</b>	<b>9,815.8</b>	<b>9,853.8</b>	<b>9,971.6</b>	<b>9,897.0</b>	<b>9,842.1</b>	<b>9,798.3</b>	<b>9,779.1</b>	<b>9,785.8</b>	<b>9,748.1</b>	<b>9,788.9</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,071.7	1,148.0	1,151.8	1,165.0	1,165.3	1,159.0	1,158.1	1,162.5	1,171.8	1,172.6	1,165.0	1,181.0

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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	7,596.4	8,053.1	8,100.6	8,156.6	8,263.0	8,268.1	8,254.7	8,239.9	8,260.9	8,283.9	8,269.9	8,286.0
2 Securities in bank credit	1,863.9	1,967.8	1,970.2	1,970.1	2,035.6	2,024.9	2,000.3	2,000.9	2,031.9	2,032.2	2,004.3	2,021.8
3 Treasury and Agency securities <sup>2</sup>	1,080.9	1,040.3	1,010.4	995.8	1,007.0	1,000.6	1,003.8	1,020.9	1,020.3	1,024.7	1,014.1	1,024.0
4 Other securities <sup>3</sup>	783.0	927.5	959.8	974.3	1,028.6	1,024.2	996.5	980.0	1,011.5	1,007.5	990.3	997.8
5 Loans and leases in bank credit <sup>4</sup>	5,732.5	6,085.4	6,130.4	6,186.5	6,227.3	6,243.3	6,254.5	6,239.0	6,229.1	6,251.6	6,265.5	6,264.2
6 Commercial and industrial	1,029.3	1,149.4	1,161.9	1,167.2	1,178.7	1,186.3	1,190.1	1,194.7	1,198.0	1,200.8	1,196.8	1,202.9
7 Real estate	3,425.5	3,539.8	3,553.1	3,578.7	3,604.6	3,610.0	3,613.4	3,602.8	3,573.2	3,572.2	3,586.7	3,589.8
8 Revolving home equity	465.1	483.2	486.9	492.5	498.9	506.8	512.2	518.3	523.4	524.0	523.2	523.8
9 Other residential	1,462.4	1,491.0	1,493.0	1,501.5	1,506.8	1,493.0	1,480.3	1,449.1	1,426.4	1,428.2	1,442.2	1,445.1
10 Commercial	1,498.1	1,565.6	1,573.1	1,584.7	1,598.9	1,610.1	1,620.9	1,635.4	1,623.4	1,620.0	1,621.3	1,620.9
11 Consumer	764.4	809.3	813.2	814.7	818.0	823.5	827.2	831.8	834.5	840.4	839.1	843.8
12 Credit cards and other revolving plans	326.8	351.1	348.3	346.3	346.2	346.2	345.9	346.5	345.7	350.3	349.2	354.8
13 Other	437.6	458.2	465.0	468.4	471.8	477.2	481.3	485.4	488.8	490.0	489.9	489.0
14 Security <sup>5</sup>	124.3	147.1	161.5	175.7	182.4	188.7	189.0	180.4	184.0	193.2	207.5	199.2
15 Fed funds and RPs with brokers	95.6	116.5	129.5	144.7	145.7	148.5	149.4	149.2	152.8	160.6	175.7	170.0
16 Other	28.7	30.6	32.0	31.0	36.6	40.2	39.6	31.2	31.2	32.6	31.8	29.2
17 Other loans and leases	388.9	439.8	440.8	450.3	443.6	434.9	434.8	429.2	439.3	445.1	435.4	428.5
18 Interbank loans	301.7	350.5	359.0	368.4	371.1	369.0	371.8	384.9	387.0	375.3	361.7	362.6
19 Fed funds and RPs with banks <sup>6</sup>	225.9	273.1	284.4	289.0	298.9	293.3	295.4	307.2	314.1	306.7	292.7	294.3
20 Other	75.7	77.4	74.7	79.4	72.3	75.7	76.4	77.7	72.9	68.6	69.0	68.3
21 Cash assets <sup>7</sup>	242.0	244.6	245.4	248.7	250.6	251.2	248.4	240.4	231.7	253.1	234.2	245.0
22 Other assets <sup>8</sup>	840.6	911.2	917.0	918.0	937.0	937.6	940.5	949.9	973.4	962.0	973.4	975.7
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>8,914.3</b>	<b>9,483.0</b>	<b>9,540.2</b>	<b>9,606.7</b>	<b>9,734.0</b>	<b>9,730.8</b>	<b>9,718.4</b>	<b>9,714.2</b>	<b>9,745.8</b>	<b>9,766.6</b>	<b>9,731.2</b>	<b>9,762.1</b>
<b>LIABILITIES</b>												
24 Deposits	5,442.3	5,635.7	5,651.4	5,693.5	5,774.0	5,776.1	5,774.3	5,785.4	5,738.9	5,788.3	5,787.0	5,732.8
25 Transaction	606.7	587.8	603.5	602.5	594.5	616.0	596.7	587.7	600.1	590.6	587.3	626.5
26 Nontransaction	4,835.6	5,047.9	5,047.9	5,091.0	5,179.4	5,160.1	5,177.6	5,197.7	5,138.8	5,197.6	5,199.7	5,106.4
27 Large time	918.6	1,028.0	1,033.3	1,032.7	1,048.1	1,039.6	1,021.5	1,021.8	1,025.8	1,041.3	1,028.9	1,027.8
28 Other	3,917.0	4,019.9	4,014.5	4,058.3	4,131.3	4,120.5	4,156.1	4,175.9	4,113.1	4,156.3	4,170.8	4,078.5
29 Borrowings	1,526.0	1,677.9	1,686.5	1,687.5	1,702.2	1,710.8	1,717.9	1,719.9	1,725.2	1,749.4	1,736.1	1,760.1
30 From banks in the U.S.	375.5	434.3	438.7	441.9	432.6	423.6	432.5	433.9	424.9	438.5	422.8	428.9
31 From others	1,150.5	1,243.5	1,247.8	1,245.6	1,269.6	1,287.3	1,285.4	1,286.0	1,300.4	1,310.9	1,313.3	1,331.2
32 Net due to related foreign offices	407.6	486.4	515.1	503.6	509.4	511.5	529.6	542.1	540.2	502.4	502.8	540.9
33 Other liabilities	483.5	534.3	555.3	565.3	609.6	569.6	546.0	532.5	549.2	541.2	527.5	530.5
34 <b>TOTAL LIABILITIES</b>	<b>7,859.5</b>	<b>8,334.3</b>	<b>8,408.3</b>	<b>8,449.9</b>	<b>8,595.1</b>	<b>8,567.9</b>	<b>8,567.8</b>	<b>8,579.9</b>	<b>8,553.5</b>	<b>8,581.3</b>	<b>8,553.4</b>	<b>8,564.4</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,054.8</b>	<b>1,148.8</b>	<b>1,131.9</b>	<b>1,156.7</b>	<b>1,138.8</b>	<b>1,162.9</b>	<b>1,150.6</b>	<b>1,134.3</b>	<b>1,192.3</b>	<b>1,185.3</b>	<b>1,177.8</b>	<b>1,197.6</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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	7,586.4	8,094.1	8,135.6	8,179.1	8,267.5	8,255.0	8,242.1	8,214.0	8,216.8	8,225.6	8,206.2	8,237.3
