

# 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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	9,204.6	9,409.7	9,441.1	9,458.2	9,612.7	9,992.1	9,921.1	9,943.9	9,979.7	9,913.8	9,881.5	9,843.8
2 Securities in bank credit	2,424.3	2,481.8	2,506.0	2,492.0	2,545.6	2,726.3	2,730.4	2,774.7	2,808.7	2,760.7	2,757.1	2,711.3
3 Treasury and Agency securities <sup>2</sup>	1,128.2	1,120.4	1,122.0	1,134.0	1,158.8	1,231.4	1,265.4	1,255.3	1,234.0	1,270.5	1,264.0	1,261.7
4 Other securities <sup>3</sup>	1,296.1	1,361.4	1,384.0	1,358.0	1,386.8	1,494.9	1,465.1	1,519.4	1,574.6	1,490.2	1,493.2	1,449.7
5 Loans and leases in bank credit <sup>4</sup>	6,780.4	6,927.9	6,935.1	6,966.2	7,067.1	7,265.8	7,190.7	7,169.2	7,171.0	7,153.1	7,124.4	7,132.5
6 Commercial and industrial	1,433.3	1,509.2	1,516.9	1,518.8	1,547.1	1,610.6	1,605.2	1,585.4	1,588.9	1,578.5	1,569.6	1,569.9
7 Real estate	3,578.4	3,658.4	3,638.6	3,657.3	3,674.8	3,799.0	3,789.8	3,791.3	3,794.6	3,777.0	3,788.5	3,782.1
8 Revolving home equity	483.5	519.1	524.3	527.0	540.9	578.2	580.8	587.2	586.0	588.0	589.5	590.2
9 Other residential	1,492.4	1,452.6	1,438.9	1,448.7	1,448.3	1,499.5	1,482.8	1,471.9	1,477.7	1,454.7	1,465.6	1,458.7
10 Commercial	1,602.5	1,686.7	1,675.4	1,681.5	1,685.5	1,721.2	1,726.2	1,732.2	1,730.9	1,734.3	1,733.4	1,733.2
11 Consumer	809.2	832.4	840.2	846.1	852.9	871.3	876.5	881.7	883.2	883.9	877.1	883.0
12 Credit cards and other revolving plans	351.1	347.1	351.0	358.3	364.9	382.4	388.0	389.1	391.1	388.6	384.5	390.3
13 Other	458.0	485.3	489.2	487.8	488.0	488.8	488.5	492.6	492.1	495.3	492.6	492.7
14 Security <sup>5</sup>	287.4	286.1	301.1	311.5	336.0	306.2	271.5	249.3	236.6	248.4	236.9	242.7
15 Fed funds and RPs with brokers	232.5	235.3	247.8	258.6	271.3	241.5	220.9	207.0	193.6	206.6	197.5	200.7
16 Other	54.9	50.8	53.3	53.0	64.7	64.8	50.6	42.3	43.0	41.9	39.4	42.0
17 Other loans and leases	672.0	641.8	638.3	632.5	656.4	678.7	647.7	661.4	667.8	665.2	652.3	654.9
18 Interbank loans	435.7	456.2	440.2	433.7	460.0	441.1	343.2	351.5	353.7	348.5	353.4	397.9
19 Fed funds and RPs with banks <sup>6</sup>	352.4	369.0	361.1	355.0	384.0	358.8	264.9	286.6	283.3	291.1	294.7	336.6
20 Other	83.3	87.2	79.1	78.7	76.1	82.3	78.4	64.8	70.4	57.5	58.7	61.3
21 Cash assets <sup>7</sup>	297.2	303.9	301.1	302.4	373.8	587.1	873.9	1,010.9	1,016.4	1,047.2	966.8	1,089.6
22 Other assets <sup>8</sup>	958.5	1,004.8	1,018.5	1,016.2	1,039.0	1,084.8	1,130.5	1,151.2	1,135.4	1,154.9	1,154.3	1,114.1
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,819.6</b>	<b>11,071.3</b>	<b>11,089.9</b>	<b>11,096.5</b>	<b>11,366.4</b>	<b>11,976.0</b>	<b>12,136.2</b>	<b>12,324.4</b>	<b>12,352.0</b>	<b>12,333.1</b>	<b>12,221.9</b>	<b>12,297.7</b>
<b>LIABILITIES</b>												
24 Deposits	6,655.6	6,933.6	6,909.9	6,938.2	7,090.8	7,138.7	7,076.3	7,263.0	7,247.6	7,303.3	7,297.5	7,303.1
25 Transaction	600.9	602.0	617.9	595.3	633.3	671.6	696.2	764.7	743.7	751.5	784.1	826.7
26 Nontransaction	6,054.7	6,331.6	6,291.9	6,342.8	6,457.4	6,467.1	6,380.1	6,498.3	6,503.8	6,551.8	6,513.4	6,476.4
27 Large time	2,010.1	2,126.6	2,133.8	2,131.7	2,161.9	2,063.7	1,938.9	1,983.4	1,990.2	1,993.9	2,002.4	1,979.9
28 Other	4,044.6	4,205.0	4,158.1	4,211.1	4,295.5	4,403.4	4,441.2	4,515.0	4,513.7	4,557.9	4,511.0	4,496.6
29 Borrowings	2,263.1	2,329.9	2,357.9	2,379.6	2,424.9	2,640.2	2,625.6	2,490.8	2,482.4	2,471.1	2,455.5	2,479.6
30 From banks in the U.S.	480.3	481.8	479.8	477.9	480.4	448.6	396.6	378.2	359.0	373.7	405.3	465.9
31 From others	1,782.9	1,848.1	1,878.1	1,901.7	1,944.4	2,191.7	2,229.0	2,112.6	2,123.4	2,097.4	2,050.2	2,013.7
32 Net due to related foreign offices	73.6	-17.6	-50.2	-103.9	-80.5	174.3	393.3	427.1	418.6	410.4	386.9	484.7
33 Other liabilities	662.5	671.4	671.7	671.0	713.0	804.5	842.1	954.8	1,001.3	932.4	970.5	900.6
34 <b>TOTAL LIABILITIES</b>	<b>9,654.8</b>	<b>9,917.3</b>	<b>9,889.2</b>	<b>9,884.9</b>	<b>10,148.1</b>	<b>10,757.8</b>	<b>10,937.4</b>	<b>11,135.7</b>	<b>11,149.9</b>	<b>11,117.2</b>	<b>11,110.5</b>	<b>11,168.0</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,164.7	1,154.0	1,200.6	1,211.7	1,218.3	1,218.3	1,198.8	1,188.7	1,202.2	1,215.9	1,111.4	1,129.8

Footnotes appear on page 13.