2 Securities in bank credit	1,877.7	1,954.1	1,960.8	1,975.2	2,047.7	2,043.3	2,022.1	2,012.8	2,023.8	2,015.0	1,994.1	2,011.3
3 Treasury and Agency securities <sup>2</sup>	1,092.9	1,022.0	997.0	998.3	1,017.9	1,010.4	1,017.5	1,032.2	1,024.6	1,022.9	1,022.7	1,035.0
4 Other securities <sup>3</sup>	784.8	932.1	963.8	976.9	1,029.8	1,032.9	1,004.6	980.6	999.2	992.1	971.5	976.2
5 Loans and leases in bank credit <sup>4</sup>	5,708.6	6,140.0	6,174.8	6,203.9	6,219.8	6,211.7	6,220.0	6,201.2	6,193.0	6,210.6	6,212.1	6,226.0
6 Commercial and industrial	1,028.9	1,150.9	1,163.0	1,169.9	1,181.3	1,190.1	1,191.6	1,192.2	1,192.0	1,192.3	1,188.0	1,194.8
7 Real estate	3,404.7	3,570.9	3,578.7	3,590.5	3,596.3	3,585.3	3,583.8	3,571.9	3,567.0	3,561.5	3,565.7	3,569.6
8 Revolving home equity	462.0	486.6	490.2	494.1	496.8	502.4	508.4	514.4	520.3	521.5	522.0	523.1
9 Other residential	1,455.7	1,514.5	1,512.4	1,509.0	1,502.8	1,480.8	1,463.8	1,438.1	1,428.3	1,419.4	1,419.6	1,422.4
10 Commercial	1,487.0	1,569.8	1,576.2	1,587.4	1,596.7	1,602.2	1,611.6	1,619.3	1,618.3	1,620.7	1,624.1	1,624.1
11 Consumer	759.7	818.5	828.6	819.2	812.3	818.3	822.9	827.0	825.8	833.0	836.0	838.3
12 Credit cards and other revolving plans	323.8	365.6	361.9	347.5	338.8	339.7	340.7	342.8	340.9	347.9	349.8	352.1
13 Other	435.9	452.8	466.7	471.7	473.5	478.6	482.1	484.3	484.9	485.1	486.2	486.1
14 Security <sup>5</sup>	125.9	151.7	163.3	178.4	190.4	188.5	191.5	181.8	172.7	185.6	192.4	191.5
15 Fed funds and RPs with brokers	97.2	120.4	131.3	147.0	152.9	147.7	151.4	150.6	141.7	154.2	161.8	162.2
16 Other	28.7	31.3	32.0	31.5	37.5	40.9	40.1	31.2	30.9	31.4	30.6	29.2
17 Other loans and leases	389.5	448.0	441.1	445.9	439.6	429.4	430.2	428.3	435.6	438.2	429.9	431.9
18 Interbank loans	290.0	363.0	361.7	372.4	379.1	378.5	361.9	370.8	353.1	364.2	355.6	357.8
19 Fed funds and RPs with banks <sup>6</sup>	216.2	284.4	286.0	289.6	302.3	301.1	286.3	295.2	283.0	296.9	290.0	291.1
20 Other	73.8	78.7	75.7	82.8	76.8	77.4	75.6	75.6	70.2	67.4	65.6	66.7
21 Cash assets <sup>7</sup>	239.5	259.0	258.3	249.1	243.9	251.5	247.3	237.4	230.6	246.0	221.2	244.3
22 Other assets <sup>8</sup>	839.2	908.8	916.2	915.9	939.3	938.6	936.6	944.0	984.9	962.9	961.3	965.0
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>8,888.8</b>	<b>9,548.4</b>	<b>9,590.0</b>	<b>9,631.6</b>	<b>9,742.3</b>	<b>9,727.9</b>	<b>9,690.7</b>	<b>9,665.5</b>	<b>9,677.4</b>	<b>9,690.6</b>	<b>9,636.4</b>	<b>9,697.3</b>
<b>LIABILITIES</b>												
24 Deposits	5,413.2	5,702.3	5,669.7	5,700.6	5,787.3	5,797.8	5,725.1	5,731.1	5,747.6	5,766.2	5,697.7	5,708.3
25 Transaction	607.4	614.9	615.7	594.2	597.6	626.0	592.9	586.9	552.2	568.4	596.4	626.1
26 Nontransaction	4,805.8	5,087.4	5,054.0	5,106.4	5,189.7	5,171.8	5,132.2	5,144.1	5,195.5	5,197.8	5,101.3	5,082.3
27 Large time	914.3	1,037.8	1,043.2	1,042.3	1,053.8	1,034.4	1,014.6	1,012.6	1,017.0	1,026.9	1,016.5	1,016.9
28 Other	3,891.6	4,049.6	4,010.8	4,064.1	4,135.9	4,137.4	4,117.6	4,131.6	4,178.5	4,170.9	4,084.7	4,065.3
29 Borrowings	1,529.7	1,669.9	1,673.5	1,679.5	1,695.9	1,715.1	1,727.5	1,718.3	1,679.9	1,717.2	1,737.1	1,745.9
30 From banks in the U.S.	375.3	439.0	442.3	442.2	429.3	429.8	433.8	431.5	412.5	424.2	423.2	423.1
31 From others	1,154.4	1,230.9	1,231.3	1,237.3	1,266.6	1,285.2	1,293.8	1,286.7	1,267.4	1,293.0	1,313.9	1,322.8
32 Net due to related foreign offices	397.0	494.7	545.3	524.7	500.6	488.5	534.8	529.8	537.7	504.7	515.6	533.2
33 Other liabilities	479.6	535.9	551.9	564.4	596.4	570.8	548.5	527.3	543.7	533.4	524.4	532.3
34 <b>TOTAL LIABILITIES</b>	<b>7,819.4</b>	<b>8,402.7</b>	<b>8,440.5</b>	<b>8,469.2</b>	<b>8,580.1</b>	<b>8,572.1</b>	<b>8,535.9</b>	<b>8,506.4</b>	<b>8,508.9</b>	<b>8,521.4</b>	<b>8,474.8</b>	<b>8,519.7</b>
35 <b>Residual (assets less liabilities)<sup>10</sup></b>	<b>1,069.3</b>	<b>1,145.7</b>	<b>1,149.6</b>	<b>1,162.4</b>	<b>1,162.2</b>	<b>1,155.8</b>	<b>1,154.8</b>	<b>1,159.1</b>	<b>1,168.5</b>	<b>1,169.2</b>	<b>1,161.6</b>	<b>1,177.6</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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>ASSETS</b>													
1	Bank credit	4,825.2	5,116.4	5,158.2	5,209.8	5,305.6	5,303.6	5,291.5	5,265.7	5,265.0	5,296.9	5,272.9	5,288.6
2	Securities in bank credit	1,279.4	1,369.6	1,377.7	1,378.7	1,445.0	1,437.3	1,414.7	1,415.7	1,436.1	1,439.3	1,411.1	1,431.7
3	Treasury and Agency securities <sup>2</sup>	710.5	668.5	645.3	635.6	648.9	642.4	647.4	664.9	659.3	667.1	656.8	668.6
3a	Trading account	66.1	92.7	81.1	74.4	76.9	68.5	65.7	66.3	56.6	54.0	52.2	53.6
3b	Investment account	644.4	575.8	564.1	561.1	572.0	573.9	581.7	598.6	602.7	613.2	604.5	615.0
3b1	Mortgage-backed	572.7	519.5	510.6	512.2	529.2	526.6	534.0	552.1	557.4	567.6	557.9	562.1
3b2	Other	71.8	56.3	53.6	48.9	42.8	47.3	47.7	46.5	45.3	45.6	46.6	52.9
4	Other securities	568.9	701.1	732.4	743.1	796.0	794.9	767.3	750.9	776.8	772.2	754.3	763.1
4a	Trading account <sup>3</sup>	280.4	361.2	387.1	393.7	441.5	433.4	396.0	378.3	405.2	399.6	385.5	396.4
4a1	Derivatives with a positive fair value <sup>11</sup>	128.2	182.8	214.5	220.1	257.0	233.9	210.0	193.5	219.9	221.3	204.8	216.4
4a2	Other	152.2	178.4	172.6	173.7	184.5	199.5	186.0	184.7	185.3	178.3	180.7	180.0
4b	Investment account	288.4	339.9	345.3	349.4	354.5	361.5	371.2	372.6	371.6	372.5	368.8	366.7
4b1	State and local government	58.5	58.0	57.2	55.9	55.1	54.6	54.2	52.9	53.0	53.3	52.9	52.7
4b2	Mortgage-backed	123.5	161.9	167.8	168.2	171.4	177.3	178.0	174.6	165.7	165.6	161.0	157.1
4b3	Other	106.5	119.9	120.4	125.3	128.0	129.6	139.0	145.1	152.9	153.6	154.9	156.9
5	Loans and leases in bank credit <sup>4</sup>	3,545.8	3,746.8	3,780.5	3,831.1	3,860.6	3,866.3	3,876.8	3,850.0	3,828.9	3,857.6	3,861.8	3,856.9
6	Commercial and industrial	668.5	751.0	758.9	768.1	776.5	780.1	783.2	786.2	787.9	793.0	787.6	791.2
7	Real estate	2,016.5	2,052.1	2,059.5	2,076.0	2,095.5	2,095.2	2,099.3	2,080.3	2,042.1	2,048.9	2,054.5	2,056.8
8	Revolving home equity	378.2	394.6	397.0	401.7	407.0	412.7	417.1	421.3	426.1	427.4	426.6	427.4
9	Other residential	1,037.2	1,035.2	1,038.4	1,040.7	1,045.8	1,031.7	1,024.0	993.2	968.2	974.4	983.2	984.4
10	Commercial	601.1	622.2	624.1	633.6	642.7	650.8	658.3	665.8	647.8	647.1	644.8	645.1
11	Consumer	455.8	468.0	473.9	475.8	478.4	483.9	487.1	491.1	496.1	499.1	498.8	500.9
12	Credit cards and other revolving plans	130.7	134.6	133.5	132.2	132.6	133.1	132.1	131.9	133.8	135.2	135.3	136.8
13	Other	325.0	333.4	340.4	343.6	345.8	350.9	355.0	359.2	362.3	364.0	363.5	364.0
14	Security	117.1	138.7	150.9	164.6	171.0	177.1	177.5	169.0	172.3	181.2	195.7	188.1
15	Fed funds and RPs with brokers	92.4	112.5	123.4	138.4	139.4	142.3	143.2	143.2	146.5	153.8	169.1	164.1
16	Other	24.6	26.2	27.5	26.2	31.6	34.8	34.3	25.9	25.8	27.4	26.6	24.0
17	Other loans and leases	288.0	337.0	337.2	346.6	339.2	329.9	329.7	323.3	330.5	335.4	325.1	320.0
17a	Fed funds and RPs with others	36.0	45.6	45.0	42.8	33.2	26.7	31.5	24.1	29.9	25.9	28.6	26.1
17b	Other loans	151.1	193.7	194.5	205.5	207.4	202.4	196.4	197.2	201.0	209.9	198.2	195.8
17c	Lease financing receivables	100.9	97.7	97.8	98.3	98.6	100.8	101.8	102.1	99.6	99.6	98.3	98.0
18	Interbank loans	184.6	233.4	235.0	239.7	241.3	240.8	244.4	258.9	255.3	237.6	226.0	238.0
19	Fed funds and RPs with banks	132.0	175.7	181.5	182.1	190.5	187.9	190.3	203.4	206.2	191.4	181.6	193.1
20	Other	52.6	57.7	53.5	57.5	50.7	53.0	54.1	55.5	49.2	46.2	44.3	44.9
21	Cash assets <sup>7</sup>	152.9	149.3	148.4	149.8	146.1	146.1	145.5	136.6	128.7	144.1	128.2	143.0
22	Other assets <sup>8</sup>	619.3	667.7	687.1	686.9	703.5	704.9	706.0	712.9	736.4	732.1	737.8	739.5
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,747.6</b>	<b>6,126.8</b>	<b>6,184.3</b>	<b>6,239.6</b>	<b>6,348.5</b>	<b>6,340.5</b>	<b>6,331.0</b>	<b>6,314.2</b>	<b>6,319.2</b>	<b>6,344.1</b>	<b>6,298.1</b>	<b>6,343.1</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)

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>LIABILITIES</b>													
24	Deposits	3,220.5	3,361.9	3,358.9	3,388.3	3,446.8	3,455.5	3,454.5	3,459.0	3,393.0	3,440.4	3,432.9	3,399.3
25	Transaction	335.6	318.2	331.5	330.7	325.7	339.2	325.8	317.6	324.2	317.6	314.0	352.2
26	Nontransaction	2,884.9	3,043.6	3,027.4	3,057.6	3,121.0	3,116.3	3,128.7	3,141.4	3,068.8	3,122.8	3,118.9	3,047.1
27	Large time	513.1	619.1	618.2	617.3	631.5	624.8	607.0	605.3	604.3	621.8	608.5	608.3
28	Other	2,371.7	2,424.5	2,409.2	2,440.3	2,489.5	2,491.5	2,521.7	2,536.1	2,464.5	2,501.1	2,510.3	2,438.8
29	Borrowings	1,047.2	1,095.7	1,100.4	1,111.8	1,121.1	1,120.7	1,126.1	1,128.3	1,133.3	1,162.8	1,146.0	1,165.9
30	From banks in the U.S.	158.2	177.3	182.0	188.8	186.3	174.5	183.6	179.9	178.6	195.4	178.9	181.0
31	From others	889.0	918.4	918.5	922.9	934.8	946.2	942.4	948.3	954.6	967.3	967.1	984.9
32	Net due to related foreign offices	406.7	483.1	513.2	501.1	504.8	506.7	525.5	537.3	534.8	497.5	496.9	534.9
33	Other liabilities	405.3	457.6	480.5	487.7	530.9	490.6	465.8	451.4	467.5	459.8	447.8	450.0
33a	Derivatives with a negative fair value <sup>11</sup>	113.0	141.4	162.2	165.7	198.8	178.1	159.8	143.5	167.1	169.4	154.5	166.1
33b	Other	292.3	316.1	318.2	322.1	332.1	312.5	306.0	307.9	300.4	290.4	293.3	283.9
34	<b>TOTAL LIABILITIES</b>	<b>5,079.7</b>	<b>5,398.2</b>	<b>5,453.1</b>	<b>5,488.9</b>	<b>5,603.6</b>	<b>5,573.7</b>	<b>5,571.9</b>	<b>5,576.1</b>	<b>5,528.6</b>	<b>5,560.5</b>	<b>5,523.6</b>	<b>5,549.9</b>