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

Not seasonally adjusted, billions of dollars

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	9,257.4	9,375.3	9,370.2	9,391.7	9,591.2	9,999.8	9,976.2	10,000.4	10,035.6	9,982.5	9,929.1	9,882.4
2 Securities in bank credit	2,410.5	2,494.9	2,487.6	2,476.8	2,525.4	2,709.5	2,739.6	2,760.4	2,792.2	2,732.5	2,727.7	2,689.3
3 Treasury and Agency securities <sup>2</sup>	1,110.1	1,130.8	1,126.1	1,139.6	1,151.8	1,217.5	1,260.7	1,238.1	1,215.3	1,249.7	1,244.0	1,239.7
4 Other securities <sup>3</sup>	1,300.3	1,364.0	1,361.5	1,337.1	1,373.6	1,492.0	1,478.9	1,522.3	1,576.9	1,482.8	1,483.7	1,449.6
5 Loans and leases in bank credit <sup>4</sup>	6,846.9	6,880.4	6,882.6	6,915.0	7,065.8	7,290.3	7,236.6	7,240.0	7,243.4	7,250.0	7,201.4	7,193.0
6 Commercial and industrial	1,438.3	1,503.2	1,505.8	1,511.6	1,544.5	1,611.1	1,607.7	1,591.9	1,595.9	1,593.2	1,580.8	1,575.1
7 Real estate	3,610.5	3,626.8	3,622.6	3,626.6	3,669.2	3,830.5	3,832.7	3,827.6	3,830.3	3,816.1	3,815.6	3,821.4
8 Revolving home equity	487.0	515.2	522.4	526.8	541.2	581.1	585.7	591.7	591.4	592.8	593.9	594.1
9 Other residential	1,515.9	1,441.6	1,425.8	1,421.7	1,436.6	1,514.8	1,509.8	1,497.5	1,500.4	1,483.5	1,485.9	1,491.8
10 Commercial	1,607.6	1,670.1	1,674.5	1,678.1	1,691.3	1,734.6	1,737.1	1,738.4	1,738.6	1,739.8	1,735.8	1,735.5
11 Consumer	818.3	827.6	833.8	844.8	854.8	866.4	876.9	891.7	892.7	899.4	895.3	898.1
12 Credit cards and other revolving plans	365.6	343.4	348.5	356.8	364.2	378.4	390.1	403.1	405.2	409.7	405.7	406.3
13 Other	452.6	484.1	485.3	488.0	490.5	488.0	486.8	488.6	487.5	489.7	489.6	491.8
14 Security <sup>5</sup>	297.9	285.9	287.6	300.7	332.0	302.2	270.8	257.5	248.7	258.4	242.0	240.0
15 Fed funds and RPs with brokers	238.3	237.5	237.2	249.2	269.0	238.9	219.1	212.6	202.4	212.2	200.4	197.6
16 Other	59.6	48.4	50.4	51.5	63.0	63.3	51.7	44.9	46.2	46.2	41.6	42.4
17 Other loans and leases	681.9	636.8	632.8	631.3	665.4	680.0	648.5	671.4	675.9	682.9	667.6	658.5
18 Interbank loans	452.3	438.8	424.6	426.2	457.9	440.2	349.9	362.3	363.1	361.4	366.4	389.5
19 Fed funds and RPs with banks <sup>6</sup>	367.4	354.3	348.2	350.2	386.0	360.6	272.5	296.7	294.0	301.7	308.5	327.3
20 Other	84.9	84.5	76.4	76.0	72.0	79.6	77.4	65.6	69.1	59.6	57.9	62.2
21 Cash assets <sup>7</sup>	312.4	300.1	296.8	290.3	371.5	585.9	890.3	1,057.1	1,054.0	1,080.3	1,103.9	1,127.1
22 Other assets <sup>8</sup>	956.0	1,000.1	1,015.6	1,012.5	1,047.6	1,094.0	1,128.9	1,148.9	1,130.3	1,142.9	1,162.0	1,119.4
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>10,901.3</b>	<b>11,011.1</b>	<b>10,995.9</b>	<b>11,006.8</b>	<b>11,349.0</b>	<b>11,991.2</b>	<b>12,213.7</b>	<b>12,435.7</b>	<b>12,449.8</b>	<b>12,435.7</b>	<b>12,428.7</b>	<b>12,370.7</b>
<b>LIABILITIES</b>												
24 Deposits	6,711.4	6,888.5	6,856.3	6,867.8	7,070.5	7,159.0	7,130.4	7,343.0	7,338.7	7,347.3	7,426.2	7,373.2
25 Transaction	628.2	601.0	602.4	585.1	624.3	659.8	700.1	802.5	772.1	847.7	884.7	783.0
26 Nontransaction	6,083.2	6,287.5	6,253.9	6,282.7	6,446.2	6,499.2	6,430.2	6,540.5	6,566.6	6,499.6	6,541.6	6,590.2
27 Large time	2,009.9	2,126.7	2,096.1	2,104.5	2,149.0	2,073.5	1,952.1	1,988.6	2,001.6	1,994.5	1,991.7	1,994.7
28 Other	4,073.3	4,160.8	4,157.8	4,178.2	4,297.3	4,425.6	4,478.2	4,551.9	4,565.0	4,505.1	4,549.8	4,595.5
29 Borrowings	2,281.3	2,338.3	2,330.8	2,372.0	2,446.4	2,643.6	2,631.8	2,493.1	2,495.5	2,504.4	2,441.0	2,426.4
30 From banks in the U.S.	489.2	477.7	467.4	470.7	479.6	444.4	400.0	385.8	363.8	389.9	416.6	456.7
31 From others	1,792.1	1,860.6	1,863.5	1,901.4	1,966.8	2,199.2	2,231.8	2,107.3	2,131.7	2,114.5	2,024.3	1,969.7
32 Net due to related foreign offices	96.7	-51.8	-26.2	-77.4	-65.9	189.7	403.4	457.8	416.4	476.1	427.9	518.3
33 Other liabilities	665.3	664.2	663.1	669.0	710.6	810.3	863.9	957.7	1,003.4	919.1	961.3	891.2
34 <b>TOTAL LIABILITIES</b>	<b>9,754.7</b>	<b>9,839.1</b>	<b>9,824.0</b>	<b>9,831.4</b>	<b>10,161.5</b>	<b>10,802.6</b>	<b>11,029.5</b>	<b>11,251.6</b>	<b>11,254.0</b>	<b>11,246.9</b>	<b>11,256.5</b>	<b>11,209.2</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,146.6	1,172.0	1,171.9	1,175.3	1,187.4	1,188.6	1,184.2	1,184.1	1,195.8	1,188.9	1,172.2	1,161.5

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	8,052.3	8,261.9	8,288.3	8,305.3	8,467.3	8,815.9	8,785.6	8,821.4	8,840.4	8,792.4	8,762.0	8,734.1
2 Securities in bank credit	1,968.8	2,017.4	2,029.2	2,019.4	2,083.7	2,244.8	2,261.8	2,298.1	2,317.7	2,278.6	2,274.8	2,246.5
3 Treasury and Agency securities <sup>2</sup>	1,039.9	1,024.7	1,023.3	1,042.9	1,071.9	1,152.1	1,178.6	1,164.1	1,143.6	1,176.6	1,168.0	1,164.5
4 Other securities <sup>3</sup>	928.9	992.7	1,005.9	976.5	1,011.8	1,092.7	1,083.2	1,134.0	1,174.0	1,101.9	1,106.9	1,082.0
5 Loans and leases in bank credit <sup>4</sup>	6,083.4	6,244.5	6,259.1	6,285.9	6,383.6	6,571.1	6,523.8	6,523.3	6,522.8	6,513.8	6,487.1	6,487.7
6 Commercial and industrial	1,148.1	1,190.4	1,195.7	1,195.0	1,213.8	1,253.0	1,246.7	1,231.2	1,233.2	1,228.6	1,219.1	1,217.8
7 Real estate	3,541.2	3,613.9	3,593.1	3,610.3	3,629.0	3,755.6	3,748.3	3,749.5	3,752.4	3,735.1	3,746.7	3,739.4
8 Revolving home equity	483.2	518.6	523.9	526.5	540.5	577.8	580.3	586.8	585.5	587.6	589.0	589.7
9 Other residential	1,491.6	1,451.8	1,438.0	1,447.9	1,447.4	1,498.7	1,482.0	1,471.0	1,476.9	1,453.9	1,464.7	1,457.9
10 Commercial	1,566.5	1,643.5	1,631.2	1,635.9	1,641.0	1,679.1	1,685.9	1,691.6	1,690.0	1,693.6	1,693.0	1,691.8
11 Consumer	809.2	832.4	840.2	846.1	852.9	871.3	876.5	881.7	883.2	883.9	877.1	883.0
12 Credit cards and other revolving plans	351.1	347.1	351.0	358.3	364.9	382.4	388.0	389.1	391.1	388.6	384.5	390.3
13 Other	458.0	485.3	489.2	487.8	488.0	488.8	488.5	492.6	492.1	495.3	492.6	492.7
14 Security <sup>5</sup>	147.0	179.9	194.2	204.3	240.8	230.3	212.9	206.5	194.7	205.4	197.1	194.1
15 Fed funds and RPs with brokers	116.5	149.1	163.3	174.2	195.3	183.5	177.5	177.2	164.6	176.7	169.6	165.9
16 Other	30.6	30.9	30.9	30.0	45.5	46.8	35.4	29.3	30.1	28.7	27.4	28.1
17 Other loans and leases	437.9	428.0	435.9	430.2	447.1	461.0	439.4	454.4	459.3	460.9	447.2	453.4
18 Interbank loans	350.4	385.6	372.3	366.3	391.5	379.9	296.7	321.0	319.8	323.0	333.1	365.6
19 Fed funds and RPs with banks <sup>6</sup>	273.0	303.8	298.4	293.5	320.2	304.8	225.1	262.4	255.4	270.9	280.1	309.3
20 Other	77.4	81.8	73.9	72.8	71.4	75.0	71.6	58.7	64.4	52.1	53.0	56.3
21 Cash assets <sup>7</sup>	244.6	242.0	242.6	246.8	309.8	448.2	579.5	670.0	709.2	668.2	655.1	703.8
22 Other assets <sup>8</sup>	910.9	946.3	968.7	972.8	992.3	1,023.6	1,075.4	1,096.6	1,076.8	1,100.3	1,102.7	1,064.3
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,481.6</b>	<b>9,732.6</b>	<b>9,760.9</b>	<b>9,777.4</b>	<b>10,041.9</b>	<b>10,538.6</b>	<b>10,604.7</b>	<b>10,776.1</b>	<b>10,813.0</b>	<b>10,752.6</b>	<b>10,718.7</b>	<b>10,720.1</b>
<b>LIABILITIES</b>												
24 Deposits	5,635.6	5,791.1	5,770.9	5,795.2	5,975.6	6,200.3	6,207.7	6,364.3	6,348.4	6,388.2	6,377.7	6,398.2
25 Transaction	587.6	586.9	603.6	583.0	619.7	655.5	684.0	750.4	728.5	735.1	771.0	812.7
26 Nontransaction	5,048.0	5,204.2	5,167.3	5,212.2	5,355.8	5,544.8	5,523.7	5,613.9	5,619.9	5,653.0	5,606.7	5,585.5
27 Large time	1,027.7	1,022.7	1,031.2	1,023.6	1,082.0	1,159.8	1,100.2	1,117.6	1,124.8	1,114.2	1,115.4	1,108.1
28 Other	4,020.3	4,181.5	4,136.2	4,188.6	4,273.8	4,384.9	4,423.5	4,496.3	4,495.1	4,538.9	4,491.3	4,477.4
29 Borrowings	1,659.9	1,715.9	1,735.5	1,750.5	1,784.3	1,982.8	1,979.8	1,889.2	1,898.9	1,847.4	1,868.1	1,886.1
30 From banks in the U.S.	412.9	410.3	402.9	405.2	389.2	385.6	353.7	346.4	326.5	341.2	380.7	425.5
31 From others	1,247.0	1,305.6	1,332.5	1,345.3	1,395.1	1,597.2	1,626.1	1,542.8	1,572.4	1,506.2	1,487.4	1,460.6
32 Net due to related foreign offices	486.4	546.2	529.7	509.8	506.2	521.6	568.3	587.2	578.0	579.5	585.5	598.5
33 Other liabilities	534.8	528.8	531.7	528.2	563.2	619.1	655.6	757.6	792.1	733.8	774.4	716.3
34 <b>TOTAL LIABILITIES</b>	<b>8,316.7</b>	<b>8,581.9</b>	<b>8,567.7</b>	<b>8,583.8</b>	<b>8,829.3</b>	<b>9,323.8</b>	<b>9,411.4</b>	<b>9,598.2</b>	<b>9,617.5</b>	<b>9,548.8</b>	<b>9,605.7</b>	<b>9,599.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,164.9	1,150.6	1,193.1	1,193.7	1,212.6	1,214.9	1,193.3	1,177.9	1,195.5	1,203.9	1,113.0	1,121.0

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	8,093.8	8,235.8	8,236.9	8,252.7	8,454.2	8,825.9	8,833.0	8,870.7	8,887.8	8,854.9	8,811.9	8,764.7
2 Securities in bank credit	1,955.8	2,029.1	2,019.1	2,009.8	2,067.9	2,230.0	2,265.2	2,286.5	2,304.9	2,259.7	2,254.8	2,224.4
3 Treasury and Agency securities <sup>2</sup>	1,022.2	1,035.8	1,029.3	1,047.4	1,064.0	1,137.6	1,173.9	1,147.6	1,126.2	1,156.5	1,150.1	1,143.7
4 Other securities <sup>3</sup>	933.6	993.3	989.8	962.4	1,003.9	1,092.4	1,091.3	1,138.9	1,178.7	1,103.1	1,104.7	1,080.8
5 Loans and leases in bank credit <sup>4</sup>	6,138.0	6,206.7	6,217.8	6,243.0	6,386.3	6,595.9	6,567.8	6,584.2	6,582.9	6,595.3	6,557.1	6,540.3
6 Commercial and industrial	1,149.7	1,187.9	1,188.6	1,189.6	1,211.2	1,254.8	1,249.0	1,233.4	1,234.3	1,235.5	1,225.8	1,219.2
7 Real estate	3,572.4	3,582.8	3,577.8	3,581.5	3,623.5	3,786.0	3,790.3	3,784.9	3,787.6	3,773.4	3,772.7	3,778.3
8 Revolving home equity	486.6	514.7	522.0	526.4	540.7	580.7	585.3	591.3	590.9	592.4	593.5	593.6
9 Other residential	1,515.2	1,440.8	1,424.9	1,420.8	1,435.8	1,514.0	1,509.0	1,496.7	1,499.5	1,482.7	1,485.1	1,491.0
10 Commercial	1,570.6	1,627.3	1,630.9	1,634.3	1,647.0	1,691.4	1,696.0	1,696.9	1,697.2	1,698.4	1,694.1	1,693.7
11 Consumer	818.3	827.6	833.8	844.8	854.8	866.4	876.9	891.7	892.7	899.4	895.3	898.1
12 Credit cards and other revolving plans	365.6	343.4	348.5	356.8	364.2	378.4	390.1	403.1	405.2	409.7	405.7	406.3
13 Other	452.6	484.1	485.3	488.0	490.5	488.0	486.8	488.6	487.5	489.7	489.6	491.8
14 Security <sup>5</sup>	151.7	181.3	184.3	196.4	240.0	226.3	210.2	211.9	203.2	212.3	201.4	191.7
15 Fed funds and RPs with brokers	120.4	150.4	154.1	167.0	195.2	180.7	174.6	182.0	172.2	181.9	174.0	164.3
16 Other	31.3	30.9	30.2	29.4	44.9	45.6	35.5	29.9	31.0	30.4	27.3	27.4
17 Other loans and leases	446.0	427.1	433.3	430.8	456.7	462.3	441.4	462.4	465.1	474.5	461.9	453.0
18 Interbank loans	362.9	371.6	358.2	360.5	388.2	377.1	301.2	330.2	328.0	333.5	346.3	356.4
19 Fed funds and RPs with banks <sup>6</sup>	284.2	292.0	286.8	290.0	320.8	304.8	230.8	271.1	265.3	279.8	294.2	299.4
20 Other	78.7	79.6	71.5	70.5	67.4	72.3	70.3	59.1	62.7	53.7	52.2	57.0
21 Cash assets <sup>7</sup>	259.0	239.1	238.1	233.9	305.5	444.7	590.3	711.2	736.2	690.5	794.3	745.5
22 Other assets <sup>8</sup>	908.6	940.4	966.1	969.2	999.6	1,034.5	1,075.6	1,094.5	1,072.7	1,088.0	1,111.5	1,071.1
23 <b>TOTAL ASSETS<sup>9</sup></b>	<b>9,547.6</b>	<b>9,683.6</b>	<b>9,688.1</b>	<b>9,702.4</b>	<b>10,028.2</b>	<b>10,553.6</b>	<b>10,668.5</b>	<b>10,873.6</b>	<b>10,891.4</b>	<b>10,835.6</b>	<b>10,931.3</b>	<b>10,790.2</b>
<b>LIABILITIES</b>												
24 Deposits	5,702.2	5,736.7	5,743.4	5,741.6	5,961.2	6,219.1	6,258.6	6,452.4	6,440.4	6,441.7	6,530.2	6,473.0
25 Transaction	614.7	586.1	588.4	572.9	610.7	644.1	688.2	788.1	756.8	831.1	870.6	769.1
26 Nontransaction	5,087.5	5,150.6	5,155.0	5,168.7	5,350.5	5,574.9	5,570.4	5,664.3	5,683.6	5,610.6	5,659.7	5,703.9
27 Large time	1,037.4	1,013.5	1,020.0	1,012.8	1,074.6	1,167.6	1,109.6	1,130.1	1,136.5	1,123.4	1,127.7	1,126.3
28 Other	4,050.1	4,137.1	4,135.0	4,155.9	4,275.9	4,407.3	4,460.8	4,534.1	4,547.1	4,487.2	4,532.0	4,577.5
29 Borrowings	1,670.1	1,721.4	1,719.6	1,756.1	1,827.4	2,008.7	1,989.5	1,885.3	1,900.9	1,878.7	1,854.7	1,829.5
30 From banks in the U.S.	417.5	408.3	395.5	400.1	389.8	384.1	356.0	352.1	329.5	355.7	390.8	419.2
31 From others	1,252.7	1,313.1	1,324.0	1,356.0	1,437.6	1,624.6	1,633.5	1,533.2	1,571.4	1,523.1	1,463.9	1,410.3
32 Net due to related foreign offices	494.7	533.8	529.9	507.0	495.2	517.6	565.8	597.5	563.0	607.3	612.8	632.1
33 Other liabilities	536.4	523.7	527.7	527.1	562.0	625.5	675.4	759.5	796.5	724.1	766.5	699.2
34 <b>TOTAL LIABILITIES</b>	<b>8,403.4</b>	<b>8,515.6</b>	<b>8,520.5</b>	<b>8,531.7</b>	<b>8,845.9</b>	<b>9,370.9</b>	<b>9,489.4</b>	<b>9,694.6</b>	<b>9,700.7</b>	<b>9,651.8</b>	<b>9,764.2</b>	<b>9,633.8</b>
35 Residual (assets less liabilities) <sup>10</sup>	1,144.2	1,168.0	1,167.6	1,170.7	1,182.3	1,182.8	1,179.2	1,179.0	1,190.7	1,183.8	1,167.2	1,156.4