35	Residual (assets less liabilities) <sup>10</sup>	667.9	728.6	731.3	750.7	744.9	766.9	759.1	738.1	790.6	783.5	774.6	793.1
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	696.1	681.4	678.3	680.5	700.7	703.9	712.0	726.7	723.2	733.2	718.9	719.3
37	Pass-thru	516.7	467.3	457.1	453.2	466.0	467.9	473.2	489.0	494.5	501.7	488.8	490.9
38	CMO, REMIC, and other	179.4	214.1	221.3	227.3	234.6	236.0	238.8	237.7	228.7	231.5	230.1	228.3
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-8.0	-10.0	-4.5	-10.3	-15.8	-18.5	-20.4	-21.1	-24.7	-25.4	-34.7	-34.4
40	Securitized consumer loans <sup>14</sup>	105.1	115.0	112.7	113.9	113.4	112.5	114.0	116.9	116.0	114.8	114.6	114.5
41	Credit cards and other revolving plans	66.8	77.5	75.5	77.0	76.4	75.2	76.4	79.3	78.8	77.6	77.1	77.7
42	Other	38.3	37.5	37.2	36.9	37.0	37.4	37.6	37.6	37.2	37.3	37.5	36.8
43	Securitized real estate loans <sup>14</sup>	-	1,193.0	1,186.6	1,185.1	1,196.9	1,204.4	1,204.8	1,216.6	1,247.3	1,244.9	1,251.4	1,259.9

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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>ASSETS</b>													
1	Bank credit	4,796.0	5,149.5	5,192.7	5,235.8	5,314.5	5,283.5	5,260.0	5,220.6	5,228.8	5,233.9	5,210.6	5,238.7
2	Securities in bank credit	1,286.3	1,358.3	1,370.2	1,381.6	1,450.1	1,446.7	1,425.3	1,420.5	1,435.6	1,428.4	1,408.3	1,428.4
3	Treasury and Agency securities <sup>2</sup>	717.1	651.6	633.1	639.1	657.3	647.2	655.1	671.2	666.3	666.9	666.9	680.3
3a	Trading account	68.4	87.5	79.0	78.2	81.4	70.0	65.5	67.9	56.3	52.9	53.1	56.1
3b	Investment account	648.7	564.1	554.1	560.9	575.9	577.2	589.6	603.3	609.9	614.0	613.8	624.2
3b1	Mortgage-backed	576.2	508.8	502.3	512.9	533.2	530.2	541.8	555.9	564.9	568.5	567.1	571.9
3b2	Other	72.5	55.3	51.8	48.0	42.7	47.0	47.8	47.4	45.1	45.5	46.8	52.3
4	Other securities	569.1	706.8	737.1	742.5	792.8	799.5	770.2	749.3	769.4	761.5	741.4	748.0
4a	Trading account <sup>3</sup>	282.2	363.7	388.9	390.8	438.8	439.8	399.4	379.4	398.8	391.8	377.2	384.9
4a1	Derivatives with a positive fair value <sup>11</sup>	129.7	186.1	220.6	222.4	262.4	241.5	211.7	195.1	212.8	213.1	194.3	203.6
4a2	Other	152.5	177.6	168.3	168.4	176.3	198.3	187.6	184.3	186.0	178.7	182.9	181.4
4b	Investment account	287.0	343.1	348.2	351.7	354.0	359.7	370.8	369.9	370.5	369.7	364.2	363.1
4b1	State and local government	58.4	58.0	57.4	56.0	55.1	54.7	54.6	52.7	52.6	52.7	52.2	52.3
4b2	Mortgage-backed	121.6	160.8	167.3	170.2	172.3	172.4	173.4	172.1	171.7	171.3	169.2	165.9
4b3	Other	107.0	124.3	123.4	125.6	126.6	132.6	142.9	145.0	146.3	145.8	142.8	144.9
5	Loans and leases in bank credit <sup>4</sup>	3,509.8	3,791.1	3,822.4	3,854.2	3,864.4	3,836.8	3,834.8	3,800.2	3,793.1	3,805.5	3,802.3	3,810.3
6	Commercial and industrial	664.9	753.7	760.2	771.3	779.1	781.5	781.6	780.6	780.9	781.7	777.2	781.2
7	Real estate	1,987.6	2,081.0	2,089.1	2,091.0	2,091.4	2,070.0	2,061.6	2,041.1	2,034.3	2,030.2	2,030.6	2,031.6
8	Revolving home equity	375.8	397.4	400.5	403.4	404.9	408.8	413.4	418.1	423.0	424.0	424.4	425.2
9	Other residential	1,023.9	1,056.7	1,059.0	1,050.0	1,046.3	1,022.0	1,003.1	975.7	966.5	960.3	959.3	959.3
10	Commercial	587.9	626.9	629.7	637.7	640.2	639.2	645.1	647.3	644.8	645.9	646.9	647.2
11	Consumer	452.2	468.5	481.8	480.9	479.7	484.4	486.3	487.5	489.7	491.2	492.8	493.6
12	Credit cards and other revolving plans	130.2	138.2	138.8	133.9	131.4	132.1	131.1	131.2	133.0	134.4	135.2	135.8
13	Other	322.0	330.2	343.0	347.0	348.3	352.4	355.2	356.3	356.7	356.8	357.6	357.8
14	Security	118.9	143.1	152.8	167.3	178.7	177.0	180.5	170.7	161.3	174.0	181.2	180.5
15	Fed funds and RPs with brokers	94.2	116.3	125.3	140.5	146.1	141.3	145.5	144.7	135.8	147.9	155.9	156.5
16	Other	24.6	26.8	27.5	26.8	32.6	35.7	35.0	25.9	25.6	26.1	25.2	23.9
17	Other loans and leases	286.3	344.8	338.6	343.7	335.4	323.9	324.6	320.3	326.9	328.4	320.6	323.4
17a	Fed funds and RPs with others	35.3	47.1	45.8	41.5	31.8	24.3	28.1	23.7	27.9	22.6	25.5	25.9
17b	Other loans	151.8	198.8	194.3	204.6	205.7	200.0	196.6	196.7	199.3	206.4	196.6	199.3
17c	Lease financing receivables	99.2	98.9	98.5	97.6	97.9	99.6	99.9	99.9	99.7	99.5	98.4	98.2
18	Interbank loans	177.3	244.0	237.9	236.4	236.8	245.1	239.1	248.7	229.1	234.4	232.4	238.6
19	Fed funds and RPs with banks	126.0	184.6	184.2	178.3	186.3	192.2	186.7	194.8	181.3	189.0	189.2	193.9
20	Other	51.2	59.4	53.7	58.1	50.6	52.9	52.4	53.9	47.8	45.4	43.2	44.7
21	Cash assets <sup>7</sup>	149.7	161.2	158.7	149.8	142.4	147.2	143.0	133.1	126.5	138.2	117.9	140.9
22	Other assets <sup>8</sup>	612.3	666.7	690.5	685.1	707.5	704.1	700.3	702.7	741.4	730.4	729.8	726.3