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
<b>ASSETS</b>													
1	Bank credit	5,124.7	5,283.2	5,287.5	5,293.6	5,425.2	5,750.0	5,719.5	5,703.0	5,724.3	5,687.3	5,635.8	5,590.6
2	Securities in bank credit	1,371.3	1,428.5	1,432.9	1,428.6	1,498.9	1,665.5	1,676.6	1,657.0	1,676.8	1,640.8	1,630.3	1,598.2
3	Treasury and Agency securities <sup>2</sup>	668.9	665.1	662.6	685.3	709.8	784.3	806.5	788.4	771.4	801.4	790.2	786.7
3a	Trading account	92.7	66.1	53.7	56.4	72.0	133.6	121.7	95.8	92.8	106.0	102.7	99.9
3b	Investment account	576.2	599.0	608.9	629.0	637.8	650.6	684.8	692.6	678.6	695.4	687.6	686.8
3b1	Mortgage-backed	519.7	552.2	560.3	576.7	587.6	604.2	636.2	629.6	621.7	626.8	612.9	622.0
3b2	Other	56.5	46.8	48.6	52.3	50.2	46.4	48.6	63.0	56.9	68.6	74.7	64.8
4	Other securities	702.5	763.4	770.3	743.3	789.1	881.3	870.1	868.6	905.5	839.4	840.0	811.5
4a	Trading account <sup>3</sup>	362.2	390.4	400.6	385.3	404.1	446.5	484.4	525.0	566.9	498.0	499.9	466.2
4a1	Derivatives with a positive fair value <sup>11</sup>	182.8	193.5	214.2	215.2	230.2	283.1	342.4	382.1	420.3	363.9	355.9	323.2
4a2	Other	179.4	196.9	186.4	170.1	173.9	163.5	142.0	142.9	146.6	134.1	144.0	143.1
4b	Investment account	340.3	373.0	369.7	358.0	385.0	434.7	385.6	343.6	338.6	341.4	340.1	345.2
4b1	State and local government	58.4	53.2	53.3	52.7	52.2	52.7	52.0	52.5	51.7	53.2	53.1	54.5
4b2	Mortgage-backed	162.8	175.6	163.3	155.1	155.5	163.5	152.4	142.7	142.3	142.5	148.8	147.1
4b3	Other	119.1	144.1	153.2	150.3	177.3	218.6	181.2	148.4	144.6	145.7	138.2	143.6
5	Loans and leases in bank credit <sup>4</sup>	3,753.4	3,854.7	3,854.6	3,865.0	3,926.3	4,084.5	4,043.0	4,046.0	4,047.4	4,046.6	4,005.6	3,992.5
6	Commercial and industrial	751.1	783.3	786.7	780.9	792.9	822.6	816.4	805.2	807.3	803.9	795.0	794.8
7	Real estate	2,060.0	2,089.0	2,059.4	2,067.0	2,067.7	2,178.2	2,175.3	2,179.7	2,183.8	2,172.8	2,172.1	2,157.6
8	Revolving home equity	394.9	421.6	427.0	428.6	440.2	474.1	476.6	482.4	481.4	483.5	483.5	483.3
9	Other residential	1,037.8	995.6	979.8	984.6	977.5	1,020.0	1,008.4	1,000.4	1,005.9	991.0	991.8	980.5
10	Commercial	627.3	671.7	652.6	653.7	650.0	684.1	690.2	696.9	696.5	698.3	696.8	693.8
11	Consumer	468.2	491.3	498.9	503.4	501.3	517.1	518.8	524.4	525.4	527.0	521.0	519.7
12	Credit cards and other revolving plans	134.6	131.9	135.3	138.7	143.1	159.2	160.7	162.0	162.7	162.2	160.4	158.7
13	Other	333.6	359.4	363.6	364.7	358.2	357.9	358.1	362.5	362.7	364.8	360.6	361.0
14	Security	138.8	169.1	183.2	193.6	229.8	219.7	203.4	195.6	184.1	194.5	185.5	182.3
15	Fed funds and RPs with brokers	112.5	143.2	157.3	168.5	189.2	177.7	172.9	171.0	158.6	170.5	162.8	158.9
16	Other	26.3	25.9	25.9	25.1	40.7	41.9	30.5	24.6	25.4	24.0	22.7	23.3
17	Other loans and leases	335.4	322.2	326.4	320.0	334.5	346.9	329.0	341.0	346.8	348.3	332.0	338.0
17a	Fed funds and RPs with others	45.7	24.2	27.4	25.0	22.6	25.3	20.7	36.5	41.9	39.7	35.9	41.6
17b	Other loans	191.9	195.8	199.9	199.3	218.1	229.4	216.8	212.5	213.1	216.4	203.1	203.8
17c	Lease financing receivables	97.8	102.2	99.0	95.8	93.8	92.2	91.5	92.0	91.8	92.2	93.0	92.7
18	Interbank loans	234.2	259.7	241.8	239.8	257.5	247.9	184.7	190.5	186.3	196.7	197.0	219.2
19	Fed funds and RPs with banks	176.3	204.1	195.2	193.5	214.5	207.4	146.9	157.6	154.3	165.7	164.3	190.7
20	Other	57.8	55.6	46.6	46.3	43.0	40.6	37.9	32.9	32.0	31.1	32.7	28.5
21	Cash assets <sup>7</sup>	150.0	137.3	135.9	138.1	200.3	323.0	411.8	463.1	499.9	450.8	453.6	489.7
22	Other assets <sup>8</sup>	669.0	713.4	739.1	741.9	754.1	779.7	820.5	818.9	796.2	816.9	821.6	792.4
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,137.8</b>	<b>6,333.5</b>	<b>6,337.8</b>	<b>6,345.5</b>	<b>6,565.8</b>	<b>7,020.6</b>	<b>7,053.5</b>	<b>7,091.5</b>	<b>7,122.8</b>	<b>7,069.1</b>	<b>7,022.5</b>	<b>6,993.6</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 (continued)

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
LIABILITIES													
24	Deposits	3,370.0	3,466.5	3,425.5	3,437.2	3,584.9	3,782.7	3,755.6	3,827.6	3,810.6	3,843.2	3,822.8	3,823.6
25	Transaction	319.1	317.7	327.9	317.3	349.9	383.3	418.1	474.9	457.5	462.3	477.8	485.8
26	Nontransaction	3,051.0	3,148.7	3,097.6	3,119.9	3,235.0	3,399.4	3,337.5	3,352.7	3,353.1	3,380.9	3,345.0	3,337.8
27	Large time	620.4	607.4	612.8	606.6	663.0	737.4	669.0	653.4	659.0	650.7	645.9	638.2
28	Other	2,430.6	2,541.4	2,484.9	2,513.3	2,572.1	2,662.0	2,668.5	2,699.3	2,694.2	2,730.2	2,699.0	2,699.6
29	Borrowings	1,079.0	1,121.6	1,143.6	1,158.8	1,195.0	1,379.1	1,386.9	1,295.0	1,308.8	1,260.8	1,277.9	1,291.7
30	From banks in the U.S.	163.0	161.5	163.1	158.2	150.5	143.4	125.9	123.6	107.5	121.5	157.7	196.8
31	From others	916.1	960.1	980.5	1,000.5	1,044.5	1,235.6	1,261.0	1,171.3	1,201.3	1,139.3	1,120.3	1,095.0
32	Net due to related foreign offices	483.1	541.5	524.4	506.2	501.7	519.4	562.0	581.3	571.9	573.4	581.9	597.1
33	Other liabilities	458.2	453.4	457.1	452.5	485.1	541.7	571.1	627.8	661.0	605.6	642.4	583.2
33a	Derivatives with a negative fair value <sup>11</sup>	142.4	145.5	163.9	169.4	179.6	216.5	264.4	291.9	328.1	267.0	278.5	242.1
33b	Other	315.8	307.8	293.2	283.1	305.5	325.1	306.8	335.9	332.9	338.6	363.9	341.1
34	TOTAL LIABILITIES	<b>5,390.4</b>	<b>5,583.0</b>	<b>5,550.6</b>	<b>5,554.7</b>	<b>5,766.8</b>	<b>6,222.9</b>	<b>6,275.7</b>	<b>6,331.6</b>	<b>6,352.3</b>	<b>6,283.1</b>	<b>6,325.0</b>	<b>6,295.6</b>
35	Residual (assets less liabilities) <sup>10</sup>	747.4	750.5	787.2	790.8	799.0	797.7	777.8	759.8	770.5	786.1	697.5	698.0
MEMORANDA													
36	Mortgage-backed securities <sup>12</sup>	682.4	727.8	723.6	731.8	743.1	767.7	788.6	772.3	764.0	769.3	761.7	769.0
37	Pass-thru	461.5	482.4	487.2	498.4	519.3	544.3	574.9	565.5	555.9	559.9	553.5	558.4
38	CMO, REMIC, and other	221.0	245.4	236.4	233.3	223.8	223.5	213.7	206.7	208.1	209.5	208.2	210.7
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-6.5	-29.2	-35.6	-46.2	-46.5	-56.0	-74.4	-81.8	-81.0	-83.5	-83.1	-72.7
40	Securitized consumer loans <sup>14</sup>	113.4	115.0	113.1	112.9	120.3	135.7	133.5	129.5	129.1	128.5	127.8	127.2
41	Credit cards and other revolving plans	77.3	79.4	77.9	77.2	81.2	93.5	92.2	91.5	91.6	90.8	90.3	89.5
42	Other	36.1	35.6	35.2	35.7	39.1	42.3	41.3	38.0	37.5	37.7	37.5	37.7
43	Securitized real estate loans <sup>14</sup>	1,183.3	1,213.3	1,247.7	1,275.9	1,300.5	1,357.8	1,347.0	1,338.8	1,341.1	1,339.5	1,334.8	1,330.9

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
<b>ASSETS</b>													
1	Bank credit	5,157.8	5,238.2	5,237.3	5,240.9	5,427.2	5,781.2	5,774.7	5,742.7	5,760.2	5,722.6	5,680.5	5,628.8
2	Securities in bank credit	1,360.1	1,433.3	1,429.9	1,425.3	1,491.3	1,655.8	1,684.7	1,647.3	1,665.1	1,621.6	1,613.7	1,580.2
3	Treasury and Agency securities <sup>2</sup>	652.0	671.4	670.3	690.6	705.6	773.9	805.7	772.3	754.1	780.1	772.8	767.0
3a	Trading account	87.5	67.7	54.4	54.9	68.7	128.0	125.1	92.4	90.3	101.5	97.6	96.5
3b	Investment account	564.5	603.7	615.9	635.7	637.0	645.9	680.6	679.9	663.7	678.6	675.2	670.6
3b1	Mortgage-backed	508.9	556.0	567.4	583.4	585.9	599.0	630.6	618.5	607.7	612.6	603.9	608.7
3b2	Other	55.5	47.7	48.5	52.3	51.1	46.9	50.0	61.4	56.1	65.9	71.3	61.9
4	Other securities	708.1	761.8	759.7	734.7	785.7	881.9	879.0	875.0	911.0	841.5	840.9	813.2
4a	Trading account <sup>3</sup>	364.6	391.6	392.7	379.0	399.8	447.6	492.5	527.8	567.7	495.6	496.8	463.6
4a1	Derivatives with a positive fair value <sup>11</sup>	186.1	195.1	205.3	205.3	224.5	276.1	343.8	387.5	422.8	361.2	360.3	331.5
4a2	Other	178.5	196.5	187.4	173.7	175.3	171.6	148.7	140.3	144.9	134.3	136.5	132.0
4b	Investment account	343.5	370.2	367.0	355.8	385.8	434.3	386.5	347.2	343.3	345.9	344.1	349.6
4b1	State and local government	58.4	53.1	52.7	52.1	52.2	52.8	52.5	52.5	51.6	53.0	53.1	54.7
4b2	Mortgage-backed	161.7	173.2	170.3	162.7	159.9	159.2	149.7	141.1	140.5	140.3	147.0	145.7
4b3	Other	123.5	144.0	144.0	140.9	173.7	222.3	184.3	153.6	151.2	152.7	144.1	149.2
5	Loans and leases in bank credit <sup>4</sup>	3,797.7	3,804.9	3,807.4	3,815.5	3,935.9	4,125.3	4,090.0	4,095.4	4,095.1	4,101.0	4,066.8	4,048.6
6	Commercial and industrial	753.8	777.7	777.8	775.6	792.1	828.0	821.9	808.3	810.0	809.8	800.7	796.8
7	Real estate	2,088.9	2,049.6	2,040.1	2,035.8	2,067.8	2,217.1	2,218.9	2,212.2	2,215.6	2,200.4	2,202.1	2,205.6
8	Revolving home equity	397.7	418.3	424.3	427.7	440.1	478.3	481.6	486.1	485.9	486.8	487.7	487.7
9	Other residential	1,059.3	978.1	963.6	956.2	969.2	1,040.0	1,035.8	1,023.8	1,026.5	1,011.8	1,013.5	1,017.1
10	Commercial	632.0	653.2	652.1	652.0	658.4	698.9	701.5	702.3	703.1	701.9	700.9	700.8
11	Consumer	468.6	487.7	491.9	497.8	503.6	515.4	517.7	525.5	525.2	529.1	528.1	528.0
12	Credit cards and other revolving plans	138.3	131.2	134.5	137.9	142.5	155.9	158.5	165.2	165.4	168.2	167.4	165.4
13	Other	330.4	356.5	357.4	360.0	361.1	359.5	359.2	360.3	359.8	360.8	360.7	362.5
14	Security	143.1	170.7	173.6	185.7	229.0	215.6	200.4	200.8	192.3	201.3	189.7	179.9
15	Fed funds and RPs with brokers	116.3	144.8	148.4	161.3	189.2	175.0	169.8	175.7	166.1	175.8	167.3	157.3
16	Other	26.8	25.9	25.2	24.4	39.9	40.6	30.6	25.0	26.2	25.5	22.4	22.6
17	Other loans and leases	343.2	319.2	324.0	320.6	343.4	349.2	331.1	348.6	352.0	360.4	346.2	338.3
17a	Fed funds and RPs with others	47.2	23.7	25.3	26.1	26.3	27.4	21.5	37.6	42.0	42.4	37.5	39.0
17b	Other loans	196.9	195.4	199.6	198.5	221.9	228.0	216.7	218.0	217.4	224.9	214.6	205.6
17c	Lease financing receivables	99.0	100.1	99.1	96.0	95.2	93.8	92.9	93.1	92.7	93.0	94.1	93.8
18	Interbank loans	244.7	249.5	235.8	238.1	260.2	249.3	188.5	198.5	194.3	209.1	212.9	209.4
19	Fed funds and RPs with banks	185.2	195.5	190.1	192.3	217.6	208.1	149.3	164.4	161.4	176.1	179.9	180.7
20	Other	59.5	54.0	45.7	45.7	42.6	41.2	39.2	34.1	33.0	33.0	33.1	28.6
21	Cash assets <sup>7</sup>	162.0	133.7	131.6	127.3	197.1	321.3	422.0	499.8	524.1	471.9	572.6	523.6
22	Other assets <sup>8</sup>	668.0	703.2	734.1	735.5	761.8	791.4	824.3	818.0	796.5	807.0	827.4	801.6
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>6,192.2</b>	<b>6,264.6</b>	<b>6,272.0</b>	<b>6,273.7</b>	<b>6,574.7</b>	<b>7,063.3</b>	<b>7,127.2</b>	<b>7,175.1</b>	<b>7,191.3</b>	<b>7,128.4</b>	<b>7,209.5</b>	<b>7,065.0</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)

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
<b>LIABILITIES</b>													
24	Deposits	3,431.5	3,398.7	3,394.9	3,381.3	3,583.9	3,817.9	3,812.2	3,911.0	3,896.3	3,900.7	3,966.9	3,899.0
25	Transaction	340.8	315.6	317.3	306.5	345.5	375.8	421.6	506.5	484.7	538.9	557.9	456.1
26	Nontransaction	3,090.7	3,083.1	3,077.7	3,074.8	3,238.4	3,442.0	3,390.6	3,404.4	3,411.6	3,361.9	3,409.1	3,442.9
27	Large time	630.4	597.6	603.4	595.8	656.8	746.4	678.0	666.1	671.3	659.7	659.6	657.9
28	Other	2,460.2	2,485.5	2,474.3	2,478.9	2,581.6	2,695.6	2,712.6	2,738.3	2,740.4	2,702.1	2,749.4	2,785.0
29	Borrowings	1,078.7	1,125.6	1,131.8	1,168.8	1,238.2	1,405.6	1,394.3	1,280.1	1,303.2	1,267.5	1,249.4	1,234.5
30	From banks in the U.S.	163.1	159.2	155.5	155.9	150.6	142.4	126.2	124.6	108.3	122.6	159.8	192.3
31	From others	915.6	966.4	976.3	1,012.9	1,087.5	1,263.2	1,268.1	1,155.5	1,194.9	1,144.9	1,089.5	1,042.2
32	Net due to related foreign offices	491.0	529.8	524.8	504.1	492.3	516.0	560.4	591.2	556.1	600.3	608.2	628.2
33	Other liabilities	459.6	448.4	454.0	452.2	484.6	548.1	591.0	629.6	664.6	595.0	635.1	568.0
33a	Derivatives with a negative fair value <sup>11</sup>	143.2	149.0	159.2	160.9	176.4	213.2	264.5	292.8	324.8	260.8	278.9	246.3
33b	Other	316.4	299.5	294.8	291.2	308.3	334.9	326.5	336.7	339.9	334.1	356.3	321.7
34	<b>TOTAL LIABILITIES</b>	<b>5,460.8</b>	<b>5,502.5</b>	<b>5,505.6</b>	<b>5,506.3</b>	<b>5,799.0</b>	<b>6,287.6</b>	<b>6,357.9</b>	<b>6,411.8</b>	<b>6,420.2</b>	<b>6,363.5</b>	<b>6,459.6</b>	<b>6,329.7</b>
35	Residual (assets less liabilities) <sup>10</sup>	731.4	762.1	766.4	767.4	775.7	775.7	769.2	763.3	771.1	765.0	749.9	735.4
<b>MEMORANDA</b>													
36	Mortgage-backed securities <sup>12</sup>	670.6	729.2	737.7	746.1	745.8	758.2	780.3	759.6	748.2	752.9	750.9	754.3
37	Pass-thru	445.5	490.2	501.5	515.6	519.0	532.8	563.6	548.9	537.2	541.0	537.5	538.1
38	CMO, REMIC, and other	225.1	239.0	236.1	230.5	226.8	225.4	216.7	210.7	211.0	211.9	213.3	216.2
39	Net unrealized gains (losses) on available-for-sale securities <sup>13</sup>	-6.5	-29.2	-35.6	-46.2	-46.5	-56.0	-74.4	-81.8	-81.0	-83.5	-83.1	-72.7
40	Securitized consumer loans <sup>14</sup>	112.3	115.6	115.1	114.2	120.9	133.3	130.6	128.2	127.8	127.6	127.4	127.3
41	Credit cards and other revolving plans	74.0	81.1	80.2	79.9	82.6	91.7	89.6	87.8	87.2	87.2	87.1	87.1
42	Other	38.4	34.5	35.0	34.3	38.3	41.6	41.0	40.5	40.5	40.3	40.3	40.2
43	Securitized real estate loans <sup>14</sup>	1,195.7	1,217.3	1,231.2	1,244.5	1,268.3	1,336.1	1,339.6	1,348.1	1,349.8	1,351.9	1,351.2	1,350.5