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>5,700.9</b>	<b>6,181.3</b>	<b>6,235.5</b>	<b>6,260.7</b>	<b>6,353.5</b>	<b>6,324.9</b>	<b>6,286.1</b>	<b>6,245.3</b>	<b>6,258.4</b>	<b>6,269.9</b>	<b>6,224.1</b>	<b>6,278.6</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)

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>LIABILITIES</b>													
24	Deposits	3,177.4	3,423.3	3,387.0	3,396.1	3,459.5	3,463.1	3,398.7	3,391.3	3,391.5	3,411.3	3,359.1	3,368.5
25	Transaction	334.8	340.0	341.4	324.3	326.7	346.6	322.5	315.6	291.4	303.8	320.1	349.4
26	Nontransaction	2,842.6	3,083.3	3,045.6	3,071.8	3,132.8	3,116.5	3,076.2	3,075.8	3,100.1	3,107.4	3,039.0	3,019.1
27	Large time	508.2	629.1	629.0	625.0	635.6	619.2	599.2	595.5	598.7	608.7	598.0	597.9
28	Other	2,334.3	2,454.2	2,416.6	2,446.7	2,497.2	2,497.3	2,477.0	2,480.3	2,501.5	2,498.8	2,441.0	2,421.2
29	Borrowings	1,048.2	1,078.1	1,077.8	1,102.9	1,125.3	1,131.1	1,134.7	1,125.0	1,098.3	1,132.7	1,145.8	1,153.9
30	From banks in the U.S.	156.6	177.4	182.1	190.3	189.0	181.1	184.6	177.3	169.8	181.1	175.2	173.6
31	From others	891.6	900.7	895.7	912.7	936.3	950.0	950.2	947.7	928.4	951.6	970.7	980.3
32	Net due to related foreign offices	396.7	491.0	541.5	520.3	496.0	483.7	530.0	525.6	532.2	499.4	510.4	527.9
33	Other liabilities	401.7	459.0	477.3	485.8	516.8	491.5	468.0	446.5	463.9	453.4	444.5	451.9
33a	Derivatives with a negative fair value <sup>11</sup>	116.2	142.2	166.2	166.3	198.0	183.7	162.0	146.9	165.6	166.0	148.9	156.6
33b	Other	285.5	316.7	311.1	319.4	318.7	307.9	305.9	299.6	298.3	287.3	295.5	295.3
34	<b>TOTAL LIABILITIES</b>	<b>5,024.1</b>	<b>5,451.4</b>	<b>5,483.6</b>	<b>5,505.1</b>	<b>5,597.5</b>	<b>5,569.4</b>	<b>5,531.4</b>	<b>5,488.4</b>	<b>5,485.9</b>	<b>5,496.6</b>	<b>5,459.7</b>	<b>5,502.1</b>
35	Residual (assets less liabilities) <sup>10</sup>	676.8	729.9	751.9	755.6	756.0	755.5	754.7	756.9	772.6	773.3	764.4	776.5
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	697.8	669.6	669.6	683.1	705.5	702.6	715.2	728.0	736.5	739.7	736.2	737.8
37	Pass-thru	521.5	451.5	444.1	453.0	471.2	471.4	483.1	496.5	505.1	509.2	507.7	511.0
38	CMO, REMIC, and other	176.3	218.1	225.5	230.1	234.4	231.2	232.1	231.5	231.4	230.5	228.6	226.8
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-15.6	-6.5	-2.7	-7.0	-15.8	-20.2	-21.3	-29.2	-31.9	-32.6	-38.7	-37.0
40	Securitized consumer loans <sup>14</sup>	105.8	113.9	113.1	114.1	113.9	112.8	114.3	117.5	117.9	117.1	116.9	116.7
41	Credit cards and other revolving plans	68.5	74.0	73.6	76.1	76.5	75.9	78.3	81.1	80.6	79.8	79.8	80.2
42	Other	37.3	39.9	39.4	38.0	37.4	36.9	36.1	36.4	37.3	37.2	37.1	36.5
43	Securitized real estate loans <sup>14</sup>	—	1,205.5	1,209.6	1,215.7	1,213.5	1,214.5	1,218.3	1,220.5	1,231.7	1,231.7	1,234.5	1,239.5

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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	2,771.1	2,936.7	2,942.5	2,946.9	2,957.4	2,964.6	2,963.2	2,974.2	2,995.9	2,986.9	2,997.0	2,997.4
2 Securities in bank credit	584.4	598.2	592.5	591.4	590.7	587.6	585.6	585.2	595.8	592.9	593.3	590.1
3 Treasury and Agency securities <sup>2</sup>	370.4	371.8	365.1	360.2	358.1	358.2	356.4	356.0	361.1	357.6	357.3	355.4
4 Other securities <sup>3</sup>	214.1	226.4	227.3	231.2	232.6	229.4	229.2	229.2	234.7	235.4	236.0	234.7
5 Loans and leases in bank credit <sup>4</sup>	2,186.7	2,338.5	2,350.0	2,355.5	2,366.7	2,377.0	2,377.6	2,389.0	2,400.1	2,394.0	2,403.7	2,407.3
6 Commercial and industrial	360.8	398.4	403.0	399.1	402.2	406.1	406.9	408.5	410.2	407.7	409.2	411.7
7 Real estate	1,409.0	1,487.6	1,493.5	1,502.6	1,509.1	1,514.7	1,514.1	1,522.5	1,531.0	1,523.3	1,532.2	1,533.0
8 Revolving home equity	86.8	88.6	89.9	90.8	91.9	94.0	95.1	97.0	97.2	96.6	96.6	96.4
9 Other residential	425.2	455.7	454.6	460.8	461.0	461.3	456.4	455.9	458.2	453.8	459.1	460.7
10 Commercial	897.0	943.4	949.0	951.0	956.2	959.4	962.7	969.6	975.6	973.0	976.5	975.9
11 Consumer	308.6	341.3	339.3	338.9	339.6	339.5	340.1	340.7	338.4	341.3	340.2	342.9
12 Credit cards and other revolving plans	196.1	216.5	214.8	214.1	213.6	213.1	213.7	214.5	211.9	215.2	213.8	217.9
13 Other	112.6	124.8	124.6	124.8	126.0	126.4	126.3	126.2	126.5	126.1	126.4	125.0
17 Other loans and leases <sup>6</sup>	108.2	111.2	114.1	114.7	115.8	116.6	116.6	117.2	120.5	121.7	122.0	119.7
18 Interbank loans	117.0	117.1	124.0	128.8	129.9	128.2	127.4	126.0	131.7	137.7	135.7	124.6
19 Fed funds and RPs with banks <sup>6</sup>	93.9	97.4	102.8	106.9	108.3	105.4	105.2	103.7	107.9	115.3	111.0	101.2
20 Other	23.1	19.7	21.2	21.9	21.6	22.8	22.2	22.2	23.8	22.4	24.7	23.4
21 Cash assets <sup>7</sup>	89.1	95.3	97.0	98.9	104.5	105.2	102.9	103.7	103.0	109.0	106.0	102.1