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	2,927.5	2,978.7	3,000.8	3,011.7	3,042.1	3,065.9	3,066.1	3,118.5	3,116.2	3,105.1	3,126.1	3,143.5
2 Securities in bank credit	597.5	588.9	596.3	590.8	584.8	579.3	585.3	641.1	640.8	637.8	644.6	648.3
3 Treasury and Agency securities <sup>2</sup>	371.0	359.6	360.7	357.5	362.1	367.8	372.2	375.8	372.2	375.2	377.7	377.7
4 Other securities <sup>3</sup>	226.5	229.3	235.6	233.2	222.7	211.4	213.1	265.4	268.6	262.6	266.9	270.5
5 Loans and leases in bank credit <sup>4</sup>	2,330.1	2,389.8	2,404.5	2,420.9	2,457.3	2,486.7	2,480.8	2,477.3	2,475.4	2,467.3	2,481.5	2,495.2
6 Commercial and industrial	397.0	407.1	409.0	414.1	420.8	430.4	430.3	426.0	425.8	424.7	424.1	423.0
7 Real estate	1,481.2	1,524.9	1,533.7	1,543.3	1,561.3	1,577.4	1,573.1	1,569.8	1,568.6	1,562.2	1,574.6	1,581.8
8 Revolving home equity	88.3	97.0	96.9	97.9	100.2	103.7	103.8	104.4	104.2	104.1	105.5	106.4
9 Other residential	453.8	456.2	458.2	463.2	470.0	478.7	473.6	470.6	471.0	462.9	472.9	477.4
10 Commercial	939.2	971.7	978.6	982.2	991.0	995.0	995.7	994.7	993.5	995.3	996.2	998.0
11 Consumer	341.0	341.1	341.3	342.7	351.6	354.2	357.7	357.3	357.8	356.8	356.1	363.3
12 Credit cards and other revolving plans	216.5	215.3	215.8	219.6	221.8	223.2	227.2	227.1	228.4	226.4	224.0	231.6
13 Other	124.5	125.9	125.6	123.1	129.8	131.0	130.4	130.2	129.4	130.4	132.0	131.7
17 Other loans and leases <sup>6</sup>	110.8	116.6	120.5	120.8	123.6	124.7	119.9	124.2	123.1	123.5	126.8	127.1
18 Interbank loans	116.2	125.9	130.5	126.5	134.0	131.9	112.0	130.6	133.5	126.3	136.1	146.4
19 Fed funds and RPs with banks <sup>6</sup>	96.7	99.7	103.2	100.0	105.7	97.4	78.3	104.8	101.1	105.3	115.8	118.6
20 Other	19.5	26.2	27.3	26.5	28.3	34.5	33.7	25.8	32.4	21.0	20.2	27.8
21 Cash assets <sup>7</sup>	94.5	104.8	106.6	108.8	109.5	125.2	167.8	206.9	209.3	217.4	201.6	214.2
22 Other assets <sup>8</sup>	241.9	232.8	229.6	230.9	238.3	244.0	254.9	277.7	280.6	283.4	281.1	271.9
23 TOTAL ASSETS <sup>9</sup>	<b>3,343.9</b>	<b>3,399.1</b>	<b>3,423.1</b>	<b>3,432.0</b>	<b>3,476.1</b>	<b>3,518.0</b>	<b>3,551.2</b>	<b>3,684.6</b>	<b>3,690.2</b>	<b>3,683.5</b>	<b>3,696.2</b>	<b>3,726.5</b>
<b>LIABILITIES</b>												
24 Deposits	2,265.6	2,324.6	2,345.4	2,358.0	2,390.7	2,417.6	2,452.1	2,536.7	2,537.8	2,544.9	2,554.9	2,574.7
25 Transaction	268.6	269.1	275.7	265.6	269.9	272.2	265.9	275.5	271.0	272.8	293.2	326.9
26 Nontransaction	1,997.0	2,055.5	2,069.7	2,092.3	2,120.8	2,145.4	2,186.2	2,261.2	2,266.8	2,272.1	2,261.7	2,247.8
27 Large time	407.3	415.3	418.4	417.1	419.1	422.4	431.2	464.2	465.9	463.5	469.5	469.9
28 Other	1,589.8	1,640.1	1,651.3	1,675.3	1,701.7	1,723.0	1,755.0	1,797.0	1,800.9	1,808.6	1,792.3	1,777.9
29 Borrowings	580.9	594.3	591.9	591.8	589.3	603.8	592.9	594.2	590.0	586.6	590.2	594.3
30 From banks in the U.S.	249.9	248.7	239.9	247.0	238.7	242.1	227.8	222.7	219.0	219.7	223.0	228.7
31 From others	331.0	345.6	352.1	344.8	350.6	361.6	365.1	371.5	371.0	366.9	367.2	365.6
32 Net due to related foreign offices	3.3	4.6	5.3	3.7	4.5	2.1	6.3	5.9	6.2	6.0	3.6	1.4
33 Other liabilities	76.6	75.5	74.6	75.7	78.0	77.4	84.5	129.8	131.1	128.2	132.0	133.1
34 TOTAL LIABILITIES	<b>2,926.3</b>	<b>2,999.0</b>	<b>3,017.2</b>	<b>3,029.1</b>	<b>3,062.6</b>	<b>3,100.9</b>	<b>3,135.8</b>	<b>3,266.6</b>	<b>3,265.1</b>	<b>3,265.7</b>	<b>3,280.7</b>	<b>3,303.6</b>
35 Residual (assets less liabilities) <sup>10</sup>	417.5	400.1	405.9	402.8	413.6	417.1	415.5	418.0	425.1	417.8	415.5	423.0
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	249.1	250.0	273.0	269.9	278.2	274.8	266.5	267.9	264.7	269.6	272.0	270.3
40 Securitized consumer loans <sup>14</sup>	281.1	299.5	299.9	296.7	294.5	291.6	285.7	286.2	285.6	287.5	285.6	286.7
43 Securitized real estate loans <sup>14</sup>	35.8	28.2	26.7	28.2	28.4	27.1	26.7	26.6	26.5	26.6	26.4	26.5

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending			
									Dec 17	Dec 24	Dec 31	Jan 7
<b>ASSETS</b>												
1 Bank credit	2,936.0	2,997.6	2,999.6	3,011.9	3,027.0	3,044.7	3,058.3	3,127.9	3,127.6	3,132.3	3,131.4	3,135.9
2 Securities in bank credit	595.6	595.8	589.1	584.4	576.6	574.2	580.5	639.1	639.8	638.1	641.1	644.2
3 Treasury and Agency securities <sup>2</sup>	370.2	364.3	359.0	356.8	358.3	363.7	368.2	375.3	372.1	376.4	377.4	376.7
4 Other securities <sup>3</sup>	225.5	231.5	230.1	227.6	218.3	210.5	212.3	263.9	267.7	261.7	263.8	267.6
5 Loans and leases in bank credit <sup>4</sup>	2,340.4	2,401.8	2,410.4	2,427.4	2,450.4	2,470.5	2,477.8	2,488.8	2,487.8	2,494.3	2,490.3	2,491.7
6 Commercial and industrial	395.9	410.2	410.8	414.0	419.1	426.8	427.0	425.0	424.3	425.7	425.1	422.3
7 Real estate	1,483.5	1,533.1	1,537.7	1,545.6	1,555.7	1,568.9	1,571.4	1,572.7	1,572.0	1,573.0	1,570.6	1,572.8
8 Revolving home equity	88.9	96.4	97.7	98.8	100.6	102.4	103.7	105.2	105.0	105.6	105.8	106.0
9 Other residential	455.9	462.6	461.2	464.6	466.6	474.0	473.3	472.9	473.0	470.9	471.6	473.9
10 Commercial	938.7	974.1	978.8	982.3	988.6	992.5	994.4	994.6	994.1	996.5	993.2	993.0
11 Consumer	349.6	339.9	341.9	346.9	351.2	351.0	359.2	366.2	367.4	370.4	367.2	370.1
12 Credit cards and other revolving plans	227.4	212.3	214.0	218.9	221.8	222.5	231.6	237.9	239.7	241.5	238.3	240.8
13 Other	122.2	127.6	127.9	128.0	129.4	128.5	127.6	128.3	127.7	128.9	128.9	129.3
17 Other loans and leases <sup>6</sup>	111.4	118.5	120.0	120.8	124.3	123.9	120.1	124.9	124.0	125.2	127.4	126.5
18 Interbank loans	118.2	122.1	122.4	122.5	128.0	127.8	112.7	131.7	133.7	124.4	133.4	147.1
19 Fed funds and RPs with banks <sup>6</sup>	99.1	96.5	96.6	97.7	103.3	96.7	81.6	106.7	103.9	103.7	114.3	118.7
20 Other	19.1	25.6	25.8	24.8	24.8	31.1	31.1	25.1	29.8	20.7	19.1	28.4
21 Cash assets <sup>7</sup>	97.1	105.4	106.5	106.6	108.3	123.4	168.3	211.4	212.1	218.6	221.7	221.9
22 Other assets <sup>8</sup>	240.6	237.2	232.0	233.7	237.7	243.2	251.3	276.5	276.2	280.9	284.1	269.5
23 TOTAL ASSETS <sup>9</sup>	<b>3,355.4</b>	<b>3,419.0</b>	<b>3,416.0</b>	<b>3,428.7</b>	<b>3,453.5</b>	<b>3,490.3</b>	<b>3,541.3</b>	<b>3,698.5</b>	<b>3,700.1</b>	<b>3,707.1</b>	<b>3,721.8</b>	<b>3,725.2</b>
<b>LIABILITIES</b>												
24 Deposits	2,270.8	2,337.9	2,348.4	2,360.3	2,377.3	2,401.2	2,446.4	2,541.4	2,544.1	2,540.9	2,563.3	2,574.0
25 Transaction	273.9	270.4	271.1	266.4	265.2	268.3	266.6	281.6	272.1	292.2	312.7	313.0
26 Nontransaction	1,996.8	2,067.5	2,077.3	2,093.9	2,112.1	2,132.9	2,179.8	2,259.8	2,272.0	2,248.7	2,250.6	2,261.0
27 Large time	407.0	415.9	416.6	416.9	417.8	421.1	431.6	464.0	465.2	463.7	468.0	468.4
28 Other	1,589.8	1,651.6	1,660.7	1,677.0	1,694.3	1,711.8	1,748.2	1,795.8	1,806.8	1,785.0	1,782.6	1,792.6
29 Borrowings	591.5	595.8	587.8	587.3	589.3	603.1	595.2	605.2	597.7	611.3	605.3	595.1
30 From banks in the U.S.	254.4	249.1	240.0	244.2	239.2	241.7	229.8	227.5	221.2	233.0	230.9	226.9
31 From others	337.1	346.7	347.7	343.2	350.1	361.4	365.4	377.7	376.5	378.2	374.4	368.2
32 Net due to related foreign offices	3.6	4.1	5.1	2.9	2.9	1.6	5.4	6.3	6.9	7.0	4.6	3.9
33 Other liabilities	76.7	75.3	73.7	74.9	77.4	77.4	84.5	129.9	131.9	129.1	131.4	131.2
34 TOTAL LIABILITIES	<b>2,942.6</b>	<b>3,013.2</b>	<b>3,015.0</b>	<b>3,025.4</b>	<b>3,046.9</b>	<b>3,083.3</b>	<b>3,131.4</b>	<b>3,282.8</b>	<b>3,280.5</b>	<b>3,288.3</b>	<b>3,304.5</b>	<b>3,304.1</b>
35 Residual (assets less liabilities) <sup>10</sup>	412.8	405.8	401.1	403.3	406.6	407.1	409.9	415.7	419.6	418.8	417.3	421.1
<b>MEMORANDA</b>												
36 Mortgage-backed securities <sup>12</sup>	243.9	265.5	263.1	262.2	264.1	264.6	259.3	261.8	259.0	264.1	266.0	264.5
40 Securitized consumer loans <sup>14</sup>	285.2	297.0	296.6	295.8	294.7	293.6	287.7	289.6	287.4	291.1	291.3	288.2
43 Securitized real estate loans <sup>14</sup>	36.6	27.6	26.0	27.5	28.2	27.2	27.2	27.3	27.2	27.3	27.3	27.3

Footnotes appear on page 13.

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

Seasonally adjusted, billions of dollars

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
<b>ASSETS</b>													
1	Bank credit	1,152.4	1,147.7	1,152.8	1,152.9	1,145.4	1,176.2	1,135.5	1,122.4	1,139.2	1,121.4	1,119.6	1,109.7
2	Securities in bank credit	455.5	464.4	476.8	472.6	461.9	481.5	468.6	476.6	491.0	482.1	482.3	464.9
3	Treasury and Agency securities <sup>2</sup>	88.3	95.7	98.7	91.1	86.9	79.3	86.7	91.2	90.4	93.8	96.0	97.2
3a	Trading account	28.6	33.0	35.9	33.7	32.7	32.3	32.8	30.5	32.5	30.5	29.8	32.4
3b	Investment account	59.7	62.7	62.8	57.4	54.2	47.0	53.9	60.7	57.9	63.3	66.2	64.8
4	Other securities	367.1	368.7	378.1	381.5	375.0	402.1	381.9	385.4	400.6	388.3	386.3	367.7
4a	Trading account <sup>3</sup>	214.1	222.3	226.1	234.7	230.7	243.0	240.6	248.0	264.4	247.3	245.9	234.6
4a1	Derivatives with a positive fair value <sup>11</sup>	73.8	99.8	101.2	104.1	105.9	132.8	147.3	170.5	183.7	180.6	173.7	165.8
4a2	Other	140.3	122.5	124.8	130.6	124.8	110.2	93.3	77.5	80.8	66.6	72.2	68.7
4b	Investment account	153.1	146.4	152.0	146.8	144.3	159.2	141.3	137.4	136.2	141.0	140.4	133.1
5	Loans and leases in bank credit <sup>4</sup>	696.9	683.3	676.0	680.3	683.5	694.7	666.9	645.9	648.2	639.3	637.3	644.8
6	Commercial and industrial	285.2	318.8	321.2	323.8	333.3	357.6	358.5	354.2	355.7	350.0	350.5	352.1
7	Real estate	37.2	44.5	45.5	46.9	45.8	43.4	41.5	41.8	42.2	42.0	41.7	42.7
14	Security	140.4	106.2	106.9	107.3	95.1	75.9	58.6	42.8	41.9	43.1	39.9	48.6
15	Fed funds and RPs with brokers <sup>6</sup>	116.1	86.2	84.5	84.3	76.0	58.0	43.4	29.8	29.0	29.9	27.9	34.8
16	Other	24.3	20.0	22.4	22.9	19.1	17.9	15.3	13.0	12.8	13.2	12.0	13.8
17	Other loans and leases	234.1	213.9	202.4	202.3	209.3	217.8	208.3	207.0	208.5	204.3	205.2	201.5
17a	Fed funds and RPs with others <sup>6</sup>	51.6	34.2	28.9	31.5	31.3	31.5	29.4	25.8	25.9	24.6	23.3	24.6
17b	Other	182.5	179.7	173.6	170.8	178.0	186.2	178.9	181.2	182.5	179.7	181.9	176.9
18	Interbank loans	85.3	70.6	67.9	67.3	68.5	61.3	46.5	30.4	33.9	25.5	20.3	32.3
19	Fed funds and RPs with banks	79.4	65.2	62.7	61.5	63.8	54.0	39.7	24.3	27.9	20.1	14.6	27.3
20	Other	5.9	5.4	5.2	5.8	4.7	7.3	6.8	6.1	6.0	5.4	5.7	5.0
21	Cash assets <sup>7</sup>	52.6	61.8	58.5	55.6	64.0	138.9	294.4	340.8	307.3	379.0	311.7	385.8
22	Other assets <sup>8</sup>	47.6	58.6	49.8	43.4	46.6	61.1	55.1	54.6	58.6	54.6	51.6	49.8
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,337.9</b>	<b>1,338.7</b>	<b>1,329.0</b>	<b>1,319.1</b>	<b>1,324.5</b>	<b>1,437.4</b>	<b>1,531.5</b>	<b>1,548.3</b>	<b>1,539.1</b>	<b>1,580.5</b>	<b>1,503.2</b>	<b>1,577.6</b>
<b>LIABILITIES</b>													
24	Deposits	1,020.0	1,142.5	1,139.0	1,143.0	1,115.2	938.5	868.6	898.7	899.1	915.1	919.8	904.8
25	Transaction	13.3	15.1	14.4	12.4	13.6	16.1	12.3	14.3	15.2	16.4	13.1	14.0
26	Nontransaction	1,006.7	1,127.4	1,124.6	1,130.6	1,101.6	922.4	856.4	884.5	883.9	898.8	906.7	890.9
27	Large time	982.4	1,103.9	1,102.7	1,108.1	1,079.9	903.9	838.7	865.8	865.4	879.7	887.0	871.8
29	Borrowings	603.3	614.1	622.5	629.1	640.6	657.4	645.8	601.6	583.6	623.7	587.4	593.5
30	From banks in the U.S.	67.4	71.5	76.9	72.7	91.2	63.0	42.9	31.8	32.5	32.5	24.6	40.4
31	From others	535.9	542.5	545.6	556.4	549.4	594.4	602.9	569.8	551.0	591.2	562.8	553.1
32	Net due to related foreign offices	-412.7	-563.8	-579.9	-613.7	-586.8	-347.3	-175.0	-160.1	-159.4	-169.0	-198.6	-113.8
33	Other liabilities	127.6	142.5	140.0	142.8	149.8	185.4	186.5	197.2	209.2	198.6	196.1	184.2
33a	Derivatives with a negative fair value <sup>11</sup>	77.0	96.8	97.6	102.9	103.4	124.0	136.9	158.1	168.9	165.9	162.0	155.9
33b	Other	50.7	45.7	42.4	39.8	46.4	61.5	49.6	39.0	40.3	32.7	34.1	28.4
34	<b>TOTAL LIABILITIES</b>	<b>1,338.2</b>	<b>1,335.3</b>	<b>1,321.5</b>	<b>1,301.1</b>	<b>1,318.8</b>	<b>1,434.0</b>	<b>1,526.0</b>	<b>1,537.4</b>	<b>1,532.4</b>	<b>1,568.4</b>	<b>1,504.7</b>	<b>1,568.8</b>
35	Residual (assets less liabilities) <sup>10</sup>	-0.2	3.4	7.5	18.0	5.7	3.4	5.5	10.9	6.7	12.0	-1.5	8.8