22 Other assets <sup>8</sup>	221.3	243.5	229.9	231.2	233.5	232.8	234.5	237.0	237.0	229.9	235.6	236.2
23 TOTAL ASSETS <sup>9</sup>	<b>3,166.7</b>	<b>3,356.2</b>	<b>3,355.9</b>	<b>3,367.1</b>	<b>3,385.5</b>	<b>3,390.3</b>	<b>3,387.4</b>	<b>3,400.0</b>	<b>3,426.7</b>	<b>3,422.5</b>	<b>3,433.1</b>	<b>3,419.0</b>
<b>LIABILITIES</b>												
24 Deposits	2,221.8	2,273.8	2,292.5	2,305.2	2,327.2	2,320.6	2,319.8	2,326.3	2,346.0	2,347.8	2,354.1	2,333.6
25 Transaction	271.1	269.5	272.0	271.8	268.8	276.8	270.9	270.1	275.9	273.1	273.3	274.3
26 Nontransaction	1,950.8	2,004.3	2,020.4	2,033.4	2,058.4	2,043.8	2,048.8	2,056.3	2,070.1	2,074.8	2,080.8	2,059.3
27 Large time	405.5	408.9	415.1	415.4	416.6	414.8	414.5	416.5	421.5	419.6	420.4	419.5
28 Other	1,545.3	1,595.4	1,605.3	1,618.0	1,641.8	1,629.0	1,634.4	1,639.8	1,648.6	1,655.2	1,660.5	1,639.8
29 Borrowings	478.8	582.1	586.1	575.7	581.1	590.1	591.8	591.6	592.0	586.7	590.2	594.3
30 From banks in the U.S.	217.3	257.0	256.8	253.1	246.3	249.0	248.9	253.9	246.3	243.1	243.9	248.0
31 From others	261.4	325.1	329.3	322.7	334.8	341.1	342.9	337.7	345.7	343.6	346.3	346.3
32 Net due to related foreign offices	0.9	3.3	1.9	2.5	4.6	4.7	4.1	4.8	5.3	4.9	5.9	6.1
33 Other liabilities	78.3	76.8	74.8	77.6	78.6	78.9	80.2	81.1	81.7	81.4	79.7	80.5
34 TOTAL LIABILITIES	<b>2,779.8</b>	<b>2,936.0</b>	<b>2,955.2</b>	<b>2,961.0</b>	<b>2,991.6</b>	<b>2,994.3</b>	<b>2,995.9</b>	<b>3,003.8</b>	<b>3,025.0</b>	<b>3,020.8</b>	<b>3,029.9</b>	<b>3,014.5</b>
35 Residual (assets less liabilities) <sup>10</sup>	386.9	420.2	400.7	406.1	393.9	396.0	391.5	396.2	401.7	401.7	403.2	404.5
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	217.0	249.3	248.9	247.5	249.7	252.0	249.4	249.5	269.4	272.2	276.5	274.7
40 Securitized consumer loans <sup>14</sup>	278.7	281.1	287.5	292.5	294.2	297.7	300.1	299.3	301.3	298.7	300.1	298.6
43 Securitized real estate loans <sup>14</sup>	–	35.9	36.9	36.8	36.6	36.5	35.8	28.7	28.3	28.0	28.2	28.2

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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30
<b>ASSETS</b>												
1 Bank credit	2,790.3	2,944.6	2,942.9	2,943.4	2,953.0	2,971.5	2,982.1	2,993.3	2,988.1	2,991.7	2,995.6	2,998.6
2 Securities in bank credit	591.5	595.8	590.5	593.6	597.6	596.7	596.8	592.3	588.2	586.6	585.8	582.9
3 Treasury and Agency securities <sup>2</sup>	375.8	370.4	363.8	359.2	360.6	363.2	362.5	361.0	358.3	356.0	355.7	354.7
4 Other securities <sup>3</sup>	215.7	225.3	226.7	234.4	237.0	233.5	234.4	231.3	229.8	230.6	230.1	228.2
5 Loans and leases in bank credit <sup>4</sup>	2,198.8	2,348.8	2,352.3	2,349.7	2,355.4	2,374.8	2,385.3	2,401.0	2,399.9	2,405.1	2,409.8	2,415.6
6 Commercial and industrial	364.0	397.2	402.8	398.6	402.1	408.6	410.0	411.6	411.1	410.6	410.9	413.6
7 Real estate	1,417.1	1,489.9	1,489.6	1,499.5	1,504.9	1,515.3	1,522.2	1,530.8	1,532.7	1,531.3	1,535.1	1,538.0
8 Revolving home equity	86.2	89.2	89.7	90.7	91.8	93.6	95.0	96.4	97.3	97.5	97.7	98.0
9 Other residential	431.8	457.8	453.4	459.1	456.5	458.8	460.8	462.4	461.9	459.1	460.3	463.1
10 Commercial	899.1	942.9	946.5	949.7	956.5	962.9	966.5	972.0	973.5	974.7	977.1	976.9
11 Consumer	307.5	350.0	346.8	338.3	332.5	333.9	336.5	339.5	336.1	341.8	343.2	344.7
12 Credit cards and other revolving plans	193.6	227.4	223.1	213.6	207.4	207.6	209.6	211.6	207.9	213.5	214.6	216.3
13 Other	113.9	122.6	123.7	124.7	125.2	126.3	126.9	127.9	128.2	128.3	128.6	128.3
17 Other loans and leases <sup>6</sup>	110.2	111.8	113.0	113.4	115.9	117.1	116.5	119.1	120.1	121.4	120.6	119.4
18 Interbank loans	112.8	119.1	123.8	136.1	142.3	133.4	122.8	122.1	124.1	129.8	123.2	119.3
19 Fed funds and RPs with banks <sup>6</sup>	90.1	99.8	101.8	111.3	116.1	108.9	99.6	100.4	101.7	107.9	100.8	97.2
20 Other	22.6	19.2	22.0	24.7	26.2	24.5	23.2	21.7	22.4	22.0	22.4	22.1
21 Cash assets <sup>7</sup>	89.8	97.8	99.7	99.3	101.5	104.3	104.2	104.3	104.1	107.8	103.3	103.4
22 Other assets <sup>8</sup>	226.9	242.1	225.8	230.7	231.8	234.4	236.2	241.4	243.5	232.5	231.5	238.7
23 TOTAL ASSETS <sup>9</sup>	<b>3,187.9</b>	<b>3,367.1</b>	<b>3,354.6</b>	<b>3,370.9</b>	<b>3,388.8</b>	<b>3,403.0</b>	<b>3,404.6</b>	<b>3,420.2</b>	<b>3,419.0</b>	<b>3,420.7</b>	<b>3,412.3</b>	<b>3,418.7</b>
<b>LIABILITIES</b>												
24 Deposits	2,235.8	2,279.0	2,282.8	2,304.5	2,327.8	2,334.7	2,326.4	2,339.8	2,356.1	2,355.0	2,338.6	2,339.8
25 Transaction	272.6	274.9	274.3	269.9	270.9	279.4	270.4	271.4	260.8	264.6	276.3	276.7
26 Nontransaction	1,963.3	2,004.1	2,008.4	2,034.6	2,056.8	2,055.3	2,056.0	2,068.4	2,095.3	2,090.3	2,062.3	2,063.2
27 Large time	406.0	408.6	414.2	417.2	418.2	415.2	415.4	417.1	418.3	418.2	418.6	419.0