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

January 16, 2009

Account	2007 Dec	2008 Jun	2008 Jul	2008 Aug	2008 Sep	2008 Oct	2008 Nov	2008 Dec	Week ending				
									Dec 17	Dec 24	Dec 31	Jan 7	
<b>ASSETS</b>													
1	Bank credit	1,163.6	1,139.6	1,133.3	1,139.0	1,137.0	1,173.9	1,143.2	1,129.8	1,147.8	1,127.6	1,117.2	1,117.7
2	Securities in bank credit	454.7	465.8	468.6	467.0	457.5	479.4	474.4	473.9	487.3	472.8	472.9	464.9
3	Treasury and Agency securities <sup>2</sup>	88.0	95.1	96.8	92.2	87.8	79.9	86.8	90.6	89.1	93.2	93.8	96.0
3a	Trading account	27.2	33.5	34.9	34.4	33.4	32.1	31.6	28.8	29.3	29.2	27.6	30.7
3b	Investment account	60.8	61.6	61.9	57.8	54.4	47.8	55.2	61.8	59.9	64.0	66.2	65.4
4	Other securities	366.7	370.7	371.8	374.8	369.7	399.6	387.7	383.4	398.2	379.6	379.1	368.9
4a	Trading account <sup>3</sup>	211.7	225.8	224.7	232.8	227.4	242.0	244.5	244.3	258.1	238.8	238.3	228.2
4a1	Derivatives with a positive fair value <sup>11</sup>	73.7	99.9	99.4	104.0	104.4	131.3	149.5	167.5	177.9	166.3	165.6	159.2
4a2	Other	138.0	125.9	125.4	128.8	122.9	110.6	95.1	76.9	80.2	72.5	72.7	69.0
4b	Investment account	155.1	144.9	147.0	142.0	142.3	157.6	143.1	139.0	140.0	140.8	140.8	140.7
5	Loans and leases in bank credit <sup>4</sup>	708.9	673.8	664.8	672.0	679.6	694.5	668.8	655.8	660.5	654.8	644.3	652.8
6	Commercial and industrial	288.6	315.3	317.2	322.0	333.3	356.3	358.8	358.5	361.5	357.7	355.0	355.9
7	Real estate	38.1	44.1	44.8	45.1	45.7	44.5	42.4	42.7	42.7	42.7	42.9	43.1
14	Security	146.2	104.6	103.3	104.3	92.0	75.9	60.6	45.6	45.4	46.1	40.6	48.2
15	Fed funds and RPs with brokers <sup>6</sup>	117.9	87.1	83.1	82.2	73.8	58.2	44.5	30.5	30.2	30.2	26.4	33.3
16	Other	28.3	17.5	20.1	22.1	18.1	17.7	16.1	15.1	15.2	15.8	14.2	15.0
17	Other loans and leases	235.9	209.8	199.5	200.6	208.7	217.7	207.1	209.0	210.8	208.3	205.7	205.5
17a	Fed funds and RPs with others <sup>6</sup>	55.3	31.9	26.8	28.9	30.4	33.0	30.9	28.0	27.9	26.7	23.9	25.3
17b	Other	180.6	177.9	172.7	171.7	178.3	184.8	176.1	181.0	183.0	181.7	181.9	180.2
18	Interbank loans	89.4	67.2	66.4	65.7	69.7	63.1	48.7	32.1	35.1	27.9	20.0	33.0
19	Fed funds and RPs with banks	83.2	62.3	61.5	60.2	65.1	55.8	41.6	25.7	28.7	22.0	14.4	27.9
20	Other	6.2	4.9	4.9	5.5	4.6	7.3	7.1	6.4	6.4	5.9	5.7	5.1
21	Cash assets <sup>7</sup>	53.4	61.0	58.7	56.4	66.0	141.1	299.9	345.9	317.8	389.8	309.6	381.5
22	Other assets <sup>8</sup>	47.4	59.7	49.5	43.3	48.0	59.5	53.3	54.4	57.6	54.9	50.6	48.3
23	<b>TOTAL ASSETS<sup>9</sup></b>	<b>1,353.7</b>	<b>1,327.5</b>	<b>1,307.8</b>	<b>1,304.4</b>	<b>1,320.8</b>	<b>1,437.5</b>	<b>1,545.2</b>	<b>1,562.1</b>	<b>1,558.4</b>	<b>1,600.2</b>	<b>1,497.4</b>	<b>1,580.5</b>
<b>LIABILITIES</b>													
24	Deposits	1,009.2	1,151.8	1,112.9	1,126.2	1,109.3	940.0	871.8	890.6	898.3	905.6	896.0	900.3
25	Transaction	13.4	14.9	14.0	12.2	13.6	15.7	12.0	14.4	15.4	16.6	14.1	14.0
26	Nontransaction	995.7	1,137.0	1,098.9	1,114.0	1,095.7	924.3	859.8	876.2	883.0	889.0	881.9	886.3
27	Large time	972.5	1,113.2	1,076.1	1,091.7	1,074.4	906.0	842.5	858.5	865.1	871.0	864.1	868.4
29	Borrowings	611.2	616.9	611.3	615.9	618.9	634.9	642.3	607.8	594.6	625.7	586.3	596.9
30	From banks in the U.S.	71.7	69.4	71.9	70.5	89.8	60.2	44.0	33.7	34.4	34.3	25.9	37.5
31	From others	539.5	547.4	539.4	545.4	529.2	574.6	598.3	574.1	560.2	591.4	560.4	559.4
32	Net due to related foreign offices	-397.9	-585.7	-556.1	-584.3	-561.1	-327.9	-162.5	-139.7	-146.5	-131.2	-184.8	-113.8
33	Other liabilities	128.9	140.5	135.5	141.9	148.6	184.8	188.5	198.2	206.9	195.1	194.8	192.0
33a	Derivatives with a negative fair value <sup>11</sup>	76.8	96.6	95.2	102.3	102.1	124.8	140.3	155.9	164.1	154.7	155.3	149.8
33b	Other	52.1	43.9	40.2	39.6	46.4	60.0	48.2	42.3	42.8	40.3	39.6	42.3
34	<b>TOTAL LIABILITIES</b>	<b>1,351.3</b>	<b>1,323.5</b>	<b>1,303.5</b>	<b>1,299.7</b>	<b>1,315.6</b>	<b>1,431.7</b>	<b>1,540.1</b>	<b>1,557.0</b>	<b>1,553.3</b>	<b>1,595.1</b>	<b>1,492.3</b>	<b>1,575.4</b>
35	Residual (assets less liabilities) <sup>10</sup>	2.4	4.0	4.3	4.6	5.1	5.8	5.1	5.1	5.1	5.1	5.1	5.1

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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