28 Other	1,557.2	1,595.4	1,594.2	1,617.4	1,638.6	1,640.2	1,640.6	1,651.3	1,677.0	1,672.1	1,643.7	1,644.2
29 Borrowings	481.4	591.7	595.7	576.5	570.6	584.0	592.8	593.2	581.6	584.5	591.3	592.1
30 From banks in the U.S.	218.6	261.5	260.2	251.9	240.3	248.7	249.2	254.3	242.6	243.1	248.0	249.6
31 From others	262.8	330.2	335.5	324.6	330.3	335.3	343.6	339.0	339.0	341.4	343.3	342.5
32 Net due to related foreign offices	0.2	3.6	3.8	4.4	4.6	4.8	4.7	4.2	5.5	5.3	5.3	5.4
33 Other liabilities	77.8	76.9	74.6	78.6	79.6	79.2	80.5	80.8	79.8	80.0	79.9	80.3
34 TOTAL LIABILITIES	<b>2,795.4</b>	<b>2,951.3</b>	<b>2,956.9</b>	<b>2,964.1</b>	<b>2,982.6</b>	<b>3,002.7</b>	<b>3,004.5</b>	<b>3,018.0</b>	<b>3,023.1</b>	<b>3,024.8</b>	<b>3,015.1</b>	<b>3,017.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	392.5	415.8	397.7	406.8	406.2	400.3	400.1	402.2	395.9	395.9	397.2	401.1
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	232.1	244.1	245.4	249.4	256.8	262.8	265.7	265.0	263.5	262.3	262.7	261.7
40 Securitized consumer loans <sup>14</sup>	276.3	285.2	289.8	293.2	294.2	296.0	296.5	296.9	299.2	294.3	295.3	296.2
43 Securitized real estate loans <sup>14</sup>	–	36.7	37.9	37.5	37.0	36.5	35.4	28.1	27.7	27.4	27.4	27.4

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	2008	Week ending			
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>ASSETS</b>													
1	Bank credit	1,026.0	1,151.5	1,166.9	1,172.6	1,188.1	1,134.8	1,135.5	1,122.2	1,123.2	1,124.3	1,129.2	1,118.6
2	Securities in bank credit	426.2	455.9	459.6	478.6	499.3	479.7	467.7	457.8	465.7	466.1	467.2	466.3
3	Treasury and Agency securities <sup>2</sup>	83.6	87.7	93.5	97.9	97.6	92.9	91.8	91.6	95.2	91.6	94.9	93.9
3a	Trading account	25.9	27.8	28.6	27.8	27.8	28.1	29.4	28.3	30.7	28.5	31.0	30.8
3b	Investment account	57.7	59.9	64.9	70.0	69.8	64.8	62.5	63.2	64.5	63.2	63.9	63.1
4	Other securities	342.6	368.2	366.1	380.7	401.7	386.9	375.9	366.2	370.5	374.4	372.4	372.4
4a	Trading account <sup>3</sup>	210.5	214.9	223.4	223.9	240.5	241.3	228.8	218.4	216.6	218.8	219.2	217.7
4a1	Derivatives with a positive fair value <sup>11</sup>	66.8	73.9	87.3	88.6	112.5	112.4	101.8	99.1	102.1	102.7	100.9	95.4
4a2	Other	143.7	141.0	136.1	135.3	128.0	128.9	127.0	119.2	114.5	116.1	118.3	122.3
4b	Investment account	132.1	153.4	142.7	156.8	161.1	145.6	147.1	147.8	153.9	155.7	153.2	154.7
5	Loans and leases in bank credit <sup>4</sup>	599.8	695.6	707.3	694.0	688.8	655.1	667.8	664.4	657.5	658.2	661.9	652.3
6	Commercial and industrial	237.0	285.9	290.7	295.4	304.8	303.7	306.4	308.9	309.9	311.4	313.8	313.4
10	Commercial real estate	28.2	37.0	39.2	40.7	41.2	41.2	40.7	42.1	42.8	42.6	43.0	42.9
14	Security	142.4	140.7	140.3	120.6	110.2	95.2	104.1	100.6	101.2	99.3	105.1	96.9
15	Fed funds and RPs with brokers <sup>6</sup>	121.4	116.4	114.7	96.1	88.1	75.1	85.9	83.3	82.6	80.2	86.3	77.5
16	Other	21.0	24.4	25.6	24.5	22.1	20.1	18.2	17.3	18.6	19.1	18.8	19.4
17	Other loans and leases	192.2	231.9	237.1	237.3	232.7	214.9	216.5	212.8	203.7	205.0	200.1	199.1
17a	Fed funds and RPs with others <sup>6</sup>	33.3	51.3	55.8	48.0	47.4	36.8	36.1	32.7	24.2	25.9	28.9	31.2
17b	Other	158.9	180.7	181.3	189.3	185.3	178.1	180.4	180.1	179.5	179.1	171.2	167.9
18	Interbank loans	69.0	85.4	83.2	88.5	74.3	74.6	75.6	69.1	64.6	65.0	65.2	71.6
19	Fed funds and RPs with banks	64.4	79.5	77.8	83.2	69.8	68.1	69.6	63.1	58.9	59.6	59.6	65.5
20	Other	4.6	5.9	5.5	5.3	4.6	6.5	6.0	6.0	5.7	5.4	5.6	6.1
21	Cash assets <sup>7</sup>	50.7	52.7	55.6	56.6	57.9	58.7	58.1	59.6	56.3	57.7	54.3	55.5
22	Other assets <sup>8</sup>	39.0	47.7	56.7	56.9	69.3	62.1	48.4	55.4	51.5	41.0	50.7	45.7
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,184.7</b>	<b>1,337.2</b>	<b>1,362.3</b>	<b>1,374.6</b>	<b>1,389.6</b>	<b>1,330.2</b>	<b>1,317.5</b>	<b>1,306.2</b>	<b>1,295.6</b>	<b>1,287.9</b>	<b>1,299.3</b>	<b>1,291.3</b>
<b>LIABILITIES</b>													
24	Deposits	873.4	1,021.0	1,047.9	1,077.7	1,076.4	1,071.6	1,113.4	1,125.8	1,119.3	1,126.1	1,128.5	1,111.8
25	Transaction	11.3	13.3	12.9	14.5	16.2	16.3	17.0	16.8	18.3	17.2	17.2	16.6
26	Nontransaction	862.1	1,007.7	1,035.0	1,063.2	1,060.2	1,055.3	1,096.4	1,109.0	1,101.1	1,108.8	1,111.3	1,095.2
27	Large time	860.7	1,005.4	1,032.6	1,061.3	1,055.4	1,050.9	1,092.0	1,104.7	1,097.3	1,105.4	1,108.8	1,092.6
29	Borrowings	581.7	604.2	600.6	598.6	607.6	595.0	607.7	602.8	600.8	594.6	617.2	613.3
30	From banks in the U.S.	68.0	67.6	66.3	65.7	71.1	70.7	71.9	68.4	77.1	70.1	75.4	67.9
31	From others	513.7	536.5	534.2	532.9	536.5	524.4	535.8	534.4	523.7	524.6	541.8	545.4
32	Net due to related foreign offices	-389.5	-413.1	-423.5	-439.9	-459.3	-492.6	-551.2	-564.7	-563.3	-573.5	-588.7	-583.4
33	Other liabilities	119.1	125.5	142.0	137.6	164.7	155.1	144.9	139.3	138.2	135.8	136.4	135.0
33a	Derivatives with a negative fair value <sup>11</sup>	74.3	76.9	87.3	90.7	110.0	107.0	99.6	96.0	98.0	99.3	97.3	93.1
33b	Other	44.7	48.6	54.6	47.0	54.7	48.1	45.3	43.3	40.2	36.5	39.1	41.8
34	<b>TOTAL LIABILITIES</b>	<b>1,184.6</b>	<b>1,337.6</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>1,303.3</b>	<b>1,295.1</b>	<b>1,283.0</b>	<b>1,293.4</b>	<b>1,276.7</b>
35	Residual (assets less liabilities) <sup>10</sup>	0.1	-0.4	-4.7	0.7	0.1	1.0	2.8	2.9	0.5	4.9	5.9	14.6

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

August 8, 2008

Account	2007	2007	2008	2008	2008	2008	2008	2008	Week ending				
	Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul 9	Jul 16	Jul 23	Jul 30	
<b>ASSETS</b>													
1	Bank credit	1,022.3	1,162.7	1,179.4	1,184.7	1,197.7	1,138.9	1,130.4	1,114.3	1,103.6	1,105.1	1,107.3	1,102.2
2	Securities in bank credit	428.0	455.1	459.3	481.0	504.6	482.9	470.9	459.0	460.9	457.3	456.1	457.8
3	Treasury and Agency securities <sup>2</sup>	83.0	87.4	91.5	99.2	97.8	92.1	92.2	90.9	93.0	88.6	92.3	94.4
3a	Trading account	26.2	26.4	26.4	28.7	29.7	28.4	30.1	28.7	29.4	27.3	29.4	31.3
3b	Investment account	56.8	61.0	65.1	70.5	68.1	63.7	62.1	62.2	63.6	61.2	62.9	63.1
4	Other securities	345.0	367.8	367.8	381.9	406.8	390.9	378.7	368.1	367.8	368.7	363.8	363.4
4a	Trading account <sup>3</sup>	214.3	212.5	219.3	217.5	241.4	246.0	235.9	221.9	217.8	218.1	215.9	215.1
4a1	Derivatives with a positive fair value <sup>11</sup>	67.1	73.7	84.7	86.4	113.8	114.5	106.8	99.3	100.9	101.6	98.5	92.9
4a2	Other	147.1	138.7	134.7	131.1	127.6	131.5	129.2	122.6	116.8	116.5	117.4	122.3
4b	Investment account	130.8	155.3	148.5	164.4	165.4	144.9	142.8	146.2	150.1	150.6	147.8	148.3
5	Loans and leases in bank credit <sup>4</sup>	594.3	707.5	720.0	703.7	693.1	656.0	659.5	655.3	642.8	647.8	651.2	644.4
6	Commercial and industrial	234.8	289.4	294.9	299.7	306.4	302.5	303.1	305.6	306.4	308.0	308.8	309.6
10	Commercial real estate	28.0	38.0	39.3	39.8	40.4	42.0	41.1	41.7	42.7	42.4	42.2	41.6
14	Security	142.2	146.5	142.6	121.6	111.1	96.0	102.7	99.4	95.2	95.6	102.5	95.6
15	Fed funds and RPs with brokers <sup>6</sup>	123.5	118.2	114.8	96.6	86.7	75.7	86.8	84.2	78.9	78.8	85.4	77.7
16	Other	18.7	28.3	27.8	25.0	24.5	20.3	15.9	15.2	16.4	16.8	17.1	18.0
17	Other loans and leases	189.3	233.7	243.2	242.4	235.1	215.6	212.6	208.7	198.4	201.8	197.7	197.6
17a	Fed funds and RPs with others <sup>6</sup>	31.8	54.9	59.5	50.9	48.2	36.3	33.7	30.5	21.9	24.1	26.4	29.4
17b	Other	157.5	178.9	183.8	191.6	186.9	179.3	178.9	178.2	176.6	177.7	171.3	168.1
18	Interbank loans	66.0	89.5	86.9	89.1	71.1	71.0	72.9	65.7	63.5	64.1	66.0	67.7
19	Fed funds and RPs with banks	61.9	83.2	81.1	83.3	66.2	64.8	67.2	60.3	58.4	58.7	60.4	62.4
20	Other	4.1	6.2	5.8	5.8	4.8	6.2	5.7	5.4	5.2	5.4	5.5	5.2
21	Cash assets <sup>7</sup>	50.0	53.4	55.7	55.7	56.6	57.2	56.8	58.8	56.3	58.5	54.3	55.2
22	Other assets <sup>8</sup>	40.1	47.5	55.5	57.8	69.2	61.1	49.5	56.5	50.2	40.1	49.2	47.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,178.5</b>	<b>1,353.0</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>1,295.3</b>	<b>1,273.5</b>	<b>1,267.7</b>	<b>1,276.6</b>	<b>1,272.6</b>
<b>LIABILITIES</b>													
24	Deposits	882.6	1,010.2	1,048.7	1,072.0	1,077.0	1,095.5	1,137.6	1,135.0	1,090.1	1,101.3	1,103.1	1,088.8
25	Transaction	11.1	13.5	13.0	14.8	17.0	16.8	16.8	16.5	17.5	16.6	16.6	16.6
26	Nontransaction	871.6	996.7	1,035.7	1,057.2	1,060.0	1,078.6	1,120.8	1,118.5	1,072.5	1,084.7	1,086.5	1,072.2
27	Large time	870.3	995.3	1,033.5	1,053.8	1,055.6	1,074.3	1,116.5	1,114.1	1,068.0	1,080.2	1,082.0	1,067.7
29	Borrowings	583.6	612.0	606.8	613.4	628.1	598.3	617.6	605.6	584.8	580.4	601.8	611.3
30	From banks in the U.S.	66.0	72.0	68.6	67.1	77.7	70.6	67.8	66.5	66.4	66.3	68.5	68.3
31	From others	517.6	540.1	538.3	546.3	550.5	527.8	549.8	539.2	518.4	514.2	533.3	542.9
32	Net due to related foreign offices	-408.4	-398.3	-423.0	-439.4	-477.6	-524.5	-597.3	-586.2	-536.1	-549.4	-563.9	-562.8
33	Other liabilities	118.2	126.7	142.8	138.7	163.9	155.7	148.3	137.4	131.4	132.0	132.3	132.0
33a	Derivatives with a negative fair value <sup>11</sup>	74.2	76.7	85.1	88.9	110.9	108.3	103.4	95.8	96.4	97.3	94.6	89.9
33b	Other	44.0	50.0	57.7	49.8	53.0	47.4	44.9	41.5	35.0	34.7	37.7	42.2
34	<b>TOTAL LIABILITIES</b>	<b>1,176.1</b>	<b>1,350.7</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>1,291.9</b>	<b>1,270.2</b>	<b>1,264.4</b>	<b>1,273.3</b>	<b>1,269.2</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.4	2.3	2.2	2.6	3.0	3.2	3.3	3.4	3.4	3.4	3.3	3.4

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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